

Military Families Issues: A Guide for Policymakers in the Trump Era and Beyond

The issues that affect military families—active duty, veteran, Reserve, and National Guard alike—aren't all that different from the ones that affect every American family. We want well-paying jobs, affordable healthcare and childcare, a quality education for our children so they have the opportunity to succeed, and policies that put consumers and the middle class first. We want our votes to count, and to be easier to cast. We know our diversity is our strength, because we've seen it firsthand in our military. And we want decisionmakers who support strong diplomacy and treat war as a last resort.

Basic American values like equality and fairness are personal to military families, because our loved ones volunteered to defend them.

This Guide doesn't cover all of the traditional priorities of military family advocates, with whom we stand shoulder-to-shoulder in supporting robust benefits for military families. Instead, it lays out a progressive yet pragmatic military families agenda for policymakers, organized around six core values: economic fairness, access to democracy, equality, affordable healthcare, responsible foreign policy, and affordable quality education.

ECONOMIC FAIRNESS

Despite the moderate pay increases active duty service members have received for decades, cuts to social welfare programs to pay for tax cuts for corporations and the wealthiest Americans have meant cuts to programs that military families often depend on. Recent efforts to weaken protections against predatory lenders can make it even harder for military families to get ahead. To ensure economic fairness and opportunity for military families, our priorities include:

- **Protecting the Social Safety Net**

Tens of thousands of military families rely on programs like WIC and SNAP to help feed their families. We oppose cuts to these programs or changes in eligibility requirements that would increase food insecurity among military families. And we support legislation like the bipartisan Military Hunger Prevention Act, which would create a basic needs allowance for low-income military families facing food insecurity.

- **More Opportunities for Military Spouse Employment**

Military spouses are chronically unemployed or underemployed due to frequent moves and licensing requirements that vary from state to state. Full implementation of the Military Spouse Employment Act of 2018, further streamlining federal hiring for military spouses, allowing reciprocal professional licensing at the state level, and continuing the federal reimbursement for professional licensing fees incurred due to moves will make job searches easier for military spouses—improving financial security, retention, and readiness in the process.

- **Protecting Military Families Against Predatory Lenders**

Laws like the Servicemembers Civil Relief Act and Military Lending Act protect military families against predatory lenders and unfair consumer practices. The Consumer Financial Protection Bureau has returned millions of dollars to military families victimized by abusive and unlawful lending, but the Trump administration has stopped the Bureau’s Military Lending Act enforcement. We want more enforcement and stronger protections against predatory lenders—not less.

PREDATORY LENDING AND MILITARY FAMILIES

Payday lenders locate around military bases in significantly greater numbers than in other areas, situating themselves “in close proximity to the front gates of military installations” and treating military families as a “market of choice.”

— Department of Defense, Report on Predatory Lending Practices Directed at Members of the Armed Forces & Their Dependents

- **Protecting Military Families from Predatory For-Profit Colleges**

For-profit colleges with little educational value often prey on veterans, thanks to a loophole that allows them to count GI Bill education benefits as privately raised—circumventing the requirement that they collect at least 10 percent of revenue from sources other than federal student aid. We support legislation closing the so-called “90/10” loophole, which would remove the incentive for these schools to target veterans. We also support legislation to combat deceptive recruiting and other predatory practices targeting veterans and military-connected students, such as the Protect the GI Bill Act.

- **Safe, Affordable Childcare**

Like most American parents, military families struggle with the lack of affordable childcare: finding childcare is one of the biggest challenges military families face when moving to a new location, and the lack of affordable options can prevent military spouses from pursuing employment or educational

opportunities. Recent cuts to military daycare centers to pay for the Trump administration's border wall compound the problem. Increasing capacity at military childcare facilities—and ensuring that subsidies remain available to offset the cost of civilian childcare facilities—will provide economic stability for military families and help military spouses get to work. So will providing more flexible subsidized childcare options, including expanded hours for parents with a non-traditional work schedule and eligibility for parents who work part-time.

- **Military Family Benefit Security**

Changes to TRICARE coverage, GI Bill benefit transfers, and retirement options make it more difficult for active duty military families to plan for their future. Benefits promised to and earned by today's active duty families should be there for them when they retire. Among other things, the Defense Health Agency's planned consolidation of military healthcare services must be done deliberately—and in a way that minimizes impacts on military family members.

EQUALITY

Military families look like America: We represent every race, religion, gender, sexual orientation, and region of the country.

Racial and ethnic minorities now account for over 40 percent of active duty service members, and active duty family members are similarly diverse. All military families have the right to equal treatment and opportunity under the law, regardless of race, gender, religion, national origin, sexual orientation, or gender identity. That's why we support:

- **Renaming Bases Named After Confederate Soldiers**

American military bases should not be named after soldiers who fought for the Confederacy and against the United States. Keeping outdated Confederate names on military installations dishonors servicemembers who pass daily through the gates of bases named after men who fought on the side of slavery. It's time to rename these bases for men and women who sided with America and reflect the diversity of the country they served.

- **Protecting Immigrant Service Members and Their Families**

Immigrants have served in the military since our nation's founding, and immigrant service members, veterans, and their families should not be discharged or removed on the basis of their nationality. We support a permanent solution to the Deferred Action for Childhood Arrivals program that would allow children who grew up in America the opportunity to stay and serve the country they love. We also support legislation like the Military Family Parole in Place Act and the Immigrant Gold Star and Military Families Act, which protect spouses of active duty service members from being deported.

- **The Right of All Able-Bodied Individuals to Serve**

We believe all able-bodied, eligible adults should be able to serve in the military irrespective of their sexual orientation or gender identification. That's why we stand against President Trump's discriminatory ban on transgender Americans from serving openly in the military.

ACCESS TO DEMOCRACY

Voting is the most fundamental of American rights, but it can be difficult to exercise for active duty military families, who move an average of every 2 to 3 years. We support measures that make it easier for military families to vote, and oppose those that create barriers to military family voting. We also believe that all Americans should be able to vote by mail, just like military families have done for decades. We:

- **Support No-Excuse Mail Voting—and Oppose USPS Cuts**

Military families know that that mail voting is convenient, secure, and enfranchises voters who can't otherwise make it to the polls in person—we've been doing it for decades. Although some states allow mail voting by all citizens no matter the reason, more than a dozen require a valid excuse to vote by mail. Congress and the states should ensure that all Americans can vote by mail without an excuse, particularly during the covid-19 pandemic. Congress should also give the US Postal Service the resources it needs to process mail ballots in time for them to be counted.

- **Oppose Voter ID Proposals and Other Barriers to Voting**

Voter ID and proof-of-address requirements can make it difficult for military families new to an area to produce the necessary documentation to vote, and these burdens can disenfranchise military and civilian voters alike.

- **Oppose Purges of “Inactive” Voters from Local Voter Rolls**

Military voters who may have been stationed overseas or deployed can easily miss a prior election due to lack of absentee ballot request information or reliable communication. Regular purges of the voter rolls can cause these voters to be turned away from the polls once they return home.

- **Support Same-Day and Automatic Registration**

Simplifying voting registration means military families have one less thing to deal with each time they move to a new state where they'd like to register. That's why we support state legislation implementing same-day registration, as well as automatic voter registration (so long as military families can opt out of automatic registration if they choose to keep their registration in a prior state of residence).

AFFORDABLE, ACCESSIBLE HEALTHCARE

Healthcare is a basic human right, for military families and all Americans. Active duty military families are fortunate to have access to lower-cost coverage than many Americans, but we need to address rising costs and coverage gaps—and make sure that military family members who aren't active duty have access to quality, affordable healthcare too. Our priorities include:

- **Protecting the Affordable Care Act**

More than 400,000 veterans gained healthcare coverage in the first two years following the Affordable Care Act—with the number of uninsured veteran family members falling, too. To deliver on the ACA's promise, we support expanding Medicaid to cover more Americans and more veterans and their families. And we oppose efforts to cut funding from the Medicaid expansion, or to otherwise weaken or repeal the ACA.

Uninsurance rates among non-elderly veterans fell by nearly 40 percent in the first two years of the ACA, with a similar drop in uninsured veteran spouses and children.

— Urban Institute, Veterans Saw Broad Coverage Gains Between 2013 and 2015 (April 2017)

- **Women's Healthcare**

Contraception is preventive healthcare, and contraceptive access promotes women's advancement, reduces unintended pregnancy, and enhances military readiness. Military family members and other non-active duty TRICARE beneficiaries should have the same access to contraception without cost-sharing as active duty servicemembers, and that the ACA provides to civilians with private health plans. We support the Access to Contraception for Women Servicemembers and Dependents Act, which would provide contraceptive coverage parity, enhance the military's family planning programs, and make emergency contraception more readily available to survivors of sexual assault.

- **Maintaining Low Out-of-Pocket TRICARE Costs**

Recent increases in TRICARE co-pays and plan changes have imposed an increased financial burden on military families, and poor communication about these changes—along with poorly planned transitions between carriers—have placed additional stress on families who already need to change healthcare providers with every move. Elected officials should commit to keeping out-of-pocket TRICARE costs affordable, and ensure that any future changes are communicated clearly and well in advance.

- **Minimizing the Impact of Military Healthcare Consolidation**

The planned merger of health services under the Defense Health Agency must be done deliberately to minimize impacts on military families. While we recognize the need to prioritize the health needs of active duty service members seen at Military Treatment Facilities (MTFs), moving an initial 200,000 military family members from MTFs to civilian Tricare providers will increase the financial burden on those families – and could strain local provider networks, particularly as the health care system recovers from the covid-19 crisis.

RESPONSIBLE USE OF THE MILITARY

We take casual threats to wage war against foreign adversaries personally, because they don't just make us weaker and less safe—they also put our loved ones in harm's way. So do irresponsible uses of the military at home, where the military should never be politicized or turned against fellow citizens by our civilian leadership. We support:

- **Responsible Foreign Policy**

Our foreign policy should prioritize diplomacy over conflict. To ensure that war is a last resort—and to help end the forever wars—we support a new congressional authorization for the use of military force. We also support fully funding the State Department, USAID, and other development agencies, because the responsible use of force depends on strong diplomacy.

- **Respect for the Rule of Law**

An apolitical military is a cornerstone of the rule of law. The Trump administration has inappropriately politicized the military on a number of occasions, ranging from overtly political speeches by Trump at overseas military installations to attempts to hide the name of the USS John S. McCain so Trump wouldn't see it. Worst of all, the administration deployed National Guard troops against peaceful protestors in Lafayette Square in order to secure a politicized photo op for Trump. This abuse of authority undermines the rule of law and risks pitting our National Guard against the communities they're sworn to protect. Our elected leaders should respect the rule of law by ensuring that the military remains apolitical.

AFFORDABLE QUALITY EDUCATION

Military kids spend their childhoods on the move, can face frequent separation from their active duty parents, and often grow up without extended family nearby. Military children often grow up to be strong, resilient adults, but we need to make sure they have the tools they need to succeed. That's why we're fighting to:

- **Oppose Military School Cuts to Pay for Trump's Border Wall**

Military kids deserve the same opportunities as their civilian peers, no matter where they are. Unfortunately, the diversion of funding from military projects to pay for President Trump's border wall has hurt military kids who are facing overcrowded or otherwise substandard schools.

When President Trump took \$7.4 billion in military construction funds to pay for his border wall, it meant that students at Fort Campbell in Kentucky won't get a new middle school and parents at Andrews Air Force Base in Maryland won't get a much-needed daycare center.

— *Trump Has a Wall to Build, so Military Kids Will Wait for Better Day Care and Schools*, Wash. Post, Sept. 5, 2019

- **Fully Implement the Interstate Compact on Educational Opportunity for Military Children in Every State**

The Compact is meant to ease the transition for students between states by creating consistency in eligibility, graduation requirements, extracurricular activities, and disruptions in schedule. While all 50 states have now adopted the Compact, fewer than half have begun to integrate it into their schools.

- **Reduce Educational Disruptions by Allowing Service Members to Remain at a Duty Station Longer**

Force readiness suffers when military families turn down career advancement opportunities or choose to leave the military altogether to avoid moving their children to a different school. Some services are exploring ways service members can remain in one location longer so their children can take advantage of specific educational opportunities and graduate without disruption, and we endorse these efforts. We also support broadening them across all services, who should also consider allowing service members to remain in a duty station longer if special health needs of family members or spousal employment warrant. Allowing homesteading in one location would help the military retain service members struggling to balance the needs of their families with their careers.

- **Guarantee That Our Children Can Attend School Safely and Without Fear of Gun Violence**

We shouldn't feel safer about sending our service members off to work than sending our children to school each day. Military families have unique, firsthand experience about how dangerous weapons can be and appreciate the required training involved before being allowed to touch a weapon. That's why we support responsible gun safety legislation, including universal background checks.

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