

The State of the All-Volunteer Force 2025

A Deep Research Report on Military Family Quality of Life

1.0 Executive Summary

This report provides a comprehensive, data-driven analysis of the quality of life for U.S. military families, an issue of direct and critical importance to national security and the sustainability of the All-Volunteer Force. The analysis synthesizes data from official Department of Defense (DoD) surveys, Government Accountability Office (GAO) reports, and research from leading non-profit organizations to reveal a growing and pervasive sense of dissatisfaction among military spouses and their families. This dissatisfaction is not isolated but stems from interconnected, systemic failures across multiple domains: financial stability, housing and infrastructure, healthcare access, and the psychological burdens of military life.

A central finding is the alarming decline in family support for continued military service. According to the 2024 Active Duty Spouse Survey (ADSS), a record-breaking one-in-three spouses would prefer their family leave the military, a sentiment that has been in steady decline since 2012.[1] This erosion of spousal support is a leading indicator of retention risk, as dissatisfied spouses are six times more likely to favor their partner leaving active duty.[1]

The analysis identifies the Permanent Change of Station (PCS) move as a primary point of systemic vulnerability. The mandatory, frequent relocation process triggers a cascade of negative effects, including high rates of spouse unemployment and underemployment, significant out-of-pocket financial costs, and the disruption of social, educational, and healthcare networks.[2, 3] These challenges are compounded by a military housing system plagued by health and safety risks, a fragmented healthcare system that presents significant barriers to timely care, and a support infrastructure that is often difficult to navigate.[4, 5, 6]

The report concludes that while the military has established a wide array of support programs, their effectiveness is limited by a lack of coordinated monitoring and communication. The system is fragmented, placing an undue burden on military families to navigate a complex bureaucracy, and in many cases, external non-profit organizations are left to fill critical gaps in support. To address these threats to readiness and retention, the report recommends a multi-pronged approach that includes an overhaul of the PCS process, a fundamental strengthening of housing oversight and accountability, and a consolidation of the military's fragmented support systems.

2.0 Introduction: Defining Quality of Life in the All-Volunteer Force Context

2.1 The Strategic Importance of Military Families

The well-being of military families is an indispensable pillar of national security and military readiness. In the All-Volunteer Force model, a service member's decision to remain in uniform is

inextricably linked to the quality of life experienced by their spouse and children.[7, 8] Family support systems are not merely a social amenity; they are a direct enabler of mission effectiveness and lethality. A service member facing an operational environment is better able to focus on their duties when they have confidence that their family is secure and their needs are met.[8] Conversely, high levels of family tension, communication breakdowns, or financial distress have been shown to reduce a warfighter's focus and effectiveness, thereby diminishing unit readiness.[8]

The U.S. military has formally acknowledged the symbiotic relationship between family well-being and operational readiness, establishing the Military Family Readiness System (MFRS) to provide a comprehensive suite of policies and programs.[9] This infrastructure, which includes everything from child care to financial counseling, is designed to support the unique demands of military life and to ensure that a service member's family can thrive despite the inherent challenges of mobility and deployment.[9] The effectiveness of this system, however, is now under scrutiny, as recent data suggests a growing disparity between the intended function of military support and the lived experiences of military families.

2.2 Methodological Approach

This deep research report is grounded in a robust methodological framework that involves the synthesis of data from a range of authoritative sources. The analysis draws heavily on official Department of Defense (DoD) surveys, including the 2024 Active Duty Spouse Survey (ADSS) and the 2023 Survey of Reserve Component Spouses (RCSS), which are foundational for understanding the attitudes and opinions of the military community.[10, 11] These internal assessments are triangulated with reports from independent governmental bodies, such as the Government Accountability Office (GAO), which has conducted extensive performance audits on military housing and infrastructure.[4, 7, 12]

A crucial component of this report is the incorporation of research from non-profit and advocacy organizations, including Blue Star Families (BSF) and the Military Family Advisory Network (MFAN).[13, 14] These organizations often employ a qualitative approach, gathering firsthand accounts and lived experiences that provide a vital counterpoint to broad, aggregate government metrics. By integrating these disparate data sets, the report aims to move beyond simple statistics to provide a nuanced, holistic, and authoritative perspective on the state of military family quality of life. The report's findings, supported by source identifiers for traceability, are intended to provide high-level leaders with a comprehensive understanding of the challenges and opportunities to inform strategic policy decisions.

2.3 The Core Thesis

The central argument of this report is that despite a broad and established infrastructure of family support, systemic issues—particularly those exacerbated by the operational requirements of mobility and a lack of effective oversight—are leading to a precipitous decline in family satisfaction.[1, 10] This decline now poses a direct and demonstrable threat to the U.S. military's ability to retain talent and sustain the All-Volunteer Force.[1] The analysis will demonstrate how specific issues, from financial precarity and housing failures to fragmented healthcare, are not isolated problems but are causally linked, creating a cumulative burden on military families that is

now outweighing the perceived benefits of military service. This dynamic is manifesting in a growing preference among spouses for their service member to leave active duty, a trend that demands immediate and comprehensive policy intervention.[1]

3.0 The Lived Experience: A Profile of Family Well-being and Satisfaction

3.1 Demographic and Attitudinal Profile

The U.S. military community is a diverse and expansive population, encompassing approximately 2.07 million military personnel and 788,470 civilians as of March 2025.[15] The active-duty component, which comprises nearly 1.31 million troops, is predominantly male, with women making up 17.7% of the force in 2023.[15] The largest service branches are the Army and Navy, with 445,475 and 330,011 active-duty personnel, respectively.[15]

Family life is a central feature of this community. A significant majority of military households are not single-person entities; the 2024 ADSS confirms that 67% of military spouses have children.[1] The 2023 Military Family Support Programming Survey also reported that 74.6% of all respondents had children under the age of 18.[16] The presence of young children in most military households means that policies concerning child care, education, and Permanent Change of Station (PCS) moves are not peripheral issues, but are foundational to family readiness and well-being.[1]

When examining the overall state of family well-being, the data presents a complex picture. The 2024 ADSS reported a financial well-being score of 56 for active-duty spouses, which is slightly higher than the U.S. average of 51.[10] Similarly, the 2023 Survey of Reserve Component Spouses reported a financial well-being score of 58.[10] These broad metrics, however, conceal a more nuanced and challenging reality. While 60% of spouses in the 2024 ADSS felt financially comfortable, a substantial 40% reported that they were struggling to get by.[1] This number represents a notable 10-percentage-point decrease in financial comfort since the last survey, indicating a clear trend of growing financial stress.[1] Furthermore, 13% of spouses reported using nutrition assistance programs like WIC and school meals, underscoring the severity of financial strain within a significant segment of the population.[1]

3.2 The Alarming Decline in Family Support

The most critical finding from recent surveys is the sharp and sustained decline in family satisfaction with military life. The 2024 ADSS revealed that satisfaction has been steadily decreasing since 2012, reflecting an increasing strain on military households.[1] This dissatisfaction has translated into an unprecedented lack of support for continued military service. A record-breaking one in three spouses indicated that they would prefer their family to separate from the service rather than stay in.[1]

This sentiment is not merely a reflection of general unhappiness but is a direct predictor of retention. The data demonstrates a powerful causal link: spouses who reported dissatisfaction with military life were six times more likely to favor their service member leaving active duty.[1] This finding underscores the profound influence of family well-being on the military's ability to maintain its all-volunteer force. When families are unhappy, retention suffers, which ultimately compromises national readiness.[1]

The discrepancy between the aggregate financial well-being scores and the more granular reports of financial struggle reveals a significant disconnect in how well-being is measured and understood. An overall score may fail to capture the high stress and financial precarity that can exist even if a family is technically "comfortable." The data suggests that official reporting, while based on sound methodology, may be understating the true extent of the problem by not fully accounting for the lived experience of financial fragility. This underscores the need for a more nuanced and qualitative approach to supplement broad metrics, as the official statistics can mask significant disparities between different ranks and family types.

Table 1: Key Findings from Recent Spouse and Family Surveys (2023-2024)

Metric	2024 Active Duty Spouse Survey	2023 Military Family Support Programming Survey
Spouses who favor leaving the military	1 in 3, a record high [1]	(Data not available)
Spouse satisfaction with military life	Steadily declining since 2012 [1]	(Data not available)
Financial comfort	60% of spouses feel comfortable; a 10% drop since previous survey [1]	79.8% of respondents report housing burden [16]
Use of nutrition assistance programs	13% of spouses report using WIC or school meals [1]	(Data not available)
Family Well-being	(Data not available)	27.9% report excellent well-being; 45.6% report moderate well-being [16]

Metric	2024 Active Duty Spouse Survey	2023 Military Family Support Programming Survey
Decline in Family Well-being	(Data not available)	Proportion of respondents with poor family health has grown by nearly 90% in two years [16]

4.0 The Financial Burden: Employment and Career Interruption

4.1 The Military Spouse Employment Crisis

One of the most profound challenges facing military families is the military spouse employment crisis. Military spouses, a key component of the military community, face disproportionately high rates of unemployment and underemployment. Reports indicate that up to 42% of military spouses are jobless, with a persistent unemployment rate of 8% among reserve spouses since 2014.[2, 10] This is a stark contrast to the national civilian population.[2] Beyond unemployment, underemployment is a pervasive issue, where spouses are forced to accept positions below their education level and experience.[2] For example, a 2013 review found that 90% of female spouses of active-duty service members felt underemployed, and spouses with a bachelor's degree earn 40% less than their civilian counterparts.[2] This systemic underutilization of talent and education has devastating blows to a spouse's dignity, identity, and overall well-being.[2]

4.2 The Cascade Effect of Mobility

The primary driver of this employment crisis is the Permanent Change of Station (PCS) move, a mandatory and frequent event in military life.[2, 3, 17] The average military family moves every two to three years, and with each move, a spouse is often required to quit their job.[2, 18] This perpetual cycle creates significant resume gaps and prevents the establishment of a stable, long-term career path.[2] The financial repercussions are twofold: the immediate loss of a second income and the out-of-pocket costs associated with the move itself.[3]

The average PCS move can set a military family back by an estimated \$5,000.[18] This includes an average of \$2,920 in financial losses for lost or damaged items, and nearly \$2,000 in average unreimbursed out-of-pocket expenses.[18] The most common unreimbursed costs are temporary lodging, rental vehicles, and deposits for utilities and rentals.[16] The reimbursement process itself is often a source of stress, with most respondents waiting one to two months to be repaid.[16] Beyond the financial impact, PCS moves also create a loss of social and professional networks, making it difficult for spouses to rebuild their careers and find community in a new location.[2, 3]

The PCS move is not merely a logistical challenge; it is a fundamental point of systemic vulnerability. The operational necessity of frequent relocation triggers a cascading series of negative effects that directly compromise family well-being. A mandatory move forces a spouse to quit their job, eliminating the second income and creating financial stress.[2, 19] This, in turn, contributes to a high housing burden, as nearly 80% of families report paying more than they can comfortably afford for housing or utilities.[16] This causal chain—from military directive to career interruption, financial strain, and family dissatisfaction—demonstrates how a core aspect of military life directly undermines the very readiness it is meant to support.[19]

4.3 The Pervasive Threat of Financial Stress

Financial stress is a pervasive and well-documented concern within the military community. A 2019 survey by the Military Family Advisory Network (MFAN) found that 92.5% of service members and their families identified financial stress as a major concern that hinders their focus on military responsibilities.[19] Military families are more likely than their civilian counterparts to miss credit card payments and to use high-risk, non-bank financial services like payday loans.[19]

The problem is particularly acute for junior enlisted families, for whom a second income is not a luxury but a necessity.[19] The financial allowance for housing (BAH) and food (BAS) often fails to keep pace with the rapidly rising costs of living near military installations.[19] This leads to what has been described as an "epidemic of food insecurity" among junior enlisted ranks, where many families must supplement their food budget out of their own pockets.[19] Financial hardship is a significant factor in a family's decision to leave the military, a dynamic that directly hurts military readiness, retention, and recruiting.[2]

Table 2: Financial Strain on Military Families: A Data Synthesis

Metric	Findings	Source
Spouse Unemployment Rate	Up to 42% for military spouses; 8% for reserve spouses [2, 10]	[2, 10]
Spouse Underemployment	90% of female spouses feel underemployed [2]	[2]
Unreimbursed PCS Costs	Average of \$1,913 out-of-pocket; average of \$2,920 for lost/damaged items [18]	[18]

Metric	Findings	Source
PCS-Related Employment Problems	49% of spouses report finding a job is a "large" or "very large" problem after a PCS [3]	[3]
Financial Stress	92.5% of service members and families identified financial stress as a major concern [19]	[19]
Housing Burden	79.8% of respondents reported paying more than they can comfortably afford for housing [16]	[16]

5.0 Housing and Infrastructure: A Foundation of Instability

5.1 The Barracks Problem

The foundation of military well-being begins with a safe and stable home. For hundreds of thousands of junior enlisted service members without dependents, this home is a government-managed barracks.[4, 12] A recent GAO report identified pervasive and serious health and safety risks in these facilities.[4, 7, 12] The audit, which analyzed 10 military installations, found issues including sewage overflow, mold and mildew, pests (such as bedbugs, rodents, and cockroaches), broken windows and locks, and malfunctioning fire safety systems.[4, 7, 12]

These substandard conditions have a direct and documented effect on service member quality of life and readiness. According to a 2022 Army survey cited by the GAO, living in these conditions led to negative physical and mental health effects, with service members reporting "poor sleep quality" and "feeling trapped, lonely, or depressed".[7] The GAO also found that DoD assessments of barracks conditions are not always reliable and that the department does not consistently track information on these deficiencies.[7] This lack of oversight and a failure to update minimum standards for barracks conditions prevent the DoD from being "aware of the effects of living conditions in barracks on quality of life and readiness".[7]

5.2 The Privatized Housing Crisis

The problems are equally acute in privatized military family housing, which comprises approximately 200,000 homes in the U.S. and is managed by private companies.[12] These companies have been widely described as "slumlords" amid a series of scandals and lawsuits concerning deplorable conditions and fraud.[5] The most common and harmful issue is mold, which tops the list of tenant complaints and is a source of devastating harm to families through health and economic impacts.[5, 20] The Project On Government Oversight (POGO) reports that

mold accounted for 61% of Marine Corps complaints and 29% of Navy complaints in 2019.[5] More recent data reveals over 20,000 mold-related work orders in Army buildings since October 2022, and at least 4,588 reports of mold in Air and Space Forces privatized housing in 2023.[5]

Compelling anecdotal evidence highlights the severity of the problem. A family at Fort Cavazos, for example, linked their infant son's lifelong medical needs to toxic mold exposure in their home.[5] The health impacts are not limited to physical ailments; studies have also found a connection between mold and mental health issues, including depression, anxiety, and "brain fog".[5]

The systemic failure of privatized housing is compounded by a lack of accountability. A gap in federal mold standards has been exploited by the military and housing companies to avoid competent testing and remediation.[5] This has left military families trapped in a situation with little to no recourse. Unlike civilian tenants, military families cannot withhold rent for poor conditions, as payments are automatically deducted from the service member's salary.[5] The "federal enclave doctrine" has also stripped families living on base of tenant rights and legal protections afforded to their civilian neighbors, effectively shielding corporate landlords from accountability.[21]

The housing system's failures represent a broken promise. The military offers an implicit guarantee of a secure living environment in exchange for service, but the data reveals that this promise is not being kept.[5, 21] The pervasive issues with mold, pests, and poor infrastructure, combined with a lack of effective oversight and accountability, create an environment of instability and insecurity. This directly erodes the trust that military families place in leadership and is a significant contributor to the declining satisfaction that now threatens the military's retention goals.

5.3 Navigating the On/Off-Base Divide

Military families face a complex and often difficult choice when deciding where to live: on-base or in the civilian community.[22] For many, living off-base is not a viable option due to cost, as a military salary may not be sufficient to afford housing in a competitive market.[5] Other factors, such as the availability of high-quality schools and child care, can also make off-base living prohibitive.[5, 22]

Living on base offers certain advantages, including a strong sense of community, greater security, and included utilities.[22, 23] However, it also comes with significant drawbacks, such as a lack of privacy, limited space, and strict regulations.[22, 23] Families who choose to live off-base may experience longer commutes, a lack of social networks, and concerns about safety.[22] The current housing market has exacerbated these challenges, with some families opting to move back on base to escape inflated off-base rental prices.[23] The prevalence of poor conditions in military housing, however, makes this a risky choice. Most families living in privatized housing (58.5%) report that conditions have remained unchanged despite national attention to the issue.[16]

6.0 Health and Wellness: A Fragmented System of Care

6.1 TRICARE and the Challenges of Access

The Military Health System (MHS), which integrates direct care from military treatment facilities (MTFs) with a civilian TRICARE network, is a complex and inconsistent system that presents significant barriers to timely access to care.[24] According to a report from the House Armed Services Committee's Quality of Life Panel, timely access to care is a "long-standing problem".[24] The MHS has been described as "destabilized," with DoD officials acknowledging that it cannot always provide timely medical care to patients.[24]

This instability is amplified by MTF staffing shortages and a complex referral process that is a particular source of frustration for pediatric TRICARE beneficiaries.[6] Children, especially those with special health care needs (SHCN), face greater difficulty obtaining referrals, are more likely to forgo needed care, and report a greater desire for care coordination compared to children without SHCN.[6] The annual TRICARE enrollment policy further complicates access by trapping families in MTFs that may not meet their needs; they must wait for the annual open season or a qualifying life event to switch plans.[24] This lack of flexibility in the health system is a key contributor to the stress and dissatisfaction felt by military families.

6.2 The Psychological Toll of Service and Mobility

The psychological effects of military life extend far beyond the service member, profoundly impacting the entire family unit. The emotional cycle of deployment begins with strong emotions and detachment as a departure nears and continues through the challenges of reintegration.[25] During a deployment, spouses and children can experience an array of stressors, including loneliness, fear for the service member's safety, and the burden of added family responsibilities.[25] The mental health of the at-home parent is a significant factor in how a child copes, with high parental stress being a strong predictor of poor child functioning during a deployment.[26]

Reintegration is equally stressful and can lead to new and unexpected challenges.[25, 27] While a "honeymoon" phase may occur, it is often temporary, as families must adjust to the changes that have occurred in both the service member and the family members who remained at home.[25] A returning service member's combat stress or symptoms of Post-Traumatic Stress Disorder (PTSD) can greatly impact family dynamics, leading to communication breakdowns and challenges with intimacy and trust.[25] The effects can be seen in a range of behaviors in children, including changes in school performance, anger, and symptoms of depression.[26]

The military has established a wide range of support programs to address these challenges, including non-medical counseling, financial counseling, and family readiness systems.[27, 28, 29] However, there is a fundamental paradox in this system. While resources are available, their effectiveness is limited by a fragmented and "siloed" infrastructure.[9] There is a lack of coordinated monitoring and communication among service providers, which leads to a "trial-and-error" process for families seeking help.[9] The problem is not a lack of resources, but rather a systemic failure to connect families to the right help at the right time. This fragmentation places

a significant burden on the family to navigate a complex bureaucracy at a time when they are already experiencing high levels of stress.

7.0 The Military Child and the Family Support Ecosystem

7.1 The Paradox of Academic Mobility

Military children face a unique and complex educational landscape, with approximately 1.2 million school-aged children in the United States.[30] The average military child changes schools nine times between kindergarten and graduation, three times more often than their civilian peers.[30, 31] This high degree of mobility creates a range of academic and emotional challenges, including learning gaps caused by inconsistent academic standards, difficulty adapting to new school environments, and the emotional toll of losing friends and social networks.[31]

In a compelling paradox, while the general mobility of military life poses a threat to academic continuity, the Department of Defense Education Activity (DoDEA) schools, which serve school-age children of DoD personnel, consistently outperform national public schools on standardized tests.[32, 33] In 2024, DoDEA fourth and eighth-grade students scored between 14 to 25 points higher than the national average on the National Assessment of Educational Progress (NAEP) Reading and Mathematics Assessments.[33] A higher percentage of DoDEA students also performed at or above the "Proficient" and "Basic" levels compared to the national average.[33] This stark disparity highlights the critical need for a high-quality, standardized education system that is portable and consistent, a model that DoDEA has successfully implemented for its students but is not available to the 90% of military children who attend public schools.[30, 31, 32]

7.2 The Exceptional Family Member Program (EFMP): A Critical but Imperfect Lifeline

The Exceptional Family Member Program (EFMP) is a vital, mandatory program designed to support military families with special needs members.[34, 35] Its primary function is assignment coordination, ensuring that families are not sent to locations that lack adequate medical or educational resources for their dependent with ongoing needs.[34] The program also offers family support services, which can include respite care, recreational programs, and information on local resources.[34, 35]

However, the program is not without its limitations. Support services vary significantly between military branches and from one installation to the next, creating an inconsistent experience for families.[34] The program's effectiveness is also dependent on the ability of its caseworkers to identify needs and connect families to the right resources.[36] While the program is a critical lifeline, the reality remains that military operational needs may sometimes take precedence over a family's needs.[35]

7.3 Community, Peer Support, and External Aid

The challenges of military life have given rise to a robust ecosystem of non-profit organizations and peer-to-peer networks that serve as a crucial supplement to official DoD support programs.

Organizations like the Veteran Spouse Network (VSN) and Blue Star Families (BSF) provide a sense of belonging and mutual understanding that helps combat the isolation of frequent moves and deployment.[37, 38] These networks provide a safe space for spouses to share their stories, find encouragement, and access resources from those with similar lived experiences.[38]

Other non-profits, such as Operation Homefront and Fisher House Foundation, provide essential direct aid, including financial assistance, temporary housing near medical facilities, and scholarships.[39] These organizations address the immediate, tangible needs that often fall through the cracks of official systems.[39]

The fact that so many families turn to external sources for help points to a significant reality: the military's readiness and sustainability are implicitly dependent on an unofficial and often under-resourced foundation of support.[38] The official support system, while robust in concept, is often difficult to navigate and lacks the empathy and shared understanding that comes from lived experience.[13] This means that the burden of providing essential well-being support is often offloaded to non-profits and informal peer networks, a significant vulnerability that requires formal acknowledgment and partnership to address.

Table 4: The Military Family Support Ecosystem: A High-Level Overview

Organization Type	Examples	Primary Areas of Support	Source
Official DoD Programs	Military OneSource, MFRC, EFMP	Non-medical counseling, financial assistance, relocation aid, family support, assignment coordination for special needs	[28, 29, 34]
Non-Profit/Community-Based	Blue Star Families, Veteran Spouse Network, Operation Homefront, Fisher House Foundation, Tragedy Assistance Program for Survivors (TAPS)	Peer-to-peer support, financial aid, transitional housing, scholarships, caregiving, mental health resources	[38, 39, 40]

Organization Type	Examples	Primary Areas of Support	Source
Governmental Oversight	Government Accountability Office (GAO)	Auditing of housing conditions, oversight of DoD programs	[4, 7, 12]

8.0 The Path Forward: Addressing Challenges and Acknowledging Progress

8.1 Acknowledging the Root Causes: Funding and Infrastructure

The challenges facing military families are often rooted in systemic and historical issues. For example, the poor condition of military housing, including a \$20 billion maintenance backlog, was a top reason for retention challenges and led to the creation of the Military Housing Privatization Initiative (MHPI) in 1996.[41] The military services face an aging infrastructure and competition for maintenance and construction funding from other mission-essential facilities.[7] In some cases, military leaders have reported that projects to improve barracks have been rejected because they are not tied to a new mission or tenant arriving at the installation.[7]

8.2 Proactive Measures and Recent Reforms

In response to the identified challenges, the Department of Defense (DoD), the military services, and Congress are implementing new initiatives to improve quality of life.

DoD and Military Services Initiatives

The DoD has announced a series of seven new initiatives to enhance the well-being of service members and their families.[42, 43] These efforts, inspired by direct feedback, include:

- PCS Cost Reduction:** The DoD is working to decrease the financial burden of Permanent Change of Station (PCS) moves by adjusting the number of days for Temporary Lodging Expense (TLE) and Temporary Lodging Allowance (TLA).[43] The department is also reviewing when PCS moves are truly necessary to promote geographic stability, a key factor in family satisfaction.[3]
- Housing Improvements:** The Army has prioritized a \$3 billion investment in family and privatized housing across 50 installations and is investing about \$1 billion annually in barracks improvements.[7, 42] The Marine Corps has also announced "Barracks 2030," an \$11 billion overhaul plan to professionalize housing management, update furniture, and repair rooms for unaccompanied troops.[44] A new DOD Housing Feedback System (DHFS) has been launched to allow service members to submit feedback on their homes.[20]

- **Spouse Employment:** The DoD is expanding spouse employment and career development opportunities through the My Career Advancement Account (MyCAA) program.[43] The Military Spouse Employment Partnership (MSEP) also provides resources by connecting spouses with corporate and federal partners willing to hire them.[45]
- **Healthcare and Childcare:** The department is expanding access to affordable, quality child care.[43] They are also planning to offer Health Care Flexible Spending Accounts (HCFSA) in March 2025, allowing service members to use pre-tax earnings to pay for healthcare-related expenses.[43] Additionally, the Defense Health Agency is instructed to monitor perinatal mental health screenings more consistently and address the shortage of maternal healthcare providers.[46]

Congressional Action

Congress is taking a proactive role in addressing these issues. The Servicemember Quality of Life Improvement and National Defense Authorization Act (NDAA) for Fiscal Year 2025 authorized \$17.545 billion for military construction and family housing programs.[47] This legislation includes about \$9 billion specifically for quality of life initiatives, such as upgrades to barracks and privatized housing, funding for child care fee assistance, and support for schools serving military children.[48] The law also mandates that the military departments invest a certain percentage of their facilities' total replacement value into sustainment and restoration, starting at 1.75% in FY2027 and increasing to 4% by FY2030.[47] This is intended to ensure consistent funding for maintenance and prevent future backlogs.[47] The NDAA also requires the DoD to create a digital facilities management system to track the condition of military facilities and support maintenance planning.[47]

8.3 A Foundational Framework for Support

While challenges persist, it's important to recognize that the military has a robust foundation of support in place. The Military Family Readiness System (MFRS) offers a level of support that compares favorably to large civilian employers.[9] A prime example is the DoD child care system, where 97% of child development centers are nationally accredited, far exceeding the national civilian rate of 1 in 10.[9] This foundational infrastructure, combined with new, targeted reforms, represents a comprehensive approach to not only addressing existing problems but also building a more resilient and supportive environment for military families in the future.

9.0 Conclusion and Recommendations

9.1 The Interconnected Threat to Readiness

The analysis presented in this report reveals a complex web of interconnected challenges that collectively threaten the well-being of military families and, by extension, the readiness of the All-Volunteer Force. The data points to a fundamental link between the operational demands of military service, such as frequent mobility, and a cascade of negative effects that include spouse unemployment, financial stress, housing insecurity, and fragmented access to healthcare.[2, 3, 6]

These burdens, in turn, are eroding family satisfaction to a degree that a growing number of spouses are now actively encouraging their service members to leave the military.[1]

While the military has established a comprehensive system of support, its effectiveness is hampered by systemic fragmentation and a lack of coordinated oversight.[9] The prevalence of poor housing conditions in both barracks and privatized homes, combined with legal doctrines that shield corporate landlords from accountability, has broken the implicit promise of a safe and stable home.[5, 21] Similarly, a fragmented healthcare system "traps" families in inadequate care settings and a support infrastructure that is difficult to navigate.[24] The reliance on non-profit and unofficial networks to fill these critical gaps underscores a significant vulnerability in the military's current model of family support.

9.2 Actionable Recommendations for Systemic Change

Based on the evidence and analysis, the following actionable recommendations are proposed to address these systemic challenges and restore family quality of life as a core component of military readiness:

1. **Overhaul the Permanent Change of Station (PCS) Process:** The PCS move is the most significant driver of financial and career disruption for military families. The DoD should conduct a comprehensive review of the necessity of frequent PCS moves, with the goal of increasing geographic stability where feasible. Concurrently, the financial reimbursement process must be streamlined, transparent, and timely, ensuring that no military family is forced to pay for a move required by the military's needs.[3]
2. **Strengthen Oversight and Accountability in Military Housing:** The DoD must take decisive action to hold privatized housing contractors accountable for unsafe and unsanitary conditions. This includes strengthening official oversight, enforcing clear health and safety standards for issues like mold and pests, and providing military families with the same legal and financial recourse available to civilian tenants.[5, 21] This will restore the trust that has been eroded by years of neglect and negligence.
3. **Consolidate and Centralize the Support System:** The current Military Family Readiness System is fragmented and siloed, leading to confusion and frustration for families seeking help.[9] The DoD should develop a centralized, integrated, and data-driven platform that connects all family support programs, from education and finance to health and housing.[24, 36] This will eliminate the "bouncing around" that plagues the current system and ensure that families can access the right resources efficiently, especially during times of crisis.
4. **Acknowledge and Empower the Military Spouse as a Force Multiplier:** The military spouse is a critical, yet often under-recognized, component of military readiness and retention. The DoD should formally acknowledge this role by implementing policies that support portable careers, address occupational licensing barriers, and provide robust financial and educational support.[2, 17] Empowering spouses to build stable careers will

not only improve family financial well-being but will also be a key factor in a service member's decision to remain in uniform.

Report References

- 1. Military Family Advisory Network. "DoD's 2024 Active Duty Spouse Survey Results Are In: What We Know So Far." May 19, 2025. <https://www.militaryfamily.org/dods-2024-active-duty-spouse-survey-results-are-in-what-we-know-so-far/>
- 2. Manciangli, D. "Employment Challenges for Military Spouses." DM Consult, LLC. April 12, 2019. https://www.akleg.gov/basis/get_documents.asp?session=31&docid=36688
- 3. Department of Defense. "Military Spouse Survey Spurs DoD Review of Moving-Related Issues." May 20, 2025. (<https://www.defense.gov/News/News-Stories/Article/article/4192588/military-spouse-survey-spurs-dod-review-of-moving-related-issues/>)
- 4. Government Accountability Office. "Military Housing: DOD Needs to Improve Oversight of Barracks and Address Additional Challenges in Privatized Housing." September 27, 2023. <https://www.gao.gov/products/gao-23-107038>
- 5. Project On Government Oversight. "Operation Counter-Mold: The Hidden Battle in Military Homes." November 21, 2023. <https://www.google.com/search?q=https://www.pogo.org/investigations/operation-counter-mold-the-hidden-battle-in-military-homes/>
- 6. The National Academies Press. "Family Care for Children with Special Health Care Needs." October 2, 2022. <https://pmc.ncbi.nlm.nih.gov/articles/PMC9519105/>
- 7. Association of the United States Army. "GAO Report Urges Action to Improve Barracks." September 29, 2023. <https://www.ausa.org/news/gao-report-urges-action-improve-barracks>
- 8. Penn State Military Family Research Institute. "Military Family Readiness Brief." June 20, 2019. <https://militaryfamilies.psu.edu/resources/view/readiness-brief/>
- 9. National Center for Biotechnology Information. "Strengthening the Military Family Readiness System." July 19, 2019. (<https://www.ncbi.nlm.nih.gov/books/NBK547597/>)
- 10. Military OneSource. "Spouse Survey Findings." <https://www.militaryonesource.mil/data-research-and-statistics/survey-findings/spouse-survey/>
- 11. Military Family Advisory Network. "Research & Reports." <https://www.mfan.org/research-reports/>
- 12. Government Accountability Office. "Military Housing." September 27, 2023. <https://www.gao.gov/products/gao-23-107038>

- 13. Blue Star Families. "Military Research." <https://bluestarfam.org/research/>
- 14. Military Family Advisory Network. "Military Family Support Programming Survey." June 5, 2024. (<https://www.mfan.org/wp-content/uploads/2024/06/MFAN-2023-MFSPS-Executive-Summary.pdf>)
- 15. USAFacts. "How many people are in the US military? A demographic overview." March 2025. <https://usafacts.org/articles/how-many-people-are-in-the-us-military-a-demographic-overview/>
- 16. Military Family Advisory Network. "2023 Military Family Support Programming Survey Results." June 5, 2024. (<https://www.mfan.org/wp-content/uploads/2024/06/MFAN-2023-MFSPS-Executive-Summary.pdf>)
- 17. National Veterans Training Institute. "Employment Challenges for Military Spouses." February 15, 2024. <https://www.nvti.org/2024/02/15/employment-challenges-for-military-spouses/>
- 18. Military Family Advisory Network. "Military Moves." October 2021. <https://www.mfan.org/wp-content/uploads/2021/10/MFAN-125-Military-Moves-Infographic-br1.3.pdf>
- 19. U.S. Army. "Money Isn't Everything, But It's Definitely an Enlisted Issue." March 2025. <https://www.armyupress.army.mil/Journals/NCO-Journal/Archives/2025/March/Money-Isnt-Everything/>
- 20. MilitaryFamilies.com. "DoD Launches New Military Housing Reporting System." August 2024. <https://militaryfamilies.com/military-health/dod-military-housing-reporting-system/>
- 21. Senator Elizabeth Warren. "Warren, Jacobs, Lawmakers Raise Alarms About Military Housing Conditions, Failures to Hold Private Housing Companies Accountable." July 12, 2024. <https://www.warren.senate.gov/newsroom/press-releases/warren-jacobs-lawmakers-raise-alarms-about-military-housing-conditions-failures-to-hold-private-housing-companies-accountable>
- 22. CORT. "The Pros and Cons of Living On-Base or Off-Base in the Military." <https://blog.cort.com/military/the-pros-and-cons-of-living-on-base-or-off-base-in-the-military/>
- 23. Reddit.com. "Pros and cons of living on/off base." https://www.google.com/search?q=https://www.reddit.com/r/AirForce/comments/1iqa2j7/pros_and_cons_of-living-onoff-base/
- 24. Military Officers Association of America. "TRICARE Users: Have You Faced Access Barriers? Share Your Story with MOAA." February 10, 2025. <https://www.moaa.org/content/publications-and-media/news-articles/2025-news->

[articles/advocacy/tricare-users-have-you-faced-access-barriers-share-your-story-with-moaa/](#)

- 25. U.S. Department of Veterans Affairs. "What Are the Effects of Deployment on Families?" March 26, 2025. https://www.ptsd.va.gov/family/effect_deployment_stress.asp
- 26. National Center for Children in Poverty. "Families of Military Personnel: A Growing Area of Research." May 2010. https://www.nccp.org/wp-content/uploads/2010/05/text_938.pdf
- 27. Military OneSource. "Post-Deployment Reintegration." <https://www.militaryonesource.mil/resources/millife-guides/post-deployment-reintegration/>
- 28. U.S. Department of Veterans Affairs. "Mental Health Services." <https://www.mentalhealth.va.gov/families/index.asp>
- 29. The National Academies Press. "The Military Family Readiness System: A Guide to the System." July 19, 2019. (<https://www.ncbi.nlm.nih.gov/books/NBK547597/>)
- 30. National Association of School Psychologists. "Supporting Military Children and Families." April 2019. <https://eric.ed.gov/?id=EJ1063210>
- 31. National Military Family Association. "Education Revolution: An Advocacy Booklet." (https://militaryfamily.org/wp-content/uploads/Education-Revolution_Advocacy-Booklet.pdf)
- 32. U.S. Department of Defense. "DoD Schools Ranked Best in the United States on Nation's Report Card." October 26, 2022. (<https://www.defense.gov/News/Releases/Release/article/3197274/dod-schools-ranked-best-in-the-united-states-on-nations-report-card/>)
- 33. Department of Defense Education Activity. "DoD Schools Ranked Best in the United States Again on Nation's Report Card." January 29, 2025. <https://www.dodea.edu/news/press-releases/dod-schools-ranked-best-united-states-again-nations-report-card>
- 34. National Military Family Association. "EFMP + Special Needs." <https://www.militaryfamily.org/info-resources/efmp-special-needs/>
- 35. Navigating Life with Children with Disabilities. "Exceptional Family Member Program." <https://www.navigatelifetexas.org/en/family-support/resources-for-military-families-of-children-with-disabilities>
- 36. Marine Corps Community Services. "EFMP Family Needs Assessment." <https://hendersonhall.usmc-mccs.org/marine-family-support/military-family-life/exceptional-family-member-program/family-needs-assessment>

- 37. Veteran Spouse Network. "Veteran Spouse Network: Home." <https://veteranspousenetwork.org/>
- 38. Blue Star Families. "Peer to Peer Support." <https://bluestarfam.org/peer-to-peer-support-networks/>
- 39. Donorbox. "Veteran Nonprofit Organizations." <https://donorbox.org/nonprofit-blog/veteran-nonprofit-organizations>
- 40. Department of Defense. "Military Relief Organizations." (<https://www.defense.gov/Resources/Military-Support-Organizations/>)
- 41. Military Housing Association. "About MHPI." <https://www.militaryhousingassociation.org/about/about-mhpi/>
- 42. Association of the United States Army. "DoD Makes Headway on Quality-of-Life Improvements." December 11, 2024. <https://www.google.com/search?q=https://www.ausa.org/news/dod-makes-headway-quality-of-life-improvements>
- 43. U.S. Department of Defense. "Department Announces Latest Efforts to Improve Quality of Life for Service Members." October 11, 2024. (<https://www.defense.gov/News/News-Stories/Article/Article/3904683/departments-announces-latest-efforts-to-improve-quality-of-life-for-service-memb/>)
- 44. Marine Corps Times. "Barracks 2030 isn't a 'fix it and forget it' effort, USMC leaders say." May 1, 2025. <https://www.marinecorpstimes.com/news/your-marine-corps/2025/05/01/barracks-2030-isnt-a-fix-it-and-forget-it-effort-usmc-leaders-say/>
- 45. My Army Benefits. "Military Spouse Employment Partnership Program (MSEP)." ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Military-Spouse-Employment-Partnership-Program-\(MSEP\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Military-Spouse-Employment-Partnership-Program-(MSEP)))
- 46. National Military Family Association. "House Bill Boosts Spouse Employment and Maternal Health Support." April 2025. <https://www.militaryfamily.org/house-bill-boosts-spouse-employment-and-maternal-health-support/>
- 47. Association of the United States Army. "Army, Navy Take Proactive Steps to Improve Quality of Life." December 11, 2024. <https://www.ausa.org/news/army-navy-take-proactive-steps-improve-quality-of-life>
- 48. Military Family Advisory Network. "Big Beautiful Bill Is Now Law: Here's What It Means for Military Families." April 2025. <https://www.militaryfamily.org/big-beautiful-bill-is-now-law-heres-what-it-means-for-military-families/>