



2025 Veteran Families Survey

Understanding the experiences of
Australian veteran families



FAMILIES
OF VETERANS GUILD
Owned by Australian War Widows NSW Ltd

YouGov®

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Data handling: The Families of Veterans Guild was not provided with any identifiable data or information by YouGov during this research. Only anonymised survey data was provided to the Families of Veterans Guild.

Case studies: Case studies referenced in this report are drawn from work conducted by the Families of Veterans Guild, including case work. They were not sourced from the YouGov survey.

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Foreword

As the CEO of the Families of Veterans Guild and the spouse of an Afghanistan War Veteran, it is an honour and deeply meaningful to present this report. For the first time in Australia, we have a picture of how defence service uniquely impacts veteran families.

Australia's veterans have made immense sacrifices in service to our nation. This report illuminates what is often overlooked: that serving and defending Australia is a commitment shared by the veteran and their family. Families who show unwavering support and resilience while navigating challenges of their own.

In my role as CEO of the Guild and through my own lived experience, I have witnessed firsthand the highs and lows that Australian veteran families face. The impacts of all stages of defence service and beyond on the families of veterans can be deep and enduring. This report delves into the unique experiences of veteran families, identifies critical gaps in support, and provides a clear evidence base for how we, as a nation, can better serve those who have given so much.

The goal of this report is to foster a deeper understanding of the lived experiences of veteran families, and use that to advocate for policies and programs that close gaps and address specific needs. By shedding light on these issues, we hope to inspire action and create a more supportive environment for all families of veterans.

I extend my sincere gratitude to all those who contributed to this report, and to the families who share their stories with us everyday. Your courage and resilience are the driving force behind our mission. It is now our collective responsibility to listen, learn, and to act ensuring that the sacrifices made by our veterans and their families are honoured and supported in every way possible.

Renee Wilson

CEO, Families of Veterans Guild



Executive Summary

This report presents key findings of the 2025 Veteran Families Survey conducted by [YouGov](#) on behalf of the [Families of Veterans Guild](#) (owned and operated by Australian War Widows NSW), aiming to highlight the challenges and experiences of Australian veteran families. The survey, undertaken in June 2025, draws on responses from 597 individuals identifying as family members of veterans, including war widows, to explore a range of socioeconomic, health, and educational issues relevant to this community.

The insights in this report are intended to inform advocacy efforts, identify future research needs, and develop responsive support services, ensuring that the voices and experiences of veteran families are central to policy development and service design.

The survey asked veteran family members to answer questions reflecting on the past 12 months. Key results include:



A third
34%

say their household has one or more adults who have experienced unemployment and/or underemployment¹



More than half
52%

are concerned about their/their family's current financial situation



More than half
52%

say they or their family have experienced mental health challenges



A third
33%

say they or their family have experienced difficulties accessing disability or specialist healthcare services



Just under half
45%

say they or their family have experienced difficulties accessing general healthcare services



A third
32%

say they or their family have experienced difficulties accessing mental healthcare services



Only a third
36%

agree that mental health services in Australia are tailored to the needs of veteran families



Nearly three-quarters
70%

say children in their household have experienced one or more personal challenges in the past 12 months



Three-fifths
61%

say children in their household have experienced one or more school-related challenges in the past 12 months



Three-fifths
59%

considering their experiences, would still recommend a career in the ADF, while a quarter (23%) would not

These findings underscore the ongoing and multifaceted challenges faced by veteran families in Australia, spanning mental and physical health, financial and job insecurity, and children's wellbeing.

¹Underemployment was defined to respondents as: unwillingly working in low-skill, low-paying and/or part-time jobs because they cannot get full-time jobs that use their skills.



Introduction

To better understand the needs and experiences of Australia Veteran Families, the Families of Veterans Guild engaged YouGov to conduct a survey of Australia's veteran families, including war widows.* The survey's purpose was to:

- Profile the socioeconomic, health, and wellbeing circumstances of veteran families in Australia, including war widows.
- Identify and quantify the key challenges faced by veteran families compared to the general Australian population, particularly in areas of employment, financial security, healthcare access, and mental health.
- Assess awareness, accessibility, and perceived effectiveness of available support services among veteran families.
- Highlight the emotional, behavioural, and educational impacts of being in a veteran family on children; and
- Inform the development of evidence-based personas that represent the diverse experiences and needs of veteran families for advocacy, support service design, and communication strategies.

*The Families of Veterans Guild defines a war widow as the partner of an ADF service member or veteran who has passed away.

Survey Methodology

The *Veteran Families Survey* was conducted by YouGov² online between 4 June and 23 June 2025. The sample comprised 597 Australian adults aged 18 years who are family members (including partner/spouse, child, parent, or sibling) of someone who has served or is currently serving in the ADF. Of the 597 respondents, 520 respondents were sourced from YouGov's panel of 600,000 Australians aged 18 years, while 77 respondents were sourced from Families of Veterans Guild database.

YouGov designed the questionnaire, in collaboration with the Families of Veterans Guild and its communications partner, [Sefiani, part of Clarity Global](#).

Following data collection, YouGov weighted the data by age, gender and region to reflect the latest Australian Bureau of Statistics population estimates of the approximately 1.1 million Australian adults aged 18+ who are family members (including partner/spouse, child, parent, or sibling) of someone who has served or is currently serving in the ADF. The margin of error for this survey is +/- 3.9% at the 95% confidence level, meaning that there is a high

level of confidence in the accuracy of the survey findings, but small variations are possible due to the sample size.

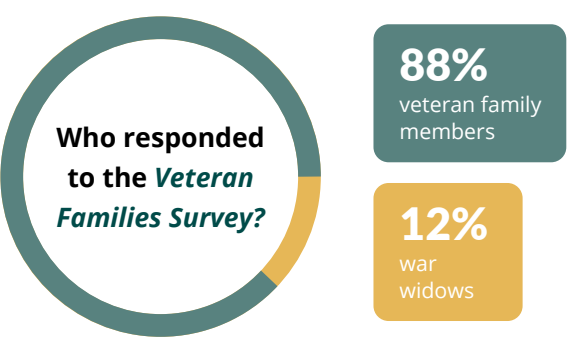
YouGov panel members are recruited from a host of different sources, including via standard advertising and strategic partnerships with a broad range of websites. When a new panel member is recruited, a host of socio-demographic information is recorded by YouGov. For nationally representative samples, YouGov draws a sub-sample of the panel that is representative in terms of age, gender, social class and education, and invites this sub-sample to complete a survey.

Once the survey is complete, the final data sets are statistically weighted to the national profile of all adults aged 18+ (including people without internet access). Targets for the weighted data are derived from national census and publicly available datasets. YouGov uses Active Sampling which seeks to ensure that the right people are invited in the right proportions. In combination with statistical weighting, results are representative of the country as a whole.



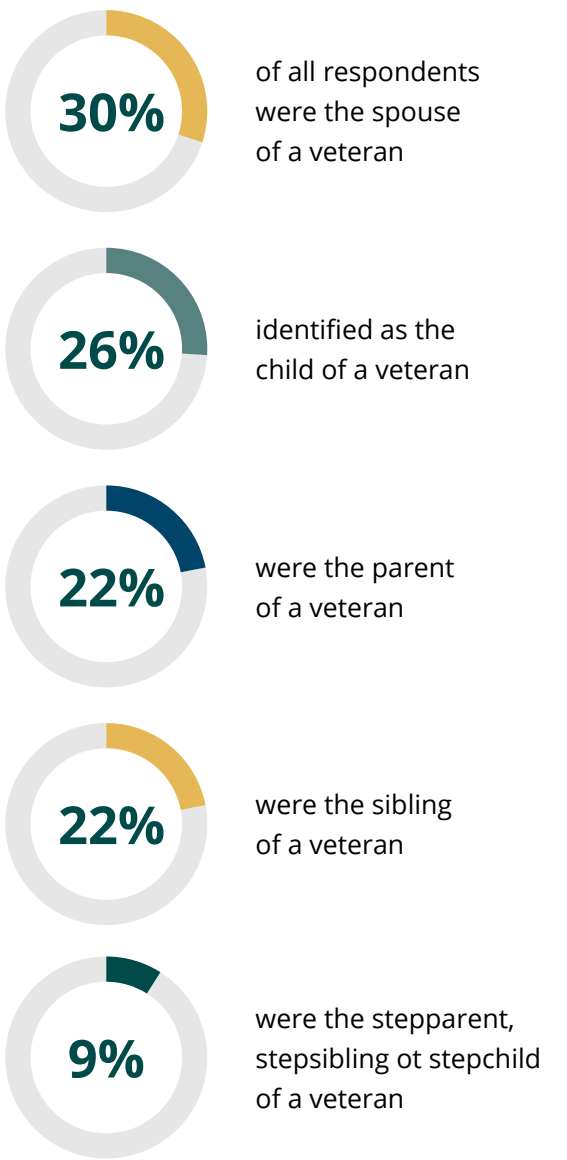
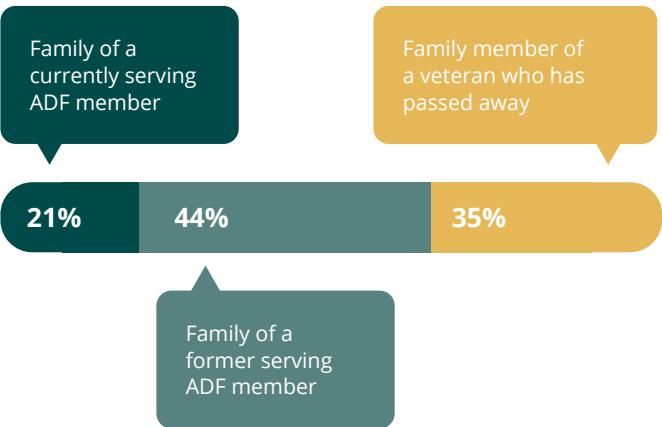
²YouGov is an online market research data and analytics company. Their mission is to supply a continuous stream of accurate data and insight into what the world thinks, so that companies, governments and institutions can make informed decisions. YouGov operates in Australia, the UK, the Americas, Europe, the Middle East, India and Asia Pacific. YouGov conducts its public opinion surveys online using Active Sampling. Respondents who complete YouGov surveys will have been selected by YouGov, from its panel of registered users, and only those who are selected from this panel are allowed to take part in the survey.

Demographics



A total of 597 people who identified as a veteran family member responded to this survey.

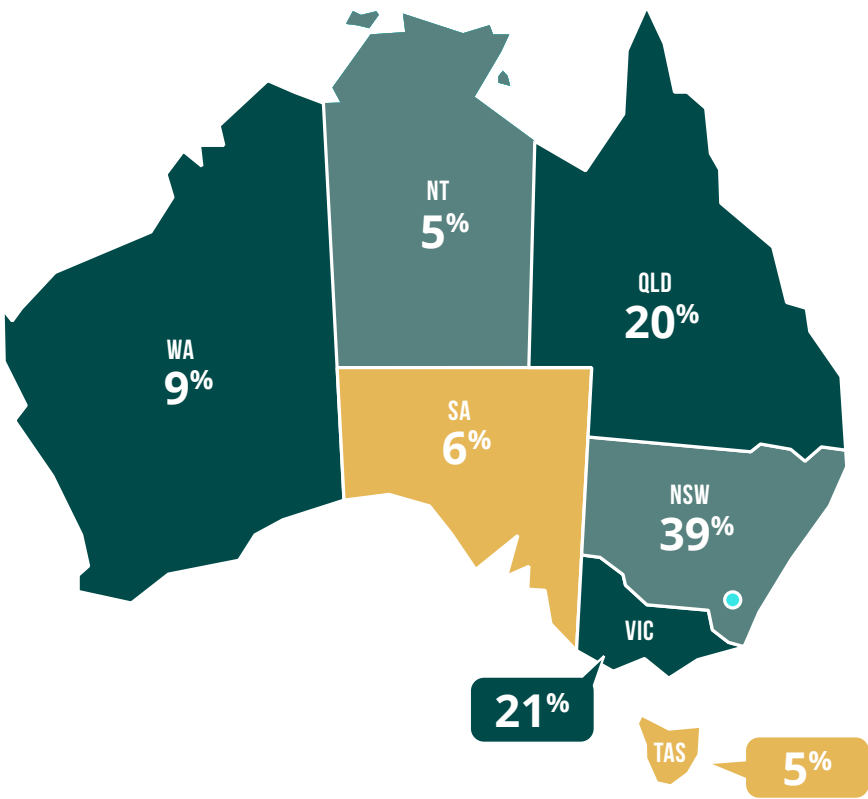
Veteran family members who answered the survey can be subcategorised as follows:



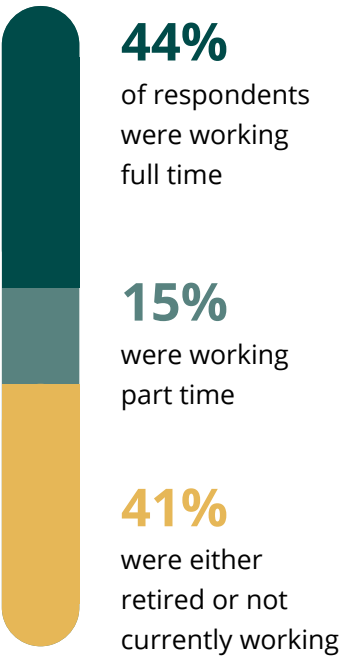
50% of respondents identified as female, 49% male and 1% non-binary. Respondents were adults aged 18 years or older. The age and gender distribution of respondents is as follows:

Age Bracket	% Total	% Female	% Male
18-34 years	26%	42%	56%
35-49 years	23%	33%	67%
50-64 years	17%	43%	56%
65-99 years	34%	51%	49%

Where are respondents based?*



Employment status



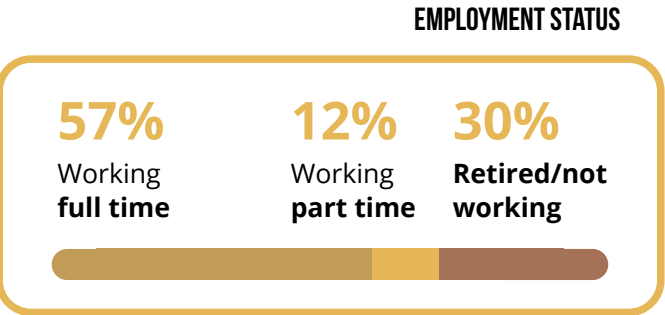
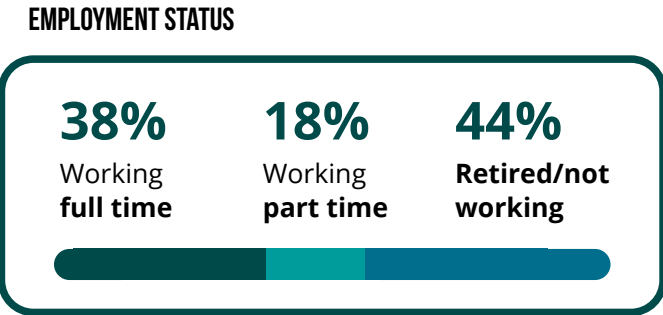
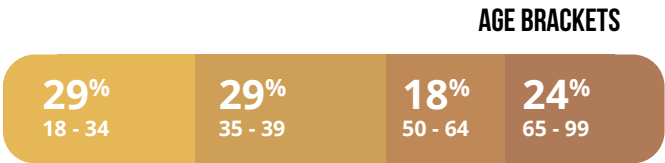
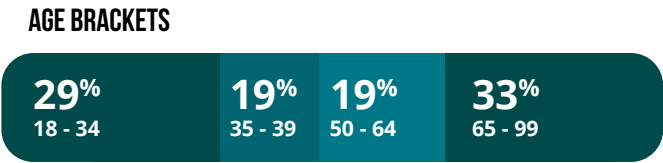
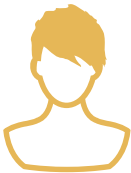
*5% of respondents cumulatively were based in the NT, Tasmania and ACT

Segment: results by gender

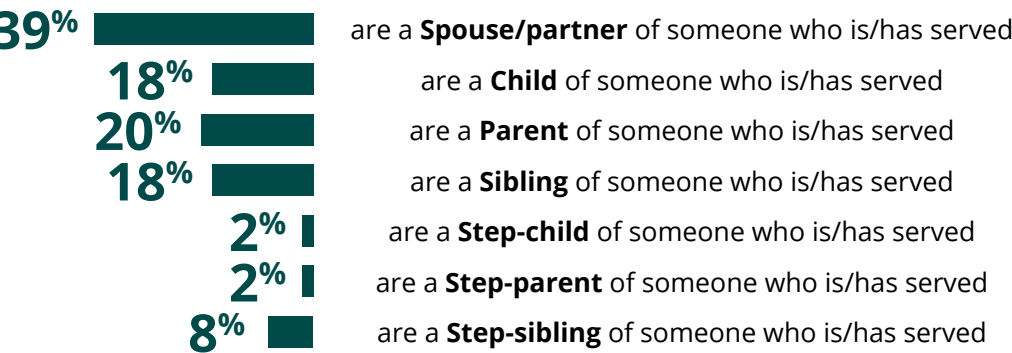


Female
Veteran Family Members

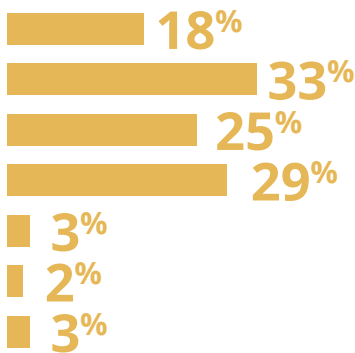
Male
Veteran Family Members



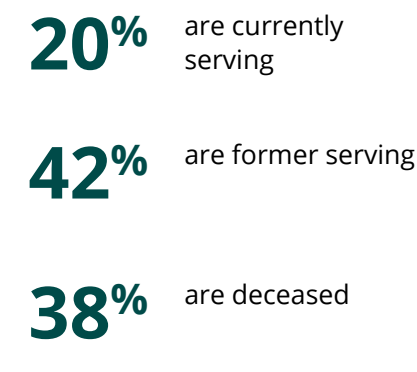
RELATIONSHIP TO A VETERAN



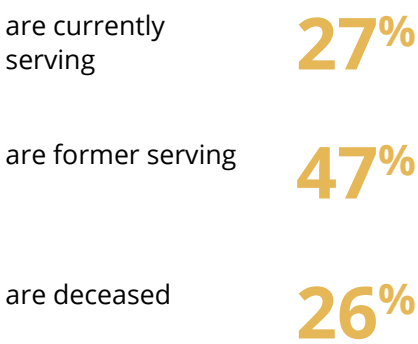
RELATIONSHIP TO A VETERAN



STATUS OF THE VETERAN IN THEIR FAMILY



STATUS OF THE VETERAN IN THEIR FAMILY



Observation: veteran family members who identified as female were typically older, more likely to be retired, and most commonly the spouse or widow of a veteran. In contrast, family members who identified as male were younger, more likely to be in full-time work, and most often the children or siblings of veterans. Females were more likely to be related to deceased veterans, while males were more often linked to veterans who are still serving or recently ex-service.

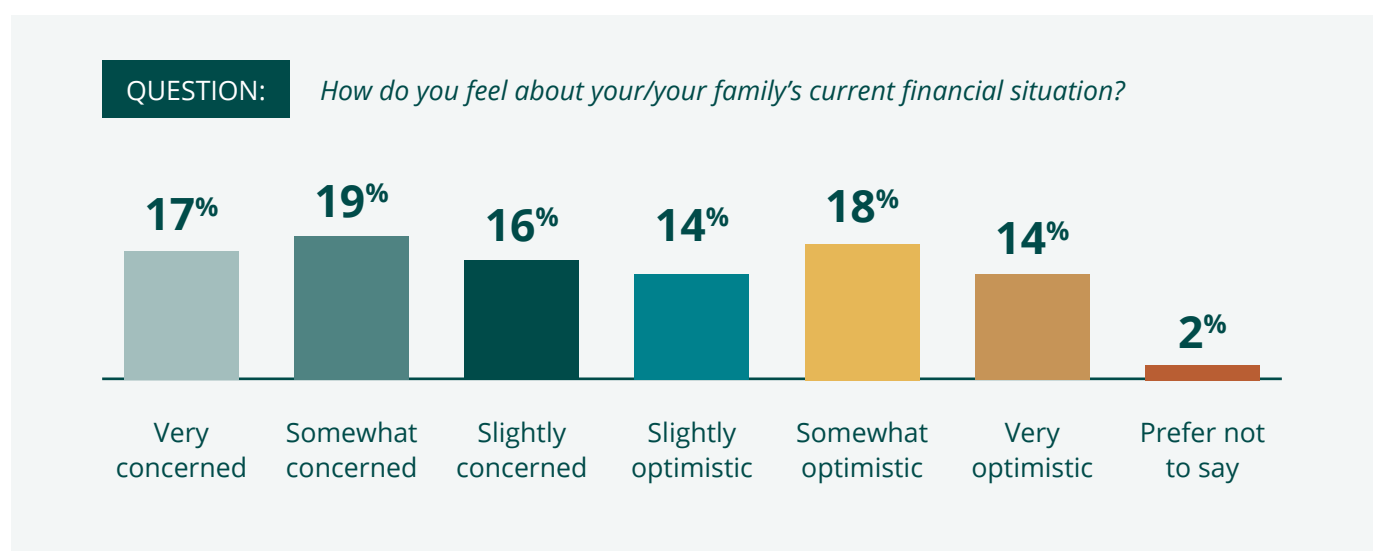


The veteran family and war widow experience

Socioeconomic circumstances

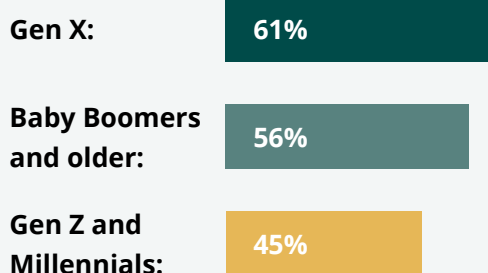
Veteran families, including war widows, often face significant socioeconomic challenges as a result of their veteran's service. These challenges can affect their employment opportunities, financial security, and ability to manage the cost-of-living. By examining these factors, we gain a deeper understanding of the unique challenges these families encounter, like higher rates of unemployment or underemployment and increased financial stress compared to the broader Australian population.

The *Veteran Families Survey* asked about the employment, financial security and living costs experienced by veteran families and war widows over the last 12 months:



Over half (52%) of Australia's veteran families currently feel concerned by their financial situation. Looking at the general population, this is slightly above the mean with one in six (16%) Australian families being very concerned about their family's current financial situation in 2021, and one in five (20%) being very concerned about their future financial situation³.

Our survey uncovered that older veteran family members are more likely to be concerned about their financial situation.

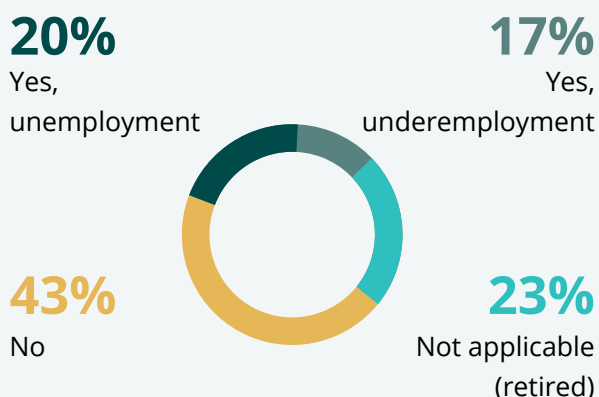


Employment

Our survey indicates that veteran families are over **three times more likely to face unemployment and underemployment than the average Australian**.⁴ Further, over half (52%) of Australia's veteran families currently feel concerned by their financial situation.

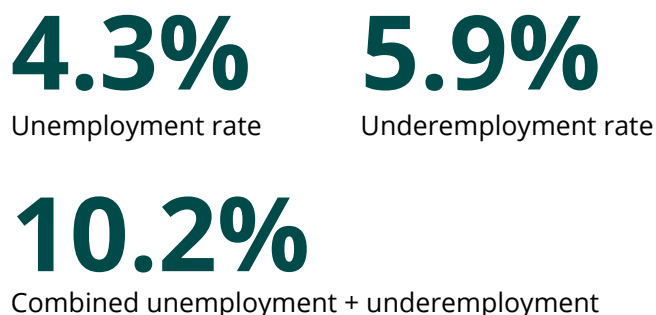
QUESTION:

In the past 12 months, have you or another adult family member in your household experienced unemployment or underemployment (unwillingly working in low-skill, low-paying and/or part-time jobs because they cannot get full-time jobs that use their skills)?



Unemployment/underemployment rates (veteran families vs. general population)

National Average (June 2025, ABS data):



Veteran families unemployment and underemployment:



These findings align with broader national research, which shows that 90% of civilian defence partners have made employment sacrifices due to their partners' defence service⁵. Notably, female civilian defence partners of all ages were more likely to be unemployed than women in the broader Australian population⁶. These findings highlight the career and financial impacts that military service can have on veteran families.



³<https://aifs.gov.au/research/research-reports/families-concerns-about-finances>

⁴National rate of unemployment (4.1%) and underemployment (5.9%) = 10% of Australians face unemployment and underemployment.

⁵[https://www.defence.gov.au/adf-members-families/family-programs-services/support-for-families/partner-employment-assistance-program#:~:text=Partner%20Employment%20Assistance%20Program%20\(PEAP,supporting%20the%20ADF%20member's%20service.](https://www.defence.gov.au/adf-members-families/family-programs-services/support-for-families/partner-employment-assistance-program#:~:text=Partner%20Employment%20Assistance%20Program%20(PEAP,supporting%20the%20ADF%20member's%20service.)

⁶<https://www.aihw.gov.au/reports/veterans/wellbeing-characteristics-of-ex-serving-adf/contents/employment-status-of-ex-serving-adf-members>

Health and wellbeing

The health and wellbeing of veteran families is central to the health and wellbeing of veterans, and is therefore essential for Australia's defence outcomes.

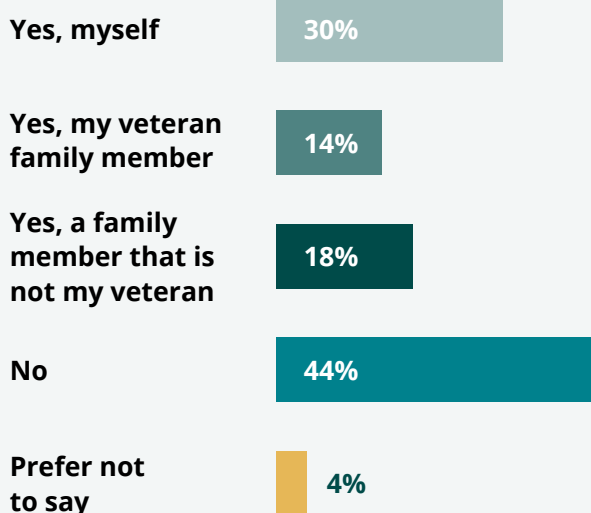
[The Royal Commission into Defence and Veteran Suicide](#) highlighted the critical role families play in the broader system of care and safety of Australia, outlining that their overall health and wellbeing must be prioritised. Findings from the *Veteran Families Survey*, together with the results of other targeted health and wellbeing family studies, paint a picture of the significant health and wellbeing challenges faced by Australian veteran families:

The following studies provide more insight on veteran families' health and wellbeing:

- **[Family Wellbeing Study:](#)** Department of Defence and Department of Veterans' Affairs
- **[Intimate Partner Violence among current and ex-serving ADF personnel and families:](#)** Transition and Wellbeing Research Programme Secondary Analyses Project. Phoenix Australia – Centre for Posttraumatic Mental Health
- **[Vietnam Veterans Family Study:](#)** Department of Veterans' Affairs

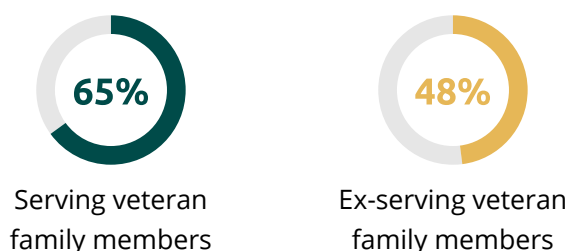
QUESTION:

In the past 12 months, have you or your family experienced mental health challenges (e.g., anxiety, depression, PTSD)?



22% of adult Australians (16-85) experienced a mental illness in the previous 12 months⁷. Compared to the national population, our survey revealed 52% of veteran families experienced challenges related to anxiety, depression and PTSD in the past 12 months. This finding shows veteran family members could be over twice as likely to experience mental health challenges than the general Australian population.

Family members of a serving veteran are more likely to have experienced mental health challenges over the last 12 months than family members of former serving veterans.



Over half (52%) of veteran families have experienced mental health challenges in the last 12 months, and a third (32%) have faced difficulties accessing the mental health support they need.

Additionally, 78% of veteran family members reported that someone in their household had been diagnosed with disability or additional needs, this is comparable to 21.4% of the general population⁸. One-third (33%) of respondents were struggling to access the specialist care they need and 13% indicated that this was a regular occurrence.

QUESTION:

If there is someone in your household with a diagnosed disability or additional needs (including yourself), in the past 12 months have you or your family experienced difficulties accessing the specialist services this person required (NDIS, specialist healthcare, occupational therapy)?

Yes, regularly 13%

Yes, occasionally 19%

No 45%

Not applicable, there is no one in my household with a diagnosed disability or additional needs 22%

Access to health services

Serving veteran family members are more likely to have experienced difficulties accessing specialist disability services (44%) than ex-serving veteran family members (29%).

Younger veteran family members are more likely to say they or their family have experienced difficulties accessing general healthcare service in the past 12 months:

Gen Z and Millennials: 50%

Gen X: 51%

Baby Boomers and older: 36%

QUESTION:

In the past 12 months, have you or your family experienced difficulties accessing general healthcare services (GP, specialist, hospital)?

Yes, regularly 13%

Yes, occasionally 32%

No 55%



⁷<https://www.aihw.gov.au/mental-health/overview/prevalence-and-impact-of-mental-illness#howmanymentallyill>

⁸https://www.abs.gov.au/statistics/health/disability/disability-ageing-and-carers-australia-summary-findings/latest-release/?utm_source=chatgpt.com

Serving veteran family members are also more likely to have experienced difficulties (53%) accessing general healthcare services compared with veteran families related to a former-serving individual (42%).

While 28% of the general population believe they wait longer than they feel is acceptable for a GP appointment, almost half (45%) of veteran families face difficulty accessing any general healthcare services including GPs, specialists and hospitals, including one in eight who say this has been a regular occurrence.⁹

QUESTION:

To what extent do you agree or disagree with the following statement? 'Mental health services in Australia are tailored to the needs of veteran families'.

Strongly agree

12%

Somewhat agree

24%

Neither agree nor disagree

22%

Somewhat disagree

20%

Strongly disagree

11%

Serving veteran family members are more likely to agree that mental health services are tailored to their needs (57% compared to 29% of ex-serving veteran family members). Ex-serving veteran family members are more likely to disagree with this view (34% compared to 22% of serving veteran family members).

One third of Australia's veteran families don't believe mental health services are tailored to their unique needs.

These results indicate a higher level of need within the population of veteran families, and that existing services are experiencing challenges meeting that need. This data also validates the findings of the [Family Wellbeing Study](#) which, when compared to the rates of mental health in the general Australian population, found that:

- Veteran families are **25%** more likely to experience suicidal ideation
- Children of veterans are **9%** more likely to experience childhood distress
- Parents and partners of veterans are **14%** more likely to experience psychological distress



⁹<https://www.abs.gov.au/statistics/health/health-services/patient-experiences/latest-release>

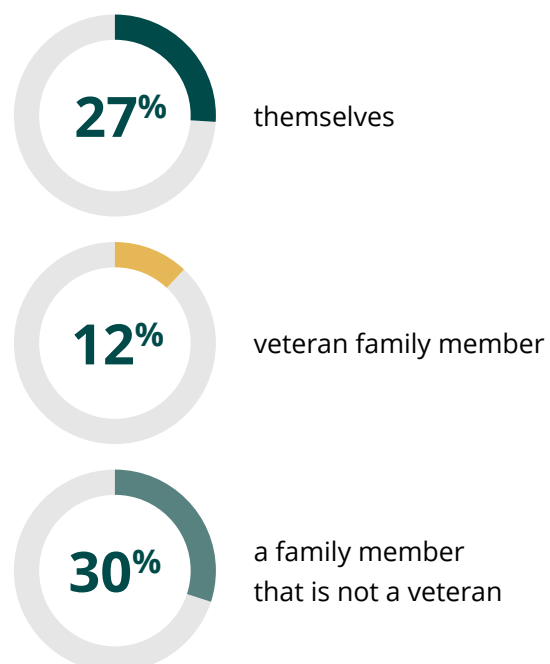


Socioeconomic and health care factors affecting war widows

Noting that war widows are included in the veteran system of care and generally have lower barriers to accessing health care and greater other support services, the survey results indicates that new service gaps may be emerging for this group. The *Veteran Families Survey* found:

- 37% of war widows experienced underemployment or unemployment in the last 12 months
- 51% of war widows have experienced difficulty accessing general healthcare services for themselves or their family in the past 12 months
- 39% of war widows are concerned about their family's financial situation
- This is the same for widows who have children under 18 (41%) and no children under 18 (40%)
- 40% of war widows have experienced difficulty accessing mental healthcare services in the past year, including 14% as a regular occurrence

60% of war widows' family or their family members have experienced mental health challenges in the past 12 months





In 2025, Charlie, a war widow undertook the Guild's Rise Together Initiative. This initiative supports female partners and widows of current or former ADF members to build career confidence and leadership skills. Charlie's husband, Andrew, died while serving in the ADF, leaving her to raise their three children alone. During their marriage, Charlie had been underemployed, working part-time while moving frequently to support Andrew's career in the Royal Australian Navy.

After his death, Charlie faced the heavy weight of grief while trying to provide stability for their children. Like many widows, she struggled with employment challenges and financial pressure, often questioning if she could return to meaningful work. She lacked confidence in applying for roles that reflected her skills and experience, and the uncertainty of her family's financial future compounded her stress.

The Rise Together Initiative became a turning point. Through career coaching, personal development, and the encouragement of a peer support network, Charlie began to rebuild her confidence and sense of identity beyond loss. She has started engaging with a range of services introduced during the program, giving her new pathways to support and growth. Charlie is now confident in her ability to look for and engage with meaningful work that fits with her skills and her family responsibilities.

For Charlie, the program was more than practical assistance - it was a pathway back to hope, stability, and dignity. Her story shows how targeted support can close critical service gaps and empower War widows to rebuild their lives with strength and confidence.



Awareness and accessibility of veteran family support services

It is well known that the Defence and veteran support system is fragmented and difficult to navigate. For veteran families in particular, accessing help is complicated by the need to move between both civilian and veteran systems, each with their own technical eligibility criteria and isolated initiatives. One of the key barriers many veteran families face in accessing support is knowing what is

available to them, how to access it and their eligibility for the service or initiative.

For these reasons, the *Veteran Families Survey* contained questions regarding support services currently available to families to better understand the current levels of awareness and accessibility.

QUESTION:

Which, if any, of the following government or non-profit services available to veteran families are you aware of?

Department of Veteran Affairs

RSL

Legacy

Open Arms

ADF Family Health Program

Defence Member and Family Helpline

Families of Veterans Guild

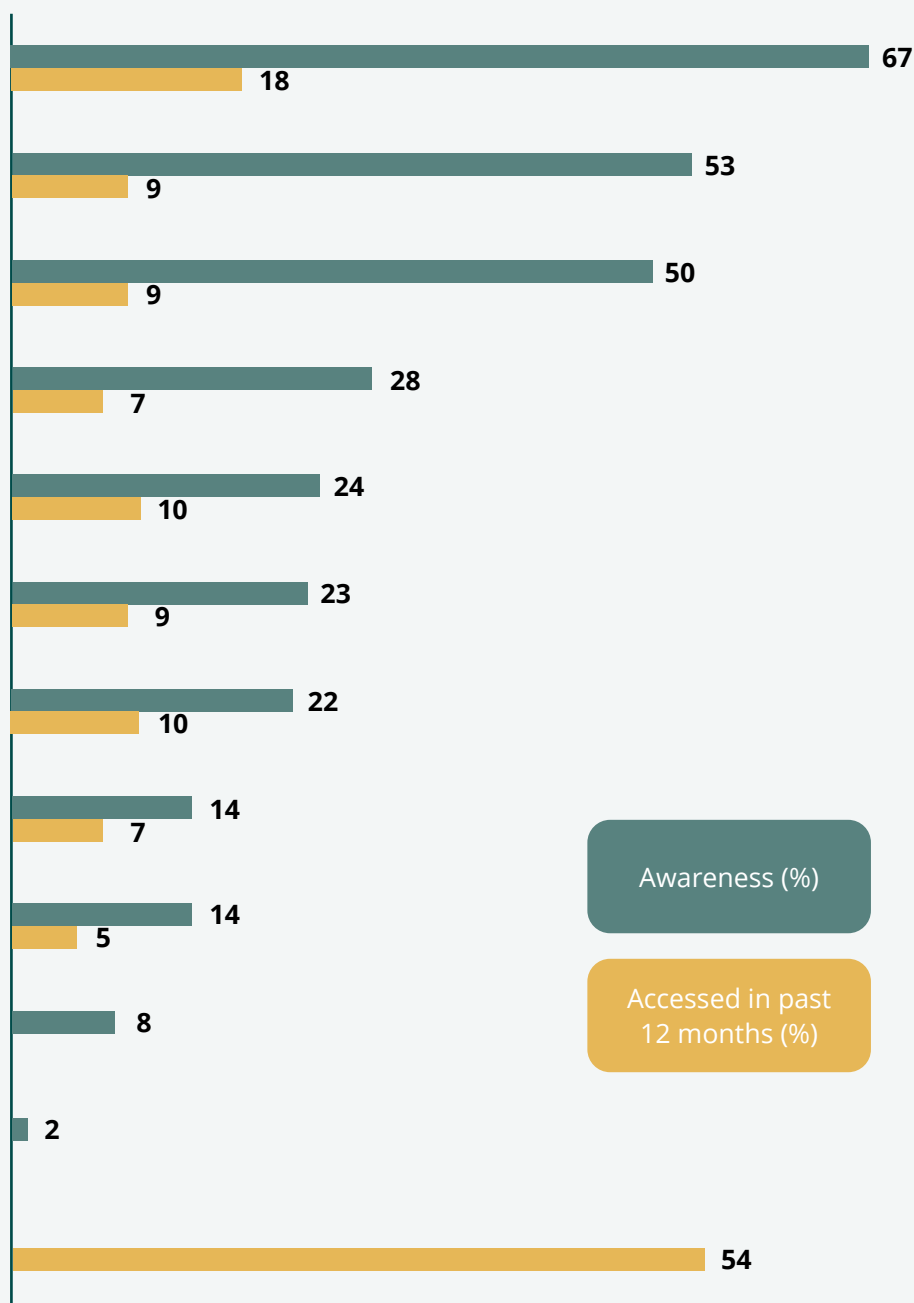
All-hours Support Line (ASL)

Emergency Support for Families Scheme

Not aware of any services

Other

None of these accessed

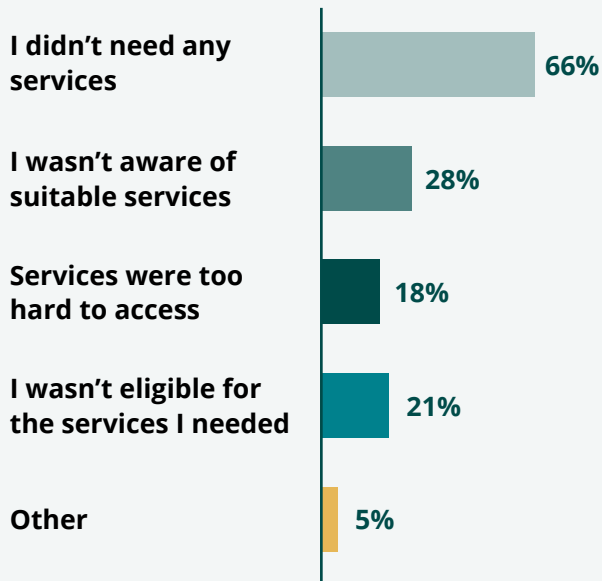


Awareness (%)

Accessed in past 12 months (%)

QUESTION:

What barriers have prevented you accessing veteran family support services?



While overall awareness of veteran family services is relatively high for major organisations like the Department of Veteran Affairs (67%), RSL (53%), and Legacy (50%), actual usage rates are significantly lower, with more than half (54%) of veteran family members not accessing any listed service in the past year. This “awareness-to-access” gap is consistent across the sector, and family-focused and newer services remain less recognised and under-utilised.

War widows are notably more aware of services like Legacy and Families of Veterans Guild, compared to their non-widowed peers.

The most common reason for not accessing services is a perceived lack of need. However, a significant proportion of families report barriers like lack of awareness, eligibility confusion, and difficulty navigating access pathways. These obstacles are particularly acute for family-focused services, underscoring the need for improved outreach, clearer eligibility guidelines, and more streamlined service pathways.

Bridging the gap between “knowing” and “using” services will require targeted communication, simplified processes, and a focus on the unique needs and circumstances of different veteran family cohorts.



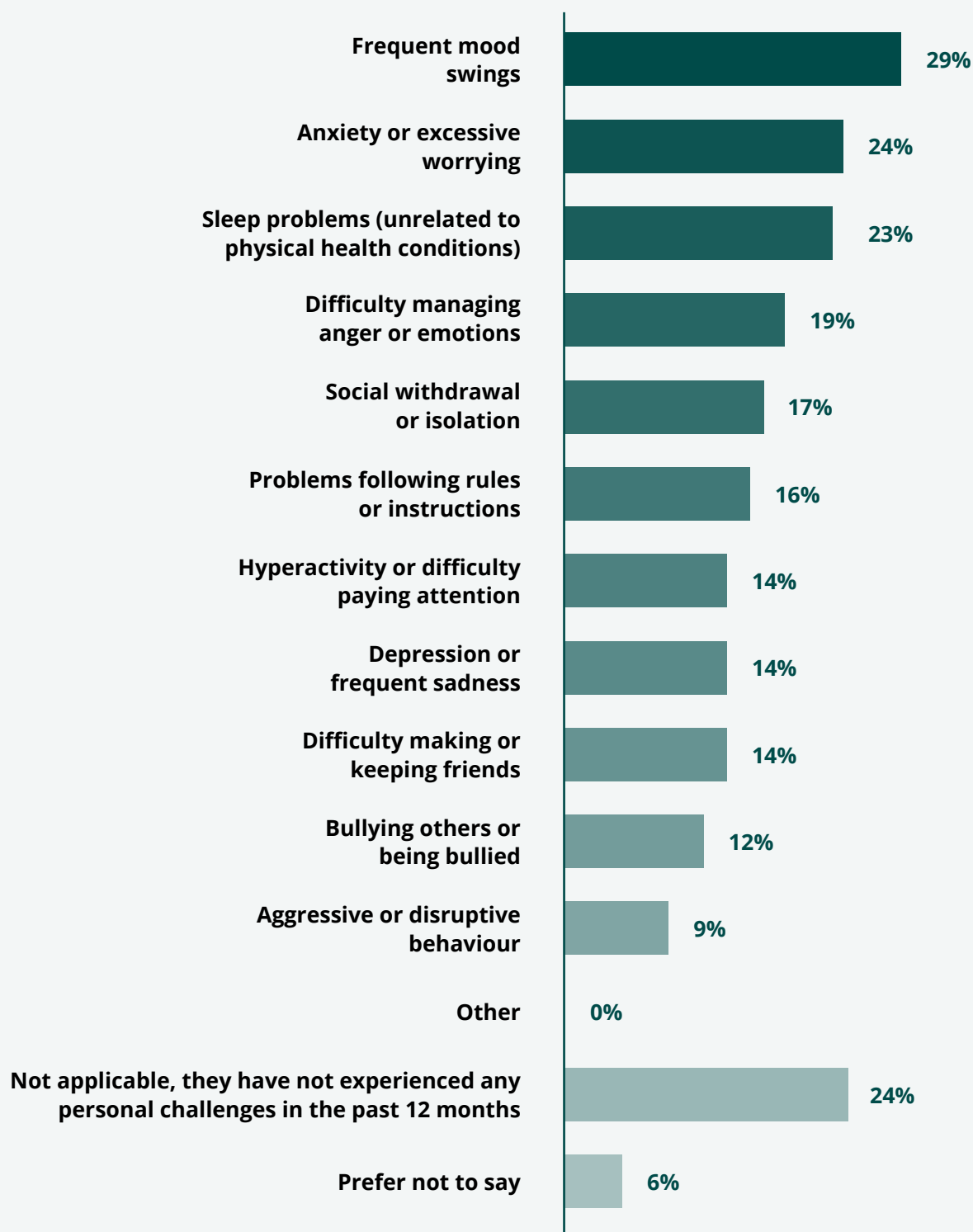
The impact of defence service on children of veterans

Research, including findings from the [Royal Commission into Defence and Veteran Suicide \(2024\)](#), outlines that children of veterans are at greater risk of mental health challenges like anxiety, depression, and trauma-related stress. The unique demands of ADF life, including frequent relocations, extended parental absences, and the psychological effects of exposure to service-related trauma within the family unit, further compound these risks.

Behavioural challenges like difficulty concentrating, aggression, withdrawal, and academic disruption are not uncommon. The instability associated with transitions between schools and communities can also hinder social development and continuity of care. Additionally, some children may also adopt caregiving roles prematurely in families where a parent is managing a physical or psychological injury, placing additional emotional strain on them.

QUESTION:

In the past 12 months, which, if any, of the following personal challenges have any children in your household experienced

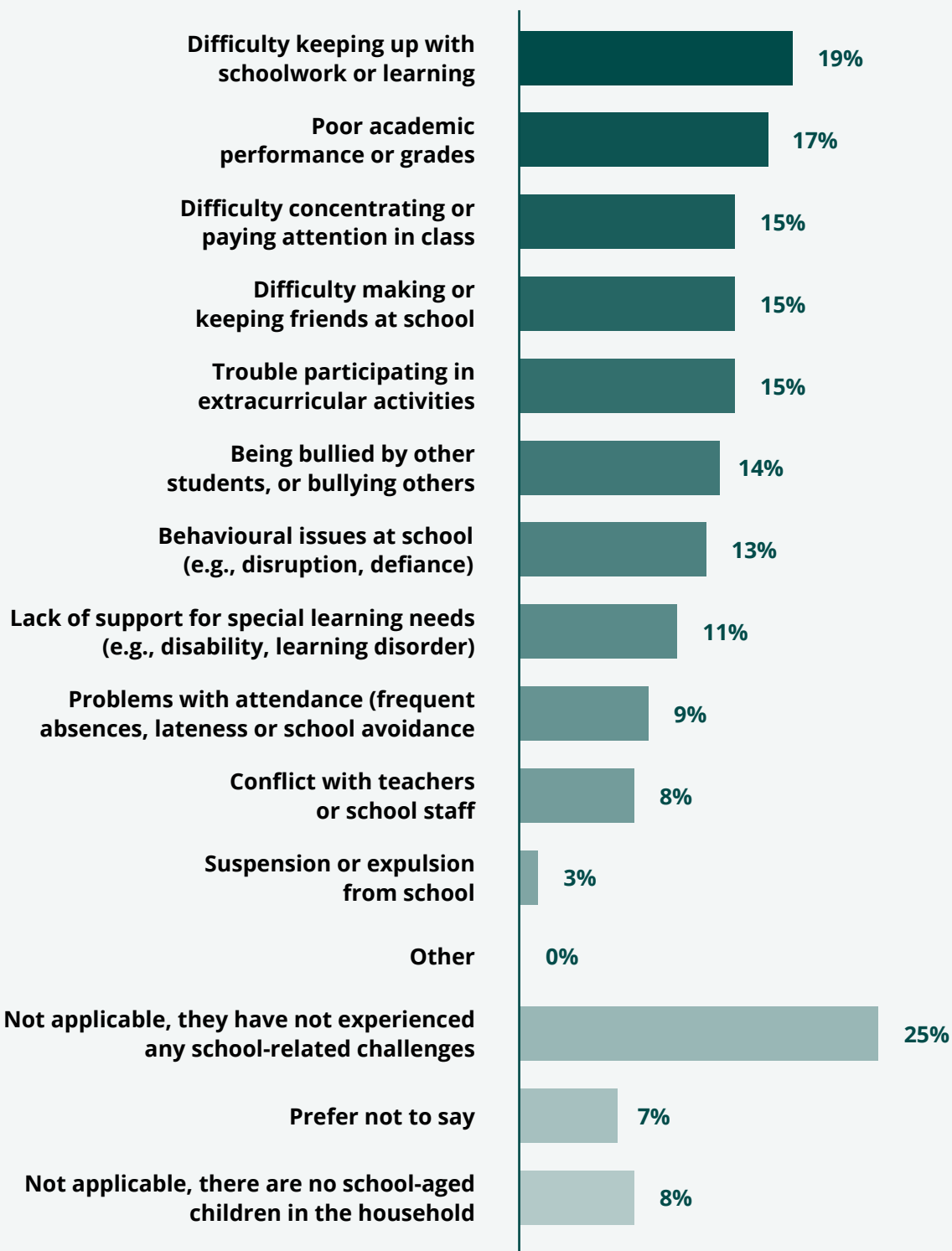


The [Australian Institute of Health and Welfare](#) reports around one in seven (14%) children in the general population experience a mental disorder (anxiety disorders - social phobia, separation anxiety disorder, generalised anxiety disorder and obsessive-compulsive disorder; ADHD; conduct disorder - aggression). Our data, while broader, points to a vastly higher rate of distress.

70% of children in veteran family households experienced personal and emotional challenges in the last year: with a quarter (24%) experiencing anxiety or excessive worrying.

QUESTION:

In the past 12 months, which, if any, of the following school-related challenges have any children in your household experienced?

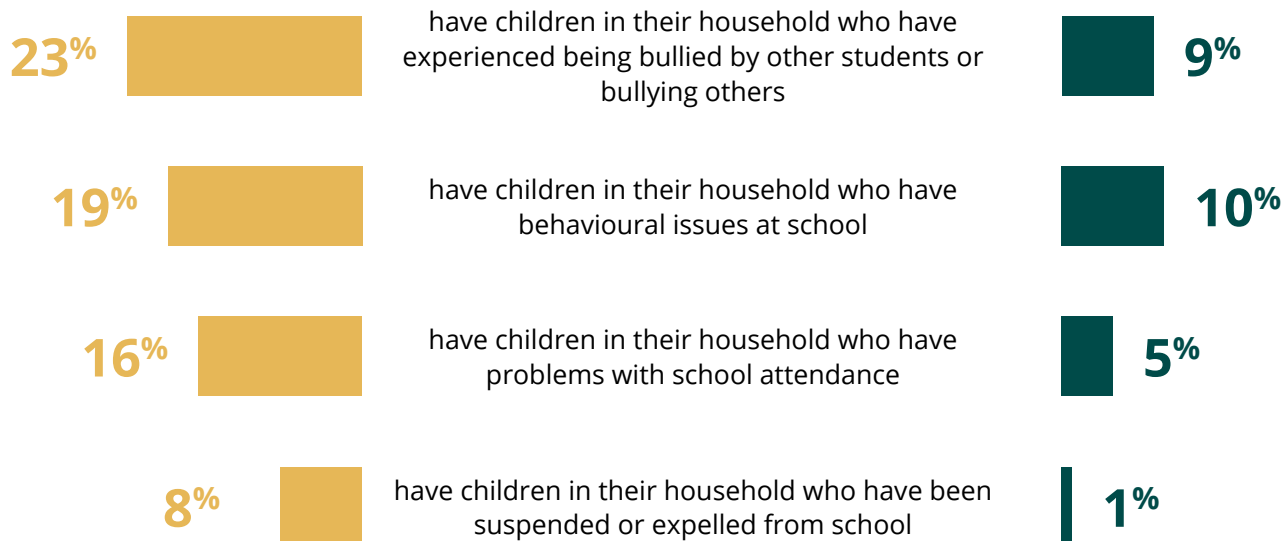


Serving

ADF family members

Former serving

ADF family members



61% of children in veteran families have experienced school-related challenges in the past twelve months, particularly difficulty keeping up and poor academic performance.

Supporting the children of veterans is not only a moral obligation, but a strategic investment in the wellbeing of current and future generations. Maintaining resilience within veteran family units is critical and is strengthened when families have access to targeted, evidence-based support. With the right support systems in place, including trauma-informed school programs, counselling services, and community-based veteran family programs these children can show resilience and positive adaptation. Strengthening veteran family support and recognising the unique experiences of children in veteran families is essential for their long-term wellbeing.

Policy responses must prioritise:

- Trauma-informed and culturally competent support services for Defence children.
- Improved coordination between Defence, education, and health sectors.
- Increased funding for early intervention and community-based mental health programs.
- Recognition of Defence children as a distinct cohort in policy design and service planning.



Life with the ADF

Families of veterans are one of the ADF's biggest advocates: despite disproportionately struggling with access to physical and mental health services, and children struggling more than in non-veteran families, 59% of our survey's respondents would still recommend a career in the ADF. If they were supported to manage the challenges and expectations placed upon them by the Australian Government and Defence, no doubt this support would only strengthen further.

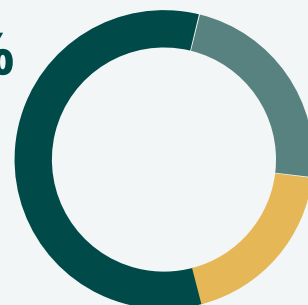
QUESTION:

Based on your family's experience and the support you have been able to access, would you recommend a career in the Australian Defence Force?

59%
Yes

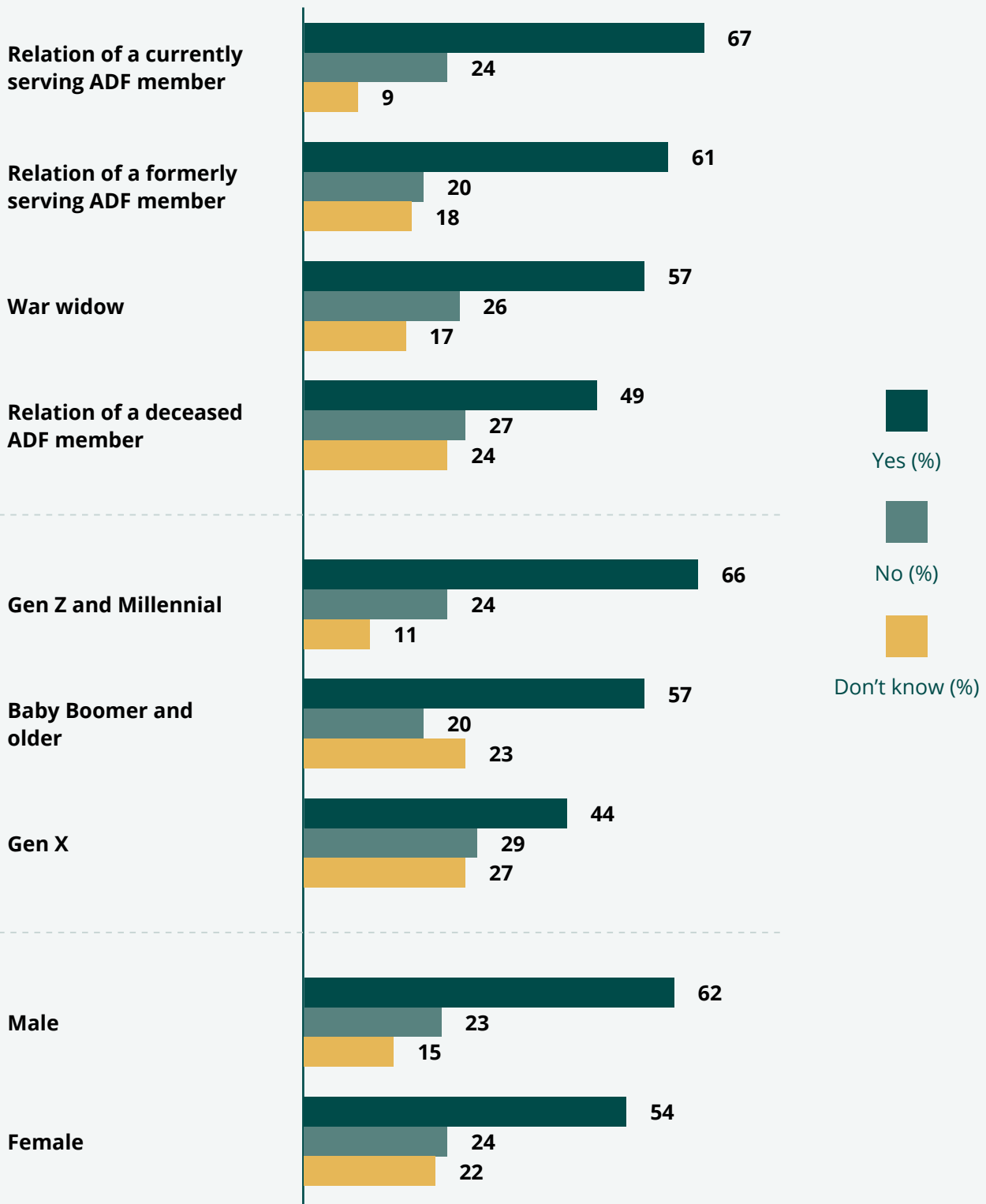
23%
No

18%
Don't know



QUESTION:

Based on your family's experience and the support you have been able to access, would you recommend a career in the Australian Defence Force?



This data highlights the resilience and pride many families feel about their Defence connection, even in the face of adversity. The willingness of families to recommend an ADF career serves as a powerful testament to the value placed on service and the Defence community. At the same time, it

underscores the critical importance of addressing the barriers and challenges they face, ensuring that future veteran families receive the support they need to thrive, and that the ADF remains an attractive and sustainable career path for the next generation.



Veteran Family Case Studies

Case study: Marta (Pseudonym)

- In 2023, the Families of Veterans Guild's social work team supported Marta and her two children following an accident that claimed the life of her veteran husband. The case was highly complex, involving legal and housing challenges. Marta was ineligible for DVA or government assistance and had no permanent home.
- Over 12 months, the Guild, through its Social Workers provided sustained support to stabilise the family's circumstances. With the help of the Guild—and community partners—Marta secured safe, furnished housing, her children enrolled in school, and her legal matters were resolved, allowing her to recommence working.
- Marta is now self-sufficient and, for the first time, has the space to begin grieving and rebuilding her life.



Case study: Steve and Claire (Pseudonyms)

- In 2024, the Families of Veterans Guild's social work team supported a veteran family in crisis after Steve made a serious attempt on his life. His partner, Claire, and their family were overwhelmed and without support. Steve, despite being a veteran, was not linked to the DVA and had no access to mental health services or treatment.
- The Guild responded quickly and ensured the immediate safety of the family, coordinated urgent referrals for treatment, and advocated for the rapid establishment of DVA support.
- As a result, the family's immediate needs were met, and they were empowered to support Steve through his recovery which was made possible by connecting him to the DVA. Today, Steve, Claire and their family are stable and continue to engage with our wellbeing and social connection services.

Case study: Elaine (Pseudonym)

- In 2024, the Families of Veterans Guild's social work team supported Elaine, the sister of a veteran. Elaine unexpectedly became the guardian of her veteran brother's children following his passing. Elaine, who had no children of her own, faced complex challenges including child safety concerns, challenging family dynamics, DVA claims, financial stress, and the emotional toll of grief for her and the children.
- The Guild provided practical support and advocacy, including parenting guidance and referrals to help the children navigate their bereavement, and help Elaine prepare to be a parent. With the Guild's assistance, child safety issues were addressed, and the family was connected to the services they needed, including DVA.
- Elaine and the children continue to receive the care and support necessary to adjust and move forward as a family.





Policy Recommendations

Within the veteran support system, there are two distinct populations: veterans and their families. Both groups have different needs, make unique sacrifices, and are impacted by Australia's protection and defence priorities.

One group (veterans) have pathways to support and entitlements, and a strong voice in the system. The other (non-veteran family members) have limited access and their voices are not similarly represented, despite experiencing the impacts of Defence service.

Australia's veteran policy and care, while not perfect, is well established. By contrast, the current policy space for veteran families in Australia is stagnant; as is the service delivery response. This means that for many veteran families, they face unknown systems of care, are unfamiliar with existing services,

have limited access to support; and their voices are diluted in a veteran and defence centric system of care.

The *Veteran Families Survey* makes clear that families are impacted by defence service and that the outcomes of this, including physical and mental wellbeing challenges, are experienced more often than their civilian counterparts. The data demonstrates:

- Economic vulnerability, especially among older generations and women.
- Mental health and disability support needs that outpace current service capacity and availability.
- Barriers to accessing support, even when general awareness exists.
- Children's wellbeing is significantly impacted by the unique pressures of military life.



The results of this survey, alongside wider research (dating as far back to 1986¹⁰), makes the case for establishing a dedicated system of care for defence and veteran families in Australia. This system needs to address at minimum five key challenges they face:

1. Career and income earning limitations
2. Reduced access to services, including physical and mental health care
3. Additional care responsibilities
4. Erosion of mental health and wellbeing; and
5. Erosion of social connection.

To make progress in this policy space it is important that veteran families are no longer seen through the lens of the veteran but rather seen as their own group, with their own needs. Establishing a system of care requires both a clear and representative voice in the system as well as service interventions which mitigate the impacts of Defence service on them.

However, the current system's structure means the responsible Minister can only do so much across a large portfolio. A portfolio that spans veteran recruitment, retention, service, transition, health, wellbeing, death, and commemoration. The Minister's focus is rightly on this continuum of service and on those who undertake their duty for Australia. In this role, the Minister is responsible

for almost 600,000 Australians and their memory. Taking on the needs and interests of at least another 700,000 Australians who are impacted by defence service is a task beyond one person and needs focused attention to establish the policy, system of care and eco-system of support for this group.

There is a unique opportunity right now to intentionally design an ecosystem of support for veteran families in Australia that is representative and coordinated; one that could serve as an example for other emerging areas of policy and inclusive system design.

In response to the experiences of veteran families and gaps further demonstrated by this survey the Guild makes the following recommendations to the Government:

1. Establish a Ministerial advisory body solely focused on the needs and interests of defence and veteran Families. This would provide a meaningful and representative voice for defence and veteran families within the heart of policy.
2. Provide the Minister of Defence Personnel and Minister of Veterans Affairs with an Assistant Minister to focus on the development and modernisation of defence and veteran family policy in Australia.

¹⁰1986 report: S Hamilton, Office for the Status of Women Supporting Service Families – A Report on the Main Problems Facing Spouses of Australian Defence Force Personnel and Some Recommended

3. Investigate and publicly report on the costs and benefits of expanding the Veteran White Card (a treatment card for veterans for accepted service-related injuries or conditions, including mental health conditions) for mental health to the spouses, children and parents of veterans.
4. Implement recommendation 75 of the Royal Commission into Defence and Veteran Suicide, which calls for the the government to commission an independent review of Open Arms (formerly known as the Vietnam Veterans Counselling Service) and publish the report. The scope of the review should be wide-ranging, and it should examine:
 - a. How Open Arms is discharging its functions, including its compliance with clinical standards and its management of at-risk clients
 - b. Issues that could affect Open Arms' ability to discharge its functions, including workforce, culture and funding
 - c. What functions Open Arms should perform within the wider network of services accessible to serving and ex-serving members
- d. The appropriateness of Open Arms' delivery model, and whether another model is preferable.
5. Form partnerships with community-based organisations servicing veteran families, fund the development and delivery of community-based programs and services that address the following challenges experienced by defence veteran families:
 - a. Grief and loss
 - b. Career and income earning limitations
 - c. Reduced access to services, including physical and mental health care
 - d. Additional care responsibilities
 - e. Erosion of mental health and wellbeing; and
 - f. Erosion of social connection.





About the Families of Veteran's Guild

The Families of Veterans Guild is the only organisation in Australia dedicated exclusively to supporting all families of veterans, regardless of length of service, deployment history, reason for leaving the ADF, or whether the veteran is living or deceased. From the moment a veteran joins the ADF, we are here to support those who stand beside them.

Founded in 1946 by Jessie Vasey CBE OBE, the Guild has a proud legacy of advocacy and care for those who carry the invisible weight of military service. Today, we are building on that legacy by working to transform the current system of care for veteran families, from a reactive, crisis-based model to one that prioritises early intervention, prevention, and ongoing wellbeing.

Veteran families are a strategic asset. Their wellbeing directly affects Defence recruitment, retention, and readiness, an insight formally recognised by the Royal Commission into Defence and Veteran Suicide. Yet, despite their vital role, structured support for families remains limited. We seek to fill this gap.

Our programs and services deliver trauma-informed, proactive assistance that connects families to services, strengthens mental health, and resolves issues before they escalate. Our support reduces isolation, improves family resilience, and empowers individuals, particularly women, through skill-building, education, and connection to government and community networks.

We believe a system that truly understands and serves veteran families is not only essential to their wellbeing, but to the strength of Australia's defence capability. That is the future we are working to build.

Our vision: Our vision is to see all families of veterans thriving, resilient, acknowledged and respected because they are crucial for a strong and robust Australian Defence Force



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