



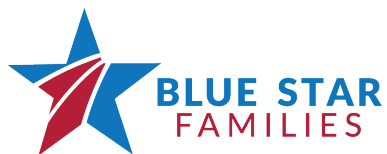
CORPORATE CITIZENS

SUPPORTING TODAY'S MILITARY FAMILIES



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The Issue and Why it is Important

Our military is an all-volunteer force. When your company invests in our nation's military and their families, you invest in the security and strength of all of us. Supporting military families who have volunteered to serve ensures that our nation's greatest asset is connected to and empowered by your corporate commitment to community-based priorities.

Our country's military does more than protect against enemies abroad. They are first responders supporting disaster relief around the globe. They protect trade, data, and communication systems to ensure global markets remain accessible and safe. They also carry out peacemaking efforts and provide hope to our allies and neighbors in times of need.

The families who support these missions do so proudly, but at a cost their civilian peers do not have to bear. The military family unit as a whole is key to the overall strength of our all-volunteer force, but they are not immune to the needs of every other family. They are working to achieve the American dream as their neighbors are, yet are often constrained by the evolving needs of our nation.

Your company can be a trusted neighbor by learning about and choosing to support military families in your community.

***“Support not
only empowers
veterans and
their families
to lead a more
productive life,
it gives them the
means to exercise
a continuum of
service to their
community...”¹***

¹ “Sea of Goodwill: Matching the Donor to the Need”, 3.



What Companies Need to Understand

NEED

Supporting military families is **vital to sustaining the all-volunteer force** and a strong national defense. Despite the efforts of our military to protect trade, data and communication systems, operations that benefit companies across the country, only 8% of companies allocate a significant portion of their philanthropic budget to support the military community.² Businesses cannot assume military families are being cared for solely by our government. Companies must take the initiative to understand the strength and importance of military families - as both neighbors and customers - in their local communities.

HOW

Resources and funds are needed to empower and sustain service families. Businesses can engage in areas where there are clear gaps in coverage from government and community programs.³ Supporting our neighbors in uniform and their families builds morale and helps sustain the pipeline of people volunteering to serve. The philanthropic commitment of corporate neighbors and communities can ease the strains of service and achieve greater results for all of us.

IMPACT

Community isolation due to frequent moves and long separations, as well as financial challenges due to employment struggles are some of the obstacles military families must overcome.⁴ Families who serve face unique challenges, but military and civilian families both share the desire to succeed and attain connection, education, and financial security. Therefore, many corporate opportunities to strengthen military families **align with existing corporate commitments to community-based priorities.**

² CECP.

³ *Sea of Goodwill*, 18.

⁴ *Blue Star Families, 2017 Military Family Lifestyle Survey.*

Five Areas of Proposed Corporate Engagement:

Increasing resiliency among military families

EDUCATION

EMPLOYMENT

FINANCIAL READINESS

HEALTH & WELLNESS

NATIONAL SECURITY



Area of Engagement

EDUCATION

Education is a key indicator of a competitive and service-oriented employee.⁵ However, deployments, moves, and transitions into civilian life often interrupt education for military families. More than 1.7 million military children will move six to nine times during their school years.⁶ Further, working military spouses are challenged with underemployment as they struggle to find careers that match their military lifestyle and educational backgrounds. **Businesses are uniquely situated to assess and support steady education for military family members of all ages.**

Only **23%** of military spouse respondents “agree” or “strongly agree” that the ***support they receive dealing with military life from their oldest child’s school is excellent*** (e.g. frequent service member absence, reintegration, and frequent moves).⁷

54% of military family respondents ***feel they do not receive adequate support services*** from the Department of Defense to help children dealing with unique challenges associated with deployments⁸

77% of ***military spouse respondents report at least one circumstance of underemployment;*** their pay is lower than their education level, their pay is lower than their work experience, they are overqualified for their current position, their pay is lower than previous positions, or they worked fewer hours than they wanted.⁹

⁵ Sea of Goodwill, 14.

⁶ Military Child Education Coalition.

⁷ Blue Star Families, 2019 Military Family Lifestyle Survey.

⁸ Blue Star Families, 2019 Military Family Lifestyle Survey.

⁹ Blue Star Families, 2019 Military Family Lifestyle Survey.

Examples of how to support education for military family members:

-
1. Fund workforce development training programs with flexible schedules and online opportunities for spouses
-
2. Volunteer with existing community programs to better serve military-connected families
-
3. Offer scholarships for post-secondary education, including certification training for all members of military families
-
4. Sponsor after-school programs for military children and youth
-
5. Advocate for the Interstate Compact on Educational Opportunity for Military Children¹⁰ to be implemented in your local community to ensure that states' varying curricula and requirements do not create roadblocks for military families and children
-

¹⁰ The goal of the Interstate Compact on Educational Opportunity for Military Children is to replace the widely varying policies affecting transitioning military students. <http://www.militarychild.org/the-interstate-compact-on-educational-opportunity-for-military-children-see>

Area of Engagement

EMPLOYMENT

Employees' experience gained through military service cannot only translate to increased corporate productivity, it can also support the growth of a company's bottom line.¹¹ Yet, frequent moves and deployments experienced during active duty pose employment challenges to military spouses as well as service members seeking post-military careers. **Businesses can offset these employment obstacles, and build a dependable workforce pipeline, by supporting career solutions for military families.**

52% of military family respondents identified *spouse under/unemployment as a top obstacle* to financial security.¹¹

The underemployment and unemployment of military spouses *costs our national economy \$710M to \$1.07B annually.*¹²

32% of veteran spouse respondents reported that their *employment status had a positive impact* on their family's transition from military to civilian life.¹³

52% of veteran respondents reported it *took longer than they expected to find employment* once leaving the military.¹⁴

¹¹ Blue Star Families, 2018 Military Family Lifestyle Survey.

¹² Sorensen Impact Center at the University of Utah, "Social Cost Analysis of the Unemployment and Underemployment of Military Spouses."

¹³ Blue Star Families, 2019 Military Family Lifestyle Survey.

¹⁴ Blue Star Families, 2018 Military Family Lifestyle Survey.

Examples of how to support military family members becoming gainfully employed:

-
1. Create or adjust positions that will seamlessly transition with the military family member if they have to move

 2. Offer career counseling and expanded career services

 3. Support programs that provide skill and employment training

 4. Support quality, affordable, and flexible childcare

 5. Advocate for reciprocity across states for professional certification or degree licensure for military spouses

Area of Engagement

FINANCIAL READINESS

For American families wishing to elevate their financial standing, the answer is often as simple as having both spouses work. For military families, it is not that simple. Communities need a deeper understanding of military spouses' employment challenges as well as families' limitations due to enlisted military members' lower wages. When those serving our country have a hard time making ends meet, it hurts not only these families but also the communities they call home. **Businesses can support financial preparedness by creating sustainable solutions to increase military family financial security.**

35% of military and veteran spouse respondents *earned \$0* in 2018¹⁵

19% of military spouses who were employed for any period in 2018 *earned less than \$10,000* in 2018¹⁶

Military families *used \$67 million in food stamps* at commissaries in 2016.¹⁷

¹⁵ Blue Star Families, 2019 Military Family Lifestyle Survey.

¹⁶ Blue Star Families, 2019 Military Family Lifestyle Survey.

¹⁷ NPR, "When Active Duty Service Members Struggle to Feed Their Families." <https://www.npr.org/sections/thesalt/2017/04/19/524563155/when-active-duty-service-members-struggle-to-feed-their-families>

Examples of how to support the financial readiness of military families:

-
1. Support military spouse employment programs that grow families' financial security through the opportunity to earn dual incomes
-
2. Provide financial readiness workshops and counseling targeted to the needs of service members within the community
-
3. Fund programs that connect military families to the local community to foster a broader support network in case of sudden need
-
4. Assure that nonprofits providing basic needs are also serving military families
-

Area of Engagement

HEALTH AND WELLNESS

Frequent moves and deployments can take military families away from close networks of family and friends, increasing their sense of isolation, stress levels, and depression.¹⁸ These demands of the military lifestyle leave families lacking time to form community bonds on their own. **Businesses can build the connectedness of military families by fostering relationships that bring military families closer to their neighbors.**

39% of military family respondents do not have anyone in their local community to talk to;
40% *feel they don't have a sense of belonging to their local civilian community.*¹⁹

83% of military family respondents feel the general public ***does not understand the sacrifices*** made by service members and their families.²⁰

Of those who did not receive help after seriously considering attempting suicide or had attempted suicide in the past year, **53%** of *military family respondents chose not to* do so over fear that it would hurt the service member's career.²¹

4% of currently serving service members and military spouses reported ever ***seriously considering attempting suicide*** in the past year.²²

¹⁸ Blue Star Families, 2017 Military Family Lifestyle Survey.

¹⁹ Blue Star Families, 2019 Military Family Lifestyle Survey.

²⁰ Blue Star Families, 2019 Military Family Lifestyle Survey.

²¹ Blue Star Families, 2019 Military Family Lifestyle Survey.

²² Blue Star Families, 2019 Military Family Lifestyle Survey.

Examples of how to support the health and wellness of military families:

-
1. Actively support nonprofit, academic, military, civic, and business leaders in the community to address the unique needs of military families
-
2. Sponsor community events and opportunities that connect military families to each other and the larger community
-
3. Fund mental health programs for military families that offer confidentiality by being close to military installations
-
4. Provide caregivers of wounded and injured service members or children with special needs opportunities for self-care
-
5. Advocate for better health and wellness programs for service members and their families who voluntarily separate or retire from the military
-

Area of Engagement

NATIONAL SECURITY

Maintaining the readiness, recruitment, and retention of our military is essential to national security and international stability. With few political and security risks for corporations and their workers, the United States continuously offers steady, predictable conditions for business investment.²³ This stability instills workforce confidence and mitigates financial risks for businesses.²⁴

Additionally, our military personnel proudly serve humanitarian missions around the world, provide aid to countries in need, and deliver disaster relief. For example, you can find our National Guard providing on the ground relief after hurricanes and our Navy's hospital ships taking care of people in continents across the globe. Families who volunteer to serve make this commitment to citizens of the world possible.

The all-volunteer military relies on our citizens to willingly serve. **Companies, both large and small, can leverage their talent, assets, and strengths to support the sustainability of and ease the strains of the military lifestyle.**



²³ U.S. Department of Commerce, <https://acetoool.commerce.gov/political-security-risks>.

²⁴ Boston Consulting Group, <https://www.bcg.com/publications/2017/corporate-strategy-business-no-longer.aspx>.

Families Serve

Over half of all service members have spouses and/or children.²⁵

Families want to be together.

Time away from family is the top concern of service members, surpassing pay and benefits as well as combat stress.²⁶

Families feel that the pace of mission-oriented operations, such as deployments and trainings, is too high. 72% of military families say the current operational tempo is too high.²⁷

Families opt to leave active duty service.

Impact on family is the top reason cited for leaving the military among those who plan to exit service in next 2 years.²⁸

Only 40% of currently serving military families report that they would recommend military service to their own child.combat stress.²⁹

Risk to recruitment and readiness to respond to missions due to diminishing force size.

²⁵ U.S. Department of Defense, 2016 Demographics Report.

²⁶ Blue Star Families, 2017 Military Family Lifestyle Survey.

²⁷ Blue Star Families, 2017 Military Family Lifestyle Survey.

²⁸ Blue Star Families, 2017 Military Family Lifestyle Survey.

²⁹ Blue Star Families, 2017 Military Family Lifestyle Survey.

What's In It for You

BUSINESS BENEFIT OF MILITARY FAMILY INVOLVEMENT

In a time of perpetual division among Americans, support of the military is a rare area of agreement. In 2019, 73% of Americans had a great deal or quite a lot of confidence in the military.³⁰ Veterans and currently serving military possess goodwill among a company's constituents - employees, customers and partners. **Engaging with the military population** allows corporations to get involved in a highly trusted and unifying population amongst the general public. In return, your engagement can boost your company's **trust, productivity, and revenue.**

Companies that create innovative engagement programs benefit from a **loyal and energized workforce.**

Improved Talent Acquisition

80% of people want to work for a company that cares about society.³¹

³⁰ Cone Communications, <https://www.conecomm.com/research-blog/purpose-biometrics>

Companies that commit to a social cause that consumers identify with **create a positive corporate image, build trust and gain the loyalty of their customer base.**³²

Customer Loyalty

Military affinity audience: 100 million Americans with nearly \$1 trillion spending power.³³

83% of customers agree they would be more loyal to a company that leads with purpose.³⁴

Community relations

79% of Americans believe companies should support issues that are important to them personally³⁵

³¹ Cone Communications, <http://www.conecomm.com/2016-cone-communications-employee-engagement-pdf>

³² Cone Communications, <http://www.conecomm.com/2016-cone-communications-employee-engagement-pdf>

³³ USAA and Blue Star Families, 2016 Corporate Playbook.

³⁴ Cone Communications, <https://www.conecomm.com/research-blog/purpose-biometrics>

³⁵ Cone Communications, <https://www.conecomm.com/research-blog/purpose-biometrics>

The Impact You Make by Engaging



PREPARE:

USAA on Fiscal Preparedness and Resilience of Military Families

Support from USAA enabled the U.S. Chamber of Commerce Foundation's Hiring Our Heroes to launch Military Spouse Economic Empowerment Zones (MSEEZ) in 2018 to address the widespread challenges faced by military spouses as they search for meaningful career opportunities. With a broad array of public and private sector partners, USAA is connecting military spouses with a network of employers and a range of employment-related tools and resources. MSEEZ's foster collaboration and identify best practices that advance the mission of connecting military spouses with employment, and strengthening the financial security of military families.

Call to Action:

- 1. Consider positions within your organization that would provide flexible and meaningful career options for military spouses. Engage with Hiring Our Heroes, and other leading military service organizations for resources.**
- 2. Provide support to Military Spouse Economic Empowerment Zones in your location(s).**



UNITEDHEALTH GROUP®

SUPPORT :

UnitedHealth Group

UnitedHealth Group supports service members, veterans, and their families through philanthropic partnerships, meaningful volunteer opportunities, and community service initiatives across the country. Through these partnerships, we help promote health and well-being for military families as well as fulfilling educational and career opportunities for service members and their families.

Call to Action:

1. Engage employees who are veterans and subject matter experts to provide technical assistance over and above any financial commitment
2. Leverage the financial commitment of a sponsorship or a grant by highlighting the partnership through company-wide town hall meetings, internal newsletters and matching giving campaigns that will drive additional investment and local connections



EMPOWER :

Starbucks on Building Community

Starbucks bridges the divide between families who serve and their neighbors. Their designated Military Family Stores are operated primarily by veterans and military spouses. Each store works with a non-profit organization in the community to provide services for veterans and their families. These stores establish places for military families to connect with one another, get to know their neighbors, and positively shape their community for the better. They plan to dedicate 100 more Military Family Stores across the U.S. by 2022.

Call to Action:

1. Provide space for military families to meet and connect with their community to welcome this population to your business.
2. Identify the military family members already within your ranks to recognize and better address their unique experiences.

How to Get Started

GOAL:

We want to grow from 8% and have a higher percentage of companies dedicating their philanthropic efforts to military families.

1.

CORPORATE PRIORITIES: **Identify the engagement area that aligns with your corporate priorities and values.**

Which of the 5 areas (education, wellness, employment, fiscal readiness, national security) make the most sense for your company?

Consider:

- How can you utilize your company's assets (financial, time, talent, relationships, etc.) for military families and veterans in your community?
- How engaged does your company want to be with military families and veterans in your community?
- Is your company interested in short-term engagement or long-term engagement opportunities?

2.

CORPORATE CULTURE:
Create opportunity to discuss and understand how this choice of philanthropy fits into your corporate social responsibility goals.

How do you start a dialogue with your company's leadership and stakeholders?

Consider:

- Do you already have military family members as employees? If so, how can you better support them now?
Can they help guide your efforts?
- What can your company do that will have a significant impact?
- How do you envision that it will be accomplished?
- Will it resonate with employees?
- Who will be the champion for your military family efforts?

3.

CORPORATE VALUES:
Understand how a corporate commitment to military families and veterans will impact your stakeholders and your bottom line.

How do you ensure successful engagement with collaborative partners and the military community?

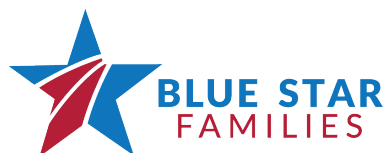
Consider:

- What kind of relationships work best for your company?
- Are there existing partnerships that your company holds that can be leveraged for larger impact in your local community?
- Does this area of focus meet business priorities and objectives?



ACKNOWLEDGEMENTS

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The U.S. military deploys an all-volunteer force worldwide to protect our nation. Our military service members and their families willingly make significant sacrifices to keep us all safe. They're extremely proud to serve all Americans, despite the added challenges.

In April of 2009, a group of military spouses created Blue Star Families: an organization connecting military families with community neighbors to ease the challenges of military life and provide a simple way for all

Americans to help keep our military strong. Blue Star Families' groundbreaking research helps us innovate solutions to the most pressing problems of military family life. Our programs reach more than 1.5 million military families annually, providing career development, caregiver support, educational programming and supportive community connections.

Blue Star Families ensures that wherever American military families go, they can always feel connected, supported and empowered to thrive – in every community and around the globe.

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The USAA family of companies provides insurance, banking, investments, retirement products and advice to more than 12 million current and former members of the U.S. military and their families. Known for its legendary commitment to its members, USAA is consistently recognized for outstanding service, employee well-being and financial strength. USAA membership is open to all who are serving our nation in the U.S. military or have received a discharge type of Honorable – and their eligible family members. Founded in 1922, USAA is headquartered in San Antonio. For more information about USAA, follow us on Facebook or Twitter (@USAA), or visit usaa.com.