BLUE STAR FAMILIES

WELLS FARGO

Pulse Check

Relocation and Housing

September 2022

2,226
Respondents

Poll conducted
September 16-21, 2022

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Introduction

Over the past two years, military families have reported through Blue Star Families' Military Family Lifestyle Survey that housing costs and relocation issues have become increasingly stressful and expensive. In the 2021 Military Family Lifestyle Survey, two-thirds (66%) of active-duty family respondents reported having out-of-pocket relocation costs related to their last move, and more than half of those with unreimbursed costs (55%) report those expenses to be over $1,000.[1] As housing prices skyrocketed, with the median sales price of homes in the U.S. rising more than 30% from the start of the pandemic to summer 2022,[2] relocating families struggled to secure safe, affordable housing within their Basic Allowance for Housing (BAH) in an increasingly challenging housing market.

This pulse check explores the challenges relocating military families experienced in their most recent relocation, including the amount of time spent in temporary housing while searching or waiting for permanent housing availability, the cost of that temporary housing, challenges with finding and securing permanent housing, and the out-of-pocket monthly costs of their permanent housing, once obtained. While some of these challenges will be alleviated through the directives issued by Secretary of Defense Lloyd Austin in a memo issued on September 22, 2022, that address relocation and housing costs,[3] the findings from this poll indicate these measures may not be enough.

[1]Blue Star Families. (2022). 2021 Military Family Lifestyle Comprehensive Report: Financial Stability and Housing. https://bluestarfam.org/wp-content/uploads/2022/03/BSF_MFLS_Results2021_Financial-Stability-and-Housing_03_10.pdf

[2]U.S. Census Bureau and U.S. Department of Housing and Urban Development, Median Sales Price of Houses Sold for the United States [MSPUS], retrieved from FRED, Federal Reserve Bank of St. Louis; https://fred.stlouisfed.org/series/MSPUS, October 5, 2022.

Executive Summary

Active-duty families who relocated in the last year report spending longer in temporary housing than their Temporary Lodging Expense (TLE) allotment would cover. Almost half (46%) of active-duty family respondents who moved in the last year spent (n=886) longer than **20 days** in temporary housing. Those who moved in the past year spent an average of **$2,032** (n=725) on temporary housing outside of their TLE benefit while waiting to move into their permanent housing.

Respondents reported longer stays in temporary housing if:

- They moved in the past year, compared to in the past 1-3 years.
- They moved to the South Atlantic or Pacific regions, compared to other regions.
- They had at least one child enrolled in public K-12 education, compared to those without.
- They were affiliated with the Navy or Marine Corps, compared to other branches.
- They moved to or from Outside of the Continental United States (OCONUS) duty stations, compared to those who moved between Continental United States (CONUS) locations.
- They moved into military housing, compared to those renting or owning civilian housing.

In addition to those characteristics, respondents ALSO had greater out-of-pocket temporary housing costs if:

- They moved more recently, such as in the past three months.
- They had a pet, compared to those without a pet.
- The respondent was a person of color, compared to a white respondent.[4]
- The spouse/partner moved more than 10 days before or after the service member reported to the gaining duty station.

[3]Department of Defense. (Sept 22, 2022). Memorandum for Senior Pentagon Leadership Commanders of the Combatant Commands, Defense Agency and DoD Field Activity Directors. https://media.defense.gov/2022/Sep/22/2003083398/-1/-1/0/TAKING-CARE-OF-OUR-SERVICE-MEMBERS-AND-FAMILIES.PDF

[4]Race/Ethnicity was asked as a select-all question, and respondents may have selected multiple options, therefore these groups are not mutually exclusive. For example, if a respondent selected both Black/African-American and Hispanic/Latino/a/x, their response would be included in both groups. Respondents of color included all respondents who selected American Indian/Alaska Native, Asian, Black/African-American, Hispanic or Latino/a/x/ or of Spanish Origin, Middle Eastern or North African, or Native Hawaiian or other Pacific Islander. White respondents included only those respondents who selected White, though they could also have selected other race/ethnicity options.

For respondents in certain subgroups, these expenses were magnified. For Navy or Marine Corps families, temporary housing costs were higher; for families who moved from OCONUS to CONUS, costs were higher, but when these factors are combined, it is intensified. For example, for Navy families moving from OCONUS to CONUS (n=19), average temporary housing costs were $4,297, compared to $1,858 for respondents in other active-duty branches who moved CONUS to CONUS (n=387).

Securing permanent housing in the civilian community was very challenging for many families. Of those active-duty family respondents who moved in the last year and searched for private rental housing (n=676), 74% reported finding housing within $200 of the service member's BAH allotment that met their family's needs was **"extremely difficult."** Respondents reported challenges with a limited market of housing that was available within $200 of their BAH allotment, was safe for their families, and allowed their pets. Those who purchased a home reported difficulty using their VA loan benefit due to intense competition among buyers; more than a third (35%) of those who attempted to purchase a home at their new duty station reported they had "difficulty getting offers accepted due to use of VA loan."

When permanent housing was secured, out-of-pocket costs continued. Most (58%, n=791) active-duty family respondents who moved in the past year spent more than $2,000 on up-front housing costs, and spent an average of $336.60 monthly over their BAH allotment on just rent or mortgage, not including utilities.

Respondents also reported greater out-of-pocket permanent housing costs if:

- They purchased a home, compared to those renting civilian or military housing.
- They moved more recently, such as in the past three months.
- They moved to the South Atlantic or Pacific regions, compared to other regions.
- They had no children, or more than four children in their household.
- They had at least one child in public K-12 education, compared to those without a child in public K-12 education.
- They were affiliated with the Navy, compared to Air Force or Army respondents.[5]

The Cost of a PCS in 2022

Active-duty family who moved in the past year into rented civilian housing:

Temporary housing costs
= **$1,710** average

Up-front housing costs
= Most (81%) **>$2,000**

Monthly cost >BAH
= **$368** average x 12 months
= **$4,416 per year**

Total: $8,126

[5]Compared only to branches with a sample size greater than 150. Navy n=173, Air Force n=207, Army n=250.

Recommendations

- Address relocation and housing policies in the spring, prior to the peak relocation season.
- Increase TLE authorization to 20 days, and up to 60 for families relocating from overseas.
- Explore options to expand temporary housing for relocating families, such as contracting with local extended-stay residence hotels. Ensure these options will meet the needs of relocating military families, such as offering suites for families with children, providing kitchenettes for families to cook meals, and allowing pets.
- Restore BAH to 100% of local market rate.
- Improve BAH calculations to respond to the housing market and reflect families' priorities.
- Consider new approaches and partnerships to target affordable housing for military families, such as tax credits to incentivize landlords to lease to military families, or community partnerships between Housing Offices and local landlords.

Key Findings

Almost half (46%) of active-duty family respondents who moved in the past year spent longer than 20 days in temporary housing.

Relocating military families receive a TLE benefit, which covers 10 days of temporary lodging, such as a hotel, when families are searching for housing. On September 22, 2022, Secretary of Defense Austin released a statement outlining a number of ways that the Department of Defense is stepping up to support military families.[6] This statement included the directive that TLE benefits should increase to 14 days for CONUS moves and up to 60 days for families moving to specific areas with a housing shortage. However, nearly half (46%, n=886) of active-duty families who relocated in the past year spent longer than 20 days in temporary housing, indicating that an increase to up to 14 days may not be sufficient for many.

Recent Relocation

The number of days spent in temporary lodging has also worsened over the last few years. In comparison to 46% who waited longer than 20 days in the last year, just 38% of those active-duty family respondents who PCSed between 1-2 years ago (n=330) spent longer than 20 days in temporary housing, and 36% of those who moved 2-3 years ago (n=198) spent more than 20 days in temporary housing.

Geographic Region

This was also slightly worse for active-duty family respondents who relocated in the past year to the Pacific (51%, n=153) or South Atlantic (47%, n=279) regions.[7]

Children in Public K-12 Education

This is slightly worse for families with kids in public schools; 48% of families with children enrolled in public K-12 education spent more than 20 days in temporary housing (n=554), and 46% of those with pets spent more than 20 days in temporary housing (n=635).

Branch

Families affiliated with the Navy and Marine Corps spent longer in temporary housing than their peers in other branches; 51% of Navy active-duty family respondents (n=190) and 49% of Marine Corps active-duty family respondents (n=81) who had PCSed in the last year spent more than 20 days in temporary housing.

[6]Department of Defense, Sept 22, 2022. https://www.defense.gov/News/Releases/Release/Article/3167769/dod-announces-immediate-and-long-term-actions-to-help-strengthen-the-economic-s

[7]South Atlantic region included Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia and West Virginia. Pacific region included Alaska, California, Hawaii, Oregon and Washington. Regions were defined according to Census Bureau definitions. https://www.census.gov/programs-surveys/economic-census/guidance-geographies/levels.html#par_textimage_34

Overseas Moves

Active-duty family respondents who moved in the past year to or from duty stations OCONUS spent considerably more days in temporary housing (61% spent more than 20 days in temporary housing, n=235) than their peers who moved between states in the Continental United States (CONUS; 40% spent more than 20 days in temporary housing, n=633).

Current Housing

Families who currently live in military housing stayed in temporary housing longer than their peers who own or rent civilian housing; 49% of active-duty family respondents who moved in the past year and were currently living in military housing (n=334) spent more than 20 days in temporary housing, and 15% spent longer than 60 days (n=334). In comparison, 37% of their peers who were currently renting civilian housing or who owned civilian housing spent more than 20 days in temporary housing (n=178).

Active-duty family respondents (n=725) who moved in the past year spent an average of $2,032 on temporary housing outside of their Temporary Lodging Expense (TLE) benefit while waiting to move into their permanent housing.[8]

Out-of-Pocket Temporary Lodging Costs

Active-duty family respondents who relocated within the past year

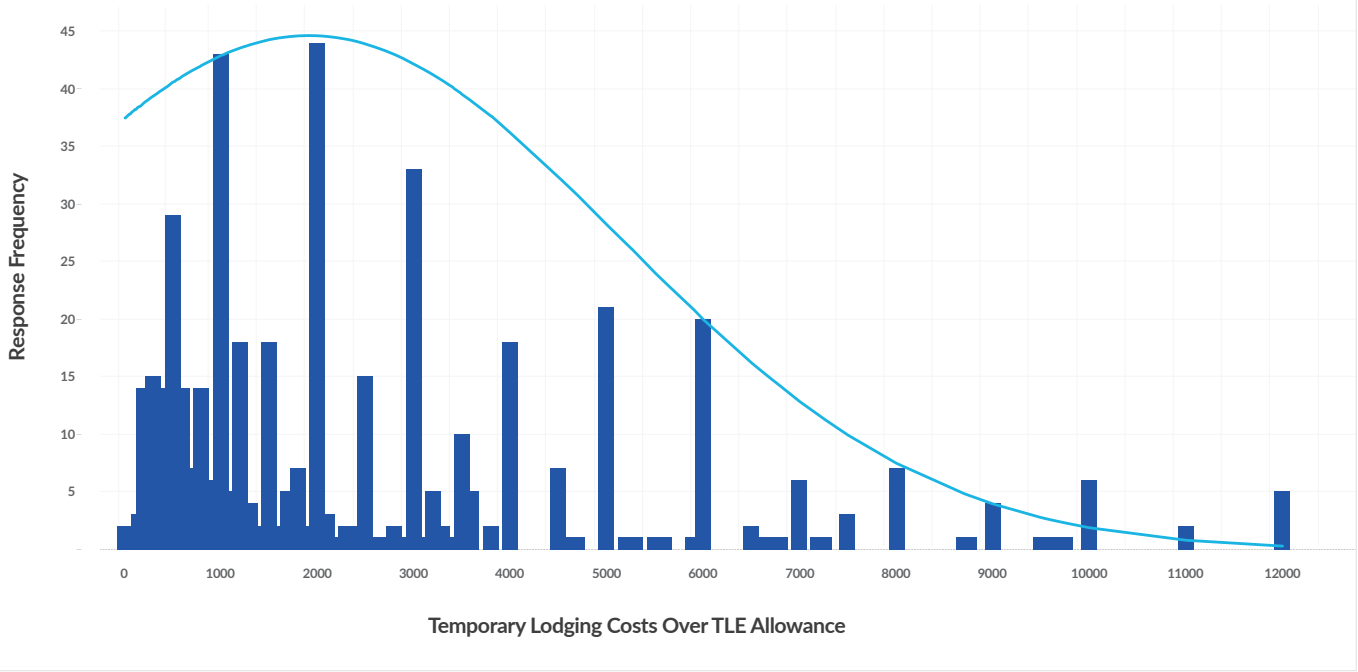


Image includes only responses with a non-zero temporary housing cost, and excludes 5 outliers ($15,000, $18,000, $20,000, $30,000, and $35,000).

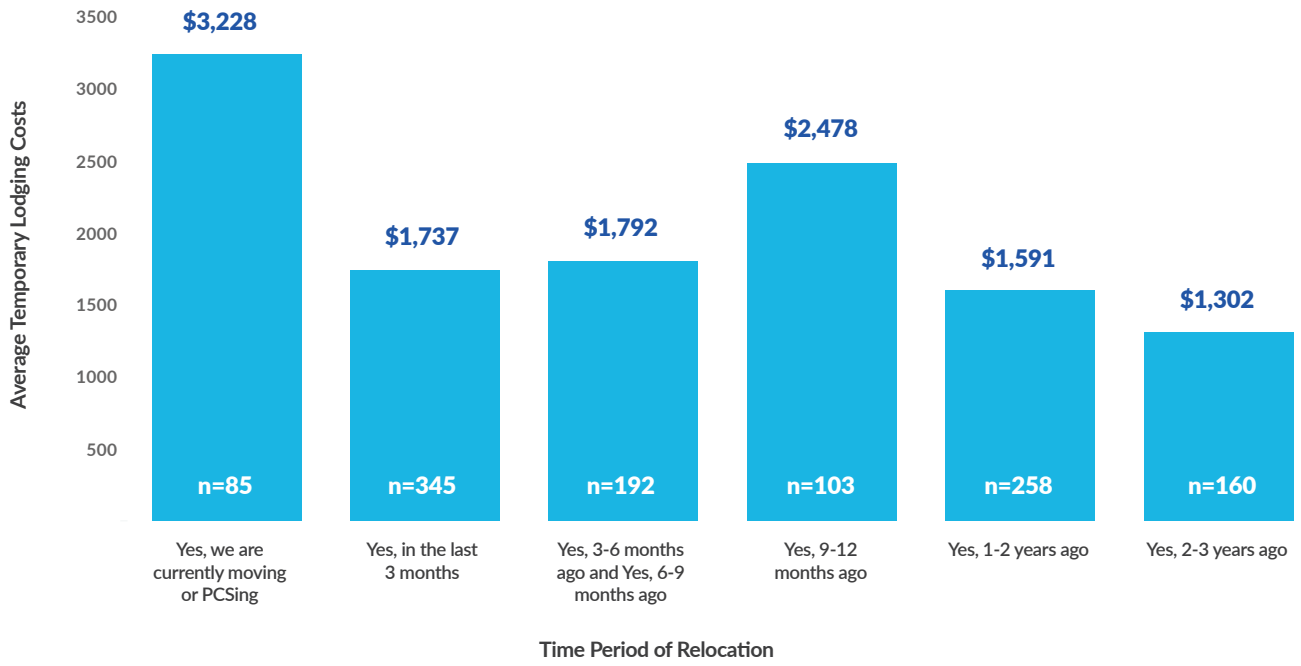
[8]Question: How much did you or your family spend on temporary housing outside of your Temporary Lodging Expense (TLE) allowance after the service member arrived at the gaining duty station but before moving into permanent housing? **Please consider lodging costs only.**

Recent Relocation

Temporary housing costs were higher the more recently they relocated. Active-duty family respondents who PCSed in the last three months spent an average of $1,737 (n=345), and families who moved 3-9 months ago (n=192) spent an average of ($1,792). Families who moved last fall (9-12 months ago; September to December 2021) spent an average of $2,478 (n=103). Families who PCSed 1-2 years ago spent an average of $1,591 (n=258), and those who PCSed 2-3 years ago spent an average of $1,302 (n=160).

Average Temporary Lodging Costs by Time Period of Relocation

Active-duty family respondents who relocated within the past year



Geographic Region

Temporary housing costs were also higher for active-duty family respondents who relocated in the past year to the Pacific ($2,411, n=129) or South Atlantic ($2,423, n=233) regions.[9]

Pets

Families with pets also have slightly higher temporary housing costs. Active-duty family respondents who moved in the last year with pets (n=510) spent an average of $238 more than their peers (n=215) on out-of-pocket lodging costs while waiting for permanent housing.

[9]South Atlantic region included Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia and West Virginia. Pacific region included Alaska, California, Hawaii, Oregon and Washington. Regions were defined according to Census Bureau definitions. https://www.census.gov/programs-surveys/economic-census/guidance-geographies/levels.html#par_textimage_34

Children in Public K-12 Education

Temporary housing costs are much higher for families with kids in public K-12 education. Active-duty family respondents with at least one child enrolled in public K-12 education (n=461) spent an average of $447 more than their peers without a child in public K-12 education (n=263).

Branch

Active-duty families associated with the Navy had higher temporary housing costs, compared to the average for all branches. Active-duty Navy family respondents spent an average of $309 more ($2,294, n=160) than the average for all active-duty branches ($1,985, n=690).

Race/Ethnicity

Respondents of color[10] also reported greater temporary housing costs, though this is likely impacted by other factors as well, such as rank and waiting to move into military housing rather than renting or purchasing civilian housing. Hispanic/Latino/a/x respondents (n=99) reported an average temporary housing cost of $2,552, Black respondents (n=56) reported an average of $2,048 in temporary housing costs. Among all respondents of color (n=199), the average temporary housing cost was $2,154, greater than the average among white respondents (n=682), which was $2,019.

Moving from OCONUS Locations

Families moving from OCONUS to CONUS faced considerably greater out-of-pocket temporary housing costs than families who moved CONUS to CONUS. Active-duty family respondents who PCSed in the last year who moved from OCONUS to CONUS (n=113) spent an average of $808 more than their peers who moved between CONUS locations (n=519).

Moving Separately from Service Member

For families in which the spouse and service member moved separately, temporary housing costs were higher. Active-duty family respondents who moved in the past year for whom the spouse/partner moved to the gaining duty station more than 10 days before or after the service member ($2,661, n=119) spent an average of $809 more on temporary lodging costs than their peers who moved together ($1,852, n=570).

[10]Race/Ethnicity was asked as a select-all question, and respondents may have selected multiple race/ethnicity options, and therefore these groups are not mutually exclusive. For example, if a respondent selected both Black/African-American and Hispanic/Latino/a/x, their response would be included in both groups. Grouping respondents who selected American Indian/Alaska Native, Asian, Black/African-American, Hispanic or Latino/a/x/ or of Spanish Origin, Middle Eastern or North African, and Native Hawaiian or other Pacific Islander.

Finding permanent housing was extremely difficult for those who rented or purchased civilian housing.

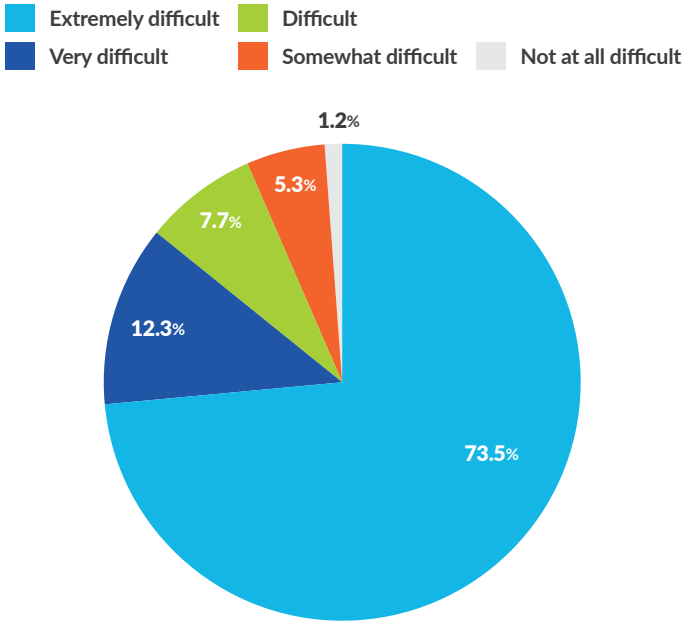
Active-duty family respondents who moved in the past year (n=826) most commonly used real estate websites like Zillow and Redfin (71%), Facebook pages (52%), and Realtors (52%) to search for housing. Just 5% used the Housing Early Assistance Tool.

Private Rental Housing

Of the active-duty family respondents who moved in the last year (n=892), 75% of them searched for private rental housing during their last PCS. Of those who searched for private rental housing (n=676), 74% reported finding housing within $200 of the service member's BAH allotment that met their family's needs was "extremely difficult," and an additional 12% reported it was "very difficult." The most commonly selected difficulties among active-duty family respondents who moved in the last year (n=658) were: "There were few or no homes available within $200 of my BAH allotment" (89%), "The available homes within $200 of my BAH allotment were not safe for my family" (60%), and "The available homes within $200 of my BAH allotment did not allow my pets" (40%).

Finding Rental Housing Within $200 of Service Member's BAH Allotment Was ...

Active-duty family respondents who relocated within the past year



> **"Houses that are available within my spouse's BAH are not in safe neighborhoods or are run down."**
>
> Air Force E5 Spouse

Only about half of active-duty family respondents who moved in the last year (52%, n=615) who looked for private rental housing submitted an application. Active-duty family respondents who moved in the last year and applied for at least one rental (n=320) submitted an average of 3.6 applications before securing permanent housing.

Purchasing a Home

Less than half (42%) of active-duty family respondents who moved in the past year (n=887) attempted to purchase a home. Of those who did attempt to purchase a home (n=377), 87% reported there was a "Limited availability of homes that met my family's needs within a price range that is comparable to my/my service member's BAH." More than a third (35%), however, reported they had "Difficulty getting offers accepted due to use of VA loan." Of those who moved in the past year and extended at least one offer on a home (n=294), 35% made four or more offers before an offer was accepted.

"Horrendous. We didn't want to purchase. We wanted to rent but there were no safe options within our BAH when taking into consideration utilities. We opted to buy to get into housing sooner, but no one would take our offer with the VA loan and no out-of-pocket payment for closing costs, and even with half the closing costs. We had to borrow money from family to cover our closing so that we could get housing sooner. But even with that, we lived in a hotel until we closed on our home that we purchased sight unseen."

Army E5 Spouse

"Tried to get on base housing but not enough available. Renting was way over BAH. Searched for a home to buy but kept getting beat out by higher offers even though we were offering well over the asking price. Bought a house but currently spending about $600 over BAH."

Marine Corps O4 Spouse

Most (58%, n=791) active-duty family respondents who moved in the past year spent more than $2,000 on upfront housing costs.

Focusing on families who own or rent civilian housing, the majority covered the largest part of these upfront housing costs with cash or savings (77% and 74%, respectively), but a portion report covering these expenses with credit cards (9% and 14%), borrowing money from friends and family (5% and 2%), and juggling bills (4% and 3%).

Pets

Upfront housing costs were slightly higher for families with pets. Approximately 60% of active-duty family respondents with pets (n=566) report spending more than $2,000 on upfront housing costs, in comparison to 53% of families without pets.

Children in Public K-12 Education

Costs were also slightly higher for families with kids in public schools. Of the active-duty families who PCSed in the last year and have children enrolled in public K-12 education (n=494), 60% of report spending more than $2,000 on upfront housing costs, compared to 55% of families without children enrolled in public K-12 education (n=296).

Branch

Upfront costs were similar for branches that had a sample size greater than 150 respondents: 46% of Air Force (n=216), 48% of Army (n=261), and 48% of Navy active-duty family respondents (n=172) who moved in the past year reported spending more than $2,000 in upfront housing costs. However, Navy active-duty family respondents who moved in the last year reported the highest proportion spending more than $5,000 in upfront housing costs (27%, compared to 21% of Air Force and 20% of Army active-duty family respondents).

Current Housing Situation

Recently relocated active-duty family respondents who own a home (n=218) had greater upfront housing costs, with the majority (59%) spending more than $2,000 in upfront costs, and a large group (43%) spending more than $5,000. Half of active-duty family respondents (50%) who moved in the last year and rented civilian housing (n=234) spent between $2,000 and $5,000 in upfront housing costs, with an additional 32% spending more than $5,000 on upfront housing costs.

Active-duty family respondents who moved in the past year (n=777) spent an average of $336.60 monthly over their BAH on rent or mortgage alone, not including utilities.

Type of Housing

Military member's BAH rates intend for the service member to share 5% of the cost to rent civilian housing, which the DOD estimates should cost $74 to $168 for 2022,[11] but the majority of respondents report that BAH falls far short of this goal. Active-duty family respondents who moved in the past year and are renting civilian housing (n=219), report spending an average of $368 over BAH out of pocket each month. The costs are lower for families who are currently living in military housing (n=272), who report spending only $89 out of pocket each month. While BAH is not intended to cover the cost of home ownership, many military families choose to purchase housing, as a wealth-building strategy, or because rental housing that meets their needs (such as housing that is safe, in a desirable school district for their children, or that will allow their pets) is unavailable. For these families, out-of-pocket monthly housing costs are considerably higher than their peers who rent civilian or military housing. Active-duty families who moved in the last year and own civilian housing (n=233) report spending an average of $570 per month over their BAH for mortgage alone, not including utilities.

[11]https://www.defense.gov/News/Releases/Release/Article/2874398/dod-releases-2022-basic-allowance-for-housing-rates

Recent Relocation

The amount families are spending over their BAH allotment has increased for families moving over the past year. While this trend was consistent for families in all types of housing, when considering only respondents who are renting civilian housing, those who report they are currently PCSing or moved in the past three months (n=143) report spending an average of $393 over their BAH for housing costs, compared to an average of $329 for those who moved more than three but less than 12 months ago (n=87).

Geographic Area

Families who relocated to the Pacific (n=155) or South Atlantic (n=282) regions spent an average of $383 and $387 over their BAH each month, respectively, compared to the average for all regions ($343, n=810).

Average Out-of-Pocket Housing Costs by Time Period of Relocation

Active-duty family respondents who moved in the past year and rent civilian housing

Presence of Children

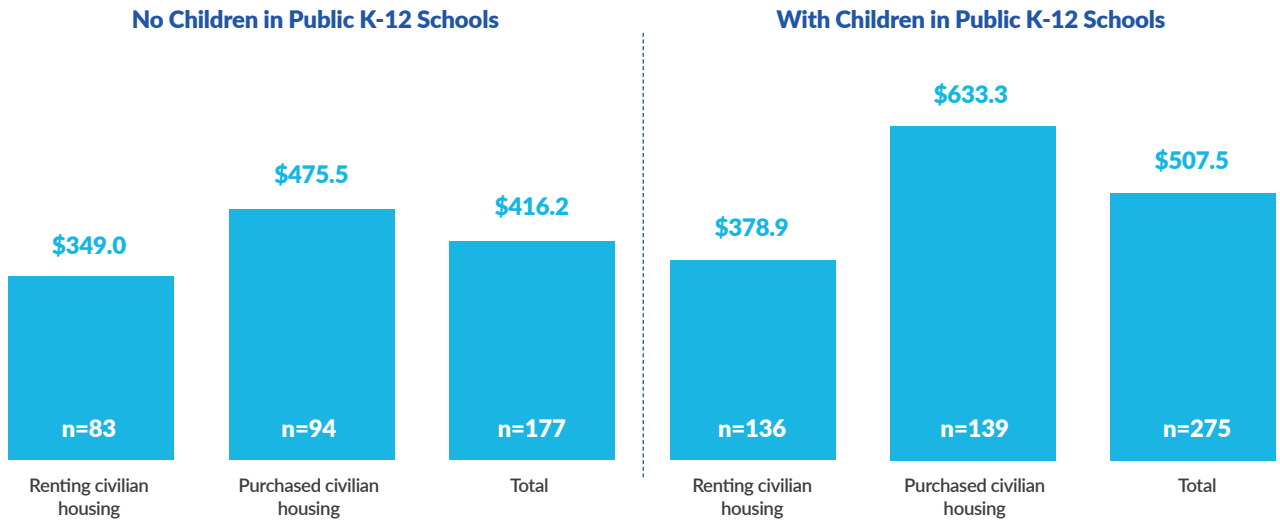
Those without children in their home and those with four or more children spend the most over their BAH allotment. Active-duty family respondents who moved in the past year and had no children in their home (n=103) spent an average of $375 per month over BAH, and families with four or more children in their home (n=90) spent an average of $420 per month over BAH. However, families with one (n=152), two (n=289), and three children in the home (n=141) spent an average of $303, $334, and $292 per month over their BAH, respectively.

With Children in Public K-12 Education

Active-duty family respondents who moved in the past year with children in public K-12 education report higher out-of-pocket housing costs, regardless of whether they rent or own their current home, although this difference is more pronounced among respondents who own their current home. Active-duty family respondents who have relocated in the last year, have children in public K-12 education, and rent or own a home in the civilian community (n=275) report spending an average of $508 over their BAH allotment each month, while those without children enrolled in public K-12 education who rent or own in the civilian community (n=177) report spending an average of $416 over their BAH allotment each month.

Out-of-Pocket Housing Costs for Families with Children in Public K-12 Schools, by Housing Type

Active-duty family respondents who moved in the past year and rented or purchased civilian housing



Branch

Active-duty Navy family respondents who moved in the last year (n=173) reported the highest average out-of-pocket housing costs, spending an average of of $389 over their BAH allotment each month, compared to their Air Force counterparts (n=207) who spent an average of $307, and Army family respondents (n=250), who spent an average of $294.

Race/Ethnicity

While samples of individual groups were low, when grouped together, respondents of color[12] reported slightly lower out-of-pocket housing costs ($296, n=175 versus $325, n=622).

[12]Race/Ethnicity was asked as a select-all question, and respondents may have selected multiple options, therefore these groups are not mutually exclusive. For example, if a respondent selected both Black/African-American and Hispanic/Latino/a/x, their response would be included in both groups. Respondents of color included all respondents who selected American Indian/Alaska Native, Asian, Black/African-American, Hispanic or Latino/a/x/ or of Spanish Origin, Middle Eastern or North African, or Native Hawaiian or other Pacific Islander. White respondents included only those respondents who selected White, though they could also have selected other race/ethnicity options.

Recommendations

While the directives issued in the September 2022 memo from Secretary of Defense Austin are a critical step in the right direction, the findings from this poll indicate those steps may not be enough. Rising costs have impacted all American families, but military families should not subsidize the military budget by paying thousands out of pocket for a relocation required by their military service. With these findings in mind, Blue Star Families supports the following recommendations.

Expand on the directives issued in the DOD memo to address relocation costs.

- Increase the authorization of TLE up to 20 days to cover the full amount of temporary lodging expenses for most relocating families. Authorize up to 60 days for families relocating from OCONUS duty locations to CONUS locations and to those waiting to move into military housing, in addition to the military housing areas included in the memo.
- Review and update relocation expense and reimbursement policies in spring, prior to the peak PCS season. Temporary increases and authorizations announced in fall have come too late to influence families' housing choices. By late August, many military families have already made their housing choices — for better or worse — in order to have their children enrolled in school.
- Explore options to expand temporary housing for relocating families, such as contracting with local extended-stay residence hotels. Ensure these options will meet the needs of relocating military families, such as offering suites for families with children, providing kitchenettes for families to cook meals, and allowing pets.

Review and update BAH calculations.

- The DOD should restore BAH to 100% of the local housing market.
- Improve BAH calculation for all MHAs. BAH calculations should be responsive to housing market fluctuations, and should consider the factors that influence military family housing choices, including safety and school districts.

Consider new approaches and partnerships to target affordable housing for military families.

- Provide tax incentives for local landlords to lease housing to military families. While restoring BAH to 100% of the local housing market is a critical step in supporting military families' ability to obtain safe housing they can afford, there is concern that simply increasing BAH broadly will continue to drive up housing prices, as landlords may then affix housing prices to the increased BAH rate. A targeted tax incentive makes military families more competitive in comparison to civilian peers.

- Partner with local communities to identify innovative ways to make housing more affordable for military families. One example of this kind of partnership is the U.S. Navy's Rental Partnership Program,[13] in which the Housing Service Center partners with local landlords to certify that housing is safe, suitable, and affordable for families, and is offered to military families with a discounted rental rate, and a waiver or reduction of security and utility deposits.

Methodology and Demographics

This survey, fielded September 16-22, 2022, captured the responses of a convenience sample of 2,226 respondents who most commonly identified as an active-duty spouse (70%), Veteran/retired service member (10%), active-duty service member (9%), and spouse of a Veteran (8%). This report, however, focuses on the experiences of active-duty family respondents, and so "respondents" hereafter typically refers to active-duty family respondents, unless otherwise specified.

Among active-duty family respondents (n=1369), 32% were affiliated with the Army, 28% with the Air Force, 23% with the Navy, 9% with Marine Corps, 5% with the Coast Guard, and 1% with the Space Force. Among active-duty family respondents, 6% reported ranks of E1-E4, 47% were E5-E7, 8% were E8-E9, 11% were O1-O3, 26% were O4 and above, and 4% were Warrant Officers.[14] The majority of respondents identified as white (81%), 12% identified as Hispanic/Latino/a/x, 6% as Black/African-American, 4% Asian, 3% Other, 2% American Indian/Alaska Native, 2% Native Hawaiian or other Pacific Islander, and 0.4% Middle Eastern or North African.[15]

Of active-duty family respondents, 88% had at least one child living at home with them full or part time, 68% had at least two children, and 31% had three or more, while 63% had at least one child in public K-12 education, and 75% had at least one pet.

Most active-duty family respondents to the survey (89%, n=1741) had relocated within the past 3 years, and more than half had moved in the past year (57%). For families who had moved in the past year (n=867), most commonly the service member and spouse/partner moved at the same time (80%), but some spouses/partners relocated to the gaining duty station more than 10 days before (9%) or after (8%) the service members' report date, and some families were still living apart (3%). The majority of those who moved in the past year (73%) transferred between CONUS locations, but 27% moved to, from, or between OCONUS locations.

[13]https://ffr.cnic.navy.mil/Navy-Housing/Community-Housing/#rpp

[14]In cases of dual-military families, the higher rank was included.

[15]Race/Ethnicity was asked as a select-all question, and respondents may have selected multiple race/ethnicity options, and therefore these groups are not mutually exclusive. For example, if a respondent selected both Black/African-American and Hispanic/Latino/a/x, their response would be included in both groups.

Limitations

This poll is not generalizable to the active-duty population due to convenience sampling methodology. Recruitment for the poll was targeted to military families who relocated recently, and could have introduced self-selection bias into the sample. However, findings that families are spending considerably more out of pocket on housing and relocation costs are consistent with previous findings from the 2020 and 2021 Military Family Lifestyle Surveys, as well as preliminary findings from the 2022 Military Family Lifestyle Survey, which did not have the same targeted recruitment strategy. This poll also oversamples active-duty spouses of mid- and senior-enlisted and junior and mid-grade officers.

Appendix A

Themes from Qualitative Responses

Families overwhelmingly characterized their most recent PCS move as difficult, dismal, nightmarish, or stressful (36%) and expensive (24%) because of long wait times for military or private housing (21%), having limited homes that were available within their BAH (19%). Many reported the housing that was available within their budget was substandard, too small for their family size, or in unsafe areas (11%). The competitive housing market pressured families into staying in hotels or temporary rentals for extended periods, and incurring increasing debt from these extended stays. Many reported feeling forced into military housing though they would have preferred private housing because the rental market was so high, or conversely, they felt forced to purchase homes because military housing was unavailable and rental costs were similar or greater than the cost of a mortgage.

In your own words, what was your experience with obtaining permanent housing during your most recent relocation?

Top Codes and Definitions

Percent	Count	Code
36%	**351**	Difficult, dismal, nightmare, stressful
24%	**231**	Expensive
21%	**214**	Wait for military housing or private sector
19%	**191**	Over BAH
11%	**105**	Substandard housing
10%	**99**	Competitive housing market
9%	**90**	Staying in hotels/rentals
7%	**72**	Debt
7%	**70**	Inadequate space not enough bedrooms
7%	**69**	Challenges with pets

980 total responses
*3% of responses did not address the question and were removed

"It is impossible to stay within BAH, live in a safe neighborhood, afford utilities, have room for one child, and have a reasonable commute for the service member."

Air Force Spouse, E-7

Appendix A

Selected Quotes

"We had to purchase a home that is too small for our family and all the way across town from where my husband is stationed due to lack of affordable rental properties in the area, and a quoted 6-9 month housing wait when we arrived. We maxed out 3 personal credit cards to cover hotel costs and food, beyond the 10 days provided by the military while trying to secure housing for our family and pets. We felt forced to purchase a home as the alternative was homelessness or separating the family to live with family on the other side of the country, leaving my husband to live in barracks as a geographical bachelor. We are 40 years old, with very little savings and very little in retirement plans as this has happened at nearly every PCS. We spend all of our hard-earned savings just to relocate safely to the next duty station where we have no support, no safety net and no recompense."

Army Spouse, E6

"Currently been on the waitlist for military housing for 13 months. We stayed in a hotel for the first two months and then moved into our RV, where we are still living. The housing market is crazy and rent is way over BAH."

Navy Spouse, E-8

"A nightmare. We couldn't find a rental on or off post that would be safe, big enough for our family, allow our large dogs (one service dog) and within budget as I lost my job due to the PCs. We were forced into trying to buy in an inflated market to avoid homelessness. Even hotels were booked and Airbnb charged 3x bah for a month. We put in about 10 offers and finally secured a home off base in a less than desirable neighborhood above asking price. "

Army Spouse, E-4