



**Military Family  
Advisory Network**

# **Military Family Support Programming Survey** *2023 Report*

**PRESENTED BY:**

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Health

# A Letter From the CEO

It is with great pride that the Military Family Advisory Network (MFAN) presents the 2023 Military Family Support Programming Survey report.

At our core, MFAN believes that each military family should have every opportunity to thrive during and after service. We recognize that the issues presented in this report are nuanced and intimately engrained in the daily lives of military-connected family members. We also acknowledge that the events taking place on a national and international stage greatly impact the all-volunteer force and our respondents. This report underscores the notion that ensuring the well-being of our military families isn't just the right thing to do, it is a national security imperative.

In the pages that follow, we endeavor to go beyond the headline. We sought to provide a roadmap, answer deep questions, provide precise learnings from demographic groups, and answer the questions "So what?" and "Now what?" This report is the largest and most comprehensive of its kind. Yet, readers should rest assured that these findings are just the tip of the iceberg. Having analyzed millions of data points, MFAN's Insights Team continues to push the envelope and demonstrate that the time taken to respond is time well spent. In the coming year(s), we will put these findings into action.

To leaders across the public and private sectors and those who supported our outreach efforts, thank you. We believe that complex issues require collaborative approaches, and we are committed to being the best partners possible.

To our sponsors, this work would not be possible without you. Your investment in our organization, and this research specifically, is a force multiplier. Your support allows us to tailor our efforts and invest where those we serve need it most – when they need it and how they wish to receive it.

To MFAN's Insights Team, you've carried these personal stories with you for months and have worked tirelessly to ensure they are respected and magnified. Your commitment to science and your craft has made the military community better, and your work will have a lasting impact for years to come.

Most importantly, thank you to those who responded to this survey. You took time out of your day to share raw experiences, pain points, and successes. We are honored to elevate your stories, not just for the purpose of a report, but to inspire change for those who serve today and those who will answer the call in the future.



**Shannon Razsadin**  
Chief Executive Officer





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## Authors

### WRITTEN BY

- [Dr. Gabby L'Esperance](#)
- [Dr. Shanna A. Smith](#)
- [Dr. Jessica Luckhardt](#)

### WITH SUPPORT FROM

- Dr. Kate Clavijo
- Dr. Rose Holland
- Dr. Kimberly Nicholson
- Dr. Abhishek Bhati
- Jackie Trent, MPhil
- Kaitlin M. Burke, MPH



# 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 the all-volunteer force.

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

<p><b>Healthy Bodies</b></p>	<p>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.</p>
<p><b>Healthy Families</b></p>	<p>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.</p>
<p><b>Healthy Homes</b></p>	<p>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. This section will highlight family respondent experiences with Permanent Change of Station (PCS), geobatching, and housing.</p>
<p><b>Healthy Futures</b></p>	<p>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.</p>



Each section reviews key findings from the pillars of military and veteran family well-being and provides data-informed recommendations.

At MFAN, we know respondents represent more than just a number. Throughout the report, we have integrated representative quotes from participants. These quotes often accompany common themes found throughout the qualitative responses. Themes are expressed as percentages or manifest effects. These percentages may equal more than 100% because a single qualitative response could represent more than one theme, simultaneously. The firsthand accounts you will read below provide context and nuance around key quantitative indicators, like the Family Health Scale and the USDA Six-Item Short Form Food Security Scale, among others.

Our mixed-methods research approach, a combination of quantitative and qualitative questions and analysis, yields holistic insights while maintaining our ability to dive deep into lived experiences across a variety of military and veteran family personas. MFAN's Insights Team of in-house doctoral-level researchers takes the time to read every single response to the survey, underscoring our commitment to data stewardship and authentically understanding the military family population's lived experiences. Our team carefully analyzed 10,149 responses using Qualtrics data analysis software. Receiving Institutional Review Board Approval for the survey project, the MFAN Insights Team used best practice and methodological expertise to carefully craft and verify the findings presented below.



Due to complex branching logic, every question in the survey yields a different response rate. The findings represent the experiences of military and veteran family respondents at the time of survey fielding. Complete information about our survey design, methodology, and analysis can be found in the appendix.

As with every research effort, it is critical to consider the point in time when the effort was fielded. The fifth Military Family Support Programming Survey was in the field from October 2nd to December 10th, 2023. This timeframe saw increased tension in the Gaza Strip and the beginning of the Israel-Hamas War, the aftermath of Russian incursions into Ukraine, and the reemergence of tensions in Eastern Europe, as well as rising inflation and uncertain economic times, which led to manufacturing and teaching strikes. With this context in mind, it is important to remember that the military and veteran community is a microcosm of the broader population. That is why this work is so important, not only do we learn about broad experiences and how our community fares in comparison to other populations, but we also understand the nuances.

The findings presented below paint a clear picture; the military journey enriches many lives, but there are challenges—some unique to military experiences, others that are felt by all—that must be addressed. The consequentiality is significant as we work to ensure readiness and protect the all-volunteer force, and it is incumbent on us all to continue to understand and respond.



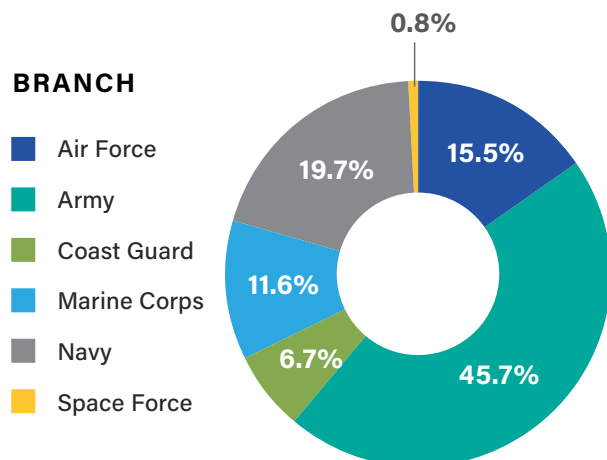
# MFAN Military and Veteran Family Population Demographics



To complete the survey, respondents had to identify a connection to military life. As captured on page 9, respondents most commonly identified as spouses of active duty service members (38.9%), followed by veterans (18.6%) and active duty service members (10.9%).

Respondents were then asked a series of questions regarding their military journey. This series of questions asked the survey respondent to specify aspects of their, or their service member's connection to military life, including branch, rank, and era of service.

When asked to identify their branch, 45.7% of all respondents indicated that they, or their spouse, were in the Army, followed by the Navy (19.7%), and the Air Force (15.5%).



Respondents and their spouses were most commonly in the enlisted ranks (76.4%), with 47.2% of respondents being E4 to E6. The officer community comprised 18.7% of the sample.

## RANK

### Enlisted:

E1 to E3

E4 to E6

E7 to E9

### Warrant:

W1 to W3

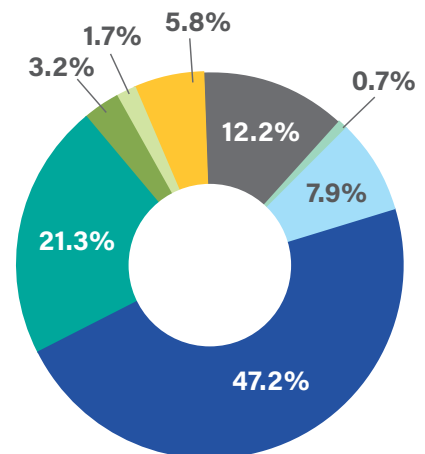
W4 to W5

### Officer:

O1 to O3

O4 to O6

O7 to O10

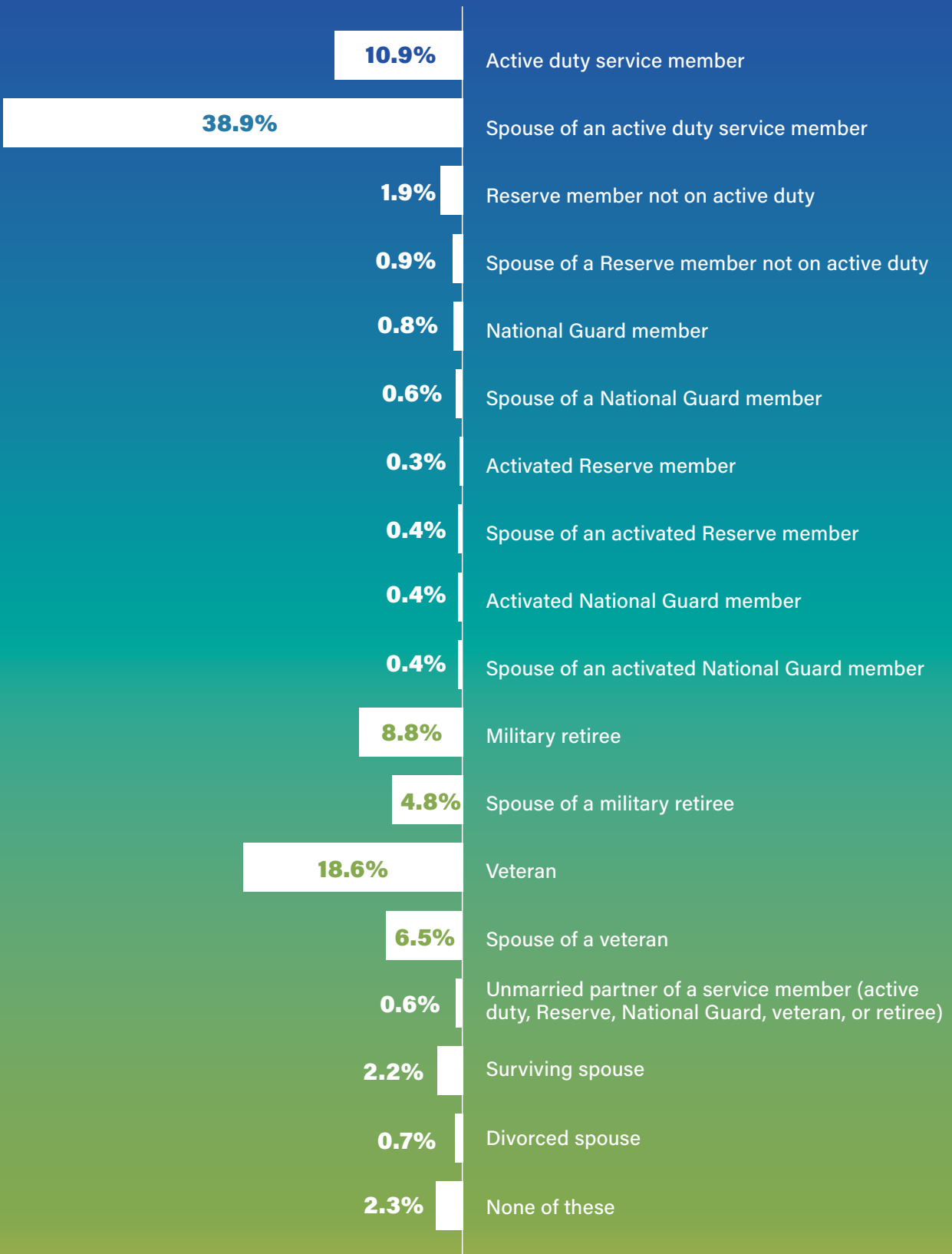


For the first time in 2023, MFAN asked respondents to specify their era of service and their number of military deployments. When asked which era of service encapsulated the majority of the service member's career, most respondents (63.4%) said Post-9/11 era, followed by the Persian Gulf War era (14.9%).

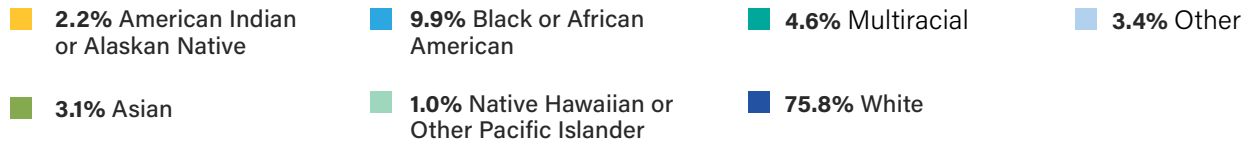
When asked about deployment frequency, about 50 percent (49.4%) of respondents in the 2023 Military Family Support Programming Survey indicated that their service member had been deployed one (20.4%), two (17.0%), or three (12.0%) times. A quarter (25.4%) of the respondents to this question indicated that the service member had been deployed five or more times.



## CONNECTION TO MILITARY LIFE



## RACE OF SURVEY RESPONDENTS



**9.9%**

of respondents were  
**Black or African American**

**75.8%**

of respondents were  
**White**

**86.4%** of respondents did not identify as **Hispanic, Latino, or Spanish** origin

**13.6%** of respondents identified as **Hispanic, Latino, or Spanish** origin

Respondents were then asked a series of questions pertaining to their own demographic makeup, like gender, race and ethnicity, and age.

The two largest groups of respondents were white (75.8%) or Black or African American (9.9%). Remaining racial groups were small, including 4.6% who identified as multiracial and 3.4% who described themselves as “other.” Of the total population, 13.6% of respondents identified as Hispanic, Latino, or Spanish origin. A complete breakdown of racial groups is included in the chart above.

Respondents were also asked whether they were foreign born, a new question to the 2023 iteration of the Support Programming Survey. The majority of respondents identified as third-and-higher generation (65.1%), meaning that they have two U.S. native parents. The next largest portion of respondents were second-generation (9.2%) with at least one foreign born parent, followed by the 7.8% of respondents who were first-generation (foreign born).

Nearly a quarter of respondents (24.8%) were between the ages of 25 and 34 years old.

AGE RANGE	PERCENTAGE
18-21	0.9%
22-24	2.4%
25-29	11.1%
30-34	13.7%
35-39	15.7%
40-44	12.4%
45-49	7.3%
50-54	6.3%
55-59	5.4%
60+	24.8%
<b>Total</b>	<b>100.0%</b>

More than half of survey respondents (60.3%) were female, followed by the 37.8% of respondents who identified as male. The remaining two percent (1.9%) identified as transgender (0.4%), non-binary (0.2%), preferred not to say (1.0%), or preferred to self-describe (0.3%).



We were also interested in respondents' education levels. The largest single group of respondents held a bachelor's degree (26.9%), followed by those who had some college but no degree (22.1%). The groups that held an associate degree (12.5%), a master's degree (16.5%), a vocational or technical diploma (6.3%), and a high school diploma (11.3%) were of similar size. The two smallest groups of respondents held doctoral or professional degrees (2.9%) or no diploma at all (1.5%). Reinforcing the notion that military spouses are well-educated, of all military spouse respondents, 53.1% had a bachelor's degree or higher.

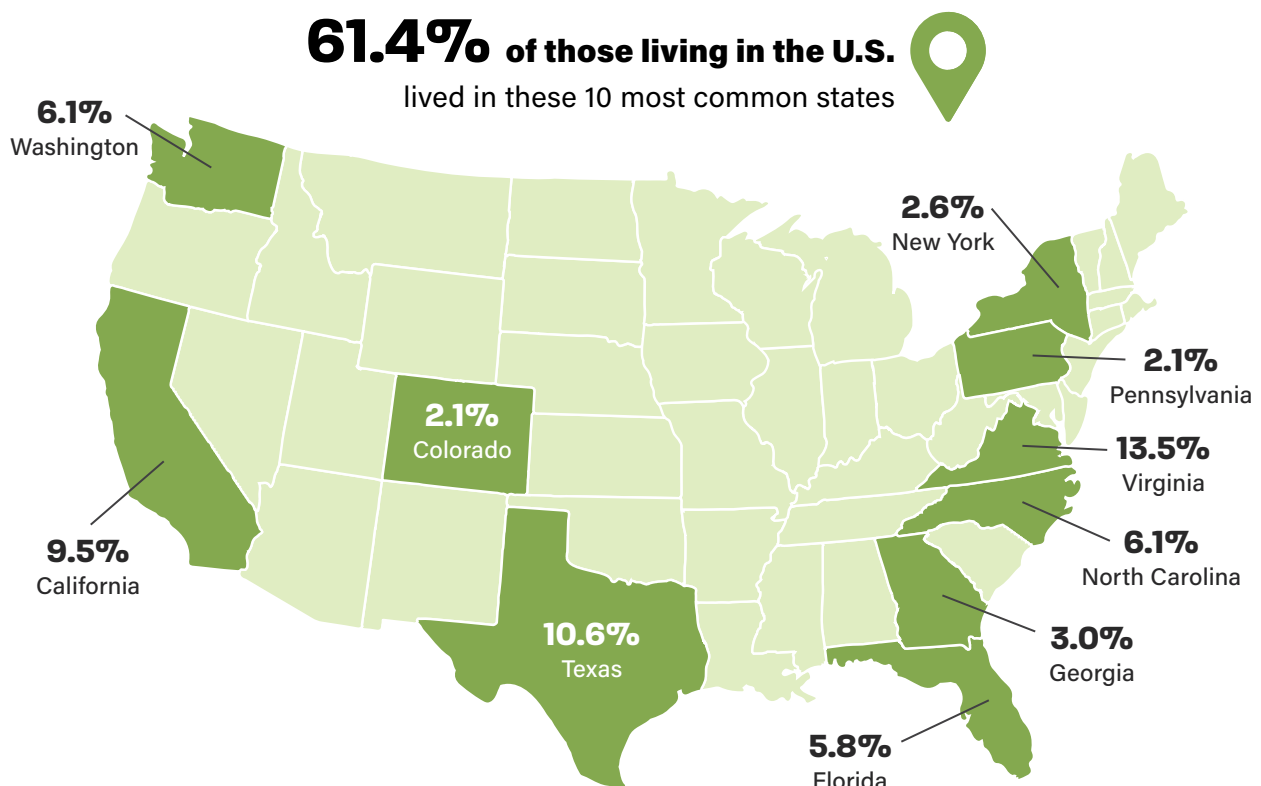
Finally, we asked respondents to describe their family, household size, and location. Most respondents had between two and four people living in their home (70.8%). Only 2.6% of respondents had seven or more people living

in their home. The largest single group of respondents to the survey were married (81.1%). The remaining 18.9% of respondents were divorced (7.4%), never married (5.2%), widowed (4.2%), and separated (2.1%). Nearly 55 percent (54.4%) of respondents had children or stepchildren under the age of 18.

Most respondents (91.6%) were located in the contiguous United States, including the lower 48 states, at the time of survey fielding. Of the remaining 8.4% of respondents, most (4.3%) were stationed at international assignments as opposed to the smaller groups that were stationed in Alaska (2.4%) and Hawaii (1.7%). Of those living in the United States, 60 percent (61.4%) of respondents lived in the ten most common states identified below. The remaining CONUS respondents (38.6%) lived in the remaining 40 states and Washington, D.C.

### LOCATION OF SURVEY RESPONDENTS

**61.4%** of those living in the U.S. lived in these 10 most common states



# Recommending Military Life

## 14 Propensity to Recommend Military Life

## 16 Family Well-Being

In the 2023 Military Family Support Programming Survey, MFAN illuminated the direct relationship between family well-being and the propensity to recommend military life. This section of the report explores this relationship further and sets the stage for understanding the subsequent pillars of military and veteran family well-being.

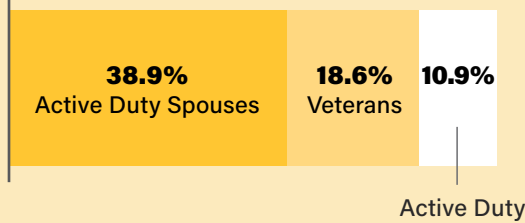




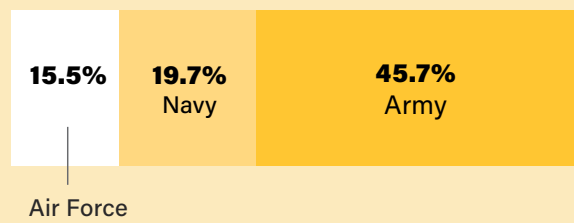
# Recommending Military Life

## KEY DEMOGRAPHICS

Respondents were **most likely to be:**



Respondents were most likely to be **affiliated with:**



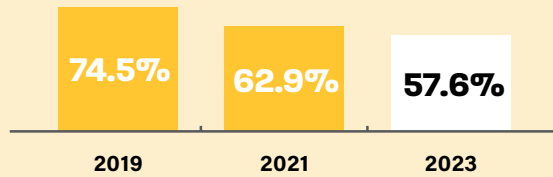
**76.4%**  
were enlisted families



**18.7%**  
were officer families

## RECOMMENDING MILITARY LIFE

Fewer respondents said they would **recommend military life** in 2023 than in 2021 and 2019:



### Top reasons for recommending military life:

- Opportunities & Adventure
- General Benefits, Stability & Security
- Learning Skills & Advancement
- Disclaimer & Caution
- Service to Country

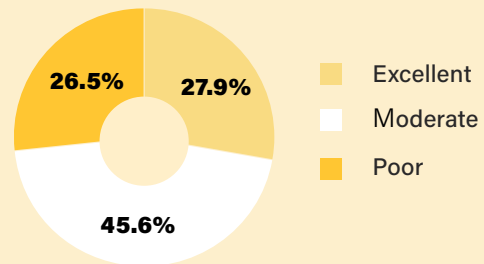
### Top reasons for not recommending military life:

- General Hardship
- Military Culture Shift
- Pay & Benefit Reasons
- Politics & Bureaucracy
- Differences & Divisions

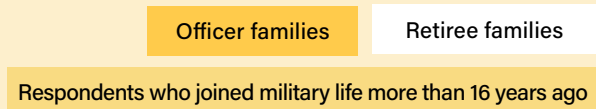
Many respondents said that they would recommend military life, but with **a healthy caution or recommended short-term service versus a career.**

## FAMILY WELL-BEING

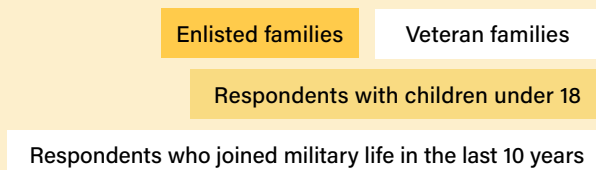
**Family well-being** as indicated by respondents:



Respondents with Excellent Family Well-Being, **More Likely to Recommend Military Life:**

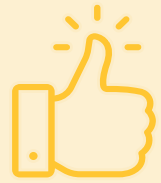


Respondents with Poor or Moderate Family Well-Being, **Less Likely to Recommend Military Life:**





## RECOMMENDING MILITARY LIFE



# 57.6%

of respondents recommend a  
career in military life

In 2019, 74.5% recommended a  
career in military life

Each year, MFAN asks military and veteran family respondents if they would recommend a career in the military to someone who was considering it. Through the challenges and joys, frustrations and pride, most respondents still recommend military life.

Findings from MFAN's 2023 survey suggest that most military and veteran family respondents (57.6%) would recommend a career in military life to someone who was considering it. Nevertheless, 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 is even more important to understand, and what this report seeks to do, is answer the questions, "Why?" "When?" and "Among whom?" Across the full sample of 2023 survey respondents, MFAN ran statistical analysis to understand which subpopulations or personas were most likely

and least likely to recommend military life. These findings are captured in the graphics below.

### Significantly Most Likely to Recommend Military Life

- Officer family respondents
- Respondents who joined military life more than 16 years ago
- Respondents without children under the age of 18
- Retiree family respondents

### Significantly Least likely to Recommend Military life

- Enlisted family respondents
- Respondents who joined military life in the last ten years
- Respondents with children under the age of 18
- Currently serving family respondents
- Veteran family respondents

As in previous years, MFAN asked the same question of a representative sample of civilian respondents. In 2023, Fors Marsh fielded this poll at the same time that the 2023 Military Family Support Programming Survey was in the field, allowing MFAN to draw important comparisons between military-connected and civilian perceptions.

Findings from the civilian population sample indicated that 50.0% of civilian respondents would recommend military life to someone they care about, marking a 8.5% increase since 2021. New in 2023, the representative civilian sample was also asked about the reasons why they would recommend a career in the military to someone they care about. Developing life skills/experiences, paying for future education, and developing transferable job skills were the top three reasons. Conversely, the potential of physical harm/death, potential of psychological harm, and the negative impact on family life and relationships were the top reasons for not recommending a career in the military to someone they care about.

These findings suggest that while the civilian population is split on whether or not they would recommend military life, the currently serving

families who are thriving in military life are not. In this research effort, MFAN endeavored to understand the “Why?”

Integrated throughout the report is the Family Health Scale,<sup>1</sup> a validated measure of well-being. This scale, coupled with our mixed-methodology, enables us to understand this “why” more deeply.

When analyzing findings, our researchers determined a statistically significant connection between family well-being, as defined by the Family Health Scale, and propensity to recommend military service. Respondents across all demographic groups who report excellent family well-being are more likely to recommend military service than those who report poor well-being. With that in mind, this report is designed to do two complementary things: inform the path and supports needed to ensure all families are able to achieve well-being and provide clear suggestions to support the preservation of the all-volunteer force. Ensuring families can thrive in service isn’t just the right thing to do, there are longterm consequences if they don’t—and this report will illustrate just that.







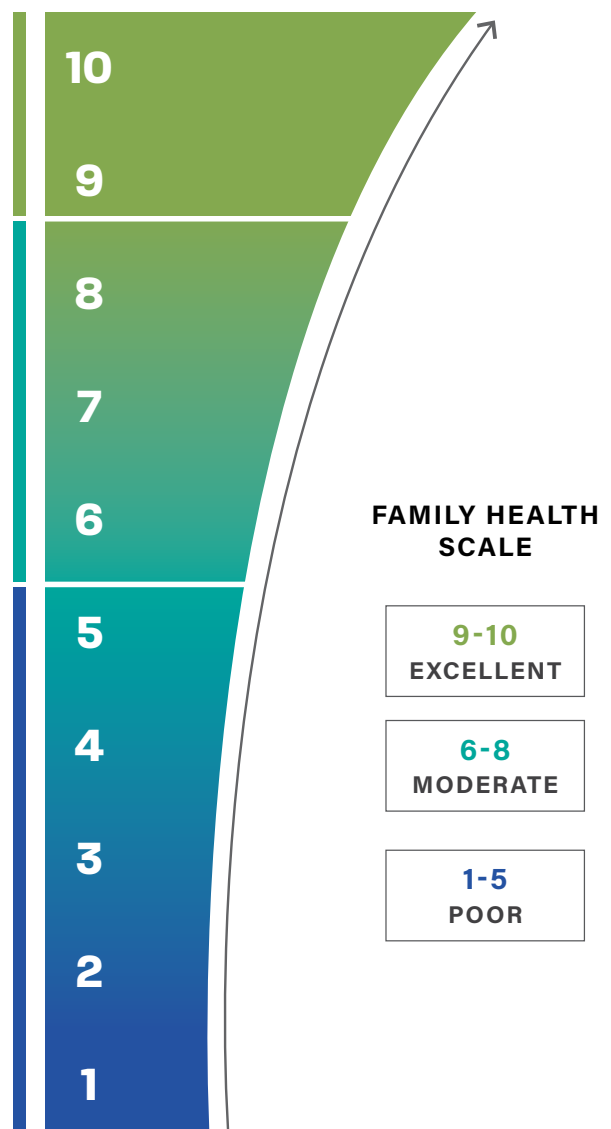
## Family Well-Being

The Family Health Scale is a ten-question scale that captures the health of the family unit by measuring dimensions of family health including family relationships, health care, lifestyle, financial health, and housing. Due to the overlap of the scale, measures with MFAN's pre-existing body of research and importance of each of these dimensions in larger conversations within the military family space, this scale has consistently yielded insightful findings and framework for discussions around military and veteran family support programming needs.

### Family Well-Being Findings

The Family Health Scale measures family well-being at three levels. Respondents who affirmatively respond to less than five of the scale statements have poor family health. Respondents who answer six, seven, or eight of the statement affirmatively displayed moderate family health. Finally, respondents who answered nine or ten of the statements affirmatively displayed excellent family health.

Respondents to the 2023 Military Family Support Programming Survey indicate high levels excellent (27.9%) and moderate (45.6%) family well-being. The remaining 26.5% of respondents indicated poor family well-being.



Unfortunately, this finding marks a significant shift from the family well-being findings from 2021, wherein 41.3% of respondents indicated excellent family health, 44.7% of respondents indicated moderate family health, and only 14.0% of respondents indicated poor family health. In the past two years, the proportion of respondents who indicated poor family health has grown nearly 90 percent.

When compared to the propensity to recommend military life, an unsurprising relationship appeared; respondents with poor or moderate family health were significantly less likely to recommend military life than those with excellent family health. Using statistical analysis, the subpopulations or personas that were more likely to recommend military life were also those who reported excellent family well-being, depicted in the graphics below.

**Excellent Family Well-Being, More Likely to Recommend Military Life**

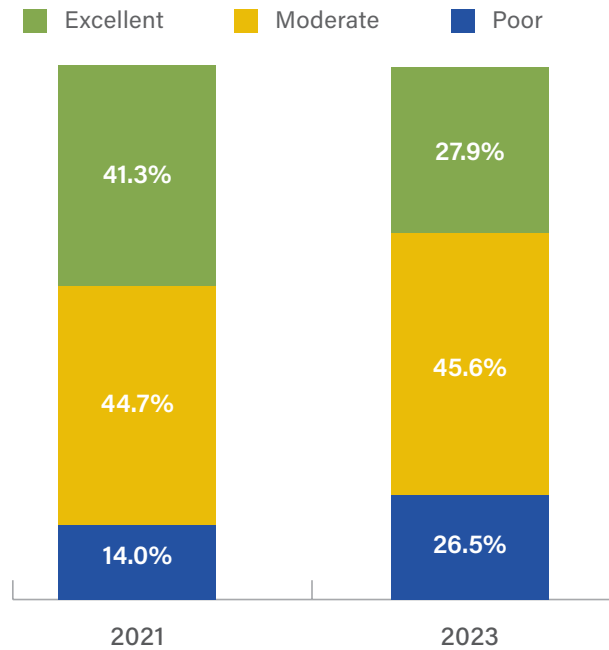
- Officer family respondents
- Retiree family respondents
- Respondents who joined military life more than 16 years ago

The inverse relationship is also true, with several personas who did not recommend military life reporting higher rates of poor or moderate family well-being.

**Poor or Moderate Family Well-Being, Less Likely to Recommend Military Life**

- Enlisted family respondents
- Veteran family respondents
- Respondents with children under 18
- Respondents who joined military life in the last ten years

**FAMILY WELL-BEING (2021-2023)**



When examining specific subgroups, one of the largest groups of military families overall, enlisted families with children, which, according to the Department of Defense<sup>2</sup> represents 82.0% percent of the total force, are less likely to report excellent family well-being (19.8%) and consequently less likely to recommend military life. Meanwhile, post-9/11 military, veteran, and retiree family respondents slightly more commonly reported excellent family well-being (29.8%), while 45.6% reported moderate and 24.6% reported poor family well-being.

The remainder of this report presents 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. Each section will 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 of military and veteran family respondents as captured by rich qualitative data.

We started by asking military and veteran family respondents to define family well-being. Many themes and subthemes appeared throughout the qualitative responses, but one active duty Navy spouse summarized the sentiments weaving through the qualitative responses when they said family well-being meant,



***“Mental, emotional, physical well-being and safety, basic needs being met such as financial stability, food security, and housing. For us, being able to be happy and well supported to handle whatever comes our way as a family unit.”***

---

This quote captures themes we saw throughout the open-ended responses to this question and questions throughout the survey at large. Some respondents felt incapable of providing for their family’s well-being in military life. When asked what well-being meant to them, one spouse of an active duty Coast Guard member described,



***“Military family well-being is simply survival, get through each deployment, get through each PCS, get through each school year, get through every hurdle that gets thrown at you. You can’t plan, don’t get your hopes up. As long as no one is physically sick and we’re still breathing then maybe one day we can start our lives after retirement.”***

---




More than one in five respondents (21.2%) reiterated how important well-being is to them and their families, indicating that it “meant everything” to them and was a primary concern and focus of their lives. Given the importance well-being holds in the lives of our military and veteran family respondents, it remains a central focus of MFAN’s research, action, and programming.

Families consistently told MFAN that family well-being was the presence of mental and emotional health, basic needs, security and safety, good overall health, and family unity and support.



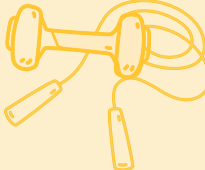
Emotional and Mental Well-Being	32.0%
Basic Needs, Security, and Safety	31.7%
Good Physical Health	29.2%
Family Unity and Support	25.5%

**1 32.0%**  **Emotional & Mental Well-Being**


The largest proportion of respondents mentioned their emotional and mental well-being when asked what family well-being meant to them. Respondents most often expressed a desire for happiness for themselves and their family members. They explicitly prioritized having emotional and mental stability and also having those support needs met. These respondents often mentioned subthemes of contentment, peace, and satisfaction with life.

**2 31.7%**  **Basic Needs, Security, & Safety**

In the second most common theme, respondents defined well-being as the ability to meet their family's basic needs including access to housing, food security, and general safety. Additional subthemes included financial security, access to reliable transportation, and having adequate clothing to wear. Interestingly, respondents in this theme indicated that they felt confident providing these basic needs for their families. Meanwhile, other families felt incapable of handling their basic necessities within military life.

**3 29.2%**  **Good Physical Health**

Good physical health (29.2%) was the third most common definition of family well-being. Responses that fell within this theme expressed a general desire for their families to be physically healthy overall.

**4 25.5%**  **Family Unity & Support**

The final component of a definition of family well-being was related to the family unit and support (25.5%). Respondents shared that supporting one another and being together were key elements of their definition of family well-being. They prioritized shared time, traditions, and responsibilities. Many of these respondents elevated partnership, collaboration, and teamwork in the home, with collective efforts to take care of one another. Many respondents also noted that work-life balance directly contributed to family well-being.

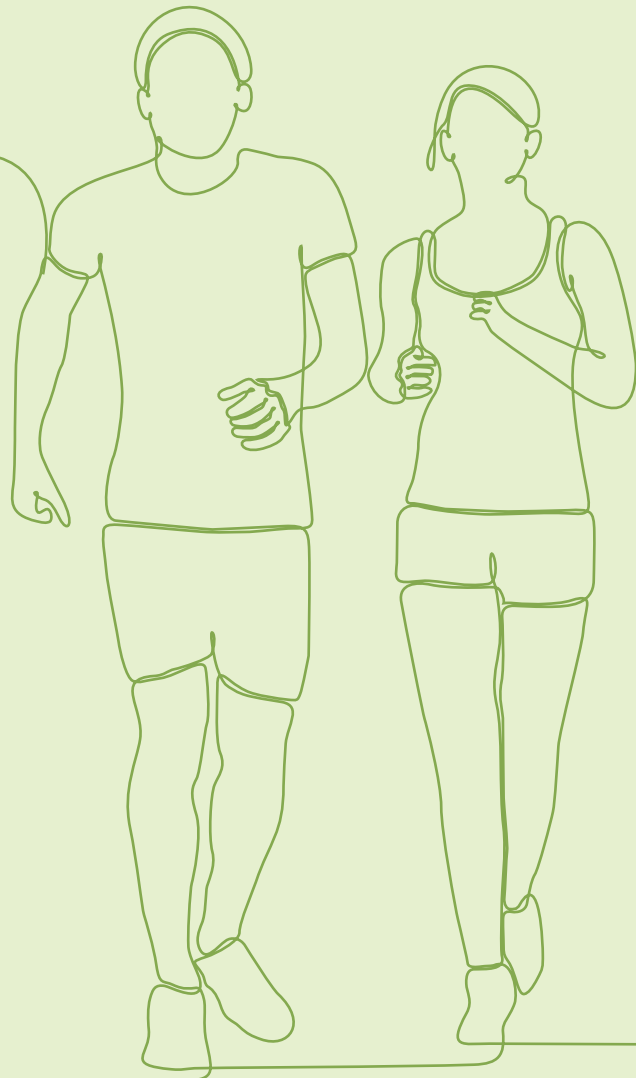




# Healthy Bodies

- 22 **Health Care**
- 32 **Mental Health**
- 37 **Loneliness**
- 40 **Food Insecurity**

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.



# Healthy Bodies

## HEALTH CARE & MENTAL HEALTH CARE

### Respondents reporting positive and very positive satisfaction

with both health care and mental health care experiences were significantly more likely to have excellent family well-being and significantly less likely to have poor family health.



### Respondents with negative, very negative, and often neutral experiences

with both health care and mental health care were significantly less likely to have excellent family health and significantly more likely to have poor family well-being.

**Retiree, Veteran, Reserve, and National Guard respondents** had the highest levels of satisfaction *across categories*.

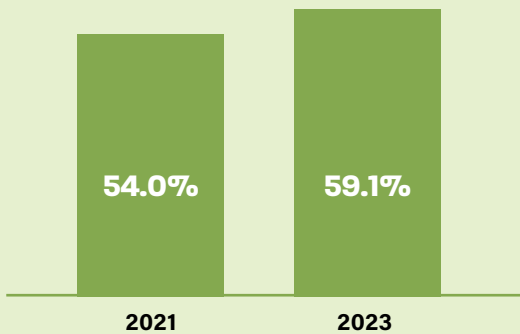


**Active duty families** reported the lowest levels of satisfaction across areas, especially with *appointment access and consistency of care*.

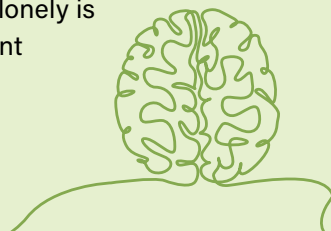
## MENTAL HEALTH & LONELINESS

### Reported Loneliness

among military and veteran families rose:



Loneliness is linked to **poor and moderate family health**, while not being lonely is linked to excellent family health.



## FOOD SECURITY

### Food security is directly tied to family well-being.



**1 in 5** military and veteran **family respondents** experienced food insecurity in 2023.



**1 in 4** active duty **family respondents** experienced food insecurity in 2023 (27.7%).

### Most at Risk for Food Insecurity:

- 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

In this section, MFAN explores military and veteran family experiences and preferences in health care, mental health care, and food security in relationship to family well-being and the propensity to recommend military life. Data is thoughtfully presented to better inform collaboration and support for military and veteran families.

## Health Care

Health care has remained a top priority for respondents in every support programming survey that MFAN has administered. Based on findings from 2021 and the need to take a deeper dive in key areas, in 2023, we continued to ask about satisfaction with aspects of health care and telehealth, focused questions about health care costs and obstacles, and shaped open-ended questions around health care experiences and resources.

### Satisfaction with Health Care

Consistent with the 2021 findings, 2023 data show a statistically significant relationship between health care satisfaction, family well-being scores and, in turn, the propensity to recommend military life. 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. Respondents who indicated negative, very negative, and neutral experiences were significantly less likely to have excellent family well-being and significantly more likely to have poor family well-being.

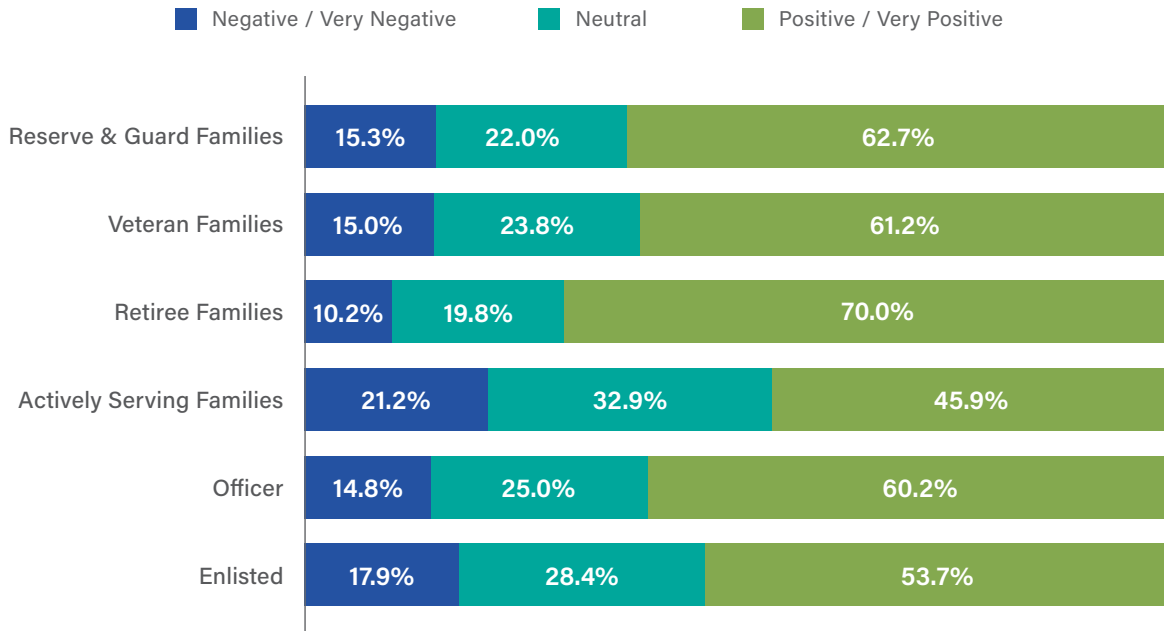
Given the vast diversity in medical care and support mechanisms for military and veteran families, this data is most impactful when studied by subpopulations. Retiree, veteran, and Reserve and National Guard family respondents showed the highest levels of health care satisfaction since we

started measuring the constructs in 2019. Whereas the active duty family respondents reported the lowest levels of satisfaction, especially around access to appointments (40.8%) and their ability to maintain consistent medical care (37.4%).

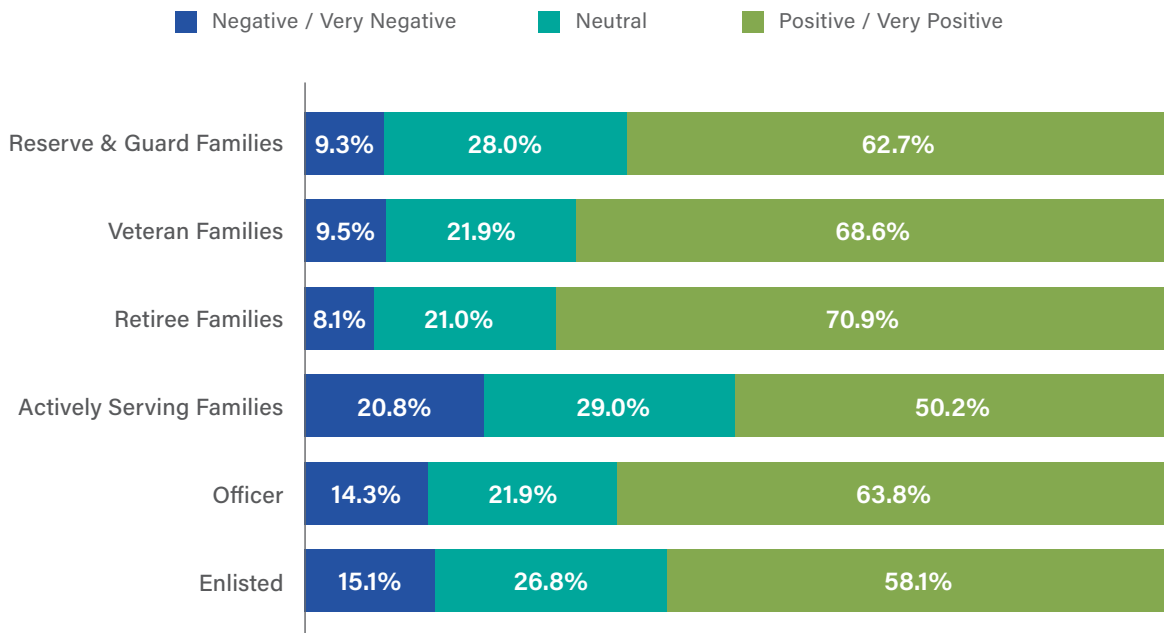
When examined by rank, MFAN found that officer family respondents were more likely to be satisfied with the quality of their care providers and care received, but they were also more likely to be dissatisfied with consistency of care and access to appointments. Enlisted families were somewhat more likely to report negative satisfaction with the care received and more likely to report neutral satisfaction across other areas, indicating unremarkable health care experiences. Reserve and National Guard families more commonly reported positive or very positive levels of satisfaction with care received, quality of care providers, access to appointments, and ability to maintain consistent care than their active duty counterparts. Finally, multiracial respondents were more likely to be dissatisfied across areas of health care satisfaction, reflecting care challenges that need further examination.



### SATISFACTION WITH CARE RECEIVED

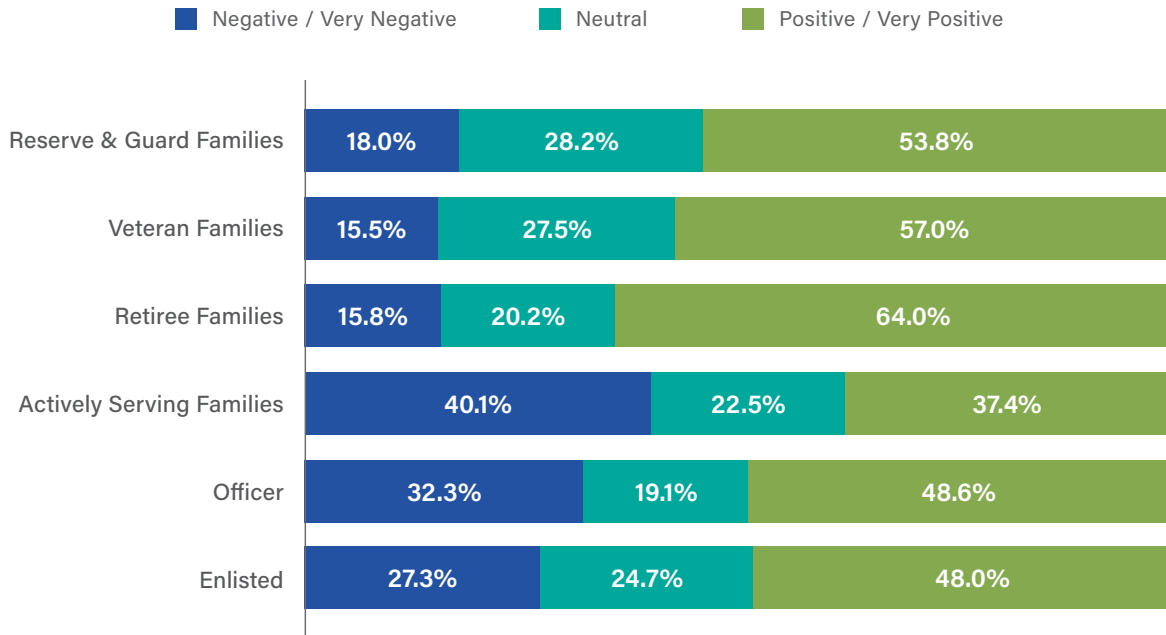


### SATISFACTION WITH THE QUALITY OF CARE PROVIDERS

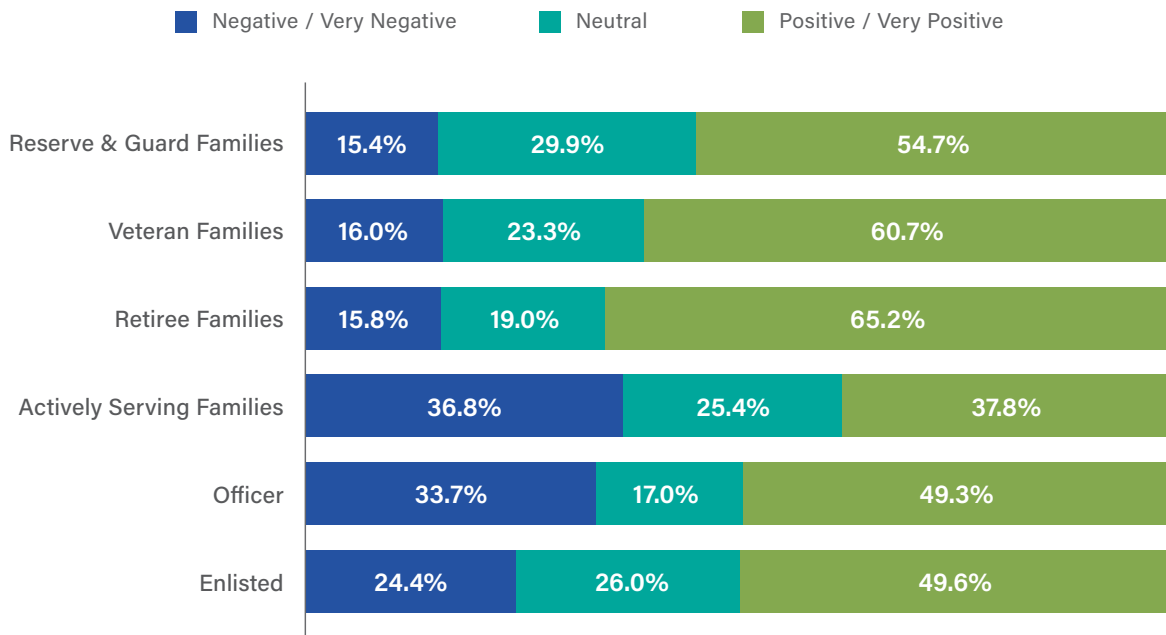




## SATISFACTION WITH THE ABILITY TO ACCESS APPOINTMENTS



## SATISFACTION WITH THE ABILITY TO MAINTAIN CONSISTENT CARE



## POINT TO PONDER: TELEHEALTH



# 62.0% Of Military And Veteran Family Respondents Utilize Telehealth to supplement traditional health care resources and services

Most commonly, respondents reported using telehealth for mental or behavioral health and general health care services. Active duty families (65.1%), retiree families (66.9%), and veteran families (62.5%) reported general high levels of satisfaction with telehealth.

Respondents who reported positive levels of satisfaction with the care they received via telehealth were significantly more likely to report excellent family well-being.

**Keep an eye out for additional telehealth-related data throughout the remainder of the Healthy Bodies section and from MFAN throughout the rest of the year.**

## Health Care Coverage

Respondents utilize different health care coverage based on their eligibility, options available, and costs. In 2023, 59.7% of active duty family respondents use TRICARE Prime as their primary form of health care coverage, down from 2021 (75.6%) and 2019 (72.3%). In 2023, another 28.1% of active duty families indicated other TRICARE coverage (Prime Remote, Prime Overseas, Prime Remote Overseas, Select, Select Overseas, TRICARE For Life, Reserve Select, Retired Reserve).

For military retiree and veteran families, the most common form of coverage was VA Health care Coverage (31.7%), followed by Medicare (17.3%), and TRICARE Prime (13.1%). These findings mark a shift from 2021 findings, where TRICARE Prime was the most common form of health care coverage (24.1%), followed by VA health care coverage (23.2%), and private health care insurance (18.1%).

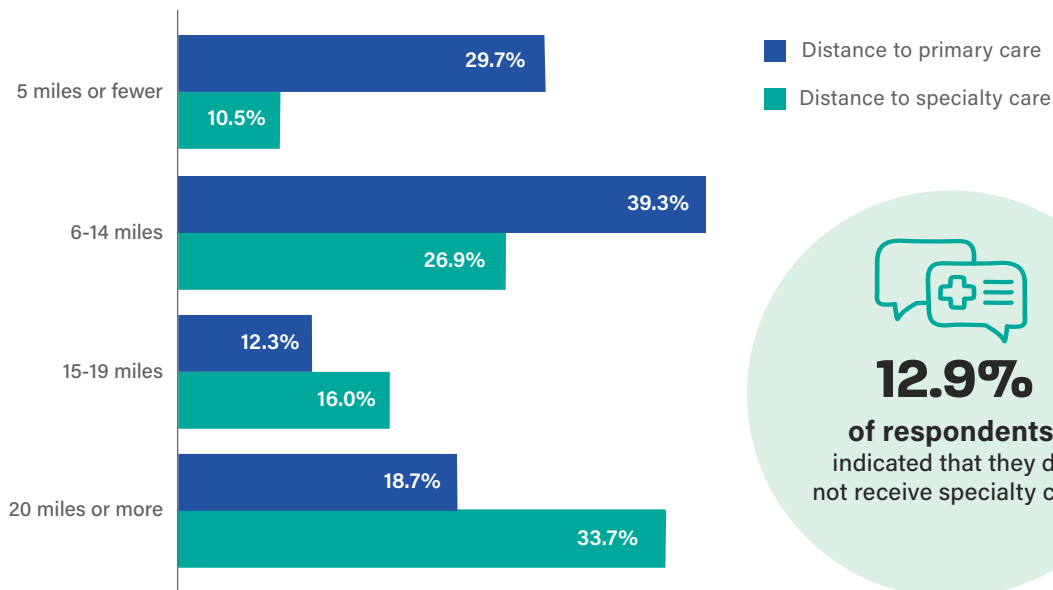
Retiree family respondents most frequently indicated TRICARE Prime or VA Health care Coverage, whereas veteran family respondents most frequently reported using VA Health care Coverage or Medicare.

Inactive Reserve and National Guard family respondents most frequently used TRICARE Reserve Select (30.2%) as their primary form of health care coverage, followed by private insurance funded by a civilian employer (16.4%), and TRICARE Prime (7.8%).

## Care Location and Distance to Care

When asked where they received the majority of their health care, 57.7% of active duty family respondents reported receiving the majority of their care at a Military Treatment Facility (MTF). This represents a 13.0% decrease from the number of active duty family respondents who reported MTF as the primary care location in 2021.

## DISTANCE TO PRIMARY AND SPECIALTY CARE



The military family respondents who receive most of their care at MTFs were significantly more likely to report very negative or negative satisfaction with the care they received (24.1%), their ability to access appointments (40.9%), their ability to maintain consistent care (35.2%), and the quality-of-care providers (20.8%).

Meanwhile, retiree and veteran family respondents reported receiving most of their care at the VA (40.9%) in 2023; an increase over the 31.1% of veterans and retirees who received most of their care at the VA in 2021. The respondents who received care at the VA were significantly more likely to report positive or very positive levels of satisfaction with the care they received (63.7%), their ability to access appointments (23.8%), the quality-of-care providers (21.5%), and their ability to maintain consistent care (21.6%). Although their satisfaction levels were statistically significant, it is important to note that their positive or very positive satisfactions levels for ability to access appointments, quality of care providers, and ability to maintain consistent care were lower than those who sought care at the MTF or in the private sector, explored further below.

Inactive Reserve and National Guard family respondents (60.7%), officer family respondents (49.1%) and retiree family respondents (47.7%) were most likely to report receiving most of their health care in the private sector. The respondents who sought most of their care in the private sector (i.e., at a non-military hospital or doctor's office) were significantly more likely to report positive or very positive levels of satisfaction with the care they received (66.1%), their ability to access appointments (46.1%), the quality-of-care providers (45.6%), and their ability to maintain consistent care (45.3%).

We then asked military and veteran family respondents how far they traveled for primary care and specialty care appointments. Nearly a third (31.0%) indicated that they traveled 15 miles or more for primary care and almost half (49.7%) traveled 15 miles or more for specialty care. Retiree and veteran family respondents were significantly more likely to travel twenty or more miles for primary care. The graphic above captures distance to primary and specialty care for the full survey population.



## Obstacles to Health Care

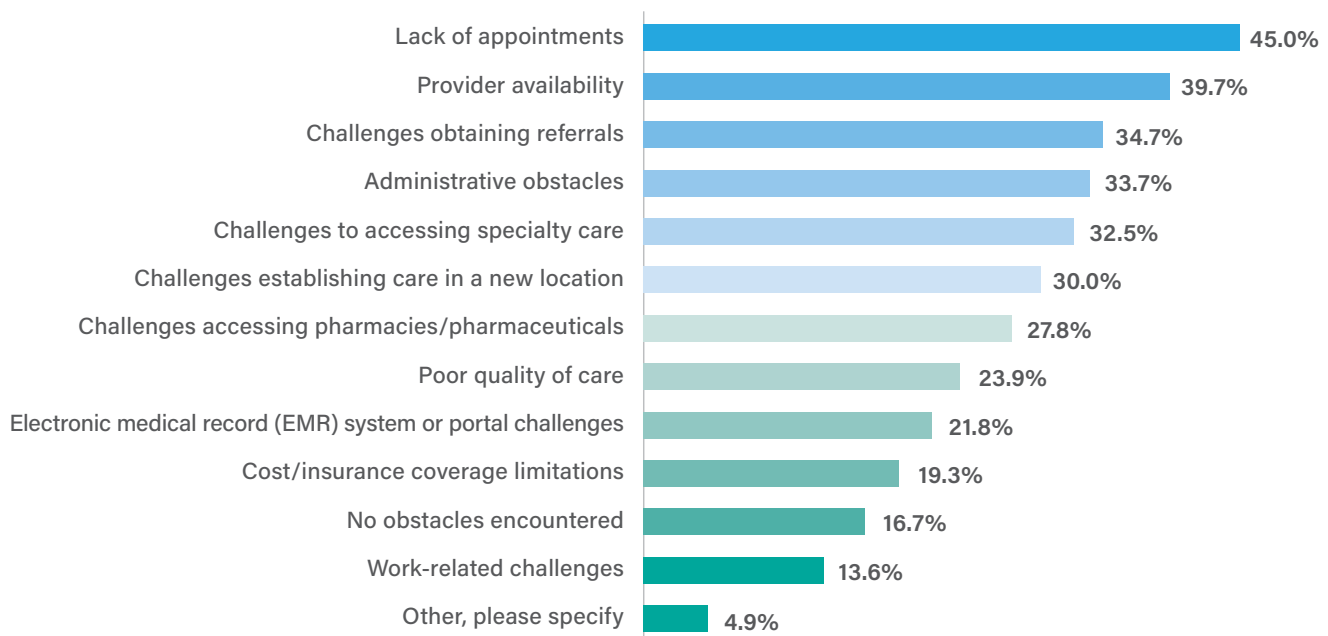
MFAN asked respondents to elaborate on the obstacles they face to receiving health care. Past iterations of the survey have uncovered obstacles to appointment access, quality care, consistency of care, and administrative obstacles that have stood between military and veteran family respondents and their health care goals. Continuing to track these obstacles and identify newfound struggles provides a data-informed foundation for overcoming challenges and tailoring support.

In 2023, regardless of military and veteran family persona, the most commonly reported obstacles to health care were a reported lack of appointments (45.0%), challenges with provider availability (39.7%), and challenges obtaining referrals (34.7%). Interestingly, the proportion of respondents who cited challenges accessing specialty (32.5%) care increased considerably from 2021 (10.1%) where it was a key qualitative theme. Finally, veterans were the most likely persona to report encountering no obstacles to their health care access.



Driven by 2021 telehealth findings, MFAN examined obstacles to telehealth in 2023. Respondents indicated that they had not experienced any obstacles to telehealth care (46.6%). The most commonly reported obstacles include limitations with diagnostics, examinations, or treatment (20.3%) and communication challenges with their provider (20.0%). Obstacles were reported in similar proportions across respondent groups, with the exception of insurance coverage limitations, which were reported in higher than expected proportions from active duty families (14.2%) and National Guard and Reserve families (20.2%), as well as technological hurdles, more likely to be reported by retiree families (20.3%).

### TOP OBSTACLES TO HEALTH CARE

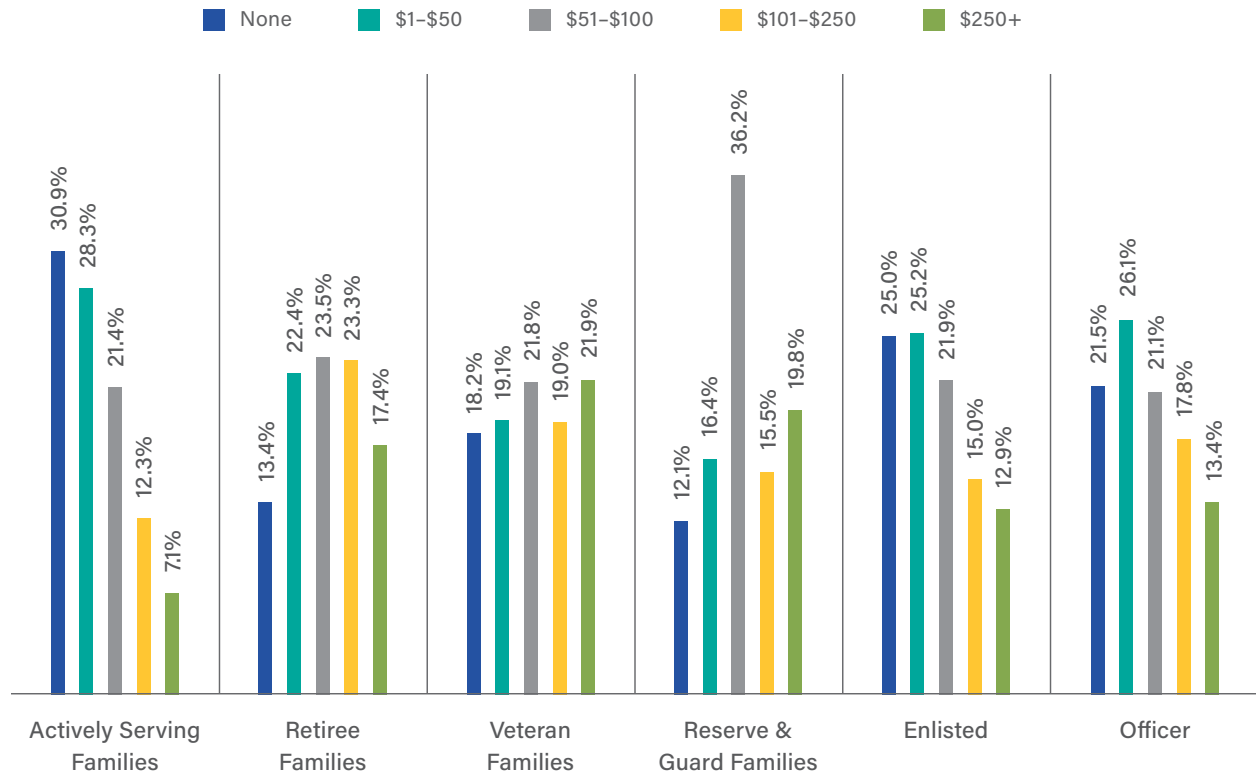




## Out-of-Pocket Costs

In 2023, MFAN asked respondents for the first time about their out-of-pocket medical expenses for costs such as premiums, co-pays, prescriptions, and evolving health care services not covered. Currently serving families more frequently reported no out-of-pocket costs or less than \$50 out-of-pocket costs per month, while veteran and retiree families more frequently reported monthly out-of-pocket health care costs over \$100. The graphic below captures differences in out-of-pocket costs by key personas: actively serving families, retiree families, veteran families, enlisted and officer families, and Reserve and National Guard families.

### OUT OF POCKET HEALTH CARE COSTS - MONTHLY





## Consistency of Care

Adding context to their quantitative responses, MFAN asked 2023 respondents to share their experiences maintaining consistent medical care for their families in an open-ended question. Five top themes emerged. The table on the right presents overarching manifest effects and the diverging experiences among key populations: active duty family respondents, retiree family respondents, veteran family respondents, and Reserve and National Guard family respondents.

PARENT THEMES	MANIFEST EFFECT
<b>Successful Consistent Care</b>	42.1%
• Active Duty Family Respondents	32.7%
• Retiree Family Respondents	51.3%
• Veteran Family Respondents	52.2%
• Reserve and National Guard Family Respondents	38.0%
<b>Difficulty with Access to Care</b>	33.8%
• Active Duty Family Respondents	45.4%
• Retiree Family Respondents	22.2%
• Veteran Family Respondents	21.9%
• Reserve and National Guard Family Respondents	29.0%
<b>Inconsistent Care and Challenges</b>	29.4%
• Active Duty Family Respondents	35.6%
• Retiree Family Respondents	26.5%
• Veteran Family Respondents	22.3%
• Reserve and National Guard Family Respondents	23.0%
<b>Military Life and Work Hurdles</b>	11.3%
• Active Duty Family Respondents	15.5%
• Retiree Family Respondents	9.9%
• Veteran Family Respondents	4.2%
• Reserve and National Guard Family Respondents	13.0%
<b>TRICARE Challenges</b>	10.9%
• Active Duty Family Respondents	14.5%
• Retiree Family Respondents	10.1%
• Veteran Family Respondents	3.8%
• Reserve and National Guard Family Respondents	19.0%

## 1 Successful Consistent Care

Encouragingly, respondents most reported that they had been able to maintain consistent care. These responses highlighted positive care experiences, access to appointments, responsive providers, and ease of processes like referrals. We heard stories of consistency of care as result of their own advocacy or that it had varied depending on location or timing. One spouse of an Army retiree explained, *“As a retiree spouse, health care is very consistent. As an active duty family member, it was not.”* Slightly over half (51.8%) of veteran and retiree respondents indicated consistency of care, compared to 33.3% of currently serving respondents.

## 2 Difficulty with Access to Care

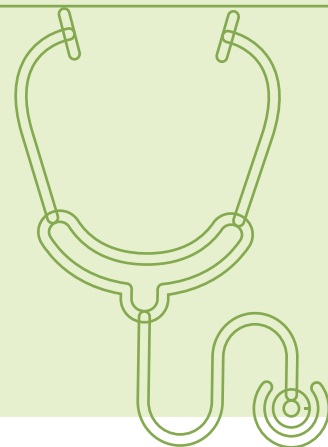
As an ongoing issue, respondents (33.8%) reported continued struggles with access to care. Families have a sense that there are not enough providers for patients, with appointments scheduled weeks and months away which inhibit timely treatment. Inconsistent providers, appointment cancellations, and long waitlists for new patients further disrupt care continuity, particularly for referrals and specialty care. Acute needs are often funneled to urgent care facilities or emergency rooms. When they can be seen, it is not always with the same provider, and a limited number of health concerns can be addressed. This concern was most commonly noted by active duty families (45.4%).

## 3 Inconsistent Care and Challenges

Respondents reported inconsistent medical care and care challenges as a top theme, with currently serving families (34.8%) reporting at higher rates than veteran and retiree families (24.1%). While many comments indicated challenges or inconsistency generally, others highlighted negative care experiences or unmet care needs. Two of the key reasons respondents reported inconsistent care were the challenges of military life and work hurdles. Families explained how military life and work demands add to the challenges maintaining consistency of medical care, as do their family responsibilities. They described how moving disrupts their health care, compounding the challenges to accessing care, especially with multiple family members. One active duty Army spouse shared,



***It is not possible to maintain consistent medical care in the military lifestyle. Moving every 1-3 years, by the time our family settles in with our PCMs and specialists, the providers then move, and we have to start all over again. We have lived in 11 homes in 17 years - consistency simply isn't possible.***





## 4 Military Life & Work Hurdles

Families triage their own needs in seeking care, often leading to further delays for some members of the household. They also told us how both work and home life demands make it difficult to address their health needs. Currently serving respondents more frequently (15.4%) highlighted this theme than veteran and retiree families (6.7%), who more often spoke of work conflicts, caregiving responsibilities, and reflected on their time in active duty.

15.4%

of currently serving family respondents cited military life & work hurdles when seeking care



## 5 TRICARE Challenges

Intersecting with access to care, respondents highlighted coverage and approval limitations of TRICARE, with currently serving respondents speaking into this theme most frequently (14.8%). Respondents shared stories of delays with referrals and prescription approvals, as well as denied coverage that led to delays and unmet care needs. With a limited number of providers who accept military-sponsored insurance, access to care is further limited. Respondents in this theme explained that they opted for private insurance or changed to more expensive TRICARE plans for better quality and more consistent care. Some noted the financial trade-off that facilitated more agency, peace of mind, and the ability to count on care. One active duty Army spouse shared,



*We opted for TRICARE Select knowing specifically that it would take us out of the military health care system. Although this has added financial burden to us, we have received a higher level of care and are grateful for it. When we received our health care from the military, we would have to wait months for appointments or resort to going to urgent cares or ERs. We would wait for medication for hours in pharmacies on posts/bases. And the medical care was unfortunately bare bones. It's incredibly sad to see how the military members and families are treated.*

# Mental Health

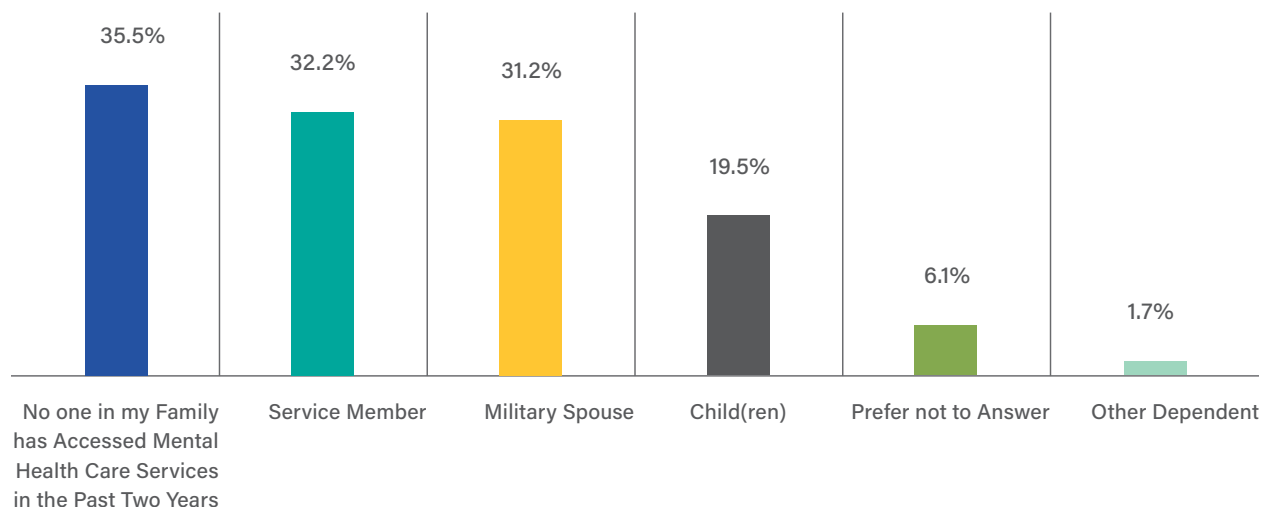
General awareness of mental health challenges and the need for appropriate care has increased in recent years, and the military family space is no exception. Military life can involve a variety of stressors for the service member, spouse, and child that add context to their mental health needs. The most recent iteration of the Military Family Support Programming Survey explored this critical aspect of health care, asking about mental health care appointment access in detail, effectiveness, and usage of emergency crisis care.

Similar to the health care findings above, satisfaction with mental health care was found to have a statistically significant relationship with family well-being. Across all categories of mental health satisfaction, further explored below, respondents with positive and very positive ratings were more likely to have excellent family health and less likely to have poor family health. Meanwhile, poor family health was connected to negative, very negative, and sometimes neutral mental health satisfaction scores. This connection between mental health care satisfaction and family well-being is critical, in light of a considerable increase in reported usage of mental health services, at nearly 60 percent (58.4%) in 2023, up from 46.2% in 2021.

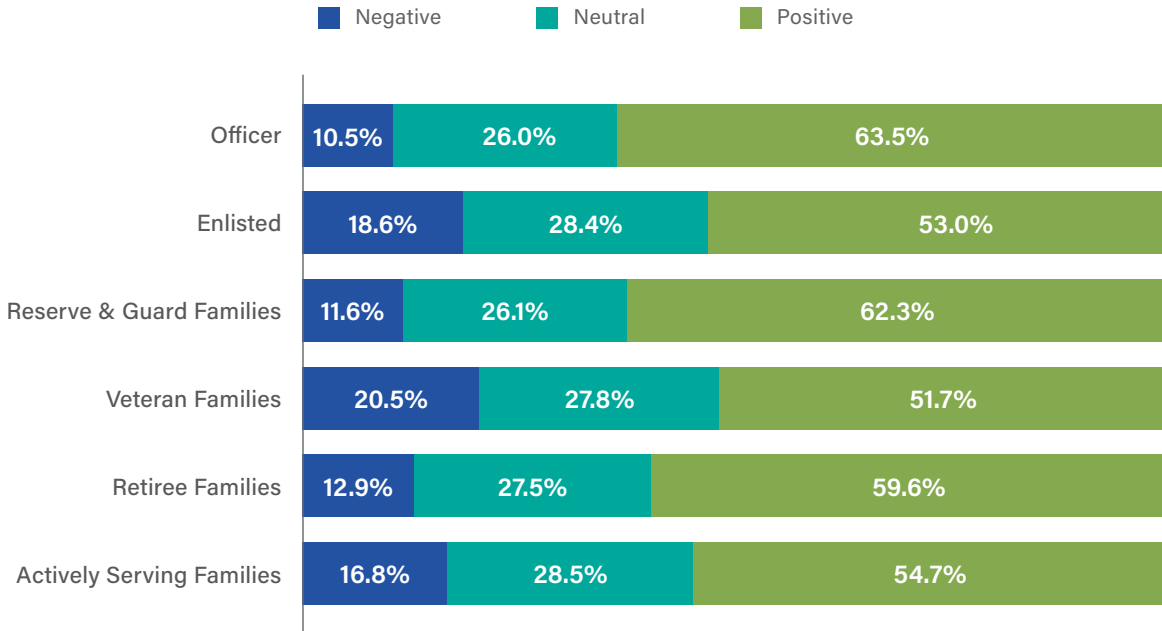
When asked who receives mental health care services in their family, nearly a third (32.2%) of the full population of survey respondents identified the service member as the care recipient, followed by the military spouse (31.2%), and child(ren) (19.5%). Nearly 60 percent (59.7%) of active duty families accessed mental health care, as compared to 64.1% of Reserve and National Guard respondents.

As captured in the graphics on the next page, most military and veteran families shared positive satisfaction ratings for mental health care, with retirees reporting the highest level of satisfaction. Slight improvement to access to appointment ratings were seen in 2023 when compared to 2021 findings. Notably, overall positive ratings among veteran families have dropped since 2021, while their negative ratings rose. Statistical analysis showed that officer family respondents are significantly more likely to rate the mental health care they received and their access to mental health care appointments positively than their enlisted family respondent counterparts. The charts on pages 33-34 show 2023 distinctions between rank, actively serving, Reserve and National Guard, retiree, and veteran family respondents' health care satisfaction ratings.

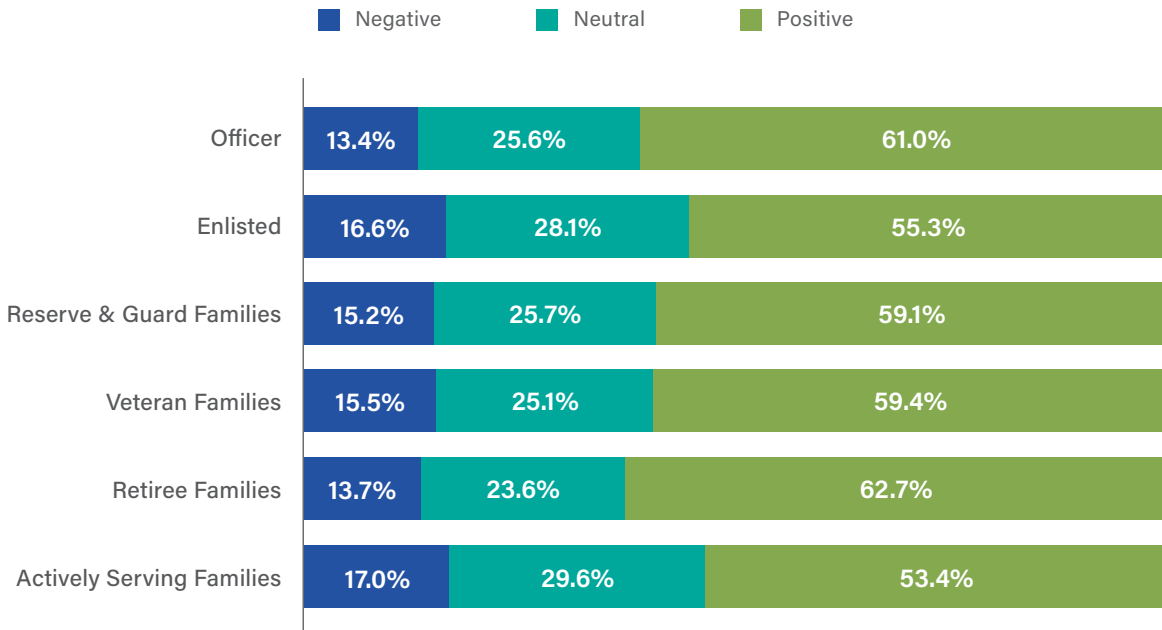
## MENTAL HEALTH SERVICES



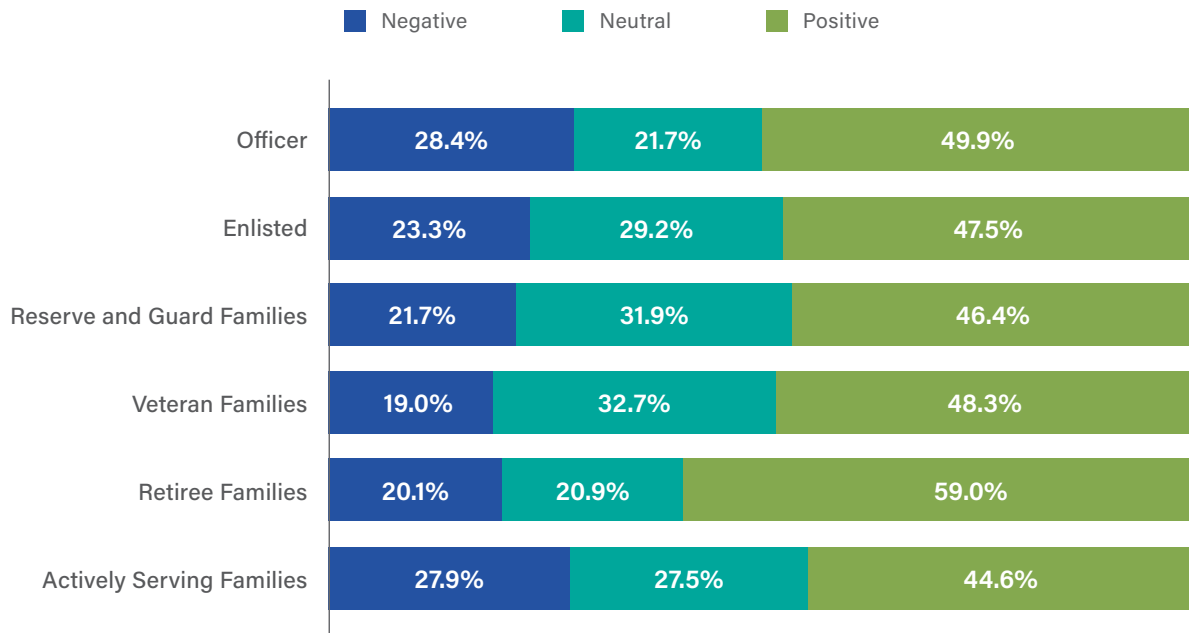
## SATISFACTION WITH MENTAL HEALTH CARE RECEIVED



## SATISFACTION WITH THE QUALITY OF MENTAL HEALTH CARE PROVIDERS



## SATISFACTION WITH THE ABILITY TO ACCESS MENTAL HEALTH APPOINTMENTS



### Mental Health Care Support Access

MFAN asked respondents to tell us more about the mental health care resources that they had used in the past two years. In the past two years, respondents in nearly equal groups accessed specialized mental health care (40.5%) and individual talk therapy (38.4%) for themselves and their families. Respondents identified a remarkable range of specialized mental health care they and their families had received, including more than 48 distinct treatment approaches. Some respondents identified specific providers from whom they accessed mental health care (11.6%), the primary of which is the Veterans Administration. Additional providers include Military & Family Life Counseling Services, Military One Source, Military Treatment Facilities, primary care physicians, as well as the Fleet and Family Program. One tenth of respondents (8.4%) shared that they were accessing mental health care through telehealth.

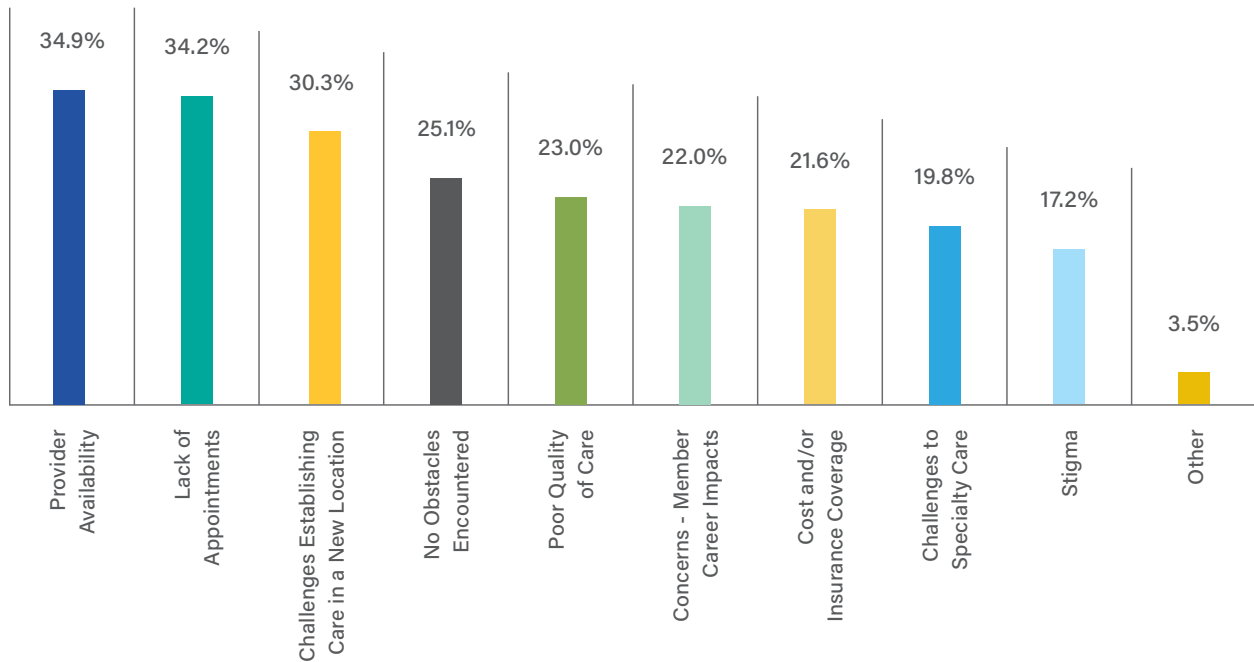
### Obstacles to Mental Health Care

Adding further context to military and veteran family mental health care experiences were their obstacles to accessing care. Fortunately, a quarter (25.1%) of respondents said that they did not encounter obstacles to accessing mental health care. The respondents who did encounter obstacles, most frequently faced a lack of provider availability (34.9%) and a lack of appointment availability (34.2%), as captured in the graphic above. These findings mimic the obstacles military and veteran family respondents faced to accessing general health care; provider and appointment availability are obstacles to access across the health care system.

With rising usage and need for mental health care services among all Americans, respondents were asked to share more about their mental health care experiences, in their own words.



## OBSTACLES TO MENTAL HEALTH CARE



Positive and negative themes appeared throughout the responses and are explored below. Positive experiences and the positive impact of mental health care were mentioned often (38.5%) in the open-ended responses.

Meanwhile, barriers to mental health care, negative experiences, and unresolved issues with the mental health care system were mentioned in 56.4% of responses. The overlap of positive and negative themes indicates that a portion of the respondents who shared stories about barriers and negative experiences still mentioned the positive difference mental health care provided. For example, a service member in the Army National Guard explained,



***Most providers are on waitlists due to surging demand, but once matched, it's been life changing to have mental health care.***

New this year was the expanded use of telehealth and the newer commercial apps such as *Telemynnd*, *BetterHelp* and *Doctor on Demand*. Encouragingly, respondents who spoke into this theme were more likely to have excellent family health and somewhat less likely to have poor family health, reinforcing the finding that access with and satisfaction to mental health care directly correlated to higher levels of family well-being.

### PARENT THEMES

### MANIFEST EFFECT

Barriers to Mental Health Care	36.7%
Mental Health Care Making a Difference	23.5%
Negative Experiences and Unresolved Issues with Mental Health Care	19.7%
Generally Positive Mental Health Care	15.0%



The spouse of an Army veteran described the benefit of mental health care for her family,



***It was great and much needed. I would recommend [it] for anyone after [a] major medical crisis or occurrence, any major life changes, and/or problems with family or marriage and any soldier coming home from a deployment (with and without the spouse).***

Respondents who described barriers to accessing mental health care elevated the same obstacles found in the quantitative analysis above, including availability and access. Their responses convey a general lack of availability of care, particularly for specialized treatment such as pediatric care, medical management, and trauma therapy. Respondents report waiting months and, in some instances, years to schedule an initial appointment. Unreturned phone calls, provider turnover, negative experiences with referrals, and staffing shortages were frequently reported. Providers who accept TRICARE and have availability are in exceedingly short supply. Faced with multiple barriers and/or crises that cannot wait, military families resort to paying out of pocket. Those who cannot afford the cost of care report going without help that is sorely needed.

Once they have established care, these respondents encountered restrictions on the number of appointments, frequent cancellations by providers due to case overload, and restrictions on session length that leave some military families trying to discuss concerns in less than 30 minutes. Respondents shared their experiences with poor quality care providers, including stories that range from professionals who were rude, incompetent, and inattentive to professionals displaying unethical behavior and discrimination.


Those who had accessed mental health care support were asked to reflect on the mental health care support that is missing. Nearly a fifth (19.7%) of respondents indicated that nothing was missing, or that they did not have unmet mental health needs. Respondents who did identify missing support resources most often indicated a general lack of access to mental health care (47.0%), reiterating their challenges with limited appointments or limited providers. They expressed a desire for providers who specialized in addressing military-specific needs such as PTSD and caregiver support. They told us about the need for child and teen mental health services, and some noted the need for LGBTQ+ mental health support. Families expressed their wishes for help navigating available resources and a means to reduce the stigma of mental health care.

# Loneliness

Since 2019, the Military Family Support Programming Survey has used the UCLA Loneliness Scale<sup>3</sup> to deepen understanding of military and veteran family experiences. This nine-point scale indicates loneliness if respondents score six or higher. Analyzing the UCLA Loneliness Scale provides standalone findings and adds dimension to other areas of our research, beginning with mental health and family health. The UCLA Loneliness Scale findings will be denoted throughout the remainder of the report as applicable when statistical significance is present.

In 2023, the proportion of military and veteran family respondents reporting loneliness rose to 59.1% from 54.0% in 2021, with 40.9% of 2023 respondents reporting that they were not lonely. Even more striking is the nearly 65 percent (64.4%) of currently serving respondents who reported loneliness. Other populations who were more likely to report loneliness include active duty spouses and single parents. The respondents least likely to report loneliness were service members, retirees,

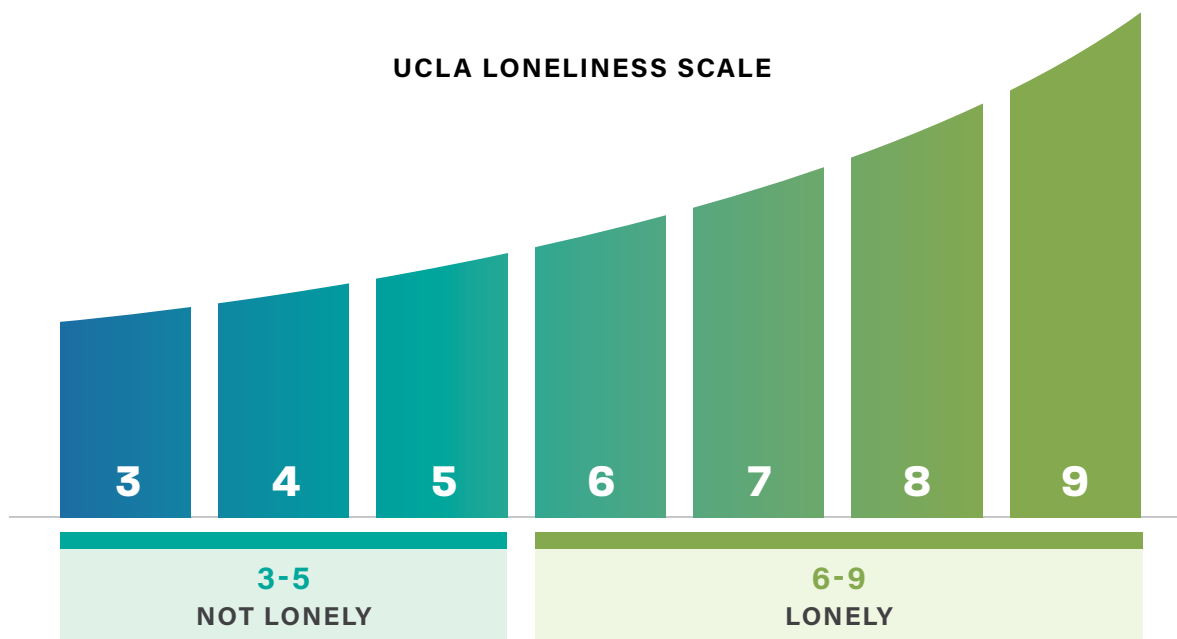
**LONELINESS**



**59.1%**

**of respondents reported loneliness**

and those married without children. Respondents who identified as Black or African American were statistically less likely to report loneliness. The 2023 findings also show that reported loneliness was strongly connected to an increased likelihood of accessing mental health care resources. Likewise, respondents who reported being not lonely were less likely to have accessed mental health care. Loneliness across key populations is included in the graphic on the next page, indicating those who are statistically significantly more likely to report loneliness than not.



## MENTAL HEALTH CARE CRISES

Since 2019, the Military Family Support Programming Survey asked respondents about their experiences accessing care for mental health crises.



**In 2023, the majority (83.9%) of military and veteran families report not accessing emergency mental health care (EMHC) in the past two years, opposed to 12.1% who have accessed mental health crisis resources. The proportion accessing mental health crisis care has fluctuated over time, rising in 2023 from the decline seen between 2019 (14.6%) and 2021 (10.5%).**

Statistical analysis showed that retiree and veteran families, as well as Reserve and National Guard families, were more likely than active duty families to report accessing EMHC in the past two years, while enlisted families were each more likely than officer families. Analysis also showed that military and veteran families of Hispanic, Latino or Spanish origin were more likely than non-Latinos to report accessing EMHC in the past two years.

Consistent with 2021 findings, the 2023 data show statistical relationships between loneliness and family well-being. Military and veteran family respondents who do not report loneliness are significantly more likely to have excellent family health and less likely to have moderate or poor

family health. Conversely, respondents who report loneliness are significantly more likely to report overall moderate or poor family health. MFAN will continue to use both scales to examine relevant elements of our data given these findings' interconnected nature.

	NOT LONELY	LONELY
<b>Military and Veteran Families - All Respondents</b>	<b>40.9%</b>	<b>59.1%</b>
Active Duty Families	34.8%	65.2%
↳ Active Duty Spouses	30.4%	69.6%
Retiree Families	52.6%	47.4%
Veteran Families	43.2%	56.8%
Reserve and Guard Families	44.4%	55.6%
Enlisted Families	40.8%	59.2%
Warrant Officer Families	40.4%	59.6%
Officer Families	41.3%	58.7%
Married Parents	35.3%	64.7%
↳ Single Parents	23.6%	76.4%



## Suicidal Ideation

Suicidal ideation (SI) among military and veteran family members further elevates mental health care concerns. Enhanced understanding of this issue is critical to suicide prevention and meeting care needs for those who are struggling. Data from the CDC<sup>4</sup> and the Census Bureau<sup>5</sup> suggest that about five percent (4.7%) of the total U.S. population have seriously thought about suicide. When MFAN asked military and veteran respondents if they had thoughts about suicide in the past two years, a tenth (11.9%) of respondents said they had, twice as many as the full U.S. population. Among subpopulations, veterans and activated Reserve members were more likely to report recent suicidal ideation than other populations. Currently serving family respondents indicated suicidal ideation at a similar rate to the full population (11.7%).

Unfortunately, but unsurprisingly, respondents who reported loneliness were more likely to report suicidal ideation in the past two years. Respondents with poor family health were also more likely to have had suicidal thoughts recently. Military and veteran family respondents who reported excellent family health and not being lonely were significantly less likely to report suicidal ideation. Additional analysis showed that respondents experiencing very low food security were more likely to have reported suicidal thoughts in the past two years, while food-secure respondents were less likely to report suicidal ideation. These findings reinforce the importance of mental health resources and emergency mental health care but also the need to support overall family well-being to address military and veteran family challenges before they escalate.



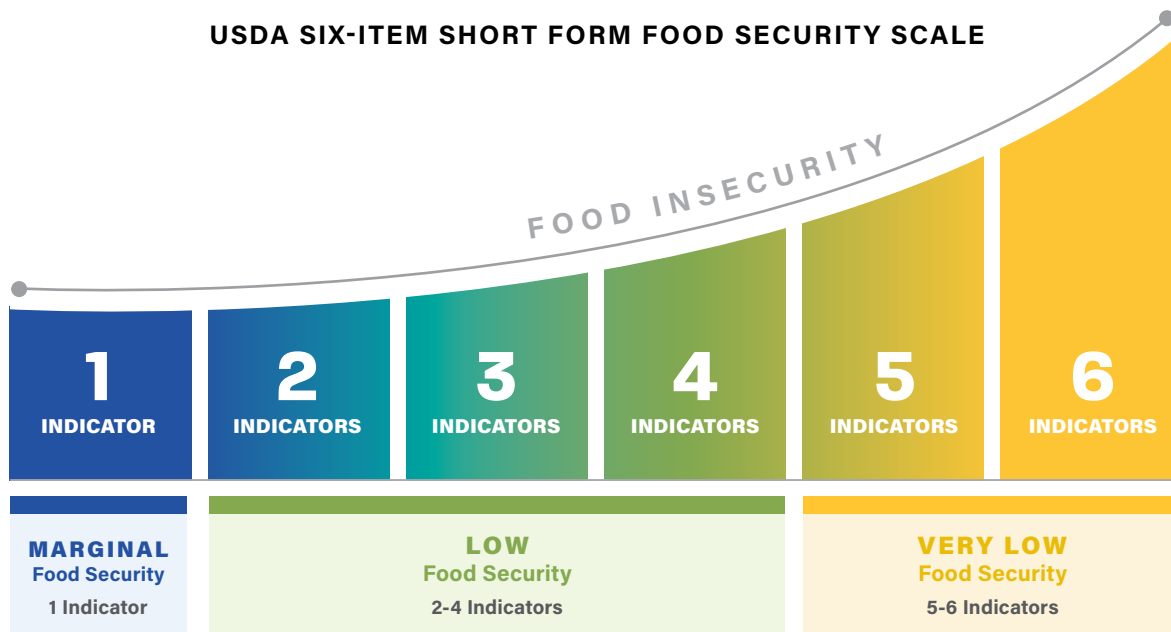
# Food Insecurity

MFAN has led the charge on identifying, measuring, understanding, and combating food insecurity in the military space since 2017, when initial findings were published suggesting that 15.0% of military family respondents were struggling to get enough food for themselves and their families. After hearing stories from our community and taking a data-driven approach to understanding the issue in 2017, our investigation of food insecurity deepened to include more extensive lines of questioning regarding food insecurity experiences in the [2019](#) and [2021](#) versions of the Military Family Support Programming Survey, a [pulse survey](#) of food insecurity experiences at the height of the COVID-19 pandemic, and an in-depth investigation of the [Causal Factors of Military and Veteran Family Food Insecurity](#). Throughout the complexity of military and veteran family food insecurity, one thing has become clear, that food insecurity sits at an intersection, appearing as a symptom of other challenges in military and veteran family life.

Due to its larger connection with other challenges in military and veteran family life, food insecurity is directly tied to family well-being and, in turn, the propensity to recommend military life. Forty percent (40.6%) of respondents who indicated poor family well-being, as measured by the Family Health Scale, 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 further confirm a general relationship between food insecurity and family well-being, wherein food insecurity experiences can negatively impact overarching family well-being.

## USDA Six-Item Short Form Food Security Scale Findings

Measured using the USDA Six-Item Short Form Food Security Scale<sup>6</sup>, the survey asked respondents a series of questions regarding their food situation. Even one affirmative answer to a statement in the scale indicates some level of food insecurity.



Two, three, or four affirmative answers indicate low food security, and five or six affirmative responses indicate very low food security. The Food Security Scale findings will be denoted throughout the remainder of the report as applicable when statistical significance is present.

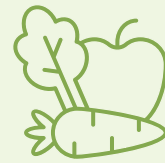
In 2023, one in five military and veteran family respondents indicated some level of food insecurity as captured in the graphic on the previous page.

Regarding currently serving family respondents, 27.7% were experiencing some level of food insecurity. Slightly more than one in five (21.5%) of currently serving family respondents were experiencing low or very low food insecurity, with nearly half (9.5%) experiencing very low food security. MFAN defines currently serving family respondents as active duty service members, active duty spouses, Reserve and National Guard members (regardless of activation status), and their spouses.

Also, in 2023, slightly more than one in four active duty family respondents were experiencing some level of food insecurity (27.7%). These findings support the DoD's own estimates of food insecurity released in 2022.

As evidenced throughout this report, families in different subpopulations within military life have different experiences, and rates of food insecurity are another example of the ability of some families to thrive while others struggle. Food insecurity was measured across subpopulations including active duty families, Reserve and National Guard families, retiree families, veteran families, families with children under the age of 18, enlisted families, officer families, and families who joined military service within the last ten years. Families who joined the military within the last ten years (47.7%), families who conducted a Permanent Change of Station (PCS) within the last two years (41.1%), and families with

## FOOD INSECURITY



# 1 in 5

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

children under the age of 18 (25.9%) were most commonly experiencing food insecurity.

These findings are listed by individual subpopulation in the graph on page 42, decreasing in the severity of food insecurity from top to bottom.

Nearly 60 percent (57.5%) of respondents' whose families displayed all three most common demographics of high food insecurity (families that entered service within the last ten years, have children under the age of 18, and moved within the past two years) are experiencing food insecurity. This finding suggests that food insecurity is about more than financial stability; it is symptomatic of deeper, systemic components of military life.

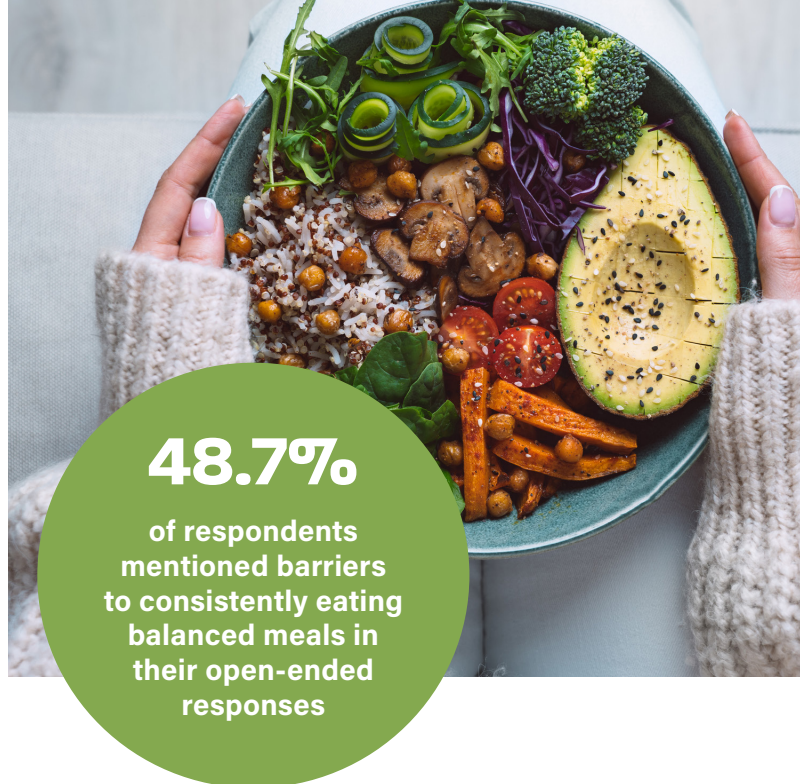
## Balanced Meals

As we work to understand nutrition, respondents—regardless of their food security situation—were asked to further describe their experiences getting “balanced meals” for their families, in their own words. This question mimics the language utilized in the USDA Six-Item Short Form Food Security Scale, and responses shed light on food insecurity experiences for military and veteran family respondents. Their responses illuminate two key findings: factors that enable consistency in balanced meals and barriers to eating balanced meals. As we look to tailor food-support programming resources and recommendations, embracing the enabling factors and removing barriers is key.

## Factors that Enable Consistency in Balanced Meals

When asked about experience getting balanced meals for their families, half (50.0%) of military and veteran family respondents told MFAN that food was available and accessible to them, facilitating consistent balanced meals. Respondents with self-reported sufficient incomes reported that it was easier to prepare and serve healthy options. Members of this subgroup include those who have reliable employment, are in higher ranks and/or have received recent promotions. Respondents with smaller families shared similar stories, as did retirees who said they were eating less generally.

Another 15.0% elaborated on the factors that enable them to eat balanced meals in a consistent manner. Respondents accessing food support resources to enhance their ability to eat balanced meals said that free or reduced school and CDC lunches made all the difference for their families. Other helpful food supports include WIC, SNAP/Food Stamps for those who qualify, food banks, food distribution events, and food pantries. Strategies shared by military and veteran families that help them eat balanced meals more



consistently include shopping locally, finding farmers' markets, planning meals, budgeting, cooking at home, gardening, hunting, using up leftovers, rotating food stores, shopping at discount stores, looking for specials, selecting generic brands, buying in bulk including bagged fruit and sides of beef, stocking up on canned and frozen produce, and reducing other household expenses, such as clothing, in order to better afford healthy foods.

	FOOD SECURE	MARGINAL FOOD SECURITY	LOW FOOD SECURITY	VERY LOW FOOD SECURITY
Families who Joined in the Last Ten Years	39.9%	12.4%	28.9%	18.8%
Families who PCS'd in the Last Two Years	48.5%	10.5%	24.8%	16.3%
Families with Children under 18	67.8%	6.4%	14.8%	11.1%
Active Duty Families	72.2%	6.3%	11.9%	9.6%
Inactive Reserve and National Guard Families	73.6%	5.7%	12.7%	8.0%
Enlisted Families	74.6%	4.9%	10.6%	9.8%
Veteran Families	85.4%	2.6%	6.8%	5.2%
Retiree Families	86.3%	3.5%	5.2%	5.0%
Officer Families	86.8%	4.8%	5.8%	2.5%



## Barriers to Consistently Eating Balanced Meals

Meanwhile, nearly half (48.4%) of respondents reported experiencing barriers to consistently eating balanced meals when asked in an open-ended question. The primary barrier was the cost of healthy food items, even when purchased at discount stores such as Aldi, Walmart, Costco, and even the Commissary. An active duty member of the Navy said,



***Healthy foods are often the most expensive and not achievable when the cost of food is so expensive. As military members we only receive about \$400 per month for food, and that is not enough for a family of four. Additionally, when on sea duty that \$400 for BAS goes to the ship so then all food shopping for family meals comes out of the excess that we may or may not have with bills.***

These respondents noted difficulties affording and accessing balanced meals associated with inflation, high regional costs, and the greater affordability and availability of processed foods that have a longer shelf life. These families also reported difficulty accessing food due to geographic distance and empty grocery shelves. They are tempted by comfort foods and fast foods because they both cost less and satisfy cravings when they feel the stress of providing balanced meals for their families.

Unfortunately, these respondents mentioned ineligibility for support programs like WIC or SNAP as a key barrier. Respondents told stories describing cuts to cost-of-living allowance (COLA), cuts to food stamps, unexpected household expenses, and even having to borrow money from family to make ends meet. Skipping meals and limiting portions were widely reported coping mechanisms for this group of respondents. These experiences are indicative of the causal factors of military and veteran family food insecurity uncovered by MFAN in 2022, explored on the next page.

When asked which barriers respondents experienced to accessing support for food insecurity in general, most (20.1%) were either not eligible or no longer eligible for SNAP/food stamps. More than a tenth (16.0%) thought that other families should have food support before they did. Two nearly equal-sized groups (14.6% and 14.0% respectively) reported experiencing stigma and/or were unsure whether they were eligible for food support.

## Accessing Support

In an open-ended question, respondents who had accessed support programming for food security in the past two years were asked to describe their experiences. Their responses fell into three major themes, described on the next two pages.



Positive Experiences with Food Support	66.0%
Negative Experiences with Food Support	29.6%
Barriers to Eligibility or Accessibility of Food Support	12.6%

**1 66.0%**  
**Positive Experiences with Food Support**

Nearly two thirds (66.0%) reported positive experiences, the majority of whom said that food support resources were helpful to their families. The spouse of an active duty service member in the Navy summarized the sentiments expressed in this group of respondents stating,



*It has been positive. Everyone was always so kind and non-judging. It was always a little emotional to see how many other military families are struggling as well though.*

Members of this group shared stories of accessing food and formula banks, WIC, SNAP/food stamps, food distribution events, public library food banks, Pandemic EBT cards, faith-based charities, as well as reduced, free and/or summer school lunches.



**2 29.6%**  
**Negative Experiences with Food Support**

Nearly one third (29.6%) of military and veteran families who report using food support resource(s) reported negative experiences, the majority of whom shared how stigma made a difficult situation even harder. Members of this group shared stories of distributed food that was inedible due to mold or past their expiration dates. Other stories described pantries with bare shelves, too many processed food items, insufficient protein and milk and produce options, school lunches that were not sufficient in quantity, and struggles to find food that fit medical conditions such as allergies and/or high blood pressure.

**3 12.6%**  
**Barriers to Eligibility or Accessibility of Food Support**

Once again, respondents relayed stories of barriers to accessing food support. For some, excessive wait times prevented receipt of any food, while simultaneously wasting precious gasoline and time from work and family responsibilities. Lack of transportation and/or child care remain considerable barriers to food supports. Policy changes to SNAP/food stamps leave some families

bewildered by its inconsistency and prevents them from being able to plan or budget. Nearly one-tenth (9.0%) of respondents shared stories of barriers to eligibility, the majority of whom cannot fathom how, even at the lowest ranks and salaries, they are not able to qualify for SNAP and food stamps. The spouse of an active duty service member in the Navy explained,



***The military doesn't offer food support for families overseas except for WIC and reduced lunches. WIC is nearly impossible to get, and when you can get it the shelves at the commissary are empty so you can't access the food anyway.***

## Upstream Moments

In the 2023 iteration of the Military Family Support Programming Survey, the causal factors of food insecurity were quantitatively measured for the first time. Analysis of the causal factors confirmed statistical relationships between each of the quantified causal factors and the USDA Six-Item Short Form Food Security Scale. The findings related to these causal factors, analyzed for active duty families, below, paint a clear picture.

- Respondents who report a financial emergency in the past 12 months or the past one to two years were significantly more likely to report very low food security than respondents who report financial emergencies in each subsequent timeframe, including no financial emergency at all.
- Respondents who PCS'd or moved due to military orders anytime in the past two years were more significantly likely to report low food security than those who had not moved. This finding is particularly concerning when the average military service member receives new orders every two to three years.

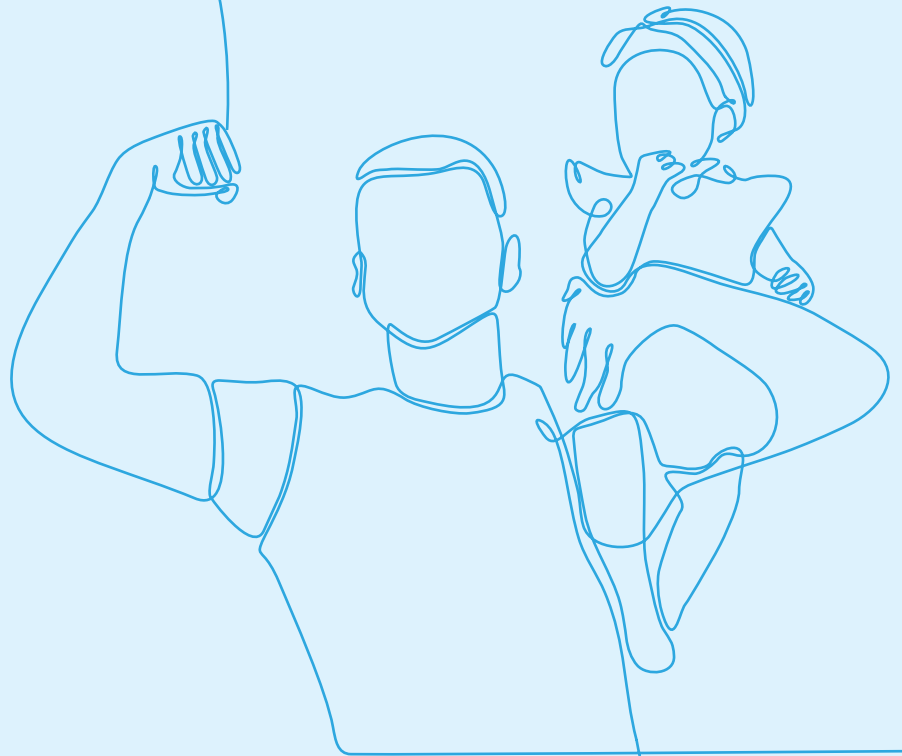
- Respondents who report experiencing a disruptive community incident, such as a severe weather event, within the past two years were significantly more likely to report very low food security than those who did not.
- Respondents who had had a child within the last 12 months were significantly more likely to report very low food security than those who did not welcome a child into their family in the last year.
- Respondents who reported military spouse unemployment were significantly more likely to report very low food security than those who reported spousal employment. Additionally, military spouses who reported working part time were slightly more likely to experience low food security.

Initial findings above suggest that combining any of these situations into a single family's experience can compound the experiences of food insecurity. These findings warrant additional research which moves beyond the causal factors of food insecurity to understand the compounding impacts which drive food insecurity throughout this population.

# Healthy Families

- 48 **Household Composition:  
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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.

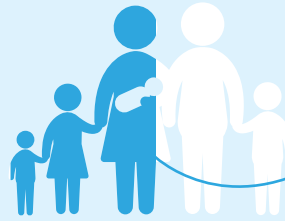




# Healthy Families

## MARRIAGE & FAMILY RELATIONSHIPS

Respondents indicated that the military impacted their marriages and family relationships both positively and negatively. The top themes reflected challenges among **family or relationship dynamics, home life, and military life and culture.**



## CHILD CARE

**45.5% of parent respondents** had a need for child care, significantly higher for currently serving families.



**Respondents who experienced themes relating to relationship challenges** were significantly more likely to report poor or moderate family well-being and loneliness.



**Respondents who reported satisfaction** across each area of child care were statistically more likely to experience excellent family well-being.

## GENDER AND SEXUAL IDENTITY

**7.9%** of respondents identified as LGBTQ+



**8.0%** indicated they have a child who identifies as LGBTQ+

## CAREGIVING

**About 1/2 of caregivers** reported receiving support from the following:



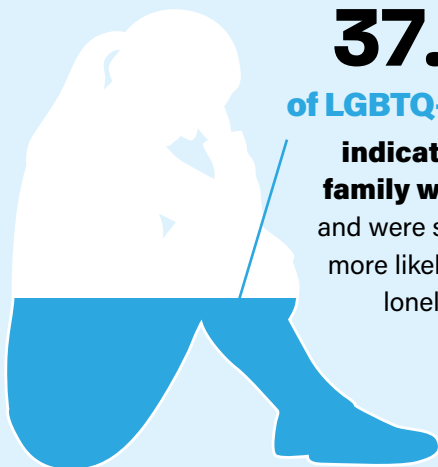
**33.6%**  
From Their Family



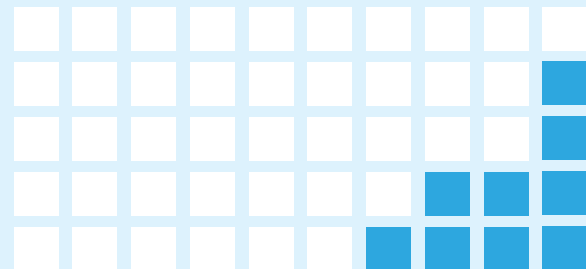
**21.9%**  
From Friends



**30.1%**  
No Support At All



**37.2%** of LGBTQ+ Families indicated poor family well-being and were significantly more likely to report loneliness.



Caregiver 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%).

# Household Composition: The Modern Military Family

This section uncovers how lifting the family also elevates the force, and MFAN examines family relationships, marriage, children and child care, caregiving, and families with special needs members, as well as sensitive topics that impact families, including intimate partner violence, child abuse and neglect, and alcohol use.

The family unit is an important pillar in military life and thus also the focus of the 2023 Support Programming Survey. Understanding dynamics of the modern military family is crucial to our mission and the report findings. According to the most recent statistics from the Department of Defense<sup>7</sup>, nearly half (47.5%) of all service members are married and just over one third (36.9%) have children. In addition to the robust demographic profile presented above, additional questions shed light on the modern military family's composition. In 2023, MFAN's 2023 sample held a higher proportion of married couples (81.1%) and families with children, with more than half (54.4%) reporting children or stepchildren under the age of 18. Only 8.8% indicated they had a multi-generational or extended family household. Most respondents had between two and four people living in their home (70.8%). Only 2.6% of respondents had seven or more people living in their home. The largest single group of respondents to the survey were married (81.1%). The remaining 18.9% of respondents were divorced (7.4%), never married (5.2%), widowed (4.2%), and separated (2.1%). For currently serving respondents, 91.7% were currently married and 8.3% were not, while 74.6% had children and 25.4% did not.

In 2023, MFAN focused on accounting for a variety of family dynamics such as unmarried partners, LGBTQ+ individuals, dual-military



couples, and households with extended family not considered to be “dependents” by the Department of Defense. These small, but notable, proportions of the 2023 sample included single parents (6.0%), male spouses (7.1%), and unmarried partners (0.7%). About ten percent (11.5%) of the respondent population to the 2023 Military Family Support Programming Survey were in dual military families, and 49.5% of these dual military families have children.

## Gender and Sexual Identity

In 2023, 7.9% of respondents identified as LGBTQ+, reported in increasing proportions from previous surveys. Nearly 40 percent (36.8%) of LGBTQ+ respondents indicated poor family health, or well-being, and this group was significantly more likely to report loneliness. The largest proportion of respondents who self-described their sexual orientation indicated that they were bisexual (42.2%), followed by lesbian (12.5%), responses that indicated that they were pansexual, fluid, or that it depends (12.1%), or gay (9.8%).

Most LGBTQ+ respondents were married (78.0%). Additionally, 8.0% of all respondents indicated that they have a child who identifies as LGBTQ+. Showing slight improvement over time, 35.2% of LGBTQ+ family respondents indicated that have felt supported by the military, and 30.4% reported that they did not feel supported.

Diving deeper into their lived experiences, nearly half of currently serving families with LGBTQ+ members indicated that they felt supported in their communities (47.3%), their child(ren)'s school (46.5%), and their current workplace (44.7%). In their communities, 18.5% reported not feeling supported. Smaller proportions did not feel supported at their child(ren)'s school (11.5%) or in their workplace (9.3%).

MFAN asked families with LGBTQ+ members to share their experiences in active duty or with military family life, in their own words. Their stories included positive and neutral experiences, along with challenges that they faced. Given commonly poor reported levels of family well-being for this population, learning from their lived experiences, the positive and the negative, provides unique insight into needed programming and supports.

When asked what their experiences had been like in active duty or with military family life as a family with LGBTQ+ members in 2023, nearly a quarter (24.0%) shared stories of positive support, notably from their communities, command, or health care resources.

Another 20.0% indicated that their experiences were without issues to note, positive or negative. However, concerning proportions shared stories of negative impacts, outcomes, and unsupportive environments. They told us about hostile cultures and safety concerns, and they worried about how perceptions of their gender identity and sexual orientation affected their health care as well as the member's career. LGBTQ+ military and veteran families shared feelings of being isolated and an inability to be themselves. One active duty member of the Army captured many shared sentiments,



***There are a lot of people in the military currently that want or try to be supportive of LGBTQIA+ individuals, but most of them don't know how. Also, there are enough people that do not agree with our 'lifestyle' (as if it were a choice) to make day-to-day life quite difficult. Even more challenging though is the people that we cannot hold accountable for their terrible behavior, the civilian populations outside of so many military installations. There are a lot of military installations in areas of the country that are not at all supportive of LGBTQIA+ people, and that makes being stationed in those areas massively stressful for the entire family.***

PARENT THEMES	MANIFEST EFFECT
Negative Impacts and Outcomes	24.7%
Positive Support	24.0%
Neutral – Limited or No Issues	20.0%
Unsupportive Environment	16.0%
Negative Impacts	14.9%



## Family Relationships

Moving beyond the demographic descriptions of family, we asked all respondents to tell us more about their family relationships, which we have been studying since 2013. Respondents were first asked an open-ended question about the impact of military life on their family relationships. Framed broadly, respondents spoke into their extended families and immediate families. Like previous iterations of the survey, top themes reinforce that respondents feel like military life is hard on their families. These struggles were captured in their family well-being as well.

Strong statistical relationships emerged when the themes, respondents shared in their own words, were examined alongside the Family Health Scale. Respondents who shared stories captured in the challenging themes below (i.e., challenging family dynamics, home life, and health and health care) were more likely to have poor family health. They were less likely to mention these challenges if they had excellent 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 these qualitative responses against the UCLA Loneliness Scale.





PARENT THEMES

MANIFEST EFFECT

Challenging Family Dynamics	29.9%
Challenging Home Life	21.6%
Challenging Military Life and Culture	21.1%
Challenging Health and Health Care	16.3%
Positive Family Dynamics	13.5%

**1** **29.9%**  
**Challenging Family Dynamics**

In the top theme, respondents shared stories of strained family relationships and family members who do not support them or understand their military lifestyle and experiences. They explained communication challenges stemming from military life and frequently mentioned physical and emotional separation as an impact. The spouse of an active duty member of the Coast Guard explained,



*I live on one coast and my family on the other. My dad can't travel, and it is expensive to fly a family of five from one side of the U.S. to the other. My dad hasn't seen my youngest daughter, who is almost 11, since she was one. My older kids barely remember him. We try to talk through social media, but he isn't big on technology. I only get to see my sisters every couple of years. His family lives overseas so we see them even less.*

Although some respondents were not specific about which family relationships they were referring to, others explained that their extended family relationships were strained often because they were limited in their ability to visit and remain connected due to military demands and affordability of travel. It was especially hard on them to miss time and support for aging or ill relatives. These sentiments were captured by an active duty Navy spouse,



*The distance has left me an outsider in many ways. I can't pick up and go home whenever I want; years pile up between visits. My sailor was also deployed and/or stationed elsewhere at the time his parents passed away. Military obligations are life and important to us, but they do strain our extended family.*



## 2 21.6%

### Challenging Home Life

The second most common theme included responses that specifically mentioned challenges with home life (21.6%). Marriage challenges were frequently described that ranged from disconnect to divorce, and those partnership challenges were often compounded in a home with children. Due to separations and operational tempo, service members struggled to connect with their children, while the children struggled with the absence of the service member. Children were impacted by moving, changing schools, and respondents worried about their children's mental health. Child care challenges limited their options in numerous ways, and the burden of military spouse home responsibilities rippled into relationships. They told us about financial hardships, extending from spouse employment issues and low military pay, and some worried about meeting their family's basic needs. Military families also struggled with the lack of quality time together, being able to grow their families, and work-life imbalance was a key concern. An active duty member of the Air Force highlighted further challenges within the military context,



***It has consistently put a strain on us financially, mentally, and strongly affected my spouse's career. Constant unknown factors, such as not knowing when you will PCS or deploy, create a high-anxiety environment, especially for my children. With extremely high-cost housing and increasing food and basic necessity costs, PCSing currently will put our already overpriced house to an extremely overpriced house.***

## 3 21.1%

### Challenging Military Life and Culture

This theme included specific concerns about the hardships of deployments and separations, frequent moving, and the general uncertainty that comes along with military life. Intersections across themes connect to the uncertainty of military life. Respondents told us about the challenges of geobatching, and one active duty member of the Navy captured the unique challenges for dual-service families,



***Dual military is very hard because other people do not understand how it's like to be deployed, come home for a month or two, and then have your spouse deploy. Being together for eight years, we have only been physically together for about half the time. The time everyone praises as 'shore duty' doesn't have the same effect on [dual] military personnel because when one is shore duty, where you can 'grow your family' and 'recharge' is spent alone taking care of an entire household...Divorce has been brought up, but we have stayed strong. It's hard to love your job and service to country but also want to love your family and actually be part of one. There are no programs for [dual] military besides co-location which only ensures that your kid has one of the parents at home. They spend more money giving bonuses to new enlistments out of high school than taking care of the service members with experience that have been in and have worked their hearts out for this country than helping their families stay together.***

Like the comment above, a number of comments also tuned into negative impacts to retention – for current or future military families. Some respondents explained their feelings of resentment directed at the military or members, and others highlighted the impact on their families after separation from the military. The spouse of an active duty member of the Army explained, *“It’s difficult being away from each other during deployments. This is our fifth deployment as a family, and it hasn’t gotten any easier. We’re resilient but were exhausted.”*

## 4 16.3% Challenging Health and Health Care

Just over 15 percent (16.3%) of respondents shared that health challenges were impacting their family relationships – with the largest subtheme specifically calling attention to injuries, PTSD, or exposure effects that impact their health and thereby their family relationships. One spouse of a retired member of the Army explained how the physical impacts of service affect their family,



*My husband got catastrophically wounded with a moderate TBI, limb salvage, constant chronic pain, a blood disorder, and more. I had to quit my awesome job 14 years ago to take care of him and now I am broke. I have no retirement, and we are 53 now. I have lost literally everything I worked so hard to earn, career-wise. He is a kind, loving person, and I am so glad I have him in my life, but how we are going to pay for everything? I don’t know.*

Three slightly smaller subthemes emerged in similar proportions, highlighting health and health care challenges, stress and anxiety, as well as mental and emotional health concerns. Respondents also told us about challenges for special needs or EFMP family members, caregiving challenges, and instances of domestic abuse.

## 5 13.5% Positive Family Dynamics

There were frequent mentions of strong or strengthened family bonds, positive aspects of communication and connection, and comments indicating relationships were improving. They explained how their families were able to overcome hurdles and work through challenges they faced. One active duty Air Force spouse said,



*It [military life] makes it so we only have each other to rely on. We don’t have meaningful outside support. It makes it hard to stay connected to extended family. But it brought our immediate family closer because we have to rely on each other.*

Some families specifically mentioned that their families and/or extended families were understanding and supportive, and others explicitly noted that they had a clear understanding of what military life entailed.



## Marriage

In 2023, 81.1% of respondents indicated that they were married. MFAN has sought to understand the impact of military life on marriages given the nature of their lived experiences. Married respondents were significantly more likely to experience excellent or moderate family health than respondents who were never married or were previously married.

Since 2017, the proportion of MFAN respondents who would recommend marriage to a service member to someone considering it has declined: 75.0% in 2017, 63.6% in 2019, 61.2% in 2021, and 59.6% in 2023. For the first time in 2023, MFAN asked about the timing of marriage to contextualize family experiences. Most respondents (68.3%) married during military service, and 30.2% married before service began.

Only 1.5% of respondents indicated that they married after the member left service. While distinct themes emerged when asked about the effect of military life on their marriage, the challenges that respondents reported related to military life and their marriages held intersections among the top themes. Top themes echoed impacts to broader family relationships, outlined below.

PARENT THEMES	MANIFEST EFFECT
Challenging Relationship Dynamics	30.9%
Challenging Military Life	24.2%
Positive Relationship Dynamics	19.8%
Challenging Feelings and Perceptions	17.8%
Challenging Home Life	17.3%



## MARRIAGE



# 68.3%

of respondents got married during military service

For the first time in 2023, MFAN asked about the timing of marriage to contextualize family experiences.

Contextualizing findings alongside timing of marriage showed that a slightly higher proportion of those who married during service highlighted challenges with their home lives. Positive relationship dynamics were slightly more likely to have been reported by those who married before service, and less likely to be reported by respondents who married during the member's service.

Unfortunately, most respondents to this question told us about challenges in their marriages connected to military life. They shared stories of arguments, growing apart, or divorce that intersected with separations, moves, and the uncertainty of military life. They explained that these stressors were challenging, and the frequency at which they faced them compounded challenges in their relationships. The spouse of an active duty member of the Navy shared,



*While we have never considered divorce, we have struggled through geographical separations, miscommunication, and evolving priorities. My husband, who used to be incredibly proud of serving and dedicated to serving for as long as possible, now feels that his service is burdensome on our family and marriage. He used to want to stay in past 20 years, but now I'm not even sure if he'll stick it out until retirement.*

Military families told us about things that had been lost in their lives – support, connection, and opportunities – and the disappointment and resentment that followed. They reported insufficient military pay and struggles to meet basic needs, where many included spouse employment challenges. Yet nearly a fifth of married respondents (19.8%) shared stories of their improved connection and communication, their strengthened bond, and that they were a strong team. While some indicated that there were hardships to navigate, they reported their ability to overcome. The spouse of an active duty Marine added context to the work required for those positive impacts,



*It has given us clarity on our priorities. Pretty early on, we realized that our time in the Marine Corps would end one day, and we wanted to reach that date with our family and marriage intact. We realized that in order to do that, we had to put effort every single day into nurturing our relationship and having good communication. All in all, it has made us a closer, stronger couple.*

# Children

The impacts of this lifestyle are felt by military children. Therefore, MFAN expanded the line of questioning around their experiences in 2023 to dig deeper into schooling and community experiences. Many of the questions asked specifically about child care needs or experiences, with others addressing family context that directly impact children. MFAN has also layered the Family Health Scale, our measure of well-being, as added analysis to questions around child care, desired supports, and community experiences to shed light on the interconnected nature of military life and the experience of military kids.

## Child Care

A primary concern for all parents is access to child care; the military is no different. Military families have the added nuance of separation from extended networks, which adds to the complexity of the issue. The need for child care was significantly higher for currently serving families in 2023 (51.6%) than other respondent populations.

MFAN asked respondents to share their child care needs as well as child care services currently being used. After-hours care, evening, or early morning hours (16.2%) is the most frequently noted need for child care; after school care is the most frequently used care type (18.5%), followed by full-time child care outside of the home (16.3%); these findings echo 2021 findings that 18.4% needed after-school care and 18.2% sought drop-in care. Across the board, enlisted family respondents were more likely to report a need for each of these types of child care than their officer family counterparts.

In addition, the survey asked respondents to rate their satisfaction level in five areas; cost and fees,

hours of care available, location of care, quality of care provided, and seeking or securing child care. Respondents most frequently indicated that they were satisfied or very satisfied with the quality of child care (45.7%), followed by location of care (40.8%). They most frequently indicated being dissatisfied or very dissatisfied with seeking/ securing child care (50.6%), and child care costs/fees (42.8%). 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.

Enlisted family respondents were significantly more likely to be very dissatisfied across areas of satisfaction with child care while officer family respondents were significantly more likely to be satisfied across areas, except seeking and securing child care, which they were more likely to rate as neutral.

In the past two years, 15 percent (15.7%) of actively serving family respondents had used the Flexible Spending Account (FSA) for child care, preschool, before/after-school care, or summer camp, which was announced by the Department of Defense on August 3, 2023, eight weeks prior to survey fielding. Thirteen percent (13.4%) of actively serving family respondents had used the Military Child Care in Your Neighborhood – PLUS program, and 18.4% of actively serving family respondents had used the Military Child Care Subsidy.

Sizeable proportions of actively serving family respondents indicated that they were unfamiliar with these programs: Flexible Spending Account (FSA) for child care costs (47.6%), Military Child Care in Your Neighborhood – PLUS (53.3%), and Military Child Care Subsidy (43.6%).

## Schooling

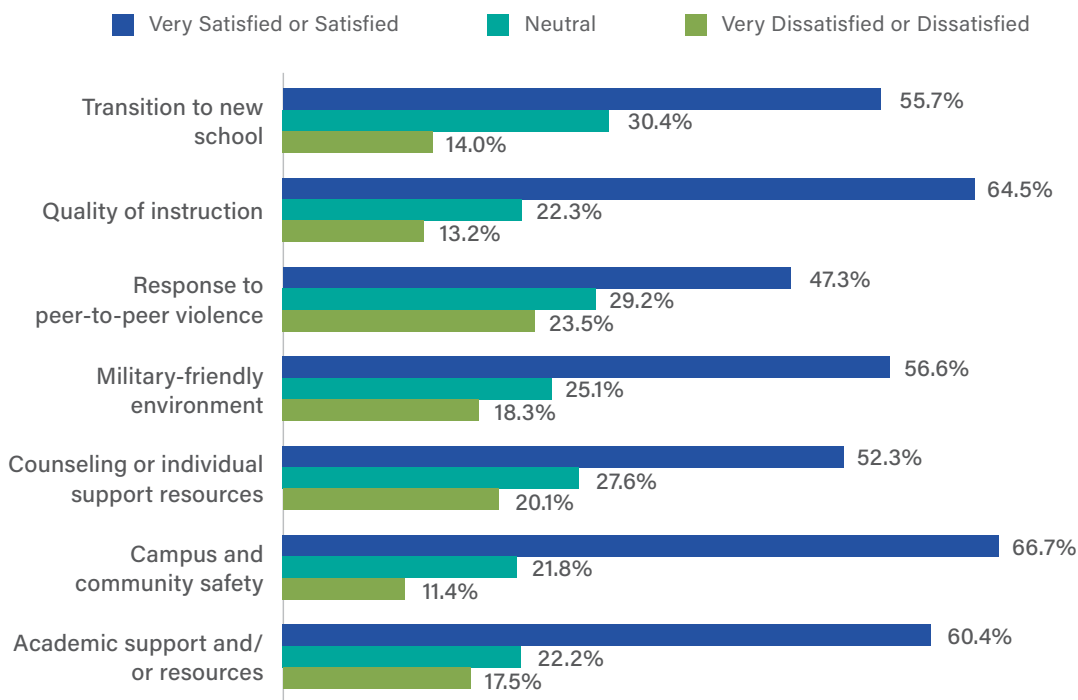
Nearly half of respondents with school-aged children (46.9%) indicated that their children attend public school off-installation. This number continues to rise compared to 2021 (44.8%) and 2019 (42.1%) findings. The next highest group, at 12.6%, were children attending private school, followed by children who were not currently attending school because they were not yet of school age (10.8%), and children who were homeschooled (10.7%). Only 4.3% of respondents indicated that their child attended a Purple Star School, a program helping schools support the educational and social-emotional challenges that military-connected children face during their transition to a new school.

Most respondents reported satisfaction or very high satisfaction across areas of school experience, including campus and community

safety, academic support and resources, quality of instruction, and transitions to new schools. Ratings of dissatisfaction were highest with school responses to peer-to-peer violence (including aggression, coercion, physical/emotional/sexual violence) (23.5%), counseling or individual support resources (20.1%), and being a military-friendly environment (18.3%).

MFAN's data shows significant relationships between children's school experiences and family well-being. For nearly every aspect of school experiences that MFAN asked parents about, those who reported satisfaction were more likely to report excellent family health and less likely to report moderate or poor family health. Unfortunately, parents who reported being dissatisfied or offered neutral responses were more likely to have moderate or poor family health and less likely to have excellent family health.

### SATISFACTION WITH CHILD(REN)'S SCHOOL EXPERIENCES



## Support and Resources Desired

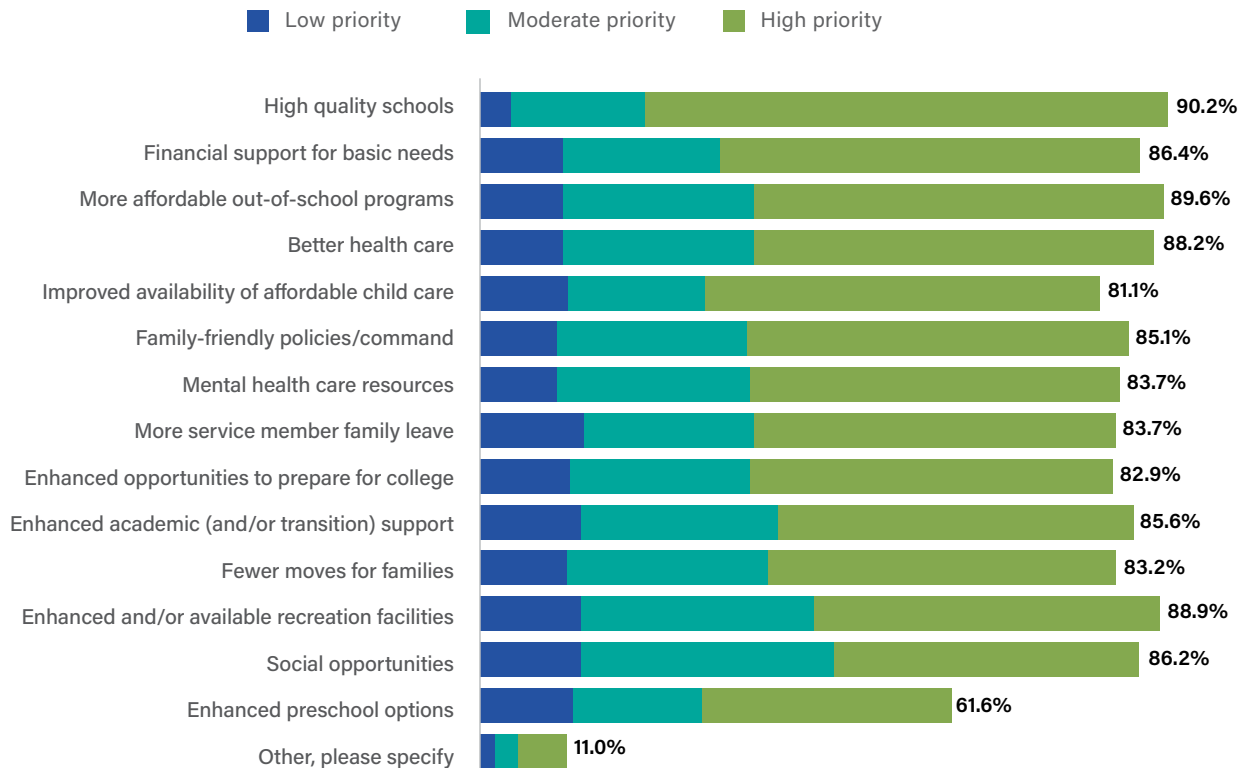
Military parents, like their civilian peers, desire a range of support and resources for their children. The 2023 Military Family Support Programming Survey asked parent respondents to share those desired supports, indicating low, moderate, and high priority support. Respondents most frequently indicated a desire for high-quality schools (90.2%), more affordable out-of-school programs (89.6%), enhanced or affordable recreation facilities (88.9%), better health care (88.2%), and financial support for basic needs (86.4%).

In 2023, MFAN asked respondents who indicated they were parents to share their children’s experiences in the military community and the civilian community to better understand the lived experience of military children. Nearly 35 percent

of military parents shared positive experiences for their children with the military community (34.9%), with some reporting neutral (10.8%) or limited interactions (25.7%). Unfortunately, 27.7% of parents shared negative experiences with the military community for their children. Families who reported negative community experiences for their children were somewhat more likely to have poor family health.

When asked about their civilian interactions, respondents most often shared the types of encounters they had such as in schools, churches, or community spaces (34.2%). Collectively, parents also expressed far more positive (51.9%) and neutral encounters (12.9%) than negative (21.1%). Negative community experiences were associated with poor family health.

### DESIRED SUPPORTS FOR CHILDREN - PRIORITIZED







## FAMILY BUILDING



In previous survey iterations, families shared in different contexts how military life impacted growing their families. In 2023, MFAN asked respondents to share their family-building stories, in their own words. When deciding whether or not to grow their families, respondents most frequently shared about the impacts of military life, their choices, financial factors, the effect of PCS, and varying parenting perspectives. Regardless, military life impacted family-building choices.

The spouse of an active duty service member in the Army shared,

**“It was too difficult to continue IVF and adoption while moving so often. We eventually gave up after much heartbreak.”**

An active duty Navy spouse explained,

**“After my husband’s year at sea, we realized that I would be solo parenting the entire child’s upbringing and decided that I did not want to do that. I have decided to not have children.”**

# Caregiving

In 2023, 6.8% of active duty survey respondents reported providing care for an ill, wounded, injured, or otherwise impaired service member, and a significantly higher proportion of veteran/retiree family respondents reported caring for an ill, wounded, injured, or otherwise impaired service member (18.9%). Most (48.6%) caregivers provided care for their spouse. Nearly equal numbers of caregiving respondents reported that they had been providing care for less than two years (39.2%) or more than five years (38.8%).

Respondents who indicated that they provide care for an ill, wounded, injured, or otherwise impaired service member, veteran, or retiree were significantly less likely to report excellent family well-being (18.5%) and significantly more likely to report poor family well-being (34.9%). Given the incidence of poor family well-being within the caregiving population, easing access to support is critical.

# Accessing Support

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.

Those who did not receive caregiving support were asked if they faced any barriers to accessing support services. Nearly a fifth (16.6%) of caregivers indicated that they did not experience barriers to accessing support in the past two years. Those who did experience barriers struggled with cost (22.4%), the level of effort required to secure support (22.1%), lack of awareness that caregiving support was available (20.0%) and having insufficient information about how to obtain support (18.7%).

## PREFERENCE OF RECEIVING SUPPORT INFORMATION

Given the sizable proportion of caregivers who do not access support programming services (30.1%), we asked respondents how they would prefer to receive information regarding available resources and programs.

- Email (74.8%)
- Direct Mail (16.5%)
- Text Messaging (12.2%)
- Facebook Posts (8.7%)
- Unspecified Social Media (4.4%)



The caregiving respondents who are receiving more formalized support are doing so through military connected programs (24.4%), non-profit organizations (13.9%), faith-based organizations (10.5%), paid in-home care providers (8.5%), and state or local caregiving support programs (7.3%). While some find support in social media communities like Facebook (14.2%).

PCAFC

**46.2%**



**of caregiving respondents reported that they were aware of the Program of Comprehensive Assistance of Family Caregivers (PCAFC)**

But only 25.7% were enrolled in the program



## EFMP/SNP

The Exceptional Family Member Program (EFMP) and Special Needs Program (SNP) provide crucial support for military family members. Of active duty survey respondents, 28.8% said that they had a family member who was currently eligible for enrollment in either EFMP or SNP. Of those respondents who had eligible family members, half (51.4%) had at least one family member who was currently enrolled in either program. Of those, more than half (53.4%) indicated that the enrollee was a child or children 18 years or younger. Interestingly, there was no statistical relationship between EMFP or SNP enrollment and family well-being.

To better understand program experiences, family members who had indicated at least one enrolled family member were asked to rate their experiences from positive to negative. A quarter (25.1%) of respondents who had an enrolled family member indicated that they had positive or very positive experiences in the program. The remaining respondents reported a neutral (35.7%), negative, or very negative experience (19.1%). A fifth preferred not to answer (20.1%). Interestingly, officer family respondents were significantly more likely to report negative or very negative experiences with EFMP and SNP than enlisted family respondents.



Positive indicators of program experiences included high-quality (knowledgeable and compassionate) staff (43.2%), ease of enrollment (30.6%), good program communication (29.7%), and the benefits from participating (27.9%). A quarter (24.8%) of respondents to this question reported no negative impacts on the service member's career. Meanwhile, those respondents who reported negative or very negative program experiences were displeased with program inconsistencies (65.0%), mentioned lack of benefits from participation (61.8%), poor communication (56.9%), and poor-quality staff (51.2%). These findings suggest that when the program is operating well, program participants see benefits to their participation. When program systems like communication and consistency are lacking, the program fails to meet the needs of some enrollees.

To understand the hurdles military families faced to accessing EFMP and SNP programming, those respondents who had eligible family members who were not enrolled were asked why they chose not to enroll in EFMP or SNP. The largest portion of respondents (33.6%) indicated that they did not have enough information about the program and an almost equal number (25.8%) were concerned about the impact of enrollment on the service member's career. About 20 percent (18.1%) said that they were not interested in the programs, or the support was unneeded.

No matter their experience in EFMP and SNP programming, respondents were asked to provide suggestions for improvement. Their open-ended questions revealed five key themes. The primary theme (55.8%) suggested that the EFMP/SNP program needs to be significantly modified to best serve families' needs. Respondents offered numerous suggestions that could be used



as a data-informed pathway toward program improvement. Lesser themes were to improve program communications (40.5%), access (29.7%), and quality (24.6%). Additionally, a final theme (15.9%) was that military families deserve a seat at the table when policy discussions are held. When analyzed in full, respondents lay out a specific path of recommendations for program improvement.





## RESPONDENTS CALL FOR:

- 1 Clarifying program purpose and target community
- 2 Establishing oversight of a vastly streamlined program at the federal level to ensure consistency
- 3 Broadening access for National Guard and Reserve families
- 4 Demonstrating transparency by communicating honestly about lack of provider and appointment availability, especially for assignments outside the continental United States (OCONUS)
- 5 Suspending mandatory participation to promote voluntary enrollment in a way that highlights benefits to families, decreases stigma, and eliminates negative impacts to service members' careers
- 6 Ensuring continuity of care by coordinating efforts among branches, bases, and providers
- 7 Eliminating blanket protocols and recognizing diversity of special needs
- 8 Substantially improving training for EFMP and SNP providers
- 9 Establishing an appeals process and ending the enrollment and removal of participants without their knowledge
- 10 Leveraging external evaluation to measure progress toward program outcomes and solicit participant feedback regularly
- 11 Promoting enrollees' participation in care planning and provider selection



## Sensitive Topics

Since 2019, MFAN has studied various sensitive topics related to military and veteran family life such as intimate partner violence, child abuse and neglect, and alcohol use. MFAN recognizes that these issues also arise in civilian life and that these topics can be triggering and raise feelings of uneasiness and discomfort. Nevertheless, it is important to understand how these matters impact the military and veteran community given the nuance and unique stressors of military life.

### Intimate Partner Violence (IPV)

According to the Center for Disease Control (CDC), intimate partner violence consists of abuse or controlling behavior that occurs in a romantic relationship<sup>8</sup>. This can include physical, sexual, financial, or psychological violence. Currently serving family respondents were asked about the frequency with which they heard

#### INTIMATE PARTNER VIOLENCE



**52.4%**

felt they would be able to leave an abusive relationship

**36.3%**

would prefer to report incidences of IPV to civilian support

various sentiments from others in the military-connected community signaling IPV. Data from the 2023 survey show that most respondents (52.4%) felt they would be able to leave an abusive relationship. However, they anticipated obstacles regarding their ability to financially support themselves (31.8%), feeling that the military community would not be supportive of them (30.8%), uncertainty about available support services, (25.5%), and the inability to keep themselves and their families safe (20.6%).

More than one third of currently serving family respondents would prefer to report incidences of IPV to civilian support (36.3%) over support offered officially by the military (15.0%). Respondents indicated that this was due to lack of bias and command influence, perception that the military avoids or hides such issues, or the belief that the military protects the service member over the victim.

### Child Abuse and Neglect

In 2023, respondents were also asked about trust and comfort reporting incidences of child abuse and neglect in the military-connected community. Many respondents (45.2%) reported they had no preference between civilian or military/veteran reporting options. Respondents who would most trust civilian support (34.9%) over military/veteran support (16.0%) did so because they felt the civilian sector has a faster response, easier to access, more experienced and trained, and has processes in place that do not allow issues to “fall through the cracks” or “be swept under the rug.” These respondents strongly expressed that child safety was the top concern and that, historically, both avenues of support take this topic very seriously. The spouse of an active duty Army member illustrated this sentiment,

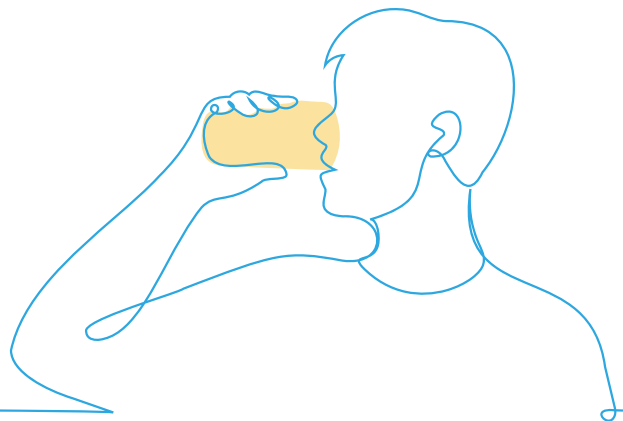


***Children often cannot advocate for themselves. Therefore, if that were happening to my child or a child that I know, I wouldn't care about which support resource I turned to. All I know is, if they needed help, it is important to get help - doesn't matter where it comes from.***

### Alcohol Use

More than one-third of respondents (38.9%) reported not drinking at all, whereas nearly one-third (32.7%) of respondents reported drinking to relax and others reported drinking because they like the taste (26.2%) or for fun (23.5%). When asked if they have been concerned about their or someone in their immediate family's alcohol use over the past two years, over three-quarters (76.1%) of respondents indicated that they had not been concerned with either.

Of those who expressed concern surrounding alcohol use, slightly more than two-third (67.7%) reported that they had not sought help. Additionally, roughly equal proportions of respondents indicated they would (44.8%) or would not (45.3%) seek help if they were concerned about their own alcohol use or the alcohol use of someone in their immediate family.



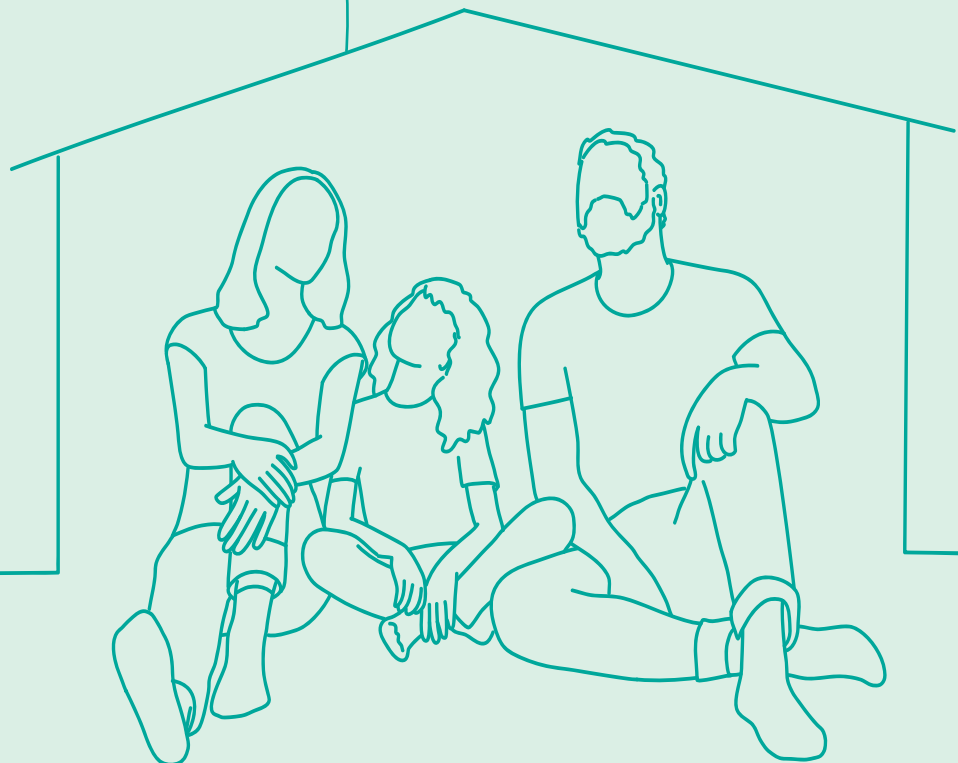
# Healthy Homes

**68**   **Permanent Change of Station (PCS)**

**72**   **Geobatching**

**73**   **Housing**

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. This section will highlight family respondent experiences with Permanent Change of Station (PCS), geobatching, and housing.





# Healthy Homes

## PERMANENT CHANGE OF STATION (PCS)



**54.8%** of respondents PCS'd within the past two years.

Most respondents reported spending **\$500-\$1,000 out-of-pocket** on moving expenses over what was reimbursed by the military.

Most common **unreimbursed moving expenses:**

- Temporary lodging
- Rental vehicles
- Utility deposits
- Security deposits

**29.2%** of respondents reported staying in temporary lodging between 11-30 nights.



**1/2 of respondents (52.1%)** who PCS'd in the past two years rated their experience in finding a place to live as difficult or very difficult.



Those who recently PCS'd were **more likely to report poor family health** than those who had not moved in the past two years.



**43.0% of respondents** indicated the reimbursement process took one to two months.

## HOUSING



**79.8%** of respondents were carrying the burden of paying more than they can comfortably afford for housing

- Nearly half of currently serving family respondents (47.5%) were severely housing burdened.
- Enlisted family respondents were more likely to experience severe housing burden than officer family respondents.



**70.1%** of respondents reported that increases to BAH rates resulted in no change to their financial situation and increases were negated by inflation and high regional costs.



**36.2%** of active duty family respondents were living in military housing and noted their highest satisfaction around housing companies' responsiveness to repair issues.

**Top reasons for living in military housing:**

- Affordability
- Housing Market
- Lack of housing availability off-installation

**Top reasons for living off-installation:**

- Lack of military housing availability
- Poor military housing conditions
- Prefer home ownership



**45.6%** of respondents were aware of the **MHPI Tenant Bill of Rights**

# Permanent Change of Station (PCS)

The healthy homes pillar is meant to support families navigating the challenges of military moves, connecting families with resources in military housing or in off-installation homes, and helping service members and their families secure appropriate housing by sharing resources to increase their understanding of earned benefits and legal protections. This section of the report explores military family respondent experiences around permanent change of station (PCS), geobatching, and housing, areas MFAN has explored in depth over the last ten years.

Conducting a Permanent Change of Station (PCS) move is a common and familiar part of military life. When asked how many times respondents moved due to military orders, 45.8% reported moving between one and four times. Those who entered military service less than ten years ago were more likely to have PCS'd one or two times, those with 11 to 15 years in service have likely experienced three to four PCS moves, and those with more than 16 years in military service were most likely to have five to six PCS moves under their belts.

Slightly over half (54.8%) of respondents moved within the past two years due to military orders. Given the frequency of military moves, a deeper investigation of the connection between PCS and family well-being is warranted.



## RELOCATION



# 45.8%

of respondents reported moving between one and four times

Respondents who recently PCS'd were significantly more likely to report poor family health than families who had not moved in the past two years. The significance of these findings are presented in the graphic below.

FAMILY HEALTH	PCS'D IN PAST TWO YEARS	HAVE NOT PCS'D IN PAST TWO YEARS
Excellent Family Well-Being	28.0%	35.0%
Moderate Family Well-Being	46.4%	44.7%
Poor Family Well-Being	25.7%	20.3%

■ significantly more likely

■ significantly less likely

To gain an understanding of the most recent experiences, respondents who had moved in the past two years were presented a line of questioning about the PCS experiences at two levels: the financial impact and the family impact.

## Financial Impact of Military Moves

Respondents were 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. Housing waiting lists and the length of time spent in temporary lodging certainly added to the financial impact of a PCS. In 2023, most respondents (33.7%) reported staying in temporary lodging less than ten nights while waiting for military housing to become available. However, 29.2% of respondents reported staying in temporary lodging between 11 to 30

nights and another 20.6% of respondents between 31 to 60 nights.

The 12.5% of respondents who described their moving expenses incurred as “other” brought to light additional challenges such as purchasing meals during the move, vehicle maintenance and fuel costs, replacing food and cleaning supplies, and furniture and appliance purchases in the new duty location. Regarding the expenses that were reimbursed by the military, most respondents (43.0%) indicated that the reimbursement process took one to two months.

Once respondents reached their new duty station and received their household goods, most respondents (56.0%) reported experiencing loss or damage during their most recent move. In 2023, most respondents indicated that they experienced difficulty navigating the reimbursement claim process. Despite any difficulties faced, 70.5% of respondents still filed a claim for reimbursement. Respondents who filed a claim most commonly experienced a financial loss between \$500 and \$1,000 *above* the reimbursement for their claim.



According to survey respondents, some of the loss or damage could have potentially been avoided. During a PCS, assigned quality assurance (QA) inspectors help ensure that the move goes as smoothly as possible by checking in with families via telephone, email, or in-person on scheduled pack, pick-up, and/or delivery dates<sup>9</sup>. QA inspectors also resolve disputes and take corrective action if the moving company does not perform to government standards. However, in 2023, nearly half (49.9%) of respondents expressed that they did not have anyone from their installation call, email, or visit to conduct an inspection for moving quality assurance while movers were packing their belongings during their most recent move. Enlisted family respondents were significantly less likely to have anyone from their installation conduct a quality assurance inspection as compared to officer family respondents. Additionally, Navy family respondents were less likely to have a QA inspection conducted during a PCS move than respondents from other branches of service.



## Family Impact of Military Moves

Aside from the financial aspects of moving, MFAN asked respondents about the other ways that a PCS move impacts their family. In 2023, respondents expressed that moving has the greatest impact on children and their education, social life, and adjustment to a new location (46.0%). The spouse of an active duty Navy member illustrated this by stating,



***Moving is a social/emotional drain on our children. They are forced to leave everything that makes them feel confident and happy. They must start over with little to no support from local installations, schools, or activities. It takes a great deal of work to support the children before, during, and after a move. The ripple effect is large and long lasting.***

Second, respondents indicated that moving impacts the entire family's mental health and well-being (37.5%) oftentimes causing stress, sadness, depression, anxiety, loneliness, and even adjustment disorder. Third, respondents shared that military spouse employment (30.3%) is impacted because many spouses must leave existing jobs and companies, start the job hunt over again, and are concerned with the loss of career progression. Fourth, respondents implied that their extended family relationships are strained (19.0%) due to the lack of connection and often living far away and lastly, respondents shared that their sense of community is disrupted due to leaving friends, having to make new friends, and establishing support in the next duty station (14.4%).



## Moving Support

In 2023, respondents were asked about what support would have been most helpful during their recent military move and five top themes surfaced. Respondents indicated that support for household goods and personal property movers would have been helpful. Specifically, respondents want well-qualified or higher-quality professional moving companies/movers or military-appointed support during the pack-out and delivery process to assist in resolving issues directly with the government-contracted movers. An active duty Coast Guard member described the needed support, stating,



***Dealing with the moving company. Service members are left alone to fight a multinational corporation and usually we get taken advantage of with no help from the government.***

Respondents also felt that additional financial support, including better coverage for moving expenses/damages and faster, more accurate reimbursements, would have helped. The third theme centered on PCS preparation support resources including more communicative sponsors at gaining installations, improved resources for PCS planning, and timely communication from relevant service providers. Fourth, respondents indicated that increased housing support would have been helpful. For example, more housing availability, assistance with getting housing established, and the possibility for extended temporary housing given recent housing market demand at many duty stations. The final common theme centered on a variety of support services including assistance with meals, cleaning, or pets during a PCS; immigration support, and language preparation specifically for OCONUS moves.



**52.1%**

**of respondents who PCS'd in the past two years rated their experience in finding a place to live as difficult or very difficult**

Respondents who indicated that their most recent PCS was in the past two years were asked about their experiences in finding a place to live. Of those respondents who experienced a military move within the past two years, slightly over half (52.1%) rated their experience in finding a place to live as difficult or very difficult. Only 20.7% of respondents who experienced a move within the past two years rated their experience as easy or very easy.



## Geobatching

Sometimes military families opt to “geobach.” The term “geobatching” refers to a military service member who is a “geographical bachelor.” They are married but are living geographically separate from their spouse<sup>10</sup>. In line with the 2021 finding, in 2023, most respondents (56.0%) have geobached at least one time during their service member’s career, with 35.0% of respondents geobatching in the past two years. Respondents who geobached in the past two years were less likely to report excellent family well-being and significantly more likely to report poor family well-being. Additional analysis revealed that officer family respondents were more likely to report geobatching than enlisted family respondents, and Navy and Coast Guard families were more likely to geobach than other branches of service.

MFAN asked respondents why they chose to geobach, and the most common theme was related to home life (36.1%). These respondents shared that military spouse employment, children’s education, and the service member’s military schools were decisive factors. Respondents also mentioned that the decision to geobach was due to limited housing options in the new duty location or current home ownership was a determining factor. The second theme called attention to the nature of orders or assignments (32.8%). These respondents indicated the operational tempo challenges of assignments

would limit time with the service member or a deployment would be soon after the move. Other respondents denoted that the set of orders was relatively short, and another family move would follow when complete. Respondents also reported unaccompanied assignments or that a rapid change of orders made it challenging for the family to move with the member. The third theme centered around children indicating a desire for continuity in their community or school, particularly for high school students (31.9%). Some respondents also shared that they had small children or a child on the way, which made moving more challenging. A smaller proportion of these respondents also indicated that child care was a challenge in the new duty location or that their existing child care and support factored in their decision.

When MFAN asked 2023 respondents to share more about their geobatching experiences, nearly half (49.6%) shared negative experiences. Many of these comments revealed that geobatching was generally stressful, hard, or draining, while some elaborated with detail that intersected with other themes. Some of these respondents also shared that they “don’t recommend it,” or that they “would never do it again.” The spouse of an active duty Army member concluded,



***Overall, it was okay when we were going through it. We were both so busy with work and school anyways. We saw each other every four to eight weeks, but it got costly flying back and forth. However, it did make reintegrating back together at our next duty station more difficult. We weren’t used to living in the same space. We weren’t used to each other’s habits and routines. It was because we were living parallel lives while geobatching. All in all, we likely wouldn’t do it again. Not worth the marital strain experienced later on.***





## Housing

Since 2014, the support programming survey has studied housing, hoping to illuminate the experiences of military families, specifically those living in military housing. Once again, the data in 2023 were exceptionally rich, and this year, the survey sought to understand how circumstances may have changed given certain economic impacts. In this section, we will discuss housing burden, Basic Allowance for Housing (BAH) rate impacts, reasons for living on and off military installations as well as conditions in privatized military housing. As with other sections of the report, we will explore how housing is tied to family well-being.

In 2023, MFAN once again included the HUD Housing Burden Scale<sup>11</sup>. This scale asks respondents what percentage of their household income is spent on rent or mortgage and utilities. This scale specifies that families experience a housing burden when housing expenses comprise 30% or more of their household income.

### 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.

The Military Family Support Programming Survey asked respondents to include military compensation and allowances in their calculations, if applicable. Spending more than 30% of household income on mortgage or rent and utilities indicates a housing burden. Spending more than 50% of household income on housing indicates a severe housing burden.



In 2023, 20.2% of all survey respondents did not report a housing burden. This indicates that nearly 80 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.

There was a statistically significant relationship between family well-being and housing burden. Respondents who were not housing burdened were significantly more likely to have excellent family health, whereas respondents experiencing severe housing burden were significantly more likely to experience moderate or poor family health.

Enlisted family respondents were significantly more likely to experience severe housing burden than officer family respondents. Similar to 2021, retiree families were significantly less likely to experience housing burden, especially severe housing burden, than currently serving families. In 2023, 82.4% of currently serving family respondents experienced housing burden, nearly half (47.5%) of which were severely housing burdened, which is slightly higher than in 2021 (44.9%).

In 2016, the Department of Defense instituted a cost-sharing measure – changing the design of the Basic Allowance for Housing (BAH) from covering 100% to 95% of housing and utility expenses. In 2023, over half (53.0%) of actively serving family respondents reported paying more than \$251 out of pocket monthly for rent/mortgage or utilities.

## OUT OF POCKET EXPENSES



# 53.0%

**of actively serving family respondents reported paying more than \$251 out of pocket monthly for rent/mortgage or utilities**

In January 2023, approximately ten months before this survey was fielded, BAH rates were increased by an average of 12.0%. MFAN asked respondents how the recent changes in BAH impacted their financial situation. Nearly three quarters of military families (70.1%) reported that increases to BAH rates resulted in no change to their financial situation. Respondents explained that increases in BAH rates were negated by inflation, high regional costs, and increased property taxes.

In light of recent discussion around the restoration of BAH, MFAN asked respondents about the potential impacts to their family if an increase from 95% to 100% were to take effect. The spouse of an active duty Air Force member said,



***We could finally breathe. Our whole life revolves around our struggling finances that puts a massive burden on our lives and marriage. We could afford to live for the future rather than just day-to-day. We would be able to afford more than our ramen and Hamburger Helper dinners. We could thrive and be healthier and just feel generally less stress and more in control of our lives.***



The spouse of an active duty Army member added, *"That feels like a pipe dream, but it would be such an amazing lifeline."*

The spouse of an active duty Coast Guard member stated, *"It would absolutely help. We are moving [to Annapolis] next summer, and at the moment the BAH does not cover any of the houses there. The only houses we can afford are run down and unlivable."*

The spouse of an active duty Navy member concluded, *"It would be nice to just have expenses covered for prices not based in 1968."*



The findings surrounding the need and impact that BAH restoration would have on military family respondents reinforce and solidify the recommendations recently made by the House Armed Services Committee Quality of Life Panel.

In 2023, nearly 40% (36.2%) of active duty family respondents were living in military housing. Respondents who indicated they were living in military housing were asked why they chose to live on installation, as they were in every previous iteration of the support programming survey. Many of the same reasons appear year after year. Interestingly, in 2023, the top reasons respondents chose to live in military housing are strongly indicative of the economy, cost of living, housing demand, and overall market conditions. An active duty Air Force member shared,



***Fear and uncertainty [that] there will be housing that is affordable when we arrive is unsettling. If I moved here now and there was no base housing available, the way homes are priced with interest rates my family and I would be sleeping under a bridge or camping in the woods.***

### REASONS FOR LIVING ON INSTALLATION

2014	2017	2019	2021	2023
Base Amenities	Affordability	Affordability	Location, Commute	Affordability
Affordability	Base Amenities	Base Amenities	Affordability	Housing Market
Security	Location, Commute	Location, Commute	Security	Lack of Housing Availability Off-Installation
Camaraderie	Move Convenience	Security	Move Convenience	Move Convenience
Mandated	Mandated	Mandated	Housing Market	Location, Commute

## REASONS FOR LIVING OFF INSTALLATION

2014	2017	2019	2021	2023
Lack of Base Housing Availability	Lack of Base Housing Availability	Poor Conditions in Base Housing	Poor Military Housing Conditions	Lack of Military Housing Availability
Affordability	Not Right for Family	Affordability	Lack of Military Housing Availability	Prefer Home Ownership
Poor Conditions in Base Housing	Affordability	Lack of Base Housing Availability	Prefer Home Ownership	Poor Military Housing Conditions
More Privacy	Prefer Home Ownership	Not the Kind of Home Desired	More Privacy	Other
Convenience	Poor Conditions in Base Housing	Privacy, Distance from Military	Not the Kind of Home Desired	Privacy, Distance from Military

The same question was asked of respondents who chose not to live in military housing. There was another significant shift in 2023 pointing again to housing demand and the lack of military housing available. According to respondents, the second most common reason for living off installation was the advantages of home ownership. New in 2023, MFAN asked respondents if they used a VA Home Loan to purchase their most recent home and respondents were split nearly evenly between their decision to use a VA Home Loan for their most recent home purchase or not (42.0% and 42.8%, respectively). Those respondents who did choose to use a VA Home Loan with their most recent home purchase did so due to the low/no down payment required and the competitive interest rates – another nod to economic conditions. Only 15.2% of respondents indicated that they have never purchased a home.

The respondents that reported living in privatized housing were asked which company managed their privatized housing. The most common responses were Liberty Military Housing (formerly Lincoln Property Company) (17.6%), Lendlease/Winn Residential Military Housing Services

(16.2%), other (15.2%), Hunt Companies (15.0%), and Balfour Beatty (12.0%).

Respondents were asked to describe their level of satisfaction with four aspects of their current privatized military housing: overall experience with current privatized housing, military/command responsiveness to privatized housing issues, privatized housing company's response to repair requests, and the condition of their current residence in privatized housing. On par with 2021, residents noted their highest satisfaction ratings around privatized housing companies' responsiveness to repair issues. In 2023, respondents were least satisfied with their overall experience with their current privatized military housing. Respondents who had positive experiences in privatized military housing were most likely to have excellent family health, whereas those who had negative experiences in privatized military housing were most likely to have poor family health. To provide additional context on these experiences, respondents were asked to describe their general experiences with military housing in a qualitative question.



PARENT THEMES	MANIFEST EFFECT
Generally Positive Experiences	42.8%
Negative Experiences with Conditions / Community / Fit	26.4%
Challenges with Maintenance & Management	24.9%

Among the respondents who reported positive experiences (42.8%), most provided general statements, noting that it was “good,” “easy,” or “positive.” Within this theme, others elevated the convenience of military housing or specific locations where they had good experiences. Other notable comments included mentions of value, as illustrated by one active duty Marine spouse, *“Love it. Could never afford a house like this out in town.”*

Responses in the second theme reported negative experiences with conditions/community/fit, (26.4%), bringing up the need for updates or improvements to their military homes, as well as noting that they were limited in size and storage, particularly given family size considerations. Additionally, responses in this second theme brought up crime and safety concerns. Respondents also described issues with mold and pests, along with frequent mentions of these issues going unresolved. One spouse of an active duty member of the Air Force reported,



***Poor, unfortunately. Our water is BROWN, and we are told it’s still drinkable. I want to see the person who says that take a big sip from a glass of brown water, or even better, fill their children’s water bottle with it. Nobody in their right mind would do that.***

The third and final theme surrounded challenges with maintenance and management (24.9%). Within the third theme, respondents shared stories of unresponsive management and inadequate fixes.

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 the majority of 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. These rates largely align with the perceived changes to privatized housing found in 2021.

Finally, respondents were asked if they were aware of and had used the Military Housing Privatization Initiative Tenant Bill of Rights. Overall, 45.6% were aware of the Tenant Bill of Rights, but only 8.5% of those individuals had experience using it. A quarter of respondents (25.8%) were unaware of the Tenant Bill of Rights. For the first time in 2023, MFAN asked those who had exercised the Tenant Bill of Rights to describe their experiences. Respondents to this question offered comments connected to negative experiences with the process or outcome, which were often interrelated. Many of these respondents felt that the Tenant Bill of Rights was not upheld, with reports of management contract or policy limitations as well as language or changes that limited the rights the residents thought that they had.

# Healthy Futures

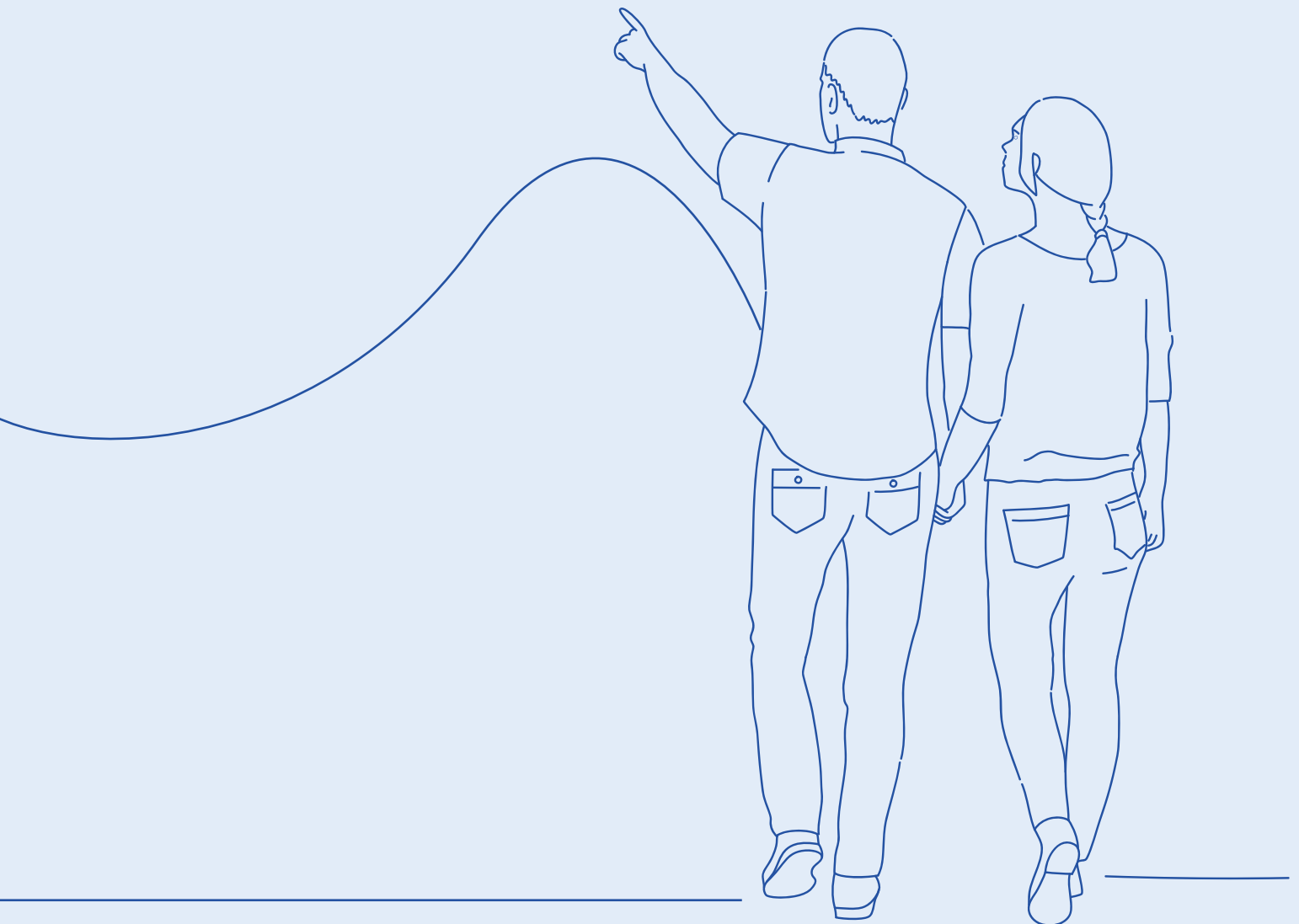
**80 CFPB Financial Well-Being Scale**

**81 Financial Readiness**

**86 Employment**

**90 Transition**

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.

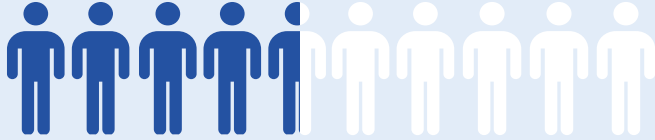




# Healthy Futures

## FINANCIAL WELL-BEING

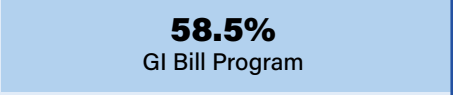
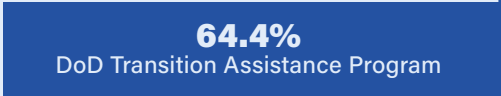
Families who experience **excellent financial well-being** were more likely to experience excellent family well-being.



**Nearly 1/2 of respondents (45.5%) made less than \$75,000 per year** in gross family income including all allowances such as BAH, for those who receive them.

## TRANSITION

Respondents who had **left military service** within the **last five years** identified the programs and resources they had utilized:

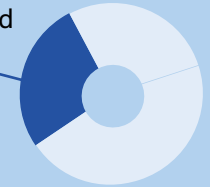


## EMPLOYMENT

**56.5% of active duty spouses** are employed (39.1% full time and 17.4% part time)

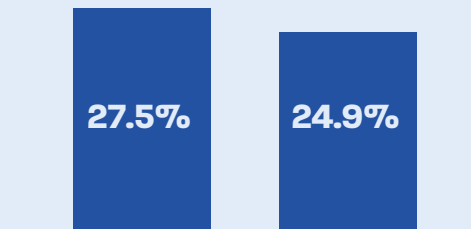


**21.8% of active duty spouses** are unemployed and looking for work.



## SAVINGS

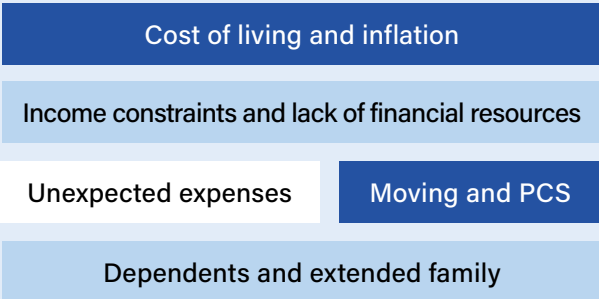
**27.5% of respondents** indicated that they had **\$10,000 or more** in an emergency savings account:



**24.9% of respondents** indicated that they had **less than \$500** in emergency savings or no emergency savings at all.



**51.8% of respondents** reported barriers to saving money that included:



# CFPB Financial Well-Being Scale

The healthy futures pillar of family well-being addresses emergency support, financial stability, planning and education, and transition which shed light on the future of military and veteran families. This section explores findings around financial well-being, financial readiness, employment, and transition.

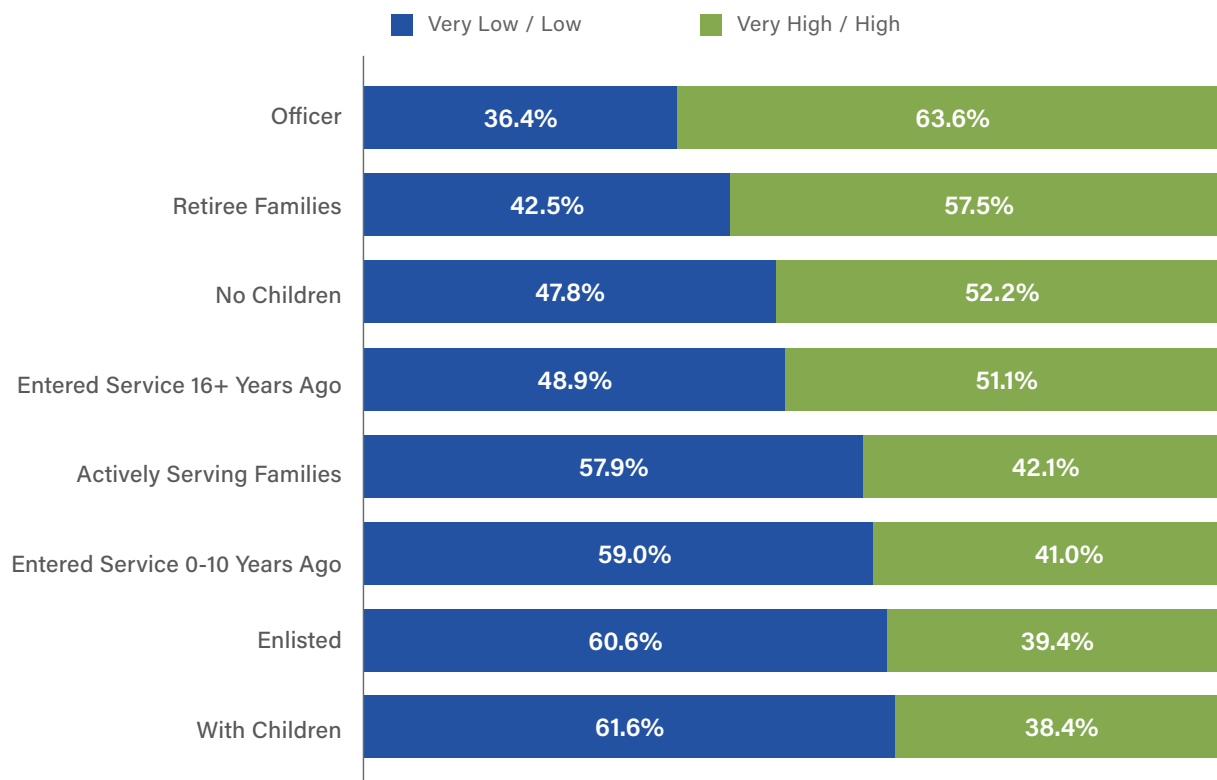
Financial readiness remains a central conversation in the military and veteran family space. MFAN has been collecting data, convening stakeholders in the Military Family Financial Readiness Coalition, and elevating the experiences of military and veteran families around financial readiness for a decade. In 2023, we deepened our data collection and analysis by introducing respondents to the Consumer Financial Protection Bureau’s (CFPB) Financial Well-Being Scale<sup>12</sup>.

CFPB does not provide a suggested interpretation for the scale, suggesting instead that categorizations be formed after studying responses to a specific data set. For this reason, MFAN’s Insights Team decided to sort scores into quartiles around the median score (51): very low, low, high, and very high.

Financial well-being responses were split; slightly more than half (56.3%) fell into the low or very low financial well-being category, and slightly fewer than half (43.8%) fell into the high or very high financial well-being category. This indicates that there is a nearly average and expected distribution of responses on both sides of financial well-being throughout the full survey sample. Families who experienced excellent financial well-being were more likely to experience overarching excellent family well-being.

Differences in financial well-being were further illuminated when analyzed by subpopulation, as captured in the graphic, below.

## MILITARY AND VETERAN FAMILY FINANCIAL WELL-BEING



Statistically, enlisted family respondents were significantly more likely to have low (57.4%) or very low (3.2%) financial well-being scores. Meanwhile, officer respondents were significantly more likely to have very high (45.0%) financial well-being scores.



## Financial Readiness

### Income

While the Financial Well-Being Scale provides a snapshot of overarching financial health of military and veteran family respondents, and statistical analysis reveals a relationship between financial well-being and overarching family well-being, additional survey questions provided depth around financial readiness.

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 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.

When dissecting the data further, of the currently serving population, 38.5% had a combined household income between \$25,000 and \$75,000, and 18.0% make between \$25,000 and \$50,000. Slightly more veteran family respondents (47.1%) reported the same. Only 26.6% of retiree family respondents reported income between \$25,000 and \$75,000, with more than half (52.3%) reporting income above \$75,000.

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.

Since 2019, MFAN has asked respondents who took on the primary responsibility for financial management in their household along three dimensions: management of day-to-day finances, the family budget, and overall financial management—this is important as the community targets financial education efforts.

The 2023 findings suggest that respondents report the service member (44.9%) managing the overall financial management and the spouse (44.9%) managing overall financial management in equal numbers. Although the family budget (50.1%) and the day-to-day finances (55.1%) were slightly more often managed by the military spouse. The graphic below captures variations in household financial management over time.

	2019	2021	2023
Overall Financial Management	Service Member	Spouse	Equal
Family Budget	Spouse	Spouse	Spouse
Day-to-day Finances	Spouse	Spouse	Spouse

## Trust in Financial Institutions

For the first time in 2023, respondents were asked about their trust in banking institutions, credit unions, and Military Relief Societies. Overall, respondents reported high levels of trust in banking institutions (43.0%) and credit unions (48.1%), whereas the majority of respondents reported neutral feelings about military relief societies (51.3%). Veteran family respondents were significantly more likely to report low levels of trust with banking institutions, credit unions, and Military Relief Societies.

## Barriers to Saving Money

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. In an open-ended question, respondents were asked to explain their barriers to saving money. Five key barriers emerged.

PARENT THEMES	MANIFEST EFFECT
Cost of Living and Inflation	37.8%
Income Constraints and Lack of Financial Resources	29.5%
Unexpected Expenses	15.1%
Moving or PCS	11.4%
Dependents and Extended Family	8.8%

Among the respondents who reported that rising cost of living and inflation impacted their ability to save, general increase in costs, living in high cost-of-living areas, rising housing costs, and increased food costs were specifically noted. The spouse of an active duty service member in the Army said it best,



*The cost of living is so high, and the pay is mediocre. Everywhere you turn there is something going up in price; nothing is cheap. Our house is now more than the BAH because taxes went up, groceries are AWFUL. We budget so much and still only have about \$100 left in our account before the next pay period, and that's if we're lucky. We literally have no debts other than our mortgage, and we're STILL drowning.*

Nearly 30 percent (29.5%) of respondents indicated that income constraints and lack of financial resources inhibit their ability to save. Spouse un- or under-employment were a common sub-theme within these responses. Unemployment is a commonly used and widely understood term, thus indicating a lack of employment. Under-employment indicates a lack of sufficient employment which does not make full use of a person's skills, experience, or availability. Additional respondents shared barriers caused by unexpected expenses such as car repairs, unspecified emergencies, home repairs, and recovering from major expenses related to natural disasters.

A fourth theme emerged around PCS expenses. Notably, the impact of a PCS and moving expenses incurred for a OCONUS move such as shipping pets, reimbursement delays, and taking out loans for expenses that exceed the advanced dislocation allowance.

Finally, a surprising number of respondents shared their ability to save is impacted by supporting not only dependents but also extended family members such as grand children, parents, and adult children. An additional close-ended question shed additional insight. A quarter (25.4%) of total survey respondents reported financially supporting extended family members (excluding their spouse, partner, and children/child support).



## Emergency Savings

Similar to years past, respondents were asked how much they had in an emergency savings account. The single largest category of respondents (27.5%) indicated that they had \$10,000 or more in an emergency savings account. But a nearly equal group (24.9%) indicated that they had less than \$500 in emergency savings or no emergency savings at all. The remaining 47.6% of respondents fell in the middle.

The graph below captures the changes in emergency savings over time for the proportion of respondents who have less than \$500 in savings. In 2023, as in years past, the largest proportion of veterans have less than \$500 in emergency savings or no savings at all. Statistical analysis further solidifies this trend as retiree families were found to be significantly more likely to report

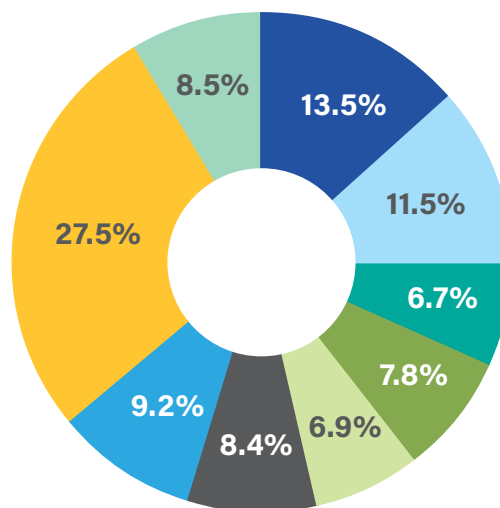


\$10,000 or more in emergency savings, and veteran families were significantly more likely not to have emergency savings at all.

Of note, 45.3% of currently serving respondents between the ranks of E1-E3 have less than \$500 in emergency savings.

### AMOUNT IN SAVINGS

- I/We Do Not Have an Emergency Savings Fund
- Less than \$500
- Between \$500 and \$999
- Between \$1,000 and \$1,999
- Between \$2,000 and \$2,999
- Between \$3,000 and \$4,999
- Between \$5,000 and \$9,999
- \$10,000 or More
- Prefer Not to Answer



### LESS THAN \$500 EMERGENCY SAVINGS OR NO SAVINGS AT ALL

	2019	2021	2023
Currently Serving	27.4%	22.3%	22.2%
Veterans	49.2%	38.4%	37.9%
Retirees	22.2%	16.5%	17.3%

## Current Debt

Nearly three quarters (66.7%) of military and veteran family respondents reported carrying current debt when asked in the 2023 survey, slightly down from the 75.8% of respondents who carried debt in 2021 and 77.0% in 2019. Statistical analysis revealed that veteran families (70.8%) were significantly more likely to carry debt. No other subpopulations showed a significant likelihood to carry debt.

Military and veteran family respondents who carry debt were asked to rank types of debt from most to least stressful in the 2017, 2019, 2021, and 2023 iterations of the survey. The top five most stressful types of debt have remained largely consistent over the last six years. Consumer loans were ranked among the top five most stressful debts for the first time in 2023.

Respondents who carried debt were asked to describe the impact of debt on the well-being of their family. A fifth (19.3%) of respondents indicated that stress had no impact on their family well-being. The most mentioned impacts of debt from remaining respondents included the practical implications of being unable to pay off lingering debt (19.2%), the practical impacts on their budget (15.1%), negative impacts to mental health and relationships (14.8%), and finally the impact that

debt had on their ability to afford expenses (14.6%). An active duty service member in the Army explained how debt impacts their family's well-being, stating,



***We have had to use credit cards when we didn't have any money left after paying bills to buy groceries or to pay for emergencies. And in this economy, interest rates are so high it feels like we'll never catch up. We are scared to buy anything we don't absolutely have to. My husband and I can barely sleep; sometimes we get worried that one rainy day will send us under, and we'll never be able to get back afloat. It's also really hard to go on dates and explore Europe being so broke. Student loans don't stress me out as much, it's only \$2,000. I just would feel better without that weight on my shoulders.***

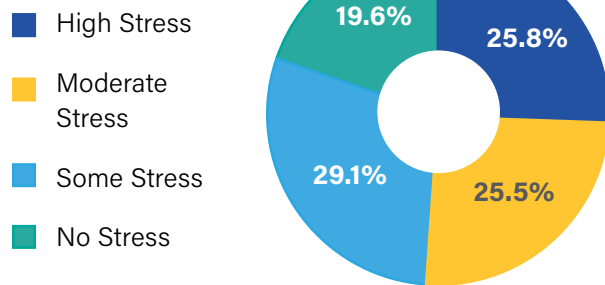
## Financial Stress

Finally, respondents were asked how much stress they experienced due to finances over the last 12 months, on a scale from high stress to no stress. Responses were evenly distributed, with a quarter (25.8%) of respondents indicating that their finances caused them high stress.

### MOST STRESSFUL DEBT

2017	2019	2021	2023
Homes	Mortgage	Mortgage	Mortgage
Credit cards	Credit Cards	Credit Cards	Auto Loans
Vehicles	Car Loans	Auto Loans	Credit Cards
Education	Student Loans	Student Loans	Student Loans
Medical Costs	Unpaid Bills	Other	Consumer Loans

## STRESS LEVEL



When comparing specific demographic groups, findings indicated the stress levels captured in the table captured in the table at the bottom of the page, decreasing from highest levels of stress from left to right. Veteran family respondents (32.6%) reported the highest levels of financial stress, closely followed by enlisted family respondents (30.6%). Veteran family respondents and enlisted family respondents were significantly more likely to report high stress.

Respondents who reported any level of financial stress were asked how that stress impacted them. Four key themes emerged:

PARENT THEMES	MANIFEST EFFECTS
Impacts on Mental or Physical Health	46.6%
Impacts on Spending Habits	32.8%
Impacts on Marriage and Relationships	8.9%
Impacts on Savings or Investments	7.7%

Most respondents who reported that financial stress affected their mental or physical health indicated that they felt worry or stress surrounding their financial situation in the last 12 months while some indicated their physical health was impacted. Many respondents indicated the worrying about finances made it difficult to sleep or enjoy normal activities. Others indicated they felt depressed or shared suicidal feelings. Some of the respondents who reported physical manifestations indicated issues such as acne and worsening of autoimmune diseases or chronic pain.

A key theme among these respondents, 63.1% of whom were currently serving, was the impression that they were “just getting by,” unable to justify spending money on anything that was not absolutely necessary. A third of these respondents reported that they were unable to afford non-essentials or personal enjoyment such as holidays, birthdays, hobbies, and recreation; whereas others reported being unable to afford essentials such as food and medical care. Even more concerning was the nearly 15 percent (14.7%) of respondents who reported that their changes in spending habits included an inability to buy necessities, such as food, or selecting less healthy food options to make the food stretch until their next paycheck.

The most common report among respondents who mentioned relationship or marital problems was that their financial issues led to increased fighting, arguments, or relationship strain (8.7%). Some of these respondents also indicated that it has led to marital separations or divorces.

STRESS LEVEL	VETERANS	ENLISTED	ACTIVE DUTY	RESERVE AND NATIONAL GUARD	RETIREES	OFFICER
High stress	32.6%	30.6%	27.4%	20.7%	13.9%	14.3%
Moderate stress	20.9%	26.7%	27.1%	37.1%	23.9%	19.5%
Some stress	23.7%	25.7%	29.2%	28.6%	35.4%	38.3%
No stress	22.8%	16.9%	16.2%	13.6%	26.8%	27.9%





## Employment

Employment among the military-connected population has been at the center of military family well-being conversations for years. 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 around employment to understand the employment experiences of veterans, retirees, and military spouses.

Excluding actively serving service members, nearly half (48.1%) of MFAN's respondents indicated that they were currently employed, either full time or part time. Reserve and National Guard family respondents (i.e., National Guard and Reserve members who were not activated, National Guard and Reserve spouses, and activated National Guard and activated Reserve spouses) reported employment in the highest proportion (71.0%), followed by active duty spouses (56.5%). Retiree family respondents (45.3%) and veteran family respondents (36.7%) reported employment in smaller proportions, which may indicate that these respondents have retired, effectively leaving the workforce.

Statistical analysis showed that employment is directly related to family well-being. Respondents (excluding actively serving service members) who reported full-time employment or part-time employment were significantly more likely to report excellent family health. Respondents who were unemployed, whether they were looking for work or not, were significantly less likely to report excellent family health.

Despite the straightforward impact that employment has on family well-being, employment itself is a complex issue in military and veteran family life. To understand this complexity, MFAN studied workforce readiness indicators, employment, unemployment, and underemployment in the 2023 survey.

### EMPLOYMENT



# 48.1%

**of respondents, excluding actively serving service members, indicated that they were employed, either full time or part time**



POPULATIONS	EMPLOYED FULL TIME	EMPLOYED PART TIME	UNEMPLOYED AND WANT TO WORK	UNEMPLOYED AND NOT LOOKING FOR WORK	PREFER NOT TO ANSWER
Retirees	29.6%	6.6%	7.0%	40.6%	14.1%
Retiree Spouses	40.6%	16.1%	9.0%	28.2%	6.1%
Veterans	25.6%	6.6%	10.4%	42.3%	15.1%
Veteran Spouses	46.1%	10.4%	9.3%	26.8%	7.5%
Actively Serving Spouses	39.1%	17.5%	21.8%	16.5%	5.0%

The table above reports employment experiences across populations, including information about working full time, part time, and unemployment for both those who want to work and those who are not looking for work. Forty percent (39.1%) of active duty spouses were employed full time, and an additional 17.5% were employed part time. Active duty spouses were significantly more likely to report that they were unemployed but wanted to work (21.8%) than other subpopulations. This is further explored in the next section.

We asked respondents who were unemployed and not looking for work why they had left the workforce. Most commonly, respondents cited retirement (44.0%), family responsibilities (29.9%), health or medical reasons (25.4%), child care availability/costs (19.4%), and limited options or opportunities (9.6%). Active duty spouses most often cited family responsibilities and child care availability/costs as their reason for not looking for work.

New to the 2023 survey, MFAN asked employed respondents, excluding active duty service members, about their civilian job satisfaction. The majority of respondents expressed being

satisfied or very satisfied with aspects of their employment. The employment aspects with the highest levels of satisfaction were flexibility and schedule of their position (67.1%), skill utilization (66.0%), and the challenge of their position (61.9%). Across subpopulations, retirees were more likely to report being satisfied with the challenge of their position and their income, active duty spouses were somewhat more likely to report satisfaction with the transferability of their positions, and veterans were more likely to report dissatisfaction with the schedule and flexibility of their job. Otherwise, satisfaction ratings across dimensions of satisfaction were consistent between varying subpopulations.

Deeper analysis of employment satisfaction revealed striking findings that reinforce the role of employment in lifting military and veteran families up to thrive; employment satisfaction is significantly related to family well-being. Respondents who report satisfaction with their employment were significantly more likely to report excellent family well-being. Strong statistical relationships were also present between dissatisfaction and poor family health.

## Spousal Unemployment and Underemployment

Data from the 2023 Military Family Support Programming Survey indicates that 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 (which they're statistically significantly more likely to report than other subpopulations), and the 16.5% of active duty spouse respondents who indicated that they were unemployed and not looking for work, most often cited family responsibilities and child care availability/costs as their key reasons for not seeking work.

This data supports the widely covered finding that active duty spouse unemployment has been at or above 20% for more than a decade<sup>13</sup>. What this data point, and previous data points, have not answered are the "why" and the "who." Moving forward, MFAN will work to further understand the nuanced needs, experiences, and demographic indicators for this population to provide data which enables action.

### EMPLOYMENT

# 56.5%

**of active duty spouses are employed**

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.



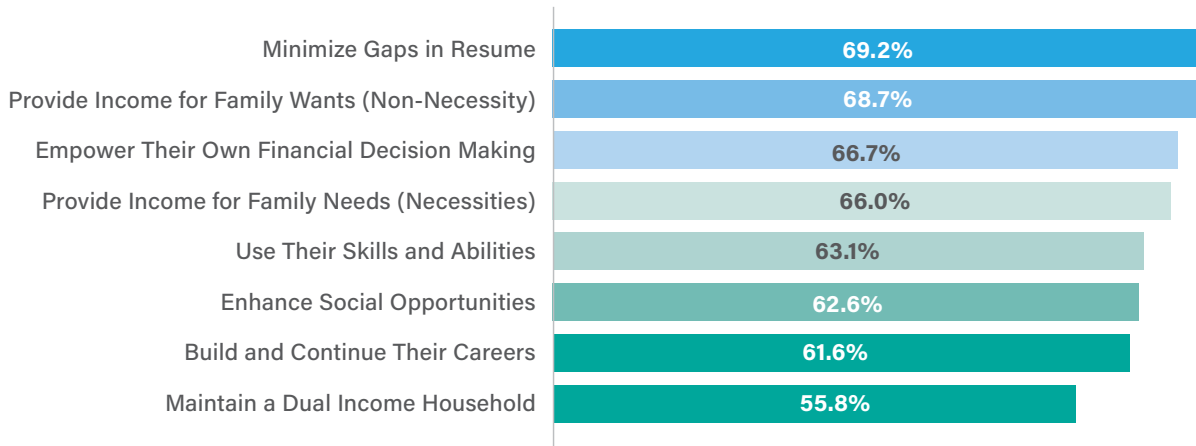
Active duty spouses experience unemployment at higher rates than nationally underprivileged groups including Black (6.4% unemployment) and Hispanic Americans (4.5% unemployment), and women (3.6% unemployment)<sup>14</sup>.

The stagnant active duty spouse unemployment rate is especially concerning when studied in relationship to family well-being and the propensity to recommend military life. 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.

Active duty spouses were significantly more likely than other subpopulations to report measures of underemployment including insufficient hours (13.3%), underutilization of skills and/or experience (24.3%), and difficulty finding a job that matches their needs and/or experience (34.9%).

To add depth to the continuing conversation around active duty spouse unemployment and underemployment, MFAN included measures of workforce readiness and deeper investigation into the obstacles to employment in the fifth iteration of the survey. Workforce readiness is a measure of a potential employee's preparedness and skill to participate in the workplace. The findings explored below reveal that military spouse respondents prioritize employment in their households, are more educated than the U.S. average, and commonly speak English (99.3%) but still face significant obstacles in their search for employment.

## EMPLOYMENT PRIORITIES



Unemployed active duty spouse respondents (21.8%) were asked to rank employment priorities in their household. The table above shows the employment priorities that were most commonly rated as high priorities. The findings suggest that employment is a priority for these unemployed active duty spouses. Nevertheless, the largest portion (26.0%) reported looking for work for more than six months.

Survey findings also reinforced the notion that the military spouse population is highly educated. A third (33.8%) of active duty spouse respondents age 25 or above held a bachelor's degree, with an additional 23.9% holding master's (20.4%) or doctorate (3.5%) degrees. Data from the Census Bureau's American Community Survey suggest

that 21.6% of U.S. adults over the age of 25 hold a bachelor's degree and 14.0% hold a graduate degree.

According to MFAN survey findings, military spouses have achieved higher education than their civilian counterparts, yet their unemployment is more than five times the national average—we must ask, "why?"

Active duty spouses were asked to describe the obstacles they experienced to employment in a close-ended question. They most frequently selected the obstacles in the graphic below. Of all the obstacles below, active duty spouses were significantly less likely to experience obstacles related to health/medical.

OBSTACLE	PERCENTAGE
Lifestyle Challenges (i.e., Moving, Service Member Career Demands)	46.1%
Child Care Obstacles	41.6%
Family-Related Obstacles (i.e., Responsibilities)	35.2%
Position Obstacles (i.e., Hours and Opportunities)	26.0%
Skill-Based Obstacles	15.4%
Employer Bias Toward the Military	14.7%
Health/Medical Obstacles	14.2%

## CHALLENGES

# 36.3%



**of unemployed active duty spouses shared stories of the challenges of frequent moves**

To shed additional light on the intersection of employment and military life, respondents were asked to explain the impact that military life had on their employment experiences in an open-ended question. Their qualitative responses highlighted the barriers, above, as key themes.

Unemployed active duty spouses shared stories of the challenges of frequent moves (36.3%), child care affordability and availability (20.1%), the demands of military life (16.2%), and issues with underemployment in previous employment situations (12.3%). These most common themes were reported in similar proportions by active duty spouses who were employed full time and part time. These issues do not only individually impact employment experiences, they compound. The spouse of an active duty service member in the Army who was unemployed and looking for work shared,



***Due to all the moves, we opted to homeschool our children. Seventeen years later, it's like no one wants to hire a 'career mom.' I went back to college, got a degree, just to be PCS'd to a place where I can't use my degree.***

The unique components of military life, like PCS, coupled with obstacles that people are facing around the country like child care shortages, compound to make employment a particularly challenging issue for active duty spouses.

## Transition

One of the most crucial “future” considerations for military and veteran families is the transition from military service to civilian life. To capture the most recent experiences about transition from military life, MFAN asked respondents who had recently left military service within the last five years what programs and resources they had utilized. The DoD Transition Assistance Program (64.4%) and the GI Bill (58.5%) rose to the top.

Respondents were asked an open-ended question about the transition support they wished they had. Responses primarily focused on the Transition Assistance Program (19.5%) specifically requesting higher-quality assistance, seminars and in-person events focused on retirees, and better follow-through by the program. The spouse of a Navy retiree reinforced this theme stating,



***[We needed] actual programs that taught things that we needed to know. Spouses feeling more welcome at TAP. DoD 'counselors' that know what they are doing and are unbiased. Too many share their opinions vs. facts.***







Respondents seek practical employment support (14.0%) such as assistance with job searches, resume writing, placement, and career counseling. In 2023, there was a strong desire for specific assistance for military spouses as they also transition from military life (11.0%). Respondents also voiced the need for mental health support and additional information about TRICARE and

navigating VA benefits and medical disability (9.8%). Lastly, respondents sought general awareness and ease of access for support services such as SkillBridge, retiree benefits, training or certification programs, extension of move support, financial assistance, and more in-depth online resources (8.5%). The spouse of a Marine Corps retiree summed up this theme, stating,



***More support from the outgoing command when a member is retiring. Let them go to appointments and help their family with things they need to do to set up the move and new life. My husband was sent on deployment and long field ops in the months prior to retiring which caused us so much stress. It's like they were jealous he was leaving, so they made it difficult on us, which left a very bitter taste for us.***

PROGRAM	PERCENT OF RESPONDENTS
DoD Transition Assistance Program (DoDTAP)	64.4%
GI Bill	58.5%
TAP eLearning	41.6%
Community-Based Transition Services and Resources	40.5%
Non-Profit Transition Services and Resources	35.5%
Department of Labor Employment Workshop (DOLEW)	34.4%
VA for Vets / Veteran and Military Spouse Talent Engagement Program (VMSTEP)	28.5%
Transition Employment Assistance for Military Spouses (TEAMS)	27.5%
Employment Navigator and Partnership Pilot (ENPP)	23.4%
Career and Credential Exploration (C2E)	13.2%
Military Spouse Transition Program (MySTEP)	12.4%
Employment Fundamentals of Career Transition (EFCT)	12.0%
Wounded Warrior and Caregiver Employment Workshop (WWCEW)	8.2%



# Military Life Expectations, Retention, and Community & Connection

For the first time in 2023, MFAN added new survey sections to better understand respondents' expectations when they entered military life and what is currently incentivizing them to stay in military service. Also, in this section of the report, and in alignment with previous iterations of the Military Family Support Programming Survey, we asked respondents about the support and community resources most helpful to them.

## Motivations to Serve

MFAN asked respondents to share what motivated them to join military service and to describe their expectations of military life since joining. This section of the survey was only displayed to

currently serving family respondents—active duty service members and their spouses—as well as all National Guard and Reserve members and their spouses, regardless of activation status.

When asked what inspired respondents' military service, five key themes emerged; the benefits of military life, patriotic calling, family legacy and tradition, push factors, and intrinsic motivation. Statistical analysis on these qualitative themes revealed that when inspired to join military service by a patriotic calling, respondents were significantly more likely to report excellent family well-being. Patriotic calling and other parent themes are explored, on the next page.

Benefits of Military Life	30.7%
Patriotic Calling	29.1%
Family Legacy and Tradition	16.7%
Push Factors	14.7%
Intrinsic Motivations	14.5%

## 1 30.7% Benefits of Military Life

The most common theme in these responses revolved around the benefits of military life. Some benefits were the formalized benefits themselves: the GI Bill, retirement, health insurance, and housing. But more often than that, respondents spoke of the benefits of stability including financial security, job security, and the ability to provide for their family. The spouse of an active duty Army member said that their family was inspired to enter military service by *“the potential to see different parts of the world, better financial security than civilian lifestyles, and health care.”*

## 2 29.1% Patriotic Calling

The second largest proportion of respondents described a patriotic calling to serve. The spouse of an active duty Air Force member explained, *“My spouse joined the military to serve his country and make a difference. He desired to protect our country and our freedom as Americans.”* This sentiment was not uncommon in the data. Respondents spoke of their desire to serve, their responsibility to protect, and their need to give to others in service to their country. Many respondents were influenced by the events of September 11, 2001, and were motivated to join in support of the military mission of the Global War on Terror.

## 3 16.7% Family Legacy and Tradition

The third most common theme described was the inspiration to join military service because it is part of their family legacy and tradition. As plainly stated by one active duty Army member, *“Military service is a family business! My father served 34 years, my brother, and my in-laws have all served.”* Military family respondents were often inspired to join military service because their family has served for generations. Whether it was a grandparent, parent, or sibling who served, seeing others dedicate their lives in service to their country was a common motivation for joining.

## 4 14.7% Push Factors

There were also a portion of respondents who were inspired to join the military for more practical reasons. Whether escaping bad circumstances, simply job seeking, or looking for a fresh start, nearly 15 percent of responses to this question suggested that joining the military was a means to an end.

## 5 14.5% Intrinsic Motivations

Finally, a portion of respondents mentioned that they just always wanted to join the military. Whether their motivations stemmed from a desire to lead or a desire to be a part of something bigger than themselves, many service members joined military life for highly personal, intrinsic reasons.



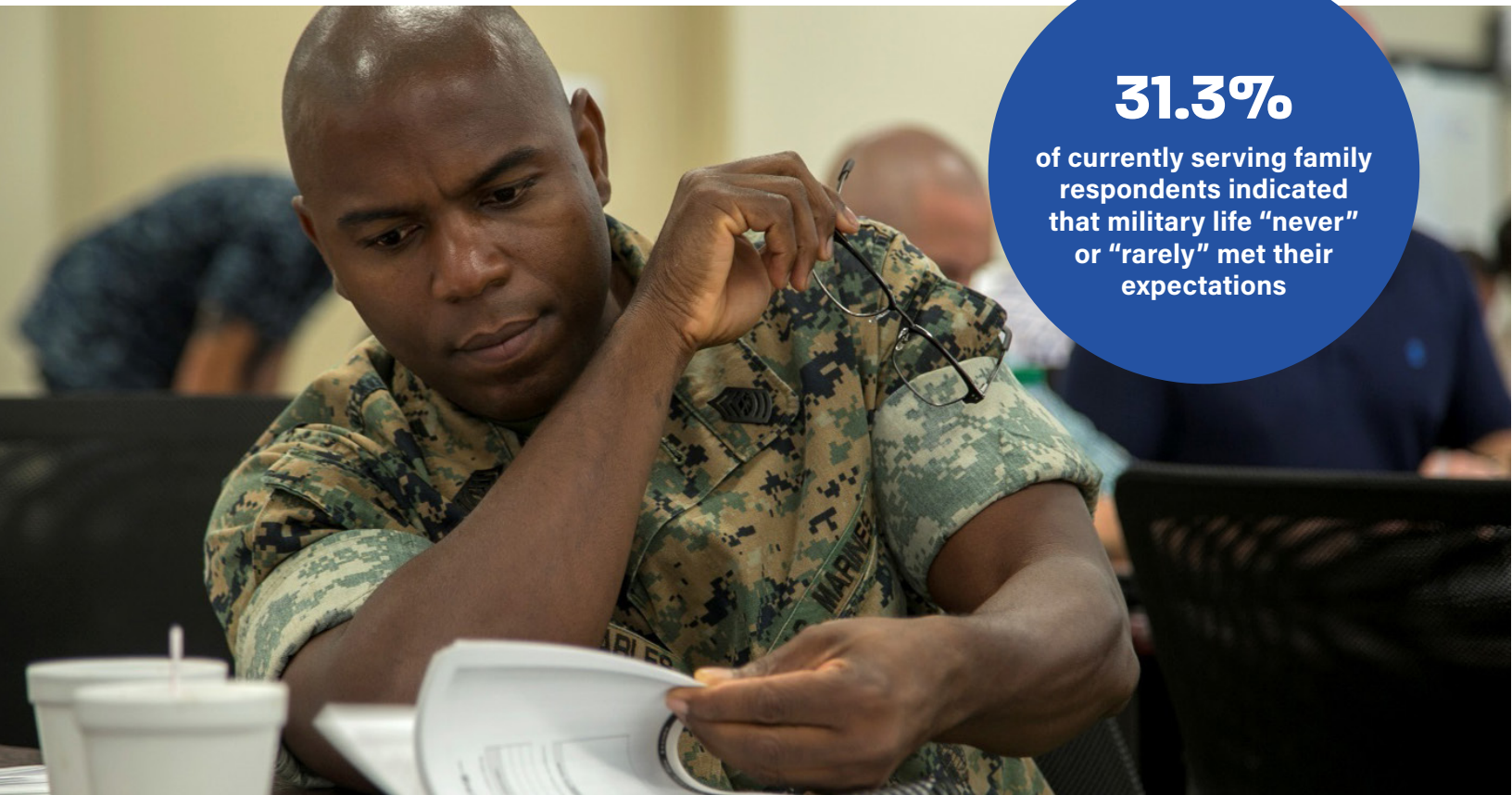
When examining these themes against time in service, the benefits of military life resonated across all categories of time in service, whereas service due to patriotic calling resonated most with respondents who indicated they had been in military service for over 16 years.

The data becomes even more interesting when currently serving family respondents were asked to describe how frequently experiences in military life met the expectations they had when they first joined. Nearly half of respondents (43.1%) indicated that military life “sometimes” met their expectations. Slightly more than 30 percent (31.3%) indicated that military life “never” or “rarely” met their expectations, and 25.2% indicated that military life “very often” or “always” met their expectations.

## Retention

In an effort to expand on findings from 2021, in 2023, MFAN asked currently serving family respondents about their plans when the service member first entered military service as compared to their current plans.

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. An active duty Army member shared, *“When I joined, I was pretty open-minded. I never thought I would have deployed four times. Initially, I thought I would only do my first contract and here I am 17 years later.”* An active duty Air Force member added, *“I got educated and learned a lot about aerospace and got a lot farther than I thought I ever would in life.”*



**31.3%**  
of currently serving family respondents indicated that military life “never” or “rarely” met their expectations



## LENGTH OF SERVICE

Current Time in Service	5 years or less	11 to 15 years	16-20 years
Anticipated Total Time in Service	5 years or less	20 years or longer	20 years or longer

■ Significantly more likely

Interestingly, there was a statistically significant relationship between time in service and how long currently serving respondents plan to serve.

When asked about morale, most currently serving family respondents (45.7%) reported that their morale had decreased over time and 40.0% indicated morale had remained consistent. When asked about the service members' level of morale for military service over the past two years, the majority rated their morale as "moderate" (37.2%), whereas 34.8% rated their morale as "low" or "very low," and 28.0% rated their morale as "high" or "very high." Morale was significantly related to family well-being, with respondents reporting a high or very high morale for service being significantly more likely to report excellent family well-being.

When asked about chain of command, the majority (53.3%) of currently serving family respondents said they were satisfied or very satisfied with their/the service member's most immediate and current chain of command. One in five respondents (21.8%) were very dissatisfied or dissatisfied with the service member's chain of command. Finally, 24.9% of respondents reported neither satisfaction nor dissatisfaction.

In a qualitative question, currently serving family respondents were asked what factors might influence their decision to leave military service. Although robust in their responses, the primary theme largely centered around career-related reasons (45.6%) such as overall job satisfaction and working conditions, lack of promotion opportunities and upward mobility in the

military, financial reasons such as better pay and benefits, and less stress in civilian employment.

Family-life balance and well-being (29.0%) was another strong potential influence to leave military service. In this theme, respondents expressed motivating factors such as freedom from deployments or other separations, geographic stability, lack of quality time with immediate and extended family, and educational and social stability for children. The spouse of an active duty service member shared,



***If our kids can't participate in academic, social, or extracurricular activities in which they've built a groundwork and passion, due to military PCS moves, or if they show significant social or emotional struggles. Their safety and well-being are a priority above and beyond military service.***




Additional factors of influence for respondents to exit military service included retirement (27.2%) – planned, forced, or medical; physical or mental health reasons (10.5%), and allures of the civilian world such as personal freedom, flexibility, and choice (7.0%).

When asked what, if any, benefits or factors influence their decision to stay in military service, most respondents (65.4%) indicated that consistent income was their primary motivating factor, followed by health care benefits (62.2%), retirement benefits

(53.2%), housing allowance/living accommodations (36.7%), and educational benefits such as Tuition Assistance or the GI Bill (36.7%). Only 6.2% of currently serving family respondents indicated that there were absolutely no factors influencing their decision to stay in military service.

Lastly, currently serving family respondents were asked which benefits, or factors, could further incentivize their decision to stay in military service if possible and made available.



**POINT TO PONDER: RETENTION**

**70.6%** of currently serving family respondents indicated that increased pay would be their biggest motivating factor to stay in military service

Lastly, currently serving family respondents were asked which benefits, or factors, could further incentivize their decision to stay in military service if possible and made available. 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 (70.6%), followed by a higher quality of life (opportunities for spouse or partner’s career, increased opportunities for child care, higher quality health care services, increased time with family) (61.9%), higher predictability of military life (set working hours, fewer/shorter TDYs, fewer/shorter deployments) (50.0%), housing-related improvements (49.6%), and higher quality of military leadership (48.7%).

**Only 4.4% of currently serving family respondents indicated that there were absolutely no factors that would influence their decision to stay in military service – even if made available to them.**

# Community and Connection

As military families move around the world, building community and connection is incredibly important.

As in previous iterations of the Military Family Support Programming Survey, respondents were asked to rate their experiences with civilians over the past two years. Just over 90 percent (90.3%) of respondents said that their interactions with civilians were more likely to be neutral or positive, rather than poor or very poor (9.7%).

Yet again, the analysis captured a statistically significant relationship between military family interactions with the civilian community, loneliness, and family well-being. Respondents who had negative or even neutral experiences with the civilian community were significantly more likely to report loneliness and moderate or poor family health. Conversely, respondents with excellent family health were more likely to have had positive interactions with the civilian community and lower reports of loneliness.

In 2023, all respondents were asked the number of miles they live from military installations. The majority (37.8%) indicated that they live 20 miles or more from a military installation. For active duty family respondents, 29.8% reported that they live six to 14 miles from a military installation, five miles or fewer (21.8%), 20 miles or more (16.9%), and 15 to 19 miles (13.2%). Nearly a fifth (18.2%) of active duty family respondents reported living on a military installation.

Respondents were also asked the frequency in which they visit a military installation. Nearly 40 percent (38.8%) shared that they visit a military installation less than once a month and another 20.9% visit a military installation daily.



For active duty military spouses, 33.4% visit a military installation daily, 19.1% visit less than once a month, and 18.3% visit a few times per month.

Respondents were asked about their preferred mode of participating in support programs – in-person, online, mobile, or a combination of modes. Similar to the findings in the 2021 Military Family Support Programming Survey, military and veteran family respondents are most likely to want their general and mental health, as well as their children’s educational resources, in-person. There was a slight change in the 2023 data; military and veteran family respondents preferred all other resources in a hybrid format, both online and in-person.

IN-PERSON	HYBRID OF IN-PERSON & ONLINE
General Health Care	Financial Education and Counseling
Mental Health Care	Moving/PCS Information
Children’s Education	Employment Resources
	Self-Care Programs
	Personal Relationship Information
	Military Transition Resources

The preferred mode of support resources become more interesting and impactful when broken down by age.

AGE RANGE	MOST PREFERRED MODE OF SUPPORT RESOURCES
18-24 Years Old	Online or Hybrid
25-34 Years Old	Online or Mobile Apps
35-49 Years Old	Hybrid
50 Years or Older	In-Person or Hybrid

When respondents were asked how they sought out general support resources in the past two years, the top five areas surfaced: 39.4% reported using the internet to find resources, 28.1% reported using social media, 25.7% sought assistance from Military OneSource, 22.7% found resources via word-of-mouth, and 18.4% used installation-based support centers.

The most frequently reported resource used by military and veteran family respondents aged 18-49 was internet searches. Social media platforms and groups were frequently reported by those aged 25-49. Respondents over 50 were most likely to indicate that they had not used support resources in the past two years.



New to the 2023 survey, currently serving family respondents were specifically asked about their experiences accessing and utilizing their chain of command as a family support resource.

Nearly half (43.2%) of currently serving family respondents indicated that they were uncomfortable or very uncomfortable going to command for personal matters. Of those respondents who did reach out to their or the service member’s immediate and current chain of command, the largest group communicated via an in-person meeting (58.8%), followed by email (43.4%), and phone (33.1%). Respondents least frequently communicated with command via an event (7.4%) or virtual meeting (5.9%).

In a qualitative question, all respondents were asked about their experiences accessing general support resources. Many respondents (37.4%) reported an overall positive experience – indicating that resources are convenient, helpful, or easy to access. An active duty Air Force member confirmed, *“I got the information I needed and the assistance I needed at my fingertips.”* The spouse of a Navy retiree added,



***On the positive side, I have found that the military and civilian communities offer a variety of support resources including mental health services, child care, and educational resources. I have also found that these resources are generally easy to access.***

Just under 20.0% reported having a negative experience, stating that resources are non-responsive, difficult to find, and that the process is overwhelming. In nearly equal proportions, some respondents (10.9%) said they simply use the internet to find or access resources, and 9.5% of respondents indicated that they do not use any support resources.





## Looking Ahead

MFAN is committed to understanding the military journey for those who serve today, those who served, and those who will follow. Our country, our national security, our democracy counts on those who serve. They count on their families, and this report has shown that their well-being—the whole family—and propensity to recommend military service are not mutually exclusive.

Now that a range of aspects of military life have been explored, we return to the question, “Why?” – “Why do (57.6%) of respondents recommend military service and 30.3% do not?”

There are commonalities in why respondents joined and why they would recommend service. More than half (57.6%) of respondents who would recommend military service did so because of the unique opportunities military life offers and access to benefits. Respondents described their appreciation for the opportunities and experiences that come as a result of their military careers.

Personal growth, responsibility, adventurous assignments, traveling and living in different locations, seeing the world and experiencing different cultures, serving the country and doing something “bigger than yourself” all defined this top theme. Additionally, respondents appreciated the general benefits, security, and stability that come with military service. Examples include, income, health care, education, and retirement.

RECOMMENDING  
MILITARY LIFE



**57.6%**

**of respondents recommend  
military service**

While 30.3% do not recommend  
military service



Although the respondents who would recommend military life remained positive overall about military service, new subthemes emerged across the data. Respondents said that they would recommend military life, but with a healthy caution. The spouse of an Air Force retiree said,



***It was a long, hard career, and even though we landed in a good place, it was decades of battling command and bureaucracy to get earned benefits. That, along with family separations, was really hard. I would rather see my kids thrive in a community they love, in a career they can grow in, and be safe in what they choose. But military life is a perfect career for many. If I know someone well suited for it, I would support that decision 100%.***

In another subtheme, respondents indicated that they would perhaps recommend short-term military service (e.g., serving one contract) to serve

as a launching pad inclusive of helpful benefits to get started in life versus recommending an entire career in military service due to the difficult lifestyle. The spouse of an active duty Army member explained,



***Yes, but with extreme warning and disclaimer. They need to understand what this life is all about and the realities of it. Military life has greatly helped set my family up for success. For example, my father retired and has been able to be very successful and smart with his retirement and investments and entrepreneurship in the civilian sector which greatly benefitted me. My husband and I are very similar, so we will continue to set ourselves up for success and chart the path for any future children. It has provided a good and stable life, but it is not an easy one by any means. This question almost needs a 'Yes, but...' answer.***

Conversely, respondents who would not recommend military life to someone considering it were also asked to elaborate, in their own words. Largely, respondents expressed hardships that military life brings. For example, long deployments and separations from family, spousal employment and child care challenges, lack of work-life balance and unpredictable work schedules, lack of personal choice and freedom, and physical and mental health impacts.

Of note, 28.0% of respondents described a “military culture shift,” indicating that the military has lost its focus and grown weak as a fighting force due to a change in values, lack of focus on readiness, poor policies, unethical and toxic leadership, and general lack of discipline and standards. Simply put, these respondents stressed that the military is just “not the same as it once was.”





Slightly over a quarter (25.8%) of respondents indicated that pay and benefits are simply not keeping up with the civilian world. In this theme and seemingly throughout the 2023 data, respondents described in detail the alternative, comparable, or even “better” options available to them in civilian life, perhaps without the sacrifices inherent in military life. The spouse of an active duty Coast Guard member illustrated this theme, stating,



***Uprooting your kids on short tours back-to-back. Inability to find adequate schools. Low pay compared to private sector jobs. TRICARE is awful. Inability for spouses to achieve employment satisfaction or seniority. Constantly being stationed in resort-type destinations where we cannot afford to keep the lights on.***

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Respondents in this theme shared that it is “a lot of work for little pay” and “retirement is not worth the sacrifice anymore.” Respondents were also weary of how political and bureaucratic the military

has become. In this theme, they described the general political climate, impacts of the pandemic, challenges with progression and promotions, and discussion of impending government shutdowns.

Lastly, respondents spoke into a general theme of differences and division. Respondents in this theme described differences in experiences between commands, duty stations, and branches of service. A growing enlisted-officer divide describing the pay, treatment, and morale inequalities between the ranks appeared as well.

Across these analyses, common themes become clear. The reasons that survey respondents would recommend military life, including opportunities and benefits, echo the findings from the civilian population who cite similar factors as their top reasons for recommending service. Meanwhile, those survey respondents who would not recommend military life often report poor family health.

But, we end where we began, the majority of survey respondents would recommend military life. While this report provides multiple opportunities for improvement, struggles, and those repercussions, it also shows areas of growth and optimism.

# 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.

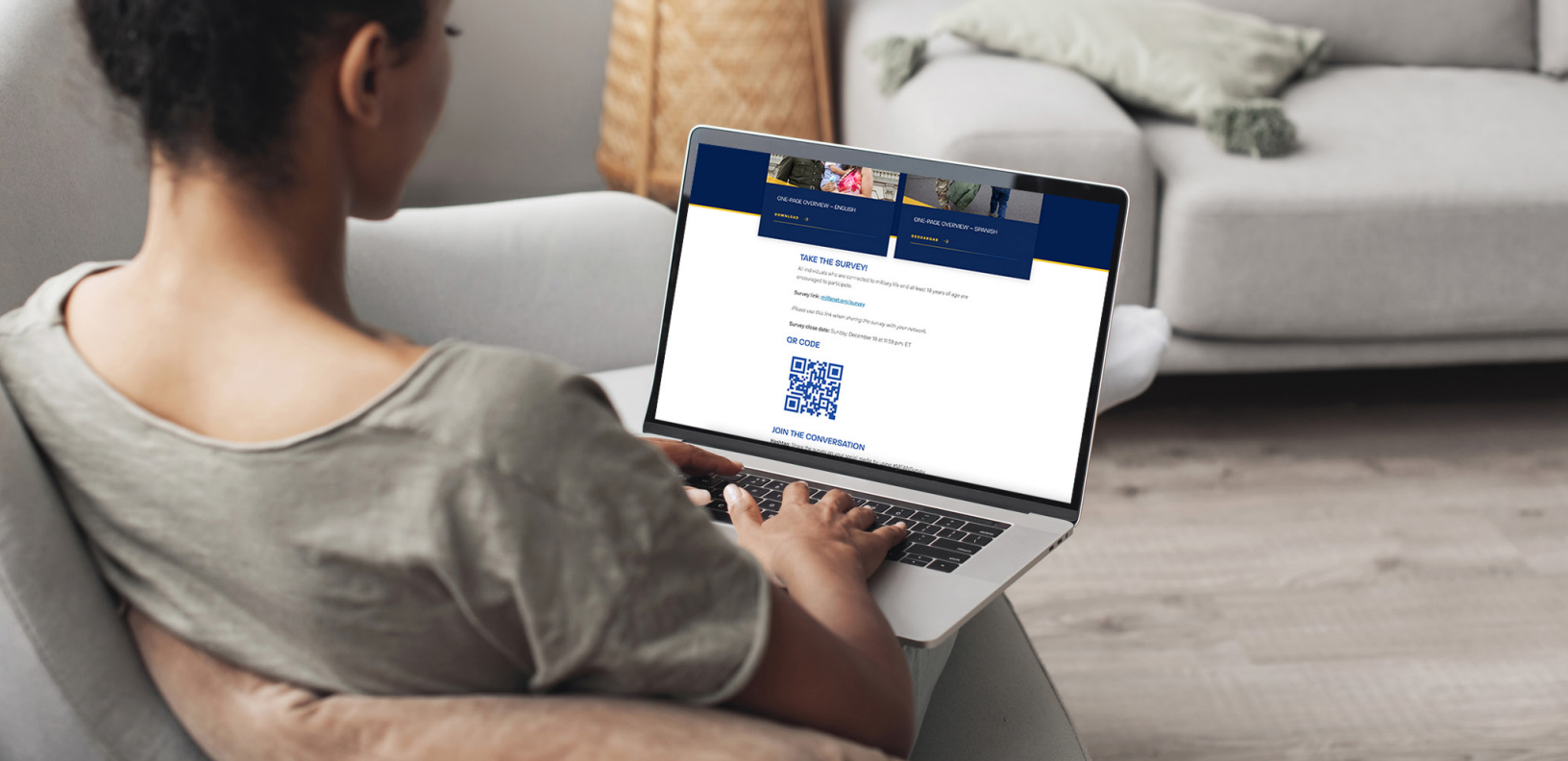
**2** **Modernize how families serve, and how they are supported.** Just as warfighting evolves, so too does the capacity to examine how and from where families serve, leading to important questions such as, what is the driver for frequent relocations across most occupation specialties? Is it a requirement 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.





# Methodology

The 2023 Military Family Support Programming Survey was designed by MFAN's Insights Team, taking into account feedback and perspectives from key partners, members of MFAN's coalitions, members of MFAN's advisory board and alumni, MSO and VSO partners, and government stakeholders. The goal of the survey was to capture the lived experiences of military service members, veterans, retirees, their spouses, single service members, and unmarried partners of service members in key areas of well-being. The survey was designed to shed light on lived experiences, measure key indicators of well-being for the respondent sample, and create a new understanding of the support programming needs and preferences of military family respondents.

The Military Family Support Programming Survey takes a mixed-methods approach to understanding the lived experiences of military and veteran family members. The quantitative questions throughout

the survey instrument measure discrete topics, utilize validated scales, and support survey branching and logic. The 2023 iteration of the Military Family Support Programming Survey included the Consumer Federal Protection Bureau Financial Well-Being Scale, the Family Health Scale, the Department of Housing and Urban Development Housing Burden Scale, the University of California Los Angeles Loneliness Scale, and the United States Department of Agriculture Six-Item Short Form Food Security Scale. Quantitative questions were analyzed using descriptive statistics, statistical analysis, and crosstabulation. These features allow for the full sample to be broken down by sub-population, enhancing experience comparisons.

The study and outreach design, survey instrument, and analysis plan were reviewed and approved by the Institutional Review Board at Wayland Baptist University.

Qualitative questions lay at the heart of the Military Family Support Programming Survey. The 2023 iteration of the survey included 102 qualitative questions, yielding 71,331 individual qualitative responses. A member of the MFAN Insights Team read every single response in detail and tagged each for themes and sub-themes. The themes presented in this report are accompanied by percentages and charts to capture the most common, consistent themes families communicated in their responses. The manifest effect sizes, captured in percentages, show the tabulated themes. The percentage totals will not add up to 100% because responses may be tagged with more than one theme. The quotes included throughout the report have been selected as representative statements of key themes in the data.

The Military Family Support Programming Survey uses a convenience sampling approach that is partially reliant on a snowball sample. This approach allows MFAN to best use its extensive network and the network of military service members and their families to solicit responses from a vast number and diverse populations of military service members, veterans, retirees, their families, and single service members. The diversity captured in the response sample includes socio-demography, race diversity, ethnicity, gender, and sexual orientation, Exceptional Family Member Program and Special Needs Program representation, wounded warriors, and caregiving family members. The survey was also translated, built, and fielded in Spanish after being beta-tested by native speakers.

This non-probability sampling approach introduces the possibility of sampling bias, but these limitations are curtailed by a robust sample size and outweighed by the benefits of including any military and veteran family voice that chooses to participate in the sample. Due to this limitation,



the resulting data set is not predictive in nature. Instead, it captures a snapshot in time of military and veteran family member experiences and recommendations around support programming needs.

The 2023 Military Family Support Programming Survey was fielded from October 2 to December 10, 2023. Outreach was conducted on a variety of outreach channels including MFAN email listservs, MFAN and partner organization social media accounts (Facebook, X, Instagram, and LinkedIn), the MFAN Blog, news articles, and partner outreach. Respondents who completed the survey were invited to submit their contact information for entry into a prize drawing. Outreach measures resulted in a sample of 10,149 responses, which closely resembles the 2022 demographic profile of the full force as published by the DoD.

Respondents completed the survey on computers or smart devices using a web browser. After reading an informed consent, respondents were asked to indicate consent by proceeding into the survey. The first question asked respondents to identify their connection to military life. If no connection was selected, respondents were guided out of the survey instrument.

Respondents who were military-connected were guided through the remainder of the survey using branching and skip logic, which ensured respondents saw only those questions that could pertain to their experiences in military life. For example, a single service member was not presented with questions regarding their marriage, and a married couple without kids was not shown questions regarding children. For this reason, the sample size for individual questions varies. Percentages throughout the report represent the percent of respondents who answered that question. Most survey questions were voluntary, except seven questions of key interest to MFAN and broader stakeholders in the military family space, which were required.

Once data collection was complete, MFAN's in-house Insights Team carefully analyzed all 10,149 responses using Qualtrics data analysis software. Guided by methodological best practice, the Insights Team reviewed every response to every question. Repetitive, nonsensical, and encyclopedic responses were omitted from the analysis to ensure the validity of findings reported for each question, with varying N.

Respondents who entered the prize drawing were randomly selected to win 100, \$100 CVS gift cards. The gift cards were distributed via email in the month after the survey closed.

The year of survey fielding, 2023, marked MFAN's ten-year anniversary and a ten-year milestone in data collection and analysis. Trend line analyses built using MFAN data from surveys fielded in 2014, 2017, 2019, 2021, and 2023 have been included throughout the report. These findings are meant to be comparative in nature and are not designed to be predictive. These findings are comparisons of absolute percentages and were not subjected to additional, comparative statistical analysis. Trend line findings represent the experiences of MFAN survey respondents at points in time over the previous decade and shed light on how experiences of military and veteran life have shifted over time.



# Outreach Partners

AAFMAA  
Advanced Remarketing Car Donation Wizard  
Air Force Academy  
Air Force Aid Society  
Amazon  
America and Military Saves  
America's Warrior Partnership  
American College of Financial Services  
American Military Spouses Choir  
American Red Cross  
AmeriForce Media  
Armed Services YMCA  
Army Emergency Relief  
ARMY Magazine  
Association of Military Banks of America  
Bank of America  
Barry Robinson Center  
Baylor University, Collaborative on Hunger and Poverty  
Blue Star Families  
Bob Woodruff Foundation  
Bobslist  
Chevron  
Cigna  
Coalition to Salute America's Heroes  
Coast Guard Academy  
Coast Guard Mutual Assistance  
Code of Support Foundation  
Combined Arms  
Conduit  
Congressional Military Family Caucus  
Connecting Vets  
Cornell University  
Clover Park ISD  
CVS Health  
Cybercrime Support Network  
Dartmouth College  
Defense One  
Defense Commissary Agency  
Deloitte  
Department of Veterans Affairs  
Easterseals DC, MD, and VA  
Elizabeth Dole Foundation  
Endeavor UFC  
Esposas Militares Hispanas  
Express Scripts  
Federal News Network  
Feeding America  
Feeding Colorado  
FINRA Foundation  
Fiserv  
Food Care Center of Killeen  
Food Lifeline  
Foodbank of Southeastern Virginia and Eastern Shore  
Fort Belvoir Armed Forces Wellness Center  
GovX  
Habitat for Humanity  
Hall Hunger Initiative  
Hidden Helpers Coalition  
Hilton  
Hiring Our Heroes  
Hope for the Warriors  
Houston Food Bank  
Humana Military  
Hunger Free Oklahoma  
Hunger Solutions New York  
Hunt Military Communities  
Infantry  
Instant Teams  
Iowa Food Bank  
It's a Military Life  
JBSA Partnership Alliance  
Johnson and Johnson  
JPMorgan Chase & Co.  
Leatherneck Magazine  
Lockheed Martin  
Manna Church  
Manufacturing Institute  
Marathon  
Marine Academy  
Marine Corps Marathon  
Meals for Vets  
Military Child Education Coalition  
Military Families Magazine  
Military Family Building Coalition  
Military Family Financial Readiness Coalition



## Outreach Partners, *continued*

Military Family Food Insecurity Coalition	Nexstar	United Through Reading
Military Heritage Magazine	Northrop Grumman	University of California – Berkeley
Military Housing Roundtable	Northwest Harvest	University of California— Los Angeles
Military Reach	Nourish Pierce County	University of Chicago
Military Spouse Advocacy Network	Operation Child Care	The University of Texas at Austin
Military Spouse Employment Partnership	Operation Healing Forces	US Naval Academy
Military Support Groups of America	Operation Homefront	US Veterans Magazine
Military Talent Partners	Opportunity Starts at Home	USAA
Military Times	Oracle Cerner	USO
Military.com	Partners in PROMISE	USU Center for Deployment Psychology
MILLIE	Pasadena City College	UT Austin Institute for Military and Veteran Family Wellness
Minnesota Military Radio	Patriot Military Family Foundation	Veterans Benefits Administration
Modern Military Association of America	Ready, Healthy, Able	Veterans Top Tags Newsletter
Moody Foundation	Robert Irvine Foundation	VetTix
MSCCN/CASY/VetJobs	San Antonio Food Bank	Virginia Department of Veterans Services
My Military Lifestyle	School Liaison Program	Virginia Military Institute
National Association of Counties	Secure Families Initiative	Warrior Transition
National Guard Memorial Museum and National Guard Education Foundation	SEED SPOT	Washington Food Coalition
National Military Family Association	Spangdahlem Spouses Club	Washington Military Family Hunger Coalition
National Museum of the United States Army	Stars and Stripes	We Are The Mighty
National Veteran-Owned Business Association	Support the Enlisted Project	Wells Fargo
Navy-Marine Corps Relief Society	The Citadel	West Point Alumni Affairs
Nestlé USA	The Schreifer Group	Whataburger
	Thermo Fisher Scientific	White Oak Collaborative
	Troopster	Wounded Warrior Project
	Tyson Foods	
	University of California – Santa Barbara	
	UNC Lineberger Comprehensive Cancer Center	
	Uniformed Services University	

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## Military Family Advisory Network

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1405 S Fern St., #93293

Arlington, VA 22202

[www.mfan.org](http://www.mfan.org)



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