Overview of Challenges Facing Military Families

America must understand that when we deploy a service member, the entire family goes along for the ride. Military families are spread out all over the United States in communities large and small. They are strong, resilient, and serve their countries just as their service member. In the past few years, a significant amount of time, money and energy has been spent to build support infrastructure, both governmental and non-governmental, for this community. What has not been done yet, however, is a comprehensive assessment of which programs work and which do not. Right now, just like the newest generation of veterans, military families can feel overwhelmed trying to navigate these systems and figure out what they need, what they are eligible for and how to get it. Below is a brief overview of some of the key issues facing our nation’s military families.

I. Employment:

Military families, caregivers and survivors all face significant employment challenges. Military spouses need portable jobs, skills and certifications.

- Approximately one-third of active duty military families are relocated each year, meaning that the average military family relocates once every two to three years.\(^1\) Spouses need to adjust their employment situation every time their family is relocated.
- According to a RAND study, military wives are significantly more likely to experience underemployment than their civilian peers.\(^{ii}\) “Sixty-one percent of civilian wives in the labor force,” according to the report, “are adequately full-time employed, compared with 19 percent of military wives.”\(^{iii}\)

Portable careers require both education and support from the private sector.

- Military Spouse Career Advancement Accounts gives qualified military spouses up to $6,000 in tuition assistance to help them pursue portable careers. The program was so popular, however, that it was cut and then reinstated only for spouses of enlisted, junior non-commissioned officers and junior officers.
- The Army has also developed the Army Spouse Employment Partnership in coordination with the private sector to help military spouses keep their jobs with partner employers when they are relocated.

Caregivers often give up their jobs and benefits to care for their service members. They are still waiting on the regulation of the Caregivers and Veterans Omnibus Health Services Act of 2010 (S. 1963) for stipends to help support them.

- According to the Center for Naval Analysis, approximately three out of every four caregivers have been forced to quit their jobs or take a leave of absence to address the
medical needs of a wounded service member, 11 percent had to relocate, and a third had to make alternative childcare arrangements.\textsuperscript{iv}

- More than a third of caregivers had unmet financial obligations, and 41 percent faced new financial responsibilities.\textsuperscript{v}

- A 2010 National Alliance for Caregiving study found that 62 percent of veteran caregivers reduced their job hours and half quit their jobs or opted for early retirement; whereas less than 10 percent of caregivers nationally reported these same actions.\textsuperscript{vi}

- Moreover, half of veteran caregivers reported a high degree of financial hardship, compared to 13 percent nationally.

For many military survivors, the death of a loved one creates an extremely difficult financial situation. The surviving spouse often becomes the sole provider for his or her family after such a loss.

- It is critical to ensure that survivors have the skills, training and opportunities to become the sole breadwinners for their families.

\textbf{II. Housing and Predatory Lending:}

Young active-duty military families are also more likely to be targeted by predatory lending, which can result in substantial debt. According to the DOD, predatory lenders tend to target young, financially inexperienced borrowers with bank accounts and steady paychecks. Loans are often made to young service members based on access to checks, bank accounts and guaranteed income, but not on the ability of the service member to repay loans without experiencing future financial difficulty.\textsuperscript{vii}

- In early 2008, foreclosure rates in military towns increased at four times the national average, in part because lenders selling subprime mortgages had targeted military families.\textsuperscript{viii} The foreclosure rates in military towns increased another 32\% between 2008 and 2010.\textsuperscript{ix}

- Active duty service members are also three times more likely than civilians to take out “payday loans,” or short-term, low-dollar loans with extremely high interest rates.\textsuperscript{x} They are popular within the military community and easily available due to the high concentration of lenders around military bases. As many as one in five active-duty service members have used payday loans, at a cost of $80 million to military families in fees every year.\textsuperscript{xi}

- The Dodd-Frank Wall Street Reform and Consumer Protection Act that created the Consumer Financial Protection Bureau now regulates pay-day loans. Unfortunately, car dealers, who are some of the worst offenders when it comes to predatory lending, were not covered in the new law. During the debate on the bill, the Pentagon urged Congress to include car dealers, who are often found in large numbers around military installations.\textsuperscript{xii} But, the final legislation exempted car dealers from any of the bureau’s rules and regulations.\textsuperscript{xiii}
III. Mental Health

i. Divorce

Military divorce rates stabilized in 2010 after trending upward for five years. It is not clear yet whether this one-year stabilization will continue or not. In the past few years, female service members have borne the brunt of the rising military divorce rate.

- In 2009, divorce rates reached 3.6 percent for active-duty couples and 2.8 for Reservists, a full percentage point higher than they were in 2001.
- As of 2010, marriages of female enlisted troops were failing at almost 3 times the rate of male service members—9.7 percent versus 3.3 percent respectively.
- Between 2005 and 2008, Army women saw an increase in their divorce rate of 2 percent, compared to 0.1 percent for men.
- In the Marines, the divorce rate for women in 2009 was 7.7 percent, compared to 3 percent for men.

ii. Domestic Violence:

Many domestic violence incidents among military and veteran families go unreported and untreated.

- Military spouses may not report the abuse due to fear that it will negatively impact the service member’s career.
- According to a 2009 CBS investigative report, approximately 25,000 spouses and partners had been abused and almost 90 have died from domestic violence in the past decade.
- A task force was established by the FY 2000 National Defense Authorization Act to review DOD’s domestic violence programs and policies and make recommendations for improvement within DOD.
- A 2010 GAO study found that the task force’s recommendations were still not implemented in full. Several noteworthy discrepancies include the lack of both information on commander’s actions and a unified reporting system that will identify the scope of domestic violence in the military.
- PTSD and depression in veterans have been found to be coupled with domestic violence at a startling rate compared to the general population.
- The VA reports that male veterans with PTSD are two to three times more likely to engage in intimate partner violence, compared to male veterans who do not have PTSD. According to one study, however, this probability rate could be as much as six times higher than the general population.
- The study also discovered that 81 percent of veterans from each category—depression and PTSD—have engaged in at least one violent act against their significant other in the past year. Even more alarmingly, the study discovered almost half of PTSD participants had performed one severe act of violence in the last year—a rate 14 times higher than the general population.
Studies have also found that deployments may lead to an increase in the rates of child abuse in military families.\textsuperscript{xxv}

### iii. Respite Care:

Caregivers have additional mental health needs, particularly when it comes to respite. They often work 24 hours a day, seven days a week, without a break. They give up their lives to take care of their service members, and giving care can be emotionally and physically taxing. They need respite care, or short-term assistance, that allows a full-time caregiver a break or rest.

- Caregivers experience chronic health conditions at twice the rate of non-caregivers and are more likely to develop symptoms of depression and anxiety.\textsuperscript{xxvi}
- According to a November 2010 \textit{National Alliance for Caregiving} study, 88 percent of veteran caregivers reported increased stress or anxiety.\textsuperscript{xxvii}
- The Caregivers Omnibus of 2010 will provide 30 days of respite care a year for primary caregivers once it is implemented.

### iv. Bereavement:

As of January 2011, more than 5,800 Americans have made the ultimate sacrifice in Iraq and Afghanistan.\textsuperscript{xxviii} Each service member killed in action leaves behind a family that shares this sacrifice and bears the loss for a lifetime.

- The Tragedy Assistance Program for Survivors (TAPS), a non-profit organization headed by Bonnie Carroll, herself a Gold Star Wife, leads the way in assisting military families with bereavement issues.

\begin{itemize}
\item Returning Home From Iraq and Afghanistan: Preliminary Assessment of Readjustment Needs of Veterans, Service Members, and Their Families, Committee on the Initial Assessment of Readjustment Needs of Military Personnel, Veterans, and Their Families; Board on the Health of Selected Populations; Institute of Medicine, 2010, p. 73: http://www.nasbhc.org/att/cf/7BC9949F2-2761-42FB-BC7A-CEE1E5C701D9%7D/READJUSTMENT%20NEEDS.PDF
\item Ibid. p. 20.
\item Ibid., p.2
\item Howley, Kathleen M. "Foreclosures in Military Towns Surge at Four Times U.S. Rate." Bloomberg, May 27, 2008. Web. June 30, 2010. <http://www.bloomberg.com/apps/news?pid=newsarchive&refer=home&sid=awj2TMDlnwsU>. Currently, there is no research on how many of the foreclosed homes in military towns are owned by troops or veterans. However, military families are certainly feeling the crunch. For those who live near military bases, even if their home is not threatened by foreclosure, home values are dropping because of the glut of foreclosed homes on the market. In addition, service members and veteran who are renters are at risk of losing their homes (and often their deposit) if their landlord defaults.
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xxi Ibid.


xxv Ibid.

