

Homefront Heroes: Military Spouses and Families



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The Holmes-Rahe Life Stress Inventory

The Social Readjustment Rating Scale

INSTRUCTIONS: Mark down the point value of each of these life events that has happened to you during the previous year. Total these associated points.

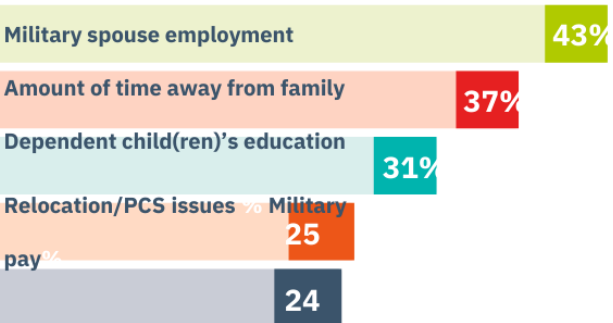
LIFE EVENT	MEAN VALUE
1. Death of spouse	100
2. Divorce	73
3. Marital Separation from mate	65
4. Detention in jail or other institution	63
5. Death of a close family member	63
6. Major personal injury or illness	53
7. Marriage	50
8. Being fired at work	47
9. Marital reconciliation with mate	45
10. Retirement from work	45
11. Major change in the health or behavior of a family member	44
12. Pregnancy	40
13. Sexual Difficulties	39
14. Gaining a new family member (i.e. ... birth, adoption, older adult moving in, etc.)	39
15. Major business readjustment	39
16. Major change in financial state (i.e. ... a lot worse or better off than usual)	38
17. Death of a close friend	37
18. Changing to a different line of work	36
19. Major change in the number of arguments w/spouse (i.e. ... either a lot more or a lot less than usual regarding child rearing, personal habits, etc.)	35
20. Taking on a mortgage (for home, business, etc. ...)	31
21. Foreclosure on a mortgage or loan	30
22. Major change in responsibilities at work (i.e. promotion, demotion, etc.)	29
23. Son or daughter leaving home (marriage, attending college, joined mil.)	29
24. In-law troubles	29
25. Outstanding personal achievement	28
26. Spouse beginning or ceasing work outside the home	26
27. Beginning or ceasing formal schooling	26
28. Major change in living condition (new home, remodeling, deterioration of neighborhood or home etc.)	25
29. Revision of personal habits (dress manners, associations, quitting smoking)	24
30. Troubles with the boss	23
31. Major changes in working hours or conditions	20
32. Changes in residence	20
33. Changing to a new school	20
34. Major change in usual type and/or amount of recreation	19
35. Major change in church activity (i.e. ... a lot more or less than usual)	19
36. Major change in social activities (clubs, movies, visiting, etc.)	18
37. Taking on a loan (car, tv, freezer, etc.)	17
38. Major change in sleeping habits (a lot more or a lot less than usual)	16
39. Major change in number of family get-togethers ("")	15
40. Major change in eating habits (a lot more or less food intake, or very different meal hours or surroundings)	15
41. Vacation	13
42. Major holidays	12
43. Minor violations of the law (traffic tickets, jaywalking, disturbing the peace, etc.)	11

Now, add up all the points you have to find your score

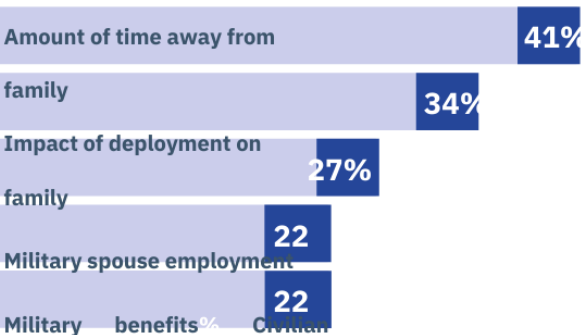
TOTAL

*150pts or less means a relatively low amount of life change and a low susceptibility to stress-induced health breakdown.
 150 to 300 pts implies about a 50% chance of a major health breakdown in the next 2 years.
 300pts or more raises the odds to about 80%, according to the Holmes-Rahe statistical prediction model.*

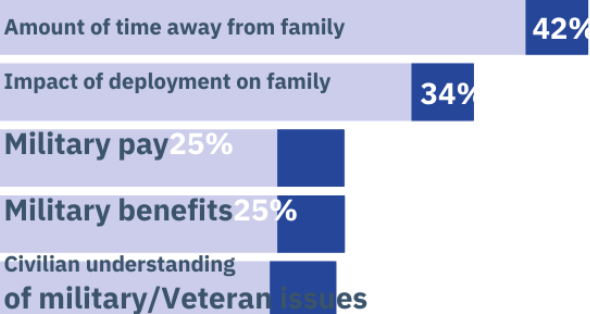
Top 5 issues affecting military families¹



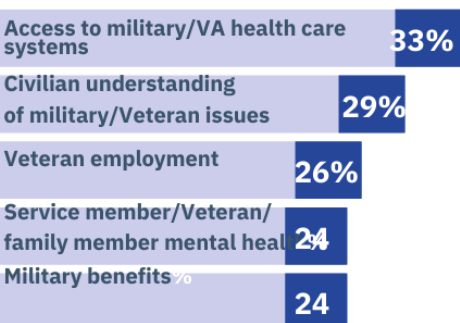
Reserve Families



National Guard Families



Veteran Families



8,004

respondents

Including active-duty, National Guard and Reserve service members, Veterans, and their family members

Blue Star Families' annual Military Family Lifestyle Survey provides a comprehensive understanding of what it means to serve as a military family. For that reason, it is a blueprint for strengthening America and identifying how we can continue to enhance military family life.

TAKEAWAYS

Too few military families feel a sense of belonging to their communities

Military spouses face unemployment rates that are 4x the national average

Military families continue to experience frequent separations from their service member

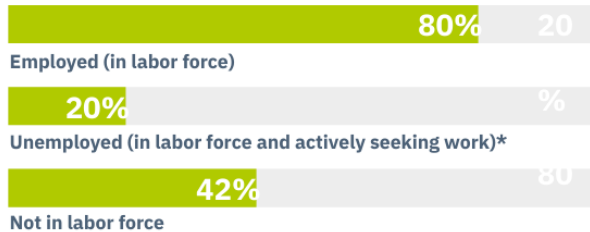
Active-duty family members and their civilian communities

30% of active-duty family respondents feel a sense of belonging to their community

Active-duty family respondents agree civilians in their local community:



Spouse Employment²



*National unemployment rate was 6% in May 2021³

63% of employed military spouses are underemployed in some way⁴

47% of employed active-duty spouse respondents report they would be looking for a new job in the next 12 months



Of those likely to look for a new job, 33% report one reason is due to a relocation/PCS



Family Separation

8 in 10

active-duty family respondents have been separated from their family/service member in the past 18 months due to military service

31% have been separated for a total of six or more months

In collaboration with

Syracuse University

D'Aniello Institute for Veterans & Military Families

JPMorgan Chase & Co., Founding Partner

¹ Question and answer choice wording changed slightly from previous MFLS surveys

² Active-duty spouse respondents who are not also active-duty service members

³ Bureau of Labor Statistics, U.S. Department of Labor, The Economics Daily, Unemployment rates lower than national rate in 27 states, higher in 12 states and D.C., May 2021 at <https://www.bls.gov/opub/ted/2021/unemployment-rates-lower-than-national-rate-in-27-states-higher-in-12-states-and-d-c-in-may-2021.htm> (visited February 09, 2022).

⁴ Underemployed is defined as working part-time but wanting full-time work, or working in an occupation below one's education level.

Snapshot of the military lifestyle

Service member respondents report **experiencing racial discrimination** in their military community



47%

Service member of color⁶

25%

White service member part of multi-racial/multi-ethnic family⁷

15%

White service member not part of a multi-racial/multi-ethnic family

41%

of active-duty family respondents feel there is less racial discrimination in the military, compared to the general U.S. society



Financial Readiness

Top Contributors to Financial Stress⁸

41%

Spouse un/under-employment

30%

Student loans

29%

Out-of-pocket relocation costs

55%

of active-duty family respondents with student loan debt owe more than \$25,000



Health and Mental Health

41%

of active-duty family respondents rate the adolescent oldest child's mental health as fair, poor, or very poor

21%

of active-duty family respondents do not currently receive mental health care but would like to

67%

of military-connected family¹⁰ respondents report challenges with family building

1 in 10 active-duty spouse respondents have experienced **one or more unhealthy relationship behaviors in the past year**

TAKEAWAYS



Spouse un/underemployment is a top contributor to financial stress



Child care remains a barrier to spouse employment



Most military kids are thriving in school, but still experience barriers to mental health care



Military Children

19% of active-duty families with an adolescent oldest child report their child(ren)⁹ does not receive mental health care but they would like them to



Of those, 23% report their child(ren) does not receive mental health care due to concerns about a mental health diagnosis preventing future military service

61%

of active-duty families report their oldest child enrolled in K-12 is thriving in his/her school

13%

of active-duty families are homeschooling their oldest child; Top reason: to stabilize my child(ren)'s educational experience



Child Care

24%

of active-duty family respondents can find child care that works for their situation



1 in 3 active-duty spouses¹¹ who are not working report child care is too expensive as a reason

Funding for the 2021 Military Family Lifestyle Survey is provided through the generosity of our presenting sponsor USAA and from supporting sponsors Lockheed Martin, CSX, CVS Health, AARP, Starbucks, BAE Systems, Northrop Grumman, Walmart Foundation, Verizon, The Barry Robinson Center, and the USO.

⁶Includes Hispanic/Latino/a, Black/African American, Bi-racial/multi-racial, Asian, Native Hawaiian/Pacific Islander, or American Indian/Alaska Native active-duty respondents

⁷Active-duty service member who has a spouse or child of a different race/ethnicity

⁸For active-duty families who indicated their current financial situation causes them some or a great deal of stress

⁹We are unable to determine if the child(ren) referenced by respondent is the oldest adolescent child

¹⁰Military-connected includes active-duty, National Guard, Reserve, and Veteran family respondents

¹¹Active-duty spouses who are not also active-duty service members and who want or need to work but are not currently employed

What can YOU do?

Accept Tricare Insurance

Listen to podcasts / read articles

Take CEU's in related topics

Bust Myths when you hear them

**Kindly refer and have appropriate
referrals close by**

Basic Resources:

Tricare

Military One Source

Cohen Clinics

SAFE Project (Veteran Program)

Blue Star Families at Bluestarfam.org