



Military Family Lifestyle Survey



Recommendations

Comprehensive Report | **2024**

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Explore ways to incentivize child care providers who serve military children through the tax codes.

From Spouse Employment and Child Care

In recent years, the tight labor market has seen companies raise their wage floors to attract workers in low-wage industries; however, the child care sector has not kept pace.¹ According to the most recent data of Occupation Employment and Wage Statistics by the U.S. Bureau of Labor Statistics, child care workers earn an average hourly wage of \$15.42,² less than half of the mean hourly wage for all occupations of \$31.48.³ In fact, the shortage of child care workers has become even more pronounced. In 2018, an analysis was conducted on child care and found that half the country was classified as a child care desert,⁴ an “area with an insufficient supply of licensed child care.”⁵ In 2023, the Center for American Progress analyzed data on wages and found that the child care sector became less competitive in 2022, further amplifying the shortage of well-paying jobs in this field.⁶

The COVID-19 pandemic caused the sector to lose more than one-third of child care jobs, a loss from which it has yet to fully recover.⁷ During the pandemic, the American Rescue Plan provided a substantial amount of funding for states to allocate to child care providers.⁸ The National Association for the Education of Young Children conducted a survey on how the grants helped programs and families, and found that 30% of infant and toddler providers would have to reduce wages for their staff after the grant program was discontinued.⁹ However, that funding ended in September 2023.¹⁰

Without continuing investments like those implemented during the pandemic, many states and local governments, child care providers, and parents are feeling the strain. One step that Congress can take is expanding the Work Opportunity Tax Credit (WOTC) which is a federal tax credit available to businesses for hiring and employing individuals from certain groups who have faced barriers to employment.¹¹ While child care providers are currently not listed among the groups eligible for this credit, expanding WOTC to include them could be an innovative way to attract a larger workforce to the child care sector. Child care providers would be eligible for up to one year for each new staff member, though this does not apply to rehires.¹² The tax credit a business could receive is between 25-40% of the employee’s wages with a maximum credit of \$9,600 in the first year of employment.¹³ This expansion could help stabilize and grow the child care workforce, ensuring that more families have access to reliable and affordable child care.

Expansion of child care access to military spouses seeking employment from 90 days to 180 days.

From Spouse Employment and Child Care

Military spouses face unique challenges to employment as a result of the military lifestyle. Frequent relocations lead to gaps in employment and inconsistent career paths, making it difficult for military spouses



to maintain continuous employment.¹⁴ Additionally, preconceived notions and biases about the transient nature of military families often prevent military spouses from securing meaningful, long-term employment opportunities, despite a clear strategic advantage of hiring military spouse employees.¹⁵ These challenges contribute to higher unemployment rates and underemployment among military spouses, affecting their financial stability and career progression.^{16,17} Addressing these issues requires targeted support and policies that recognize and accommodate the distinct circumstances of military families.

One significant barrier to gainful employment is the availability of child care. Having reliable child care is essential for job seekers, as it provides the necessary time and freedom to pursue employment opportunities. Without adequate child care, it becomes challenging to attend networking events, continuing education classes, and job interviews. The search for employment requires substantial time and energy, and without someone to watch their children, parents are often unable to fully engage in these crucial activities. This



barrier is particularly pronounced for those in lower-income brackets, for whom the cost and accessibility of quality child care can be prohibitive. Consequently, ensuring access to affordable and reliable child care is a critical step in enabling more individuals, especially parents, to secure meaningful employment and advance their careers.

This year's survey found that for military spouses who were able to find a job after their most recent relocation, it took the majority (54%) more than three months to secure employment. Furthermore, more than half (54%) of military spouses who needed child care to work and were able to find care after their most relocation said it took two months or longer. While Child Development Centers (CDCs) are available to military families and offer child care at a much more affordable subsidized rate, they currently provide child care for unemployed spouses for only 90 days, which leaves a gap for the majority of spouses seeking employment. Expanding child care access for these military spouses to 180 days would provide them with a more realistic timeframe to find employment.

A large and growing majority of military families rely on dual incomes to achieve financial stability. Expanding child care access for military spouses seeking employment from 90 days to 180 days is a practical and necessary policy change. It addresses a more realistic job search timeline, enhances economic stability for military families, supports workforce development, reduces the hidden costs of unemployment, and aligns with DOD priorities of taking care of families.¹⁸



Create loan forgiveness programs for DOD behavioral health clinicians.

From Health Care Access

The mental health and well-being of service members are paramount to the readiness and effectiveness of the United States military, yet the Department of Defense (DOD) faces significant challenges in recruiting and retaining these vital professionals, as the United States is currently facing a severe mental and behavioral health workforce shortage crisis. According to Mental Health America (MHA), which educates and conducts research on mental health in the United States states, there are 340 individuals for every one mental health provider in the United States.¹⁹ This “mental health provider” category includes psychiatrists, psychologists, licensed clinical social workers, counselors, marriage and family therapists, and advanced practice nurses specializing in mental health care.²⁰ As of March 2024, more than 122 million people were living in areas with a mental health workforce shortage area, with only 27% of the mental health needs in these areas being met by available providers.²¹ Furthermore, the National Center for Health Workforce Analysis has projected increasing shortages for several behavioral health providers, including psychologists, psychiatrists, and mental health and addiction counselors over the next 15 years.²² Depending on the state, the rate of mental health workforce ranges from 140:1 in Massachusetts to 800:1 in Alabama.²³

The shortage of providers is particularly pronounced in the DOD, at least partially due to critical efforts to combat suicide and increase access to mental health services and resources. The expansion of suicide risk screening throughout the DOD aimed to improve the detection of high-risk service members and provide early interventions to prevent suicidal behavior.²⁴ However, this led to increased referrals to behavioral health clinics, inadvertently exposing a critical issue. Despite the higher demand for behavioral health services, the number of available behavioral health clinicians has not increased.²⁵ In fact, the number of behavioral health professionals within the DOD has decreased over time, “resulting in a significant and still-growing demand-supply imbalance.”²⁶

To address this critical issue, the DOD must make itself more competitive in attracting and retaining mental health professionals. One effective way to achieve this is by incentivizing them through loan repayment programs. While the Public Service Loan Forgiveness (PSLF) Program forgives the remaining balance of an individual's Direct Loans after they have made 120 qualifying monthly payments under an income-driven repayment plan,²⁷ this is not specific to the DOD, nor does this include private loans. The federal government has recognized the importance of addressing mental health care shortages and has implemented programs like the National Health Service Corps (NHSC) Loan Repayment program. A DOD-specific loan forgiveness program modeled on the National Health Service Corps (NHSC) Loan Repayment Program could be a viable option. The NHSC program repays up to \$50,000 for mental health care providers in exchange for two years

of service at a NHSC-approved site. After the initial contract, the participant may be eligible for continuation contracts that provide up to \$20,000 in loan repayments in exchange for each additional year of service.²⁸ A similar DOD-specific loan forgiveness program would align with these national priorities and demonstrate a commitment to supporting the mental health of those who serve our country.

Although implementing a DOD-specific loan forgiveness program would require upfront investment, it would be a powerful tool for attracting and retaining talent in these critical fields, stabilizing the workforce and improving continuity of care for service members and families. Further, it would provide long-term cost savings from preventing untreated mental health conditions and maintaining retention among service members. Creating a DOD loan forgiveness program for behavioral health clinicians is a strategic investment in the mental health and readiness of our armed forces. It addresses the critical shortage of mental health professionals, enhances recruitment and retention, improves the quality and availability of mental health services, and aligns with national public health goals. By providing this essential support to behavioral health clinicians, the DOD can ensure that service members receive the care they need, thereby maintaining a healthy, resilient, and mission-ready military force.

Ensure that female service members have the proper fitting uniforms, personal protective equipment (PPE), and combat gear.

From Female Service Members

The increasing number of female service members, from just 1% in 1971²⁹ to nearly 18% today,³⁰ has highlighted the need to ensure equipment and uniforms, while standard issue, is tailored to fit all service members properly, so they can effectively fulfill their duties. Despite the inclusion of women in the military for more than 50 years, female service members do not always have properly tailored uniforms, personal protective equipment (PPE), hygiene supplies, and combat gear that meets their needs.

Female service members frequently report that standard-issue uniforms are designed primarily for male body shapes, resulting in poor fit for women.³¹ This can cause discomfort and hinder mobility and performance. For instance, baggy uniforms can get caught on equipment, while too-tight uniforms can restrict movement. In a study conducted of more than 5,000 U.S. Army Special Operations Command service members, nearly half of the women had equipment shortfalls that seriously impeded their ability to do their essential duties as a soldier and compromised their survivability.³² Furthermore, female soldiers lacked bladder relief systems that resulted in urinary tract infections due to holding their urine for too long, or they resorted to the dangerous practice of “tactical dehydration.”³³ Another unique concern for female soldiers is menstrual supply access, use, and disposal, which is often a challenge in austere environments.^{34,35} Ensuring that female service members have properly fitting PPE, combat gear, and hygiene supplies can both significantly reduce the risk of injury or illness and enhance health, morale, and operational effectiveness.

In the past decade, the branches have started to invest in more tailored uniforms, PPE, and combat gear to fit women properly. For example, the Navy is developing a reusable menstrual underwear that would address challenges female sailors face on ships,³⁶ and the Air Force has developed better fitting body armor for female service members.³⁷ More recently, in October 2024, the Navy announced their five-year plan to improve the form, fit, and function of female uniforms with their “Size Modernization Program,” which will start with chiefs and officers.³⁸ Female service members have been asked to participate in a “fit-test survey” to ensure they get a variety of measurements to improve the sizing and accuracy of the new uniforms.³⁹ While the Navy is identifying and making strides to change uniforms, other branches like Army and Air Force have had reports of running out of female uniforms and cannot accommodate female service members.⁴⁰ Meanwhile, when the Space Force announced their new uniforms, they stated that female service members’ needs were considered in mind at the very start.⁴¹ Despite acknowledgement and calls to address this from the Defense Advisory Committee on Women in the Services (DACOWITS),⁴² clear gaps in research and procurement timelines persist.⁴³



Equipping female service members with properly fitting uniforms, PPE, combat gear, and hygiene supplies is both a matter of equity and a strategic necessity for a modern military. Addressing the unique needs of women ensures they receive the same level of protection and support as their male counterparts, promoting gender equality while enhancing operational effectiveness, reducing injury, and boosting morale. By prioritizing the safety and well-being of all personnel, the military strengthens its reputation as an inclusive employer, broadens its talent pool, and enhances recruitment and retention efforts. Investing in gender-appropriate gear not only benefits female service members but also bolsters overall mission readiness and cohesion within the armed forces.

Allow for the expansion of nontraditional care at CDCs for dual active-duty or single parent active-duty families.

From Female Service Members

The unique demands placed on dual active-duty and single parent active-duty military families necessitate the expansion of nontraditional child care services at Child Development Centers (CDCs), as there are only

eight military CDCs that are open 24 hours a day, seven days a week.⁴⁴ While the Navy has seven 24-hour care centers and the Army has just one, “the services say they have no plans to open more 24-hour centers, and are instead trying to grow the number of in-home child care options.”⁴⁵ In-home child care options are one solution to the challenges that dual-military and single-parent service members face, but with a critical shortage of child-care providers, these families need additional options to fulfill both their professional and parental responsibilities. By expanding nontraditional care options, we can better support the well-being of these families and enhance their capacity to serve effectively in their military roles.

The modern military comprises a diverse range of family structures, including dual active-duty and single parent families. The traditional child care model does not adequately address the needs of these evolving family dynamics. Dual active-duty and single parent active-duty families often encounter irregular and extended work hours due to the unpredictable nature of military assignments and duties.⁴⁶ Traditional child care hours do not align with the operational requirements of these service members, making it difficult for them to find reliable care. Expanding CDC services to include nontraditional hours, such as overnight care, weekend care, and extended hours, would provide these families with the necessary support to meet their professional obligations without compromising their children’s well-being, alleviating some stress and supporting service member retention.

The military invests significant resources in training and developing its service members. High turnover rates due to family-related challenges, particularly for female service members, can be costly and detrimental to military readiness. One in 4 female service members (26%) report that “child care challenges” are a primary reason they would leave military service. By expanding nontraditional child care options, we can promote family stability, thereby enhancing the retention of experienced and skilled service members. Dual active-duty and single-parent active-duty families who receive the necessary support are more likely to remain in the military, contributing to a more experienced and cohesive force.

Expanding nontraditional care at CDCs for dual active-duty and single-parent active-duty families is not just a matter of convenience; it is a critical necessity for ensuring the well-being and effectiveness of our military personnel. By addressing the unique challenges these families face, we can enhance their readiness, reduce stress, promote family stability, and align our support services with the realities of modern military life. This investment in comprehensive child care solutions will ultimately strengthen our military forces and ensure that we are prepared to meet the demands of an ever-evolving global landscape.

Pilot mobile crisis teams on select bases to work with service members and families who are struggling with mental health crises.

From Suicide Prevention and Postvention

Suicide remains a critical issue for both service members and families. In a report released by the Pentagon in November 2024, suicide rates have gradually increased among both active and Reserve service members



and family members from 2011 to 2023.

Among active-duty and Reserve troops, the rate was higher in 2023 than in 2022 or 2021, while there was a slight decrease in 2023 among military family members.⁴⁷

This alarming rise highlights the ongoing mental health challenges faced by military personnel and their families. Relationship issues and mental health diagnoses were prevalent among those who died by suicide; 44% of service members who died by suicide

had relationship problems and 42% had select mental health diagnoses.⁴⁸ These findings underscore the complex and varied mental health dynamics within military families, necessitating targeted and innovative interventions to address these issues effectively.

One innovative strategic initiative that the Department of Defense (DOD) should consider is the establishment of mobile crisis teams on military installations. Mobile crisis team services provide community-based intervention to individuals in need, wherever they are, including at home, work, or any other location where they may be experiencing a crisis.⁴⁹ A mobile crisis team consists of trained mental health professionals, such as social workers, psychiatrists, and nurses, who can provide a wide range of services.⁵⁰ Mobile crisis teams are typically called out on law enforcement calls where an individual is expressing suicidal or homicidal ideations or displaying other types of behavioral issues which impede their ability to meet basic needs or cause danger to themselves or others.⁵¹ The purpose of the unit is to mitigate the impact of mental health emergencies by providing immediate response to de-escalate crises, with the ultimate goals of reducing unnecessary mental health commitment holds, preventing crises from escalating to the point of arrest, and decreasing unnecessary hospital admissions.⁵²

Mobile crisis teams have enabled police officers to dedicate more time to emergencies involving crimes or public safety concerns. Additionally, these teams deliver appropriate mental health care and substance use disorder treatment to individuals. Such interventions have been effective in preventing many people from repeatedly entering the criminal justice and hospital systems, which are often inadequate for managing their needs and may even worsen their underlying issues.⁵³ In the case of military service members or families,

such de-escalation and rapid service response could prevent unnecessary judicial involvement or military separation. Furthermore, mobile crisis teams save jurisdictions money by reducing hospital admissions and incarcerations for those with mental health needs or substance use disorders.⁵⁴

The Center for Justice and Mental Health Partnerships provides complimentary training, resources, and support to communities aiming to improve outcomes or enhance responses for individuals in their criminal justice systems who have mental illnesses or co-occurring substance use disorders. They assist communities in safely implementing best practices to divert individuals from the criminal justice system, connecting them to necessary treatment and support systems while also promoting public safety.⁵⁵ This training and support center is managed by the Council of State Governments (CSG) Justice Center, with backing from the U.S. Department of Justice's Bureau of Justice Assistance (BJA).⁵⁶

Establishing mobile crisis teams on military installations would provide service members and their families with timely and accessible mental health support, helping to prevent the escalation of issues and reducing incidents of suicide and other severe outcomes. It is imperative that mobile crisis teams maintain the utmost confidentiality when delivering services within the community. For instance, when responding to a crisis at a family's residence, they should ensure that their vehicles are not easily identifiable and avoid using sirens or other means that might attract undue attention within the neighborhood. This approach helps to preserve the privacy and dignity of individuals and families in distress, fostering a more discreet and respectful environment for crisis intervention.

By integrating these services into the military environment, the Department of Defense (DOD) could normalize seeking mental health care, combatting the stigma that often deters individuals from accessing necessary support. This proactive approach would foster a culture of openness and acceptance around mental health, encouraging more service members and families to seek help without fear of judgment or career repercussions.

In addition to improving mental health outcomes, mobile crisis teams offer significant financial and operational benefits for the DOD. On-site intervention is more cost-effective than emergency room visits or inpatient psychiatric care, leading to better resource allocation. By addressing mental health issues promptly, these teams can enhance mission readiness and retention rates, ensuring service members remain capable and focused in their roles. This initiative represents a strategic investment in the well-being of the military community, demonstrating the DOD's commitment to creating a resilient and supportive force.





Communities

Foster belonging for military families through community partnerships and resource integration.**From Financial Situation**

Feeling a sense of belonging to your community has profound impacts on various aspects of an individual's life, including mental health, physical well-being, and overall life satisfaction.^{57,58} Military families frequently move due to the nature of military service, often experiencing relocations every two to three years. This transient lifestyle can significantly impact their sense of belonging and community integration. Each new location requires a period of adjustment, where families must learn the local culture, navigate new social norms, identify local resources, and find their place within the community.

Military installations are inherently embedded in their surrounding communities, and the majority of service members and their families reside in the community rather than on the installation. The neighborhoods surrounding military installations can differ greatly in their social and economic landscapes. These variations affect several aspects critical to military families, including the strength of their social support networks, access to nonmilitary resources, job prospects for spouses, educational and other opportunities for children, and overall personal safety.⁵⁹ These factors collectively influence the well-being and quality of life for military families.

To enhance the support network for military-connected community members, we recommend that installations partner with local community organizations to guide military families to needed community resources. An outstanding partner for this initiative is the 211 service, provided through United Way Worldwide. The 211 service offers a free, confidential helpline, providing comprehensive information and referrals covering a broad range of needs, including basic necessities, physical and mental health services, employment support, caregiving resources, support for children, youth, and families, and disaster relief.⁶⁰ This service is widely accessible across many regions of the United States and can be reached via phone, text, or online at 211.org.

Partnerships between 211 and military installations can ensure that military-connected individuals receive timely and localized resources and assistance, thereby improving their overall well-being and integration into the community. This partnership would not only streamline access to vital resources but also reduce the stigma associated with seeking help, as it provides a confidential and user-friendly means of obtaining support. An exemplary implementation of this initiative can be seen in Omaha, Nebraska. On June 26, 2024, Offutt Air Force Base's Military and Family Readiness and United Way of the Midlands (UWM) formalized a partnership to introduce the Military and Family Helpline 211.^{61,62} This program addresses a critical need for comprehensive quality-of-life support that extends beyond military installations and Veterans Affairs offices, leveraging UWM's established 211 contact center infrastructure to provide extensive, confidential

information and referral services to military-connected individuals.⁶³ These services cater to active-duty, Guard, and Reserve service members, Veterans, retirees, civilian personnel, and their families, ensuring they receive the necessary support and resources.⁶⁴

The new military helpline feature provides military-connected individuals with access to trained call specialists around the clock, every day of the year, for live support. Additionally, users can access resources via web, text, and mobile application, as well as personalized navigation services for more specific needs. Utilizing a zip code and geolocation-based system, the helpline efficiently connects users to nearby resources for various needs, including food, housing, health care, child care, and employment.⁶⁵ This system also provides upfront eligibility and application information to streamline processes. By extending the services of the existing Military and Family Readiness Center on base, this initiative bridges gaps to the community, creating a more cohesive support network.

As Shawna Forsberg, CEO and President of United Way of the Midlands, stated, “By leveraging the existing infrastructure of both military and community services, we avoid duplication of efforts and ensure that resources are used efficiently. The Military and Family Helpline is a prime example of how the Omaha community stands behind our military, providing comprehensive support and fostering a stronger, more resilient network for service members and their families.”⁶⁶ Such partnerships exemplify the power of community collaboration in supporting military families, ensuring they feel connected and supported wherever they may be stationed.



MSOs & VSOs

MSOs and VSOs should take the lead on equalizing the narrative around military service, ensuring that the benefits of services are portrayed as often as the challenges faced by families.

- **MSOs, VSOs, and community groups should take the lead on increasing military cultural competence within civilian communities, and provide volunteering and connection opportunities to bridge the gap between military families and their civilian neighbors.**

From Pride in Service

Military families are proud to serve, but only 1 in 5 say they are satisfied with how the military is portrayed to the wider civilian population. Military Service Organizations (MSOs) and Veteran Service Organizations (VSOs) have an opportunity to address this by highlighting both the challenges incumbent in military service as well as the many benefits of service. Community organizations, specifically those that support military- and Veteran-connected populations, should assume a pivotal role in balancing the narrative surrounding military

service by ensuring that the benefits are highlighted as frequently as the challenges faced by military families. Public perception of the military is often skewed by media focus on hardships and sacrifices. While it is critical to address challenges inherent in the military lifestyle, limited attention to the benefits of military service may further exacerbate problems in recruitment and retention, as well as increase the cultural divide between military families and their civilian neighbors.⁶⁷

Emphasizing the positive aspects of military service alongside its challenges offers a more nuanced and realistic portrayal of military life. Military families describe education and health care benefits, travel,

financial stability, and a diverse and strong community as important benefits of the military lifestyle. Highlighting success stories, career advancements, educational opportunities, and the intrinsic sense of purpose and camaraderie inherent in military service reinforces the attractive elements that draw individuals to military careers. This more balanced narrative can enhance public appreciation and support for service members.

Military families often face complex decisions regarding relocation, deployment, and the

overall military lifestyle. Providing a comprehensive view that includes benefits such as access to health care, housing support, educational programs, and community support networks empowers families to make informed decisions and better prepare for the challenges they might encounter.⁶⁸ Understanding the full spectrum of military life, including its advantages, can help families build resilience. Awareness of significant support systems can mitigate stress, fostering a more positive outlook and improved mental health outcomes.

MSOs and VSOs play a critical role in advocating for policies and programs that support service members and their families. By presenting a balanced narrative, they can more effectively advocate for a wide range of policies that address both the challenges and benefits of military service. By ensuring a balanced representation of both challenges and benefits of military service, support organizations can contribute to a more accurate and supportive understanding of military life, ultimately benefiting service members, their families, and society as a whole.

Additionally, MSOs, VSOs, and community groups should take a proactive role in fostering military cultural competence within civilian communities. These organizations are uniquely positioned to raise awareness and understanding of the unique experiences, challenges, and contributions of military families. By educating



civilians about military culture, traditions, and the sacrifices made by service members and their families, they can dispel common misconceptions and build a foundation of mutual respect and empathy.

Moreover, MSOs, VSOs, and community groups should create opportunities for meaningful engagement and collaboration between military families and their civilian neighbors. Volunteer initiatives, community events, and partnership programs can serve as bridges to connect these two groups, fostering a sense of belonging and shared purpose. These efforts not only strengthen social ties but also provide military families with essential support networks and a greater sense of community integration.

Through these actions, MSOs, VSOs, and community groups can play a critical role in closing the military-civilian divide, ensuring that military families feel both understood and supported by the communities they serve and protect. Such efforts also contribute to broader societal appreciation for military service, creating a culture of inclusion and recognition that benefits everyone.

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