



# **2023 Survey of Reserve Component Spouses (2023 RCSS)**

November 2024

# Contents

	Slide
• <b>About RCSS.....</b>	<b>3</b>
• <b>Key Findings.....</b>	<b>4</b>
• <b>Satisfaction and Retention.....</b>	<b>5</b>
• <b>Activation and Deployment.....</b>	<b>20</b>
• <b>Spouse Employment/Unemployment.....</b>	<b>36</b>
• <b>Food Security.....</b>	<b>44</b>
• <b>Financial Condition.....</b>	<b>46</b>
• <b>Well-Being.....</b>	<b>58</b>
• <b>Summary.....</b>	<b>44</b>
• <b>Resources.....</b>	<b>72</b>
• <b>Additional Information.....</b>	<b>73</b>

# About the 2023 RCSS

- **The 2023 RCSS is a survey of Reserve component spouses sponsored by the Office of Military Family and Community Policy (MC&FP) and conducted by the Office of People Analytics (OPA).**
- **Results are generalizable** to the entire Reserve component spouse population.
  - OPA employs random sampling techniques.
  - Results are weighted to the population, ensuring representative findings.
- **Target population:** Reserve component member spouses from the Army National Guard (ARNG), U.S. Army Reserve (USAR), U.S. Navy Reserve (USNR), U.S. Marine Corps Reserve (USMCR), Air National Guard (ANG), and U.S. Air Force Reserve (USAFR)
- **2023 Weighted Response Rate:** 14.2% (N=9,879 responses);
  - **2019 Weighted Response Rate:** 15.1%
- **Sample Size:** 77,597
- **Field Period:** May to August 2023
- **Survey Mode:** Web and paper-and-pen questionnaires
- **Additional information:** Results presented include statistical comparisons within the following subgroups: Reserve component member Service, paygrade (grade, enlisted/officer) and category (IMA, Reserve Unit, AGR/FTS/AR), activation/deployment in past 24 months, Reserve spouse sex, race/ethnicity, employment status, family status (with children, without children), financial condition (comfortable, some difficulty, not comfortable), and year over year trends (when available).

# Key Findings

## • Satisfaction and Retention

- Satisfaction with the National Guard/Reserve way of life trended downward in 2023. The percentage of Reserve component spouses who reported they were satisfied with the National Guard/Reserve way of life (53%) was lower in 2023 compared with all prior survey years back to 2008.
- Support to stay declined. The percentage of Reserve component spouses who favored their Reserve component member spouse staying in National Guard/Reserves dropped to 56% in 2023 from 66% in 2019.

## • Activations and Deployments

- Activations increased since 2019. 40% of spouses reporting their husband/wife deployed to a combat zone.
- The top problem for Reserve component spouses of deployed Members were an increase in stress and loneliness, the same as in 2019.
- A higher percentage of Reserve component spouses whose husband or wife deployed in the past two years reported extended deployments in 2023 compared with 2019.
- Communication with their deployed husband/wife and knowing the length of the deployment were the most important factors for Reserve component spouses during deployment.

## • Unemployment

- The Reserve component spouse civilian unemployment rate (8%) has remained steady back to 2014.
- The main reason that spouses were working part-time in 2023 were child-related, either to spend time with children or because of a lack of child care.

## • Economic Indicators (Financial Well-being, Food Security)

- 22% of Reserve component spouses experienced some degree of food insecurity.
- The Reserve component spouse average financial well-being score (58) was higher than the U.S. average score (51), a similar pattern to the 2021 ADSS survey results and the 2021 U.S. average.
- In 2023, a higher proportion of Reserve component spouses reported having money and undertaking financial planning measures in preparation for deployment than in 2019.

# Satisfaction With National Guard/Reserve Way of Life and Spousal Support to Stay (1 of 2)

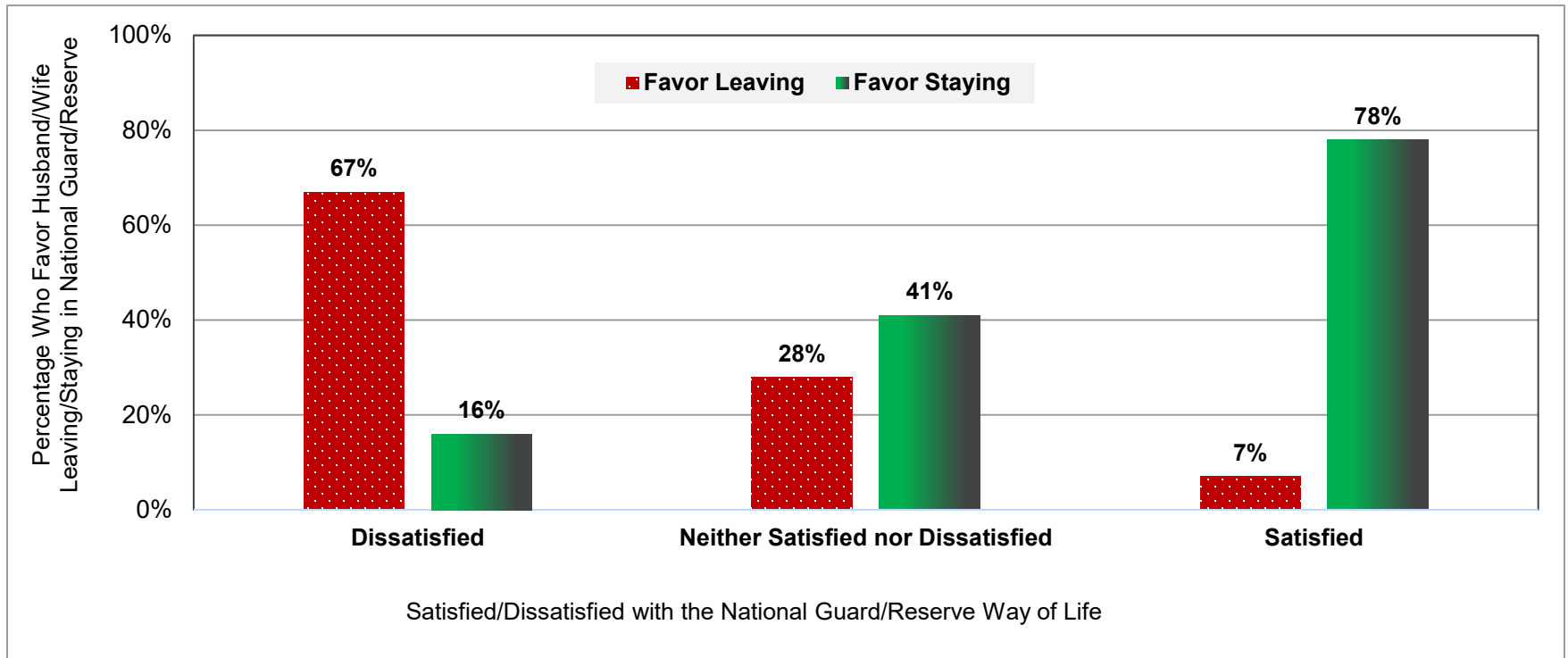
- **Satisfaction with the National Guard/Reserve way of life impacted spousal support for their husband/wife to stay in Service.**
  - 67% of Reserve component spouses who were dissatisfied with the National Guard/Reserve way of life favored leaving compared with 7% of spouses who indicated they were satisfied with the military way of life.
  - Dissatisfied spouses were more than 12 times as likely to support their husband or wife leaving Service as spouses who were satisfied with the Reserve/National Guard way of life.
- **What is driving dissatisfaction with the National Guard/Reserve way of life?**
  - Marital dissatisfaction quadrupled the odds of being dissatisfied with the National Guard/Reserve way of life compared with spouses who were not dissatisfied with their marriage.
  - Service member being away more than expected increased dissatisfaction by over 2.5 times than those not away longer than expected.
  - Unemployed spouses were 1.5 times as likely to be dissatisfied with the National Guard/Reserve way of life than employed spouses.
  - Having low financial well-being and being food insecure more than doubled the odds of dissatisfaction with the National Guard/Reserve way life compared with food secure spouses and spouses with higher financial well-being.
  - Living more than 30 minutes from an installation increased the odds of dissatisfaction compared with those living less than 30 minutes from an installation.

# Satisfaction With National Guard/Reserve Way of Life and spousal support to stay (2 of 2)

- **About half (53%) of all Reserve component spouses were satisfied with the National Guard/Reserve way of life in 2023, down from 61% in 2019.**
  - By paygrade, junior enlisted spouses had the lowest percentage satisfied with the National Guard/Reserve way of life.
- **Spouse's support for their husband/wife to stay in the National Guard/Reserve was 56% in 2023, lower than in 2019 (66%).**
  - Effect on family life was the top cited issue impacting Reserve spouse's support to stay.
- **Decreasing support for their husband/wife to stay in the National Guard/Reserve was more prevalent in 2023 than in 2019.**
  - In 2023, 20% of Reserve component spouses said their support of their Member spouse's decision to stay had decreased in the past year. In 2019 and 2017, a significantly lower percentage (15%) said their support had decreased in the past year.

# Spousal Support to Stay and Satisfaction with the National Guard/Reserve Way of Life

Spouses expressing dissatisfaction with the military way of life had a higher percentage favor their Member spouses leaving the National Guard/Reserve. Spousal/significant other support to stay was one significant predictor of Reserve Member retention intention in 2017.\*








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

\*OPA (2022). Predictors of Retention Intentions Among Active Duty Service Members. Survey Note (Report No. 2023-013).

# Impact of Military Challenges, Family Status, Marital Dissatisfaction, and Financial Status on Spousal Support for Their Member Spouse to **Leave the Military** (1 of 2)

## Logistic Regression Analyses: Individual Predictors of Spousal Support for Their Member Spouse to Leave the Military

- Spouses who reported marital dissatisfaction are almost twice as likely to endorse their member spouse leaving the military as spouses who did not report marital dissatisfaction.
- Spouses who scored lower on the depression scale (fewer symptoms of depression) had lower odds of support for leaving the military than spouses who scored higher on the depression scale.

	Category	Predictor	Effect Size (Odds Ratios) >1 Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Military Challenges	Reference group: "Not dissatisfied"	<b>Dissatisfied with the military way of life</b> Increased the odds of spousal support for their member spouse to leave the military	 12.28	10.78	14.00
	Reference group: "Not more than expected"	<b>Time away in past 12 months higher than expectations</b> Increased the odds of spousal support for their member spouse to leave the military	 1.85	1.66	2.05
	Reference group: "Less than 30 minutes away"	<b>Lives more than 30 minutes away from military base/installation</b> Increased the odds of spousal support for their member spouse to leave the military	 1.27	1.14	1.41
	Reference group: "Less than an hour away"	<b>Lives more than 1 hour away from military base/installation</b> Increased the odds of spousal support for their member spouse to leave the military	 1.26	1.13	1.40
Family Status	Reference group: "No children less than 6 years old"	<b>Has children less than 6 years old</b> Increased the odds of spousal support for their member spouse to leave the military	 1.26	1.12	1.40
	Reference group: "Without children"	<b>With children</b> Increased the odds of spousal support for their member spouse to leave the military	 1.25	1.11	1.41






*Note.* These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, member reserve program, spouse's education level, spouse's race/ethnicity, spouse's sex, and number of years spent as a military spouse. 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 statistically significant impact on spousal support for their member spouse to leave the military: *having children between 6 and 13 years old, having children between 14 and less than 18 years old, not being in the labor force, spousal unemployment rate, member spouse's most recent deployment being to a combat zone, and member spouse being deployed in the past 24 months.*



# Impact of Military Challenges, Family Status, Marital Dissatisfaction, and Financial Status on Spousal Support for Their Member Spouse to **Leave the Military** (2 of 2)

Logistic Regression Analyses: Individual Predictors of Spousal Support for Their Member Spouse to Leave the Military

	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Marital Status	Reference group: "Not dissatisfied"	<b>Dissatisfaction with marriage</b> Increased the odds of spousal support for their member spouse to leave the military	 1.93	1.63	2.27
	Reference group: "High (FWB >= 50 & FWB <= 100)"	<b>Low CFPB Financial Well-Being Average Score (&lt;50)</b> Increased the odds of spousal support for their member spouse to leave the military	 1.46	1.29	1.65
Financial Status	Reference group: "Not comfortable"	<b>Comfortable financial condition</b> Decreased the odds of spousal support for their member spouse to leave the military	 0.80	0.71	0.90
	Reference group: "Higher or average"	<b>Lower score on depression scale</b> Decreased the odds of spousal support for their member spouse to leave the military	 0.66	0.59	0.73
Depress Score	Reference group: "Food secure"	<b>Food insecure</b> Increased the odds of spousal support for their member spouse to leave the military	 1.29	1.12	1.48
Food Security					






*Note.* These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, member reserve program, spouse's education level, spouse's race/ethnicity, spouse's sex, and number of years spent as a military spouse. 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 statistically significant impact on spousal support for their member spouse to leave the military: *having children between 6 and 13 years old, having children between 14 and less than 18 years old, not being in the labor force, spousal unemployment rate, member spouse's most recent deployment being to a combat zone, and member spouse being deployed in the past 24 months.*

# Impact of Military Challenges, Family Status, Marital Dissatisfaction, and Financial Status on Spousal **Dissatisfaction with the Military Way of Life** (1 of 2)

## Logistic Regression Analyses: Individual Predictors of Spousal Dissatisfaction With the Military Way of Life

- Spouses whose husband/wife spent more time away than expected in the past 12 months were 2.6 times more likely to be dissatisfied with military life.
- Service members spending more time away in the past 12 months compared with their spouse's expectations increased the odds of spousal dissatisfaction with military life by 2.6 times







	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Military Challenges	Reference group: "Not more than expected"	<b>Time away in past 12 months higher than expectations</b> Increased the odds of spousal dissatisfaction with military way of life	 2.57	2.29	2.90
	Reference group: "Less than an hour away"	<b>Lives more than 1 hour away from military base/installation</b> Increased the odds of spousal dissatisfaction with military way of life	 1.26	1.12	1.43
	Reference group: "Less than 30 minutes away"	<b>Lives more than 30 minutes away from military base/installation</b> Increased the odds of spousal dissatisfaction with military way of life	 1.18	1.04	1.34
Family Status	Reference group: "Without children"	<b>With children</b> Increased the odds of spousal dissatisfaction with military way of life	 1.23	1.07	1.41
	Reference group: "No children less than 6 years old"	<b>Has children less than 6 years old</b> Increased the odds of spousal dissatisfaction with military way of life	 1.23	1.09	1.40

*Note.* These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, member reserve program, spouse's education level, spouse's race/ethnicity, spouse's sex, and number of years spent as a military spouse. 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 statistically significant impact on spouse dissatisfaction with the military way of life: *having children between 6 and 13 years old, having children between 14 and less than 18 years old, not being in the labor force, member spouse's most recent deployment being to a combat zone, and member spouse being deployed in the past 24 months.*

# Impact of Military Challenges, Family Status, Marital Dissatisfaction, and Financial Status on Spousal **Dissatisfaction with the Military Way of Life** (2 of 2)

Logistic Regression Analyses: Individual Predictors of Spousal Dissatisfaction With the Military Way of Life

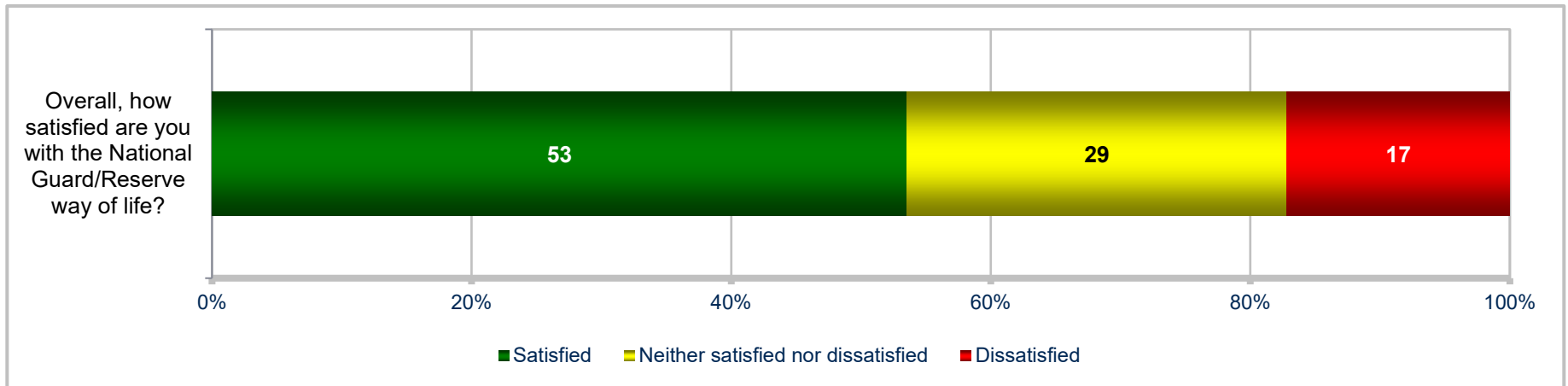
	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Marital Status	Reference group: "Not dissatisfied"	<b>Dissatisfaction with marriage</b> Increased the odds of spousal dissatisfaction with military way of life	 3.89	3.29	4.59
Financial Status	Reference group: "High (FWB >= 50 & FWB <= 100)"	<b>Low CFPB Financial Well-Being Average Score (&lt;50)</b> Increased the odds of spousal dissatisfaction with military way of life	 2.24	1.96	2.55
	Reference group: "Not comfortable"	<b>Comfortable financial condition</b> Decreased the odds of spousal dissatisfaction with military way of life	 0.48	0.42	0.54
Food Security	Reference group: "Food secure"	<b>Food insecure</b> Increased the odds of spousal dissatisfaction with military way of life	 2.24	1.93	2.59
Depress Score	Reference group: "Higher or average"	<b>Lower score on depression scale</b> Decreased the odds of spousal dissatisfaction with military way of life	 0.45	0.40	0.51
Employ	Reference group: "Employed"	<b>Unemployed (civilian)</b> Increased the odds of spousal dissatisfaction with military way of life	 1.47	1.15	1.88

*Note.* These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, member reserve program, spouse's education level, spouse's race/ethnicity, spouse's sex, and number of years spent as a military spouse. 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 statistically significant impact on spouse dissatisfaction with the military way of life: *having children between 6 and 13 years old, having children between 14 and less than 18 years old, not being in the labor force, member spouse's most recent deployment being to a combat zone, and member spouse being deployed in the past 24 months.*

# Overall Satisfaction With National Guard/Reserve Way of Life

## Percent of All Reserve Spouses



Margins of error do not exceed ±2%

- **Higher response of Satisfied:** ANG (67%), IMA (62%), AGR/FTS/AR (62%), O4–O6 (61%), USAFR (60%), financially comfortable (59%), and not in labor force (57%)
- **Higher response of Dissatisfied:** Not financially comfortable (38%), unemployed (25%), dual military (25%), E1–E4 (22%), male (21%), ARNG (21%), and Reserve unit (18%)

		Satisfied						
Most recent HIGHER than	Most recent LOWER than	2008	2009	2012	2014	2017	2019	2023
Total		59	61	63	63	61	61	53
ARNG		56	58	61	61	58	58	49
USAR		50	54	54	53	55	53	48
USNR		59	61	64	63	62	63	49
USMCR		49	52	57	56	51	53	49
ANG		74	75	77	75	73	74	67
USAFR		65	71	71	74	68	69	60

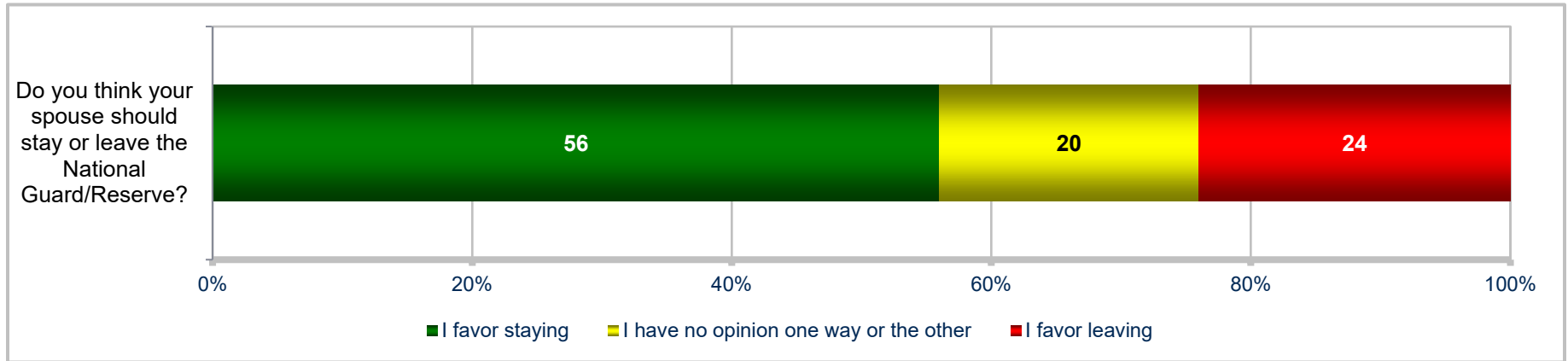
Margins of error range from ±1% to ±6%

		Satisfied						
Most recent HIGHER than	Most recent LOWER than	2008	2009	2012	2014	2017	2019	2023
Total		59	61	63	63	61	61	53
E1–E4		47	50	52	52	56	54	47
E5–E9		60	63	65	64	60	62	53
O1–O3		57	60	59	64	61	56	56
O4–O6		68	72	74	75	71	70	61

Margins of error range from ±1% to ±5%

# Support To Stay in the National Guard/Reserve

## Percent of All Reserve Spouses



Margins of error do not exceed ±2%

• Higher response of:

- **I Favor Staying:** IMA (66%), AGR/FTS/AR (66%), ANG (64%), O4–O6 (63%), USAFR (63%), financially comfortable (60%), non-Hispanic White (58%), and not deployed (57%)
- **I Favor Leaving:** Not financially comfortable (35%), Dual Military (31%), male (29%), E1–E4 (29%), USAR (28%), ARNG (26%), and Reserve unit (25%)

Favor Staying				
Most recent HIGHER than Most recent LOWER than	2019		2023	
	2019	2023	2019	2023
Total	66	56	66	56
ARNG	66	54	66	54
USAR	60	51	60	51
USNR	73	57	73	57
USMCR	65	60	65	60
ANG	74	64	74	64
USAFR	69	63	69	63

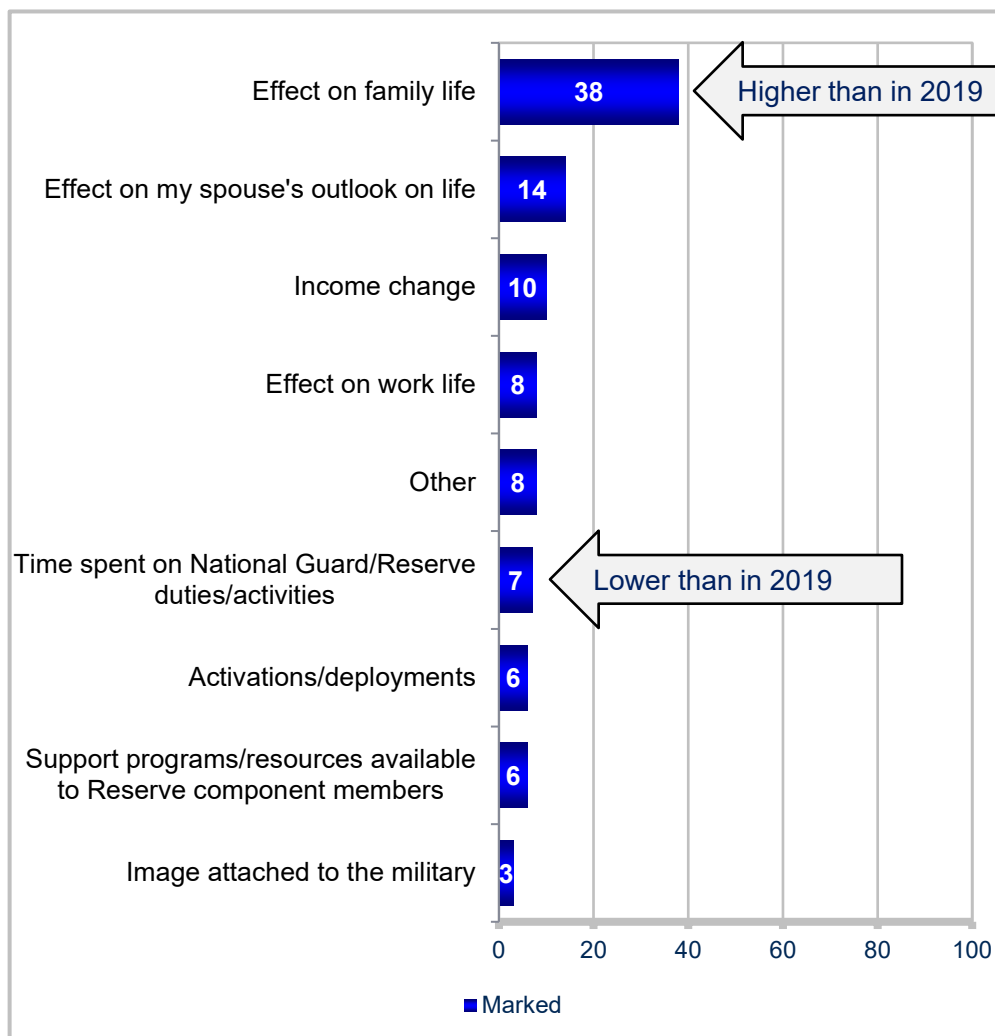
Margins of error range from ±2% to ±6%

Favor Staying				
Most recent HIGHER than Most recent LOWER than	2019		2023	
	2019	2023	2019	2023
Total	66	56	66	56
E1–E4	59	48	59	48
E5–E9	68	57	68	57
O1–O3	66	58	66	58
O4–O6	74	63	74	63

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

# Greatest Impact on Support for Husband/Wife's Participation in National Guard/Reserve

Percent of All Reserve Spouses



## More Likely To Mark:

- **Effect on Family Life:** USMCR (44%), O1–O3 (43%), With Child(ren) (42%), ARNG (40%), and Female (39%) spouses.
- **Effect on my spouse's outlook on life:** Without Child(ren) (19%), Employed (16%), and Non-Hispanic White (15%) spouses
- **Income change:** Not financially comfortable (16%)
- **Effect on Work Life:** E1–E4 (12%), racial/ethnic minority (10%), not activated (9%), Reserve unit (8%), and not deployed (8%)
- **Other:** Without Child(ren) (10%), and Non-Hispanic White (9%)
- **Time spent on National Guard/Reserve duties/activities:** O4–O6 (11%), without child(ren) (9%), not activated (9%), financially comfortable (8%), non-Hispanic white (8%), and not deployed (8%)
- **Activations/Deployments:** Deployed (11%), activated (8%), Reserve unit (7%), and female (6%)
- **Support programs/resources available to Reserve component members:** Racial/ethnic minority (7%) and E5–E9 (7%)
- **Image attached to the military:** Without child(ren) (5%)

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

# Trend: Greatest Impact on Support for Husband/Wife's Participation in National Guard/Reserve

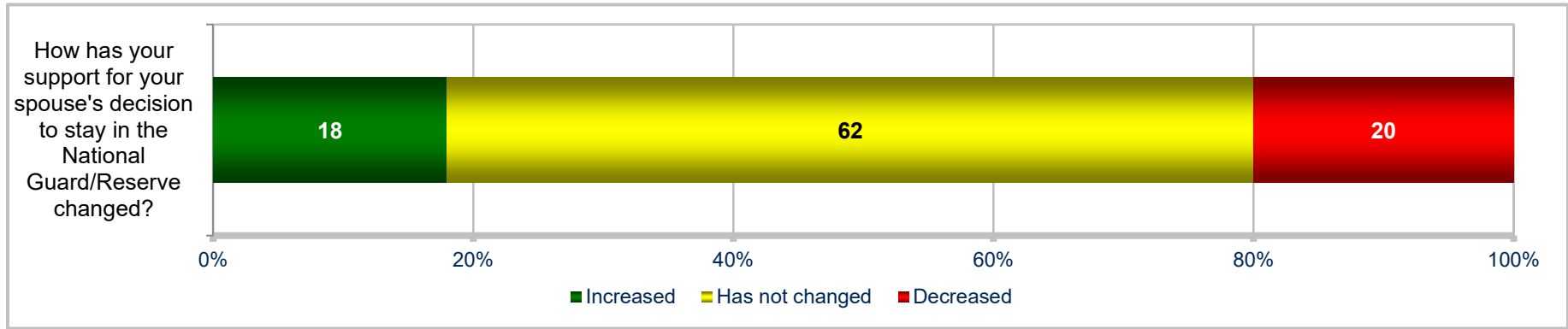
## Percent of All Reserve Spouses

Percent Marked				
	Most recent HIGHER than Most recent LOWER than	2017	2019	2023
Effect on family life	■	36	34	38
Effect on my spouse's outlook on life	■	15	14	14
Income change	■	8	9	10
Other	■	9	8	8
Effect on work life	■	8	9	8
Time spent on National Guard/Reserve duties/activities	■	9	11	7
Activations/Deployments	■	8	6	6
Support programs/resources available to Reserve component members	■	5	5	6
Image attached to the military	■	4	3	3

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

# Change in Support for Husband/Wife's Decision To Stay in the National Guard/Reserve in Past Year

## Percent of All Reserve Spouses



Margins of error do not exceed ±2%

- **Higher response of Increased:** E1–E4 (29%), racial/ethnic minority (27%), not in labor force (21%), and USAR (21%)
- **Higher response of Decreased:** Not financially comfortable (29%), Reserve unit (20%)

Support to Stay Decreased in Past Year

Most recent HIGHER than Most recent LOWER than								
	2006	2008	2009	2012	2014	2017	2019	2023
Total	17	18	16	14	13	15	15	20
ARNG	21	20	19	15	14	15	17	21
USAR	20	21	17	17	16	16	15	20
USNR	13	16	16	11	13	13	14	20
USMCR	16	23	17	13	13	16	19	20
ANG	12	11	10	11	10	13	12	16
USAFR	10	14	11	12	10	13	12	18

Margins of error range from ±1% to ±5%

Support to Stay Decreased in Past Year

Most recent HIGHER than Most recent LOWER than								
	2006	2008	2009	2012	2014	2017	2019	2023
Total	17	18	16	14	13	15	15	20
E1–E4	21	21	21	17	13	16	16	23
E5–E9	16	17	15	13	14	14	15	19
O1–O3	20	23	16	16	15	15	17	21
O4–O6	12	16	13	12	10	15	13	18

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



# Number of Nights Away From Home

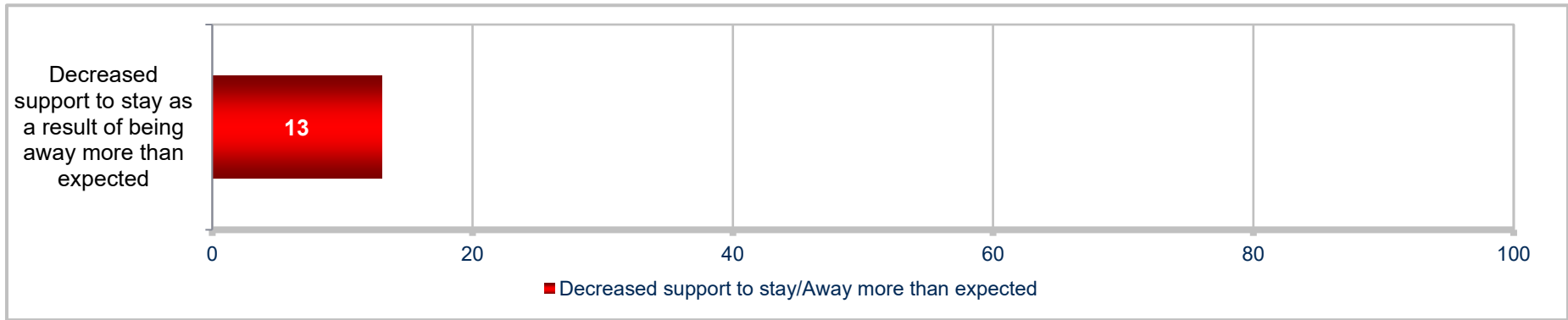
Overall Average of All Reserve Spouses, Spouses of Members Activated in Past 24 Months, Spouses Whose Member Spouse Deployed in the Past 24 Months



Margins of error range from  $\pm 2$  to  $\pm 10$  nights

# Time Away Decreased Support To Stay

## Percent of All Reserve Spouses



Margins of error do not exceed ±1%

- More Likely To Mark Time Away Decreased Support To Stay:** Financially comfortable (19%), O1–O3 (17%), deployed (17%), ARNG (16%), activated (15%), with child(ren) (14%), and female (13%)

Percent Decreased Support to Stay/Away More Than Expected				
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	7	9	10	13
ARNG	9	10	13	16
USAR	7	9	11	14
USNR	7	6	9	15
USMCR	8	10	10	15
ANG	5	6	7	7
USAFR	7	8	6	9

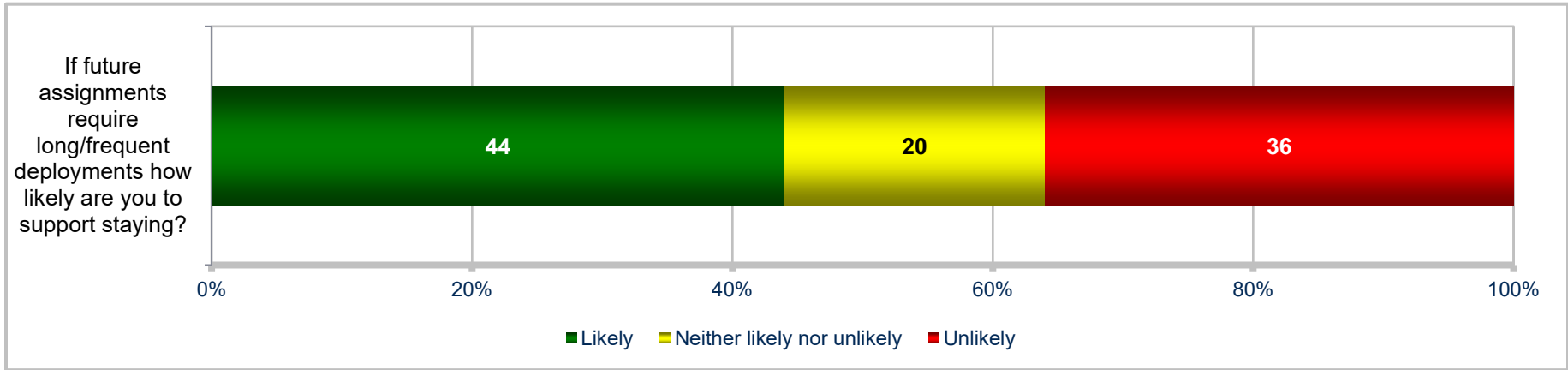
Margins of error range from ±1% to ±4%

Percent Decreased Support to Stay/Away More Than Expected				
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	7	9	10	13
E1–E4	6	10	8	15
E5–E9	7	8	10	12
O1–O3	10	11	15	17
O4–O6	7	7	11	13

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

# Likelihood of Support With Long/Frequent Future Deployments

## Percent of All Reserve Spouses



Margins of error do not exceed ±2%

- **Higher response of Likely:** AGR/FTS/AR (50%), racial/ethnic minority (50%), without child(ren) (50%), not in labor force (48%), E5–E9 (48%), and activated (46%)
- **Higher response of Unlikely:** O1–O3 (46%), IMA (45%), O4–O6 (43%), USMCR (42%), non-Hispanic White (38%), not activated (38%), with child(ren) (38%), and Reserve unit (37%), financially comfortable (37%)

Percent Likely					
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023	
Total	60	59	53	44	
ARNG	63	60	53	44	
USAR	56	60	54	45	
USNR	59	60	46	40	
USMCR	61	59	57	39	
ANG	57	58	54	47	
USAFR	60	52	48	43	

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

Percent Likely					
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023	
Total	60	59	53	44	
E1–E4	58	61	56	46	
E5–E9	63	61	56	48	
O1–O3	52	52	41	37	
O4–O6	55	52	45	38	

Margins of error range from ±2% to ±5%

# Activation/Deployments (1 of 2)

- **Activations increased**
  - The percentage of Reserve spouses whose husband/wife was activated in the past 24 months (recent deployment) increased in 2023 (45%) compared with previous survey years back to 2014.
  - Among those who deployed in the past two years, about four in 10 deployed to combat zone.
  - After “other”, the pandemic was the most frequently cited type of domestic deployment; 20% reporting their husband/wife deployed in response to COVID-19.
- **Top problems during deployment:**
  - Increased in stress levels
  - Loneliness
  - Half of all spouses reported experiencing problems managing family routines, depression, problems managing child care and difficulty sleeping.
- **Children continue activities during deployment**
  - 82% of Reserve component spouses with children reported their child was able to continue participating in normally scheduled activities during a recent deployment, similar to 2019.\*
- **Top additional expenses incurred during a recent deployment:**
  - Home and car repairs/maintenance
  - New or increased need for child care
  - Communication expenses

\*Among spouses whose Member spouse was Activated and deployed in the past 24 months

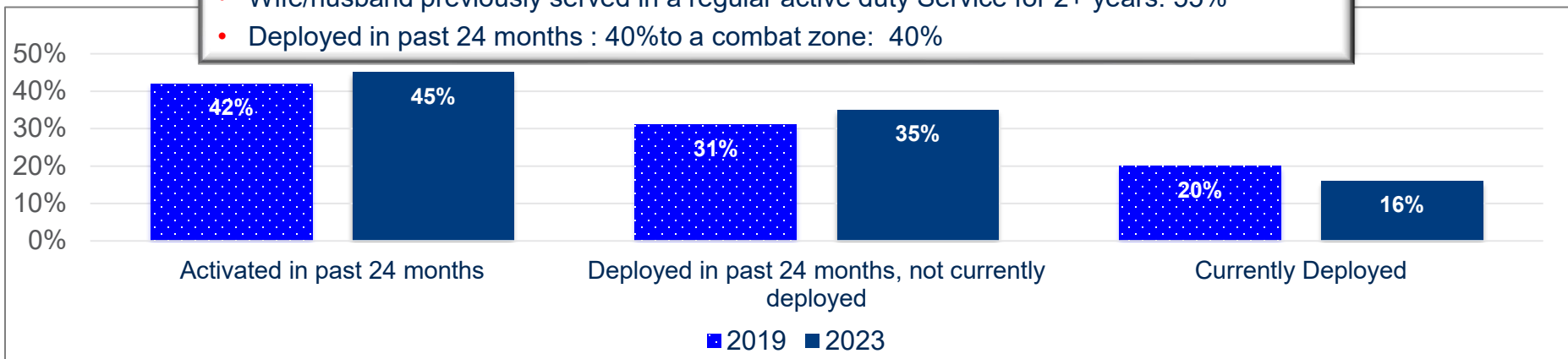
# Activation/Deployments (2 of 2)

- **One in four spouses reported that recent (past 24 months) activations and/or deployments were not as expected, including spouse having:**
  - Less time at home between activations/deployments
  - Longer activations/deployments
  - Extended activation/deployments
- **Top factors in coping with deployment were:**
  - Ability to communicate with spouse
  - Knowing the length of the deployment.
  - Pre-deployment information, having no changes to the length of deployment and temporary reunions all saw significant increases in the percentage of spouses who indicated these were important/very important.
- **Post-deployment reunions are going well for most**
  - A majority of Reserve component spouses whose spouse returned from a recent deployment indicated the reunion was going well for themselves and their spouse.
  - There was a decrease in the percentage of spouses who reported post-deployment reunion was going well for their Member spouse.
- **About half of all spouses feel ‘well prepared’ for future deployments**
  - 15% feel poorly prepared.

\*Among spouses whose Member spouse was Activated and deployed in the past 24 months

# Activated/Deployed in Past 24 Months

- Average number of deployments over 30 days during marriage: 3
- Wife/husband previously served in a regular active duty Service for 2+ years: 55%
- Deployed in past 24 months : 40% to a combat zone: 40%



Margins of error do not exceed ±2%

## Higher response of

- **Activated:** AGR/FTS/AR (52%), ARNG (51%), ANG (51%), O1–O3 (50%), racial/ethnic minority (48%), and female (46%)
- **Currently Deployed:** ARNG (21%), Reserve unit (18%), and female (16%)
- **Deployed in Past 24 Months, Not Currently Deployed:** Reserve unit (40%), employed (37%), and female (36%)

Currently Deployed					
Most recent HIGHER than Most recent LOWER than	2012	2014	2017	2019	2023
Total	19	14	15	20	16
ARNG	21	15	16	25	21
USAR	18	18	17	19	13
USNR	26	21	21	23	15
USMCR	20	10	18	33	8
ANG	12	9	10	11	12
USAFR	15	6	15	14	9

Margins of error range from ±2% to ±10%

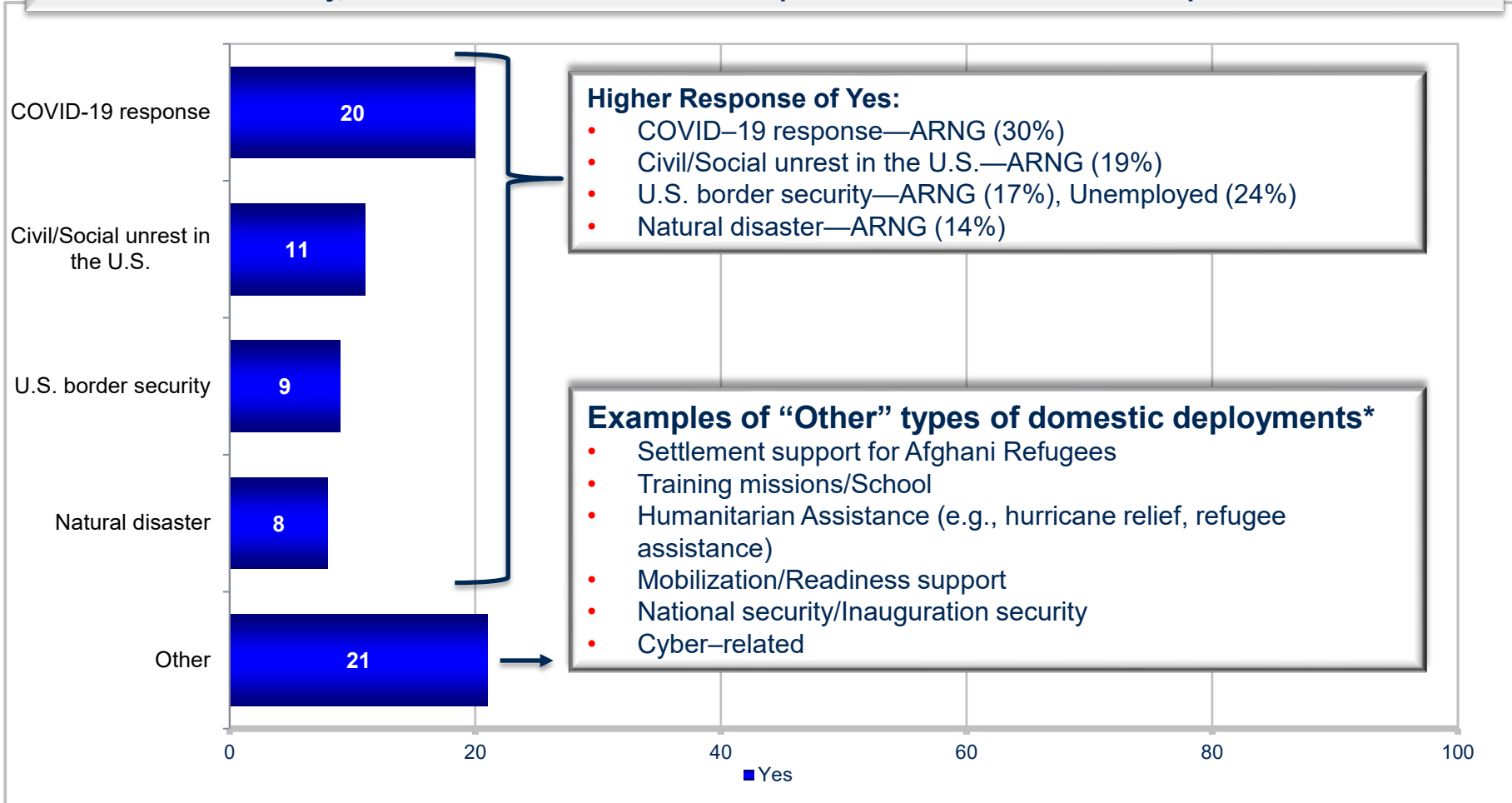
Currently Deployed					
Most recent HIGHER than Most recent LOWER than	2012	2014	2017	2019	2023
Total	19	14	15	20	16
E1–E4	20	18	14	27	18
E5–E9	19	13	15	18	15
O1–O3	19	15	19	23	18
O4–O6	17	10	14	14	12

Margins of error range from ±2% to ±8%

# Spouse Deployment on Domestic Mission in Past 24 Months

## Percent of Reserve Spouses Whose Husband/Wife Had Been Deployed in Past 24 Months

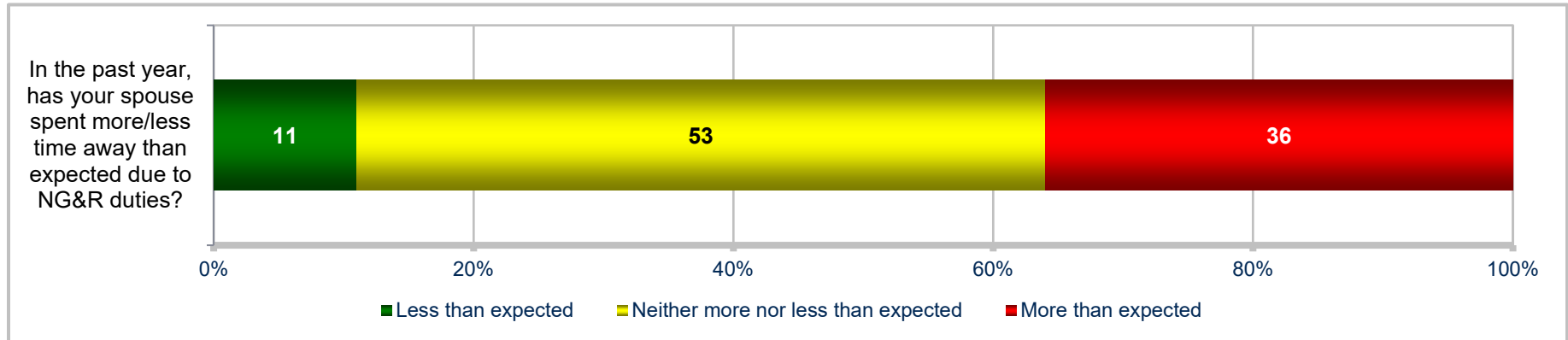
ARNG spouses reported their husband/wife deployed in response to the pandemic, domestic unrest, border security, and natural disasters more than spouses affiliated with other components



\* “Other” type of deployments spouses cited included overseas missions not categorized as domestic, missions where the spouse could/would not elaborate, health/COVID deployment, deployment to severe weather response/natural disasters and related humanitarian support, transportation, and civil unrest, domestic security already listed in the provided categories.

# Time Away Versus Expectations

## Percent of All Reserve Spouses



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

- Higher response of **More Than Expected**: Deployed (51%), activated (45%), O1–O3 (44%), ARNG (43%), female (37%), and Reserve unit (37%)
- Higher response of **Less Than Expected**: IMA (17%), ANG (15%), racial/ethnic minority (13%), not activated (12%), and not deployed (12%)

Percent More Than Expected				
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	32	33	38	36
ARNG	37	38	44	43
USAR	31	34	37	37
USNR	30	27	34	38
USMCR	29	34	37	37
ANG	25	26	34	26
USAFR	23	27	30	29

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

Percent More Than Expected				
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	32	33	38	36
E1–E4	24	31	34	37
E5–E9	33	32	37	34
O1–O3	42	40	48	44
O4–O6	30	32	38	35

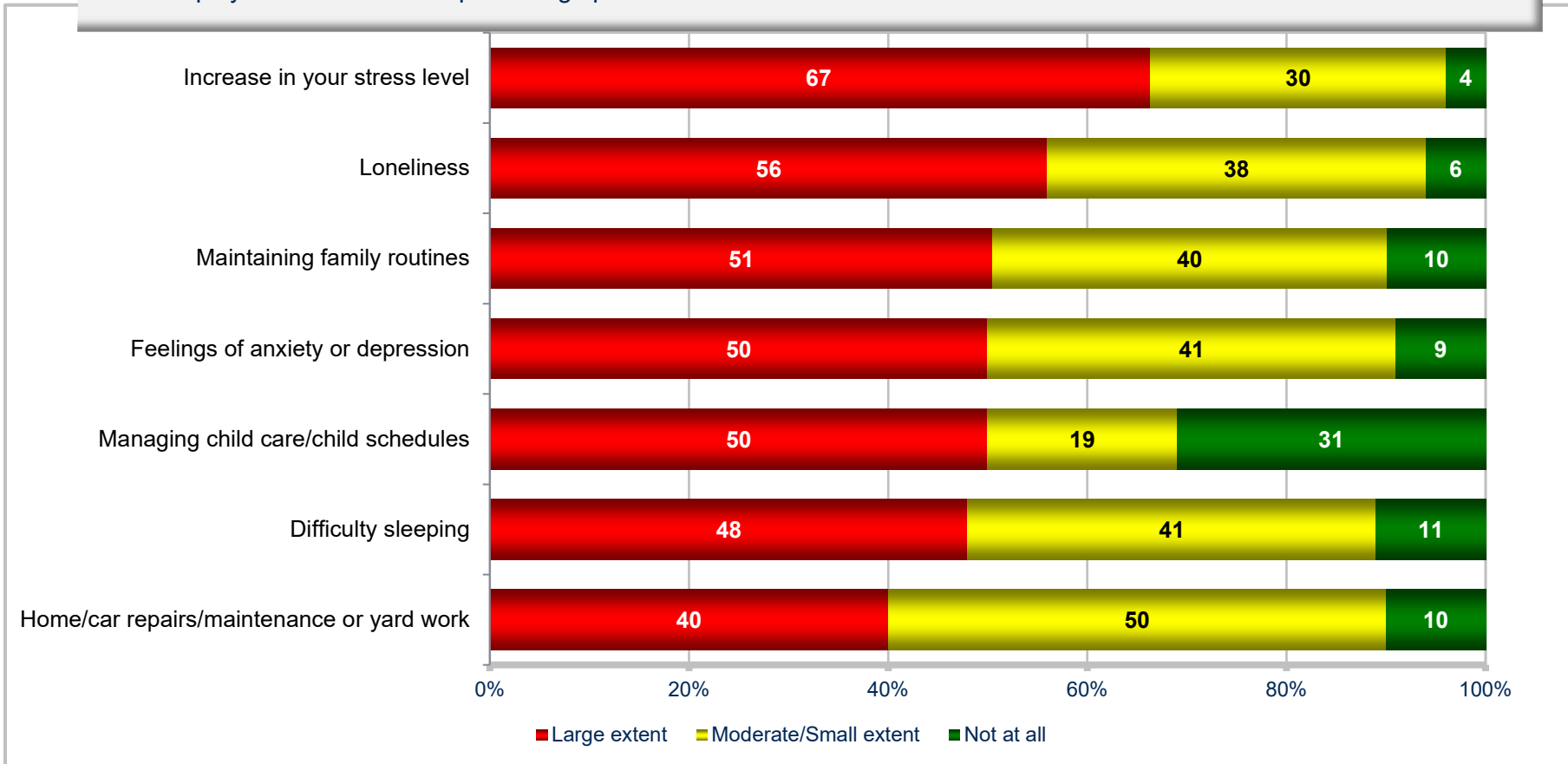
Margins of error range from ±2% to ±5%



# Problems During Most Recent Deployment

## Percent of Reserve Spouses Whose Husband/Wife Had Been Deployed in Past 24 Months

- Increasing spouse stress remained the top deployment–related issue in 2023.
- There were significant increases in spouses experiencing nearly all deployment–related problems since 2019.
  - The percentage of spouses having problems managing family routines to a large extent during their husband/wife’s deployment increased 20 percentage points from 2019 to 2023.



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

# Problems During Most Recent Deployment

## Percent of Reserve Spouses Whose Husband/Wife Had Been Deployed in Past 24 Months

- **Higher response of Large Extent:**

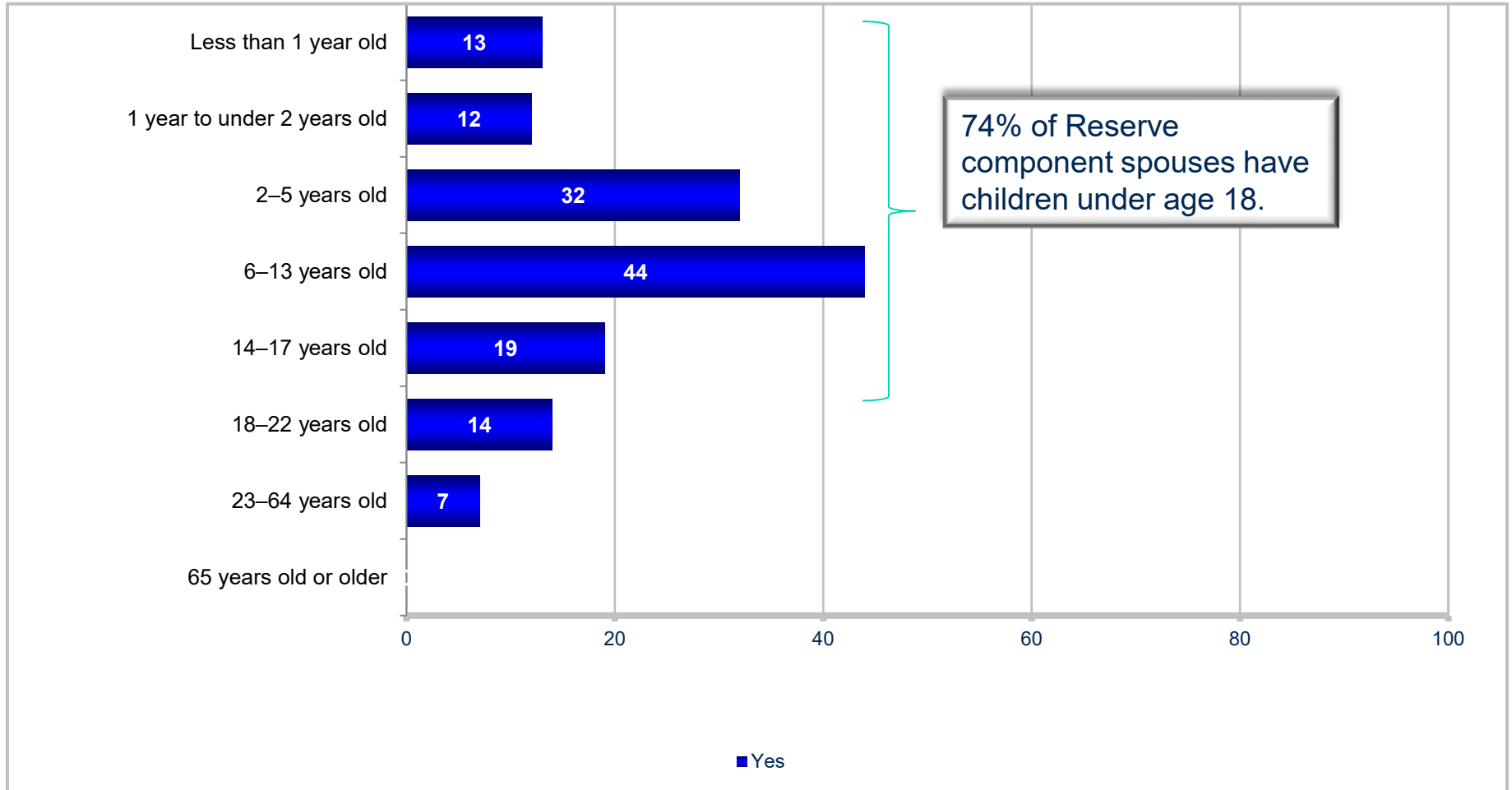
- **Increase in your stress level:** E1–E4 (76%), with child(ren) (71%), and female (68%)
- **Loneliness:** E1–E4 (70%), racial/ethnic minority (62%), and ARNG (61%)
- **Maintaining family routines:** E1–E4 (61%), and with child(ren) (54%)
- **Feelings of anxiety or depression:** Unemployed (64%), E1–E4 (63%), ARNG (56%), racial/ethnic minority (55%), and female (51%)
- **Managing child care/child schedules:** With child(ren) (67%)
- **Difficulty sleeping:** E1–E4 (59%), and racial/ethnic minority (55%)
- **Home/car repairs/maintenance or yard work:** ARNG (46%), and female (41%)

Percent Large Extent				
	2014	2017	2019	2023
Increase in your stress level	45	47	50	67
Loneliness	37	38	39	56
Maintaining family routines	27	30	31	51
Feelings of anxiety or depression	35	33	36	50
Managing child care/child schedules	23	29	32	50
Difficulty sleeping	35	33	36	48
Home/car repairs/maintenance or yard work	37	39	37	40

Margins of error range from  $\pm 3\%$  to  $\pm 4\%$

# Age of Children and Dependents

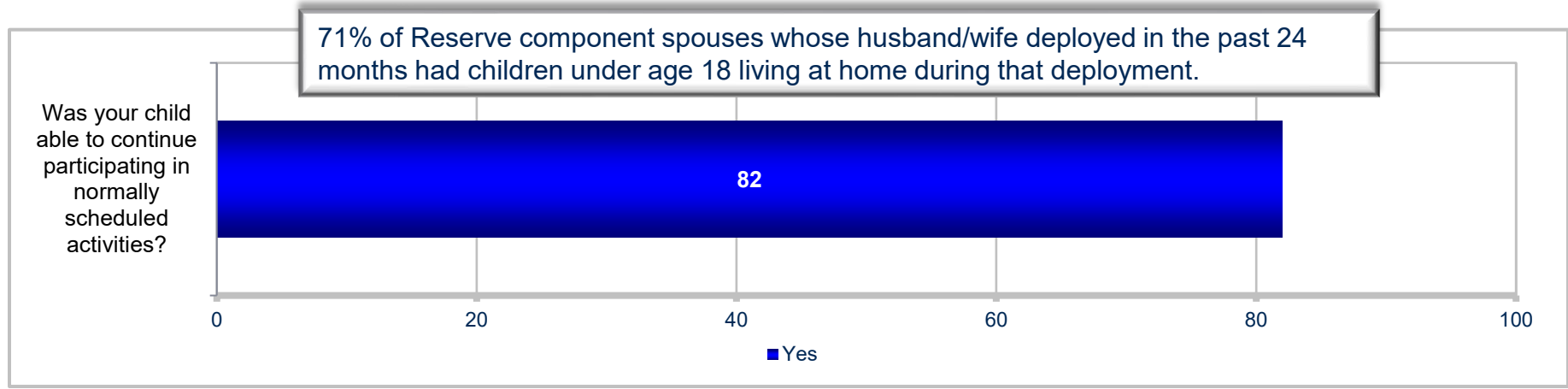
## Percent of All Reserve Spouses



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

# Child's Participation in Activities During Most Recent Deployment

Percent of Reserve Spouses Whose Husband/Wife Had Been Deployed in Past 24 Months, Who Had a Child at Home During Deployment, and Who Specified Participation Applied to Child



Margins of error do not exceed ±3%

- Higher response of **Yes**: Non-Hispanic white (86%), financially comfortable (86%)
- Lower response of **Yes**: Financially comfortable (62%) and racial/ethnic minority (74%)

Percent Yes		
Most recent HIGHER than Most recent LOWER than	2019	2023
Total	87	82
E1-E4	87	72
E5-E9	88	83
O1-O3	81	83
O4-O6	90	88

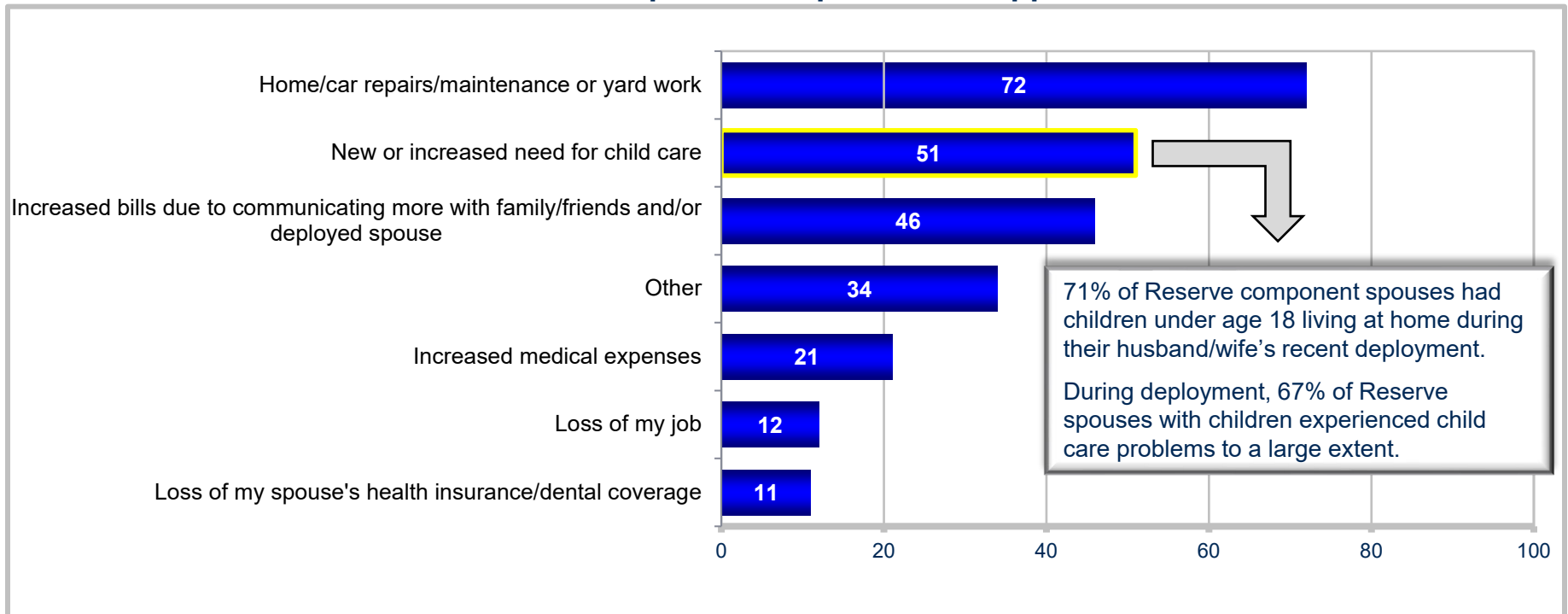
Margins of error range from ±3% to ±12%

Percent Yes		
Most recent HIGHER than Most recent LOWER than	2019	2023
Total	87	82
ARNG	86	81
USAR	86	81
USNR	84	79
USMCR	95	80
ANG	90	85
USAFR	88	87

Margins of error range from ±3% to ±15%

# Additional Expenses During Most Recent Deployment

Percent of Reserve Spouses Whose Husband/Wife Had Been Deployed in Past 24 Months and Who Indicated the Specified Expense Was Applicable



Margins of error range from  $\pm 3\%$  to  $\pm 4\%$

## Example of Other Expenses (spouse comments):

"Active duty income was significantly less than my husband's civilian job, even with tax free benefits"

"Additional travel costs for family support since we live far from family and kids were struggling."

"Mailing personal things needed at deployment site, mailing medical supplies (hearing aid batteries) to deployment site, and adjusting cell phone plan to include international coverage."

"...He was only supposed to be gone for 4 months and it turned into 9 months. I had to sell his business for a loss because I could not manage all of it anymore with him gone. I had to utilize more childcare and a ridiculous amount of extended family support was needed."

# Additional Expenses During Most Recent Deployment

Percent of Reserve Spouses Whose Husband/Wife Had Been Deployed in Past 24 Months and Who Indicated the Specified Expense Was Applicable

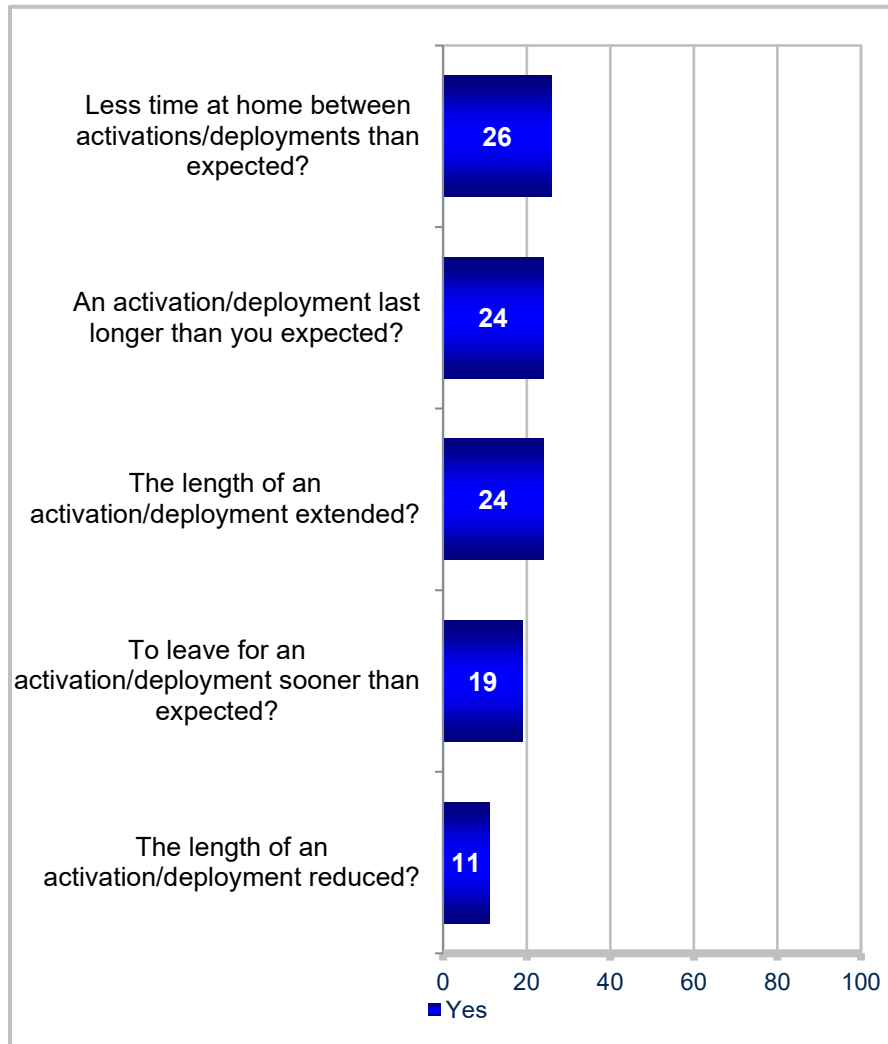
- **Higher response of Yes, experienced additional expenses during most recent deployment :**
  - **Home/car repairs/maintenance or yard work:** Female (74%), not financially comfortable (87%) and some financial difficulty (79%)
  - **New or increased need for child care:** Unemployed (66%), not financially comfortable (63%), some financial difficulty (62%), and with child(ren) (62%)
  - **Increased bills due to communicating more with family/friends and/or deployed spouse:** Some financial difficulty (59%), E1–E4 (57%), and USAR (53%)
  - **Other:** Some financial difficulty (47%)
  - **Increased medical expenses:** Not financially comfortable (36%)
  - **Loss of my job:** Unemployed (41%), not financially comfortable (31%), with child(ren) (14%), and female (12%)
  - **Loss of my husband/wife’s health insurance/dental coverage:** Not financially comfortable (23%), Reserve unit (12%) and female (12%)

Percent Yes					
	Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Home/car repairs/maintenance or yard work	■	62	64	69	72
New or increased need for child care	■	36	39	45	51
Increased bills due to communicating more with family/friends and/or deployed spouse	■	NA	NA	42	46
Other	■	NA	NA	23	34
Increased medical expenses	■	16	14	13	21
Loss of my job	■	8	9	9	12
Loss of my spouse's health insurance/dental coverage	■	9	8	9	11

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

# Changes in Activations/Deployments in Past 24 Months

## Percent of Reserve Spouses Whose Husband/Wife Had Been Deployed in Past 24 Months



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

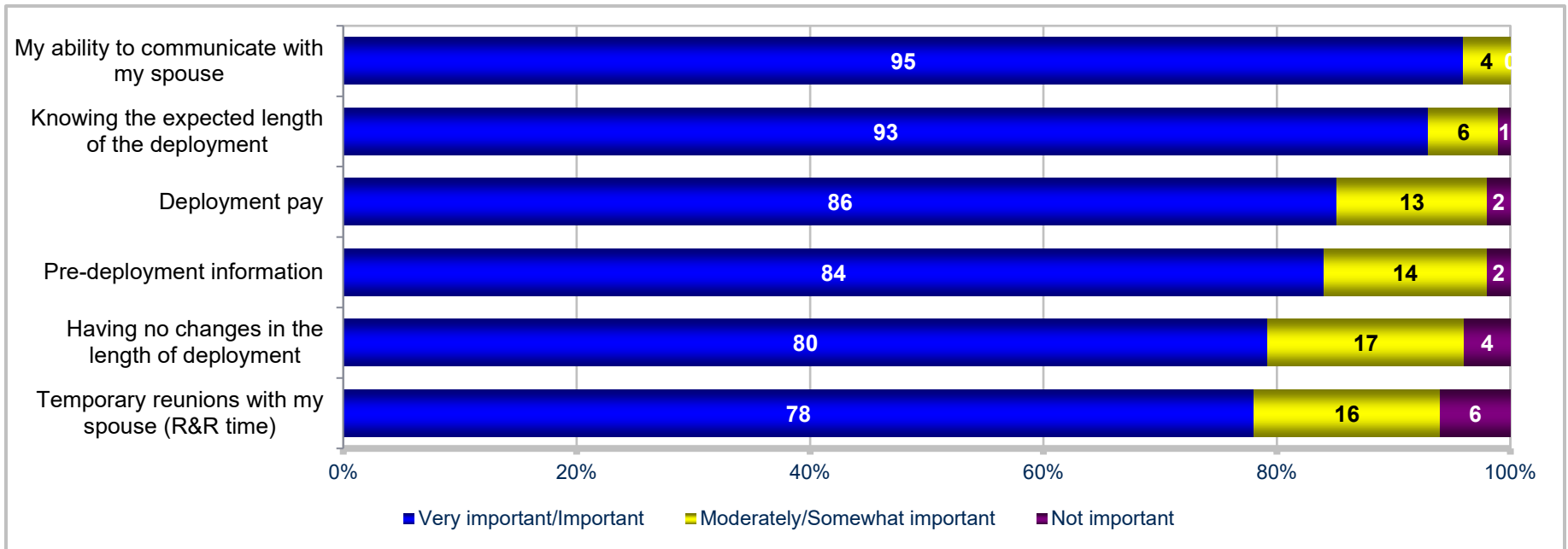
- Higher response of *Yes, Spouse Had*:
  - Less time at home between activations/deployments than expected: Racial/Ethnic minority (31%)
  - An activation/deployment last longer than you expected: USNR (36%)
  - The length of an activation/deployment extended: USNR (39%)
  - To leave for an activation/deployment sooner than expected: None/No significant subgroup differences
  - The length of an activation/deployment reduced: Female (11%)

	Percent Yes				
	Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Less time at home between activations/deployments than expected?	■	20	21	22	26
An activation/deployment last longer than you expected?	■	16	18	21	24
The length of an activation/deployment extended?	■	17	19	19	24
To leave for an activation/deployment sooner than expected?	■	14	17	15	19
The length of an activation/deployment reduced?	■	12	9	10	11

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

# Importance of Factors in Coping With Deployments

Percent of Reserve Spouses Whose Husband/Wife Had Been Deployed in Past 24 Months



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

Percent Very Important/Important				
	2014	2017	2019	2023
My ability to communicate with my spouse	96	96	96	95
Knowing the expected length of the deployment	93	92	92	93
Deployment pay	91	88	86	86
Pre-deployment information	80	77	75	84
Having no changes in the length of deployment	75	74	72	80
Temporary reunions with my spouse (R&R time)	75	68	72	78

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

### Important coping factors can pose financial challenges for spouses during deployment, for example:

46% of Reserve component spouses reported communications expenses (e.g. overseas phone plans, new phone lines) were an additional expense during deployment.

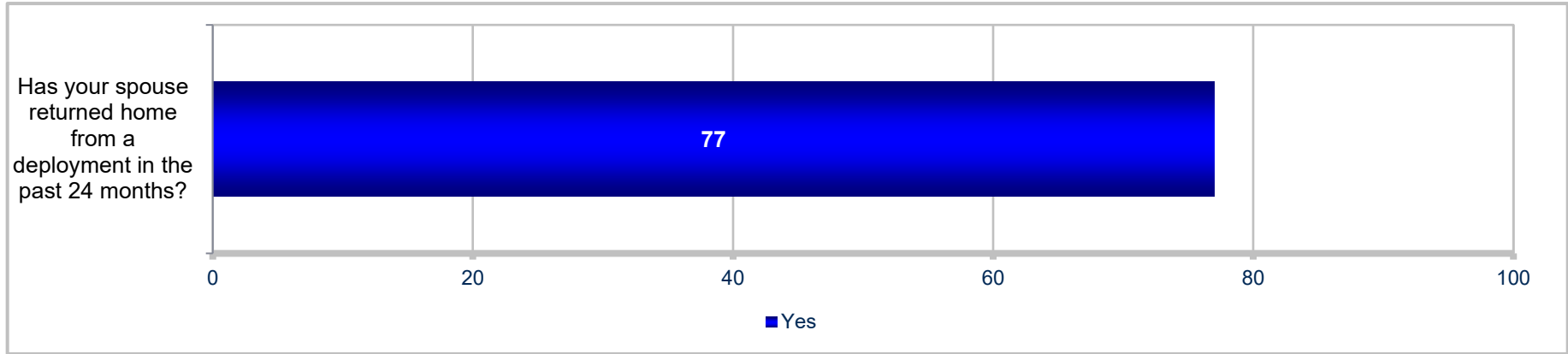
Support for their spouse to stay on active duty decreased for 13% of spouses due to Reserve Member being away from home more than expected. 48% of spouses feel 'well prepared' for future deployments.

Travel costs to visit spouse were an additional expense cited by spouses describing "other" additional expenses associated with deployment. 34% of spouses had 'other' expenses during a recent deployment.



# Post-Deployment Reunion

## Percent of Reserve Spouses Whose Husband/Wife Had Been Deployed in Past 24 Months



Margins of error do not exceed ±3%

- **Higher response of Yes:** ANG (89%) and USAFR (86%)
- **Lower response of Yes:** ARNG (68%)

Percent Yes				
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	78	71	61	77
ARNG	75	60	48	68
USAR	71	65	58	79
USNR	73	69	68	81
USMCR	88	56	40	80
ANG	87	87	80	89
USAFR	90	76	71	86

Margins of error range from ±3% to ±16%

Percent Yes				
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	78	71	61	77
E1-E4	63	64	39	73
E5-E9	81	72	66	79
O1-O3	76	64	62	77
O4-O6	86	76	72	78

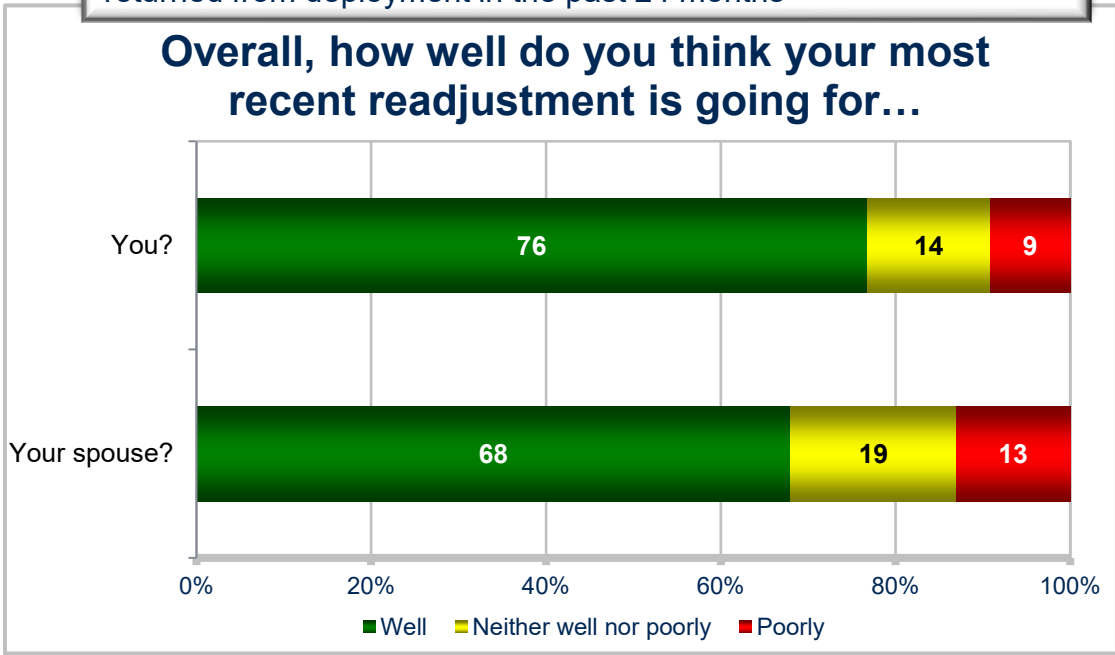
Margins of error range from ±3% to ±13%

# Reserve Component Spouse Perceptions of Post-deployment Readjustment

Percent of Reserve Spouses Whose Husband/Wife Had Returned Home From a Deployment in Past 24 Months

77% of Reserve component spouses reported their husband/wife returned from deployment in the past 24 months

Overall, how well do you think your most recent readjustment is going for...



Margins of error do not exceed ±3%

- **Higher response of Well:**
  - **For you (Member’s spouse):** ANG (83%), financially comfortable (80%), and non-Hispanic White (79%)
  - **For your spouse (Member):** O4–O6 (78%), financially comfortable (74%), and non-Hispanic White (71%)

\*No for significant subgroup differences for response of “Poorly”

Percent Well					
	Most recent HIGHER than	2014	2017	2019	2023
	Most recent LOWER than				
You?		77	76	77	76
Your spouse?		71	72	74	68

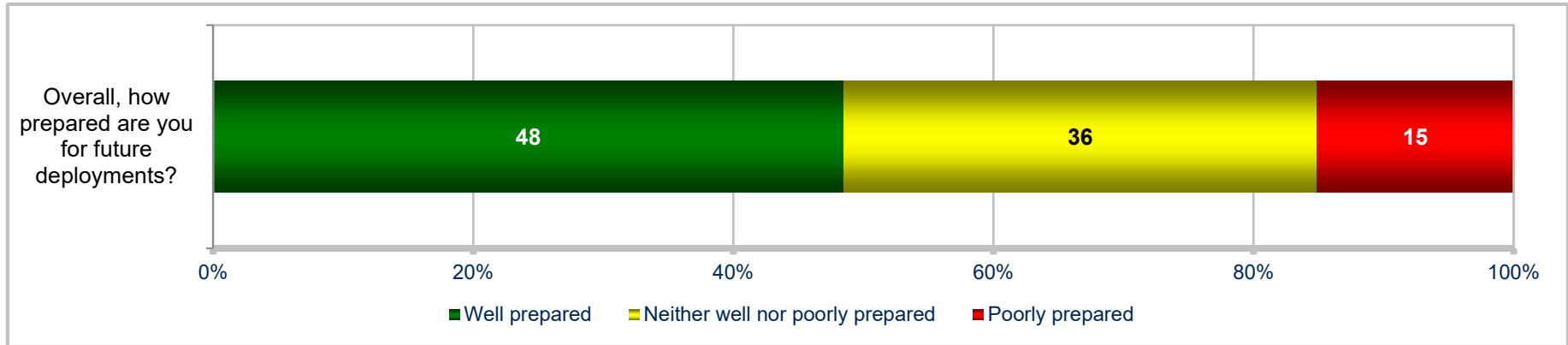
Margins of error range from ±3% to ±4%

Percent Poorly					
	Most recent HIGHER than	2014	2017	2019	2023
	Most recent LOWER than				
Your spouse?		12	12	9	13
You?		8	9	7	9

Margins of error do not exceed ±3%

# Preparedness for Future Deployments

## Percent of All Reserve Spouses



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

- Higher response of Well Prepared:** Dual military (62%), O4–O6 (59%), ANG (57%), financially comfortable (55%), without child(ren) (55%), AGR/FTS/AR (54%), deployed (54%), male (53%), USAFR (52%), activated (51%), and non-Hispanic White (51%)
- Higher response of Poorly Prepared:** Not financially comfortable (27%), E1–E4 (25%), unemployed (22%), USMCR (22%), some financial difficulty (20%), racial/ethnic minority (19%), not activated (18%), USAR (18%), not deployed (17%), with child(ren)(17%), and Reserve unit (16%)

Percent Poorly Prepared					
	Most recent HIGHER than		Most recent LOWER than		
	2014	2017	2019	2023	
Total	10	13	13	15	
E1–E4	18	22	19	25	
E5–E9	8	12	11	15	
O1–O3	11	15	14	14	
O4–O6	6	7	9	10	

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

Percent Poorly Prepared					
	Most recent HIGHER than		Most recent LOWER than		
	2014	2017	2019	2023	
Total	10	13	13	15	
ARNG	9	16	13	16	
USAR	12	15	16	18	
USNR	10	13	13	17	
USMCR	15	16	18	22	
ANG	7	7	8	10	
USAFR	8	11	9	14	

Margins of error range from ±1% to ±5%

# Spouse Employment/Unemployment (1 of 2)

- **The 2023 Reserve component spouse civilian unemployment rate was 8%.<sup>1</sup>**
- **There has been no statistically significant change in the Reserve component spouse civilian unemployment rate back to 2014.**
- **Spouses who identify as an ethnic/racial minority had more than two times the unemployment rate as spouses who identify as Non-Hispanic White.**
- **The odds of being unemployed for those with children was approximately 39% higher than their counterparts without children.**
  - Spouses with children at home, especially children under age 6, had a higher unemployment than those without children at home.
- **The unemployment rate among civilian spouses not in a comfortable financial condition was double the Reserve spouse overall civilian unemployment rate and three times higher than spouses who were financially comfortable.**

<sup>1</sup>Excludes dual military and spouses of warrant officers

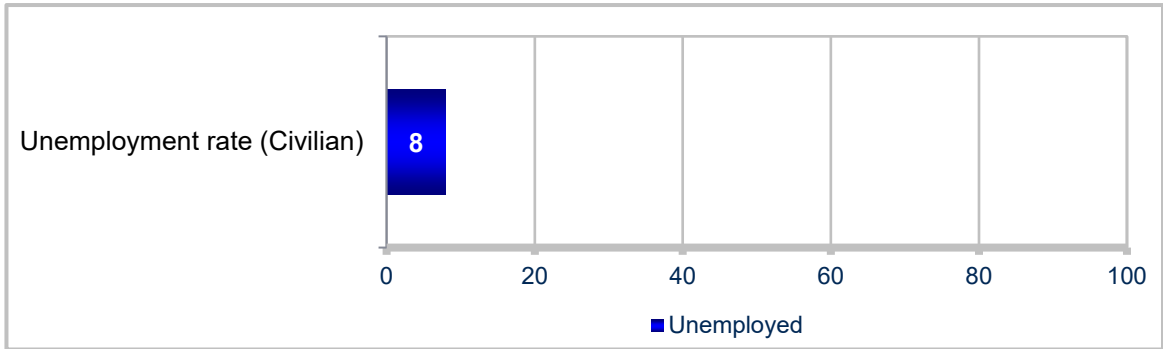
# Spouse Employment/Unemployment (1 of 2)

- **Of employed spouses, one in four work part-time.**
- **Two main reasons spouses work part time were wanting to spend time with their children and child care problems**
- **Eight in 10 spouses whose husband/wife was deployed in the last 24 months were employed during that deployment.**
  - Among spouses whose husband/wife had been deployed or Activated in the past 24 months and who were employed at that time, six in 10 reported they had to take time off work, four in 10 reduced work hours, and one in 10 left their job.
- **The overall average underemployment score<sup>2</sup> for Reserve component spouses was 2.4, lower than the average of active duty spouses in 2021.**
  - Underemployment scores were 2.7 among spouses working part-time and 2.3 for those working full-time. The average underemployment score for active duty spouses was 2.9 in 2021 (ADSS).<sup>2</sup>

<sup>2</sup>The scale ranges from 1 to 5 and represents spouse's ability to find work that matches their availability and skills. Higher scores indicate a higher degree of underemployment.

# Reserve Component Spouse Civilian Unemployment Rate

## Percent of Reserve Spouses Who Are in the Labor Force, Excluding Spouses of Warrant Officers and Dual Military Spouses



Margins of error do not exceed ±1%

- 77% of Reserve component spouses are in the civilian labor force.<sup>1</sup>
- 81% of Reserve component spouses were employed during their husband/wife’s recent activation/deployment.
- The Reserve component spouse civilian unemployment rate has remained steady back to 2014<sup>2</sup>.
- U.S. unemployment rate as of June 2023 was 3.7%.<sup>3</sup>

- **Higher Civilian Unemployment Rate:** Not financially comfortable (17%), E1–E4 (13%), racial/ethnic minority (13%), some financial difficulty (12%), and with children (9%)
- **Lower Civilian Unemployment Rate:** Without children (6%), non–Hispanic White (5%), financially comfortable (5%), and IMA (4%)

Unemployment Rate						
Most recent HIGHER than Most recent LOWER than	2006	2012	2014	2017	2019	2023
Total	5	10	9	8	7	8
ARNG	6	10	8	7	7	8
USAR	7	13	11	11	11	8
USNR	4	14	9	8	8	8
USMCR	8	11	12	10	6	11
ANG	4	5	7	5	4	7
USAFR	5	10	9	8	6	8

Margins of error range from ±1% to ±5%

Unemployment Rate						
Most recent HIGHER than Most recent LOWER than	2006	2012	2014	2017	2019	2023
Total	5	10	9	8	7	8
E1–E4	11	18	11	13	13	13
E5–E9	4	9	9	7	6	7
O1–O3	4	8	6	4	5	7
O4–O6	4	5	6	6	6	6



Margins of error range from ±1% to ±5%

<sup>1</sup>The civilian labor force includes spouses who are Employed (either part–time or full–time) and Unemployed (not working but looking for work).  
<sup>2</sup>The coding used for the civilian unemployment rate in 2012 differed slightly from the standard used in other years; the data reported in this briefing matches the standard for all years which may introduce slight differences in estimates for 2012 between 2023 and prior years.  
<sup>3</sup>[www.BLS.gov](http://www.BLS.gov) Employment Situation, May 2023

# Impact of Family Status on Spousal Unemployment

## Logistic Regression Analyses: Individual Predictors of Spousal Unemployment

- The odds of spouses who indicated they had children under the age of six being unemployed was approximately 73% higher than the odds of their counterparts without children under the age of six.
- The odds of being unemployed for those with children was approximately 39% higher than their counterparts without children.

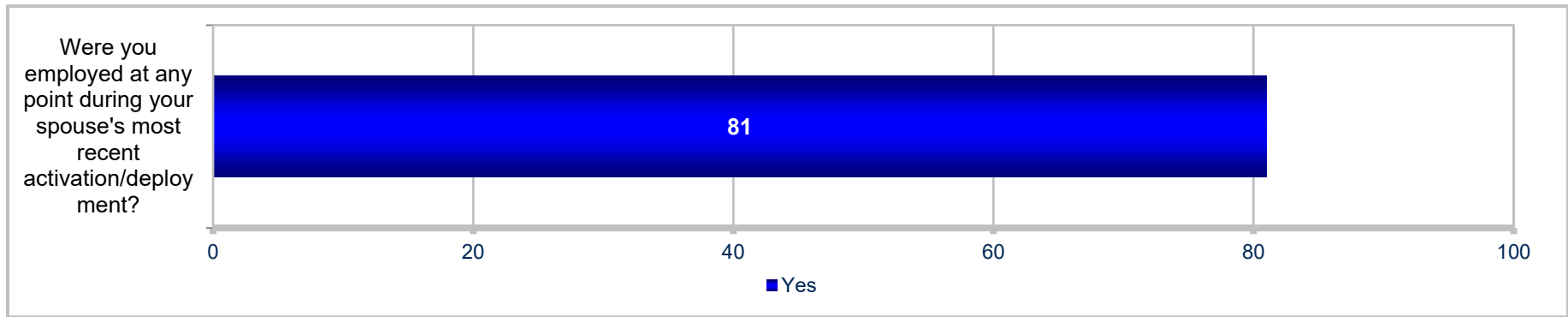
	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Family Status	Reference group: "No children less than 6 years old"	<b>Has children less than 6 years old</b> Increased the odds of spousal unemployment	 1.73	1.39	2.15
	Reference group: "Without children"	<b>With children</b> Increased the odds of spousal unemployment	 1.39	1.10	1.76

*Note.* These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, member reserve program, spouse's education level, spouse's race/ethnicity, spouse's sex, and number of years spent as a military spouse. 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 statistically significant impact on spouse unemployment: *having children between 6 and 13 years old, having children between 14 and less than 18 years old, and member spouse being deployed in the past 24 months.*

# Spouse Employment During Activation/Deployment

## Percent of Reserve Spouses Whose Husband/Wife Had Been Deployed in Past 24 Months



Margins of error do not exceed ±3%

- **Higher response of Yes:** Male (91%), without child(ren) (89%), USNR (88%), and financially comfortable (83%)
- **Lower response of Yes:** Female (80%), with child(ren) (78%), not financially comfortable (69%), not in labor force (50%), and unemployed (45%),

Note: Results for employed spouses and spouses serving in the Armed Forces (dual-military) are not reported.

Percent Yes				
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	72	77	76	81
E1–E4	66	81	72	76
E5–E9	74	79	78	82
O1–O3	72	75	79	84
O4–O6	70	67	74	79

Margins of error range from ±3% to ±13%

Percent Yes				
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	72	77	76	81
ARNG	72	79	75	81
USAR	68	77	75	78
USNR	67	71	79	88
USMCR	76	62	69	84
ANG	80	78	80	80
USAFR	69	77	78	80

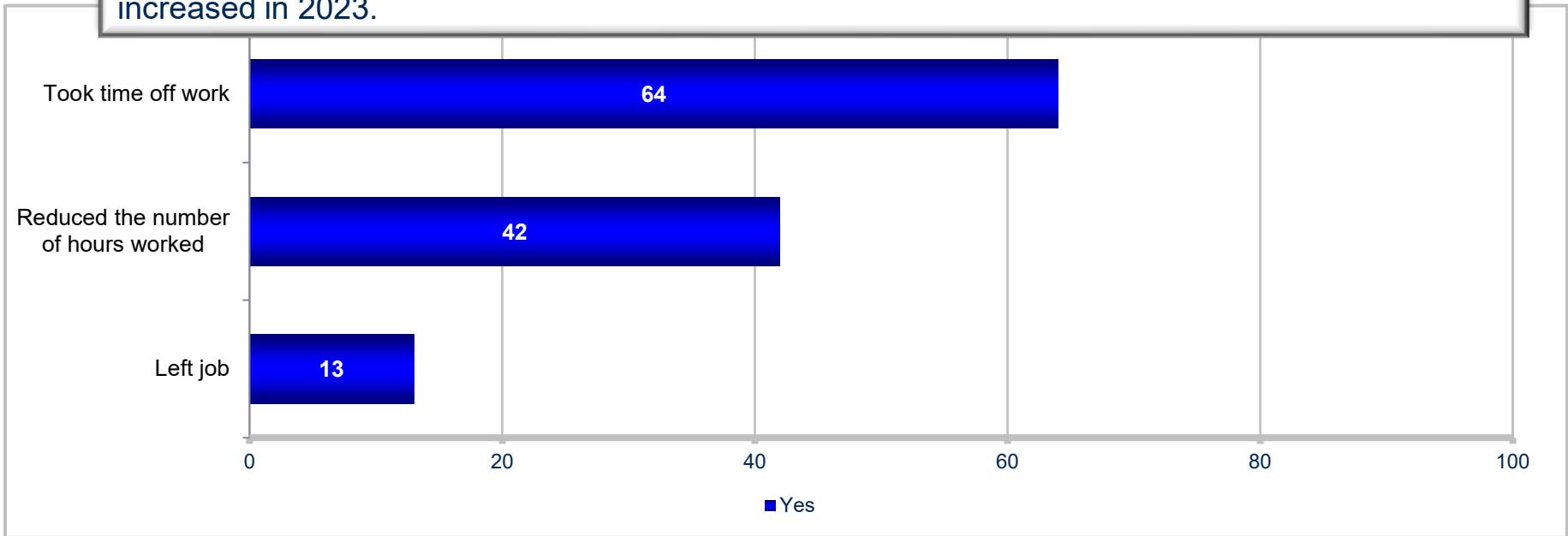
Margins of error range from ±3% to ±18%



# Impact of Spouse's Deployment on Employment

## Percent of Reserve Spouses Who Held a Job During Their Husband/Wife's Most Recent Deployment

The proportion of Reserve spouses whose employment was impacted by Member's deployment increased in 2023.



Margins of error range from ±3% to ±4%

• **Higher response of:**

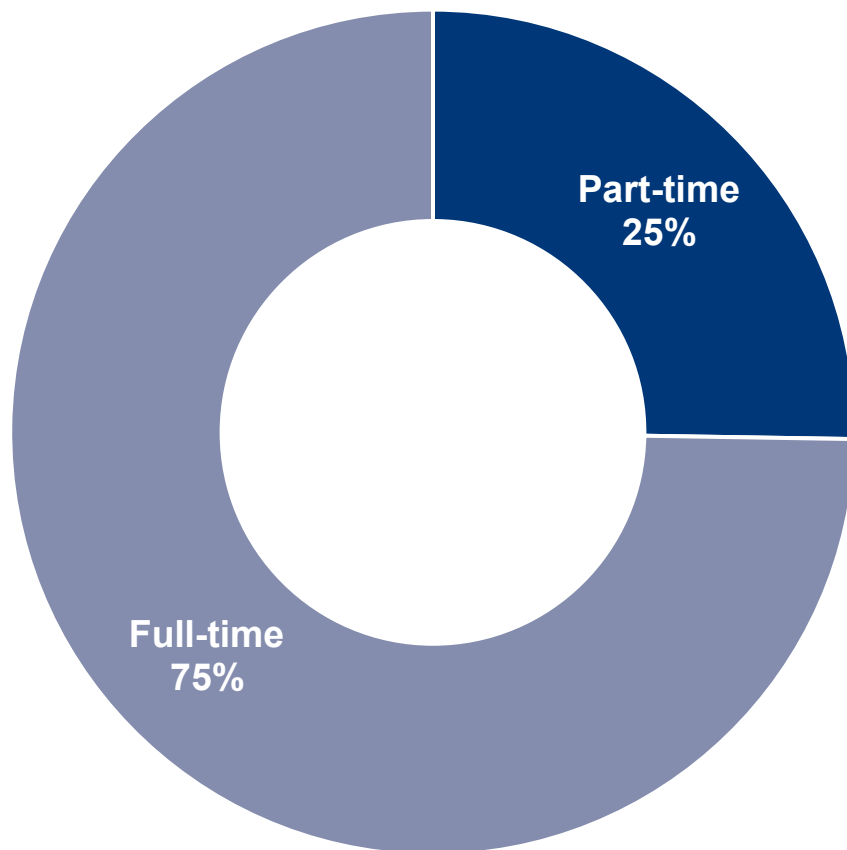
- **Took time off work:** With child(ren) (71%), some financial difficulty (71%)
- **Reduced the number of hours worked:** Some financial difficulty (53%), with child(ren) (52%)
- **Left job:** Not financially comfortable (31%), not in labor force (24%), with child(ren) (16%), and female (14%)

Percent Yes				
	2014	2017	2019	2023
Took time off work	55	54	58	64
Reduced the number of hours worked	30	33	31	42
Left job	7	7	7	13

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

# Civilian Employment: Full-Time versus Part-Time Work

Percent of Reserve Spouses who were employed (excludes spouses in the Armed Forces and those not in the labor force)



**Average Hours Worked Per Week**  
Overall: 37

**Part-time: 20**

**Full-time: 43**

**With Children: 37**

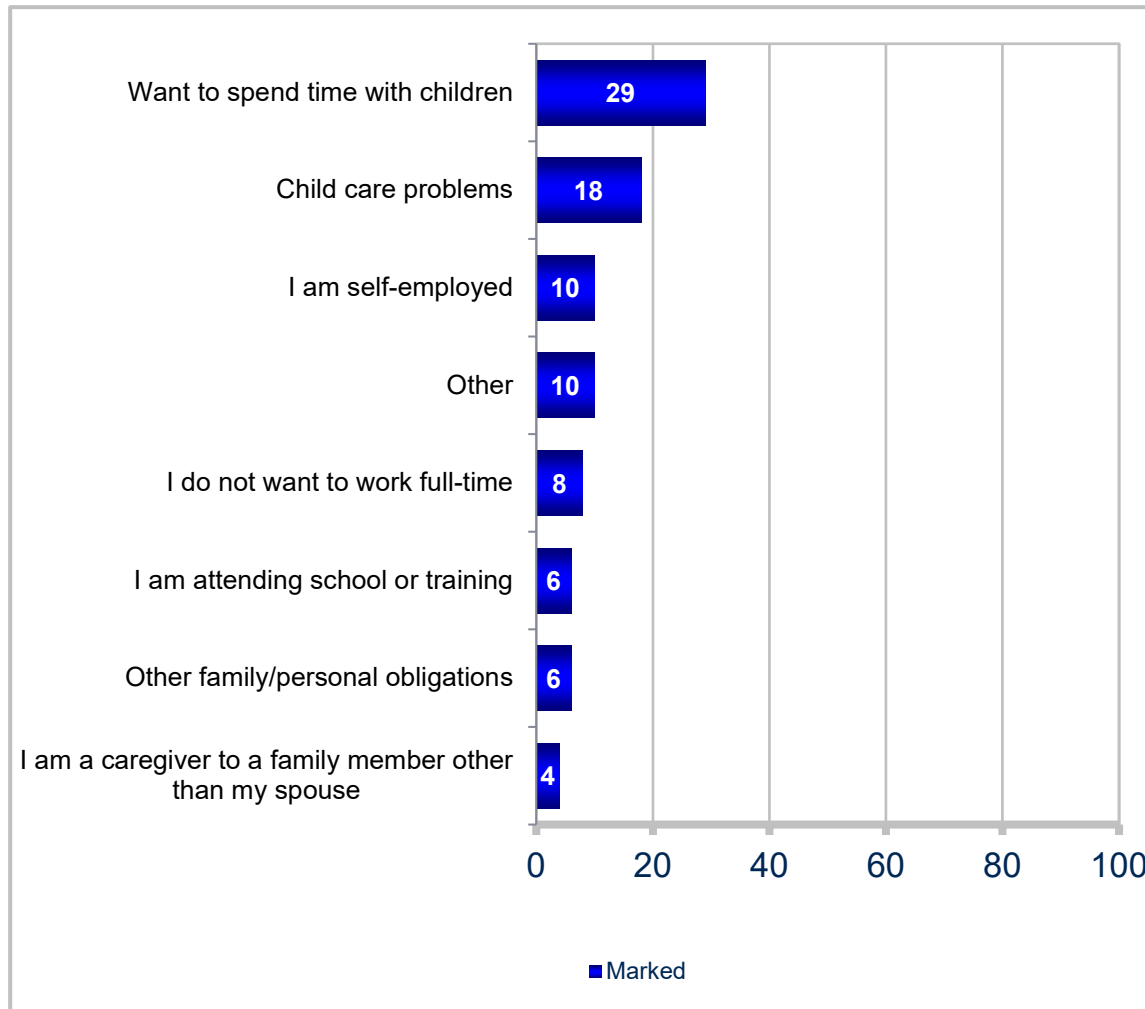
**Without Children: 39**

**Male: 43**

**Female: 36**

# Main Reason for Working Part-Time

## Percent of Reserve Spouses Who Are Employed Part-Time (Less Than 35 Hours/Week)



- **More likely to mark:**

- **Want to spend time with children:** O4–O6 (41%), with child(ren) (36%), non-Hispanic White (34%), and female (30%)
- **Child care problems:** Not financially comfortable (35%), racial/ethnic minority (27%) and with child(ren) (23%)
- **I am self-employed:** None/No differences among subgroups
- **I do not want to work full-time:** Without child(ren) (18%), O4–O6 (14%), financially comfortable (12%), and non-Hispanic White (9%)
- **I am attending school or training:** E1–E4 (17%), without child(ren) (17%), and racial/ethnic minority (11%)
- **Other family/personal obligations:** None/No differences among subgroups
- **Other:** Without child(ren) (16%), E5–E9 (12%), and Reserve unit (10%)

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

Additional categories asked as part of this item garnered  $\leq 2\%$  and are not shown: Business is slow, Could only find part-time work, Health/medical limitations, Do not have required occupational credential, Seasonal work, and Caregiver to my spouse (wounded warrior).

# Food Security

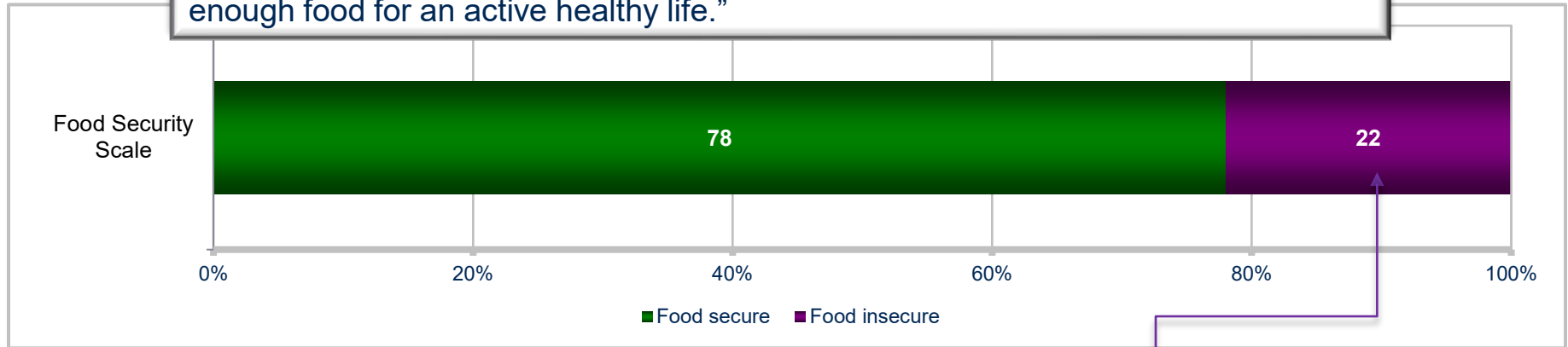
- **Food security is defined by the USDA as “the ability of all people at all times to access enough food for an active healthy life.”**
- **Most reserve component spouses were **food secure** however, around one in five were **food insecure** in 2023.**
- **Reserve component spouses reporting very low food security include those not financially comfortable or experiencing some financial difficulty, spouses of junior enlisted Reserve component members, unemployed spouses, spouses who identified as a racial/ethnic minority, Army Reserve or Army National Guard spouses, spouses with child(ren), and Reserve (versus National Guard) spouses.**

Note: The RCSS uses the 6–item version of the USDA food security scale. The Food Security scale was developed by the 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. Access ADSS and SOFA findings at [www.opa.mil](http://www.opa.mil) and [www.militaryonesource.mil](http://www.militaryonesource.mil).

# Food Security

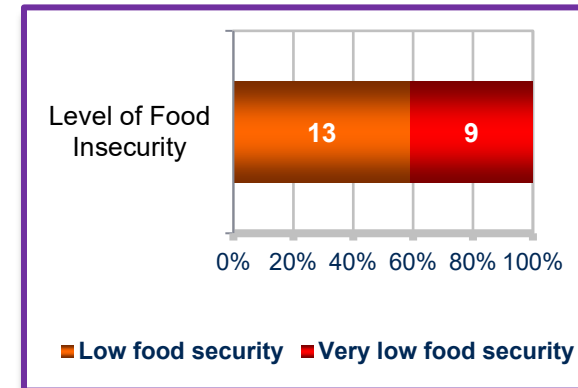
## Percent of Reserve Spouses Who Answered at Least One Item on the Six Food Security Questions

The USDA defines food security as “the ability of all people at all times to access enough food for an active healthy life.”



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

- **Higher Response of Food Secure:** O4–O6 (95%), financially comfortable (94%), IMA (92%), O1–O3 (89%), ANG (84%), USAFR (83%), non-Hispanic White (82%), without child(ren) (82%), and employed (80%)
- **Higher Response of Food Insecure:** Not financially comfortable (72%), some financial difficulty (46%), E1–E4 (41%), unemployed (38%), racial/ethnic minority (30%), USAR (26%), ARNG (25%), E5–E9 (24%), with child(ren) (23%), and Reserve unit (23%)
- **Higher Response of Very Low Food Security:** Not financially comfortable (45%), unemployed (19%), E1–E4 (19%), some financial difficulty (16%), racial/ethnic minority (12%), USAR (12%), ARNG (11%), and with child(ren) (10%)
- **Trend**—Food security was a new item on the 2023 RCSS.



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

## Financial Condition (1 of 2)

- **A majority of Reserve component spouses reported their financial condition as comfortable.**
- **The average financial well-being score of Reserve component spouses was slightly higher than the 2023 U.S. national average.<sup>1</sup>**
  - A majority of Reserve component spouses were not in financial distress.
- **Having a comfortable financial condition decreased the odds of a Reserve spouse being dissatisfied with military life and favoring their husband or wife leaving Service when compared with spouses not financially comfortable.**
  - Having low financial well-being increased the odds that a Reserve spouse was dissatisfied with the military way of life and favored leaving Service.
- **One in 10 Reserve component spouses used some type of nutrition assistance in 2023.**

Note: The RCSS uses the five-item version of CFPB Financial Well-being Scale. Higher scores indicate higher financial well-being. A CFPB Financial Well-being Scale score is a standardized number between 0 and 100 that represents the respondent's underlying level of financial well-being. The number does not have meaning on its own, and most people's scores will fall somewhere in the middle—extremely low or extremely high scores will be uncommon.

<sup>1</sup>The U.S. average score was sourced from The Consumer Financial Protection Bureau (2023). *Making Ends Meet in 2023* (CFPB Office of Research Publication No. 2023-8). [https://files.consumerfinance.gov/f/documents/cfpb\\_making-ends-meet-in-2023\\_report\\_2023-12.pdf](https://files.consumerfinance.gov/f/documents/cfpb_making-ends-meet-in-2023_report_2023-12.pdf)

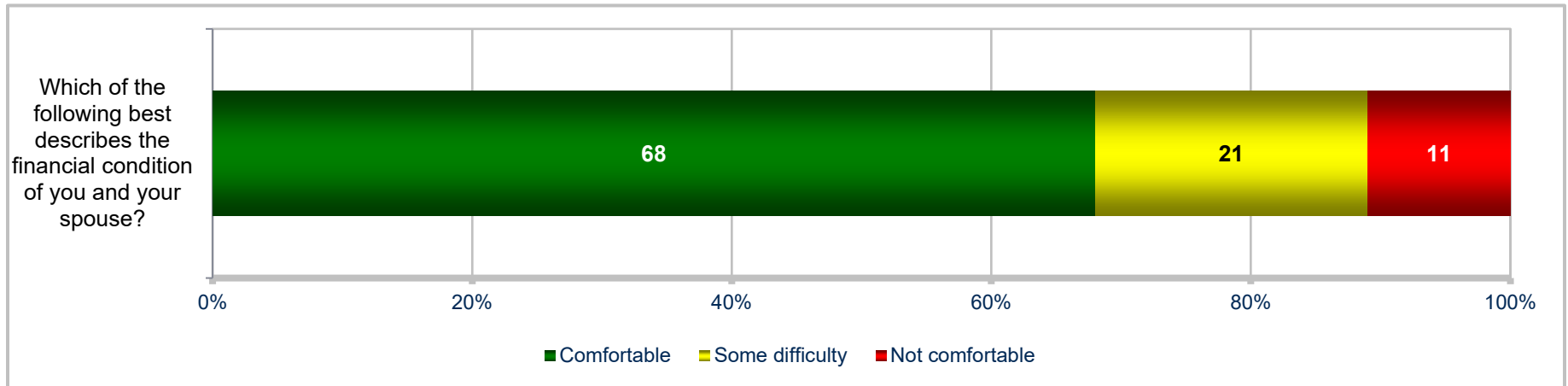
## Financial Condition (2 of 2)

- **Half of Reserve component spouses who used nutrition assistance used the National School Lunch Program.**
- **In 2023, a higher proportion of Reserve spouses engaged in financial planning in preparation for deployment compared with 2019.**
- **Economic stimulus programs associated with the American Rescue Plan assisted individuals and businesses with economic support during the pandemic. <sup>2</sup>**

<sup>2</sup>Though most stimulus programs expired in 2021, individuals may have received child tax credits, small business loans, expanded unemployment benefits, access to health support, educational support (student loan deferment), etc.

## Assessment of Financial Situation\*

### Percent of All Reserve Spouses



- **Higher response of Comfortable:** O4–O6 (89%), IMA (85%), O1–O3 (81%), dual military (78%), without child(ren) (75%), USAFR (75%), ANG (74%), male (73%), AGR/FTS/AR (72%), non-Hispanic White (70%), and employed (69%)
- **Higher response of Not Comfortable:** Unemployed (25%), E1–E4 (19%), USAR (13%), racial/ethnic minority (13%), E5–E9 (12%), and with child(ren) (12%)

\***Financially comfortable** includes Reserve spouses who described their financial condition as *Very comfortable and secure* or *Able to make ends meet without much difficulty*. **Not financially comfortable** includes Reserve spouses who described their financial condition as *Tough to make ends meet but keeping your head above water* or *In over your head*. Spouses who selected *Occasionally have some difficulty making ends meet* are shown as **Some financial difficulty**.

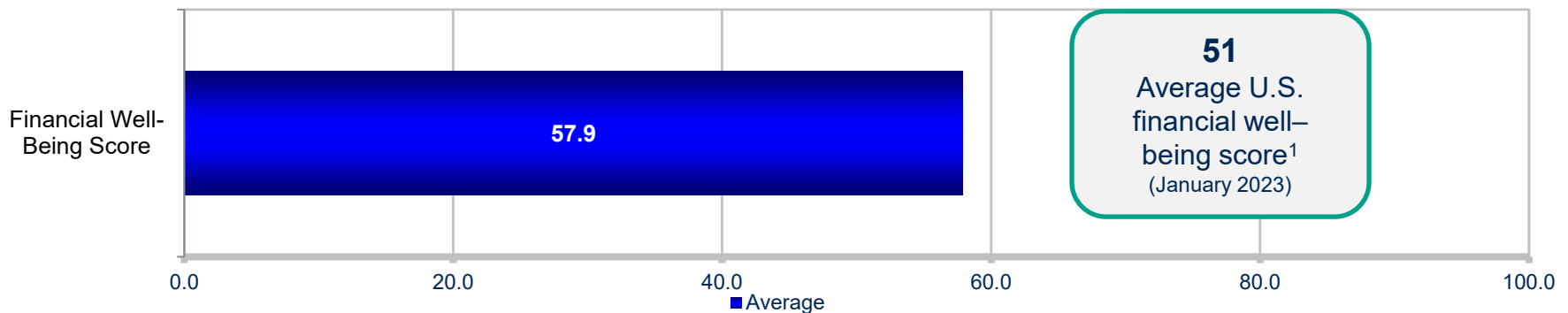


# Financial Well–Being Score

## Consumer Financial Protection Bureau (CFPB)

### Average of Reserve Spouses Who Were at Least 18 Years Old

- An average financial well–being score between 51 and 60 indicates a majority are *not in financial distress*.
- The Consumer Financial Protection Bureau defines financial well–being as a state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future, and is able to make choices that allow them to enjoy life.

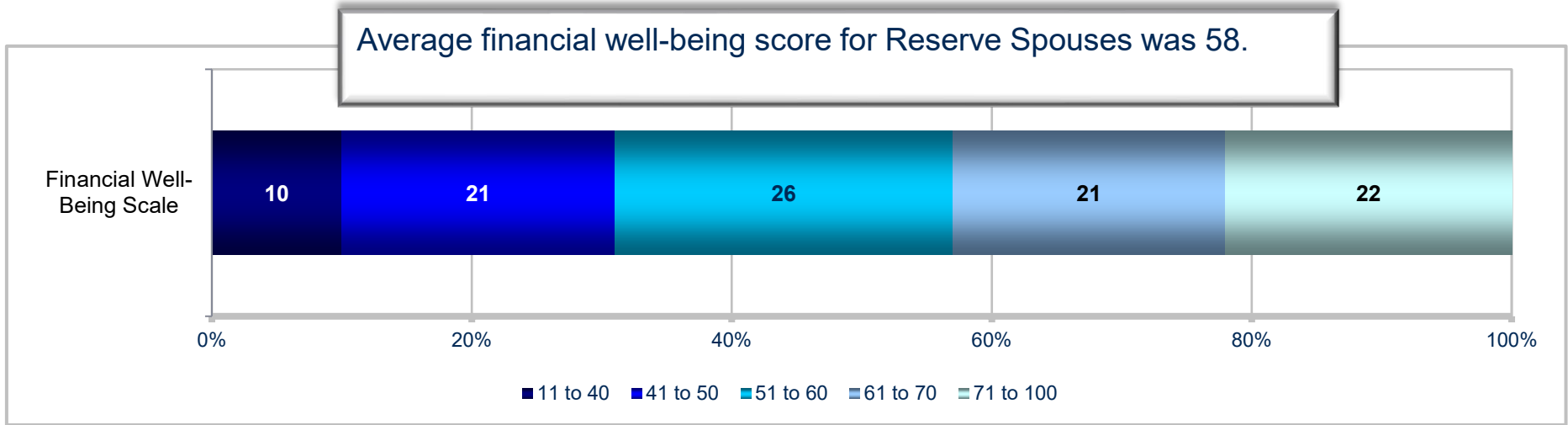


- **Higher Average Financial Well–being Score:** O4–O6 (65.0), IMA (64.5), financially comfortable (64.2), O1–O3 (62.3), dual military (62.2), without child(ren) (59.9), USAFR (59.7), ANG (59.6), male (59.2), and non-Hispanic White (58.7)
- **Lower Average Financial Well–being Score:** Unemployed (50.6), E1–E4 (52.3), racial/ethnic minority (56.2), E5–E9 (56.4), ARNG (56.5), with child(ren) (57.2), Reserve unit (57.4), female (57.6), financially comfortable (37.5), and some financial difficulty (48.1)
- **Trend** –The Financial well–being score was a new measure on the RCSS in 2023.

Note: The RCSS uses the five–item version of the Consumer Financial Protection Bureau's Financial Well–being Scale. Higher scores indicate higher financial well–being. A CFPB Financial Well–being Scale score is a standardized number between 0 and 100 that represents the respondent's underlying level of financial well–being. Learn more about the CFPB financial well–being measure at: <https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/>

<sup>1</sup>The U.S. average score was sourced from The Consumer Financial Protection Bureau (2023). *Making Ends Meet in 2023* (CFPB Office of Research Publication No. 2023–8). [https://files.consumerfinance.gov/f/documents/cfpb\\_making-ends-meet-in-2023\\_report\\_2023-12.pdf](https://files.consumerfinance.gov/f/documents/cfpb_making-ends-meet-in-2023_report_2023-12.pdf)

## CFPB Financial Well-Being Scale Percent of Reserve Spouses Who Were at Least 18 Years Old



### CFPB Financial Well-Being Score (2017)<sup>2</sup>

FINANCIAL WELL-BEING SCORE RANGE	FINANCIAL CIRCUMSTANCES
≤ 40	Nearly universal financial insecurity
41 to 50	Large majority experiences financial insecurity
51 to 60	A majority not in financial distress
61 to 70	Large majority experiences financial security
>70	Nearly universal financial security

<sup>1</sup>The U.S. average score was sourced from The Consumer Financial Protection Bureau (2023). *Making Ends Meet in 2023* (CFPB Office of Research Publication No. 2023–8). [https://files.consumerfinance.gov/f/documents/cfpb\\_making-ends-meet-in-2023\\_report\\_2023-12.pdf](https://files.consumerfinance.gov/f/documents/cfpb_making-ends-meet-in-2023_report_2023-12.pdf)

<sup>2</sup>Source of Financial Well-Being Scale image: CFPB, December 6, 2017, Financial well-being in America, FLEC Research & Evaluation Committee Meeting.

## CFPB Financial Well-Being Scale

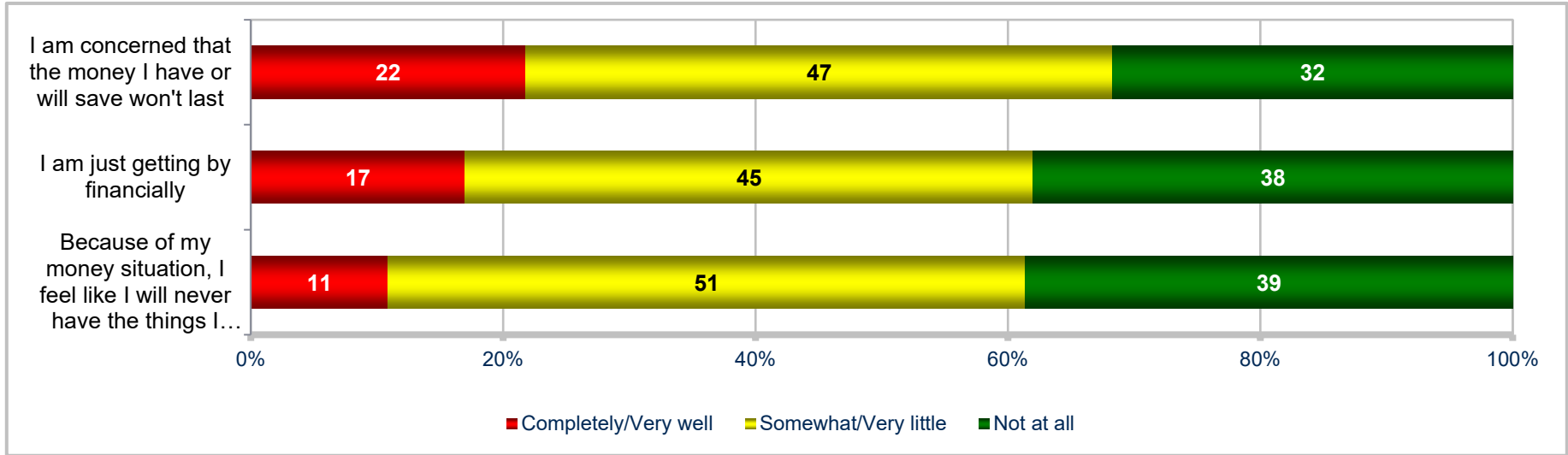
### Percent of Reserve Spouses Who Were at Least 18 Years Old

#### More likely to have a score of:

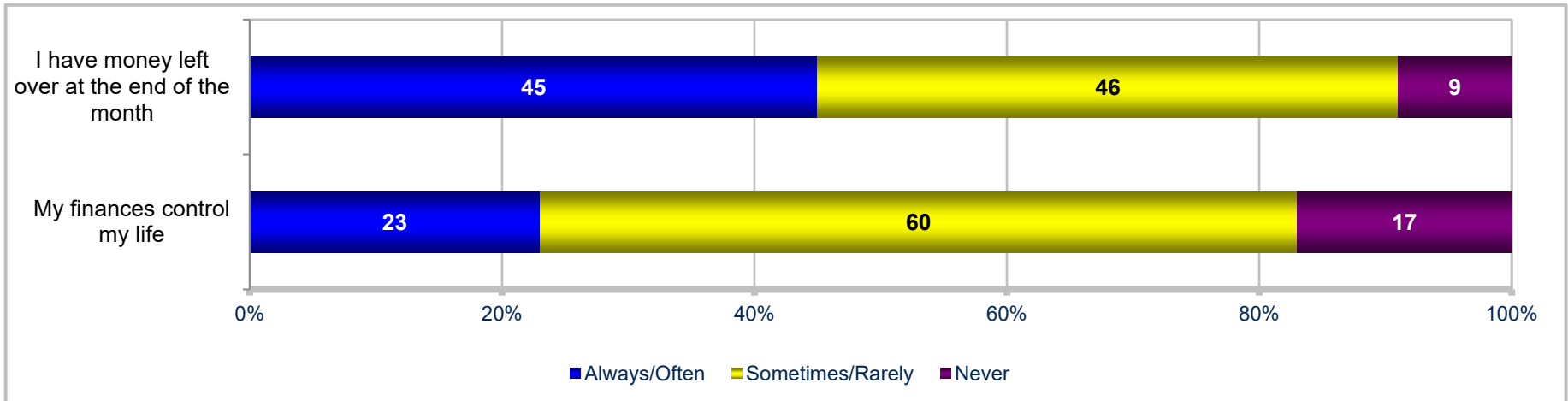
- **11 To 40:** Not financially comfortable (59%), unemployed (23%), E1–E4 (18%), some financial difficulty (14%), ARNG (12%), and E5–E9 (11%)
- **41 To 50:** Some financial difficulty (50%), not financially comfortable (34%), unemployed (31%), E1–E4 (28%), racial/ethnic minority (25%), E5–E9 (24%), with child(ren) (23%), and Reserve unit (22%)
- **51 To 60:** Some financial difficulty (31%), financially comfortable (28%)
- **61 To 70:** IMA (28%), O4–O6 (27%), O1–O3 (25%), USAFR (24%), and non-Hispanic White (22%)
- **71 To 100:** O4–O6 (38%), IMA (37%), dual military (33%), financially comfortable (31%), O1–O3 (30%), without child(ren) (26%), USAFR (26%), male (25%), AGR/FTS/AR (25%), and non-Hispanic White (23%)

# CFBP Financial Well-being Scale Items

## Percent of All Reserve Spouses



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

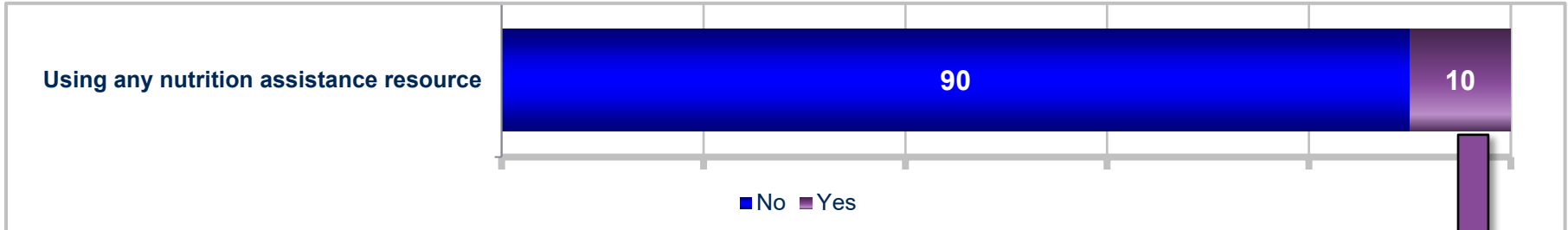


Margins of error range from ±1% to ±2%

# Currently Receiving Support From Nutrition Assistance Resources

## Percent of All Reserve Spouses

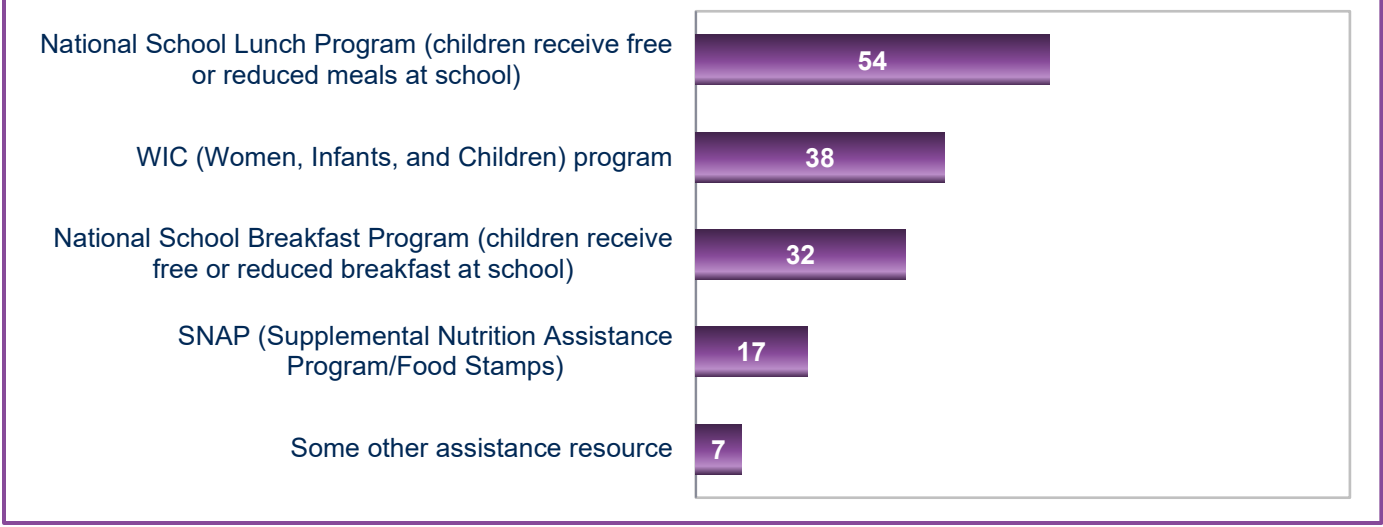
- Ten percent of all Reserve component spouses used some type of nutrition assistance.
- Half of Reserve component spouses who used nutrition assistance used the National School Lunch Program.



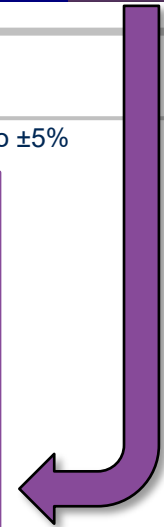
Margins of error range from ±3% to ±5%

### Program Use Among Spouses Receiving Support From Nutrition Assistance Resources

Percent of Reserve Spouses Who Use A Nutrition Assistance Program

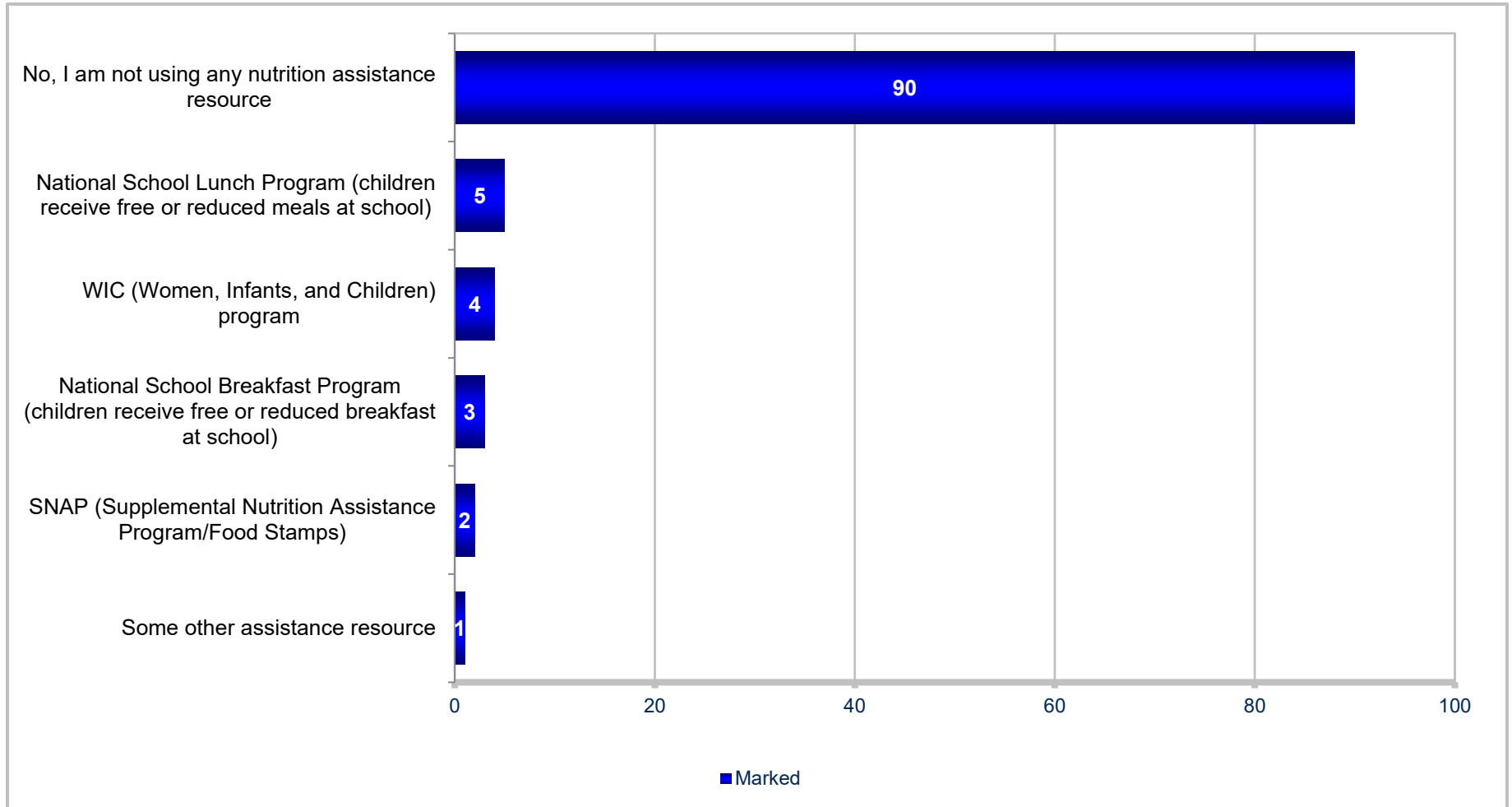


Margins of error do not exceed ±1%



# Currently Receiving Support From Nutrition Assistance Resources

## Percent of All Reserve Spouses



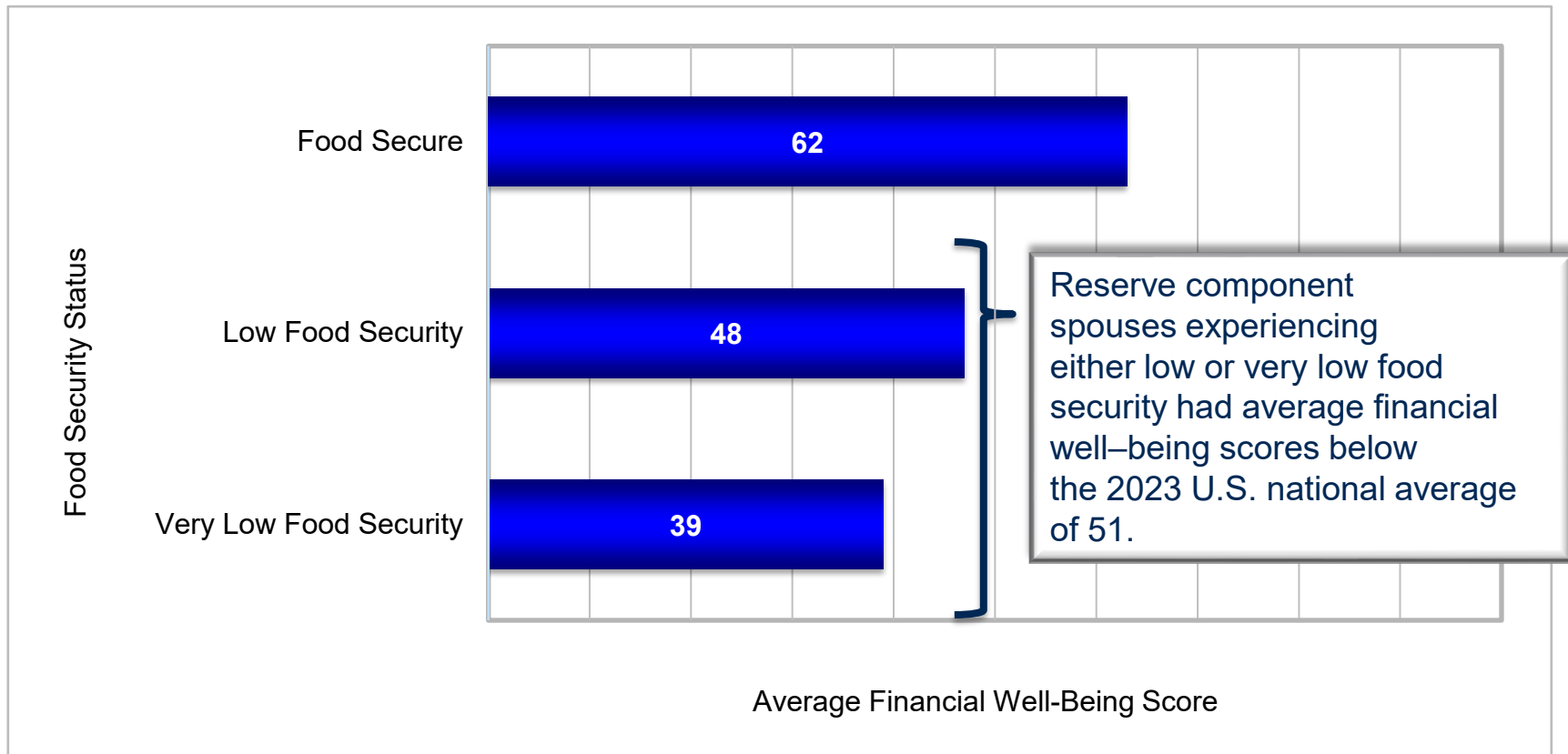
# Currently Receiving Support From Nutrition Assistance Resources

## Percent of All Reserve Spouses

- **More Likely To Mark:**
  - **National School Lunch Program (children receive free or reduced meals at school):** Not financially comfortable (11%), not in labor force (8%), racial/ethnic minority (8%), with child(ren) (7%), E5–E9 (6%), and Reserve unit (6%), and some financial difficulty (5%)
  - **WIC (Women, Infants, and Children) program:** E1–E4 (12%), some financial difficulty (9%), unemployed (8%), not financially comfortable (8%), racial/ethnic minority (7%), not in labor force (6%), with child(ren) (5%), and Reserve unit (4%)
  - **National School Breakfast Program (children receive free or reduced breakfast at school):** Not financially comfortable (7%), racial/ethnic minority (5%), not in labor force (5%), some financial difficulty (5%), with child(ren) (4%), E5–E9 (4%), and Reserve unit (3%)
  - **SNAP:** Not financially comfortable (6%), E1–E4 (4%), not in labor force (3%), racial/ethnic minority (3%), with child(ren) (2%), and Reserve unit (2%)
  - **Some other assistance resource** – Not financially comfortable (2%), activated (1%)
  - **No, I am not using any nutrition assistance:** Without child(ren) (98%), O4–O6 (98%), O1–O3 (96%), IMA (96%), financially comfortable (94%), non-Hispanic White (93%), AGR/FTS/AR (93%), USAFR (93%), and employed (92%)

# Average Financial Well-Being Score by Food Security Status

Average of Reserve Component Spouses at Least 18 Years Old Who Answered at Least One Item on the Six Food Security Questions



Margins of error range from  $\pm 0.4$  to  $\pm 1$

Note: The RCSS 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/>.

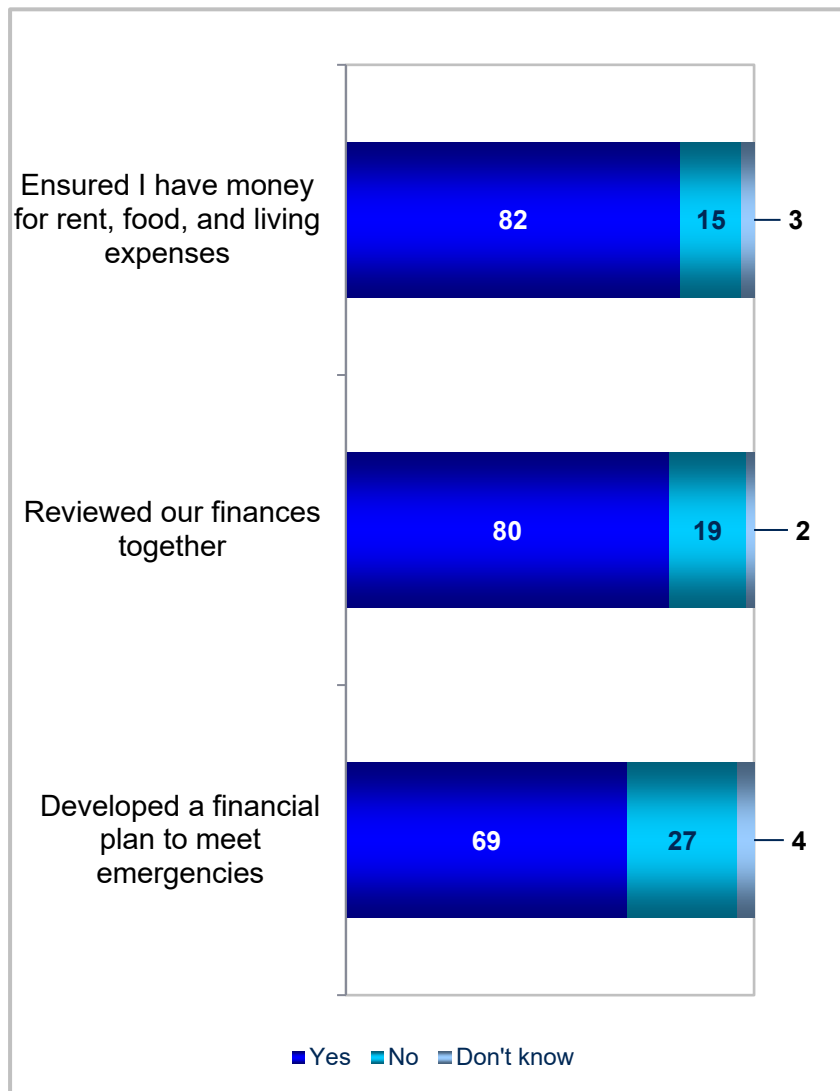
The U.S. average score was sourced from The Consumer Financial Protection Bureau (2023). Making Ends Meet in 2023 (CFPB Office of Research Publication No. 2023-8).

[https://files.consumerfinance.gov/f/documents/cfpb\\_making-ends-meet-in-2023\\_report\\_2023-12.pdf](https://files.consumerfinance.gov/f/documents/cfpb_making-ends-meet-in-2023_report_2023-12.pdf) Definition and measurement of food security based on USDA guidelines. The RCSS 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/>.



# Steps Taken to Prepare Financially for Deployments

Percent of All Reserve Spouses



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

## Higher response of Yes

- **I have money for rent, food, and living expenses:** O4–O6 (92%), dual military (91%), O1–O3 (89%), financially comfortable (89%), IMA (88%), ANG (88%), deployed (87%), male (86%), AGR/FTS/AR (86%), non-Hispanic White (85%), Without Child(ren) (85%), and activated (85%)
- **Reviewed our finances together**–IMA (86%), O4–O6 (86%), dual military (85%), financially comfortable (85%), ANG (84%), O1–O3 (84%), non-Hispanic White (83%), USAFR (83%), and without child(ren) (82%)
- **Developed a financial plan to meet emergencies:** O4–O6 (83%), dual military (81%), IMA (81%), financially comfortable (79%), O1–O3 (76%), male (74%), ANG (74%), USAFR (74%), AGR/FTS/AR (73%), Without child(ren) (73%), deployed (72%), non-Hispanic White (72%), and activated (71%)

	Percent Yes			
	Most recent HIGHER than Most recent LOWER than	2014	2017	2019
Ensured I have money for rent, food, and living expenses	81	80	80	82
Reviewed our finances together	80	80	80	80
Developed a financial plan to meet emergencies	65	65	63	69

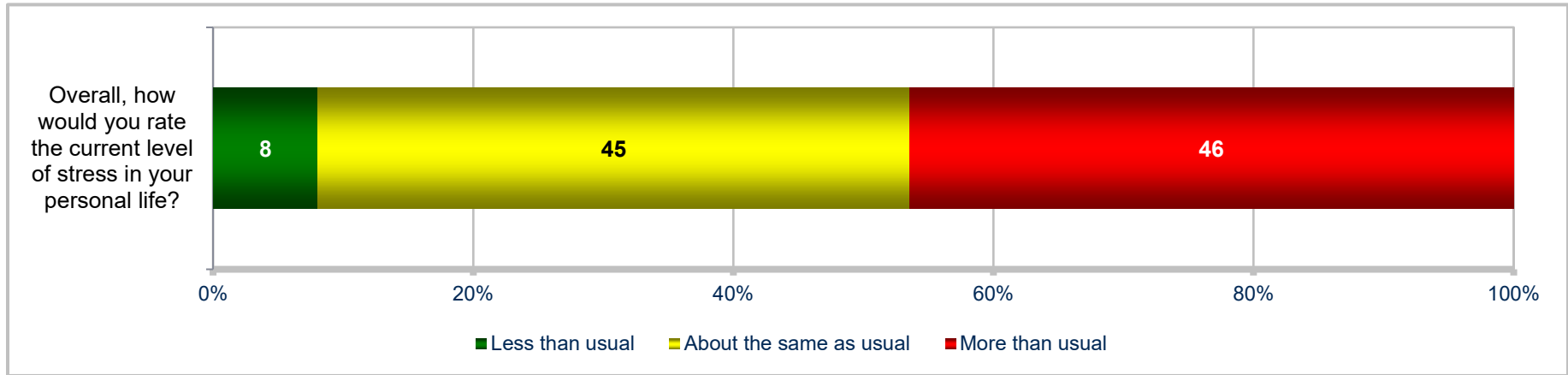
Margins of error do not exceed ±2%

# Spouse Well-being

- **A higher proportion of Reserve component spouses experienced more than usual stress in 2023 than in previous years.**
  - Only USMCR spouses and spouses of junior officers did NOT see a significant increase in ‘more than usual stress’ in 2023.
- **Fewer Reserve component spouses reported their health was excellent or very good in 2023 compared with 2019.**
- **Eight in 10 Reserve component spouses were satisfied with their marriage, the same as in past survey years.**
  - Spouses with lower financial comfort had a significantly higher percentages report marital dissatisfaction.
  - Marital satisfaction is a significant predictor of spousal dissatisfaction with military life.
  - Spouses dissatisfied with their marriage were 4 times as likely to be dissatisfied with military life over spouses who were satisfied with their marriage. They were also twice as likely to support their husband/wife leaving the military.
- **Average distress scores increased slightly in 2023 across all paygrades except for O1–O3.**

# Current Level of Personal Stress

## Percent of All Reserve Spouses



- **Higher response of *More Than Usual*:** Not financially comfortable (79%) unemployed (60%), some financial difficulty (57%) deployed (51%), activated (50%), ARNG (49%), and with child(ren) (49%)

Percent More Than Usual				
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	36	37	37	46
ARNG	40	40	41	49
USAR	34	38	39	48
USNR	36	37	37	47
USMCR	43	44	46	50
ANG	33	31	31	41
USAFR	32	34	30	43

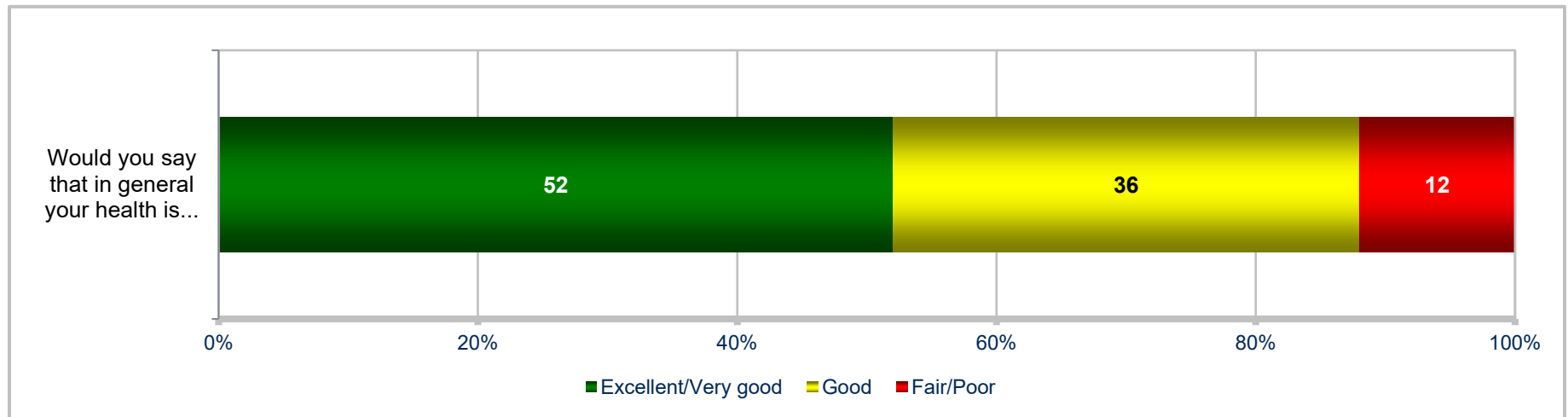
Margins of error range from ±2% to ±6%

Percent More Than Usual				
Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	36	37	37	46
E1-E4	41	40	40	51
E5-E9	36	37	37	47
O1-O3	37	37	41	46
O4-O6	31	31	33	41

Margins of error range from ±2% to ±5%

## General Health Rating

### Percent of All Reserve Spouses



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

- **Higher response of *Excellent/Very good*:** IMA (67%), O4–O6 (64%), O1–O3 (63%), dual military (62%), financially comfortable (60%), USMCR (59%), USAFR (58%), non-Hispanic White (56%), not activated (54%), and employed (54%)
- **Higher response of *Fair/Poor*:** Not financially comfortable (28%), unemployed (20%), some financial difficulty (18%), racial/ethnic minority (17%), not in labor force (15%), and E5–E9 (14%)
- **Trend:** The percent reporting excellent or good health has decreased and percent experiencing poor or fair health increased.

# Trend: General Health Rating

## Percent of All Reserve Spouses

Percent Excellent/Very Good

	2017	2019	2023
Total	61	62	52
ARNG	59	59	51
USAR	60	61	49
USNR	62	68	54
USMCR	66	67	59
ANG	65	65	55
USAFR	65	67	58

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

Percent Excellent/Very Good

	2017	2019	2023
Total	61	62	52
E1–E4	57	58	48
E5–E9	58	58	48
O1–O3	74	74	63
O4–O6	71	73	64

Margins of error range from ±2% to ±5%

Percent Fair/Poor

	2017	2019	2023
Total	9	9	12
ARNG	10	10	14
USAR	9	10	14
USNR	10	7	11
USMCR	8	9	8
ANG	5	7	9
USAFR	7	8	10

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

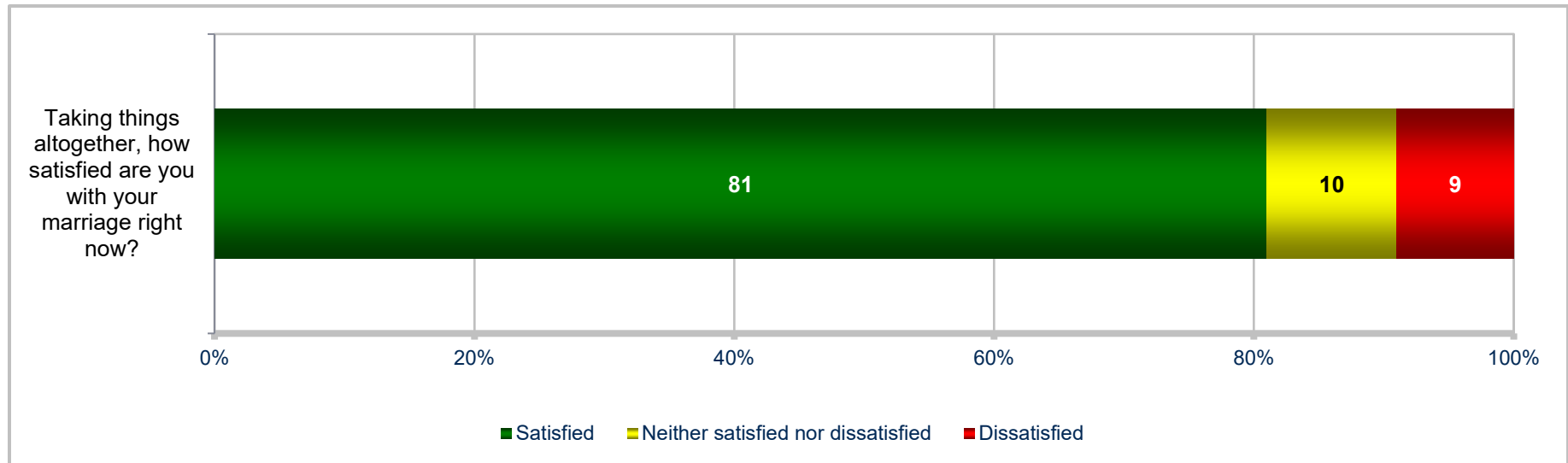
Percent Fair/Poor

	2017	2019	2023
Total	9	9	12
E1–E4	13	14	15
E5–E9	10	10	14
O1–O3	4	5	7
O4–O6	4	5	7

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

## Marital Satisfaction

### Percent of All Reserve Spouses

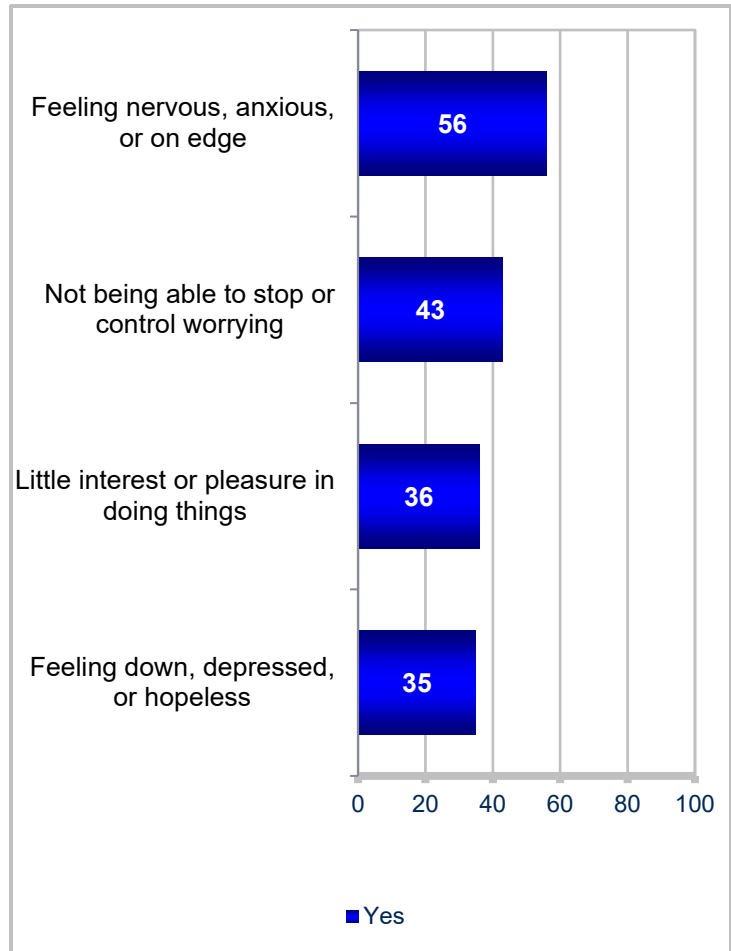


- **Higher response of Satisfied:** O1–O3 (86%), financially comfortable (85%), without child(ren) (85%), not in labor force (84%), ANG (84%), O4–O6 (84%), non-Hispanic White (83%), and not deployed (82%)
- **Higher response of Dissatisfied:** Not financially comfortable (22%), racial/ethnic minority (10%) and with child(ren) (9%)
- **Trend:** Marital satisfaction has been steady back to 2017 except for USNR spouses who had a drop in the percentage satisfied since 2017.

# Mental Health Problems Experienced in the Past Two Weeks

## Percent of All Reserve Spouses

Mental health issues are on the rise in 2023. More than half of all Reserve spouses felt nervous, anxious on edge in 2023, up to 56% from 46% in 2019.



Margins of error do not exceed ±2%

• **Higher response of Yes:**

- **Feeling nervous, anxious or on edge:** Not financially comfortable (79%), some financial difficulty (68%), unemployed (66%), deployed (65%), activated (60%), ARNG (59%), female (58%), and with child(ren) (57%)
- **Not being able to stop or control worrying:** Not financially comfortable (70%), unemployed (58%), some financial difficulty (56%), deployed (54%), E1–E4 (51%), racial/ethnic minority (48%), activated (48%), ARNG (47%), USAR (46%), female (45%), and E5–E9 (45%)
- **Little interest of pleasure in doing things:** Not financially comfortable (61%), Unemployed (51%), some financial difficulty, (46%) E1–E4 (43%), deployed (43%), racial/ethnic minority (42%), ARNG (40%), activated (40%), E5–E9 (37%), and Reserve unit (36%)
- **Feeling down, depressed or hopeless:** Not financially comfortable (62%), unemployed (50%), deployed (45%), some financial difficulty (45%), E1–E4 (42%), racial/ethnic minority (40%), activated (40%), ARNG (39%), E5–E9 (36%), and female (36%)

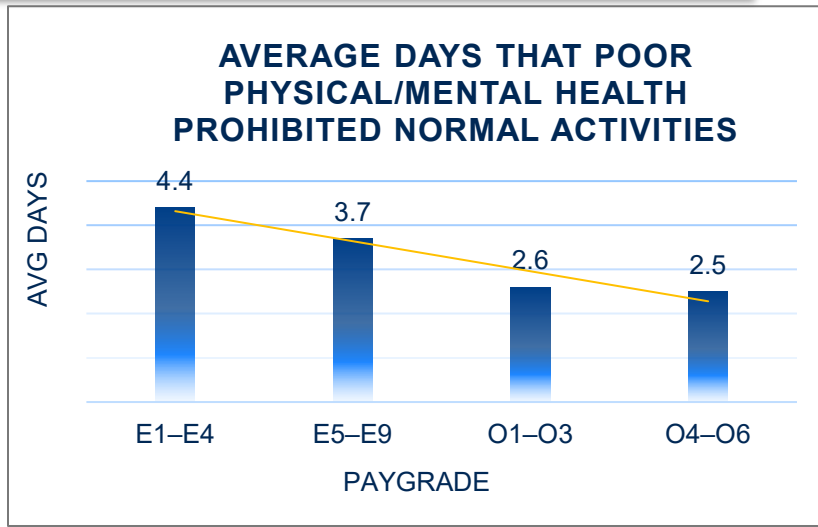
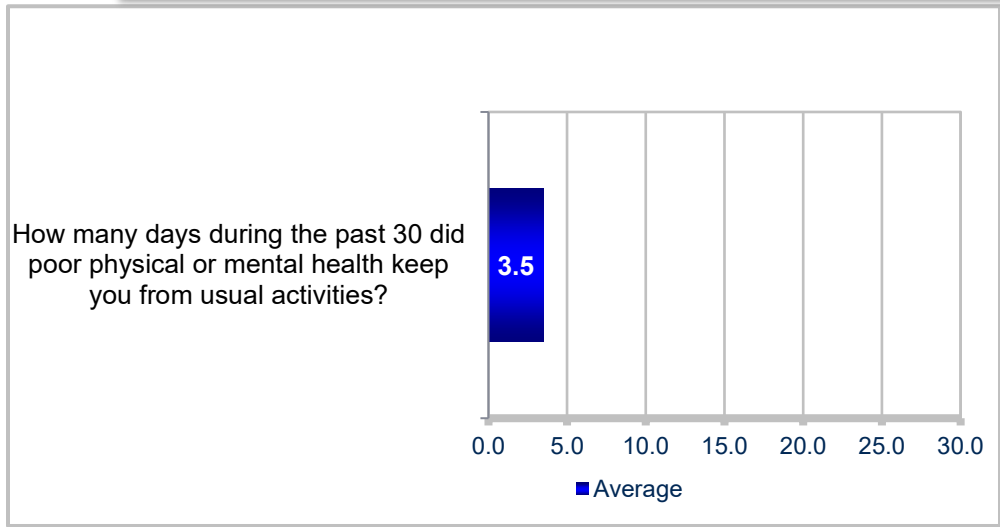
Percent Yes			
	Most recent HIGHER than	2019	2023
	Most recent LOWER than		
Feeling nervous, anxious, or on edge	46	46	56
Not being able to stop or control worrying	34	34	43
Little interest or pleasure in doing things	28	28	36
Feeling down, depressed, or hopeless	31	31	35

Margins of error do not exceed ±2%

# Average Days That Poor Physical/Mental Health Prohibited Normal Activities

## Average of All Reserve Spouses

The average number of days that poor physical/mental health prohibited normal activities decreases with an increase in pay group.



Margins of error do not exceed ±0.2 days

- **More Than Average:** Not financially comfortable (7.6 days), unemployed (6.0 days), some financial difficulty (5.0 days), E1-E4 (4.4 days), racial/ethnic minority (4.3 days), deployed (4.2 days), activated (4.1 days), ARNG (3.9 days), and E5-E9 (3.7 days)
- **Less Than Average:** Financially comfortable (2.5 days), IMA (2.5 days), O4-O6 (2.5 days), O1-O3 (2.6 days), ANG (2.8 days), not activated (3.1 days), non-Hispanic White (3.2 days), employed (3.2 days), and not deployed (3.4 days)



# Trend: Average Days That Poor Physical/Mental Health Prohibited Normal Activities

## Average of All Reserve Spouses

Average Days

	Most recent HIGHER than Most recent LOWER than	2017	2019	2023
Total		2.0	2.3	3.5
ARNG		2.2	2.3	3.9
USAR		2.2	2.7	3.7
USNR		2.0	2.2	3.8
USMCR		1.9	2.2	3.7
ANG		1.7	1.9	2.8
USAFR		1.9	1.8	3.2

Margins of error range from  $\pm 0.2$  to  $\pm 0.6$  days

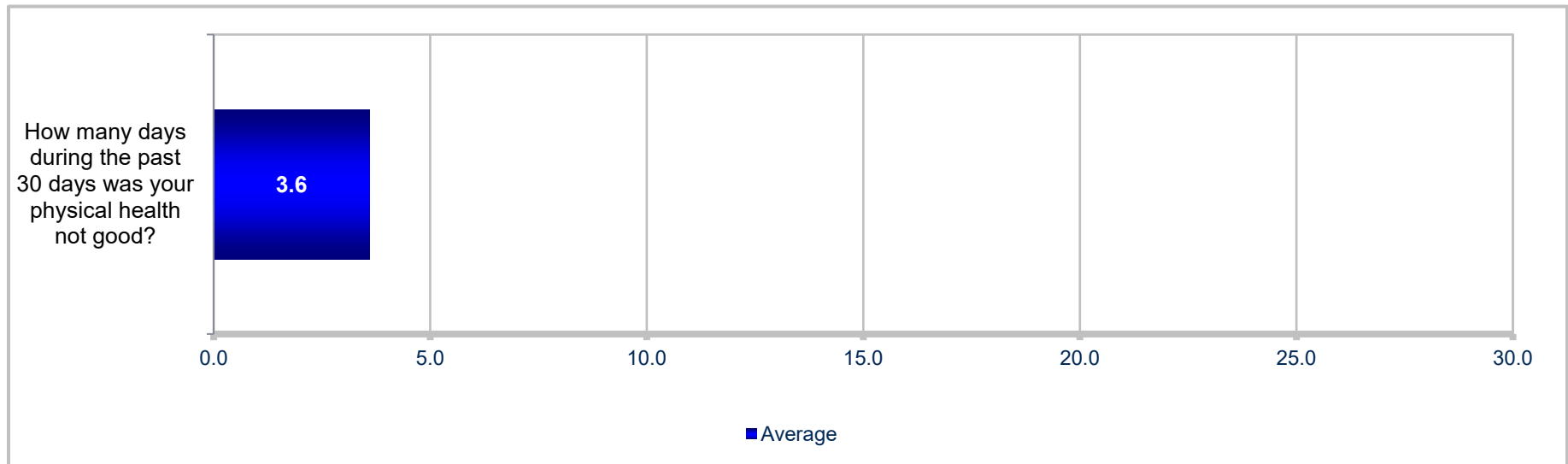
Average Days

	Most recent HIGHER than Most recent LOWER than	2017	2019	2023
Total		2.0	2.3	3.5
E1–E4		2.2	2.6	4.4
E5–E9		2.2	2.5	3.7
O1–O3		1.5	1.8	2.6
O4–O6		1.5	1.5	2.5

Margins of error range from  $\pm 0.2$  to  $\pm 0.6$  days

# Physical Health

## Average of All Reserve Spouses



- **More Than Average:** Not financially comfortable (7.6 days), unemployed (5.5 days), some financial difficulty (5.0 days), not in labor force (4.1 days), and activated (3.8 days)
- **Less Than Average:** Financially comfortable (2.5 days), O1–O3 (2.9 days), ANG (2.9 days), O4–O6 (3.0 days), employed (3.2 days), and not activated (3.4 days)

# Trend: Physical Health

## Average of All Reserve Spouses

Average Days

	Most recent HIGHER than Most recent LOWER than	2017	2019	2023
Total		3.2	3.6	3.6
ARNG		3.4	3.6	3.7
USAR		3.3	4.0	3.9
USNR		2.8	3.5	3.5
USMCR		2.6	3.0	3.3
ANG		2.8	3.3	2.9
USAFR		2.9	3.3	3.4

Margins of error range from  $\pm 0.2$  to  $\pm 0.7$  days

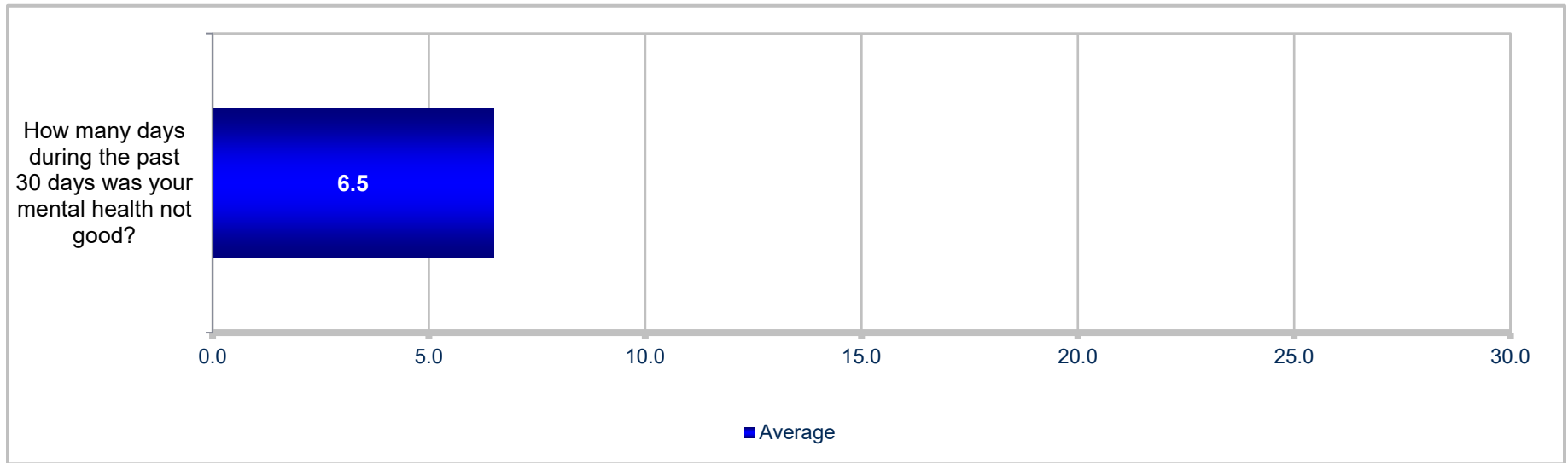
Average Days

	Most recent HIGHER than Most recent LOWER than	2017	2019	2023
Total		3.2	3.6	3.6
E1–E4		3.0	3.6	4.1
E5–E9		3.5	3.8	3.7
O1–O3		2.2	2.9	2.9
O4–O6		2.7	2.9	3.0

Margins of error range from  $\pm 0.2$  to  $\pm 0.6$  days

# Mental Health

## Average of All Reserve Spouses





- More Than Average:** Not financially comfortable (12.7 days), unemployed (8.7 days), some financial difficulty (8.4 days), deployed (7.7 days), E1–E4 (7.5 days), ARNG (7.5 days), activated (7.2 days), E5–E9 (6.9 days), with child(ren) (6.7 days), and female (6.6 days)
- Less Than Average:** IMA (4.2 days), O4–O6 (4.5 days), financially comfortable (4.9 days), dual military (5.2 days), ANG (5.2 days), male (5.5 days), USAFR (5.7 days), O1–O3 (5.7 days), without child(ren) (5.9 days), not activated (5.9 days), and not deployed (6.1 days)

# Trend: Mental Health



## Average of All Reserve Spouses

Average Days

Most recent HIGHER than  / Most recent LOWER than 	2017	2019	2023
Total	4.2	6.7	6.5
ARNG	4.8	7.5	7.5
USAR	4.5	6.9	6.6
USNR	4.0	6.3	5.8
USMCR	4.0	6.4	6.6
ANG	3.1	6.0	5.2
USAFR	3.1	5.1	5.7

Margins of error range from ±0.3 to ±1.0 days

Average Days

Most recent HIGHER than  / Most recent LOWER than 	2017	2019	2023
Total	4.2	6.7	6.5
E1-E4	5.0	7.2	7.5
E5-E9	4.3	7.3	6.9
O1-O3	3.6	5.9	5.7
O4-O6	2.9	4.4	4.5

Margins of error range from ±0.3 to ±0.8 days

# Summary

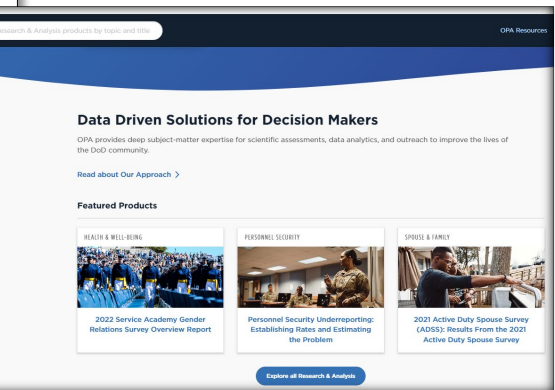
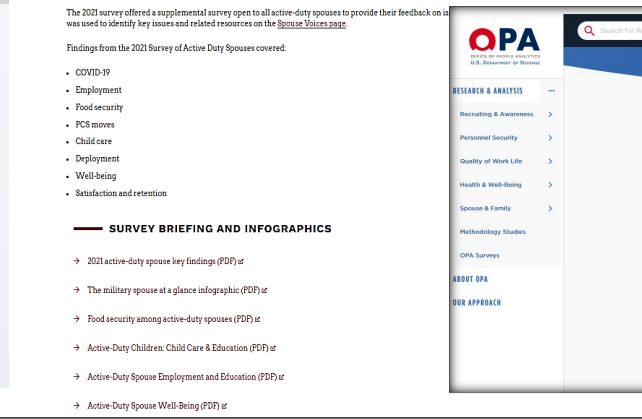
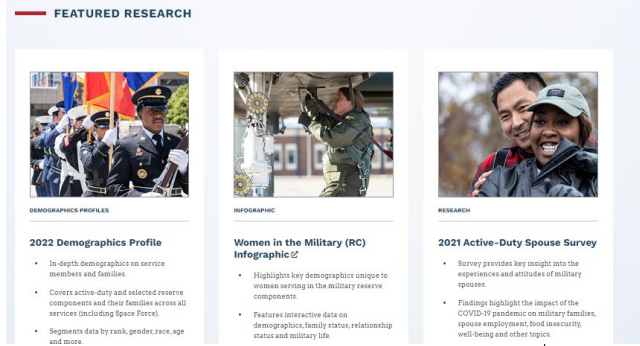
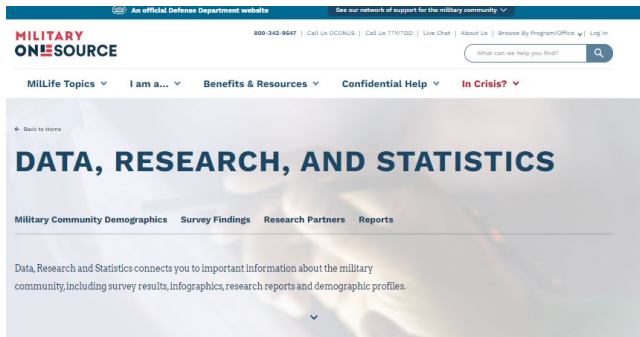
- **Spousal support for their Service member spouse to continue in the National Guard/Reserves continues to decrease and is a likely indicator for Member intention/retention.**
  - The effect of Service on family life was the top cited issue spouses report when asked what most impacts their support to stay or leave the National Guard/Reserves.
  - A significantly smaller proportion of spouses were satisfied with the Reserve/National Guard way of life in 2023, a downward trend seen in other spouse surveys.
- **The effect of Service on family life had an impact on spousal support to stay or leave service, a predictor of Service member retention.**
  - In response to what most impacts their quality of life, Reserve spouses cited the impact of military life on family stability (time away from family, time spent on duties outside of regular duty time, planning and communication, child care, pay/reimbursement issues, impact of all of this on spouse employment and family income, lack of outreach/support to Reserve families, length of deployments, spouse stress).
- **A higher percentage of spouses were stressed 'more than usual' in 2023.**
  - Increasing spouse stress was the top deployment-related issue in 2023.
  - Distress scores saw a slight increase in 2023 over 2019 and over half of all spouses indicated they felt depressed or anxious the previous year.
  - The impact of poor mental or physical health increases as paygrade decreases. Junior enlisted Reserve component spouses were more frequently impacted by physical or mental health issues than other paygrades.

# Summary

- **There were very large increases in spouses experiencing nearly all deployment-related problems since 2019. Deployment-related issues generally center around family efforts to maintain stability.**
  - There was a large increase in the proportion of spouses having problems managing family routines to a large extent during their husband/wife's deployment from 2019 to 2023.
  - Spouses reported new expenses related to home upkeep and child care because of deployment, highlighting the challenges families face when the Servicemember deploys, from living on a single income to pay issues to difficulty caring for children.
- **Economic indicators show promise in planning for deployment, but economic struggle for some.**
  - The Reserve component unemployment was about four times higher than the national rate.
  - Financial well-being scores were positive for most Reserve component families, with seven in 10 indicating their financial situation is 'comfortable'.
  - Financial planning is on the rise with an increase in Reserve component spouses setting aside money for living expenses and undertaking financial planning measures in preparation for deployment, higher than in 2019.
  - Food security impacted around one in five Reserve component spouses. Spouses with low and very low food security had lower financial well-being scores.
  - Spouses of junior enlisted servicemembers, unemployed spouses, spouses with children, and spouses who identified as a racial/ethnic minority experienced significantly lower financial well-being scores and higher percentages experiencing food insecurity.

# Resources

- [www.militaryonesource.mil](http://www.militaryonesource.mil)
- [www.opa.mil](http://www.opa.mil)







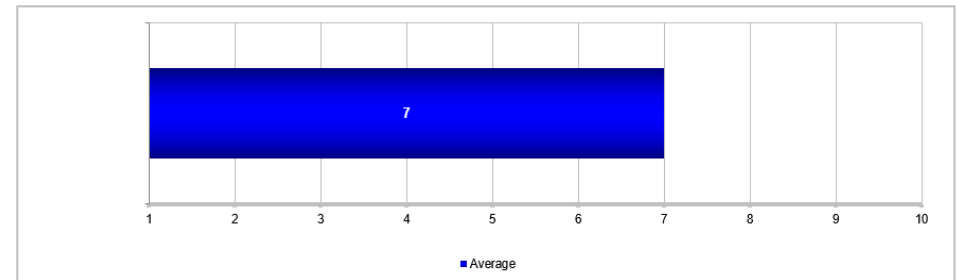
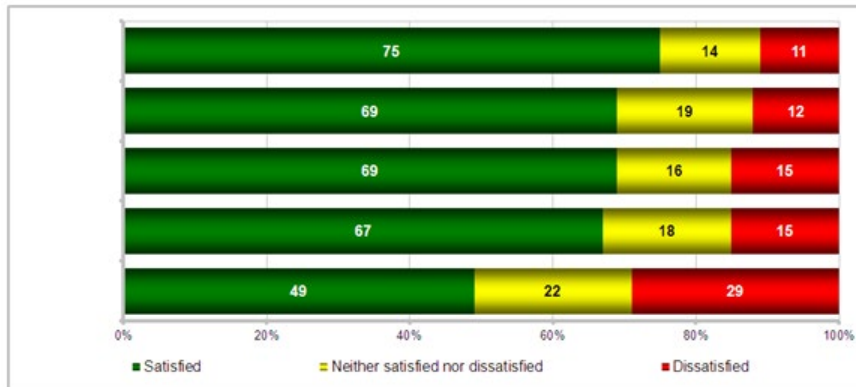
# Additional Information and Data

# BLUF Footnotes

- <sup>1</sup>Excludes dual military and spouses of warrant officers.
- <sup>2</sup>The RCSS uses the five-item version of CFPB Financial Well-being Scale. Learn more: [https://files.consumerfinance.gov/f/201512\\_cfpb\\_financial-well-being-user-guide-scale.pdf](https://files.consumerfinance.gov/f/201512_cfpb_financial-well-being-user-guide-scale.pdf). The U.S. average score was sourced from The Consumer Financial Protection Bureau (2023). *Making Ends Meet in 2023 (CFPB Office of Research Publication No. 2023-8)*.  
[https://files.consumerfinance.gov/f/documents/cfpb\\_making-ends-meet-in-2023\\_report\\_2023-12.pdf](https://files.consumerfinance.gov/f/documents/cfpb_making-ends-meet-in-2023_report_2023-12.pdf).
- <sup>3</sup> The RCSS uses the six-item version of the USDA food security scale. Food Security scale was developed by the 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.
- <sup>4</sup>Access the 2021 ADSS Overview Briefing at: [www.militaryonesource.mil/data-research-and-statistics/survey-findings/2021-spouses-survey/](http://www.militaryonesource.mil/data-research-and-statistics/survey-findings/2021-spouses-survey/).

# About the Briefing

- Graphic displays show overall results.



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

Margins of error do not exceed  $\pm 1$

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

# Survey Methodology

- OPA conducts cross–component surveys that provide DoD leadership with assessments of attitudes, opinions, and experiences of entire population of interest using standard scientific methods
- OPA survey methodology meets industry standards used by government statistical agencies (e.g., Census Bureau, Bureau of Labor Statistics), private survey organizations, and well–known polling organizations
  - OPA adheres to survey methodology best practices promoted by American Association for Public Opinion Research
- OPA uses known population characteristics, expected response rates from prior surveys, and an optimization algorithm for determining sample sizes needed to achieve desired precision levels for desired reporting categories (e.g., USAR E1–E4)
- Single–stage, non–proportional stratified random sampling procedures were used with sample sizes designed to ensure there are enough respondents who submit completed surveys for each desired reporting category in order to make generalizations to the full Reserve component spouse population.
  - Stratified random sampling: all members of a population are categorized into homogeneous groups (strata) with members chosen at random within each stratum so that all eligible members have an equal chance of selection to participate in survey
- Data were weighted using an industry standard process which produces survey estimates of population totals, proportions, and means (as well as other statistics) representative of their respective populations. Unweighted survey data, in contrast, are likely to produce biased estimates of population statistics.

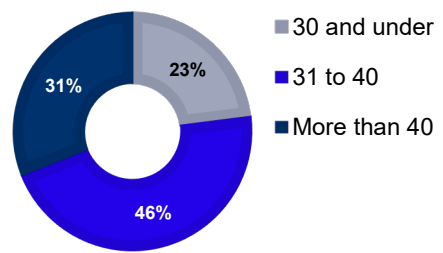
# Survey Population

Member Component by Paygrade	Totals		Percent
ARNG Enlisted	82,213	±1,712	27%
ARNG Officers	27,401	±597	9%
USAR Enlisted	49,453	±1,278	16%
USAR Officers	23,775	±512	8%
USNR Enlisted	16,407	±725	5%
USNR Officers	9,940	±268	3%
USMCR Enlisted	4,619	±274	1%
USMCR Officers	3,001	±129	1%
ANG Enlisted	44,855	±1,329	14%
ANG Officers	11,991	±303	4%
USAFR Enlisted	25,337	±588	8%
USAFR Officers	10,527	±149	3%

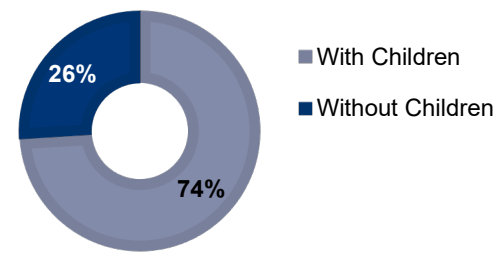
# Weighted Demographics

- On average, Reserve component Members served 11.6 years in the USNG/Reserves and 8 years on active duty\*.
- 87% of Reserve component spouses are age 30+
- 85% of spouses are Female
- 31% of spouse identify as a racial/ethnic minority
- 74% of Reserve component spouses have children under age 18.
- 65% of spouse have a 4-year/graduate/progressional degree.
- 64% of spouses live 30 minutes or more from an installation

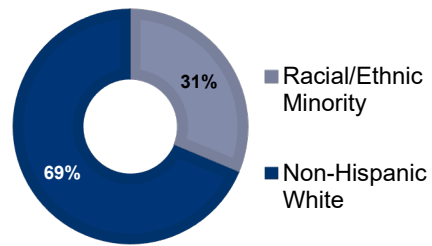
## SPOUSE AGE



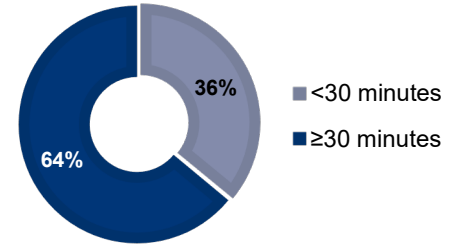
## FAMILY STATUS



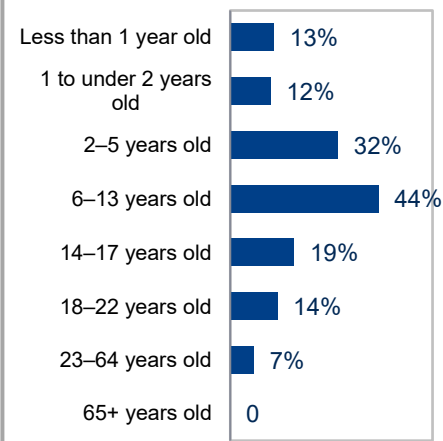
## SPOUSE RACE/ETHNICITY



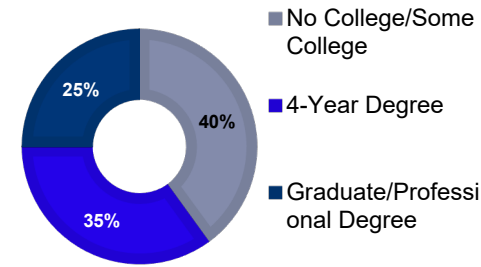
## SPOUSE'S DISTANCE TO BASE/INSTALLATION



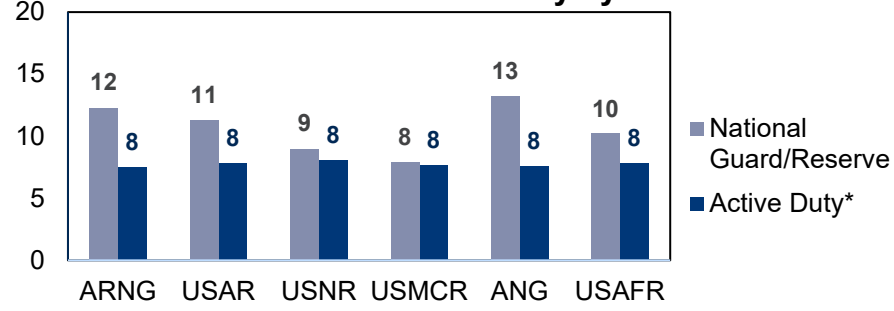
## AGE OF DEPENDENTS



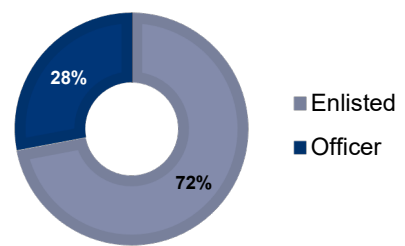
## SPOUSE EDUCATION



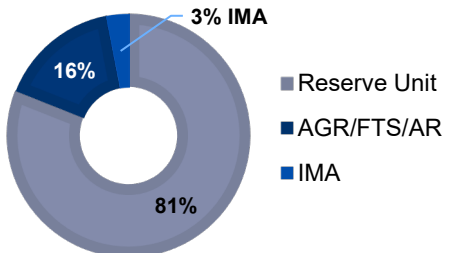
## Average Years of Member Service in National Guard/Reserve/Active Duty by Service



## RESERVE MEMBER RANK



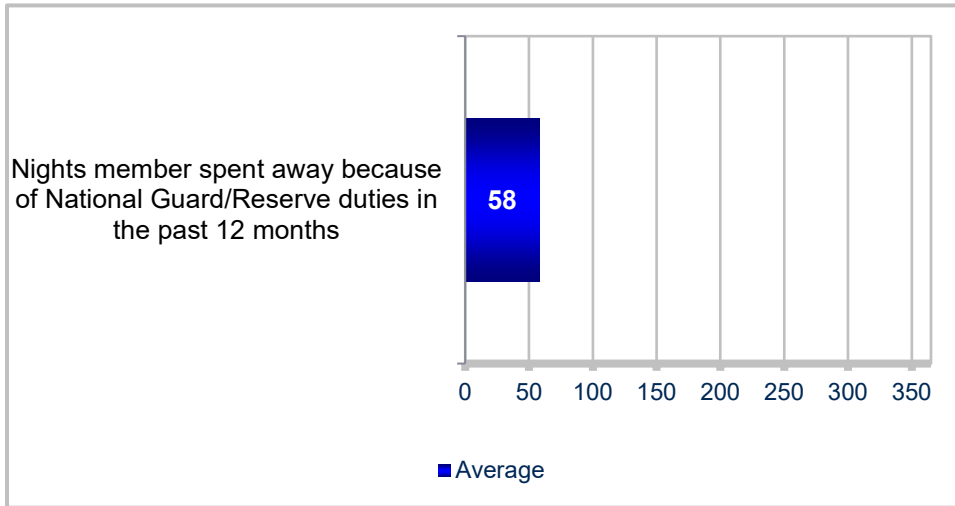
## SELECTED RESERVE PROGRAM



\*Active duty service is of members who served 2+ years on active duty

# Number of Nights Away From Home

## Average of All Reserve Spouses



Margins of error do not exceed ±2 nights

- **More Than Average:** Deployed (116 nights), activated (87 nights), ARNG (73 nights), E1–E4 (67 nights), without child(ren) (66 nights), Reserve unit (59 nights), and female (59 nights)
- **Less Than Average:** IMA (29 nights), not activated (34 nights), not deployed (40 nights), ANG (42 nights), USMCR (43 nights), USAFR (47 nights), male (48 nights), O4–O6 (49 nights), USNR (49 nights), with child(ren) (55 nights), and financially comfortable (56 nights)

Average				
Most recent HIGHER than	2014	2017	2019	2023
Most recent LOWER than				
Total	52	54	61	58
ARNG	58	60	72	73
USAR	56	53	56	58
USNR	54	50	56	49
USMCR	50	51	65	43
ANG	39	48	49	42
USAFR	43	48	52	47

Margins of error range from ±2 to ±9 nights

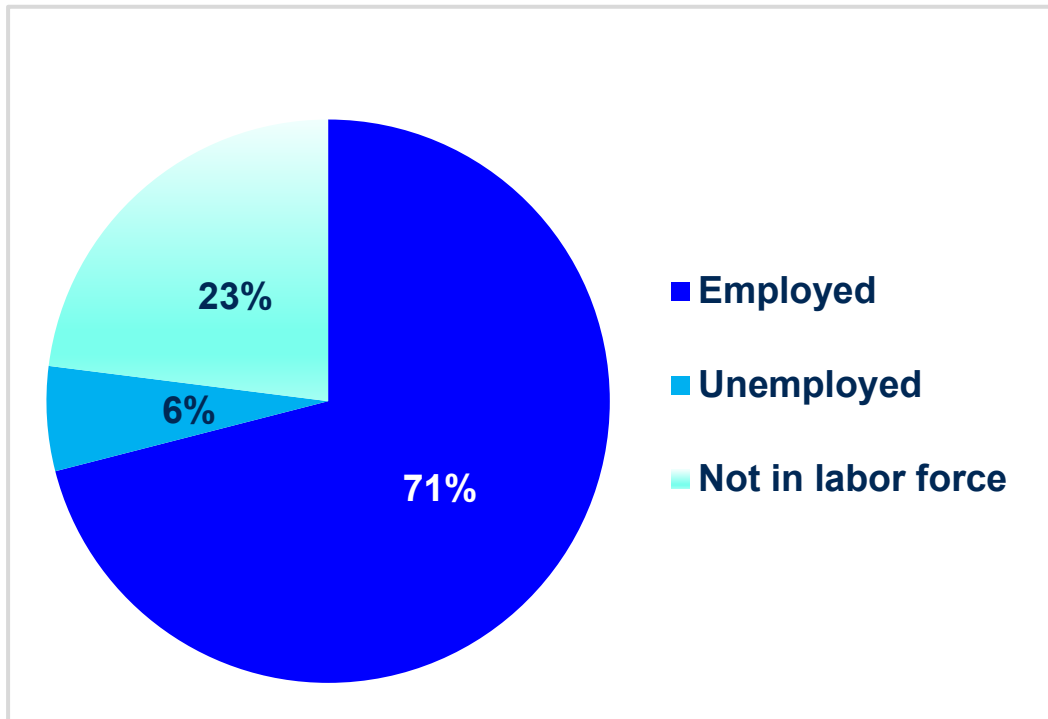
Average				
Most recent HIGHER than	2014	2017	2019	2023
Most recent LOWER than				
Total	52	54	61	58
E1–E4	52	56	63	67
E5–E9	49	51	60	56
O1–O3	65	61	63	64
O4–O6	53	57	55	49

Margins of error range from ±2 to ±7 nights



## Employment Status (Civilian)

Percent of Reserve Spouses, Excluding Spouses of Warrant Officers and Dual Military Spouses



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

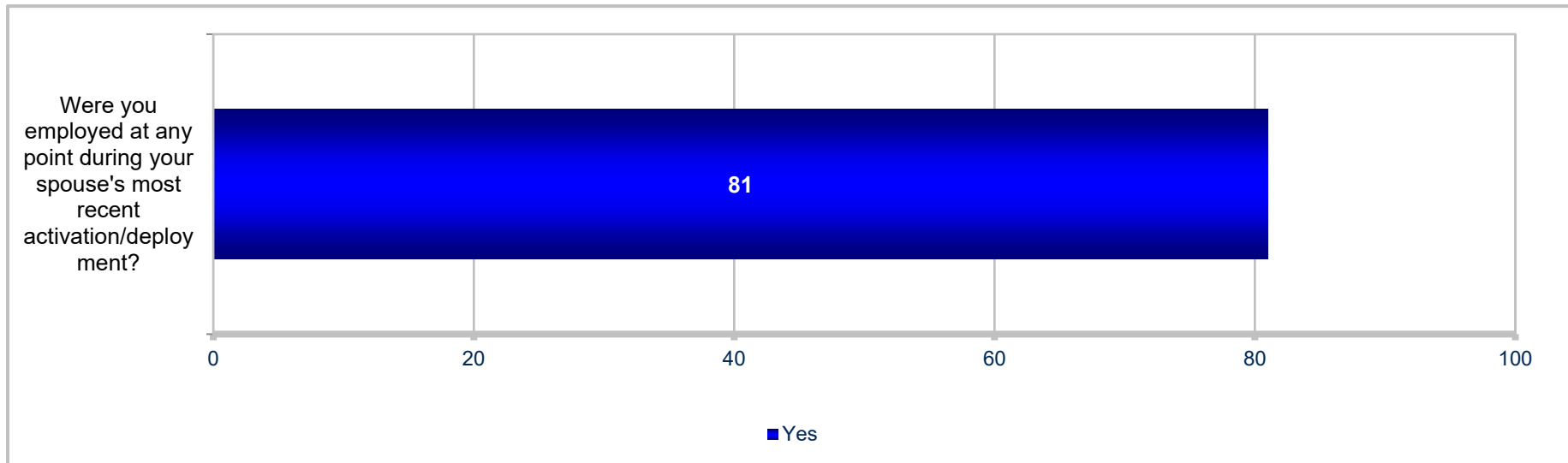
- Employment status has remained steady, registering no significant change since 2014 when the percentage *Employed* was slightly lower (68%).
- Female spouses and those With Children had significantly higher percentages *not in the labor force* than Male spouses and those Without Children.

### Higher Response of:

- **Employed:** Male (79%), IMA (78%), without child(ren) (76%), and non-Hispanic White (74%) financially comfortable (73%)
- **Unemployed:** Not financially comfortable (13%), racial/ethnic minority (10%), E1–E4 (10%), some financial difficulty (9%), and with child(ren) (6%)
- **Not in the Labor Force:** Female (24%), with children (27%)

# Spouse Employment During Activation/Deployment

Percent of Reserve Spouses Whose Husband/Wife Had Been Deployed in Past 24 Months



Margins of error do not exceed  $\pm 3\%$

- **Higher Response of Employed During Recent Deployment**—USNR (88%), Male (91%), Without Children (89%)
- **Lower Response of Employed During Recent Deployment**—unemployed (45%), not in labor force (50%), not financially comfortable (69%), with child(ren) (78%), female (80%), and financially comfortable (83%)
- **Trend:** The percentage of spouse Employed during their husband/wife's recent deployment has not registered a significant change since 2014 when the proportion of spouses *Employed during a recent deployment* was slightly lower (72%).

# CFPB Financial Well-being Score Description and 5-Item Scale

## CFPB Financial Well-Being Score (2017) <sup>1</sup>

Financial well-being score range	Financial circumstances
≤ 40	Nearly universal financial insecurity
41 to 50	Large majority experiences financial insecurity
51 to 60	A majority are not in financial distress
61 to 70	Large majority experiences financial security
>70	Nearly universal financial security

<sup>1</sup>Source of Financial Well-being Scale image: CFPB, December 6, 2017, Financial well-being in America, FLEC Research & Evaluation Committee Meeting.

How well does each statement describe you or your situation? *Mark one answer for each item.*

5.. Completely

4.. Very well

3.. Somewhat

2.. Very little

1.. Not at all

a. Because of my money situation, I feel like I will never have the things I want in life.....

b. I am just getting by financially.....

c. I am concerned that the money I have or will save won't last.....

How often does each statement apply to you? *Mark one answer for each item.*

5.. Always

4.. Often

3.. Sometimes

2.. Rarely

1.. Never

a. I have money left over at the end of the month.....

b. My finances control my life.....

# Underemployment Scale

- **Measures elements of visible and invisible underemployment**

- **Not working enough, too few hours/fewer hours than wanted/needed/expected**

- Want full-time, but work part-time,
- Gig or temp work versus permanent job
- Pay does not sustain daily life

- **Skill mismatch and underutilization of skills, experience, and education/credentials**

- Lack of job opportunities in professional field
- Having to work outside professional field
- Have to take role/pay below what is typical for skill and experience level

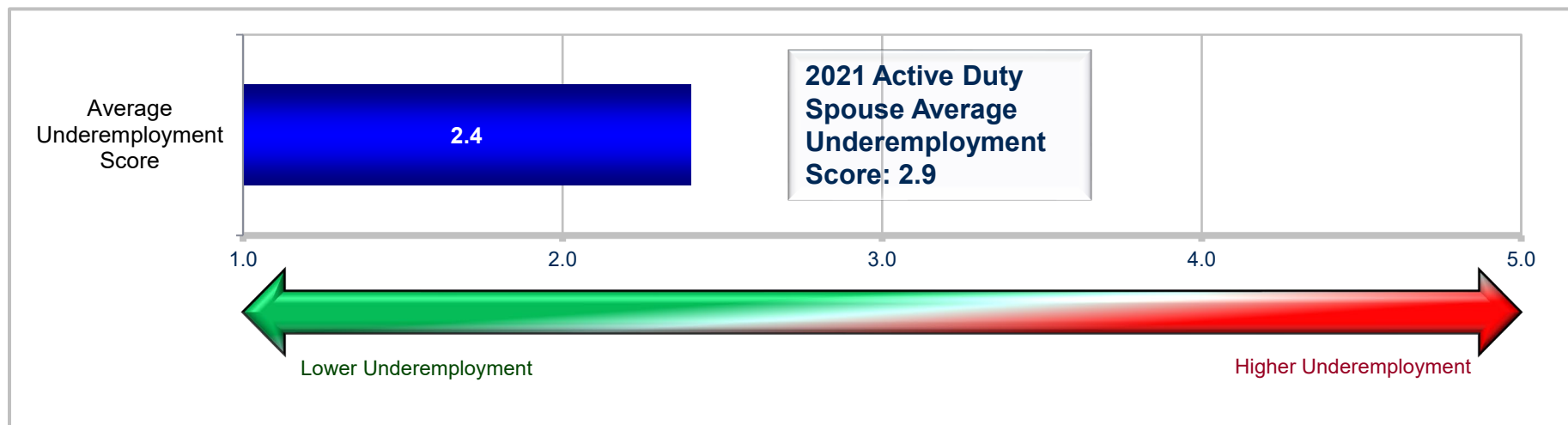
Please indicate how much you agree or disagree with the following statements.

☑ Mark one answer for each item.

	1.. Strongly disagree	2.. Disagree	3.. Neither agree nor disagree	4.. Agree	5.. Strongly agree
a. I am paid less than those with similar credentials .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Given my credentials, I should have a higher position at work .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I need to find a job that allows me to work more hours.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I work in temporary positions, but I would prefer not to.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. I had to take a job outside of my field	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. My pay is not enough to live on.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Underemployment Scale: Average Pay Parity and Utilization of Skills, Experience, and Availability

## Average of Reserve Spouses Who Are Employed



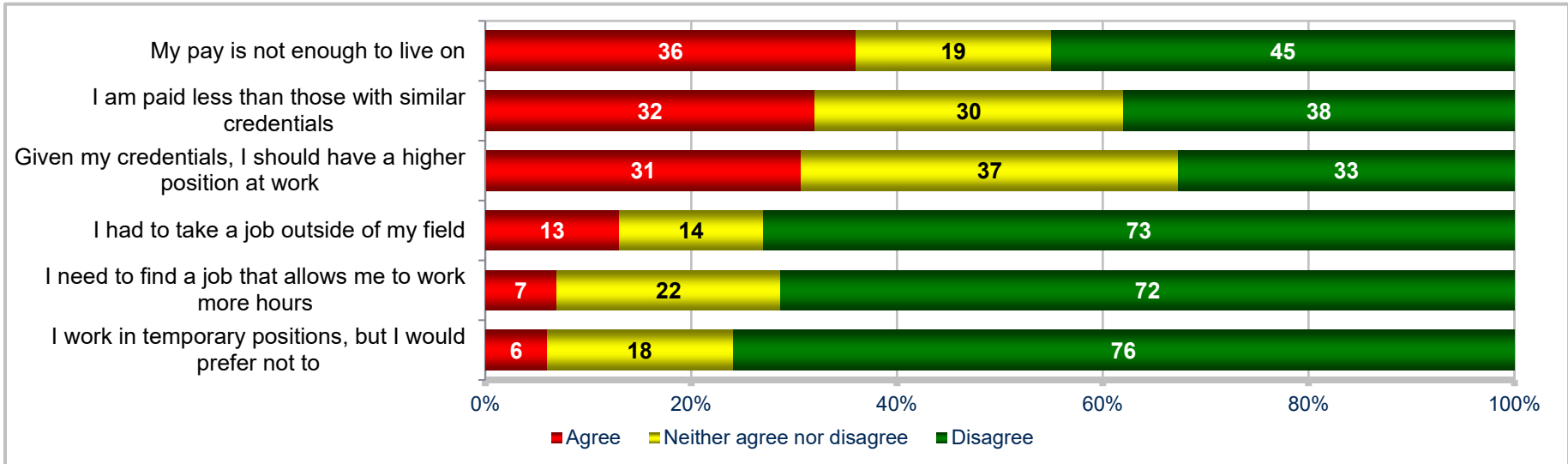
Margins of error do not exceed  $\pm 0.1$  Average Score

- **More Than Average Underemployment:** Not financially comfortable (3.0), some financial difficulty (2.8), E1–E4 (2.6), racial/ethnic minority (2.6), USAR (2.5), and activated (2.5),
- **Less Than Average Underemployment**—O4–O6 (2.2), financially comfortable (2.2), USMCR (2.3), O1–O3 (2.3), non-Hispanic White (2.3), USAFR (2.4), and not activated (2.4)

Note: 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 item. Trends are not available, as this is the first use of this item on an RCSS; however, demographic comparisons of average scores provide analysis that identify groups reporting underemployment significantly different from the average of their peers.

# Underemployment: Pay Equity, Utilization of Skills, Availability, and Credentials in Current Job

## Percent of Reserve Spouses Who Are Employed

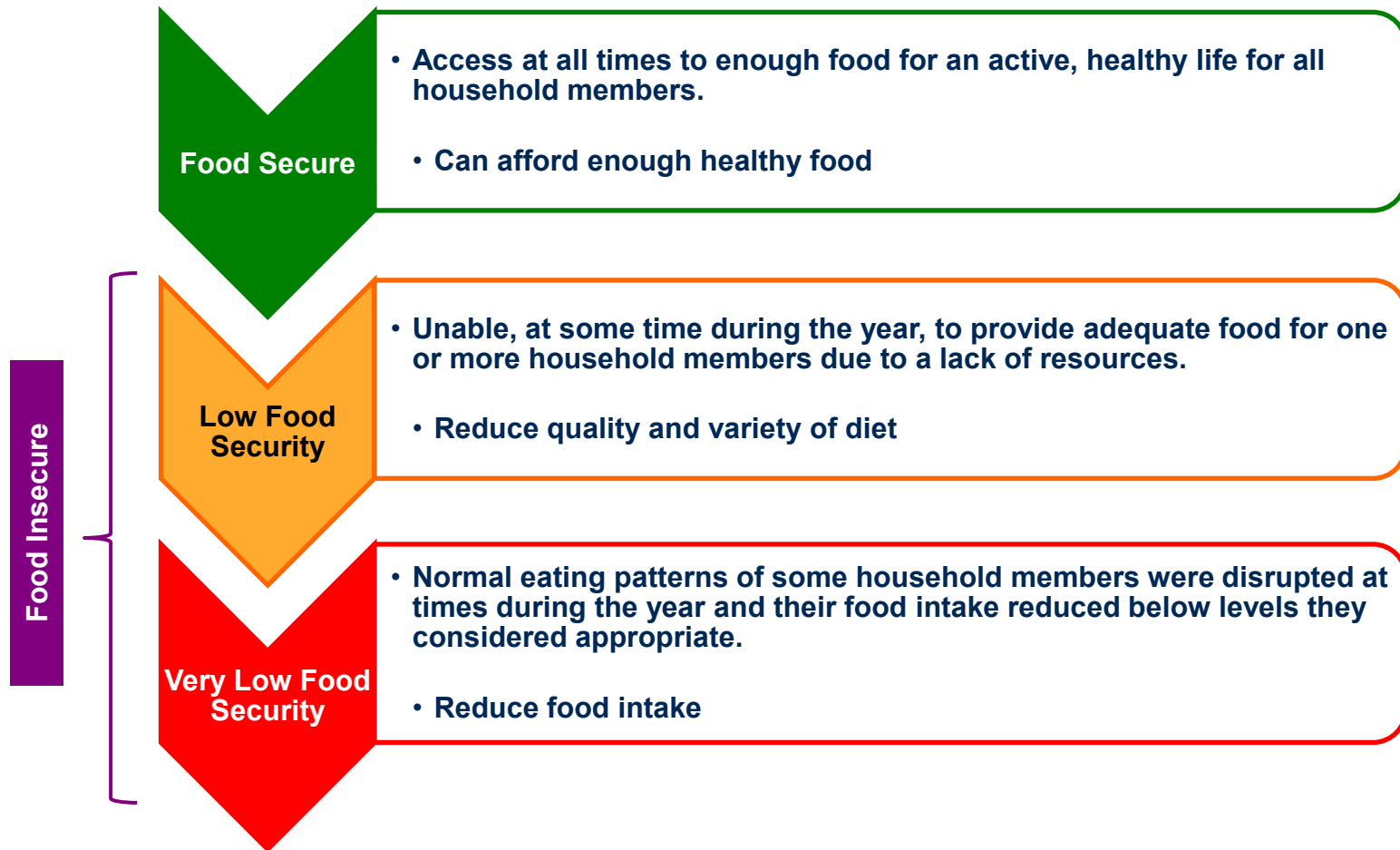


Margins of error range from  $\pm 1\%$  to  $\pm 2\%$

### • Higher response of Agree:

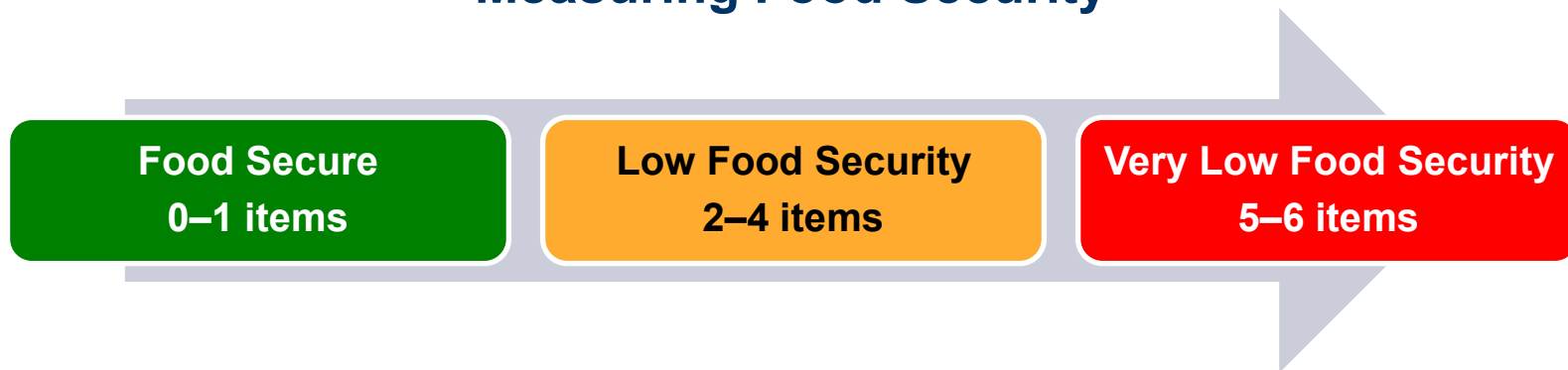
- **My pay is not enough to live on:** Not financially comfortable (73%), some financial difficulty (56%), E1–E4 (45%), racial/ethnic minority (40%), activated (38%), and female (38%)
- **I am paid less than those with similar credentials:** Not financially comfortable (41%), some financial difficulty (39%), deployed (36%) and activated (35%)
- **Given my credentials, I should have a higher position at work:** Not financially comfortable (39%), some financial difficulty (39%), racial/ethnic minority (37%), and USAR (35%)
- **I had to take a job outside of my field:** Not financially comfortable (25%), some financial difficulty (21%), E1–E4 (19%), racial/ethnic minority (18%), and USAR (17%)
- **I need to find a job that allows me to work more hours:** Not financially comfortable (16%), racial/ethnic minority (13%), E1–E4 (13%), some financial difficulty (12%), and USAR (10%)
- **I work in temporary positions, but I would prefer not to:** E1–E4 (12%), not financially comfortable (12%), racial/ethnic minority (11%), some financial difficulty (9%), USAR (8%), and activated (7%)

# Defining Food Security\*



\* Definition of food security based on US Department of Agriculture (USDA) guidelines.

## Measuring Food Security\*



### Survey Questions:

- The food that we bought just didn't last, and we didn't have money to get more.  
 Never true     Sometimes true     Often true     Don't know
- We couldn't afford to eat balanced meals.  
 Never true     Sometimes true     Often true     Don't know
- 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     No     Don't know
- 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     Some months but not every month     Only 1 or 2 months     Don't know
- In the past 12 months, did you ever eat less than you felt you should because there was not enough money for food?  
 Yes     No     Don't know
- In the past 12 months, were you ever hungry but did not eat because there was not enough money for food?  
 Yes     No     Don't know

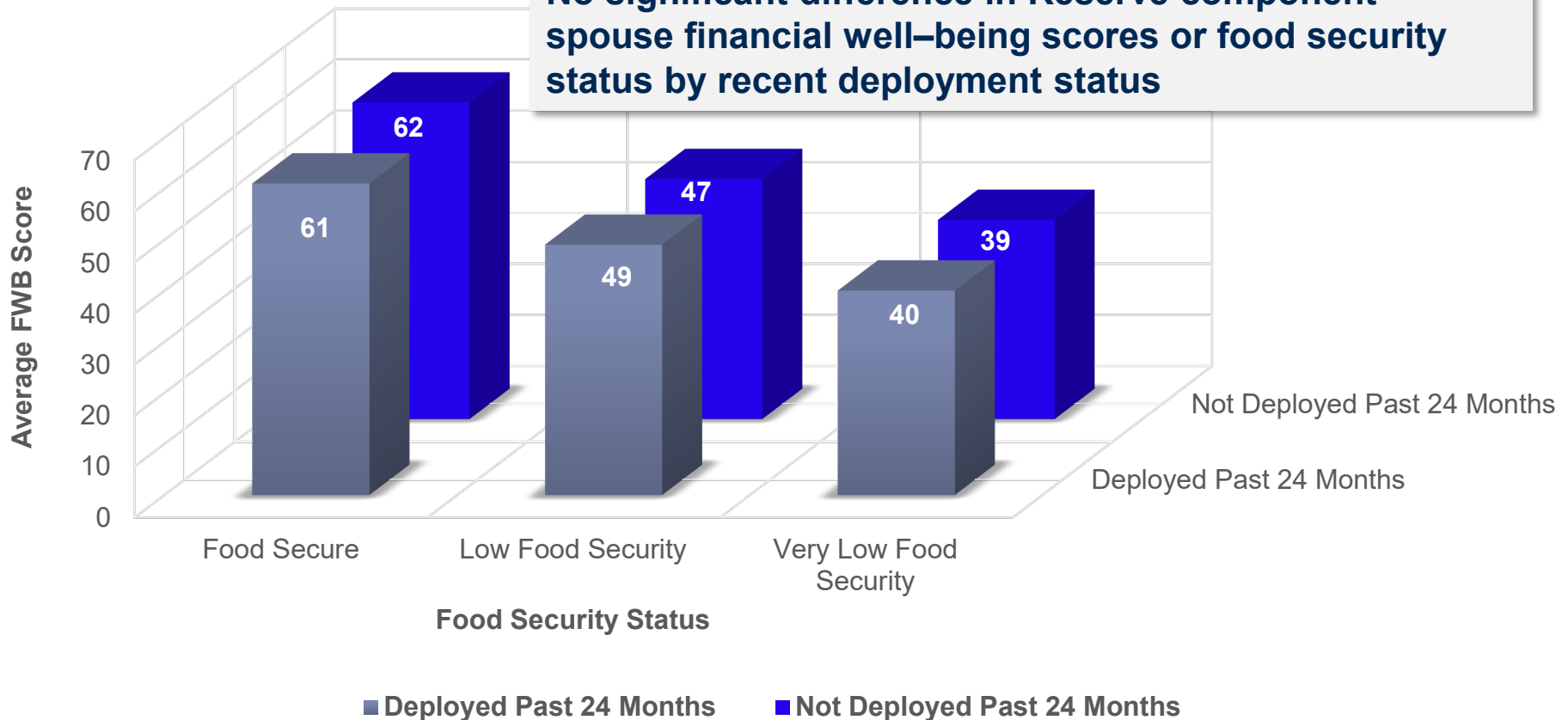
\* Measurement of food security based on US Department of Agriculture (USDA) guidelines.



# Average Financial Well-being Score by Food Security Status and Recent Deployment Status

Percentage of Reserve Component Spouses Who Answered at Least One Item on the Six Food Security Questions And Were at Least 18 Years Old

No significant difference in Reserve component spouse financial well-being scores or food security status by recent deployment status



Margins of error range from 0.4% to ±2%

# Trend: Assessment of Financial Situation

## Percent of All Reserve Spouses

### Percent Comfortable

Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	61	68	68	68
ARNG	57	64	64	64
USAR	58	64	65	65
USNR	63	69	70	69
USMCR	56	66	71	71
ANG	68	75	76	74
USAFR	70	77	77	75

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

### Percent Not Comfortable

Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	15	11	10	11
ARNG	18	14	12	12
USAR	16	12	13	13
USNR	15	10	9	10
USMCR	20	15	11	9
ANG	11	7	7	8
USAFR	9	6	5	8

Margins of error range from  $\pm 1\%$  to  $\pm 5\%$

### Percent Comfortable

Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	61	68	68	68
E1–E4	39	49	53	50
E5–E9	60	66	66	64
O1–O3	76	81	79	81
O4–O6	84	88	88	89

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

### Percent Not Comfortable

Most recent HIGHER than Most recent LOWER than	2014	2017	2019	2023
Total	15	11	10	11
E1–E4	29	20	19	19
E5–E9	15	12	11	12
O1–O3	7	5	6	4
O4–O6	5	3	3	3

Margins of error range from  $\pm 1\%$  to  $\pm 5\%$