MEASURING COMMUNITIES SPOTLIGHT REPORT

The Financial Well-Being of Military and Veteran Families in the United States

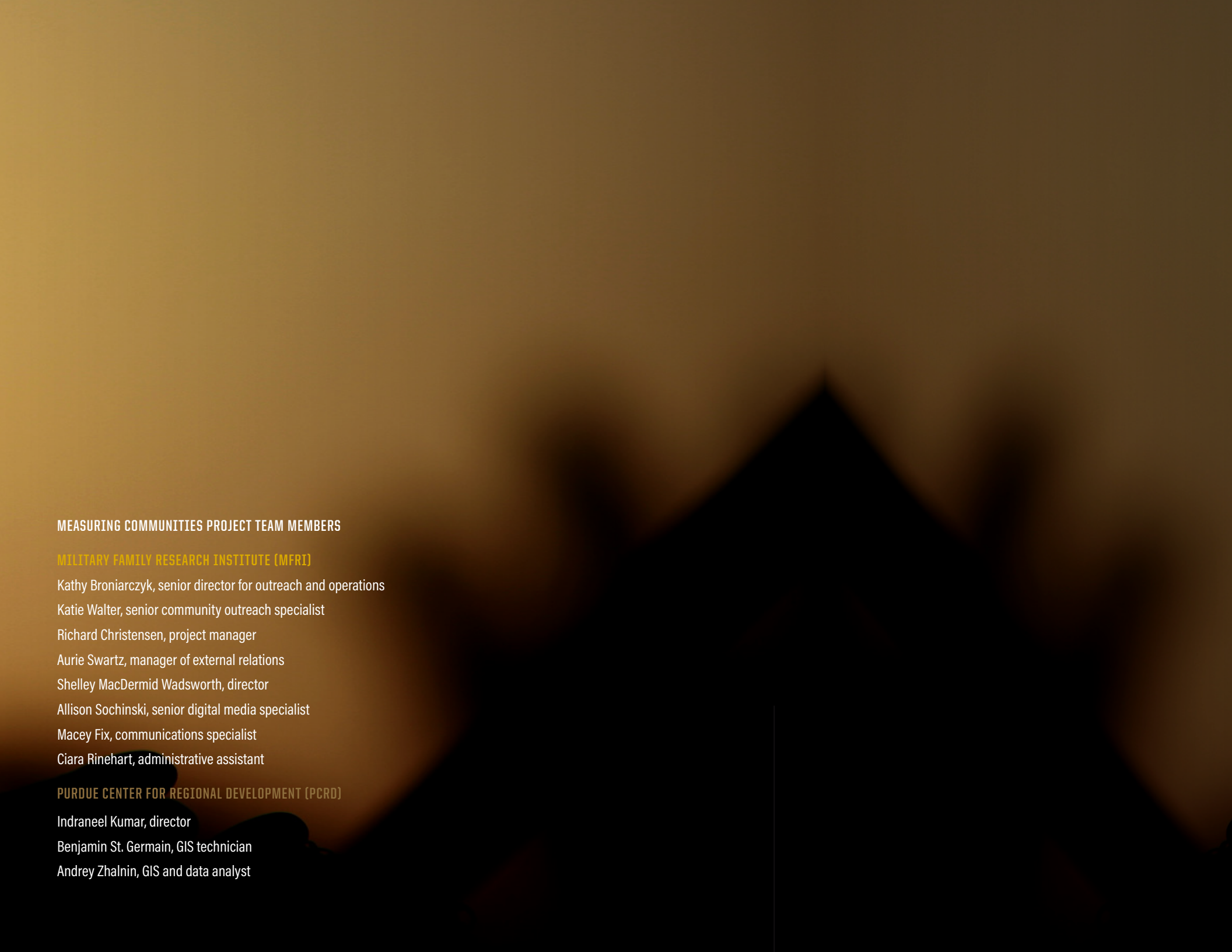
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MEASURING COMMUNITIES
SPOTLIGHT REPORT

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The Military Family Research Institute (MFRI) at Purdue University conducts research and outreach for communities and professionals who serve military and veteran families.

Our mission is to identify the unique challenges faced by military-connected people and to shape policies, practices and programs to improve their overall well-being. Through rigorous research and outreach efforts, we seek to illuminate the needs of military families and provide actionable insights to those who serve them.

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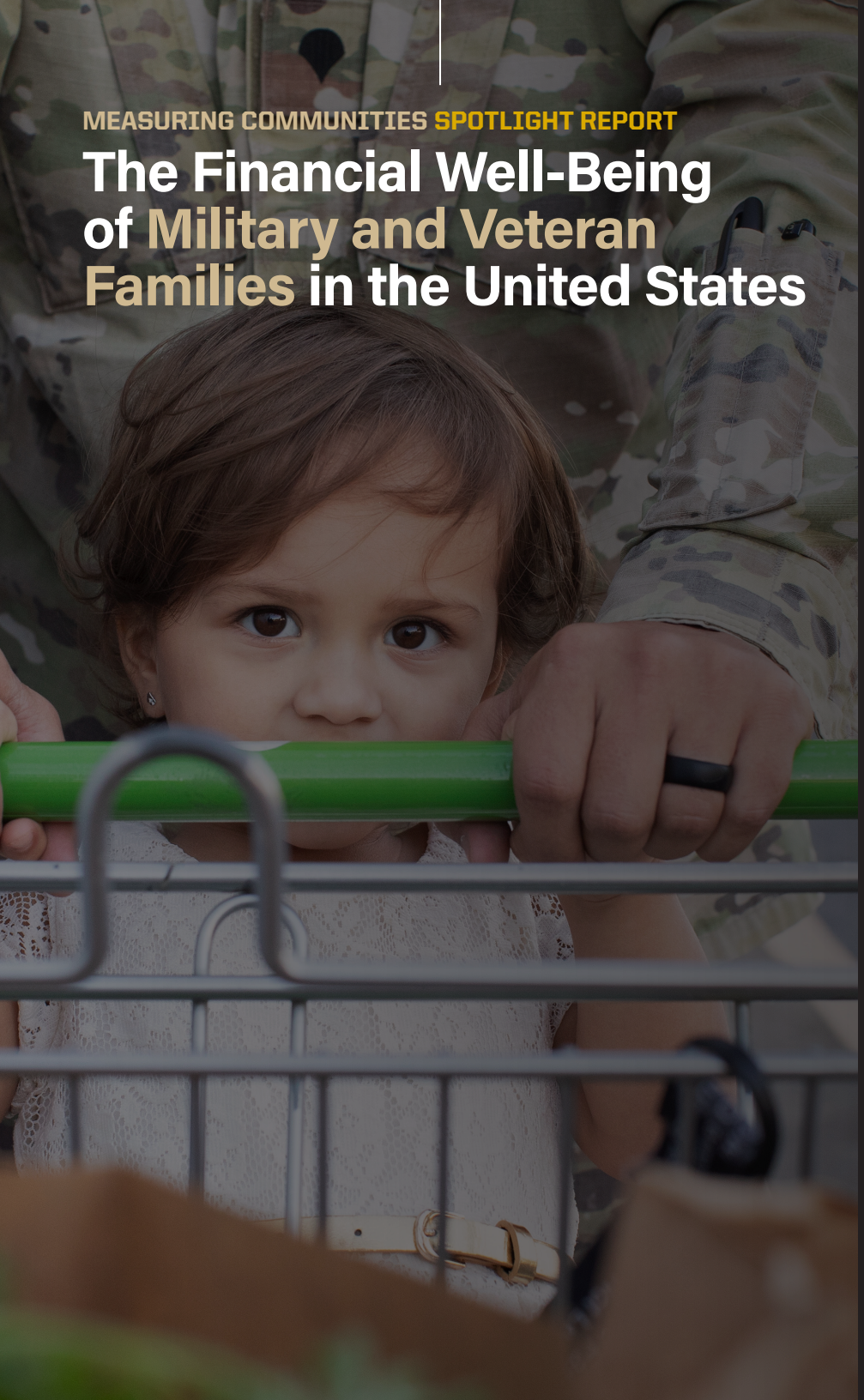
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MEASURING COMMUNITIES SPOTLIGHT REPORT

The Financial Well-Being of Military and Veteran Families in the United States

This year marks a significant evolution in how we present our findings on the well-being of military-connected communities. For the past several years, our Measuring Our Communities report has provided a comprehensive analysis of ten key domains featured in our Measuring Communities online data portal. The report offered a broad perspective on the challenges and opportunities faced by service members, veterans, and their families. However, in response to evolving needs and the desire for deeper insights, we are introducing a new reporting structure:

THE MEASURING COMMUNITIES SPOTLIGHT REPORTS.

These Spotlight Reports allow us to focus in-depth on five of the 10 key domains that shape the military-connected experience. Over a three-year cycle, we will analyze five domains each year, offering targeted insights and actionable data. In the third year, our comprehensive **Measuring Our Communities** report will cover all 10 domains, providing a complete picture of the state of military and veteran families in the United States.

We are excited to share the ***Measuring Communities Spotlight Report: The Financial Well-Being of Military and Veteran Families in the United States***, in which we examine the domains of Demographics, Community, Financial, Housing, and Employment.

In this Report

Much of the data presented in this report comes from 2022 and 2023. During this time, we saw elevated unrest in the Gaza Strip due to the Israel-Hamas War, continued conflict in eastern Europe and increasing geopolitical tensions in China. The country is also preparing for the 2024 election and is steeling itself for shifts that will inevitably come with changes in administration and political positions. As we see continued tensions at home and across the globe, it is important that the U.S. maintains a healthy and strong military force. This report examines how the five selected domains influence military recruitment, retention and the financial well-being of military-connected families. It also explores how the nation can enhance these areas to support growth and stability within the military community.

Compared to previous versions, this report includes increased information on subgroups of our military, such as women, racial and ethnic minorities, and veterans with disabilities. This is done to reflect the growing diversity of our military and the general population. Both the Department of Defense (DOD) and the Department of Veterans Affairs (VA) are committed to fostering a diverse and inclusive environment that respects the dignity of individuals while maintaining readiness. In certain areas of this report, we work to address some of the unique challenges faced by these subgroups and how they impact our military-connected population.

Within each of the domains covered, the **What We Know** section directs readers' attention to key points. The body of each section provides more detailed information. Each area concludes with a **Call to Action**, which makes specific suggestions about ways to address challenges related to each domain.

Key Findings

Several notable findings stand out in this year's report:

- **Changing Family Dynamics**: The structure of military families is evolving, with fewer married service members and more women joining the military ranks. These demographic shifts require new strategies to support families.
- **Food Insecurity:** Food insecurity remains a critical issue, especially for junior enlisted families, those with unemployed spouses, and minorities. Although there are support systems such as the Supplemental Nutrition Assistance Program (SNAP) and the Basic Needs Allowance (BNA), both are underutilized and do not fully address the need on their own.
- **Rising Homelessness:** Homelessness is rising among veterans, with a notable difference in rates among men versus women.
- **Housing Costs and Strain**: Many military and veteran families continue to face housing cost burdens, with affordability being a significant challenge, particularly for families of enlisted members and women veterans. However, programs like VA home loans have continued to support higher homeownership rates among veterans compared to the nonveteran population.
- **Employment Challenges:** Employment disparities persist, especially for military spouses and veterans with service-connected disabilities. Women veterans with service-connected disabilities, in particular, have seen a rise in unemployment rates, a trend that requires closer attention and targeted interventions.

Get Connected to the Data

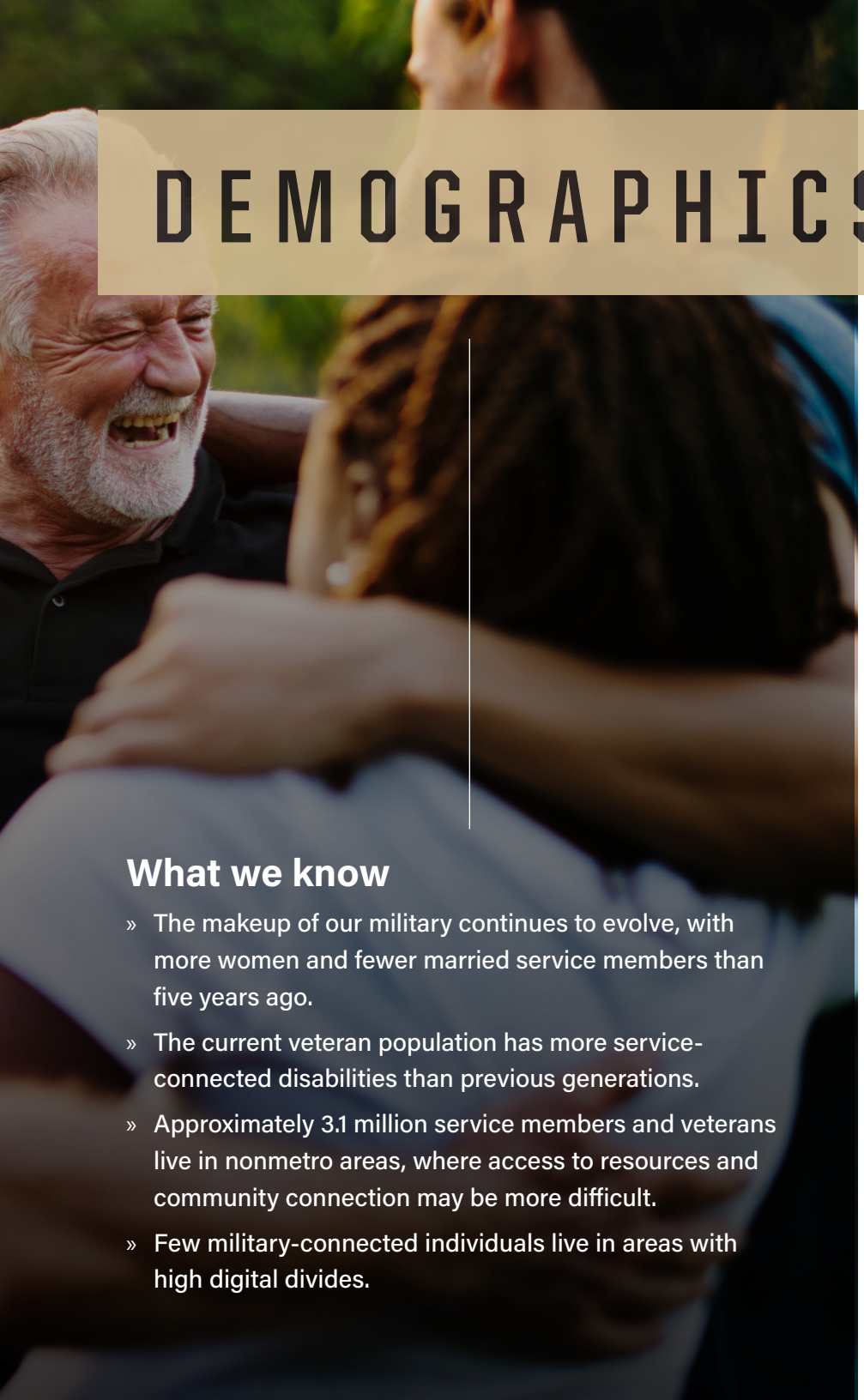
We encourage you to explore the findings in this report and dive deeper into the data using the **Measuring Communities Data Portal**. This free tool is designed to help military-connected leaders, advocates, and professionals understand evolving trends and needs, shaping informed policy, programming, and funding decisions. Navigate to www.measuringcommunities.org to create a free membership profile. Reach out to Katie Walter, schmit59@purdue.edu, with any questions.

COMMONLY USED ABBREVIATIONS IN THIS REPORT

ADSS: Active Duty Spouse Survey
AHAR: Annual Homelessness Assessment Report
BAH: Basic Allowance for Housing
BAS: Basic Allowance for Subsistence
BLS: Bureau of Labor Statistics
BNA: Basic Needs Allowance
BSF: Blue Star Families
DDI: Digital Divide Index
DOD: Department of Defense
DOJ: Department of Justice
DOL: Department of Labor
GAO: Government Accountability Office
MFAN: Military Family Advisory Network
MOAA: Military Officers Association of America
MSEP: Military Spouse Employment Partnership
PCRD: Purdue Center for Regional Development
PCS: Permanent Change of Station
PIT: Point-in-Time Count
QRMC: Quadrennial Review of Military Compensation
SCD: Service-Connected Disability
SNAP: Supplemental Nutrition Assistance Program
SOFS-R: Status of Forces Survey for the Reserve Component
TLE: Temporary Lodging Expense
USDA: Department of Agriculture
USERRA: Uniformed Services Employment and Reemployment Rights Act
VA: Department of Veterans Affairs
VBA: Veterans Benefits Administration
WHO: World Health Organization
WWP: Wounded Warrior Project

MAJOR DEFINITIONS

- **Digital divide index:** Assessment of digital access and adoption, according to the PCRD
- **Food insecurity:** A condition assessed by the USDA's food security surveys
- **Housing cost burden:** Percent of households that spend 30% or more of household income on housing
- **Metropolitan (metro) communities:** Defined by their population size, coded 1-3 by the USDA
- **Military dependents:** Spouse, child and/or family members who are eligible, according to the DOD definition
- **Military population:** Members who are on active duty and part of the selected reserve
- **Nonmetropolitan (nonmetro) communities:** Defined by their degree of urbanization and adjacency to a metro community, coded 4-9 by the USDA
- **Selected reserve:** Members who are part of the National Guard and Reserve
- **Severe housing cost burden:** Percent of households that spend 50% or more of household income on housing



DEMOGRAPHICS & COMMUNITY

What we know

- The makeup of our military continues to evolve, with more women and fewer married service members than five years ago.
- The current veteran population has more service-connected disabilities than previous generations.
- Approximately 3.1 million service members and veterans live in nonmetro areas, where access to resources and community connection may be more difficult.
- Few military-connected individuals live in areas with high digital divides.

DEMOGRAPHICS

Our Nation's Military

The U.S. military comprises approximately 1.3 million active-duty service members and 773,000 selected reserve members, representing a decrease of about 32,000 personnel between 2017 to 2022.[1] In fiscal year 2022, military branches, such as the Army and Coast Guard, missed their accession missions (or recruiting goals) by upwards of 25%.[2,3,4] The Coast Guard specifically missed its mission for the fourth year in a row.[2] In fact, the number of people age-eligible for military service has been falling,[5] as has the percent of military recruits who otherwise qualify for service[4,6] (given for example obesity, physical and mental health problems, misconduct, or aptitude[6]). This reduction in force size and ongoing recruitment challenges[7] has raised concerns about the military's ability to maintain its readiness and capacity. As these issues persist, focused attention is being given to factors contributing to recruitment difficulties. Strengthening the support and stability of current service members and their families is a key strategy, as they are often among the most effective advocates and recruiting pool for military service.[8] If propensity to serve declines among military families, then the military must work even harder to meet recruiting goals.

While the overall size of the military has wavered over time, the makeup of the population continues to evolve in 2022 (which is the most recent demographics profile report currently available at the time of this report).[1]

ACTIVE-DUTY SERVICE MEMBER FIVE-YEAR TRENDS (2017-2022): The number of active-duty service members has fluctuated from year-to-year, but overall increased by approximately 10,000 members between 2017 to 2022.[1,9] These changes have been accompanied by several notable demographic shifts. The active-duty force has seen a significant rise in the number of women, with approximately 18,000 more women joining during this time (women made up 16.2% of active-duty in 2017 vs 17.5% in 2022).[1,9]

However, there has been a steady decrease in the percentage of married service members, which now make up 49.9% of the active-duty force – which mirrors the trends and percentage for the general U.S. population (aged 25 to 54) who are married at 50.2%.[10]

Other characteristics of the active-duty population have remained largely unchanged over the period, with about one-third of service members identifying as being part of a racial minority group and the average age of service members remaining at about 28 years of age.[1,9]

The level of education of enlisted service members has also remained steady, with roughly 20% holding an associate's degree or higher,[1,9] although the Navy has announced it will waive its requirement for a high school diploma or GED in an effort to meet its recruitment goals.[11] The Army announced a similar move in 2022 but reversed course a week later.[12]

SELECTED RESERVE SERVICE MEMBER FIVE-YEAR TRENDS (2017-2022): The number of selected reserve members declined by approximately 42,000 over this period, though the proportion of the selected reserve who are National Guard members and reservists remained relatively the same (56% guard members and 44% reservists).[1,9]

Similar to active-duty trends, more women joined the selected reserve, and fewer members are married. Women now make up 21.6% of the selected reserve (an increase of roughly 7,000 women), and the percentage of married members has declined to 43.3%, which is lower than both the active-duty population and the general U.S. population (aged 25 to 54).[10]

Education levels among reservists have shown notable trends, with the percentage of members without a high school diploma or GED nearly doubling from 2.2% to 4%, while the percentage holding an associate's degree or higher has also risen from 31.3% to 34.9%.

Like the active-duty population, the percentage of reservists who identify as part of a racial minority group and the average age of members have remained largely steady, at 27% and 32 years respectively. Compared to active-duty service members, however, selected reserve members tend to be older and less racially diverse.[1,9]

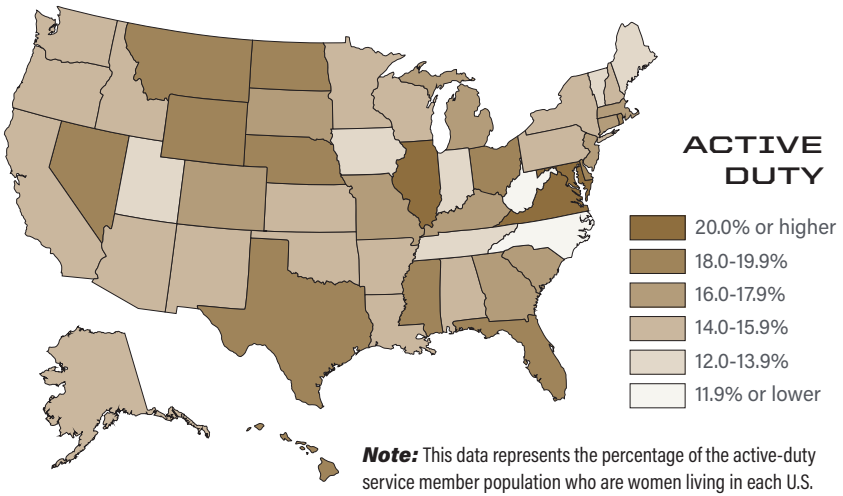
Our Nation's Military Families

Approximately 2.5 million military spouses and children live in nearly every county across the nation.[1] This family population, however, has steadily declined over time and at a faster rate than declines in the service member population.[1,9] Between 2017 to 2022, the percentage of service members who report family responsibilities (i.e., spouses and/or dependents) declined. [1,9] Service members who choose to marry may be waiting until later in life (or even after military service), as average ages for service members remain steady while spouse ages increase.

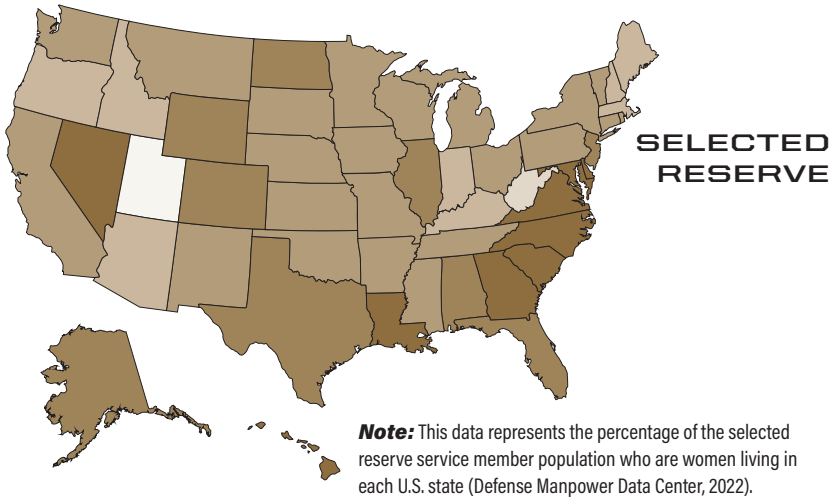
TOP FIVE STATES WITH HIGHEST NUMBERS OF WOMEN SERVICE MEMBERS

TEXAS ***38,922***
CALIFORNIA ***36,404***
VIRGINIA ***30,925***
NORTH CAROLINA ***25,631***
FLORIDA ***25,625***

PERCENTAGE OF WOMEN



Note: This data represents the percentage of the active-duty service member population who are women living in each U.S. state (Defense Manpower Data Center, 2022).



Note: This data represents the percentage of the selected reserve service member population who are women living in each U.S. state (Defense Manpower Data Center, 2022).

Service member and family populations are shifting

Among the general population, young people are increasingly delaying or forgoing marriage and children,[13] but may still choose to cohabitate with romantic partners.[14] In fact, the percentage of married households with children is declining, while married households without children, households of men or women living alone, and other nonfamily households are increasing.[10] Possible reasons for these trends include financial considerations and changing cultural norms.[15] Nonetheless, efforts to support military families should consider these evolving family structures and dynamics.[16] While the Department of Defense (DOD) offers a variety of categories for family statuses in its demographics profile reports, it has not yet included or collected data on same-sex, stepparent, blended, multi-generational or other unique family structures.

MILITARY FAMILY FIVE-YEAR TRENDS (2017-2022): Since 2017, the number of family members has decreased by approximately 115,000 among active-duty families and 69,000 among selected reserve families.[1,9]

The family status of service members has also shifted. Among active-duty members, there has been a decrease in the percentage of those married with children (from 34.3% to 31.2%) and an increase in those who are single without children (from 43.4% to 46.1%). In contrast, selected reserve families are more likely to include single parents than their active-duty counterparts (8.5% of selected reserve families vs. 3.9% of active-duty families).[1,9]

Both active-duty and selected reserve families with children have an average of two children, though active-duty families on average have younger children than their selected reserve counterparts (7.8 years average age vs. 9.5 years, respectively). Additionally, 40.7% of children in active-duty families are between the ages of 0-5 years, while over half (60%) of children in selected reserve families are between the ages of 6-18 years.[1,9]

SERVICE MEMBER AND FAMILY POPULATIONS OVER TIME

	2017	2018	2019	2020	2021	2022
Total force size for active duty and selected reserve	2,109,636	2,107,260	2,133,802	2,136,070	2,135,912	2,077,630
Active duty population	1,294,520	1,304,418	1,326,200	1,333,822	1,335,848	1,304,720
Active duty spouse population	612,127	605,677	605,716	597,737	594,110	578,952
Active duty child population, younger than 18	960,300	941,803	937,668	925,685	913,329	886,638
Selected reserve population	815,116	802,842	807,602	802,248	800,064	772,910
Selected reserve spouse population	369,653	364,796	363,461	357,220	354,255	344,716
Selected reserve child, younger than 18	612,789	607,623	607,993	599,243	594,863	578,710

Note: *Data in this table comes from the DOD Demographics Profile Reports (2017-2022).*



These findings suggest that childcare is a critical need for all military families with children, though the specific requirements may differ between active-duty and selected reserve families. For instance, selected reserve families may require flexible weekend childcare during trainings or mobilizations, while active-duty families might need immediate childcare support following relocations. Such childcare needs can significantly impact service member retention and recruitment, as highlighted in the recent Blue Star Families (BSF) Military Family Lifestyle Survey.[9] Recognizing these challenges, the DOD has implemented several initiatives over the past year, including reducing on-base childcare fees,[17] expanding the "Child Care in Your Home" program,[18] and launching a pilot program to provide weekend childcare for reserve families.[19]

Our Nation's Veterans

In 2022, approximately 6.6% of the adult population (17 million individuals) identified as veterans.[20] Our nation has two million fewer veterans than five years ago (2017 to 2022),[21] and the veteran population continues to evolve.

WOMEN VETERANS: The presence of women in the veteran population is growing.[20,21] Between 2017 to 2022, the women veteran population grew by almost 57,000, with women now comprising 9.7% of the veteran population, up from 8.4% in 2017.[20,21]

AGING VETERANS: The age proportions of veterans have remained steady, but the era of their service is shifting.[20,21] In 2022, the percentage of veterans who served during various eras, include:

- 23.4% served during the Gulf War, 2001 or later;
- 23.0% served during the Gulf War, 1990-2001;
- 34.4% served during the Vietnam era;
- 6.0% served during the Korean War; and
- 1.7% served during World War II.[21]

Between 2017 to 2022, the number of living veterans who served during the post-9/11 era has increased by approximately 838,000, while the number of Vietnam and World War II veterans has decreased by 928,000.[20,21]

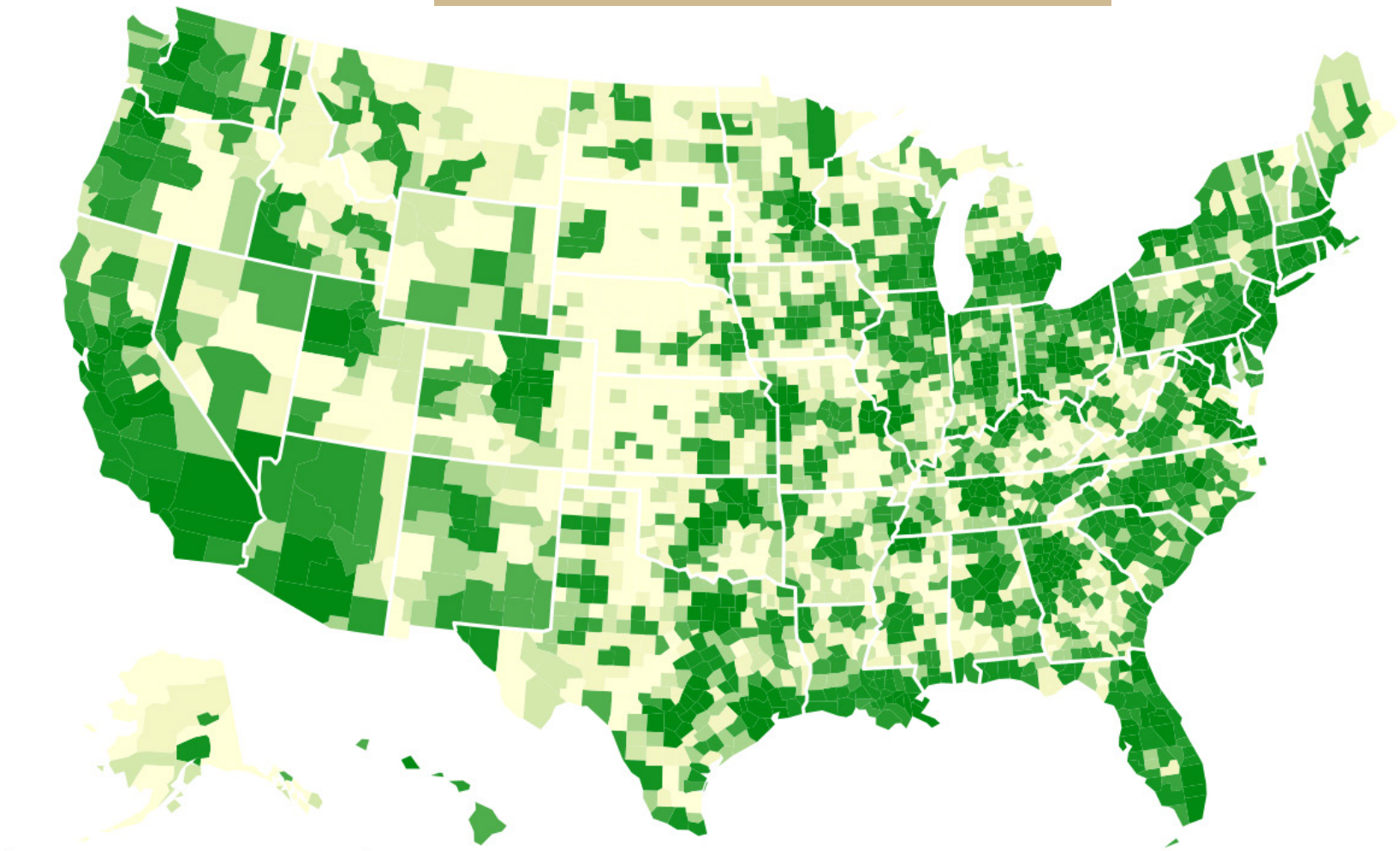
The Department of Veterans Affairs (VA)[22] recently reported that veterans who served during the Gulf War (1990-present) have more disabilities, on average, than veterans who served during earlier eras. Specifically, the average number of disabilities per veteran who served during the Gulf War era (1990-present) is 8.3, which is nearly double that of Vietnam veterans (4.3) and almost four times higher than World War II veterans (2.4).[22] These findings indicate that the veteran population is now likely experiencing more health challenges than previous generations, which likely require more medical, mental health, financial and employment support. Disabled veterans are generally at higher risk for food insecurity, housing instability, employment challenges and other financial instabilities,[23,24,25] and these risks are compounded by the number and severity of their disabilities.

RACIAL AND ETHNIC DIVERSITY: The proportion of veterans who are part of racial and ethnic minority groups is growing.[20] In 2022, approximately 29% of the veteran population identified as being part of a minority group, up from 23% in 2017.[20,21] Between 2017 to 2022, our nation has about:

- 491,000 more veterans who identify as multiracial;
- 122,000 more veterans who identify as Hispanic or Latino;
- 117,000 more who identify with another racial or ethnic group not listed on the U.S. Census;
- 26,000 more veterans who identify as Asian; and
- 2,000 more veterans who identify as Native Hawaiian or Pacific Islander.[20,21]

While this diversity is increasing, the veteran population remains less diverse than the nonveteran population, where 45% identify as part of a racial or ethnic minority group.[20]

RURAL-URBAN CONTINUUM (2023)



1 Counties in metro areas of 1 million population or more
2 Counties in metro areas of 250,000 to 1 million population
3 Counties in metro areas of fewer than 250,000 population
4 Urban population of 20,000 or more, adjacent to a metro area
5 Urban population of 20,000 or more, not adjacent to a metro area
6 Urban population of 5,000 to 20,000, adjacent to a metro area
7 Urban population of 5,000 to 20,000, not adjacent to a metro area
8 Urban population of fewer than 5,000, adjacent to a metro area
9 Urban population of fewer than 5,000, not adjacent to a metro area

Note: Data in this figure comes from USDA Rural-Urban Continuum (2023) and is generated by the Purdue Center for Regional Development.

A Community Landscape

As our military evolves, so do the communities in which service members, veterans and their families live, work and play. According to the DOD's 2024 Deputy Secretary of Defense Memorandum,[26] over two million military and civilian personnel live and work on 538 installations across 25 countries, with over one million rotational and permanent bed spaces (i.e., military barrack spaces) and approximately 250,000 homes for service members and their families.

For families stationed in the U.S., historically about one-third live on military installations and the remaining two-thirds reside in community neighborhoods.[27] While active-duty families may live close to installations and military family resources, selected reserve and veteran families often live farther away from training locations, armories and benefit services.

Research indicates that families thrive in communities that promote social connection and offer concrete support in times of need.[28] BSF[8] reported that military and veteran family respondents who feel a greater sense of belonging within their community not only report overall greater well-being but are also more likely to recommend military service to others. These findings suggest that, whether living on-base or in civilian communities, military and veteran families need communities and neighborhoods that promote connection and support – and military recruitment likely depends on it.

Rural-Urban Continuum

Every 10 years, the Department of Agriculture (USDA)[29] releases the Rural-Urban Continuum Codes, which assess metropolitan areas by population size and nonmetropolitan areas by urbanization and proximity to metro areas. In 2023, roughly two-thirds (62%) of U.S. counties were identified as nonmetro areas.[29] The most common code was 9, the highest level of rurality, defined as an urban population of fewer than 5,000 people, not adjacent to a metro area.[29]

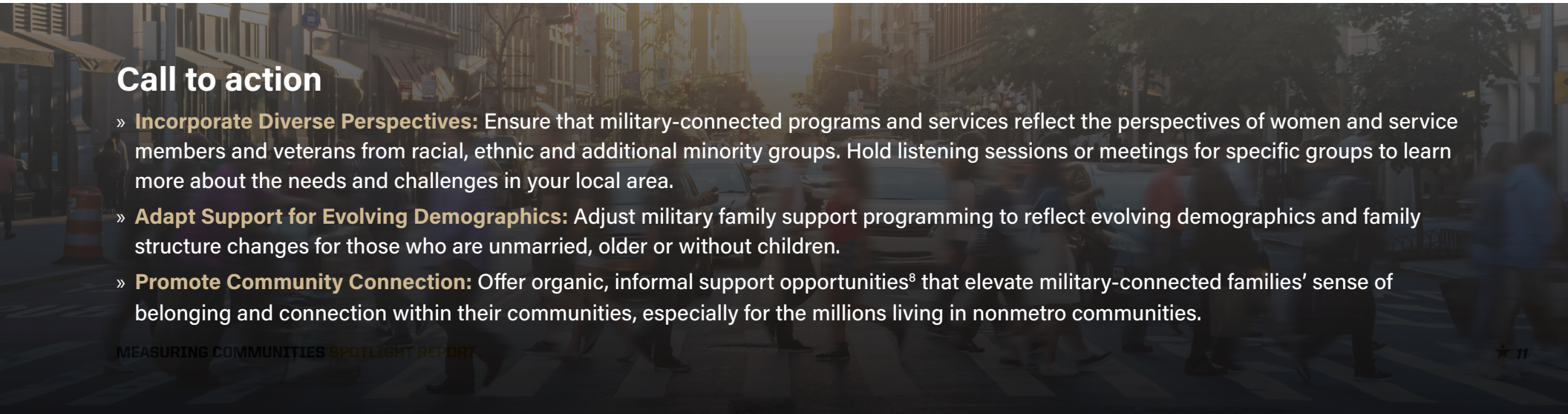
Approximately 28 active-duty installations and 1,005 National Guard locations are in nonmetro communities.[30,31] Approximately 8% of active-duty service members, 16% of selected reserve members, and 17% of veterans live in these rural areas, totaling roughly 3.1 million people. While the majority of the military population resides in metro areas where resources and connections are more accessible (albeit with a potential higher cost of living), a significant number still live in rural regions where access to services and opportunities for social connection can be more challenging.

Digital Divide

The ability to stay connected is crucial for military families, especially given the long distances they may live from loved ones.[8] The good news in this report is that the majority of military-connected families live in areas with strong digital connectivity, making it easier for them to maintain social connections and access essential services. According to the Purdue Center for Regional Development's Digital Divide Index (DDI) in 2022,[32] only 20% of counties had a DDI score indicating a high digital divide, an approximate 41% decrease in the number of counties with a high digital divide since 2020.

Importantly, very few military-connected families reside in areas with the highest digital divide. Approximately 14,170 service members and veterans live in the top 33 U.S. counties with a DDI score of 46 or higher (the top 1% of the DDI).

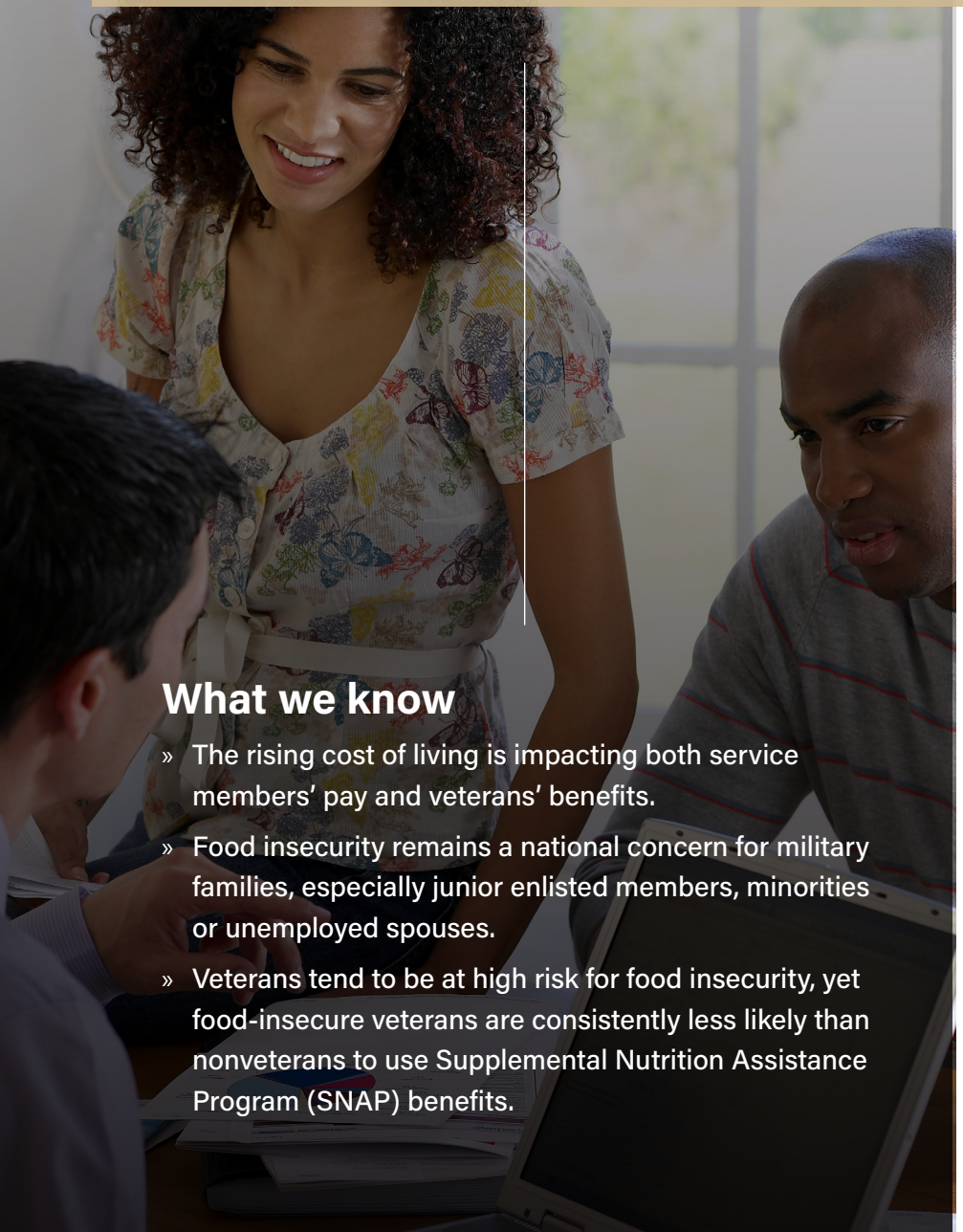
While this is encouraging overall, it's important to continue working to support the military families who do live in these areas.[33] Efforts by the DOD to improve digital access and connectivity are ongoing, ensuring that all military-connected individuals, regardless of location, can stay connected and receive the support they need.[26]



Call to action

- **Incorporate Diverse Perspectives:** Ensure that military-connected programs and services reflect the perspectives of women and service members and veterans from racial, ethnic and additional minority groups. Hold listening sessions or meetings for specific groups to learn more about the needs and challenges in your local area.
- **Adapt Support for Evolving Demographics:** Adjust military family support programming to reflect evolving demographics and family structure changes for those who are unmarried, older or without children.
- **Promote Community Connection:** Offer organic, informal support opportunities[8] that elevate military-connected families' sense of belonging and connection within their communities, especially for the millions living in nonmetro communities.

FINANCIAL



What we know

- The rising cost of living is impacting both service members' pay and veterans' benefits.
- Food insecurity remains a national concern for military families, especially junior enlisted members, minorities or unemployed spouses.
- Veterans tend to be at high risk for food insecurity, yet food-insecure veterans are consistently less likely than nonveterans to use Supplemental Nutrition Assistance Program (SNAP) benefits.

Military Pay and Compensation

Military pay and compensation play a pivotal role in sustaining the all-volunteer force. In the years following 2001, the average household income for service members was higher than that of non-service members. This trend reversed in the last decade and military households now make less than their non-military counterparts. Currently, the average household income for military families is $64,241, while income in non-military households is $77,940—a nearly $14,000 difference.[1]

Military basic pay, which is typically the largest portion of a service member's income,[2] has historically grown faster than the rate of inflation.[3] Between 2020 and 2024, basic pay is projected to increase by 16.4%, compared to an inflation rate of 19.3%.[3] These findings raise concerns about the sustainability of the all-volunteer force (military benefits are often cited as a primary reason for joining the military[4]), as well as the financial well-being of current military families. To address these issues, President Biden tasked the Quadrennial Review of Military Compensation (QRMC) with conducting "a complete review of the principles and concepts of the compensation system for members of the uniformed services."[3] This report, set to be completed by January 2025, focuses on five key principles: compensation and benefits, basic pay tables, potential foundational changes based on income effects, methods used to calculate financial allowances, and future technologies.[5]

While national work is underway to support and protect their financial well-being, many military families continue to face financial struggles. In the 2023 Blue Star Families (BSF) Military Family Lifestyle Survey,[4] approximately 40% of active-duty families and one-third of National Guard and Reserve families identified military pay as a top issue for their family, and in a January 2024 panel hearing, senior enlisted service members cited pay as a top issue that affects all levels of service members, especially those who are junior enlisted.[3]

Some components of military compensation are not always considered when addressing military pay. The Department of Defense (DOD) provides financial support beyond basic pay for service members, making it a complex system to understand. One of these components is non-cash benefits, such as health care and life insurance, that non-military members would otherwise have to pay for out of pocket. As of 2023, the Congressional Budget Office[6] estimates that enlisted service member compensation is higher than 90% of civilians at the same age and education level.

Veteran Income

Veteran families are not immune to financial struggles. Like service members, veterans are seeing inflation impact their benefits and compensation.[7] In recent months, Senate leaders have pushed for a cost-of-living boost to veteran benefits that coincides with the cost-of-living boost that Social Security beneficiaries will receive, a boost that is not already regularly built into veteran benefit adjustments.[7]

BSF, via their 2023 Military Family Lifestyle Survey,[4] reported that approximately 28% of veteran respondents indicated financial issues as a top concern. For disabled veterans specifically, the Wounded Warrior Project[8] indicated that approximately 65% of women respondents and 64% of men respondents reported not having enough money to make ends meet within the previous 12 months, citing "increased costs of goods" as the top reason for financial strain. The Wounded Warrior Project[8] also reported that about half of the women warrior respondents said they are living "paycheck-to-paycheck" and would have "little to no confidence" in finding the money to cover a $1,000 emergency expense.

Veterans have on average made more than their nonveteran counterparts when compared at the individual level. In 2022, the individual median income for a veteran was approximately $10,000 higher than that of a nonveteran,[9] with gaps growing especially between veteran women and nonveteran women at the national level. Veteran median income at the household level showed similar trends. In 2022, the national veteran median household income was approximately $75,000, relative to the nonveteran median household income of approximately $67,000 (a gap of $8,000).[9] Only three states nationwide (Massachusetts, Minnesota and Vermont) have a lower median household income for veteran households than nonveteran households, but the gaps in these states are small.[9]

Across the nation, veterans are less likely than nonveterans to live in poverty. In 2022, approximately 7.7% of veterans aged 18-64 reported an income below the poverty level, compared to 11.7% of nonveterans in the same age group.[10] However, in approximately 540 counties across the nation, this is not the case,[10] and the majority of these counties are rural.[10] For example, in Chickasaw County, Mississippi (a county with a rural urban continuum score of 9, or a nonmetro "population of fewer than 5,000, not adjacent to a metro area"), 64.7% of veterans aged 18-64 have below-poverty income, compared to 18.6% of nonveterans in the same age group.[10]

TOP FOUR STATES WITH THE HIGHEST PERCENTAGE OF VETERANS, AGED 18-64, LIVING IN POVERTY

LOUISIANA ***11.4%***

WEST VIRGINIA ***10.8%***

ARKANSAS ***10.2%***

OREGON ***10.1%***

TOP FOUR STATES WITH THE HIGHEST PERCENTAGE OF VETERANS, AGED 65 AND OLDER, LIVING IN POVERTY

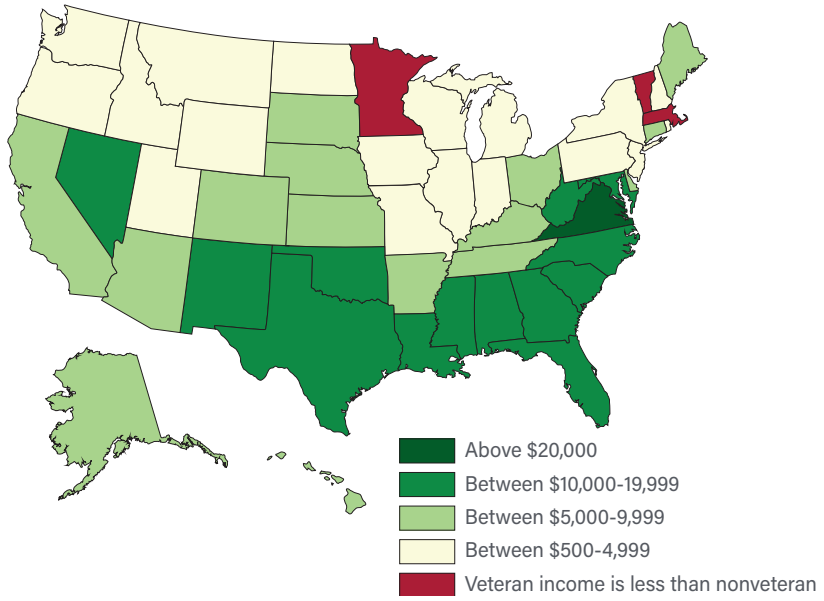
LOUISIANA ***8.8%***

NEVADA ***7.8%***

RHODE ISLAND ***7.8%***

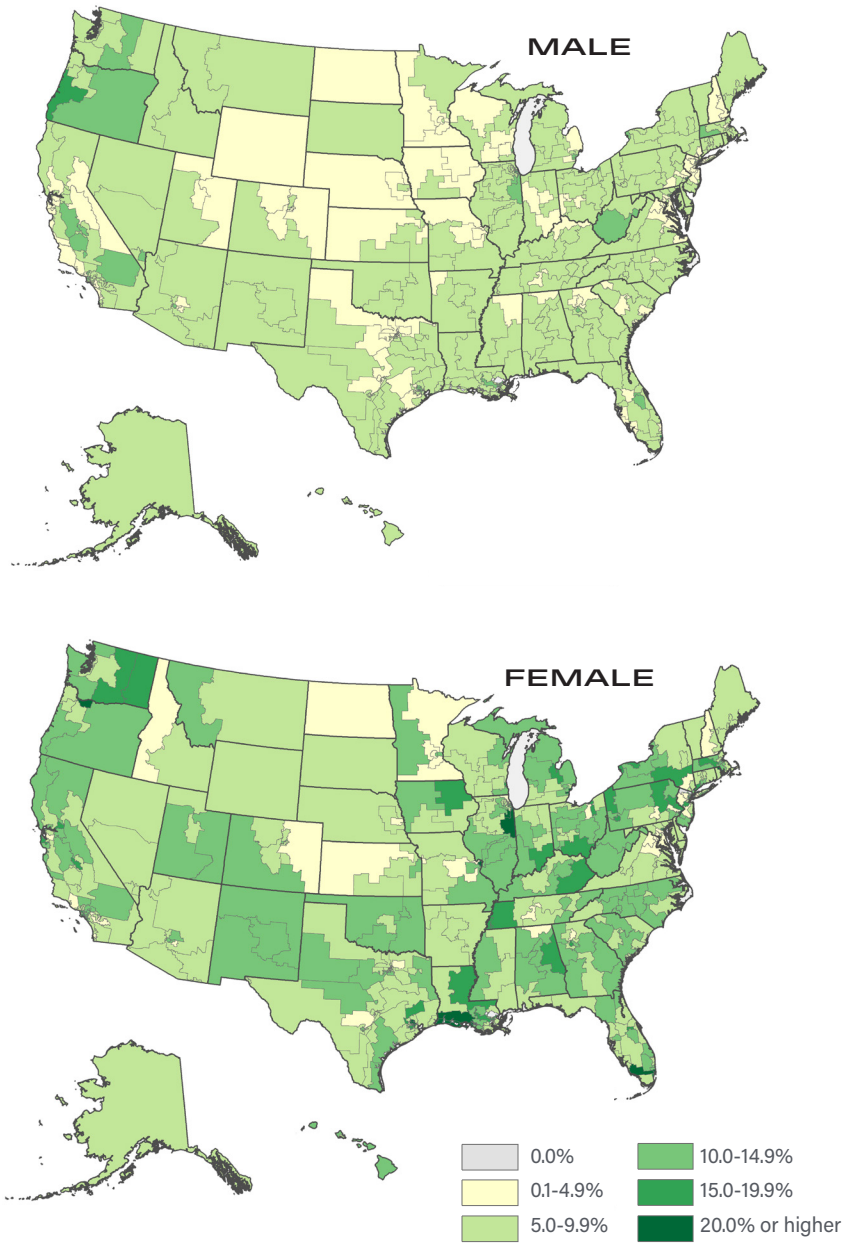
MONTANA ***7.6%***

GAP BETWEEN VETERAN AND NONVETERAN MEDIAN HOUSEHOLD INCOME



Note: This data represents the financial gap between the veteran median household income and the nonveteran median household income at the U.S. state level (U.S. Census Bureau, 2022). Massachusetts, Minnesota, and Vermont are the only three states with a higher nonveteran median household income than veteran median household income. All other states indicate the gap between a higher veteran median household income and a lower nonveteran median household income.

VETERAN HOUSEHOLDS USING SNAP BENEFITS



Note: Data in these figures comes from U.S. Census Bureau (2022) and is generated by the Purdue Center for Regional Development.

These findings suggest that while veterans are less likely than nonveterans to live in poverty across the nation, many veterans who live in rural communities tend to still report income below poverty levels more commonly than nonveterans.

Food Insecurity Within the Military Population

Income, pay and compensation impact a family's ability to afford or access basic human needs, such as healthy, sustainable food. Numerous reports[4,11-12] have highlighted food insecurity among military-connected families.

The DOD's Active Duty Spouse Survey (ADSS)[11] and RAND Corporation report[12] found that approximately 25% of active-duty families report food insecurity. The Military Family Advisory Network (MFAN)[13] found that nearly 28% of currently serving family respondents (including Reserve and National Guard families) reported food insecurity. These percentages are double the proportion of the general population who identify as food insecure (12.8%).[14] Overall, military families who tend to be at higher risk for food insecurity include families with junior-to-middle paygrades (E1-E6),[11-12] families with members of racial or ethnic minority groups,[11] families with spouses who are unemployed,[11] service members who live on base,[12] families who experienced a permanent change of station (PCS) within the last two years,[13] families with children under the age of 18[13] and families who already are experiencing current or worsening financial hardship.[4]

Food Insecurity Within the Veteran Population

Currently serving military families are not the only military-connected families who experience food security issues. Research suggests that veterans tend to be at high risk for food insecurity, given their risk factors for unemployment, mental health conditions and housing status.[15] Certain subgroups of the veteran population have an increased risk for food insecurity, including veterans who are unmarried or unpartnered, who have a low income or who are experiencing unstable housing.[15] Current estimates are that approximately 7.5% of the veteran population, or 1.4 million people, is food insecure.[16] For working-age (18-64 years) veterans, these numbers rise. Specifically, the Department of Agriculture (USDA)[17] found that food insecurity is higher for working-age veterans who have a disability (33.6% food insecure), are unemployed (20.0% food insecure) or who are female (13.5% food insecure).

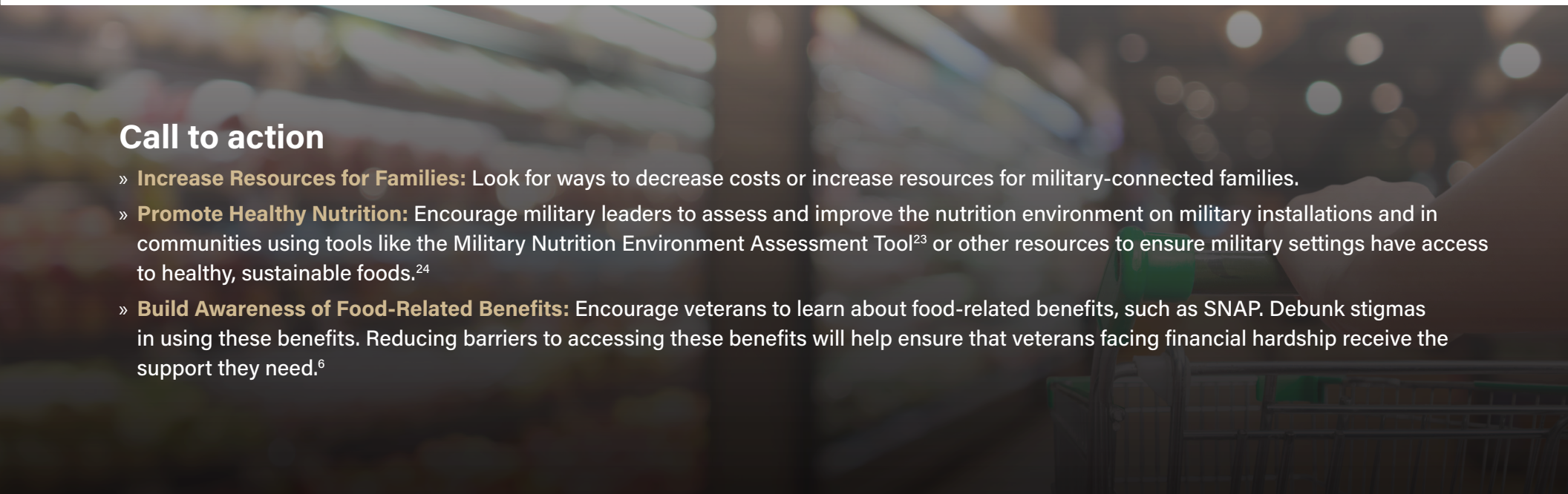
According to the U.S. Census Bureau,[9] approximately 1.1 million veteran households used Supplemental Nutrition Assistance Program (SNAP) benefits in 2022. This number is a slight increase over the previous year of approximately 3,000 veteran households (the increase coming

from mainly women veteran-led households), but has steadily decreased within the last five years (approximately 7.2% of veteran households used SNAP benefits in 2017 vs. 6.8% in 2022).[18] Still, veteran households headed by women tend to have a higher percentage enrolled in SNAP benefits (9.7% in 2022) than those headed by men (6.5% in 2022), a trend that has been consistent for at least five years.[18] Research also finds that food-insecure veterans are consistently less likely to be enrolled in SNAP benefits than their food-insecure, nonveteran counterparts.[16] Food-insecure veterans who are less likely to enroll include veterans with a disability, who are 70 years of age and older and who live in states that have one or no policies to facilitate SNAP enrollment, such as Kansas and Wyoming.[15]

Use of Food-Related Resources

Given the complexities of military life and elevated levels of food insecurity among military families, the DOD offers a variety of basic needs or food-related resources. For example, unmarried, junior enlisted service members who live on installation in barracks are eligible for three meals per day at a dining facility (though, dining facility hours may not always align with service members' duty hours, and healthy, low-cost meals may not therefore be readily available). Other service members are eligible for Basic Allowance for Subsistence (BAS).[3] Additionally, to address food security issues specifically, service members with dependents and a household income below the poverty line are eligible for Basic Needs Allowance (BNA). Unfortunately, less than 1% of those who report food insecurity are eligible for BNA, and neither the location nor number of dependents factors into BAS calculation. This makes full impact of these financial allowances a significant challenge for military families who report and experience food security issues.[3] BSF[4] reported that over half of active-duty family respondents did not know about the BNA resource (though, it was not rolled out until January 2023).[19] BSF[4] also found that the majority of active-duty family respondents who experienced food insecurity did not use food banks or charities; in fact, only 14% of food-insecure active-duty family respondents reported using these resources. This highlights the possible gap between those who report their family as food insecure and those who can, know about or do access food-related resources provided by the military or by community sources.

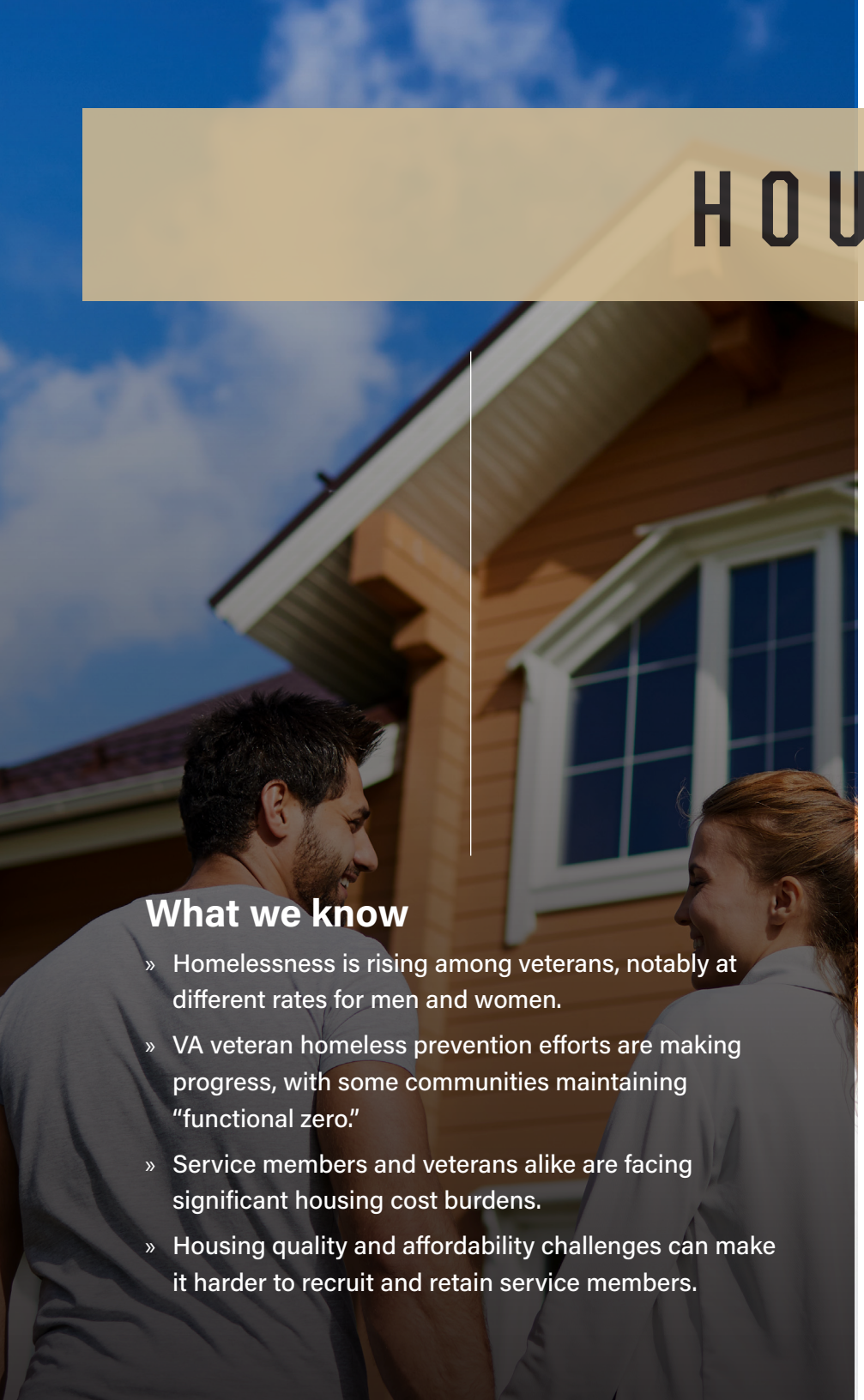
Many military-connected families also report perceiving stigma – social, career-related (if currently serving) or both – about accessing food-related resources.[12] It is also likely that use of food resources would be higher (or would more accurately address needs) if financial thresholds for resource eligibility were more appropriately aligned with families' assessment of their needs. Reports highlight that eligibility thresholds for food-related assistance are too low for most families who experience challenges accessing healthy, sustainable food.[20] In fact, for military-connected families specifically, many programs count military or disability benefit payments as part of the families' income that push families outside of eligibility thresholds for SNAP benefits.[16,21] Specifically, military housing allowance is included as income for SNAP benefits, while most states do not include military housing allowance for the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) eligibility.[22]



Call to action

- **Increase Resources for Families:** Look for ways to decrease costs or increase resources for military-connected families.
- **Promote Healthy Nutrition:** Encourage military leaders to assess and improve the nutrition environment on military installations and in communities using tools like the Military Nutrition Environment Assessment Tool[23] or other resources to ensure military settings have access to healthy, sustainable foods.[24]
- **Build Awareness of Food-Related Benefits:** Encourage veterans to learn about food-related benefits, such as SNAP. Debunk stigmas in using these benefits. Reducing barriers to accessing these benefits will help ensure that veterans facing financial hardship receive the support they need.[6]

HOUSING



What we know

- Homelessness is rising among veterans, notably at different rates for men and women.
- VA veteran homeless prevention efforts are making progress, with some communities maintaining "functional zero."
- Service members and veterans alike are facing significant housing cost burdens.
- Housing quality and affordability challenges can make it harder to recruit and retain service members.

Current State of Veteran Homelessness

Increasing homelessness in the United States is a cause for concern. The 2023 Annual Homelessness Assessment Report to Congress (AHAR)[1] indicates a 12% increase in the overall number of individuals experiencing homelessness and marks the highest number of individuals experiencing homelessness since counts began in 2007. The total number of veterans experiencing homelessness increased by 7.4%, or 2,445 veterans, from 2022 to 2023. Although the largest increase in the total *number* of homeless veterans was among men, the *rate* of increase was lowest in that group (6.3%) and less than half the rate observed among women (15.7%). The highest rate of increase – 22.2% – was seen among veterans who are transgender, a gender that is not singularly male or female, or gender questioning (three unique gender-related categories part of the AHAR).[1] Although the overall racial and ethnic distribution of homeless veterans remained consistent from 2022 to 2023, the number of Asian or Asian American homeless veterans increased by more than 50%, the largest increase within any racial group, with over 200 additional veterans affected during this period.[1]

States vary in the results of their efforts to reduce homelessness among the veteran population. While many states saw a decrease in veterans experiencing homelessness, 30 states experienced an increase, with the highest percentage increases occurring in Nevada (45.5%), Colorado (38.5%) and Tennessee (38.3%). Nevada and Texas saw the biggest increase in the number of homeless veterans over that time, with 342 and 325 more veterans experiencing homelessness, respectively. Interestingly, Mississippi and Maine reported a more than 100% increase from 2020 to 2022 (104% and 136% respectively), but then showed the largest percentage decrease in these numbers from 2022 to 2023 (56% and 49%, respectively). While the rate of increase in the number of veterans experiencing homelessness is concerning on its own, the increase in homeless veterans who are unsheltered is twice as large – 14.3% over the prior year.[1]

One of the reasons for this significant increase is likely the lack of affordable housing, as noted by the National Coalition of Homeless Veterans.[2]

Veteran Homeless Prevention

The 2023 AHAR[1] highlighted that 20 states reported decreases in homelessness among veterans from 2022 to 2023. To date, the Department of Veterans Affairs (VA)[3] reports that 83 communities and three states (Connecticut, Delaware and Virginia) have effectively ended veteran homelessness. This achievement means these areas have reached "functional zero," where homelessness is rare, brief and non-recurring (but not non-existent), and no veteran is forced to live in places not meant for human habitation.[4]

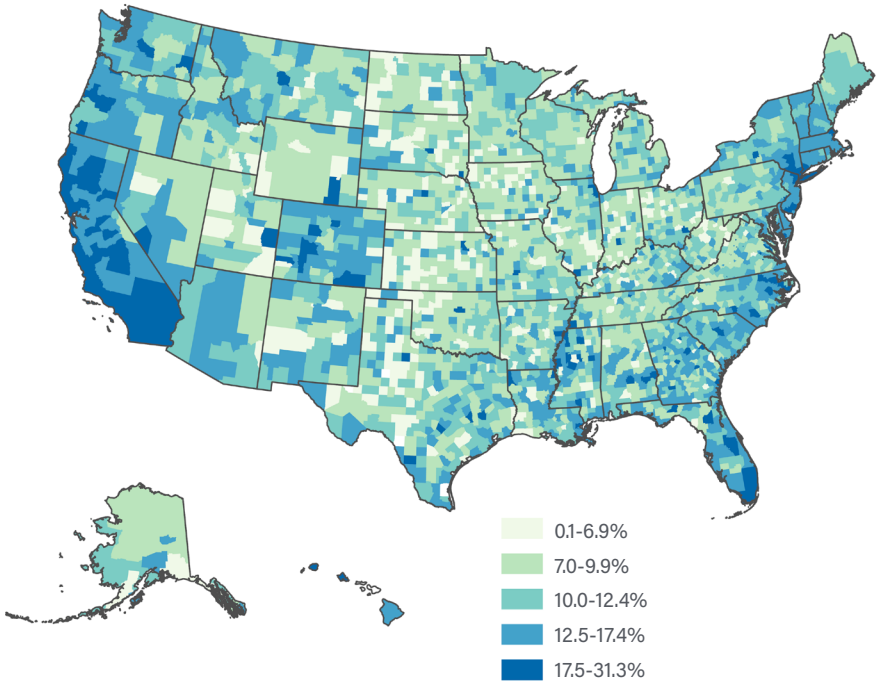
The VA has been a national leader in addressing and reducing veteran homelessness, investing billions of dollars over the past 15 years to do so, from $713 million in 2010 to $3.1 billion in 2024, with a projected budget of $3.2 billion for 2025.[5] This investment has cut veteran homelessness in half since 2010.[6] The VA collaborates with state, local and non-profit organizations to house veterans nationwide, establishing specific goals each year. In 2023, the VA set a goal to permanently house 38,000 veterans, and by 2024 they had surpassed this goal by 22%, providing permanent housing for 46,552 veterans.[7] In Los Angeles alone, the VA helped house almost 1,800 veterans, more than any other city in the U.S.

With the success of the VA's model for reducing veteran homelessness, it is not unreasonable to ask if this could be applied to the broader homeless population. Key components of the VA's success are its "housing first" approach,[8] accompanied by comprehensive support services, including case management.[3] However, replicating this model in other communities may be challenging due to funding limitations and shortages of housing.

Military-Connected Community and Housing Burden

Rising housing costs, inflation and high mortgage interest rates have become significant issues nationwide, impacting both civilian and military families. From May 2023 to May 2024, rental and housing cost indexes reported by the U.S. Bureau of Labor Statistics[9] rose by more than 14%.[10] With these financial stressors, housing instability for service members and veterans becomes a concern for both the Department of Defense (DOD) and the VA. There is not a standardized definition of housing instability,[11] but components such as difficulty paying rent, spending significant portions of income on housing costs and substandard housing quality are just a few of the common factors. Housing instability is associated with poorer health outcomes and is a social determinant of health.[12]

PERCENTAGE OF HOUSEHOLDS WITH SEVERE HOUSING COST BURDEN



Note: Data in these figures comes from County Health Rankings (2023) and is generated by the Purdue Center for Regional Development.

The number of veterans experiencing homelessness is rising

CHANGE IN HOMELESS VETERAN NUMBERS, 2022-2023

		2022	2023	Change	=/--
	All veterans	33,129	35,574	2,445	7.30%
GENDER	Female	3,440	3,980	540	15.7%
GENDER	Male	29,372	31,231	1,859	6.3%
GENDER	Transgender	141	173	32	22.7%
GENDER	A gender that is not singularly female or male	118	161	43	36.4%
GENDER	Questioning	38	29	-9	-23.7%
ETHNICITY	Non-Hispanic/Latino	29,086	3,0885	1,799	6.2%
ETHNICITY	Hispanic/Latino	4,043	4,689	646	16.0%
RACE	American Indian, Alaska Native, or Indigenous	1,034	1269	235	22.7%
RACE	Asian or Asian American	404	608	204	50.5%
RACE	Black, African American, or African	10,240	11,136	896	8.8%
RACE	Native Hawaiian or Pacific Islander	417	427	10	2.4%
RACE	White	19,355	20,287	932	4.8%
RACE	Multiple races	1,679	1,847	168	10.0%

Note: Data in this table comes from the 2023 Annual Homelessness Assessment Report to Congress.

Housing cost burden occurs when household members spend more than 30% of their household income on housing costs, and severe housing cost burden occurs when this exceeds 50%.[13] There are 68 U.S. counties where 20% or more of the population experiences severe housing cost burden. A large portion of these counties are in heavily populated areas of California, New York and Virginia, though nine of these counties are in the most rural areas of the country.[14] A recent RAND report[11] indicates that while there are no precise estimates of veterans who are experiencing housing cost burden, approximately 1.4 million veterans and service members live in these 68 counties. The report also found specific groups within the veteran population who are particularly vulnerable to housing instability, including those with less-than-honorable discharges or substance use issues, Black women and women who have experienced military sexual trauma or domestic violence.[11] Additionally, women veterans and those who were enlisted may be more vulnerable to housing instability, according to a 2024 study on food and housing instability characteristics of veterans.[15]

Despite these challenges, there is good news for veterans. Veterans are homeowners at a higher rate than their nonveteran counterparts (76% vs 60%).[11] A major factor in this difference is the Loan Guaranty program administered through the Veterans Benefits Administration (VBA), which can provide lower mortgage interest rates and smaller down payment requirements than commercial lenders. According to the latest annual VA benefits report,[16] more than 2.5 million loans were granted from 2021 through 2023 to VA eligible individuals, with 76.5% issued without a down payment and 51.1% granted to veterans aged 26 to 45.[16]

Housing as a Recruitment and Retention Issue for Service Members and Their Families

The DOD provides a Basic Allowance for Housing (BAH), a tax-free housing allowance as a part of the overall military compensation for those who are not able to access government quarters. The purpose is to provide a form of compensation for service members to find adequate rental housing in *safe* neighborhoods near their duty station (the BAH calculation excludes, for example, communities with over two-times the national average crime rate).[17] BAH rates vary based on rank and whether the service member has dependents. However, the number of dependents is not included in the calculation, so families with many children may have housing costs or needs that exceed the BAH allowance. Each year, the DOD collects housing market data through an extensive process from more than 300 geographical areas to conclude that the estimated median rent is reflective (within 10%) of the true cost of rentals.[17] BAH is not intended to or calculated to cover mortgage costs as there are many complex factors involved in home ownership. However, service members who own homes can use the BAH allowance towards their mortgage.

Currently, BAH is designed to cover 95% of median rental costs, with service members covering the remaining 5%. Some service members and families choose to live in more expensive areas for better schools or perceived safety, resulting in additional out-of-pocket costs, whereas others may live in a residence that is less than the BAH allowance and can therefore use the remainder of the allowance for other needs. Financial challenges around housing options may not be completely within service members' control – a spouses' access to employment is relevant, for example. The Government Accountability Office (GAO) found that some of the BAH calculations might be inaccurate, leading to possible lower allowance for some geographical areas, thus contributing to financial hardships for service members. Inaccuracies in BAH calculations, as reported in a recent Quality of Life Panel Report from the House Armed Services Committee,[18] can contribute to financial hardships.

Recent surveys from Blue Star Families (BSF) and the Military Family Advisory Network (MFAN) indicate that housing costs are a significant financial stressor for military families. The 2023 BSF survey[19] found that 48% of respondents reported housing costs as a financial burden, while the 2023 MFAN survey[20] revealed that over 79% of respondents felt they were paying more for housing than they could comfortably afford. More than 47% of MFAN survey respondents said they were severely burdened, with enlisted families more likely to experience this than other ranks.

Active-duty families typically move every two to three years.[21] The DOD provides and pays for relocation of the service member and family, but not all expenses are reimbursable, such as rental and utility deposits and temporary lodging. In late 2022, the DOD extended the amount of time covered in the Temporary Lodging Expense (TLE) to 14 days, but this only partially reimburses expenses.[22] The MFAN survey[23] reported that families who moved in the last two years incurred an average of $500 to $1,000 in out-of-pocket costs and that over 52% had difficulty finding housing.

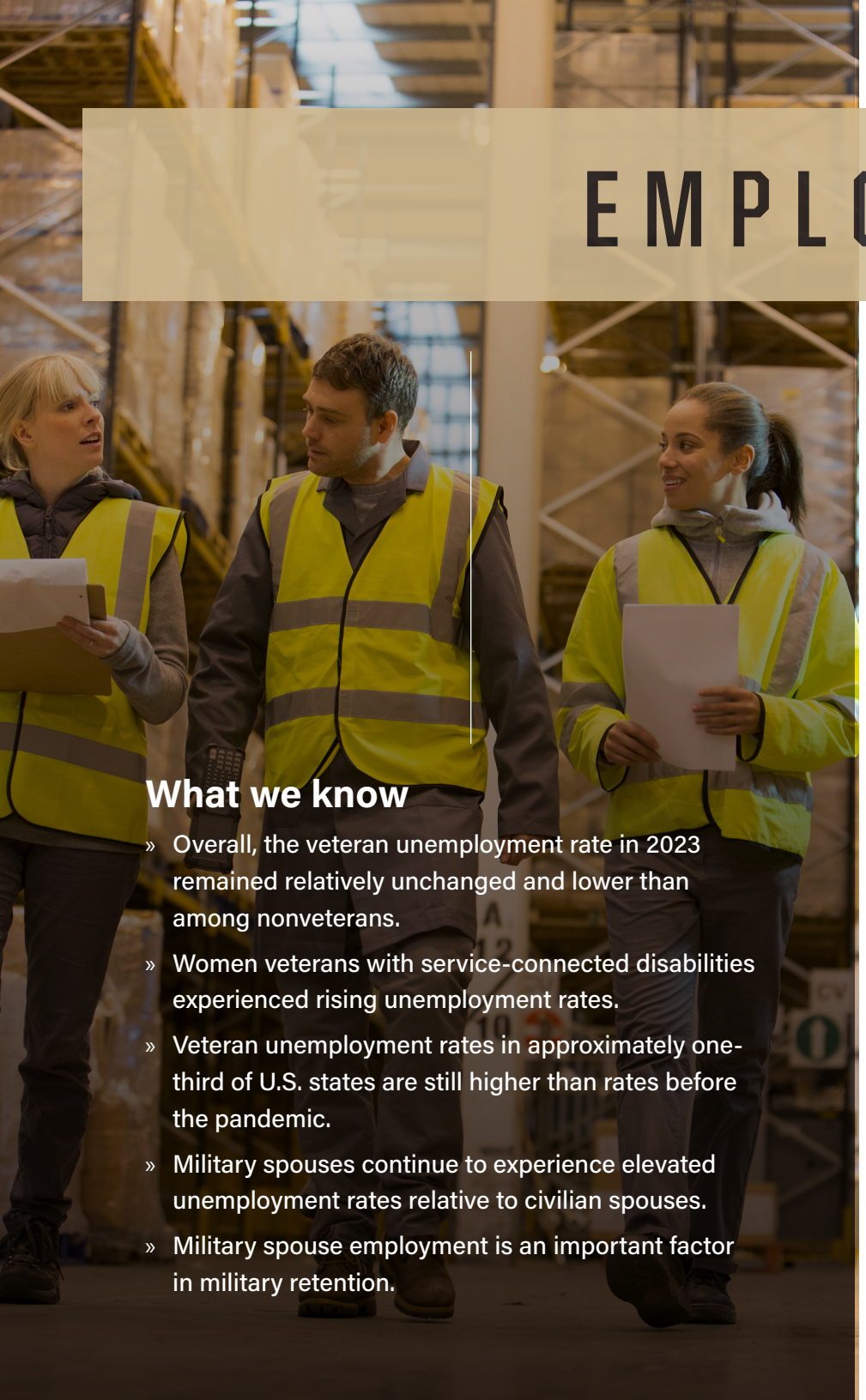
During the past few years, multiple service branches have experienced recruiting challenges, and the DOD is exploring ways to solve this. Current military members are well-positioned to recommend service to others, but the percentage willing to do so has been declining. According to the BSF survey,[19] 53% recommended service in 2016, compared to 32% in 2023. Financial issues, including housing costs, likely contribute to this decline. BSF survey[19] respondents with housing costs exceeding $200 beyond their BAH allowance were less likely to recommend military service to others.

Single service members living in barracks or unaccompanied housing provided by their service branch also face housing challenges, with substandard living conditions impacting their quality of life and job readiness.[18] The House Armed Services Committee Quality of Life Report[18] highlighted these issues, indicating that housing quality affects service members' willingness to remain in the military or recommend service to others.

Call to action

- **Use Data Effectively:** Utilize data about veterans at risk for housing instability, homeless veterans who are unhoused, or data about housing burden to guide efforts in reducing homelessness among veterans.
- **Adopt Successful Models:** Communities should implement strategies backed up by evidence to reduce veteran homelessness, such as housing first.
- **Elevate Support for Families:** Brainstorm, create and advocate for strategies to reduce out-of-pocket housing expenses for service members and their families.

EMPLOYMENT



What we know

- Overall, the veteran unemployment rate in 2023 remained relatively unchanged and lower than among nonveterans.
- Women veterans with service-connected disabilities experienced rising unemployment rates.
- Veteran unemployment rates in approximately one-third of U.S. states are still higher than rates before the pandemic.
- Military spouses continue to experience elevated unemployment rates relative to civilian spouses.
- Military spouse employment is an important factor in military retention.

Veteran Unemployment

Overall, veterans are less likely to be unemployed than nonveterans. The U.S. Bureau of Labor Statistics' (BLS) 2023 Employment Situation of Veterans Summary[1] reported the unemployment rate for all veterans as 2.8% compared to 3.6% for nonveterans, consistent with 2022 rates. Veterans aged 25 to 53 were more likely to be unemployed than any other age group. Out of all unemployed veterans, this age group makes up about 60% of all unemployed veterans while those 18-24 only make up about 6% of all unemployed veterans.[1] While this is good news overall, the unemployment picture varies across the country. In 13 states, the veteran unemployment rate is higher than the unemployment rate for nonveterans. The four states with the highest unemployment rates for veterans are New Mexico (7.1%), Delaware (5.4%), Nevada (5.3%) and Maine (4.2%). The four states with the lowest veteran unemployment rates are Connecticut (.04%), Oklahoma (1%), Alabama (1.1%) and North Dakota (1.1%).

The COVID-19 pandemic impacted every aspect of life, including employment prospects for both veterans and nonveterans. The unemployment rate spiked to 11.9% among veterans and 14.8% among nonveterans in April 2020,[2] then gradually fell as the pandemic continued. The pandemic was officially declared over by the World Health Organization (WHO) on May 5, 2023,[3] but in some areas of the country employment rates for veterans have not yet reached pre-COVID levels. According to data from the 2019 and 2023 BLS Employment Situation of Veterans yearly reports,[4,1] 32 states had veteran unemployment rates in 2023 the same as or better than pre-pandemic levels in 2019. However, in six states (Virginia, Kansas, New Hampshire, Delaware, Nevada and New Mexico), 2023 veteran unemployment rates exceeded 2019 rates by two percentage points or more.

Service-Connected Disabilities and Gender

The employment outlook for veterans with service-connected disabilities (SCDs) is mixed. The BLS[1] reports that the unemployment rate for veterans with SCDs increased to 6.0% between 2022 and 2023, an increase of 2.4 percentage points. During this period, the unemployment rate for veteran men with SCDs slightly rose from 3.7% to 4.8%, while the unemployment rate for women veterans with SCDs rose at a much higher rate. Women veterans with SCDs experienced an unemployment rate surge from 3.2% to 12.3%. This unemployment rate tends to be more variable than other rates and lends itself to further analysis.

A 2023 report from the Wounded Warrior Project (WWP)[5] offered insights into the disproportionate challenges that women veterans with SCDs (who they refer to as women warriors) face in the workforce, pulling from WWP's 2022 annual survey and focus group discussions held in 2023. For example, data showed that women warriors are employed in health care and social assistance fields at more than double the rate of their male counterparts (22.2% vs 8.5%), and are one-third less likely to be employed in professional and scientific professions (5.7% vs 8.9%).[5] Additionally, women warriors were more likely than men to indicate family or childcare concerns as a barrier to employment (27.6% vs 17.4%).[5]

Other barriers to employment are faced by both men and women veterans with SCDs, but at different rates. In the WWP report,[5] mental health was reported as the number one challenge to employment, with women warriors reporting this issue at a higher rate than their male counterparts (51.3% vs 47.4%). The second-most common barrier was difficulty in translating military skills to the civilian workforce, reported by a significantly higher percentage of warrior men (39.2%) compared to women warriors (27.8%).[5]

Reserve and National Guard Employment

The employment situation of reserve component service members is unique because most have both military and civilian jobs. The Uniformed Services Employment and Reemployment Rights Act (USERRA)[6] protects reserve component service members against employment and reemployment-related discrimination, particularly related to absences related to military duties. While research suggests USERRA is clearly defined, aligns with other employment laws, and does not need major revisions,[7,8] challenges still exist for civilian employers in hiring and supporting their service member employees.[8] While employers may understand the benefits of hiring National Guardsmen and reservists, some may still feel hesitation in hiring military members who can be abruptly called away for service for prolonged periods of time, especially when there are

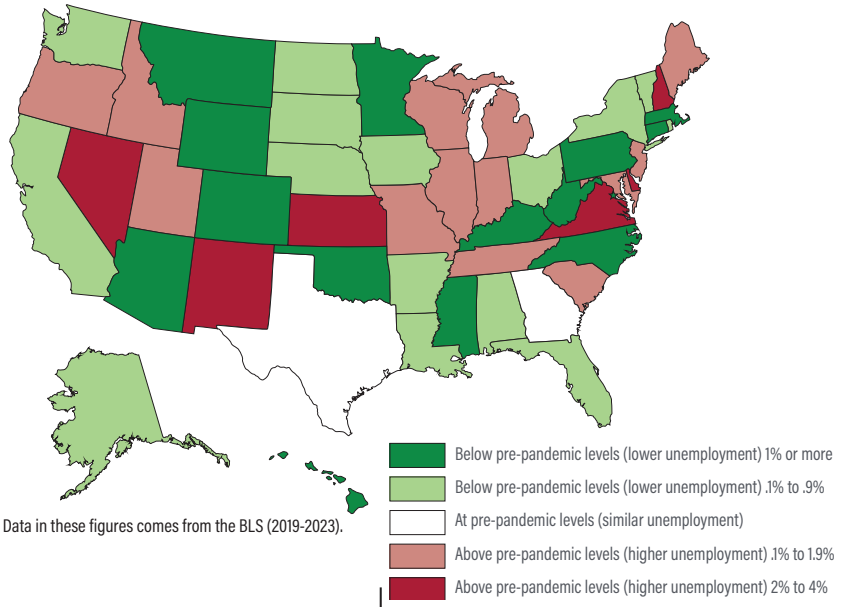
STATES WITH LOWEST VETERAN UNEMPLOYMENT RATES IN 2023

CONNECTICUT	0.4%
OKLAHOMA	1.0%
ALABAMA	1.1%
NORTH DAKOTA	1.1%
WYOMING	1.2%
NEBRASKA	1.3%
KENTUCKY	1.5%
ARKANSAS	1.6%
MASSACHUSETTS	1.7%
NORTH CAROLINA	1.7%
VERMONT	1.7%

STATES WITH HIGHEST VETERAN UNEMPLOYMENT RATES IN 2023

IOWA	3.6%
NEW HAMPSHIRE	3.6%
NEW YORK	3.6%
MINNESOTA	3.7%
VIRGINIA	3.7%
OREGON	3.8%
WASHINGTON	3.8%
TENNESSEE	3.9%
MAINE	4.2%
NEVADA	5.2%
DELAWARE	5.4%
NEW MEXICO	7.1%

CHANGE IN VETERAN UNEMPLOYMENT RATE 2019 TO 2023 (PRE-PANDEMIC/POST-PANDEMIC)



Note: Data in these figures comes from the BLS (2019-2023).

other qualified, non-military candidates.[9] Employers report concerns about limited advanced notice for military duty and the unknown duration of service, as well as difficulty identifying the appropriate Department of Defense (DOD) points of contact during a service member's absence.[8] This information is crucial for employers to make informed business decisions. Certain industries, including small businesses, government agencies and first-responder organizations, face additional challenges in reallocating work or adjusting budgets when employees are absent due to military duty.[8] In fiscal year 2022, the U.S. Department of Labor (DOL) reviewed 1,160 unique USERRA-related cases.[10] Of the cases referred to the U.S. Department of Justice (DOJ), the top-cited USERRA violation pertained to reemployment allegations, accounting for 45% of cases.[10]

Reserve and National Guard employees typically report favorably about their dual military and civilian careers, describing a positive, supportive relationship between them and their civilian employer.[8] In the 2020 Status of Forces Survey for the Reserve Component (SOFS-R),[11] the DOD reported that approximately 70% of reserve component respondents indicated that their civilian employer is supportive or very supportive of their career in the National Guard or Reserves. However, approximately one-third of service member respondents in the SOFS-R still indicated "more than usual" personal and professional stress and an average of 39 nights away from home (likely impacting their civilian employment) because of military duties in the previous year.[11] USERRA does not mandate paid military leave,[12] even though court cases have pushed for military leave to follow similar paid leave policies, such as jury duty or bereavement.[12] Unpaid military leave may add to this personal and professional stress.

Military Spouse Unemployment

Military spouse employment, especially for spouses of active-duty service members, has been an issue for decades. One of the first initiatives by the DOD to address this issue was the Military Family Act of 1985.[13] Part of this legislation was to establish military spouse employment preferences for civilian positions within the Department of Defense. The DOD has conducted multiple surveys over two decades that include increasing numbers of questions about military spouse employment and unemployment. Non-profit and advocacy organizations also have included questions about spouse employment on their own surveys. Based on results of these surveys, it appears that the unemployment rate among active-duty spouses has remained around 20%, with little change over the last decade. The 2022 DOD Demographics report[14] listed the overall unemployment rate at 21% for active-duty spouses and 7% for selected reserve spouses, while the BLS[15] reports a labor shortage with more jobs available than workers to fill them. In their December 2023 report, there were 0.7 unemployed people per job opening, extending a 32-month stretch of less than 1 person per available job. Even among military spouses who are employed, about one-third report working part-time, compared to only 17.8% of women aged 20-54 (the typical age range of military spouses)[16] in the general population.[17]

Initiatives aimed at addressing the persistently high unemployment rate for military spouses have been launched in both the public and private sectors. At the federal level, initiatives like the Military Spouse Preference Program, the Military Spouse Employment Partnership (MSEP) and the Military Spouse Employment Act[18] are working to address this issue. In the private sector, companies and organizations have launched their own initiatives to recruit and hire military spouses, but the results have been mixed. Non-profit Hire Heroes USA launched a large initiative focused on hiring 100,000 military spouses. In their 2022 annual report[19] (the most recent available), the organization reported assisting approximately 1,300 military spouses, with just under 1,000 confirmed hires in that year. Last year, the Military Officers Association of America (MOAA)[20] reported that only 11 of the top 25 Fortune 500 companies have military spouse hiring policies in place, and only two are listed as military-friendly employers. Despite these initiatives, it appears that reducing the unemployment rate for active-duty spouses continues to be challenging.

Many military spouses are professionals who require specific licenses or credentials, each with procedures and requirements that vary from state to state. The DOD estimates there are more than 130,000 military spouses with professional licenses.[21] Legislation to assist in the portability of licensure and credentials has made its way from idea to signed action at the federal and state levels. The Military Spouse Licensing Relief Act of 2023[21] provides new protections for military spouses who need to transfer licenses across state lines; however, state-specific licensing challenges may still occur as states may implement the law differently. Recent litigation could help clarify and enforce the rights of military spouses by ensuring that states comply with the licensing relief provisions.[21]

State level licensing compacts continue to make their way through state legislatures. In our last Measuring Our Communities report,[22] 14 different occupational licenses were included in the compact, with 12 states passing at least 50% of these compacts. By 2024, the number of licensing compacts increased to 16. Sixteen states passed 50% or more of these compacts, led by Colorado passing 13 of the 16. California, New York, Alaska, Hawaii and Massachusetts have not passed any of the licensing compacts,[23] impacting more than 97,000 military spouses.[14]

Active-duty spouses may move frequently, making it challenging to sustain employment. Frequent relocations disrupt job searches, licensing, seniority and eligibility for retirement benefits. Remote work can help address these challenges. In a post-COVID environment, both employers and the workforce have become more receptive to remote work, with employees adapting to this way of working. This type of work might not be a feasible option for some military spouses, however. In some sectors, remote work is often not an option, such as medical care. In other sectors, remote work may be an option, but the role may require advanced education that might be out of reach for the 22% of active-duty spouses with some college credit but no degree or the 10% with solely a high school diploma or equivalent.[25]

One big question is *why* despite multiple hiring initiatives has the active-duty spouse unemployment rate remained so high for so long. This is a complex issue. Military life comes with unique challenges that can impact spouse employment, both full- and part-time. There is also little, if any, data that highlights the military spouse unemployment landscape at acute or localized levels (such as, spouse unemployment at a state or regional level by varying demographics that influence employment). In multiple surveys from DOD and other organizations, spouses report challenges such as access to childcare. Spouses with children are more likely than spouses without children to work part-time, especially when they serve as the primary caregiver.[17] When childcare is found, the cost for care may be too high, compared to the spouse's or family's income, which makes seeking and keeping spousal employment disadvantageous for the family. Another concern is the unpredictable nature of military service. Service members are on call 24/7 in some instances and are frequently away from home, leaving the spouse to care for children alone, which again can severely limit employment opportunities, especially full-time employment.

Spouse Unemployment and Military Readiness

In today's economic environment, many families need two incomes to maintain a certain quality of life. Military families are no different. Military family income has not kept pace with that of non-military families, largely due to disparities in spousal income. A recent Wells Fargo report[24] indicates that the average non-military household income is almost $14,000 more than the average income for military households (2021 figures), primarily due to the income disparity between military and non-military spouses. This disparity widens when families move and the spouse has to obtain new employment. The 2021 Active Duty Spouse Survey (ADSS)[25] reported that spouses looking for work spent approximately 19 weeks doing so. This loss of income can cause significant financial strain. The top two challenges reported by spouses in this survey associated with military moves involve finding employment for the spouse (48%) and the loss of income for the family (42%). If families move every three years, this cycle repeats multiple times, potentially leading to difficult decisions about career paths.

The most recent ADSS[25] showed a 7% drop in spouse satisfaction and support for their service member staying on active duty. This rate has been declining over the last decade. Additionally, 70% of married service members indicate that challenges with spousal employment and the spouse's ability to maintain not just a job but a broader career could be a reason to leave the military.[26,27,28] Concerns with military spouse unemployment may also negatively influence the propensity to serve among potential enlistees, impacting military recruitment efforts. The military has been increasingly targeting older recruits who may be more likely to be married or sensitive to perceptions of military spouse challenges.[29,30] In fact, data suggest that many service members eligible to re-enlist are choosing not to.[24] While not conclusive, multiple policy groups and the DOD suggest that spousal employment likely has an impact on these decisions.

Call to action

- **Explore Reasons for High Unemployment among Women Veterans with SCDs:** Investigate the reasons *why* the unemployment rate for women veterans with SCDs rose tremendously between 2022 to 2023, then work to address these reasons.
- **Expand Data on Military Spouse Employment:** Gather targeted and granular data on military spouses, such as types of desired jobs or length of time in the military. Report data at localized geographic levels. Compiling and sharing these data can help us understand and address unique and persistent underlying reasons for a high military spouse unemployment situation.
- **Enhance Understanding of Military Spouse Employment and Recruitment:** Advance research efforts to investigate the connection between military spouse employability and its potential impact on the propensity for individuals to serve in the military. Exploring potential impacts may offer extended insight into the ongoing recruiting challenges.
- **Support National Guard and Reserve Employees:** Assist employers in better supporting their National Guard and Reserve employees by providing clear points of contact within the DOD to address military duty-related questions.

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Note: The appearance of U.S. Department of Defense (DoD) visual information does not imply or constitute DoD endorsement.

ABOUT THE MEASURING COMMUNITIES DATA

The Measuring Communities data portal acts as both the framework for this report and as a free resource for military-connected thought leaders to explore on their own.

The data in Measuring Communities comes from over 30 credible national and local data sources. This data can be viewed at the state, congressional district and county level for U.S. states and territories, and across time. Users can interact with this data via maps, tables, graphs and snapshots, and download data into spreadsheets for future use or additional analysis.

Measuring Communities is in many ways a hub to learn more about our military-connected neighbors; the communities in which they work, live and play; and the issues they may face. Thought leaders can apply this data to identify gaps in support or services; build or adjust programming to better serve the community; and make evidence-informed decisions at state and local levels.

Data domains and topics

Data is housed in one of ten domain topics: behavioral health, community, demographics, employment, financial, housing, k-12 education, legal, medical care, and post-secondary education.

For example, users can view both the number of veterans who live in their community and the digital divide index score for their community. Users can also learn more about this veteran population, including: the age ranges of veterans; the educational attainment of veterans; the veteran unemployment rate; and the diversity among their community.

Data sources and credibility

Data in Measuring Communities is mined and compiled from a variety of sources. Major data sources include, for example: the U.S. Census Bureau, the Department of Veterans Affairs (VA), the DOD's Defense Manpower Data Center (DMDC) and the National Guard Bureau, the Department of Agriculture (USDA), the Department of Housing and Urban Development (HUD), the Department of Health and Human Services (HHS), and the Substance Abuse and Mental Health Services Administration (SAMHSA).

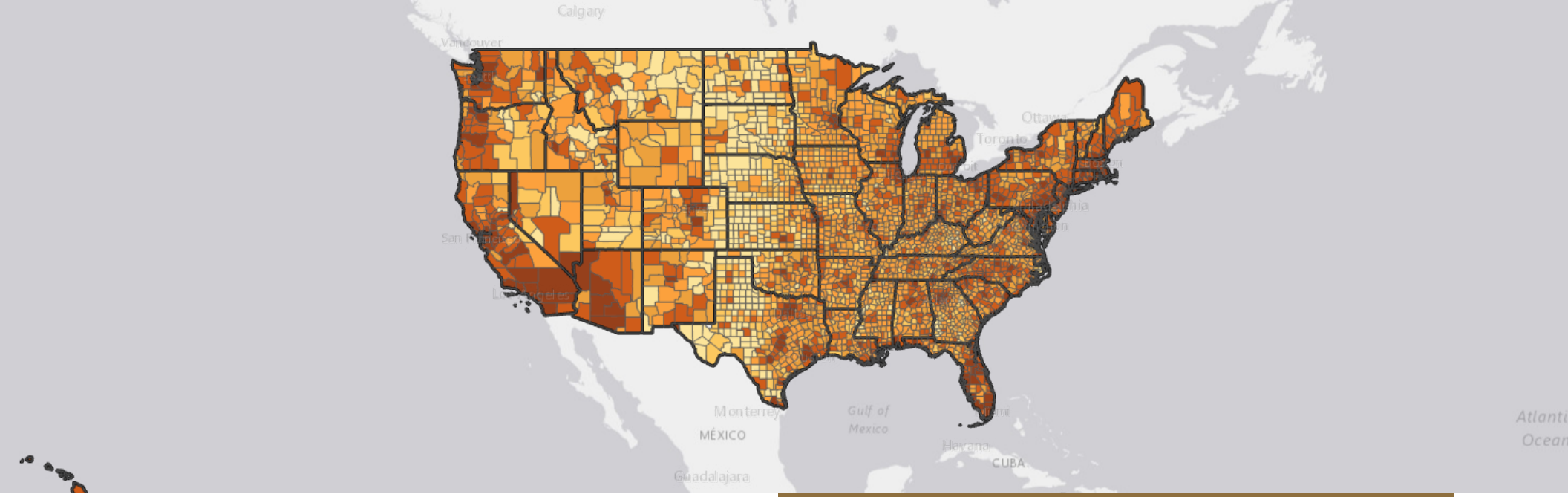
Because data sources vary in quality or data collection methods, MFRI created a "Confidence Index" to assess the data in Measuring Communities. This tool is a scoring index, with a range of scores from one to five. It serves as a reminder that not all data can be used in the same manner. Generally, higher scores (such as a 5-out-of-5-star score) implies higher quality data, because the source uses each one of the scoring criteria: random or probability sampling methods; validated and reliable instruments; established norms for the instrument; a large and diverse sample; and when appropriate, a weighted sample.

Users can feel most confident using five-star data when making organizational and strategic decisions. When confidence index scores are low, such as two stars, users can consider the information in an advisory capacity, but may wish to verify that information in their local area or with other sources.



MEASURING COMMUNITIES

Mapping Progress for Military & Veteran Families



HOW TO ACCESS LOCAL DATA IN MEASURING COMMUNITIES

Access to the Measuring Communities site is free. To sign up, contact Katie Walter, MFRI senior community outreach specialist, at schmit59@purdue.edu. You will be provided with a member ID.

One you're logged in with your member ID, you may explore data at the state, congressional district and county level. Use the data for:

- propelling community action
- tracking local progress
- sustaining attention to issues
- advocating for policies and programs

- Navigate to **www.measuringcommunities.org**
- Click **Explore Web Based Data**
- Enter your name, email and member ID
- On the landing page, click the **Topics** tab
- Choose one of 10 topics
- Click **View Data**
- Select an indicator
- Refine your results by state, county and year
- Choose up to five data fields
- Click **Submit**
- View data in table, graph or map form

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PURDUE UNIVERSITY
Center for Regional Development

ABOUT THE PURDUE CENTER FOR REGIONAL DEVELOPMENT (PCRD)

PCRD seeks to pioneer new ideas and strategies that contribute to regional collaboration, innovation and prosperity. Founded in 2005, the center partners with public, private, nonprofit and philanthropic organizations to pursue applied research and engagement activities. Its key goals include: developing and strengthening access to high quality data and visualization tools to guide the development of local and regional plans; advancing the capacity of regions to pursue programs and projects that embrace the principles of collaboration, broad-based engagement and sound planning; developing and promoting the of programs and projects that build on the existing economic assets and emerging business development opportunities of regions; and exploring the mix of factors shaping the overall well-being of people and the local/ regional places in which they live.

PURDUE UNIVERSITY
Military Family Research Institute

ABOUT THE MILITARY FAMILY RESEARCH INSTITUTE (MFRI) AT PURDUE UNIVERSITY

MFRI conducts research on issues that affect military and veteran families and works to shape policies, programs and practices that improve their well-being. Founded in 2000, MFRI envisions a diverse support community that understands the most pressing needs of military and veteran families. To achieve this, MFRI collaborates to create meaningful solutions for them. This internationally recognized organization is located at Purdue University's College of Health and Human Sciences, in the Department of Human Development and Family Science.

MEASURING COMMUNITIES

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