



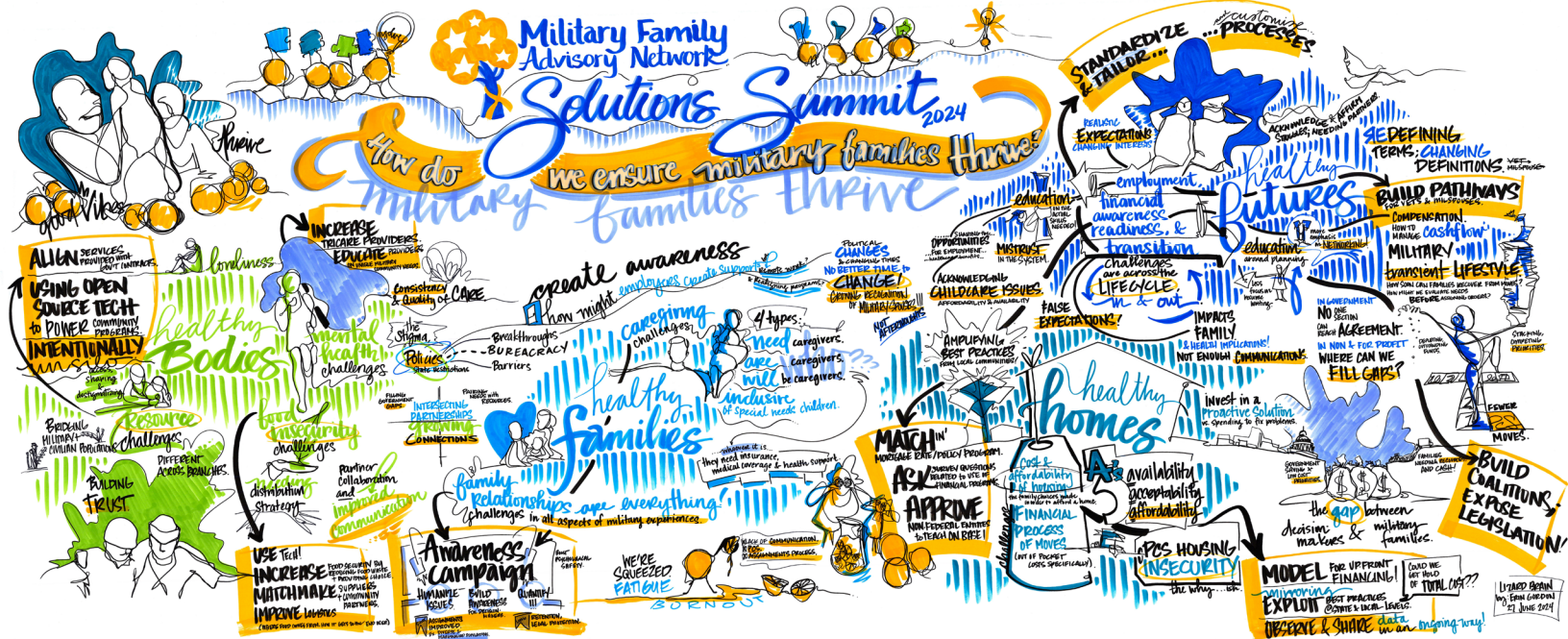
**Military Family
Advisory Network**

Solutions *Summit* **2024**

SUMMARY REPORT

IN COLLABORATION WITH



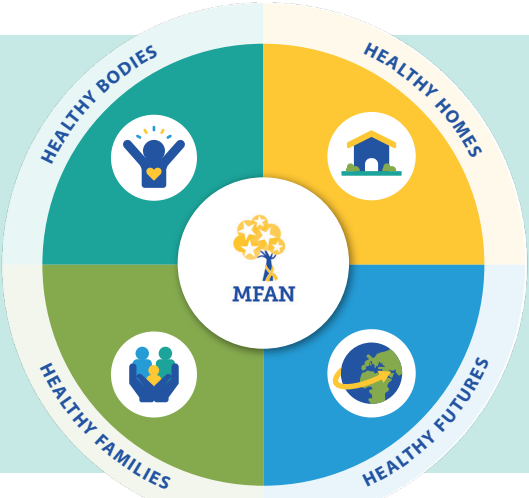


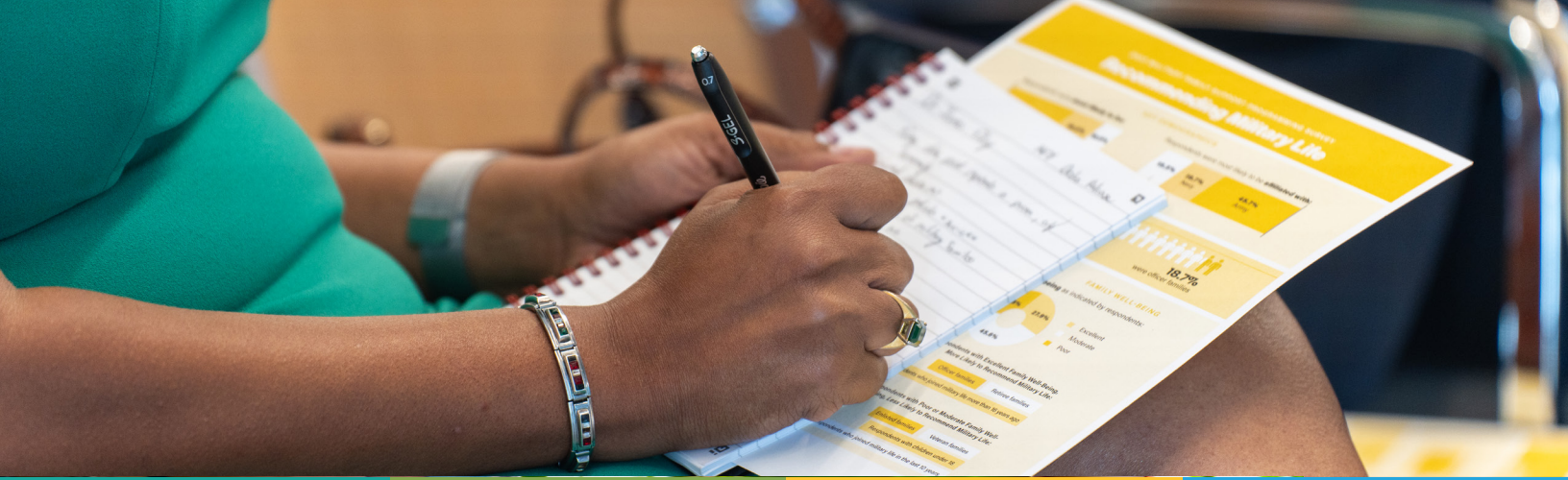
For over a decade, the Military Family Advisory Network (MFAN) has taken an ear-to-the-ground approach to understanding lived experiences, convening stakeholders around key issues, and conducting groundbreaking research into the core issues which impact military and veteran families.

It is paramount that our work takes a comprehensive look at both the positive and negative. We dive below the surface to understand the macro and micro with the goal of discovering actionable findings that will support our collective mission of ensuring that everyone in our 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.

Every two years, following the release of the [Military Family Support Programming Survey](#) results, MFAN brings together military family members and stakeholders who share a commitment to building data-informed solutions. MFAN believes in public-private collaboration. We also believe that no solutions should be designed absent the input of those they will serve. The Solutions Summit is a key example of how comprehensive solutions can be created when we work together.

The 2024 Solutions Summit, in collaboration with CVS Health, engaged over 100 stakeholders in a collaborative process focused on four pillars of military and veteran family well-being. Participants worked to turn insights into action, allowing us as a community to drive real change.





How to Read this Report

As part of MFAN's commitment to rigor and transparency, this report is designed to share with the community key learnings and opportunities identified at the 2024 Solutions Summit, as well as potential next steps we will continue to explore alongside our partners.

Each section of the report — Healthy Bodies, Healthy Families, Healthy Homes, and Healthy Futures — highlights group discussions, organized as follows:

What are the key themes? Participants identified themes within each pillar that resonated with them and came to a consensus on how to focus their breakout group conversations.

Who are the key players? The breakout groups discussed who was already working to address these issues, who should be at the table, and whether these two groups aligned.

Does momentum currently exist to address the issues?

- **Open Doors:** We have momentum for change and only require a catalyst for progress
- **Locked Doors:** Change is possible, but will require effort
- **Brick Walls:** Change is likely to experience resistance and may result in a misallocation of time and resources

Strategies and Outcomes: How can we collectively address the issues?

Recommendations & Next Steps: Proposed solutions for programs, policies, and resources.

Theory of Change: The strategies, activities, and outcomes participants crafted centered around military and veteran family well-being.



Theory of Change

MFAN adopted a Theory of Change approach designed to empower the diverse group of participants to collaborate on crafting impactful strategies, activities, and outcomes centered around military and veteran family well-being.

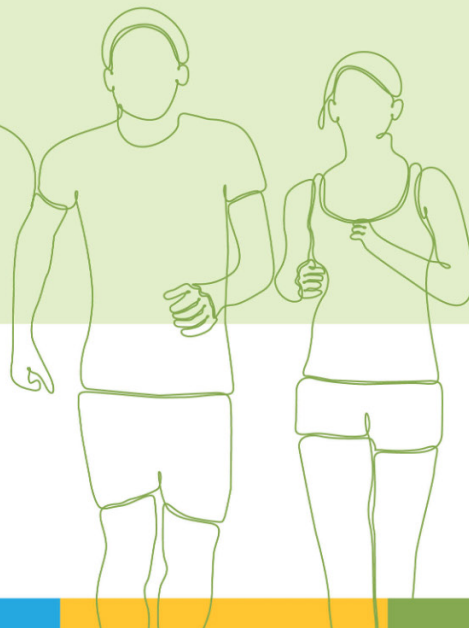
Through the Theory of Change facilitation, participants engaged in a series of thought-provoking exercises. They started by examining the challenge as identified through research, mapping the landscape and key stakeholders involved, and assessing the momentum for change. This structured exploration not only clarifies the issue at hand but also sets the stage for focused discussions on strategies. The goal is for these strategies to become actionable plans aimed at achieving meaningful and desired outcomes.

The Theory of Change process itself is as crucial as the strategies and outcomes it develops. The process creates a collaborative environment where participants learn from each other, exchange diverse perspectives, and build a shared vision. The process fuels collective problem-solving and innovation which leads to strong Theories of Change.

The report provided herein captures summaries of conversation occurring in June 2024.

Healthy Bodies

This discussion was made possible by US Foods



Mental Health, Food Insecurity, & Access to Resources

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. In the 2023 Military Family Support Programming Survey, four key themes emerged within this pillar: health care, mental health, loneliness, and food insecurity.

The three themes the group chose to focus on were mental health, food insecurity, and access to resources.

Almost immediately, the group began discussing a hierarchy of needs when supporting military families. A family cannot thrive without first having their basic needs met: food, shelter, and health. The Healthy Bodies participants felt we must focus our efforts on what one identified as the three A's: Access, Awareness, and Acceptance.

Who are the Players?

Despite the breakout groups focusing their efforts on three different themes, several similarities emerged.

Government

Across all three groups, there was consensus that the Department of Defense (DoD) and Department of Veterans Affairs (VA) are actively working on the issues but that other departments should also be addressing these issues specific to military-connected families. For example, the United States Department of Agriculture (USDA) for food insecurity. While the groups were able to identify government stakeholders actively working to tackle these issues, there was general agreement that their efforts are often slow, not keeping up with technology, and can be hampered by stigma.



Nonprofit or 'For Purpose' Organizations

In all groups, participants were able to list numerous organizations working to tackle food insecurity, mental health, and access to resources.

When discussing which other groups should be addressing these issues, there was agreement that more subject matter experts—who are not necessarily military focused—should be more invested. With that said, this recommendation was also shared with a healthy dose of caution that we also need to be listening to the voices of the families and not just the organizations that are serving them as we design and implement support systems.



Corporate

Across the board, the discussions focused on civilian contractors and the Corporate Social Responsibility (CSR) efforts of private companies as the primary actors working to tackle some of these issues currently. Notably, while discussion groups easily identified multiple government and nonprofit stakeholders who should be doing more, they did not identify nearly as many corporate entities specifically by name.

The other most frequently discussed group was "command." There were numerous discussions about consistency and commitment to helping increase access, eliminate stigma, and raise awareness at the command level.

Does momentum currently exist to address these issues?

While there are nuances across the three issues identified by this group, commonalities between all – mental health, food security, and access to resources – were established.

Open Doors

Overwhelmingly, each group highlighted the amazing work being done by Military/Veteran Service Organizations (MSO/VSO), while still recognizing there are redundancies in support and competition for funds that are impeding progress. Common themes included recent improvements in data, technology innovations, a large network of providers to support this population, a strong commitment from corporate partners, and a sense of patriotism.

Locked Doors

The primary obstacles identified were lack of continuity state by state given the transient nature of this lifestyle, as well as the variation seen branch by branch. Additional challenges identified included competition for funding, gaps in communication and collaboration, stigma in asking for help, regulations, a lack of strategy in distribution channels (specific to food insecurity), and a perception the military population is too small compared to other populations to warrant focused attention.

Brick Walls

The focus of this conversation centered around laws/regulations, political policy, and budget appropriations. Additionally, the group identified the lack of control military families experience and that everything goes through the service member's inbox.

It is interesting to note that command was included in all three discussion groups. In some cases, they were identified as the greatest catalyst for change and in others an absolute brick wall. The impact leadership can have on change is profound and cannot be underestimated as we look towards systemic change.

Strategies and Outcomes: How can we collectively address the issues?

Participants used the shared knowledge on context and momentum to start identifying activities the community could or should consider to address the issues identified. This conversation laid the framework for strategies and outcomes to achieve the goal of ensuring military-connected families thrive. These strategies and outcomes can be found in more detail in the Theory of Change document included at the end of this report. The strategies identified can be categorized into four key areas: policy change, research and knowledge exchange, rapid response/programmatic interventions, and training and education.

Recommendations & Next Steps

Across all three breakout groups, there was agreement that we must do better to increase access to services, raise awareness of resources and programs available, and reduce stigma.

1. Consensus Building and Collaboration

When asked if those doing the work are aligned with the ones who should be doing the work, unanimously, the answer was “no.” The network of those serving the military community was identified as siloed, competitive, lacking communication and trust, and too often vying for the same funds. There must be an emphasis on intentional un-siloing in the military family space so that we can reduce redundancies, quickly match interested funders or partners with the right provider, and all be moving forward in support of military families with clearly identified outcomes that are measured and evaluated for our collective impact.

2. Leverage Technology

Consistent to the findings from MFAN’s 2023 survey, participants discussed that there is not a one-size-fits-all mode of support. What worked for Gen-X may not resonate with Gen-Z and the reliance and capabilities of technology are growing faster than the adoption around well-being support. If we are going to move the needle on any issue currently impacting our community, we must do better at leveraging existing and emerging technology to meet our families where they are.

3. Policy Changes

While many identified policy changes as a locked door and likely a misallocation of resources for their own efforts, there was recognition that this is still necessary. The participants in the room were primarily service providers, military families, and corporate partners who were interested in discussing solutions that could be more rapidly deployed than policy change. However, organizations and individuals focusing on policy change is critical for us to effect change for military-connected families. This group recommended that those interested in policy change need to make sure they are having conversations with the people who can make the change.

4. Cultural Competency and Trust

There was an acknowledgement that many participants have seen a reduction in stigma, but it is still commonplace. Trust must be built across all levels of command to encourage help-seeking behavior. Leaders at MSOs and VSOs must listen to the families they serve. We, as a community, need to do better in ensuring civilian providers and partners have the training necessary to provide culturally competent care. There cannot be trust or forward movement without a commitment from leadership and those who serve this community to better understand the current military family’s journey instead of imposing our own experiences.

Healthy Bodies Theory of Change

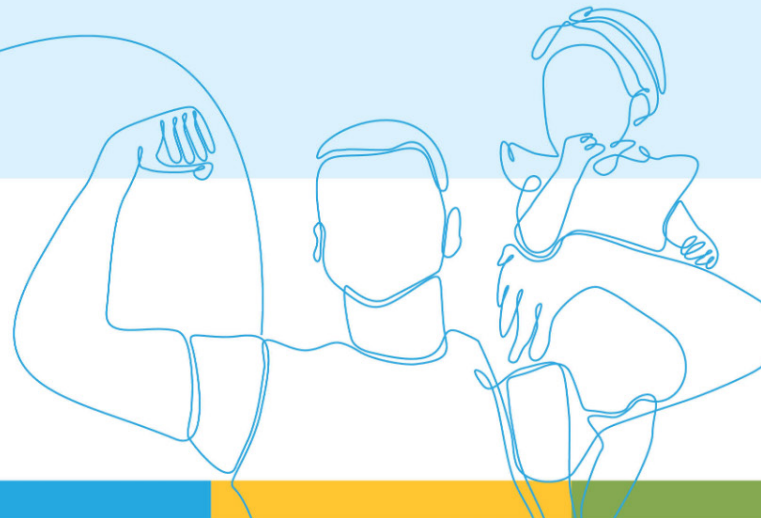
Mental Health: Improve mental health outcomes for military families through policy change and increasing culturally competent care and increase the number of culturally competent mental health providers serving military families

Food Insecurity: Increase food security by reducing food waste

Access to Resources: Ensure access to appropriate resources when and how they are needed

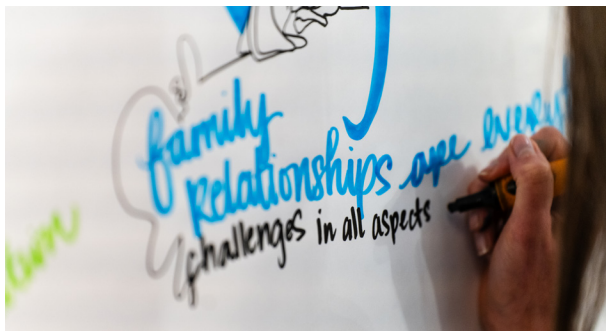
| Topic | Strategies | Activities | Short-term Outcomes | Long-term Outcomes |
|----------------------------|--|--|---|--|
| Mental Health | Policy Change | Conduct meetings with policymakers to discuss the need for culturally competent mental health care | Increased awareness among policymakers and the public | Decrease in reimbursement time for mental health services Improved access to culturally competent care for military families |
| | | Launch public awareness campaigns to highlight the importance of culturally competent mental health care for military families | Decrease in reimbursement time for mental health services | |
| | Research | Collect and analyze data on access to care, reimbursement times, and mental health outcomes | Increased number of TRICARE providers who offer culturally component mental health | |
| | Training | Leverage data to inform policy makers about streamlining the process for becoming a TRICARE provider Provide culturally competent training to healthcare providers focusing on military culture and family dynamics | Improved access to medical providers who understand the unique needs of military families | |
| Food Insecurity | Rapid Response | Pilot programs, both on and off installation, that provide food to families that would otherwise be wasted | Immediate food support and marginal reduction of food waste | Disruption to food insecurity and a network of distributors/vendors that will radically reduce food waste Less food waste and increased nutritional food security |
| | Education | Create educational videos through QR codes on products with cooking tips to avoid food waste, like meal prepping | Increased awareness of food waste and nutritional food security | |
| Access to Resources | Knowledge Exchange | Ecosystem mapping of existing resources | Allows for intentional un-siloing and resource sharing | Reduces redundancies and allows for better alignment between service providers and contracts for services, and increases capacity and efficiency A resource hub built by the community for the community that will allow for dignity and ability to keep up with technology |
| | Leveraging Technology | Using AI and open source technology to build better systems for finding resources | Increased awareness of where to share and find resources | |
| Expected Impact | Mental Health: Improved mental health outcomes for military families Food Insecurity: Improved food security for military families and decreased food waste Access to Resources: Increased access to timely, appropriate, and community-based resources | | | |

Healthy Families



Family Relationships and Caregiving

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.



In the 2023 Military Family Support Programming Survey, seven key themes emerged within this pillar. Participants in this discussion group identified two of the seven themes to focus on: 1) Family Relationships and 2) Caregiving*.



Who are the Players?

While both small groups touched on the existing landscape, they focused most of their discussion on sharing their lived experiences as caregivers and their own diverse family relationships during this timeframe.

One contextual factor that both groups noted was that all sectors (government entities, corporations, and nonprofit organizations) need more information from the military-connected families they serve to be most supportive.

**Conversations established before the release of the RAND study, "America's Military and Veteran Caregivers." September 24, 2024.*

Does momentum currently exist to address these issues?

Open Doors

The family relationship sub-group found that open doors exist in current programs that DoD or the Services currently offer including Army Family Action Plan and the Armed Services Action Plan, Child Care Aware, Military and Family Life Counseling (MFLC), Vet Centers, Chaplain Services, On-base Family Programs (i.e., Army Community Services, Fleet and Family, Military Family Readiness Centers, and Marine Corps Family Readiness). The MFAN PCS Pantry Restock Box program was also noted as an open door.

The lens in which the caregiving sub-group viewed the discussion from was improving employment opportunities for caregiving employees. They found that open doors exist, given the increase in remote work opportunities since the COVID-19 pandemic. They also see there is momentum in the realignment of certain programs to focus more on caregiving.

Locked Doors

In both sub-groups, the lack of awareness and communication about issues within family awareness and caregiving were mentioned as closed doors. In addition, the caregiving sub-group noted that a lack of identification of oneself as a caregiver and a lack of a comprehensive definition of caregiving were also areas with locked doors. As the family relationships group spoke about the diverse make-up of the modern military family, they noted that locked doors currently exist in the assignment process and, subsequently, Permanent Changes of Station (PCS).

Brick Walls

Insurance encompassing healthcare and mental health was noted as brick wall for the caregiving sub-group. The group also noted that acknowledgment of a disability by a service member can also be a brick wall. The family relationships group focused most of their conversation on the open and locked doors and did not get to a brainstorming conversation on brick walls.



Strategies & Outcomes: How can we collectively address the issues?

The two sub-groups in the Healthy Families pillar utilized their work to identify the context and opportunities for momentum to center around two goals the community could take to support family relationships and caregivers. Both groups kept the goal – ensuring military-connected families thrive – at the forefront as they began having framework conversations for strategies and outcomes.

The family relationships sub-group recommended humanizing the issues military families face through awareness campaigns. The caregiving sub-group recommended increasing awareness, communication, and education with employers about caregiving and the role of caregivers in military families.

Recommendations & Next Steps

A key strategy for both sub-groups was raising general awareness of both the diversity within military family relationships and increasing opportunities for caregivers to have flexible employment.

1. Deepen Understanding

Further understanding the modern military family and developing a plan of action to address the varying elements of family relationships will help prioritize the levers to pull first when creating awareness campaigns. MFAN's survey is one method that can aid in this understanding.

2. Categorizing Caregiving to Foster Awareness

The caregiving group noted that caregiving can fall into four categories, as referenced below. Unpacking these categories and determining how they relate to the caregiving employees' needs will be essential in developing appropriate awareness.

- Those who need caregivers
- Those who will be caregivers
- Those who are caregivers
- Those who are caregivers to special needs children

Healthy Families Theory of Change

Family Relationships: Humanize the issues military families face through awareness campaigns

Caregiving: Increase awareness, communication, and education with employers about caregiving

| Topic | Strategies | Activities | Short-term Outcomes | Long-term Outcomes |
|-----------------------------|--|---|--|--|
| Family Relationships | Develop Champions for Change Research and Knowledge Exchange | Identify stakeholders and decision-makers whom will be advocates for working on military family issues | Increased awareness among policymakers and the public | Improved and equitable quality of life; sense of security and psychological safety |
| | | Conduct meetings with stakeholders to amplify the voices of military families Launch public awareness campaigns on experiences of modern military families Collect and analyze data on military family issues and challenges | Development of a formalized assignment process for diverse population groups | Improved retention for branches Improved legal landscape across all 50 states |
| Caregiving | Policy Change Training and Education | Advocate for workforce policies which provide flexible work environments and jobs for caregiving families | Increased awareness among policymakers and the public | Improved caregiver family well-being |
| | | Define what it means to be a caregiver Launch public awareness campaigns to highlight the importance of flexible work for caregiving families Provide culturally competent training to industry leaders to understand caregiving and caregiving employees | Increased number of employed caregivers Increased leadership support for caregiving employees | Positive changes to workplace policies that support flexible work/job opportunities for caregivers |
| Expected Impact | Family Relationships: Improved experiences for military families Caregiving: Improved employment opportunities for military caregiving families | | | |



Healthy Homes

This discussion was made possible by Habitat for Humanity

Financial Process of Moves and Affordable Housing & Cost of Housing

Having a healthy home requires supporting military families as they navigate the challenges of military moves and connecting families navigating privatized military housing and off-installation housing with the resources they need. This pillar encompasses PCS, geobatching*, and housing.

Participants identified several data-informed need areas: frequency of moves, financial process of moves, safety, affordable housing and cost of housing, systems and services, emotional burden and impact, community driven solutions, and ongoing research versus discreet process. The group decided to narrow their efforts on the financial process of moves and affordable housing and cost of housing.

**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.*

Who are the Players?

Both groups discussed key players within four categories: government entities, corporations, nonprofit organizations, and broadly defined “other” players.

The financial process of moves sub-group discussed governmental entities such as Congress, DoD Office of Personnel & Readiness, USTRANSCOM, Defense-State Liaison Office, state/local city leadership, and Chambers of Commerce. In terms of corporate support, this sub-group discussed organizations such as Transportation Service Providers (TSP), MILLIE, U-Haul, Home Depot, PODS, Google, and a variety of technology, data, and logistics software companies. Lastly, the sub-group identified other organizations such as Military Family Advisory Network, National Military Family Association, Chamber of Commerce Foundation, PCS Grades, PCS Like a Pro, and the United States Post Office as current or potential key players. Overall, the financial process of moves sub-group conceded that that military and veteran service organizations were the most agile and quick to change, while Congress and DoD are more fixed or slow to change.



The affordable housing and cost of housing sub-group also identified similar governmental entities such as Congress, DoD, VA, state/ local city leadership, Chambers of Commerce, U.S. Department of Housing and Urban Development (HUD), and Public Housing Authority (PHA). Among corporate support, this sub-group focused on a variety of vital industries such as banking, real estate, builders, short-term rental companies, insurance, grocers, and pharmaceutical companies. Lastly, this sub-group also mentioned the pertinence of research and academia, military and veteran service organizations, and the service-specific relief societies to this specific issue. Overall, the affordable housing and cost of housing sub-group agreed that installation leadership have the most autonomy and accountability to address issues in an agile manner, while the availability, acceptability, and affordability of housing inventory is the most fixed and slow to change.

Does momentum currently exist to address these issues?



The financial process of moves sub-group focused on existing organizations and resources that with additional discussion, advocacy, awareness, and partnership could make a difference. For example, the sub-group suggested that the data surrounding this issue be discussed by the Military Family Readiness Council (MFRC) to explore what could be actioned on and accomplished by DoD without Congress.

Additionally, the group suggested that Military OneSource Plan My Move and PCS Like a Pro partner with military family social media influencers to promote the existing and available resources around this issue. To alleviate temporary lodging expenses and address the lack of available housing during a PCS, the group suggested promoting installation-based RV parks as an option during PCS transition and/or utilize excess land on installations to create more RV parks for this purpose.

Lastly, this group suggested creating a partnership with the U.S. Postal Service to allow military families to set up an “address” (e.g., a free P.O. Box) in advance of a PCS to help families establish their life (i.e., spousal employment or entrepreneurship, children’s school-related needs) in a new duty station before they arrive and get a physical address.

The affordable housing and cost of housing sub-group discussed the need to identify and elevate city and state level partnerships and policies that are already working as replicable “best practices” across the military family space. Additionally, the group discussed messaging opportunities to raise awareness of the value of military installations/presence within a community to homeowners and civilians. Holistically, the group discussed the need to change the narrative and shift the culture for younger military families to aid in retention efforts.



The financial process of moves sub-group felt that the area of greatest impact would be to conduct a transparent audit of existing programs. For example, studying and reassessing the true cost of a PCS at the DoD level including an examination and overhaul of Dislocation Allowance (DLA), Temporary Lodging Allowance (TLA), Basic Allowance for Housing (BAH), as well as other reimbursements and allotments.

Tangentially, the group also discussed opportunities to increase contract competition to modernize current systems or creating an innovation competition open to service members, allowing them to create the next software or personnel logistics system.

The affordable housing and cost of housing sub-group felt the biggest need and opportunity is to create parity with existing housing solutions. Specifically, the group wished to explore how the VA is handling veteran housing insecurity and wondered if there were parallels that could be drawn to the military family space. In that vein, the group felt that a geographic housing study with a consistent strategic plan to evaluate outcomes was necessary. Additionally, the group discussed opportunities for alternative vouchers for temporary housing and the preservation of existing community housing for military families. Again, this specific sub-group circled back to the need for military culture change – especially for mid-level service members – as a potential retention issue.

Brick Walls

The financial process of moves sub-group felt that a military culture shift needs to happen at the senior level. Big picture: this sub-group felt that Congress and DoD need to make innovation investments proactively versus spending money to fix problems reactionary.

The affordable housing and cost of housing sub-group conceded that the primary brick wall appeared to be the ingrained culture of senior military leaders surrounding this issue. This specific sub-group also discussed the timing and tempo of PCS moves, prioritization of finite resources, and utilization of unspent federal resources as additional brick walls.



Strategies and Outcomes: How can we collectively address the issues?

These conversations laid the framework to achieve the discussion goal: to ease the financial burden for military families when PCSing and finding housing.

Key strategies include PCS infrastructure development and support services, the use of research and data to inform PCS policy and process, collaborate with key stakeholders to elevate best practices, development of upfront funding programs, and the continuation of research and evaluation.



Recommendations & Next Steps

It was evident that a key goal for both sub-groups was to ease the financial burden for military families when PCSing and finding housing.

1. Prioritize Strategies to Determine Relevancy and Feasibility

To ensure impactful outcomes, it is critical to evaluate and rank the proposed strategies based on their relevance to the current needs of military families and their feasibility for implementation. This involves assessing the potential effectiveness, required resources, and possible obstacles for each.

2. Circulate Theory of Change with Applicable MFAN Stakeholders

Disseminating the Theory of Change to both internal and external stakeholders is essential for alignment and collaboration. This document outlines the strategic goals, pathways to change, and expected outcomes, serving as a roadmap for collective action. Sharing this framework will enable stakeholders to understand their roles in the broader context and contribute to the overall mission effectively. Furthermore, gathering feedback from diverse perspectives can help refine the approach, ensuring that it resonates with and addresses the needs of all involved parties.

3. Create a Working Group to Make Incremental Progress Towards Defined Outcomes

Establishing a dedicated working group is a crucial step in advancing the defined outcomes. This group should consist of key stakeholders who are committed to the cause and possess the expertise necessary to tackle the complexities of the issues at hand. The working group will be responsible for developing a detailed action plan, setting milestones, and monitoring progress over time. By focusing on incremental progress, the group can maintain momentum, adjust strategies as needed, and ensure that each step taken is contributing towards the goal of easing the financial burden for military families.

Healthy Homes Theory of Change

Improved Financial Process of Moves: To reduce the financial burden of PCS moves for military families

Affordable Housing and Cost of Housing: To support military families by reducing housing costs

| Topic | Strategies | Activities | Short-term Outcomes | Long-term Outcomes |
|---|---|--|---|--|
| Improved Financial Process of Moves | <p>PCS Infrastructure Development and Support Services</p> <p>Use Research and Data for PCS Policy and Process Optimization</p> | <p>Expand RV parks and create an RV rental program near bases</p> <p>Create partnership with U.S. Postal Service for military families to have P.O. Boxes prior to moves</p> <p>Conduct audit of existing PCS reimbursement process</p> <p>Share nonprofit data on the “total cost” of PCS moves</p> <p>Advocate for adjustments to DLA, TLE, and TLA to cover the full cost of a PCS</p> | <p>Reduce out-of-pocket cost of temporary lodging during moves</p> <p>Lengthen timeline military families require when looking for housing</p> <p>Ease transitions for military families, especially those with home-based businesses or children in school</p> <p>Improved (more predictable and fair) PCS reimbursement process</p> <p>Increased accountability by creating a penalty system for service branches who fail to meet timelines</p> <p>Greater understanding among DoD leadership about PCS costs and potential adjustments in financial support</p> | <p>Reduce the likelihood of settling for inadequate or overpriced options with more time in temporary RV housing</p> <p>Reduce financial burden of temporary housing and moves on PCS families</p> <p>Support military spouses' entrepreneurial and home-based businesses contributing to long-term financial stability</p> <p>Improved accountability and more transparent reporting</p> <p>Adjustments to DLA, TLE, and TLA to better support military families during PCS moves</p> |
| Affordable Housing and Cost of Housing | <p>Collaborate with Key Housing Stakeholders to Elevate Best Practices</p> <p>Develop and Implement Upfront PCS Funding Program</p> <p>Research and Continuous Evaluation</p> | <p>Gather key stakeholders to discuss and address PCS housing insecurity</p> <p>Adapt “Veteran Housing Insecurity Plan” to address PCS housing insecurity</p> <p>Get buy-in from DoD for PCS move stipend program</p> <p>Develop a plan for upfront financing during PCS</p> <p>Gather and assess data on housing availability and affordability across different duty stations</p> <p>Implement mechanisms for ongoing evaluation to adapt PCS housing program and strategies</p> | <p>Increased collaboration across range of sectors to address PCS housing issues</p> <p>Successful VA housing policies are identified and become more visible to key stakeholders involved in PCS housing</p> <p>Reduced financial strain from out-of-pocket move expenses with use of PCS-related stipends before moving, instead of months after</p> <p>Enhanced financial support for military families during PCS</p> | <p>Enhanced utilization of established models and policies from VA housing support replicated in PCS housing settings</p> <p>Improved PCS housing outcomes for military families</p> <p>Reduced financial stress during PCS</p> <p>Increased service member retention</p> |
| Expected Impact | <p>Improved Financial Processes of Moves: A more supportive environment for military families during PCS moves, ultimately contributing to their overall well-being and financial stability</p> <p>Affordable Housing and Cost of Housing: Improved retention rates, particularly among mid-level service members, due to improved housing stability and satisfaction</p> | | | |



Healthy Futures

Financial Awareness and Readiness, Employment, and Transition

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



Participants of this discussion identified three themes that resonated with them and came to a consensus to focus their conversations on the following issues: financial awareness and readiness, employment, and transition.

Who are the Players?

Each group identified DoD and associated government entities, extensive lists of military and veteran service organizations, and philanthropic corporate partners. Interestingly, groups also identified civilian support and community within the final category.

Discussion about the players addressing each Healthy Futures area naturally led to identification of gaps in the support network military families rely on.

Does momentum currently exist to address these issues?

Open Doors

Open door discussions yielded ample opportunities for immediate impact. Examples include the need to discuss the effects of unforeseen financial challenges associated with transition, promoting a deeper understanding of health care benefits and continuity of care during transition, and creating protections hiring for veterans seeking employment, and expanding the use of SkillBridge for employment support. Within the financial readiness and awareness discussion, the open doors were chains of command, community organizations, development and exploration of new tech, and increasing stakeholder involvement.



Locked Doors

The locked doors were discussed as longer-term opportunities such as implementing the Military Spouse Hiring Act and adopting a common definition of a “military spouse” in the employment space. For the transition group, these locked doors included enhanced financial literacy for transition, changes in command approach, and addressing the lived experience of transition. And in the financial readiness and awareness space, they identified financial literacy, finding resources, the involvement of state governments, and CASA.

Brick Walls

The slow to change, brick wall discussions across each group identified sticky solutions that would require extensive effort to address, such as legislative changes to increase service member pay, reducing the number of PCS moves, enhancing SOFA agreements, and addressing childcare affordability and availability.

Strategies and Outcomes: How can we collectively address the issues?



Transition

The transition sub-group identified standardized processes and tailored individual pathways as the uniting strategy to create lasting change. In the short-term, this would involve the use of AI technology to create a self-guided survey which produces specific steps and recommendations for service members undergoing transition. The outcome of this technology would be a 360-degree plan with individualized steps for every transitioning service member. This activity would support education around and access to continuity of health care for the lifetime of service members and their families.

Employment

The employment sub-group identified a prioritized activity to get the Military Spouse Hiring Act signed into law and implemented. Other identified strategies included lobbying, building coalitions, expansion of legislation, and building pathways for veterans and spouses into in-demand industries. These strategies would raise awareness of employment challenges, increase job applications, and expand legislated support. The long-term outcomes focused on additional hiring of veterans and military spouses and the identification of long-term career opportunities.

Financial Readiness and Awareness

The financial readiness and awareness sub-group identified activities in support of mid- and long-term financial outcomes including a matching mortgage rate program, deepening research into financial readiness, and approving non-federal entities to teach financial literacy on-base. The mid-term outcomes associated with each of these activities include home ownership, program refinement, and increased access to financial education. Long term, these would serve to reduce the financial impact of PCSing, measure the effectiveness of programming, and provide financial advice throughout a military family journey.



Recommendations & Next Steps

The Healthy Futures conversations yielded several tangible opportunities for engagement.

1. Develop and Implement Tailored Transition Support Tools

Transition is a unique time in a military family journey, and thus needs unique and tailored programming and support. By creating consistency in key support systems, like access to TRICARE, military families would be better supported to navigate transition and build the foundation for a healthy and thriving future post-military life.

2. Advocate for the Military Spouse Hiring Act

Although acknowledged as a slow and difficult avenue for change, advocacy for the Military Spouse Hiring Act was identified as a key activity for the support of military spouse careers and long-term financial security. Passing the Military Spouse Hiring Act would act as a gatekeeper for implementing additional programs and support.

3. Expand Financial Literacy and Education Programs

Finally, by expanding financial literacy and education programming, military families would not only have access to greater support but learn skills that help them to navigate a nuanced financial landscape.

Healthy Futures Theory of Change

Support the Healthy Futures of military-connected families by addressing financial readiness and awareness, employment, and transition

| Topic | Strategies | Activities | Short-term Outcomes | Long-term Outcomes |
|--|--|--|--|--|
| Transition | <ul style="list-style-type: none"> Create Standard Processes Develop Tailored Individualized Pathways of Support | <ul style="list-style-type: none"> Development of AI technology to create a self-guided access path to tailored resources | <ul style="list-style-type: none"> Development of a 360-degree plan with individualized steps for every transitioning service member | <ul style="list-style-type: none"> Stability during transition |
| Employment | <ul style="list-style-type: none"> Lobbying Coalition Building Legislative Expansion Identify Pathways to In-Demand Jobs | <ul style="list-style-type: none"> Approval of the Military Spouse Hiring Act | <ul style="list-style-type: none"> Raise awareness of employment challenges Increased job applications Expanded legislative support | <ul style="list-style-type: none"> Increased hiring of veterans and military spouses Support of long-term career opportunities |
| Financial Readiness and Awareness | <ul style="list-style-type: none"> Raise Awareness of Programming | <ul style="list-style-type: none"> Development of a matching mortgage rate program Deepen research Approving non-federal entities to teach financial literacy on base | <ul style="list-style-type: none"> Increased home ownership Program refinement Increased access to financial education | <ul style="list-style-type: none"> Reduced financial impact of PCS Impactful programming Financial education throughout a military family's journey |

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At its core, the Solutions Summit is a collaborative effort of organizations committed to supporting military and veteran families worldwide. We are immensely grateful to the diverse coalition of public, private, and nongovernmental organizations who are investing in the future of the all-volunteer force.

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Wisdom Wall (pictured on page 1)

Key concepts and conversations from the 2024 Solutions Summit were captured in real time through the use of text and imagery. This visual notetaking provides a synthesized snapshot of the group memory and illustratively serves as a record of the process and results.

Download the wisdom wall [here](#).

Participant Roster

Driving scalable, sustainable impact requires a holistic approach across multiple sectors. The Solutions Summit convened representatives from ‘for purpose’ organizations, government agencies, corporations, foundations, and stakeholders with lived experiences. We extend our gratitude to the following who shared their time, energy, and talents:

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