2021 Active Duty Spouse Survey (ADSS)

Results From the 2021 Active Duty Spouse Survey

Defense Personnel Analytics Center (DPAC)
Office of People Analytics (OPA)
Center for Retention and Readiness Research
Briefing Overview

- Survey Details ................................................................. 3
- COVID-19 ........................................................................ 7
- Spouse Unemployment and Education .............................................. 12
- Financial Situation and Food Security .............................................. 17
- PCS Moves and Living Arrangements .............................................. 24
- Child Care ........................................................................... 30
- Deployment .......................................................................... 34
- Well-being ......................................................................... 37
- Satisfaction and Retention .......................................................... 40
- Summary ............................................................................... 45
- Additional Slides ................................................................ 46
The Active Duty Spouse Survey (ADSS) is a survey of military spouses, sponsored by the Office of Military Community and Family Policy (MC&FP) and conducted by the Defense Personnel Analytics Center (DPAC) Office of People Analytics (OPA) every other year.

Results are generalizable to the entire active duty spouse population, because random sampling techniques are used and the results are weighted to the population.

Target population: Spouses of active duty members of the Army, Navy, Marine Corps, and Air Force (including Space Force).

2021 response rate: 21% (11,764 responses)
- Higher than the 16.5% response rate in 2019

Field period: July 26, 2021, to November 19, 2021. The 2021 ADSS was conducted during the COVID-19 pandemic.

Survey mode: Web and paper-and-pen questionnaires with phone reminders to selected subgroups.

Updates in 2021: The 2021 ADSS questionnaire was shorter than in past years but included new questions about COVID-19, food security, and geo-baching (together but living apart)*.

*Note: Geo-baching: Voluntary separation of residences among members and their families who are together but living apart, resulting in the member “geo-baching” or living temporarily as a geographic bachelor or bachelorette.

Demographic charts depict weighted population estimates.
About the Briefing

• **Statistical differences identified for the following demographic groups:**
  – Service (Army, Navy, Air Force, Marine Corps)
  – Paygrade (E1–E4, E5–E9, O1–O3, O4–O6)
  – Race/Ethnicity (non-Hispanic White, racial or ethnic minority)
  – Sex (male, female)
  – Employment Status (employed, unemployed, not in labor force, dual military)

• **Time series data are included for all years for which trends are available.**
About the Briefing

- Graphic displays show overall results.

Percentages and means are reported with margins of error based on 95% confidence intervals (CI). The range of margins of error is presented for the question or group of questions/subitems.
About the Briefing

• Trends are shown as estimated percentages or means.
• Statistical tests are used to compare current results with all previous survey administrations.
  – Highlighted cells reflect statistically significant differences.
  – Purple cells indicate current survey result is higher.
  – Yellow cells indicate current survey result is lower.
KEY FINDINGS: COVID-19

- Three in four active duty spouses received a COVID-19 vaccine (as of survey closing date of November 19, 2021).
- Concern about side effects was the top reason spouses were hesitant about receiving a COVID-19 vaccine.
- Among spouses who were not vaccinated, those of senior officers and non-Hispanic white spouses had the highest percentages express vaccine hesitancy.
- Spouses working in health-related fields had higher odds of being vaccinated than their peers in non-health related fields.
- Just over half of spouses with children at home who routinely used child care arrangements reported that children were not able to attend their usual child care during the pandemic.
COVID-19 Vaccination Status
Percentage of All Active Duty Spouses

- **Higher percentage of Yes** — Navy (80%), Air Force (79%), O1–O3 (85%), O4–O6 (92%), male (85%), employed (79%), dual military (89%), racial/ethnic minority (79%)

- **Lower percentage of Yes** — Army (74%), Marine Corps (66%), E1–E4 (64%), female (74%), unemployed (71%), not in labor force (68%), non-Hispanic White (73%)

Note: The 2021 ADSS was conducted from July 2021 to November 2021 during the COVID-19 pandemic.

2021 ADSS Q15
Reasons for Not Definitely Planning to Get a COVID-19 Vaccine
Percentage of Active Duty Spouses Who Have Not Received Any/All Doses of a COVID-19 Vaccine and Who Do Not Definitely Plan to Get Vaccinated

- I am concerned about possible side effects of a COVID-19 vaccine
- I plan to wait and see if it is safe and may get it later
- I don't trust COVID-19 vaccines
- I don't know if a COVID-19 vaccine will work
- I don't believe I need a COVID-19 vaccine
- I don't trust the government
- Other
- I think other people need it more than I do right now
- My doctor has not recommended it
- I don't like vaccines
- I am concerned about the cost of a COVID-19 vaccine

Spouse’s Reason(s) for Believing They Do Not Need a COVID-19 Vaccine*

- I am not a member of a high-risk group
- I already had COVID-19
- I plan to use masks or other precautions instead
- I don't believe COVID-19 is a serious illness
- Other
- I don't think vaccines are beneficial

*Note: Percentage of active duty spouses who have not received any/all doses of a COVID-19 vaccine, who do not definitely intend to get vaccinated, and believe they do not need the vaccine.

2021 ADSS Q18, Q19
Children Unable to Attend Usual Child Care Due to COVID-19
Percentage of Active Duty Spouses With at Least One Child Under Age 18 Who Routinely Uses child care Arrangements

Seventy-six percent of dual military spouses reported having children who were unable to attend usual child care due to COVID-19.

- Higher response of Yes — Air Force (58%), E5–E9 (57%), male (68%), live off base (57%), employed (60%), dual military (76%)

Margins of error do not exceed ±2%
### Impact of Health, Career, Financial, and Demographic Factors on Spousal Vaccine Adoption

#### Logistic Regression Analyses: Individual Predictors of Spousal Vaccine Adoption

- Being in health-related fields increased the odds of spousal vaccine adoption.
- Spouses who previously had COVID-19 had lower odds of being vaccinated.

<table>
<thead>
<tr>
<th>Category</th>
<th>Predictor</th>
<th>Effect Size (Odds Ratios)</th>
<th>95% CI Lower Bound</th>
<th>95% CI Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
<td>Reference group: &quot;No or not sure&quot;</td>
<td>Previously diagnosed with COVID-19</td>
<td>0.49</td>
<td>0.43</td>
</tr>
<tr>
<td></td>
<td>Career in health-related fields (including social services and child care)</td>
<td>Decreased the odds of vaccine adoption</td>
<td><strong>1.21</strong></td>
<td>1.06</td>
</tr>
<tr>
<td></td>
<td>Reference group: &quot;In labor force&quot;</td>
<td>Not in labor force</td>
<td><strong>0.74</strong></td>
<td>0.66</td>
</tr>
<tr>
<td></td>
<td>Reference group: Numeric</td>
<td>Spouse age</td>
<td>1.03</td>
<td>1.02</td>
</tr>
</tbody>
</table>

Note: These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, spouse’s education level, spouse’s race/ethnicity, spouse’s sex, and years married. Only statistically significant ($p < .01$) odds ratios are graphically presented. The predictor variables indicated by reference groups are separate models; the data are presented to show the controlled impact of these predictors irrespective of the presence of the other key predictor variables.

The following predictors were tested but ultimately were not found to have a significant impact on spouse vaccine adoption: *spouse unemployment rate* and *financial well-being score*.

1 This predictor and reference are of the current or the most recent career field of an eligible active duty spouse and have not been limited to spouses in the labor force.

2 For each year of a spouse’s age, the odds of vaccine adoption increase by 1.03 or 3%.
KEY FINDINGS:
Spouse Unemployment and Education

• There has been no significant change in the unemployment rate for civilian spouses (21%) back to 2015.
• Caring for children not in daycare or school was the main reason spouses were not working at the time of the survey.
• Over half of active duty spouses worked for an employer that offered flexible scheduling.
• A PCS move, especially in the past 12 months, increased the odds of unemployment significantly.
• Using child care, living off-base, and geo-baching* decreased the odds of unemployment.
• In 2021 there was a significant increase in the percentage of spouses who reported they were employed in their area of education/training.

*Note: Geo-baching: Voluntary separation of residences among members and their families who are together but living apart, resulting in the member “geo-baching” or living temporarily as a geographic bachelor or bachelorette.
Civilian Unemployment Rate
Percentage of Active Duty Spouses Who Are in the Labor Force, Excluding Spouses of Warrant Officers and Dual Military Spouses

- Sixty-four percent of spouses were in the civilian labor force (employed + unemployed and seeking work).
- Unemployed spouses had been looking for work for an average of 19 weeks.

Margins of error do not exceed ±2%

- Higher Civilian Unemployment Rate – Army (25%), E1–E4 (31%), racial/ethnic minority (26%)
- Lower Civilian Unemployment Rate – E5–E9 (20%), O1–O3 (18%), O4–O6 (15%), non-Hispanic White (18%)

- Trend – No change in the unemployment rate from 2015 to 2021
Underemployment Scale: Average Pay Parity and Utilization of Skills, Experience, and Availability
Average of Duty Spouses Who Are Employed

Higher Average Underemployment – Army (2.9), E1–E4 (3.0), racial or ethnic minority (3.0)
Lower Average Underemployment – Navy (2.8), O1–O3 (2.7), O4–O6 (2.7), non-Hispanic White (2.8)

Note: "Employed" spouses excludes dual military spouses; that is, those serving on active duty or in a full-time active duty program (AGR/FTS/AR). Underemployment was measured among spouses who indicated they are employed. Respondents were asked to rate their level of agreement on a 5-point scale, ranging from Strongly disagree (1) to Strongly agree (5) for each of the following six items: My pay is not enough to live on; Given my credentials, I should have a higher position at work; I had to take a job outside of my field; I work in temporary positions, but I would prefer not to; and I need to find a job that allows me to work more hours. Higher average scores indicate stronger agreement that the respondent has experienced underemployment. Trends are not available, as this is the first use of this item on an ADSS; however, demographic comparisons of average scores provide analysis that identify groups reporting underemployment significantly different from the average of their peers.
2021 ADSS Q31
**Employed Within Area of Education or Training**

Percentage of Active Duty Spouses Who Are Employed

- **Higher response of Yes** – O1–O3 (73%); O4–O6 (72%), non-Hispanic White (66%), more than 40 years old (69%), live off base (64%), graduate/professional degree (78%), routinely use child care (70%)

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**Percentage Yes**

<table>
<thead>
<tr>
<th>Most recent HIGHER than Most recent LOWER than</th>
<th>2012</th>
<th>2015</th>
<th>2017</th>
<th>2019</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>57</td>
<td>54</td>
<td>56</td>
<td>54</td>
<td>62</td>
</tr>
<tr>
<td>Army</td>
<td>55</td>
<td>53</td>
<td>55</td>
<td>52</td>
<td>62</td>
</tr>
<tr>
<td>Navy</td>
<td>59</td>
<td>57</td>
<td>60</td>
<td>57</td>
<td>65</td>
</tr>
<tr>
<td>Marine Corps</td>
<td>52</td>
<td>49</td>
<td>49</td>
<td>54</td>
<td>60</td>
</tr>
<tr>
<td>Air Force</td>
<td>59</td>
<td>54</td>
<td>55</td>
<td>53</td>
<td>62</td>
</tr>
</tbody>
</table>

Margins of error range from ±2% to ±6%

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**Percentage Yes**

<table>
<thead>
<tr>
<th>Most recent HIGHER than Most recent LOWER than</th>
<th>2012</th>
<th>2015</th>
<th>2017</th>
<th>2019</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>57</td>
<td>54</td>
<td>56</td>
<td>54</td>
<td>62</td>
</tr>
<tr>
<td>E1–E4</td>
<td>44</td>
<td>38</td>
<td>42</td>
<td>40</td>
<td>51</td>
</tr>
<tr>
<td>E5–E9</td>
<td>58</td>
<td>55</td>
<td>57</td>
<td>53</td>
<td>62</td>
</tr>
<tr>
<td>O1–O3</td>
<td>65</td>
<td>66</td>
<td>69</td>
<td>67</td>
<td>73</td>
</tr>
<tr>
<td>O4–O6</td>
<td>72</td>
<td>67</td>
<td>67</td>
<td>67</td>
<td>72</td>
</tr>
</tbody>
</table>

Margins of error range from ±2% to ±6%

Note: "Employed" spouses excludes dual military spouses; that is, those serving on active duty or in a full-time active duty program (AGR/FTS/AR).

2021 ADSS Q32
Impact of Military, Family, and Housing Factors on Spousal Unemployment Within Members of the Labor Force*

Logistic Regression Analyses: Individual Predictors of Spousal Unemployment

- PCS moves, especially recent PCS moves, increased the odds the spouse being unemployed.
- Living off base decreased the odds of the spouse being unemployed.
- Having children at home increased the odds of the spouse being unemployed.
- Using child care services decreased the odds of being unemployed.

<table>
<thead>
<tr>
<th>Category</th>
<th>Predictor</th>
<th>Effect Size (Odds Ratios)</th>
<th>95% CI Lower Bound</th>
<th>95% CI Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Military</td>
<td>Any PCS moves in career</td>
<td>$1.68$</td>
<td>$1.38$</td>
<td>$2.05$</td>
</tr>
<tr>
<td></td>
<td>Increased odds of unemployment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PCS in past year</td>
<td>$2.56$</td>
<td>$2.23$</td>
<td>$2.93$</td>
</tr>
<tr>
<td></td>
<td>Increased odds of unemployment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing</td>
<td>Lives off base</td>
<td>$0.60$</td>
<td>$0.51$</td>
<td>$0.69$</td>
</tr>
<tr>
<td></td>
<td>Decreased odds of unemployment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Not living with member spouse (Geobaching*)</td>
<td>$0.46$</td>
<td>$0.34$</td>
<td>$0.62$</td>
</tr>
<tr>
<td></td>
<td>Decreased odds of unemployment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>Has children</td>
<td>$1.40$</td>
<td>$1.09$</td>
<td>$1.80$</td>
</tr>
<tr>
<td></td>
<td>Increased odds of unemployment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Has children younger than 6 years old</td>
<td>$1.32$</td>
<td>$1.08$</td>
<td>$1.61$</td>
</tr>
<tr>
<td></td>
<td>Increased odds of unemployment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Uses child care service</td>
<td>$0.38$</td>
<td>$0.32$</td>
<td>$0.45$</td>
</tr>
<tr>
<td></td>
<td>Decreased odds of unemployment</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*See back up slides for notes on the Individual Predictors of Spousal Unemployment.
KEY FINDINGS:
Financial Situation and Food Security

- The average Financial Well-being Score of active duty spouses was 58, slightly higher than the U.S. average of 55 in 2020.
- After regular income, stimulus payments ranked second in the most often cited financial tool spouses used to meet spending needs in the past year.
- Being unemployed, geo-baching, needing to acquire new credentials after last PCS move, and PCS moves during member’s career each increased the odds of low financial well-being.
- One in four active duty spouses were experiencing low or very low food security.
- Being unemployed, incremental number of children living at home, and working spouse contributing less than 50% to household income increased the odds of low food security.

Note: The ADSS uses the five-item version of CFPB Financial Well-Being Scale. Higher scores indicate higher financial well-being. Learn more: https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/.
Definition and measurement of food security based on USDA guidelines. The ADSS uses the 6-item version of the USDA food security scale. Learn more: https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-u-s/survey-tools/.
In 2021, the average financial well-being score of active duty spouses was 58, slightly higher than the U.S. average of 55 in 2020.

Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale (2017)

<table>
<thead>
<tr>
<th>Financial well-being score range</th>
<th>Financial circumstances</th>
<th>Percent of U.S. adult population with scores in this range</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ 40</td>
<td>Nearly universal financial insecurity</td>
<td>13%</td>
</tr>
<tr>
<td>41 to 50</td>
<td>Large majority experiences financial insecurity</td>
<td>21%</td>
</tr>
<tr>
<td>51 to 60</td>
<td>A majority are not in financial distress</td>
<td>30%</td>
</tr>
<tr>
<td>61 to 70</td>
<td>Large majority experiences financial security</td>
<td>22%</td>
</tr>
<tr>
<td>&gt;70</td>
<td>Nearly universal financial security</td>
<td>14%</td>
</tr>
</tbody>
</table>
Financial Means Used to Meet Spending Needs in Past 12 Months
Percentage of All Active Duty Spouses

- Regular income sources like those received before the pandemic: 84%
- Stimulus (economic impact) payment: 65%
- Credit cards or loans: 44%
- Money from savings or selling assets (including withdrawals from retirement accounts): 35%
- Borrowing from friends or family: 11%
- Money saved from deferred or forgiven payments (to meet your spending needs): 6%
- Unemployment insurance (UI) benefit payments: 6%
- Supplemental Nutrition Assistance Program (SNAP): 3%

Margins of error range from ±1% to ±2%

2021 ADSS Q71
Food Security Scale
Percentage of All Active Duty Spouses

- Higher Response of Food Secure – Air Force (79%), O1–O3 (93%), O4–O6 (98%), employed (78%), non-Hispanic White (79%)
- Higher Response of Food Insecure – Army (27%), Marine Corps (28%), E1–E4 (45%), unemployed (41%), racial/ethnic minority (30%)
  - Higher Response of Low Food Security – E1–E4 (22%), E5–E9 (16%), unemployed (23%), racial/ethnic minority (18%)
  - Higher Response of Very Low Food Security – Army (12%), E1–E4 (23%), unemployed (18%), racial/ethnic minority (12%)

Note: Definition and measurement of food security based on USDA guidelines. The ADSS uses the 6-item version of the USDA food security scale. Learn more: https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-u-s/survey-tools/.
2021 ADSS Q42-46
Average Financial Well-Being Score by Food Security Status
Percentage of Active Duty Spouses Who Answered at Least One Item on the Six Food Security Questions

![Bar chart showing the average financial well-being score by food security status.]

Spouses experiencing either low or very low food security had average financial well-being scores below the 2020 U.S. national average of 55.

Margins of error range from ±1 to ±5.

Note: The ADSS uses the five-item version of CFPB Financial Well-Being Scale. Higher scores indicate higher financial well-being. Learn more: [https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/](https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/).


2021 ADSS Q42-46, Q72-73
**Impact of Military, Financial, and Family Factors on Spousal Food Insecurity**

Logistic Regression Analyses: Individual Predictors of Spousal Food Insecurity

- Being unemployed nearly doubled the odds of spousal food insecurity.
- Working spouses contributing less than 50% to the household’s income had higher odds of food insecurity.

<table>
<thead>
<tr>
<th>Category</th>
<th>Predictor</th>
<th>Effect Size (Odds Ratios) &gt; 1 = Higher Odds</th>
<th>95% CI Lower Bound</th>
<th>95% CI Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Military</td>
<td>Reference group: “Lives on base”</td>
<td>Lives off base</td>
<td>0.83</td>
<td>0.74</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Decreased the odds of food insecurity</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Reference group: “In labor force”</td>
<td>Not in labor force</td>
<td>0.70</td>
<td>0.63</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Decreased the odds of food insecurity</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Reference group: “Employed”</td>
<td>Unemployed</td>
<td>1.84</td>
<td>1.58</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Increased the odds of food insecurity</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Reference group: Numeric¹</td>
<td>Financial well-being scale</td>
<td>0.90</td>
<td>0.89</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Higher financial well-being score decreased the odds of food insecurity</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Reference group: “Working spouse contributes 50%+”</td>
<td>Working spouse contributes less than 50% to household income</td>
<td>1.36</td>
<td>1.17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Increased the odds of food insecurity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>Reference group: Numeric²</td>
<td>Number of children</td>
<td>1.14</td>
<td>1.09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>A higher number of children increased the odds of food insecurity</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Food insecurity: Defined as spouses experiencing low food security or very low food security.
These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, spouse’s education level, spouse’s race/ethnicity, spouse’s sex, and years married. Only statistically significant ($p < .01$) odds ratios are graphically presented. The predictor variables indicated by reference groups are separate models; the data are presented to show the controlled impact of these predictors irrespective of the presence of the other key predictor variables.

The following predictor was tested but ultimately was not found to have a significant impact on spousal food insecurity: *whether the spouse lives with their service member.*

¹ For each incrementing point on the well-being scale, the odds of food insecurity decrease by 0.90 or 10%.

² For each child under 18 living with the active duty spouse part-time or full-time, the odds of food insecurity increase by 1.14 or 14%.
### Impact of Military, Financial, and Housing Factors on Spousal Financial Well-Being

#### Logistic Regression Analyses: Individual Predictors of Spousal Low Financial Well-Being

- Being unemployed nearly doubled the odds of spouses having low financial well-being.
- Not living with member spouse (geo-baching), needing to get a new license/certification after a PCS move, and PCS moves increased the odds of spouses experiencing low financial well-being.

<table>
<thead>
<tr>
<th>Category</th>
<th>Predictor</th>
<th>Effect Size (Odds Ratios) &gt;1 = Higher Odds</th>
<th>95% CI Lower Bound</th>
<th>95% CI Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Military</strong></td>
<td><strong>Reference group: “Did not need to acquire new licensure/certification after last PCS”</strong></td>
<td>Needed to acquire new licensure/certification after last PCS</td>
<td>Increased the odds of low financial well-being</td>
<td>1.44</td>
</tr>
<tr>
<td></td>
<td><strong>Reference group: “No PCS in career”</strong></td>
<td>Any PCS moves in career</td>
<td></td>
<td>1.26</td>
</tr>
<tr>
<td><strong>Financial</strong></td>
<td><strong>Reference group: “In labor force”</strong></td>
<td>Not in labor force</td>
<td>Decreased the odds of low financial well-being</td>
<td>0.64</td>
</tr>
<tr>
<td></td>
<td><strong>Reference group: “Employed”</strong></td>
<td>Unemployed</td>
<td>Increased the odds of low financial well-being</td>
<td>1.83</td>
</tr>
<tr>
<td><strong>Housing</strong></td>
<td><strong>Reference group: “Lives with member spouse”</strong></td>
<td>Not living with member spouse (Geo-baching)</td>
<td>Increased the odds of low financial well-being</td>
<td>1.51</td>
</tr>
</tbody>
</table>

Note: These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, spouse’s education level, spouse’s race/ethnicity, spouse’s sex, and years married. Only statistically significant \( p < .01 \) odds ratios are graphically presented. The predictor variables indicated by reference groups are separate models; the data are presented to show the controlled impact of these predictors irrespective of the presence of the other key predictor variables.

The following predictors were tested but ultimately were not found to have a significant impact on low spousal financial well-being: whether most recent member deployment was to a combat zone, whether there were any deployments in member’s career, whether the spouse lives on base or off base, whether there was a member deployment in the past three years, and whether there was a PCS move in the past year.

1 The Financial Well-Being Scale is a standardized numerical scale developed by the CFPB to assess the financial well-being of individuals based on answers to key questions that indicate their financial health. “Low” well-being is a score below 50. Learn more: [https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/](https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/) and [https://files.consumerfinance.gov/f/documents/cfpb_financialwellbeing_scores_12202018.pdf](https://files.consumerfinance.gov/f/documents/cfpb_financialwellbeing_scores_12202018.pdf)
KEY FINDINGS:
PCS Moves and Living Arrangements

• Eighty-one percent of spouses experienced a PCS move during their spouse’s career, statistically unchanged since 2019 but slightly higher than in 2017.
  – The average time since spouse’s last PCS move was just over two years (25.5 months).
  – Overall PCS moves remained unchanged statistically the same from 2019 to 2021, however, by Service, in 2021 a higher percentage of Marine Corps spouses reported they experienced a PCS move compared with 2019.

• Among spouses who experienced a PCS move and found employment after the move, just over half found employment in under four months.

• The top PCS-related problems spouses face have financial implications (employment, loss of income, moving costs, damage-related costs).

• Child care availability is most endorsed child-related problem experienced to a large extent after PCS move.

• Seven percent of spouses were in a geo-baching* living arrangement at the time of the survey.
  – Sixteen percent reported they had used this living arrangement at some time during their member spouse’s active duty career.

*Note: Geo-baching: Voluntary separation of residences among members and their families who are together but living apart, resulting in the member “geo-baching” or living temporarily as a geographic bachelor or bachelorette.
Experienced a PCS Move
Percent of All Active Duty Spouses

- Among spouses who have experienced a PCS move, 28% made a PCS move in the past 12 months.
- From 2019 to 2021, there was significant increase in the percentage of Marine Corps spouses who experienced a PCS move in their member spouse’s career.
- The average number of months since last PCS move was 25.5, the same as in 2019.

Margins of error do not exceed ±1%

- **Higher response of Yes** — Army (85%), Air Force (83%), E5-E9 (87%), O1-O3 (92%), O4-O6 (97%), non-Hispanic white (84%), female (83%), not in labor force (85%)
- **Lower response of Yes** — Navy (78%), Marine Corps (75%), E1–E4 (51%), male (76%), dual military (75%)
How long did it take you to find employment after your last PCS move?

- After their last PCS move, 41% of spouses reported that they did not seek employment.
- Ten percent reported seeking but not finding employment.
- Thirty-one percent had to acquire a new professional credential to work at the new location.
- Males found employment in less time than females did. 22% of female spouses found work within a month; 48% of male spouses found work in under a month.

Margins of error do not exceed ±2%

Note: Chart calculations are among spouses who found work after their last PCS move and excludes those who did not find work or did not seek employment.

2021 ADSS Q57
Extent of Problems With PCS Move
Percentage of Applicable Active Duty Spouses Who Experienced a PCS Move

The four most often cited *large/very large* PCS-related problems spouses faced with a PCS move include financial implications (employment, loss of income, moving costs, damage-related costs).

![Bar chart showing the extent of problems with PCS moves for spouses.](chart)

- **Finding employment**: 24% not a problem, 28% small/moderate extent, 48% large/very large extent
- **Loss or decrease of your income**: 26% not a problem, 32% small/moderate extent, 42% large/very large extent
- **Un-reimbursable moving costs**: 30% not a problem, 33% small/moderate extent, 37% large/very large extent
- **Settling claims for damaged or missing household goods**: 35% not a problem, 33% small/moderate extent, 32% large/very large extent
- **Coordinating move with moving company**: 38% not a problem, 38% small/moderate extent, 24% large/very large extent
- **Obtaining licenses/certifications necessary for employment**: 40% not a problem, 30% small/moderate extent, 30% large/very large extent
- **Timeliness of receiving household goods**: 41% not a problem, 35% small/moderate extent, 25% large/very large extent
- **Access to relocation information, services, or support**: 42% not a problem, 34% small/moderate extent, 24% large/very large extent
- **Waiting for permanent housing to become available**: 45% not a problem, 28% small/moderate extent, 28% large/very large extent
- **Availability of special medical and/or educational services for yourself**: 47% not a problem, 30% small/moderate extent, 23% large/very large extent
- **Changing schools for your education**: 48% not a problem, 22% small/moderate extent, 29% large/very large extent

*Margin of error does not exceed ±2%*
**Extent of Child-related Problems Due to a PCS Move**

Percentage of Applicable Active Duty Spouses Who Experienced a PCS Move and Have at Least One Child Under Age 18 Living at Home

- **Availability of child care**
  - Not a problem: 24
  - Small/Moderate extent: 29
  - Large/Very large extent: 47

- **My child(ren) changing schools**
  - Not a problem: 28
  - Small/Moderate extent: 34
  - Large/Very large extent: 38

- **Missed deadlines for participating in extracurricular activities/sports**
  - Not a problem: 46
  - Small/Moderate extent: 30
  - Large/Very large extent: 24

- **Availability of special medical and/or educational services for my child**
  - Not a problem: 49
  - Small/Moderate extent: 28
  - Large/Very large extent: 23

- **Missed deadlines for placement lotteries in magnet schools/charter schools/special programs**
  - Not a problem: 55
  - Small/Moderate extent: 20
  - Large/Very large extent: 25

**Sixty-nine percent of all active duty spouses reported having at least one child under age 18 living at home.**

The average number of children among spouses who experienced a PCS move in the past 12 months was 2.1.

- 12% moved with children under 1 year old
- 14% moved with children between 1 and 2 years old
- 35% moved with children between 2 and 5 years old
- 37% moved with children between 6 and 13 years old
- 12% moved with children between 14 and 17 years old

Margins of error range from ±2% to ±3%
Spouse and Member Currently Reside in Same Home
Percent of All Active Duty Spouses

- Sixteen percent of all active duty spouses chose to geo-bach at least once during their spouse’s active duty career.
- Seven percent of all active duty spouses were geo-baching at the time of the survey.
  - Among spouses geo-baching at the time of the survey, 87% were living in civilian housing.

• Higher response of No, do not reside together—E1–E4 (10%), racial/ethnic minority (9%), male (9%), employed (8%), dual military (10%)
KEY FINDINGS:
Child Care

- Sixty-nine percent of all active duty spouses had at least one child under age 18 living at home either part-time or full-time.
- Active duty spouses with children under age 18 at home full or part-time had an average of 1.6 children using routine child care services in 2021.
  - Over half of active duty spouses routinely using child care had children under 6 years old.
  - One in four spouses with children at home used civilian child care without military fee assistance.
- A PCS move in the past 12 months decreased the odds of child care use among active duty spouses.
- Spouses in the labor force (employed or unemployed but seeking work), employed spouses, spouses living off-base, and those geo-baching had higher odds of child care use.
Source of Child Care During the Workday
Percentage of Active Duty Spouses With at Least One Child Under 18 Living at Home

Sixty-nine percent of all active duty spouses reported having at least one child under age 18 living at home either part-time or full-time.

Thirty-eight percent of all spouses with children at home routinely use child care. The average number of children using child care arrangements was 1.6 per family.

Higher percentage of:

- **Civilian child care, not receiving military child care fee assistance** – Navy (28%), O1–O3 (28%), male (34%), employed (33%), dual military (38%)
- **Military child care center** – Air Force (17%), male (32%), dual military (50%), racial/ethnic minority (16%)
- **Civilian child care, receiving military child care fee assistance** – Army (5%), male (7%), employed (6%), dual military (8%)
- **Military (or military-affiliated) family child care home** – racial/ethnic minority (3%)

Margins of error range from ±1% to ±2%
Spouses With Children Routinely Using Child Care by Child Age
Percentage of Active Duty Spouses With at Least One Child Under 18 Living at Home

Margins of error range from ±1% to ±2%

2021 ADSS Q11
## Impact of Military, Financial, and Housing Factors on Spouse’s Use of Child Care

**Logistic Regression Analyses: Individual Predictors of a Spouse’s Use of Child Care**

- Being in the labor force (employed or seeking) increased the odds of a spouse’s child care use by more than four times compared to spouses not in the labor force (not working, not looking for work).
- The odds of a spouse’s use of child care were higher for employed spouses than for unemployed spouses.

<table>
<thead>
<tr>
<th>Category</th>
<th>Predictor</th>
<th>Effect Size (Odds Ratios)</th>
<th>95% CI Lower Bound</th>
<th>95% CI Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Military</strong></td>
<td>PCS in past year</td>
<td>0.82</td>
<td>0.74</td>
<td>0.92</td>
</tr>
<tr>
<td>Reference group:</td>
<td>“Never PCS or no PCS in past year”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Decreased the odds of using child care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Financial</strong></td>
<td>In labor force</td>
<td>4.58</td>
<td>4.04</td>
<td>5.20</td>
</tr>
<tr>
<td>Reference group:</td>
<td>“Not in labor force”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Increased the odds of using child care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Housing</strong></td>
<td>Lives off base</td>
<td>1.39</td>
<td>1.23</td>
<td>1.57</td>
</tr>
<tr>
<td>Reference group:</td>
<td>“Lives on base”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Increased the odds of using child care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Housing</strong></td>
<td>Not living with member spouse (Geobaching)</td>
<td>1.62</td>
<td>1.30</td>
<td>2.02</td>
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<tr>
<td>Reference group:</td>
<td>“Lives with member spouse”</td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Increased the odds of using child care</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, spouse’s education level, spouse’s race/ethnicity, spouse’s sex, and years married. Only statistically significant ($p < .01$) odds ratios are graphically presented. The predictor variables indicated by reference groups are separate models; the data are presented to show the controlled impact of these predictors irrespective of the presence of the other key predictor variables. These results are only of spouses who reported having at least one child under age 18 living at home part-time or full-time.

The following predictor was tested but ultimately was not found to have a significant impact on a spouse’s use of child care: spouse’s financial well-being score.
KEY FINDINGS: Deployment

- Three in four active duty spouses have experienced a deployment during their member spouse’s career.
  - Forty-one percent reported their spouse deployed to a combat zone.
- The percentage of active duty spouses that were concerned about their member spouse’s mental health following deployment was significantly higher in 2021 than in any survey year back to 2012.
  - A significantly higher proportion of Army spouses reported negative changes in their member spouse after deployment than spouses affiliated with other services.
  - A significantly higher percentage of spouses who identified as a member of a racial or ethnic minority group experienced (to a large/very large extent) positive and negative behavioral changes in their member spouse after their most recent deployment (than non-Hispanic white spouses).
During your spouse's active duty career, has he/she been deployed for more than 30 consecutive days?

- **45%** Yes, in the past 36 months
- **30%** Yes, but not in the past 36 months
- **26%** No

**Deployed During Career**

Percentage of All Active Duty Spouses

- Seventy-four percent of spouses reported experiencing a deployment during their husband/wife’s career.
- Forty-one percent of spouses reported that their member’s deployment was to a combat zone.

Margins of error range from +1% to +2%

- **Higher Response of In the past 36 months** — Navy (55%), E5–E9 (48%), employed (48%), female (46%)
Changes in Husband/Wife After Most Recent Return From Deployment
Percentage of Active Duty Spouses Whose Husband/Wife Returned From Deployment

Note: Other changes included have difficulty adjusting, drink more alcohol, show positive personality changes, have more confidence, are different in another way, take more risks with his/her safety, and have difficulty with day-to-day activities.

2021 ADSS Q65
KEY FINDINGS: Well-being

- Most active duty spouses were satisfied with their marriage.
  - The percentage of spouses satisfied with their marriage was unchanged from 2019 to 2021, but lower than in 2017, 2015, and 2012.
- A significantly higher percentage of active duty spouses reported use of counseling in 2021 than in all previous survey years back to 2012.
  - Forty-four percent of spouses reported using counseling during their spouses career in 2021, five percentage points higher than in 2019.
  - Twenty-one percent of spouses reported using counseling in the past six months, up four percentage points from 2019.
  - Junior enlisted spouses had a significantly higher percentage use counseling in the past six months compared with the DoD average.
Marital Satisfaction
Percentage of All Active Duty Spouses

Taking things altogether, how satisfied are you with your marriage right now?

- **Satisfied** — Air Force (85%), O1–O3 (89%), O4–O6 (86%), non-Hispanic White (85%), not in labor force (87%)
- **Dissatisfied** — Army (11%), E5–E9 (10%), racial/ethnic minority (11%), employed (11%)

Margins of error do not exceed ±1%

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**Percentage Satisfied**

<table>
<thead>
<tr>
<th>Most recent HIGHER than</th>
<th>Most recent LOWER than</th>
<th>2012</th>
<th>2015</th>
<th>2017</th>
<th>2019</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td>83</td>
<td>85</td>
<td>84</td>
<td>83</td>
<td>81</td>
</tr>
<tr>
<td>Army</td>
<td></td>
<td>81</td>
<td>83</td>
<td>82</td>
<td>80</td>
<td>79</td>
</tr>
<tr>
<td>Navy</td>
<td></td>
<td>83</td>
<td>86</td>
<td>83</td>
<td>83</td>
<td>81</td>
</tr>
<tr>
<td>Marine Corps</td>
<td></td>
<td>84</td>
<td>82</td>
<td>83</td>
<td>82</td>
<td>82</td>
</tr>
<tr>
<td>Air Force</td>
<td></td>
<td>87</td>
<td>87</td>
<td>88</td>
<td>86</td>
<td>85</td>
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</table>

Margins of error range from ±1% to ±3%

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**Percentage Satisfied**

<table>
<thead>
<tr>
<th>Most recent HIGHER than</th>
<th>Most recent LOWER than</th>
<th>2012</th>
<th>2015</th>
<th>2017</th>
<th>2019</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td>83</td>
<td>85</td>
<td>84</td>
<td>83</td>
<td>81</td>
</tr>
<tr>
<td>E1–E4</td>
<td></td>
<td>81</td>
<td>86</td>
<td>83</td>
<td>83</td>
<td>80</td>
</tr>
<tr>
<td>E5–E9</td>
<td></td>
<td>82</td>
<td>83</td>
<td>82</td>
<td>80</td>
<td>79</td>
</tr>
<tr>
<td>O1–O3</td>
<td></td>
<td>90</td>
<td>89</td>
<td>91</td>
<td>90</td>
<td>89</td>
</tr>
<tr>
<td>O4–O6</td>
<td></td>
<td>87</td>
<td>86</td>
<td>85</td>
<td>86</td>
<td>86</td>
</tr>
</tbody>
</table>

Margins of error range from ±1% to ±4%
Use of Counseling
Percentage of All Active Duty Spouses

- **Higher response of:**
  - *Seen counselor during husband/wife’s active duty career* — E5–E9 (48%), non-Hispanic White (46%), female (45%)
  - *Seen counselor in the past six months* — E1–E4 (25%)

### Percentage Yes

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2015</th>
<th>2017</th>
<th>2019</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>During your spouse’s active duty career?</td>
<td>37</td>
<td>35</td>
<td>36</td>
<td>39</td>
<td>44</td>
</tr>
<tr>
<td>In the past six months?</td>
<td>16</td>
<td>14</td>
<td>14</td>
<td>17</td>
<td>21</td>
</tr>
</tbody>
</table>

Margins of error range from ±1% to ±2%
KEY FINDINGS:
Satisfaction and Retention

• The percentage of spouses satisfied with the military way of life has steadily declined since 2012.

• A lower percentage of spouses expressed support for their member spouse to stay on active duty in 2021 compared with all survey years back to 2012.

• Dissatisfaction with the military way of life, marital dissatisfaction, food insecurity, and geo-baching (at some point in their spouse’s career) increased odds of support to leave active duty.
  • Dissatisfaction with the military way of life increased the odds by seven and a half/nearly eight times that a spouse favored their husband/wife leaving active duty.

• Spouses who reported fewer than average depression symptoms in the past week had lower odds of support for their member spouse to leave active duty.
There was a steady decline in the percentage of spouses satisfied with the military way of life.

- Across all services and pay grades, except for senior officers, the percentage of spouses satisfied with the military way of life was significantly lower in 2021 than in previous survey years back to 2012.

**Higher response of:**
- **Satisfied** — Air Force (55%), O1–O3 (52%), O4–O6 (66%), male (53%), not in labor force (52%)
- **Dissatisfied** — E1–E4 (27%), unemployed (26%), dual military (26%)

Margins of error range from ±1% to ±2%
Support for Staying on Active Duty
Percentage of All Active Duty Spouses

Support for staying on active duty has been steadily declining among active duty spouses, falling annually since 2012.
- Except for spouses of officers and Air Force spouses, the percentage of spouses who favored their husband/wife staying on active duty was lower in 2021 than in previous survey years back to 2012.
- 2021 recorded a new low for the Marine Corps, with a minority of spouses reporting they favor their member spouse staying on active duty.

Margins of error range from ±1% to ±2%

• Higher response of:
  — I favor staying — Air Force (59%), E5–E9 (57%), O4–O6 (58%), female (55%), not in labor force (59%)
  — I favor leaving — Marine Corps (31%), E1–E4 (32%), O1–O3 (32%), male (34%), dual military (37%)
Impact of Military and Family Factors on Spousal Support to Leave

Logistic Regression Analyses: Individual Predictors of Spousal Support to Leave

Table 1 of 2

- Dissatisfaction with the military way of life increased the odds by seven times that a spouse favored their member spouse leaving active duty.
- Marital dissatisfaction more than doubled the odds that a spouse favored their member spouse leaving active duty.
- Spouses who geo-bached at least once in their member spouse’s career had higher odds of support to leave active duty.

<table>
<thead>
<tr>
<th>Category</th>
<th>Predictor</th>
<th>Effect Size (Odds Ratios)</th>
<th>95% CI Lower Bound</th>
<th>95% CI Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Military</td>
<td>Reference group: &quot;Never deployed&quot; Deployed at least once in career Increased the odds of spousal support to leave</td>
<td>1.17</td>
<td>1.05</td>
<td>1.31</td>
</tr>
<tr>
<td></td>
<td>Reference group: &quot;Never deployed or deployed but not in past three years&quot; Deployed in past three years Increased the odds of spousal support to leave</td>
<td>1.28</td>
<td>1.18</td>
<td>1.39</td>
</tr>
<tr>
<td></td>
<td>Reference group: &quot;Always PCS'd with member spouse&quot; Did not PCS with member spouse at least once Increased the odds of spousal support to leave</td>
<td>1.42</td>
<td>1.26</td>
<td>1.60</td>
</tr>
<tr>
<td></td>
<td>Reference group: &quot;Not dissatisfied&quot; Dissatisfied with military way of life Increased the odds of spousal support to leave</td>
<td>7.53</td>
<td>6.80</td>
<td>8.34</td>
</tr>
<tr>
<td>Family</td>
<td>Reference group: &quot;Higher or average&quot; Fewer than average depression symptoms in past week Decreased the odds of spousal support to leave</td>
<td>0.51</td>
<td>0.47</td>
<td>0.56</td>
</tr>
<tr>
<td></td>
<td>Reference group: &quot;Not dissatisfied&quot; Dissatisfied with marriage Increased the odds of spousal support to leave</td>
<td>2.11</td>
<td>1.83</td>
<td>2.43</td>
</tr>
</tbody>
</table>
Impact of Housing and Financial Factors on Spousal Support to Leave
Logistic Regression Analyses: Individual Predictors of Spousal Support to Leave Active Duty
Table 2 of 2

- Food insecure spouses had higher odds of spousal support to leave active duty.
- Higher financial well-being had lower odds of spousal support to leave active duty.

<table>
<thead>
<tr>
<th>Category</th>
<th>Predictor</th>
<th>Effect Size (Odds Ratios)</th>
<th>95% CI Lower Bound</th>
<th>95% CI Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>Lives off base</td>
<td>Increased the odds of spousal support to leave</td>
<td>1.32</td>
<td>1.19</td>
</tr>
<tr>
<td>Housing</td>
<td>Not living with member spouse (Geo-baching)</td>
<td>Increased the odds of spousal support to leave</td>
<td>1.26</td>
<td>1.07</td>
</tr>
<tr>
<td>Financial</td>
<td>Financial well-being score</td>
<td>A higher financial well-being score decreased the odds of spousal support to leave</td>
<td>0.98</td>
<td>0.98</td>
</tr>
<tr>
<td>Financial</td>
<td>Food insecure</td>
<td>Increased the odds of spousal support to leave</td>
<td>1.58</td>
<td>1.42</td>
</tr>
</tbody>
</table>

Note: These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, spouse’s education level, spouse’s race/ethnicity, spouse’s sex, and years married. Only statistically significant ($p < .01$) odds ratios are graphically presented. The predictor variables indicated by reference groups are separate models; the data are presented to show the controlled impact of these predictors irrespective of the presence of the other key predictor variables.

The following predictors were tested but ultimately were not found to have a significant impact on spousal support to leave active duty: whether the member spouse has returned from a deployment and whether the spouse was unemployed.

1 For each incrementing point on the well-being scale, the odds of spousal support to leave decrease by 0.98 or 2%.
Key Findings

Child Care
COVID-19
Civilian child care without military child care fee assistance was more common than other forms of child care
Just over half of spouses reported being unable to access regular child care due to the pandemic
3 in 4 spouses received a COVID-19 vaccine

Spouse Employment
(Civilian)
64% of spouses in the labor force
21% spousal unemployment rate
Statistically unchanged back to 2015
62% of spouses employed in area of education/training

Food Security
Financial Situation
3 in 4 spouses reported being food secure
1 in 4 spouses reported being food insecure
58 was the average financial well-being score of active duty spouses
55 was the 2020 U.S. average score

PCS Moves
Living Arrangements*
Top problem for spouses related to PCS
Finding employment
Top problem for children related to PCS
Availability of child care
7% Geo-bach ing at the time of the survey

Deployment
45% of member spouses deployed in past 36 months
Most frequently noted changes in spouse after deployment
Appreciate friends and family more
Trouble sleeping

Well-Being
8 in 10 spouses reported being satisfied with marriage
44% of spouses reported having used counseling during spouses active duty career

Satisfaction
Retention
The percentage of spouses satisfied with the military way of life dropped by 7% from 2019 to 2021
Fewer spouses reported favoring their member spouse to stay on active duty in 2021

Note (*)
* Civilian employment data shown excludes spouses of warrant officers and dual-military spouses.
* The Food Security Scale was developed by the U.S. Department of Agriculture (USDA) Food and Nutrition Service and the National Center for Health Statistics and is the same measure used by USDA to assess levels of food security in the national population.
* Permanent Change of Station (PCS)
* Geo-bach ing: Voluntary separation of residences among members and their families who are together but living apart, resulting in the member “geo-bach ing” or living temporarily as a geographic bachelor or bachelorette.
Additional Slides
Topline Summary

- In 2021, the civilian unemployment rate for active duty spouses was 21%, statistically unchanged since 2015.
  - PCS moves had the largest impact on increasing the odds of spouse unemployment.
  - The percentage of spouses who were employed in their area of education or training rose significantly in 2021, up to 62% from 54%.
- The overall average financial well-being score of active duty spouses was 58 in 2021, slightly higher than the 2020 U.S. average of 55.
  - Spouses of junior enlisted members had significantly lower financial well-being scores than spouses affiliated with other pay groups.
  - Spouses who were unemployed had significantly lower financial well-being scores than spouses who were not unemployed.
- One in four active duty spouses were experiencing low or very low food security (food insecure) in 2021, similar to findings from the 2020 Status of Forces Survey of Active Duty Members.
  - A significantly higher proportion of junior enlisted spouses experienced food insecurity than did spouses of other pay groups.
  - A significantly higher percentage of unemployed spouses experienced food insecurity compared with spouses who were not unemployed.
- Seventy-six percent of active duty spouses received a COVID-19 vaccine as of the survey closing date (November 19, 2021).
- About half (49%) of active duty spouses were satisfied with the military way of life, lower than in 2019 (56%).
- Spousal support for staying on active duty was 54% in 2021, significantly lower than in 2019 (59%).

Note: The ADSS uses the five-item version of CFPB Financial Well-Being Scale. Higher scores indicate higher financial well-being. Learn more: https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/.
Definition and measurement of food security based on USDA guidelines. The ADSS uses the 6-item version of the USDA food security scale. Learn more: https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-u-s/survey-tools/.
Plans to Get COVID-19 Vaccine
Percentage of Active Duty Spouses Who Did Not Receive a COVID-19 Vaccine

As of November 19, 2021, ADSS closing date

Ninety-three percent of spouses who were not vaccinated at the time of the survey expressed hesitancy about getting a COVID-19 vaccine.

Margins of error range from ±2% to ±3%

• Once a vaccine to prevent COVID-19 is available to you, would you “Definitely get a vaccine”?
  – Higher percentage of No, would not definitely get a vaccine once available – O4–O6 (97%), non-Hispanic White (96%)
  – Lower percentage No, would not definitely get a vaccine once available – racial/ethnic minority (88%)

2021 ADSS Q17
Impacts of Child Care Unavailability Due to the COVID-19 Pandemic
Percentage of Active Duty Spouses With at Least One Child Under Age 18 Who Routinely Uses Child Care Arrangements That Became Unavailable Due to the Coronavirus Pandemic

- You (or another adult) supervised one or more children while working: 41%
- You (or another adult) used vacation or sick days in order to care for your children: 35%
- You (or another adult) cut your hours in order to care for your children: 32%
- You (or another adult) took unpaid leave to care for your children: 28%
- You (or another adult) did not look for a job in order to care for your children: 22%
- You (or another adult) left a job in order to care for your children: 19%
- None of the options listed: 8%
- Other: 7%
- You (or another adult) lost a job because of time away to care for your children: 4%

Margins of error range from ±1% to ±3%
Civilian Employment Status

Percentage of Active Duty Spouses, Excluding Spouses of Warrant Officers and Dual Military Spouses

What is your employment status?

- **Employed** – Navy (54%), E5–E9 (53%), male (59%)
- **Unemployed** – Army (16%), E1–E4 (20%), non-Hispanic White (17%), racial/ethnic minority (17%), male (19%)
- **Not in the labor force** – O4–O6 (44%), non-Hispanic White (38%), female (37%)

### Percentage Employed by Service

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### Percentage Employed by Paygrade

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<td>O1–O3</td>
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<td>52</td>
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<tr>
<td>O4–O6</td>
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</table>

Margins of error range from ±1% to ±2%
Occupational Requirements
Percentage of All Active Duty Spouses

Either a certification provided by an organization or a state issued license
A certification provided by an organization that sets standards for your occupation
A state issued license

Unemployed spouses had a significantly higher percentage report their career field requires an occupational certification or state license compared to other DoD spouses.

• Higher response of:
  – **Either a certification provided by an organization or a state** – O1–O3 (58%), O4–O6 (58%), male (59%), unemployed (58%), dual military (60%)
  – **Occupational certification** – O1–O3 (53%), O4–O6 (54%), male (55%), dual military (57%)
  – **State-issued license** – O1–O3 (42%), O4–O6 (43%), female (37%), employed (38%), unemployed (40%), not in labor force (38%)

**Percentage Yes**

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2015</th>
<th>2017</th>
<th>2019</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Either a certification provided by an organization or a state-issued license</td>
<td>40</td>
<td>50</td>
<td>50</td>
<td>53</td>
<td>54</td>
</tr>
<tr>
<td>A certification provided by an organization that sets standards for your occupation</td>
<td>33</td>
<td>46</td>
<td>44</td>
<td>46</td>
<td>49</td>
</tr>
<tr>
<td>A state-issued license</td>
<td>27</td>
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</table>

Margins of error range from ±1% to ±2%

2021 ADSS Q37
Main Reason for Not Working (1)
Percent of Active Duty Spouses Who Did Not Work Last Week for Pay or Profit

- I am/was caring for children not in school or daycare: 45
- Other: 24
- I did not want to be employed at this time: 11
- I was preparing for/recovering from a Permanent Change of Station (PCS) move: 9
- I am/was sick (not coronavirus related) or disabled: 3
- I was unable to work while my spouse was deployed: 3
- I was concerned about getting or spreading the coronavirus: 2
- I am/was laid off or furloughed due to coronavirus pandemic: 1
- I am retired: 1
- I do/did not have transportation to work: 1
- I am/was caring for someone or sick myself with coronavirus symptoms: <1%
- My employer closed temporarily due to the coronavirus pandemic: <1%
- My employer went out of business due to the coronavirus pandemic: <1%

Margins of error range from ±1% to ±2%
Main Reason for Not Working (2)
Percentage of Active Duty Spouses Who Did Not Work Last Week for Pay or Profit

• Higher response of:
  – I am/was caring for children not in school or daycare — Marine Corps (52%), O1–O3 (53%), non-Hispanic White (49%), female (46%), not in labor force (49%)
  – Other — racial/ethnic minority (27%), male (31%), employed (35%)
  – I did not want to be employed at this time — O4–O6 (21%), non-Hispanic White (13%), female (11%), not in labor force (14%)
  – I was preparing for/recovering from a Permanent Change of Station (PCS) move — O4–O6 (13%), unemployed (19%)
  – I am/was sick (not coronavirus related) or disabled — E5–E9 (3%), employed (11%)
  – I was unable to work while my spouse was deployed — Navy (4%)
  – I was concerned about getting or spreading the coronavirus — unemployed (4%)
  – I am retired — male (9%)
  – I am/was laid off or furloughed due to coronavirus pandemic — unemployed (3%)
  – I do/did not have transportation to work — racial/ethnic minority (2%), unemployed (3%)
  – I am/was caring for someone or sick myself with coronavirus symptoms — employed (5%)

Note: There were no demographic subgroup differences for either My employer closed temporarily due to the coronavirus pandemic or My employer went out of business due to the coronavirus pandemic.

2021 ADSS Q28
Type of License/Certification Credential Required in Career Field
Percentage of Active Duty Spouses Whose Career Field Requires an Occupational Certification/State License

- Other: 45
- Nursing: 15
- Teaching: 13
- Medicine: 5
- Skilled trade: 4
- Accounting: 3
- Counseling: 3
- Social work: 3
- Dentistry/Dental hygiene: 2
- Law: 2
- Pharmacy/Pharmacy technician: 2
- Massage therapy: 1
- Occupational therapy: 1
- Physical therapy: 1
- Professional engineer: 1
- Architecture: 0

Margins of error range from ±1% to ±2%
Employer Offers Flexible Work Arrangements
Percentage of Active Duty Spouses Who Are Employed

- Flexible scheduling
  - Yes, flexible scheduling — Marine Corps (70%), O4–O6 (71%)
- Remote work
  - Yes, remote work — Navy (44%), O1–O3 (50%), O4–O6 (56%)

Margins of error do not exceed ±2%
Use of Military Spouse My Career Advancement Account (MyCAA) Scholarship (1)
Percentage of All Active Duty Spouses

Program Awareness
The percentage of non-users who were not aware of the MyCAA program was lower in 2021 compared to previous years, indicating increasing awareness of MyCAA.

- **Higher response of:**
  - **Yes, in the past 12 months** — Marine Corps (6%), E1–E4 (11%), racial/ethnic minority (6%) female (5%), unemployed (8%)
  - **Yes, but not in the past 12 months** — Army (17%), E5–E9 (19%), female (16%), employed (16%), unemployed (18%)
  - **No, and I was not aware of this resource** — Navy (49%), Air Force (47%), E1–E4 (46%), O1–O3 (50%), O4–O6 (54%), male (66%), dual military (68%)
  - **No, but I am aware of this resource** — Army (43%), E5–E9 (42%), non-Hispanic White (41%), female (41%), not in labor force (45%)
Use of Military Spouse My Career Advancement Account (MyCAA) Scholarship (2)
Percentage of All Active Duty Spouses

Program Awareness
The percentage of spouses who did not use but were aware of the MyCAA program was higher in 2021 than in 2017 and 2015. The percentage of non-users who were not aware of the MyCAA program was lower in 2021 compared to previous years.

### Percentage Yes, In Last 12 Months

<table>
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<tr>
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<th>2015</th>
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<th>2019</th>
<th>2021</th>
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<tr>
<td>Army</td>
<td>6</td>
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Margins of error range from ±1% to ±2%

### Percentage No, Not Aware of Resource

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<th>2021</th>
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<td>Total</td>
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Margins of error range from ±2% to ±4%

### Percentage Yes, But Not In Last 12 Months

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<th>2021</th>
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<td>14</td>
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<td>17</td>
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Margins of error range from ±1% to ±2%

### Percentage No, but Am Aware of Resource

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<tr>
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Margins of error range from ±2% to ±4%
Main Reason for Not Using a Military Spouse MyCAA Scholarship (1)  
Percentage of Active Duty Spouses Who Did Not Use a MyCAA Scholarship but Who Are Aware of the Resource

Top reasons junior enlisted spouses did not use MyCAA

- Limited time for additional education/training due to family/personal obligations
- Need education, training, or testing not covered by MyCAA

Margins of error range from ±1% to ±2%
Main Reason for Not Using a Military Spouse MyCAA Scholarship (2)
Percentage of Active Duty Spouses Who Did Not Use a MyCAA Scholarship but Who Are Aware of the Resource

• Higher Percentage Marked:
  – *I am not eligible because of my husband/wife’s rank* — Air Force (18%), employed (81%); female (45%), unemployed (50%)
  – *I have limited time for additional education/training because of family/personal obligations* — E1–E4 (36%), not in labor force (21%)
  – *I am not interested in additional education/training* — O1–O3 (19%), O4–O6 (19%), non-Hispanic White (16%), male (24%), not in labor force (17%)
  – *I need education, training, or testing not covered by MyCAA* — E1–E4 (27%); racial/ethnic minority (16%), employed (17%)
  – *I do not feel that additional education/training are important for my career* — male (13%)
  – *I will not be eligible long enough to use MyCAA* — E1–E4 (7%)

<table>
<thead>
<tr>
<th>Reason</th>
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<th>2021</th>
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<td>I am not eligible because of my husband/wife’s rank</td>
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<td>I have limited time for additional education/training because of family/personal obligations</td>
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<td>I will not be eligible long enough to use MyCAA</td>
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Margins of error range from ±1% to ±3%
Impact of Military, Family, and Housing Factors on Spousal Unemployment Within Members of the Labor Force (2)

Logistic Regression Analyses: Individual Predictors of Spousal Unemployment Note

These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, spouse’s education level, spouse’s race/ethnicity, spouse’s sex, and years married. Only statistically significant ($p < .01$) odds ratios are graphically presented. The predictor variables indicated by reference groups are separate models; the data are presented to show the controlled impact of these predictors irrespective of the presence of the other key predictor variables. These results are only of spouses who were either employed or seeking employment.

The following predictors were tested but ultimately were not found to have a significant impact on spousal unemployment: having children between 6 and 13 years old, having children between 14 and less than 18 years old, a need to acquire new licensure or certification after previous PCS, the number of spouse’s children, the effects of the pandemic on child care access, if there was any deployment in the member’s career, if the spouse ever remained behind while the member PCS’d, and whether there were any deployments in the past three years.
Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale

- CFPB Financial Well-Being Scale is from a 5-item “National Financial Well-Being” survey used to measure financial well-being of the U.S. adult population.
  - Financial well-being is defined as a state of being reflecting a person’s ability to meet current and ongoing financial obligations, feel secure in their financial future, and make choices that allow enjoyment of life.
  - An individual's responses to each of the 5 items are converted to a single financial well-being score between 0 and 100.
  - The scale, based on extensive research by CFPB, provides a common metric to compare financial well-being between people and over time.

<table>
<thead>
<tr>
<th>Financial well-being score range</th>
<th>Financial circumstances</th>
<th>Percent of U.S. adult population with scores in this range</th>
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<td>≤ 40</td>
<td>Nearly universal financial insecurity</td>
<td>13%</td>
</tr>
<tr>
<td>41 to 50</td>
<td>Large majority experiences financial insecurity</td>
<td>21%</td>
</tr>
<tr>
<td>51 to 60</td>
<td>A majority are not in financial distress</td>
<td>30%</td>
</tr>
<tr>
<td>61 to 70</td>
<td>Large majority experiences financial security</td>
<td>22%</td>
</tr>
<tr>
<td>&gt;70</td>
<td>Nearly universal financial security</td>
<td>14%</td>
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Image sourced from the Consumer Financial Protection Bureau, December 6, 2017, Financial well-being in America, FLEC Research & Evaluation Committee Meeting
Total 2020 Household Income Before Taxes
Percentage of All Active Duty Spouses

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<th>Income Range</th>
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<td>$25,000–$34,999</td>
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<td>$35,000–$49,999</td>
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<td>$150,000–$199,999</td>
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<tr>
<td>$200,000 and above</td>
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Margins of error range from ±1% to ±2%

Spousal Income as a Percentage of Total Household Income
Percentage of Active Duty Spouses Who Are Employed or Currently Serving in the Military

<table>
<thead>
<tr>
<th>Contribution to Total Household Income</th>
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<td>Less than 50%</td>
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<tr>
<td>50%</td>
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<td>More than 50%</td>
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Margins of error do not exceed ±2%

2021 ADSS Q69 and Q70
Spouse’s Financial Situation
Percentage of All Active Duty Spouses

- I am concerned that the money I have or will save won’t last
  - Completely/Very well: 25%
  - Somewhat/Very little: 41%
  - Not at all: 34%

- I am just getting by financially
  - Completely/Very well: 20%
  - Somewhat/Very little: 43%
  - Not at all: 37%

- Because of my money situation, I feel like I will never have the things I want in life
  - Completely/Very well: 13%
  - Somewhat/Very little: 45%
  - Not at all: 42%

Margins of error range from ±1% to ±2%

**Higher percentage of Completely/Very Well:**
- *I am concerned the money I have or save won’t last* – E1–E4 (39%), E5–E9 (28%), unemployed (39%), racial/ethnic minority (28%)
- *I am just getting by financially* – E1–E4 (29%), E5–E9 (22%), unemployed (29%), racial/ethnic minority (22%)
- *Because of my money situation, I feel like I will never have the things I want in life* – E1–E4 (21%), unemployed (23%), racial/ethnic minority (15%)

2021 ADSS Q72
Financial Considerations
Percentage of All Active Duty Spouses

- Higher percentage of *Always/Often*:
  - *I have money left over at the end of the month* – Air Force (54%), O1–O3 (67%), O4–O6 (75%), non-Hispanic White (51%), male (55%), employed (49%), dual military (61%)
  - *My finances control my life* – E1–E4 (37%), E5–E9 (26%), unemployed (38%)

Margins of error range from ±1% to ±2%
Consumer Financial Protection Bureau (CFPB) Financial Well-Being
Percentage of Active Duty Spouses Who Were at Least 18 Years Old

In 2021, the average financial well-being score of active duty spouses was 58, slightly higher than the U.S. average of 55 in 2020.

- **Lower than average score** – Army (57), Navy (57), Marine Corps (56), E1–E4 (52), E5–E9 (57), racial/ethnic minority (56), female (58), unemployed (51)

- **Higher than average score** – Air Force (60), O1–O3 (65), O4–O6 (68), non-Hispanic White (59), male (60), dual military (63)

Note: The ADSS uses the five-item version of the CFPB Financial Well-Being Scale. Higher scores indicate higher financial well-being. Learn more: https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/

2021 ADSS Q72-73
CFPB Financial Score by Service and Paygrade
Average of Active Duty Spouses Who Were at Least 18 Years Old

![Bar chart showing financial scores by service and paygrade](chart.png)

*Data Spotlight: Financial well-being in America, from 2017 to 2020 | Consumer Financial Protection Bureau (consumerfinance.gov)
Defining Food Security*

**Food Secure**
- Access, at all times, to enough food for an active, healthy life for all household members.
- Can afford enough healthy food

**Low Food Security**
- Unable, at some time during the year, to provide adequate food for one or more household members due to a lack of resources.
- Reduced quality and variety of diet

**Very Low Food Security**
- Normal eating patterns of some household members were disrupted at times during the year and their food intake reduced below levels they considered appropriate.
- Reduced food intake

Definition and measurement of food security based on USDA guidelines. The ADSS uses the 6-item version of the USDA food security scale. Learn more: https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-u-s/survey-tools/.
Measuring Food Security

Survey Questions:

1. The food that we bought just didn't last, and we didn't have money to get more.
   - Never true
   - Sometimes true (Food Insecure)
   - Often true (Food Insecure)
   - Don’t know

2. We couldn't afford to eat balanced meals.
   - Never true
   - Sometimes true (Food Insecure)
   - Often true (Food Insecure)
   - Don’t know

3. In the past 12 months, did you or other adults in your household ever cut the size of your meals or skip meals because there was not enough money for food?
   - Yes (Food Insecure)
   - No
   - Don’t know

4. In the past 12 months, how often did you or other adults in your household cut the size of your meals or skip meals because there was not enough money for food?
   - Almost every month (Food Insecure)
   - Some months but not every month (Food Insecure)
   - Only 1 or 2 months
   - Don’t know

5. In the past 12 months, did you ever eat less than you felt you should because there was not enough money for food?
   - Yes (Food Insecure)
   - No
   - Don’t know

6. In the past 12 months, were you ever hungry but did not eat because there was not enough money for food?
   - Yes (Food Insecure)
   - No
   - Don’t know
Food Security and Financial Well-Being
Percentage of Active Duty Spouses Who Answered at Least One Item on the Five-Item Food Security Scale

- Significantly larger percentages of spouses with a low financial well-being score reported very low food security compared with those who had higher financial well-being scores (51+).
- Three in four spouses in the lowest financial well-being score group also reported being food insecure.

CFPB Financial Well-being Scale Descriptors (2017)

<table>
<thead>
<tr>
<th>Financial well-being score range</th>
<th>Financial circumstances</th>
<th>Percent of U.S. adult population with scores in this range</th>
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<tbody>
<tr>
<td>≤ 40</td>
<td>Nearly universal financial insecurity</td>
<td>13%</td>
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<tr>
<td>41 to 50</td>
<td>Large majority experiences financial insecurity</td>
<td>21%</td>
</tr>
<tr>
<td>51 to 60</td>
<td>A majority are not in financial distress</td>
<td>30%</td>
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<tr>
<td>61 to 70</td>
<td>Large majority experiences financial security</td>
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<td>&gt;70</td>
<td>Nearly universal financial security</td>
<td>14%</td>
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### Experienced a PCS Move (2)
**Percent of All Active Duty Spouses**

#### Percentage Yes

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Margins of error range from ±1% to ±4%

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#### Percentage Yes

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Margins of error range from ±1% to ±4%

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ADSS 2021 Q53
81% of Active Duty Spouses Experienced a Permanent Change of Station (PCS) Move

How many months since your last PCS?

25.5 Months

Margins of error do not exceed ±0.6 months

Less than average Months Since Last Permanent Change of Station (PCS) Move — Army (23.5), Marine Corps (22.4), E1-E4 (16.7), O1-O3 (19.6), (Male (22.2), Unemployed (19.1), Not in Labor Force (24.1), Dual Military (20.5)

Average Months

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<th>Most recent HIGHER than</th>
<th>Most recent LOWER than</th>
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P2012 2015 2017 2019 2021

Total

E1–E4

E5–E9

O1–O3

O4–O6

Margins of error range from ±0.6 to ±2.0 months

Margins of error range from ±0.6 to ±2.2 months

ADSS 2021 Q54
Length of Time Taken to Find Employment After Last PCS Move
Percentage of Active Duty Spouses Who Experienced a PCS Move

Margins of error range from ±1% to ±2%
Length of Time Taken to Find Employment After Last PCS Move (2)
Percentage of Active Duty Spouses Who Experienced a PCS Move and Found Employment After Last PCS Move

• Higher response of:
  – *Less than 1 month* — O1–O3 (34%), O4–O6 (30%), non-Hispanic White (27%), male (48%)
  – *1 month to less than 4 months* — female (29%), employed (31%)
  – *4 months to less than 7 months* — female (21%), not in labor force (27%)
  – *7 months to less than 10 months* — female (11%)
  – *10 months or more* — E5–E9 (18%), female (17%), unemployed (26%)
Employment, Professional Credentials, and PCS
Percentage of Applicable Active Duty Spouses Who Experienced a PCS Move

Did you have to acquire a new professional license/credential in order to work at the new location?

- **Higher response of Yes** — O1–O3 (35%), female (31%), employed (32%)
- **Lower response of Yes** — E1–E4 (25%), male (24%), dual military (19%)

Margins of error do not exceed ±2%

### Percentage Yes

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<td>O4–O6</td>
<td>33</td>
<td>31</td>
<td>35</td>
<td>31</td>
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Margins of error range from ±2% to ±5%
Extent of Problems With PCS Move (2)
Percent of Applicable Active Duty Spouses Who Experienced a PCS Move

• Higher response of Large/Very Large Extent for:
  – Finding employment — E5–E9 (49%), racial/ethnic minority (52%), unemployed (68%)
  – Loss or decrease of your income — E1–E4 (48%), E5–E9 (45%), racial/ethnic minority (46%), employed (45%), unemployed (54%)
  – Un-reimbursable moving costs — E5–E9 (39%), female (37%), unemployed (47%)
  – Settling claims for damaged or missing household goods — E5–E9 (33%), racial/ethnic minority (35%)
  – Obtaining licenses/certifications necessary for employment — racial/ethnic minority (34%), female (31%), unemployed (38%)
  – Coordinating move with moving company — E1–E4 (29%)
  – Waiting for permanent housing to become available — Army (30%), E5–E9 (29%)
  – Timeliness of receiving household goods — E1–E4 (29%)
  – Availability of special medical and/or educational services for yourself — Marine Corps (28%), racial/ethnic minority (26%), unemployed (29%)
  – Changing schools for your education — racial/ethnic minority (33%)
  – Access to relocation information services or support — E1–E4 (30%), racial/ethnic minority (26%), female (24%), employed (26%), unemployed (30%)
**Extent of Problems With PCS Move (3)**

Percentage of Applicable Active Duty Spouses Who Experienced a PCS Move

Margins of error range from ±2% to ±4%

<table>
<thead>
<tr>
<th>Problem</th>
<th>2015</th>
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<th>2019</th>
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<td>Finding employment</td>
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<td>50</td>
<td>48</td>
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<tr>
<td>Loss or decrease of your income</td>
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<td>46</td>
<td>42</td>
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<tr>
<td>Un-reimbursable moving costs</td>
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<td>NA</td>
<td>36</td>
<td>37</td>
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<tr>
<td>Settling claims for damaged or missing household goods</td>
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<tr>
<td>Obtaining licenses/certifications necessary for employment</td>
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<tr>
<td>Changing schools for your education</td>
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<tr>
<td>Waiting for permanent housing to become available</td>
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<tr>
<td>Timeliness of receiving household goods</td>
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<td>25</td>
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<tr>
<td>Coordinating move with moving company</td>
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<td>NA</td>
<td>21</td>
<td>24</td>
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<tr>
<td>Availability of special medical and/or educational services for yourself</td>
<td>18</td>
<td>22</td>
<td>21</td>
<td>23</td>
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Extent of Child-related Problems Related to a PCS Move (2)
Percentage of Applicable Active Duty Spouses Who Experienced a PCS Move and Have at Least One Child Under Age 18 Living at Home

• Higher response of Large/Very Large Extent for:
  — Availability of child care — E1–E4 (57%), racial/ethnic minority (50%), unemployed (54%), dual military (54%)
  — My child(ren) changing schools — employed (41%)
  — Missed deadlines for participating in extracurricular activities/sports — female (25%)
  — Availability of special medical and/or educational services for my child — female (24%)
  — Missed deadlines for placement lotteries in magnet schools/charter schools/special programs — female (26%)

<table>
<thead>
<tr>
<th></th>
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<th>2015</th>
<th>2017</th>
<th>2019</th>
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<tr>
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Margins of error range from ±2% to ±3%
Number of Times Spouse Chose to Remain in Place/Not Make PCS Move With Member During Spouse’s Active Duty Career

Percentage of Active Duty Spouses Who Experienced a PCS Move

How many times have you chosen to remain in place/not PCS with spouse?

- 84 times
- 11 times
- 3 times
- 11 times

Margins of error do not exceed ±1%

• **Higher response of Never** — Air Force (89%), E1–E4 (90%), not in labor force (87%), dual military (87%), non-Hispanic White (85%)

• **Lower response of Never** — Navy (80%), O4–O6 (78%), employed (81%), racial/ethnic minority (82%)

2021 ADSS Q59
Your Housing
Percent of All Active Duty Spouses

- A majority of active duty spouses live in civilian housing in 2021 with no significant changes to the type of housing spouses live in back to 2012.
- Spouses who were geo-baching at the time of the survey had higher percentages living in civilian housing (87%) compared with spouses who were not geo-baching at the time of the survey (67%).

Margins of error range from ±1% to ±2%

**Higher response of Civilian Housing** — Navy (75%), O1-O3 (76%), O4-O6 (79%), non-Hispanic white (70%), male (73%), employed (73%), dual military (75%)
**Active Duty Member’s Housing (if Different From Spouse)**

Percentage of Spouses Who Do Not Currently Live With Their Active Duty Husband/Wife

- **Military housing, on base** – E1–E4 (44%)
- **Military housing, off base** – E1–E4 (12%)
- **Civilian housing** – O1–O3 (77%), O4–O6 (78%)

Margins of error range from ±3% to ±5%

2021 ADSS Q49
Distance to a Military Base/Installation
Percentage of Active Duty Spouses Living Off Base

How close do you live to a military base/installation?

- Less than 30 minutes
- 30 minutes to less than 1 hour
- 1 to 2 hours
- More than 2 hours

Margins of error range from ±1% to ±2%

Higher response of:
- **Less than 30 minutes** — Air Force (70%), E1–E4 (69%), O1–O3 (67%)
- **30 minutes to less than 1 hour** — E5–E9 (28%)
- **1 to 2 hours** — Marine Corps (10%), E5–E9 (6%), female (6%)
- **More than 2 hours** — Army (6%), Marine Corps (7%), female (5%), employed (5%)

### Percentage Less Than 30 Minutes

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### Percentage Higher than

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<td><strong>O4–O6</strong></td>
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Margins of error range from ±2% to ±4%
Reasons for Not Using Military Child Care
Percentage of Active Duty Spouses With at Least One Child Under 18 at Home Who Routinely Uses Child Care but Does Not Use Military Child Care

- Higher percentage of:
  - **Availability of child care** – O1–O3 (61%), employed (59%), dual military (65%)
  - **Inconvenient location** – Navy (43%), E5–E9 (39%), O4–O6 (45%), employed (47%)
  - **Affordability of child care** – E1–E4 (49%), E5–E9 (38%), racial/ethnic minority (39%), unemployed (45%)
  - **Quality of child care** – O1–O3 (31%), male (35%), dual military (46%)
  - **Operating hours** – male (29%), dual military (43%)

Margins of error do not exceed ±2%

2021 ADSS Q14
Was your spouse's most recent deployment to a combat zone?

Forty-one percent of active duty members who had been deployed were deployed to a combat zone.

• Higher percentage of:
  – No — Navy (73%), Marine Corps (66%), E1–E4 (73%), racial/ethnic minority (62%),
  – Yes, deployed to Iraq/Afghanistan — Army (41%), O4–O6 (38%), non-Hispanic White (26%), female (25%)
  – Yes, deployed to another combat zone — Navy (21%), Air Force (24%), employed (19%)
Changes in Husband/Wife After Return Home (2)
Percentage of Active Duty Spouses Whose Husband/Wife Returned From Deployment

- Higher response of *Large/Very Large Extent*:
  - *Appreciate family and friends more* — E1–E4 (26%), racial/ethnic minority (26%), unemployed (24%)
  - *Have trouble sleeping* — Army (22%), E1–E4 (25%), E5–E9 (21%), employed (21%), racial/ethnic minority (22%)
  - *Have mental health concerns* — Army (20%), E1–E4 (24%), E5–E9 (19%), racial/ethnic minority (20%), unemployed (22%)
  - *Appreciate life more* — E1–E4 (20%), E5–E9 (16%), racial/ethnic minority (24%), unemployed (21%)
  - *Are more emotionally distant* — Army (19%), E5–E9 (18%), racial/ethnic minority (19%)
  - *Get angry faster* — Army (19%), E1–E4 (22%), E5–E9 (18%), racial/ethnic minority (20%)
  - *Show negative personality changes* — Army (16%), E1–E4 (18%), E5–E9 (15%), racial/ethnic minority (17%)

### Percentage Large/Very Large Extent

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<td>Get angry faster</td>
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<tr>
<td>Be more emotionally distant</td>
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<tr>
<td>Appreciate life more</td>
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<tr>
<td>Show negative personality changes</td>
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<td>Appreciate family and friends more</td>
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Margins of error range from ±1% to ±2%

2021 ADSS Q65
Patient Health Questionnaire (PHQ-4) Past 7 Days,* Summary Score
Average of Active Duty Spouses

Scores over 3 indicate a higher-than-normal level of mental distress in the past two weeks.

*Note: To match 2021 Census Household Pulse Survey data and to compare active duty spouses to the general population, the timeframe given for response for this survey item in 2021 was "past 7 days" rather than "over the last two weeks," which was used in previous surveys. Each item on the PHQ-4 is rated on a 0 to 3 scale. Overall PHQ-4 scores are reported as a single figure, which is the sum of the scores across all four items (range = 0–12). A higher total score indicates a higher likelihood of mental distress, marked by depression and anxiety. Clinical norms as measured using the two-week timeframe are as follows: 0–2 = normal range, 3–5 = mild distress, 6–8 = moderate distress, and 9–12 = severe distress. [Reference: Kroenke, K., Spitzer, R. L., Williams, J. B. W., & Lowe, B. (2009). An ultra-brief screening scale for anxiety and depression: The PHQ-4. Psychosomatics, 50, 613-621.]
### Satisfaction With Military Way of Life (2)
Percentage of All Active Duty Spouses

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<th>2012</th>
<th>2015</th>
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<td>67</td>
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Margins of error range from ±1% to ±4%

Most recent HIGHER than
Most recent LOWER than

2012 2015 2017 2019 2021
Total 64 64 60 56 49
E1–E4 55 53 49 45 39
E5–E9 66 65 62 57 47
O1–O3 65 67 60 58 52
O4–O6 78 76 71 68 66

Margins of error range from ±1% to ±4%
Support for Staying on Active Duty (2)
Percentage of All Active Duty Spouses

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<td>Total</td>
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<td>Air Force</td>
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Margins of error range from ±1% to ±4%

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<tr>
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<tr>
<td>Total</td>
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Margins of error range from ±1% to ±4%