



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

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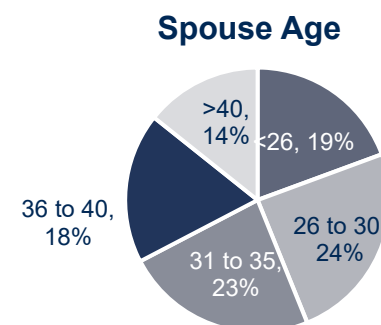
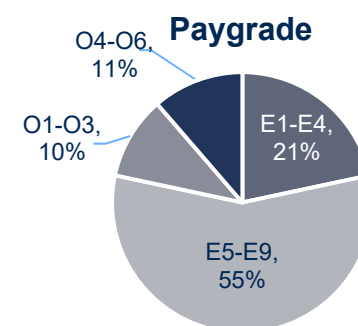
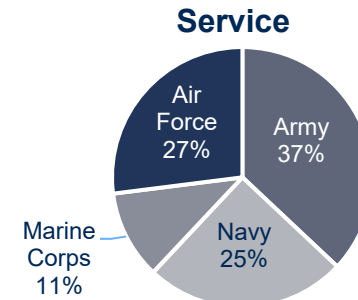
Report # 2023-045

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2021 Survey Details

- **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-batching (together but living apart)*.



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

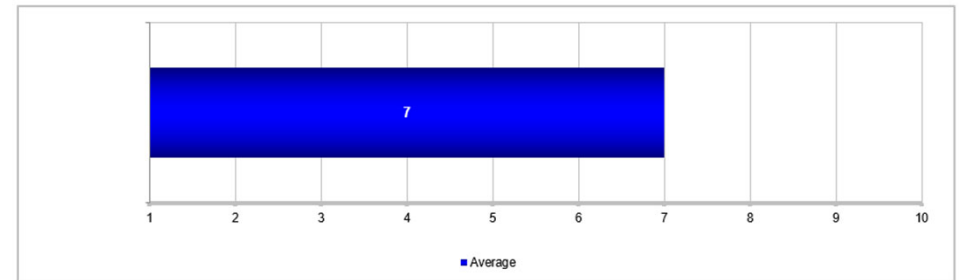
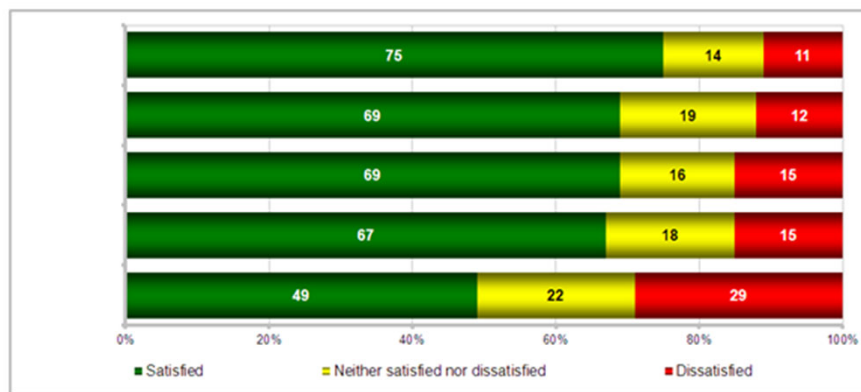
Demographic charts depict weighted population estimates.

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.



Margins of error range from $\pm 1\%$ to $\pm 2\%$

Margins of error do not exceed ± 1

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**.

Indicates most recent survey result is statistically significantly higher than past survey result

	Most recent HIGHER than Most recent LOWER than	YYYY	YYYY	Current Survey
* Total		65	68	68
● Army		63	64	69
▲ Navy		67	69	70
■ Marine Corps		63	71	63
◆ Air Force		66	71	68

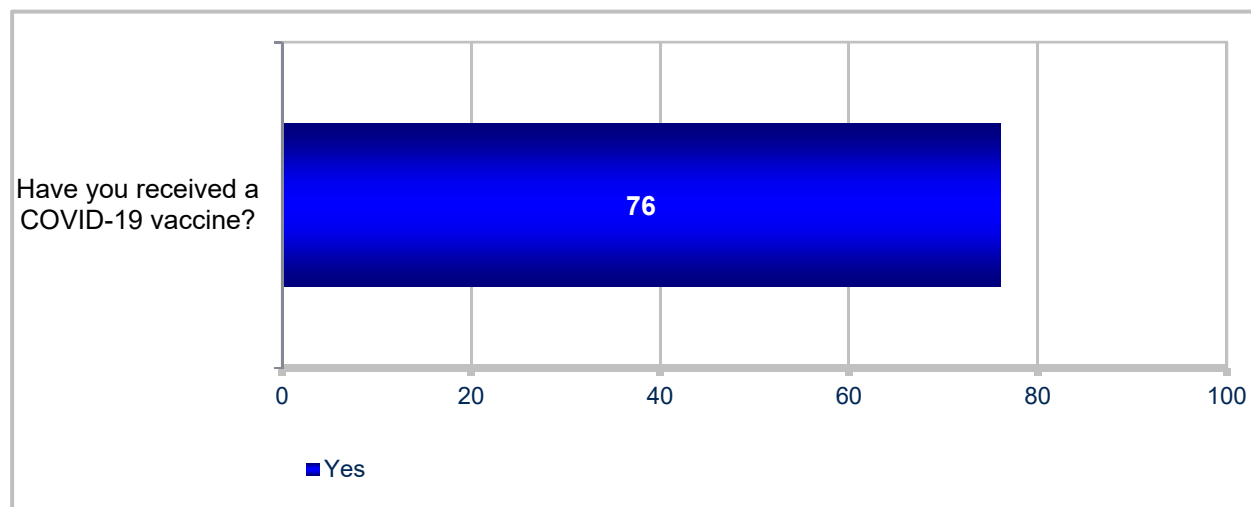
Indicates most recent survey result is statistically significantly lower than past survey result

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

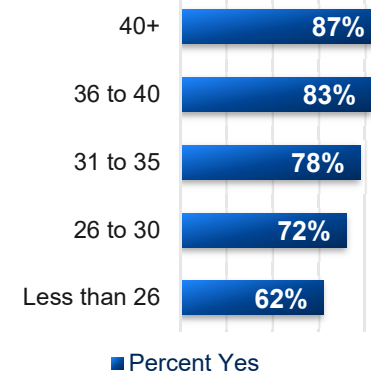
Percentage of All Active Duty Spouses



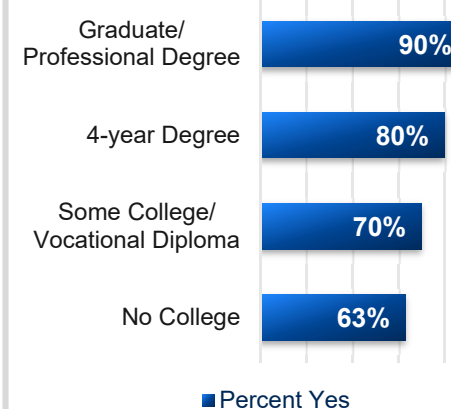
Margins of error do not exceed $\pm 1\%$

- **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%)

Received Vaccine by Spouse's Age



Received Vaccine by Spouse's Education



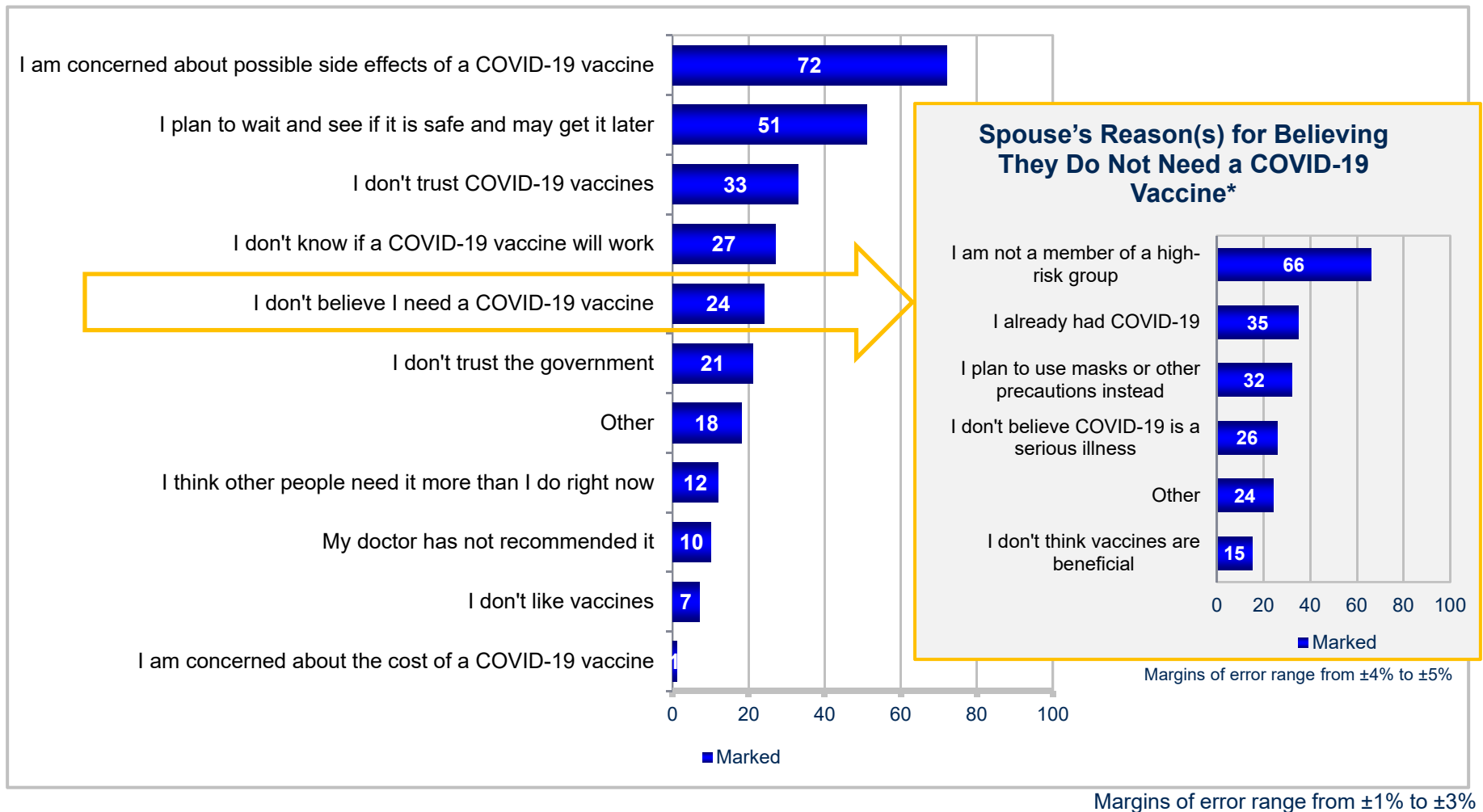
Margins of error range from 1% to 13%

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



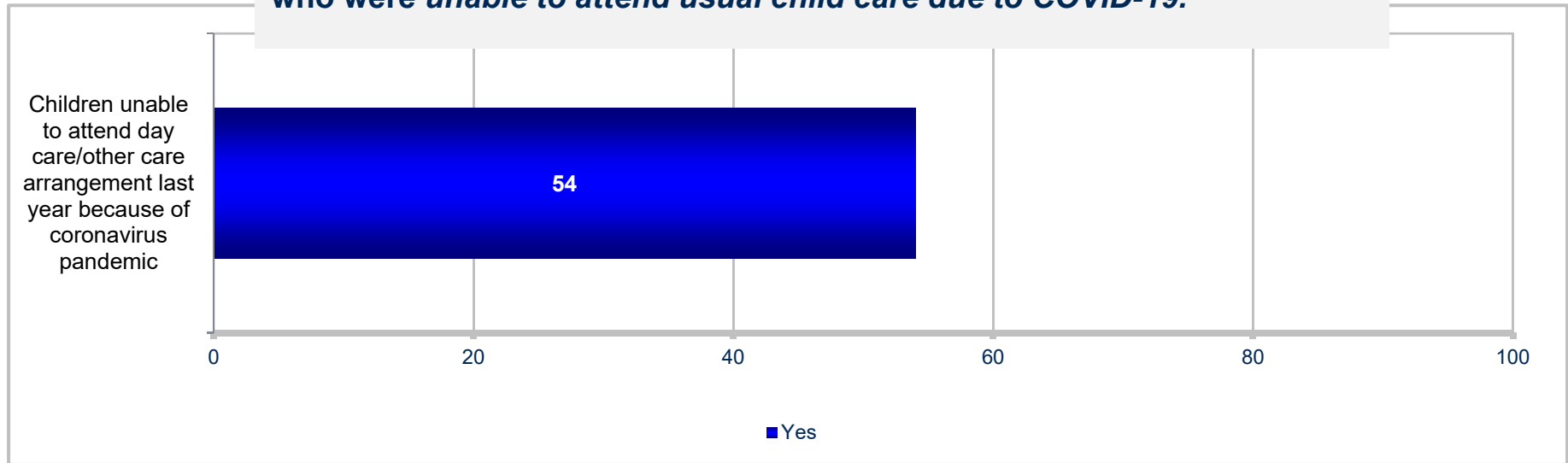
*Note: Percentage of active duty spouses who have not received any/all doses of a COVID-19 vaccine, who do not definitely intend to get vaccinated, and believe they do not need the vaccine.

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*.







Margins of error do not exceed $\pm 2\%$

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

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.

	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Health	<u>Reference group:</u> “No or not sure”	Previously diagnosed with COVID-19 Decreased the odds of vaccine adoption	 0.49	0.43	0.56
Career	<u>Reference group:</u> “Career field other than health care”	Career in health-related fields (including social services and child care)¹ Increased the odds of vaccine adoption	 1.21	1.06	1.37
Financial	<u>Reference group:</u> “In labor force”	Not in labor force Decreased the odds of vaccine adoption	 0.74	0.66	0.82
Demo.	<u>Reference group:</u> Numeric ²	Spouse age An increase in years of age increased the odds of vaccine adoption	 1.03	1.02	1.04

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:

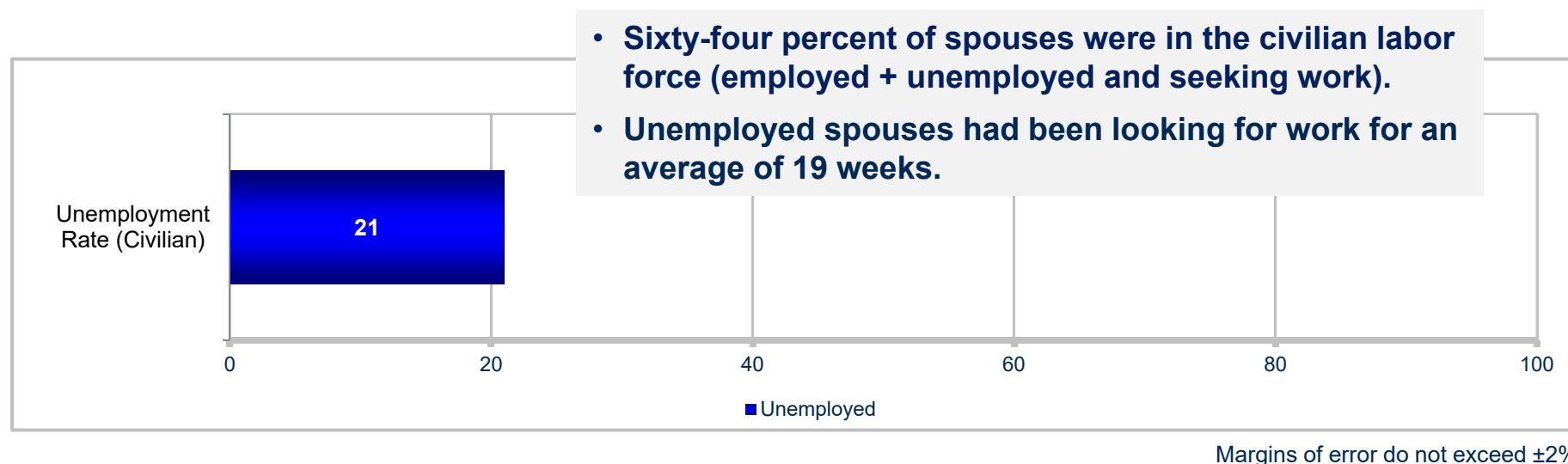
Spouse Unemployment and Education

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

Civilian Unemployment Rate

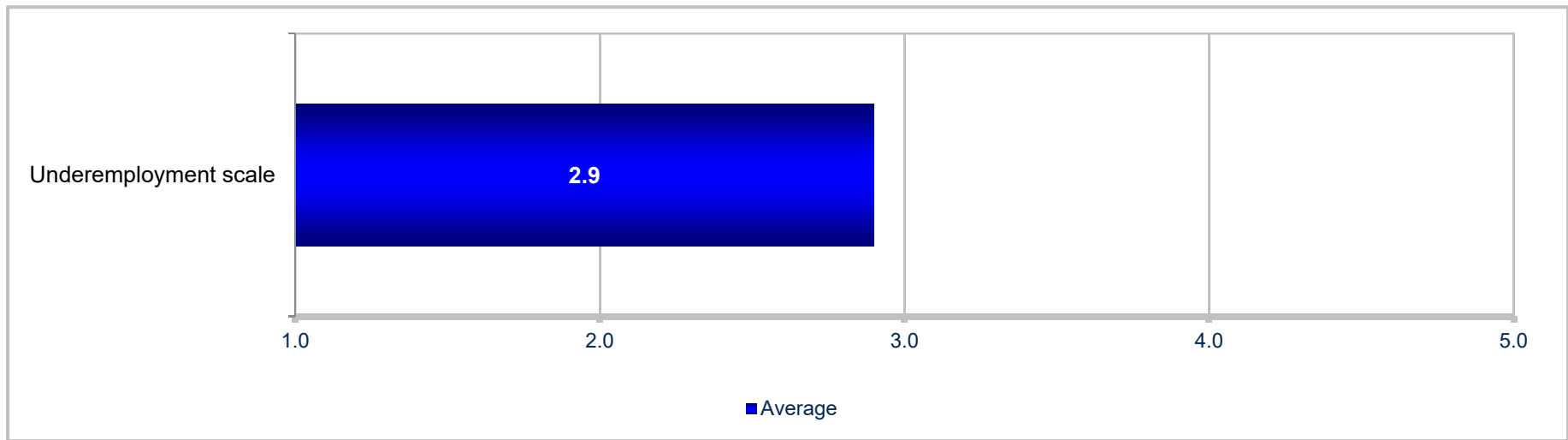
Percentage of Active Duty Spouses Who Are in the Labor Force, Excluding Spouses of Warrant Officers and Dual Military Spouses



- **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



Margins of error do not exceed ± 0.1 Average Score

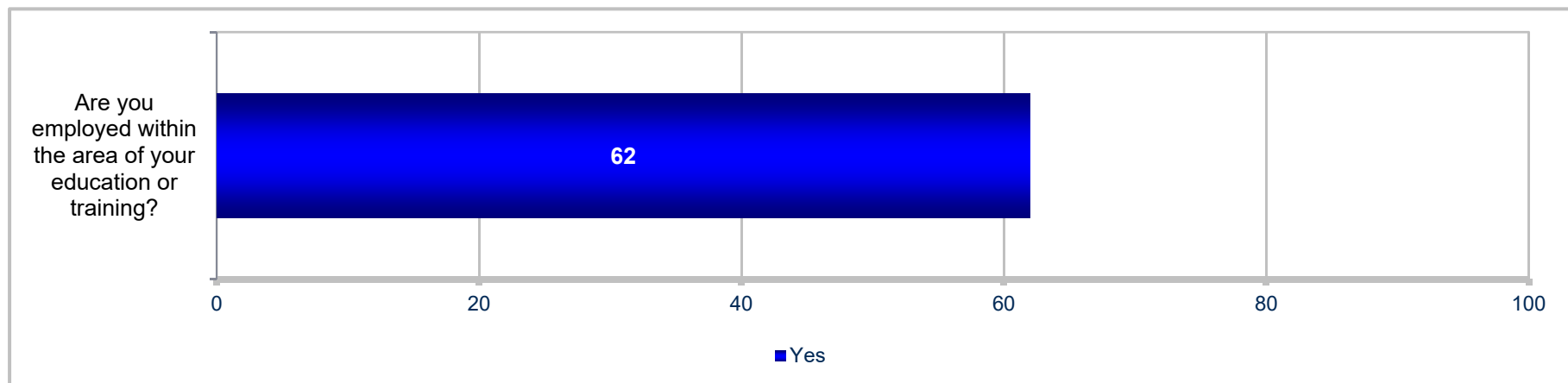
- **Higher Average Underemployment** – Army (2.9), E1–E4 (3.0), racial or ethnic minority (3.0)
- **Lower Average Underemployment** – Navy (2.8), O1–O3 (2.7), O4–O6 (2.7), non-Hispanic White (2.8)

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



Margins of error do not exceed $\pm 2\%$

- **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%)

Percentage Yes

Most recent HIGHER than Most recent LOWER than	2012	2015	2017	2019	2021
Total	57	54	56	54	62
Army	55	53	55	52	62
Navy	59	57	60	57	65
Marine Corps	52	49	49	54	60
Air Force	59	54	55	53	62

Margins of error range from $\pm 2\%$ to $\pm 6\%$

Percentage Yes

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

Margins of error range from $\pm 2\%$ to $\pm 6\%$








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.

	Category	Predictor	Effect Size (Odds Ratios) > 1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Military	<u>Reference group</u> : "No PCS in career"	Any PCS moves in career Increased odds of unemployment	 1.68	1.38	2.05
	<u>Reference group</u> : "Never PCS or no PCS in past year"	PCS in past year Increased odds of unemployment	 2.56	2.23	2.93
Housing	<u>Reference group</u> : "Lives on base"	Lives off base Decreased odds of unemployment	 0.60	0.51	0.69
	<u>Reference group</u> : "Lives with member spouse"	Not living with member spouse (Geo-batching*) Decreased odds of unemployment	 0.46	0.34	0.62
Family	<u>Reference group</u> : "Does not have children"	Has children Increased odds of unemployment	 1.40	1.09	1.80
	<u>Reference group</u> : "Does not have children younger than 6 years old"	Has children younger than 6 years old Increased odds of unemployment	 1.32	1.08	1.61
	<u>Reference group</u> : "Does not use child care service"	Uses child care service Decreased odds of unemployment	 0.38	0.32	0.45

*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-batching, 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/>.

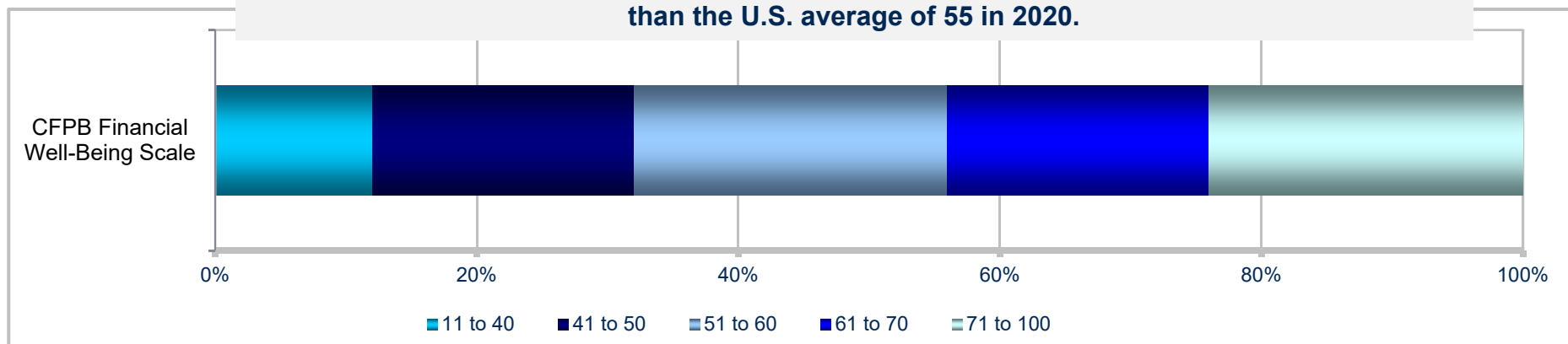
Source of U.S. Average: [Data Spotlight: Financial well-being in America, from 2017 to 2020](#) | [Consumer Financial Protection Bureau \(consumerfinance.gov\)](#).

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/>.

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.



Margins of error range from $\pm 1\%$ to $\pm 2\%$

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

Financial well-being score range	Financial circumstances	Percent of U.S. adult population with scores in this range
≤ 40	Nearly universal financial insecurity	13%
41 to 50	Large majority experiences financial insecurity	21%
51 to 60	A majority are not in financial distress	30%
61 to 70	Large majority experiences financial security	22%
>70	Nearly universal financial security	14%

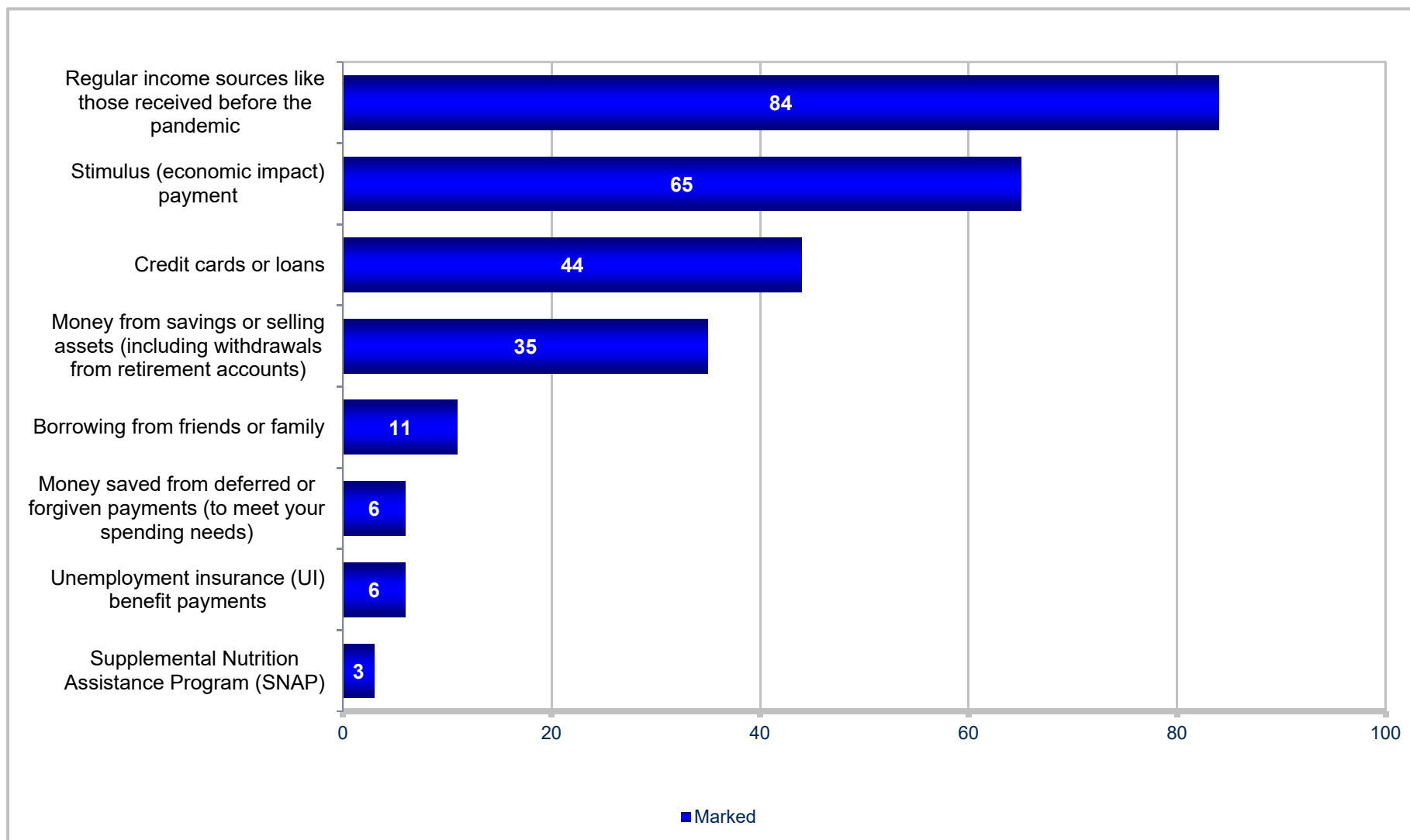
Note: The ADSS uses the five-item version of the CFPB Financial Well-Being Scale. Higher scores indicate higher financial well-being. More information available at: <https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/>.

Source of U.S. Average: [Data Spotlight: Financial well-being in America, from 2017 to 2020](#) | [Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)

Source of Financial Well-being Scale image: CFPB, December 6, 2017, Financial well-being in America, FLEC Research & Evaluation Committee Meeting.

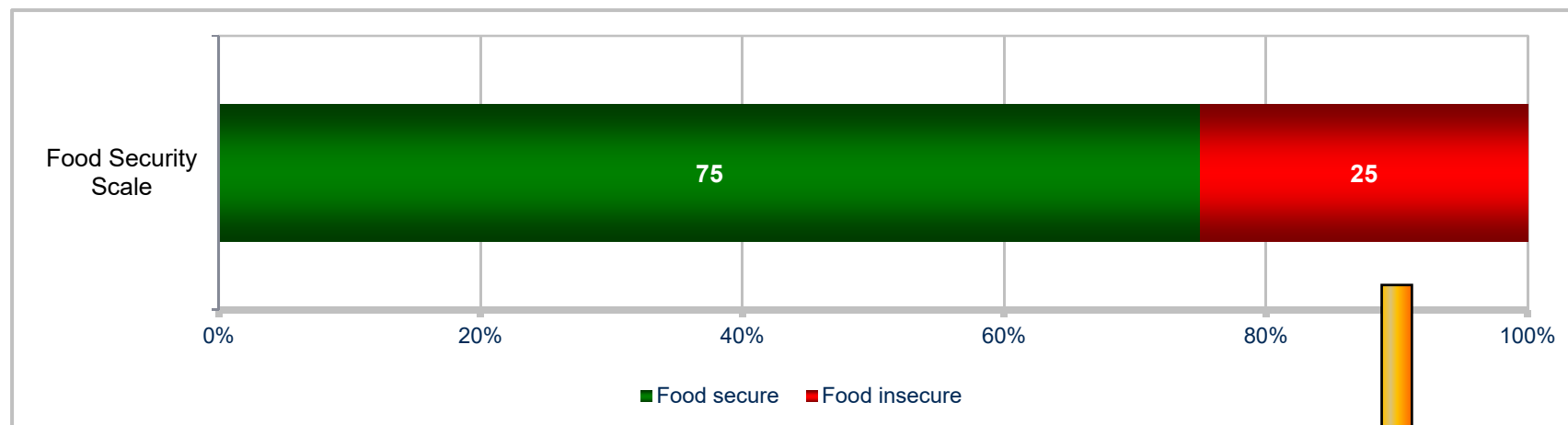
Financial Means Used to Meet Spending Needs in Past 12 Months

Percentage of All Active Duty Spouses

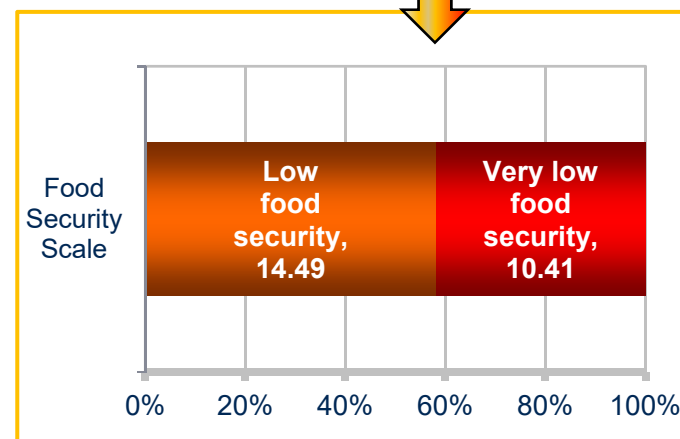


Food Security Scale

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%)



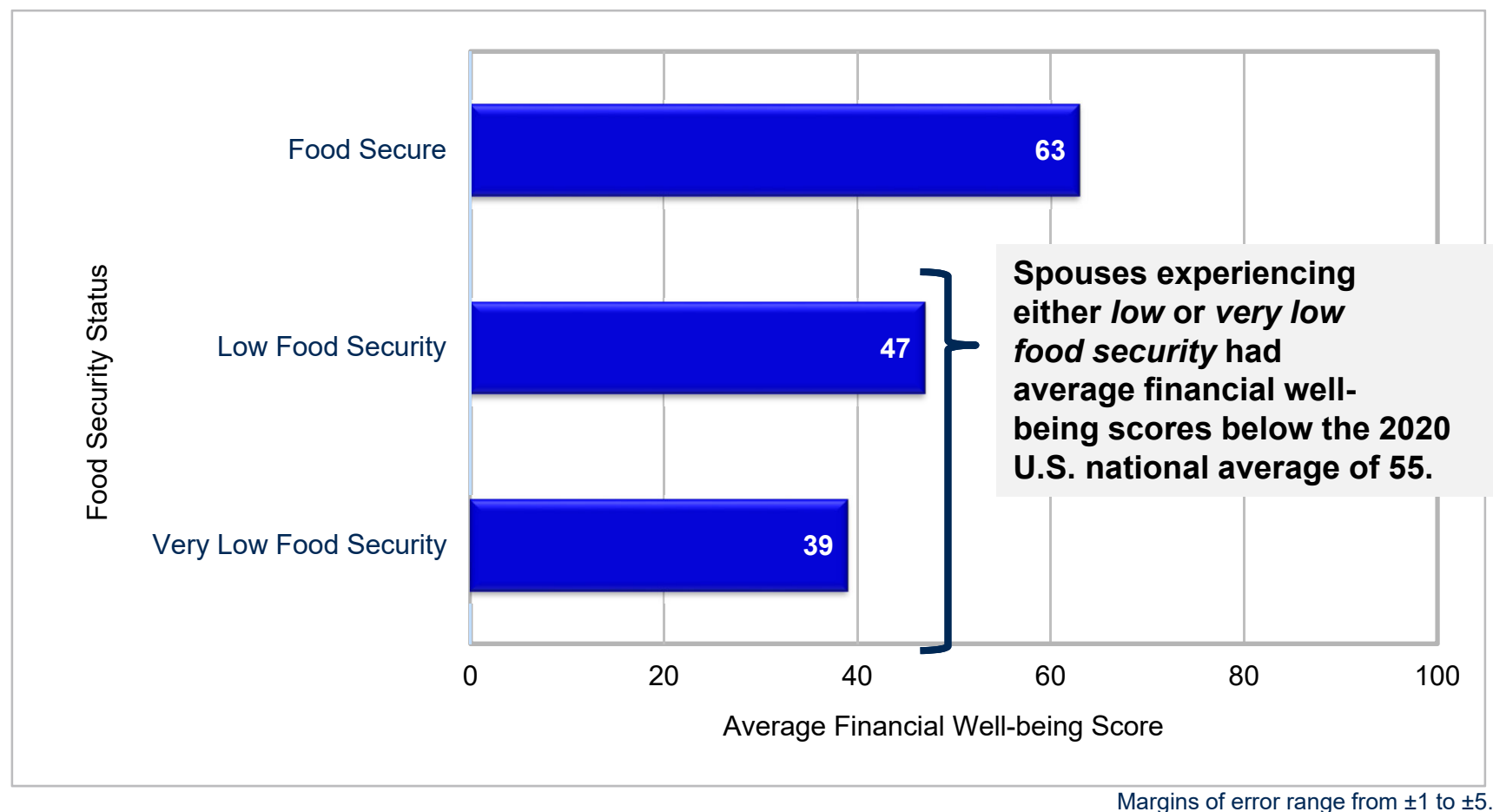
Margins of error do not exceed $\pm 1\%$

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



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/>.

Source of U.S. Average: [Data Spotlight: Financial well-being in America, from 2017 to 2020 | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)

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, 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.

	Category	Predictor	Effect Size (Odds Ratios) > 1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Military	<u>Reference group:</u> "Lives on base"	Lives off base Decreased the odds of food insecurity	 0.83	0.74	0.93
	<u>Reference group:</u> "In labor force"	Not in labor force Decreased the odds of food insecurity	 0.70	0.63	0.79
Financial	<u>Reference group:</u> "Employed"	Unemployed Increased the odds of food insecurity	 1.84	1.58	2.15
	<u>Reference group:</u> Numeric ¹	Financial well-being scale Higher financial well-being score decreased the odds of food insecurity	 0.90	0.89	0.90
	<u>Reference group:</u> "Working spouse contributes 50%+"	Working spouse contributes less than 50% to household income Increased the odds of food insecurity	 1.36	1.17	1.59
Family	<u>Reference group:</u> Numeric ²	Number of children A higher number of children increased the odds of food insecurity	 1.14	1.09	1.20

*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-Being¹

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-batching), needing to get a new license/certification after a PCS move, and PCS moves increased the odds of spouses experiencing low financial well-being.

	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Military	Reference group: “Did not need to acquire new licensure/certification after last PCS”	Needed to acquire new licensure/certification after last PCS Increased the odds of low financial well-being	 1.44	1.26	1.66
	Reference group: “No PCS in career”	Any PCS moves in career	 1.26	1.10	1.44
Financial	Reference group: “In labor force”	Not in labor force Decreased the odds of low financial well-being	 0.64	0.58	0.72
	Reference group: “Employed”	Unemployed Increased the odds of low financial well-being	 1.83	1.58	2.11
Housing	Reference group: “Lives with member spouse”	Not living with member spouse (Geo- batching) Increased the odds of low financial well-being	 1.51	1.26	1.81

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/> and https://files.consumerfinance.gov/f/documents/cfpb_financialwellbeing_scores_12202018.pdf

KEY FINDINGS:

PCS Moves and Living Arrangements

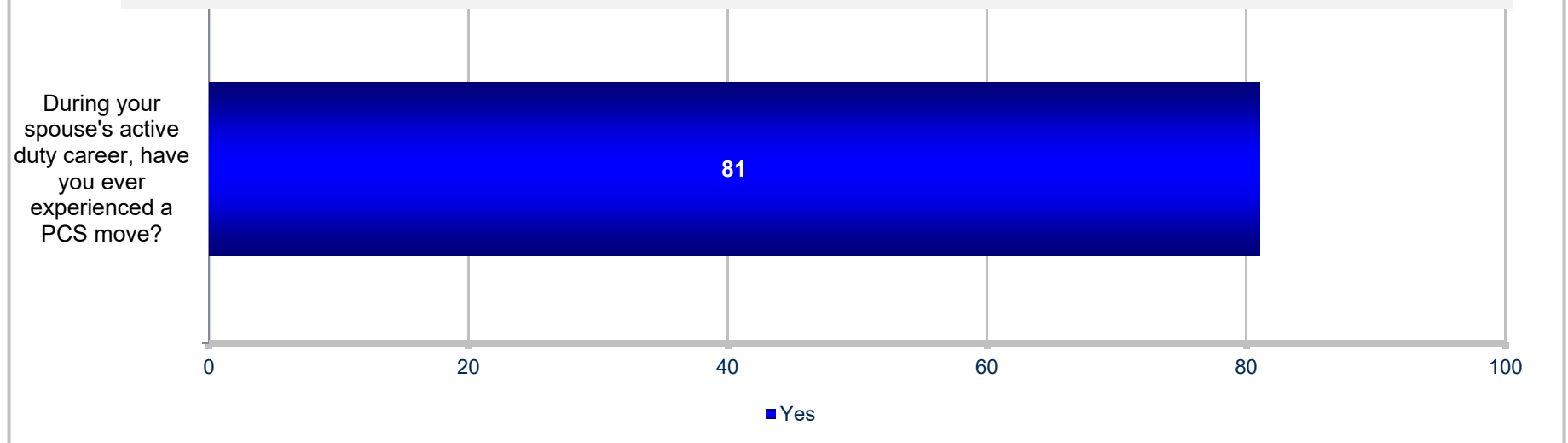
- Eighty-one percent of spouses experienced a PCS move during their spouse's career, statistically unchanged since 2019 but slightly higher than in 2017.
 - The average time since spouse's last PCS move was just over two years (25.5 months).
 - Overall PCS moves remained unchanged statistically the same 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-batching* 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-batching: Voluntary separation of residences among members and their families who are together but living apart, resulting in the member "geo-batching" 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.



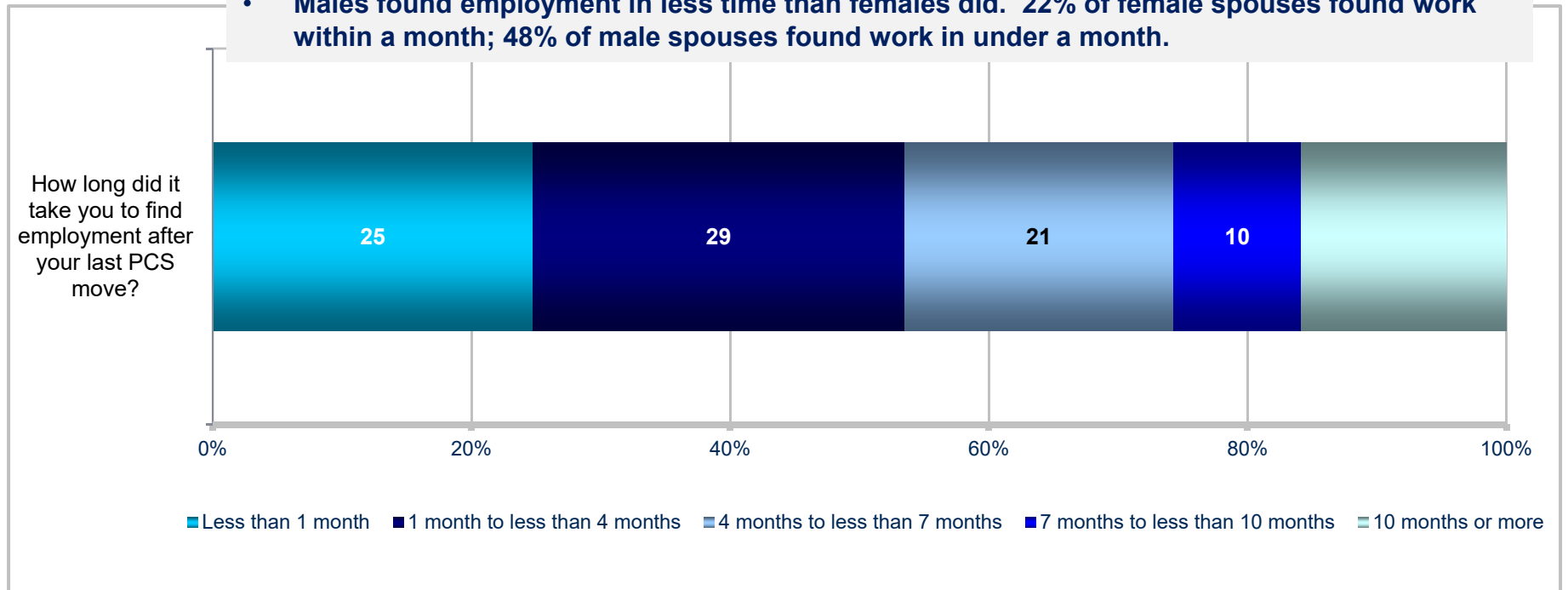
Margins of error do not exceed $\pm 1\%$

- **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%)

Length of Time Taken to Find Employment After Last PCS Move

Percentage of Active Duty Spouses Who Experienced a PCS Move and Found Employment After 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 $\pm 2\%$

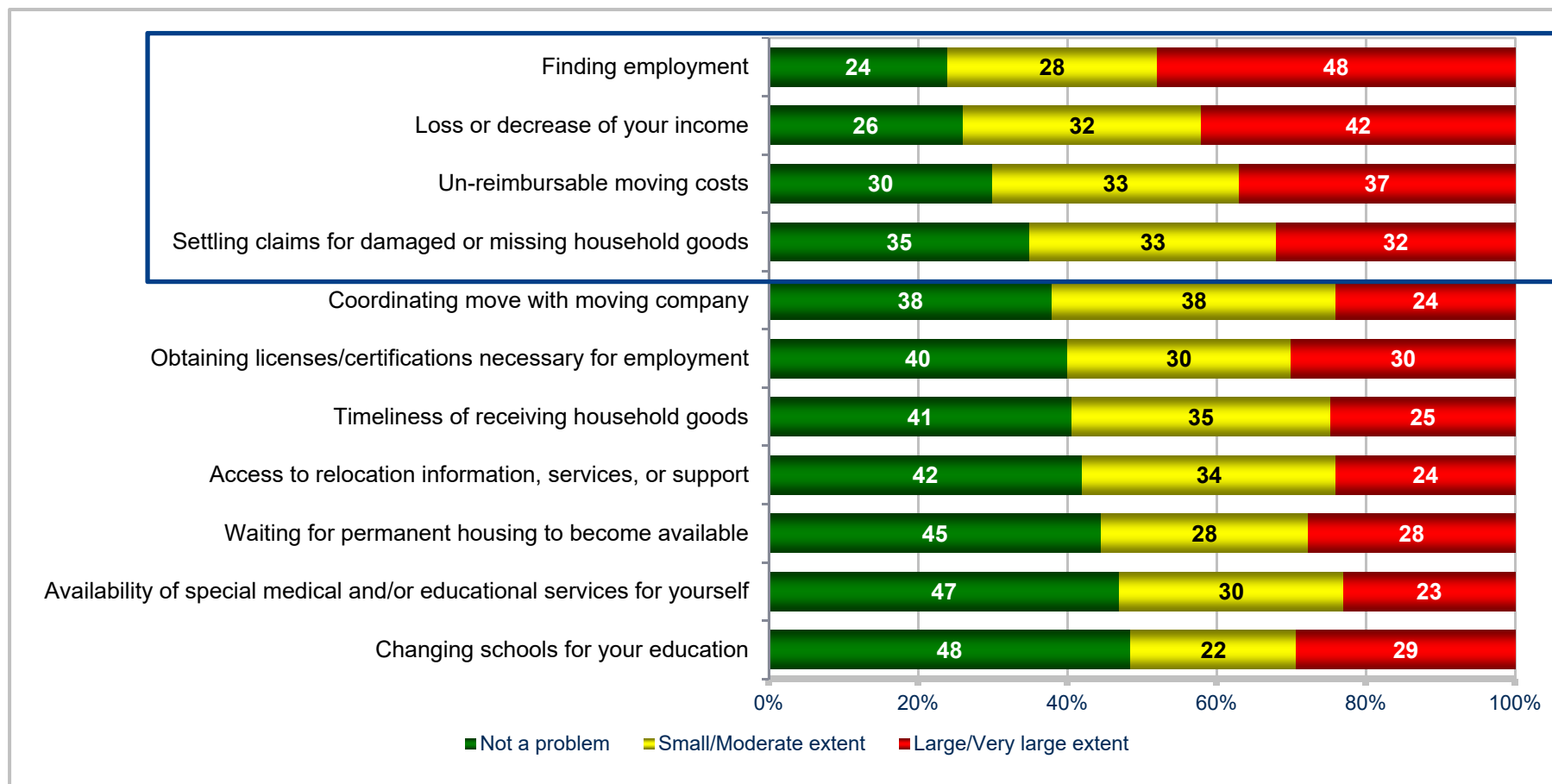
Note: Chart calculations are among spouses who found work after their last PCS move and excludes those who did not find work or did not seek employment.

2021 ADSS Q57

Extent of Problems With PCS Move

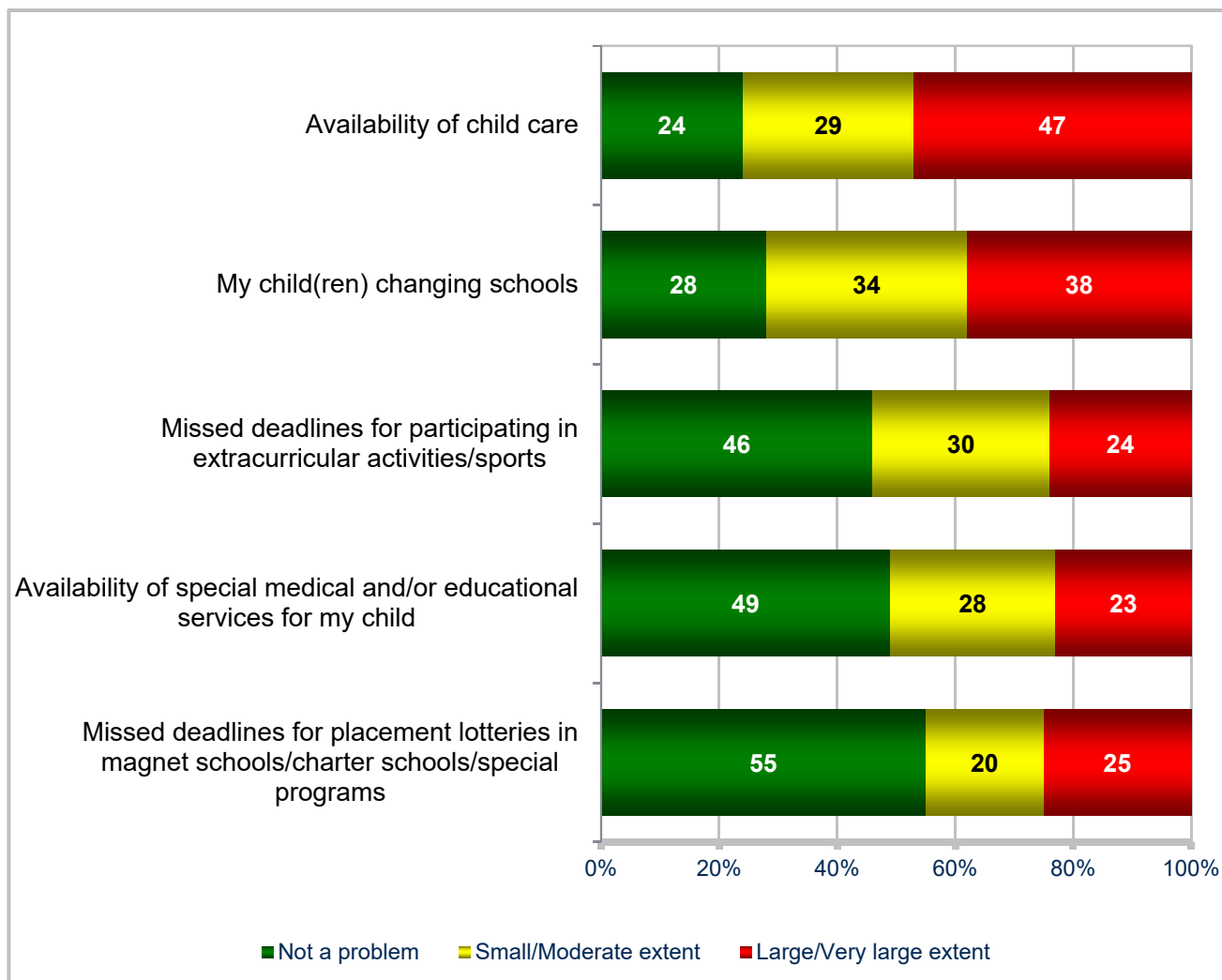
Percentage of Applicable Active Duty Spouses Who Experienced a PCS Move

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).



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



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.

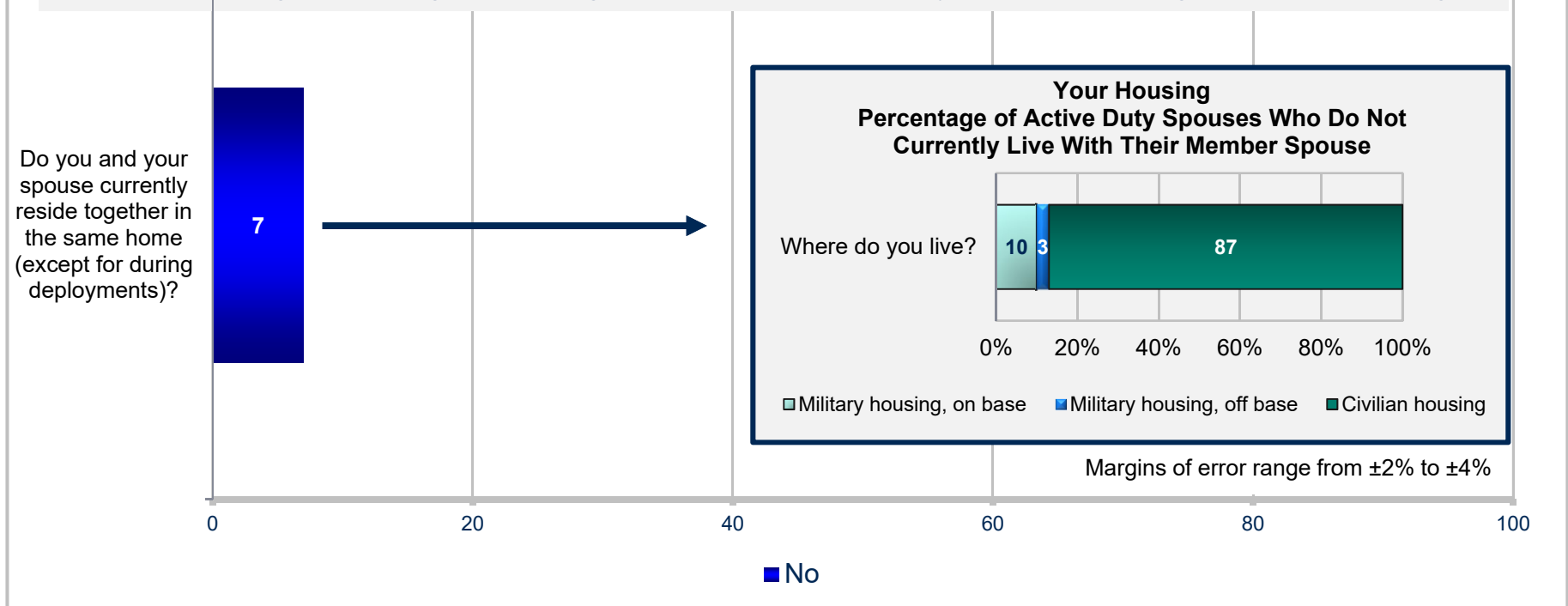
- 12% moved with children under 1 year old
- 14% moved with children between 1 and 2 years old
- 35% moved with children between 2 and 5 years old
- 37% moved with children between 6 and 13 years old
- 12% moved with children between 14 and 17 years old

Margins of error range from $\pm 2\%$ to $\pm 3\%$

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-batching at the time of the survey.
 - Among spouses geo-batching at the time of the survey, 87% were living in civilian housing.



Margins of error do not exceed $\pm 1\%$

- Higher response of **No, do not reside together**—E1–E4 (10%), racial/ethnic minority (9%), male (9%), employed (8%), dual military (10%)

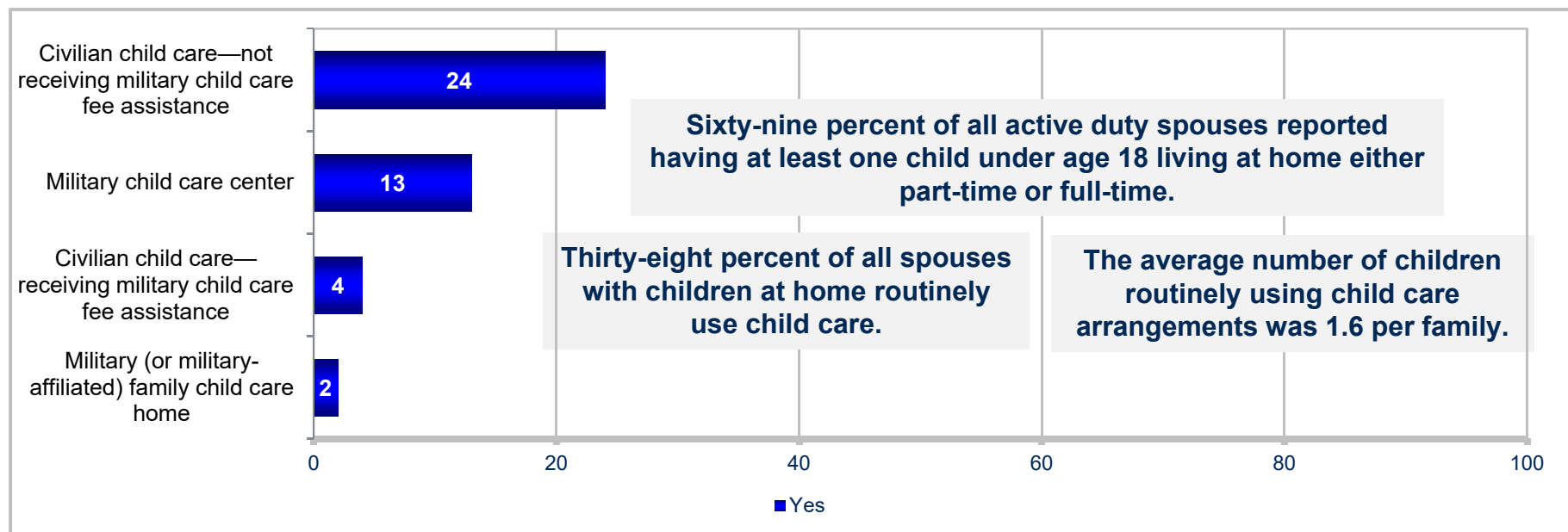
KEY FINDINGS:

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-batching 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



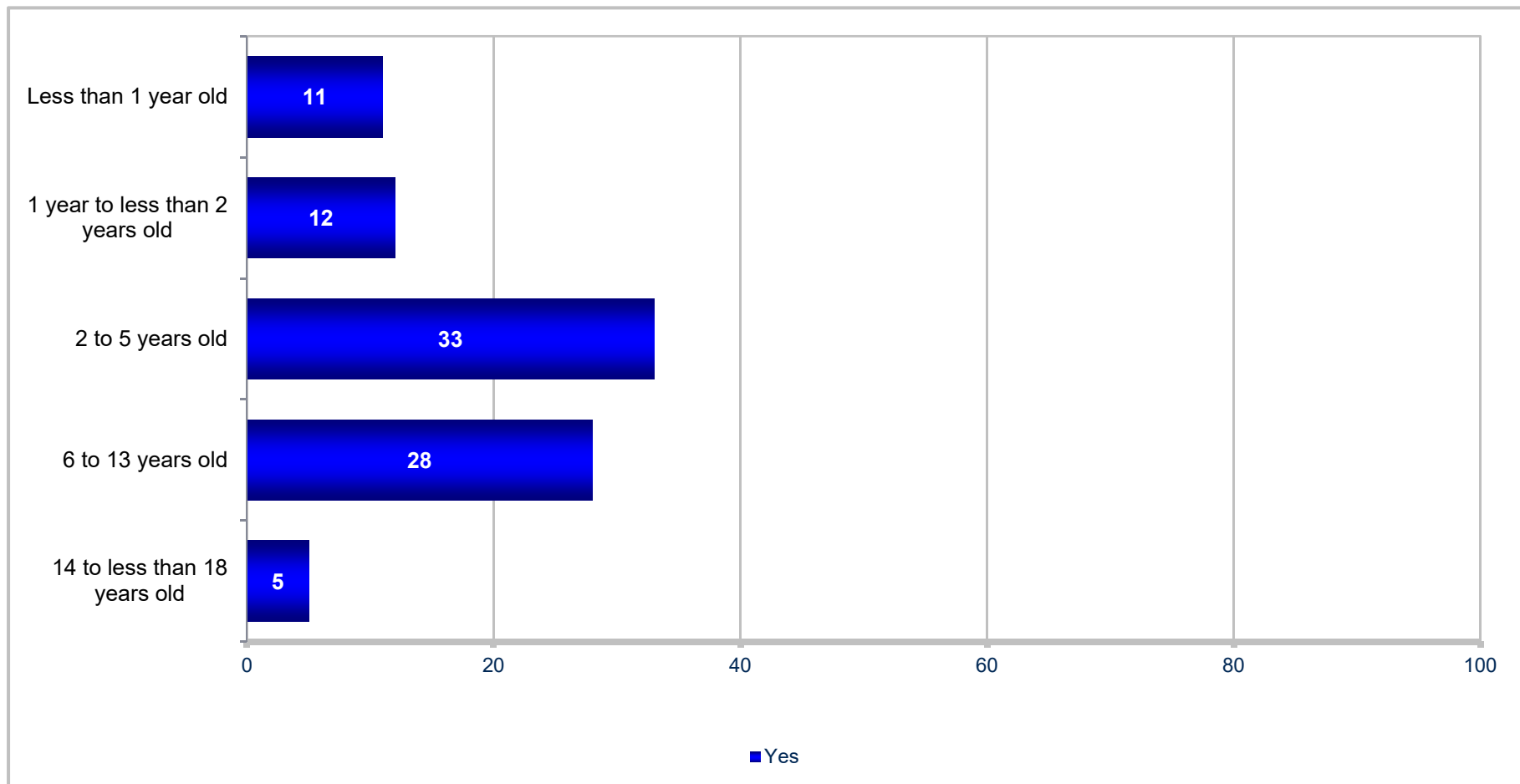
Margins of error range from $\pm 1\%$ to $\pm 2\%$

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%)

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 $\pm 1\%$ to $\pm 2\%$

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.

	Category	Predictor	Effect Size (Odds Ratios) > 1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Military	Reference group: "Never PCS or no PCS in past year"	PCS in past year Decreased the odds of using child care	 0.82	0.74	0.92
	Reference group: "Not in labor force"	In labor force Increased the odds of using child care	 4.58	4.04	5.20
Financial	Reference group: "Unemployed"	Employed Increased the odds of using child care	 2.67	2.25	3.17
	Reference group: "Lives on base"	Lives off base Increased the odds of using child care	 1.39	1.23	1.57
Housing	Reference group: "Lives with member spouse"	Not living with member spouse (Geo-batching) Increased the odds of using child care	 1.62	1.30	2.02

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 par-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:

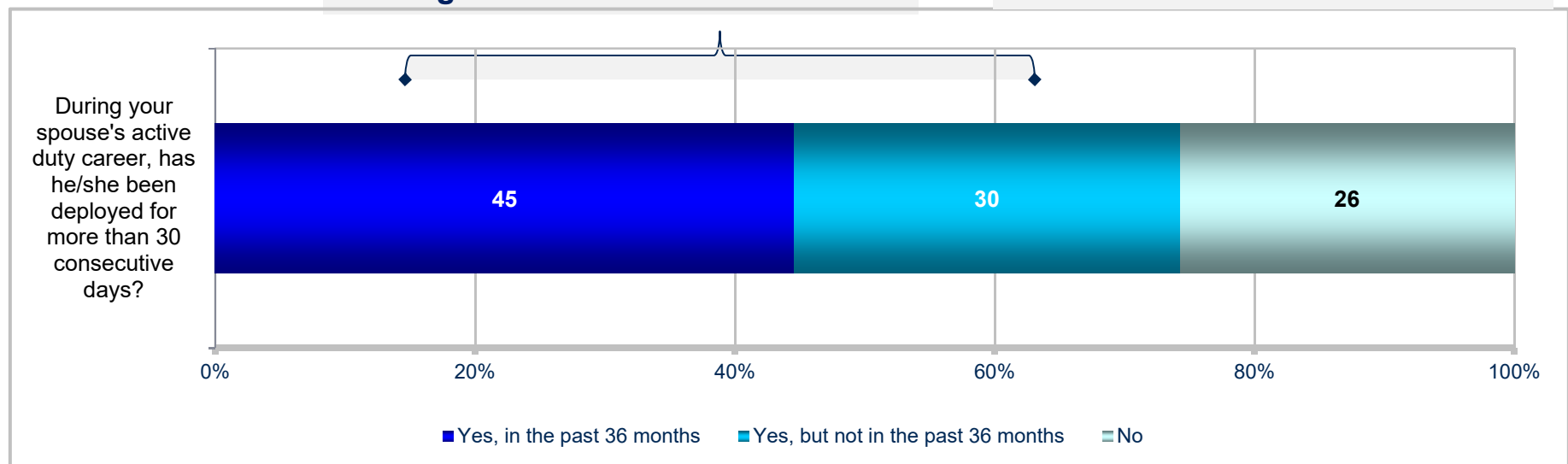
Deployment

- 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).

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.

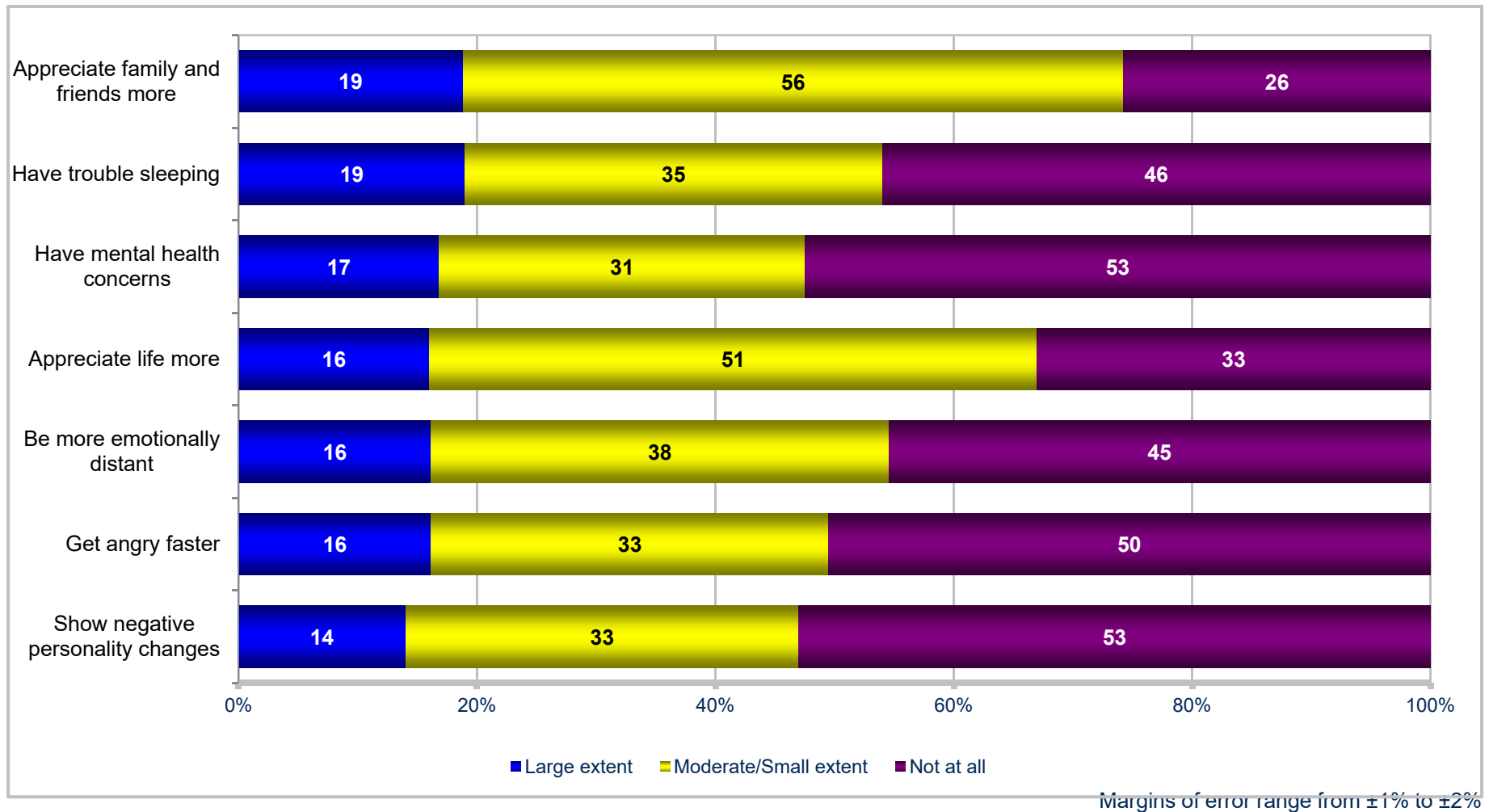


Margins of error range from +1% to +2%

- **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.*

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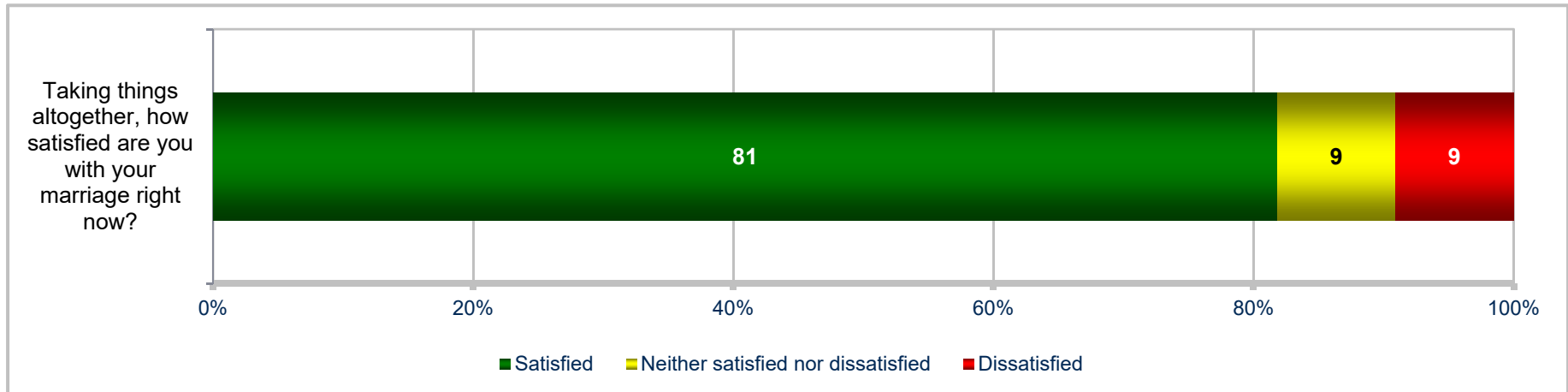
KEY FINDINGS:

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



Margins of error do not exceed $\pm 1\%$

• Higher response of:

- **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%)

Percentage Satisfied

Most recent HIGHER than Most recent LOWER than	2012	2015	2017	2019	2021
Total	83	85	84	83	81
Army	81	83	82	80	79
Navy	83	86	83	83	81
Marine Corps	84	82	83	82	82
Air Force	87	87	88	86	85

Margins of error range from $\pm 1\%$ to $\pm 3\%$

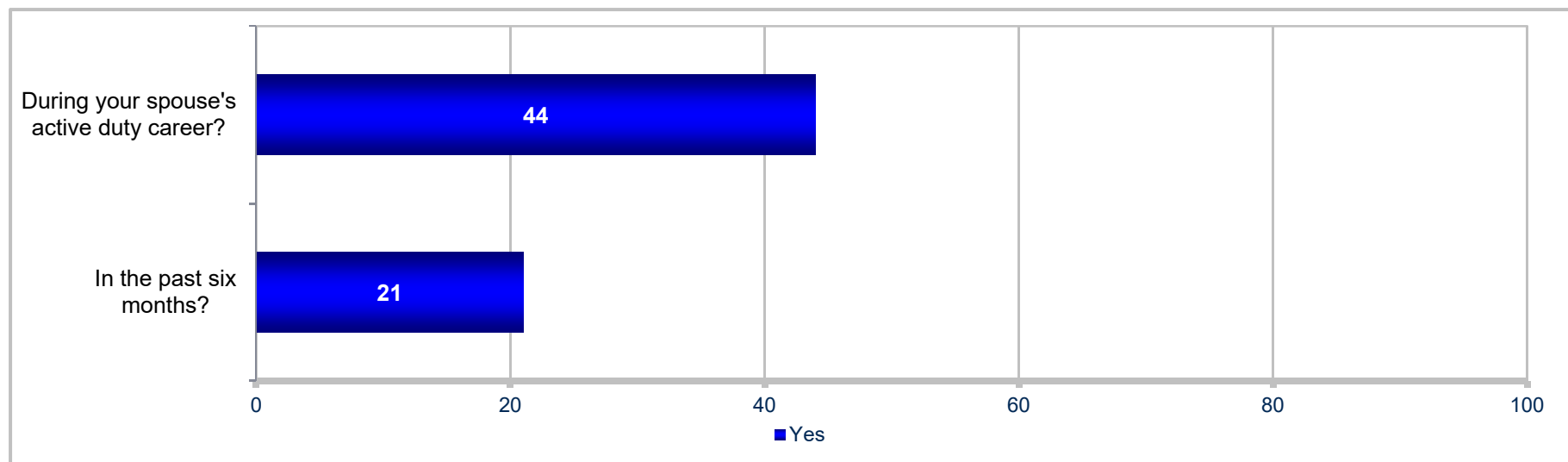
Percentage Satisfied

Most recent HIGHER than Most recent LOWER than	2012	2015	2017	2019	2021
Total	83	85	84	83	81
E1–E4	81	86	83	83	80
E5–E9	82	83	82	80	79
O1–O3	90	89	91	90	89
O4–O6	87	86	85	86	86

Margins of error range from $\pm 1\%$ to $\pm 4\%$

Use of Counseling

Percentage of All Active Duty Spouses



Margins of error range from $\pm 1\%$ to $\pm 2\%$

- **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

	2012	2015	2017	2019	2021
Most recent HIGHER than Most recent LOWER than					
During your spouse's active duty career?	37	35	36	39	44
In the past six months?	16	14	14	17	21

Margins of error range from $\pm 1\%$ to $\pm 2\%$

KEY FINDINGS:

Satisfaction and Retention

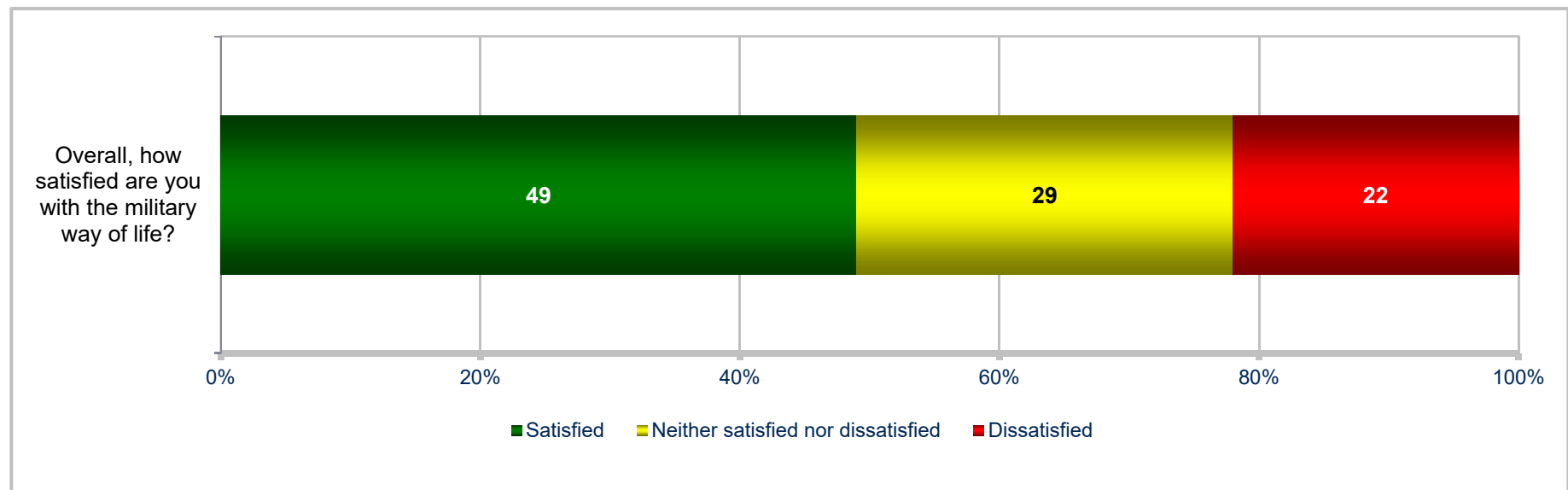
- The percentage of spouses satisfied with the military way of life has steadily declined since 2012.
- A lower percentage of spouses expressed support for their member spouse to stay on active duty in 2021 compared with all survey years back to 2012.
- Dissatisfaction with the military way of life, marital dissatisfaction, food insecurity, and geo-batching (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.

Satisfaction With Military Way of Life

Percentage of All Active Duty Spouses

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.



Margins of error range from $\pm 1\%$ to $\pm 2\%$

- Higher response of:

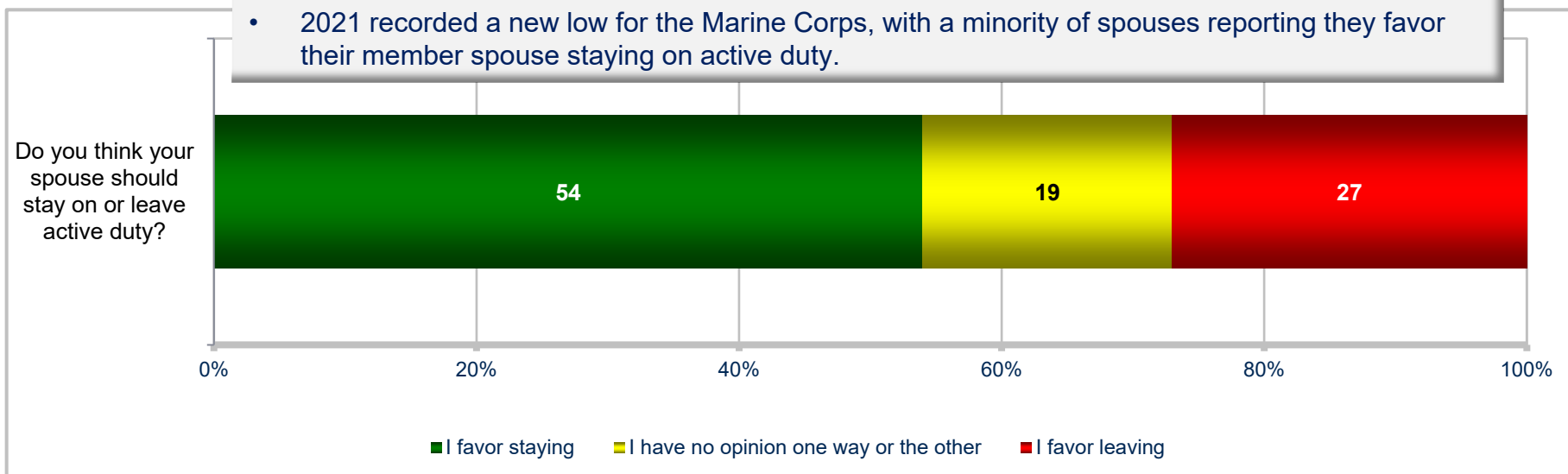
- **Satisfied** — Air Force (55%), O1–O3 (52%), O4–O6 (66%), male (53%), not in labor force (52%)
- **Dissatisfied** — E1–E4 (27%), unemployed (26%), dual military (26%)

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 $\pm 1\%$ to $\pm 2\%$

- **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.





	Category	Predictor	Effect Size (Odds Ratios) > 1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Military	Reference group: "Never deployed"	Deployed at least once in career Increased the odds of spousal support to leave	 1.17	1.05	1.31
	Reference group: "Never deployed or deployed but not in past three years"	Deployed in past three years Increased the odds of spousal support to leave	 1.28	1.18	1.39
	Reference group: "Always PCS'd with member spouse"	Did not PCS with member spouse at least once Increased the odds of spousal support to leave	 1.42	1.26	1.60
	Reference group: "Not dissatisfied"	Dissatisfied with military way of life Increased the odds of spousal support to leave	 7.53	6.80	8.34
Family	Reference group: "Higher or average"	Fewer than average depression symptoms in past week Decreased the odds of spousal support to leave	 0.51	0.47	0.56
	Reference group: "Not dissatisfied"	Dissatisfied with marriage Increased the odds of spousal support to leave	 2.11	1.83	2.43

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.

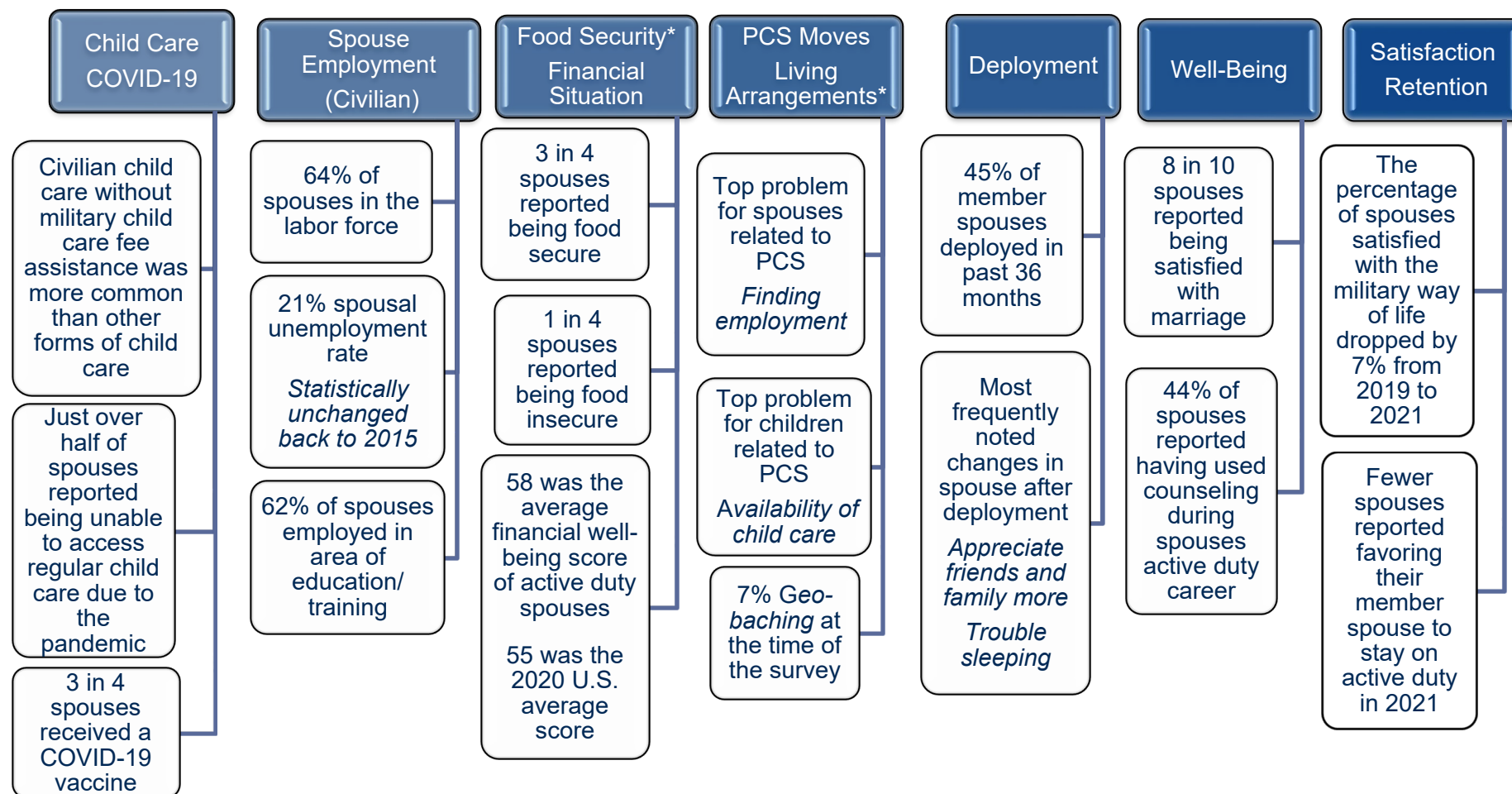
	Category	Predictor	Effect Size (Odds Ratios) > 1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Housing	Reference group: "Lives on base"	Lives off base Increased the odds of spousal support to leave	 1.32	1.19	1.46
	Reference group: "Lives with member spouse"	Not living with member spouse (Geo-batching) Increased the odds of spousal support to leave	 1.26	1.07	1.48
Financial	Reference group: Numeric ¹	Financial well-being score A higher financial well-being score decreased the odds of spousal support to leave	 0.98	0.98	0.98
	Reference group: "Food secure"	Food insecure Increased the odds of spousal support to leave	 1.58	1.42	1.77

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



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.
- * Five-item CFPB Well-being Scale: [Measuring financial well-being: A guide to using the CFPB Financial Well-Being Scale | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#).
- * Source of U.S. Average Financial Well-being Score: [Data Spotlight: Financial well-being in America, from 2017 to 2020 | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#).
- * Permanent Change of Station (PCS)
- * Geo-batching: Voluntary separation of residences among members and their families who are together but living apart, resulting in the member "geo-batching" or living temporarily as a geographic bachelor or bachelorette.

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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/>.

Source of U.S. Average: [Data Spotlight: Financial well-being in America, from 2017 to 2020 | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)

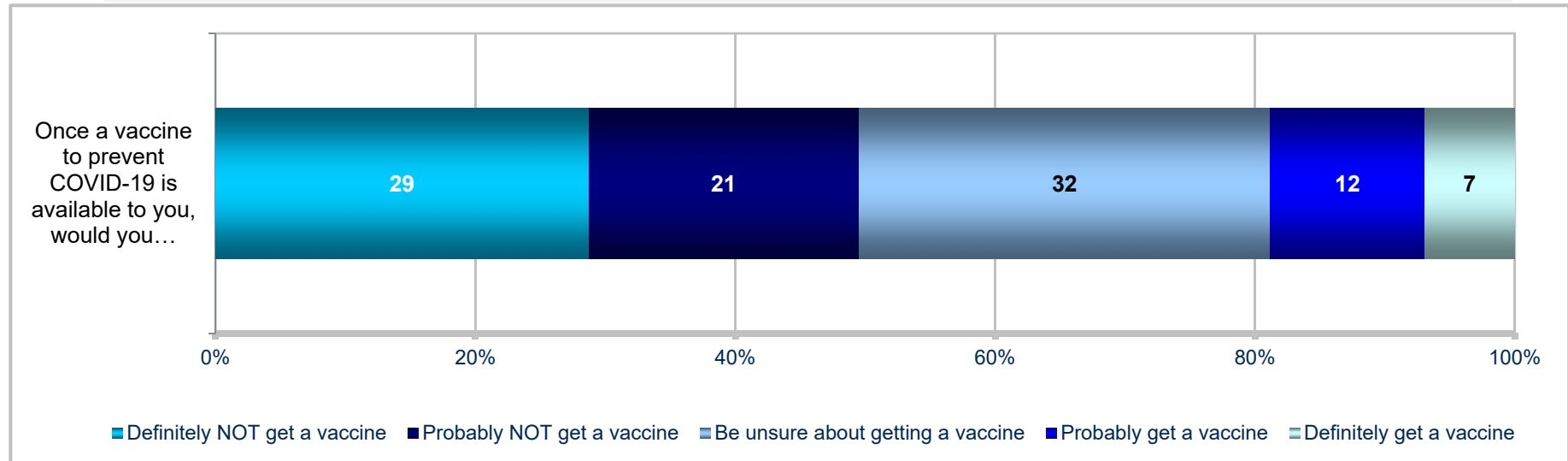
Definition and measurement of food security based on USDA guidelines. The ADSS uses the 6-item version of the USDA food security scale. Learn more: <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-u-s/survey-tools/>.

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.



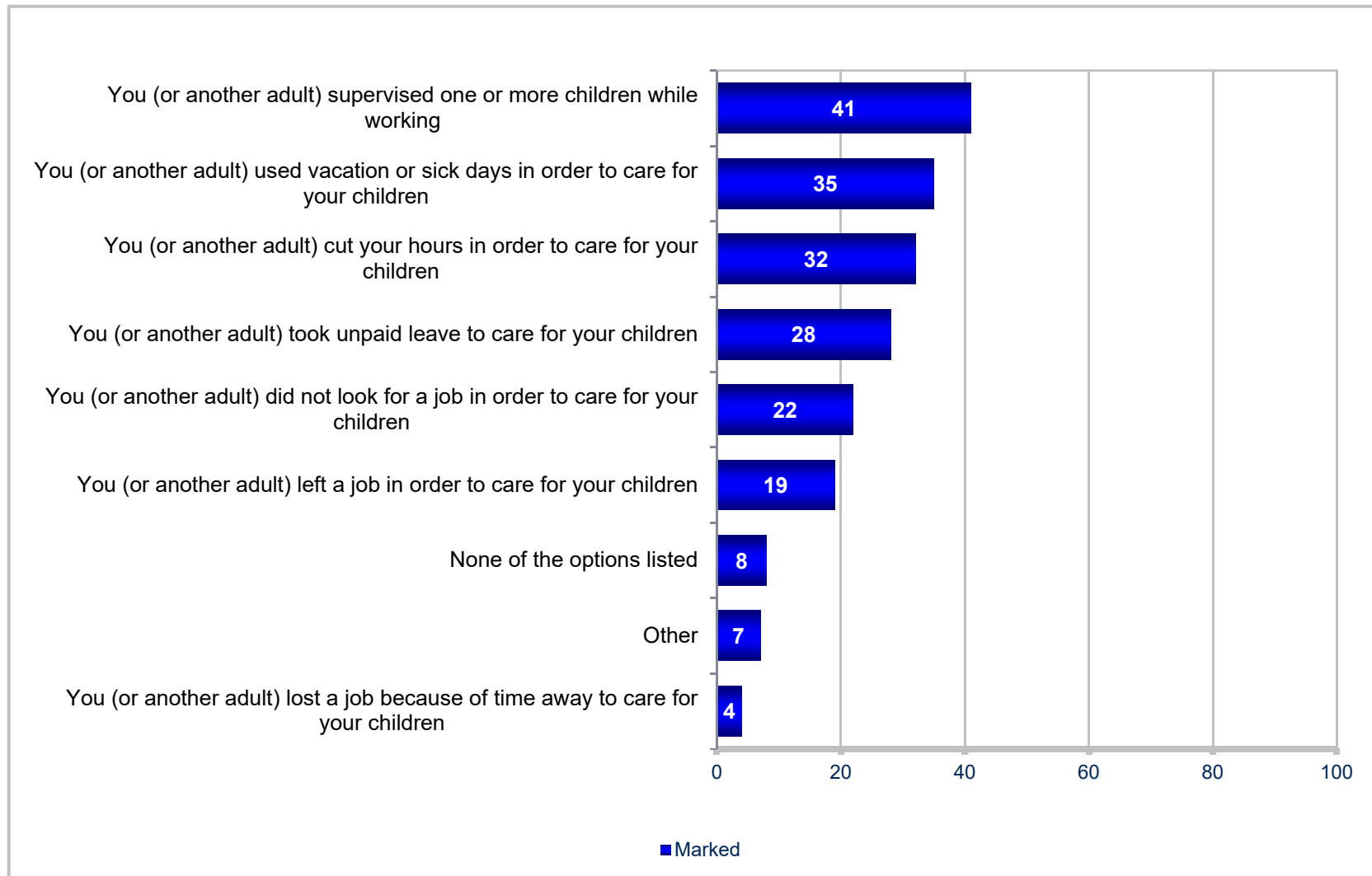
Margins of error range from $\pm 2\%$ to $\pm 3\%$

- **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%)

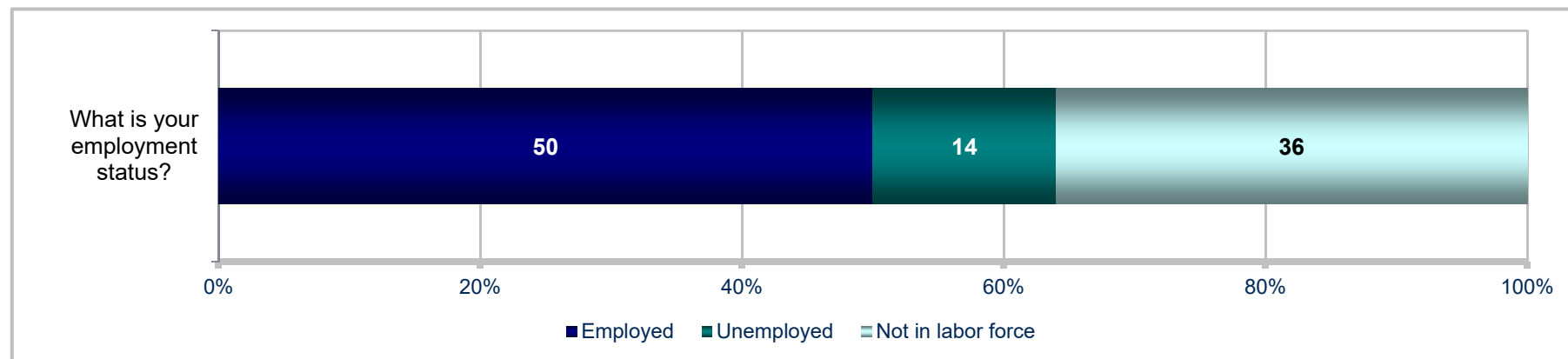
Impacts of Child Care Unavailability Due to the COVID-19 Pandemic

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



Civilian Employment Status

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



Margins of error range from $\pm 1\%$ to $\pm 2\%$

• Higher response of:

- **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

	2006	2008	2012	2015	2017	2019	2021
Total	48	51	45	47	47	49	50
Army	45	47	43	42	43	46	48
Navy	50	53	48	49	52	53	54
Marine Corps	50	50	44	47	47	49	51
Air Force	50	54	48	50	47	52	50

Margins of error range from $\pm 1\%$ to $\pm 4\%$

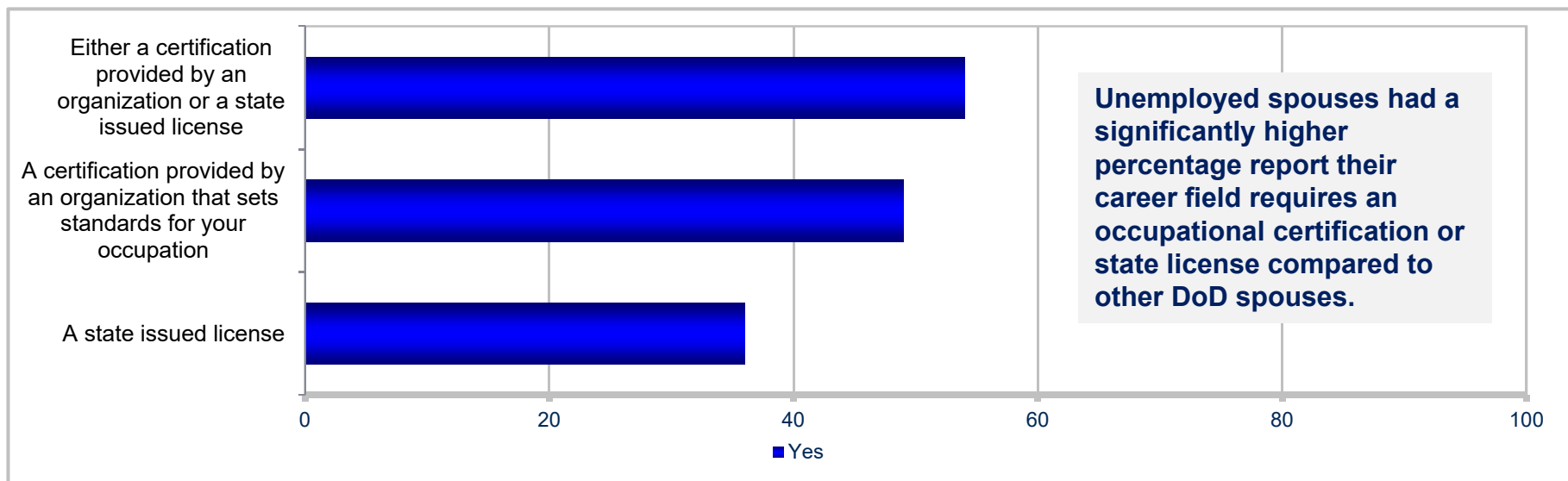
Percentage Employed by Paygrade

	2006	2008	2012	2015	2017	2019	2021
Total	48	51	45	47	47	49	50
E1–E4	45	44	41	42	45	47	45
E5–E9	52	55	48	48	48	50	53
O1–O3	44	47	44	48	49	52	52
O4–O6	42	49	43	45	44	49	48

Margins of error range from $\pm 1\%$ to $\pm 4\%$

Occupational Requirements

Percentage of All Active Duty Spouses



• Higher response of:

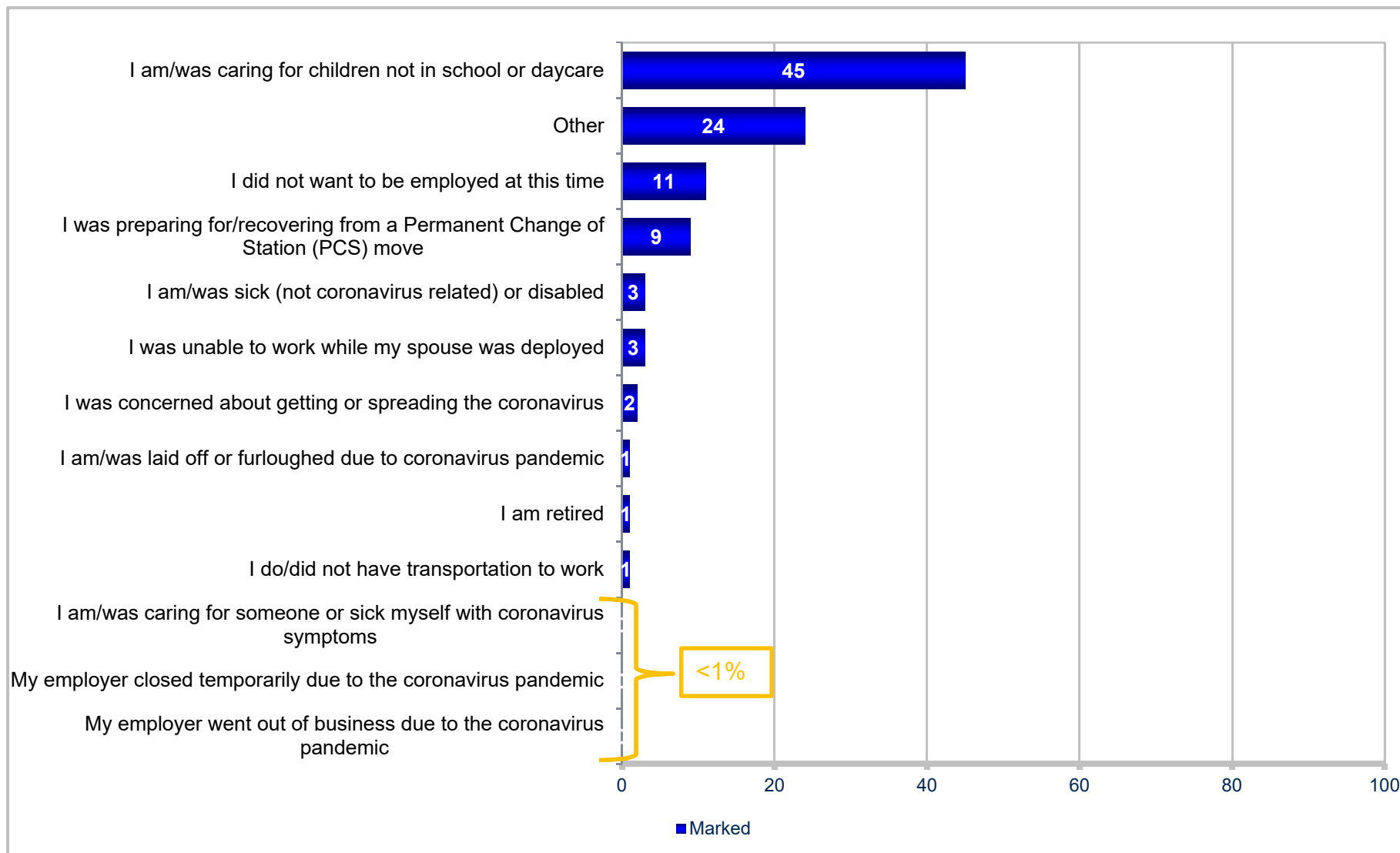
- **Either a certification provided by an organization or a state** – O1–O3 (58%), O4–O6 (58%), male (59%), unemployed (58%), dual military (60%)
- **Occupational certification** – O1–O3 (53%), O4–O6 (54%), male (55%), dual military (57%)
- **State-issued license** – O1–O3 (42%), O4–O6 (43%), female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

	Percentage Yes				
	2012	2015	2017	2019	2021
Either a certification provided by an organization or a state-issued license	40	50	50	53	54
A certification provided by an organization that sets standards for your occupation	33	46	44	46	49
A state-issued license	27	35	34	35	36

Margins of error range from $\pm 1\%$ to $\pm 2\%$

Main Reason for Not Working (1)

Percent of Active Duty Spouses Who Did Not Work Last Week for Pay or Profit

Margins of error range from $\pm 1\%$ to $\pm 2\%$

Main Reason for Not Working (2)

Percentage of Active Duty Spouses Who Did Not Work Last Week for Pay or Profit

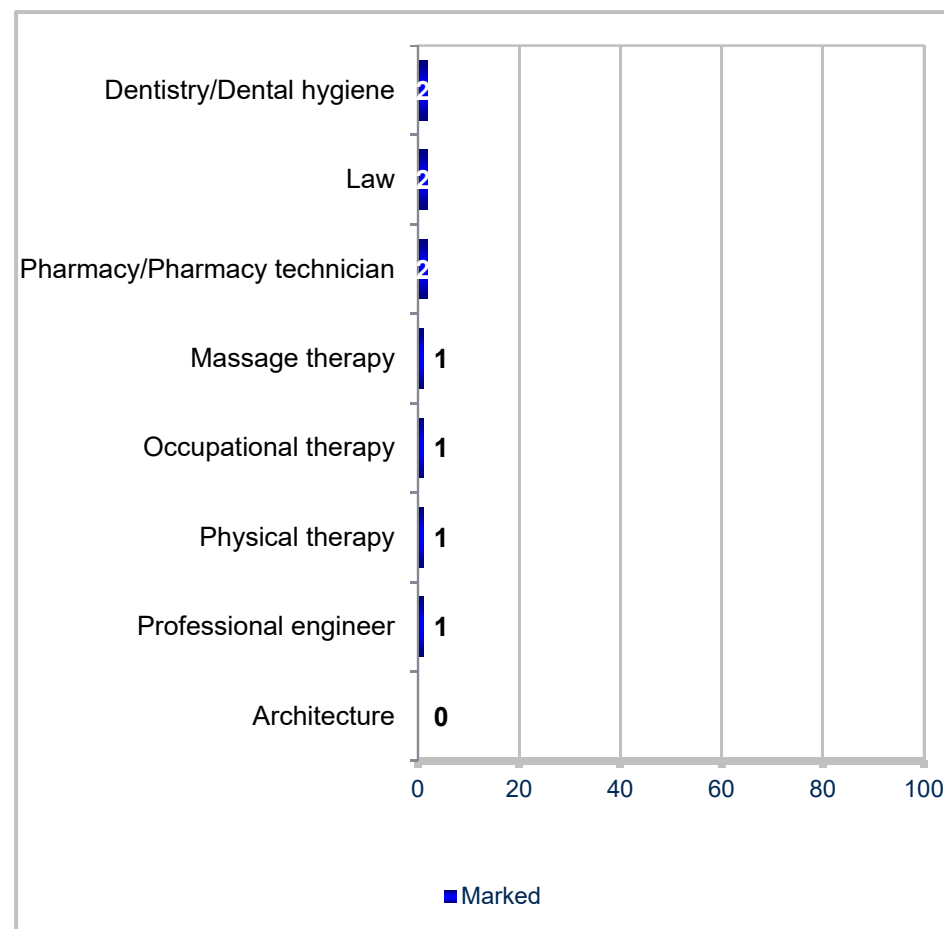
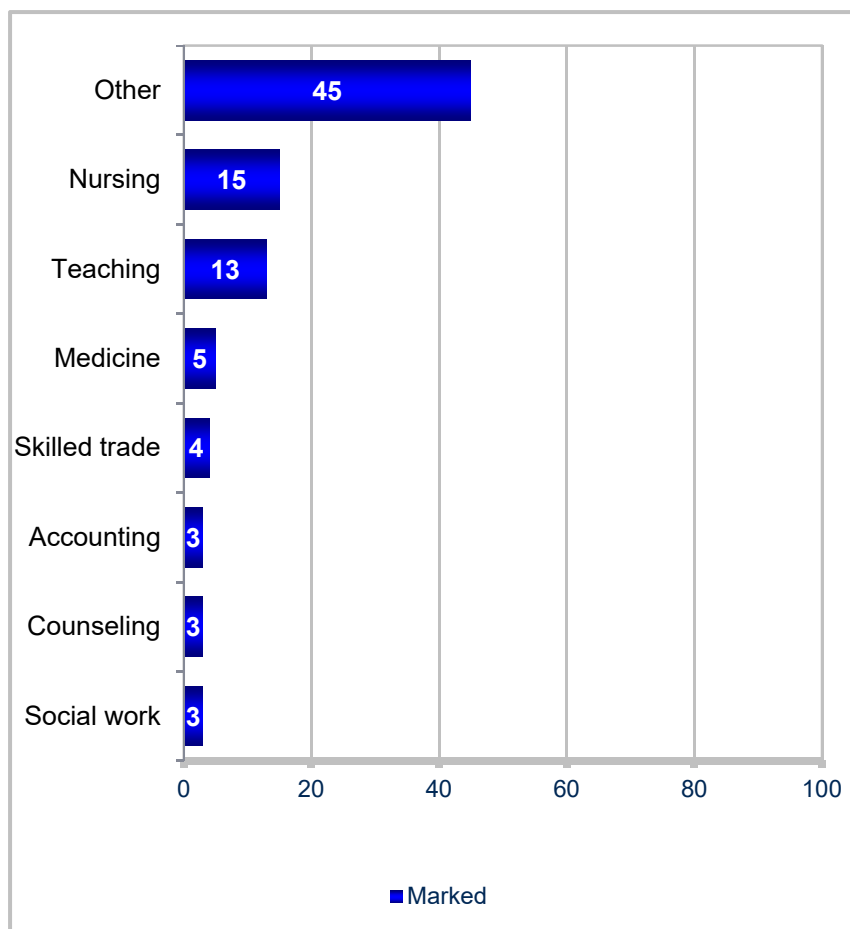
- **Higher response of:**

- ***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*.

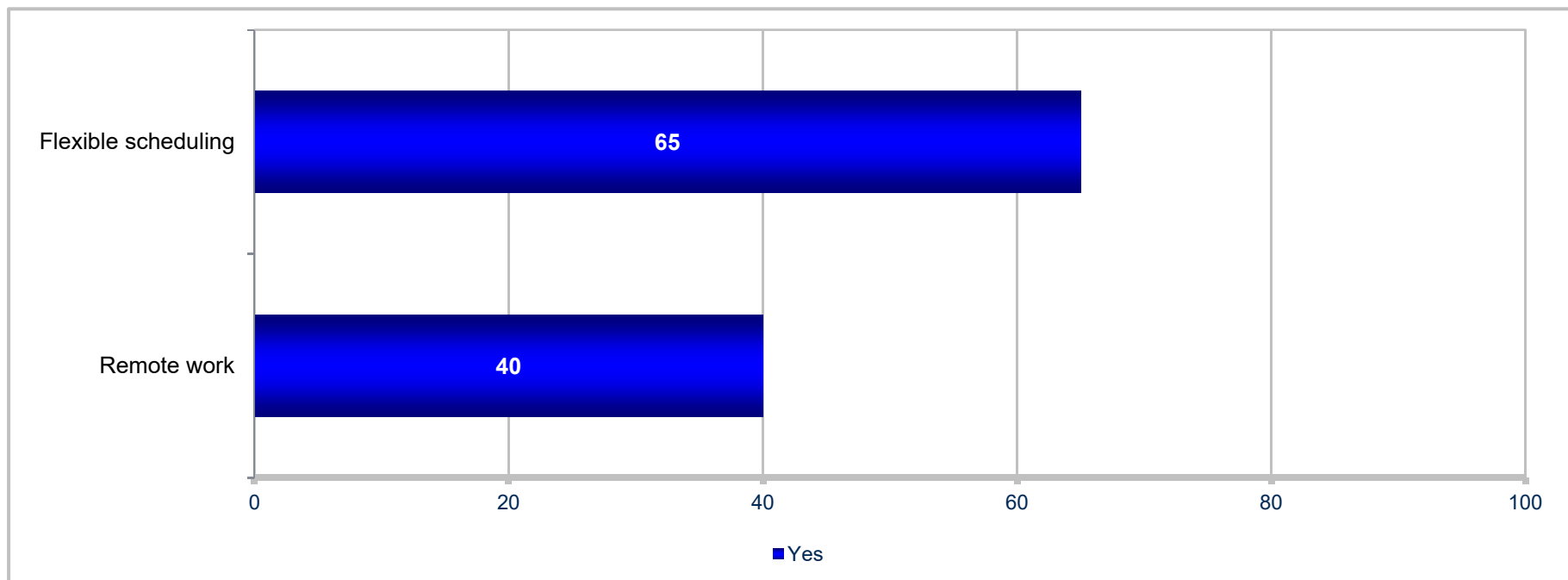
Type of License/Certification Credential Required in Career Field

Percentage of Active Duty Spouses Whose Career Field Requires an Occupational Certification/State License



Employer Offers Flexible Work Arrangements

Percentage of Active Duty Spouses Who Are Employed



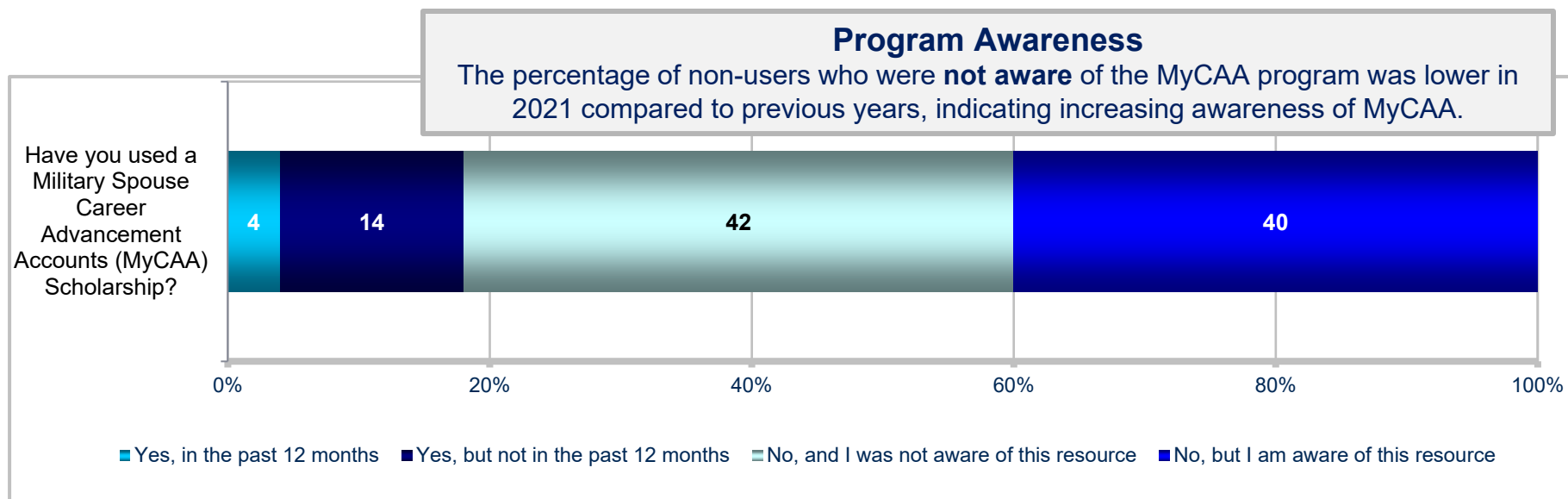
Margins of error do not exceed $\pm 2\%$

- **Higher response of:**

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

Use of Military Spouse My Career Advancement Account (MyCAA) Scholarship (1)

Percentage of All Active Duty Spouses



Margins of error range from $\pm 1\%$ to $\pm 2\%$

• 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 was 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

Most recent HIGHER than Most recent LOWER than	2015	2017	2019	2021
Total	5	5	4	4
Army	6	5	4	4
Navy	4	3	3	4
Marine Corps	9	6	7	6
Air Force	4	4	3	3

Margins of error range from $\pm 1\%$ to $\pm 2\%$

Percentage No, Not Aware of Resource

Most recent HIGHER than Most recent LOWER than	2015	2017	2019	2021
Total	49	49	46	42
Army	43	43	41	35
Navy	55	59	51	49
Marine Corps	43	42	42	38
Air Force	56	53	52	47

Margins of error range from $\pm 2\%$ to $\pm 4\%$

Percentage Yes, But Not In Last 12 Months

Most recent HIGHER than Most recent LOWER than	2015	2017	2019	2021
Total	10	11	12	14
Army	13	13	16	17
Navy	8	8	10	12
Marine Corps	12	11	12	15
Air Force	8	11	10	11

Margins of error range from $\pm 1\%$ to $\pm 3\%$

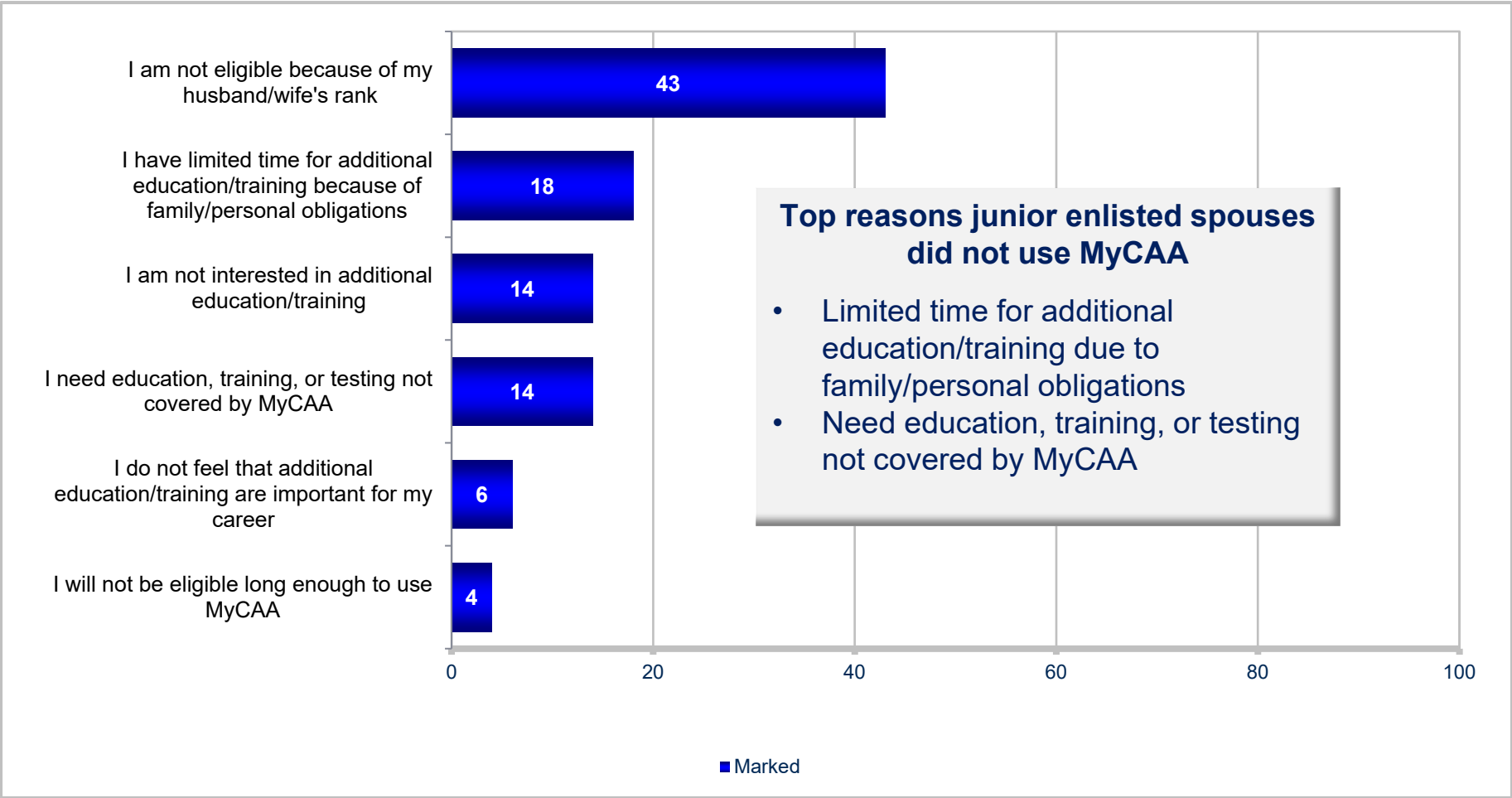
Percentage No, but Am Aware of Resource

Most recent HIGHER than Most recent LOWER than	2015	2017	2019	2021
Total	35	35	38	40
Army	38	38	40	43
Navy	33	30	36	35
Marine Corps	36	40	40	41
Air Force	33	33	35	39

Margins of error range from $\pm 2\%$ to $\pm 4\%$

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





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%)

Percentage Marked				
Most recent HIGHER than 	2015	2017	2019	2021
Most recent LOWER than 				
I am not eligible because of my husband/wife's rank	38	40	42	43
I have limited time for additional education/training because of family/personal obligations	24	21	20	18
I am not interested in additional education/training	11	12	12	14
I need education, training, or testing not covered by MyCAA	17	17	18	14
I do not feel that additional education/training are important for my career	4	5	4	6
I will not be eligible long enough to use MyCAA	5	5	4	4

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

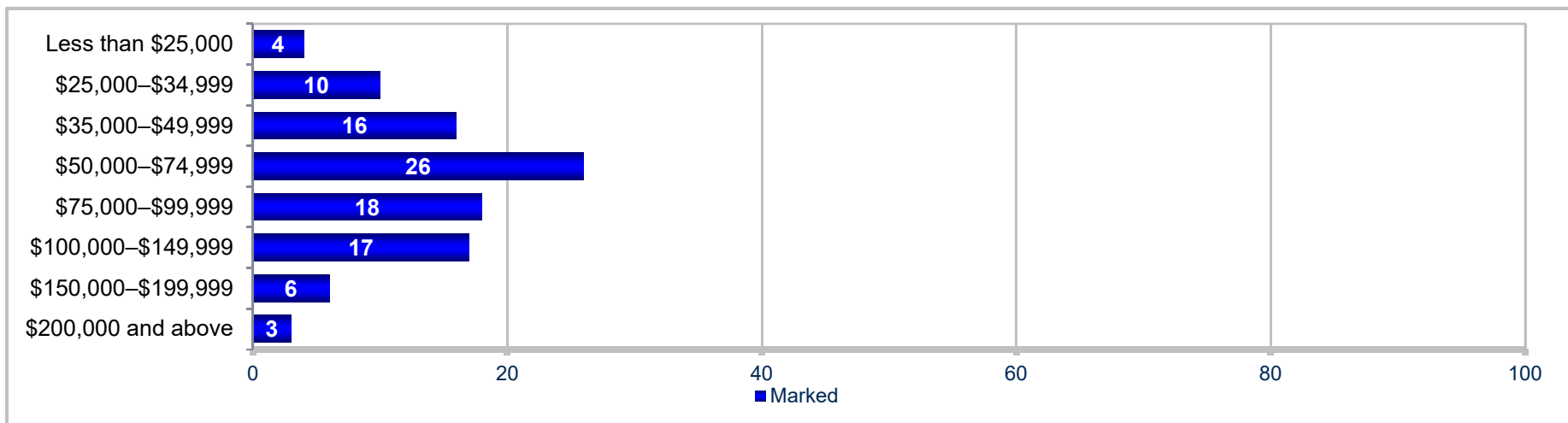
- CFPB Financial Well-Being Scale is from a 5-item “National Financial Well-Being” survey used to measure financial well-being of the U.S. adult population.
 - Financial well-being is defined as a state of being reflecting a person’s ability to meet current and ongoing financial obligations, feel secure 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.

Financial well-being score range	Financial circumstances	Percent of U.S. adult population with scores in this range
≤ 40	Nearly universal financial insecurity	13%
41 to 50	Large majority experiences financial insecurity	21%
51 to 60	A majority are not in financial distress	30%
61 to 70	Large majority experiences financial security	22%
>70	Nearly universal financial security	14%

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

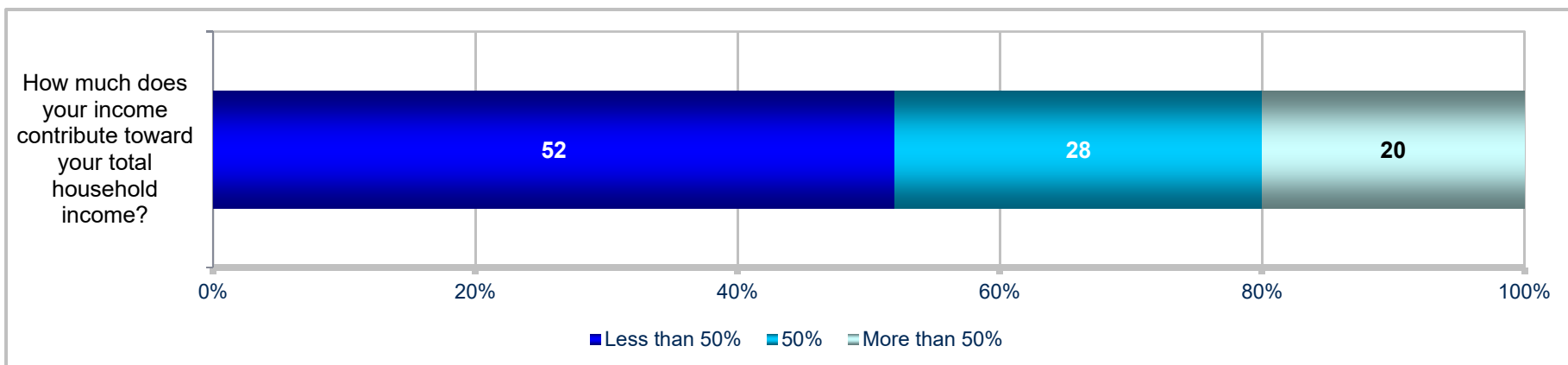
Percentage of All Active Duty Spouses



Margins of error range from $\pm 1\%$ to $\pm 2\%$

Spousal Income as a Percentage of Total Household Income

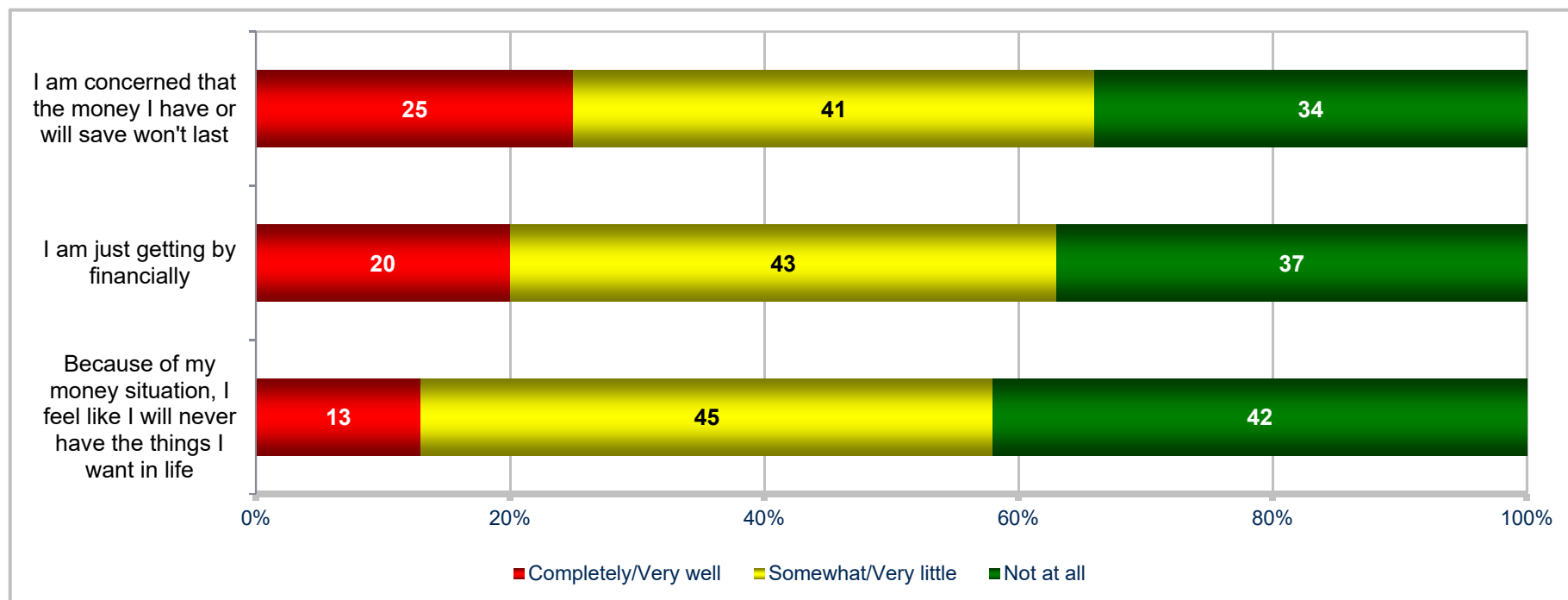
Percentage of Active Duty Spouses Who Are Employed or Currently Serving in the Military



Margins of error do not exceed $\pm 2\%$

Spouse's Financial Situation

Percentage of All Active Duty Spouses



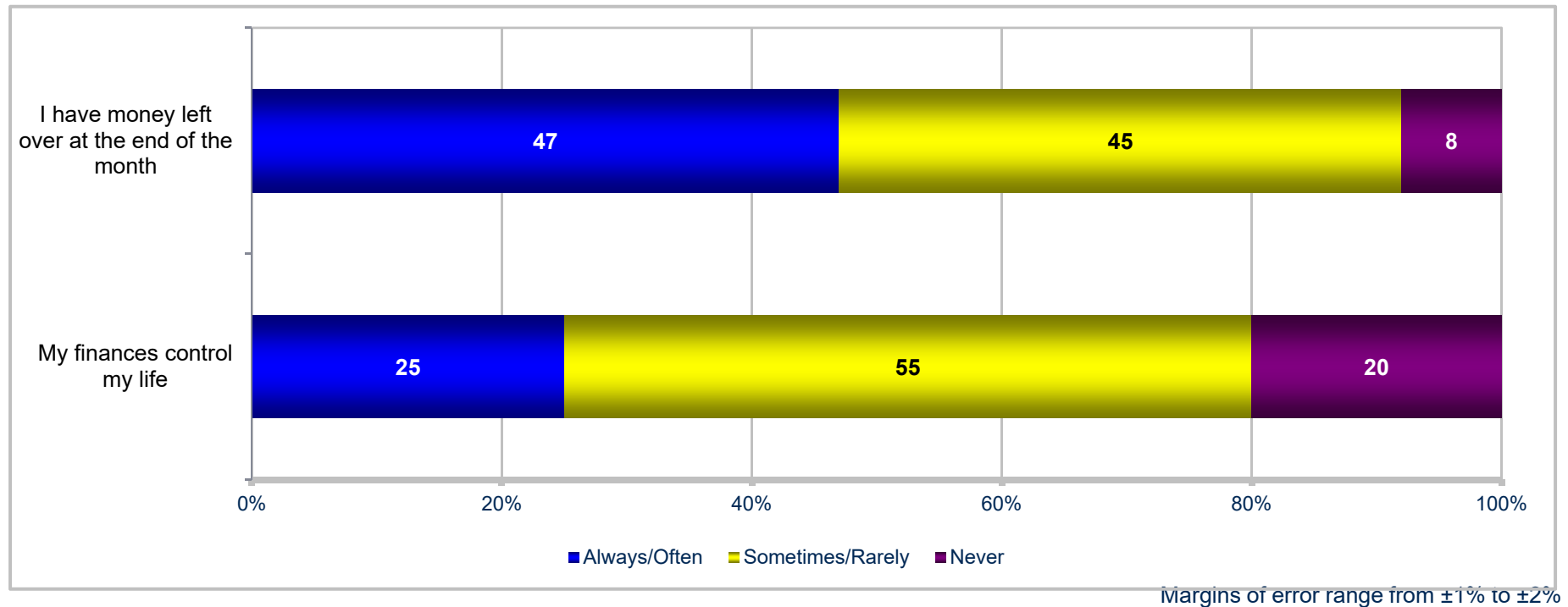
Margins of error range from $\pm 1\%$ to $\pm 2\%$

- **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%)

Financial Considerations

Percentage of All Active Duty Spouses



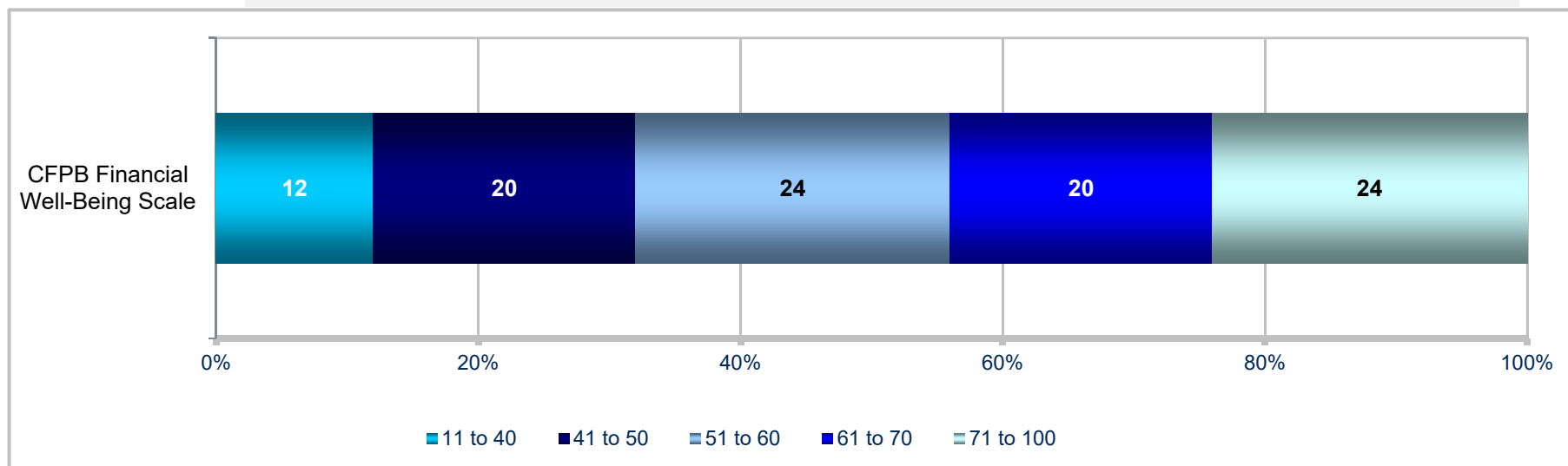
- **Higher percentage of *Always/Often*:**

- ***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%)

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.



Margins of error range from $\pm 1\%$ to $\pm 2\%$

- **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)

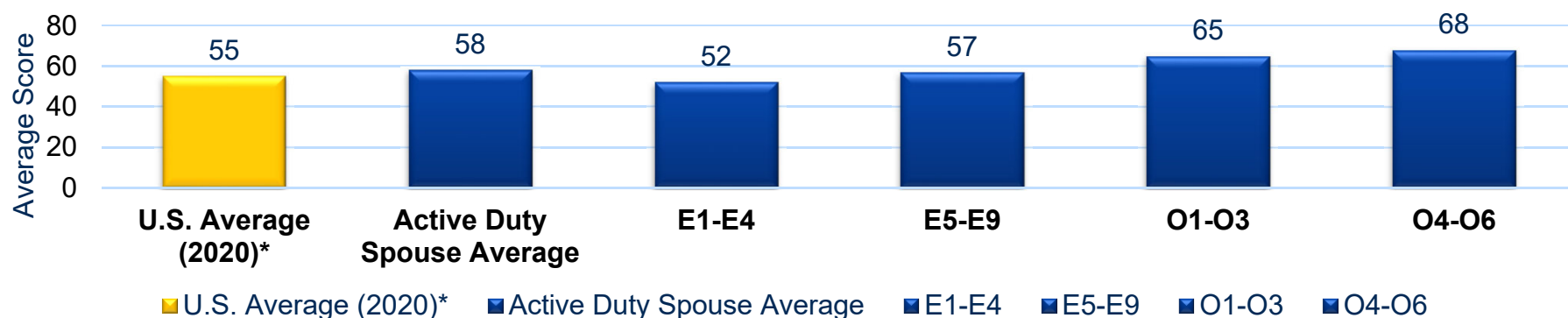
Note: The ADSS uses the five-item version of the CFPB Financial Well-Being Scale. Higher scores indicate higher financial well-being. Learn more:

<https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/>.

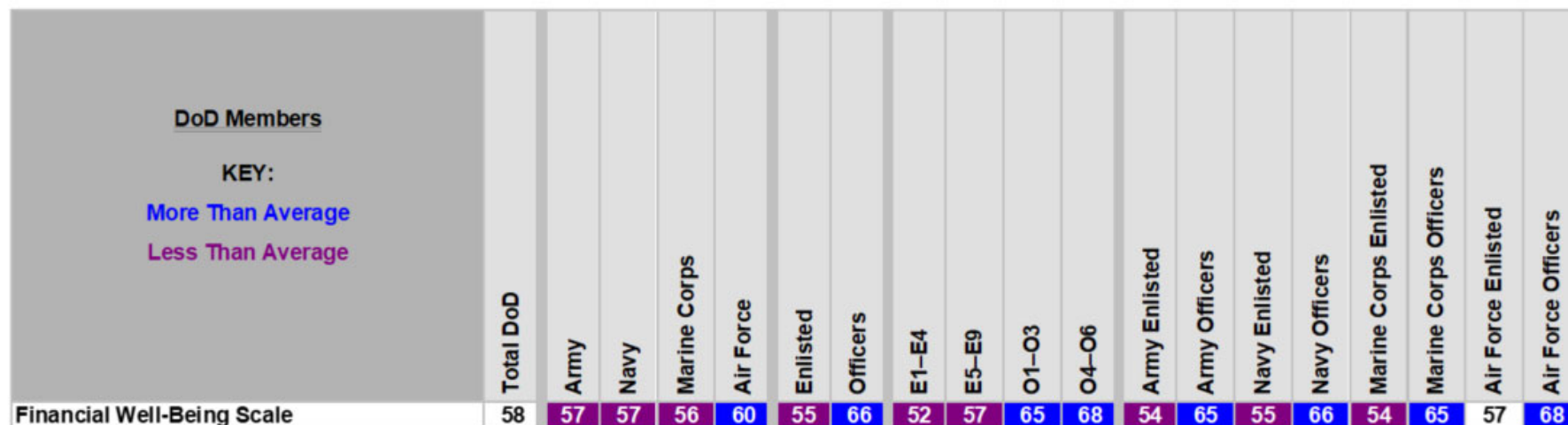
Source of U.S. Average: [Data Spotlight: Financial well-being in America, from 2017 to 2020 | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)

CFPB Financial Score by Service and Paygrade

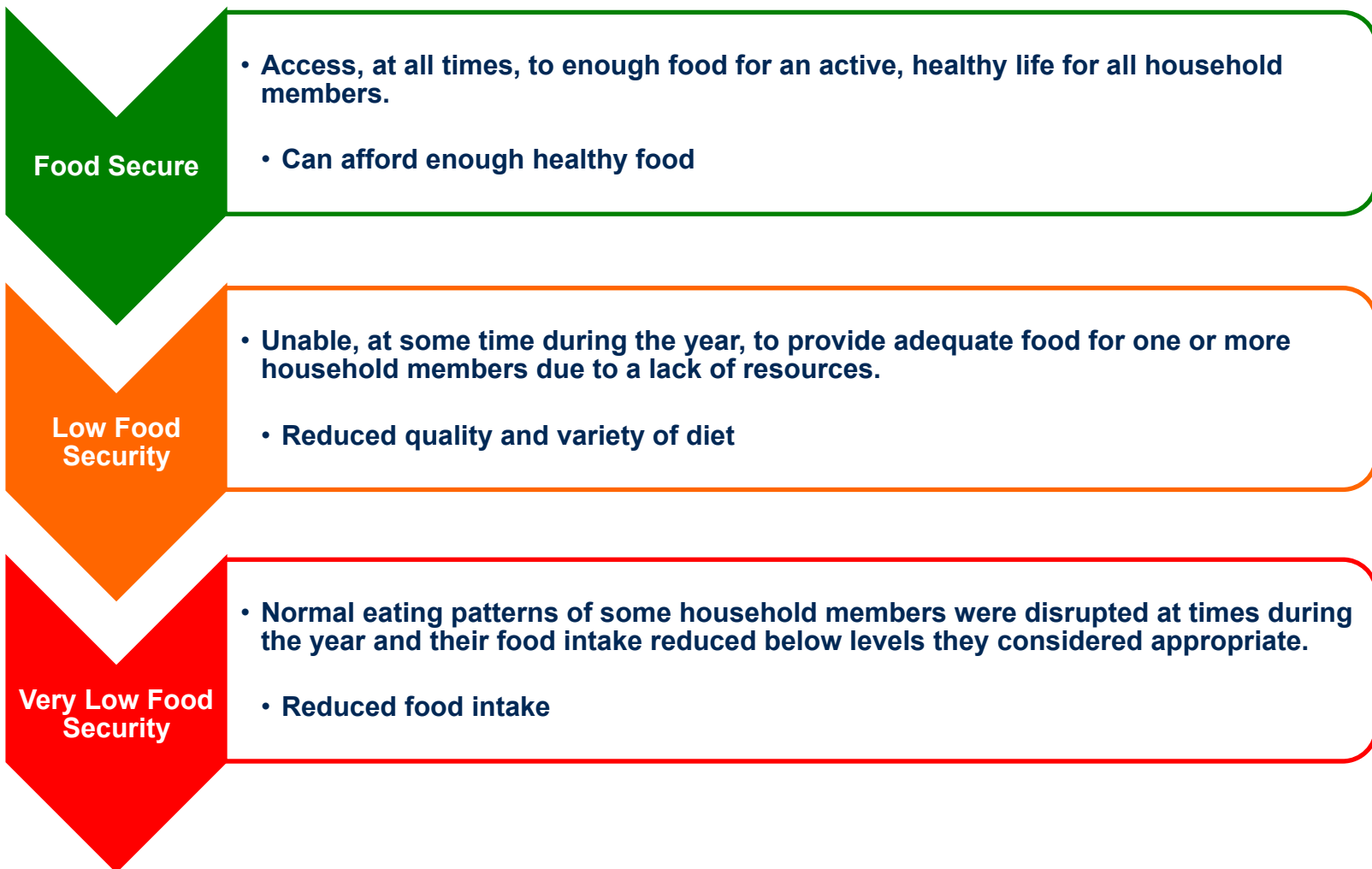
Average of Active Duty Spouses Who Were at Least 18 Years Old



* [Data Spotlight: Financial well-being in America, from 2017 to 2020 | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)



Defining Food Security*



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



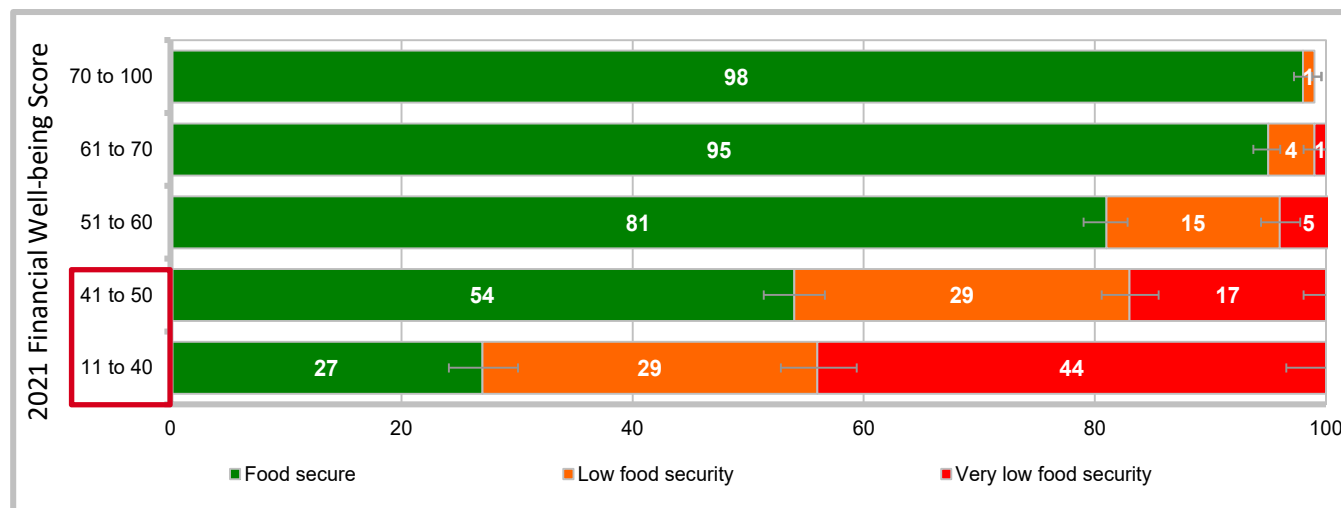
Survey Questions:

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.



Margins of error range from $\pm 1\%$ to $\pm 4\%$

CFPB Financial Well-being Scale Descriptors (2017)



Financial well-being score range	Financial circumstances	Percent of U.S. adult population with scores in this range
≤ 40	Nearly universal financial insecurity	13%
41 to 50	Large majority experiences financial insecurity	21%
51 to 60	A majority are not in financial distress	30%
61 to 70	Large majority experiences financial security	22%
>70	Nearly universal financial security	14%

Consumer Financial Protection Bureau, December 6, 2017, Financial well-being in America, FLEC Research & Evaluation Committee Meeting,

Experienced a PCS Move (2)



Percent of All Active Duty Spouses

Percentage Yes

Most recent HIGHER than  Most recent LOWER than 		2006	2008	2012	2015	2017	2019	2021
*	Total	73	75	78	79	79	81	81
●	Army	76	76	81	82	82	84	85
▲	Navy	69	73	75	75	77	79	78
■	Marine Corps	66	67	65	70	68	71	75
◆	Air Force	76	80	82	80	81	85	83

Margins of error range from $\pm 1\%$ to $\pm 4\%$

Percentage Yes

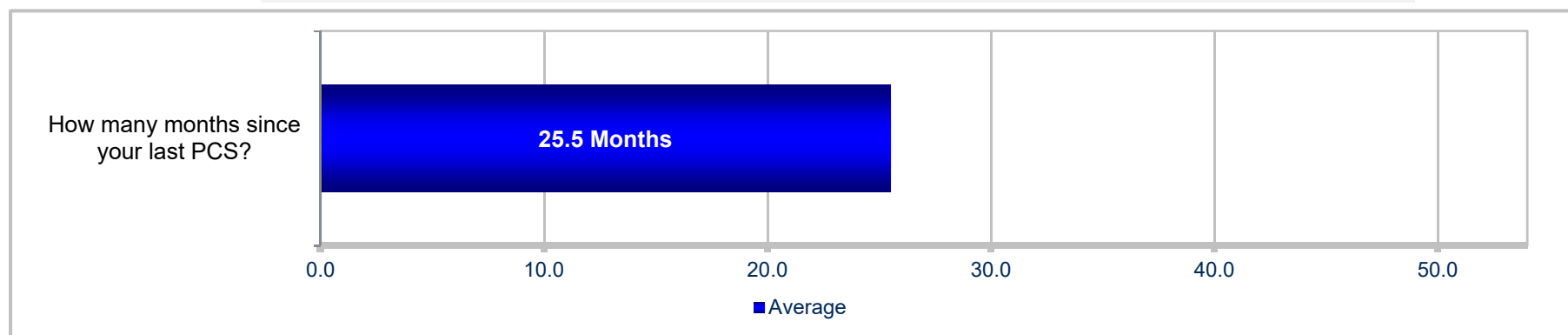
Most recent HIGHER than  Most recent LOWER than 		2006	2008	2012	2015	2017	2019	2021
*	Total	73	75	78	79	79	81	81
●	E1–E4	48	49	58	53	53	52	51
▲	E5–E9	77	82	83	83	84	86	87
■	O1–O3	84	89	89	89	90	94	92
◆	O4–O6	93	97	96	96	97	97	97

Margins of error range from $\pm 1\%$ to $\pm 4\%$

Months Since Last Permanent Change of Station (PCS) Move

Average of Active Duty Spouses Who Experienced a PCS Move

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



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

Most recent HIGHER than Most recent LOWER than	2012	2015	2017	2019	2021
Total	26.8	26.7	23.8	24.4	25.5
Army	24.4	24.4	20.8	22.2	23.5
Navy	31.7	31.4	29.0	27.9	30.5
Marine Corps	23.7	25.1	21.7	22.4	22.4
Air Force	28.3	27.3	24.5	25.2	25.0

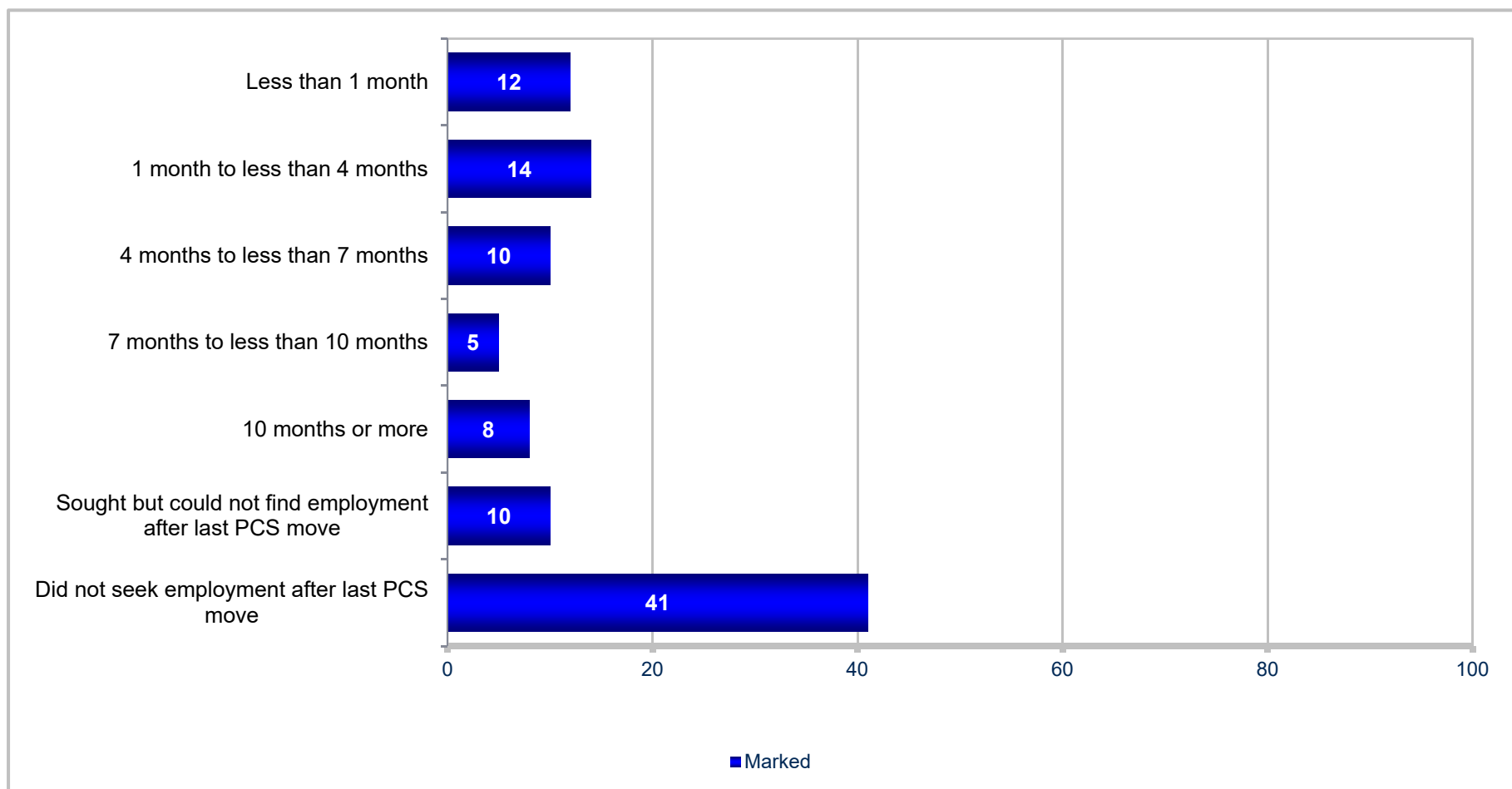
Margins of error range from ± 0.6 to ± 2.0 months

Most recent HIGHER than Most recent LOWER than	2012	2015	2017	2019	2021
Total	26.8	26.7	23.8	24.4	25.5
E1-E4	18.2	17.2	15.8	17.4	16.7
E5-E9	30.3	30.0	27.1	26.9	28.6
O1-O3	21.0	21.7	19.4	19.3	19.6
O4-O6	29.1	27.6	24.6	25.2	25.5

Margins of error range from ± 0.6 to ± 2.2 months

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 $\pm 1\%$ to $\pm 2\%$

Length of Time Taken to Find Employment After Last PCS Move (2)

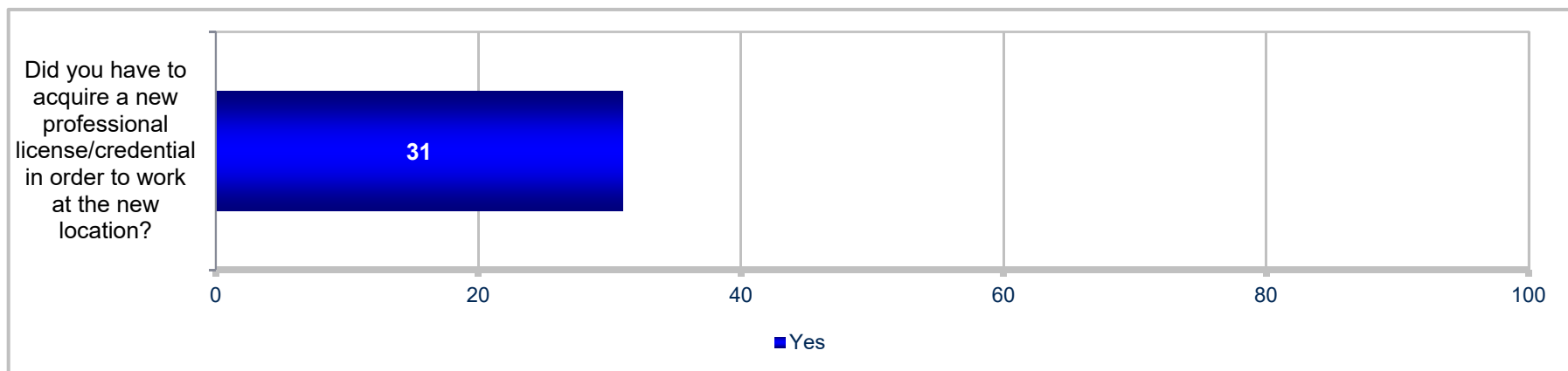
Percentage of Active Duty Spouses Who Experienced a PCS Move and Found Employment After
Last PCS Move

- **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



Margins of error do not exceed $\pm 2\%$

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

Percentage Yes

Most recent HIGHER than Most recent LOWER than	2012	2015	2017	2019	2021
Total	28	27	29	30	31
Army	28	28	28	30	30
Navy	28	26	28	30	30
Marine Corps	28	28	30	28	29
Air Force	28	28	32	31	32

Margins of error range from $\pm 2\%$ to $\pm 5\%$

Most recent HIGHER than Most recent LOWER than	2012	2015	2017	2019	2021
Total	28	27	29	30	31
E1–E4	24	24	21	27	25
E5–E9	28	27	30	29	30
O1–O3	33	30	36	34	35
O4–O6	33	31	35	31	32

Margins of error range from $\pm 2\%$ to $\pm 6\%$

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

Large/Very Large Extent

	Most recent HIGHER than Most recent LOWER than	2015	2017	2019	2021
Finding employment		50	52	50	48
Loss or decrease of your income		43	45	46	42
Un-reimbursable moving costs		NA	NA	36	37
Settling claims for damaged or missing household goods		NA	NA	31	32
Obtaining licenses/certifications necessary for employment		29	33	34	30
Changing schools for your education		28	31	31	29
Waiting for permanent housing to become available		NA	NA	25	28
Timeliness of receiving household goods		NA	NA	22	25
Coordinating move with moving company		NA	NA	21	24
Availability of special medical and/or educational services for yourself		18	22	21	23

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

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%)

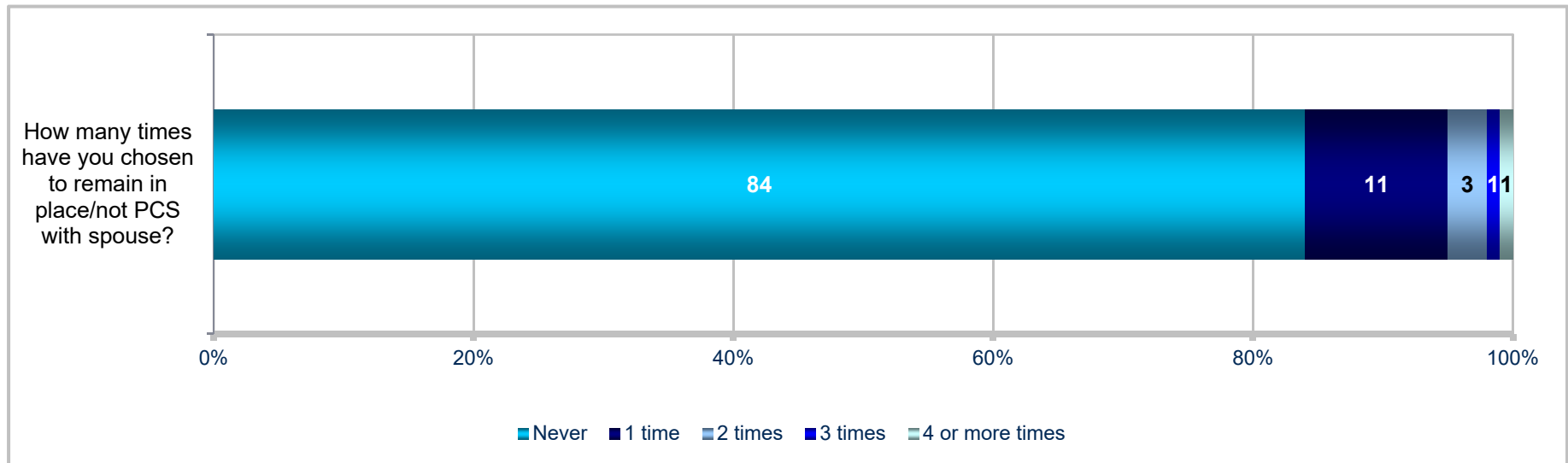
Large/Very Large Extent

	Most recent HIGHER than Most recent LOWER than	2015	2017	2019	2021
Availability of child care		33	44	46	47
My child(ren) changing schools		39	42	38	38
Missed deadlines for participating in extracurricular activities/sports		21	26	21	24
Availability of special medical and/or educational services for my child		20	21	22	23

Margins of error range from $\pm 2\%$ to $\pm 3\%$

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



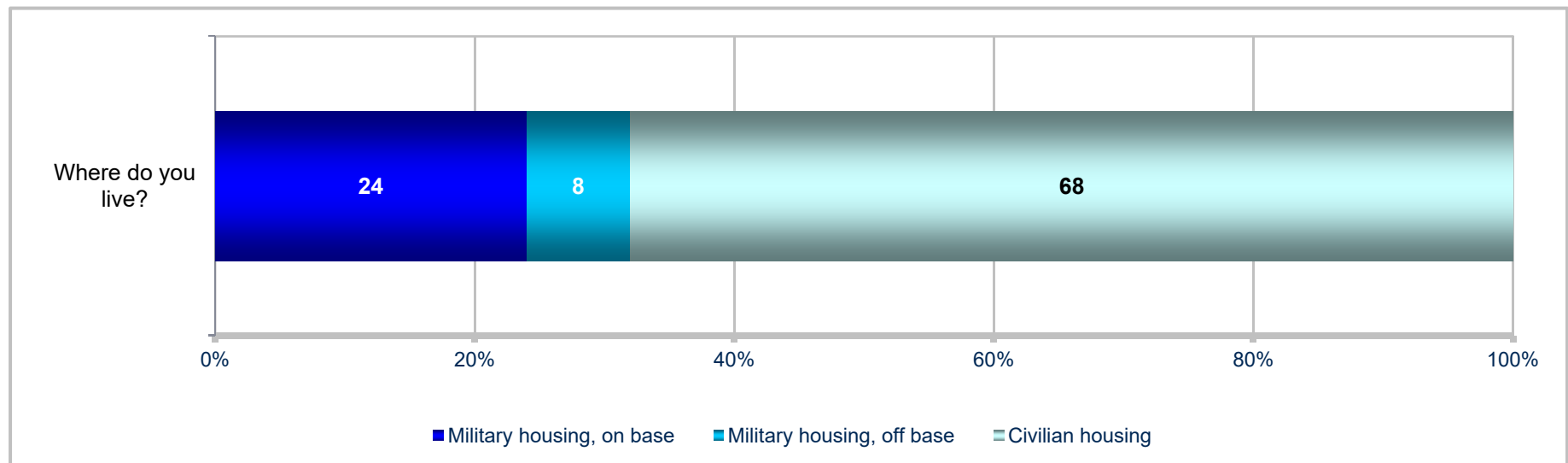
Margins of error do not exceed $\pm 1\%$

- **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%)

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-batching at the time of the survey had higher percentages living in civilian housing (87%) compared with spouses who were not geo-batching at the time of the survey (67%).

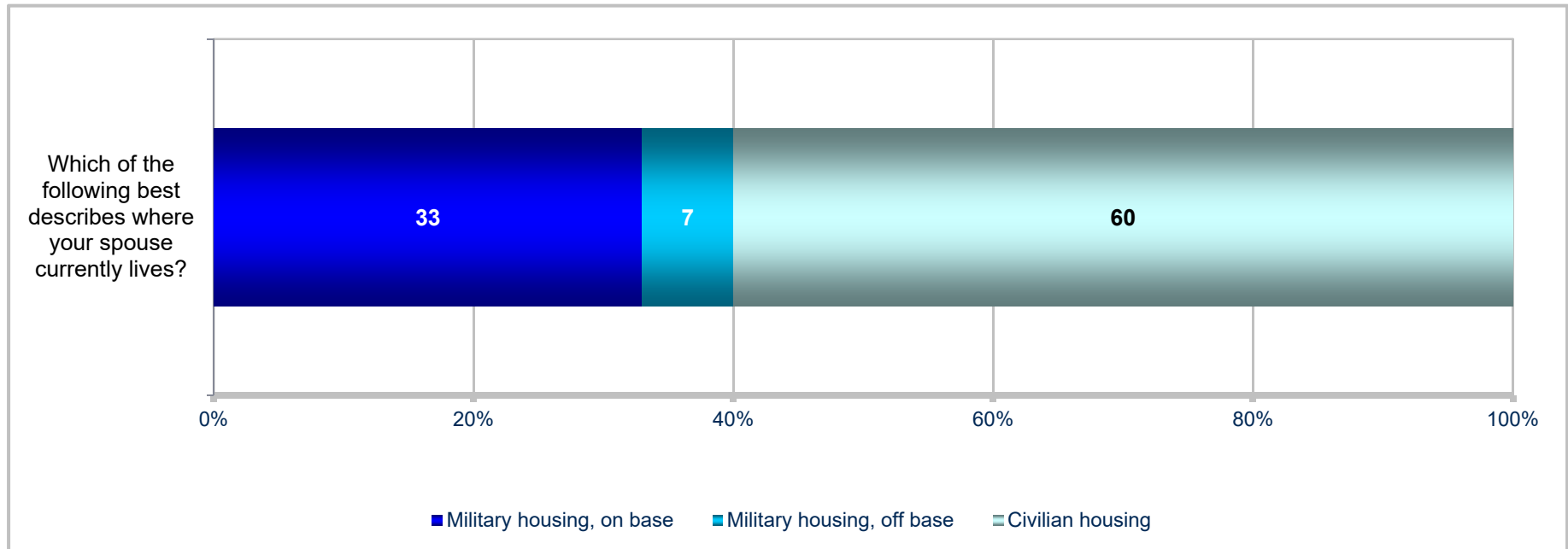


Margins of error range from $\pm 1\%$ to $\pm 2\%$

- **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



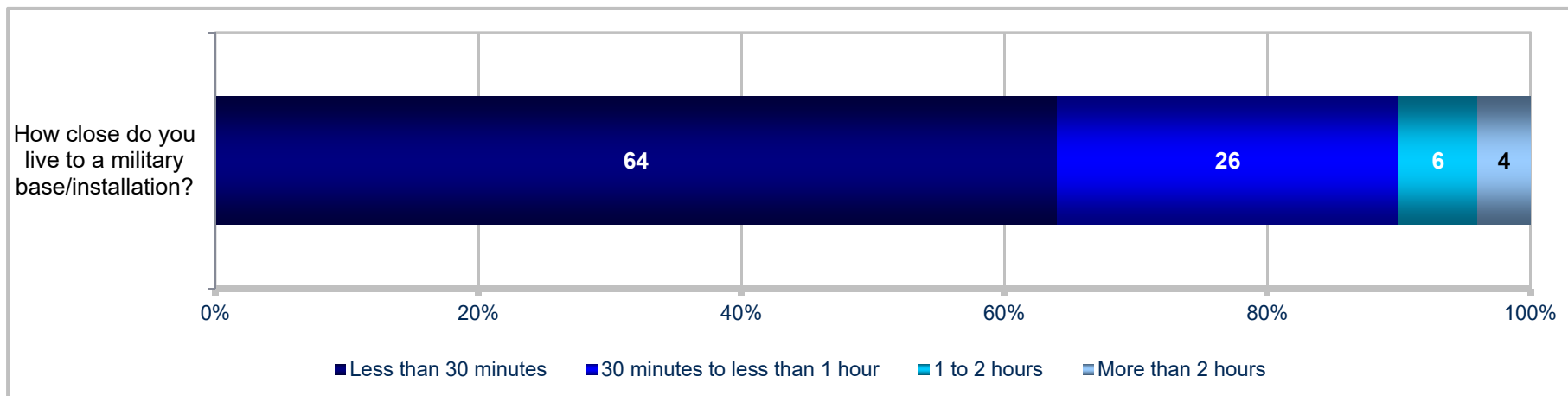
Margins of error range from $\pm 3\%$ to $\pm 5\%$

- **Higher response of:**

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

Distance to a Military Base/Installation

Percentage of Active Duty Spouses Living Off Base



Margins of error range from $\pm 1\%$ to $\pm 2\%$

- 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

Most recent HIGHER than Most recent LOWER than	2015	2017	2019	2021
Total	71	69	68	64
Army	70	70	69	62
Navy	72	66	66	62
Marine Corps	63	64	60	58
Air Force	77	73	70	70

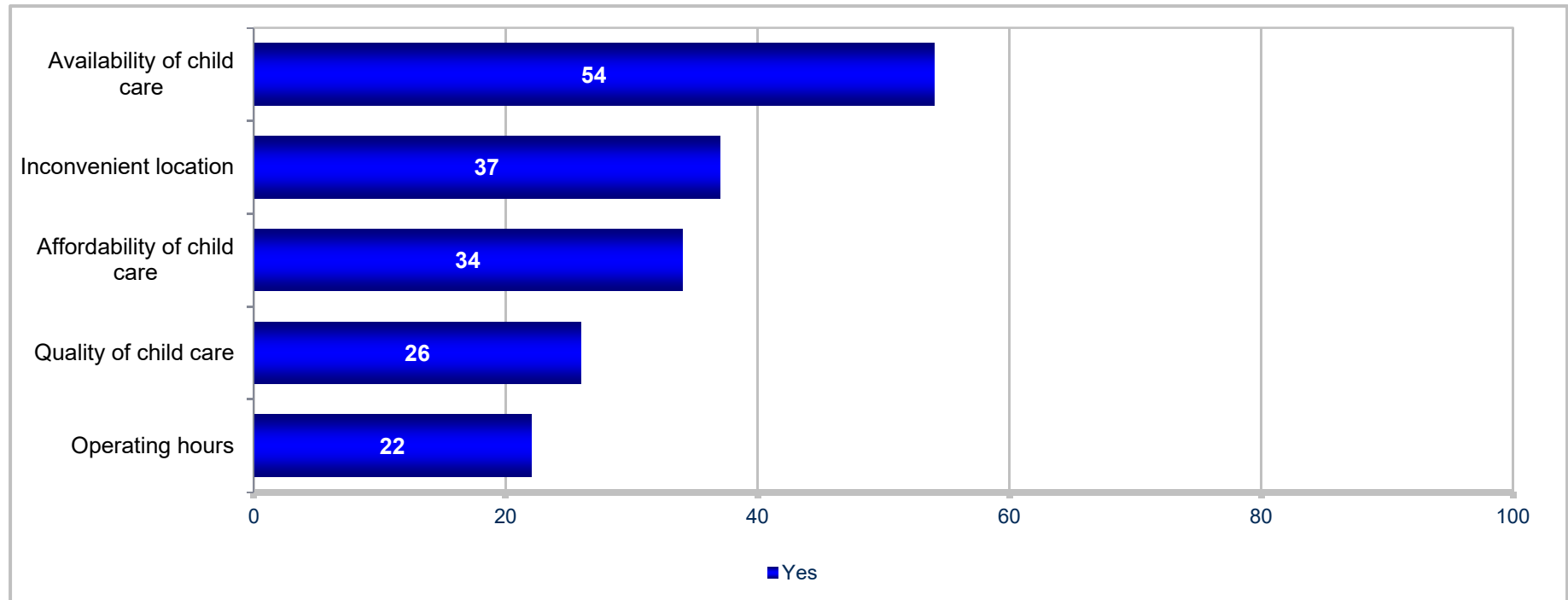
Margins of error range from $\pm 2\%$ to $\pm 4\%$

Most recent HIGHER than Most recent LOWER than	2015	2017	2019	2021
Total	71	69	68	64
E1–E4	79	77	74	69
E5–E9	69	68	65	61
O1–O3	72	71	72	67
O4–O6	68	65	65	63

Margins of error range from $\pm 2\%$ to $\pm 4\%$

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



Margins of error do not exceed $\pm 2\%$

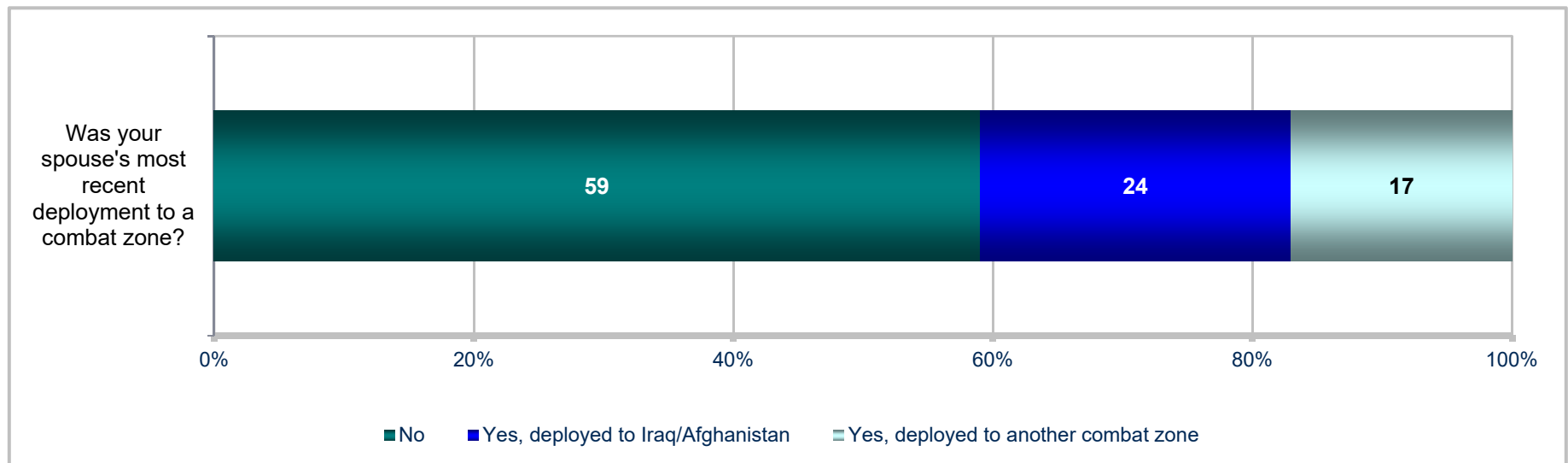
- **Higher percentage of:**

- **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%)

Deployment to a Combat Zone

Percentage of Spouses Whose Husband/Wife Had Been Deployed

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



Margins of error do not exceed $\pm 2\%$

- **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

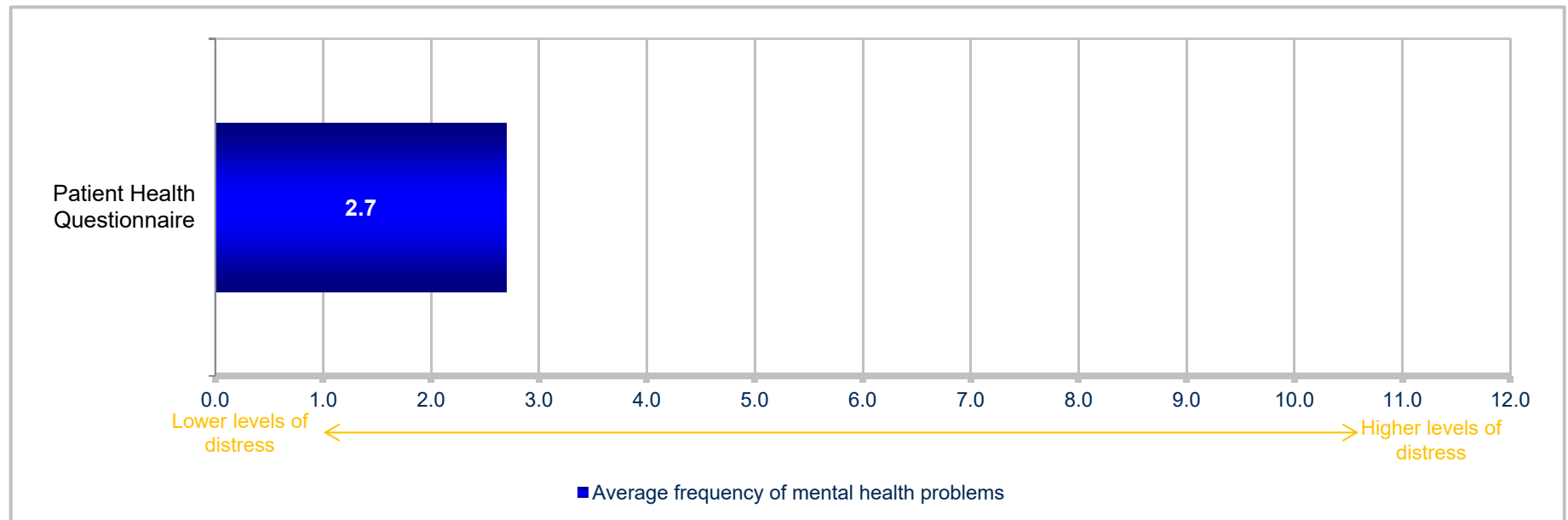
	Most recent HIGHER than Most recent LOWER than	2012	2015	2017	2019	2021
Have trouble sleeping		21	17	16	20	19
Appreciate family and friends more		25	22	19	20	19
Have mental health concerns		14	12	11	14	17
Get angry faster		20	15	15	16	16
Be more emotionally distant		18	15	16	16	16
Appreciate life more		23	20	16	17	16
Show negative personality changes		15	13	13	13	14

Margins of error range from $\pm 1\%$ to $\pm 2\%$

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

Percentage Satisfied

	Most recent HIGHER than Most recent LOWER than	2012	2015	2017	2019	2021
*	Total	64	64	60	56	49
●	Army	61	62	60	54	48
▲	Navy	62	64	56	54	45
■	Marine Corps	63	60	58	53	43
◆	Air Force	72	68	67	60	55

Margins of error range from $\pm 1\%$ to $\pm 4\%$

	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 $\pm 1\%$ to $\pm 4\%$

Support for Staying on Active Duty (2)

Percentage of All Active Duty Spouses

Percentage Favor Staying

Most recent HIGHER than Most recent LOWER than	2012	2015	2017	2019	2021
Total	68	66	61	59	54
Army	65	65	61	58	53
Navy	68	68	60	58	52
Marine Corps	67	62	58	57	47
Air Force	74	68	64	63	59

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

Percentage Favor Staying

Most recent HIGHER than Most recent LOWER than	2012	2015	2017	2019	2021
Total	68	66	61	59	54
E1–E4	59	56	52	50	43
E5–E9	73	70	65	62	57
O1–O3	65	64	60	57	53
O4–O6	71	70	60	62	58

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