



**BLUE STAR
FAMILIES**

**MILITARY
FAMILY
LIFESTYLE
SURVEY**

2021 Military Family Lifestyle Survey Comprehensive Report

Executive Summary

In collaboration with

S **Syracuse University**

**D'Aniello Institute for
Veterans & Military Families**

JPMorgan Chase & Co., Founding Partner

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Blue Star Families' annual Military Family Lifestyle Survey (aMFLS) has been providing a comprehensive understanding of the experiences and challenges encountered by military families since 2009. It offers crucial insight and data to help inform national leaders, local communities, and philanthropic actors—functions that are even more important as decision makers assess how to support military and Veteran families while the nation continues to recover from a global pandemic. The survey also presents the opportunity to increase dialogue between the military community and broader American society by highlighting areas for improvement and offering solutions to **bridge the civil-military divide, strengthen communities, and bolster the health and sustainability of the All-Volunteer Force.**

Blue Star Families conducted its 12th annual Military Family Lifestyle Survey from April to June 2021. Capturing the experiences of **over 8,000 respondents** worldwide, and generating millions of data points, it remains the **largest and most comprehensive survey of active-duty, National Guard, and Reserve service members, Veterans, and their families.**

Overview of Top Military Family Issues

- Amount of time away from family due to military service is the top issue for active-duty service members, National Guard families, and Reserve families; it is the second top issue for active-duty spouses, behind military spouse employment.
- Active-duty family respondents remain focused on the impacts of military service on the family, especially regarding spouse employment, dependent children's education, and time spent away from family. This year, relocation/permanent change of station (PCS) also rose to a top-five issue for active-duty families, possibly due to COVID-19-related issues.
- Military spouse under- and unemployment remains a top issue for active-duty spouse respondents; COVID-19 impacts may also contribute to reduced labor force participation among military spouses. It also continues to be a top issue for active-duty service member and Veteran spouse respondents, which may signal persistent employment challenges beyond active-duty years.
- National Guard and Reserve family respondents are also focused on the impacts of military service on the family; however, the impact of deployment rose to the number two issue for both of these groups, possibly due to increased activations and deployments over the past two years. In addition, understanding of military/Veteran issues among civilians rose to a top-five issue for both National Guard and Reserve family respondents, potentially indicating an increased perception of the civil-military divide.
- Veterans and Veteran spouses report access to military/VA health care system(s) as a top issue among other pay and benefits related to military service.





	Active-Duty Spouses (n=3,151)	Active-Duty Service Members (n=615)	Veteran Spouses (n=895)	Veterans (n=1,502)	National Guard Families (n=259)	Reserve Families (n=228)
Spouse employment	47%	25%	29%	9%	13%	27%
Time away from family	38%	36%	25%	21%	42%	41%
Child(ren)'s education	32%	23%	15%	9%	11%	14%
Relocation	26%	22%	10%	8%	2%	8%
Military pay	24%	23%	17%	23%	26%	15%
Childcare	20%	25%	7%	7%	14%	20%
Access to military/VA health care system(s)	13%	16%	29%	35%	20%	20%
Understanding of military/Veteran issues among civilians	7%	7%	25%	31%	23%	22%
Military and Veteran family mental health	20%	17%	29%	21%	22%	19%
Military and Veteran family physical health	13%	14%	27%	19%	20%	16%
Deployment impact on family	24%	17%	25%	16%	34%	34%
Veteran employment	7%	11%	18%	31%	10%	13%
Military benefits	11%	12%	22%	25%	25%	22%
Access to VA system	9%	14%	20%	24%	17%	14%

Top 5 issues for each subgroup in RED

Supporting Military-Connected Families Strengthens National Security & Local Communities

The challenges that surfaced throughout the unprecedented events of 2020 intensified the issues that military families face. Although 2021 began with hope of a new vaccine to protect our families and communities, the ups and downs of the COVID-19 pandemic continued. Military families encountered rising costs associated with relocation, changes to and from virtual education for children, and spouse unemployment rates at four to six times the national average. Despite these turbulent times, most military families report that their oldest child is thriving in school and is in good mental health; but for those who are not, the challenges of military life, including relocation, time away from the service member, and unpredictable school modality, intensify their experiences. With foreign-born spouses and service members, and duty stations worldwide, military families are global citizens, and the impacts of the continued global pandemic are felt all over the world.

While COVID-19-related shifts to remote work allowed many spouses to work from home, labor participation among military spouses dropped in 2021 as they continued to adapt to the responsibilities of managing their childrens' ever-



changing school modality and the persistent obstacles to employment due to the military lifestyle, such as relocation and service members' unpredictable schedules. These challenges necessitate military spouses' adoption of multiple roles and responsibilities, which can affect sleep, stress, mental health, and even family building.

In addition to the need to take on COVID-19 testing and vaccination missions in 2021, the unrest at the Capitol and continued conversations of racial inequality highlight the important role members of our National Guard and Reserve components serve as they continue to experience increased time away from families. While respondents note there is less discrimination in the military than in the general U.S. society, there are still challenges that result in service members of color and female service members reporting they are less satisfied with employment and less likely to recommend service to a young male or female. Therefore, the experiences of the past two years reflect the importance of building resilience among our military families.

The 2021 Military Family Lifestyle Survey (MFLS) Comprehensive Report examines these challenges and opportunities through the social determinants of health, exploring the five pillars that set the conditions for individual and family health and well-being: community and social context, health care access, education access and quality, neighborhood and the built environment, and economic stability.¹ The community and social context lens examines how relationships can impact well-being—positively or negatively, including experiences of discrimination, sense of belonging to the unit, supports during stressful times like a deployment, and the military family lifestyle cultural competence of the local civilian community. Access to and desire for mental health care, as well as access to health care services after a relocation, is examined through the health care access and quality lens. High-quality education access sets the conditions for healthy children and families; military children's education is a perennial concern that has been worsened by COVID-19-driven instability. Housing and neighborhood quality has received increasing attention in recent years² and is indelibly tied to a family's economic condition. In turn, economic stability — the final social determinant — is connected to affordable, available child care and spouse employment challenges.





Top Findings for 2021

Community and Social Context

Four in 10 active-duty family respondents believe there is less racial discrimination in the military than there is in the general U.S. society. This year's survey indicates that service members and their families continue to perceive and experience racial discrimination, although less so in their military community than in the general U.S. society. Among active-duty family respondents who report experiencing racial discrimination in the civilian community, 45% disagree that they feel a sense of belonging to their local civilian community versus 40% of those who had not experienced racial discrimination in their civilian community.

Nearly a quarter (24%) of active-duty family respondents cite “military family quality of life” as a top concern. Families point to instability and inconsistency of daily life as the reason. While “military family quality of life” can be defined differently by respondents, the top-five themes that emerged from open-ended responses include: time with children and family (24%), frequency and difficulties of relocating (17%), OPTEMPO (16%), time away (14%), and feeling that the military does not prioritize families with unpredictable and time-intensive schedules of service members (10%). Communication from the unit/command is a top need of all currently-serving respondents in 2021. For active-duty family respondents, this is true, regardless of service branch, where they live (on or off installation), or whether they are currently separated from their service member. Additionally, nearly one-third of active-duty family respondents note child care (32%) and mental health resources (32%) are regularly needed.

National Guard and Reserve service members and their families report high levels of deployment activities in the last year, and many report they would recommend military service to young men and women. Most (63% of National Guard family respondents, 54% of Reserve family respondents) had experienced at least one military-connected separation lasting a month or longer in the past 18 months, and characterize the OPTEMPO (daily workload, deployment load, and training load) as “stressful” or “very stressful” for a healthy work/family life (59% of National Guard family respondents, 56% of Reserve family respondents). The majority of National Guard and Reserve service members also report satisfaction with their civilian job (74% of National Guard family respondents, 82% of Reserve family respondents) and civilian employer (70% of National Guard family respondents, 82% of Reserve family respondents), yet proportionally fewer report satisfaction with the career advancement opportunities their civilian employer offers (46% of National Guard family respondents, 50% of Reserve family respondents).

Health Care Access and Quality

The majority of military-connected family respondents (67%) have experienced at least one family building challenge in their lifetime. Over four in 10 active-duty family respondents (42%) report that military service created challenges to having children, specifically the desired number and/or spacing of their children. Family building challenges due to military service are much higher for female active-duty service members than their male peers (57% vs. 28%). More than half (54%) of LGBTQ+ active-duty family respondents also report family building challenges due to military service.

Spouses are the backbone of military families. For many, the nature of military service can mean the service member is unavailable to support household labor or family obligations, often leaving the military spouse solely responsible for maintaining day-to-day household obligations and family needs, which can impact their physical and mental well-being. Fewer than half of active-duty spouse respondents (42%) agree that their health is excellent, and those who were



separated from their service members report higher mean stress scores than those who were not. While two-thirds of active-duty spouse respondents (67%) report they do not have a current mental health diagnosis, 25% report a current diagnosis of generalized anxiety disorder (GAD), which is higher than the estimated levels for the U.S. population.

Most active-duty family respondents to the 2021 MFLS report their children's mental health is "good" or "excellent," but a notable proportion (43%) rate at least one child's mental health as "fair," "poor," or "very poor." Older children may be experiencing greater challenges than their younger peers; 41% of active-duty family respondents rate their adolescent oldest child's mental health as "fair," "poor," or "very poor." In addition to the challenges presented to their civilian peers across the world as a result of the COVID-19 pandemic, including shifts to and from virtual or hybrid education modality, military children also experience multiple challenging factors due to the military lifestyle, such as separations from the service member. Seventeen percent of active-duty family respondents report they would like their child to receive mental health care, but they currently do not. Roughly one in five (21%) report their child does not receive mental health care due to concerns about a mental health diagnosis preventing future military service.

Education Access and Quality

Military children's education remains a top-five issue of concern for active-duty family respondents (31%), as it has since 2018. Overall, active-duty family respondents report a positive experience for their oldest child enrolled in K-12. They report their oldest child is thriving in his/her school (61%) and feels a sense of belonging to their school (54%), and almost half rate their oldest child's school as above average or excellent (49%). These positive experiences, however, can be offset by relocation and school modality. A larger proportion of active-duty family respondents who report their oldest child is an adolescent and had attended four schools or fewer also believe their child feels a sense of belonging to their current school, compared to those whose oldest child is an adolescent and had attended five or more schools. A greater proportion of active-duty family respondents with children enrolled in in-person K-12 report their oldest child is thriving than those whose oldest child receives virtual or hybrid education delivery, regardless of whether the child is of grade school age (6-12 years old) or an adolescent (13+).

Neighborhood and the Built Environment

The military community is rich in culture, ethnicity, and language. Military-connected respondents represent 95 countries of origin and 15% use a language other than English in their home. Foreign-born active-duty spouse respondents represent 75 countries of origin, most commonly Canada, Germany, the Philippines, Mexico, and the United Kingdom. Eight percent of active-duty family respondents were living outside the country at the time of survey fielding; these families report lower overall financial stress than their U.S. peers. Among those who are financially stressed, 61% report "out-of-pocket relocation costs" as a top contributor to that financial stress, compared to just 27% of their U.S. peers.

Economic Stability

The majority of active-duty service member respondents (67%) are satisfied with their jobs and 70% feel the work they do is meaningful. However, nearly seven in 10 active-duty service member respondents who are "somewhat dissatisfied" or "very dissatisfied" with their job are also "somewhat likely" or "very likely" to look for another job in the next 12 months. Dissatisfied service members are also more stressed than their satisfied counterparts. Active-duty service members of color are also less satisfied with their job (62% vs. 70%) and their employer (57% vs. 68%) than their



white peers. Female active-duty service member respondents report slightly lower levels of satisfaction with their job (66% vs. 69%) and employer (62% vs. 65%) than their male counterparts.

Already stressed by spouse un- and underemployment, student loans, and out-of-pocket relocation costs, military families making PCS (permanent change of station) moves face long military housing waitlists, unaffordable civilian housing markets, and expensive rental costs, which can further add to their financial burden. Of those who report out-of-pocket housing costs, more than three-quarters (76%) pay \$200 or more out-of-pocket each month. Two-thirds (66%) of active-duty family respondents report having unreimbursed out-of-pocket expenses related to their last PCS move, and among those with unreimbursed moving costs, more than half (55%) report those expenses to be over \$1,000. Of active-duty family respondents who report financial stress, 41% cite spouse unemployment or underemployment as a top contributor to their stress; student loans (30%) is second.

Military spouse employment is again a top-five military life issue for nearly half (47%) of active-duty spouse respondents and a quarter of active-duty service member respondents (25%). Service member's unpredictable (40%) and lengthy (27%) daily work schedules, expensive child care (34%), and the length of time they have been out of the workforce (25%) remain top barriers to employment for those active-duty spouse respondents who are not working but need or want to work. Relocation also remains a top barrier; a third (33%) of employed active-duty spouse respondents who report that they will be looking for a new job in the next 12 months will be doing so due to a relocation/permanent change of station (PCS). Spouse employment relieves financial pressure for military families; 68% of spouse respondents who are not currently working but are seeking employment also report their financial situation causes them "some stress" or a "great deal of stress," compared to only 44% of their employed counterparts.

At the 20-year mark of the War on Terror, post-9/11 Veteran respondents, on average, show strong employment and financial positions. However, a greater proportion of those with a service-connected disability experience transition difficulties and a lack of preparedness for themselves and their families. Two-thirds of employed post-9/11 Veteran respondents (68%) are "somewhat" or "very satisfied" with their current/most recent job. Eight in 10 (80%) of post-9/11 Veteran respondents report a service-connected disability and over half (65%) rate their transition experience as "difficult" or "very difficult."



- 1 U.S. Department of Health and Human Services, Office of Disease Prevention and Health Promotion. (n.d.) Healthy People 2030. Retrieved from <https://health.gov/healthypeople/objectives-and-data/social-determinants-health>
- 2 Military Family Advisory Network (MFAN). (May 2019). Final Research Report: Living Conditions of Families in Privatized Military Housing. Retrieved from https://militaryfamilyadvisorynetwork.org/wp-content/uploads/FINAL-report-5.20-_FOR-RELEASE_5_22.pdf