In February 2014, Blue Star Families fielded its fifth annual survey to determine the contemporary issues facing military families. The key concerns identified by respondents were: military pay and benefits, and changes to retirement benefits. These top two issues were consistent across subgroups while other top issues varied across active duty spouses, veterans, and active duty service members. Spouse employment, for example, was a top issue for military spouses and active duty service members whereas the disability claim backlog, mental health issues such as Posttraumatic Stress Disorder (PTSD) combat stress, and Traumatic Brain Injury (TBI), and disconnection between military and civilians were top five issues for veteran respondents only. Finally, Operational Tempo (including deployments and training time) was a top five issue only for service member respondents.

**PAY AND BENEFITS**

When service members and spouses (both active duty and veteran) were asked about their confidence level in receiving various benefits, 32% reported they were confident they would receive VA home loan benefits and GI Bill benefits. Conversely, pay benefits (i.e., pension), disability pay benefits, and health care post-retirement had the lowest percentages of respondents expressing “very confident” ratings. Sixty-six percent of active duty and veterans said they had or would be transferring their Post-9/11 GI Bill benefits to a child or spouse, and 35% indicated they would or had used these benefits themselves. Over one-third of active duty and spouse respondents (36%) agreed that the cost of rent was higher than their Basic Allowance for Housing (BAH).

**FINANCIAL READINESS**

Sixty percent of active duty and spouse respondents indicated that their family’s current financial condition caused “some stress” or a “great deal of stress,” and 49% indicated that financial issues were a top stressor during their time in the military. The top three obstacles to financial security reported were: (1) spouse employment (40%), (2) uncertainty in military life, (38%), and (3) uncertainty in potential changes to benefits (34%).
TRANSITION

Fifty-three percent of veterans and 55% of spouses described their transition from military service as “difficult,” and the highest percentage of respondents noted family, employment, health care, and education as their most salient transition concerns. Sixty-one percent reported they had started their Transition GPS class between one and six months before their separation date. The majority (71%) reported they felt “prepared” for their transition from service.

VETERAN EDUCATION AND EMPLOYMENT

Approximately 63% of active duty service members and veteran respondents joined the military to learn skills for civilian jobs. Fifty-percent of veteran respondents reported that they were employed; 12% reported they were not employed but looking for work. The majority of veteran respondents indicated their military experience was “well received” (57%) in their workplace. Only 8% reported it was “poorly received” and 32% reported their workplace was “indifferent.” Approximately 74% of service member joined the military to receive educational benefits, and 13% of veteran respondents reported they were currently attending school. The majority of student veterans (57%) reported their military experience had been “well received” at school while 8% reported that it was “poorly received,” and 34% percent reported that their school had been “indifferent” to their military experience. The majority (53%) of veteran respondents completed their highest level of education at public colleges or universities, private colleges or universities (21%), and community colleges (15%); 39% indicated they had completed their education at a for-profit institution, 38% from a nonprofit institution, and 21% were not sure.

MILITARY SPOUSE EMPLOYMENT

Eighty-four percent of employed active duty spouses indicated that the military lifestyle had a negative impact on their ability to pursue a career. Of the 57% of active duty spouses who were not currently employed, 58% reported they wanted to be. Active duty spouse respondents who wanted to work but were not employed, were asked their reasons for not working: 38% noted that child care was too expensive, 35% noted being unable to find employment at their current duty station, and 32% noted issues of timing related to deployments. Among spouses who reported they were not working and not seeking employment, the top reason reported by 74% of respondents was “I prefer to stay home with my children, while 11% cited “I don’t want to work.”

MILITARY CHILDREN AND EXCEPTIONAL FAMILY MEMBER PROGRAM (EFMP)

Ninety-one percent of respondents had children under age 18 who had lived at home during a deployment or routine separation. Among those parents, separation anxiety and worry were the predominant negative impacts of deployment while adaptability and increased independence were the positive impacts reported. The top five challenges for respondents with an exceptional family member during a Permanent Change of Station (PCS) were (1) vocational services for adult family members with special needs, (2) early intervention services for infant/toddlers, (3) receiving SSI/SSDI after a move, (4) access to respite care, and (5) accessing community/state based supports such as Medicaid waiver benefits.

ADDITIONAL FINDINGS OF NOTE

VOLUNTEERISM AND CIVIC ENGAGEMENT

Sixty-eight percent of respondents had volunteered in the last year, with 59% actively seeking out volunteer opportunities in their local community. Eleven percent report having children who joined the military, compared to 1% in the general population.

CHILD CARE

Sixty-seven percent of military spouse respondents indicated that the availability of child care had impacted their pursuit of employment and/or education. Ninety-four percent of those using child care on a full time basis were spending over $200 per month and 85% reported spending over $400 per month.

STRESS, DEPRESSION, AND MILITARY SUICIDE

Active duty service members and spouses generally reported they were able to cope with stress but 39% of spouses and 30% of active duty service members feeling “stressed” either most or all of the time. Top stressors related to the military lifestyle include deployment/separation, parenting and children’s issues, financial stress, and employment related stress. During deployments, top stressors for spouses included isolation, children’s issues, and household responsibilities while service member top stressors were isolation, household responsibilities, and personal and emotional issues. Higher percentages of veteran and veteran spouses reported depression symptoms compared to their active duty counterparts. Veterans (13%) also reported higher rates of suicidal ideation (in the past year) than either active duty service members (9%) or spouse respondents (8%).

CAREGIVING

Thirty-two percent of respondents indicated they had provided care for someone in the past twelve months, and 52% of those reported they had been providing care for over two years. Nineteen percent of caregiver respondents spent 40 or more hours per week providing care, the equivalent of a full time job. Fifty-six percent reported that caregiving was “extremely” or “somewhat” emotionally stressful. Caregivers of veterans indicated the following services would be most helpful in their caregiving role: (1) Integrated sources of information, (2) coordinated services through a caseworker (3) information about benefits, (4) advocacy service to minimize “red tape, (5) organized lists of contact information and resources, and (6) online support groups with other caregivers.

CONCLUSION

Military families generally are coping well with the stressors of military life. While military families have the same life experiences common to civilian families, they also experience stressors and challenges specific to the military lifestyle including frequent separation, exposure to danger through deployment and the preparation for reintegration and transition to civilian life. The examination and recognition of these and other issues will hopefully encourage and inspire others to use their resources and talents to support the military community before, during, and after service.