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SURVEY NOTE

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Predictors of Spousal Support for a Member to Stay on Active Duty

Abstract

Previous research has found an empirical link between spousal support for a Service member to stay on active duty and actual retention outcomes (DMDC, 2010; OPA, 2017). However, research into what impacts the level of spousal support is limited. The purpose of this survey note is to identify factors that impact spousal support to stay in the military. Using data from the Office of People Analytics' (OPA) 2012 Survey of Active Duty Spouses (2012 ADSS), that was used in the original retention outcomes study, this survey note examined predictors of spousal support for a Service member to stay on active duty. Predictors were grouped into five categories: connection to institution, measures of family functioning, finances, education and employment, and impact of military life. These groups represent key aspects of the life of a military spouse. Ordered logistic regressions were used to examine each predictor's impact on spousal support to stay in the military individually and then among the groups listed above.

When individual predictors were examined, satisfaction with miltary life, usefulness of resources, a military spouse perceiving their child expressing pride in having a military parent, as well as support from family and community emerged with the largest positive odds for spousal support to stay in the military. However, a Service member being wounded during deployment or having medical needs, a military spouse perceiving their child experiencing anger about the Service member's military requirements, and living in civilian housing as opposed to military housing showed a negative impact on support for retention.

When all predictors related to **connection to institution** were considered, only satisfaction with military way of life had a significant impact on the odds of spousal support for a husband/wife to stay in the military. When all predictors related to **measures of family functioning** were considered, a military spouse having special educational needs increased the odds of spousal support when compared to military spouses who did not have any special medical or educational needs. However, a Service member having special educational needs decreased the odds of spousal support to stay in the military when compared to Service members who did not have any special medical or educational needs. When all predictors related to **finance** were considered, worsening financial condition as well as having \$500 or more in emergency savings were significantly related to a decrease in odds of spousal support. When all predictors related to **education and employment** were considered, a spouse being currently employed was significantly related to an increase in odds of spousal support to stay in the military when compared to being unemployed.¹ No single factor was significantly related to an increase or decrease in odds of spousal support to stay in the military entities or being unemployed.¹ No single factor was significantly related to an increase or decrease in odds of spousal support to stay in the military when compared to being unemployed.¹ No single factor was significantly related to an increase or decrease in odds of spousal support when all predictors related to an increase or decrease in odds of spousal support to stay in the military when compared to being unemployed.¹ No single factor was significantly related to an increase or decrease in odds of spousal support when all predictors related to **impact of military life** were considered.

Programs and resources aimed at increasing satisfaction with the military way of life, improving financial condition, and supporting spouse employment may help increase spousal support to stay in the military and ultimately member retention. The findings provide a foundational understanding of

¹ Although our models included education related variables, only significant results are reported in this survey note. As there were no significant findings related to enrollment, the only education-related variable analyzed, those results are not included in this survey note.

the factors that impact spousal support for retention, upon which further research into the interactions between factors can build to create a more complete picture of the influences on spousal support to stay in the military.

Introduction

Given the need to maintain a force that is ready to engage in ever-changing operations worldwide, the retention of qualified Service members continues to be a concern for the U.S. military. Research on retention has expanded from a focus on the individual decision to an understanding that key family members also influence the decision. Previous research established that spousal support is predictive of a Service member's intent to remain in the military (Bowen, 1986; Etheridge, 1989; Griffith, Rakoff, & Helms, 1992; Orthner, 1990). More recent DoD-sponsored research found a positive relationship between spousal support for a Service member to stay on active duty and actual retention of the Service member two years later (DMDC, 2010; OPA, 2017). Although previous research has shown that spousal support can be a major factor in member retention and has identified multiple predictors that impact spousal support, the literature identifying predictors is dated and focuses on a single Service (as opposed to taking a force-wide perspective) (Bowen, 1986). Also, methods of measurement vary widely, from directly measuring factors that affect spousal support to examining factors related to spouses' satisfaction with the military way of life based on the previously established relationship between spouse satisfaction and reenlistment intention (Griffith, LaVange, Gabel, Doering, & Mahoney, 1986; Klein, Tatone, & Lindsay, 1989).

Research has identified the following factors as having a positive relationship with spousal support: spousal employment, satisfaction with military lifestyle, satisfaction with marriage, economic stability, presence of children, and the perception that the military provides an environment that is good for raising children (Bowen, 1986; Etheridge, 1989; Klein et al., 1989; Orthner, 1990). In contrast, difficulties with employment, high distress and anxiety, perceptions that the military provides an environment that is unsafe for raising children, and absence of children are negatively related to spousal support for the Service member to stay in the military (Bowen, 1986; Etheridge, 1989; Klein et al., 1989; Orthner, 1990).

This study extends previous work by examining predictors of spousal support using DoD-wide survey data to identify the factors that influence spousal support. Understanding the factors which drive spousal support for member retention provides insight into which programs or resources may be beneficial to increase spousal support and member retention.

Methodology

Data from the Office of People Analytics' (OPA) 2012 Survey of Active Duty Spouses (2012 ADSS) were analyzed in support of this effort.² Analyses included data from all four Services and used the same definition of spousal support. The 2012 ADSS was used because this analysis is complementary

² Data were collected on behalf of the Office of the Under Secretary of Defense for Personnel and Readiness (OUSD[P&R]) from November 19, 2012, to March 11, 2013. The *2012 ADSS* was administered as both a web-based and paper-and-pen survey. Completed surveys were received from 12,274 eligible respondents. A completed survey is defined as 50% or more of the survey questions asked of all participants being answered. The overall weighted response rate was 23% which is in line with response rates from other military surveys conducted at that time.

to the analysis in the *Spousal Support to Stay as a Predictor of Actual Retention Behavior: A Logistic Regression Analysis* survey note (OPA, 2017). The previous analysis used *2012 ADSS* data and found a positive relationship between spousal support and actual Service member retention several years later (OPA, 2017). Using the same data for the current analysis allows for a more direct extension of the prior study. The *2012 ADSS* was conducted to assess the attitudes and opinions of spouses of active duty Service members in the Army, Navy, Marine Corps, or Air Force (DMDC, 2014).^{3,4} To be eligible to complete the survey, respondents must have indicated that they were currently married to a Service member on active duty at the time of the survey.

The use of data from the 2012 ADSS in this analysis provided several methodological benefits. First, it allowed for direct measurement of spousal support for member retention by asking spouses directly whether they think their spouse should stay on or leave active duty. The use of data collection methods and assessment of spousal support have varied across previous studies. Although some research directly measured spouses' perceptions by asking spouses instead of using Service member perceptions as a proxy (Bowen, 1986; Klein et al., 1989), other studies used existing literature (Etheridge, 1989; Orthner, 1990) or data collected from Service members as a proxy for spousal influence on retention (DMDC, 2010; Griffith et al., 1992; Matthews & Hyatt, 2000). The benefit of measuring spousal attitudes directly is that reports on perceptions of others' attitudes, even among close relationships like spouses, can be inaccurate (McCrae, Stone, Fagan & Costa, 1998). Second, the use of survey self-reported data facilitated the direct examination of the relationships between spousal support and influencing factors. Studies that use self-reported data from Service members (as opposed to spouses themselves) lack the ability to make a direct connection between an identified factor and its influence on spousal support. Nonetheless, studies that focus on Service member perspectives and identification of factors related to their retention intentions provide insight into factors that may impact spousal support as well. For example, studies have shown that time away from home, frequent PCS moves, the perception that the military does not provide a good environment to raise a child, satisfaction with the military lifestyle, and difficulties with spousal employment were related to retention intention for Service members (Griffith et al., 1992; Matthews & Hyatt, 2000).

The following question from the 2012 ADSS was used as the dependent variable, serving as a metric for spousal support of Service members (their husband or wife) staying or leaving active duty:

Do you think your spouse should stay on or leave active duty?

The response options ranged from "I strongly favor leaving" (1) to "I strongly favor staying" (5).

Expanding on current research, this survey note examined predictor variables related to the following domains to understand the factors influencing spousal support to stay in the military: military life (e.g., PCS moves, deployment, and time away from home), connection to institution (e.g., satisfaction with the military way of life, housing, program use), family functioning (e.g., well-being of children, social support, special needs, wounded warrior status, and other stressors), finances (e.g., financial condition, emergency savings, and saving habits), education (e.g., enrollment), and employment (e.g.,

³ Spouses of National Guard/Reserve component members were excluded from the target population. Due to the differences between spouses of Reserve component members and spouses of active duty members, as well as the factors relevant to each population, spouses of Reserve component members are surveyed separately from spouses of active duty members.

⁴ Active duty service members had at least six months of service at the time the questionnaire fielded and were below flag rank.

unemployment and employment status). A detailed list of all the predictor variables examined can be found in *Appendix A: Predictor Variables*.

Ordered logistic regression models were used to evaluate whether a factor predicted spousal support for the Service member to stay on or leave active duty. Spousal support was regressed on all predictor variables with the addition of control variables (Service, paygrade, education, ethnicity, years married, child age group, child age, spouse sex, spouse age, and years of service of member). To provide a comprehensive view of the predictors of spousal support, ordered logistic regression models were run in two stages. This allowed for the examination of each predictor's impact when compared to all the control variables considered, and for the examination of each predictor's impact within a smaller group of similar variables. In the first stage, models included one predictor variable per regression model to assess the impact of each individual variable on spousal support to stay in the military. The results of this stage are included in Appendix B and the statistically significant findings are discussed in Appendix C. In the second stage, each regression model simultaneously included multiple predictor variables from a specific category (e.g., variables related to impact of military life). These categories were defined based on a review of similar studies, particularly studies that used data from large-scale, DoD-wide active duty spouse surveys, and consultation with subject matter experts.⁵ Therefore, the second stage assessed the impact of individual predictors on spousal support controlling for related variables. This allowed for an examination into whether a variable's impact on spousal support to stay changes when it is considered within a group of related factors. This also allowed for the identification of the strongest predictors within a group.⁶ Each regression included all control variables and incorporated survey weights, strata, and a finite population correction.

Findings

This section is organized by domains of interest, which are displayed in Figure 1. Findings are presented from the second stage of regression models with additional summaries of key findings from the first stage of regression models to provide context. Focusing on regression models that examined multiple predictor variables from a specific category allows for an understanding of the predictors of spousal support that have the greatest impact and whose impact remains even when considered among other similar factors rather than individually. This helps better capture the complexity and interaction of factors since they do not occur in a vacuum. However, individual regression results are still valuable in indicating further avenues of research, and to show the individual direct impact of a factor on spousal support to stay in the military. The statistically significant findings from the first stage of regression models are presented in detail in Appendix C. Throughout this section, survey findings are included to provide additional context for the regression results. Odds ratios are reported for all statistically significant predictors of spousal support to stay in the military. In contrast, an odds ratio of less than 1 indicates that an increase in a predictor corresponds to an *increase* in a predictor

⁵ Categories were created by grouping predictors from the Military Family Life Project: Active Duty Spouse Study Longitudinal Analyses 2010-2012 Project Report (DMDC, 2015) and the 2015 Survey of Active Duty Spouses mini briefing (DMDC, 2016).

⁶ Initially, a third regression model that included all predictor variables was run, but there were too few observations for all the variables included in the model to yield results.

⁷ For a complete listing of all results, including results that were not statistically significant, see Appendix B: Regression Results.

corresponds to a *decrease* in spousal support for staying in the military. The threshold of p < .01 was used to determine statistical significance.

Figure 1. Organization of Findings



Impact of Military Life

- PCS Moves
- Deployment
- □ Time Away From Home

First, factors related to the **impact of military life** were examined. These included PCS moves, deployment, and time away from home, and were intended to capture the overall impact that experiences unique to military life have on spousal support. When all predictors related to **impact of military life** were considered,⁸ no single factor was significantly related to an increase or decrease in odds of spousal support to stay in the military. Although no factors emerged as statistically significant when considered together, when examined individually, *experiencing a PCS*

move increased the odds of spousal support for a Service member to stay on active duty. However, the odds decreased slightly as the *number of PCS moves* increased and as more time elapsed since the PCS move and *long deployments* were related to decreased odds of spousal support to stay in the military.

Connection to Institution Housing Program Use Satisfaction With the Military Way of Life

Second, factors related to **connection to institution** were examined, which included housing location, program use, and satisfaction with the military way of life. These factors were grouped to capture factors related to a military spouse's connection to the military as an institution and its unique offerings, such as programs to assist with aspects of military life. When all predictors related to **connection to institution** were considered, only *satisfaction with military way of life* was significantly related to an increase in odds of spousal support to stay in the military (Exp(B) = 2.79, p < .01). This supports the finding from the

individual regressions that as satisfaction with the *military way of life* increased (e.g., increasing from *Very dissatisfied* to *Very satisfied*), the odds of spousal support to stay in the military also increased.

⁸ The variables PCSMOVE and CURRDPLY were excluded from the Impact of Military Life multiple regressions model as the model would not converge with the inclusion of the variables and, therefore, did not yield an output.

For context, on the 2012 ADSS, 48% of active duty spouses reported that they were satisfied with the military way of life and 17% reported they were very satisfied.

While satisfaction with the military way of life was the only factor that emerged when considered as a group, when factors related to **connection to institution** were examined individually, *use of military-provided resources* was generally related to increased spousal support to stay in the military. The only military-provided resource that significantly decreased the odds of spousal support to stay in the military was the *use of in-person counseling*. However, it may be the case that spouses who seek counseling are experiencing a high level of distress, which may also be related to their lack of support for their spouse to remain on active duty. If a military spouse accessed Military OneSource in the past six months, the odds of spousal support to stay in the military for spouses of resources and information increased. The odds of spousal support to stay in the military for spouses who *live in civilian housing* were lower when compared to spouses who *live in military housing on base*.

	Measures of Family Functioning
	Child-Related Factors
	Other Stressors
	Social Support
Ø	Presence of Special Needs
	Enrollment in Exceptional Family Member Program (EFMP)
1	

Third, factors related to **measures of family functioning** were examined. These included child-related factors, other stressors, social support, the presence of special needs, and Wounded Warrior status. These represent experiences specific to military families that affect the family unit. When all predictors related to measures of **family functioning** were considered,⁹ a *military spouse having special educational needs* was significantly related to an increase in odds of support to stay in the military when compared to military spouses who did not have any special medical or educational needs (Exp(B) = 3.89, p < .01). However, a *Service member having special educational needs* was significantly related to Service members who did not have any special medical or educational needs (Exp(B) = 0.19, p < .01). The survey results indicated that 21% of active duty spouses had a special need (medical,

educational, or both medical and educational) themselves. Survey respondents (i.e., military spouses) were also asked if their husband/wife (i.e., their Service member spouse) had special needs. Thirteen percent of active duty spouses had a husband/wife with a special need (medical, educational, or both medical and educational) and 20% had a child or children with a special need.

When examined individually, special medical and educational needs also had a negative impact on the odds of spousal support when they were present in the Service member or a child. In line with these findings, if a *Service member was wounded during their most recent deployment* or *was wounded in a*

⁹ The variable WOUNDFAM (Was your spouse wounded in a way that has interfered with his/her participation in your family?) was excluded from the Measures of Family Functioning multiple regression model as it was a conditional variable that was perfectly correlated with one other variable in the model, namely WOUND (During your spouse's most recent deployment was he/she wounded?). A regression of the predictors of family functioning was also run with WOUNDFAM included and WOUND excluded. Its inclusion drastically reduced the sample size, which resulted in minimal or highly singular variance in other variables in the model. Therefore, the statistical significance of the results could not be determined. The variables CHDHOME (Do you or your spouse have any children under the age of 18 living at home either part-time or full-time?) and CHDAGEGRE (How many children do you or your spouse have, living at home either part-time or full-time, in each age group? 14 to less than 18 years old) were excluded from the Measures of Family Functioning multiple regressions model as the model would not converge with the inclusion of the variables and, therefore, did not yield an output.

way that has interfered with his/her participation in the family, the odds of spousal support to stay in the military also decreased.

When other factors related to family functioning were examined individually, many factors related to children emerged as having an impact on spousal support. Positive experiences, such as a military spouse perceiving that his/her child experienced *pride in having a military parent*, increased the odds of spousal support to stay in the military. However, if a military spouse perceived negative behaviors, such as his/her *child has experienced anger about the Service member's military requirements in the past 12 months*, the odds of spousal support to stay in the military and *child upon return home from his/her most recent deployment* (e.g., increasing from *Very easy* to *Very difficult*) increased, the odds of spousal support to stay decreased. Additionally, if a spouse indicated that his/her child had displayed behaviors indicative of problematic attachment in the last four weeks, such as *acting more "baby-like" than he/she is capable of*, the odds of spousal support to stay in the military decreased.

When looking at other measures of family functioning individually, *marital satisfaction* as well as *social support from their community, family, and friends* were associated with spousal support for the member to stay on active duty. Enrollment *in the Exceptional Family Member Program (EFMP)* was also associated with greater odds of spousal support to stay in the military. Increased stress, difficulties with mental well-being, and the presence of special medical and educational needs were associated with decreased odds of spousal support to stay in the military.

Finances

- Financial Condition
- ☑ Emergency Sa∨ings
- □ Savings Habits

Fourth, **finances** were examined. These included financial condition, emergency savings, and savings habits. When all predictors related to **finances** were considered, each one-point increase in the *worsening of financial condition* (e.g., increase from *Very comfortable and secure* to *In over our heads*) as well as *having \$500 or more in emergency savings* were significantly related to a decrease in odds of spousal support to stay in the military (Exp(B) = 0.86, p < .01; Exp(B) = 0.78, p < .01). Survey results showed 64% of active duty spouses reported that their financial

condition was comfortable, 22% reported that they occasionally had some difficulty making ends meet, and 13% reported they were not comfortable. Results also showed that 68% of active duty spouses reported they had \$500 or more in emergency savings, 30% reported they did not have \$500 or more in emergency savings. The individual regression results showed that as *financial condition worsened*, the odds of spousal support to stay in the military decreased, which aligned with the findings of the multiple regression analysis. Additionally, when examined individually, as *saving habits improved* (e.g., increase from *Don't save—usually spend more than income* to *Save regularly by putting money aside each month*), the odds of spousal support to stay in the military increased.

Employment & Education

☑ Employment

Education

Finally, **employment and education** were examined. The survey results indicated that 40% of active duty spouses were employed, 13% were unemployed, 35% were not in labor force, and 12% were in the Armed

Forces.¹⁰ When all predictors related to **employment and education** were considered, only *employment status of employed*, where a spouse was currently employed, was significantly related to an increase in odds of spousal support to stay in the military when compared to an employment status of unemployed (Exp(B) = 1.20, p < .01). When examined individually, the odds of spousal support to stay in the military increased if a military spouse's employment status was *not in labor force* (i.e., not employed and not seeking employment) compared to military spouses who were unemployed (i.e., not employed, but seeking employment). These results, along with the results from the multiple regressions, suggest that stability and satisfaction in employment status may be related to increased spousal support. Military spouses who are employed may find stability in employment and be satisfied with their employment status compared to spouses who are unemployed. Similarly, spouses who are not in the labor force may be satisfied with their employment status since they are not seeking employment.

Summary and Discussion

To better understand the impact of factors within a similar group, the second stage of analysis used models where multiple predictor variables from a specific category were examined. Through this analysis, only a few factors examined were shown to have an impact on the odds of spousal support for a husband or wife staying on active duty (see Figure 2). Also, many of the individual factors examined were shown to have an impact on the odds of spousal support for a husband or wife staying in the military. These individual regressions showed the direct impact of each factor on spousal support in isolation and provide a basis and a context within which to view the results from the multiple regression analysis. Although many of these individual relationships were not retained when analyzed as a part of a group, this speaks to the complexity of interactions between factors. It also suggests the need to replicate these findings with more recent survey datasets.

Figure 2. *Summary of Results*



¹⁰ This refers to employment status and does not refer to the unemployment rate. The unemployment rate is calculated excluding spouses not in the full labor market or are in the Armed Forces; that is, excluding those who were not currently looking for employment or needing or wanting to work or have self-reported being in the Armed Forces.

When all predictors related to **impact of military life** were considered, no single factor was significantly related to an increase or decrease in odds of spousal support to stay in the military. However, when predictors related to the **impact of military life** were examined individually, the results showed that the impact of military life also affected the odds of spousal support to stay in the military, although to a lesser extent than other predictors. This indicates that long deployments and multiple PCS moves are related to decreased spousal support to stay in the military.

When all predictors related to **connection to institution** were considered, only *satisfaction with military way of life* was significantly related to an increase in odds of spousal support to stay in the military. This highlights the importance of a military spouse having a positive view of the military way of life when analyzed along with factors such as housing location (on or off base) and use of programs to help with issues that may arise from military life. Based on this finding, a focus on increasing satisfaction with the military way of life may ultimately have a positive impact on member retention through increased spouse support. When examining factors related to **connection to institution** individually, use of resources and satisfaction with the military increased support to stay in the military. These findings highlighted the potential benefits of programs in increasing the odds that a military spouse will support a Service member staying on active duty. Additionally, a strong connection to institution appeared to increase support to stay on active duty. Living in civilian housing, rather than on base, may hinder connection to institution due to distance from the institution and its resources, which may in turn reduce spousal support to stay in the military. However, it is also possible that spouses who feel less connected to the military choose to live off base.

When all predictors related to **measures of family functioning** were considered, a *military spouse* having special educational needs was significantly related to an increase in odds of support to stay in the military. This may be due to the unique benefits the military offers to spouses and their families, which may serve as an incentive to support staying in the military. A Service member having special educational needs was significantly related to a decrease in odds of spousal support to stay in the military, which aligned with the results from the individual ordered logistic regressions. When looking at measures of family functioning individually, the findings highlight the importance of positive experiences for a child of a Service member in influencing a spouse's support to stay in the military. Additionally, perceptions of negative experiences or outcomes for a child were associated with decreased odds of spousal support to stay on active duty. The findings suggest that negative experiences or behaviors seen in a child are related to a decrease in support to stay in the military and highlight the significant impact that a child's experiences have on influencing spousal support to stay in the military. The results of this study align with those of previous research that showed the importance of child experiences and attitudes (Bowen, 1986, Etheridge, 1989, Orthner, 1990). Analysis also showed the positive impact marital satisfaction and all forms of social support had on support to stay in the military. Increased stress, difficulties with mental well-being, and the presence of special medical and educational needs were associated with decreased odds of spousal support to stay in the military. These findings showed that experiencing stress decreased the odds of spousal support to stay in the military. Medical needs or injuries, which are also stressful for a family, negatively impacted spousal support.

When all predictors related to **finances** were considered, each one-point increase in the *worsening of financial condition* was related to a decrease in odds of spousal support to stay in the military, which aligned with findings from the individual logistic regressions. Programs aimed at assisting and educating Service members and their spouses to help better their financial condition may ultimately

increase member retention through increased spousal support. However, *having \$500 or more in emergency savings* was also related to a decrease in odds of spousal support to stay in the military. This unexpected finding may require further analysis. When looking at factors related to **finances** individually, having a better financial situation was related to increased support to stay in the military, whereas a worse financial situation was related to decreased support. Programs or resources that aim to help military spouses improve their financial situation may be beneficial in increasing their support for retention.

When all predictors related to **employment and education** were considered, only an *employment status* of employed was significantly related to an increase in odds of spousal support to stay in the military when compared to an employment status of unemployed. This may indicate that the stability and personal fulfillment of being employed may increase spousal support. When examining **employment-related** factors individually, perceived stability in employment status and satisfaction with employment status may increase spousal support. This suggests that programs or resources aimed at helping unemployed military spouses with finding employment may increase spousal support for retention.

Implications

Previous DoD-sponsored research established that spouse support for retention on a survey predicted actual Service member retention several years later. The current effort looked at factors related to spousal support. The results of this analysis indicate that there are many factors predictive of either increased or decreased odds for spouses supporting their Service member to stay in the military. We recommend caution in interpreting and utilizing these results based on older survey data. These findings should be replicated with more recent data, especially the newer and unexpected results. Recognizing these caveats, policymakers and leaders may be able to use some of this information to better understand which programs and resources might be most effectively leveraged for maintaining or increasing levels of spousal support for a Service member to remain on active duty. Based on these results, spouses who have a connection to the institution, high family functioning, and better financial condition have greater odds of support for their Service member to stay in the military. However, when the opposite is true (i.e., lower connection to institution, lower family functioning, difficulties with finances), and there are difficulties with military life (e.g., long deployments and many nights away from home), the odds of spousal support to stay in the military decrease. Therefore, efforts to improve these aspects of military spouse and family life would be expected to increase support to stay in the military and, ultimately, increase actual Service member retention. Increasing resources to improve the experience of children in the military, satisfaction with the military, connection to institution, better financial condition, and employment for those seeking it may be helpful in increasing spousal support. Additionally, increasing resources to help deal with stress, difficulties with mental well-being, and difficulties with military life, such as long deployments and many PCS moves, may also help increase spousal support.

To confirm and extend these findings, future research should analyze data from more recent surveys, and also examine the possible influence of the individual military Services as well as gender of spouses. Similarly, a focus on dual-service spouses may help better understand if the predictors of their support for retention are the same or different from spouses who are not members of the military.

In conclusion, the current research provides a foundational understanding of the factors that impact spousal support for retention. Future efforts can better test these relationships with more sophisticated models that provide a better understanding of the influences on spousal support to stay in the military. The current and future efforts can also assist DoD policymakers and leaders with taking actions to increase spousal support for member retention and ultimately increase Service member retention as well.

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For further information, see: https://dhra.deps.mil/sites/OPA/opa-survey/SitePages/Home.aspx.

Appendix A: Predictor Variables

Table 1.

Predictor Variables: Impact of Military Life

Description	Question Text	Variable Name	Response Options
	PCS Mov	es	
Experience of PCS	During your spouse's active duty career,	PCSMOVE	2 Yes
move	have you ever experienced a PCS move?		1 No
Number of PCS	During your spouse's active duty career, how	PCSTIMES	. Select times
moves	many times have you experienced a PCS		1 1
	move?		2 2
			3 3
			4 4
			5 5
			6 6
			7 7
			8 8
			9 9 or more times
Recency of PCS	In what month and year was your last PCS	PCSDATE	Specify MM/YYYY (text box)
moves	move?		
Duration of job	How long did it take you to find employment	PCSEMP	7 Does not apply
search after move	after your last PCS move?		1 Less than 1 month
			2 1 month to less than 4 months
			3 4 months to less than 7 months
			4 7 months to less than 10 months
			5 10 months or more
Acquisition of new	After your last PCS move, did you have to	ACQLIC	1 Yes
license/credential	acquire a new professional license or		2 No
after move	credential in order to work at the new duty		3 Does not apply
	location?		
	Deployme		b v
Status: Currently	Is your spouse currently deployed?	CURRDPLY	2 Yes
deployed			
Recency:	Within the past 12 months, has your spouse	DPLY30D12	2 Yes
Deployed past year	been on deployment for more than 30		l No
	consecutive days? This deployment may		
	have started more than 12 months ago, but		
	has continued within the past 12 months.		
Frequency:	In the past 12 months, how many times has	DPLYTIM12	Specify box (Times)
Deployed multiple	your spouse been deployed for more than 30		
times, Deployed	consecutive days?		
once in past year			
	Time Away From	m Home	
Time away from	In the last 36 months, how many nights has	NIGHTAWAY	Specify text box (Nights)
home due to	your spouse been away from home because		
military duties	of military duties (e.g., deployments, IDYs,		
	training, time at sea, field exercises/alerts)?		
	Aaa up all nights away from nome.		

Table 2.Predictor Variables: Connection to Institution

Description	Question Text	Variable Name	Response Options							
	Hous	ing								
Housing—off-base vs on-base	Which of the following best describes where you live?	HOUSING	 Military housing, on base Military housing, off base Civilian housing 							
Program Use										
Use of military- provided resources	 Q94. In the past 12 months, did you use a. Informational briefings? b. Reunion planning information or classes? c. Information and support provided by your spouse's unit? d. Information via Military OneSource? e. Military-sponsored recreation and entertainment activities? f. Family Readiness Group/Ombudsperson? g. In-person counseling? h. Military Family Life Counselors (MFLC)? i. Child and Youth Military Family Life Counselors (MFLC)? j. Telephonic/Web-based counseling? k. Gym/fitness center? l. Services to help with managing money while apart? m. Military spouse support group? n. Services/support from military chaplain/civilian religious leader? o. Other support? 	DPLYRSRCA, DPLYRSRCB, DPLYRSRCC, DPLYRSRCD, DPLYRSRCE, DPLYRSRCF, DPLYRSRCG, DPLYRSRCI, DPLYRSRCI, DPLYRSRCL, DPLYRSRCL, DPLYRSRCM, DPLYRSRCN, DPLYRSRCN, DPLYRSRCO	2 Yes 1 No							
Use of Military OneSource	 If you accessed Military OneSource in the past six months, how useful were the following resources? a. Information (e.g., education, child care, stress management, relocation, special needs)? b. Confidential non-medical counseling (in-person, telephonic, or Webbased)? c. Education and career counseling? d. Other? 	MIL1USEA, MIL1USEB, MIL1USEC, MIL1USED	 3 Very useful 2 Somewhat useful 1 Not useful 4 Did not access this resource 							
	Satisfaction With The	Military Way of	Life							
Satisfaction with military way of life	Overall, how satisfied are you with the military way of life?	MILSAT	 5 Very satisfied 4 Satisfied 3 Neither satisfied nor dissatisfied 2 Dissatisfied 1 Very dissatisfied 							

Table 3.	
Predictor Variables:	Measures of Family Functioning

Description	Question Text	Variable Name	Response Options
	Child-Relat	ed Factors	
Presence of children	Do you or your spouse have any children under the age of 18 living at home either part-time or full-time?	CHDHOME	2 Yes 1 No
Age of children	How many children do you or your spouse have, living at home either part- time or full-time, in each age group? a. Less than 1 year old b. 1 to less than 2 years old c. 2-5 years old d. 6-13 years old e. 14 to less than 18 years old	CHDAGEGRA, CHDAGEGRB, CHDAGEGRC, CHDAGEGRD, CHDAGEGRE	0 0 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9
Number of children	How many children do you or your spouse have, living at home either part- time or full-time, in each age group? a. Less than 1 year old b. 1 to less than 2 years old c. 2-5 years old d. 6-13 years old e. 14 to less than 18 years old	CHDAGEGRA, CHDAGEGRB, CHDAGEGRC, CHDAGEGRD, CHDAGEGRE	0 0 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9
Problematic behaviors	 In the past 12 months, has this child experienced an increase in any of the following? a. Academic problems b. Behavior problems at home c. Behavior problems at school d. Pride in having a military parent e. Anger about my spouse's military requirements f. Closeness to family members g. Acceptance of responsibility 	CHBHVINCA, CHBHVINCB, CHBHVINCC, CHBHVINCD, CHBHVINCE, CHBHVINCF, CHBHVINCG	1 Yes 2 No 3 Not applicable
Reconnection with member after deployment	Which of the following describes your spouse's reconnection with your child(ren) after he/she most recently returned home from deployment?	REUNCHD	 60 Does not apply, we did not have children at the time 1 Very easy 2 Easy 3 Neither easy nor difficult 4 Difficult 5 Very difficult

Table 3. (continued)

Description	Question Text	Variable Name	Response Options
-	Child-Relat	ed Factors	
Problematic attachment	 Indicate how much you agree or disagree with the following statements about this child during the last four weeks. a. My child has been more willing to try new things. b. My child has been acting more "baby-like" than he/she is capable of. c. My child easily becomes irritated or angry with me. d. My child has been more clingy than usual. e. My child has been afraid of doing things he/she/is usually ok with. f. My child is demanding and impatient with me. He/she fusses and persists unless I do what he/she wants right away. 	CHDBHVA, CHDBHVB, CHDBHVC, CHDBHVD, CHDBHVE, CHDBHVF	 5 Strongly agree 4 Agree 3 Neither agree nor disagree 2 Disagree 1 Strongly disagree
	Other St	ressors	
Level of stress compared to usual	Overall, how would you rate the current level of stress in your personal life?	PSTRESS	 Much less than usual Less than usual About the same as usual More than usual Much more than usual
Satisfaction with marriage	Taking things altogether, how satisfied are you with your marriage right now?	MARSAT	 5 Very satisfied 4 Satisfied 3 Neither satisfied nor dissatisfied 2 Dissatisfied 1 Very dissatisfied
Depressive/anxiety symptoms	 Over the last two weeks, how often have you been bothered by any of the following problems? a. Little interest or pleasure in doing things b. Feeling down, depressed, or hopeless c. Feeling nervous, anxious, or on edge d. Not being able to stop or control worrying 	DEPRESSA, DEPRESSB, DEPRESSC, DEPRESSD	 Not at all Several days More than half the days Nearly every day
	Social St	upport	
Strong community support	Social Support Index: Community as a Source of Support	SSI_C	Measures an individual's belief that the community offers supportive resources during difficult times and that individuals feel secure living in the community.
Strong family support	Social Support Index: Family Affection and Commitment	SSI_FA	Measures an individual's belief that family members support and show affection for each other.
Support from friends	Social Support Index: Emotional, Esteem, and Friendship Network Support	SSI_E	Measures an individual's reliance on friends for emotional support and for increasing self-esteem.

Table 3. (continued)

Description	Question Text Variable Name		Response Options						
Presence of Special Needs									
Special needs in family (self, spouse, children)	 What, if any, special medical and/or educational needs do you or your family members have? a. Self b. Spouse c. Child(ren) 	SPECNEEDA, SPECNEEDB, SPECNEEDC	 None Medical only Educational only Both medical and educational 						
Wounded Warrior status	During your spouse's most recent deployment was he/she wounded?	WOUND	2 Yes 1 No						
Wounded Warrior status impact on family	Was your spouse wounded in a way that has interfered with his/her participation in your family?	WOUNDFAM	2 Yes 1 No						
Enrollment in Exceptional Family Member Program (EFMP)	Is your family enrolled in the Exceptional Family Member Program (EFMP)?)	EFMPROG	2 Yes 1 No						

Table 4.Predictor Variables: Finances

Description	Question Text	Variable Name	Response Options
Financial condition	Which best describes the financial condition of you and your spouse?	FINCONDTN	 Very comfortable and secure Able to make ends meet without much difficulty Occasionally have some difficulty making ends meet Tough to make ends meet but keeping our heads above water In over our heads
Savings habits	Which of the following statements comes closest to describing the saving habits of you (and your spouse)?	SVGHAB	 Don't save-usually spend more than income Don't save-usually spend about as much as income Save whatever is left over at the end of the month-no regular plan Save income of one family member, spend the other Spend regular income, save other income Save regularly by putting money aside each month
Emergency savings	Do you have \$500 or more in emergency savings?	SAVEGT500	1 Yes 2 No 3 Don't know

Table 5.Predictor Variables: Education & Employment

Description	Question Text	Question Text Variable Name Response Optio						
Employment								
Unemployment	Unemployment rate—both short/long employment. Calculated excluding those spouses not in the full labor market or are in Armed Forces; that is, excluding those who were not currently looking for employment or needing or wanting to work or have self-reported in Armed Forces	FUE_B	1 Unemployed 2 Employed					
Employment status	Both short and long employment status	CPS_LFC_B	 Employed Unemployed Not in Labor Force Armed Forces 					
	Educa	ntion						
Enrollment	Are you currently enrolled in school/training?	EDUNROLL	 Yes No, and I do not need to be in school/training No, but I would like to be in school/training 					

Appendix B: Logistic Regression Results

Table 1.

Regression Results for Individual Regressions

Variable	Odds Ratio	Linearized	T-Value	P-Value	Confidence Interval	
		Standard				
		Error				
PCSMOVE	1.18	0.06	3.34	0.00	1.07	1.29
PCSTIMES	0.96	0.01	-3.13	0.00	0.94	0.99
LENGTH_PCS_R	1.00	0.00	-2.77	0.01	1.00	1.00
PCSEMP (2)	0.92	0.09	-0.82	0.41	0.76	1.12
PCSEMP (3)	0.89	0.09	-1.16	0.25	0.73	1.08
PCSEMP (4)	0.83	0.11	-1.40	0.16	0.64	1.08
PCSEMP (5)	0.80	0.08	-2.28	0.02	0.65	0.97
ACQLIC	0.91	0.06	-1.47	0.14	0.81	1.03
CURRDPLY	1.01	0.06	0.09	0.93	0.89	1.14
DPLY30D12	0.83	0.04	-3.75	0.00	0.76	0.92
DPLYTIM12	0.95	0.01	-3.19	0.00	0.92	0.98
NIGHTAWAY (2)	1.07	0.10	0.75	0.45	0.89	1.28
NIGHTAWAY (3)	1.05	0.10	0.52	0.60	0.88	1.25
NIGHTAWAY (4)	1.00	0.09	-0.03	0.97	0.83	1.19
NIGHTAWAY (5)	0.97	0.09	-0.40	0.69	0.81	1.15
NIGHTAWAY (6)	0.72	0.07	-3.57	0.00	0.60	0.86
HOUSING (2)	0.93	0.07	-0.90	0.37	0.80	1.08
HOUSING (3)	0.69	0.03	-8.26	0.00	0.63	0.75
DPLYRSRCA	1.26	0.06	5.14	0.00	1.16	1.38
DPLYRSRCB	1.12	0.08	1.68	0.09	0.98	1.29
DPLYRSRCC	1.31	0.06	6.28	0.00	1.20	1.42
DPLYRSRCD	1.21	0.06	3.60	0.00	1.09	1.34
DPLYRSRCE	1.49	0.06	9.97	0.00	1.38	1.61
DPLYRSRCF	1.35	0.06	6.56	0.00	1.23	1.47
DPLYRSRCG	0.78	0.05	-3.96	0.00	0.69	0.88
DPLYRSRCH	0.89	0.08	-1.22	0.22	0.74	1.07
DPLYRSRCI	1.08	0.14	0.63	0.53	0.84	1.40
DPLYRSRCJ	0.75	0.12	-1.76	0.08	0.54	1.03
DPLYRSRCK	1.33	0.05	7.53	0.00	1.23	1.43
DPLYRSRCL	1.33	0.16	2.44	0.01	1.06	1.68
DPLYRSRCM	1.48	0.09	6.20	0.00	1.31	1.67
DPLYRSRCN	1.17	0.07	2.61	0.01	1.04	1.32
DPLYRSRCO	0.96	0.06	-0.66	0.51	0.85	1.08
MIL1USEA	1.61	0.11	7.22	0.00	1.42	1.83
MIL1USEB	1.44	0.11	4.61	0.00	1.24	1.69
MIL1USEC	1.43	0.10	5.03	0.00	1.25	1.65

Table 1. (continued)

Variable	Odds Ratio Linearized		T-Value	P-Value	Confidence Interval	
		Standard Error				
MIL1USED	1.55	0.15	4.65	0.00	1.29	1.87
MILSAT	3.17	0.08	46.32	0.00	3.02	3.33
CHDHOME	Omitted ¹		-		-	
CHDAGEGRA	0.99	0.08	-0.16	0.88	0.84	1.16
CHDAGEGRB	1.03	0.08	0.34	0.73	0.88	1.20
CHDAGEGRC	0.95	0.05	-0.92	0.36	0.85	1.06
CHDAGEGRD	1.08	0.05	1.72	0.09	0.99	1.17
CHDAGEGRE	0.91	0.05	-1.60	0.11	0.81	1.02
CHBHVINCA	0.76	0.06	-3.77	0.00	0.66	0.88
CHBHVINCB	0.73	0.04	-5.60	0.00	0.65	0.81
CHBHVINCC	0.80	0.06	-2.95	0.00	0.70	0.93
CHBHVINCD	1.58	0.08	8.47	0.00	1.42	1.75
CHBHVINCE	0.52	0.03	-11.41	0.00	0.46	0.58
CHBHVINCF	1.18	0.06	3.36	0.00	1.07	1.30
CHBHVINCG	1.39	0.07	6.24	0.00	1.26	1.55
REUNCHD	0.76	0.02	-10.84	0.00	0.72	0.80
CHDBHVA	1.20	0.03	8.12	0.00	1.14	1.25
CHDBHVB	0.87	0.02	-6.96	0.00	0.84	0.91
CHDBHVC	0.89	0.02	-5.88	0.00	0.86	0.93
CHDBHVD	0.87	0.02	-7.51	0.00	0.84	0.90
CHDBHVE	0.82	0.02	-8.90	0.00	0.78	0.85
CHDBHVF	0.87	0.02	-7.72	0.00	0.84	0.90
PSTRESS	0.72	0.01	-16.89	0.00	0.69	0.74
MARSAT	1.31	0.02	14.85	0.00	1.27	1.36
DEPRESSA	0.73	0.02	-12.67	0.00	0.70	0.77
DEPRESSB	0.72	0.02	-13.28	0.00	0.69	0.76
DEPRESSC	0.77	0.02	-11.84	0.00	0.74	0.80
DEPRESSD	0.76	0.02	-12.96	0.00	0.73	0.79
SSI_C	1.66	0.04	19.21	0.00	1.57	1.75
SSI_FA	1.75	0.05	18.19	0.00	1.65	1.86
SSI_E	1.46	0.04	14.68	0.00	1.39	1.53
SPECNEEDA (2)	0.96	0.06	-0.72	0.47	0.85	1.08
SPECNEEDA (3)	0.85	0.08	-1.72	0.09	0.71	1.02
SPECNEEDA (4)	0.87	0.08	-1.56	0.12	0.72	1.04
SPECNEEDB (2)	0.55	0.06	-5.83	0.00	0.45	0.67
SPECNEEDB (3)	0.87	0.09	-1.32	0.19	0.71	1.07
SPECNEEDB (4)	0.74	0.07	-3.34	0.00	0.62	0.88
SPECNEEDC (2)	0.83	0.07	-2.20	0.03	0.70	0.98
SPECNEEDC (3)	0.88	0.08	-1.43	0.15	0.74	1.05
SPECNEEDC (4)	0.81	0.06	-2.92	0.00	0.71	0.93

Variable	Odds Ratio	Linearized Standard	T-Value	P-Value	Confidence Interval	
		Error				
WOUND	0.63	0.08	-3.74	0.00	0.50	0.80
WOUNDFAM	0.47	0.12	-2.98	0.00	0.29	0.78
EFMPROG	1.27	0.09	3.37	0.00	1.11	1.46
FINCONDTN	0.87	0.02	-6.53	0.00	0.84	0.91
SVGHAB	1.04	0.01	3.76	0.00	1.02	1.07
SAVEGT500	0.97	0.05	-0.75	0.45	0.88	1.06
FUE_B	1.02	0.06	0.36	0.72	0.91	1.15
CPS_LFC_B(1)	1.05	0.06	0.88	0.38	0.94	1.19
CPS_LFC_B (3)	1.25	0.08	3.54	0.00	1.10	1.41
CPS_LFC_B (4)	0.89	0.07	-1.45	0.15	0.76	1.04
EDUNROLL (1)	0.98	0.05	-0.47	0.64	0.88	1.08
EDUNROLL (2)	1.07	0.05	1.48	0.14	0.98	1.16

Table 1. (continued)

¹ The logistic regression result for CHDHOME was listed as "Omitted." This is the case when a variable is perfectly correlated, or shows no variation with one or more other variables in the model.

Table 2.Regression Results for Multiple Regressions Per Model—Impact of Military Life1

Variable	Odds Ratio	Linearized	T-Value	P-Value	Confidence Interval	
		Error				
PCSTIMES	0.96	0.03	-1.37	0.17	0.91	1.02
LENGTH_PCS_R	1.00	0.00	0.06	0.95	1.00	1.00
PCSEMP (2)	1.06	0.15	0.39	0.70	0.80	1.39
PCSEMP (3)	0.93	0.13	-0.49	0.62	0.71	1.23
PCSEMP (4)	1.05	0.19	0.26	0.80	0.73	1.51
PCSEMP (5)	0.83	0.12	-1.30	0.19	0.63	1.10
ACQLIC	1.04	0.10	0.40	0.69	0.86	1.25
DPLY30D12	0.91	0.09	-1.02	0.31	0.75	1.09
NIGHTAWAYR (2)	1.95	1.24	1.06	0.29	0.57	6.76
NIGHTAWAYR (3)	1.91	1.16	1.07	0.28	0.58	6.28
NIGHTAWAYR (4)	1.56	0.94	0.74	0.46	0.48	5.09
NIGHTAWAYR (5)	1.84	1.10	1.02	0.31	0.57	5.94
NIGHTAWAYR (6)	1.68	1.01	0.87	0.39	0.52	5.48

¹ The variables PCSMOVE and CURRDPLY were excluded from the Impact of Military Life multiple regressions model as the model would not converge with the inclusion of the variables and, therefore, did not yield an output.

Variable	Odds Ratio	Linearized	T-Value	P-Value	Confidence Interval	
		Standard Error				
Housing (2)	0.72	0.29	-0.80	0.42	0.32	1.60
Housing (3)	0.78	0.19	-1.01	0.31	0.48	1.27
DPLYRSRCA	1.53	0.45	1.43	0.15	0.85	2.74
DPLYRSRCB	0.96	0.31	-0.13	0.90	0.50	1.83
DPLYRSRCC	0.52	0.15	-2.20	0.03	0.29	0.93
DPLYRSRCD	1.23	0.31	0.83	0.41	0.75	2.03
DPLYRSRCE	1.43	0.38	1.38	0.17	0.86	2.40
DPLYRSRCF	1.05	0.27	0.19	0.85	0.63	1.74
DPLYRSRCG	1.01	0.38	0.02	0.98	0.48	2.12
DPLYRSRCH	0.53	0.25	-1.34	0.18	0.21	1.34
DPLYRSRCI	1.07	0.66	0.11	0.91	0.32	3.63
DPLYRSRCJ	1.10	0.58	0.18	0.85	0.39	3.09
DPLYRSRCK	1.09	0.24	0.38	0.71	0.70	1.68
DPLYRSRCL	1.04	0.48	0.08	0.94	0.41	2.60
DPLYRSRCM	1.44	0.54	0.98	0.33	0.69	3.00
DPLYRSRCN	0.54	0.23	-1.43	0.15	0.23	1.26
DPLYRSRCO	0.94	0.36	-0.16	0.88	0.44	2.00
MIL1USEA	1.22	0.33	0.74	0.46	0.72	2.08
MIL1USEB	1.29	0.42	0.79	0.43	0.68	2.44
MIL1USEC	0.54	0.18	-1.87	0.06	0.28	1.03
MIL1USED	1.10	0.35	0.31	0.76	0.59	2.05
MILSAT	2.79	0.35	8.24	0.00	2.18	3.56

Table 3.Regression Results for Multiple Regressions Per Model—Connection to Institution

Table 4.

*Regression Results for Multiple Regressions Per Model—Measures of Family Functioning*¹

Variable	Odds Ratio	Linearized Standard Error	T-Value	P-Value	Confidence Interval	
CHDAGEGRA	0.97	0.47	-0.07	0.94	0.37	2.51
CHDAGEGRB	1.21	0.47	0.49	0.62	0.56	2.62
CHDAGEGRC	0.78	0.21	-0.94	0.35	0.46	1.32
CHDAGEGRD	1.10	0.21	0.52	0.60	0.76	1.61
CHBHVINCA	0.97	0.27	-0.12	0.90	0.56	1.66
CHBHVINCB	0.98	0.32	-0.07	0.95	0.52	1.85
CHBHVINCC	0.72	0.24	-0.98	0.33	0.38	1.39

Table 4. (continued)

Variable	Odds Ratio	Linearized Standard Error	T-Value	P-Value	Confidence Interval	
CHBHVINCD	0.82	0.17	-0.94	0.35	0.54	1.24
CHBHVINCE	0.61	0.15	-1.98	0.05	0.38	1.00
CHBHVINCF	0.91	0.21	-0.41	0.69	0.58	1.44
CHBHVINCG	1.26	0.31	0.93	0.35	0.77	2.05
REUNCHD	0.84	0.09	-1.62	0.11	0.69	1.04
CHDBHVA	1.20	0.12	1.85	0.07	0.99	1.45
CHDBHVB	0.80	0.10	-1.72	0.09	0.62	1.03
CHDBHVC	1.28	0.16	2.02	0.04	1.01	1.63
CHDBHVD	1.08	0.12	0.66	0.51	0.86	1.35
CHDBHVE	1.04	0.15	0.25	0.80	0.78	1.38
CHDBHVF	1.06	0.13	0.43	0.66	0.83	1.35
PSTRESS	1.06	0.15	0.42	0.68	0.81	1.39
MARSAT	1.11	0.13	0.88	0.38	0.88	1.39
DEPRESSA	1.13	0.22	0.61	0.54	0.77	1.66
DEPRESSB	0.76	0.16	-1.34	0.18	0.51	1.14
DEPRESSC	0.83	0.14	-1.10	0.27	0.60	1.16
DEPRESSD	1.37	0.23	1.89	0.06	0.99	1.89
SSI_C	1.15	0.19	0.86	0.39	0.84	1.58
SSI_FA	1.60	0.35	2.12	0.03	1.04	2.47
SSI_E	1.16	0.19	0.92	0.36	0.84	1.60
SPECNEEDA (2)	1.33	0.33	1.15	0.25	0.82	2.16
SPECNEEDA (3)	3.89	2.01	2.63	0.01	1.41	10.75
SPECNEEDA (4)	1.01	0.52	0.02	0.99	0.37	2.76
SPECNEEDB (2)	0.91	0.26	-0.32	0.75	0.51	1.61
SPECNEEDB (3)	0.19	0.11	-2.94	0.00	0.06	0.58
SPECNEEDB (4)	0.93	0.44	-0.16	0.88	0.37	2.36
SPECNEEDC (2)	1.16	0.39	0.45	0.65	0.60	2.23
SPECNEEDC (3)	1.36	0.46	0.92	0.36	0.70	2.64
SPECNEEDC (4)	1.18	0.37	0.52	0.60	0.64	2.17
EFMPROG	1.66	0.37	2.27	0.02	1.07	2.58
WOUND	0.58	0.28	-1.14	0.26	0.23	1.49

¹ The variable WOUNDFAM was excluded from the family functioning regression model as it was a conditional variable that was perfectly correlated with one other variable in the model, namely WOUND. A regression of the predictors of family functioning was also run with WOUNDFAM included and WOUND excluded. Its inclusion drastically reduced the sample size, which resulted in minimal or highly singular variance in other variables in the model. Therefore, the statistical significance of the results could not be determined. The variables CHDHOME and CHDAGEGRE were excluded from the Measures of Family Functioning multiple regressions model as the model would not converge with the inclusion of the variables and, therefore, did not yield an output.

Variable	Odds Ratio	Linearized Standard Error	T-Value	P-Value	Confidence Interval	
FINCONDTN	0.86	0.02	-5.77	0.00	0.82	0.91
SVGHAB	1.03	0.01	2.29	0.02	1.00	1.06
SAVEGT500r	0.78	0.04	-4.42	0.00	0.70	0.87

Table 5.Regression Results for Multiple Regressions Per Model—Finances

Table 6.

Regression Results for Multiple Regressions Per Model—Education & Employment

Variable	Odds Ratio	Linearized Standard Error	T-Value	P-Value	Confidence Interval	
FUE_B	0.89	0.07	-1.46	0.15	0.76	1.04
CPS_LFC_B(1)	1.20	0.08	2.68	0.01	1.05	1.38
EDUNROLL (1)	1.05	0.07	0.81	0.42	0.93	1.20
EDUNROLL (2)	1.11	0.06	1.79	0.07	0.99	1.23

Appendix C: Individual Regressions

The first stage of analysis consisted of models that examined each predictor variable individually to see which factors increase or decrease the odds of spousal support to stay in the military.

Impact of Military Life PCS Moves Based on survey data from the 2012 ADSS, 78% of spouses of active duty Service members indicated they had experienced a PCS move during their husband's or wife's active duty career. Analysis determined that, experiencing a

PCS move increased the odds of spousal support for a Service member to stay on active duty.

• Experiencing a PCS move increased the odds of spousal support to stay in the military by 1.18 times, or by 18% (Exp(B) = 1.18, p < .01).^{11,12}

Data from the 2012 ADSS also revealed that of those spouses who had at least one PCS move, on average, spouses of active duty Service members experienced a PCS 2.8 times and their last PCS move was 26.8 months ago. Analysis found that as the number of PCS moves increased (from 1 to 9 or more times) for a spouse, the odds of spousal support for a Service member to stay on active duty decreased slightly. A similar finding emerged for the recency of a PCS move; the less recent the PCS move, the odds of spousal support for a Service duty slightly decreased.

- As the number of PCS moves increased, the odds of spousal support to stay in the military decreased to 0.96, or by 4% (*Exp*(*B*) = 0.96, *p* < .01).
- With each one-month increase since the last PCS move, the odds of spousal support to stay in the military decreased to 0.99, or by 1% (Exp(B) = 0.99, p < .01).¹³



The survey results indicated that 61% of active duty spouses whose husband or wife had been on deployment in the past 36 months reported that their husband or wife had been on deployment for more than 30 consecutive days within the past 12 months. Analysis found that a spouse's deployment for more than 30

consecutive days in the past 12 months decreased the odds of spousal support for a Service member to stay on active duty.

• A spouse's deployment for more than 30 consecutive days in the past 12 months decreased the odds of spousal support to stay in the military to 0.83, or by 20% (Exp (B) = 0.83, p < .01).

The results showed spouses whose husband/wife had at least one deployment reported that, on average, their husbands/wives were deployed 1.8 times for more than 30 consecutive days in the past 12 months. Analysis found that when considering a spouse's deployment for more than 30 consecutive days in the past 12 months, as the number of times a spouse has been deployed increases, the odds of spousal support to stay on active duty decreased.

¹¹ Strict interpretation of the odds ratio would be, "Experiencing a PCS move increased the odds of spousal support moving one point in favor to stay in the military by 1.18 times, or by 18% (Exp(B) = 1.18, p < .01)." However, for increased readability, we have excluded this from the text.

¹² The percent by which the odds of spousal support increased is calculated by the following: |1 - Exp(B)| * 100.

¹³ The percent by which the odds of spousal support decreased is calculated by the following: ((1/Exp(B))-1)*100.

• As the number of times a spouse has been deployed for more than 30 consecutive days in the past 12 months increases, the odds of spousal support to stay in the military decreased to 0.95, or by 5% (Exp(B) = 0.95, p < .01).

Impact of Military Life Time Away From Home

The results showed spouses reported their husbands/wives had been away from home for an average of 257.8 nights in the last 36 months because of military duties (e.g., deployments, temporary duty [TDY], training, time at sea, field exercises/alerts). The number of nights away were grouped into the

following categories: 0 nights, < 2 months, 2–6 months, 6–8 months, 9–15 months, and 15–36.5 months. Analysis found that for spouses of Service members who had been away from home 450–1,095 nights because of military duties in the last 36 months, the odds of spousal support to stay in the military were lower, compared to spouses of Service members who were away from home zero nights because of military duties.

• For spouses of Service members who had been away from home 15–36.5 months because of military duties in the last 36 months, the odds of spousal support to stay in the military were 0.72, or 39% lower, compared to spouses of Service members who were away from home zero nights because of military duties (Exp(B) = 0.72, p < .01).



The survey results indicated that 24% of active duty spouses had lived in military housing on base, 7% had lived in military housing off base, and 69% had lived in civilian housing. For spouses who had lived in civilian housing,

their odds of spousal support to stay in the military were lower compared to spouses who had lived in military housing on base.

• For spouses who had lived in civilian housing, their odds of spousal support to stay in the military were 0.69, or 45% lower compared to spouses who had lived in military housing on base (Exp(B) = 0.69, p < .01).

Connection to Institution Program Use

The survey results indicated that 24% of active duty spouses used informational briefings, 29% used information and support provided by their spouse's unit, 17% used information via Military OneSource, 36% used

military-sponsored recreation and entertainment activities, 24% used a Family Readiness Group/Ombudsperson, 12% used in-person counseling, 53% used the gym/fitness center, 10% used a military spouse support group, and 11% used services/support from a military chaplain/civilian religious leader. Analysis found that the use of the following programs and resources were significantly related to increased odds of spousal support to stay in the military: informational briefings, information and support provided by spouse's unit in the past 12 months, information via Military OneSource, military-sponsored recreation and entertainment activities, Family Readiness Group/Ombudsperson, gym/fitness center, a military spouse support group, and services/support from a military chaplain/civilian religious leader.

- Use of military-sponsored recreation and entertainment activities increased the odds of spousal support to stay in the military by 1.49 times, or by 49% (Exp(B) = 1.49, p < .01).
- Use of military spouse support groups increased the odds of spousal support to stay in the military 1.48 times, or by 48% (Exp(B) = 1.48, p < .01).

- Use of Family Readiness Group/Ombudsperson increased the odds of spousal support to stay in the military by 1.35 times, or by 35% (*Exp*(*B*) = 1.35, *p* < .01).
- Use of gym/fitness center increased the odds of spousal support to stay in the military by 1.33 times, or by 33% (*Exp*(*B*) = 1.33, *p* < .01).
- Use of information and support provided by the military member's unit in the past 12 months increased the odds of spousal support to stay in the military by 1.31 times, or by 31% (*Exp*(*B*) = 1.31, *p* < .01).
- Use of informational briefings in the past 12 months increased the odds of spousal support to stay in the military by 1.26 times, or by 26% (Exp(B) = 1.26, p < .01).
- Use of information via Military OneSource increased the odds of spousal support to stay in the military by 1.21 times, or by 21% (Exp(B) = 1.21, p < .01).
- Use of services/support from military chaplain/civilian religious leader increased the odds of spousal support to stay in the military by 1.17 times, or by 17% (*Exp*(*B*) = 1.17, *p* < .01).

In contrast, use of in-person counseling was the only resource that decreased odds of spousal support to stay in the military.

• Use of in-person counseling decreased the odds of spousal support to stay in the military to 0.78, or by 28% (Exp(B) = 0.78, p < .01).

The results revealed that, on average, resources from Military OneSource were rated as somewhat useful or very useful by spouses of active duty Service members. Spouses were asked about their experiences accessing Military OneSource in the past six months for information (e.g., education, child care, stress management, relocation, special needs), confidential non-medical counseling (in-person, telephonic, or web-based), education and career counseling, and other resources within Military OneSource. Analysis showed that if a military spouse accessed the above resources, as the resource's perceived usefulness increased (e.g., increasing from *Not useful* to *Very useful*), then the odds of spousal support to stay in the military increased.

- If a military spouse accessed Military OneSource in the past six months, for each one-point increase in usefulness of *information* (e.g., education, child care, stress management, relocation, special needs), the odds of spousal support to stay in the military increased by 1.61 times, or by 61% (*Exp*(*B*) = 1.61, *p* < .01).
- If a military spouse accessed Military OneSource in the past six months, for each one-point increase in usefulness of *other resources within Military OneSource*, the odds of spousal support to stay in the military increased by 1.55 times, or by 55% (Exp(B) = 1.55, p < .01).
- If a military spouse accessed Military OneSource in the past six months, for each one-point increase in usefulness of *confidential non-medical counseling* (in-person, telephonic, or webbased), the odds of spousal support to stay in the military increased by 1.44 times, or by 44% (Exp(B) = 1.44, p < .01).

• If a military spouse accessed Military OneSource in the past six months, for each one-point increase in usefulness of *education and career counseling*, the odds of spousal support to stay in the military increased by 1.43 times, or by 43% (*Exp*(*B*) = 1.43, *p* < .01).



The survey results showed 48% of active duty spouses reported that they were satisfied with the military way of life and 17% reported they were very satisfied. For each one-point increase in satisfaction with the military way of life (e.g., increasing from *Very dissatisfied* to *Very satisfied*), the odds of

spousal support to stay in the military increased.

• For each one-point increase in satisfaction with the military way of life, the odds of spousal support to stay in the military increased by 3.17 times (Exp(B) = 3.17, p < .01).



The survey results showed that of active duty spouses who identified one child who was living at home, 19% reported that their child had experienced an increase in academic problems, 24% reported behavior problems at home, 16% reported behavior problems at school, 59% reported having pride in having a

military parent, 28% reported anger about the Service member's military requirements, 63% reported closeness to family members, and 62% reported acceptance of responsibility in the past 12 months.¹⁴ Analysis found that if a military spouse perceived that their child experienced the following in the past 12 months, the odds of spousal support to stay in the military increased: pride in having a military parent, closeness to family members, or acceptance of responsibility.

- If a military spouse perceived their child had experienced pride in having a military parent in the past 12 months, odds of spousal support to stay in the military increased by 1.58 times, or by 58% (*Exp*(*B*) = 1.58, *p* < .01).
- If a military spouse perceived their child had experienced acceptance of responsibility in the past 12 months, odds of spousal support to stay in the military increased by 1.39 times, or by 39% (*Exp*(*B*) = 1.39, *p* < .01).
- If a military spouse perceived their child had experienced closeness to family members in the past 12 months, odds of spousal support to stay in the military increased by 1.18 times, or by 18% (*Exp*(*B*) = 1.18, *p* < .01).

Additionally, for each one-point increase in agreement that their child had been more willing to try things in the last four weeks (e.g., increasing from *Strongly disagree* to *Strongly agree*), the odds of spousal support to stay in the military increased.

• For each one-point increase in agreement that their child had been more willing to try new things in the last four weeks, the odds of spousal support to stay in the military increased by 1.20 times, or by 20% (Exp(B) = 1.20, p < .01).

¹⁴ Percentages exclude those who indicated "Not applicable."

If a military spouse perceived their child had experienced the following in the past 12 months, the odds of spousal support to stay in the military decreased: academic problems, behavior problems at home, behavior problems at school, or anger about the Service member's military requirements.

- If a military spouse perceived their child had experienced anger about the Service member's military requirements in the past 12 months, odds of spousal support to stay in the military decreased to 0.52, or by 92% (Exp(B) = 0.52, p < .01).
- If a military spouse perceived their child had experienced behavior problems at home in the past 12 months, odds of spousal support to stay in the military decreased to 0.73, or by 37% (Exp(B) = 0.73, p < .01).
- If a military spouse perceived their child had experienced academic problems in the past 12 months, odds of spousal support to stay in the military decreased to 0.76, or by 32% (*Exp*(*B*) = 0.76, p < .01).
- If a military spouse perceived their child had experienced behavior problems at school in the past 12 months, odds of spousal support to stay in the military decreased to 0.80, or by 25% (Exp(B) = 0.80, p < .01).

The results showed that on average, active duty spouses with children whose husband/wife had been deployed and returned home rated their spouse's reconnection with their child(ren) after their most recent return home from deployment as 2.1 on a scale from 1, *Very easy*, to 5, *Very difficult*. For each one-point increase in difficulty when a Service member reconnects with his/her child(ren) after he/she most recently returned home from deployment (e.g., increasing from *Very easy* to *Very difficult*), the odds of spousal support to stay in the military decreased.

• When describing a Service member's reconnection with his/her child(ren) after his/her most recently returned home from deployment, for each one-point increase in difficulty reconnecting the odds of spousal support to stay in the military decreased to 0.76, or by 32% (*Exp*(*B*) = 0.76, p < .01).

The following is based on a scale from 1, *Strongly disagree*, to 5, *Strongly agree*. The survey results indicated that, on average, active duty spouses who identified one child who was living at home rated their agreement that their child had been more willing to try new things as 3.9, had been acting more "baby-like" than he/she was capable of as 2.3, easily became irritated or angry with them as 2.4, had been more clingy than usual as 2.5, had been afraid of doing things he/she was usually OK with as 2.0, and was demanding and impatient with them while fussing and persisting unless they did what he/she wanted right away as 2.4. Analysis showed that for each one-point increase in agreement describing the following behaviors of their child in the last four weeks, the odds of spousal support to stay in the military decreased: acting more "baby-like" than he/she was capable of, easily became irritated or angry with parent, more clingy than usual, afraid of doing things he/she was usually okay with, or demanding and impatient with parent and fussed and persisted until the parent did what he/she wanted right away.

- For each one-point increase in agreement that their child had been afraid of doing things he/she was usually okay with in the last four weeks, the odds of spousal support to stay in the military decreased to 0.82, or by 22% (Exp(B) = 0.82, p < .01).
- For each one-point increase in agreement that their child had acted more "baby-like" than he/she was capable of in the last four weeks, the odds of spousal support to stay in the military decreased to 0.87, or by 15% (Exp(B) = 0.87, p < .01).
- For each one-point increase in agreement that their child had been more clingy than usual in the last four weeks, the odds of spousal support to stay in the military decreased to 0.87, or by 15% (Exp(B) = 0.87, p < .01).
- For each one-point increase in agreement that their child had been demanding and impatient with them and he/she fussed and persisted unless they did what he/she wanted right away in the last four weeks, the odds of spousal support to stay in the military decreased to 0.87, or by 15% (Exp(B) = 0.87, p < .01).
- For each one-point increase in agreement that their child easily became irritated or angry with them in the last four weeks, the odds of spousal support to stay in the military decreased to 0.89, or by 12% (Exp(B) = 0.89, p < .01).



The survey results indicated that the majority of active duty spouses were satisfied or very satisfied with their marriage right now (31% reported *satisfied*, 52% reported *very satisfied*). Analysis showed that for each one-point increase in satisfaction with their marriage right now (e.g., increasing

from Very dissatisfied to Very satisfied), the odds of spousal support to stay in the military increased.

• For each one-point increase in satisfaction with their marriage right now, the odds of spousal support to stay in the military increased by 1.31 times, or by 31% (*Exp*(*B*) = 1.31, *p* < .01).

Additionally, several factors relating to stress, depression, and anxiety were examined. Data from the 2012 ADSS showed that 37% of active duty spouses rated their current level of stress in their personal life as about the same as usual, 35% rated it as more than usual, and 17% rated it as much more than usual. Analysis showed that for each one-point increase in rating of the current level of stress in a military spouse's personal life (e.g., increasing from *Much less than usual* to *Much more than usual*), the odds of spousal support to stay in the military decreased.

• For each one-point increase in rating of the current level of stress in a military spouse's personal life, the odds of spousal support to stay in the military decreased to 0.72, or by 39% (Exp(B) = 0.72, p < .01).

The survey results revealed that 36% of active duty spouses experienced little interest or pleasure in doing things, 36% experienced feeling down, depressed, or hopeless, 50% experienced feeling nervous, anxious, or on edge, and 42% experienced not being able to stop or control worrying over the last two weeks. Analysis showed that for each one-point increase in how often a military spouse had been bothered by the following over the last two weeks (e.g., increasing from *Not at all* to *Nearly every day*), the odds of spousal support to stay in the military decreased: little interest or pleasure in

doing things; feeling down, depressed, or hopeless; feeling nervous, anxious, or on edge; or not being able to stop or control worrying.

- For each one-point increase in how often a military spouse had been bothered by feeling down, depressed, or hopeless over the last two weeks, the odds of spousal support to stay in the military decreased to 0.72, or by 39% (*Exp*(*B*) = 0.72, *p* < .01).
- For each one-point increase in how often a military spouse had been bothered by little interest or pleasure in doing things over the last two weeks, the odds of spousal support to stay in the military decreased to 0.73, or by 37% (*Exp*(*B*) = 0.73, *p* < .01).
- For each one-point increase in how often a military spouse had been bothered by not being able to stop or control worrying over the last two weeks, the odds of spousal support to stay in the military decreased to 0.76, or by 32% (*Exp*(*B*) = 0.76, *p* < .01).
- For each one-point increase in how often a military spouse had been bothered by feeling nervous, anxious, or on edge over the last two weeks, the odds of spousal support to stay in the military decreased to 0.77, or by 30% (*Exp*(*B*) = 0.77, *p* < .01).



The survey results showed that on a scale of 1, *Strongly disagree* to 5, *Strongly agree*, active duty spouses, on average, felt that their community offered supportive resources during difficult times and that they felt secure living in the

community (Mean: 3.4). Additionally, active duty spouses reported that their family members supported and showed affection for each other (Mean: 4.3) and that they could rely on friends for emotional support and for increasing self-esteem (Mean: 3.7). Analysis found that the social support indexes showed that community as a source of support, family affection and commitment, and emotional, esteem, and friendship network support increased the odds of spousal support to stay in the military.

- Family affection and commitment increased the odds of spousal support to stay in the military by 1.75 times, or by 75% (Exp(B) = 1.75, p < .01).
- Support from community increased the odds of spousal support to stay in the military by 1.66 times, or by 66% (*Exp*(*B*) = 1.66, *p* < .01).
- Emotional, esteem, and friendship network support increased the odds of spousal support to stay in the military by 1.46 times, or by 46% (*Exp*(*B*) = 1.46, *p* < .01).



Based on the survey results, 12% of active duty spouses were enrolled in the Exceptional Family Member Program (EFMP). Analysis found that if a family was enrolled in the EFMP, the odds of spousal support to stay in the military increased (compared to those not enrolled).

• If a family was enrolled in the Exceptional Family Member Program (EFMP), the odds of spousal support to stay in the military increased by 1.27 times, or by 27% (Exp(B) = 1.27, p < .01).

The survey results indicated that 21% of active duty spouses had a special need (medical, educational, or both medical and educational) themselves. Survey respondents (i.e., military spouses) were also asked if their own spouse (i.e., their Service member spouse) had special needs. Thirteen percent of active duty spouses had a spouse (i.e., a Service member) with a special need (medical, educational, or both medical and educational) and 20% had a child or children with a special need. Analysis found that when a Service member had special medical needs only or both special medical and educational needs, the odds of spousal support to stay in the military decreased compared to Service members who did not have any special medical and/or educational needs. When a child had both special medical and educational needs, the odds of spousal support to stay in the military also decreased.

- When a Service member (i.e., the spouse of the survey respondent) had special medical needs only, the odds of spousal support to stay in the military decreased to 0.55, or by 82% compared to Service members who did not have any special medical and/or educational needs (Exp(B) = 0.55, p < .01).
- When a Service member had both special medical and educational needs, the odds of spousal support to stay in the military decreased to 0.74, or by 35% compared to Service members who did not have any special medical and/or educational needs (Exp(B) = 0.74, p < .01).
- When a child had both special medical and educational needs, the odds of spousal support to stay in the military decreased to 0.81, or by 23% compared to when a military spouse's children did not have any special medical and/or educational needs (Exp(B) = 0.81, p < .01).

Based on the survey results, 4% of active duty spouses reported that their spouse (i.e., Service member) was wounded during their most recent deployment; of that group, 44% reported that their spouse was wounded in a way that had interfered with his/her participation in the family. Analysis found that if a Service member was wounded during their most recent deployment or wounded in a way that had interfered with his/her participation in the family to stay in the military decreased.

- If a Service member was wounded in a way that had interfered with his/her participation in the family, the odds of spousal support to stay in the military decreased to 0.47, or by 113% (*Exp*(*B*) = 0.47, *p* < .01).
- If a Service member was wounded during his/her most recent deployment, the odds of spousal support to stay in the military decreased to 0.63, or by 59% (Exp(B) = 0.63, p < .01).



The survey results revealed that 3% of active duty spouses reported that they don't save—usually spend more than income, 17% don't save—usually spend about as much as income, 31% save whatever is left over at the end of the

month—no regular plan, 3% save income of one family member, spend the other, 2% spend regular income, save other income, and 44% save regularly by putting money aside each month. Analysis found that as saving habits improved (e.g., increase from *Don't save—usually spend more than income* to *Save regularly by putting money aside each month*), the odds of spousal support to stay in the military increased.

• For each one-point increase in improved saving habits, the odds of spousal support to stay in the military increased by 1.04 times, or by 4% (*Exp*(*B*) = 1.04, *p* < .01).



Education & Employment

The results showed 24% of active duty spouses reported that their financial condition was very comfortable and secure, 41% reported that they were able to make ends meet without much difficulty, 22% reported that they

occasionally had some difficulty making ends meet, 11% reported that it was tough to make ends meet but they were keeping their heads above water, and 2% reported they were in over their heads. Analysis found that as financial conditions worsened (e.g., increase from *Very comfortable and secure* to *In over our heads*), the odds of spousal support to stay in the military decreased.

• For each one-point increase in worsening of financial condition, the odds of spousal support to stay in the military decreased to 0.87, or by 15% (Exp(B) = 0.87, p < .01).

The survey results indicated that 40% of active duty spouses were employed, 13% were unemployed, 35% were not in labor force, and 12%

were in the Armed Forces. The odds of spousal support to stay in the military increased if a military spouse's employment status was not in the labor force compared to military spouses who were unemployed.¹⁵

• If a military spouses's employment status was not in the labor force, the odds of spousal support to stay in the military increased by 1.25 times, or by 25%, compared to military spouses who were unemployed (Exp(B) = 1.25, p < .01).

Relative Importance of Predictors

Examining items with the five largest odds ratios highlights the importance of satisfaction with military life, as well as support from both family and community. The items with the five largest odds ratios included:

- Satisfaction with the military way of life (Exp(B) = 3.17, p < .01);
- Family affection and commitment (Exp(B) = 1.75, p < .01);
- Support from community (Exp(B) = 1.66, p < .01);
- For military spouses who accessed Military OneSource in the past six months, ratings for usefulness of information (e.g., education, child care, stress management, relocation, special needs), (*Exp*(*B*)=1.61, *p* < .01);
- A child expressing pride in having a military parent in the past 12 months, (Exp(B) = 1.58, p < .01).

In contrast, items with the five smallest odds ratios indicate the negative impact on support for retention of Service member are injuries, anger experienced by children, and living in civilian as opposed to military housing. The items with the five smallest odds ratios included:

¹⁵ Employed vs. unemployment was examined in the same question as the following response options: employed, unemployed, not in labor force, and Armed Forces. However, only the comparison of not in labor force to unemployed was significant.

- A Service member being wounded in a way that has interfered with his/her participation in the family (Exp(B) = 0.47, p < .01);
- A child experiencing anger about the Service member's military requirements in the past 12 months (Exp(B) = 0.52, p < .01);
- A Service member having special medical needs only (Exp(B) = 0.55, p < .01);
- A Service member being wounded during his/her most recent deployment (*Exp*(*B*) = 0.63, *p* < .01);
- Living in civilian housing instead of military housing on base (Exp(B) = 0.69, p < .01).