THE NATIONAL PROFILE OF CURRENTLY SERVING MILITARY FAMILIES

Military Families & the Future of Service 2026



Military Family Advisory Network

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01 Executive Summary

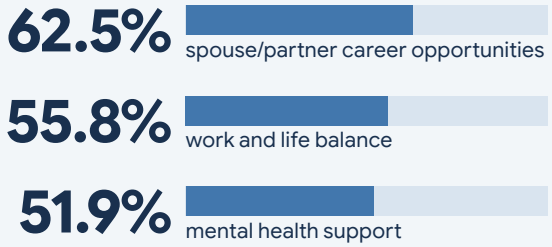
The National Profile is MFAN's first multivariate analysis revealing the connections among family experiences and how they relate to families' willingness to recommend military service.

Most currently serving families would recommend a military career to someone they care about. What separates them from the families who would not is not how much hardship they carry, what they earn, or where they sit in the rank structure. It is whether military life matched what they anticipated of it.

Military life is largely meeting what families expected of the mission and of the service member's role. Where it falls short is on the family side: spouse and partner careers, work and life balance, mental health support, and support for children's needs. Three of those four are independently associated with willingness to recommend service. For defense leaders, policymakers, advocates, philanthropy, and community partners, that makes the gap both specific and addressable.

The key takeaways

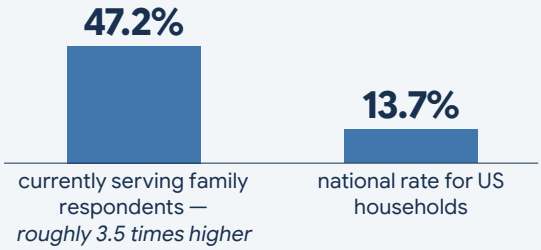
What currently serving families said fell **below expectations** — each is also associated with willingness to recommend service.



88.7% spend at least 30 percent of household income on housing and utilities, more than two and a half times the national rate of one third of all households.

FAMILIES WHO ARE FOOD INSECURE

Food security marks recent financial emergencies more strongly than income or housing burden. Families in the marginal band warrant attention.



50.6%

of families with children say insufficient child care has affected household employment.

52.3% of eligible respondents carry a high invisible family load.

69.5%

would recommend a military career. That commitment is worth protecting. It coexists with significant unmet expectations and does not reduce the need to address them.

The analysis draws on 6,553 currently serving family respondents to the 2025 Military Family 360° Survey. Findings are unweighted and reflect a non-probability sample with greater active duty and Army representation. They establish associations, not causes or trends. The research notes at the end explain the methods and the limits, and the full report documents both completely.

What the analysis found

The report asks four questions. Whether families can meet basic needs, absorb a financial shock, and plan for what follows service. Whether they are supported through the demands military life places on the household. Whether they are building purposeful lives in service and in work. And whether they would recommend military service to someone they care about. The fourth is treated as the outcome the first three help explain.

The expectations gap is what separates families

Respondents compared eleven areas of military life with what they anticipated when service began. Mission and scope holds up best, falling short for fewer than a quarter of families. Below it the pattern reverses onto the areas belonging to the family rather than the service member.

Modeled together with rank, household income, service component, and community type, it is the expectations measures that continue to predict whether a family would recommend service. Income and family well-being each predict that answer on their own and stop doing so once expectations enter. Rank does not predict it at any stage, despite sorting families on nearly every financial measure in the study.



Financial strain is widespread, and food security finds it earliest

Close to nine in ten families deal with a housing burden, and relief appears only at the two highest income brackets. Families at identical incomes face different burdens depending on rank and on community type, which points at how allowances are set relative to local cost rather than at household pay.

Food security carries more information about a family's recent financial history than either income or housing burden. In the model of financial emergency recency, neither remains significant once food security is included. Families answering a single item affirmatively, who are classified as food secure in the marginal band, are burdened with almost the same elevated risk of families formally counted as food insecure.

Most families report a barrier to saving, with cost of living leading for enlisted families and the cost of relocating leading for officer families. Among families reporting a setback from their most recent move, reimbursement and allowance shortfalls mark the weakest financial well-being of any group, and those are administrative rather than inherent costs.

Child care and the work of running a household

Half of families with children report that insufficient child care has affected employment in the household, and that cost falls hardest on spouse and partner respondents and on midgrade enlisted families. Family responsibilities, not relocation, are the dominant constraint on spouse employment, by nearly four to one.

More than half of eligible respondents carry a high invisible family load, the work of anticipating, coordinating, and remembering that keeps a household running. That load does not track with rank. It tracks with children at home and with active duty status, which means the measures that identify families for financial support do not locate the same households.

Family health and the demands of separation

Most families score in the healthy range on family functioning. Where separation is concerned, the number of deployments shows no measurable relationship to family health, while cumulative time away does, past roughly six months over two years. That association does not separate from household income in these data, so it is reported as a question worth examining rather than as an established effect. The services already collect what would be needed to examine it.



Four comparisons run through the analysis

Each isolates one dimension along which outcomes separate. A family may sit in all four. They are dimensions of analysis rather than types of family.

Comparison →	Rank	Component	Community type	Children at home
What it helps explain →	Financial resources and differences across enlisted and officer families	Differences between active duty and Guard and Reserve experiences	Rural, suburban, and urban circumstances	Demands associated with children under eighteen in the household

A shared agenda for improving family experiences

We identified five priorities where policy, leadership, advocacy, philanthropy, and community delivery can reinforce one another.

Define what families can expect from military life, and close the gap between that promise and their experience.

Military life most often falls short in four areas: spouse and partner careers, work and life balance, mental health support, and support for children's needs. Three of those are also tied to whether families would recommend service. Yet there is no shared understanding of what military service should offer families, or where the Armed Services' responsibility for support begins and ends. Expectations take shape instead through recruiters, command climate, and what families hear from one another. Families deserve clarity about what this life will ask of them and about the support they can count on.

Review how housing allowances are set relative to local cost, and build a system that anticipates rather than reacts.

Close to nine in ten families deal with a housing burden, and families at identical incomes face different burdens depending on rank and on the kind of community they live in. Relief appears only at the two highest income brackets. The current system corrects after the fact, and families bear the cost, and often the debt, while they wait. Allowances should be adjusted before families feel the squeeze. The pattern points at the allowance rather than the paycheck, and it is the same groundwork that supported the Tenant Bill of Rights.

Use food security to identify financial risk earlier.

Food security tells us more about whether a family has recently faced a financial emergency than either household income or housing costs, and neither of those remains statistically significant once food security is in the model. Even families who fall just outside the definition of food insecurity, reporting a single sign of difficulty on the scale, face nearly the same elevated risk as those classified as food insecure. We will press to make food security a core part of financial readiness screening, and to examine whether the federal threshold captures the risk military families face.

Make child care an urgent workforce and readiness priority.

Half of families with children say a lack of adequate child care has affected household employment, with spouses and partners and midgrade enlisted families bearing the greatest burden. Family responsibilities weigh nearly four times as heavily as relocation on spouse employment. Expanding access helps families earn income and manage the daily demands of military life, which makes it essential to both financial stability and readiness.

Look at total time away to better understand the impact on families.

Families report poorer health when cumulative time away from home exceeds roughly six months, while the number of deployments shows no measurable relationship. We cannot separate time away from household income in these data, so we cannot conclude that time away accounts for the poorer health. The findings nonetheless make a clear case for looking beyond deployment counts to the total time families spend apart. The services already collect what is needed to examine it, and that work should begin now.

Measuring progress matters as much as the priorities. Benefits currently influence staying for 79.2 percent of respondents. Career and leadership factors influence 50.1 percent, with another 37.3 percent reporting they could if offered or improved. These are reported influences, not estimated retention gains, and willingness to recommend service and actual retention should be tracked as separate outcomes.

Sustaining families' confidence in military life is shared work. MFAN will continue to connect research with policy, investment, and practical solutions that help close the distance between what families expect and what they experience.



Research notes

This profile builds on the Military Family 360° Report released in June 2026. That report describes family experiences in depth. This analysis examines their distribution and the relationships among them. Full methods, model specifications, tests, and references are in the National Profile.

How the models support interpretation

The analysis uses established scales, documented category rules, and a progression from descriptive comparisons to adjusted models. It distinguishes associations that persist once other characteristics are accounted for from those that do not. In the recommendation model that looks into expectations, children at home is omitted because of overlap with other terms. Findings should be read within the sample and the specification supporting each result.

What the design cannot establish

The sample is not a probability sample and estimates are unweighted. Enlisted representation closely matches the 2023 force benchmark, while active duty and Army respondents are overrepresented. Headline percentages describe respondents and should not be presented as precise population prevalence estimates.

The survey captures one period. It establishes associations, not causal effects, changes over time, or validated forecasts. Reports of declining satisfaction are retrospective accounts rather than measured population trends.

Models use complete responses and therefore rest on different and smaller samples. Statistical significance can change with both the variables included and the respondents retained. Differences between specifications do not establish mediation or causal explanation. Many effects are small. Broad income bands leave differences in earnings within each category unmeasured. Service member and spouse respondents are not matched pairs, and some questions were shown only to eligible subgroups.

The field period included a federal government shutdown. Findings about recent emergencies, particularly among Guard and Reserve families, may reflect interrupted pay during that period.

THE NEXT STEP

These findings provide a foundation for testing which conditions best identify family needs and whether they support prediction over time. Repeated measurement, consistent denominators, and prospective validation would strengthen that work. Willingness to recommend service, reported reasons to stay, and actual retention should continue to be treated as different outcomes.



02 Introduction

Military families absorb recurring disruption. They relocate, they are separated from a service member, they restart careers, and they meet costs that arrive without notice. What has been less well established is how widely those pressures are distributed across the currently serving population, which families carry the largest share of them, and what relationship they bear to whether families remain willing to serve. This report addresses those questions for the families serving today.

The National Profile of Currently Serving Military Families describes active duty, National Guard, and Reserve families through a single sample of 6,553 families drawn from the 2025 Military Family 360° Survey. It establishes how common each condition is, which families carry more of it than others, and which factors account for the outcomes that matter most to policy. Four questions organize it.

1. Can currently serving families meet basic needs, absorb a financial shock, and plan for what follows service?
2. Are they supported through the demands military life places on the household?
3. Are they building purposeful lives in service and in work?

The first three questions describe what families carry and what they draw from service.

4. Would they recommend military service to someone they care about?

The fourth asks what all of it amounts to, and the analysis treats it as the outcome to be explained rather than as a final observation.

Section 2 sets out what this report is and when the data were collected. Section 3 documents the survey, the sample, the measures, and the methods. Sections 4 through 6 take the first three questions in turn. Section 7 takes the fourth and tests which of the preceding findings account for the answer. Section 8 sets out the implications.

Four comparisons run through every findings section: rank, service component, community type, and whether children under eighteen live in the home. They are defined in Section 3.7, and each findings section closes by summarizing what it established for each of the four.

2.1 Relationship to MFAN's research strategy

This report is a companion to the Military Family 360° Report, released in June 2026. That study joins survey responses to families' own accounts, describing what military family life costs and where support is needed. This report works at a different scale. It cannot characterize what a food-insecure month looks like inside a household. It can establish how widespread food insecurity is across the currently serving population, which groups it concentrates in, and which factors predict it. The two are designed to be read together, and the qualitative material behind any finding reported here is in the Military Family 360° Report.

2.2 Field period and context

The underlying survey was in the field from October 2, 2025 through January 16, 2026, a period that included a federal government shutdown. During the shutdown approximately 50,000 families contacted MFAN for emergency support, and many National Guard and Reserve families missed a paycheck that active duty families did not. This context bears on the financial findings, particularly those concerning recent financial emergencies, and it is noted at each point where it affects interpretation. It is not treated as an explanation for the structural patterns the analysis identifies, which are not specific to the field period.



03 Data and Methods

This section documents the survey, the analytic sample, the measures, the analysis sequence, and the limits of the design. The composition of the sample, set out in Section 3.4, affects how every prevalence figure in this report should be read.

3.1 Population described

Currently serving families, in this report, means active duty service members and their spouses and partners, together with National Guard and Reserve members and their spouses and partners. Eligibility covers active duty service members and their spouses or partners, full-time and part-time National Guard and Reserve members and their spouses or partners, and Inactive Ready Reserve households, which are counted within the Guard and Reserve group throughout. Respondents include service members, spouses, and partners. Spouses and partners constitute the larger share.

Where service member and spouse respondents answer a question differently, both figures are reported. One qualification applies to every such comparison. These are two respondent populations rather than matched pairs drawn from the same household, so a difference between them describes two vantage points on military family life rather than two accounts of one household. The distinction recurs on relocation costs, on the employment effect of insufficient child care, and on willingness to recommend service.

3.2 Instrument and field procedures

The instrument was the 2025 Military Family 360° Survey. Fifty-five items were identified at the design stage as the generalizable set for this profile and mapped to three blocks: economic security, family health and functioning, and service, career, and purpose. Not every identified item appears in this report.

The survey was fielded in Qualtrics from October 2, 2025 through January 16, 2026, in English and Spanish, with the Spanish instrument translated and beta-tested by native speakers. Respondents were recruited through MFAN's email lists, social media, the MFAN blog, and partner organizations, using a convenience approach with partial snowball sampling. Because recruitment did not use a fixed sampling frame, no invitation-based response rate can be calculated. The survey collected 10,089 responses in total.



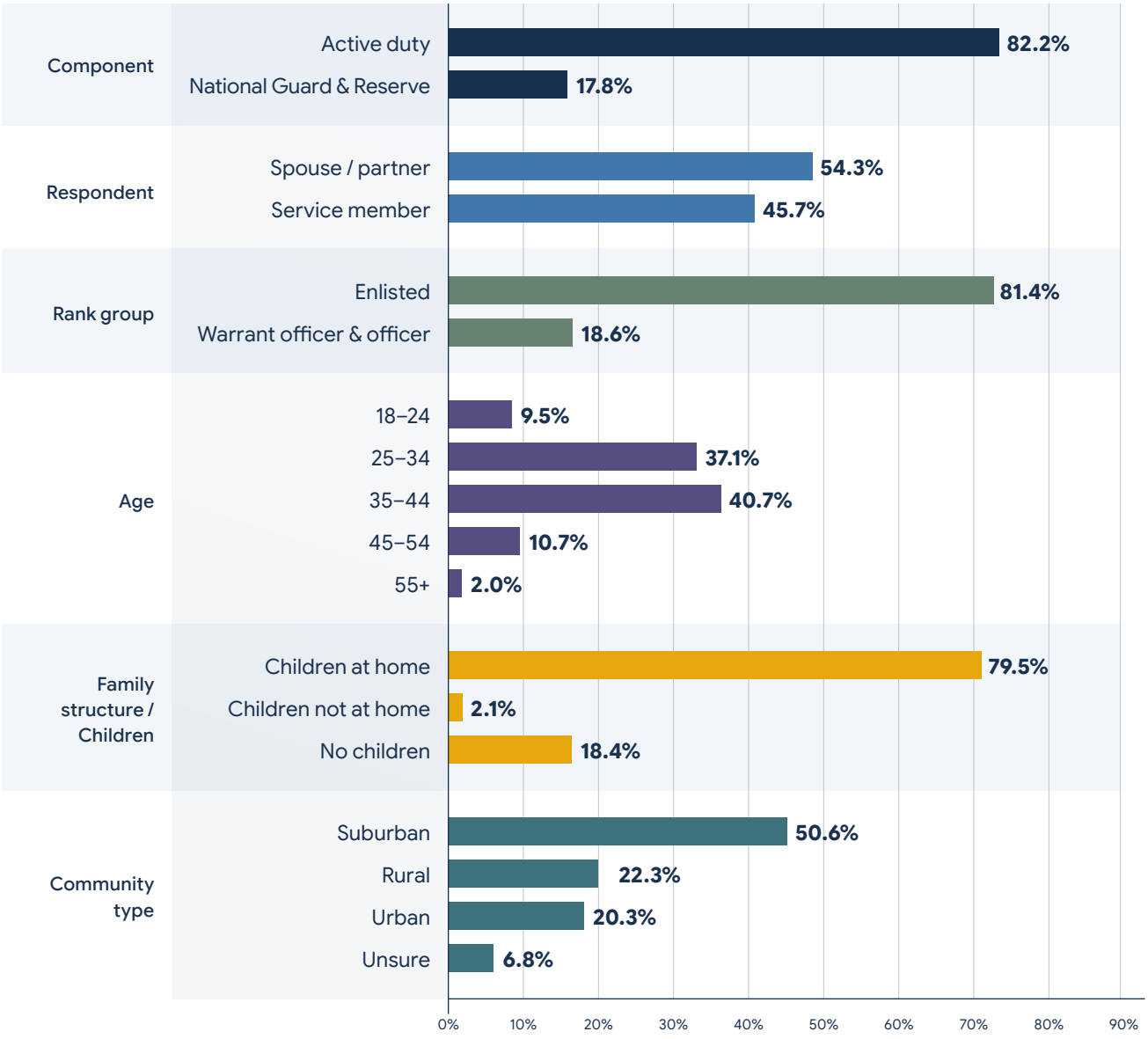
The Military Family 360° project was approved by the Wayland Baptist University Institutional Review Board on September 26, 2025, under its policies for human-subjects research in accordance with 45 CFR 46.

3.3 Analytic sample

The analytic sample is a random sample of 6,553 currently serving family respondents drawn from the 10,089 survey responses. Every finding in this report derives from that sample, and the composition figures below describe it rather than the full survey.

By component, 82.2 percent are active duty families and 17.8 percent are National Guard or Reserve families. Spouses and partners account for 54.3 percent of respondents and service members for 45.7 percent. By rank group, 81.4 percent are enlisted families and 18.6 percent are warrant officer and officer families combined, with the E4 to E6 band the largest single group at 51.7 percent. The sample sits predominantly in early and mid-career years: 41.0 percent of respondents are 35 to 44 and 37.1 percent are 25 to 34. Most respondents are married or partnered, 89.2 percent. Children under eighteen live in the home of 79.5 percent of respondents. Half live in suburban communities, 50.6 percent, with 22.3 percent rural and 20.3 percent urban.

COMPOSITION OF ANALYTIC SAMPLE



3.4 Comparison with the force, and why the sample was not weighted

Weighting is the adjustment used when a sample diverges from known population characteristics on variables related to the analysis. The sample was compared with the force on rank, branch, and component, using the 2023 Demographics Profile (Military OneSource), the profile current when the survey instrument was built and fielded. The data were not weighted. The basis for that decision, and its consequences for how the findings should be read, are set out below.

Rank is the focal lens of this profile. It tracks seniority, pay grade, and the family circumstances that follow from both, and it organizes most of the findings in this report. On rank, the sample matches the force within half a percentage point. Enlisted families are 81.4 percent of the sample and 81.8 percent of the force. Warrant officer and officer families are 18.6 percent and 18.2 percent respectively. Because neither group was meaningfully over-sampled or under-sampled, MFAN's research team determined that weighting on rank would have had little effect on the results.

The decision also reflects the purpose of the analysis. Weighting is generally necessary when the goal is descriptive, when the aim is to estimate population averages, because without weights the coefficients would be biased toward the composition of the oversampled groups. The intent of this study, however, is structural. It tests theoretically specified relationships through models that condition on rank group, component, community type, and children in the home. When the purpose is structural, unweighted regressions are typically preferred because they are statistically more efficient, producing smaller standard errors when the model is correctly specified and selection does not depend on the outcome.





The decision further reflects the design of the instrument. The established variables were embedded in the survey's generalizable set at the design stage, and the branching logic that routes questions to the respondents they apply to shapes the respondent counts behind each measure. A weight calibrated to narrow cells would adjust precisely where the data are thinnest by design, trading stability for composition adjustments the models already absorb. The sample was not weighted on any margin for which robust counts were unavailable, because bringing a sparsely populated cell up to its force share would have magnified variance without strengthening the structural estimates.

Component and branch diverge more substantially, and both divergences run in a direction that affects the reading of overall figures, though not of the group comparisons this report is built on. Active duty families are 82.2 percent of the sample and National Guard and Reserve families 17.8 percent. Of the 2023 force, active duty constitutes approximately 62 percent and National Guard and Reserve approximately 38 percent. Army families are 56.2 percent of the sample compared with 45.7 percent of the force, a difference of 10.5 points, with Air Force, Navy, and Marine

Corps families underrepresented by 3.6, 4.5, and 3.1 points. Coast Guard and Space Force families differ by less than half a point. A chi-square goodness-of-fit test confirms the branch differences are statistically significant, x^2 (5) = 350, $p < 0.001$, n = 6,553.

These imbalances have consequences for two kinds of figures, and they should be read differently. Overall rates, meaning headline percentages that pool all respondents, lean toward active duty and Army experience. The group comparisons that structure the narrative are less exposed. Because the models condition on component, and component is reported as its own comparison throughout, the branch and component mix of the sample does not propagate into comparisons between groups except to the extent that outcomes differ by branch and the branch mix differs across those groups. Both caveats attach to the descriptive figures, not to the modeled relationships.

Three characteristics are not compared with the force. Race is not compared because no analysis in this report is by race. Marital status and children at home are reported as sample characteristics only. The Demographics Profile counts service members, while this sample is of currently serving family respondents, more than half of them spouses or partners, so a service member marriage rate is not the appropriate denominator. Community type does not appear in the force baseline.

Taken together, the analytic sample is the 6,553 currently serving family respondents to the 2025 Military Family 360° Survey, recruited through a non-probability design with convenience and partial snowball sampling. It is not a probability sample of the force. Estimates are unweighted, and design-based standard errors are not reported. The findings describe currently serving families in this sample, and the rank match supports reading the group differences as applying more broadly. Overall rates should be read with the active duty and Army leans stated above.

Finally, across the full Military Family 360° Report, rank, income, and children in the home recurred across nearly every relationship examined. The models in this report were intentionally built to test whether those constructs hold when conditioning on one another, with rank group, component, community type, and children in the home entered jointly, among currently serving families. A subsequent phase of the MFAN research portfolio will build on these structural relationships to identify which factors most strongly differentiate family outcomes and, ultimately, to evaluate whether they support prediction of family well-being. Weighting for descriptive alignment was not required for that purpose, because the variables the portfolio is built to examine are the ones the models condition on directly.

3.5 Measures

This analysis relies on validated scales already in use outside the military context, which permits currently serving families to be compared with one another on established terms and leaves open comparison with national figures in later work. Table 2 gives each scale, its source, its cut points, and the distribution observed in this sample.

Every scale is described in Table 2 on the same terms: source, cut points, the distribution observed in this sample, and any note bearing on interpretation. One band warrants mention here because the analysis returns to it. Within the food-secure group of the USDA scale, families giving no affirmative response have high food security and families giving one have marginal food security. This report treats the marginal band separately, because it does not behave like the remainder of the food-secure group.

Measures were chosen from scales already validated outside the military context, so that results remain comparable with federally reported figures and with later national comparisons

TABLE 2. SCALES: CUT POINTS, DISTRIBUTIONS, AND NOTES.

Scale (source)	Bands and cut points	Distribution	Notes
MI Financial Well-Being Scale (Comerton-Forde et al., 2018)	Standardized 0–100. Having trouble 0–22.5, just coping 25–47.5, getting by 50–75, doing great 77.5–100	14.6%, 27.4%, 40.4%, 17.6%	None
USDA Six-Item Short Form Food Security Scale (USDA, 2012)	Affirmative responses. Food secure 0–1, low food security 2–4, very low food security 5–6	52.8%, 21.6%, 25.6%	Within food secure, 0 is high and 1 is marginal. Marginal is included inside food secure, including in the reported emergency models, an alternate model separates it (Section 6). Thresholds aligned in 2025 with those last used by the Department of War.
HUD housing burden	Share of income spent on rent or mortgage and utilities. No burden under 30 percent, some 30–49, severe 50 or more	11.3%, 30.3%, 58.4%	Built from an income-share item (10 to 100 percent). “Does not apply” excluded.
Low-to-Moderate Income status (HUD FY2025 Section 8 Income Limits)	Relative to area median income. Low up to 80 percent, very low up to 50, extremely low up to 30 or the poverty guidelines, capped at the very low limit	Above the limit 76.3%, low 13.4%, very low 5.5%, extremely low 4.8%	Roughly one in four to one in five qualify, depending on children in the home: 27.6 percent of families with children at home and 18.9 percent without. Method described below the table.
Family Health Scale (Crandall et al., 2020)	Poor 5 or below, moderate 6–8, excellent 9–10	13.2%, 49.2%, 37.6%	The narrative uses family health and family well-being interchangeably.
Invisible Family Load Scale (Wayne et al., 2023)	Low 9–27, moderate 28–45, high 46–63	4.8%, 42.9%, 52.3%	Shown only to respondents who were married or partnered or had children. A high score describes volume, not distress.
Flourishing Scale (Diener et al., 2009)	Eight items, 8–56. Very low 8–26, low 27–37, medium 38–49, high 50–56	3.6%, 11.4%, 50.0%, 35.1%	Two additional instrument items (religious or spiritual beliefs, being known as military-connected) are not in the score, so the published bands apply.
Public service motivation subscales (Perry, 1996, Kim, 2009)	Three of four subscales on a five-point agreement scale. The agreement average is the share at the top of the scale, those with highest agreement.	Commitment to Public Interest 63.8%, Compassion 66.3%, Self-Sacrifice 57.4%	Contributing factors, not a measure of the full construct. The fourth subscale was not analyzed.

Distributions are listed in the same order as the bands.

3.6 Constructed variables

Several measures rest on a priority or row-maximum rule that collapses a select-all item into one category per family. These constructed variables feed both the published tables and the models, and the assignment rules are what make either reproducible.

Barriers to saving comprise sixteen items grouped into four themes, with each family assigned to the theme in which it selected the most items and ties broken by a fixed priority order: income and employment, housing and relocation, cost of living, family and transition. Retention factors comprise thirteen items each coded as currently influences, could influence, or not a factor, applied in that order of priority, with a theme counted as currently influencing if any factor within it does. Financial and material benefits include financial security, health care benefits, housing, retirement, and education benefits.

For select-all and constructed-theme items, the share of families reporting no factor, such as no barriers to saving or no listed workforce factor, is reported as a share of all respondents to the item, while the themes themselves are reported as shares of respondents who named at least one factor. Time away over the past two years is banded as under one month, one to six months, six to twelve months, and twelve months or more. Deployment count is banded one to two, three to four, and five or more. Reference levels in all models are the lowest bands.

Low-to-Moderate Income status was assigned using the HUD Fiscal Year 2025 Section 8 Income Limits posted April 1, 2025. Respondents selected their state and then their HUD income-limit area, household income was collected in $5,000 intervals, and each respondent's area, household size, and income interval were matched to that area's limits.

Household income enters the models in four bands, with under $50,000 as the reference. The top band is wide. A rank coefficient net of these bands is therefore not a rank coefficient net of pay, and Section 4 reports the rank result on that understanding.

3.7 The four comparisons

Population averages describe a family that does not exist. Four comparisons run through every thematic section, each isolating one dimension along which outcomes separate. All four may apply to a family.

Rank

Enlisted covers pay grades E1 through E9, and officer combines warrant officers and commissioned officers. Tiers were modeled separately as E1 to E3, E4 to E6, E7 to E9, W1 to W3, W4 to W5, O1 to O3, O4 to O6, and O7 to O10. Rank sets pay, housing allowance, tenure, and much of what a household can plan around.

Component

Active duty, and National Guard and Reserve, with full-time, part-time, and Inactive Ready Reserve distinguishable within the second group. Component governs how often a family relocates, which health care systems it uses, which benefits it holds, and how visible it is to installation support.

Community type

Rural, suburban, or urban, as the family describes it. Community type governs what a given income purchases in housing, child care, schooling, and distance to care.

Children in the home

Whether a child under eighteen lives in the household. This determines what a family requires from child care, schools, and health care, and how much of the household's work is unpaid.

3.8 Analysis sequence and tests

The analysis proceeded in three stages: distribution, then bivariate association, then a model carrying the standard covariate set. Bivariate tests were Pearson chi-square with column percentages and Cramér's V for categorical outcomes, and Kruskal-Wallis with tie correction for ordinal outcomes.

Models were binary logistic for willingness to recommend military service and ordered logistic for the scales, emergency recency, child interest, and spouse employment influence. The standard covariate set is rank group, component, community type, and children in the home, with household income added where noted. Where this report states that a difference holds or remains significant, the claim refers to a model holding that covariate set constant.

Model samples are smaller than the analytic sample, because a case enters a model only where every term in it is answered. Model Ns range from 1,046 to 4,224 and are reported with each modeled result and in Appendix B. A difference described as holding is therefore established on the families who answered every item in that model, not on all 6,553.



Significance here means that an association is unlikely to reflect sampling variation at the stated threshold. It does not mean the difference is large. Effect sizes in these data are frequently small, and several group differences reach significance because the samples are large. Where the outcome is categorical, Cramér's V is below 0.10 for most of the published group gaps. Where the outcome is ordinal, as for financial well-being, housing burden, and the scales, Cramér's V does not apply and the report names the rank-based test used instead.

Skip logic constrains which comparisons exist. Child care, school choice, and child interest were shown only to respondents with children in the home, so no comparison by children in the home was run on those items. The Invisible Family Load Scale was shown to respondents who were married or partnered, with or without children, and to single respondents with children under eighteen. Single respondents without children were not shown the scale, which restricts its base without affecting the comparison by children in the home.

3.9 Limits

Four limits bear on how every finding in this report should be read. Recruitment was non-probability, so no invitation-based response rate exists and design-based standard errors are not reported. Generalization rests on the rank match set out in Section 3.4 rather than on a design weight.

The data are cross-sectional. The models identify associations rather than causes, and no finding establishes that one outcome produces another. The data describe a single period and contain no trend, so no finding supports a claim that any condition is new, worsening, or beginning to appear. One item asks respondents whether their satisfaction with military life has changed over the course of service. That item is retrospective self-report and is identified as such wherever it is used.

Service member and spouse respondents are not matched pairs, as noted in Section 3.1. Effect sizes are frequently small, and several group differences reach significance in part because the sample is large, which is why magnitude is reported alongside significance throughout. The significance grid in Appendix A records, for every outcome and each of the four comparisons, whether a difference appears only in a simple comparison or survives the model.

3.10 Reading this report

Three conventions govern the findings sections. First, a finding may hold for one group and not another, and the report states which. Some associations appear in a simple comparison and then disappear once other factors are held constant, which generally indicates that the initial pattern reflected another factor, most often rank or household income. The report identifies these cases.

Second, each finding rests on the families who answered that particular item, so the number of respondents behind a figure varies across the report.

Third, rank and income are closely associated and both are measured. Where rank continues to predict an outcome after income is held constant, the result indicates that something rank carries is not captured by a household income band. Given the width of the top band, that result should not be read as rank net of pay.



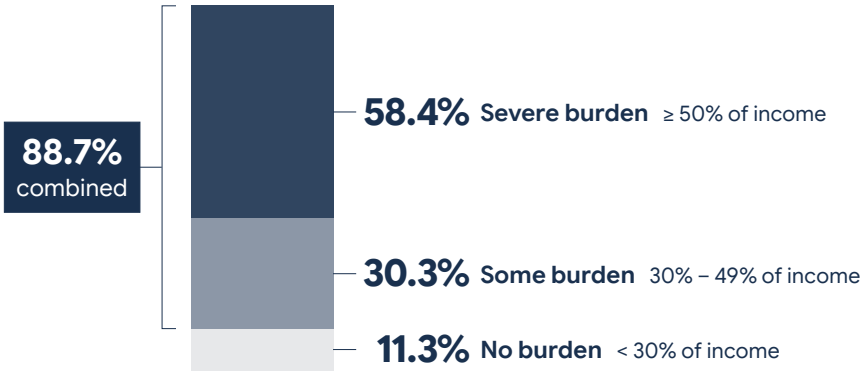
04 Economic Security

This section establishes whether currently serving families can meet basic needs, absorb a financial shock, and plan for what follows service. It works outward from the fixed costs of housing and food, through the capacity to save and plan, to what happens when a household meets an expense it cannot absorb. Rank organizes most of what follows, and food security emerges as the measure that identifies families at risk more reliably than income does.

4.1 Income and housing burden

Housing is the most widespread financial pressure in this analysis. Severe housing burden, defined as half or more of monthly household income spent on rent or mortgage and utilities, reaches 58.4 percent of families. A further 30.3 percent carry some burden, between 30 and 49 percent of income, and 11.3 percent carry none. Taken together, 88.7 percent of currently serving families spend at least 30 percent of household income on housing, which is the federal threshold for cost burden. In 2024, 43.5 million American households, one third of all households, were cost burdened (Joint Center for Housing Studies tabulations of U.S. Census Bureau American Community Survey 1-Year PUMS estimates). Currently serving military families carry housing cost burden at more than two and a half times that rate. The national figure breaks down to 49 percent of renter households and 24 percent of homeowner households.

HOUSING BURDEN AMONG CURRENTLY SERVING FAMILIES



Enlisted families carry heavier housing burden than officer families, and the difference holds under every control applied. The gradient runs steeply down the rank structure. Severe burden reaches 81.2 percent among junior enlisted families, 67.5 percent at E4 to E6, and 53.7 percent at E7 to E9. On the officer side it runs from 53.4 percent at W1 to W3 to 37.5 percent at O4 to O6, though differences across officer tiers are not statistically significant and are recorded as a pattern rather than a finding.

Two further results carry more weight than their magnitude suggests. Families in suburban and urban communities carry heavier burden than families in rural communities at the same income, which indicates that higher local housing costs are not offset by pay. Second, housing burden falls significantly only at the two highest income brackets, $75,000 to $99,999 and $100,000 and above. For most families, a modest increase in pay does not move the household out of housing strain.

Household income is the strongest single factor associated with lower housing burden. Rank and community type both remain significant at the same income, so housing burden is not reducible to an income problem, and pay alone would not close the gap. The analysis finds no significant difference in housing burden between active duty and National Guard and Reserve families.

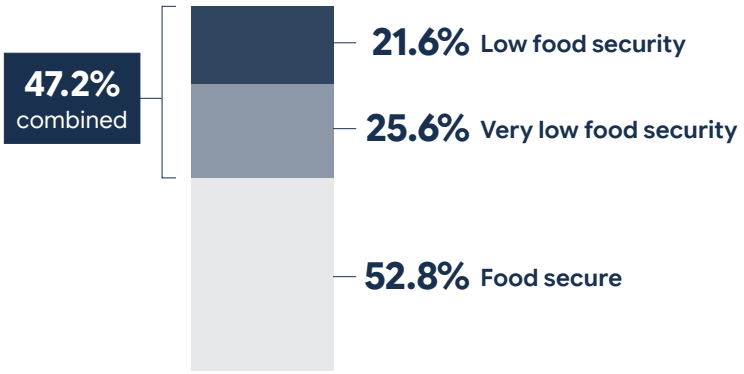
4.2 Food security

Just over half of families, 52.8 percent, are food secure. The remainder fall below the threshold, with 21.6 percent at low food security and 25.6 percent at very low food security. Food insecurity therefore reaches 47.2 percent of currently serving families, and roughly one in four sits in the most severe category.

Food insecurity concentrates by rank and by family composition. Enlisted families report worse food security than officer families, one of the stronger associations in the analysis, and families with children report worse food security than families without. Both differences hold in the full model, where income is strongly protective and children in the home remains significant after rank, income, component, and community type are held constant. Component shows no significant association, and community type is not significantly associated with food security once other factors are held constant.

One result reframes how food insecurity should be read in this population. In the model of financial emergency recency (n = 1,346), food security enters at every level with a dose-response gradient, and neither household income nor housing burden remains significant once it is included. Removing food security and housing burden from the specification drops the pseudo R squared from 0.096 to 0.035. Food security carries more information about a family's recent financial history than either of the two measures conventionally used to identify financial risk.

FOOD SECURITY AMONG CURRENTLY SERVING FAMILIES



The association extends to families just inside the food-secure line. A family answering a single item on the scale affirmatively, for example that the food purchased did not last and there was no money to buy more, is classified as food secure, in what the scale terms the marginal band. In an alternate specification separating that band, marginal food security carries an odds ratio of 3.25, compared with 2.04 for low food security and 5.33 for very low food security. The marginal band therefore behaves like the food-insecure categories rather than like the rest of the food-secure group, which suggests the federal threshold does not fall in the right place for this population.

Because the data are cross-sectional, the analysis cannot establish sequence. A financial emergency may push a household into food insecurity, food insecurity may deepen until it becomes an emergency, or the two may arise together. For the purpose of identifying families at risk, the ordering does not change the result. Food security locates families at the edge of a household budget more reliably than income does.

4.3 Barriers to saving

Housing and food are fixed costs. What a household can save determines whether it can absorb anything beyond them. Asked what had stood in the way of saving money over the past two years, 18.0 percent of families reported no barrier. Among families reporting at least one, cost of living was named most often at 46.9 percent, followed by income and employment at 25.4 percent, housing and relocation at 24.3 percent, and family and transition concerns at 3.4 percent.

Respondents could select every barrier that applied, so the sixteen items were grouped into four themes and each family assigned to the theme in which it selected the most items, with ties broken by the priority order given in Section 3.6. The no-barriers share describes all families in a group, and the four themes describe families in that group reporting at least one barrier.

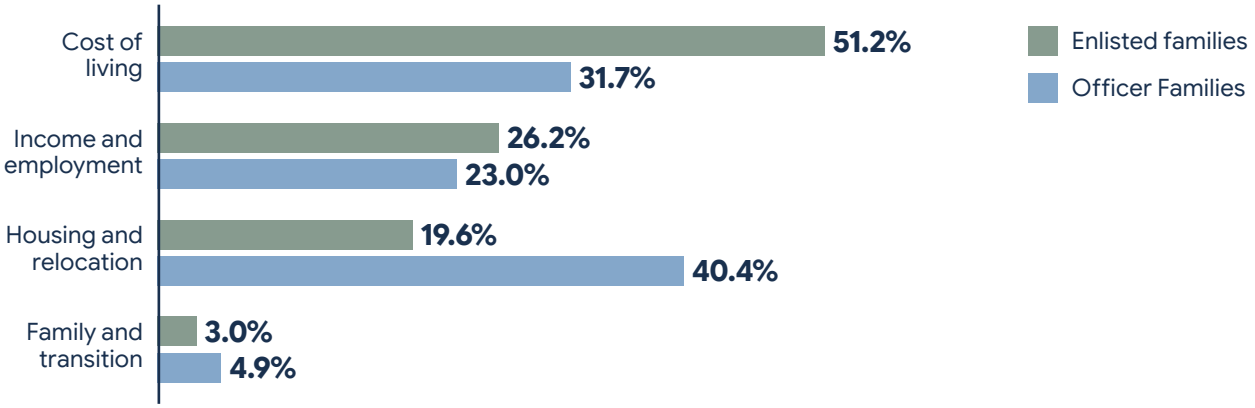
TABLE 5. BARRIERS TO SAVING MONEY OVER THE PAST TWO YEARS

No barriers	Cost of living	Income & employment	Housing & relocation	Family & transition	Group
18.0%	46.9%	25.4%	24.3%	3.4%	**All currently serving**
14.8%	51.2%	26.2%	19.6%	3.0%	**Enlisted**
27.3%	31.7%	23.0%	40.4%	4.9%	**Officer**
11.8%	48.5%	24.1%	24.8%	2.6%	**Children at home**
27.2%	42.4%	29.9%	23.0%	4.7%	**No children at home**
11.8%	45.6%	27.2%	25.1%	2.2%	**Active duty**
15.2%	54.2%	24.4%	18.2%	3.3%	**Guard and Reserve**
13.6%	51.6%	25.2%	20.7%	2.5%	**Active duty service member respondents**
11.0%	42.9%	28.1%	27.0%	2.0%	**Active duty spouse or partner respondents**

The percentages determine the depth of the blue shades, i.e., darker shades indicate higher percentages.

Rank produces the largest difference in this subsection, and the two groups describe different problems rather than different quantities of the same one. Among enlisted families reporting barriers, cost of living leads at 51.2 percent and housing and relocation trails at 19.6 percent. Among officer families the order reverses, with housing and relocation at 40.4 percent and cost of living at 31.7 percent. Officer families are also nearly twice as likely to report no barrier at all. For enlisted families the constraint is meeting recurring costs. For officer families it is more often the cost of relocating.

BARRIERS TO SAVING MONEY OVER THE PAST TWO YEARS, ENLISTED AND OFFICER FAMILIES



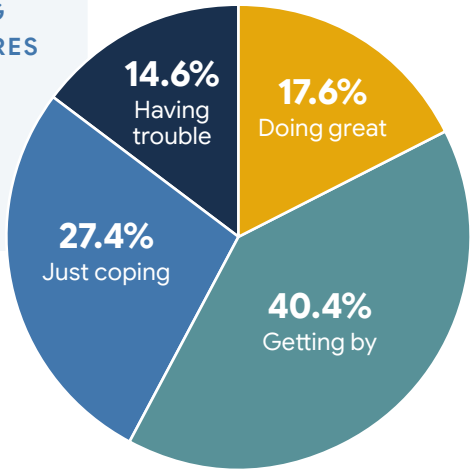
Children in the home produce the second-largest difference. Among families with children, 11.8 percent report no barrier, compared with 27.2 percent of families without. Among those reporting barriers, families with children name cost of living more often, 48.5 percent compared with 42.4 percent.

Active duty families name housing and relocation more often than National Guard and Reserve families, 25.1 percent compared with 18.2 percent, consistent with their relocation frequency. National Guard and Reserve families name cost of living more often, 54.2 percent compared with 45.6 percent. Within active duty families the two respondent groups describe the constraint differently. Among service member respondents reporting barriers, cost of living leads at 51.6 percent and housing and relocation trails at 20.7 percent. Among spouse and partner respondents, cost of living falls to 42.9 percent while housing and relocation rises to 27.0 percent and income and employment to 28.1 percent.

4.4 Financial well-being

Housing, food, and saving each describe one pressure. The MI Financial Well-Being Scale describes the aggregate, combining a household's sense of control over money, its capacity to absorb an unexpected expense, and its outlook. Families distribute across the four bands as follows: 14.6 percent having trouble, 27.4 percent just coping, 40.4 percent getting by, and 17.6 percent doing great. A combined 58.0 percent score in the getting by or doing great range, 42.0 percent in the just coping or having trouble range, and one in seven is having trouble outright.

MI FINANCIAL WELL-BEING SCALE SCORES AMONG CURRENTLY SERVING FAMILIES



Officer families report better financial well-being than enlisted families. Rank holds in more of these models than any other term, followed by household income at the top bracket. Whether there are children in the home is independently associated with weaker financial well-being. Neither deployment count nor cumulative time away shows an independent relationship with financial well-being once rank, income, and family composition are held constant, which qualifies a common assumption that time away carries a financial cost of its own.

Low-to-Moderate Income status takes the same shape. Roughly one in four families qualifies under the federal definition, which sets thresholds relative to area median income. That share is 27.6 percent among families with children at home compared with 18.9 percent of families without. Low-to-Moderate Income status is more common among enlisted families and among families with children and is not significantly related to community type.

4.5 Retirement and future planning

What a household can save determines what it can absorb now. How it plans for retirement determines what it can expect later. Grouped by primary approach, 46.8 percent of families are building retirement through personal savings and investment vehicles, including the Thrift Savings Plan, individual retirement accounts, and other investments. A further 29.8 percent are oriented primarily around a military pension. Smaller shares are anchored in life insurance, at 4.3 percent, or education benefits, at 1.3 percent. The remaining 17.8 percent are not actively building retirement through any of these routes.

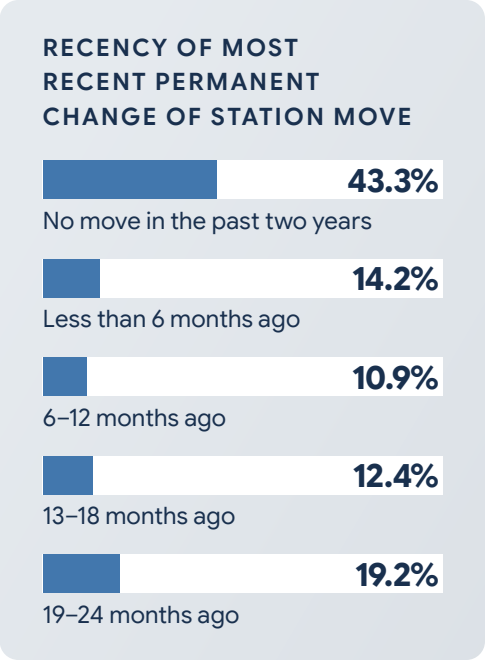


Respondents could select every approach that applied, so families selecting more than one were assigned to a single category using the fixed priority order in Section 3.6, giving each household one primary approach and making the groups comparable.

Age produces the strongest association in this subsection. The share not actively building retirement runs at 40.8 percent among the youngest respondents and falls steadily with age through the mid-fifties. The families least engaged in planning are those with the most time for compounding, which raises the return on early-career financial education relative to its cost.

Rank is also strongly associated. Officer families are more often oriented around a military pension, 44.7 percent compared with 24.7 percent of enlisted families, and less often building nothing at all, 6.1 percent compared with 21.8 percent. Neither component nor children in the home is significantly related to retirement planning once the comparison is collapsed to two categories.

4.6 The cost of moving



Relocation is the recurring financial event in military life, and its costs fall unevenly. Just over four in ten families, 43.3 percent, report no permanent change of station move in the past two years. The remainder distribute across the window as shown.

Move recency differs sharply by component, though the two populations are not directly comparable given the terms on which each serves. National Guard and Reserve families are considerably more likely than active duty families to report no permanent change of station move in the past two years, since most do not relocate on military orders. That difference describes the structure of service rather than any difference in what a household absorbs when a move occurs.

Among families reporting that their most recent move set them back financially, household goods and moving logistics are the most common source at 62.9 percent. Which source a family names is associated with how the household is doing overall. Families citing reimbursement and allowance shortfalls, meaning delayed reimbursement, lodging beyond the allotted amount, and weight limit overages, report the weakest financial well-being of any group, while families reporting no setback report the strongest. The distinction carries policy weight, because reimbursement and allowance shortfalls are administrative rather than inherent costs of relocating.

Service member respondents in active duty families report no financial setback from the most recent move nearly twice as often as spouse and partner respondents. As Section 3.1 notes, these are two vantage points on the same institution rather than two accounts of one household.

4.7 Financial emergencies

A financial emergency marks the point at which accumulated pressure exceeds what a household can absorb. Service member and spouse and partner respondents differ in how recently their household faced one. Within the past year, 40.3 percent of service member respondents report an emergency, compared with 35.0 percent of spouse and partner respondents. Roughly three in ten of each group, 27.0 and 29.9 percent, report never having faced one. As Section 3.1 notes, these are two respondent populations rather than matched households, so the gap describes two vantage points rather than two accounts of one kitchen table.

Most recent emergency	Service member	Spouse or partner
Never	27.0%	29.9%
Within the past year	40.3%	35.0%
1 to 2 years ago	13.6%	12.7%
3 to 5 years ago	11.2%	8.9%
More than 5 years ago	7.8%	13.5%

The percentages determine the depth of the blue shades, i.e., darker shades indicate higher percentages.



Recency also differs by rank tier and by community type. Among enlisted families the share reporting an emergency within the past year falls steadily with seniority, from 56.5 percent at E1 to E3 to 45.9 percent at E4 to E6 and 34.5 percent at E7 to E9. Among officer families it runs from 32.9 percent at W1 to W3 and 22.2 percent at O1 to O3 down to 18.1 percent at O4 to O6, with counts too small to interpret at W4 to W5 and O7 to O10. By community type, urban families report the highest share at 37.1 percent, followed by rural at 34.6 percent and suburban at 30.0 percent. Recency does not differ significantly across National Guard and Reserve subgroups.

The survey was in the field during a federal government shutdown, and many National Guard and Reserve families missed a paycheck in that period while active duty families did not. Some share of the recent emergencies reported here is likely to reflect that event rather than a steady-state rate.

In the models, food security is the dominant term. Rank is a consistent independent protective factor across specifications, with officer families less likely to report a recent emergency. When food security and housing burden are excluded (n = 1,714), rank remains significant and the top income bracket also emerges as protective, while the pseudo R squared falls from 0.096 to 0.035. A separate specification adding acute stressors (n = 1,252) finds a new child in the household and a recent disruptive event both independently associated with a recent emergency, and Guard and Reserve status significant in that specification alone, which is consistent with the shutdown context above.

The practical content of this finding is an order of priority. If the question is which families are most likely to have reached a financial emergency recently, food security answers it better than income, and rank answers it better than either once food security is excluded. Income is associated with the outcome. It carries less information than the two measures that sit closer to the edge of a household budget.

4.8 Summary of findings

Rank is the most consistent predictor of financial outcomes in this section and operates independently of household income. After income and other family characteristics are held constant, rank remains significant, which indicates that rank carries advantages broad income bands do not capture. Given the width of the top income band, this should not be read as rank net of pay. Effect sizes are small, as Section 3.8 notes, so rank is better understood as a reliable sorting variable than as a large one.

These pressures are structural rather than episodic. Close to nine in ten families carry at least some housing burden and relief appears only at the two highest income brackets. Nearly half fall below the food security threshold. Neither describes a margin of the population.

Children in the home carry a cost of their own. On food security and financial well-being, children in the home remains significant after rank and income are held constant, meaning a household at a given rank and income does less well on both measures with children present. On housing burden the association runs through rank and income instead, and appears only in the simple comparison.

Positive findings are substantial and are not exceptions. A majority of families score in the getting by or doing great range, nearly half are actively building retirement through personal savings, and 18.0 percent report no barrier to saving. Financial strain in this population is concentrated rather than universal, and the concentration is what makes it addressable.

These are the conditions in which families weigh what they anticipated when service began. Section 6.4 reports how eleven areas of military life compared with those expectations, and Section 7 establishes that the comparison, rather than the level of hardship recorded here, is what accounts for whether a family would recommend military service.

FINDINGS BY COMPARISON

Rank

The widest and most consistent separation in this section. Enlisted families carry heavier housing burden, worse food security, weaker financial well-being, more recent financial emergencies, and a higher likelihood of qualifying as Low-to-Moderate Income. Cost of living is their leading barrier to saving. For officer families it is the cost of relocating. Each of these differences holds in the model, and each is small in magnitude.

Component

Active duty and Guard and Reserve families are statistically indistinguishable on housing burden and on food security. They differ in what disrupts them. Active duty families relocate far more often and name housing and relocation costs more frequently. Guard and Reserve families relocate rarely, name cost of living more frequently, and are significant in the acute-stressor specification of the emergency model alone, consistent with the shutdown.

Community type

Families in suburban and urban communities carry heavier housing burden than families in rural communities at the same income, so pay alone does not equalize them. Cost of living is the leading barrier to saving in every community type. Community type drops out of the food security model once other factors are held constant.

Children in the home

Families with children report worse food security, weaker financial well-being, more barriers to saving, and a higher likelihood of Low-to-Moderate Income status. On food security and financial well-being the difference holds after rank and income are held constant. On housing burden and on financial emergency recency it does not.



05 Family Health and Functioning

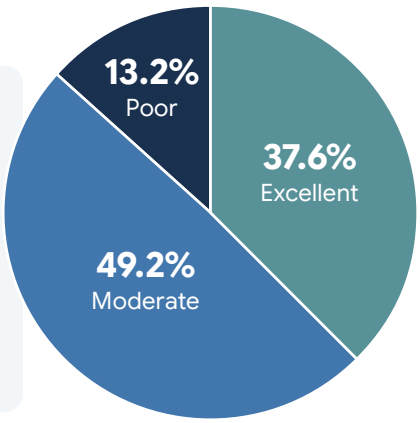
Economic security sets the conditions under which families operate. This section establishes whether currently serving families are supported through the demands military life places on the household, and where those demands concentrate. Two findings organize it. Rank, which sorts families on nearly every economic measure, has no association at all with the work of running a household. And the duration of separation is associated with family health where the frequency of separation is not.

5.1 Family well-being

Most families score in the healthy range on family functioning. Just under half, 49.2 percent, score moderate on the Family Health Scale, 37.6 percent score excellent, and 13.2 percent score poor. A combined 86.8 percent score in the moderate or excellent range.

Family health is stronger among officer families than among enlisted families across every rank comparison tested, and the difference holds in the model (n = 2,460). It is also rated higher by spouse and partner respondents than by service member respondents in active duty families, a divergence that recurs throughout this report. Family health does not differ significantly by component, by community type, or by whether children live in the home.

FAMILY HEALTH SCALE SCORES AMONG CURRENTLY SERVING FAMILIES



Cumulative time away

Time away from home behaves as a threshold rather than a slope. In a model carrying rank, component, community type, children, deployment count, and time away but no income term (n = 2,460), family health shows no measurable decline until a service member has been away six months or more over a two-year period. Past that point it declines, and declines further past twelve months. Deployment count is not significant at any level.

Adding household income to that specification (n = 1,450) removes the significance of both time-away terms, while income at the two highest brackets enters as positive. The association between cumulative time away and family health therefore does not separate from household income in these data. This is a material qualification, and Section 8 states the implication on that basis rather than on the stronger reading.

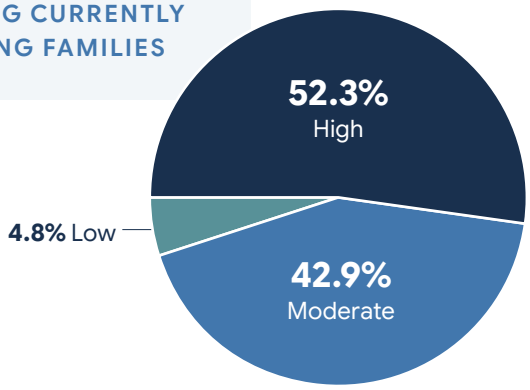
The measure itself already exists. Operational deployments sit inside the dwell-time ratio, and all nights away from home are captured by Personal Tempo, which carries thresholds at 220 days in a year and 400 in two. What is absent is any connection between that measure and family support.

5.2 The invisible family load

Some of what a household carries appears in a budget or on a calendar. The Invisible Family Load Scale measures what does not, meaning the cognitive, managerial, and emotional work of holding a family's needs in mind, anticipating them, coordinating them, and making the arrangements. More than half of families, 52.3 percent, score in the high range, 42.9 percent score moderate, and 4.8 percent score low.

The invisible family load does not differ by rank, at any tier or at the combined level. It differs by whether children live in the home, which produces the largest association in this subsection and holds in the model, with families with children carrying the heavier load. It differs by component, with active duty families carrying a heavier load than Guard and Reserve families. Within active duty families, spouse and partner respondents report carrying more of that load than service member respondents. Household income at the top bracket is marginally significant and positive.

INVISIBLE FAMILY LOAD SCALE SCORES AMONG CURRENTLY SERVING FAMILIES



The design implication is direct. Rank sorts families on nearly every other measure in this report and does not sort them at all on this one. What sorts them is who is at home and who holds the schedule. Support aimed at the invisible load cannot be targeted using the criteria that identify families for financial support, because those criteria do not locate the same households.

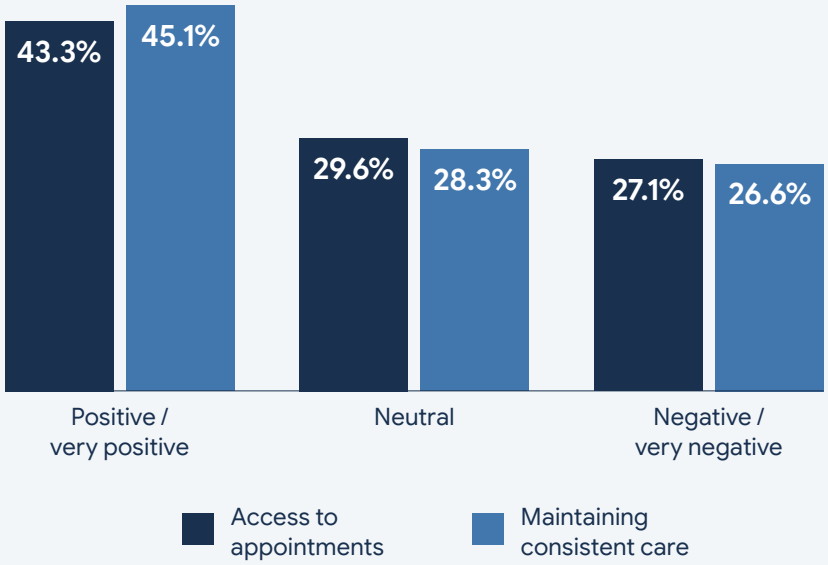
Greater cumulative time away is associated with a heavier invisible family load, in the expected direction. The work of running a household does not pause when one parent is absent. It concentrates on whoever remains.



5.3 Health care access

Respondents rated their satisfaction with access to health care appointments and their ability to maintain consistent medical care. On access to appointments, 43.3 percent report a positive or very positive experience, 29.6 percent are neutral, and 27.1 percent report a negative or very negative experience. On maintaining consistent care, 45.1 percent are positive, 28.3 percent neutral, and 26.6 percent negative. Roughly one in four families reports difficulty on each measure, and the two move together closely enough to suggest they describe one underlying experience.

SATISFACTION WITH HEALTH CARE ACCESS AND CONTINUITY



Both ratings are higher among Guard and Reserve families than among active duty families, and both are lower among families with children than among families without. Neither differs significantly by community type.

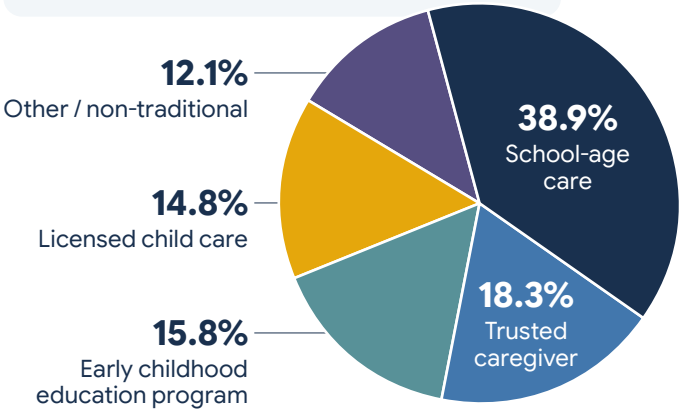
The component result runs counter to the common framing of Guard and Reserve families as the families furthest from care. On these two measures they report the better experience. Relocation frequency is the most plausible explanation, since Guard and Reserve families re-establish care far less often and are more likely to use civilian providers, where provider turnover is lower. This analysis does not break results out by provider type, so that reading is offered as an interpretation rather than as a finding.

Neither rating is an independent predictor of financial well-being or of recent financial hardship once other factors are held constant. In the specification adding acute stressors to the emergency model (n = 1,252), the health care ratings are not significant. Health care experience in these data is strongly patterned by who a family is, and does no independent work in the economic models.

5.4 Child care, education, and family logistics

Among the demands military life places on households, child care is the one that converts most directly into lost income. The child care items were shown only to families with children, so no comparison by children in the home is available for them. Among those families, 45.3 percent currently need care. Among families needing care, school-age care is the most common arrangement at 38.9 percent, followed by a trusted caregiver at 18.3 percent, an early childhood education program at 15.8 percent, licensed child care at 14.8 percent, and other or non-traditional arrangements at 12.1 percent.

CHILD CARE ARRANGEMENTS, AMONG FAMILIES WHO NEED CARE



Need and preference differ by rank, by respondent, and by community type, and the associations are modest. Senior enlisted families most often report no current need. Midgrade enlisted families show the highest demand for formal care, using licensed child care and early childhood education programs at roughly double the rate of senior enlisted families. For many households the years of highest operational demand coincide with the years of highest parenting responsibility, and the E4 to E6 band is where those two curves most often meet. Families in rural communities with children are the most likely to report no need, 59.8 percent compared with 52.1 percent in urban communities, while families in urban communities lean toward licensed and non-traditional arrangements. Component makes no significant difference to what families need.

Whether insufficient child care has affected employment divides families with children almost evenly, and the sharper differences sit there. Half, 50.6 percent, report that it has. Spouse and partner respondents in active duty families report an employment effect at 61.6 percent, while service member respondents report it at 49.8 percent. These are different respondent populations rather than matched households, and the difference describes whose career absorbs the disruption. By component, 57.9 percent of active duty families report an employment effect compared with 43.3 percent of Guard and Reserve families. Among enlisted families, midgrade enlisted are the most affected at 58.3 percent. Some officer groups are also elevated, though not significantly. Rank overall and community type make no significant difference.

Schooling is the other logistical constraint that follows a household across relocations. Families with children divide almost evenly into thirds: 31.5 percent had limited or no choice in their child's school, 37.0 percent had some choice, and 31.6 percent had considerable choice. Families in rural communities are the most constrained, with 37.7 percent reporting limited or no choice, while families in suburban communities report the most choice. Officer families report considerable choice somewhat more often than enlisted families, 34.5 percent compared with 30.7 percent, though pay-grade tiers within each group show no significant difference.

Child care capacity is not solely an employment question. The families reporting the employment cost of insufficient care are active duty families, midgrade enlisted families, and spouse and partner respondents, which are among the groups with the least slack in either time or pay. Child care capacity and school flexibility act on a household's income and on its schedule at the same time, which few other interventions do.

5.5 Separation

This subsection separates how often a service member leaves from how long they are gone. The distinction carries more information than either figure alone.

Most families reporting time away from home for military reasons report more than one reason for it. Taken individually, the most frequently reported are deployments, military schools, training, and temporary duty or underway periods. The data record how many families reported each reason rather than how much time each reason accounted for. Among families who have experienced a deployment, 24.5 percent report one or two, 37.5 percent report three or four, and 38.0 percent report five or more.

Deployment frequency rises steeply with seniority and is higher among officer families and active duty families than among enlisted and Guard and Reserve families. Officer families carry between 1.4 and 1.7 times the odds of more deployments, and Guard and Reserve families roughly 0.6 to 0.7 times the odds.

Duration and frequency are different measures

Deployment count is not associated with family health, with the invisible family load, or with financial readiness once rank and component are held constant. None of the three approaches significance. Deployment frequency is largely set by career field, rank, and component rather than by anything a household controls, so it locates a family within the structure and carries no information about how that family is faring.

Cumulative time away is associated with poorer family health, a heavier invisible family load, and weaker financial readiness. Guard and Reserve families show consistently lower odds of high cumulative time away. The qualification stated in Section 5.1 applies throughout. These associations hold in models without a household income term, and the time-away terms lose significance once income is added. Duration carries information that frequency does not, and it does not separate cleanly from what a household earns.

5.6 Acute stressors



Disruptive community incidents, meaning severe weather, a school closure, an environmental emergency, or a hospital closure, reached 37.6 percent of families with children compared with 30.4 percent of families without.

In the specification adding acute stressors to the emergency model (n = 1,252), three terms are associated with higher odds of a recent financial emergency: a new child in the past twelve months, a disruptive community incident, and Guard or Reserve status. Officer families carry lower odds. Recency of financial emergency is in turn the strongest predictor of a family's current financial well-being, which means the residue of a past shock shapes present position more than any demographic characteristic does.

The component result carries a qualification. Guard and Reserve status reaches significance in this specification alone and not in the other emergency models, and the fielding window offers a sufficient explanation, since many Guard and Reserve families missed a paycheck during the shutdown while active duty families did not.

A new child is associated in two directions at once, with a more recent financial emergency and with better financial well-being. Two explanations are plausible and not mutually exclusive. The arrival is itself a financial shock, and total compensation rises with an additional dependent, which may offset that shock over the months that follow.

Acute events do not land on a neutral surface. They land on households already sorted by rank and income, and they land hardest where the cushion is thinnest.

5.7 Summary of findings

Rank is the most consistent predictor of family health and has no association at all with the invisible family load. That load tracks with children in the home and with active duty status. These are two sorting mechanisms operating on the same population, and support designed around one will not reach the households identified by the other.

How long a service member is away carries information that how often they go does not. Cumulative time away is associated with family health past a six-month threshold in models without income, while deployment count shows no measurable association at any level. The qualification in Section 5.1 holds: the time-away association does not survive the addition of income. The asymmetry between the two measures stands regardless, and it is the practical content of this section, because the measure most commonly tracked is not the measure associated with family outcomes.

The employment cost of insufficient child care falls on active duty families, on midgrade enlisted families, and disproportionately on spouses and partners. Child care capacity reaches a household's income and its schedule at once.

Acute events sit alongside chronic strain rather than apart from it, and a recent financial emergency predicts current financial position more strongly than any demographic characteristic.

The positive findings here are structural. Family health does not differ by component, by community type, or by whether children live at home, and 86.8 percent of families score in the moderate or excellent range. On whether families support one another and have somewhere to turn, currently serving families look broadly alike. What separates them is how much they are carrying, not how well they hold together.

A new child is associated in two directions at once, with a more recent financial emergency and with better financial well-being. Two explanations are plausible and not mutually exclusive. The arrival is itself a financial shock, and total compensation rises with an additional dependent, which may offset that shock over the months that follow.

Acute events do not land on a neutral surface. They land on households already sorted by rank and income, and they land hardest where the cushion is thinnest.

FINDINGS BY COMPARISON

Rank

Officer families report stronger family health at every rank comparison tested, and the difference holds in the model. Rank makes no difference at all to the invisible family load. Midgrade enlisted families carry the heaviest demand for formal child care and report the largest employment cost when that care is insufficient.

Component

Family health does not differ by component. Most other measures do. Active duty families carry a heavier invisible family load, rate health care access and continuity lower, report more employment disruption from insufficient child care, and accumulate more time away from home.

Community type

No significant difference to family health, to health care access, or to the employment cost of child care. What community type shapes is logistics. Families in rural communities with children are the most likely to report no need for care and the most constrained in school choice.

Children in the home

Family health does not differ. Load does. Families with children carry a markedly heavier invisible family load, a difference that holds in the model, rate access to appointments lower, and are more exposed to disruptive community incidents. The child care and school items were shown only to families with children, so no comparison is available on those.

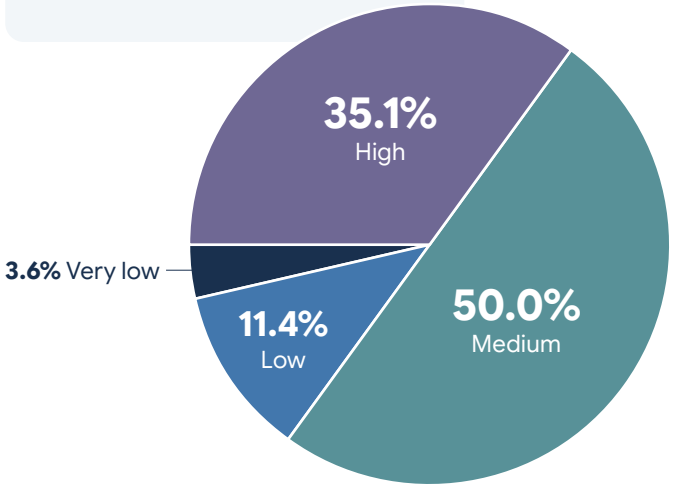
06 Service, Career, and Purpose

Sections 4 and 5 establish what military life costs families. This section establishes what families draw from it: whether service is experienced as purposeful, whether a civilian career is possible alongside it, and how what families encountered compared with what they anticipated. The last of these supplies the explanatory variable for Section 7 and is reported in Section 6.4.

6.1 Flourishing

Flourishing, as this report uses the term, means leading a purposeful and meaningful life, having supportive and rewarding relationships, being engaged in daily activities, contributing to the well-being of others, and feeling competent, optimistic, and respected. The Flourishing Scale measures all eight dimensions on a single score. Half of families, 50.0 percent, score in the medium range, 35.1 percent score high, 11.4 percent low, and 3.6 percent very low, placing a combined 85.1 percent in the medium or high range.

FLOURISHING SCALE SCORES AMONG CURRENTLY SERVING FAMILIES



The most useful result here is a null one. Flourishing does not differ by enlisted rank tier, by officer rank tier, between service member and spouse respondents, across Guard and Reserve subgroups, or by community type. The sense of purpose and connection families report is not a function of where a household sits in the structure.

It differs in two places. Families with children report higher flourishing than families without, and officer families report higher flourishing than enlisted families at the combined level. In the model without income (n = 4,224), rank group, component, and children in the home are all significant. Adding income (n = 2,223) leaves rank group and children significant, brings the top income bracket in as positive, and drops component out. Whatever else military life costs families, the share reporting purpose and connection does not decline across the ranks and is higher among families raising children.

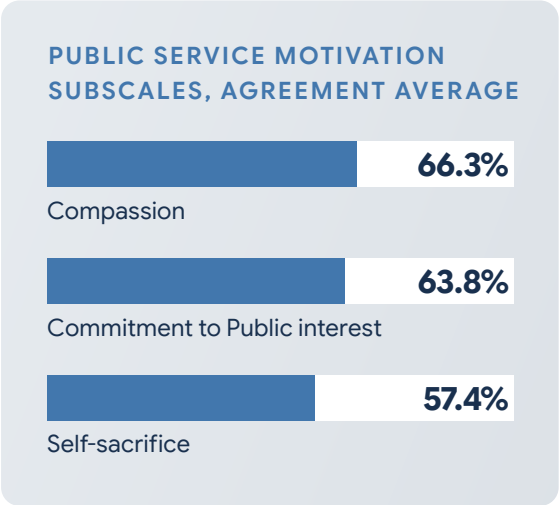
6.2 Public service motivation

This analysis examines three of the four subscales contributing to public service motivation: Commitment to Public Interest, Compassion, and Self-Sacrifice. Together they capture a belief in civic duty and the common good, concern for the welfare of others, and a willingness to forgo personal gain for a larger cause. These are contributing factors rather than a measure of the full construct, and no finding here is put forward about public service motivation as a whole.

Agreement is substantial on all three. The calculated agreement average is 66.3 percent on Compassion, 63.8 percent on Commitment to Public Interest, and 57.4 percent on Self-Sacrifice.

Officer families report higher scores than enlisted families on all three subscales. Guard and Reserve families report higher scores than active duty families on Commitment to Public Interest and Self-Sacrifice, while Compassion shows no significant difference by component.

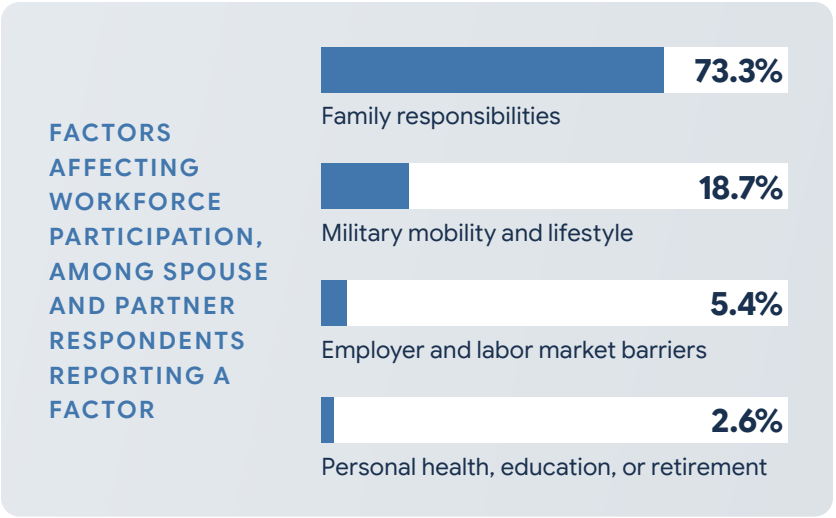
Commitment to Public Interest is positively associated with financial well-being and with family health. A sense of civic duty is not independent of whether a household is doing well. The implication for the future of service is direct. If the disposition the services most depend on is bound up with material circumstance, then financial strain is not solely a question of family well-being. Whether motivation sustains families or circumstances sustain motivation is not a question this cross-sectional design can settle, and no such claim is made.



6.3 Spouse and partner employment

Spouse and partner employment is where military life most directly meets a civilian career. The analysis in this subsection covers spouse and partner respondents only. Asked which factors have affected their participation in the workforce, 14.9 percent report that none of the listed factors have. Among those reporting a factor, family responsibilities are named most often at 73.3 percent, followed by military mobility and lifestyle at 18.7 percent, employer and labor market barriers at 5.4 percent, and personal health, education, or retirement at 2.6 percent.

The item offered seventeen individual factors, grouped into four themes. Respondents selecting more than one were assigned to a single dominant theme using the priority order in Section 3.6, so a respondent naming several constraints is counted under the most binding one.



Family responsibilities covers the full range of what a household must manage, including children, and also elder care, a family member's health, and domestic work falling to whoever is available. It is not a synonym for parenting, and it should not be read as caring for a wounded, ill, or injured service member, which is a narrower category this item does not isolate.

Two findings follow from the distribution. Family responsibilities, not relocation, are the dominant constraint, outweighing military mobility by nearly four to one. The common framing of spouse employment as a relocation problem therefore points at the wrong intervention, since the binding constraint is the volume of work inside the household, which makes child care capacity, elder care support, and schedule predictability the operative levers. Second, one in seven spouses and partners reports no constraint at all, so the population is not uniformly affected and support aimed at everyone would overshoot. That share is unevenly distributed: among families without children at home, 30.6 percent report no constraint.

Not every factor is a barrier in the strict sense. The item asks which factors have affected workforce participation, and some responses reflect a choice rather than an obstacle.

Family responsibilities lead in every group except two. Among Guard and Reserve members the most common response is that no listed factor applies, at 38.2 percent for full-time and 48.6 percent for part-time members, and the same holds for families without children at home at 30.6 percent. The widest difference is family structure: families with children name family responsibilities at 62.4 percent compared with 20.2 percent of families without. By component, active duty families name them at 61.8 percent compared with 34.0 percent of Guard and Reserve families, while Guard and Reserve families more often report no constraint, 40.1 percent compared with 14.6 percent. By respondent, spouses and partners name family responsibilities at 62.9 percent compared with 41.4 percent of service members. By rank group, officer families name them somewhat more often than enlisted families, 50.7 percent compared with 44.3 percent. The dominant factor does not differ significantly by rank tier or by community type.

Underemployment, meaning insufficient hours, insufficient income, skills that go unused, or difficulty finding work matching experience, differs by combined rank group and by component. It does not differ by rank tier, by Guard and Reserve subgroup, by community type, or by children in the home.

Whether a spouse's employment situation has influenced the service member's decision to stay in service differs across nearly every comparison tested. In every group the most common response is that it has had no influence, at between 53 and 64 percent. Beneath that the direction varies. Among enlisted families the share reporting that it supported staying rises with seniority, from 7.6 percent at E1 to E3 to 18.5 percent at E7 to E9. Officer families more often report pressure to leave earlier, 16.8 percent compared with 8.7 percent of enlisted families. Spouses and partners more often report that it supported staying, 18.6 percent compared with 13.4 percent of service members. Guard and Reserve families more often report no influence, 64.2 percent compared with 54.7 percent of active duty families, as do families in rural communities at 62.7 percent compared with approximately 54 percent elsewhere. Families with children more often report that it supported staying, 17.6 percent compared with 11.0 percent. The breadth of that patterning is itself the finding. Spouse employment bears on retention across the whole population, in different ways for different groups.

An ordered logistic model weighs these differences one with another (n = 1,722). Holding rank, component, community type, and children at home constant, three terms are significant. Families with children at home are more likely to report that spousal employment supported staying, at 35 percent higher odds. Officer families are considerably less likely than enlisted families to report that, at 42 percent lower odds, the strongest term in the model. And families whose spouse is unemployed are more likely to report that employment supported staying, at roughly 37 percent higher odds, whether or not that spouse is seeking work. Component and community type are not significant once the other terms are included.

Two qualifications apply to that model. Its pseudo R squared is 0.013, so it accounts for very little of the variation in the outcome and its terms should be read as associations within a weakly specified relationship rather than as predictors. And the data are cross-sectional, so the direction of the unemployment result cannot be established. A household already intending to stay may be one in which the spouse has stopped seeking work.

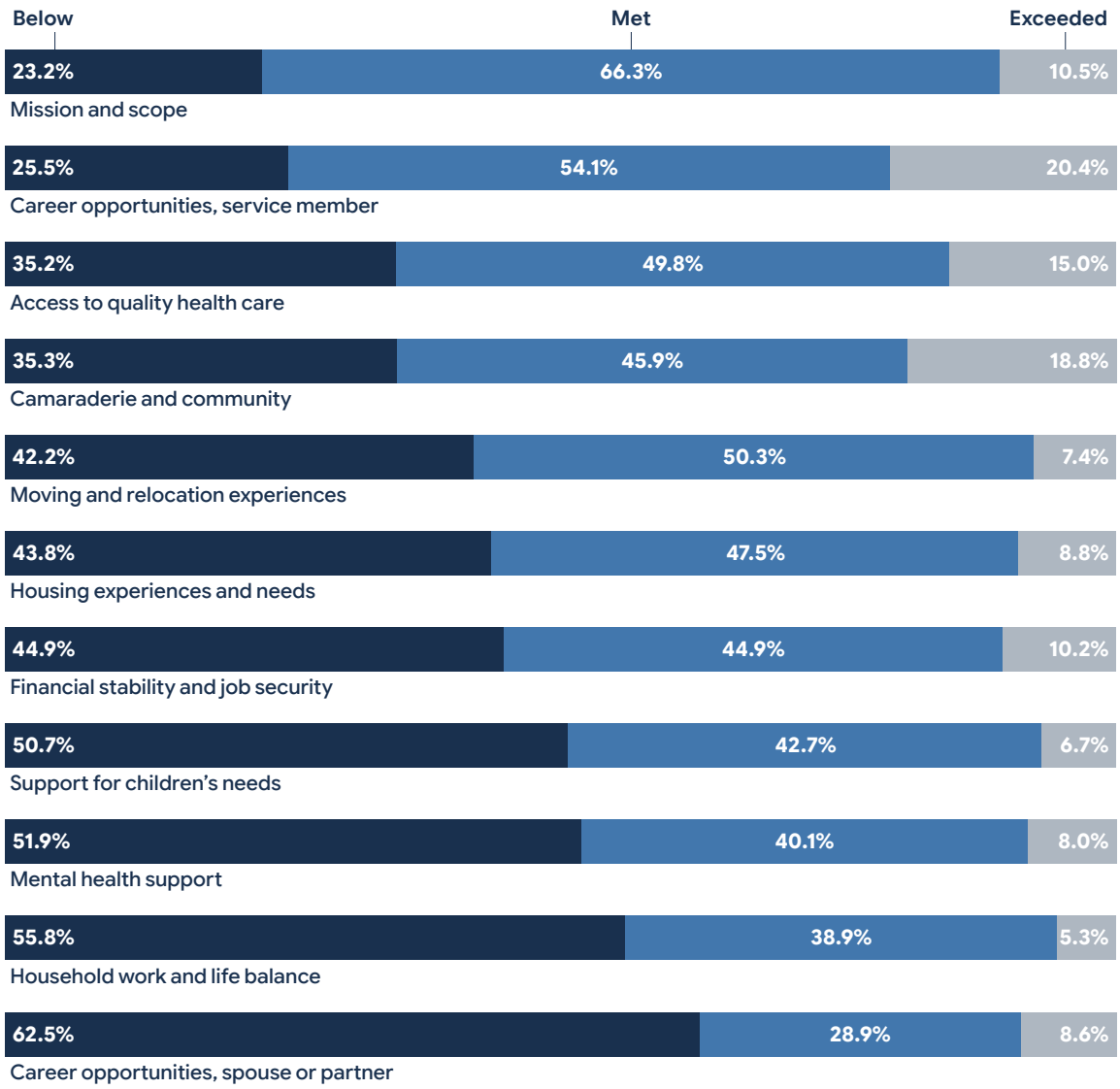
The model excludes 270 families who were still deciding or did not answer, which is why it reports no influence at 67.7 percent where the comparisons above, which include them, run between 53 and 64 percent by group.

A spouse's career is one of the terms on which families decide whether to continue, and Section 6.4 reports that spouse and partner career opportunity is the single area where military life most often falls short of what families anticipated. Two measures, asked separately, locate the same constraint.

6.4 Expectations and experience

Respondents compared what military life has been with what they anticipated of it when service began, across eleven areas. This subsection supplies the measure that Section 7 uses to account for willingness to recommend military service.

MILITARY LIFE COMPARED WITH EXPECTATIONS, ALL CURRENTLY SERVING FAMILIES

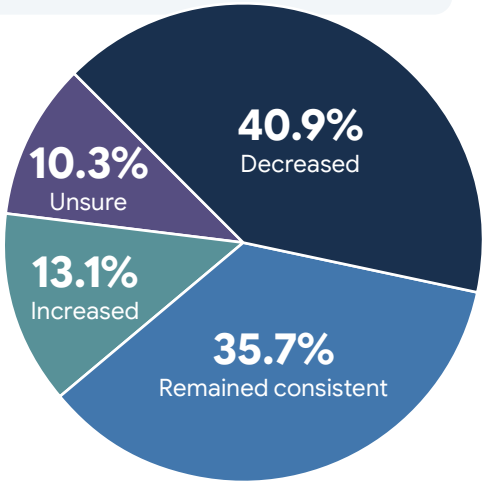


Percentages may not total 100% due to rounding.

Mission and scope is the only area where fewer than a quarter of families report that military life fell short, at 23.2 percent, and it is one of the two areas most strongly associated with willingness to recommend service. Below it the pattern reverses. Spouse and partner career opportunity falls below expectations for 62.5 percent of families, household work and life balance for 55.8 percent, mental health support for 51.9 percent, and support for children's needs for 50.7 percent. On financial stability and job security families divide evenly, with 44.9 percent reporting that military life fell below expectations and the same share reporting that it met them. That area is the other of the two most strongly associated with willingness to recommend, which places it alongside mission and scope rather than among the shortfalls.

Military life is meeting expectations on the areas belonging to the service member and to the mission, and falling short on the areas belonging to the family.

CHANGE IN SATISFACTION WITH MILITARY LIFE OVER TIME



Satisfaction over time is consistent with that pattern. Among currently serving families, 40.9 percent report that their satisfaction with military life has decreased over the course of service, 35.7 percent that it has remained consistent, and 13.1 percent that it has increased, with 10.3 percent unsure. This item is retrospective self-report, as Section 3.9 notes, and is not evidence of change over time in the population.

Every one of the eleven areas differs by combined rank group. Most differ by community type and by whether children live in the home.

Two model specifications carry these measures into the analysis of willingness to recommend military service, and their coefficients are not comparable. The base specification enters rank, component, community type, children in the home, household income, flourishing, and family health (n = 1,930). The second adds all eleven expectation areas as continuous scores, with children in the home omitted for collinearity (n = 1,046). In the second, seven areas are significant: mission and scope, financial stability and job security, household work and life balance, mental health support, the service member's career, moving and relocation, and spouse and partner career opportunity. Housing is not significant, and support for children's needs is not significant at 0.19, p = .257.

Support for children's needs is therefore a substantial shortfall, reported by 50.7 percent of families, and not a predictor of willingness to recommend service. This report treats it on that basis throughout.

In the second specification, once the expectation measures are present, rank, community type, children in the home, and household income are no longer independently significant. Section 7.2 reports that result in full.

6.5 Morale and leadership

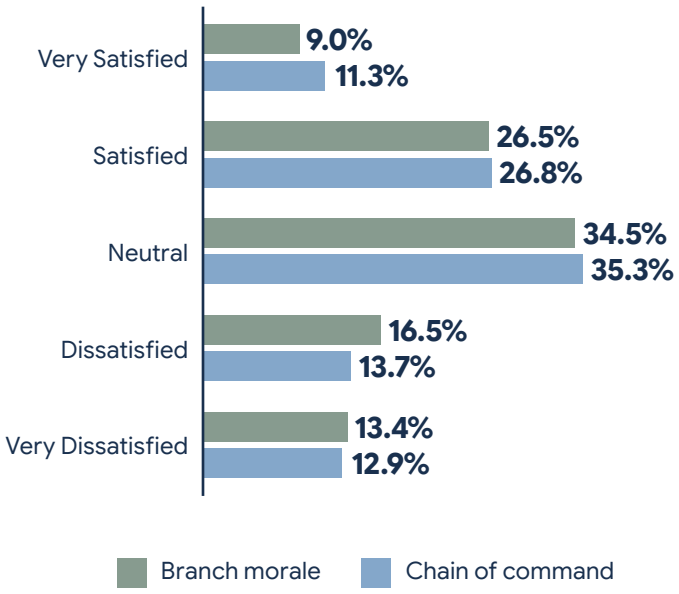
Expectations describe what families anticipated. Morale describes how families read the institution around them now. The two measures below separate a household's view of its own chain of command from its view of the wider culture of its branch. Satisfaction is distributed similarly across both, and neutral is the largest single response in each case.

Approximately three in ten families express dissatisfaction with branch morale, 29.9 percent, and slightly fewer with their chain of command, 26.6 percent. Satisfaction with the chain of command is higher among officer families than among enlisted families.

When both measures are modeled on willingness to recommend military service, satisfaction with branch morale is a significant predictor while satisfaction with the immediate chain of command is not. Adding branch morale improves the model.

A household's reading of the wider culture of its branch therefore carries information that its experience of its own unit does not. That directs attention above the unit level, toward service-wide culture and communication, rather than toward leadership training alone.

SATISFACTION WITH SERVICE BRANCH MORALE AND WITH CHAIN OF COMMAND



6.6 Why families join and why they stay

Two questions sit behind retention, and these data answer them differently. What drew families into service is not what holds them in it.

Families describe two broad reasons for entering military service. One is values-based, built around service, patriotism, and purpose. The other is economic, built around pay, benefits, and stability. The division between them falls along the lines that organize the rest of this report. Officer families describe a values-based motivation more often than enlisted families, 72.3 percent compared with 57.0 percent, while enlisted families more often describe an economic one, 41.1 percent compared with 27.2 percent. Guard and Reserve families lean values-based at 67.1 percent and active duty families lean economic. Families without children lean values-based at 63.8 percent and families with children lean economic. A third category, entering service to leave hardship or instability behind, is rare across the population at approximately 1.5 percent.

The join-motivation categories were built from more granular select-all items, grouping related motivations so that fewer categories could be compared reliably. Respondents were asked about their reasons for joining after they had joined, and in many cases after they had children. Retrospective accounts of motivation are shaped by what has happened since, so these results describe how families account for their reasons now rather than what they held at the time.

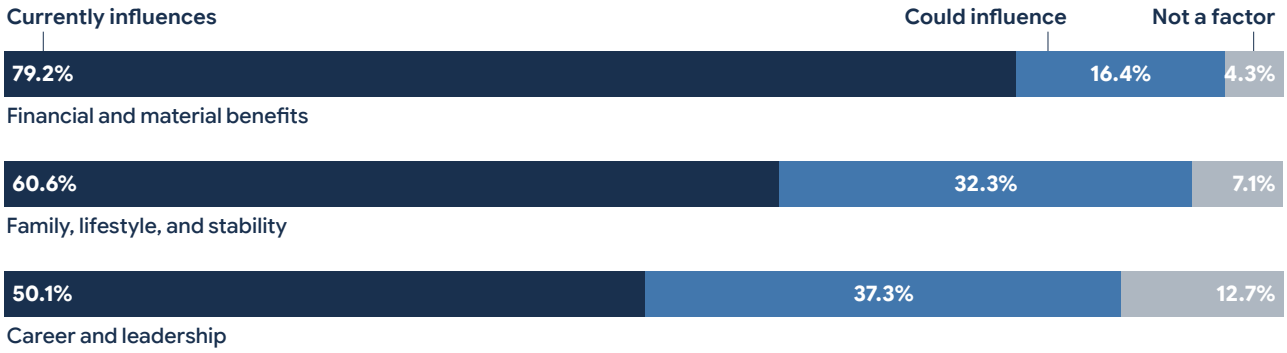
The families under the most financial pressure are disproportionately the families who entered service for financial reasons. Whether service met that expectation is a different question from whether it met an expectation about purpose, and Section 6.4 shows both being asked and answered differently.

What holds families in service

Respondents placed each of thirteen retention factors on a three-point scale: the factor currently influences the decision to stay, it could influence that decision if offered or improved, or it is not a factor. Each factor therefore carries two quantities, how many families it already holds and how many it could hold.

Financial and material benefits, meaning pay, health care, housing, retirement, and education benefits taken together, currently exert a positive influence on the decision to stay for 79.2 percent of families. Family, lifestyle, and stability factors currently do so for 60.6 percent. Career and leadership factors currently influence 50.1 percent, with a further 37.3 percent reporting that those factors could influence the decision if offered or improved.

RETENTION FACTORS, BY THEME





Benefits are close to saturated. Four in five families are already held by them, so further improvement reaches a diminishing margin. Career and leadership factors hold half the force today, while another 37.3 percent report that those factors could hold them if offered or improved. That unrealized third is the largest identified pool of retention potential in these data, and it sits outside the benefits package. Career and leadership groups two sets of items, leadership and organizational climate, and career opportunities and development. At the theme level, active duty and Guard and Reserve families do not differ significantly. Within leadership and organizational climate, active duty service member respondents are more likely than active duty spouse and partner respondents to report that it influenced the decision to stay.

Individual factors sort sharply by group. Active duty families weight health care, housing, job stability, and financial security more heavily than Guard and Reserve families, while Guard and Reserve families weight patriotism more. Enlisted families weight education benefits, family support programs, and housing more heavily than officer families, while officer families weight financial security, lifestyle, patriotism, and retirement more. Service member respondents weight education benefits, family support, lifestyle, and patriotism more heavily than spouse and partner respondents, while spouse and partner respondents weight financial security and retirement more.

Two factors behave unlike the others. Leadership quality and work and life balance show no significant variation by rank, by pay grade, by component, by community type, or by children in the home. The only difference on either is between service

member and spouse respondents. Every other retention factor can be aimed at a particular group, because every other factor matters more to some families than to others. These two matter comparably across the entire force, which makes them the only levers in the set that reach the whole population at once.

A single retention package is therefore unlikely to work. What holds one part of the force is close to the inverse of what holds another, and the two factors that apply universally are the two least often treated as retention policy.

6.7 Summary of findings

Flourishing does not decline across the ranks, public service motivation is substantial on all three subscales, and mission and scope is the one area where military life most consistently meets what families anticipated. These are the assets on which the future of service rests.

What is not holding sits on the family side. Spouse and partner career opportunity falls below expectations for 62.5 percent of families, household work and life balance for 55.8 percent, and mental health support for 51.9 percent. Forty-one percent of families report that their satisfaction with military life has decreased over the course of service.

Benefits are what hold families in service today. Whether expectations were met is what accounts for whether a family would recommend service to someone else. These are two different questions answered by two different sets of measures, and the retention items were not part of the models behind the second. Treating what holds families today and what would make them recommend this life as one question leads directly to investment in benefits, the lever already closest to saturated.

FINDINGS BY COMPARISON

Rank

Officer families report higher scores on all three subscales contributing to public service motivation, higher flourishing at the combined level, and greater satisfaction with their chain of command. The two groups entered service for different reasons, officer families more often values-based and enlisted families more often economic, and they weight retention factors differently. Every one of the eleven expectation areas differs by rank group.

Component

Guard and Reserve families report higher Commitment to Public Interest and Self-Sacrifice and entered service values-based more often. Active duty families weight health care, housing, and job stability more heavily as reasons to stay, consistent with what Section 4 finds them carrying. Component is significant for flourishing in the model without income and drops out once income is added.

Community type

No difference to flourishing, to public service motivation, or to which factor constrains a spouse's employment. It does shape expectations, where most of the eleven areas differ by community type.

Children in the home

Families with children report higher flourishing, a difference that holds in the model. They entered service for economic reasons more often, and children in the home produces the largest single difference in which factor constrains a spouse's or partner's employment.

07 The Future of Service



Sections 4 through 6 establish what currently serving families carry, how they are functioning, and what they draw from service. This section takes the fourth of the questions set out in Section 2 and treats it as an outcome to be accounted for: whether a family would recommend military service to someone they care about, and what separates the families who would from the families who would not.



7.1 Willingness to recommend military service

Asked whether they would recommend a career in the military to someone they care about, 69.5 percent of respondents said yes. That figure is the outcome this section sets out to explain. The analysis that follows establishes what separates the families who answered yes from those who did not, and the separation is not the one Sections 4 and 5 would suggest.



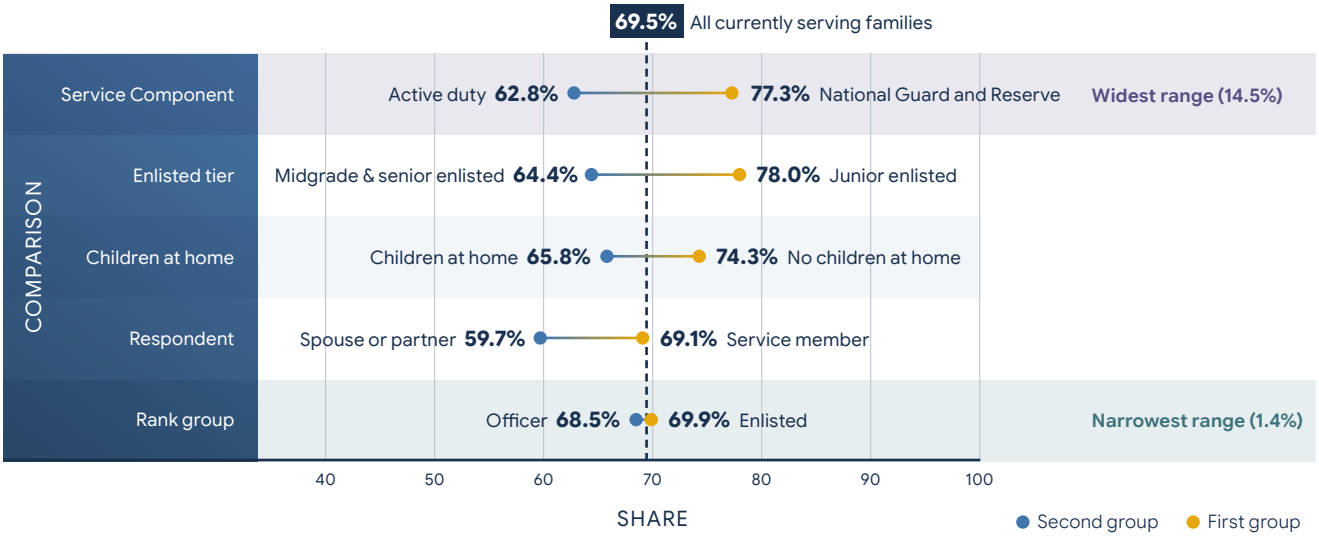
Component is the clearest demographic division. Guard and Reserve families answer yes at 77.3 percent and active duty families at 62.8 percent, and component remains significant in both of the models reported in Section 7.2.

Rank is not a division at all. Enlisted and officer families are statistically indistinguishable, at 69.9 percent and 68.5 percent. After an analysis in which rank predicts nearly every financial outcome, it carries no association with whether a family would recommend the life. There is variation within the enlisted population, where junior enlisted families answer yes at 78.0 percent compared with 64.4 percent of both midgrade and senior enlisted families. Read alongside the component result, the families most willing to recommend service are the junior enlisted and those serving part time.

Service member and spouse respondents answer differently. Service member respondents in active duty families answer yes at 69.1 percent, while spouse and partner respondents answer yes at 59.7 percent. As Section 3.1 notes, these are two respondent populations describing the same institution from different positions within it, and the ten-point difference is consistent with the pattern recorded throughout this report. The family-side view of military life is the more negative one.

Families with children in the home answer yes at 65.8 percent, compared with 74.3 percent of families without children. This difference appears in the simple comparison and does not survive the model. Children in the home is carried as a term in the base specification reported in Section 7.2 and is not among the terms that remain significant, and it is omitted from the second specification for collinearity. The descriptive difference is recorded here. No inference about the composition of the future force rests on it, because the analysis does not support one. Community type shows no significant difference.

WOULD THEY RECOMMEND MILITARY LIFE?



7.2 What accounts for the answer

Two specifications carry this outcome, and their coefficients are not comparable. Both are binary logistic models. Model samples are considerably smaller than the analytic sample, because a case enters only where every term in the model is answered.

The base specification (n = 1,930) enters rank, component, community type, children in the home, household income, flourishing, and family health. Four terms remain significant. Guard and Reserve status is positive. Flourishing and family health are both positive. Household income is negative at the two highest brackets, meaning that families earning $75,000 and above are, if anything, somewhat less likely to recommend military service once their well-being is accounted for. Rank is not significant at this stage, before any expectation measure enters, and neither is community type or children in the home.

The second specification (n = 1,046) adds all eleven expectation areas from Section 6.4 as continuous scores, with children in the home omitted for collinearity. Flourishing, family health, and household income all lose significance. Guard and Reserve status remains positive. Seven expectation areas become significant: mission and scope, financial stability and job security, household work and life balance, mental health support, the service member's career, moving and relocation, and spouse and partner career opportunity. Housing is not significant, and support for children's needs is not significant at 0.19, p = .257.

The pattern is consistent across both model specifications. Families' sense of whether military life matched what they anticipated, particularly regarding mission, finances, careers, mental health support, relocation, and work and life balance, was more strongly associated with willingness to recommend a military career than general well-being, household income, or rank, none of which were significant predictors.

Expectations also differ modestly by family structure. Support for children's needs is set aside on this comparison, because families without children at home have no basis on which to rate it. In four of the ten areas that remain, camaraderie and community, financial stability and job security, housing experiences and needs, and household work and life balance, families without children at home rated their experience more favorably relative to expectations than families with children. The largest of these differences was for work and life balance, though all four were small in magnitude.

7.3 Implications for readiness and retention

The four comparisons running through this report converge here, and the convergence is not the one the preceding sections would suggest.

The intuitive account would be that financially strained, health-disrupted, career-limited families are the least likely to recommend service. The analysis does not support it. Household income, flourishing, and family health all lose significance once expectations enter, and rank, the most consistent predictor of financial outcomes in this report, carries no association with willingness to recommend at any stage.

What the analysis supports instead is a claim about the distance between anticipation and experience. Families who found that military life matched what they anticipated, meaning a mission worth the cost, a financial footing, career opportunity for the service member and for the spouse, mental health support, and a workable balance, remain willing to recommend it. Families who found otherwise are less willing, and this holds regardless of what a household earns or where it sits in the rank structure.

That is a more demanding finding than the intuitive one, because it locates the work not in how much hardship families absorb but in the distance between what they anticipate and what they encounter. Section 6.4 identifies where that distance is widest, and the list is specific: spouse and partner career opportunity, household work and life balance, mental health support, and support for children's needs. The first three are also among the areas associated with willingness to recommend. Support for children's needs is a shortfall in its own right rather than a predictor, and this report treats it on that basis.

The motivation data sharpen the point. Enlisted and active duty families more often entered service for economic reasons, and they are the same families Section 4 finds under the most financial pressure. The question the analysis answers is not whether military life is worth recommending in general. It is whether military life meets the expectations of the families most reliant on it meeting them.

WHICH FACTORS PREDICT RECOMMENDING SERVICE

Predictor	Model 1: before expectations	Model 2: with expectations
Flourishing	✓	—
Family health	✓	—
Household income	✓	—
Rank	—	—
Community type	—	—
Mission and scope	N/A	✓
Financial stability and job security	N/A	✓
Work and life balance	N/A	✓
Mental health support	N/A	✓
Career, service member	N/A	✓
Career, spouse or partner	N/A	✓
Moving and relocation	N/A	✓

✓ indicates a statistically significant association.

— indicates a variable included in the model but not statistically significant.

N/A indicates a variable not included in the model.

Model 1 and Model 2 use different analytic samples.

08 Implications

8.1 What the three areas show together



Economic security, family functioning, and purposeful service are connected rather than separate. Rank sorts families economically and continues to do so after household income is held constant, though effect sizes are small throughout. Children in the home and active duty status sort families by how much invisible family load they carry, and rank does not sort them at all on that measure. Cumulative time away is associated with weaker family health past a six-month threshold in models without income, while the number of deployments behind that time carries no measurable association with any family outcome. Acute events land on households already sorted by rank and income, and they land hardest where the cushion is thinnest.

The analysis establishes that these outcomes move together. It does not establish that one produces another.

Willingness to recommend military service is not accounted for by any of it. It is accounted for by whether military life matched what families anticipated. Both findings hold simultaneously. Strain is real, concentrated, and measurable, and 69.5 percent of families would still recommend military service. The analysis does not resolve these into a single proposition, and the useful question is not how to reconcile them but what separates the families on each side of the second one.

8.2 Where the evidence points

Five areas in this analysis carry evidence sufficient to act on. Each describes a specific mechanism rather than a general condition, and each is stated at the strength the evidence supports.

The expectations gap on the family side of service

The four areas where military life most often falls short of what families anticipated are spouse and partner career opportunity, household work and life balance, mental health support, and support for children's needs. The first three are also among the areas associated with willingness to recommend military service. Addressing them is a different task from improving any single benefit, and the retention data in Section 6.6 indicate why: benefits currently influence the decision to stay for 79.2 percent of families and are close to saturated, while career and leadership factors hold half the force with a further 37.3 percent reporting they could.

There is no current, agreed statement of what military service should offer a family as distinct from what it offers a service member. Expectations are set informally, by recruiters, by command climate, and by what families hear from other families. This analysis records what follows when the informal version outruns what the institution delivers. A deliberate statement of what the services commit to families, written down, measurable, and revisited, would allow expectations to be set from something stated and progress toward it reported.

How housing allowances are set relative to local cost

Housing burden reaches 88.7 percent of families, and families at identical household incomes carry different burdens depending on rank and community type. Relief appears only at the two highest income brackets. That pattern points at how allowances are calculated and adjusted relative to local costs rather than at household pay, and it indicates a review of the allowance methodology with attention to the suburban and urban cost differentials that pay increases do not reach.

Food security as a screening measure for financial risk

This is the strongest single piece of evidence in the analysis. In the model of financial emergency recency, food security enters at every level with a dose-response gradient, and neither household income nor housing burden remains significant once it is included. Removing food security and housing burden from the specification drops the pseudo R squared from 0.096 to 0.035.

Programs screening for financial risk should therefore treat food security as a leading indicator rather than as a downstream symptom. The marginal band carries a further implication. Families answering a single item on the scale affirmatively are classified as food secure and carry an odds ratio of 3.25 for a recent financial emergency, compared with 2.04 at low food security. The federal threshold does not separate this population at the point where risk changes.

Child care capacity as workforce and readiness policy

Half of families with children, 50.6 percent, report that insufficient child care has affected employment in the household, and the cost falls disproportionately on spouse and partner respondents, at 61.6 percent, and on midgrade enlisted families, at 58.3 percent. Family responsibilities, rather than relocation, are the dominant constraint on spouse employment by nearly four to one. Child care capacity acts on household income, on spouse employment, and on schedule predictability at the same time, which few other interventions do. Capacity expansion targeted at the E4 to E6 band and at school-age care, the most commonly needed arrangement, follows directly from the distribution.

Cumulative time away as a measure worth connecting to family support

This recommendation is stated at the strength the evidence supports, which is weaker than the others. In models without a household income term, family health declines past roughly six months of cumulative time away and declines further past twelve, while deployment count carries no measurable association at any level. Adding income removes the significance of the time-away terms, so the association does not separate from household earnings in these data.

Two things nonetheless follow. The asymmetry between duration and frequency is robust, and the measure most commonly tracked is not the measure associated with family outcomes. And the services already collect what would be needed to examine this further, since operational deployments sit inside the dwell-time ratio and all nights away from home are captured by Personal Tempo, which carries thresholds at 220 days in a year and 400 in two. The question of whether cumulative time away should trigger family support can therefore be examined without new collection. That is the claim this analysis supports: an investigation that existing data make possible, rather than an established effect on which a threshold should be set.



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Appendix A. Significance Grid

The grid records, for every outcome and each of the four comparisons, whether a difference appears only in a simple comparison or survives a model carrying the standard covariate set. Entries reading ns indicate no significant difference. Entries reading bivariate indicate a difference present in the simple comparison that does not hold once other factors are held constant.

SELECTED OUTCOMES BY THE FOUR COMPARISONS

Outcome	Rank (enlisted / officer)	Component (AD / G&R)	Community type	Children in home
Housing burden	Enlisted higher, holds	ns	Holds at same income	Bivariate
Food security	Enlisted worse, holds	ns	Drops in model	Worse, holds
Financial well-being	Officer better, holds	Not reported	Not reported	Weaker, holds
Financial emergency recency	Officer protective, holds	One model only	Bivariate	Drops in most models
Barriers to saving	Largest gap, different pattern	Differs	Cost of living leads all	More barriers
LMI status	Enlisted worse	Not reported	ns	Higher with children
Family health	Officer higher, holds	ns	ns	ns
Invisible family load	ns	Active duty higher	ns	Higher, holds
Health care access / continuity	Not the driver	Guard/Reserve higher	ns	Lower with children
Child care need	E7–E9 least need, E4–E6 highest formal	ns	Rural least need	Item skipped
Insufficient care — employment	E4–E6 highest, group ns	Active duty higher	ns	Item skipped
Cumulative time away	Not reported	Guard/Reserve lower	Not reported	Not reported
Deployment count	Higher with seniority / officer	Active duty higher	Not reported	Not reported
Flourishing	Officer higher, holds	Drops with income	ns	Higher, holds
PSM subscales	Officer higher (all 3)	Guard/Reserve higher (2 of 3)	ns	Not reported
Expectations (11 areas)	Differs on every area	Most areas differ	Most areas differ	Most areas differ
Recommend service	ns (combined)	Guard/Reserve higher, holds	ns	Lower, bivariate only
Spouse workforce constraint	Differs	Active duty more family resp.	ns	Largest gap
Child interest (collapsed)	Enlisted higher, tier: E1–E3 highest	ns	ns	Item skipped

Appendix B. Model Specifications

Model samples are smaller than the analytic sample because a case enters a model only where every term in it is answered.

MODEL SPECIFICATIONS FOR OUTCOMES REPORTED IN THIS REPORT

Outcome (type)	N	Predictors entered	What remains significant
Recommend career (binary logit, Model 1)	1,930	Rank, component, area, children, income, flourishing, family health	Guard/Reserve (+), flourishing (+), family health (+), income $75k–99k and $100k+ (–). Rank ns.
Recommend career (binary logit, Model 2 + 11 expectations)	1,046	Model 1 + all 11 Q60 areas as continuous scores. Children omitted (collinear).	Guard/Reserve (+). Mission, financial, work-life, mental health, SM career, moving, spouse career. Housing ns, children's needs ns (0.19, p=.257). Flourishing, family health, income drop out.
Family health (ordered logit, Model A)	2,460	Rank, component, area, children, deployment count, time away. No income.	Officer (+). Time away 6–12 mo (–), 12+ mo (–). Deployment count ns. Component, area, children ns.
Family health (ordered logit, Model B + income)	1,450	Model A + income bands	Officer (+). Income $75k–99k and $100k+ (+). Time-away terms lose significance.
Financial emergency recency (ordered logit, Model A)	1,346	Rank, component, area, age, housing burden, children, income, food security (marginal/low/very low), PCS recency	Food security all levels (+, dose-response). Officer (–). Income and housing ns once food security is in.
Financial emergency recency (Model C, no food security/housing)	1,714	Rank, component, age, children, income, PCS recency	Officer (–). Income $100k+ (–). PCS 6–12 months ago (+). Pseudo R^2 falls from 0.096 to 0.035.
Emergency recency + acute stressors	1,252	Rank, component, area, children, time away, income, new child, disruptive event, health care ratings	Officer (–). Guard/Reserve (+). New child (+). Disruptive event (+). Top income (–). Health care ratings ns.
Flourishing (ordered logit, Model A)	4,224	Rank, component, area, children	Officer (+). Guard/Reserve (+). Children (+). Area ns.
Flourishing (Model B + income)	2,223	Model A + income	Officer (+). Children (+). Income $100k+ (+). Component drops out.
Spouse employment influence on stay/leave (ordered logit)	1,722	Spouse employment status, rank, component, area, children.	Unemployed seeking and not looking (+ vs employed). Officer (–). Children (+). Component and area ns. Pseudo R^2 = 0.013.
Child interest, collapsed (ordered logit)	1,922 / 1,523	Rank, component, area, then + income. Children omitted (skip logic).	Model 1 not significant (p=.161). Model 2 borderline (p=.054), income bands negative. Not claimed in narrative.