



IRAQ AND AFGHANISTAN  
VETERANS OF AMERICA

# [UN Sung] [HEROES]

MILITARY FAMILIES AFTER TEN YEARS OF WAR

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## INTRODUCTION: AMERICA'S UNSUNG HEROES

When service members enlist, their families enlist with them. Through two of the longest wars in American history, military families have braved unique challenges with the same strength and resilience as their loved ones fighting overseas. A small minority—in 2009 there were just over three million military spouses, children and adult dependents—they have shouldered the burdens of war for ten years with courage and dignity. And, just like their service members, they have earned the appreciation and support of their fellow Americans as they deal with the challenges that come from a decade of war.

Life during deployments for military families can hardly be described as normal, though in this era of recurring combat tours, it has become the new normal. Military spouses face an increased likelihood of anxiety, depression, sleeping problems and other mental disorders as the result of the stress of separation and fear for their service members' lives. Military children also face developmental challenges resulting from similar stresses, frequent moves and households managed by single parents.

The financial burdens on military families have also been significant and imposing. Spouses have had a hard time finding and keeping jobs because of frequent relocations. Many families who need to move with new orders have been unable to sell their homes because of the housing crisis. And, predatory lenders, eager to provide service members and their families with easy money and expensive cars, have taken advantage of this largely young population with limited financial literacy and limited options.

### WHEN SERVICE MEMBERS ENLIST, THEIR FAMILIES ENLIST WITH THEM.

The challenges for military families do not end with the deployments; in many ways, they are just beginning. The reunion of family members can be an exciting and happy time, but it can also cause stress and unforeseen emotional challenges. Changes in family members' roles and responsibilities can make reunions difficult and create conflict. Separation sometimes raises unresolved feelings of anger, resentment

and distrust. Spouses and children may worry that another deployment could soon disrupt their lives again. And, increased rates of mental health injuries, such as Post-Traumatic Stress Disorder, among service members are associated with to higher rates of substance abuse, child maltreatment and incidents of domestic violence.

When the White House launched the Joining Forces initiative in April 2011, the message was loud and clear: we must strengthen the commitment to military families and provide them with the support they need and deserve. First Lady Michelle Obama declared that the initiative “was created to recognize and serve our nation’s extraordinary military families who, like their loved ones in uniform, serve and sacrifice so much so that we can live in freedom and security.”<sup>1</sup> The quality of life for military families has become a growing national priority as the wars in Iraq and Afghanistan continue to take their toll on those who serve and their families.

To their credit, various branches of government have made progress in addressing the needs of military families. For example, the Pentagon has worked with the private sector to hire more military spouses through the Military Spouse Employment Partnership. Congress has provided more support for caregivers of injured troops and enacted legislation to protect military families from predatory lending practices and job discrimination.



Despite these efforts, however, military families still encounter significant challenges that will continue to compound even after these wars are over. This report discusses the financial, economic and psychological issues impacting the military families of the current generation of service members. The report also illustrates current measures and policies that policymakers are implementing to improve the quality of life of these families. Although this report focuses primarily on military partners and children, parents, siblings and other family members are also a critical part of the military family story. They face their own unique challenges and have earned our nation's support.

Iraq and Afghanistan Veterans of America (IAVA) is dedicated to supporting the veterans of these wars and their families. Some of IAVA's primary recommendations to strengthen military families are:

- Make licenses and certifications more portable and uniform across state lines to improve military spouse employment.
- Improve access to affordable and high-quality childcare services, especially for military families who live off base and have fewer available options.
- Enforce stricter monitoring of lending practices to prevent predatory and abusive lending by loan agencies to service members and their families.
- Issue a nationwide call to recruit mental health professionals and improve training for mental health service providers to better understand the specific needs of service members, veterans and their families and the nuances of military culture.
- Make graduation requirements more uniform across states so that military children are able to transfer more easily during frequent moves without falling behind.
- Employ advocacy campaigns to raise awareness about the unique challenges facing military families and what the general public can do to help.

# THE ECONOMIC AND EDUCATIONAL IMPACT OF SERVICE ON FAMILIES

## UNEMPLOYMENT AND UNDEREMPLOYMENT AMONG MILITARY SPOUSES

In addition to deployment concerns, military families also deal with the normal challenges of modern life – mortgages, childcare costs, car payments and many other fixed expenses. As for many civilian families, a single income is simply not enough. Many military spouses want to work to help provide for their families. Many may also want to pursue vocations and career trajectories of their own. Unfortunately, they struggle to find work at all and those who do find a job frequently settle for lower pay. They often have a harder time finding suitable employment than their civilian counterparts because of the challenges of military life.

**AS OF JUNE 2011, THE UNEMPLOYMENT RATE AMONG ALL MILITARY SPOUSES WAS 26 PERCENT.**

Blue Star Families' 2010 Military Family Lifestyle Survey of 3,634 military family members revealed that service members and their spouses identified spousal employment as one of the most important issues facing military families today. According to the Department of Defense (DoD), as of June 2011, the unemployment rate among all military spouses, including both male and female partners, was 26 percent.<sup>2</sup> The national unemployment rate in June was 9.2 percent.

Frequent moves are one of the biggest challenges military spouses face when looking for full-time employment. Even before the wars in Iraq and Afghanistan a study found that about one-third of active duty military families moved each year.<sup>3</sup>

Employers may discriminate against military spouses because of fears that frequent moves will disrupt their work. According to the 2010 Military Family Lifestyle Survey, 13 percent of respondents who felt their careers had been negatively impacted by being a military spouse, indicated that they had experienced discrimination.<sup>4</sup> Just as employers are reluctant to hire Reservists and Guardsmen, who could be redeployed on short notice, employers have the same concerns about military spouses who may suddenly move when their partner is relocated or deployed. Frequent moves can also negatively affect job promotion opportunities and career advancement, if the job in question is not transferable to a new location.<sup>5</sup>

Military spouses are often required to obtain new professional licenses or certifications when they move from state to state, which can be costly. Teachers who transfer between states, for example, must obtain new teaching licenses or certifications when they move. These spouses work incredibly hard and incur large expenses to receive their professional licensures, and when they cross state lines, they are often told their credentials and experiences are not sufficient. Nearly 20 percent of respondents to the 2010 Military Family Lifestyle Survey indicated this was a major obstacle.<sup>6</sup>

Improving the portability of jobs will be vital to increasing employment opportunities for military spouses. One proposed solution is to offer tax credits to military spouses to help defray the high costs of obtaining new licenses when families relocate. IAVA supports the passage of the Military Spouse Job Continuity Act to decrease barriers for licensure when families are required to move. The bill would provide an income tax credit to military spouses



who must pay for a new state license or certification.<sup>7</sup>

The Pentagon started the Military Spouse Employment Partnership program in June 2011. It incentivizes major Fortune 500 companies to hire military spouses and provide portable jobs. Almost 100 employers have signed onto the partnership, which allows military spouses to maintain their jobs with companies when they relocate. The partnership also ensures more equitable pay and provides more opportunities for career promotion.<sup>8</sup> One of the challenges of the program is that many of the jobs are entry-level positions, and military spouses are either ineligible or over-qualified.<sup>9</sup> The program would be improved by a focus on matching spouses to jobs they are qualified for, rather than merely expanding the number of low-paying jobs.

Underemployment — or the inability to find full-time, appropriately matched work — is a common problem among military spouses. Military spouses earn on average 25 percent less than their civilian peers.<sup>10</sup> A 2002 study found that military families earned about \$10,500 less annually than their civilian peers.<sup>11</sup> A 2010 RAND study found that military wives were much more likely to be underemployed than their civilian counterparts. About 20 percent of wives had jobs that didn't match their level of education and experience, whereas only 2 to 4 percent of civilian wives had this problem.<sup>12</sup> Moreover, there was a 35 percent gap in full-time employment between military wives and their civilian counterparts.<sup>13</sup> Further, Hispanic and African-American military wives were more likely to have a job that did not match their high level of education than white military wives.<sup>14</sup>

**FORTY-NINE PERCENT OF MILITARY FAMILY MEMBERS INDICATED THAT CHILDCARE WAS THEIR TOP PRIORITY WHEN A FAMILY MEMBER IS DEPLOYED.**

There is also a significant portion of military spouses who choose not to work. According to the 2010 RAND study, 43 percent of military wives are not actively seeking work.<sup>15</sup> Some are less likely to work if they have children or other family responsibilities. Even though military childcare is subsidized, spouses say the high cost of childcare is one of the most common reasons why they do not pursue employment.<sup>16</sup>

## **LACK OF ACCESS TO CHILDCARE SERVICES**

Childcare is a critical need for many military families. Spouses' employment opportunities are limited by childcare availability. Proximity to childcare facilities may affect parents' job choices, and irregular work schedules can cause problems if services are not available around the clock. Childcare is especially important during times of deployment; 49 percent of military family members indicated that childcare was their top priority when a family member is deployed.<sup>17</sup> The DoD's Child Development Centers (CDCs) provide high-quality care for many families, but not all families have access to CDCs and have a harder time finding quality care.<sup>18</sup>

The last comprehensive study of military childcare is a 2006 RAND study that found available services were not meeting families' needs due to longer and more frequent deployments.<sup>19</sup> Moreover, as the need for care increased, especially when a parent was deployed, the parent remaining at home suffered greater stress and more demands.<sup>20</sup> Further, this problem seems to rise in frequency as income decreases; for example, families earning less than \$50,000 per year were even more likely to have their needs unmet than families earning more than \$75,000 per year.<sup>21</sup>

The RAND study also found that childcare is so important to military families that it can

greatly influence their decisions about whether to remain in the military. Almost one-third of families indicated they would likely or very likely leave military service due to childcare-related concerns. Families with preschool-age children were more likely to leave the military than families with school-age children. Dual-military families and single-parent families also indicated they were more likely to leave military service due to childcare issues.<sup>22</sup>

There is not enough consistent and accurate information currently available on childcare programs for military families. It appears, however, that the number of children in need of care still exceeds the number of open spaces. Both the (DoD) and individual states currently lack the capacity to provide services for every child under five years old.<sup>23</sup>

The task of ensuring high-quality care and education for military children is also particularly daunting for members of the reserve component. Reservists and National Guardsmen

make up nearly half of all service members, but unlike their active duty brethren, they do not live on military bases and, as a result, often have difficulty accessing DoD childcare facilities.<sup>24</sup>

DoD has made strides to improve the overall military childcare situation. As the nation's largest provider of childcare, DoD serves more than 174,000 military children between the ages of 0 and 12. Its CDCs provide full-time and part-time childcare for children. Services are subsidized, and

**ALMOST ONE-THIRD OF FAMILIES INDICATED THEY WOULD LIKELY OR VERY LIKELY LEAVE MILITARY SERVICE DUE TO CHILDCARE-RELATED CONCERNS.**

military families pay scaled fees based on their income level. Over \$240 million was spent on building CDCs under the American Recovery and Reinvestment Act.<sup>25</sup>

The Armed Forces have made their own efforts to improve childcare for military families. The Navy, Army, Air Force and Marine Corps have all started childcare programs to improve access to services for military families.<sup>26</sup> The Air Force Home Community Care program, for example, provides free childcare to reserve families while service members are away at drill, mandatory monthly training required in their contracts.<sup>27</sup>

Another option is the Military Child Care in Your Neighborhood program, sponsored by the National Association of Child Care Resources and Referral Agencies (NACCRRRA), which offers subsidies for active duty families.<sup>28</sup> NACCRRRA has also implemented programs, such as Operation Military Child Care, to assist reserve component families with childcare fees during deployment. This program helps them find accredited services off base in civilian communities. That accreditation is vital, since the military requires it for families to receive fee assistance.<sup>29</sup>

Childcare support programs vary widely by branch of service and geographic location. There is currently no coordinated, military-wide system. Childcare is a basic requirement for families, and it is essential that the government develops a better understanding of the current military and civilian childcare capacity and the needs of today's military families to ensure that their needs are met.



# WHEN MISSION AND FAMILY BOTH NEED TO COME FIRST: THE EMMER FAMILY



**DUAL-MILITARY FAMILIES ARE A SMALL BUT SIGNIFICANT PART OF TODAY'S MILITARY.** With both spouses in uniform, these families face many unique challenges. Sergeant First Class Laurie Emmer's family is no exception.

When Laurie deployed to Afghanistan from Fort Bragg in 2003, her leadership in the 82nd Airborne Division pushed her to put together a family care plan quickly, so she could focus her time and energy on the upcoming deployment. Dual-military

families, along with single parents, are required by the military to develop family care plans that outline who will take care of their children during their short- and long-term absences. As required, Laurie and her husband Michael came up with a plan, somehow finding a way to put both mission and the needs of their family first.

They believed they had a solid family care plan in place, although it wasn't perfect. Michael was still stationed eight-and-a-half hours away in Georgia at Fort Benning, despite the Army's regulations that dual-military families are supposed to be kept together. With their four children already established at the local Fort Bragg schools, and their in-laws spread across the United States, their only choice seemed to be to hire a full-time, highly recommended, live-in nanny.

A few months after Laurie arrived in Afghanistan, it became clear to her and Michael that things were not right at home. The live-in nanny was struggling to meet the needs of their children, whose ages ran from three to sixteen. Further, because of the demands of his job and unit, Michael could not travel up to North Carolina on weekends as much as he originally planned. There was very little Laurie could do from a combat zone, a terrible thing for a parent to accept.

To lighten the burden on the nanny, a close friend took in the Emmers' three-year old. When it became clear that the nanny still could not handle it, Michael's parents in Illinois took in all four children for the remaining months of Laurie's deployment. Laurie says she came home to a "tough" situation for her family and that it took time and patience to restore a healthy family dynamic. Michael's orders to Fort Bragg never came through, and the family had to relocate to Georgia after Laurie returned home from war and retired from the military.

When it comes to staying in the service, access to childcare can be a decisive factor for military families, and especially dual-military families. A RAND study that talked to families with preschool-aged children in 2003 found that dual-military families were more likely to consider childcare a reason to separate from the military than single-parent families or families with only one spouse in the military.<sup>30</sup> "Mission first" is a credo that all service members and their families understand and appreciate, and it is a large part of why the American military is the finest in the world. But sometimes, that type of focus can place huge burdens on families, and in particular on dual-military families, like the Emmers.





## THE HIGH COST OF EDUCATION

The military lifestyle can create significant challenges for spouses who hope to earn a degree. It tends to take longer for military spouses to complete a degree than they planned – in fact, over 30 percent of military spouses take five years or more to complete a degree.<sup>31</sup> This is more than just a matter of time. The extended years of enrollment can greatly increase educational costs, frequent moves make it difficult for spouses to maintain continuous enrollment, and many spouses are ineligible for in-state tuition because they are not permanent residents of the states where they are stationed, which also drives up costs.<sup>32</sup>

The average annual out-of-state tuition at a public university is \$12,526. Tuition at private institutions can soar to over \$36,000 per year.<sup>33</sup> According to DoD research, the high cost of earning a degree is the primary reason why military spouses decide not to enroll in a degree program or participate in career training programs.<sup>34</sup> These high costs therefore limit their prospects in an increasingly competitive job market.

**THE HIGH COST OF EARNING A DEGREE IS THE PRIMARY REASON WHY MILITARY SPOUSES DECIDE NOT TO ENROLL IN A DEGREE PROGRAM OR PARTICIPATE IN CAREER TRAINING PROGRAMS.**

DoD's My Career Advancement Accounts (MyCAA) program was intended to help all military spouses with this challenge, but now only covers half of those who seek career assistance. The program, which was created in 2007 to assist all military spouses to advance their education, was shut down because of overwhelming demand. It was reinstated in 2010, but is now limited to junior enlisted and junior officer spouses earning associates'

degrees and licensures.<sup>35</sup> There are still more than 350,000 spouses who want help but are no longer covered by the program.<sup>36</sup> Spouses are also required to complete their training programs within three years – an extremely challenging task given the frequent moves and childcare demands associated with military life that disrupt the process of completing a degree.<sup>37</sup>

It's not all bad news, though. The 2008 Post-9/11 GI Bill and its 2010 upgrades, which IAVA worked hard to help pass, have significantly improved educational opportunities for military families. Veterans who have served since September 11, 2001, can now receive up to 36 months of tuition, which may be applied to any accredited institution, and includes undergraduate, graduate and vocational programs. Private universities that charge tuition exceeding the financial threshold can participate in the Yellow Ribbon GI Bill Program, which sees the government match any amount that the university provides to service members in financial assistance to meet the additional costs. Veterans on the GI Bill also receive a stipend for books and housing, which varies based on the cost of living where the institution is located.

One of the new benefits of the Post-9/11 GI Bill is the ability to transfer benefits to family members. Service members who served six years or more and reenlisted for an additional four years can transfer their benefits to their spouses and after ten years of service to their children.<sup>38</sup> This critical law offers military families a new path to higher education.





## THE HOUSING CRISIS AND FORECLOSURES AMONG MILITARY FAMILIES

Housing prices have fallen 33 percent around the country since 2006, leaving many Americans in financial turmoil.<sup>39</sup> The crisis has been particularly difficult for military families that already face unique challenges as homeowners.

When families own a home, it provides them with a sense of permanence and safety. It can be difficult for military families to own a home, however, when frequent moves are the norm. Just as they settle in and unpack their boxes, military families often begin planning their next move.

Despite the frequent moves, according to a 2010 survey of service members and their spouses, about 51 percent of military families own homes.<sup>40</sup> This rate is significantly lower than the 66.9 percent national homeownership rate.<sup>41</sup> Ninety-three percent of those in the military who own homes, however, have mortgages, compared to sixty-four percent of civilians.<sup>42</sup>

As a result, the economic downturn and housing crisis hit these military families particularly hard. More than 20,000 service members had their homes foreclosed on in 2010. Foreclosures in military zip codes increased 32 percent between 2008 and 2010.<sup>43</sup> They were already four times higher in military towns compared to the national average in 2008.<sup>44</sup> Families often must leave behind a home when they relocate, and they may have difficulty selling their homes due to the struggling housing market.<sup>45</sup> Many families must juggle multiple mortgages when they purchase a home in a new location before selling their previous home.

There are several pieces of legislation to help military families deal with these housing challenges. The Service Members' Civil Relief Act was enacted in 2003 to protect service members from loss of their homes for inability to pay their mortgage. It only covers a span of 90 days following active duty, however.

To provide further assistance, the Pentagon expanded the Homeowners Assistance Program (HAP) to help service members who must sell their homes when they move or deploy. The program is part of the American Recovery and Reinvestment Act and covers military families who were forced to move for duty-related reasons since 2006. The program grants priority to injured service members who must relocate for medical treatment and to service members who underwent permanent change of station moves between July 2006 and December 2009. It also prioritizes service members and civilian employees impacted by the 2005 Defense Base Realignment and Closure Act.<sup>46</sup> The HAP program is limited, however, to service members who purchased their homes prior to July 1, 2006. Anyone who bought a home after this date receives no assistance under the program.<sup>47</sup>

## FINANCIAL LITERACY

The 2010 Military Family Lifestyle Survey found that 18 percent of survey participants considered military pay and benefits a major issue. Among these respondents, about 84 percent reported that they face financial difficulty.<sup>48</sup>

The Financial Industry Regulatory Authority (FINRA) Financial Investor Education Foundation surveyed service members and military spouses about debt and financial literacy in 2010. It found that nearly 82 percent of these service members had \$10,000 or more in credit card debt, a mortgage, or a car loan. Around 27 percent of service members had more than \$10,000 in credit card debt, whereas only 16 percent of civilians have credit card debt exceeding that amount.<sup>49</sup>

Lack of good financial planning and readiness is a problem for many military families. According to FINRA, only half of respondents had an emergency savings fund. More than

one-third indicated that they had trouble paying monthly bills and over 20 percent reported borrowing outside of banks. Non-bank facilities, such as payday loan agencies, often charge extremely high interest rates and fees. These statistics are alarming because significant financial problems can lead to loss of security clearance and even discharge from the military, which further harm employment opportunities.<sup>50</sup>

The military culture itself plays a role in how financial loans and debt are handled by service members. Fear of embarrassment and adverse impact on career progression are major barriers that can deter military members and their families from seeking help before it is too late. Consequently, institutional advantages they have access to, like guidance from superiors, on-post financial counseling and traditional bank loans, are not being utilized to full effect.<sup>51</sup>

In combination with government efforts, nonprofits have increased financial education for military families. For example, the Better Business Bureau (BBB) Military Line has helped lead the effort to educate service members and improve financial literacy. Local BBB offices provide financial workshops on consumer protection and financial decision-making in partnership with the DoD Financial Readiness Campaign.<sup>52</sup> Additionally, the FINRA Foundation has organized forums on financial education directed specifically at service members across the country and overseas.<sup>53</sup>

## PREDATORY LENDING

Military families are too often targets of predatory lending. They are often inexperienced when it comes to financial planning and decision-making as 84 percent of service members are under the age of 25.<sup>54</sup> For many, a military paycheck is their first stable source of income. When they are stationed away from their families, they are faced with making serious financial decisions alone with little support or guidance. As a result, many service members and their families fall into debt and are forced to rely on alluring short-term fixes, like credit cards.

**THERE IS A MUCH GREATER DENSITY OF PAYDAY LENDERS PER CAPITA NEAR MILITARY BASES THAN OTHER AREAS.**

Non-bank loan agencies, such as payday loan companies, are aware that military families are vulnerable. They tend to locate near military installations; and there is a much greater density of payday lenders per capita near military bases than other areas. Lenders are also beginning to take advantage of the Internet to prey on service members.<sup>55</sup>

Non-bank loans are especially risky because the interest rates are excessively high. Predatory lenders give frequent extensions, even though they are fully aware that borrowers cannot pay. Despite all of this, military families are often lured into taking these loans because they believe they have no other options. Combined with high extension fees, the borrowers subsequently get stuck in a cycle of debt.<sup>56</sup>

Payday loan agencies are not the only ones to blame for military families' sometimes heavy loan burdens. States do not strictly regulate loans to individuals who are not their permanent residents. Since military families are usually stationed outside of their home states, high-interest loans to them are not regulated.<sup>57</sup>

Lawmakers used the Fiscal Year (FY) 2007 John Warner National Defense Authorization Act (NDAA) to address this serious issue. The NDAA targeted interest rates, which could reach as high as 780 percent.<sup>58</sup> The law made it illegal to exploit military families by charging rates





exceeding 36 percent APR, which is still quite high. Lenders who continue to take advantage of service members and families now face criminal charges for predatory lending behavior.<sup>59</sup> Despite these efforts, greater oversight and enforcement are needed since many states still do not strictly enforce lending behavior to non-residents. Additionally, statutory controls should be implemented to require full disclosure of loan costs.<sup>60</sup>

Since 2006, Congress has taken additional steps in the right direction. The payday loan industry has been a major target of recent legislation. The Dodd-Frank Wall Street and Consumer Protection Act of 2010 includes provisions that offer incentives to financial institutions that provide low-cost loans to borrowers. The goal is to increase competition with the payday lending industry so that consumers seek lower-risk loans from financial institutions rather than payday lending agencies. Institutions are eligible to receive incentives under the Dodd-Frank Act only if they provide financial literacy and educational opportunities to borrowers.<sup>61</sup>

The Dodd-Frank Act also created the Consumer Financial Protection Board (CFPB) to increase transparency in the lending process and prohibit hidden fees and costs associated with loans.<sup>62</sup> The CFPB has an Office of Service members Affairs (OSA), that is authorized to track complaints about predatory lending and improve financial protection for military families. Holly Petraeus, wife of General (Ret.) David Petraeus, was appointed head of the OSA. As former director of the BBB Military Line, she has a strong understanding of these issues. The OSA will lead efforts to protect the military community from abusive lending practices.

Despite improvements under the Dodd-Frank Act, the law failed to include exploitive lending practices for auto loans even though the Pentagon sought to protect military families specifically on this issue. Service members are still vulnerable to predatory lending from unethical car dealerships that tend to locate near military installations.<sup>63</sup>

## INADEQUATE BENEFITS FOR MILITARY FAMILIES

**SURVIVORS OF DECEASED SERVICE MEMBERS ARE AN IMPORTANT SUBSET OF THE MILITARY FAMILY POPULATION, AND BENEFITS ARE A MAJOR ISSUE FOR THESE LOVED ONES OF THE FALLEN.** When service members die in action or from service-related injuries, they leave behind spouses and children who endure severe emotional turmoil and grief. On top of their grief, they frequently face financial difficulties. The surviving spouse generally becomes the sole supporter for the family, and the VA benefits they do receive are often insufficient. At a time when family members must learn to cope with the devastating loss of a parent or spouse, they should not have to worry about whether the benefits they receive will be enough to support their families.

The greatest financial challenge for survivors is the SBP/DIC offset. The offset, also known as the “Widow/Widower’s Tax,” negatively impacted approximately 1,800 survivors whose service members died between 2001 and 2006.<sup>64</sup> Surviving spouses and children may be eligible to receive monthly payments from the DoD and the VA after a service member dies. To qualify for DoD benefits, the service member must have died either while on active duty or as a result of a service-related injury. The DoD’s Survivor Benefit Plan (SBP) provides compensation equal to 55 percent of the service member’s retirement.<sup>65</sup> SBP payments, however, are offset and reduced dollar for dollar by the VA’s Dependency Indemnity Compensation (DIC).<sup>66</sup> In some cases, the offset can almost completely eliminate SBP payments.<sup>67</sup> This is especially problematic among survivors of the lower-enlisted ranks.

The amount families receive for DIC is also problematic. Over half of survivors who receive DIC payments collect between 35 and 55 percent of the amount the service member had received from VA disability compensation. Survivors only receive about \$1,154 per month, whereas

before their deaths, the service members would have received an average of \$2,823 per month for disability compensation. There is also a wide disparity in payments, which can range from 19 to 100 percent of the previous disability payments. The DIC law does not specifically define a percentage, and the disparity often means that the benefits do not adequately replace the amount of compensation lost after a service member's death.<sup>68</sup> Survivors of senior officers, for example, can lose more than \$12,000 a year.<sup>69</sup>

The DoD also provides other support for these families. They are eligible to receive a tax-exempt death gratuity of \$100,000 in a lump sum, if their service member dies on active duty, in training or due to a service-related disability. Survivors also receive up to \$8,800 for burial expenses.<sup>70</sup>

Survivors of fallen service members also have access to insurance. A survivor may be eligible for up to \$400,000 under the Servicemembers' Group Life Insurance (SGLI).<sup>71</sup> Survivors may also be eligible for Family Servicemembers' Group Life Insurance (FSGLI) that provides a maximum of \$100,000 in insurance coverage for spouses and \$10,000 for dependent children.<sup>72</sup> The \$100,000 maximum is very limited, however. Premiums can also be very high and can increase every five years.<sup>73</sup> If the deceased service member sustained a traumatic brain injury and survived for a period of at least seven days following the injury, the survivor is also eligible for \$25,000 to \$100,000.<sup>74</sup>

## IAVA'S RECOMMENDATIONS

Congress has passed multiple laws to protect military families from predatory lending. Programs have also been established to help military spouses pursue educational opportunities. Yet, these efforts have only begun to address some of the financial problems military families encounter. More improvements are necessary to reduce high rates of unemployment and underemployment among military spouses and continued action is needed to prevent financial exploitation. IAVA offers the following recommendations to improve military families' economic and financial situation:

- Expand online learning opportunities and create greater flexibility for virtual and tele-work for military spouses so they can keep their jobs when they move.
- Allow for greater reciprocity for professional licenses across states.<sup>75</sup>
- Increase subsidies for childcare and improve quality of and access to childcare programs.
- Improve access to high-quality childcare services in civilian communities for Guardsmen and Reservists who live off base.
- Extend childcare services to cover weekends and after-hours.
- Grant tax credits to military spouses to pursue educational opportunities.
- Make military spouses eligible for in-state college tuition.
- Ease the transfer process for service members and their spouses who transfer between universities so they do not lose credits that they have already earned at other institutions.
- Expand grant and scholarship opportunities to service members and spouses.
- Create partnerships between the Departments of Defense and Labor for job training programs to help military spouses build skills and expand career opportunities.
- Extend mortgage protections under the Service Members' Civil Relief Act from ninety days to one year.
- Extend the Housing Assistance Program to service members who bought their homes between 2006 and 2008.
- Provide more accessible and clearer information about financial education opportunities to help military families make better financial decisions.



## IN PERSON: THE INMAN FAMILY



### **MARINE SERGEANT STEPHEN INMAN AND HIS WIFE BETHANY HAVE SACRIFICED PROUDLY FOR THEIR COUNTRY THROUGH STEPHEN'S THREE DEPLOYMENTS** –

two tours in Iraq and the most recent one to Afghanistan, with 1st Battalion, 8th Marines. A month before Stephen deployed to Afghanistan, the Inmans found out they were expecting a child. The couple thought Stephen might be able to return early to witness the birth of their first child, but unfortunately, deployment needs dictated otherwise. As a result, Bethany gave birth to their daughter, Khloe Rae, without Stephen at

her side; Stephen saw his daughter for the first time through an email photo. Though it had been the circumstances of their situation, and not a personal choice, Stephen still blamed himself for being away at war when Khloe was born. Meanwhile, Bethany dealt with all the labors of new parenthood by herself, dealing with bouts of depression, high stress and anxiety.

Thankfully, Stephen returned from Afghanistan safe and sound, and embraced fatherhood immediately. A month later, the Inmans learned their next tour of duty would bring them to Japan. Usually, service members are given six-months notice for such an assignment because of the lengthy process of moving to a foreign country and the heavy batch of medical screenings included in such a move. The Inmans were given only sixty days. They applied for a full extension citing their concern of caring for an infant daughter while also dealing with the many necessary arrangements, but the military was only able to give them two months of extended time.

The struggling housing market compounded the Inmans' difficulties and harmed the family's financial wellbeing. The Inmans were unable to sell their home in Jacksonville, North Carolina. To defray the costs of their mortgage, they scrambled to find someone to rent their house before they left for Japan. Money was getting tighter, and the combination of financial difficulties and Stephen's recurring deployments caused great stress and anxiety at home. Furthermore, because they were not allowed to ship an American car to Japan, they sold one of their vehicles at a significant loss. When they arrived at their new home, they were forced to live out of hotels and pay considerable out-of-pocket expenses while they got settled, but were only partially reimbursed for their move-related expenses.

The Inmans recently found out that Bethany is pregnant, and once again, Stephen will likely miss a significant portion of the pregnancy. With multiple training requirements and assignments over the next several months, he might also miss the birth of his second child. Once again, a small military family will be asked to bear the brunt of what should be a national effort.

# THE STRAINS OF THE DEPLOYMENT CYCLE

## MENTAL HEALTH INJURIES

Service members' mental health injuries can have devastating consequences for military families. Nearly 20 percent of OEF/OIF service members screened positive for probable Post-Traumatic Stress Disorder (PTSD) or depression, according to a 2008 study by RAND.<sup>76</sup> Another study at Stanford University in 2009 estimated that the rate for likely PTSD may be as high as 35 percent of OEF/OIF service members.<sup>77</sup>

PTSD can cause difficulties with marriage and parenting. PTSD is associated with increased anger and violence toward a spouse.<sup>78</sup> Service members with PTSD commit domestic violence acts more frequently than those without the disorder; a 2006 study of service members with PTSD who sought couples therapy found that 80 percent had committed a violent act at least once in the past year, which is six times higher than the general population.<sup>79</sup> As more and more troops return home with mental health injuries from the stress of combat, the impact on families is likely to get worse.

**THE INCREASE IN DIVORCE RATES CORRESPONDS WITH THE RISE IN OPERATIONAL TEMPO DURING OPERATIONS ENDURING AND IRAQI FREEDOM.**

Service members are not the only ones who suffer from mental health injuries – deployments can lead to mental health problems for spouses as well. A 2010 study of 250,626 military spouses, which examined the medical records of active duty wives between 2003 and 2006, found that 36.6 percent of respondents whose husbands were deployed had been diagnosed with at least one mental health disorder. The most frequent problems reported were anxiety, depression and

sleeping difficulties. Further, the longer a husband, wife or partner was deployed, the more severe these mental illnesses became. Wives whose spouse deployed 11 months or longer had a 24 percent higher rate of depression.<sup>80</sup> The stress of being a single parent during a partner's deployment, and the constant worry over the partner's wellbeing, can also contribute to these injuries.

Yet, the same negative stigma attached to mental health injuries among service members and veterans can deter spouses from seeking treatment. Many would like to seek help, but are afraid to do so because they fear that it could harm their partners' careers. The estimates for mental disorders among spouses are, therefore, likely higher than what data indicate.<sup>81</sup>

## WAR AND DIVORCE

Since the wars began, military families have faced an increased risk for divorce. Rising divorce rates among military families have been a concern in recent years due to the increased stress and demands of more frequent and longer deployments. The divorce rate among service members overall was 3.6 percent in 2009, an increase from 2.6 percent in 2001. The increase in divorce rates corresponds with the rise in operational tempo during Operations Enduring and Iraqi Freedom.<sup>82</sup> Fortunately, the rate stabilized in 2010; it is now almost the same as the 3.4 percent national divorce rate in 2009, the most recent year for National Center for Health Statistics data on divorce.<sup>83</sup>





Female service members, however, are feeling the weight of this problem. Their divorce rate is 7.7 percent, compared to 3 percent for male service members. The change in roles while the father is left at home as primary caregiver could be a reason for the higher divorce rates among military women.

Data from the Pentagon shows that divorce rates stabilized in 2010 after five consecutive years of increases. Programs such as the Army Strong Bonds that seek to improve communication and reduce marital conflict, may be responsible for curbing the rise in divorce rates.<sup>84</sup>

The estimates for the military divorce rate may be conservative, however, because more couples divorce in the years following service members' return from deployments. These estimates, therefore, may fail to reveal the true impact of war and long-term separation on families. The actual rate for failed marriages among military families is likely much higher than what is currently cited.<sup>85</sup> The stress that deployment inflicts on relationships can be extremely draining, and programs should continue to help military families deal with the pressures that can break apart marriages.

**THE DIVORCE RATE AMONG FEMALE SERVICE MEMBERS IS 7.7 PERCENT, COMPARED TO 3 PERCENT FOR MALE SERVICE MEMBERS.**

## **DOMESTIC VIOLENCE**

The prevalence of domestic violence in the military is difficult to measure. Numerous studies have been conducted and have found rates of domestic violence ranging from 13.5 to 58 percent among active duty service members and veterans.<sup>86</sup> High rates of domestic violence among military families have been a trend in recent years.<sup>87</sup> This includes violence among spouses, partners and other family members. In 2009, 8,223 domestic violence incidents were documented in the military. These numbers are likely low because only incidents reported through military clinical offices were included.<sup>88</sup> Moreover, many assessments of domestic violence offenders are conducted by civilian providers who may be unfamiliar with issues unique to military families or the military system.<sup>89</sup>

The severity of domestic violence incidents is of particular concern. A study of domestic violence among 20,000 soldiers found that the rate of moderate husband-to-wife violence was 13.1 percent among service members, compared to 10 percent among civilians. The rate of severe husband-to-wife violence was 4.4 percent among service members, whereas it was only 2 percent among the civilian population. The study also found that incidents of domestic violence become more severe the longer a partner is deployed.<sup>90</sup>

Despite this severity, several factors frequently prevent victims of domestic violence from reporting the incident or seeking help. Military spouses and partners are often isolated from extended family, leaving them vulnerable to abuse because they lack a support system. When incidents of domestic violence do occur, victims often do not report the abuse out of fear it could ruin their spouses' or partners' careers. According to a 2006 study of active duty women's preferences for military domestic violence policies, about 74 percent of those who had a history of abuse believed routine screening would put them at increased risk for further violence, and 77 percent thought mandatory reporting could negatively impact spouses' military careers in dual-military families.<sup>91</sup>



The DoD is aware that the problem of domestic abuse is too common among families in its ranks.<sup>92</sup> After a January 1999 episode of CBS's 60 Minutes scrutinized the military's ability to effectively address the issue, the National Defense Authorization Act for FY 2000 established a three-year task force to address domestic violence in the military.<sup>93</sup> The task force was created to review DoD's domestic violence programs and policies and make recommendations for improvement.<sup>94</sup> In its first three years, the task force made almost 200 recommendations to improve the safety of victims, accountability of offenders, coordination among support-service providers, and recording of data on cases of domestic violence.<sup>95</sup> In 2007, DoD released Instruction 6400.06 that outlined domestic abuse policies, identified and assigned responsibilities and integrated many of the recommendations of the task force.<sup>96</sup>

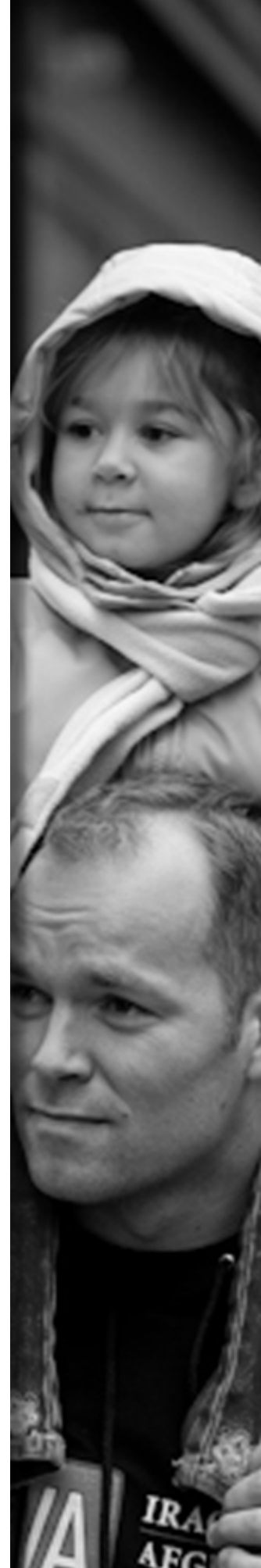
A 2010 Government Accountability Office (GAO) audit of DoD's progress in implementing the task force's recommendations discovered that several noteworthy discrepancies still existed, including the lack of both an oversight framework and a unified reporting system that will identify the scope of domestic violence in the military.<sup>97</sup> Currently, domestic violence incidents are recorded in two separate databases. Those reported to the Family Advocacy Program are recorded in the Family Advocacy Program's Central Registry and criminal incidents are tracked in the Defense Incident-Based Reporting System.<sup>98</sup> Efforts to combine and de-duplicate these two databases have failed, which means that there is no clear picture of domestic violence in the military.

## **SUBSTANCE ABUSE**

Another issue of serious concern to service members and their families is substance abuse. It is linked to an increased risk for violence.<sup>99</sup> About 5.8 percent of OEF/OIF veterans using VA health care between 2002 and 2011 were diagnosed with alcohol dependence.<sup>100</sup> This rate is likely just the tip of the iceberg, since it does not account for the half of OEF/OIF veterans not registered with the VA or those who are ineligible for VA services because they were other than honorably discharged.

Studies show that binge drinking among active duty members is a rising concern, as well. Data from a 2008 DoD survey of over 28,500 service members from all branches of the military showed that heavy alcohol use was more prevalent among service members between ages 18 and 35 than their civilian counterparts. About 20 percent of service members engaged in heavy drinking behavior in 2008, which is defined as the consumption of five or more drinks at least once per week. That showed little change from 2005 when the same survey reported that 19 percent engaged in heavy drinking. The study found that binge drinkers were more likely to drive after drinking and were less likely than others to be promoted.<sup>101</sup>

Additionally, illegal drug use among active duty service members increased from five percent in 2005 to twelve percent in 2008. The large change is likely attributed, though, to the inclusion of more questions about non-medical prescription drug use.<sup>102</sup> Substance abuse disorders among troops, however, rose 50 percent between 2005 and 2009 and hospitalizations more than doubled between 2003 and 2009.<sup>103</sup>



## TRICARE

**THE MILITARY PROVIDES SERVICE MEMBERS AND THEIR FAMILIES WITH HEALTHCARE BENEFITS THROUGH TRICARE, THE MILITARY'S HEALTHCARE PROGRAM.** Tricare has some major limitations. It is often difficult for military family beneficiaries to find providers who accept Tricare coverage. Some providers are unwilling to accept Tricare payments. National Guardsmen and Reservists in particular are not always aware of their Tricare benefits and those who are have added difficulties finding service providers that accept the program.

Additionally, the military healthcare system can be difficult for families to navigate. Many military families have trouble understanding their healthcare benefits and how to access them.<sup>104</sup> They also often have to go to civilian healthcare providers who are not familiar with problems specific to the military lifestyle.

## THE IMPACT OF DEPLOYMENT ON MILITARY CHILDREN'S MENTAL AND BEHAVIORAL HEALTH

Approximately 2 million children have parents who have deployed and more than 100,000 have parents currently deployed.<sup>105</sup> The number of children impacted by deployment has multiplied because of the increased operational tempo of the current wars. Military children are more likely to have emotional difficulties and the potential for mental health problems than children of civilians. Separation from a parent during a deployment can cause great distress, and the fear of losing a parent can be particularly traumatic. When a child loses the opportunity to communicate with a parent regularly, the separation can put a strain on their interpersonal relationship. Even after a parent returns home from war, the drastic changes that occur while the parent was away have lasting effects.

**UP TO ONE-THIRD OF CHILDREN BETWEEN THE AGES OF FIVE AND TWELVE WHO EXPERIENCED PARENTAL DEPLOYMENT HAD A HIGH LIKELIHOOD OF DEVELOPING SOCIAL AND PSYCHOLOGICAL PROBLEMS.**

Children face emotional challenges as a result of their parents' deployment, and longer deployments increase the severity of these problems.<sup>106</sup> For example, between October 2005 and September 2007, medical visits for mental and behavioral health increased by 11 percent for children between three and eight years old during deployments.<sup>107</sup> One 2009 study found that up to one-third of children between the ages of five and twelve who experienced parental deployment had a high likelihood of developing social and psychological problems.<sup>108</sup> Another 2010 study of military children found a 19 percent increase in behavioral disorders among military children with a deployed parent. Further, older children and children with a male parent deployed were more likely to have a behavioral disorder.<sup>109</sup>

Adolescents from military families face difficulties specific to their age group. A study found that behavioral changes are common among adolescents when a parent is deployed.<sup>110</sup> Changes in roles and responsibilities at home during parental deployment can interfere with their school performance and increase the likelihood of emotional problems, such as depression and anxiety.<sup>111</sup> Many of them play a greater role in caring for siblings while their parents are deployed. Taking on a parental role can increase maturity for these children, but it can also add stress and lead to problems with sleep and eating disorders. Some adolescents also conceal their emotions to avoid worrying other family members, who are dealing with their own deployment-related stresses.<sup>112</sup>

One of the most serious challenges is the loss of a daily relationship with the parent. During deployment, most stay in contact with their deployed parent on a weekly basis; however, research shows that maintaining frequent communication is vital for helping adolescents cope with the stress of separation.<sup>113</sup> They tend to cope better when the deployed parent discusses his or her job and expresses love and support. Research indicates that adolescents often ask their deployed parent for a personal account of daily life while deployed because they do not feel the media is covering the wars accurately. They also feel that the media adds to their fear by focusing on graphic imagery and violence.<sup>114</sup>

Social media can play an important role in bridging the gap between deployed service members and the children waiting for them at home. It allows deployed parents to more easily communicate with their children. Eighty-two percent of service members use email while deployed. And about fifty percent of service members use social media during a deployment. Facebook, Skype and instant messaging are popular online tools used by military families, though they still lag behind email in terms of sheer numbers using their platforms.<sup>115</sup>

Another challenge is that deployment may increase incidents of maltreatment among military children of all ages, including neglect, physical abuse and emotional abuse. Non-

deployed parents may feel additional pressure and stress to care for children on top of the emotional turmoil of family separation. This stress can increase the likelihood that a parent will either neglect or abuse a child.<sup>116</sup> A study using data from 2000 to 2003 showed that maltreatment of children from military families in Texas doubled during the year following 9/11, whereas rates of maltreatment remained the same for nonmilitary children in the same period. Prior to January 2003, rates

of child maltreatment in military families were lower than in the civilian population, and so the rise in rates corresponded with the increase in operational tempo and deployments.<sup>117</sup>

Long deployments can also complicate the readjustment process when a parent returns. After taking on a parental role, adolescents in particular may have trouble when their parents come home. Readjustment can be especially difficult if returning parents do not acknowledge their children's increased maturity and family contributions since they have been gone.<sup>118</sup> In turn, children may express anger at their deployed parent for leaving.<sup>119</sup> By the numbers, girls have greater difficulty than boys in readapting to the return of a deployed parent, as do older children.<sup>120</sup> It is not surprising that readjustment is more difficult as the length of separation increases — children may fear that their parents will not be the same when they return, and they could be afraid of the drastic changes that have taken place over the course of months or even years.

Unfortunately, there are barriers to military children receiving the mental health support they need to deal with all of these challenges. There is a lack of mental health providers inside and outside the military who understand the unique challenges facing military children and are trained specifically in how to treat children and adolescents. Access to care is also difficult because Tricare does not always cover treatment.<sup>121</sup> Complicating matters further, parents may not recognize symptoms of underlying behavioral problems and therefore not seek treatment in the early stages. The negative stigma attached to mental disorders may also deter parents from seeking treatment for their children.<sup>122</sup> Parents may fear that if they seek mental health services for their child, it could be embarrassing for the child and for themselves, harm their child's standing at school or interfere with their child's social relationships.

**ON AVERAGE, MILITARY CHILDREN TRANSFER BETWEEN SIX AND NINE TIMES DURING THEIR YEARS IN THE EDUCATION SYSTEM.**





## EDUCATIONAL DIFFICULTIES FOR MILITARY CHILDREN

The stresses of military life can be disruptive to military children's education. There are over 2 million children worldwide who have parents in the U.S. military. Of the 1.2 million children of active duty service members, 85 percent live in the United States. Sixty-three percent of these children are school age, and most attend public civilian schools.<sup>123</sup> Frequent moves can interfere with their learning progress and have negative social consequences. The emotional stress and the many changes that take place during their parents' deployment take a toll on military children. Their learning development and mental health can suffer as a result.

Frequent moves are one of the most disruptive features of military children's educational experiences. On average, military children transfer between six and nine times during their years in the education system.<sup>124</sup> Graduation requirements, course placements and criteria for special education status vary across states. This makes it very difficult for students to transfer schools because the states' requirements are so different. Military children would greatly benefit from a more uniform system that allows them to transfer easily when they move from state to state.

In addition to frequent moves, deployment can also negatively impact the learning process of military children. According to a 2011 study by RAND, the cumulative length of deployment is more strongly related to achievement problems than the number of deployments. Students with a parent deployed longer than 19 months cumulatively have lower test scores than students who had a parent deployed less than 19 months or did not have a parent deploy at all. Deployment can also increase stresses and responsibilities at home that can have a negative impact on students' academic performance.<sup>125</sup>

Teachers and school administrators often do not understand the unique challenges facing the military children who represent a small minority in most schools. The behavioral and mental problems that can result from the stress on military children may cause disciplinary issues in the classroom. These problems can also weaken military children's academic performance. Teachers may be unaware that the causes of these problems could be related to the emotional difficulty of having a parent deployed, moving frequently and other stress from the military lifestyle. Even when teachers are aware, they may not adequately understand how to deal with the specific problems that affect military children. Military children could benefit from teachers being trained to appreciate the unique challenges and obstacles of a military lifestyle.

Disruptions to military children's learning development can have negative long-term consequences. By falling behind in school, military children face an uphill battle as they struggle to catch up in later years. Combined with the emotional stress military children encounter during separation from their parent and fear for their safety, the turmoil they undergo in school can make their lives even more difficult. Steps should be taken to improve the educational experiences for military children and ensure that they are not disadvantaged because they are members of military families.

## FEDERAL GOVERNMENT EFFORTS TO IMPROVE EDUCATION FOR MILITARY FAMILIES

The federal government has put in place a variety of programs to support the education of military children that are implemented by the Departments of Defense and Education and in the different branches. In an effort to improve collaboration, the Departments of Defense and Education have created a partnership that has established initiatives to support military children and provide high-quality education for families.<sup>126</sup> Under the partnership, the services have implemented programs that help military children develop academic and management skills, as well as build resilience among military children.<sup>127</sup>

In addition, DoD and the Council of State Legislatures created the Interstate Compact on Educational Opportunity for Military Children in 2008. The compact is a key agreement that makes it easier for military children to transfer schools when they must relocate. It makes school requirements more uniform across states and school districts. As of 2011, 35 states have enacted the compact to make the transfer process less troublesome for military families.<sup>128</sup>

DoD also has expanded the Military Family Life Consultant program. The program supports 297 local education agencies and provides non-medical counseling to students, parents and school staff on issues affecting military children. The Department of Defense Educational Activity, which supervises overseas schools on military bases, also created the Educational Partnership Program to provide information and improve understanding about the unique needs of military children. The program provided \$38 million in 2010 to 32 school districts near installations, and serves over 37,000 military children.<sup>129</sup>

## IAVA'S RECOMMENDATIONS

The stress of the military lifestyle, especially during times when a family member is deployed, impacts every member of military families. Deployment not only increases the likelihood of mental health injuries among service members, but the impact of the deployment is so significant that it affects the mental and behavioral health of spouses and children. The military lifestyle can also impede children's learning development. Programs have been implemented to improve treatment for problems that affect military families, such as substance abuse, mental illness, domestic violence, divorce and child maltreatment. But, much help is still needed to fix the problems at hand. IAVA offers the following recommendations to improve the wellbeing of military families:

- Raise further awareness of PTSD and other mental disorders among service members and their families and reduce the negative stigma of mental health treatment.
- Increase accountability for domestic violence offenses within DoD and the civilian criminal justice system and ensure offenders with mental health issues receive needed treatment.
- Improve coordination between the military and civilian systems to prevent and respond to domestic violence.
- Improve data collection on incidents of domestic violence within DoD.
- Ensure that DoD's domestic abuse policies are implemented and institutionalized at all levels of the military.
- Improve training for mental health service providers to effectively diagnose and treat mental and behavioral problems among military children in the early stages of their disorders.
- Educate teachers and school administrators on the unique challenges that military children face so they better understand these children's specific needs.
- Encourage all states to join the Interstate Compact that makes graduation requirements more uniform to allow military children to transfer between schools easily when they move from state to state.
- Establish oversight of programs currently in place to aid military children in civilian schools.





## SUPPORTING AMERICA'S UNSUNG HEROES

Just like their service members, military families have stood strong through two of the longest conflicts in our nation's history. The challenges for these families continue long after service members return from active duty. Families face the stresses and anxiety of staying behind during deployments. The injuries service members incur during combat can have a lasting impact on their own wellbeing and that of their families. Financial hardships and high unemployment rates among Iraq and Afghanistan veterans and military spouses are likely to remain an issue for some time, since the economy has yet to produce the jobs needed for the millions of unemployed in the United States. As more and more troops return from war with PTSD, depression and other mental and physical disorders, the stress and demand on families is likely to increase. Moreover, military children will continue to suffer from increased rates of anxiety, depression and other mental and behavioral problems that arise as a result of parental deployment, death of a military parent and the challenges of reintegration.

A core part of IAVA's mission is to support the families who have borne the brunt of the wars in Iraq and Afghanistan. As the wars wind down and public attention shifts to domestic concerns, it is essential that we not forget the sacrifices these families have made and ensure that their service is honored.

On January 24, 2011, Deborah Mullen, the wife of then Chairman of the Joint Chiefs of Staff Admiral Mike Mullen said "The nature of war changes, weapons get smarter, tactics get sharper, breakthrough medical advances save more and more lives, but the stress and anxiety felt by those who are left behind never changes." She added: "Building resilient families from the beginning of their military life hopefully will provide an underpinning of strength that can carry them through the most difficult of times. We need to listen to our families, to better understand their needs, and their special challenges. ... We must do more to recognize them, to adapt to them, and for them, and help them through these, 'hardest of all trials.'"<sup>130</sup> It will be crucial in the years to come to provide support for America's unsung heroes, the families of service members and veterans.

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**MATT GALLAGHER** is the Senior Writing Manager at IAVA. Matt is a former Army Captain who left service in 2009. He spent 15 months in Iraq with the 25th Infantry Division as a cavalry scout platoon leader and a targeting officer, and was awarded the Combat Action Badge. His war memoir *Kaboom: Embracing the Suck in a Savage Little War* was published in April 2010 by Da Capo Press. He's also written for *The New York Times*, *The Huffington Post*, and AOL News. Matt graduated Wake Forest University in 2005 with a BA in History, and is pursuing his Masters in Creative Writing at Columbia University.

## RECOMMENDED READING

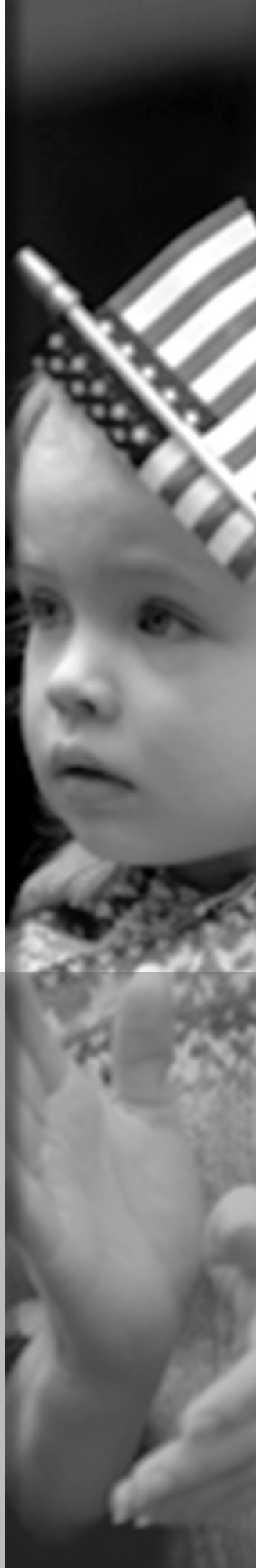
For more information about the mental health effects of war, please see the IAVA Issue Report: "Invisible Wounds: Psychological and Neurological Injuries Confront a New Generation of Veterans." All IAVA Issue Reports are available at [www.iava.org/reports](http://www.iava.org/reports).

You can also learn more about the unique issues facing military families from the following sources:

- Vanessa Williamson, "Supporting Our Troops, Veterans, and Their Families: Lessons Learned and Future Opportunities for Philanthropy," A Report on the Iraq Afghanistan Deployment Impact Fund (IADIF) of the California Community Foundation, November 2009: [http://www.calfund.org/pub\\_documents/CCFIADIFfullreport.pdf](http://www.calfund.org/pub_documents/CCFIADIFfullreport.pdf).
- Vivian Greentree, Karen Rudiscelli, Shana Johnson, and Leah Dagher, "2010 Military Family Lifestyle Survey. Comprehensive Report: Sharing the Pride of Service," Blue Star Families. <http://bluestarfam.s3.amazonaws.com/42/af/8/569/2010surveyfindings.pdf>.
- Nelson Lim and David Schulker, "Measuring Underemployment among Military Spouses," RAND, 2010.
- Chandra, Anita, Sandraluz Lara-Cinisomo, Lisa H. Jaycox, Terri Tanielian, Bing Han, Rachel M. Burns and Teague Ruder. "Views from the Homefront: The Experiences of Youth and Spouses from Military Families," RAND, 2011. [http://www.rand.org/pubs/technical\\_reports/TR913](http://www.rand.org/pubs/technical_reports/TR913).

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# RESOURCES FOR MILITARY FAMILIES

There are many resources available to military families to deal with the challenges they face. Below are some notable non-profit organizations that support military families as well as federal government resources. There are many more state and local nonprofit organizations and government agencies that also provide assistance to military families.

## GENERAL:

### BLUE STAR FAMILIES

<http://www.bluestarfam.org/>

Blue Star Families is “committed to supporting one another through the unique challenges of military service and asking the larger civilian population to help as well, connecting military families regardless of rank, branch of service or physical location, and empowering military family members to create the best personal and family life possible for themselves.”

### NATIONAL MILITARY FAMILIES ASSOCIATION (NMFA)

<http://www.militaryfamily.org/>

NMFA’s mission is “To fight for benefits and programs that strengthen and protect uniformed services families and reflect the Nation’s respect for their Service.”

## SURVIVORS:

### GOLD STAR WIVES OF AMERICA (GSW)

<http://www.goldstarwives.org/>

“The primary mission of GSW is to provide service, support and friendship to the widows and widowers of military personnel who died on active duty or as the result of a service connected cause.”

### TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS)

<http://www.taps.org/>

TAPS mission is “Caring for the families of the fallen...TAPS is the 24/7 tragedy assistance resource for ANYONE who has suffered the loss of a military loved one, regardless of the relationship to the deceased or the circumstance of the death.”

## EDUCATION

### NEWGIBILL.ORG

<http://newgibill.org/>

IAVA’s NewGIBill.org provides veterans, service members and their families with information about their New GI Bill benefits, including a benefit calculator, updates and answers to frequently asked questions.

## INTIMATE PARTNER VIOLENCE:

### BATTERED WOMEN’S JUSTICE PROJECT’S MILITARY ADVOCACY RESOURCE NETWORK

<http://www.bwjp.org/military.aspx>

“The Military Advocacy Resource Network is a project funded by the Office on Violence Against Women (OVW) to provide technical assistance, resources, and support for all advocates, military and civilian, who serve military and veteran families and work with victims of domestic violence/sexual assault/stalking and dating violence perpetrated by military personnel or veterans.”

### NATIONAL CENTER ON DOMESTIC AND SEXUAL VIOLENCE

<http://www.ncdsv.org/>

“The National Center on Domestic and Sexual Violence (NCDSV) designs, provides, and customizes training and consultation, influences policy, promotes collaboration and enhances diversity with the goal of ending domestic and sexual violence.”

## FEDERAL GOVERNMENT RESOURCES

### MILITARY ONESOURCE

<http://www.militaryonesource.com/MOS.aspx>

“Education, relocation, parenting, stress - you name it - Military OneSource is here to help you with just about any need. Available by phone or online, our free service is provided by the Department of Defense for active-duty, Guard, and Reserve service members and their families. The service is completely private and confidential, with few exceptions.”

### VA CAREGIVER SUPPORT PROGRAM

<http://www.caregiver.va.gov/index.asp>

VA connects caregivers of wounded veterans to support through its website and Caregiver Support Line (1-855-260-3274).



## VA EDUCATIONAL RESOURCES

[http://www.gbill.va.gov/benefits/other\\_programs/index.html](http://www.gbill.va.gov/benefits/other_programs/index.html)

VA offers information about the different benefits available to spouses and children of service members, including the Marine Gunnery Sergeant John David Fry Scholarship, an education benefit open to the children of service members who died in the line of duty since September 11, 2001.

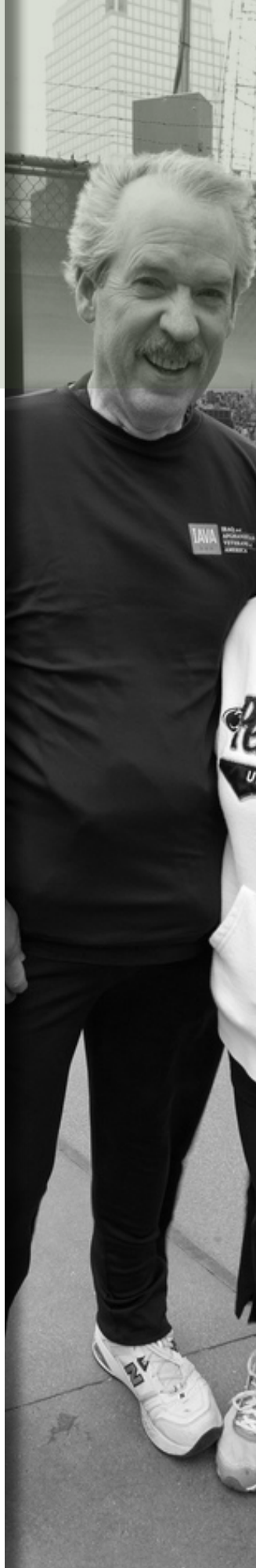
## VETERANS CRISIS LINE (1-800-273-8255, PRESS 1)

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The Crisis Line, mandated by the Joshua Omgig Veteran Suicide Prevention Act of 2007, provides immediate support to veterans, service members and their families.

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