



# Illinois Community Assessment: Military- and Veteran-Connected Families' Needs in the Wake of COVID-19

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## Blue Star Families

Blue Star Families was founded in 2009 with the mission to strengthen military and Veteran families by building robust communities of support. Through research and data, the organization identifies military and Veteran families' greatest needs and creates programs and solutions that empower them to thrive, such as career development tools, local events, and caregiver support. To date, Blue Star Families has engaged tens of thousands of volunteers and served more than 1.5 million military-connected family members. No matter where they are on their journey, Blue Star Families members can feel welcome, find answers to their challenges, and cultivate a greater sense of belonging to the communities in which they live and serve. For more information, visit [bluestarfam.org](https://bluestarfam.org).

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## Introduction

Military- and Veteran-connected families face a myriad of challenges associated with their service, and Illinois is home to a robust network of organizations that seek to support them. This assessment explores the benefits and challenges these families encounter as they navigate their local civilian and military communities in the wake of COVID-19 and offers recommendations for local organizations seeking to better support them. It is the culmination of a two-year study, which included a literature review, an exploratory analysis of Blue Star Families' local Military Family Lifestyle Survey data from 2019 and 2020 (Appendix I), focus groups (Appendix II), and a survey tailored to Illinois based on findings from previous data collection and exploration.

This mixed-methods approach enabled researchers to contextualize the experiences of Illinoisan military- and Veteran-connected families within those of the broader national research. Using this framework, it is apparent that Illinois and Chicagoland support systems are bolstering outcomes for local military- and Veteran-connected populations in some focus areas, compared to national counterparts, while also underscoring areas where there are additional growth opportunities.



## Strengths of Illinois Communities

Although the COVID-19 pandemic put significant strain on military- and Veteran-connected families, survey respondents identified community strengths, many of which increased in importance as a result of the pandemic or were initiated during it.

### Online social media provides unique benefits to active-duty families trying to connect in both their local civilian and military communities.

**“Hop on to a community Facebook page or a mom's page or a MOPS organization in your area, you'll also find out a lot.”** – Active-Duty Spouse Focus Group Participant

#### Local (civilian) online networks



8 out of 10 are members of a *local* (civilian) social network<sup>1</sup>



access the network weekly<sup>2</sup>

#### Military-connected online networks



7 out of 10 are members of an online *military-connected* social network<sup>3</sup>



access the network weekly<sup>4</sup>

Online social media is a particularly important asset for active-duty families who want to stay informed about their local community.

#### Reasons for accessing online local social networks

	Active-duty family respondents (n=26)	Veteran family respondents (n=52)
Stay informed about local events	73%	77%
Resource discovery	69%	42%
Find out about services in my local community	62%	40%
Gather information about the local community	62%	36%
Connect to my local community	42%	40%

Military-connected social networks provide both Veteran and active-duty families opportunities to connect with other military-connected groups and information.

#### Reasons for accessing online military-connected social networks

	Active-duty family respondents (n=22)	Veteran family respondents (n=45)
Military-specific news/information	68%	56%
Resource discovery	68%	42%
Connect to the military community	59%	60%
Communicate with other military-affiliated individuals	54%	67%
Build a social network	36%	40%

**A greater percentage of Illinoisan military families reported children's education as a top issue and were virtually schooling at higher rates than their national counterparts in 2020.<sup>5</sup>**



**83%**

of active-duty respondents have children enrolled in local public schools



**65%**

of all respondents are satisfied with the quality of child(ren)'s education<sup>6</sup>

**Respondents indicating children's education is a top issue in 2020 MFLS**

Active-duty family respondents

40% all respondents

vs.

46% Illinois respondents

**Respondents with K-12 eligible children indicating their child was virtual/online schooling in 2020 MFLS**

Active-duty family respondents

52% all respondents

vs.

69% Illinois respondents

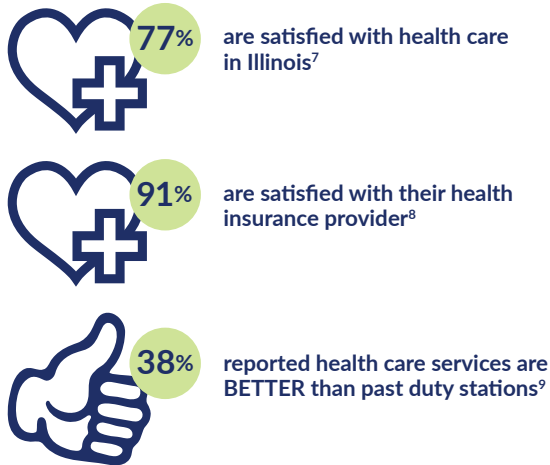
**"[T]he school district is really good. I think that they have good protocols for the safety of the students."** — Reserve Spouse Focus Group Participant



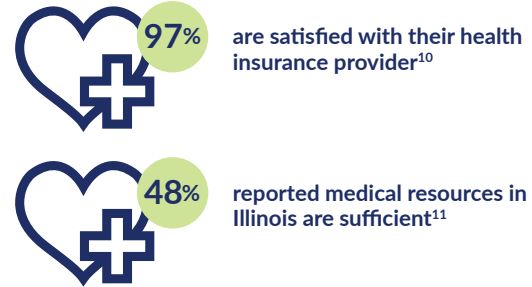


Nearly all respondents are satisfied with their health care services and coverage, and active-duty family respondents particularly benefited from expanded telehealth services during the pandemic.

#### Active-Duty Respondents

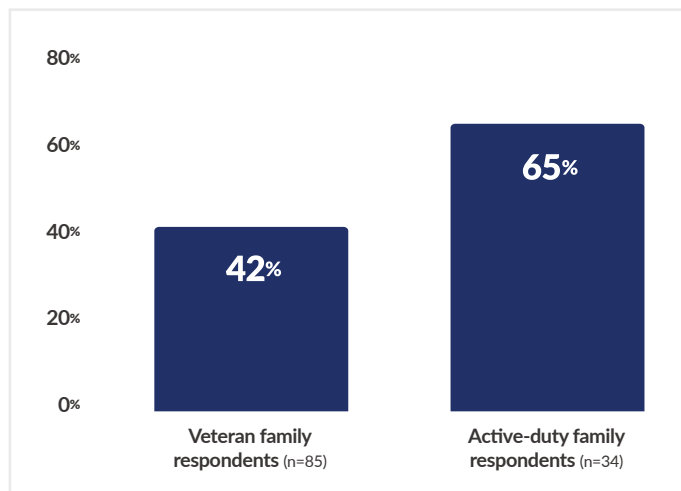


#### Veteran Respondents






### Telehealth is widely used by all respondents for a variety of services

#### Use of telehealth services



#### Use of telehealth services by appointment type

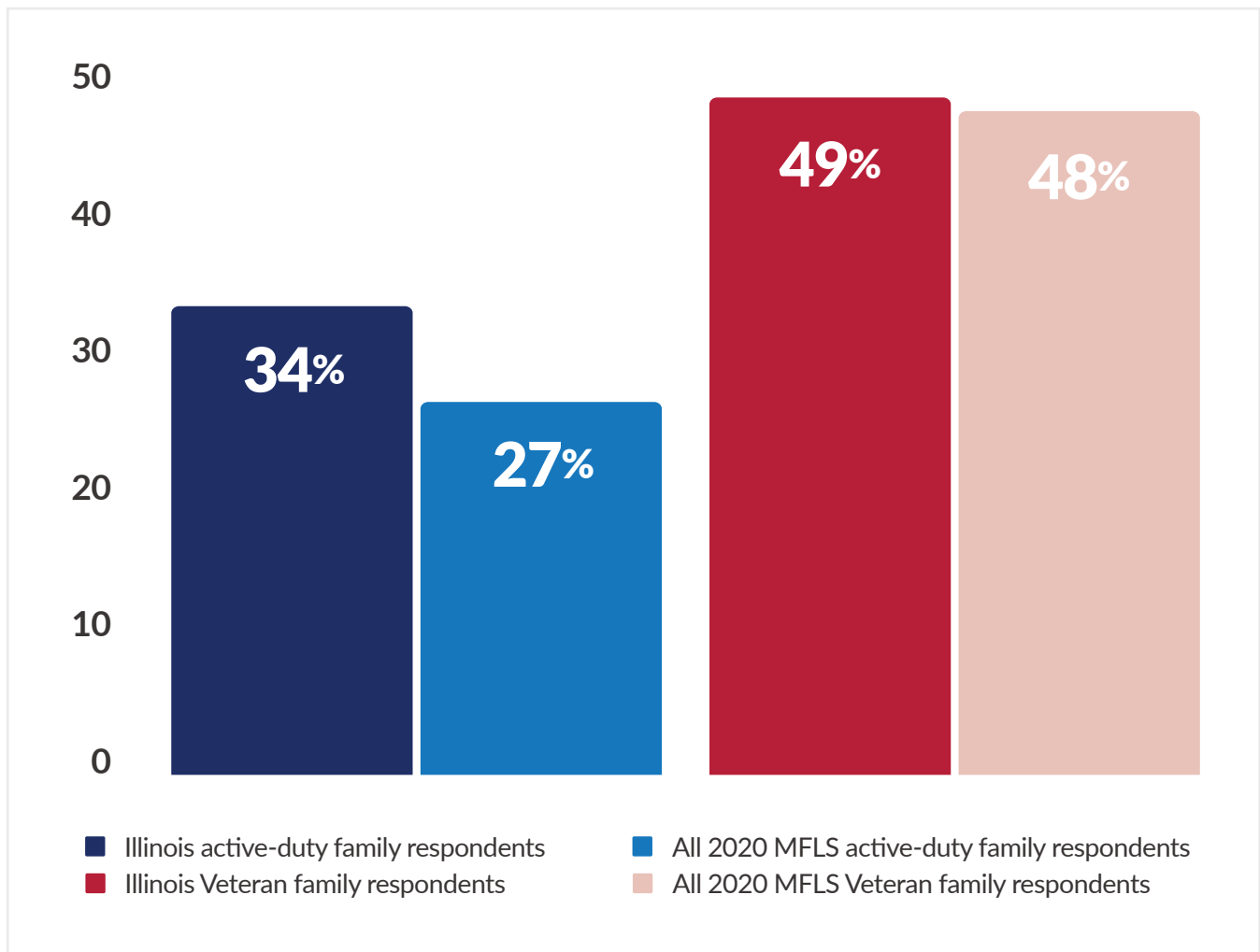
	Veteran family respondents (n=34)	Active-duty family respondents (n=20)
Physical Health 	50%	55%
Mental Health 	30%	26%
Routine Therapy 	20%	19%

“[Telehealth] is very helpful. It is an hour or so drive to get to the hospital so it is nice having the option for telehealth to do minor appointments.” — Veteran Survey Respondent

**Nearly half of Veteran family respondents and one-third of active-duty family respondents reported feeling a sense of belonging to their local civilian community, which is higher than national rates.<sup>12,13</sup>**

#### **Sense of belonging to local civilian community**

% of respondents who agree they feel a sense of belonging to their local civilian community



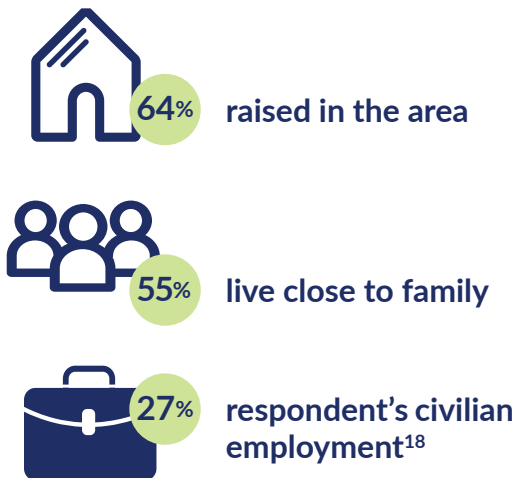
**“We live off base, [are] definitely connected in our community, and we have our homeschooling community that is both military and civilian. [We’re] really close to those people, [...] we’ve been very pleasantly surprised being here”**

— Active-Duty Air Force Spouse Focus Group Participant

Illinois remains “home” for many Veterans after they leave service; familiarity, family, and employment opportunities are the top reasons non-active-duty respondents choose to reside in Illinois.

“We love our life here. We wouldn’t have chosen Illinois if the military hadn’t sent us here, but we have a wonderful life here.” — Veteran Spouse Survey Respondent

#### Top Reasons for Choosing to Live in Illinois:<sup>17</sup>



526,153 Veteran residents<sup>14</sup>

+

25,000 National Guard & Reserve service members<sup>15</sup>

+

21,500 active-duty service members<sup>16</sup>

+

*Their families*

**= Illinois' military- and Veteran-connected population**

(5%+ of total Illinois population)

## Opportunities for Growth

### Illinoisan military- and Veteran-connected families are dealing with financial difficulties in the wake of the pandemic.

#### Indications that Illinoisan Active-Duty Family Respondents Face Greater Financial Challenges from COVID-19

% of active-duty family respondents to 2020 Military Family Lifestyle Survey reporting COVID-19 made ... "much worse" or "somewhat worse"<sup>19</sup>

	Illinois	National
<b>Financial Situation</b>	38%	32%
<b>Employment Situation</b> (active-duty spouse respondents only)	42%	34%

Nearly half of active-duty and Veteran family respondents to this community assessment stated their family's current financial position causes "a great deal" or "some" stress,<sup>20</sup> and over half (58%)<sup>21</sup> of active-duty family respondents do not feel military compensation is keeping up with civilian compensation. With the exception

of "student loans," the top contributors to financial stress differed among active-duty and Veteran family respondents experiencing financial stress.<sup>22</sup>

#### Child Care

Child care was a consistent concern during every phase of this research study. More than three-quarters (79%) of Illinoisan active-duty family respondents to the 2020 MFLS reported they could not always find child care that worked for their situation,<sup>23</sup> and "lack of child care" was reported as a top issue (32%).<sup>24</sup> Although there is a small sample of active-duty family respondents to the Illinois Community Assessment survey with child care needs, their responses align with national and state trends regarding high child care costs and low child care supply. When comparing their current child care experience to their previous duty station, many active-duty family respondents with child care needs reported "much worse" or "worse" child care costs (9 out of 19) and availability (7 out of 19).

#### Military Spouse Employment

Military spouse employment was also a consistent concern in every phase of this needs assessment, corresponding with national trends. Focus group participants and survey respondents reported military

#### Respondents' most commonly reported financial stressors

	Active-duty family respondents (n=28)	Veteran family respondents (n=50)
<b>Major home repairs</b>	14%	42%
<b>Excessive credit card debt</b>	14%	28%
<b>Out-of-pocket medical costs</b>	18%	24%
<b>Student loans</b>	36%	24%
<b>Out-of-pocket housing costs</b>	32%	16%
<b>Out-of-pocket relocation costs</b>	32%	6%
<b>Out-of-pocket child care costs</b>	32%	4%



spouse employment is a challenge, and many do not perceive employers to be interested in military-connected talent. While more than half (57%) of all survey respondents stated having two incomes is vitally important to their family's well-being,<sup>25</sup> just one in three Illinoisan active-duty spouse respondents reported being employed full-time; nearly the same proportion (29%) said they are not employed but want or need employment.<sup>26</sup>

**“Lack of experience and several moves hindered my ability to start a career.”**

— Military Spouse Survey Participant

Also consistent with previous research,<sup>27</sup> Illinoisan active-duty spouses do not perceive local employers are eager to hire them. While most Veteran respondents in Illinois (53%) agreed that employers in their community are eager to hire military-affiliated individuals,<sup>28</sup> active-duty spouse respondents had different perceptions. Just 20% of active-duty spouse respondents agreed.<sup>29</sup>

**Despite overall satisfaction with health care and insurance coverage, finding in-network providers and securing health care appointments pose challenges for some, particularly active-duty family respondents.**

When asked what barriers, if any, respondents experienced when accessing health care, one in three active-duty and over half of Veteran family respondents reported “none.”<sup>30</sup> Those who *did* experience challenges most commonly reported that “providers do not accept TRICARE/private insurance/VA” (14 out of 20 active-duty family respondents and 36% of Veteran family respondents).<sup>31</sup>

Reported barriers to health care access in Illinois		
	Active-duty family respondents (n=20)	Veteran family respondents (n=73)
Providers do not accept TRICARE/private insurance/VA	70%	36%
Limited availability/office hours	55%	36%
Lack of specialty providers	45%	36%

“Limited availability/office hours” and “lack of specialty providers” were also identified by survey respondents and described by focus group participants.

**“[Health care providers] don’t have late appointments available a lot of times and that interferes with my work day.”** — Active-Duty Spouse Focus Group Participant

**Most military- and Veteran-connected family respondents do not believe they are valued members of their community, but Veteran family respondents perceive greater effort on the part of civilian organizations to include them.**

Only 22% of active-duty family respondents agree that they are “valued members of the local community,” compared to 44% of Veteran family respondents.<sup>32</sup> When asked if they feel civilian civic groups and organizations in their local community encourage military and Veteran families to participate, only one in five active-duty family respondents agree (27%), compared to two out of three Veteran family respondents (68%).<sup>33</sup>



## Conclusion

The needs assessment aimed to uncover the challenges unique to a specific community, but a refreshing proportion of Illinois-area respondents reported positive perspectives and strengths of their communities. This may be a reflection of the foundation of support accomplished by the robust network of military- and Veteran-serving organizations operating in these communities and the generous financial support provided by engaged philanthropic organizations.

Despite the many strengths reported by Illinoisan respondents, challenges remain. These challenges reflect those faced by American society in general and, in particular, the military community: child care access and affordability, health care access, military spouse employment challenges, and lack of connection to the local community.

## Recommendations



**Maintain virtual services and community-building opportunities:** The move from in-person to online events and services was beneficial; local organizations and service providers should actively seek to uphold these capabilities.

- **Sustain a robust and up-to-date social media presence.** Active-duty families, in particular, benefit from the information provided on robust online social media networks. These platforms help military families, who move often, quickly connect to both their local civilian and military communities. All local organizations and service providers should leverage social media to reach military and Veteran-connected families.
- **Tailor outreach activities to military and Veteran-connected families.** Few active-duty family respondents perceive that local organizations are actively seeking their participation in activities. Local civilian organizations, service providers, and schools should ensure their online presence is inclusive of military families (e.g., “military families” section on websites, welcoming messaging for military and transitioning families, etc.).
- **Continue virtual services and activities, especially telehealth.** Many families benefited from the expansion of telehealth services during the pandemic. Providers should seek to maintain these services after the return to in-person care. Local organizations and providers who work in this space can seek to identify and remove barriers to maintaining expanded telehealth services.
- **Share lessons learned with other communities and states.** High satisfaction rates with virtual services — especially public schools — offer a unique opportunity for local organizations to identify practices that worked to support families during the pandemic and share them with other communities.



**Maintain and expand opportunities for bridging the civilian-military divide:** Most opportunities for growth identified in this needs assessment require cooperation and increased understanding on the part of local civilian organizations, employers, and individuals.

- **Encourage employers to hire and retain active-duty spouse employees.** Military spouses in Illinois do not perceive local employers are eager to hire them and face the same employment challenges as they do nationwide. Employment challenges are root causes of military family financial instability and require multi-sector, national, state, and local action to change. Military and Veteran advocates can therefore apply national efforts at the local level; examples include (1) educating employers on how to read a military spouse resume and the benefits of hiring military spouses; (2) engaging the business community to commit to hiring military spouses; (3) working to identify and remove licensure/certification barriers at the state level; and (4) supporting employers who want to retain military spouses after a PCS move.
- **Include military and Veteran-connected families in community discussions about child care.** Military and Veteran-connected families experience the same child care challenges as their civilian neighbors; however, these concerns are exacerbated for active-duty families. Because military personnel move often and usually do not live close to family, they face added difficulty obtaining care due to long waitlists and the inability to lean on family and friends to provide care (as is common in the civilian sector). Child care costs are also a barrier to military spouse employment and an added challenge resulting from unemployment and underemployment. Including military and Veteran-connected stakeholders in local child care conversations can help address these unique challenges to cost and accessibility.
- **Proactively welcome military and Veteran-connected families into the local community.** Only one in five active-duty family respondents feel they are valued members of their local communities, and far fewer active-duty family respondents perceive that local civilian organizations are trying to include them, compared to Veteran family respondents. Local civilian and military-connected organizations and service providers should seek to increase joint activities, update outreach activities, and increase participation in existing initiatives (e.g., Blue Star Welcome Week) to be inclusive of local active-duty families.

**“The community needs to make a better and broader effort at informing Veterans and active-duty [families] of what their community has to offer them.”**

— Veteran Service Member Survey Respondent

## Survey Methodology

The Illinois Community Assessment survey was fielded from August 10th - 31st, 2021, garnering 238 respondents. The survey used convenience and snowball sampling methods, largely relying on Blue Star Families' email distribution list, social media (organic and advertising), and local organizational partner shares. Survey participants were offered entry into an incentive drawing for their participation. (Methodologies for the exploratory analysis and focus groups can be found within their respective reports in the appendices.)

## Definitions & Analysis

Most descriptive statistics included throughout the report represent the responses of an active-duty or Veteran family unit, grouping the responses of those identifying as a service member/Veteran and those identifying as a spouse. Respondents with multiple identities (e.g., active-duty service member and spouse of an active-duty service member) are de-duplicated and only reported once in the grouped family unit. In the rare occasion that the referent group is omitted, the statistic reflects input from all military and Veteran-connected respondents to that question.

## Limitations

The Illinois Community Assessment was fielded in August 2021 as COVID-19 levels increased due to the Delta variant. The continued strain from COVID-19 impacted the moving cycle (permanent change of station; PCS) for military families as many faced longer than usual delivery times for household goods delivery and difficulty finding housing within Basic Allowance for Housing.<sup>34</sup> Additionally, the beginning of the school year and the continued uncertainty regarding COVID-19 provided less than ideal circumstances for survey fielding.

Survey sampling included recruitment of current Blue Star Families members and clients and members of military and Veteran service organizations. Thus, survey respondents may be actively engaged in resources supporting military populations, and military families without connections to social services may not have participated in the survey. The survey sample is self-selecting, which inevitably introduces some bias, but in addition, active-duty family member respondents may be electing to relocate to Illinois, such as those in the Navy who apply to become a recruit division commander and train new recruits and sailors at specialty schools in the Great Lakes Region. These respondents may also have a slightly more positive view of the area than those who have been assigned.<sup>35</sup>

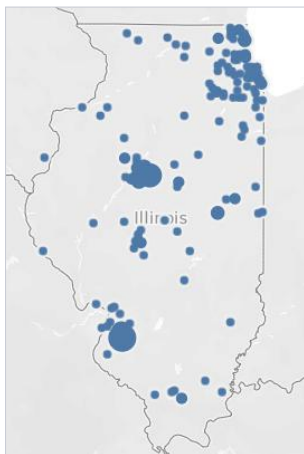
Sampling was not stratified, nor were results weighted. Possible biases were introduced through the use of a non-probability sampling method, particularly regarding gender (59% female), marital status (74% married), age (average of 41 years old), rank (44% active-duty senior enlisted, warrant officer, or officer),



and/or race/ethnicity (78% white, non-Hispanic) representation among service member and family member respondents.

The sample size is the greatest limitation to this survey (n=238), and not all questions were presented to all audiences. While these sample sizes are not robust enough for additional statistical analysis, the responses themselves (especially within the broader context of two extractions from MFLS data and focus groups) provide important context and a preliminary understanding of the challenges, trends, and implications for policy and programming. Due to sample differences, there are slight differentiations between respondents to the Illinois Community Assessment and the 2020 MFLS. Most notably, active-duty family respondents to the MFLS experience substantially greater financial stress than active-duty family respondents to this survey.

## Sample Demographics



Overall, the largest proportion of respondents were Veteran/retired service members (36%) and spouses of active-duty service members (32%). Ten percent of respondents were members of a National

Guard family. Forty-five percent of respondents live within 45 miles of Chicago, followed by 10% in the Mid-State area, and 11% in the Scott Air Force Base area.

### Respondents' military affiliations

(n=195; not all survey respondents answered this question)

Veteran	23%	46
Spouse/Domestic Partner of Active-Duty Service Member	14%	27
Retired Service Member	13%	26
Spouse/Domestic Partner of Veteran/ Retired Service Member	13%	25
National Guard Service Member	7%	14
Active-Duty Service Member	5%	10
Adult Child of Service Member or Veteran	4%	7
Parent or Parent-in-Law of Service Member	4%	7
Sibling of Service Member or Veteran	4%	7
Spouse/Domestic Partner of National Guard Service Member	3%	6
Spouse/Domestic Partner of Reserve Service Member	3%	6
Reserve Service Member	2%	4
Activated National Guard Service Member	2%	3
Parent or Parent-in-Law of Veteran/Retired Service Member	2%	3
Spouse/Domestic Partner of Activated National Guard Service Member	1%	2
Gold Star Parent or other Family Member	1%	2
Girlfriend/Boyfriend of Service Member or Veteran	1%	1
Gold Star Spouse	1%	1



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## Endnotes

<sup>1</sup> n=123 These rates are similar to the rates of participation in online groups internationally. In 2019, a report by global marketing firm GWI found 76% of internet users across the globe used online forums within the last month.

<sup>2</sup> n=112

<sup>3</sup> n=137

<sup>4</sup> n=72

<sup>5</sup> 2020 Military Family Lifestyle Survey.

<sup>6</sup> n=31 (75% among active-duty family respondents only, n=24. Although the sample was small (n=23), there are indications that active-duty family respondents are more satisfied; 4 out of 10 active-duty respondents who answered the question rated their child(ren)'s education as "better" or "much better," compared to their previous duty station.

<sup>7</sup> n=31.

<sup>8</sup> "Satisfied," "Somewhat satisfied," and "Very satisfied" were grouped; n=33 active-duty family respondents.

<sup>9</sup> n=29.

<sup>10</sup> "Satisfied," "Somewhat satisfied," and "Very satisfied" were grouped; n=79 Veteran family respondents.

<sup>11</sup> n=58.

<sup>12</sup> n=61 Veteran family respondents; n=32 active-duty family respondents; "Strongly agree" and "agree" were grouped. 33% of Veteran and 38% of active-duty family respondents reported "neither."

<sup>13</sup> The national average for military family sense of belonging to their local community, as reported in the 2020 Military Family Lifestyle Survey, is 27%.

<sup>14</sup> United States Census, 2019.

<sup>15</sup> Demographic Profile of Military, 2019.

<sup>16</sup> Demographic Profile of Military, 2019.

<sup>17</sup> of Veteran, National Guard, and Reserve family respondents.

<sup>18</sup> n=97; This is consistent with civilian research, which finds being close to family and familiarity/comfort are the top reasons people choose where to live nationally.

<sup>19</sup> Additional data in Appendix I.

<sup>20</sup> Active-duty family respondents (48%; n=33), (47%; n=64) Veteran family respondents; financial stress was notably higher (75%) among 2020 Military Family Lifestyle Survey active-duty family respondents from Illinois, reflecting differences in the two samples. BSF\_MFLS\_Infographic\_Chicago.pdf (bluestarfam.org)

<sup>21</sup> n=33.

<sup>22</sup> n=28 active-duty family respondents; n=50 Veteran family respondents. "Excessive credit card debt" was the most commonly-reported financial stressor among Illinoisan active-duty family respondents to the 2020 Military Family Lifestyle Survey; however, other top financial stressors align with those reported by respondents to the Illinois Community Assessment survey. BSF\_MFLS\_Infographic\_Chicago.pdf (bluestarfam.org)

<sup>23</sup> Similar to the national rate (77% of all active-duty family respondents to the 2020 MFLS with child care needs).

<sup>24</sup> This was not a top issue among the full active-duty family sample.

<sup>25</sup> n=131; "strongly agree" and "agree" were grouped.

<sup>26</sup> This figure is not specific to those who have sought work in the previous four weeks and is therefore not an “unemployment rate” as the Bureau of Labor Statistics calculates unemployment. Response rates were too low to calculate this (n=24) . As previously noted, the Illinoisan active-duty family sample in the 2020 MFLS differed substantially from that of the Illinois Community Assessment survey, with a much greater proportion of MFLS respondents reporting financial stress. Consistent with this sample difference, a notably higher proportion of Illinoisan active-duty spouse respondents to the 2020 MFLS (43%) reported not being employed but wanting or needing to work.

<sup>27</sup> 17% of active-duty spouse respondents to the 2020 MFLS (n=798) agreed with the statement: “Employers in my local civilian community are eager to hire military-affiliated individuals (military spouses, Veterans, National Guard, Reserve, Veteran spouses).”

<sup>28</sup> n=36.

<sup>29</sup> n=15.

<sup>30</sup> n=31 active-duty family respondents; n=79 Veteran family respondents.

<sup>31</sup> n=73 Veteran family respondents.

<sup>32</sup> n= 61 Veteran family respondents; n=32 active-duty family respondents; “Strongly agree” and “agree” were grouped. 34% of Veteran and 50% of active-duty family respondents reported “neither.”

<sup>33</sup> n=22 Veteran family respondents; n= 26 active-duty family respondents. 18% of Veteran and 38% of active-duty family respondents reported “neither” to this question.

<sup>34</sup> <https://militaryfamilies.com/military-relocation/covid-adds-even-more-military-moving-issues>

<sup>35</sup> <https://www.mynavyhr.navy.mil/Career-Management/Detailing/Enlisted/Shore-Special/RDC>