

What is Important to You and Your Family? Executive Summary

Each season, the National Military Family Association is asked by Members of Congress and others about the critical challenges facing military families, about what's working for them, and about what is important to them. To answer these questions, we routinely confer with families on military installations through our volunteer network, social media, emails, conferences and surveys. We conducted a web-based survey during February 2011 asking military families about their legislative priorities for the 112 Congress. 1,257 military families took the survey with 95% completing the entire survey.

Our Association routinely confers with families on military installations, through our volunteer network, at conferences and through social media, phone calls, emails, and surveys. All of the information we gather helps us focus our resources and advocate for solutions to meet the changing needs of military families. Survey respondents were asked five main questions to help our Association identify the current needs of military families:

- To identify life events experienced in 2010
- To anticipate changes expected in 2011
- To rate their family's emotional well being
- To indicate the priority Congress and/or the Department of Defense should give key issues to better serve military families; and
- To identify the best military program, benefit, or service available to military families today.

Significant Life Events in 2010

The five most common significant life events experienced in 2010 were:

All Services – 2010 Most Experienced Life Events

Deployment of service member	41%
Financial setback	39%
Return of service member from deployment	30%
Permanent Change of Station (PCS) move	27%
Loss of spouse's job	19%

Looking at the data within each Service affiliation, the results were similar, with a few variations. Army respondents shared the top four common categories, yet for Army-affiliated respondents, the fifth most common occurrence was a new job for a spouse (18%). Air Force affiliated participants were affected most by the loss of a spouse's job. Navy respondents reflected two significant changes from the overall common events: 1 in 2 Navy survey participants experienced the deployment of a service member in 2010 and 21% had a spouse enter or graduate from college.

Marine Corps participants experienced the deployment of a service member and a financial setback at the same rate – 41%. For Coast Guard families, 1 in 2 respondents identified a financial setback as the most prominent life event in 2010.

When reviewing the overall results, the life events most frequently occurring are inherently linked. The return of a service member from a deployment often means the loss of additional pay, which includes the loss of tax exemption, loss of combat pay, or family separation allowance. During a Permanent Change of Station (PCS) move, a family pays out of pocket for unreimbursed expenses, such as rental deposits, pet transportation, utility deposits, shipping an additional vehicle, etc. The loss of a spouse’s job may be a direct result of a PCS move or the deployment of the service member. The combination of these events directly impacts the family finances, so it isn’t surprising a financial setback was identified as the second most experienced life event across the Services.

Anticipated Life Events for 2011

Looking ahead, the top five life events anticipated for 2011 are:

All Services – 2011 Anticipated Events

Deployment of service member	43%
New job for spouse	29%
Return of service member from deployment	27%
Child changing schools	27%
Permanent Change of Station (PCS) move	22%

Three of the events anticipated for 2011 mirror the events experienced by families in 2010: deployment, return from a deployment, and a PCS move. Military families try to prepare for the transitions of military life; but budget delays, deployment extensions, and short-notice orders often alter anticipated plans.

Emotional Well Being

Despite ongoing changes and fluctuating stability in their lives, three out of four participants rated their family’s emotional well-being as good, very good, or excellent. The vast majority fell between very good at 33% to good at 39%. Overall, military families who responded to this survey had a positive outlook on the well-being of their families.

Priorities for Congress and/or the Department of Defense (DoD)

The most experienced event in 2010 and the most anticipated event in 2011, was the deployment of a service member. Military families continue to experience deployments and the top three priorities are directly related to deployment support. Across the Services the top priority identified by more than 84% of survey participants was to ensure support programs meet the needs of families experiencing multiple deployments. The second priority with an 80% rating was

helping wounded service members and their families. The third priority rated as very important with 79% was to help surviving spouses, children, and other family members. The fourth and fifth rated priorities are not related to deployment support, but highlight benefits essential to military families. More than 74% believed it was very important for Congress and/or DoD to ensure any out-of-pocket health care costs be affordable, and almost 70% felt an increase in military pay was very important.

All Services – Top Five Priorities Rated Very Important

Ensure support programs meet the needs of families experiencing multiple deployments	84%
Help wounded service members and families	80%
Help surviving spouses, children, and other family members	79%
Ensure any out-of-pocket health care costs are affordable	74%
Increase military pay	70%

Best Military Benefit

Along with assessing what new programs military families might need we also think it is important to ask which program, benefit, or service currently available is working best. Of the 852 participants who responded to the open comment box question, “What is the best military program, benefit, or service available to military families today?” 43% stated military health care was the best benefit. A spouse of an active duty Airman with 20 years of service wrote, *“I love TRICARE. It’s been amazing this past year with a bad medical condition that happened while my husband was deployed.”* Across the Services, health care was consistently identified as the best benefit available to military families today. Many participants commented on the no-cost TRICARE PRIME to the low-cost TRICARE Standard options. An active duty Army spouse of 5 years stated, *“The health care benefit has saved us an extreme amount of money.”*

Many survey respondents listed other benefits in addition to health care as the “best” benefit. These include the Commissary and Exchange systems, spouse education programs, Military OneSource, counseling services, family readiness groups, service member education programs, and local community support. However, only 1 out of 4 participants who responded to this question identified a benefit other than health care as the “best” program, benefit or service. An active duty Navy spouse said, *“It is hard to choose just one program or benefit. Our health care while in need of improvements in some areas, is a blessing to our family. I never worry about the ‘what if the kids or I need . . .’ it’s taken care of. I am also pleased with the different programs our Fleet and Family Services provide.”*

Final Thoughts

The National Military Family Association has advocated for sustained funding for military families. This survey reinforces the concerns we have heard from families. As military families continue to experience deployment, they want Congress and DoD to maintain programs that will support them through the deployment, take care of the wounded, and support survivors. Overall our military families expressed a positive assessment of their families' well-being and the majority identified health care as their best benefit.