

Military Life During the COVID-19 Pandemic: Results From the 2021 Survey of Active Duty Spouses

Summary

Based on data from the *2021 Survey of Active Duty Spouses (2021 ADSS)*, this survey note examines the impacts of the COVID-19 pandemic on active duty spouses and their families.

COVID-19 Vaccine Status: Three-quarters (76%) of active duty spouses were vaccinated at the time of the survey, whereas 24% were not vaccinated. Among spouses who had not received the COVID-19 vaccine, few expressed plans to get vaccinated.

Spouse Employment: There was no statistically significant difference in the spouse unemployment rate between 2019 and 2021. Among active duty spouses who were not working at the time of the survey, few indicated reasons related to COVID as the main reason for not working, though unemployed spouses (not working, but seeking work) did indicate concern about getting or spreading COVID more than spouses not looking for work. Less than half (40%) of employed spouses indicated their employer offered remote work opportunities.

Stimulus Payments: Nearly two-thirds (65%) of spouses used economic impact stimulus payments to meet spending needs in the 2020–2021 time-frame.

PCS Moves: Permanent change of station (PCS) moves during the COVID-19 pandemic were associated with greater problems related to moving, including the availability of special medical and/or educational services for spouse and children, than before the pandemic.

Child Care: One-quarter (25%) of all active duty spouses had regular child care disrupted due to the COVID-19 pandemic, and these spouses had a significantly lower level of financial well-being, poorer mental health, lower satisfaction with the military way of life, and lower levels of marital satisfaction.

Overall, survey results helped to identify the areas of military family life impacted by the pandemic and provided insights on how to alleviate strain from continued or similar events in the future.

Introduction

Background

The coronavirus pandemic (COVID-19) impacted nearly every facet of American life. From record-high unemployment rates to increased food insecurity and failing child care infrastructure, the pandemic created many challenges for Americans and their families (Sahin et al., 2020; Coleman-Jensen et al., 2021; Zamorro and Prados, 2021). These challenges were the result of a relatively instantaneous shift in the organization of economic, social, and medical structures throughout the United States and the world. However, little is known about how the pandemic affected military spouses and their families. This survey note seeks to leverage the *2021 ADSS* to examine any potential impacts of the COVID-19 pandemic on childcare, employment, and well-being of spouses of active duty military members and their families.

Methods

The ADSS is fielded biennially and continues a line of research on military spouses dating back to 1985. The use of complex, scientifically rigorous sampling and weighting procedures allows the results of the ADSS to be representative of the entire population of active duty spouses. This distinguishes the results of this survey from other surveys that utilize convenience samples and cannot reliably draw conclusions about the entire active duty spouse population. The *2021 ADSS* was administered from July 26, 2021, to November 19, 2021 and had a 21% response rate.

In designing the questionnaire for the *2021 ADSS*, questions utilized by the U.S. Census Bureau were added on a range of issues relating to COVID-19.¹ Topics explored in this survey note include COVID-19 vaccination adoption, hesitancy, and beliefs, and the impact of COVID-19 on employment, financial well-being, PCS moves, child care, and children’s education.

The analyses conducted for this survey note used *T*-Tests to evaluate when results for one group were statistically significantly different from a comparison group.² This survey note highlights differences significant at the $\alpha = 0.01$ level or lower, indicating that the results are statistically significant and not likely due to chance.

COVID-19 Vaccination Status and Vaccine Hesitancy

Vaccination Status

Three-quarters (76%) of active duty spouses received a COVID-19 vaccine by November 2021 when the *2021 ADSS* field period closed. Of the 76% who received a COVID-19 vaccine, 99% had either already received or planned to receive all required doses of a COVID-19 vaccine. Among those not vaccinated at the time of the survey, all but 7% expressed some level of vaccine hesitancy. Twenty-nine percent indicated they would definitely not get a vaccine, 21% reported they would probably not get a vaccine, 32% were unsure about getting a vaccine and another 12% indicated they only probably would get a vaccine.

To compare active duty spouse and U.S. population vaccine rates, OPA analyzed *U.S. Census Household Pulse Survey* results and *2021 ADSS* data during a comparable time period.³ The *U.S. Census Household Pulse Survey* results show 83% of all U.S. households were vaccinated at the time of the survey, close to the 76% who reported being vaccinated on the *2021 ADSS*.⁴ Figure 1 contains this information.

Three-quarters (76%) of active duty spouses were vaccinated at the time of the survey.

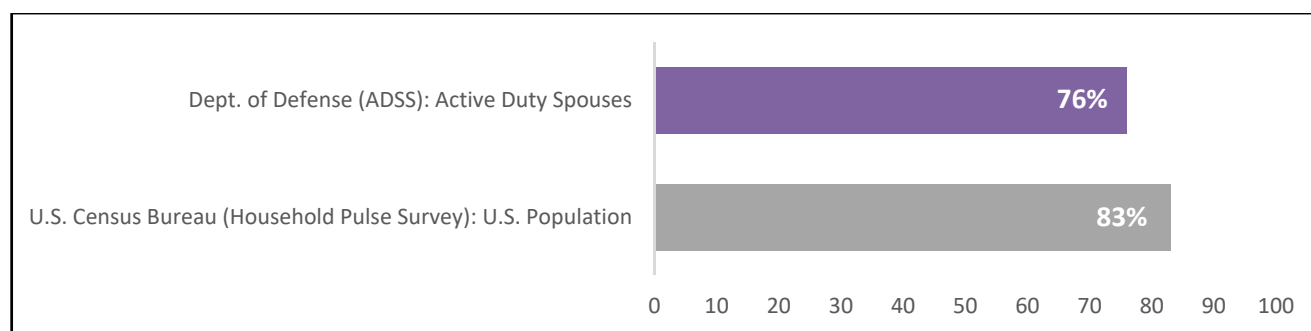
¹ The Household Pulse Survey is an online survey designed by the U.S. Census Bureau to examine how the COVID-19 pandemic impacted households in the United States. For detailed technical information on the Census Household Pulse survey, see U.S. Census Bureau (2022).

² *T*-tests were used to statistically test the difference between two means or proportions of each subgroup. For example, Army’s “all other” group consists of spouses of all other active duty service branches combined compared to Army spouses.

³ U.S. Census Bureau Household Pulse Survey version 3.2 from week 37 (September 1, 2021, to September 13, 2021). The *ADSS* field period closed in November, 2021.

⁴ These are observational differences; statistical significance was not calculated.

Figure 1.
Vaccine Rates, Comparing 2021 ADSS to U.S. Census Household Pulse 3.2 Week 37



Census Source: <https://www.census.gov/data/tables/2021/demo/hhp/hhp37.html>

Dept. of Defense Source: 2021 ADSS

Percent responding for ADSS are all active duty spouses. Margins of error for Dept. of Defense do not exceed $\pm 1\%$.

Vaccination status varied by a number of demographic characteristics. When examining significant differences across Services, spouses of Navy (80%) and Air Force (79%) members were more likely to be vaccinated than spouses whose husband/wife belonged to other services. Spouses of enlisted members (72%) were less likely to be vaccinated than spouses of officers (87%). Additional information regarding other demographic characteristics can be found in Figure 2.

Figure 2.
Likelihood to Report Being Vaccinated

More Likely		Less Likely	
Graduate/Professional Degree	90%	Does Not Have Child(ren) Between Age 14–17	75%
Dual-Military	89%	Army	74%
Member Spouse is Officer	87%	Has Child(ren)	74%
Has Child(ren) Between Age 14–17	81%	Non-Hispanic White	73%
Navy	80%	Lives on Military Base	73%
4-Year Degree	80%	Member Spouse is Enlisted	72%
Does Not Have Child(ren) Under Age 6	80%	Unemployed	71%
Air Force	79%	Has Child(ren) Under Age 6	71%
Total Racial/Ethnic Minority	79%	Some College/Vocational Diploma	70%
Employed	79%	Not in Labor Force	68%
Does Not Have Child(ren)	79%	Marine Corps	66%
Lives off Military Base	77%	No College	63%

Source: 2021 ADSS

Percent responding are all active duty spouses. Margins of error do not exceed $\pm 13\%$.

Vaccination status also varied by spouse race/ethnicity groups, employment status, and housing location. In regards to race/ethnicity, 79% of spouses of any racial/ethnic minority group were vaccinated, which was significantly higher than Non-Hispanic White spouses at 73%. There were

significant differences associated with employment status, with 89% of dual military spouses reporting being vaccinated, followed by those who were employed (79%), unemployed (71%), and not in the labor force (68%). Finally, spouses not living on a military base (77%) were significantly more likely to report being vaccinated than those who lived on base (73%).

Child status and family factors also varied by vaccination status. Spouses with children (74%) were *less* likely to be vaccinated compared to spouses without children (79%). This association is not consistent when examining status based on the age of children. Spouses without children under age 6 (80%) were more likely to be vaccinated than spouses who have children under age 6 (71%). There is not a significant difference between spouses who do and do not have children between ages 6 and 13, whereas spouses with children between ages 14 and 17 are *more* likely to report being vaccinated than those who do not have children in that age range.⁵ Vaccination status is associated with spouse age as well—younger spouses were less likely to be vaccinated, whereas older spouses were more likely to be vaccinated. As such, the significant differences based on child age are likely due, at least in part, to the age of the spouse.

Of the 76% of active duty spouses who received a COVID-19 vaccine, 99% had either already received or planned to receive all required doses of a COVID-19 vaccine, and there were no significant differences among subgroups.

Vaccine Hesitancy

The 2021 ADSS was fielded to active duty spouses around 16 to 18 months into the COVID-19 pandemic, when COVID-19 vaccines were largely available. This is reflected in the high proportion (76%) of spouses who received a COVID-19 vaccine. At the time of the survey, 24% of active duty military spouses were not vaccinated against COVID-19. Among spouses who indicated they had not received a vaccine, nearly all had some level of hesitancy in getting a COVID-19 vaccine (93%). The most common reason spouses were not fully vaccinated was concern over the possible side effects of the COVID-19 vaccine (72%). Additional information on demographic differences in vaccine status and hesitancy is contained in the Appendix.

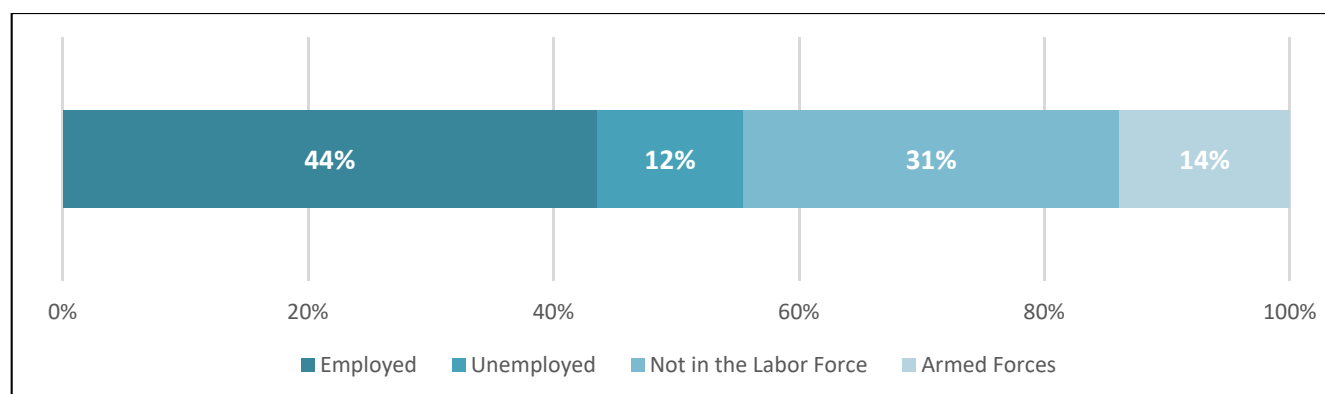
Employment

Despite shifts in the global employment landscape during the COVID-19 pandemic, the active duty spouse unemployment rate and labor force participation rate did not significantly change between the 2019 ADSS and 2021 ADSS. The employment status of active duty spouses is reported in Figure 3.⁶

⁵ When examining the differences between spouses who have children in certain age groups and those who don't, any spouses who indicated they did not have children at all are included in those who do not have children in that age group alongside those who did have children, but not in the specified age group.

⁶ "Dual military" refers to spouses who indicated on the survey that they were currently serving on active duty or a member of the National Guard or Reserve in a full-time active duty program.

Figure 3.
Overall Active Duty Spouse Employment Status



Source: 2021 ADSS

Percent responding are all active duty spouses. Margins of error do not exceed $\pm 2\%$.

In 2021, the unemployment rate⁷ of civilian spouses was 21% and their labor force participation rate was 64%. Comparing these results to the 2019 ADSS (pre-pandemic administration) revealed no statistically significant differences in either unemployment rate or labor force participation between surveys. The civilian spouse unemployment rate has historically been higher than that of the general population and continued to be higher in 2021 (OPA, 2021). Between July and November of 2021, the same timeframe the ADSS was conducted, the U.S. Bureau of Labor Statistics reported civilian unemployment rates ranging from 5.4% (July, 2021) to 4.2% (November, 2021), far lower than the 21% reported by active duty spouses in 2021.⁸

There was no statistically significant difference in the spouse civilian unemployment rate between 2019 and 2021.

Main Reason for Not Working in Prior Week

Forty-five percent of active duty spouses who were not working at the time of the survey were caring for children who were not in school or daycare. Other reasons spouses were not working include that they did not want to be employed at that time (11%) and that they were preparing for/recovering from a permanent change of station (PCS) move (9%). Fewer than 4% of spouses noted specific COVID-19-related reasons for not being employed, with the most endorsed being concern about getting or spreading the virus that accounted for 2%. See Table 1 for the full list.

A higher percentage of unemployed spouses reported concern about getting or spreading the coronavirus (4%) compared with employed spouses (<1%) and spouses not in the labor force (2%).

⁷ Civilian spousal unemployment rate excludes spouses who were in an active duty status (including National Guard/Reserve members in a full-time active duty program) at the time of the survey and spouses of warrant officers.

⁸ The U.S. civilian unemployment rate is sourced from the Bureau of Labor Statistics. The U.S. civilian labor participation rate was 61.9 in November, 2021. Available at <https://www.bls.gov/charts/employment-situation/civilian-unemployment-rate.htm#>

Table 1.
Main Reason for Not Working for Pay or Profit Last Week

What is Your Main Reason For Not Working for Pay or Profit?	
Is/was caring for children not in school or daycare	45%
Other	24%
Did not want to be employed at this time	11%
Preparing for/recovering from PCS move	9%
Sick (not COVID-related) or disabled	3%
Unable to work while spouse deployed	3%
Concerned about getting or spreading COVID-19	2%
Retired	1%
Laid off or furloughed due to COVID-19	1%
Do/did not have transportation to work	1%
Caring for someone or sick themselves with COVID-19	<1%
Employer closed temporarily due to COVID-19	<1%
Employer went out of business due to COVID-19	<1%

Source: 2021 ADSS

Percent responding are active duty spouses who did not work last week for pay or profit. Margins of error do not exceed $\pm 2\%$.

Twenty-four percent of spouses who were not employed at the time of the survey indicated some “other” reason for not working in the last week and were invited to provide a reason. In their comments, spouses mentioned a variety of reasons for not working at the time of the survey, such as a lack of jobs at their location, being a full-time student, child care challenges (cost and availability), pregnancy, and homeschooling children.

Flexible Work Arrangements

As a reaction to the COVID-19 pandemic, many employers moved their operations to remote work environments. On the ADSS, 65% of employed active duty spouses reported that their employer offered flexible scheduling and 40% reported their employer offered remote work.

Financial Well-being and Sources Used to Meet Spending Needs

According to a multi-year study by the Consumer Financial Protection Bureau (CFPB), financial well-being⁹ in the U.S. increased from 2017 to 2020, and even in the first months of the pandemic.¹⁰ This was likely a result of pandemic-related federal programs such as stimulus and unemployment payments and forbearance programs for loans. In fact, during the first months of the pandemic, fewer

⁹ The Consumer Financial Protection Bureau (CFPB) defines financial well-being as “a state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future, and is able to make choices that allow them to enjoy life”.

¹⁰ Financial well-being in America, from 2017 to 2020. Available at <https://www.consumerfinance.gov/consumer-tools/educator-tools/financial-well-being-resources/data-spotlight-financial-well-being-in-america-2017-2020/>.

had difficulty paying a bill or expenses, or saw a decrease in credit score.¹¹ The *2021 ADSS* measured financial well-being utilizing the CFPB five-item Financial Well-being Scale for the first time in 2021. The average financial well-being among active duty spouses was ‘high’, with an average score of 58 out of 100, and higher than the overall U.S. average score of 55 out of 100 (medium-high). Both scores reflect time periods during the COVID-19 pandemic.¹²

However, in the broader U.S. population, large gains in financial well-being did not translate to individuals in the lowest income groups, a pattern also found among active duty spouses when comparing financial well-being by pay group on the *2021 ADSS*.¹³ The average well-being score of junior enlisted spouses was 52, lower than both the U.S. (55) and overall active duty spouse (58) average scores.

65% of spouses used economic impact stimulus payments to meet spending needs last year.

The *2021 ADSS* also included a question about sources of income active duty spouses used to meet spending needs in the prior year (2020–2021), including the use of economic stimulus payments. While regular income sources like those received before the pandemic were most

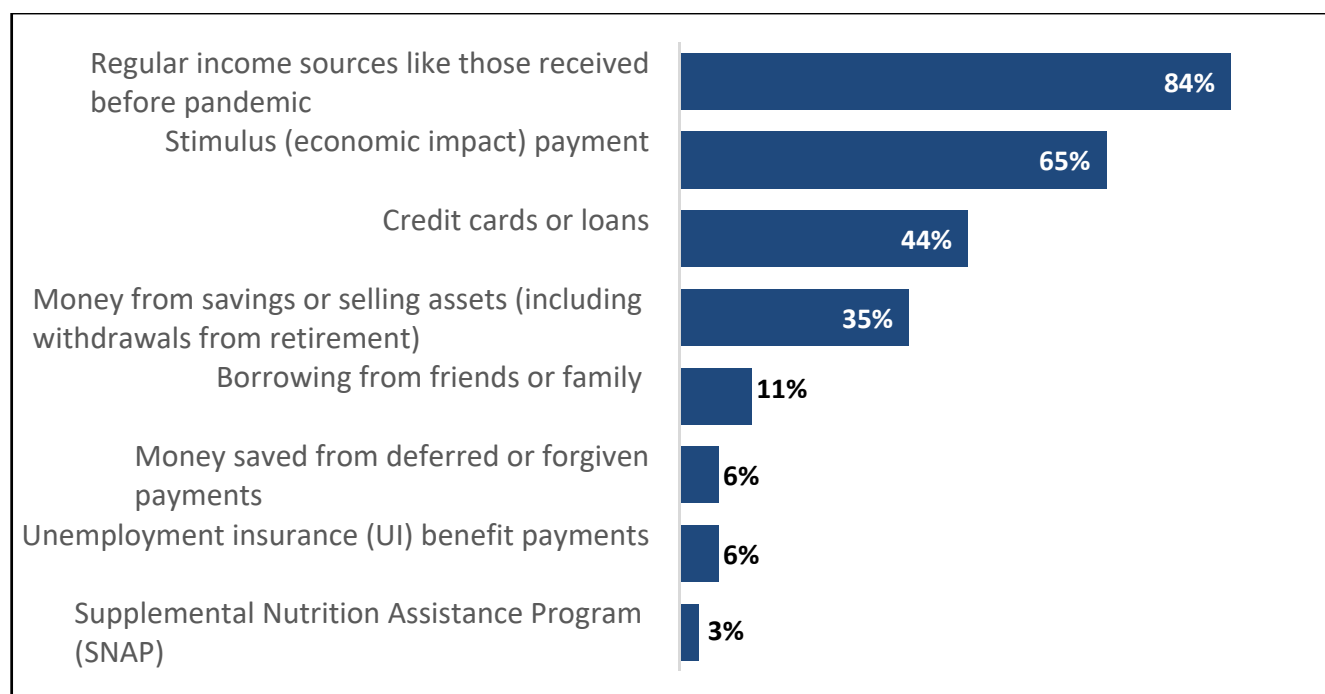
frequently used (84%), spouses also used an economic impact stimulus payment (65%), credit cards or loans (44%), and/or money from savings or selling assets (35%). Figure 4 contains the full list of options for sources of income that spouses used.

¹¹ Changes in consumer financial status during the early months of the pandemic, CONSUMER FINANCIAL PROTECTION BUREAU | APRIL 2021, Data Point No. 2021-2, Scott Fulford, Marie Rush, and Eric Wilson.

¹² Financial well-being in America, from 2017 to 2020. Available at <https://www.consumerfinance.gov/consumer-tools/educator-tools/financial-well-being-resources/data-spotlight-financial-well-being-in-america-2017-2020/>.

¹³ Financial well-being in America, from 2017 to 2020. Available at <https://www.consumerfinance.gov/consumer-tools/educator-tools/financial-well-being-resources/data-spotlight-financial-well-being-in-america-2017-2020/>.

Figure 4.
Sources of Income Used to Meet Spending Needs in 2020–2021



Source: 2021 ADSS

Percent responding are all active duty spouses. Margins of error do not exceed $\pm 2\%$.

Figure 5 contains demographic breakdowns for the top four sources used to meet spending needs. Spending needs varied by different demographic characteristics. Spouses of enlisted members were more likely to use economic impact stimulus payments (71%), credit cards or loans (49%), money from saving or selling assets (39%), borrowing from friends or family (13%), money saved from deferred or forgiven payments (6%), unemployment insurance benefit payments (7%), and SNAP (4%), than spouses of officers.

Spouses who are members of a racial or ethnic minority group were more likely than Non-Hispanic White spouses to report using economic impact stimulus payments (68%), credit cards or loans (50%), borrowing from friends or family (13%), unemployment insurance benefit payments (8%), and SNAP (4%).

Spouses with children under age 6 were more likely than spouses who did not have children under age 6 to indicate using economic impact stimulus payments (69%), credit cards or loans (48%), money from saving or selling assets (39%), borrowing from friends or family (13%), and SNAP (4%).

In terms of food security, spouses who used economic stimulus payments to meet spending needs were less likely to be food secure than spouses who did not use the payments to meet spending needs (68% versus 88%).

Figure 5.
Demographic Subgroups More Likely to Use Top Four Sources to Meet Spending Needs in 2020–2021

Regular Income Sources		Economic Impact (Stimulus) Payment		Credit Cards or Loans		Money From Savings or Selling Assets	
Graduate/ Professional Degree	92%	Unemployed	74%	Unemployed	55%	Unemployed	45%
Spouses of Officers	92%	Spouses of Enlisted Members	71%	Total Racial/Ethnic Minority	50%	Spouses of Enlisted Members	39%
4-Year Degree	88%	Some College/ Vocational Diploma	71%	Spouses of Enlisted Members	49%	PCS in Past 12 Months	39%
Non-Hispanic White	87%	Never PCSed	69%	Some College/ Vocational Diploma	49%	With Child(ren) Under 6	39%
Air Force	86%	With Child(ren) Under 6	69%	Navy	48%	Some College/ Vocational Diploma	38%
Lives Off Base	85%	Total Racial/Ethnic Minority	68%	With Child(ren) Under 6	48%	Female	36%
		Female	67%				
		Without Child(ren) 14–17	66%				

Source: 2021 ADSS

Percent responding are all active duty spouses. Margins of error do not exceed ±14.

PCS Moves and Impact of PCS Moves During COVID-19 Pandemic

This section examines the potential impacts of the COVID-19 pandemic on spouses’ most recent PCS moves.

PCS Moves During COVID-19 Pandemic

Over a third (38%) of all active duty spouses moved during the COVID-19 pandemic. These data cover the first 20 months of the pandemic (between March 2020 and the survey close in November 2021).

Spouses who were more likely to PCS during the first 20 months of the COVID-19 pandemic were spouses of Army members (50%), spouses of officers (53%), and those who were unemployed (61%). Those who were less likely to PCS during the first 20 months of the COVID-19 pandemic included: spouses of Navy members (43%), spouses of enlisted members (45%), and employed spouses (40%). Figure 6 contains information for additional demographic characteristics.

38% of active duty spouses moved during the COVID-19 pandemic.

Figure 6.
Likelihood to Indicate Most Recent PCS Move Was During COVID-19 Pandemic

More Likely		Less Likely	
Unemployed	61%	Spouses of Enlisted Members	45%
No Career Deployments	58%	Live Off Base	45%
Spouses of Officers	53%	With Child(ren)	45%
Live On Base	53%	Without Child(ren) Under Age 6	45%
Dual-Military	53%	Career Deployment	44%
Without Child(ren)	51%	Spouses of Navy	43%
Spouses of Army	50%	With Child(ren) Ages 6–13	43%
Without Child(ren) Ages 6–13	50%	Employed	40%
With Child(ren) Under Age 6	49%	With Child(ren) Ages 14–17	39%
Without Child(ren) Ages 14–17	48%		

Source: 2021 ADSS

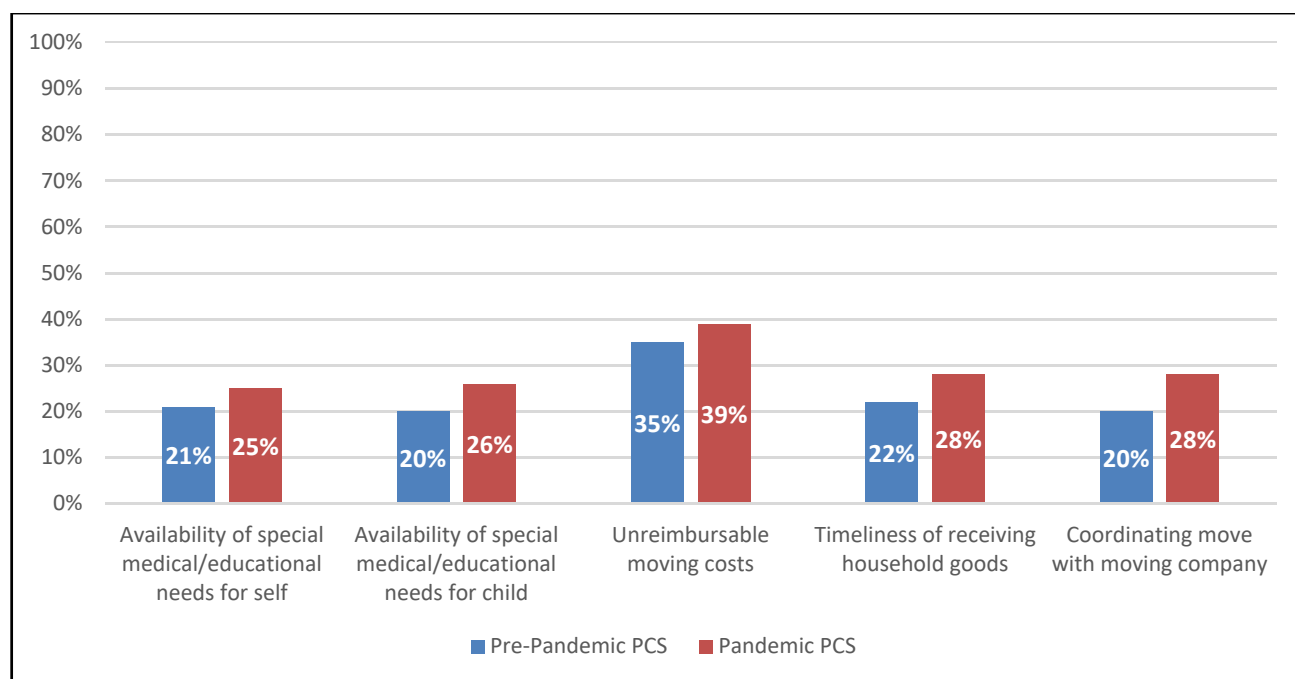
Percent responding are active duty spouses who have ever experienced a PCS move. Margins of error do not exceed ±6%.

PCS Move Problems Experienced During COVID-19 Pandemic

When comparing the extent of PCS-related problems experienced by spouses whose most recent PCS was during the COVID-19 pandemic to those whose most recent PCS move was before the COVID-19 pandemic,¹⁴ the results show that a pandemic PCS move resulted in higher reporting for certain problem areas. Although the data does not determine that these differences are due to a causal relationship with the COVID-19 pandemic, they are based on a statistical comparison of PCS time frames (before and after March 2020). Given the far-reaching impacts of COVID-19, significant differences in the experiences of spouses undertaking a PCS move are likely associated with the pandemic. See Figure 7 for the significant differences reported between these groups.

¹⁴ Spouses who had not experienced a PCS move in their member’s career were not included in this analysis; these comparisons are only of spouses who have ever experienced a PCS move. Spouses who did not provide a complete date for their most recent PCS move are also excluded.

Figure 7.
Problems Experienced During Most Recent PCS Move, COVID-19 Differences



Source: 2021 ADSS

Percent responding are active duty spouses who ever experienced a PCS move and who answered the question. Margins of error do not exceed $\pm 3\%$.

There were significant differences in problems experienced in relation to the availability of special medical and/or educational services. Spouses with a pandemic PCS move were more likely to have problems with the availability of special medical and/or educational services for themselves compared to those whose most recent PCS was pre-COVID (25% versus 21%). Additionally, spouses with children who experienced a pandemic PCS move were more likely than those whose most recent PCS move was pre-COVID to report the same issue with special medical and/or educational services for their children (26% versus 20%).

Data also showed problems relating to the physical move itself. Spouses whose most recent PCS move was during the COVID-19 pandemic were significantly more likely to experience some problems to a large extent compared to those whose PCS move was pre-COVID. These problems include coordinating the move with the moving company (28% versus 20%), timeliness of receiving household goods (28% versus 22%), waiting for permanent housing to become available (31% versus 25%), and unreimbursable moving costs (39% versus 35%).

Finding Employment After Most Recent PCS Move

Finding employment after a PCS move is a unique challenge spouses of active duty members face. Spouses who had a PCS move during the pandemic and looked for a new job found work faster than spouses who moved pre-pandemic. However, spouses who moved during the COVID-19 pandemic were more likely than spouses who moved pre-pandemic to seek but not find employment after their most recent PCS move (12% versus 8%). Spouses who had a PCS move during the pandemic were

also more likely than their counterparts to not seek employment after their last move (46% versus 35%). Spouses with a pandemic PCS move found a job in a shorter timeframe: less than 1 month (30% versus 22%) and 1 month to less than 4 months (33% versus 25%). Table 2 contains this additional information on time taken to find employment.¹⁵

Table 2.
Time Taken to Find Employment After Most Recent PCS Move by Pandemic PCS Experience

	Pre-Pandemic PCS	Pandemic PCS
Sought but could not find employment	8%	12%
Did not seek employment	35%	46%
<i>Of those who sought and found employment...</i>		
Less than 1 month	22%	30%
1 month to less than 4 months	25%	33%
4 months to less than 7 months	21%	20%

Source: 2021 ADSS

Percent responding are active duty spouses who ever experienced a PCS move and who answered the question. Margins of error do not exceed ±3%.

Child Care During the Pandemic

A majority of active duty spouses are parents to children living at home. In 2021, 69% of active duty spouses had at least one child living at home either part-time or full-time. Nearly half (46%) had young children at home (less than 6 years of age), 37% had at least one child between the ages of 6 and 13, and 14% had a child between the ages of 14 and 18. Of those who have at least one child living at home, 69% had at least one child who used routine child care arrangements.

Disruptions to Routine Use of Child Care Due to COVID-19

Among spouses with children who routinely used child care, 54% reported that their child(ren) was unable to attend daycare/other care arrangements because of the COVID-19 pandemic. Translating this to the overall spouse population means that child care disruptions due to the COVID-19 pandemic impacted roughly 25% of all active duty spouses. Spouses of Air Force members (58%) experienced a disruption significantly more than spouses of other services, as did Black spouses (61%) compared to spouses of other race/ethnicity groups. Spouses who have experienced a deployment in their member’s career (56%) were more likely to experience a child care disruption than those who had not (50%), but PCS move experiences did not appear to be a factor. Male spouses (68%), spouses with a

25% of active duty spouses had regular child care disrupted due to the COVID-19 pandemic.

¹⁵ These results, which appear counterintuitive, may be due to the different amount of time that has passed since each group’s most recent PCS move—a spouse who experienced a PCS move during COVID-19 would only have had at most 20 months, but likely less. For example, if a spouse’s most recent PCS move was in April of 2021, they may have only had 5 months between the PCS move and responding to the survey. As a result, these spouses would have had a harder time seeking employment but may have been unable to indicate the longer time periods such as 7 or more months.

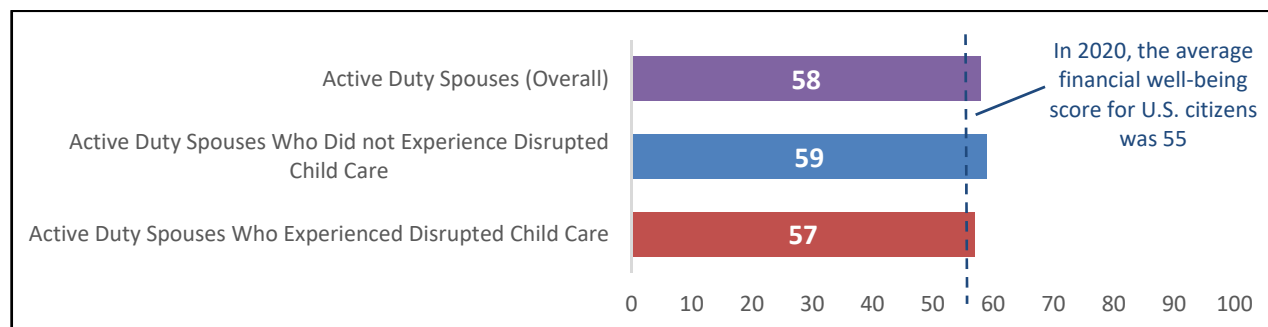
graduate/professional degree (64%), and spouses with children under age 6 (59%) were all more likely than spouses in their respective counterparts to have experienced a child care disruption.

When considering potential military-provided protective factors from disruption in child care, it's notable that spouses who lived on base (45%) were significantly less likely to report disruption in child care than spouses who lived off base (57%). Regarding employment status, dual military spouses (76%) and employed spouses (60%) were more likely than spouses of other employment statuses to experience a disruption in child care due to COVID-19.

Impacts of Disrupted Child Care on Spouse Well-being

Financial well-being differs significantly between spouses with children who experienced a disruption in child care due to COVID-19 and spouses with children who did not experience a disruption in their child care use.¹⁶ Spouses who did not experience a disruption had a financial well-being score of 59 out of 100, compared to 57 out of 100 for those who had experienced such a disruption.¹⁷ Though this is not a large difference, it does indicate that those who experienced a disruption in child care due to COVID-19 had a lower level of financial well-being on average. Although this does not indicate a causal relationship between financial well-being and disruptions to child care due to COVID-19, a significant relationship exists between them. Figure 8 below contains this information.

Figure 8.
Financial Well-Being Scale by Disruption in Child Care Due to COVID-19



U.S. Citizen Source: <https://www.consumerfinance.gov/consumer-tools/educator-tools/financial-well-being-resources/data-spotlight-financial-well-being-in-america-2017-2020>

Dept. of Defense Source: 2021 ADSS

Percent responding are all active duty spouses. Margins of error for Dept. of Defense do not exceed ±1 score point.

¹⁶ When examining significant differences between those who experienced a disruption in child care due to COVID-19, those who did not have children or who did not routinely use child care arrangements are excluded from the analysis.

¹⁷ Recent Consumer Financial Protection Bureau (CFPB) results place the average financial well-being score for U.S. citizens at 55, lower than active duty spouses regardless of experiencing disruptions in childcare due to COVID-19 (2020). The Financial Well-Being scale is a standardized numerical scale developed by the Consumer Financial Protection Bureau (CFPB) to assess the financial well-being of individuals based on answers to key questions that indicate their financial health. More information available at https://files.consumerfinance.gov/f/201512_cfpb_financial-well-being-user-guide-scale.pdf

Disruptions to child care due to COVID-19 were also associated with lower satisfaction with military life, less support for service member retention, and higher levels of negative reports of mental health.

- Spouses who experienced a disruption in child care due to COVID-19 were more likely to report being dissatisfied with the military way of life compared to those who did not experience a disruption in child care due to COVID-19 (27% versus 17%).
- Spouses who experienced a disruption in child care were more likely than spouses who did not experience a child care disruption due to COVID-19 to report that they favor their Service member leaving the military (32% versus 23%).
- Spouses who experienced a disruption in child care due to COVID-19 had higher levels of marital dissatisfaction (13% versus 9%) than spouses who did not experience this disruption.
- Spouses who experienced a disruption in child care due to COVID-19 had a significantly higher level of negative mental health symptoms compared to spouses who did not experience such a disruption (1.7 out of 4 versus 1.6 out of 4 on the Patient Health Questionnaire 4-question scale).

There were no significant differences in food security between spouses who experienced a disruption in their child care due to the COVID-19 pandemic and those who did not.

Impact of Disruption to Child Care on Spouse Employment

For active duty spouses with children, the availability and use of child care is key to employment. The top three employment-related impacts as a result of disrupted child care due to the pandemic were: an adult in the household needing to supervise one or more children while working (41%), an adult in the household needing to use vacation or sick days in order to care for their children (35%), and an adult cutting work hours in order to care for children (32%).¹⁸ Although only 4% reported that they lost a job due to time away to care for children, 19% indicated they voluntarily left their job in order to care for their children as a result of child care being disrupted due to the COVID-19 pandemic.

Spouses of junior enlisted members were more likely to lose a job (9%) and leave their job voluntarily (32%) as a result of child care being disrupted due to the COVID-19 pandemic. Spouses who were employed or dual military were more likely than other spouses to report temporary/lesser interruptions to work such as supervising children while working, using sick time or vacation time, and cutting hours. Spouses who were unemployed or not in the labor force were more likely to report not looking for a job, leaving a job, and/or losing a job due to needing to care for children. Table 3 contains the results for all response options.

¹⁸ These three impacts were also among the top reasons revealed by the Census Household Pulse Phase 3.1 survey results for the overall U.S. population (HRSA, 2021).

Table 3.
Problems Experienced as a Result of Disruption in Child Care Due to COVID-19 Pandemic

An Adult in the Home...	
Supervised one or more children while working	41%
Used vacation or sick days in order to care for children	35%
Cut hours in order to care for children	32%
Took unpaid leave to care for children	28%
Did not look for a job in order to care for children	22%
Left a job to care for children	19%
Lost a job because of time away to care for children	4%
None of the above	8%
Other	7%

Source: 2021 ADSS

Percent responding are active duty spouses with at least one child under age 18 living at home who routinely use child care and who indicated their normal child care was disrupted by the COVID-19 pandemic. Margins of error do not exceed ±3%.

For nearly all spouses (93%) whose child care was disrupted due to COVID-19, it impacted their work. Over half of all spouses (55%) reported experiencing multiple issues as a result of child care disruptions due to the the pandemic, for example either the spouse or another adult had to supervise children while working and used vacation/sick days to care for children.

Children’s Education and COVID-19

School Type and Education Method in 2020–2021 School Year

In addition to child care, children’s education has been a key issue during the COVID-19 pandemic. For the 2020–2021 school year, just over half (52%) of active duty spouses with children had children attending a public school. Thirty-six percent had children not enrolled in any type of school, whereas 9% had children at a Department of Defense-run school, 9% had children in a private schooling, and 8% had children that were home-schooled.

Just 66% of spouses had children who received live instruction from a teacher in person. Other ways military children received education included live instruction from a teacher online/virtually (61%), learning on their own using online materials provided by a school (27%), learning on their own using paper materials provided by a school (14%), and learning on their own using materials NOT provided by a school (16%). A small percentage of children did not participate in any learning activities because school was closed (2%) or because their children were sick and could not participate in education (1%).

66% of spouses reported their child(ren) received live instruction from a teacher in person during the 2020–2021 school year.

Spouses who were employed (69%) were most likely to have a child who experienced live instruction in person. Non-Hispanic White spouses (69%) were most likely to indicate their child experienced live instruction in person compared to spouses of all other races/ethnicities (61%).

There were no significant differences in spousal unemployment rate, spousal mental health, marital satisfaction, or remote/flexible work based on whether their children experienced education live and in person or if they were learning remotely.

Discussion

This survey note utilized the *2021 ADSS* findings to provide insights into the impact of the COVID-19 pandemic on military spouses and their families.

During the survey period for the *2021 ADSS*, the pandemic continued to impact the social, financial, and physical health of people around the world. In the United States, vaccine availability was expanding. For active duty spouses, 76% of spouses had received a COVID-19 vaccine by the survey's closing in November 2021 and 24% had not. Among all active duty spouses, 22% were unvaccinated and expressed vaccine hesitancy.

In addition to vaccination status, *2021 ADSS* survey findings shed light on other aspects of spouses' lives during the pandemic, such as employment. Spouse unemployment did not statistically change between 2019 and 2021, which is in contrast with some non-probability surveys of active duty spouses fielded at varying times during the pandemic. This difference in unemployment findings may reflect the *2021 ADSS* field period, which was over a year into the COVID-19 pandemic and closed when national unemployment was nearing 4%, which was far lower than the April 2021 highs of 15% (Edwards et al., 2022). Differences may also be the result of both the vaccine requirements imposed on the employed and those in the military as well as being at higher risk due to increased amounts of exposure compared to those who are either unemployed or not in the labor force. It is also notable that active duty spouses historically have had much higher levels of unemployment than the U.S. average, meaning an already-mobile population may have registered a more limited impact on employment than a more stationary general U.S. population with traditionally lower unemployment rates (OPA, 2021). The *2021 ADSS* also found that 40% of active duty spouses worked for an employer who offered remote work, slightly lower than the overall U.S. population from the same period (Saad and Wigert, 2021),¹⁹ indicating that military spouses may benefit from increased availability of remote and other work flexibilities. Remote work not only impacts career portability and financial stability, but also career mobility and advancement.

For a highly mobile active duty spouse population, access to flexible work arrangements may also help address the financial and employment challenges associated with frequent PCS moves. Experiencing a PCS move during the COVID-19 pandemic was associated with experiencing more frequent and severe problems, as others have reported (Knoster et al., 2020).

One-quarter (25%) of all active duty spouses experienced a disruption in child care due to the COVID-19 pandemic, and that disruption was associated with lower levels of satisfaction with the military way of life, lower levels of marital satisfaction, higher levels of mental distress, and increased likelihood to

¹⁹ This is an observational difference; statistical significance was not calculated.

support their member leaving the military. The significant decrease in spousal support to stay in the military in 2021, although not directly attributable to the COVID-19 pandemic, is noteworthy, as previous OPA (2017; 2019) research has shown it is a predictor of actual retention behavior for military members.

Employment opportunities, availability of child education and child care, and experiences with PCS moves can all contribute to financial challenges for active duty spouses. Decreased financial well-being may result in difficulties with food security that is, acquiring affordable, nutritious food for themselves and their family. Consistent with other research (Lutz, 2022), the *2021 ADSS* revealed that food security was lower for spouses who utilized economic impact stimulus checks and unemployment insurance, indicating that these populations would be at even greater risk for food insecurity if these government resources were not available. To meet their spending needs, younger spouses, spouses with young children, spouses of any minority race/ethnicity, and spouses who were unemployed were more likely to utilize sources other than income, such as economic impact stimulus payments, credit cards, and SNAP benefits.

Prior research on military family readiness identified lower marital satisfaction, spouse and child well-being, financial well-being, and spousal employment as risk factors for military readiness (Hawkins et al., 2018). The results of the *2021 ADSS* indicate that these areas were impacted by the COVID-19 pandemic. To respond to future challenges and prevent negative impacts to military spouse and child well-being, family readiness, and member satisfaction and retention, further analyses are critical to understand if these results are a reflection of the pandemic or a declining trend in marital satisfaction among active duty spouses.

Additional analysis could develop models to more precisely determine whether there are causal links between the impacts of COVID-19 and key outcome variables such as spouse satisfaction with the military and support for the member staying in the military. Examining the predictors of using certain sources of spending, disruptions in child care due to COVID-19, and financial well-being requires additional analyses. Also, consistency in questionnaires between the *2021 ADSS* and the *2023 ADSS* could assess changes in the baseline of the new questions, such as food security, vaccination beliefs, sources used to meet spending needs, and types of schooling experienced by children. Finally, further analysis of qualitative data collected in 2021 may provide context for active duty spouse quality of life and well-being.

In sum, current analyses provide an overview of the impact of the COVID-19 pandemic on military spouses and their families. Although the analyses provide a valuable data portrait of “the what” of COVID-19 and military spouses, second-level analyses may help to better explain “the why.”

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Appendix

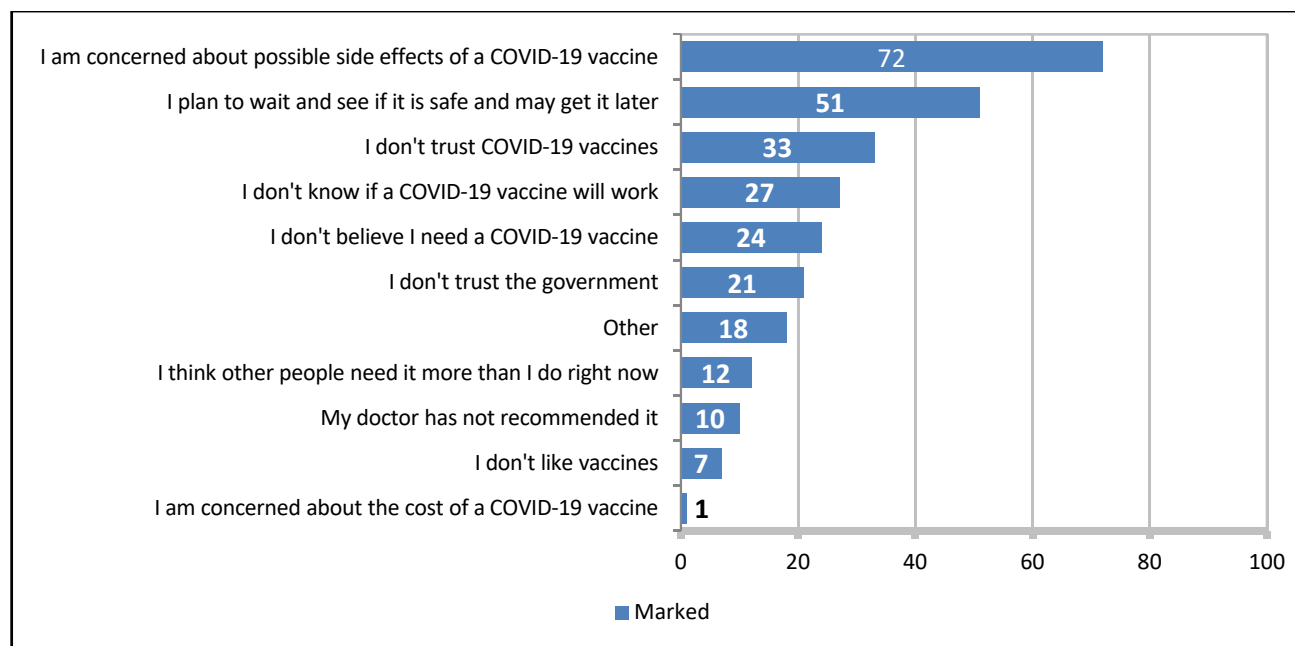
Vaccine Hesitancy Demographic Differences

Considering demographic and life factor differences, it appears that the only significant associations in vaccine hesitancy were for member pay grade and spouse race/ethnicity. Among those who had not received a COVID-19 vaccine, spouses of officers (97%) were more likely than spouses of enlisted members (93%) to be vaccine hesitant. Non-Hispanic White spouses were more likely than spouses of other racial/ethnic groups to be vaccine hesitant, at 96% and 88% respectively.

Spouses were provided with the opportunity to report their reasons for being vaccine hesitant out of a list of options.²⁰ The options available for spouses are provided in Figure A-1 below. The most common reason was concern over the possible side effects of the COVID-19 vaccine at 72%, followed by planning to wait and see if it is safe with potential plans to get it later at 51%, not trusting COVID-19 vaccines at 33%, and not being sure if a COVID-19 vaccine will work at 27%. All of these response options speak to concerns about either the efficacy or the safety of a COVID-19 vaccine. Less-frequently endorsed options include not trusting the government (21%), other reasons not listed as response options (18%), thinking other people need it more (12%), not having been recommended it by a doctor (10%), not liking vaccines generally (7%), and being concerned about the cost of a vaccine (1%). In terms of demographic or life factor differences, only race/ethnicity appeared consistently in results as a differential factor, with Non-Hispanic White spouses being more likely to report most reasons for being vaccine hesitant than spouses of other races/ethnicities.

²⁰ Spouses were able to select multiple reasons, if applicable.

Figure A-1.
Reasons for Being Hesitant About Receiving COVID-19 Vaccine

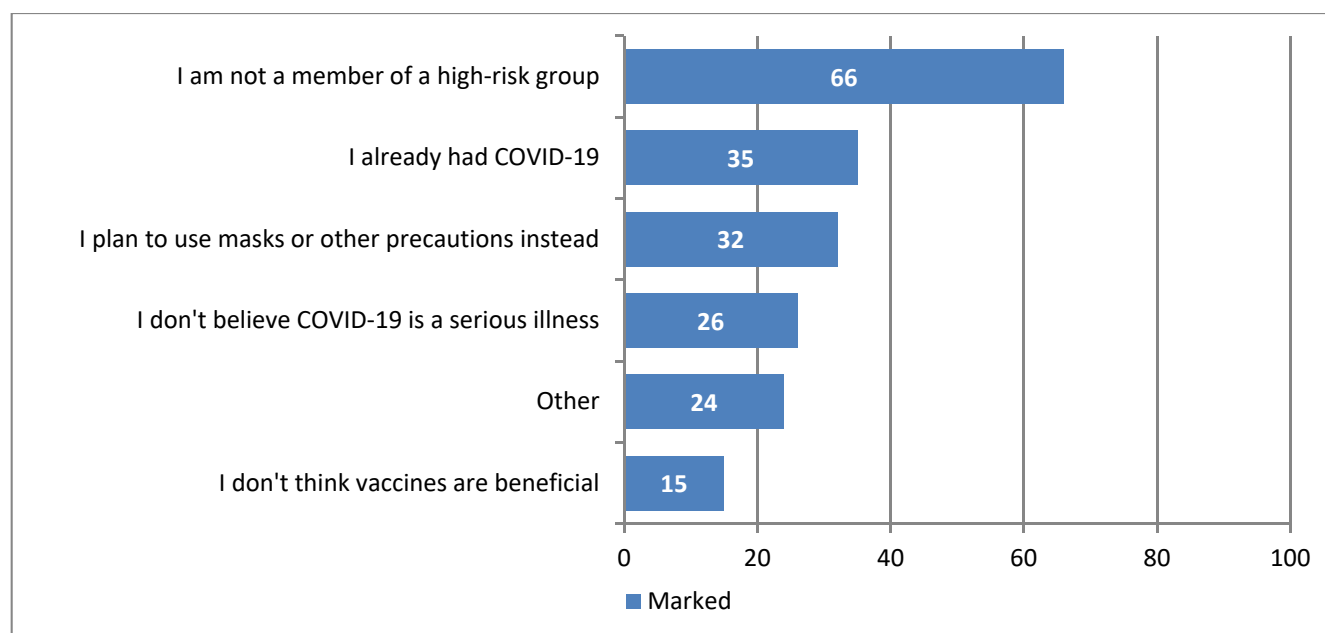


Source: 2021 ADSS

Percent responding are active duty spouses who have not received any/all doses of a COVID-19 vaccine and who do not definitely plan to get vaccinated. Margins of error do not exceed ±3%.

Additionally, nearly one-quarter (24%) of vaccine hesitant spouses indicated that they didn't believe they needed a COVID-19 vaccine, and were provided an opportunity to explain why they believed they did not need one. The highest-endorsed reason spouses selected for feeling they did not need a COVID-19 vaccine was "I am not a high risk member" at 66%, followed by "I already had COVID-19" (35%), "I plan to use masks or other precautions instead" (32%), "I don't believe COVID-19 is a serious illness" (26%), "Other" (24%), and "I don't think vaccines are beneficial" at 15%. Figure A-2 displays this data.

Figure A-2.
Spouse's Reason(s) For Believing They Do Not Need a COVID-19 Vaccine



Source: 2021 ADSS

Percent responding are active duty spouses who have not received any/all doses of a COVID-19 vaccine, who do not definitely intend to get vaccinated, and who believe they do not need a vaccine. Margins of error do not exceed $\pm 5\%$.

Spouses of officers were more likely than spouses of enlisted members to not be a member of a high-risk group (80% versus 64%), but less likely to use masks or other precautions instead (20% versus 34%). Similarly, Non-Hispanic White spouses were more likely to not be a member of a high risk group compared to spouses of minority race/ethnicity (72% versus 52%) but were less likely to use masks or other precautions instead (28% versus 42%). Of note, Non-Hispanic White spouses (30%) were almost twice as likely to not believe COVID-19 is a serious illness compared to spouses of minority race/ethnicity (17%).