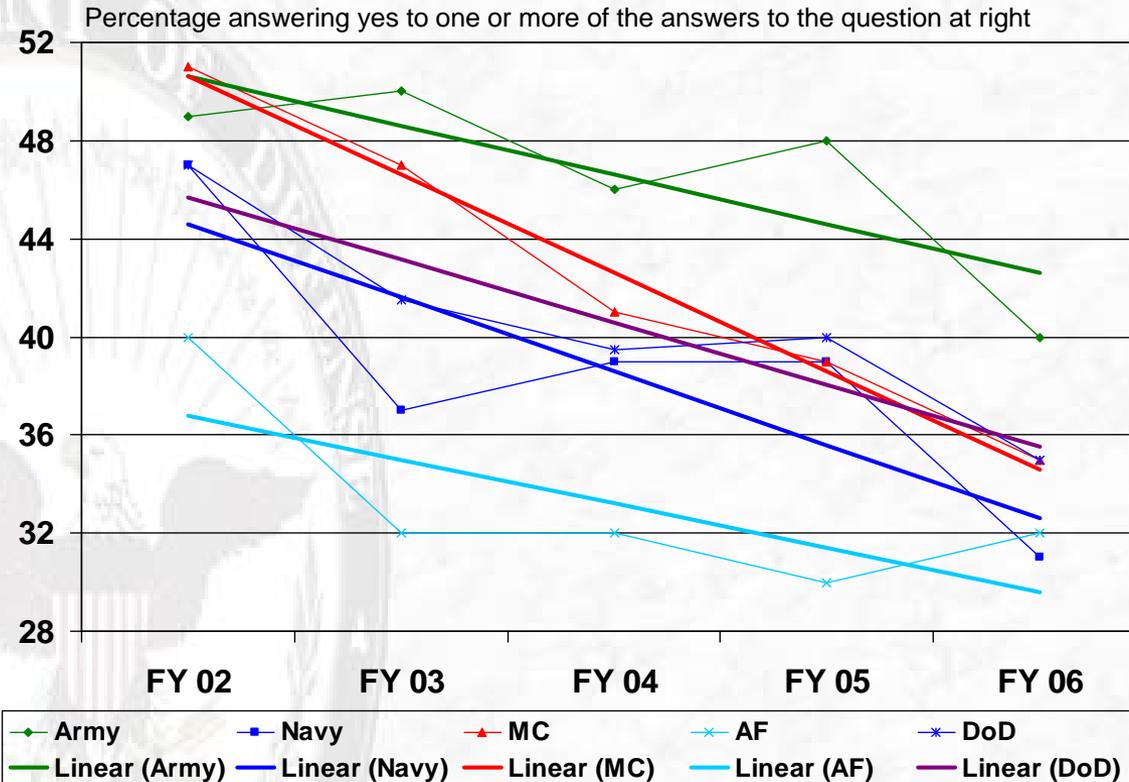


# Trend Analysis:

## E1 – E4 Ability to Pay Bills on Time



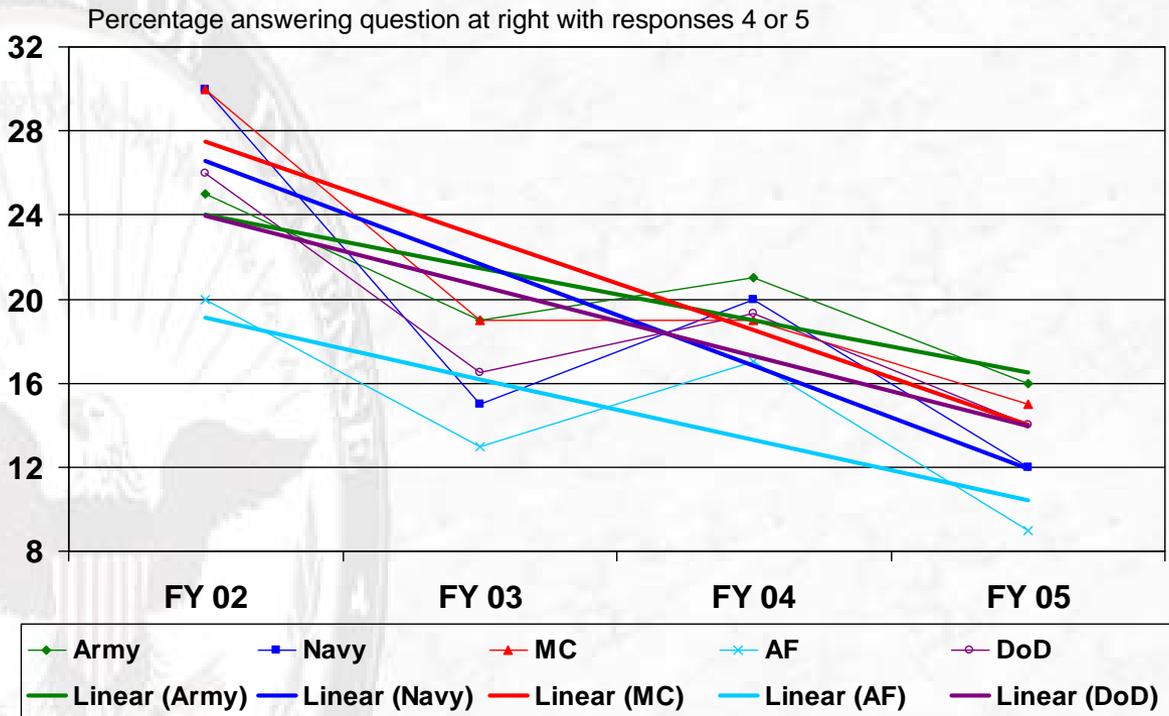
**Question: "In the past 12 months, did any of the following happen to you (and your spouse)? Mark yes or no for each item."**

- Bounced 2 or more checks
- Failed to make a monthly/minimum payment on credit card, AAFES, NECOM account, or Military Star card
- Fell behind in rent or mortgage
- Was pressured to pay bills by stores, creditors, or bill collectors
- Had telephone, cable or internet shut off
- Had water, heat or electricity shut off
- Had a car, household appliance or furniture repossessed
- Failed to make car payment
- Obtained payday loan

	FY 02	FY 03	FY 04	FY 05	FY 06
DoD	47	41.5	39.5	40	35
Army	49	50	46	48	40
Navy	47	37	39	39	31
Marine Corps	51	47	41	39	35
Air Force	40	32	32	30	32

# Trend Analysis:

## E1 – E4 Financial Conditions



**Question: “Which of the following best describes your financial condition?”**

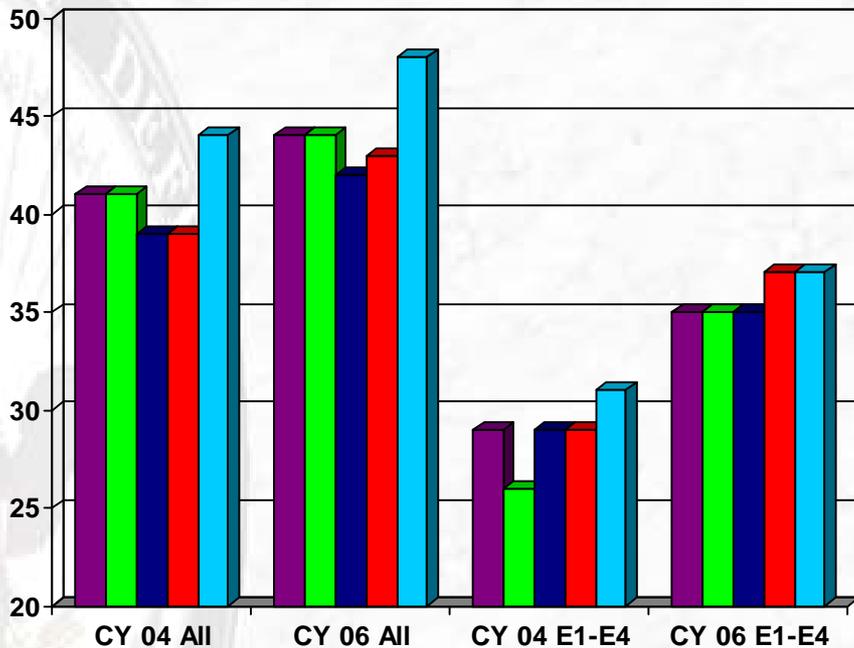
1. Very comfortable and secure
2. Able to make ends meet without much difficulty
3. Occasionally have some difficulty making ends meet
4. Tough to make ends meet but keeping your head above water
5. In over your head

	FY 02	FY 03	FY 04	FY 05
DoD	26	16.5	19.3	14
Army	25	19	21	16
Navy	30	15	20	12
Marine Corps	30	19	19	15
Air Force	20	13	17	9

# Trend Analysis: Changing Behavior

## Savings Habits

Percentage answering yes to answers 4 – 6 to the question at right



■ DoD ■ Army ■ Navy ■ MC ■ AF

	All Service Members		E1-E4s	
	CY 04	CY 06	CY 04	CY 06
DoD	41	44	29	35
Army	41	44	26	35
Navy	39	42	29	35
Marine Corps	39	43	29	37
Air Force	44	48	31	37

Which of the following statements comes closest to describing the savings habits of you (and your spouse)?

1. Don't save-usually spend more than income.
2. Don't save-usually spend as much as income.
3. Save whatever is left over at the end of the month-no regular plan.
4. Save income of one family member, spend the other.
5. Spend regular income, save other income.
6. Save regularly by putting money aside each month.

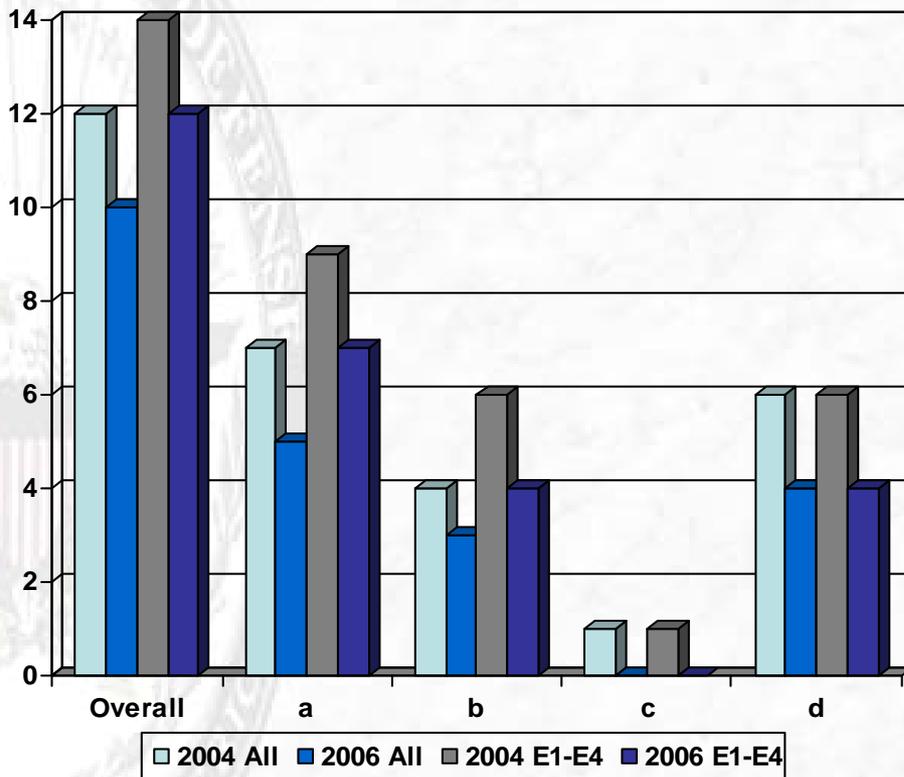
**More Service members saving for future requirements**

# Trend Analysis: Changing Behavior

## High Cost Loans

Survey of All Service Members and E1 – E4 Service Members

Percent responding yes to one or more answers



- a Payday loans
- b Rent-to-buy
- c Automobile title pawn
- d Tax refund anticipation loan

**Fewer Service members using high cost loans**