

February 13, 2017

Senate Armed Services Committee

Personnel Subcommittee

Dear Mr. Chairman, Ranking Member Gillibrand, and other distinguished Members of the Subcommittee,

Blue Star Families deeply appreciates the opportunity to testify in front of the Personnel Subcommittee of the Senate Armed Services Committee on February 14, 2017. Thank you for including our perspective.

The following attachments are also submitted for the record:

1. Written Testimony
2. 2016 Military Family Lifestyle Survey, Comprehensive Report
3. 2016 Military Family Lifestyle Survey, Executive Summary
4. 2016 Military Family Lifestyle Survey, Comprehensive Infographic
5. 2016 Military Family Lifestyle Survey, Recruitment Infographic
6. 2016 Military Family Lifestyle Survey, Readiness Infographic
7. 2016 Military Family Lifestyle Survey, Retention & Reintegration Infographic
8. 2016 Military Family Lifestyle Survey, Spouse Employment Infographic



Written testimony to Personnel Subcommittee of the Senate Armed Services Committee by Blue Star Families

"Review of Department of Defense Single Service Member and Family Readiness Programs"

SASC Personnel Subcommittee

February 14, 2017

2:30-5PM

Chairman Tillis, Ranking Member Gillibrand and other distinguished Members of the Subcommittee, thank you for the opportunity to appear before you today.

I am Kathy Roth-Douquet and I am the CEO of Blue Star Families. Blue Star Families (BSF) builds communities that support military families by connecting research and data to programs and solutions, including career development tools, local community events for families, and caregiver support. Since its inception in 2009, BSF has engaged tens of thousands of volunteers and serves more than 1.5 million military family members. BSF believes that all military families should be able to serve and simultaneously build thriving and healthy families. With BSF, military families can find answers to their challenges anywhere they are. With strong ties to all branches of service, active duty, veterans, and their families, BSF is nationally recognized for its annual Military Family Lifestyle Survey. The largest of its kind, the survey provides both quantitative and qualitative data that reveals a snapshot of the current state of the service members and their families. Conducted annually, the Military Family Lifestyle Survey is used at all levels of government to help inform and educate those tasked with making policy decisions that impact service members and their families--who also serve.

Supporting Military Families Strengthens National Security and Local Communities

Military families are assets to national defense and local communities. They are central to the health and capability of the All-Volunteer Force and are good neighbors actively engaged in making their civilian communities great places to live.

This past year has seen new and emerging security threats in numerous regions while Department of Defense (DoD) budget cuts and personnel downsizing continues. The resulting operational tempo is very concerning to service members and their families. New proposals to make further cuts to housing allowances were accompanied by new cuts to military family support programs. Quality of life issues like military family stability and the impact of deployments on children are increasing relative to lasting concerns regarding pay, benefits, and spouse employment.

Research suggests that service members' top concern is for their family's well-being and family well-being is top consideration in whether a service member stays or leaves the force. In fact, our research shows that while 66%

of service members and their spouses would recommend service to young people, only 43% would recommend it to their own child. While the military has adopted a number of reforms to support military families in the past few years, there is still much more to be done.

Key Priorities for Military Families

Blue Star Families conducted its 7th annual Military Family Lifestyle Survey in April-May, 2016 with over 8,300 respondents including military spouses, active duty service members, veterans, and their immediate family members participating in the survey. The Military Family Lifestyle Survey's response rate makes it the largest and most comprehensive survey of active duty, veterans, and their families.

This year's survey results show a military community at a point of inflection. It shows the country needs to get smarter about what a healthy All-Volunteer Force really looks like - and what it needs it to look like to ensure future success. The All-Volunteer Force was not designed for our current security environment of protracted low-level conflict, nor was it designed for the modern service member - who is better educated, married with children, and living in an increasingly diverse and inclusive society.

Analysis of the qualitative portions of this year's survey reinforced the quantitative findings. For example, extended family separations, frequent moves, and outdated expectations that military spouses sublimate their personal, professional, and familial priorities to support their service member's military service are the most relevant topics identified as substantially reducing the quality of life and attractiveness of martial service. Military families understand that serving may mean making sacrifices in support of service; however DoD must also examine the military necessity of the burdens it asks military families to bear.

Despite varied topics covered in this year's survey report such as Financial Readiness, Veteran Transition, and Healthcare, one clear and consistent theme emerged: the DoD must do a better job of incorporating military families into its current thinking and future planning. Rather than ad hoc measures meant to provide support during periods of acute warfare, military families must be understood as a structural component of the force. Thinking about families in this way makes the country smarter about what it takes to ensure our nation's security and it improves the ability of the DoD to meet recruitment, retention, readiness, and reintegration goals.

Our key priorities for the coming year are based on areas of need identified in our 2016 survey. We feel improvement in these areas also has the greatest potential to reduce the trend of increasing quality of life concerns that was a top trend in our 2016 survey.

The areas we will be focusing on are:

- Increasing understanding among the general U.S. population that operational tempo and family separations remain very high-- seventy-two percent of active duty and military spouse respondents indicated the current op-tempo exerts an unacceptable level of stress for a healthy work-life balance,

and forty-two percent of military family respondents report experiencing more than six months of family separation in the last eighteen months. Military families continue to experience significant challenges and make heavy sacrifices as a result of their service

- Improving access to timely and competent healthcare services is imperative for wellness and force readiness--Improvement to healthcare was a top response when asked “What could DoD do to make it easier for you to ensure your family is healthy & happy during your or your loved one’s military service?”
- Improving employment and career viability for military spouses--unemployed or underemployed military spouses-- military spouse unemployment sits around twenty-five percent (compared to three percent for all married women with children under 18) and is a top obstacle to the financial security and successful retirement or transition planning for military families
- Developing better solutions to the lasting challenge of access and affordability of quality childcare--sixty-six percent of military families are unable to reliably find childcare that meets their needs and it was the top response when asked “What could DoD do to make it easier for you to ensure your family is healthy & happy during your or your loved one’s military service?”

Operational Tempo and Family Separations

The military lifestyle demands long hours, unpredictable work schedules and that families endure frequent and prolonged separations not just for wartime deployments, but also for training, temporary duty assignments, and additional responsibilities that frequently require travel. Service members and their families feel the current op-tempo is unsustainable and threatens the health of their families. Active duty service member respondents rank “general military op-tempo/deployments/training time” as their number five issue and thirty-three percent rank it in the top five issues overall. Seventy-two percent of active duty and military spouse respondents indicated the current op-tempo exerts an unacceptable level of stress for a healthy work-life balance.

Despite the troop drawdowns in Iraq and Afghanistan, military families continue to experience high rates of separation from their service member. Forty-two percent of military family respondents report experiencing more than six months of family separation in the last eighteen months and thirty-seven percent of military couples reported experiencing relationship challenges in the past year related to worry over future deployments. Sixteen percent of active duty family respondents had a family member currently deployed.

For the first time since the survey began ranking issues by respondent subgroups in 2014, active duty respondents ranked the impact of deployments on children as a top five issue. Thirty-one percent of active duty respondents indicated the impact of deployments on children was a top five issue, a fifty-seven percent increase as compared to the 2015 survey, with active duty and military spouse respondents both ranking it the number four issue for 2016. Fifty-one percent of military family respondents feel the DoD support services are inadequate to support military children in coping with deployments. Military leaders can continue to prioritize military family programming as an essential component of readiness while operational tempos remain high and the global security environment remains uncertain.

Healthcare

Healthcare coverage is part of a complete compensation package for a service member and his or her family, just as it is in the civilian labor markets. As military families consider whether or not staying in the military is a good decision for their families, many quality of life and cost considerations go into that decision calculus. In this year's survey satisfaction was considerably higher regarding access to and timeliness of care among military spouse respondents who use Tricare Standard (eighty-one percent) as compared to military spouse respondents who use Tricare Prime with a Military Treatment Facility provider (fifty-four percent).

Medical and mental health care are intimate exchanges between a patient and a provider, requiring trust and empathy. However, thirty-five percent of military family respondents who have a child with special needs report they do not feel their child's needs are being adequately addressed. Forty percent of service member respondents were uncomfortable seeking mental health care from a military provider. For military family respondents who identify as LGBT, fifty-nine percent feel the military system lacks LGBT competent mental health providers, and thirty-nine percent of feel Tricare's LGBT healthcare policies are inadequate.

To reduce uncertainty around healthcare benefits, stakeholders including Congress, the Department of Defense, and the Administration, need to communicate the details of proposed changes early and often. Yearly cuts or changes to benefits erodes trust--and as a result, the readiness--of military families. Only nineteen percent would recommend service to others if the current trend of cutting/changing benefits continues. Additional steps include reducing healthcare red tape experienced by users--especially transferability of established services/specialists after a permanent change of station (PCS), and eliminating the need for referrals to obtain/maintain continuity of care (i.e. referrals for long-term specialty care/educational services should be valid in new duty station without seeking new referrals). We need to learn from trends in the civilian medical and healthcare sector to increase patient satisfaction such as expanding MTF hours to later into the evening, opening weekend hours, increasing same day/next day appointments. Finally, increasing provider continuity and ensuring appropriate staffing levels (i.e. providers assigned to MTF's deploy during their MTF tour, resulting in frequent shortages in providers and lack of continuity of providers at MTF's. Consequently, patients are forced to see multiple providers and lack continuity of care).

Military Spouse Employment

The ability of military spouses to meet their own employment expectations is a significant factor with overall satisfaction with the military lifestyle¹ and with individual service member retention decisions². Fifty-one percent of respondents to our survey identified military spouse employment as a top obstacle to their family's financial security and military spouse employment remains a top concern for active duty spouse respondents. Twenty-one percent of military spouses responded they were unemployed (versus three percent for comparable civilian group -- married women with children under eighteen), a new finding in this year's survey. Findings also

1 Casetenada, L.W. and Harrell, M. (2008). Military Spouse Employment: A grounded theory approach to experiences and perceptions. *Armed Forces and Society*, 34(3), 389-412

2 Scarville, J. (1999). Spouse Employment in the Army: Research Findings. Retrieved from <http://www.dtic.mil/dtic/tr/fulltext/u2/a222135.pdf>

indicate that married active duty and military spouse respondents were twenty-seven percent less likely to have dual incomes than married non-military couples with children under eighteen. Less than half (forty-eight percent) of military families with a civilian spouse earn two incomes, as compared with two-thirds (sixty-six percent) of the general U.S. population with kids under eighteen who field two incomes.

A newly released white paper from the Bipartisan Policy Center appropriately explains how an outdated view of military spouses and families is not adequate for a modern all-volunteer military. In this year's survey seventy-nine percent of active duty military spouses reported being a military spouse had a negative impact on their ability to pursue a career, an increase from last year's survey results. It is important to note that findings indicate that military spouses able to maintain a career are thirty-six percent more likely to recommend military service which contributes towards retention and future recruitment.

Finally, active duty spouse respondents in this year's survey indicate seeking federal employment is not a successful strategy for military spouses despite special military spouse hiring authority. The existing special federal hiring authority does not appear to be a particularly effective initiative for hiring military spouses with seventy-nine percent of military spouse respondents who applied for employment using the hiring authority indicating they had not obtained federal employment.

To address these military spouse employment needs we need to prioritize military spouse employment and education initiatives at the national and community leadership levels. Increase coordinated efforts among the public, private, and nonprofit sectors to promote high-quality portable or work-from-home positions for military spouses that enable employment continuity and career advancement. The DoD and the federal government can clarify the various public hiring preferences available to military spouses and better educate human resource managers and spouses on how to implement/utilize to ensure hiring managers are implementing existing policies.

Childcare Concerns

Frequent moves and geographic separation from extended family members makes the need for childcare especially acute within military families. Childcare continues to be a top need among military families, especially military spouses who are pursuing an education or employment. In this year's survey eighty-three percent of active duty spouse respondents report lack of childcare impacts their ability to pursue employment or education. Interestingly, among active duty spouses' respondents who desire work, those who do not want to work, and those who are unsure, the top three reasons for not working are the same: family commitments, service member's job demands (including PCS, deployments, service member's unpredictable schedule), and childcare. While family commitments and service member's job demands is consistent with last year's findings, childcare replaced relocation in this year's top reason for not working.

Increasing access to affordable, flexible, and high quality childcare will remain a top challenge and presents a substantial opportunity to increase military family readiness. Additional support for flexible and affordable childcare remains a top request with sixty-six percent of military families indicating they are not always able to find the childcare they need and thirty-eight percent report spending \$500 or more per month on childcare. When asked "What could DoD do to make it easier for you to ensure your family is healthy and happy during

your loved one's military service," the top theme among qualitative responses was "offer accessible and affordable childcare."

To address these childcare challenges the DoD needs to simplify on-base childcare enrollment, increase capacity across military-certified providers including occasional care capacity, and increase career to child ratio in order to align with state laws where federal ratios are lower than those mandated by the state. The DoD can streamline the process for re-registering children for Child Development Center (CDC) placements following a Permanent Change of Station (PCS). Finally, the DoD can work to enhance command sensitivity to the growing trend of equitable division of household and childcare responsibilities as well as command support for improving work schedule predictability and military spouse considerations as a factor in PCS assignments.

Conclusion

Blue Star Families believes that military families are assets to both our national defense and local communities. They are central to the health and capability of the All-Volunteer Force and are good neighbors actively engaged in making their civilian communities great places to live. Service members may be employed by their respective services—but they work for all Americans. Thus, the responsibility for supporting military families is certainly a duty of the Department of Defense; however, a healthy nation also shares in this responsibility. Our country can help support military families by learning more about the unique nature of military life and increasing civilian and military collaboration on a number of levels. We can do this by supporting a number of positive military lifestyle factors such as: the employment of military spouses; military child education and wellness; financial and retirement savings education; military childcare; local civilian community engagement; strong mental health; and veteran employment.

Thank you very much, Mr. Chairman.

2016
BLUE STAR FAMILIES
MILITARY FAMILY LIFESTYLE SURVEY

EXECUTIVE SUMMARY

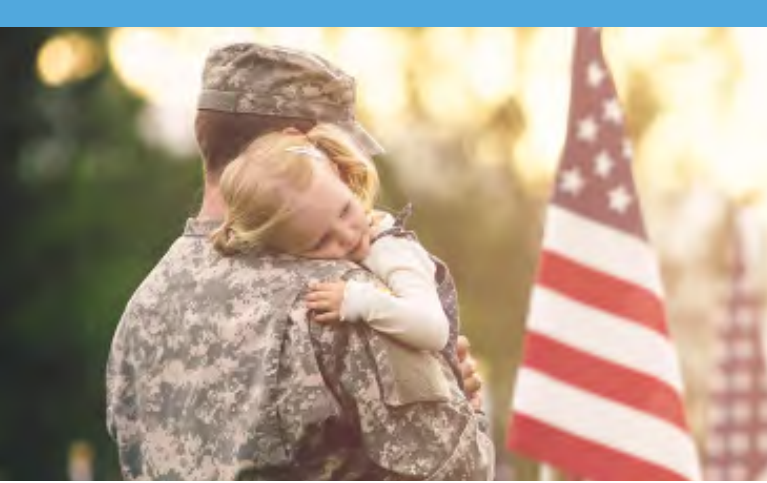
Blue Star Families' annual Military Family Lifestyle Survey (aMFLS) provides a comprehensive understanding of the experiences and challenges encountered by military families. The survey is a **yearly "snapshot" of the state of military families**, offering crucial insight and data to help inform national leaders, local communities, and philanthropic actors. Most critically, the survey is an opportunity to increase dialogue between the military community and broader American society, **minimizing the civilian-military divide and supporting the health and sustainability of the All-Volunteer Force.**

Blue Star Families conducted its 7th annual Military Family Lifestyle Survey in April-May, 2016 with **over 8,300 respondents** including military spouses, active duty service members, veterans, and their immediate family members participating in the survey. The Military Family Lifestyle Survey's response rate makes it the **largest and most comprehensive survey of active duty, veterans, and their families.**

TOP MILITARY FAMILY ISSUES

- Financial issues of military pay, changes to retirement benefits, and military spouse employment are the top concerns among military families.
- Quality of life and wellness concerns are increasing relative to financial concerns. Three of the top five issues for military families are related to quality of life: impact of deployments on children; family stability; and operational tempo.

TOP ISSUES	Active Duty Spouses	Active Duty Members	Veterans
Military Pay/Benefits	59%	61%	56%
Change in Retirement Benefits	37.5%	41%	42%
Military Spouse Employment	37.9%	23%	11%
Impact of Deployment on Dependent Children	37%	32%	21%
Military Family Stability/Quality of Life	32%	33%	15%
General OPTEMPO/Deployments/Training Time	20.7%	30%	19%
Rising Numbers of Service Member and Veteran Suicides	22%	20%	38%
PTSD/Combat Stress/TBI	21.1%	14%	38%
Veteran Employment	13%	17%	33%



SUPPORTING MILITARY FAMILIES STRENGTHENS NATIONAL SECURITY AND LOCAL COMMUNITIES

Military families are assets to national defense and local communities. They are **central to the health and capability of the All-Volunteer Force** and are good neighbors actively **engaged in making their civilian communities great places to live**. Service members may be employed by their respective services, but they work for all Americans—and so do their families.

The past year has seen new and emerging security threats in numerous regions while Department of Defense (DoD) budget cuts and personnel downsizing continues. The resulting **operational tempo is very concerning to service members** and their families. New proposals to make further cuts to housing allowances were accompanied by **new cuts to military family support programs**. Quality of life issues like **military family stability and the impact of deployments on children** are increasing relative to **lasting concerns regarding pay, benefits, and spouse employment**.

This year's survey results show a **military community at a point of inflection**. It shows the country needs to get smarter about what a healthy All-Volunteer Force really looks like—and what it needs it to look like to ensure future success. **The All-Volunteer Force was not designed for our current security environment** of protracted low-level conflict, **nor was it designed for the modern service member**—who is better educated, married with children, and living in an increasingly diverse and inclusive society.

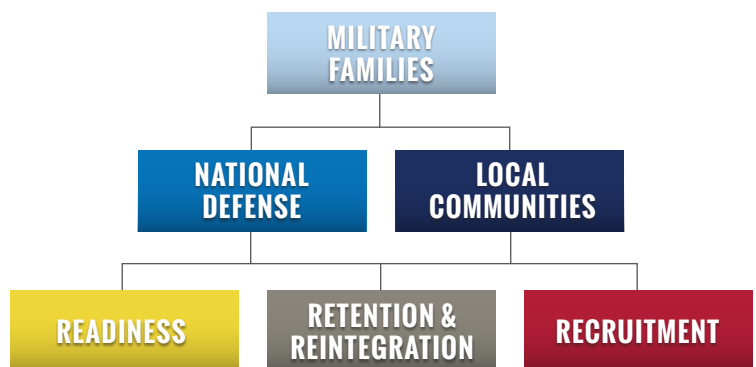
Analysis of the qualitative portions of this year's survey reinforced the quantitative findings. For example, **extended family separations, frequent moves, and outdated**

expectations that military spouses sublimate their personal, professional, and familial priorities to support their service member's military service are the most prevalent topics identified as substantially **reducing the quality of life and attractiveness of martial service**. Military families understand that serving may mean making sacrifices in support of service; however, DoD must also examine the military necessity of the burdens it asks military families to bear.

Despite varied topics covered in this year's survey report such as Financial Readiness, Veteran Transition, and Healthcare, **one clear and consistent theme emerged: the DoD must do a better job of incorporating military families into its current thinking and future planning**. Rather than ad hoc measures meant to provide support during periods of acute warfare, **military families must be understood as a structural component of the force**. Thinking about families in this way makes the country smarter about what it takes to ensure our nation's security and it improves the ability of the DoD to meet recruitment, retention, readiness, and reintegration goals.

For this reason, **2016's Comprehensive Report looks different** than in previous years. It is designed around the central defense priorities of **recruitment, readiness, retention, and reintegration** in order to illustrate the centrality of military families in achieving these goals and to highlight **opportunities to better integrate thinking about military families into defense policy and analysis**.

In short, the Comprehensive Report is a **framework** through which our national leaders and local communities can better understand why **supporting military families isn't just the right thing to do—it's also the smart thing**.



TOP TRENDS AND FINDINGS FOR 2016

Current optempo is very concerning to families. Service members and their families feel the current optempo is unsustainable and threatens the health of their families. Active duty service members rank “general military optempo/deployments/training time” as their #5 issue and 33% rank it in the Top 5 issues overall. 72% of active duty and military spouse respondents indicated the current optempo exerts an unacceptable level of stress for a healthy work-life balance.

Family separations continue at high levels. Despite the troop drawdowns in Iraq and Afghanistan, military families continue to experience high rates of separation from their service member. 42% of military family respondents report experiencing more than 6 months of family separation in the last 18 months and 37% of military couples reported experiencing relationship challenges in the past year related to worry over future deployments. 16% of active duty family respondents had a family member currently deployed.

Increasing service member worry over the impact of deployments on their children. For the first time since the survey began ranking issues by respondent subgroups in 2014, active duty respondents ranked the impact of deployments on children as a Top 5 issue. Active duty respondents who indicated the impact of deployments on children was a Top 5 issue increased 57% as compared to the 2015 survey, with active duty and military spouse respondents both ranking it the #4 issue for 2016.

Veterans recommend service at higher rates than active duty. The majority of active duty military families (57%) are unlikely to recommend service to their own children. Active duty military families are more likely to recommend a young person join the military (66%) than they are to recommend service to their own children (43%). 57% of veteran family respondents would recommend service to their own children.

Benefit cuts/changes negatively impact views of service to a greater extent than retention. 19% of military families indicated they would recommend service if the current trend of cutting benefits continues. In qualitative responses, 27% felt changes in benefits, budget cuts, and sequestration illustrated that commitments are not being kept for those who serve; however, an additional 27% indicated that those same changes have not impacted their decision to stay in the military.

Quality of life and wellness concerns are increasing relative to worry over changes to retirement benefits. While “change in retirement benefits” remains in the Top 3 issues overall, the concern has decreased relative to family and quality of life concerns. The percentage of respondents who ranked it as a Top 5 issue decreased by at least 30% across all subgroups, with the greatest drop of 36% among active duty service members. It also dropped to second place among veterans, who for the first time ranked “military pay and benefits” as their #1 issue.

Nineteen percent of active duty service members plan to exit service within the next two years. The Top 5 reasons that veteran respondents left the military were: military retirement (40%); completion of military service obligation (25%); family reasons (25%); lost faith or trust in military or political leadership (24%); and to pursue education and training opportunities (17%). The successful re-entry of veterans and veteran families to civilian life is beneficial for both the military and civilian populations. As more service members prepare to separate from service, it is particularly critical that the transition experience be improved.

Services recruit families, not just individuals. History of family service was strongly associated with current service and among military spouses. Nearly half (47%) of military spouse respondents and 45% of active duty respondents had a parent who served in the military. 9% of all respondents had a child who served in the military.

Twenty-one percent unemployment rate among military spouses. 21% of military spouse respondents were unemployed—not employed but actively seeking work. This finding is consistent with DoD’s 2015 Survey of Active Duty Spouses which found a 23% unemployment rate. Unemployment rates in surveys of military spouses tend to be significantly higher than rates in past academic literature, suggesting military spouse unemployment may be undercounted in past studies which did not rely on direct surveys of military spouse populations.



LGBT respondents feel comfortable on base, but identify healthcare as top area for improvement. 90% were comfortable using on-base services such as the commissary, exchange, MWR, family readiness, and over two-thirds (68%) felt comfortable attending official military events with their partner. However, 38% felt Tricare's policies and familiarity regarding LGBT healthcare needs were inadequate and 28% felt accessibility to appropriate medical care from LGBT affirming/culturally competent providers was inadequate.

The majority of military families earn a single income. Military couples were 27% less likely to have dual incomes than married non-military couples with children under 18. Less than half (48%) of military families with a civilian spouse earned two incomes, as compared with two-thirds (66%) of the general U.S. population with kids under 18 who field two incomes.

Civic engagement is high among military families and veterans. Military families volunteer at rates three times higher than the general US population. 73% of military family and 65% of veteran respondents volunteered in the past year. Military and veteran families are more involved in their communities than the general U.S. population, with 96% indicating that working with others in one's neighborhood to improve conditions in one's community is an important civic responsibility.

Post-9/11 GI Bill continues to be a powerful recruitment and retention tool. Education benefits were the top reason for joining among active duty and veteran millennials. 78% of active duty families indicate that they plan to transfer the GI Bill to their spouse or child and 26% of military families felt that removing dependent BAH support from the GI Bill would cause them to leave service earlier than they currently planned. 46% of all active duty and veteran respondents indicated education benefits as a top five reason for joining.

Low hiring rate among military spouses using federal special hiring authority. Federal employment is not a successful strategy for military spouses despite special military spouse hiring authority, with 79% of military spouses who applied for employment and who used the hiring authority not obtaining employment.

Veteran transition to civilian life remains difficult. 56% of veterans who attended Transition GPS reported that it prepared them for a successful transition, while 49% of veterans who reported attending any transition programming said the programming prepared them for a successful transition. The Top 5 most useful resources during transition were: VA vocational rehab (37%); VA disability benefits (26%); family and friends support system (25%); VA healthcare (23%); and Transition Assistance programming (20%).

BAH cuts may negatively impact military child education. Like civilian families, many military families rent or buy homes based on the quality of the local public schools. When BAH is cut, military families may be less able to rent or purchase homes in areas with high-quality public schools—especially when families are assigned to duty stations with very high costs of living. 13% of qualitative responses described quality of school and living in substandard housing or unsafe areas as impacts of BAH cuts. Given the numerous challenges facing military children's education such as attending an average of 6-9 schools from K-12th grade, only one-third (33%) of parents indicated their children's school was doing a good job complying with the Interstate Compact on Educational Opportunity for Military Children.

Military spouses and service members are likely to come from military families. Military spouse respondents indicated they had a parent who served (47%) at a rate slightly higher than reported by service members (45%), while 57% of veteran respondents had a parent who served.

Mental healthcare stigma persists among active duty. 41% of active duty respondents were uncomfortable seeking mental health care from a military provider and 40% felt seeking mental health care programs or services would harm their career.

Childcare continues to be a top need. Additional support for flexible and affordable childcare remains a top request, with 66% of military families indicating they are not always able to find the childcare they need. When asked "What could DoD do to make it easier for you to ensure your family is healthy and happy during your loved one's military service," the top theme among qualitative responses was "offer accessible and affordable childcare."

Funding for the 2016 annual Military Family Lifestyle Survey is provided through the generosity of our presenting sponsor USAA and from Lockheed Martin Corporation, UnitedHealthcare Military and Veterans, Fisher House Foundation, Facebook, and the USO.



2016 MILITARY FAMILY LIFESTYLE SURVEY

TOP 5 ISSUES

RANKED AS MOST CONCERNING

- > MILITARY PAY, CHANGES TO RETIREMENT BENEFITS, AND MILITARY SPOUSE EMPLOYMENT ARE THE TOP CONCERNS
- > QUALITY OF LIFE AND WELLNESS CONCERNS ARE INCREASING RELATIVE TO FINANCIAL CONCERNS. THREE OF THE TOP 5 ISSUES FOR MILITARY FAMILIES ARE RELATED TO QUALITY OF LIFE: IMPACT OF DEPLOYMENTS ON CHILDREN; FAMILY STABILITY; AND OPERATIONAL TEMPO

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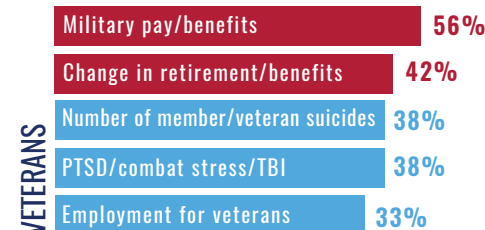
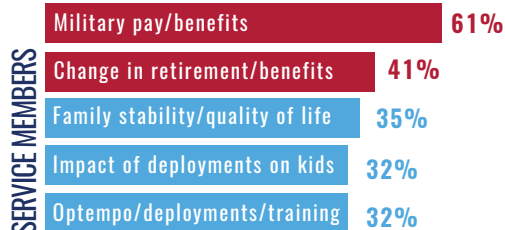
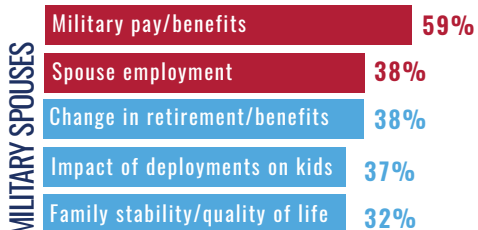
RESPONDENTS INCLUDING MILITARY SPOUSES SERVICE MEMBERS & VETERANS

MILITARY FAMILIES ARE ASSETS TO NATIONAL DEFENSE AND LOCAL COMMUNITIES. THEY ARE CENTRAL TO THE HEALTH AND CAPABILITY OF THE ALL-VOLUNTEER FORCE AND ARE GOOD NEIGHBORS ACTIVELY ENGAGED IN MAKING THEIR CIVILIAN COMMUNITIES GREAT PLACES TO LIVE.

BLUE STAR FAMILIES ANNUAL MILITARY FAMILY LIFESTYLE SURVEY PROVIDES A COMPREHENSIVE UNDERSTANDING OF WHAT IT MEANS TO SERVE AS A MILITARY FAMILY AND IS A BLUEPRINT FOR STRENGTHENING AMERICA BY SUPPORTING MILITARY FAMILIES.



Funding for the 2016 Military Family Lifestyle Survey provided through the generosity of our presenting sponsor USAA and from the Lockheed Martin Corporation, UnitedHealthcare Military and Veterans, Fisher House Foundation, Facebook, and the USO.



RECRUITMENT

TOP 5 REASONS FOR JOINING Active Duty & Veteran Respondents

- 60% Desire to Serve
- 46% Education Benefits
- 39% Defend your Country
- 37% New Experiences/Travel
- 35% Future Retirement Benefits

RECOMMENDING SERVICE

- 66% to young person
- 43% to one's own children

EDUCATION BENEFITS

- 56% of millennials ranked education benefits as top reason for joining

READINESS

LIFESTYLE

- 77% are satisfied with the military lifestyle

OPTEMPO

- 72% feel the current optempo exerts an unacceptable level of stress for a healthy work/family life
- 42% have experienced more than 6 months of family separation in the last 18 months

SATISFIED WITH ACCESS TO & TIMELINESS OF CARE

- 81% Tricare Standard
- 54% Tricare Prime with MTF Provider

RETENTION

COMPENSATION

- 79% do not believe military compensation is keeping up with civilian compensation

POST-9/11 GI BILL BENEFITS

- 78% transferred or plan to transfer to spouse or child
- 26% removing BAH support for dependents will impact amount of time in service

BENEFIT UNCERTAINTY

- 63% retirement benefits are top reason for continuing service
- 19% say budget cuts or benefits changes make them more likely to leave service

SNAPSHOT OF THE MILITARY LIFESTYLE



SPOUSE EMPLOYMENT

48% Employed
29% Not in Labor Force
21% Unemployed
(actively sought work in past 4 weeks)

79% of military spouses who applied for a GS position were **not hired**

63% of military spouses have **not** experienced a work **promotion** since **marrying** their active duty spouse

51% of military families identified spouse under/unemployment as **top obstacle** to **financial security**

THE CHANGING FORCE

54% of active duty support **opening** all military occupations **to women**

39% of LGBT feel Tricare's **LGBT healthcare** policies are **inadequate**

38% of active duty **not confident** they will receive promised **retirement benefits**

23% desire **more information** on lifting **transgender** service member ban

FINANCIAL READINESS

45% **worry** DoD won't provide adequate training on **new retirement** benefit

38% of active duty have **more credit card debt** than the **average American**

MILITARY CHILDREN

66% **cannot** obtain reliable **childcare**

38% of military families spend **\$500 or more** on **childcare**

33% indicate **school** does good job **complying** with **Interstate Compact** of Educational Opportunity for Military Children

9% **homeschool** their children

CAREGIVERS

31% are **caregivers**

Caregivers providing **over 40 hours** of care per week is **increasing**

2014	15%
2015	18%
2016	22%

CIVIL-MILITARY DIVIDE

88% feel general public **does not understand sacrifices** made by service members and their families

73% **volunteered** last year; of those **84%** volunteered in their **civilian community**

MENTAL HEALTH & WELLNESS

40% of active duty feel seeking mental health care will **harm their career**

37% of military couples experienced **relationship challenges** in past year related to **worry over future deployments**

SUICIDE

Admit suicidal thoughts during time in military

7% **Military Spouses**
(2% in past year)

12% **Active Duty Service Members**
(4% in past year)

14% **Veterans**
(8% in past year)

18% **Post-9/11 Veterans**
(12% in past year)

TOP LIFESTYLE STRESSORS

1. DEPLOYMENT
2. SEPARATION
3. RELOCATION

BEST WAYS DOD CAN SUPPORT MILITARY FAMILIES

1. AFFORDABLE & ACCESSIBLE CHILDCARE
2. IMPROVE HEALTHCARE
3. DEPLOY LESS

READINESS

MILITARY FAMILIES ARE A FORCE MULTIPLIER

72%

FEEL THE CURRENT OPTEMPO EXERTS AN UNACCEPTABLE LEVEL OF STRESS

42%

EXPERIENCED MORE THAN 6 MONTHS OF FAMILY SEPARATION IN THE LAST 18 MONTHS

31%

OF SERVICE MEMBERS CITE IMPACT OF DEPLOYMENT ON CHILDREN AS A TOP 5 ISSUE

32%

EXPERIENCED MORE THAN 4 YEARS OF FAMILY SEPARATION SINCE 9/11

MILITARY FAMILY FINANCIAL READINESS

37% FEEL INSECURE ABOUT THEIR FUTURE

63% EXPERIENCE STRESS DUE TO CURRENT FINANCIAL SITUATION

51% SPOUSE UNDER/ UNEMPLOYMENT

39% SAVING FOR RETIREMENT

38% COST OF HOUSING

30% SAVING FOR CHILD'S COLLEGE

26% FREQUENT MOVES/PCS

TOP 5 OBSTACLES TO FINANCIAL SECURITY FOR ACTIVE DUTY FAMILIES

MENTAL HEALTH

41% of service members were **uncomfortable** seeking mental health care from a military provider



40% felt seeking mental health care programs or services would **harm their career**



MILITARY SEXUAL TRAUMA

3% service members reported **forced sexual contact**; of those who experienced MST: **21%** active duty & **12%** of vets **RECEIVED HELP**

HEALTHCARE

Military Spouses Satisfied with Care

Quality of Care

Tricare Standard
 Tricare Prime - Private Provider
 Tricare Prime - MTF Provider

92%
 86%
 73%

Ease of Access & Timeliness of Care

Tricare Standard
 Tricare Prime - Private Provider
 Tricare Prime - MTF Provider

84%
 75%
 54%

20% have a child with **special needs**

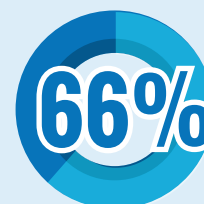
35% **do not feel** their child's needs are being **adequately addressed**

59% OF LGBT FEEL MILITARY SYSTEM LACKS LGBT-COMPETENT MENTAL HEALTH PROVIDERS

MILITARY CHILDREN



DoD support services are inadequate to support military children in coping with deployments



of military families are not able to find the childcare they need

RECRUITMENT

FAMILIES ARE CENTRAL TO RECRUITMENT

LIKELY

IF BENEFITS PROMISED WHEN JOINING SERVICE ARE KEPT

- ACTIVE DUTY SERVICE MEMBERS
- OFFICER TO OFFICERS
- SERVICE MEMBERS WITH 2 OR FEWER DEPLOYMENTS
- EMPLOYED MILITARY SPOUSES
- TO YOUNG PEOPLE NOT THEIR CHILDREN

WHO RECOMMENDS SERVICE



UNLIKELY

IF CURRENT TREND OF CUTTING OR ALTERING BENEFITS CONTINUES

- MILITARY SPOUSES
- ENLISTED PERSONNEL
- SERVICE MEMBERS WITH 3 OR MORE DEPLOYMENTS
- UNEMPLOYED SPOUSES
- TO THEIR OWN CHILDREN

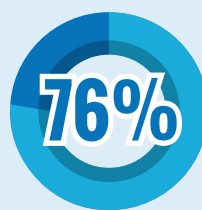
19% WOULD RECOMMEND SERVICE IF THE CURRENT TREND OF CUTTING BENEFITS CONTINUES

TOP REASONS FOR JOINING

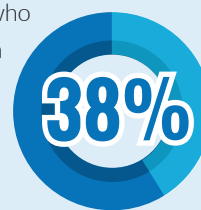


56% OF MILLENIALS RANK EDUCATION BENEFITS TOP REASON FOR JOINING

MILITARY SPOUSES ABLE TO MAINTAIN A CAREER ARE **36% MORE LIKELY** TO RECOMMEND MILITARY SERVICE



of military spouses who feel the military has a **neutral or positive career impact** RECOMMEND SERVICE



of military spouses who feel the military has a **negative career impact** RECOMMEND SERVICE

ACTIVE DUTY

45%

MILITARY SPOUSE

47%

VETERAN

57%



PERCENT WITH A PARENT WHO SERVED



43% WOULD RECOMMEND SERVICE TO THEIR OWN CHILD

66% WOULD RECOMMEND SERVICE TO A YOUNG PERSON



RETENTION & REINTEGRATION

RETAINING TOP TALENT REQUIRES RESPONSIBLY
 TRANSITIONING MILITARY FAMILIES

PAY & COMPENSATION

76%

COMPENSATION NOT
 KEEPING UP WITH
 INFLATION

79%

COMPENSATION NOT
 KEEPING UP WITH
 CIVILIAN
 COMPENSATION

POST-9/11 GI BILL

REMAINS TOP BENEFIT & POWERFUL RETENTION TOOL

Service Members who have
Transferred/Plan to Transfer
 to Spouse or Child



“GETTING OUT”

26%

ARE LESS LIKELY TO SERVE 20 YEARS
 IF POST-9/11 BILL BAH FOR
 DEPENDENTS IS DECREASED

19%

PLAN TO EXIT
 SERVICE IN THE
 NEXT TWO YEARS



63% RETIREMENT BENEFITS

59% HEALTHCARE BENEFITS

45% FINANCIAL SECURITY

37% DESIRE TO SERVE

33% JOB SECURITY

REASONS FOR STAYING

TRANSITION IS DIFFICULT

TOP 3 TRANSITION CHALLENGES
 FOR POST 9/11 VETERANS

49% loss of sense of
 purpose/camaraderie

47% loss of connection
 with military
 community

45% finding employment

38% don't feel confident they'll
 receive the retirement
 benefits promised when
 they leave service



RETIREMENT UNCERTAINTY

45% of service members worry
 DoD won't provide adequate
 training on the new Blended
 Retirement System



CIVIC ENGAGEMENT

73% volunteered last year; of
 those 84% volunteered in
 their civilian communities

96% feel voting in elections is
 an important responsibility

96% feel working with others in
 neighborhood to improve
 conditions is an important
 responsibility

MILITARY SPOUSE EMPLOYMENT

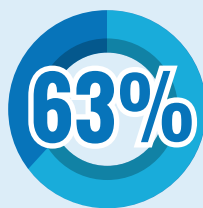
48% EMPLOYED

21% UNEMPLOYED
 (ACTIVELY SEEKING WORK)

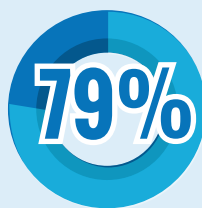
29% NOT IN THE
 LABOR MARKET

79%

FEEL MILITARY SPOUSE STATUS HAS A NEGATIVE IMPACT ON ABILITY TO PURSUE A CAREER



have not experienced a **work promotion** since marrying their service member



who applied for a GS position **were not hired**



63% ENCOUNTERED LICENSING CHALLENGES DUE TO GEOGRAPHIC RELOCATION

RETENTION AND RECOMMENDING SERVICE

MILITARY SPOUSES ABLE TO MAINTAIN A CAREER ARE **36% MORE LIKELY** TO RECOMMEND MILITARY SERVICE

TOP REASONS FOR NOT WORKING

51% FAMILY COMMITMENT

51% SERVICE MEMBER JOB DEMANDS

42% CHILDCARE

TOP REQUESTS TO HELP IMPROVE MILITARY LIFESTYLE CHALLENGES INCLUDE **CHILDCARE, HEALTHCARE, AND DEPLOYING LESS.**

FINANCIAL SECURITY

MILITARY FAMILIES ARE **27% LESS LIKELY** TO HAVE DUAL INCOMES

51% identified spouse under/unemployment as top obstacle to financial security

48% of military families with a civilian spouse earn two incomes

ENTREPRENEURSHIP

21% identify the greatest challenge to small business ownership as marketing and/or branding assistance

1 IN 4 currently or previously self-employed

currently or previously self-employed

3 IN 4 not aware of small business resources available to them

not aware of small business resources available to them

CHILDCARE

83% lack of childcare has impacted ability to pursue employment or education

66% are not able to find childcare that fits their current situation

38% spend \$500 or more per month on childcare