



Military Family Lifestyle Survey

2023 Comprehensive Report

Executive Summary

Executive Summary

Blue Star Families’ annual Military Family Lifestyle Survey (MFLS) has been the preeminent way to understand the experiences and challenges faced by military families since its inception in 2009. Gathering over 100,000 cumulative responses, the MFLS provides valuable insights into a wide range of issues affecting military families, including health care access, food insecurity, employment, and housing. These insights are used by decision-makers to better understand the needs and challenges of military families and thereby to develop policies and programs that can help address those needs.

Blue Star Families conducted its 14th annual Military Family Lifestyle Survey from May to July 2023. Capturing the experiences of over 7,400 respondents worldwide and generating millions of data points, the MFLS remains the largest and most comprehensive survey of active-duty, National Guard, and Reserve service members, Veterans, and their families.

Active-Duty Service Member and Spouse Respondents’ Top Issues

- Quality-of-life issues — spouse employment, family separation, pay, housing, and children’s education — remain the top issues for active-duty families. Though not in the top five concerns, relocation, child care, and access to health care were also common issues. Military spouse employment remains the top concern

Active-Duty Spouses (n=2,148)	
Military spouse employment	53%
Military pay	38%
Amount of time away from family as a result of military service	36%
BAH/Off-base housing concerns	36%
Dependent child(ren)'s education	35%
Relocation/PCS issues	32%
Child care challenges (affordability, accessibility, quality)	31%
Access to military/VA health care system(s)	28%
Concerns about the transition from military to civilian life	25%
Military housing concerns	23%

Question text: Please select up to five military life issues that most concern you right now.

Active-Duty Service Members (n=614)	
Amount of time away from family as a result of military service	46%
Military pay	40%
BAH/Off-base housing concerns	34%
Relocation/PCS issues	32%
Military spouse employment	31%
Lack of control over military career	31%
Access to military/VA health care system(s)	29%
Concerns about the transition from military to civilian life	28%
Child care challenges (affordability, accessibility, quality)	27%
Dependent child(ren)'s education	24%

Question text: Please select up to five military life issues that most concern you right now.

for active-duty spouse respondents for the seventh consecutive year and one of the top five concerns for active-duty service member respondents.

- The amount of time separated from family continues to be a top concern for military families, particularly for active-duty service member respondents, demonstrating that even without prolonged conflicts, military families continue to make significant sacrifices regarding family togetherness.



National Guard and Reserve Family Respondents' Top Issues

- The amount of time separated from family was also a top concern for National Guard and Reserve family respondents, as it has been since 2020. While National Guard and Reserve activations have decreased since a peak in 2020, family separation and the impact of deployments on families remain central concerns.

National Guard Families (n=206)	
Amount of time away from family as a result of military service	50%
Impact of deployment on family	43%
Military pay	32%
Access to military/VA health care system(s)	30%
Military benefits	29%

Question text: Please select up to five military life issues that most concern you right now.

Reserve Families (n=181)	
Amount of time away from family as a result of military service	41%
Impact of deployment on family	33%
Military pay	32%
Access to military/VA health care system(s)	30%
Military benefits	29%

Question text: Please select up to five military life issues that most concern you right now.

Veteran and Veteran Spouse Respondents' Top Issues

- Both Veteran and Veteran spouse respondents continue to report that access to military/VA health care system(s) is their top concern, and “military benefits” is also among the top five issues. Provider shortages across the country, from primary care to specialty care, may be further exacerbating these concerns.

Veteran Spouses (n=681)	
Access to military/VA health care system(s)	55%
Understanding of military/Veteran issues among civilians	35%
Military spouse employment	34%
Military benefits	34%
Concerns about the transition from military to civilian life	30%

Question text: Please select up to five military life issues that most concern you right now.

Veterans (n=2,104)	
Access to military/VA health care system(s)	60%
Understanding of military/Veteran issues among civilians	44%
Veteran employment	38%
Military benefits	34%
Financial issues	28%

Question text: Please select up to five military life issues that most concern you right now.

- Understanding of military/Veteran issues among civilians also remains a top concern for both Veteran and Veteran spouse respondents, evidence of concern of the growing military-civil gap.
- Military spouse employment remains a top issue for Veteran spouse respondents, indicating that career challenges during military life may extend even after the family transitions out of military service.

Addressing Quality-of-Life Concerns is Critical to the Sustainability of the All-Volunteer Force

2023 was a year of incremental progress for military family quality of life. Increases to service member base pay, Basic Allowance for Housing (BAH), and extended Temporary Lodging Expense (TLE) benefits may have provided some military families better financial stability this year, though the rising cost of living in most areas remains a threat to families' financial security. Fewer families are reporting out-of-



pocket housing costs that exceed their anticipated cost-share. Spouses are increasingly able to work remotely, providing the flexibility needed to balance the service member's job demands and household and child care obligations. Many are able to transfer their professional licenses to a new state and begin working immediately upon arrival. Spouses who are able to maintain their employment through a relocation also report greater financial stability than spouses who left their last position due to a relocation.

While this is welcome progress, there is still a long way to go before all of the quality-of-life challenges related to military life are addressed. Housing costs still remain the top financial stressor, food insecurity

rates remain higher than civilian counterparts, spouse unemployment remains stubbornly above 20%, and families still report feeling a lack of belonging to their civilian communities — an increasing gap in understanding between military families and their civilian peers that leads to loneliness and social isolation.¹ The DOD's recently published Strategy for Resilient and Healthy Defense Communities² clearly outlines the need for installations to be integrated into their surrounding communities to build the readiness and resiliency of the Total Force.

As echoed in that strategy, addressing military families' quality-of-life concerns is a matter of national security, as the country faces a pivotal decision on the continuation of the All-Volunteer Force. As recruiting numbers remain low, and impact the end-strength of our armed forces, military families remain a key source of recruits — both those with a family tradition



of military service and recruits that have no military affiliation. More than one-third of active-duty family respondents had encouraged an acquaintance to join the military in the last five years, and of those who did subsequently join, almost half were not previously connected to the military.

Military families are the best ambassadors of the military lifestyle, but to maintain the supply of volunteers to serve, the nation must address the quality-of-life challenges that make the military lifestyle less appealing. Military families can prepare for the unique and meaningful challenges that come with military service, such as a deployment to support our nation's freedom, but the day-to-day difficulties — accessing child care, navigating health care, maintaining or rebuilding a career despite relocations, finding safe and affordable housing — can overwhelm the purpose and patriotism of the military lifestyle.

This year's survey shows that these quality-of-life issues impact families' likelihood to recommend military service. Families who feel a sense of belonging to the community report a greater likelihood to recommend military service, but families who report spending more in out-of-pocket housing costs also report less likelihood to recommend service. Spouses who are unemployed are also less likely to recommend service than their employed peers. These findings illustrate how critical it is to address the quality-of-life issues so that families have the support they need to thrive during the unique and meaningful sacrifice of the military lifestyle.

Top Findings for 2023

Community and Social Context

Frequent relocation and separation from friends and family make in-person connection a challenge. Most active-duty family respondents report they engage with their closest friends virtually rather than in person, but those that do report lower mean well-being scores ($M=43.3$, range 0-70 vs. 46.9). Engaging virtually may allow military families to interact with others more frequently, but active-duty family respondents who engaged entirely or mostly in person with their closest relationship had a higher mean well-being score than those who engaged entirely or mostly virtually, regardless of how often they interacted. Child(ren)'s activities (22%), neighbors (21%), work (16%), and religious communities (14%) are the most commonly reported sources for making connections after a relocation. Providing opportunities for military families to connect in person can support their well-being, even if they maintain most connections virtually.

Veteran experiences in the transition from military to civilian life have implications for whether they recommend military service, regardless of retirement status. Overall, Veteran respondents find the transition from military to civilian life “difficult,” especially if the respondent was unable to prepare for the transition. While proportionally more retired Veteran respondents were able to prepare “1-2 years before separating,” a substantial portion of all Veteran respondents, regardless of retirement status, reported they began preparing “less than a year before separating.” Veteran respondents who retired and also reported a smooth transition process were the most likely to recommend service ($M=7.18$) compared to those who had not retired and had a difficult transition ($M=5.99$).

Health Care Access and Quality

Access to timely specialty health care can be a challenge for military families, often exceeding average wait times in the overall U.S. Four in 10 active-duty family respondents reported that their family member needing specialty care waited more than two months from the time they sought an appointment to the date of the appointment. For those who waited more than two months for a specialty care appointment, just 19% considered that wait time to be “reasonable.” This difficulty in obtaining care includes mental health care; 16% of active-duty family respondents report they would like their child, 20 years of age or younger, to receive mental health care, but they currently do not. Furthermore, 23% of active-duty spouses and 26% of active-duty service member respondents report they are not currently receiving mental health care but would like to receive care.

Education Access and Quality

A greater proportion of active-duty family respondents who relocated since their child(ren)'s education plan was created reported their child received the same services/accommodations as their previous school system within six months if they were enrolled in the Exceptional Family Member Program (EFMP). Most (71%) respondents enrolled in EFMP are enrolled for their child(ren), but not all who have children who may qualify are enrolled. Among families with children who have a special education plan, only half (51%) report they are enrolled in EFMP for their oldest child with a special education plan. However, EFMP-enrolled families reported slightly higher rates of receiving a similar special education plan and similar accommodations and services after a relocation (71%) in comparison to 68% of those not enrolled in EFMP.

Neighborhood and Built Environment

Higher out-of-pocket housing costs may influence military families' likelihood to recommend military service. Housing costs remain the top contributing factor to financial stress for active-duty family respondents, despite slight gains in overall financial well-being. Housing costs continue to be a top five issue of concern for active-duty families, though Department of Defense efforts to address these concerns appear to be making a positive impact. The majority of active-duty family respondents (73%) who live in civilian housing, continue to pay well over \$200 out-of-pocket each month, though this is the lowest proportion since 2020. However, as out-of-pocket housing costs increase, the likelihood of active-duty family respondents to recommend military service dips.

Despite the extension of the Temporary Lodging Expense (TLE) from 10 to 15 days, 36% of active-duty family respondents who completed a recent PCS indicated they utilized temporary housing for 15 or more days. Nearly three-quarters of active-duty respondents (71%) who have completed a PCS within the 12 months preceding survey fielding said their family is “doing okay” or “living comfortably” when asked about their financial situation compared to 68% of those who did not PCS in the last 12 months.

Economic Stability

Knowledge and utilization of the Basic Needs Allowance (BNA) is low; the new program may not yet be effectively targeting food-insecure families. More than half (54%) of active-duty family respondents did not know what the Basic Needs Allowance (BNA) was and only a small proportion (3%) indicated that they had applied. Of active-duty family respondents, 1 in 6 reported experiencing food insecurity; this increases to 1 in 4 enlisted family respondents. While food insecurity levels are lower for families with an employed spouse, an employed spouse does not completely eliminate the experience of food insecurity, further demonstrating the interconnected nature of food insecurity and other financial challenges in military families. Among families who report experiencing food insecurity, 14% of active-duty family respondents report food banks or charities as a major food source.

Job portability shows positive gains for those active-duty spouses who recently relocated, though overall spouse employment rates continue to be hampered by child care challenges and service member schedules. Spouse respondents estimate thousands of dollars in income lost while waiting to obtain a new or have a current professional license honored after relocation.

The ability to find and pay for child care continues to be a top barrier to employment for spouses, in addition to service member schedules. Just 20% of spouses with a need for child care for work use Child Development Centers and 5% use Family Care Centers. While 31% report using an off-base, private child care center, only 11% of active-duty spouse respondents report they receive fee assistance. Employed spouses are increasingly able to take their jobs with them when they relocate, due in part to flexible work policies such as remote work; 1 in 4 (24%) active-duty spouse respondents who relocated within the last year reported they worked 100% remotely, compared to just 14% of those whose most recent relocation was between one and four years ago. License portability protections are working for most spouses: 81% of active-duty spouses whose license/certification was honored at their new duty station report that they were able to start working as soon as they arrived. However, for those active-duty spouse respondents who needed a new license/certification, nearly two-thirds (61%) report it took two or more months for them to obtain their new license/certification and start working, estimated income losses during this time were most commonly \$5,001-\$10,000.

Endnotes

- 1 Frame, C. (2024, February 14). Military couples “often” lonely, survey finds. *Texas Public Radio*. <https://www.tpr.org/military-veterans-issues/2024-02-14/military-couples-often-lonely-survey-finds>
- 2 Hicks, K. (2024, Feb. 14). *Resilient and healthy defense communities* [Memorandum]. Department of Defense. https://media.defense.gov/2024/Feb/15/2003394891/-1/-1/1/RESILIENT_AND_HEALTHY_DEFENSE_COMMUNITIES_OSD008028_23_RES_FINAL%20.PDF