OFFICE OF PEOPLE ANALYTICS

2024 Active Duty Spouse Survey (ADSS)

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

Released: May 19, 2025
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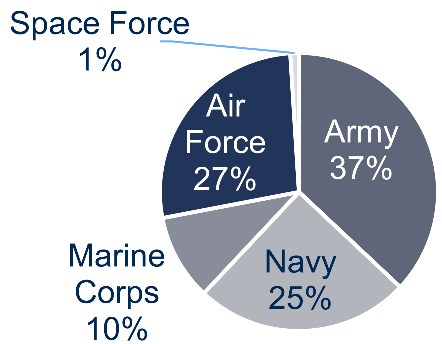
Contents

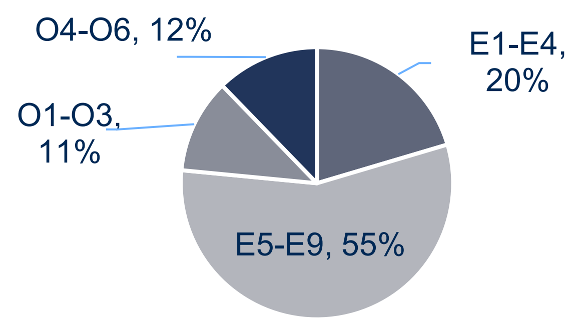
2024 Survey Details

- **The *Active Duty Spouse Survey* (*ADSS*)** is a survey of military spouses, sponsored by the Office of Military Community and Family Policy (MC&FP) and conducted by the Defense Personnel Analytics Center (DPAC) Office of People Analytics (OPA) approximately every other year.
- **Results are generalizable** to the active duty spouse population; OPA uses random sampling techniques and data are weighted to the population.
- **Target population:** Spouses of active duty Members of the Army, Navy, Marine Corps, Air Force, and Space Force (beginning in 2024).
- **2024 response rate:** 20% (12,772 responses)
- **Field period:** January 8, 2024 to May 8, 2024
- **Statistical differences identified for the following demographic groups:** Member Service, paygrade and location (CONUS/OCONUS), and spouse's race/ethnicity, sex, employment status, and financial situation

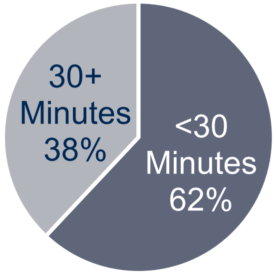
Member Service



Member Paygrade



Distance to a Military Base/Installation



Note: Demographic charts depict weighted population estimates. Not all questions were asked in all years.

KEY FINDINGS
Spouse Unemployment and Education

- There was no significant change in the unemployment rate for civilian spouses in 2024 (20%) compared with 2021 (21%) and 2019 (22%). The 2024 rate was significantly lower than in 2017 (24%).
- The percentage of civilian spouses in the labor force increased from 2021 (64%) to 2024 (69%).
- Use of routine child care significantly decreased the odds of spouse unemployment; Caring for children not in daycare or school (30%) was the main reason spouses who were <u>not</u> in the labor force were not seeking work.
- PCS moves (especially in the past year), having children (especially younger children) increased the odds of unemployment.
  - The odds of being unemployed among spouses who made a PCS move in their member spouse's career was approximately 33% higher than spouses who had not made any PCS moves in their member spouse's career.
  - The odds of spouses who indicated they made any PCS moves *in the past year* being unemployed was approximately 136% higher than the odds of their counterparts who have not made any PCS moves in the past year.
  - The odds of being unemployed among spouses with children under 6 years old were 68% higher than spouses without children.
  - Spouses living together had double the odds of being unemployed than spouses who were geo-baching (spouse and Member are together but living separately).
- The average underemployment score was unchanged from 2021 to 2024 (2.9), though the percentage of spouses whose indicated their pay was not enough to live on was higher in 2024 (57%) than in 2021 (52%).
- The percentage of spouses working in their area of education or training was 63% in 2024, similar to 2021 (62%) when the percentage increased significantly from 2019 (54%).
- Thirty-nine percent of spouses worked at a company that offered remote work/telework, similar to 2021.
  - Among spouses who worked at such a company, 54% were fully remote, 33% worked in a hybrid arrangement and 13% were fully onsite.
- Fourteen percent of spouses have used a MyCAA Scholarship, lower than in 2021 (18%) and previous survey years. Forty-eight percent of spouses were not aware of the MyCAA Scholarship resource, up from 42% in 2021.
  - Among spouses who were aware of but not using MyCAA, their top reason for not using the Scholarship was ineligibility due to husband/wife's rank.

Civilian Unemployment Rate

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

- In 2024, 69% of spouses were in the civilian labor force (employed + unemployed and seeking work), higher than in 2021 (64%).
- Spouses who were unemployed at the time of the survey had been looking for work for an average of 23 weeks, slightly higher than unemployed spouses reported in 2021 (19 weeks).

Margins of error do not exceed ±2%

- **Higher Civilian Unemployment Rate:** Not financially comfortable (36%), E1–E4 (27%), racial/ethnic minority (26%), OCONUS (25%), some financial difficulty (25%), and with children (21%)
- **Lower Civilian Unemployment Rate:** Comfortable financial condition (13%), O4–O6 (13%), O1–O3 (14%), non-Hispanic White (15%), Air Force (16%), without child(ren) (18%), and CONUS (19%)

Percent Unemployed

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	25	23	24	22	21	20
Army	28	28	28	25	25	22
Navy	23	19	21	21	19	20
Marine Corps	29	23	25	23	21	21
Air Force	20	19	19	21	19	16
Space Force	NA	NA	NA	NA	NA	16

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

Percent Unemployed

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	25	23	24	22	21	20
E1–E4	33	30	29	27	31	27
E5–E9	23	22	23	22	20	20
O1–O3	23	17	18	17	18	14
O4–O6	14	18	19	18	15	13

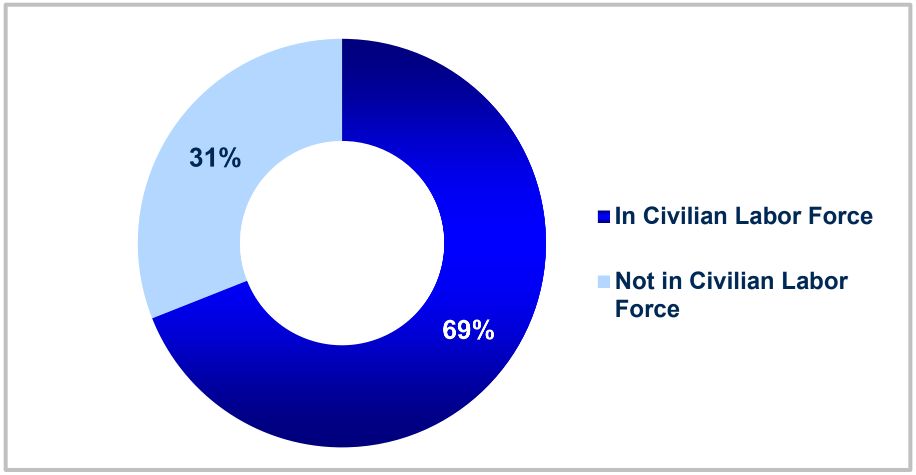
Margins of error range from ±2% to ±5%

Note: Unemployment rate shown is the percent of active duty spouses who were unemployed as a proportion of the active duty civilian spouse labor force.

ADSS 2024 Q20–Q23

Civilian Labor Force

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



Margins of error do not exceed ±2%

- **Labor force participation increased in 2024 across Services and most paygrades.[1]**
  - **Junior enlisted spouses have not recorded a significant change in labor force participation.**
- **For employed spouses, 68% of worked full-time and 32% and worked part-time (<35 hours weekly).**

- **Higher response of In Labor Force:** Without child(ren) (80%), male (76%), E5–E9 (71%), and CONUS (70%)
- **Lower response of In Labor Force:** With children (64%), OCONUS (65%), E1–E4 (66%), and female (69%)

Percent Percentage in Labor Force

Most recent HIGHER than ■ / Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Total	61	61	61	64	64	69
Army	60	59	60	61	63	68
Navy	62	61	66	66	67	72
Marine Corps	61	61	62	63	64	69
Air Force	60	62	58	65	62	70
Space Force	NA	NA	NA	NA	NA	71

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

Percent Percentage in Labor Force

Most recent HIGHER than ■ / Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Total	61	61	61	64	64	69
E1–E4	61	61	63	64	65	66
E5–E9	63	62	63	64	66	71
O1–O3	57	58	60	63	64	70
O4–O6	50	55	54	59	56	69

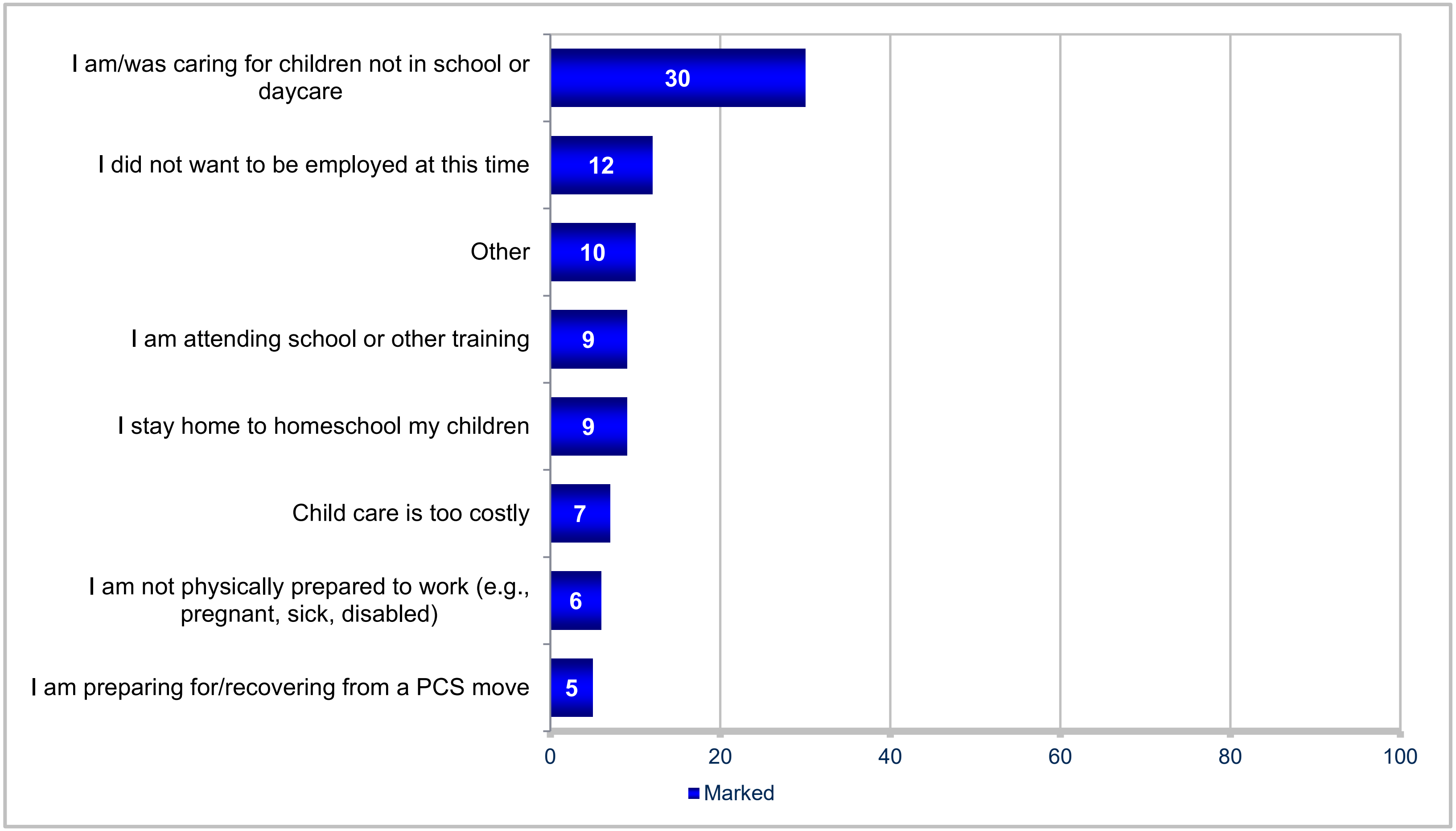
Margins of error range from ±1% to ±4%

[1]Spouses are considered “In Civilian Labor Force” if employed (working full or part-time) or unemployed (spouses not working but looking for a job).

ADSS 2024 Q20–Q23

Main Reason for Not Looking for Work

Percent of Active Duty Spouses Who Are Not in the Labor Force*



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

*Spouses are considered "In Civilian Labor Force" if employed (working full or part-time) or unemployed (spouses not working but were looking for a job).
Note: The following answer options were offered and endorsed by ≤2% of spouses, but are not shown in the chart: *I am a caregiver to a family member, I am retired, I am unable to work while my spouse is deployed, I cannot find any work that matches my skills, There are no jobs in my career field where I currently live, I do not have child care available to me, I do/did not have transportation to work,* and *I lack the necessary schooling, training, or skills.*

ADSS 2024 Q26

Impact of Family and Housing Status on Spousal Unemployment Logistic Regression Analyses:

Individual Predictors of Spousal Unemployment

	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Family Status	Reference group: "Routinely use child care"	**Does not routinely use child care** Increased the odds of spousal unemployment by 376%	**4.76**	4.00	5.88
	Reference group: Numeric[1]	**Number of children** Increased the odds of spousal unemployment by 16% per child	**1.16**	1.11	1.22
	Reference group: "Without child(ren)"	**With children** Increased the odds of spousal unemployment by 47%	**1.47**	1.28	1.68
	Reference group: "No children less than 6 years old"	**Has children less than 6 years old** Increased the odds of spousal unemployment by 68%	**1.68**	1.48	1.90
Housing Status	Reference group: "Off base"	**On base housing** Increased the odds of spousal unemployment by 64%	**1.64**	1.43	1.89
	Reference group: "Spouse and member do not reside in same home (geo-baching)"	**Spouse and member reside in same home** Increased the odds of spousal unemployment by 113%	**2.13**	1.61	2.78

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

The following predictors were tested but ultimately were not found to have a statistically significant impact on spouse unemployment: *any instances of remaining in place while member spouse PCSed, having children between 6 and 13 years old, and having children between 14 and less than 18 years old.*

[1] For each child under 18 living with the active duty spouse part time or full time, the odds of spousal unemployment increased by 1.16 or 16%.

Impact of PCS Moves and Deployments on Spousal Unemployment

Logistic Regression Analyses: Individual Predictors of Spousal Unemployment

	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
PCS Moves	Reference group: "No PCS moves"	**Made any PCS moves in member spouse's career** Increased the odds of spousal unemployment by 33%	**1.33**	1.12	1.57
	Reference group: "No PCS moves in past year"	**Made any PCS moves in past year** Increased the odds of spousal unemployment by 136%	**2.36**	2.06	2.70

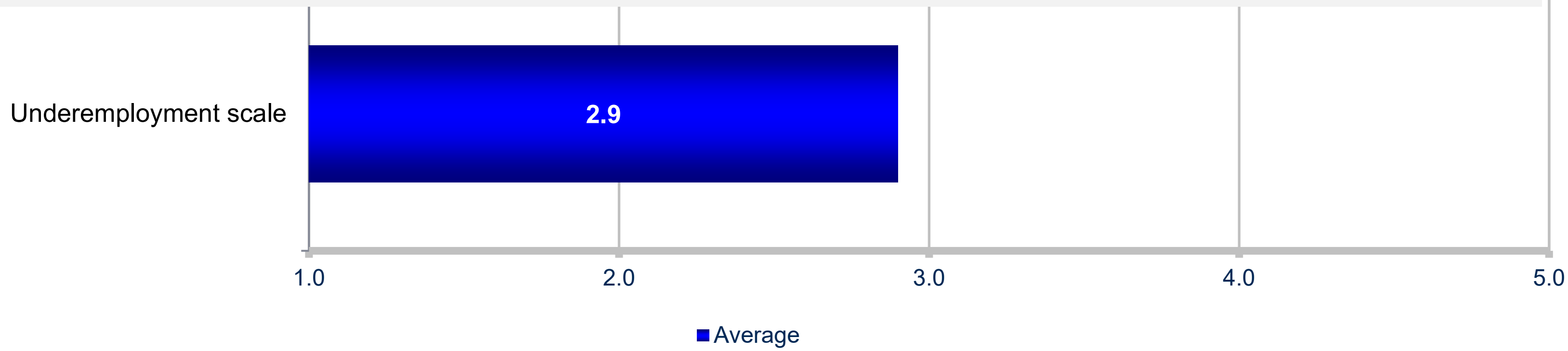
Note: These logistic regression analyses controlled for member service, member paygrade, member years of active duty service, spouse's education level, spouse's race/ethnicity, spouse's sex, and number of years married. Only statistically significant (p < .01) odds ratios are graphically presented. The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

The following predictors were tested but ultimately were not found to have a statistically significant impact on spouse unemployment: *Needing to acquire a new license/certification after last PCS, member spouse being deployed in the past 3 years, and member spouse experiencing any deployments longer than 30 days in their career.*

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

Average of Active Duty Spouses Who Are Employed

Underemployment refers to work that is inferior to certain standards, such as sufficient pay, adequate use of people's abilities, working part-time when full time work is desired, or working outside of one's professional field.[1] The underemployment average was unchanged from 2024.



Margins of error do not exceed ±0.1

- **More than average underemployment:** Not financially comfortable (3.4), OCONUS (3.1), some financial difficulty (3.1), E1–E4 (3.0), and racial/ethnic minority (3.0)
- **Less than average underemployment:** Financially comfortable (2.6), O1–O3 (2.7), O4–O6 (2.7), Space Force (2.7), non-Hispanic White (2.8), and CONUS (2.8)

Note: "Employed" does not include dual military spouses; that is, spouses serving on active duty or in a full-time active duty program (AGR/FTS/AR). Underemployment was measured among spouses who indicated they are employed. Respondents were asked to rate their level of agreement on a 5-point scale, ranging from *Strongly disagree* (1) to *Strongly agree* (5) for each of the following six items: *My pay is not enough to live on; Given my credentials, I should have a higher position at work; I am paid less than others with similar credentials; I had to take a job outside of my field; I work in temporary positions, but I would prefer not to;* and *I need to find a job that allows me to work more hours.* Higher average scores indicate stronger agreement that the respondent has experienced underemployment. This scale was introduced on the 2021 Active Duty Spouse Survey and presents as an average of the six item scale for comparison over time.

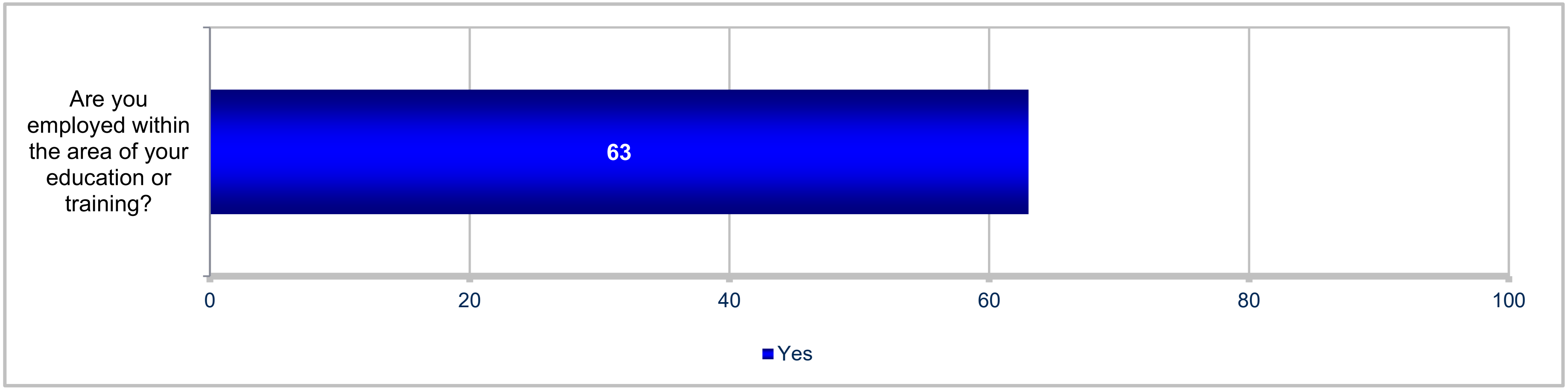
[1] Public Health Impacts of Underemployment and Unemployment in the United States: Exploring Perceptions, Gaps and Opportunities – PMC and Structural Predictors of Underemployment During COVID-19 Pandemic: A Psychology of Working Perspective

ADSS 2024 Q30

Employed Within Area of Education or Training

Percent of Active Duty Spouses Who Are Employed Civilians

Excludes dual military spouses serving on active duty or in a full-time active duty program (AGR/FTS/AR)



Margins of error do not exceed ±2%

- **Higher response of *Yes:*** O4–O6 (75%), O1–O3 (71%), non-Hispanic White (67%), financially comfortable (69%), and CONUS (65%)

Percent Yes

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	57	54	56	54	62	63
Army	55	53	55	52	62	63
Navy	59	57	60	57	65	61
Marine Corps	52	49	49	54	60	60
Air Force	59	54	55	53	62	65
Space Force	NA	NA	NA	NA	NA	66

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

Percent Yes

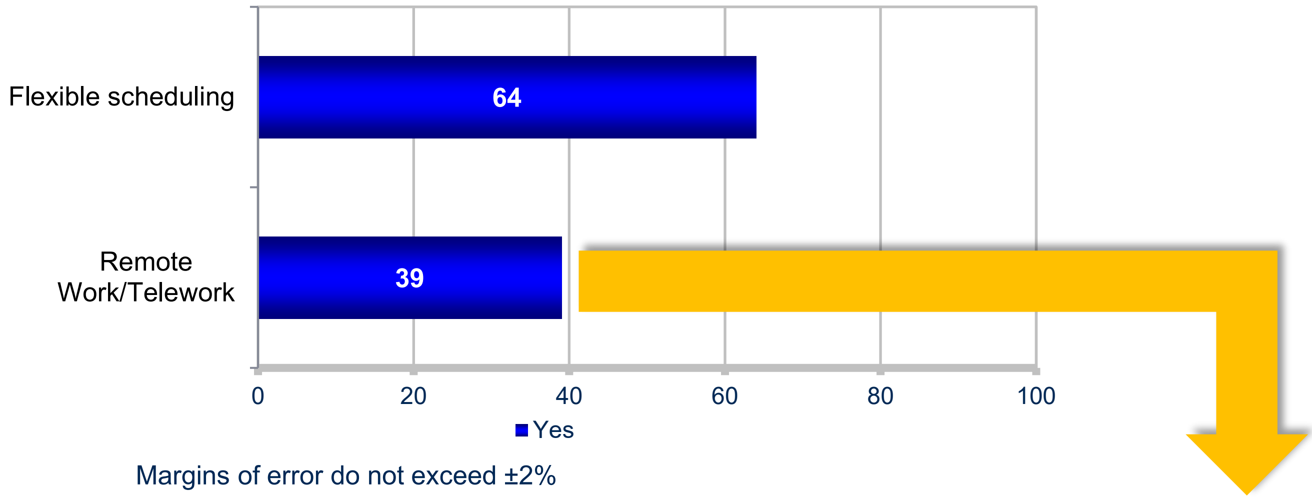
Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	57	54	56	54	62	63
E1–E4	44	38	42	40	51	52
E5–E9	58	55	57	53	62	61
O1–O3	65	66	69	67	73	71
O4–O6	72	67	67	67	72	75

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

ADSS 2024 Q31

Employer Offers Flexible Scheduling/Remote Work Arrangements

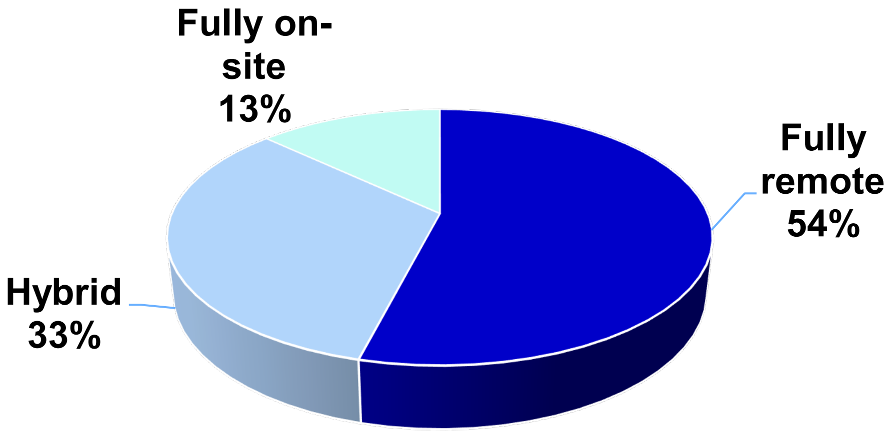
Percent of Active Duty Spouses Who Are Employed



Margins of error do not exceed ±2%

Current Work Location

Percent of Active Duty Spouses Who Were Employed and Indicated Their Current Employer Offers Remote/Telework Options

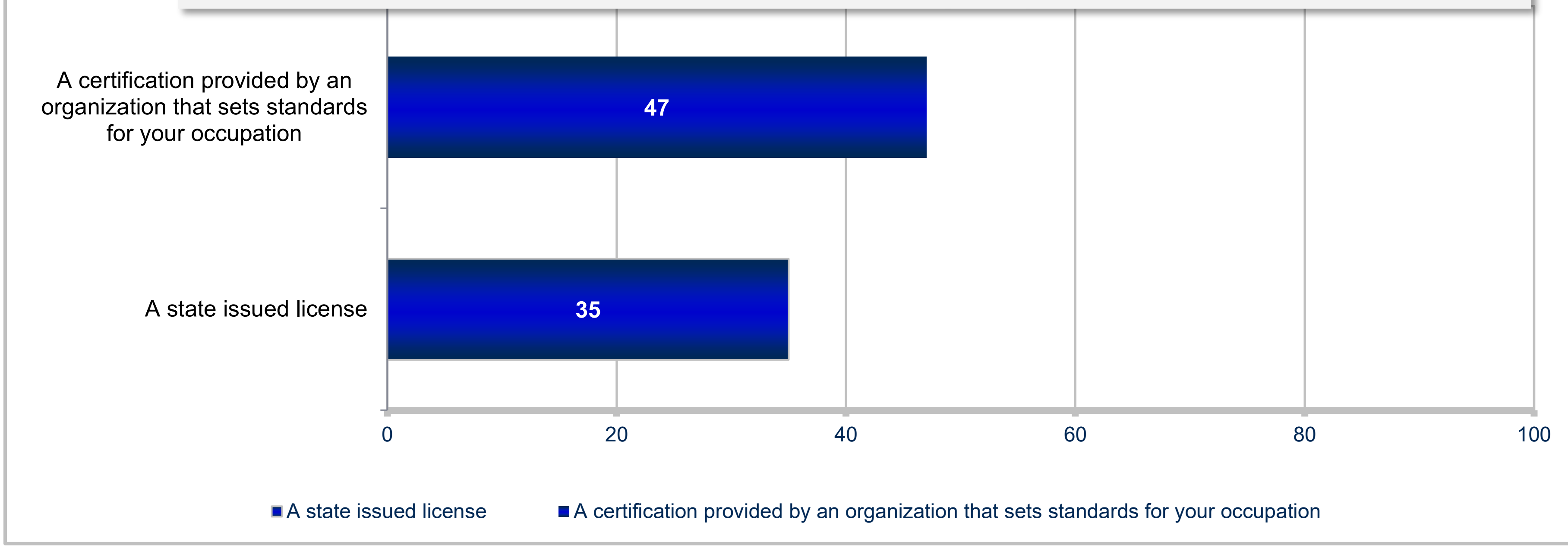


Margins of error range from ±2% to ±3%

ADSS 2024 Q32, Q33

Occupational Requirements
Percent of All Active Duty Spouses

52% required either a state license or occupational certificate in 2024, similar to 2021 (54%).



Margins of error do not exceed ±2%

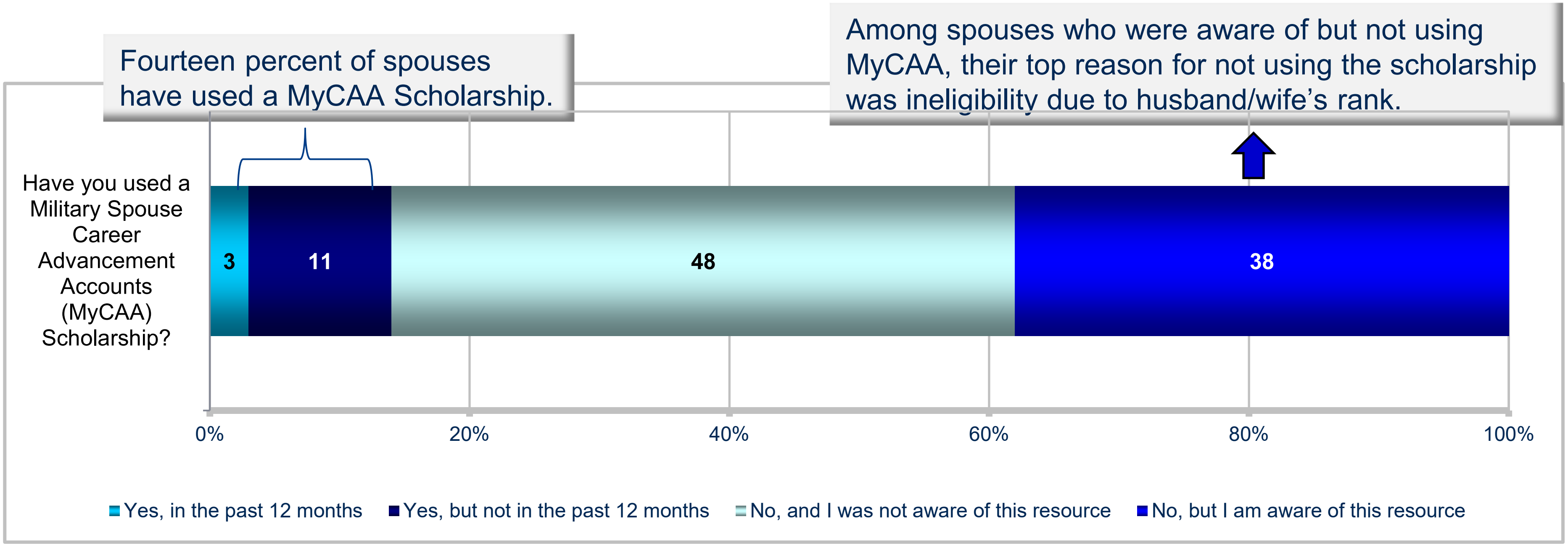
More likely to mark:

- **Either a certification provided by an organization or a state issued license**: O4–O6 (58%)

ADSS 2024 Q37

Use of Military Spouse Career Advancement Accounts (MyCAA) Scholarship

Percent of All Active Duty Spouses



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

Higher response of:

- **Yes, in the past 12 months:** Unemployed (6%), E1–E4 (6%), without child(ren) (4%), Marine Corps (4%), racial/ethnic minority (4%), not financially comfortable (4%), Army (3%), and female (3%)
- **Yes, but not in the past 12 months:** Unemployed (17%), not financially comfortable (16%), E5–E9 (15%), Army (14%), with children (13%), some financial difficulty (13%), female (12%), employed (12%), and racial/ethnic minority (12%)
- **No, and I was not aware of this resource:** Male (73%), Dual Military (72%), O4–O6 (58%), O1–O3 (57%), without child(ren) (57%), Navy (57%), E1–E4 (54%), Space Force (53%), Air Force (52%), financially comfortable (50%), and CONUS (49%)
- **No, but I am aware of this resource:** Not in labor force (44%), OCONUS (41%), Army (41%), with children (41%), female (41%), non-Hispanic White (40%), and E5–E9 (40%)

ADSS 2024 Q40

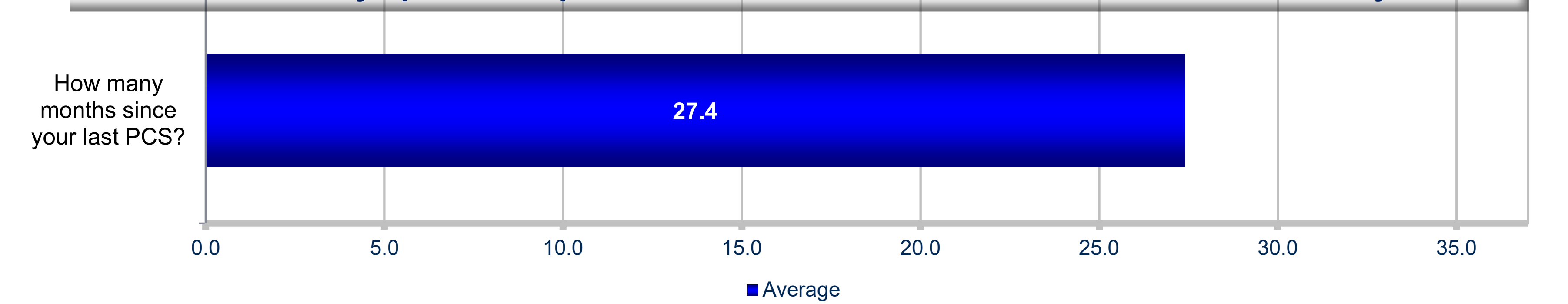
KEY FINDINGS
PCS Moves

- Eighty-one percent of active duty spouses experienced a PCS move in their husband/wife's military career. About one in four spouses had a PCS move within the past 12 months.
- The average number of months since last PCS move was 27.4 months, slightly higher than in 2021 (25.5 months).
- Junior enlisted spouses (19 months) and spouses who were unemployed (21 months) reported fewer average months since their last PCS move than the overall average (27 months).
- The top PCS-related problems spouses faced (to a large extent) were finding employment, loss of income, and un-reimbursable moving costs.
- For spouses with children, the top child-related PCS problems were finding child care and issues with their children changing schools.

Months Since Last Permanent Change of Station (PCS) Move

Average of Active Duty Spouses Who Experienced a PCS Move

81% of active duty spouses experienced a PCS move in their husband/wife's military career.



Margins of error do not exceed ±0.7 months

- **More than Average:** Navy (31.3 months), employed (30.3 months), E5–E9 (29.7 months), with children (29.1 months), O4–O6 (28.9 months), and CONUS (28.4 months)
- **Less than Average:** E1–E4 (19.0 months), unemployed (21.0 months), O1–O3 (21.3 months), OCONUS (22.9 months), without child(ren) (23.2 months), Dual Military (24.1 months), Marine Corps (24.7 months), and Air Force (26.1 months)

Most recent HIGHER than / Most recent LOWER than	Average					
	2012	2015	2017	2019	2021	2024
Total	26.8	26.7	23.8	24.4	25.5	27.4
Army	24.4	24.4	20.8	22.2	23.5	26.4
Navy	31.7	31.4	29.0	27.9	30.5	31.3
Marine Corps	23.7	25.1	21.7	22.4	22.4	24.7
Air Force	28.3	27.3	24.5	25.2	25.0	26.1
Space Force	NA	NA	NA	NA	NA	27.7

Margins of error range from ±0.6 to ±2.0 months

Most recent HIGHER than / Most recent LOWER than	Average					
	2012	2015	2017	2019	2021	2024
Total	26.8	26.7	23.8	24.4	25.5	27.4
E1–E4	18.2	17.2	15.8	17.4	16.7	19.0
E5–E9	30.3	30.0	27.1	26.9	28.6	29.7
O1–O3	21.0	21.7	19.4	19.3	19.6	21.3
O4–O6	29.1	27.6	24.6	25.2	25.5	28.9

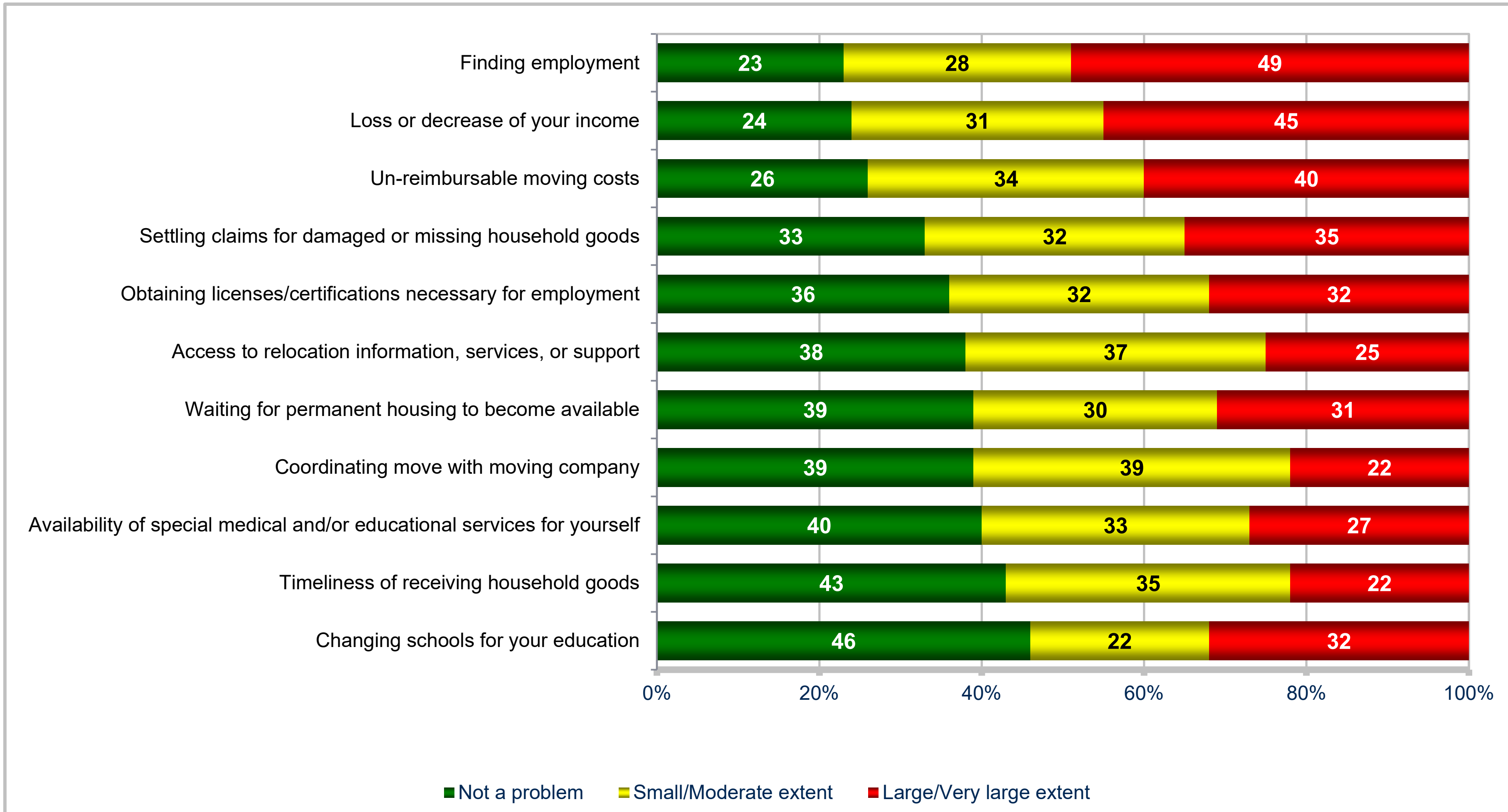
Margins of error range from ±0.6 to ±2.2 months

ADSS 2024 Q53

Extent of Problems With Permanent Change of Station (PCS) Move

Percent of Applicable Active Duty Spouses Who Experienced a PCS Move

PCS-related problems that saw an increase in prevalence from 2021 to 2024 included issues related to moving and replacing goods, waiting for housing, and availability of special medical and educational needs for themselves.



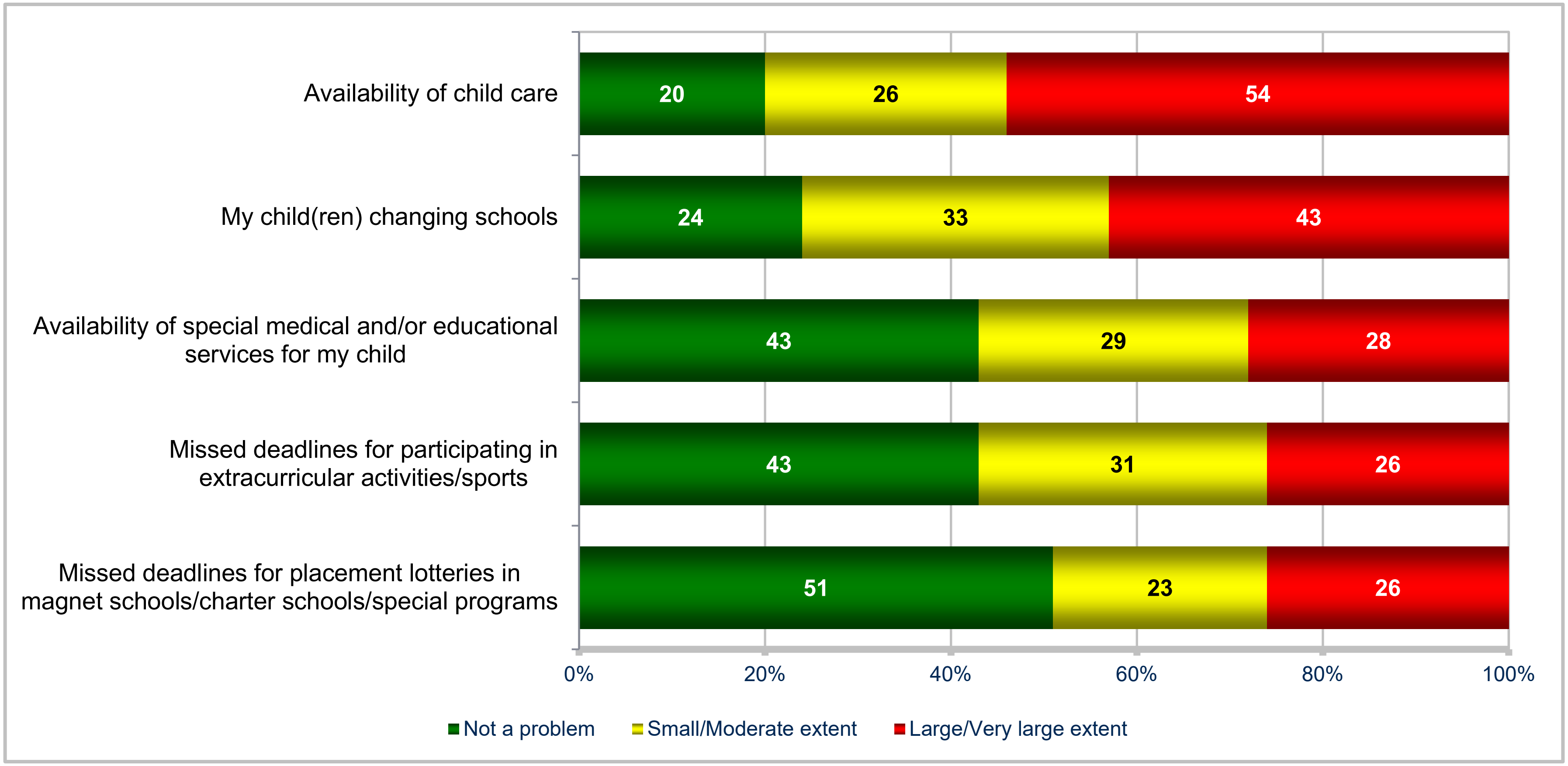
Margins of error range from ±2% to ±3%

ADSS 2024 Q54

Extent of Child-Related Problems Due to a PCS Move

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

Sixty-seven percent of spouses who had a PCS move in the last 12 months have children under the age of 18 living at home.

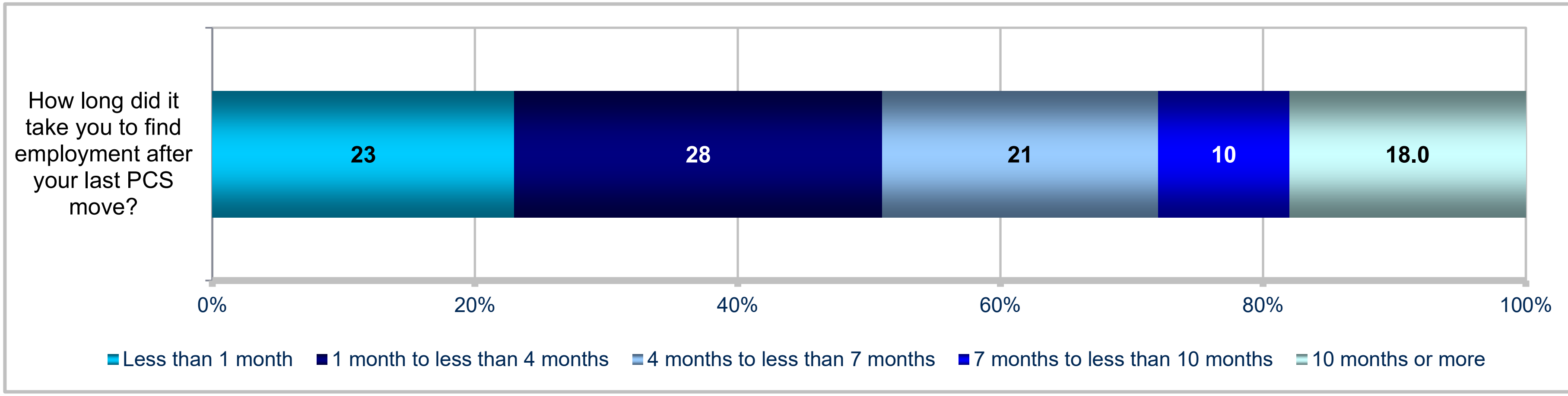


Margins of error range from ±2% to ±3%

ADSS 2024 Q55

Length of Time Taken to Find Employment After Last PCS Move

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



Margins of error do not exceed ±2%

More likely to mark:

- **Less than 1 month**: Dual Military (82%), male (47%), Space Force (36%), O1–O3 (35%), O4–O6 (32%), financially comfortable (29%), Air Force (27%), non-Hispanic White (25%), and CONUS (24%)
- **1 month to less than 4 months**: E1–E4 (36%), without child(ren) (33%), employed (31%), and female (30%)
- **4 months to less than 7 months**: Army (24%)
- **7 months to less than 10 months**: racial/ethnic minority (12%), E5–E9 (11%), and female (10%)
- **10 months or more**: Unemployed (28%), not financially comfortable (27%), racial/ethnic minority (22%), with children (21%), E5–E9 (20%), and female (19%)

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

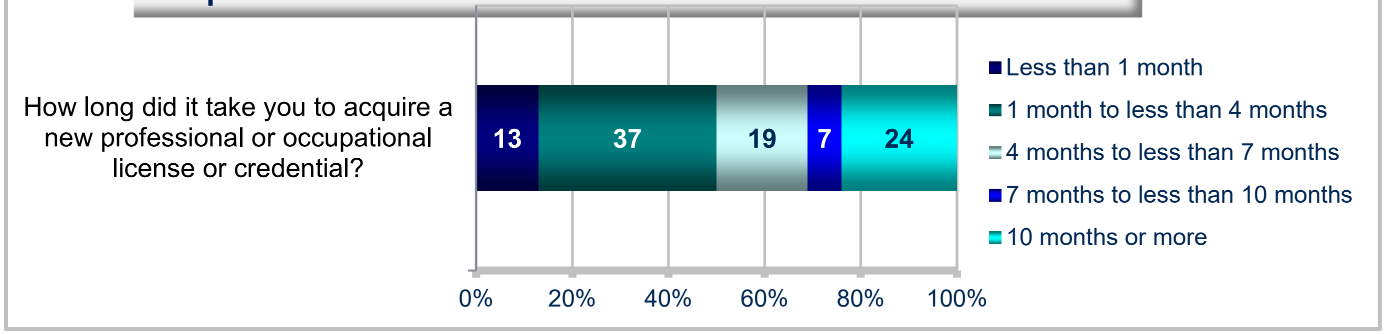
ADSS 2024 Q56

Transferring Credentials After PCS

Percent of Active Duty Spouses Who Experienced a PCS Move and Had to Acquire a New Professional License/Credential

Time Taken to Acquire New Professional License/Credential After Permanent Change of Station (PCS)

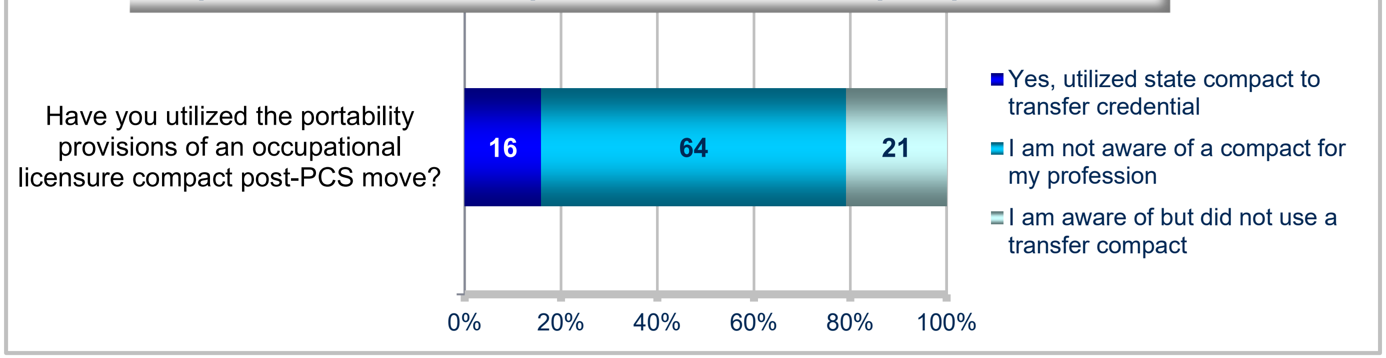
Twenty-eight percent of spouses had to acquire a new professional license/credential after their last PCS move.



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

Use of a State Compact to Transfer a Professional License/Credential After a PCS move

Sixteen percent of spouses who had to acquire a new license/credential after their last PCS move used the portability provisions of an occupational licensure compact post-PCS.



Margins of error do not exceed ±3%

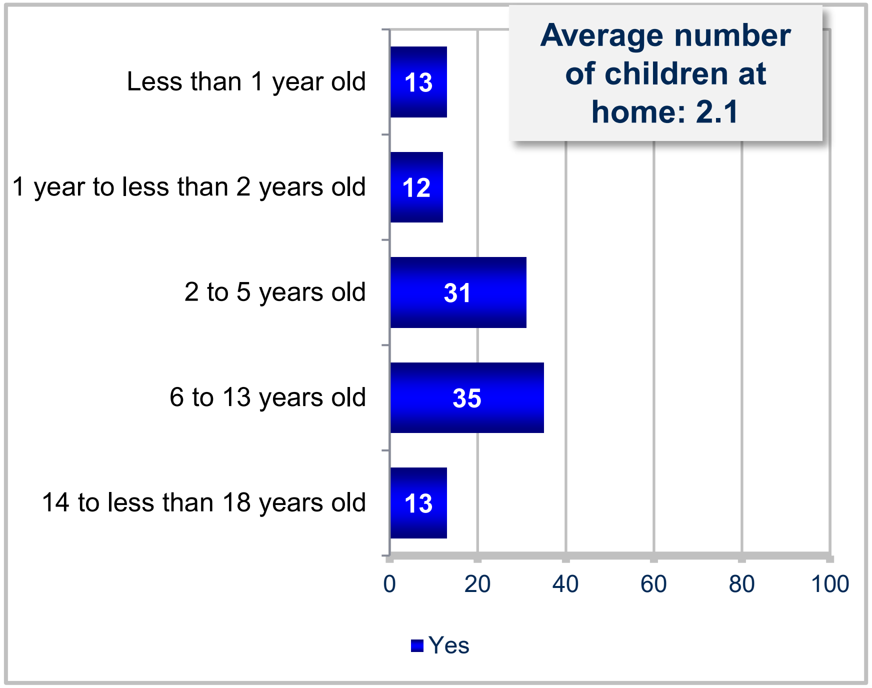
ADSS 2024 Q58, Q59

KEY FINDINGS
Child Care

- Sixty-seven percent of all active duty spouses had at least one child under age 18 living at home either part-time or full-time.
- Forty-four percent of spouses with children 13 years old or younger at home routinely used child care arrangements so they or their spouse could work.
- The main reasons spouses with children 13 years old or younger were not using child care were not needing child care and the cost of child care.
- Availability was the main reason that spouses with children 13 or younger using civilian child care did not use military child care.

Age of Children Living at Home

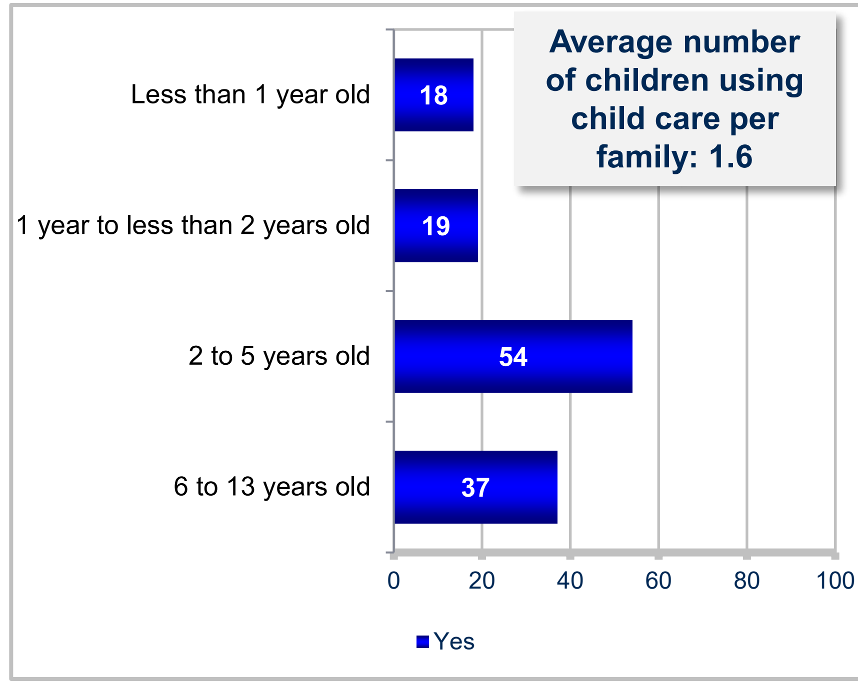
Percent of All Active Duty Spouses



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

Children Routinely Using Child Care by Child Age*

Percent of Active Duty Spouses With Children 13 Years Old or Younger Living at Home Who Routinely Use Child Care



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

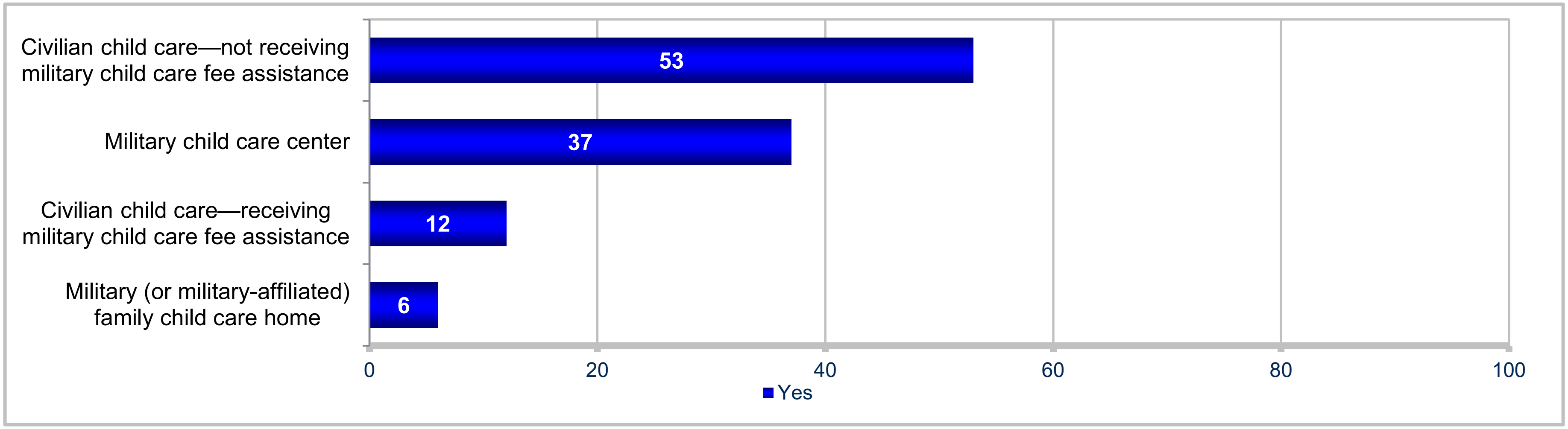
- Sixty-seven percent of all active duty spouses reported having at least one child under age 18 living at home either part-time or full-time.
- Forty-four percent of all spouses with children 13 years old or younger at home routinely used child care arrangements so they or their spouse could work.
- The top reasons spouses cited for not using child care services were that they did not need child care services (42%) and child care services are too expensive (27%).

*In 2021, routine use of child care arrangements was collected and presented of all spouses with children 18 years old and younger living at home. The 2024 ADSS questionnaire and surveys before 2021 captured routine use of child care among spouses with children 13 years old and younger.

ADSS 2024 Q7, Q9

Source of Child Care

Percent of Active Duty Spouses With Children 13 Years Old or Younger Living at Home Who Routinely Use Child Care



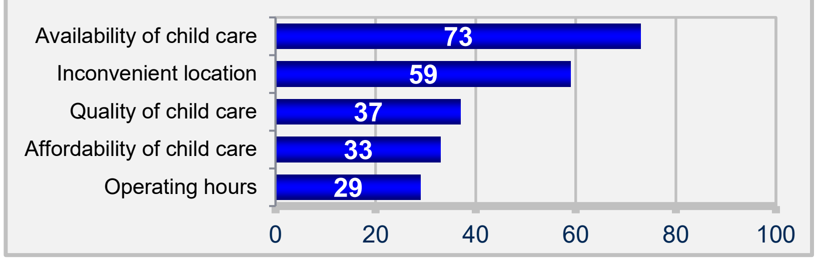
Margins of error range from ±2% to ±3%

Higher percentage of:

- **Civilian child care, not receiving military child care fee assistance**: O4–O6 (65%), employed (59%), female (55%), and CONUS (55%)
- **Military child care center**: Dual Military (65%), OCONUS (53%), male (50%), Air Force (46%), E1–E4 (46%), and racial/ethnic minority (41%)
- **Civilian child care, receiving military child care fee assistance**: Space Force (22%), O4–O6 (17%), and CONUS (13%)
- **Military (or military-affiliated) family child care home** – racial/ethnic minority (8%)

Reasons for Not Using Military Child Care

Percent of Active Duty Spouses With Children 13 Years Old or Younger Living at Home Who Routinely Use Child Care but Do Not Use Military Child Care



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

*In 2021, the *source of child care* during the workday reflects the total spouse population with children 18 years old and younger living at home regardless of routine child care use. The 2024 ADSS and surveys before 2021 captured child care use only among spouses routinely using child care with children 13 years old and younger.

ADSS 2024 Q11, Q12

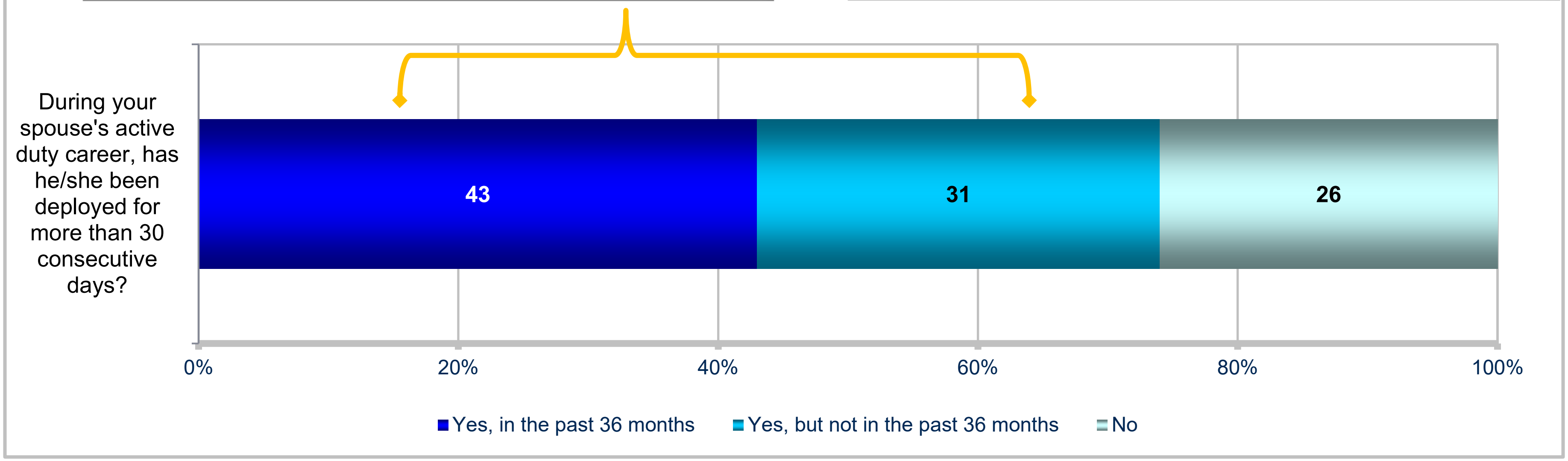
KEY FINDINGS
Deployment

- Three in four active duty spouses have experienced a deployment during their member spouse's career.
- Thirty-five percent reported their husband/wife deployed to a combat zone.
- The top issues spouses noted following a deployment was that their husband/wife had trouble sleeping, had mental health concerns, and were more emotionally distant.
  - The percent of spouses reporting these issues was higher in 2024 than previous years.

Deployed During Career
Percent of All Active Duty Spouses

Seventy-four percent of spouses experienced at least one deployment* during their husband/wife's military career.

Thirty-five percent reported that their Service Member's spouse's deployment was to a combat zone down from 41% in 2021.



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

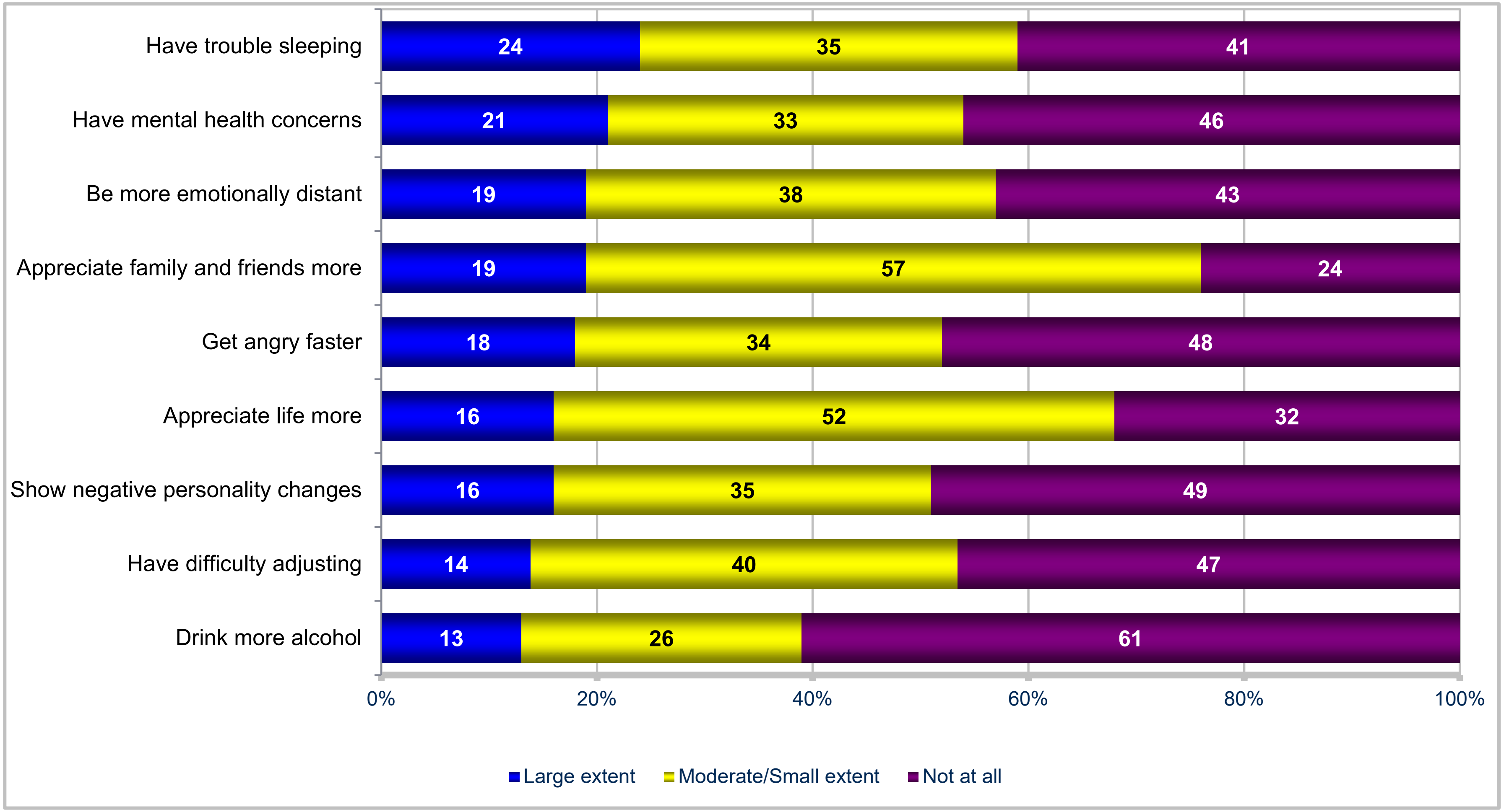
- **Higher response of *In the past 36 months***: Some financial difficulty (47%), Navy (56%), E5–E9 (46%), and female (45%)

*Deployment of 30 days or more

ADSS 2024 Q61

Changes in Husband/Wife After Most Recent Return from Deployment

Percent of Active Duty Spouses Whose Husband/Wife Returned From Deployment



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

Note: Answer options not shown in the chart that spouses indicated to a "large extent" include: *Be different in another way (11%)*, *show positive personality changes (9%)*, *have more confidence (8%)*, *take more risks with his/her safety (6%)*, and *have difficulty with day-to-day activities (5%)*.

ADSS 2024 Q65

Changes in Husband/Wife After Most Recent Return from Deployment

Percent of Active Duty Spouses Whose Husband/Wife Returned From Deployment

- Spouse reports of their husband/wife having trouble sleeping, having mental health concerns, and/or being more emotionally distant were top changes spouses noticed after their husband/wife returned from deployment; All saw an increase in 2024 compared with previous years.
- Another top change spouses noted was that their husband/wife appreciated family and friends more after returning from deployment.

Higher response of Large Extent:

- **Have trouble sleeping:** Not financially comfortable (40%), some financial difficulty (32%), unemployed (30%), racial/ethnic minority (29%), Army (28%), E5–E9 (28%), and Navy (28%)
- **Have mental health concerns:** Not financially comfortable (39%), Navy (26%), racial/ethnic minority (24%), E5–E9 (24%), and employed (23%)
- **Be more emotionally distant:** Not financially comfortable (36%), Navy (23%), some financial difficulty (23%), and E5–E9 (21%)

Percent Large Extent

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Have trouble sleeping	21	17	16	20	19	24
Have mental health concerns	14	12	11	14	17	21
Be more emotionally distant	18	15	16	16	16	19
Appreciate family and friends more	25	22	19	20	19	19
Get angry faster	20	15	15	16	16	18
Show negative personality changes	15	13	13	13	14	16
Appreciate life more	23	20	16	17	16	16
Have difficulty adjusting	12	9	10	12	12	14
Drink more alcohol	10	9	9	12	12	13
Be different in another way	11	8	8	10	9	11
Show positive personality changes	11	10	10	10	8	9
Have more confidence	12	10	8	10	9	8
Take more risks with his/her safety	5	3	3	4	4	6
Have difficulty with day-to-day activities	4	3	3	4	4	5

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

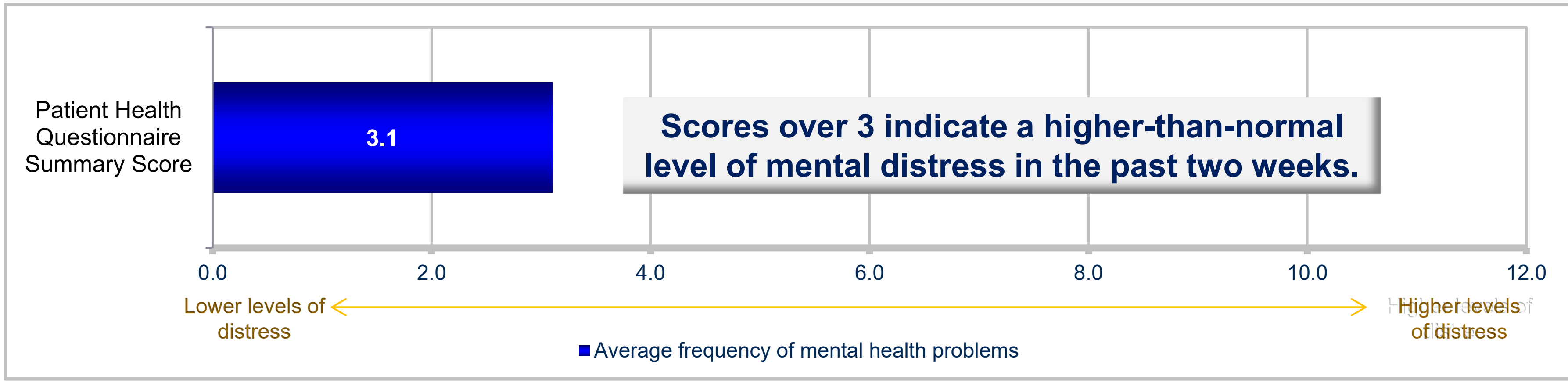
ADSS 2024 Q65

KEY FINDINGS
Spouse and Child Well-Being

- Spouse's average distress score was slightly higher in 2024 (3.1) than in 2021 (2.8), though most Services and paygrades did not see a significant change.
  - Spouses who were not financially comfortable and/or who were unemployed had the highest percentages experiencing mental health issues associated with distress.
- Counseling use was steady in 2024 with 45% using a counselor service at some point during their spouse's military career.
  - The percentage in 2024 was similar to 2021 findings when the percentage of spouses who accessed counseling services increased significantly to 45% from 39%.
- A low financial well-being score nearly tripled the odds of spouses experiencing more than usual stress.
- Child insecurity decreased in 2024 (average score 2.3) compared with 2019 (average score 2.5).
- Spouses dissatisfied with their marriage had nearly six times higher odds of reporting more than usual stress than spouses who were not dissatisfied with their marriage.

Patient Health Questionnaire (PHQ-4) Past 14 Days, Summary Score

Average of All Active Duty Spouses



Margins of error do not exceed ±0.1

- **Spouses with higher than average Distress**: Not financially comfortable (4.8), unemployed (3.9), some financial difficulty (3.6), E1–E4 (3.5), Navy (3.4), without child(ren) (3.3), Marine Corps (3.3), and E5–E9 (3.2)

Average Score

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2024
Total	2.4	2.2	2.5	2.8	3.1
Army	2.7	2.3	2.6	2.9	3.1
Navy	2.5	2.3	2.7	3.1	3.4
Marine Corps	2.8	2.5	2.8	3.3	3.3
Air Force	1.8	1.7	1.9	2.3	2.5
Space Force	NA	NA	NA	NA	2.6

Margins of error range from ±0.1 to ±0.3

Average Score

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2024
Total	2.4	2.2	2.5	2.8	3.1
E1–E4	2.9	2.7	3.0	3.5	3.5
E5–E9	2.4	2.1	2.5	2.8	3.2
O1–O3	1.9	1.7	1.9	2.4	2.4
O4–O6	1.6	1.6	1.7	2.0	2.0

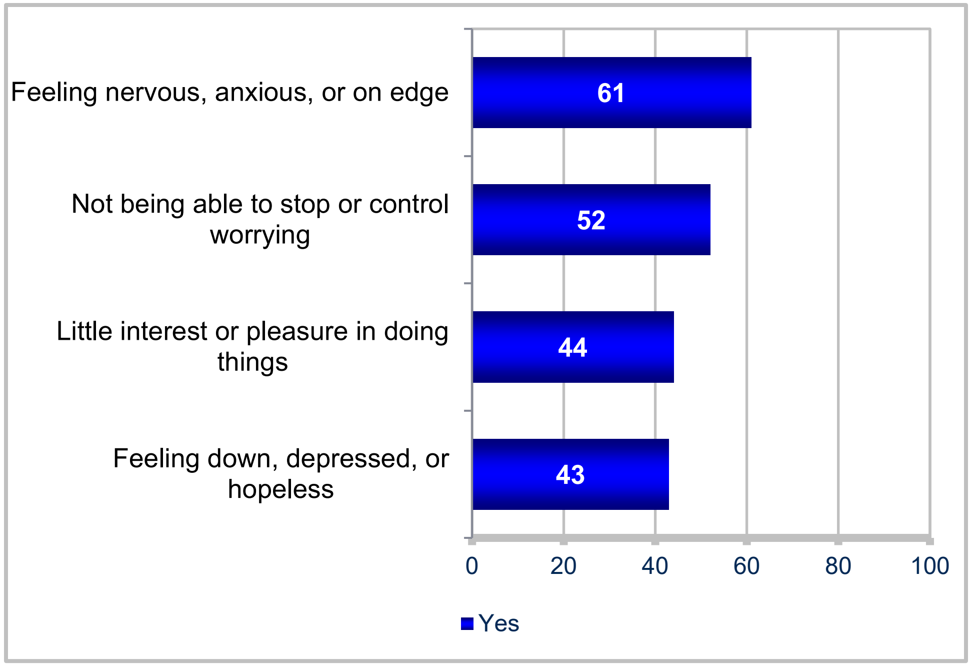
Margins of error range from ±0.1 to ±0.3

Note: Each item on the PHQ-4 is rated on a 0 to 3 scale. Overall PHQ-4 scores are reported as a single figure, which is the sum of the scores across all four items (range = 0–12). A higher total score indicates a higher likelihood of mental distress, marked by depression and anxiety. Clinical norms as measured using the two-week timeframe are as follows: 0–2 = normal range, 3–5 = mild distress, 6–8 = moderate distress, and 9–12 = severe distress. [Reference: Kroenke, K., Spitzer, R. L., Williams, J. B. W., & Lowe, B. (2009). An ultra-brief screening scale for anxiety and depression: The PHQ-4. *Psychosomatics*, 50, 613-621.]

ADSS 2024 Q67

Mental Health Problems Experienced in the Past Two Weeks

Percent of All Active Duty Spouses



Margins of error do not exceed ±2%

Percent Yes

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2024
Feeling nervous, anxious, or on edge	50	47	52	59	61
Not being able to stop or control worrying	42	38	41	47	52
Little interest or pleasure in doing things	36	34	35	40	44
Feeling down, depressed, or hopeless	36	32	35	39	43

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

Higher response of:

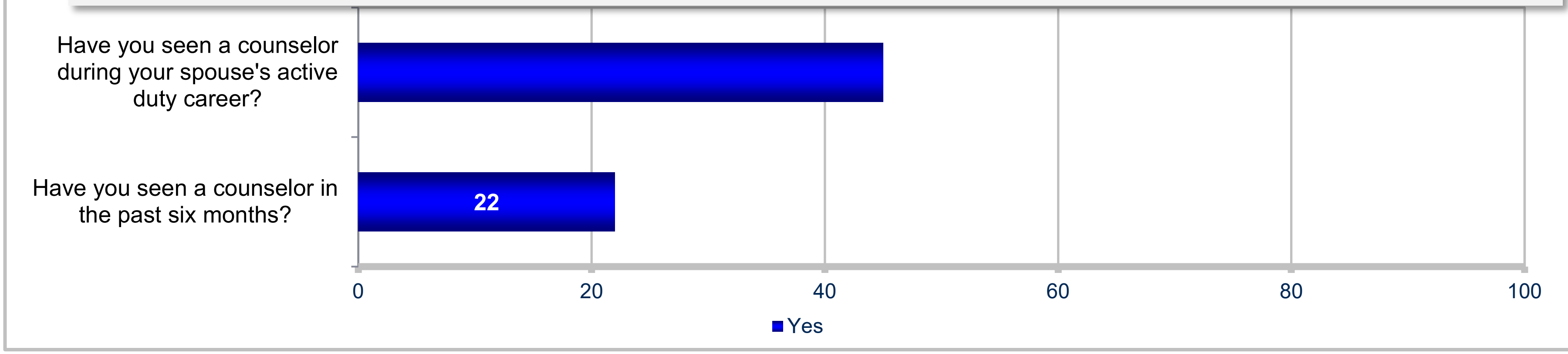
- **Feeling Nervous, Anxious, or on Edge**: Not financially comfortable (76%) unemployed (67%), some financial difficulty (67%), Marine Corps (64%), Navy (64%), employed (63%), E5–E9 (63%), non-Hispanic White (63%), and female (62%)
- **Not Being Able to Stop or Control Worrying**: Not financially comfortable (71%), unemployed (63%), some financial difficulty (60%), E1–E4 (58%), Navy (56%), without child(ren) (55%), Marine Corps (55%), E5–E9 (55%), and female (53%)
- **Little Interest or Pleasure in Doing Things:** Not financially comfortable (65%), unemployed (56%), some financial difficulty (52%), E1–E4 (51%), Navy (49%), without child(ren) (48%), E5–E9 (47%), and racial/ethnic minority (47%)
- **Feeling Down, Depressed, or Hopeless**: Not financially comfortable (62%), unemployed (56%), some financial difficulty (50%), E1–E4 (49%), Navy (47%), Marine Corps (46%), without child(ren) (45%), racial/ethnic minority (45%), and E5–E9 (45%)

ADSS 2024 Q67

Use of Counseling

Percent of All Active Duty Spouses

- The main issue spouses discussed in counseling was mental health concerns for self/family member (30%).
- Tricare was the top source of counseling for spouses (56%); Eight in 10 found the experience somewhat or very useful.



Margins of error do not exceed ±2%

Higher response of Yes:

- **Seen counselor during husband/wife's active duty career:** Not financially comfortable (53%), E5–E9 (50%), non-Hispanic White (48%), employed (48%), with children (47%), and female (46%)
- **Seen counselor in the past six months:** Not financially comfortable (28%), Space Force (26%), employed (23%), non-Hispanic White (23%), E5–E9 (23%), CONUS (22%), and female (22%)

Percent Yes

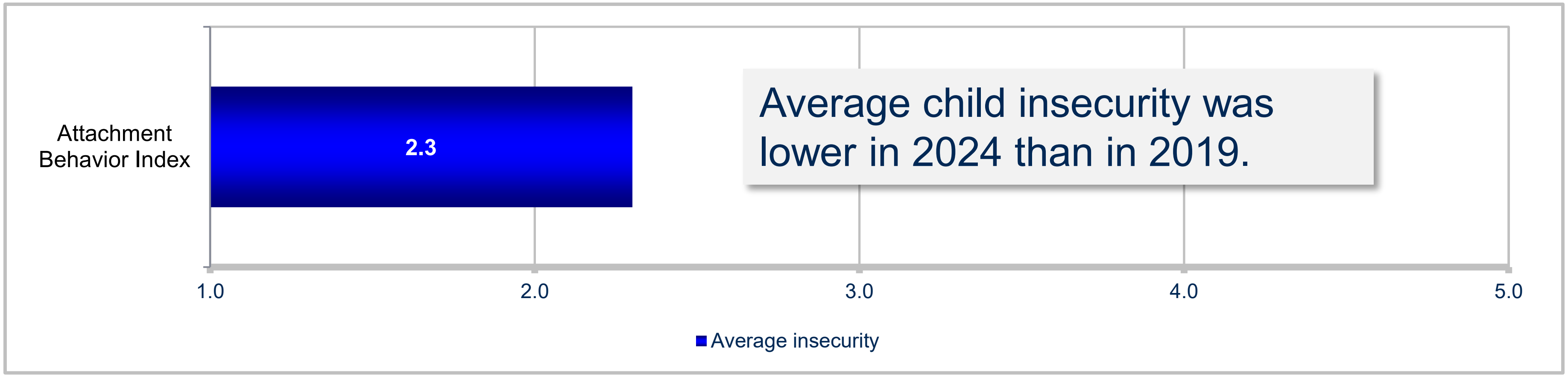
Most recent HIGHER than ■ Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Have you seen a counselor during your spouse's active duty career?	37	35	36	39	44	45
Have you seen a counselor in the past six months?	16	14	14	17	21	22

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

ADSS 2024 Q69

Attachment Behavior Index (AQS)

Average of Active Duty Spouses Who Selected a Child Under 18 Living at Home



Margins of error do not exceed ±0.1

- **More than Average Score**: Dual Military (2.6), male (2.5), not financially comfortable (2.5), some financial difficulty (2.4), E1–E4 (2.4), Navy (2.4), and CONUS (2.4)
- **Less than Average Score**: O4–O6 (2.3), OCONUS (2.3), Army (2.3), employed (2.3), not in labor force (2.3), financially comfortable (2.3), and female (2.3)

Average Insecurity

Most recent HIGHER than ■ / Most recent LOWER than ■	2012	2015	2017	2019	2024
Total	2.3	2.2	2.4	2.5	2.3
Army	2.3	2.3	2.4	2.4	2.3
Navy	2.3	2.2	2.4	2.5	2.4
Marine Corps	2.3	2.3	2.4	2.5	2.4
Air Force	2.2	2.2	2.3	2.4	2.3
Space Force	NA	NA	NA	NA	2.3

Margins of error do not exceed ±0.1

Note: The *AQS* is used to measure insecurity of children in military families and is applicable across a range of age groups from young toddlers to adolescents. Scores are reported as a single figure, which is the average of the individual scores (range 1 to 5). Higher scores indicate higher levels of insecurity in children. [Reference: *Waters, Vaughn, Posada, & Kondo-Ikemura* (1995). Caregiving, Cultural, and Cognitive Perspectives on Secure-Base Behavior and Working Models: New Growing Points of Attachment Theory and Research. *Monographs of the Society for Research in Child Development*, 60 (2-3, Serial No. 244).]

ADSS 2024 Q17

Impact of Housing Status, Spouse Employment Status, and Family Status on More than Usual Spousal Stress

Logistic Regression Analyses: Individual Predictors of Spousal Stress

	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Housing/Geobach Status	Reference group: "On base"	**Off base housing** Increased the odds of spousal stress being more than usual by 17%	**1.17**	1.08	1.28
	Reference group: "Spouse and member reside in same home"	**Spouse and member do not reside in same home (geo-baching)** Increased the odds of spousal stress being more than usual by 90%	**1.90**	1.62	2.22
Family Status	Reference group: "Without child(ren)"	**With children** Increased the odds of spousal stress being more than usual by 18%	**1.18**	1.09	1.28
	Reference group: "No children less than 6 years old"	**Has children less than 6 years old** Increased the odds of spousal stress being more than usual by 18%	**1.18**	1.10	1.28
	Reference group: "Do not routinely use child care"	**Routinely use child care** Increased the odds of spousal stress being more than usual by 41%	**1.41**	1.27	1.56

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

The following predictors were tested but ultimately were not found to have a statistically significant impact on spousal stress: *spousal unemployment rate (civilian), part-time work, having a fully remote work location, having a hybrid work location, having a fully on-site work location, having children between 6 and 13 years old, having children between 14 and less than 18 years old,* and *PCS moves in past year.*

Impact of Work Location, PCS Moves, Deployments, Dissatisfaction With Marriage and Financial Status on More than Usual Spousal Stress

Logistic Regression Analyses: Individual Predictors of Spousal Stress

	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Deployments	Reference group: "No deployments in past 3 years"	**Member spouse deployed in past 3 years** Increased the odds of spousal stress being more than usual by 13%	**1.13**	1.05	1.22
Marital Status	Reference group: "Not dissatisfied"	**Dissatisfaction with marriage** Increased the odds of spousal stress being more than usual by 456%	**5.56**	4.70	6.58
Financial Status	Reference group: "High (FWB >= 50 & FWB <= 100)"	**Low CFPB Financial Well-being Average Score (<50)** Increased the odds of spousal stress being more than usual by 186%	**2.86**	2.61	3.12

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

The following predictors were tested but ultimately were not found to have a statistically significant impact on spousal stress: *spousal unemployment rate (civilian), part-time work, having a fully remote work location, having a hybrid work location, having a fully on-site work location, having children between 6 and 13 years old, having children between 14 and less than 18 years old,* and *PCS moves in past year.*

KEY FINDINGS:
Financial Well-Being

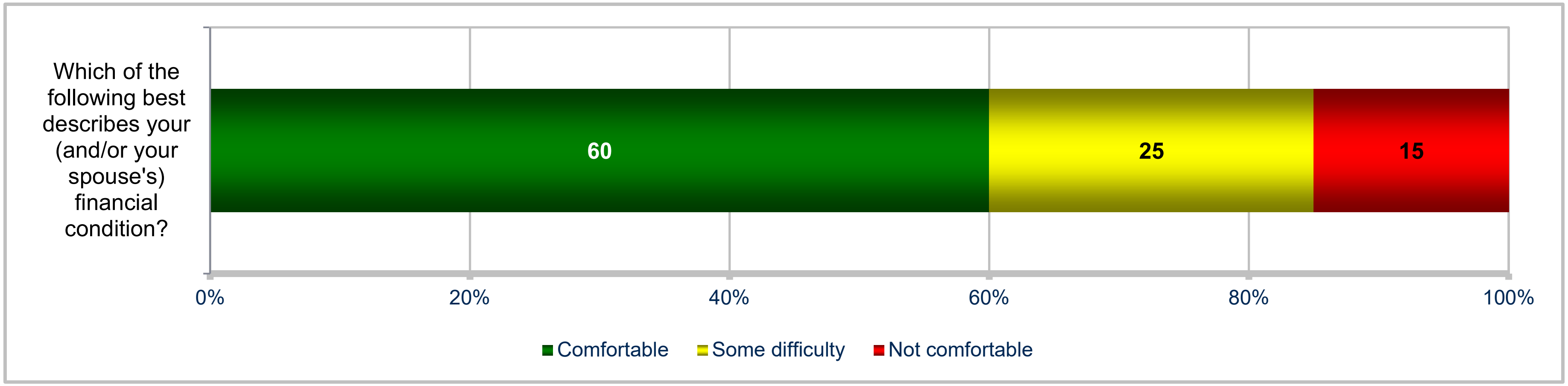
- Six in ten (60%) spouses described their financial situation as comfortable.
- Since 2019, the percent of spouses who indicated they were financially comfortable dropped 10 percentage points.
- A higher percentage described their current financial situation as worse than 12 months ago compared with 2019.
- The average Financial Well-being Score of active duty spouses was 56, slightly higher than the 2024 U.S. average of 49.[1]
- Thirteen percent of all active duty spouses used a nutrition assistance resource.
- Having a higher average underemployment score more than tripled the odds of low financial well-being.

Note: The ADSS 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/

[1]Fulford, Scott, Emma Kalish, Eric Wilson, Zoe Kruse, Samantha LeBuhn, and Isaac Cotter, "Making Ends Meet in 2024: Insights from the Making Ends Meet Survey," CFPB Ofce of Research Publication No. 2024-5, November 2024. https://files.consumerfinance.gov/f/documents/cfpb_making-ends-meet_2024-11.pdf

Overall Financial Condition

Percent of All Active Duty Spouses



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

- **Higher response of comfortable**: O4–O6 (89%), O1–O3 (83%), Space Force (75%), Dual Military (72%), male (70%), Air Force (68%), without child(ren) (65%), non-Hispanic White (63%), and employed (63%)
- **Higher response of not comfortable**: Unemployed (29%), E1–E4 (23%), E5–E9 (17%), racial/ethnic minority (17%), with children (17%), and female (16%)

Percent Comfortable

Most recent HIGHER than / Most recent LOWER than	2006	2008	2012	2015	2017	2019	2024
Total	63	62	64	72	71	70	60
Army	62	58	60	69	69	67	56
Navy	61	60	65	71	72	70	56
Marine Corps	57	59	61	69	65	68	58
Air Force	66	70	73	78	78	75	68
Space Force	NA	NA	NA	NA	NA	NA	75

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

Percent Comfortable

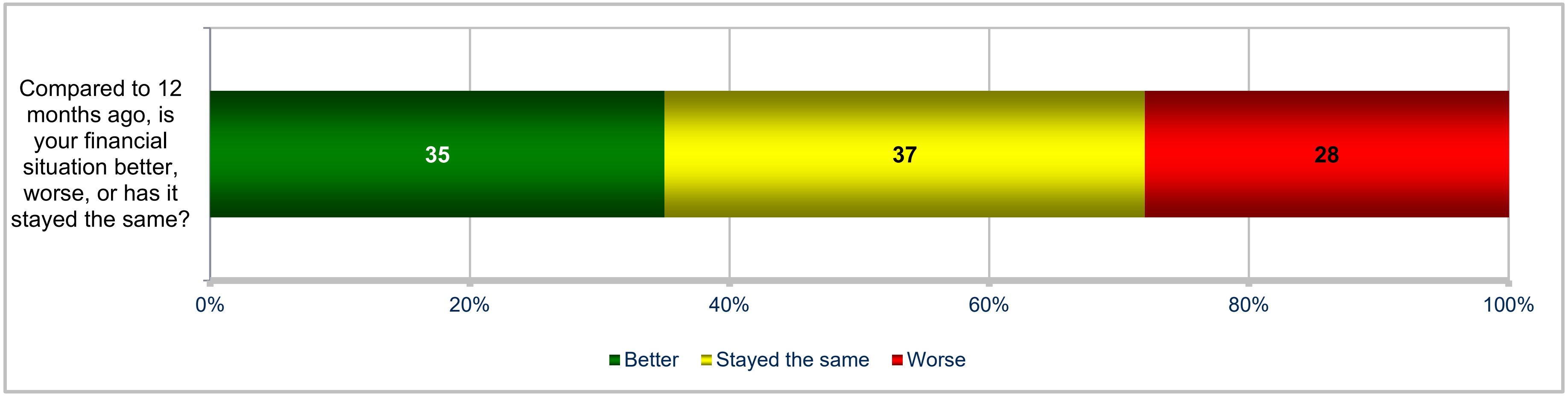
Most recent HIGHER than / Most recent LOWER than	2006	2008	2012	2015	2017	2019	2024
Total	63	62	64	72	71	70	60
E1–E4	45	45	48	59	57	52	43
E5–E9	61	61	63	69	70	67	54
O1–O3	83	83	87	90	89	89	83
O4–O6	89	89	92	92	93	92	89

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

ADSS 2024 Q73

Financial Situation Compared to 12 Months Ago

Percent of All Active Duty Spouses



Margins of error do not exceed ±2%

- **Higher response of Better:** O1–O3 (45%), employed (40%), without child(ren) (40%), E1–E4 (38%), and CONUS (36%)
- **Higher response of Worse:** Unemployed (52%), E5–E9 (31%), with children (30%), and female (29%)

Percent Worse

Most recent HIGHER than / Most recent LOWER than	2017	2019	2024
Total	20	21	28
Army	20	22	30
Navy	22	22	29
Marine Corps	23	21	28
Air Force	17	19	26
Space Force	NA	NA	27

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

Percent Worse

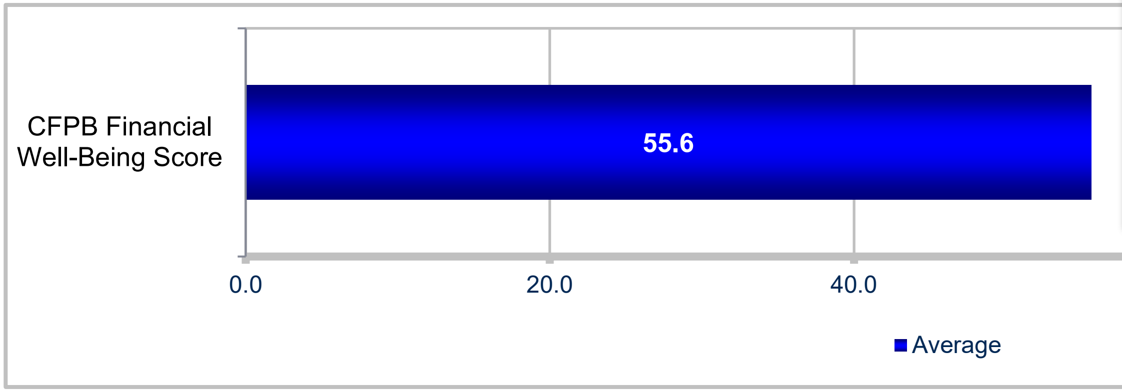
Most recent HIGHER than / Most recent LOWER than	2017	2019	2024
Total	20	21	28
E1–E4	21	25	28
E5–E9	22	22	31
O1–O3	15	14	19
O4–O6	11	15	20

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

ADSS 2024 Q74

Financial Well-Being Score

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



- The 2024 average financial well-being score for active duty spouses was slightly higher than the 2024 U.S. average score (49).[1]
- Since 2021, average financial well-being scores decreased across Services/paygrades, except for junior enlisted spouses who reported similar financial well-being in 2021 and 2024.

Margins of error do not exceed ±0.4

- **Higher Average Financial Well–being Score**: Financially comfortable (63.5), O4–O6 (66.2), O1–O3 (62.5), Dual Military (61.4), Space Force (59.3), male (58.9), Air Force (57.5), and non-Hispanic White (56.5)
- **Lower Average Financial Well–being Score:** Not financially comfortable (37.5), some financial difficulty (47.7), unemployed (48.2), E1–E4 (50.7), E5–E9 (53.5), Marine Corps (54.1), racial/ethnic minority (54.3), Navy (54.5), and female (55.1)

Average

Most recent HIGHER than ■ Most recent LOWER than ■	2021	2024
Total	57.9	55.6
Army	57.3	55.2
Navy	57.1	54.5
Marine Corps	56.5	54.1
Air Force	60.0	57.5
Space Force	NA	59.3

Margins of error range from ±0.4 to ±0.8

Average

Most recent HIGHER than ■ Most recent LOWER than ■	2021	2024
Total	57.9	55.6
E1–E4	51.5	50.7
E5–E9	56.6	53.5
O1–O3	64.6	62.5
O4–O6	68.4	66.2

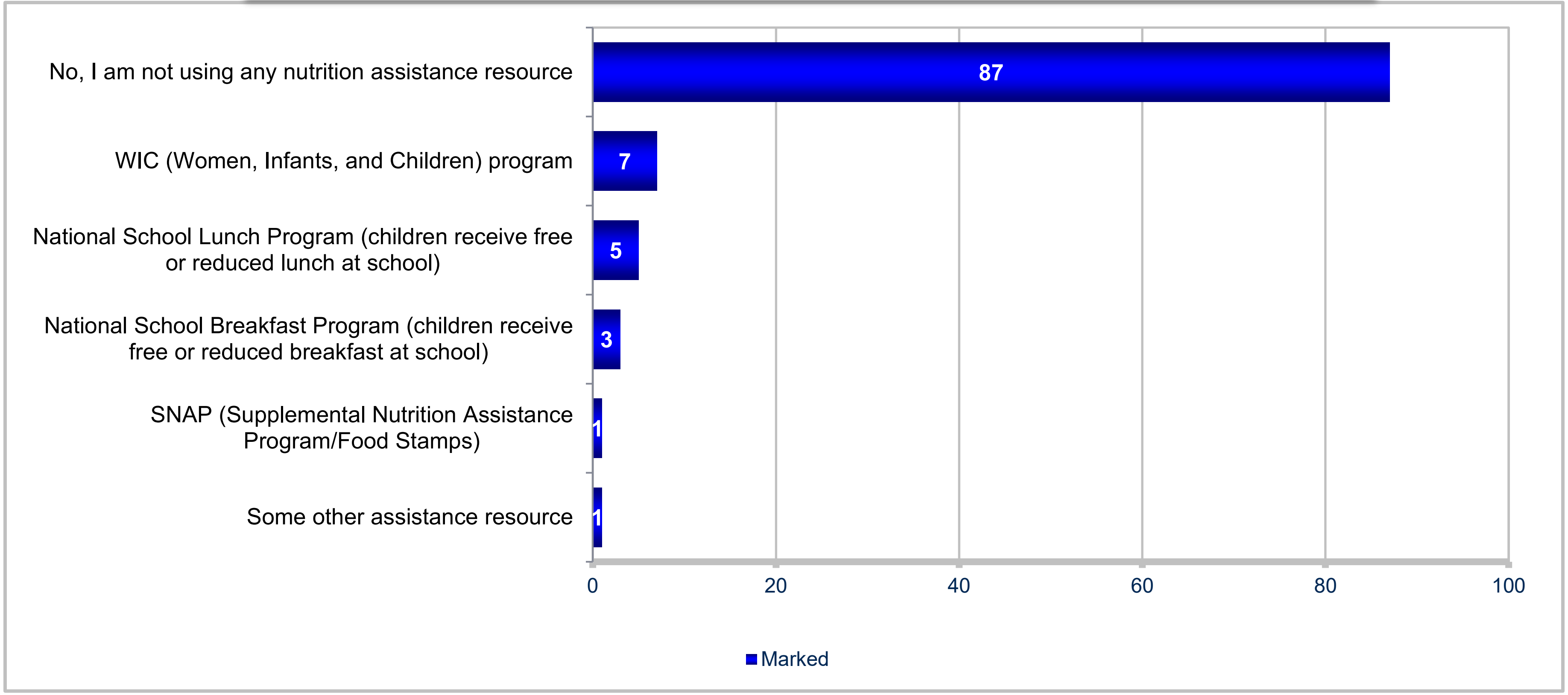
Margins of error range from ±0.4 to ±0.7

[1]Fulford, Scott, Emma Kalish, Eric Wilson, Zoe Kruse, Samantha LeBuhn, and Isaac Cotter, “Making Ends Meet in 2024: Insights from the Making Ends Meet Survey,” CFPB Office of Research Publication No. 2024-5, November 2024. https://files.consumerfinance.gov/f/documents/cfpb_making-ends-meet_2024-11.pdf/
ADSS 2024 Q78

Use of Nutrition Assistance Resources

Percent of All Active Duty Spouses

Thirteen percent of all active duty spouses used a nutrition assistance resource.



Margins of error do not exceed ±1%

ADSS 2024 Q76

Impact of Housing Status, Spouse Employment Status, and Family Status on Low Financial Well-Being[1]

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

	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Employment Status	Reference group: "Not in labor force"	**In the labor force (civilian)** Increased the odds of low financial well-being by 30%	**1.30**	1.18	1.43
	Reference group: "Work full-time"	**Working part-time** Increased the odds of low financial well-being by 19%	**1.19**	1.04	1.35
	Reference group: "Employed"	**Unemployed (civilian)** Increased the odds of low financial well-being by 81%	**1.81**	1.58	2.06
Family Status	Reference group: "Without child(ren)"	**With children** Increased the odds of low financial well-being by 29%	**1.29**	1.18	1.42

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

The following predictors were tested but ultimately were not found to have a statistically significant impact on financial well-being: *Living in off base housing, routine use of child care, and spouse and member spouse not residing within the same home.*

[1] The Financial Well-Being scale is a standardized numerical scale developed by the Consumer Financial Protection Bureau (CFPB) to assess the financial well-being of individuals based on answers to key questions that indicate their financial health. For more information, please visit: https://files.consumerfinance.gov/f/201512_cfpb_financial-well-being-user-guide-scale.pdf

Impact of PCS Moves, Deployments, and Underemployment on Low Financial Well-Being[1]

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

	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
PCS Moves	Reference group: "No PCS moves"	**Made any PCS moves in member spouse's career** Increased the odds of low financial well-being by 26%	**1.26**	1.12	1.41
PCS Moves	Reference group: "Do not need new license/certification after last PCS"	**Need to acquire new license/certification after last PCS** Increased the odds of low financial well-being by 30%	**1.30**	1.13	1.49
Underemployment	Reference group: "Lower or average score"	**Higher than average score on underemployment scale** Increased the odds of low financial well-being by 226%	**3.26**	2.88	3.70

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

The following predictors were tested but ultimately were not found to have a statistically significant impact on financial well-being: *Making any PCS moves in the past year, member spouse experiencing any deployments longer than 30 days in their career, member spouse being deployed in the past 3 years, and whether member spouse's most recent deployment was to a combat zone.*

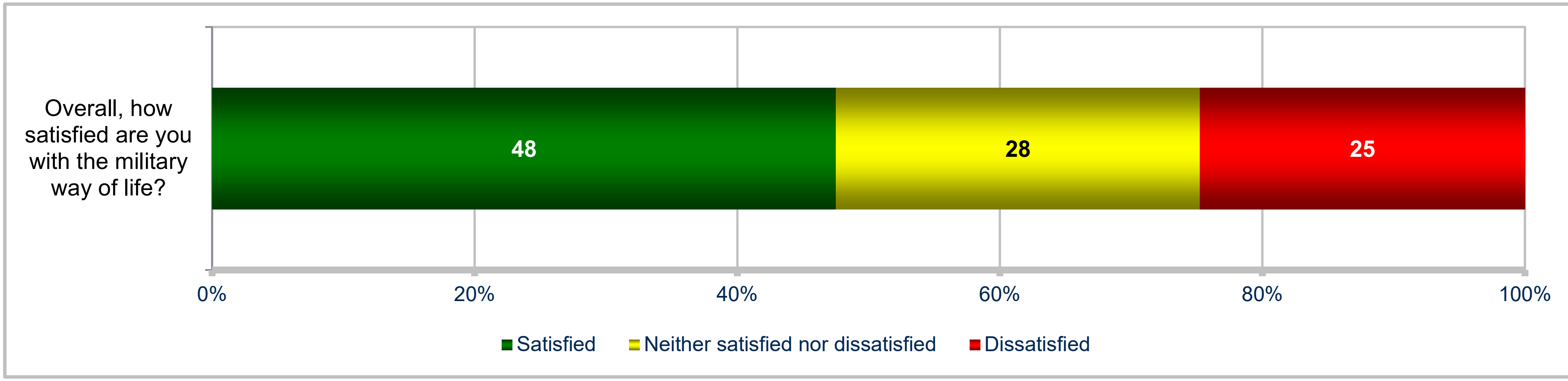
[1] The Financial Well-Being scale is a standardized numerical scale developed by the Consumer Financial Protection Bureau (CFPB) to assess the financial well-being of individuals based on answers to key questions that indicate their financial health. For more information, please visit: https://files.consumerfinance.gov/f/201512_cfpb_financial-well-being-user-guide-scale.pdf

KEY FINDINGS:
Satisfaction and Retention

- Overall, the percentage of spouses satisfied with the military way of life did not change significantly from 2021 (49%) to 2024 (48%).
  - Across paygrades, junior enlisted spouses were the only group to register an increase in the percentage satisfied with the military way of life, up to 45% from 39% in 2021. Senior officers saw a decrease in the percentage satisfied, down to 60% in 2024 from 66% in 2021.
- Nearly half of all spouses expressed support for their member spouse to stay on active duty in 2024 (49%), lower than in 2021 (54%) and other survey years back to 2012.
  - The percentage of spouses who favored *leaving* active duty increased to 32% in 2024 from 27% in 2021.
- Spouses who were not financially comfortable had higher percentages dissatisfied with the military way of life and they had higher proportions favor leaving service than spouses who rated their financial condition more favorably.
- Satisfaction with the military way of life was the largest predictor of support to stay: The odds that spouses who were dissatisfied with the military way of life favored their husband/wife leaving active duty service were 600% higher than the odds of spouse's who were *not* dissatisfied.
- The odds of being dissatisfied with military way of life was nearly five times higher among spouses who were dissatisfied with their marriage than spouses who did not report marital dissatisfaction.
- Dissatisfaction with marriage, a lower average financial well-being score, and higher average distress scores (depression) each increased the odds of spousal support to leave active duty.
- Spouses not in the labor force, spouses who had lower than average depression scores, and spouses who were in a comfortable financial situation had lower odds of support for their husband/wife to leave active duty service.

Satisfaction With Military Way of Life

Percent of All Active Duty Spouses



Margins of error do not exceed ±2%

- **Satisfied**: O4–O6 (60%), Space Force (57%), financially comfortable (57%), Air Force (54%), and not in labor force (51%)
- **Dissatisfied**: Not financially comfortable (45%), some financial difficulty (29%), unemployed (29%), Navy (27%), Army (27%), E5–E9 (27%), and non-Hispanic White (26%)

Percent Satisfied

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	64	64	60	56	49	48
Army	61	62	60	54	48	47
Navy	62	64	56	54	45	41
Marine Corps	63	60	58	53	43	47
Air Force	72	68	67	60	55	54
Space Force	NA	NA	NA	NA	NA	57

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

Percent Satisfied

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	64	64	60	56	49	48
E1–E4	55	53	49	45	39	45
E5–E9	66	65	62	57	47	45
O1–O3	65	67	60	58	52	50
O4–O6	78	76	71	68	66	60

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

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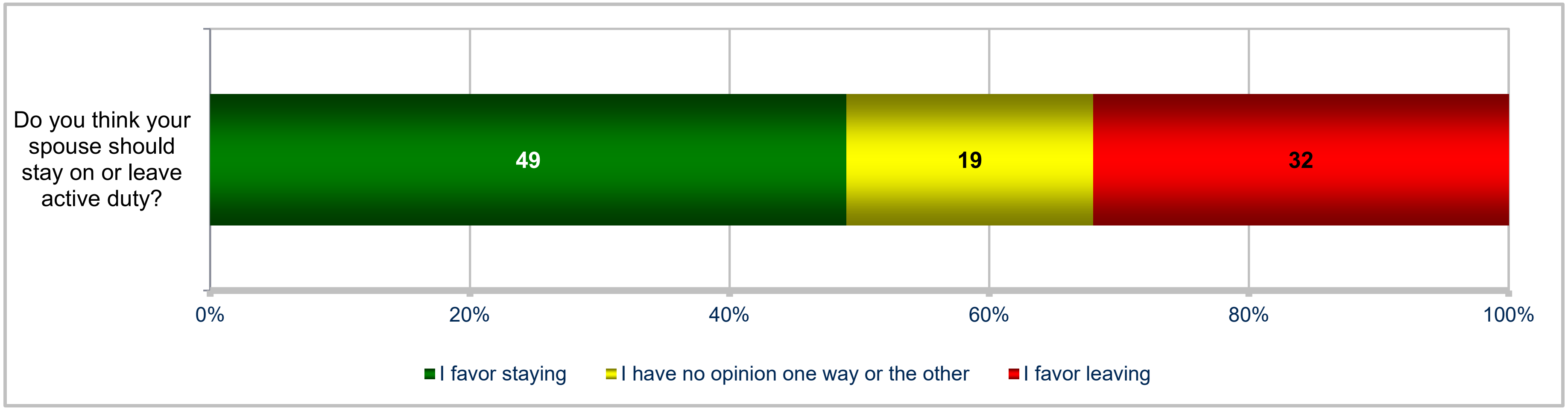
Support To Stay on Active Duty

Percent of All Active Duty Spouses



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

- **I Favor Staying**: Space Force (59%), Air Force (56%), O4–O6 (53%), not in labor force (52%), financially comfortable (52%), with children (50%), and E5–E9 (50%)
- **I Favor Leaving**: Not financially comfortable (42%), Navy (39%), Dual Military (38%), O1–O3 (38%), and non-Hispanic White (34%)

Percent I Favor Leaving

Most recent HIGHER than ■ Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Total	19	20	22	24	27	32
Army	20	20	22	24	27	33
Navy	19	19	24	25	29	39
Marine Corps	21	22	23	24	31	30
Air Force	15	20	20	23	24	27
Space Force	NA	NA	NA	NA	NA	26

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

Percent I Favor Leaving

Most recent HIGHER than ■ Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Total	19	20	22	24	27	32
E1–E4	24	26	27	27	32	33
E5–E9	16	16	18	22	25	31
O1–O3	24	24	27	30	32	38
O4–O6	18	20	25	26	28	33

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

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Impact of Marital Dissatisfaction, Family Status, Financial Status, and Spouse Employment Status on Dissatisfaction With Military Way of Life

Logistic Regression Analyses: Individual Predictors of Dissatisfaction With 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"	**Dissatisfaction with marriage** Increased the odds of dissatisfaction with military way of life by 386%	**4.86**	4.25	5.56
Family Status	Reference group: "Do not routinely use child care"	**Routinely use child care** Increased the odds of dissatisfaction with military way of life by 50%	**1.50**	1.34	1.69
Financial Status	Reference group: "Comfortable"	**Not comfortable financial condition** Increased the odds of dissatisfaction with military way of life by 156%	**2.56**	2.33	2.86
	Reference group: "High (FWB >= 50 & FWB <= 100)"	**Low CFPB Financial Well-being Average Score (<50)** Increased the odds of dissatisfaction with military way of life by 214%	**3.14**	2.84	3.46
Employment Status	Reference group: "Not in labor force"	**In the labor force (civilian)** Increased the odds of dissatisfaction with military way of life by 35%	**1.35**	1.20	1.49

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

The following predictors were tested but ultimately were not found to have a statistically significant impact on dissatisfaction with military way of life: *Having children less than 6 years old, having children between 6 and 13 years old, having children between 14 and less than 18 years old, having a family with children, number of children living at home, and spousal unemployment rate (civilian).*

Impact of Deployments and Military Challenges on Dissatisfaction With Military Way of Life

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

	Category	Predictor	Effect Size (Odds Ratios) >1 = Higher Odds	95% CI Lower Bound	95% CI Upper Bound
Deployments	Reference group: "No deployment(s) in member's career"	**Any deployment(s) longer than 30 days in member spouse's career** Increased the odds of dissatisfaction with military way of life by 27%	**1.27**	1.14	1.41
	Reference group: "No deployments in past 3 years"	**Member spouse deployed in past 3 years** Increased the odds of dissatisfaction with military way of life by 32%	**1.32**	1.21	1.44
Military Challenges	Reference group: "Less than 30 minutes away"	**Lives more than 30 minutes away from military base/installation** Increased the odds of dissatisfaction with the military way of life by 54%	**1.54**	1.39	1.70
	Reference group: "Less than 1 hour away"	**Lives more than 1 hour away from military base/installation** Increased the odds of dissatisfaction with military way of life by 70%	**1.70**	1.46	1.97
	Reference group: "Lower than average"	**Higher or average score on depression scale** Increased the odds of dissatisfaction with military way of life by 233%	**3.33**	3.03	3.70

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

Impact of Family Status, Financial Status, and Housing Status on Spousal Support for Their Member Spouse to Leave the Military

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
Family Status	Reference group: "Lower or average"	**Above average score on child behavioral checklist** Increased the odds of spousal support for their member spouse to leave the military by 44%	**1.44**	1.30	1.59
Financial Status	Reference group: "High (FWB >= 50 & FWB <= 100)"	**Low CFPB Financial Well-being Average Score (<50)** Increased the odds of spousal support for their member spouse to leave the military by 67%	**1.67**	1.52	1.82
	Reference group: "Comfortable"	**Not comfortable financial condition** Increased the odds of spousal support for their member spouse to leave the military by 54%	**1.54**	1.41	1.67
Housing/Geobach Status	Reference group: "On base"	**Off base housing** Increased the odds of spousal support for their member spouse to leave the military by 36%	**1.36**	1.24	1.49
	Reference group: "Spouse and member reside in same home"	**Spouse and member do not reside in same home** Increased the odds of spousal support for their member spouse to leave the military by 37%	**1.37**	1.18	1.60
	Reference group: "None"	**Remaining in place while member spouse PCSed at least once** Increased the odds of spousal support for their member spouse to leave the military by 36%	**1.36**	1.22	1.53

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

The following predictors were tested but ultimately were not found to have a statistically significant impact on spousal support for their member spouse to leave the military: *Having a family with children, having children less than 6 years old, having children between 6 and 13 years old, having children between 14 and less than 18 years old, and number of months since last PCS move.*

Impact of Deployments, Military Challenges, Marital Dissatisfaction, and Spousal Employment Status on Spousal Support for Their Member Spouse to Leave the Military

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
Deployments	Reference group: "No deployments in past 3 years"	**Member spouse deployed in past 3 years** Increased the odds of spousal support for their member spouse to leave the military by 17%	**1.17**	1.08	1.26
Military Challenges	Reference group: "Less than 30 minutes away"	**Lives more than 30 minutes away from military base/installation** Increased the odds of spousal support for their member spouse to leave the military by 25%	**1.25**	1.14	1.37
Military Challenges	Reference group: "Not dissatisfied"	**Dissatisfaction with the military way of life** Increased the odds of spousal support for their member spouse to leave the military by 614%	**7.14**	6.49	7.85
Military Challenges	Reference group: "Lower than average"	**Higher or average score on depression scale** Increased the odds of spousal support for their member spouse to leave the military by 100%	**2.00**	1.85	2.17
Marital Status	Reference group: "Not dissatisfied"	**Dissatisfaction with marriage** Increased the odds of spousal support for their member spouse to leave the military by 102%	**2.02**	1.77	2.30
Employ	Reference group: "Not in labor force"	**In the labor force** Increased the odds of spousal support for their member spouse to leave the military by 30%	**1.30**	1.19	1.43

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

The following predictors were tested but ultimately were not found to have a statistically significant impact on spousal support for their member spouse to leave the military: *Member spouse experiencing any deployments longer than 30 days in their career, whether member spouse has returned home from deployment, living more than 1 hour away from military base/installation, and spousal unemployment rate.*

Summary

- The 2024 civilian unemployment rate (20%) was statistically unchanged from 2021 (21%) and 2019 (22%), but lower in 2024 compared with 2017 (24%) and previous surveys years back to 2012.
  - Spouses who had a PCS move, who did not use routine child care, and/or have children had significantly higher odds of being unemployed compared with spouses who had not PCS'ed, who used routine child care, and who did not have children.
- Labor force participation increased in 2024 indicating spouses not in the labor force prior to 2024 have sought and found employment.
- Spouses remain highly mobile. Eight in 10 spouses had a PCS move at some point in their husband/wife's career with an average of 27 months since their last move.
  - Unemployed spouses reported a more recent PCS move than employed spouses and spouses not in the labor force.
- The top PCS-related problems spouses experienced to a large extent were finding employment, loss of income, and un-reimbursable moving costs.
- Sleep issues and mental health concerns topped the list of changes that spouses observed in their husband/wife after deployment.
- Spouses use of counseling remained steady in 2024 with 45% using counseling services at some point their Service Member spouse's career, similar to 2021 (44%), and higher than 2019 (39%) and previous survey years.
  - Mental health concerns for self/family topped the list of issues spouses discussed with a counselor in 2024 (30%), similar to 2019 when this was also the top issue spouses discussed with a counselor (27%).

Summary

- Over half of active spouses (60%) reported their financial condition was comfortable.
- The average financial well-being score was slightly but significantly lower for active duty spouses in 2024 (56) than in 2021 (58).[1]
  - The 2024 average financial well-being score for active duty spouses was slightly higher than the 2024 U.S. national average (49).[2]
- Spouses who were not financially comfortable or who were experiencing some financial difficulty had lower percentages satisfied with the military way of life and spouses not financially comfortable favored their husband/wife leaving military service.
  - Overall, satisfaction with the military way of life remained similar to 2021, though junior enlisted spouses had higher percentages satisfied in 2024.
  - Spouse support for their husband/wife to stay on active duty decreased in 2024, continuing a downward trend back to 2012.

[1] 2021 Active Duty Spouse Survey: https://download.militaryonesource.mil/12038/MOS/Presentations/2021-active-duty-spouse-overview-briefing.pdf
[2] Fulford, Scott, Emma Kalish, Eric Wilson, Zoe Kruse, Samantha LeBuhn, and Isaac Cotter, "Making Ends Meet in 2024: Insights from the Making Ends Meet Survey," CFPB Office of Research Publication No. 2024-5, November 2024. https://files.consumerfinance.gov/f/documents/cfpb_making-ends-meet_2024-11.pdf

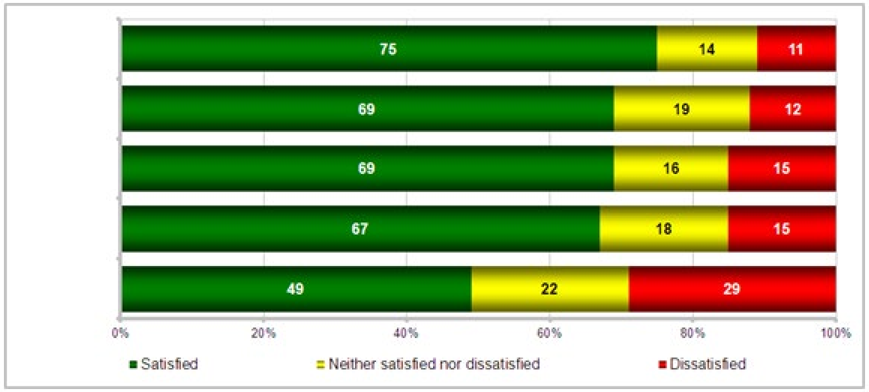
Additional Information

About the Briefing

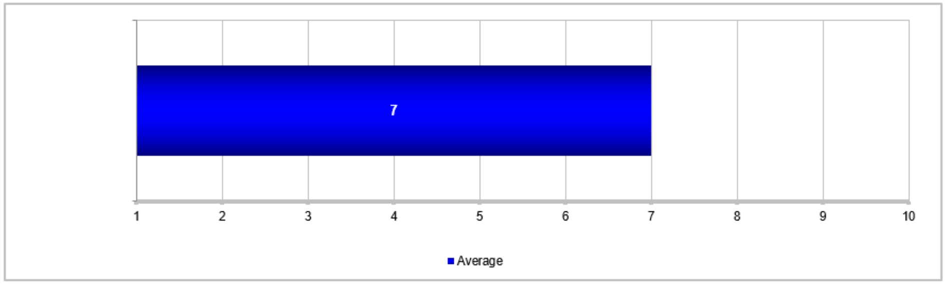
- Statistical differences analyzed based on the following demographic attributes:
  - Member Service (Army, Navy, Air Force, Marine Corps, Space Force)
  - Member Paygrade (E1–E4, E5–E9, O1–O3, O4–O6)
  - Member Location (CONUS/OCONUS)
  - Spouse Race/Ethnicity (Non-Hispanic White, Racial or Ethnic Minority)
  - Spouse Sex (Male, Female)
  - Spouse Employment Status (Employed, Unemployed, Not in Labor Force, Armed Forces/Dual Military)
  - Financial Situation (Financially Comfortable, Some Financial Difficulty, Not Financially Comfortable)

About the Briefing

- **Graphic and text displays show overall results and statistically significant subgroup differences.**



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



Margins of error do not exceed ±1

- **Satisfied**: O4–O6 (60%), Space Force (57%), financially comfortable (57%), Air Force (54%), and not in labor force (51%)
- **Dissatisfied**: Not financially comfortable (45%), some financial difficulty (29%), unemployed (29%), Navy (27%), Army (27%), E5–E9 (27%), and non-Hispanic White (26%)

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.** Trend data is shown where available. Not all questions were asked in all years.
- **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**.

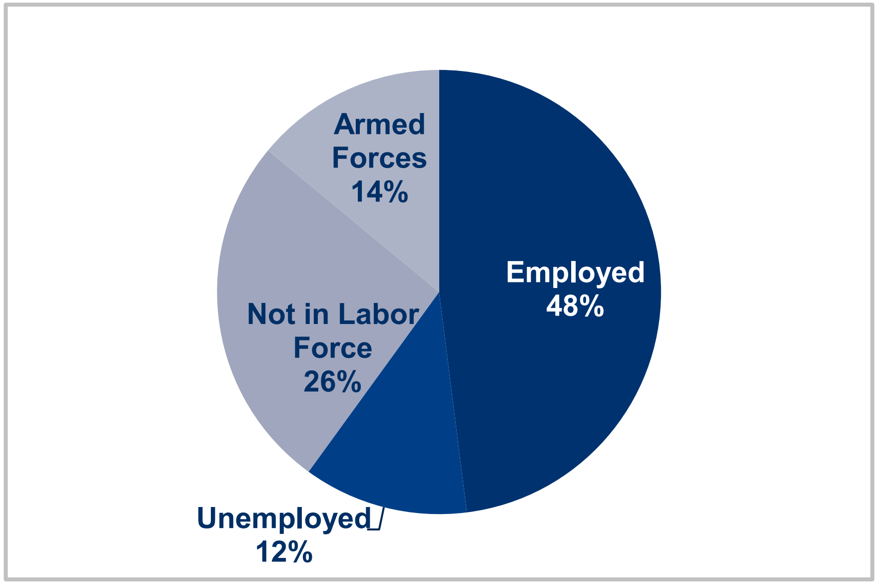
Indicates most recent survey result is statistically significantly higher than past survey result

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

Overall Employment Status

Percent of All Active Duty Spouses



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

Note: Overall labor force participation includes four employment categories for active duty spouses: Employed, unemployed, not in the labor force, and Armed Forces. Those not in the labor force include spouses who were not working and were not actively looking for work.

Percent Employed

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	40	41	40	43	44	48
Army	38	37	39	41	42	48
Navy	43	45	46	46	48	49
Marine Corps	41	45	42	44	46	48
Air Force	40	40	37	42	40	47
Space Force	NA	NA	NA	NA	NA	52

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

Percent Unemployed

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	13	12	13	12	12	12
Army	15	14	15	14	14	13
Navy	13	11	12	12	12	12
Marine Corps	17	13	14	13	12	13
Air Force	10	9	9	11	9	9
Space Force	NA	NA	NA	NA	NA	10

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

Percent Armed Forces

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	12	13	13	13	14	14
Army	11	12	9	11	11	10
Navy	10	9	11	12	11	14
Marine Corps	6	5	8	11	11	11
Air Force	18	20	21	18	20	19
Space Force	NA	NA	NA	NA	NA	13

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

Percent Not in Labor Force

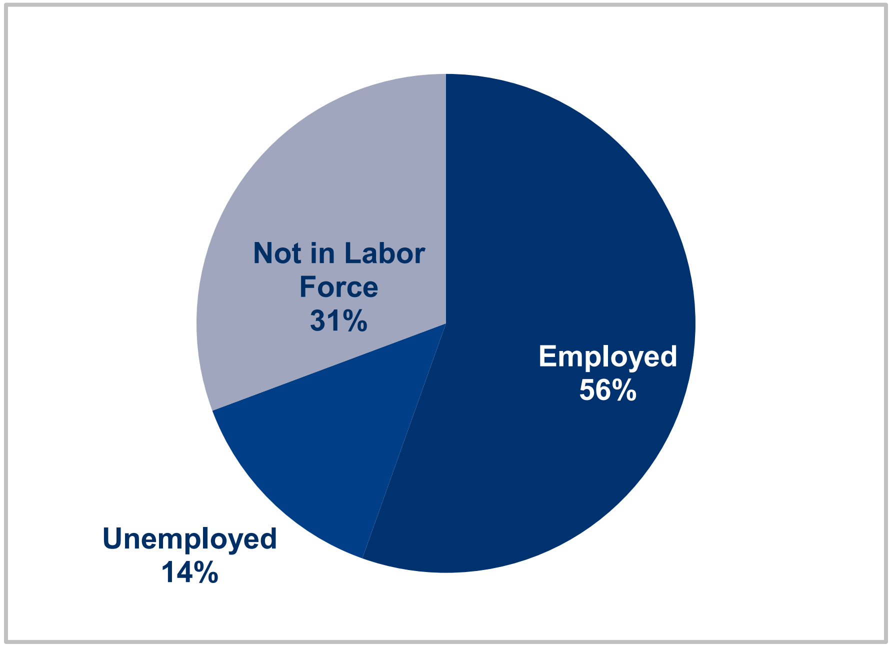
Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	35	34	34	32	31	26
Army	36	36	37	35	33	29
Navy	34	36	31	30	29	24
Marine Corps	36	37	36	33	31	28
Air Force	33	30	33	28	30	24
Space Force	NA	NA	NA	NA	NA	25

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

ADSS 2024 Q20–Q23

Civilian Employment Status

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



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

Note: Civilian employment status includes spouses in the civilian labor force categories: Employed, unemployed, and not in the labor force. Active duty spouses serving in the Armed Forces (dual-military) and spouses of warrant officers are not included in civilian labor force status.

Percent Employed

Most recent HIGHER than ■ Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Total	45	47	47	49	50	56
Army	43	42	43	46	48	53
Navy	48	49	52	53	54	57
Marine Corps	44	47	47	49	51	54
Air Force	48	50	47	52	50	59
Space Force	NA	NA	NA	NA	NA	59

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

Percent Unemployed

Most recent HIGHER than ■ Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Total	15	14	14	14	14	14
Army	17	17	17	15	16	15
Navy	14	12	14	14	13	14
Marine Corps	18	14	16	14	13	15
Air Force	12	12	11	13	12	11
Space Force	NA	NA	NA	NA	NA	11

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

Percent Not in Labor Force

Most recent HIGHER than ■ Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Total	39	39	39	36	36	31
Army	40	41	40	39	37	32
Navy	38	39	34	34	33	28
Marine Corps	39	39	38	37	36	31
Air Force	40	38	42	35	38	30
Space Force	NA	NA	NA	NA	NA	29

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

ADSS 2024 Q20–Q23

Trend: Civilian Unemployment Rate

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

Percent Unemployed

Most recent HIGHER than ■ Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Total DoD	25	23	24	22	21	20
Army	28	28	28	25	25	22
Navy	23	19	21	21	19	20
Marine Corps	29	23	25	23	21	21
Air Force	20	19	19	21	19	16
E1-E4	33	30	29	27	31	27
E5-E9	23	22	23	22	20	20
O1-O3	23	17	18	17	18	14
O4-O6	14	18	19	18	15	13
With Child(ren)	27	25	27	25	24	21
Without Child(ren)	22	21	19	17	17	18
Never PCSed	24	22	19	22	20	20
PCS in Past 12 Months	38	37	40	35	32	30
No PCS in Past 12 Months	20	17	18	17	17	16
Male	26	24	26	15	25	16
Female	25	23	23	23	21	20
CONUS	26	23	23	22	20	19
OCONUS	23	25	29	25	27	25

Margins of error range from ±2% to ±9%

ADSS 2024 Q20–Q23

Trend: Civilian Labor Force

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

Percent Percentage in Labor Force

Most recent HIGHER than ■ / Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Total DoD	61	61	61	64	64	69
Army	60	59	60	61	63	68
Navy	62	61	66	66	67	72
Marine Corps	61	61	62	63	64	69
Air Force	60	62	58	65	62	70
E1-E4	61	61	63	64	65	66
E5-E9	63	62	63	64	66	71
O1-O3	57	58	60	63	64	70
O4-O6	50	55	54	59	56	69
With Child(ren)	54	54	54	57	58	64
Without Child(ren)	76	76	78	77	77	80
Never PCSed	66	67	67	66	70	70
PCS in Past 12 Months	55	58	57	60	61	68
No PCS in Past 12 Months	61	59	61	64	64	70
Male	79	82	76	76	79	76
Female	59	59	60	63	63	69
CONUS	61	61	62	64	65	70
OCONUS	58	60	57	64	61	65

Margins of error range from ±1% to ±9%

ADSS 2024 Q20–Q23

Trend: Underemployment Scale
Average Pay Parity and Utilization of Skills, Experience, and Availability
Average of Active Duty Spouses Who Are Employed

Average

Most recent HIGHER than ■ / Most recent LOWER than ■	2021	2024
Total	**2.9**	**2.9**
Army	**2.9**	**2.8**
Navy	**2.8**	**2.9**
Marine Corps	**2.9**	**2.9**
Air Force	**2.8**	**2.8**
Space Force	NA	**2.7**

Margins of error do not exceed ±0.1

Average

Most recent HIGHER than ■ / Most recent LOWER than ■	2021	2024
Total	**2.9**	**2.9**
E1–E4	**3.0**	**3.0**
E5–E9	**2.9**	**2.9**
O1–O3	**2.7**	**2.7**
O4–O6	**2.7**	**2.7**

Margins of error do not exceed ±0.1

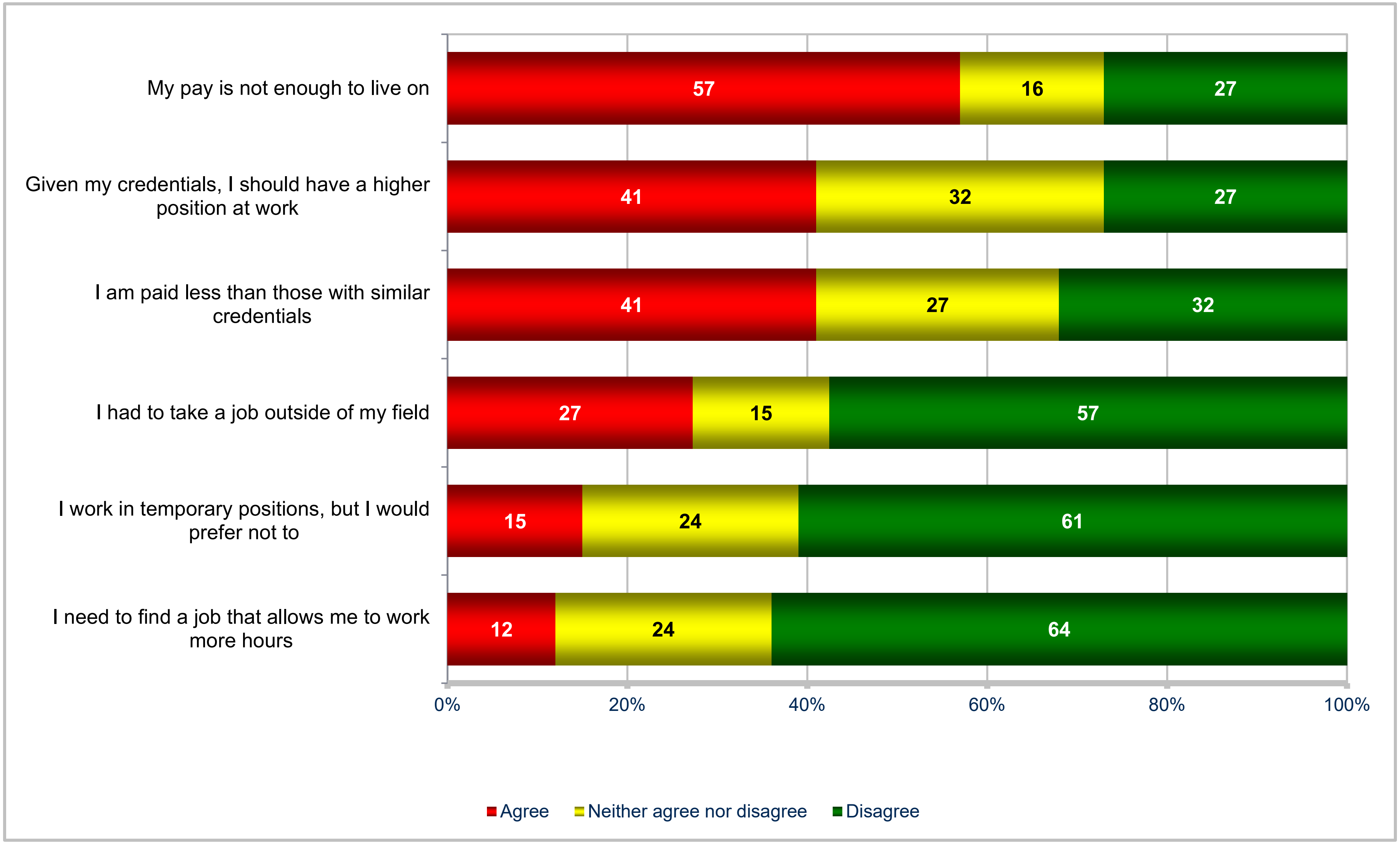
Note: "Employed" spouses excludes dual military spouses; that is, those serving on active duty or in a full-time active duty program (AGR/FTS/AR). Underemployment was measured among spouses who indicated they are employed. Respondents were asked to rate their level of agreement on a 5-point scale, ranging from *Strongly disagree* (1) to *Strongly agree* (5) for each of the following six items: *My pay is not enough to live on; Given my credentials, I should have a higher position at work; I am paid less than those with similar credentials; I had to take a job outside of my field; I work in temporary positions, but I would prefer not to;* and *I need to find a job that allows me to work more hours*. Higher average scores indicate stronger agreement that the respondent has experienced underemployment. This scale was introduced on the 2021 Active Duty Spouse Survey and presents as an average of the five item scale for comparison over time.

[1] Public Health Impacts of Underemployment and Unemployment in the United States: Exploring Perceptions, Gaps and Opportunities – PMC and Structural Predictors of Underemployment During COVID-19 Pandemic: A Psychology of Working Perspective

ADSS 2024 Q30

Underemployment Scale: Individual Items

Percent of Active Duty Spouses Who Are Employed



Margins of error do not exceed ±2%

ADSS 2024 Q30

Trend: Underemployment: Pay Parity and Utilization of Skills, Experience, and Availability

Percent of Active Duty Spouses Who Are Employed

Higher response of Agree:

- **My pay is not enough to live on:** Not financially comfortable (88%), some financial difficulty (73%), E1–E4 (65%), OCONUS (64%), Marine Corps (62%), racial/ethnic minority (60%), E5–E9 (59%), and female (59%)
- **Given my credentials, I should have a higher position at work:** Not financially comfortable (50%), OCONUS (47%), O4–O6 (46%), and racial/ethnic minority (44%)
- **I am paid less than those with similar credentials:** Not financially comfortable (50%), some financial difficulty (47%), O4–O6 (46%) and OCONUS (46%)
- **I had to take a job outside of my field:** Not financially comfortable (42%), some financial difficulty (36%), OCONUS (35%), racial/ethnic minority (31%), and without child(ren) (30%)
- **I work in temporary positions, but I would prefer not to:** Not financially comfortable (29%), OCONUS (22%), some financial difficulty (20%), and E1–E4 (20%)
- **I need to find a job that allows me to work more hours:** Not financially comfortable (24%), E1–E4 (22%), without child(ren) (16%), some financial difficulty (16%), and racial/ethnic minority (15%)

Percent Agree

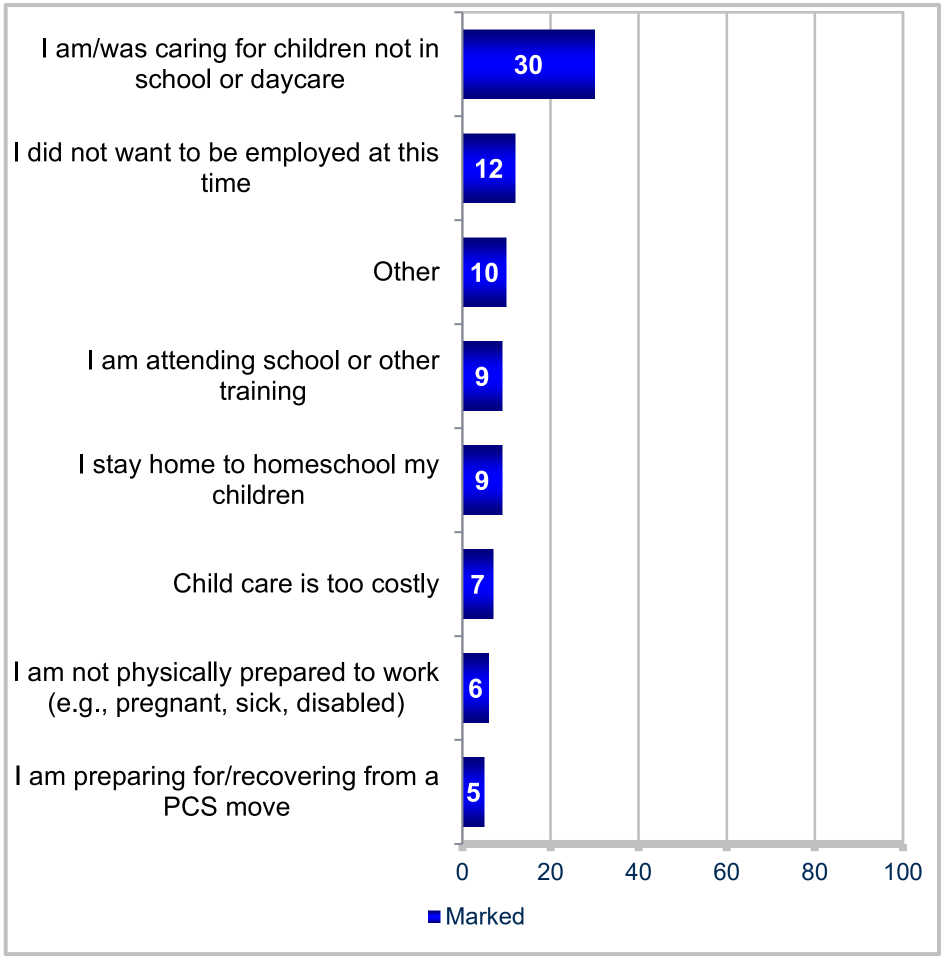
Most recent HIGHER than / Most recent LOWER than	2021	2024
My pay is not enough to live on	52	57
Given my credentials, I should have a higher position at work	42	41
I am paid less than those with similar credentials	42	41
I had to take a job outside of my field	28	27
I work in temporary positions, but I would prefer not to	15	15
I need to find a job that allows me to work more hours	13	12

Margins of error do not exceed ±2%

ADSS 2024 Q30

Main Reason for Not Looking for Work

Percent of Active Duty Spouses Who Are Not in the Labor Force



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

More Likely to Mark:

- **I am/was caring for children not in school or daycare:** O1–O3 (37%) and with children (37%)
- **I did not want to be employed at this time:** O4–O6 (26%), without child(ren) (17%) financially comfortable (17%), and non-Hispanic White (14%)
- **Other:** Without child(ren) (21%), E1–E4 (15%), and financially comfortable (11%)
- **I am attending school or other training:** Without child(ren) (17%)
- **I stay home to homeschool my children:** Non-Hispanic White (12%), with children (11%), and female (10%)
- **Child care is too costly:** Not financially comfortable (16%), E5–E9 (9%) and with children (9%)
- **I am not physically prepared to work (e.g., pregnant, sick, disabled:** Without child(ren) (14%)
- **I am preparing for/recovering from a PCS move:** Without child(ren) (8%)

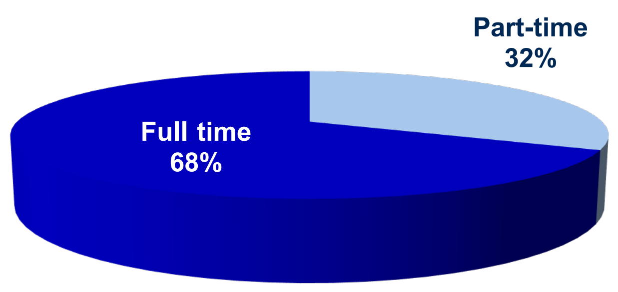
Note: The following answer options were endorsed by ≤2% of spouses and are not shown: *I am a caregiver to a family member, I am retired, I am unable to work while my spouse is deployed, I cannot find any work that matches my skills, There are no jobs in my career field where I currently live, I do not have child care available to me, I do/did not have transportation to work,* and *I lack the necessary schooling, training, or skills*.

ADSS 2024 Q26

Part-time/Full-time Status

Percent of Active Duty Spouses Who Are Employed

(Part time, Work <35 hours weekly)



Margins of error do not exceed ±2%

Main Reason for Working Part Time

(Endorsed by at least 1 in 10 spouses.
Groups with significantly higher percentages endorsing each item shown)

1. **Want to spend time with children:** O4–O6 (38%), with children (35%), no PCS in past 12 months (28%), non-Hispanic White (28%), and female (25%)
2. **Child care problems:** With children (22%) and E5–E9 (19%)
3. **Attending school or training:** Without child(ren) (27%), E1–E4 (23%), never PCSed (22%), Marine Corps (19%), and racial/ethnic minority (17%)
4. **Could only find part-time work:** E1–E4 (21%), without child(ren) (21%), OCONUS (19%), and not deployed career (18%)

- **Part-time:** Not financially comfortable (41%), O4–O6 (38%), E1–E4 (36%), female (34%), and with children (34%)

Percent Part-Time

Most recent HIGHER than (purple) / Most recent LOWER than (yellow)	2012	2015	2017	2019	2021	2024
Total	36	37	36	32	32	32
Army	34	35	38	29	32	33
Navy	35	38	34	31	32	32
Marine Corps	40	41	39	39	38	35
Air Force	36	37	35	34	32	31
Space Force	NA	NA	NA	NA	NA	28

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

Percent Part-Time

Most recent HIGHER than (purple) / Most recent LOWER than (yellow)	2012	2015	2017	2019	2021	2024
Total	36	37	36	32	32	32
E1–E4	45	44	43	42	39	36
E5–E9	30	32	31	27	29	30
O1–O3	38	38	38	32	33	30
O4–O6	44	44	45	37	37	38

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

ADSS 2024 Q28

Trend: Main Reason for Working Part-Time

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

Percent Marked

Most recent HIGHER than ■ Most recent LOWER than ■	2012	2015	2017	2019	2024
Want to spend time with children	17	23	20	23	24
Child care problems	9	8	11	12	15
I am attending school or training	NA	12	13	11	12
Could only find part-time work	24	17	14	16	11
I do not want to work full-time	11	8	10	8	9
Other family/personal obligations	7	5	6	6	8
Other	17	8	9	11	8
I am self-employed	7	8	10	7	7
Health/medical limitations	1	2	2	2	3
Do not have required license or credential in my occupational field	2	2	1	3	2
I am a caregiver to a family member	NA	NA	NA	2	2

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

ADSS 2024 Q29

Trend: Employer Offers Flexible Scheduling/Remote Work Arrangements

Percent of Active Duty Spouses Who Are Employed

- **Higher response of Employer Offers Flexible scheduling*:*** O4–O6 (69%)
- **Higher response of Remote Work/Telework*:*** O4–O6 (56%), Space Force (53%), O1–O3 (51%), non-Hispanic White (42%), with children (41%), and CONUS (40%)

Percent Yes

Most recent HIGHER than ■ Most recent LOWER than ■	2021	2024
Flexible scheduling	**65**	**64**
Remote Work/Telework	**40**	**39**

Margins of error do not exceed ±2%

Current Work Location

Percent of Active Duty Spouses Who Were Employed and Indicated Their Current Employer Offers Remote/Telework Options

- **Fully remote:** O1–O3 (62%), with children (57%), and female (56%)
- **Hybrid:** Male (43%) and without child(ren) (40%)
- **Fully on-site:** OCONUS (19%) and Air Force (16%)

Note: Current work location was not asked the ADSS prior to 2024.

ADSS 2024 Q32, Q33

Trend: Occupational Requirements

Percent of All Active Duty Spouses

Percent Yes

Most recent HIGHER than ■ / Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Either a certification provided by an organization or a state issued license	40	50	50	53	54	52
A certification provided by an organization that sets standards for your occupation	33	46	44	46	49	47
A state issued license	27	35	34	35	36	35

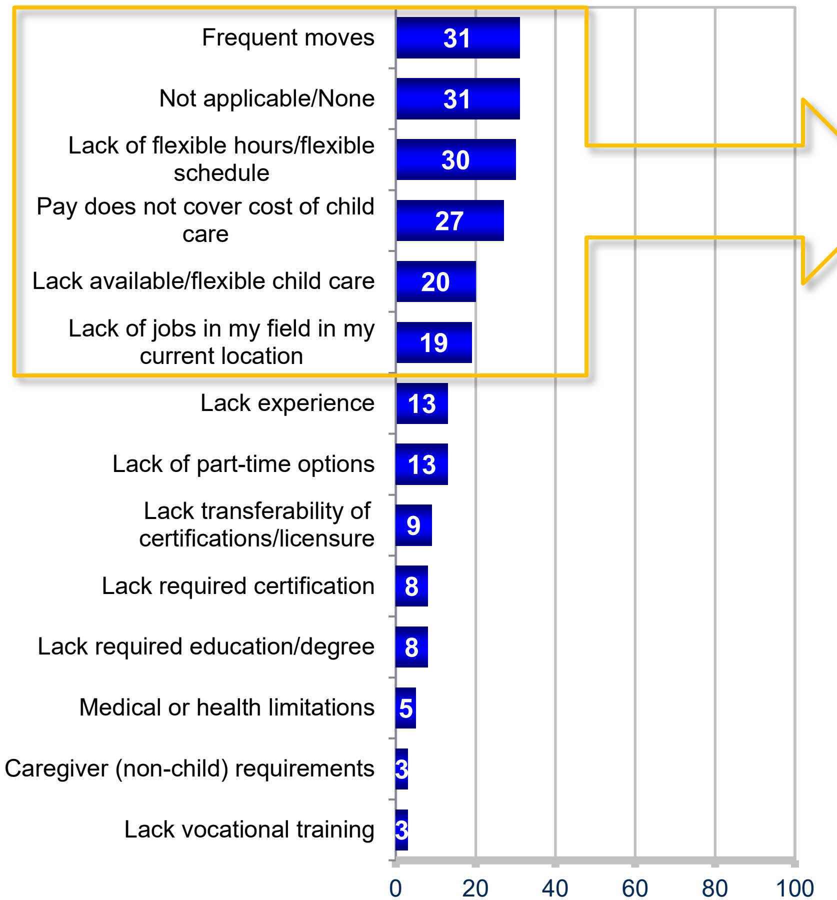
Margins of error range from ±1% to ±2%

ADSS 2024 Q37

Barriers Faced in Entering Most Recent or Current Career Field

Percent of All Active Duty Spouses

Frequent moves remained a top career barrier in 2024.



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

More Likely to Mark:

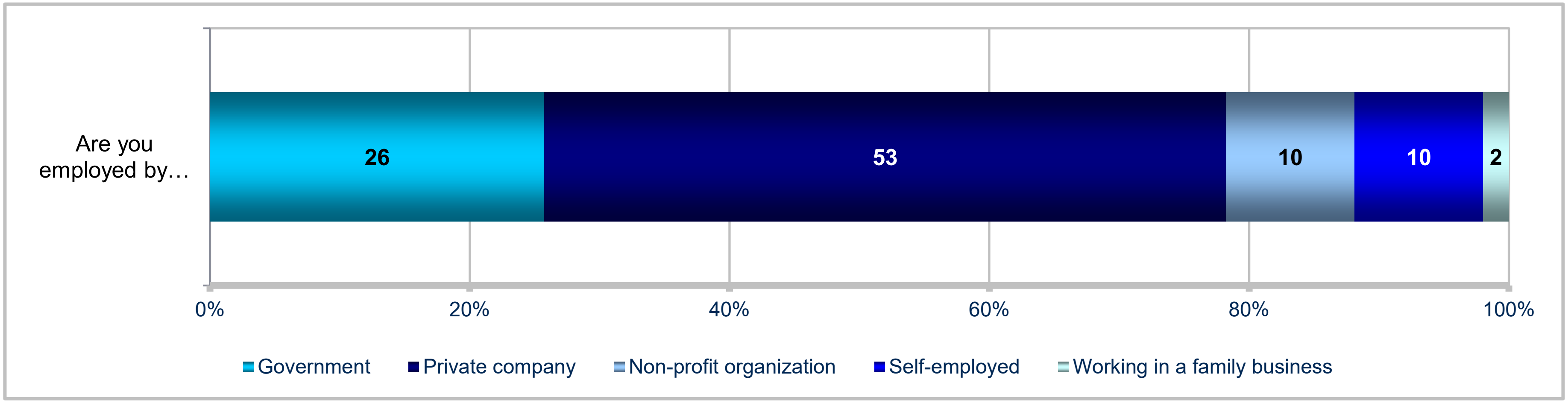
- **Frequent moves:** O4–O6 (51%), O1–O3 (44%), Space Force (37%), employed (36%), non-Hispanic White (35%), Army (33%), financially comfortable (32%), and female (31%)
- **Not applicable/None:** Dual Military (44%), E1–E4 (39%), male (38%), not in labor force (37%), without child(ren) (36%), financially comfortable (35%), and racial/ethnic minority (33%)
- **Lack of flexible hours/flexible schedule:** Unemployed (46%), not financially comfortable (42%), some financial difficulty (34%), with children (33%), non-Hispanic White (32%), and female (31%)
- **Pay does not cover cost of child care**: Not financially comfortable (48%), with children (37%), unemployed (35%), E5–E9 (31%), some financial difficulty (34%), not in labor force (30%) and female (28%),
- **Lack available/flexible child care:** Not financially comfortable (32%), unemployed (28%), with children (28%), E5–E9 (22%), Army (21%), non-Hispanic White (21%) and female (20%)
- **Lack of jobs in my field in my current location:** Unemployed (32%), OCONUS (27%), O1–O3 (24%), not financially comfortable (24%), without child(ren) (23%), employed (23%), Air Force (21%), and female (19%)

ADSS 2024 Q36

Employer Type

Percent of Active Duty Spouses Who Are Employed

Overall, spouse's work for various types of employers remained similar from 2021 to 2024.



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

More Likely to Mark:

- **Government:** OCONUS (38%), Air Force (30%), racial/ethnic minority (30%), E5–E9 (27%), and with children (27%)
- **Private company:** E1–E4 (64%), Marine Corps (58%), without child(ren) (56%), and CONUS (55%)
- **Non-profit organization:** O4–O6 (14%), Navy (13%), CONUS (11%), and female (10%)
- **Self-employed:** Non-Hispanic White (11%)
- **Working in a family business:** Female (2%)

Trend: From 2021 to 2024, self-employment decreased from 12% to 10%, and non-profit work increased from 8% to 10%.

ADSS 2024 Q27

Trend: Use of Military Spouse Career Advancement Accounts (MyCAA) Scholarship

Percent of All Active Duty Spouses

Percent Yes, in the Past 12 Months

Most recent HIGHER than ■ / Most recent LOWER than ■	2015	2017	2019	2021	2024
Total	5	5	4	4	3
Army	6	5	4	4	3
Navy	4	3	3	4	2
Marine Corps	9	6	7	6	4
Air Force	4	4	3	3	2
Space Force	NA	NA	NA	NA	1

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

Percent Yes, in the Past 12 Months

Most recent HIGHER than ■ / Most recent LOWER than ■	2015	2017	2019	2021	2024
Total	5	5	4	4	3
E1–E4	13	12	10	11	6
E5–E9	4	3	3	3	2
O1–O3	2	2	2	2	2
O4–O6	0	0	0	0	0

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

Percent No, and I Was Not Aware of This Resource

Most recent HIGHER than ■ / Most recent LOWER than ■	2015	2017	2019	2021	2024
Total	49	49	46	42	48
Army	43	43	41	35	41
Navy	55	59	51	49	57
Marine Corps	43	42	42	38	46
Air Force	56	53	52	47	52
Space Force	NA	NA	NA	NA	53

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

Percent No, and I Was Not Aware of This Resource

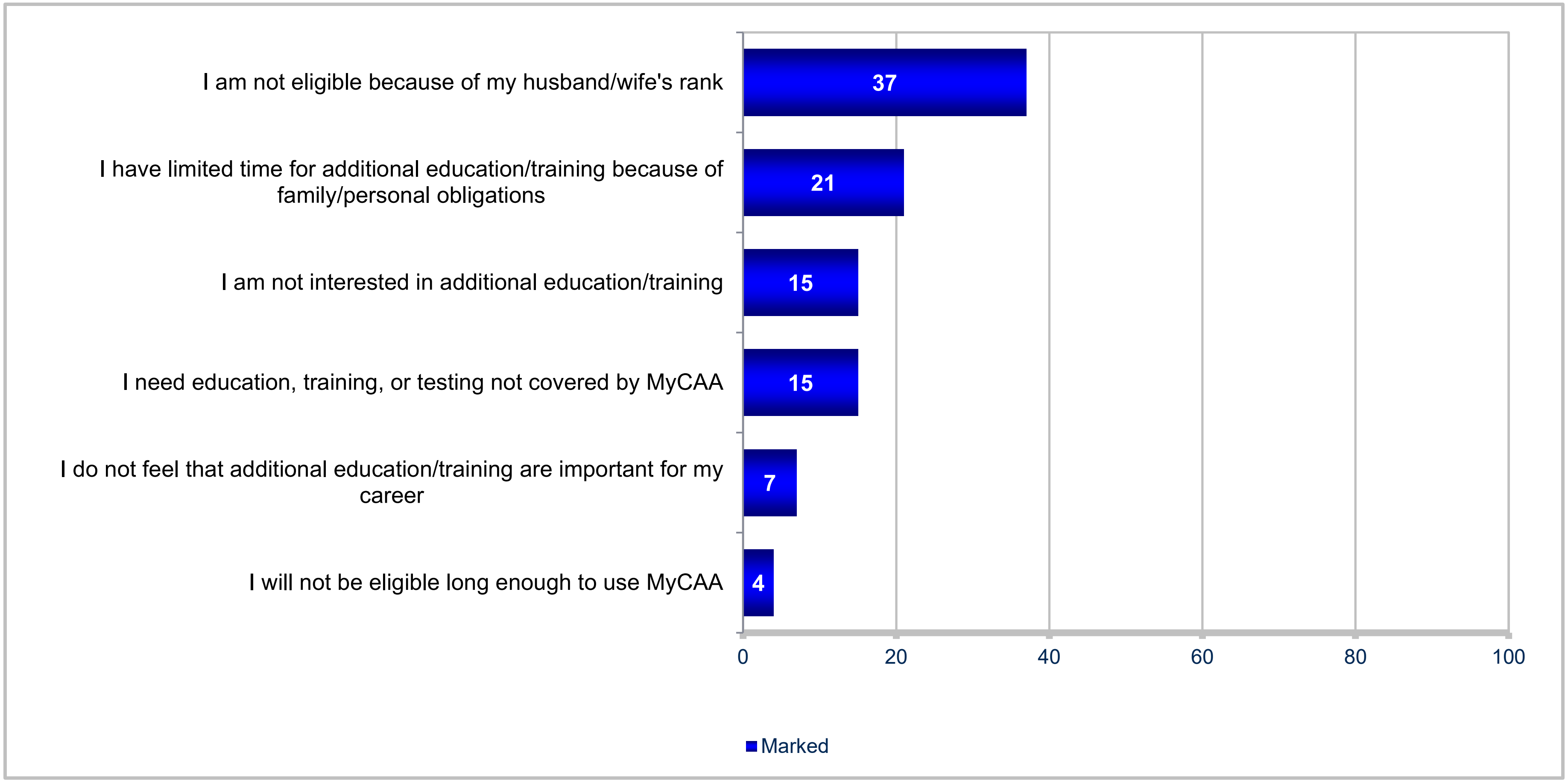
Most recent HIGHER than ■ / Most recent LOWER than ■	2015	2017	2019	2021	2024
Total	49	49	46	42	48
E1–E4	46	45	46	46	54
E5–E9	45	47	43	37	43
O1–O3	58	59	55	50	57
O4–O6	64	65	61	54	58

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

ADSS 2024 Q40

Main Reason for Not Using a Military Spouse Career Advancement Accounts (MyCAA) Scholarship

Percent of Active Duty Spouses Who Did Not Use a MyCAA Scholarship But Were Aware of the Resource



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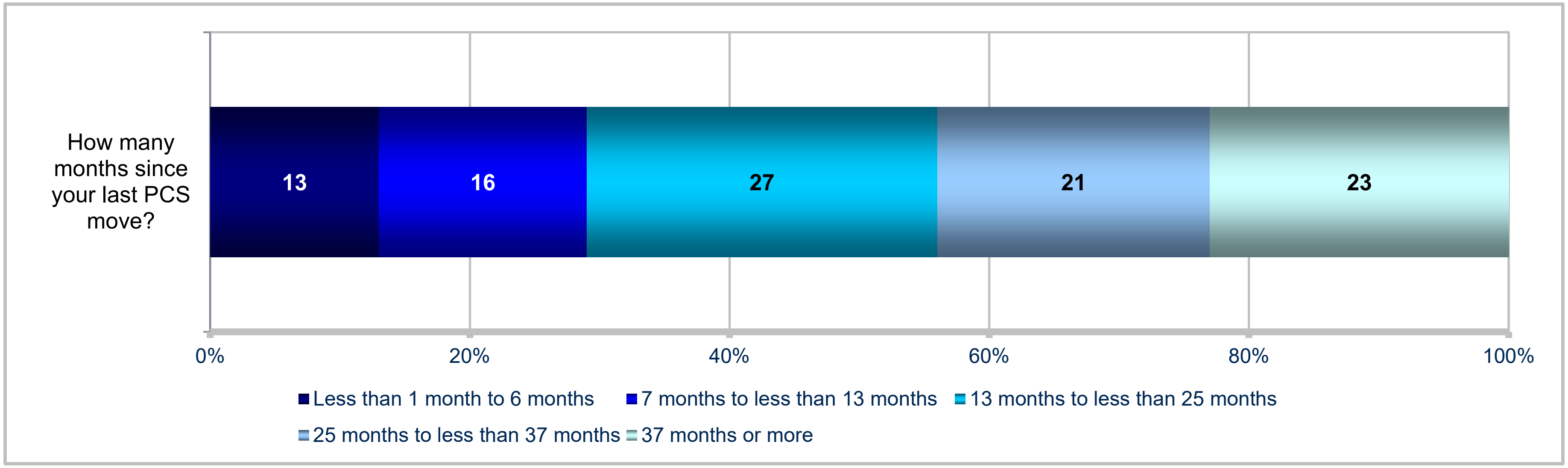
ADSS 2024 Q41

Months Since Last Permanent Change of Station (PCS) Move

Percent of Active Duty Spouses Who Experienced a PCS Move



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

ADSS 2024 Q53

Extent of Problems With Permanent Change of Station (PCS) Move

Percent of Applicable Active Duty Spouses Who Experienced a PCS Move

Higher response of Large/Very Large Extent:

- **Finding employment:** Unemployed (76%), not financially comfortable (69%), OCONUS (58%), some financial difficulty (57%), E1–E4 (54%), and E5–E9 (52%)
- **Loss or decrease of your income**: Not financially comfortable (68%), unemployed (65%), some financial difficulty (54%), OCONUS (51%), E5–E9 (49%), and racial/ethnic minority (47%)
- **Un-reimbursable moving costs:** Not financially comfortable (63%), some financial difficulty (49%), unemployed (50%), E5–E9 (43%), employed (43%), and female (41%)
- **Settling claims for damaged or missing household goods:** Not financially comfortable (49%), unemployed (41%), Army (37%), E5–E9 (37%)
- **Obtaining licenses/certifications necessary for employment:** Unemployed (44%), not financially comfortable (44%), and female (33%)
- **Changing schools for your education:** Not financially comfortable (45%), some financial difficulty (37%), racial/ethnic minority (35%), E5–E9 (34%), and with children (33%)
- **Waiting for permanent housing to become available:** Not financially comfortable (45%), some financial difficulty (35%), E5–E9 (32%)
- **Availability of special medical and/or educational services for yourself:** Not financially comfortable (38%), OCONUS (33%), unemployed (33%), some financial difficulty (32%), E5–E9 (29%), and female (29%)
- **Access to relocation information, services, or support:** Not financially comfortable (44%), unemployed (35%), some financial difficulty (30%), racial/ethnic minority (27%), E5–E9 (26%), and female (25%)
- **Timeliness of receiving household goods:** Not financially comfortable (31%), OCONUS (25%)
- **Coordinating move with moving company:** Not financially comfortable (30%), O4–O6 (25%), some financial difficulty (25%), employed (24%), and CONUS (23%)

ADSS 2024 Q54

Trend: Extent of Problems With Permanent Change of Station (PCS) Move

Percent of Applicable Active Duty Spouses Who Experienced a PCS Move

Percent Large/Very Large Extent

Most recent HIGHER than (purple) / Most recent LOWER than (yellow)	2015	2017	2019	2021	2024
Finding employment	50	52	50	48	49
Loss or decrease of your income	43	45	46	42	45
Un-reimbursable moving costs	NA	NA	36	37	40
Settling claims for damaged or missing household goods	NA	NA	31	32	35
Obtaining licenses/certifications necessary for employment	29	33	34	30	32
Changing schools for your education	28	31	31	29	32
Waiting for permanent housing to become available	NA	NA	25	28	31
Availability of special medical and/or educational services for yourself	18	22	21	23	27
Access to relocation information, services, or support	NA	NA	NA	24	25
Timeliness of receiving household goods	NA	NA	22	25	22
Coordinating move with moving company	NA	NA	21	24	22

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

ADSS 2024 Q54

Trend: Extent Children Experienced Problems Related to a Permanent Change of Station (PCS) Move

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

Higher response of Large/Very Large Extent:

- **Missed deadlines for placement lotteries in magnet schools/charter schools/special programs:** Not financially comfortable (42%), unemployed (38%), Navy (32%), and female (28%)
- **Missed deadlines for participating in extracurricular activities/sports:** Not financially comfortable (39%), and unemployed (35%)
- **Availability of special medical and/or educational services for my child:** Not financially comfortable (37%), some financial difficulty (34%), and female (29%)
- **My child(ren) changing schools:** Not financially comfortable (55%), employed (46%), and CONUS (44%)
- **Availability of child care:** Not financially comfortable (71%), some financial difficulty (59%), unemployed (64%), and E5–E9 (56%)

Percent Large/Very Large Extent

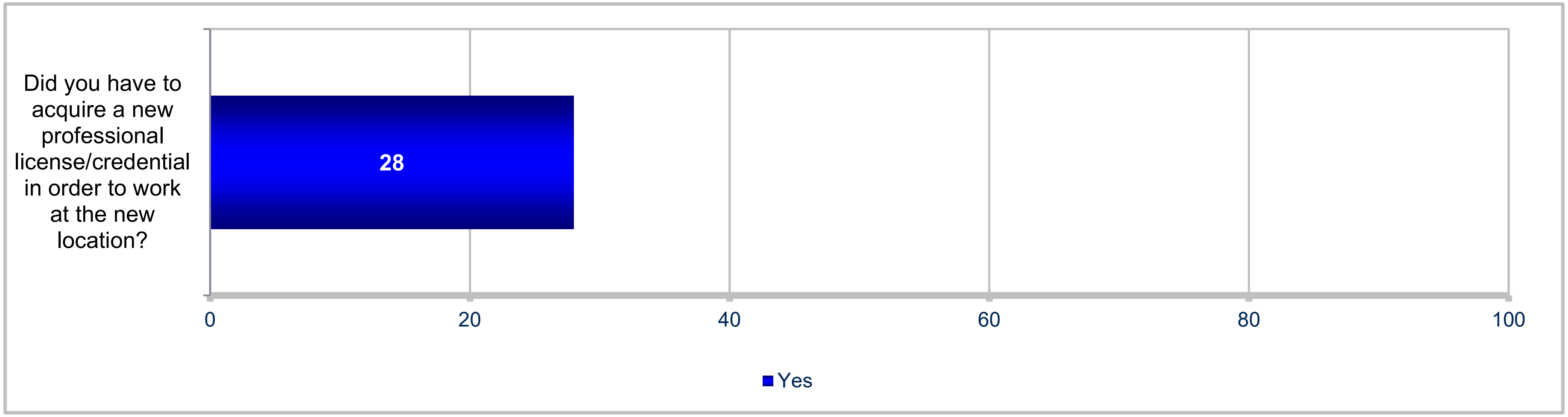
Most recent HIGHER than / Most recent LOWER than	2015	2017	2019	2021	2024
Availability of child care	33	44	46	47	54
My child(ren) changing schools	39	42	38	38	43
Availability of special medical and/or educational services for my child	20	21	22	23	28
Missed deadlines for placement lotteries in magnet schools/charter schools/special programs	NA	NA	NA	25	26
Missed deadlines for participating in extracurricular activities/sports	21	26	21	24	26

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

ADSS 2024 Q55

Had to Acquire New Professional License/Credential After Last Permanent Change of Station (PCS) Move

Percent of Applicable Active Duty Spouses Who Experienced a PCS Move



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- Higher response of Yes: Employed (31%) and CONUS (29%)

Percent Yes

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	28	27	29	30	31	28
Army	28	28	28	30	30	27
Navy	28	26	28	30	30	28
Marine Corps	28	28	30	28	29	29
Air Force	28	28	32	31	32	29
Space Force	NA	NA	NA	NA	NA	26

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

Percent Yes

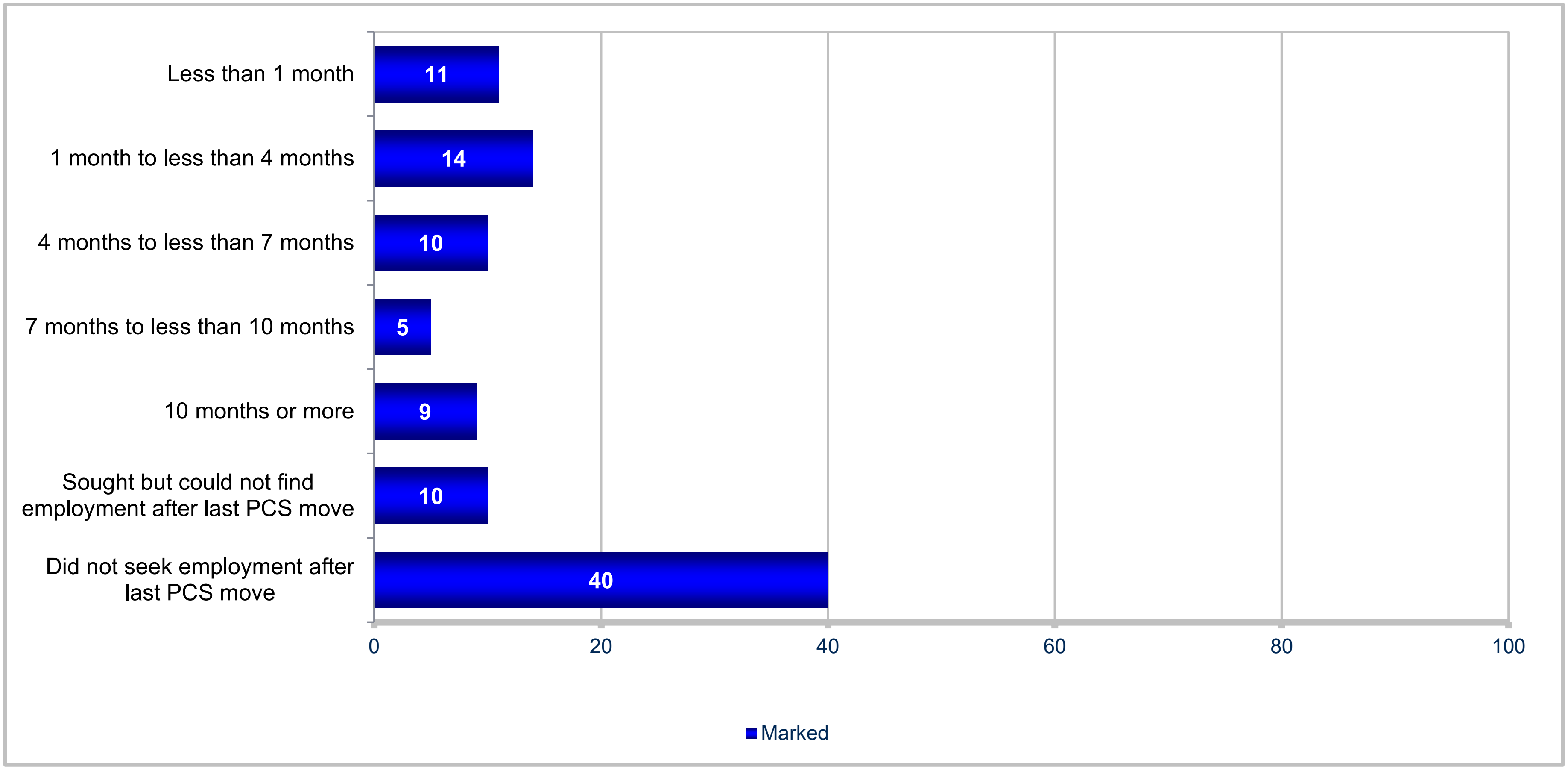
Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	28	27	29	30	31	28
E1–E4	24	24	21	27	25	23
E5–E9	28	27	30	29	30	28
O1–O3	33	30	36	34	35	28
O4–O6	33	31	35	31	32	28

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

ADSS 2024 Q57

Length of Time Taken To Find Employment After Last Permanent Change of Station (PCS) Move

Percent of Active Duty Spouses Who Experienced a PCS Move



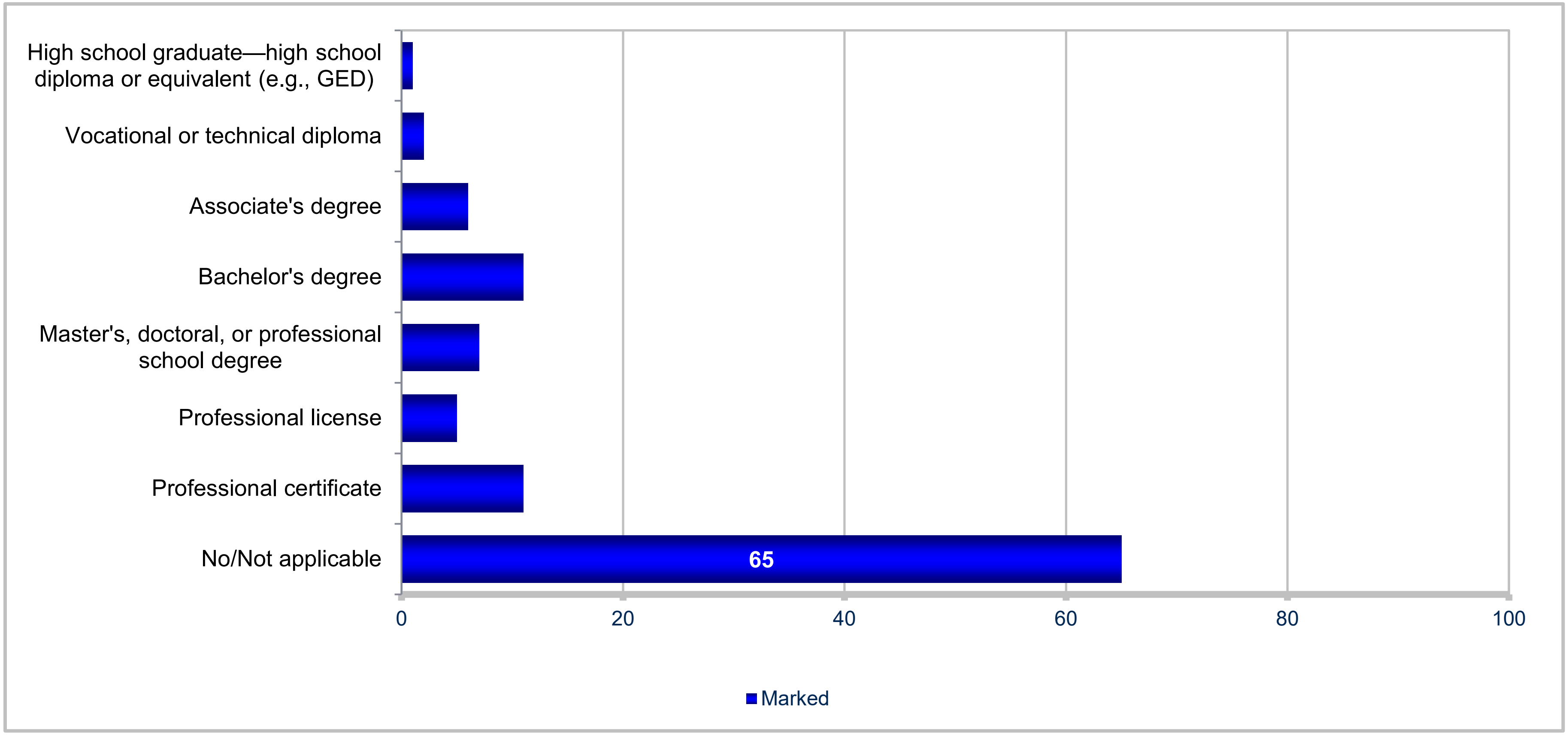
ADSS 2024 Q56

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

Working Toward or Received New Credential or Certification in Last 12 Months

Percent of All Active Duty Spouses

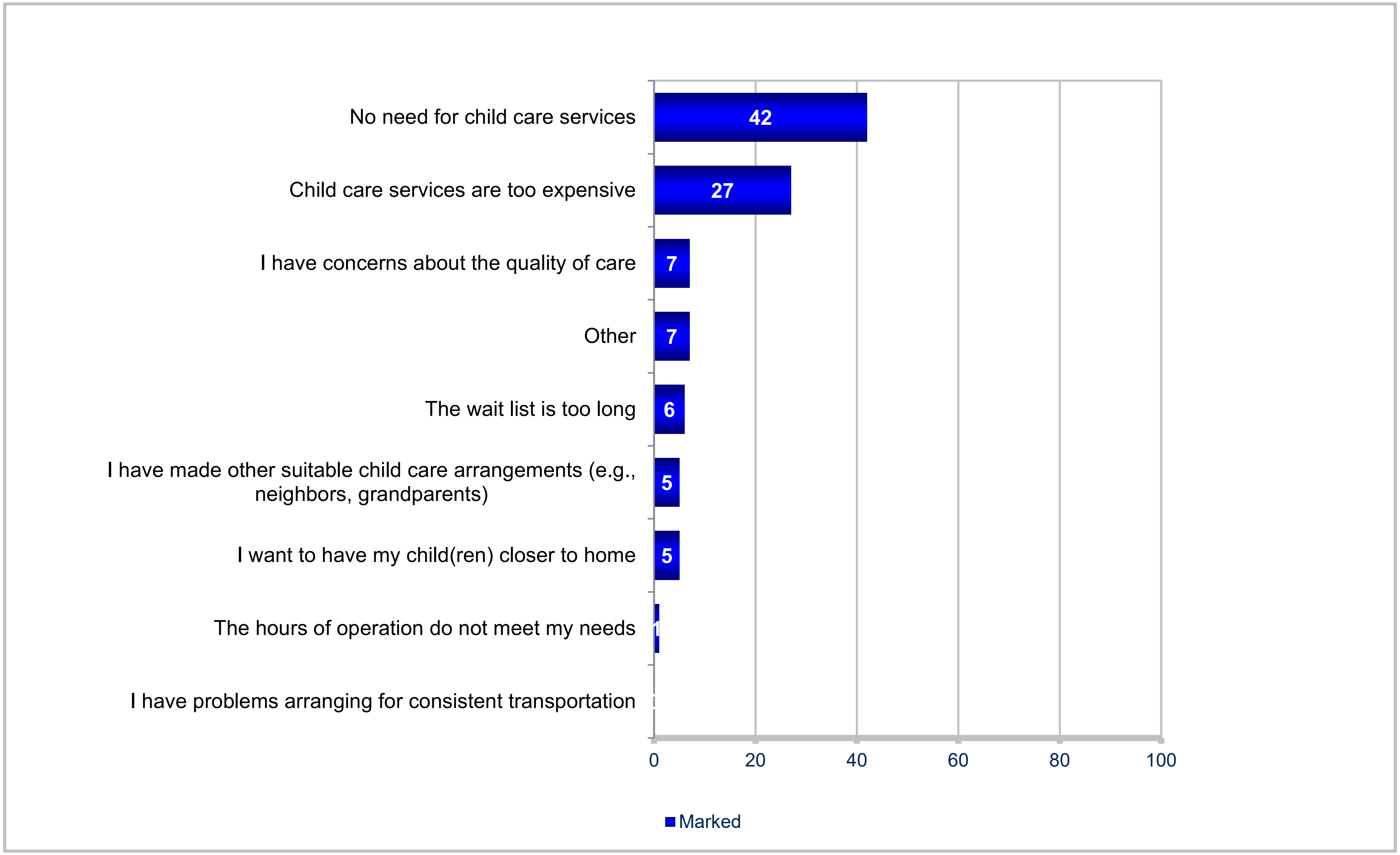
35% of spouses were working toward or received a new credential/certification in the last 12 months



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

Main Reason for Not Using Child Care

Percent of Active Duty Spouses With Children 13 Years Old or Younger Living at Home and Who Do Not Routinely Use Child Care

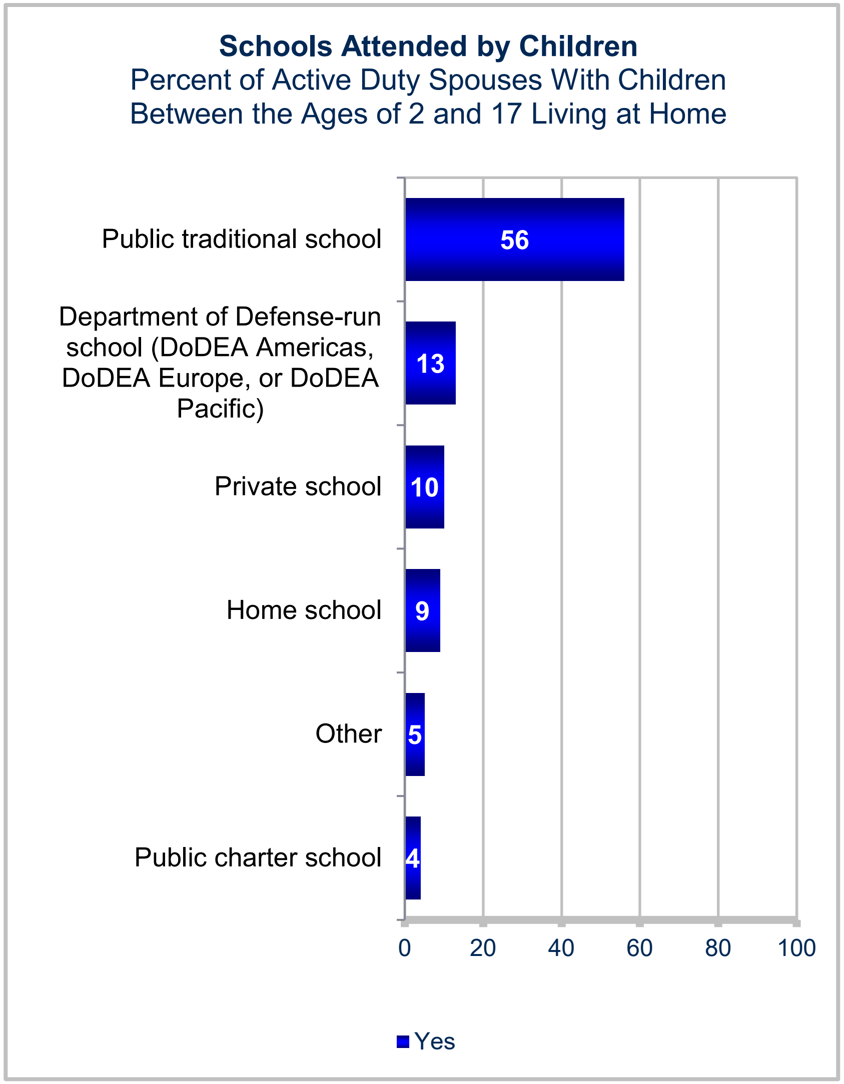


ADSS 2024 Q10

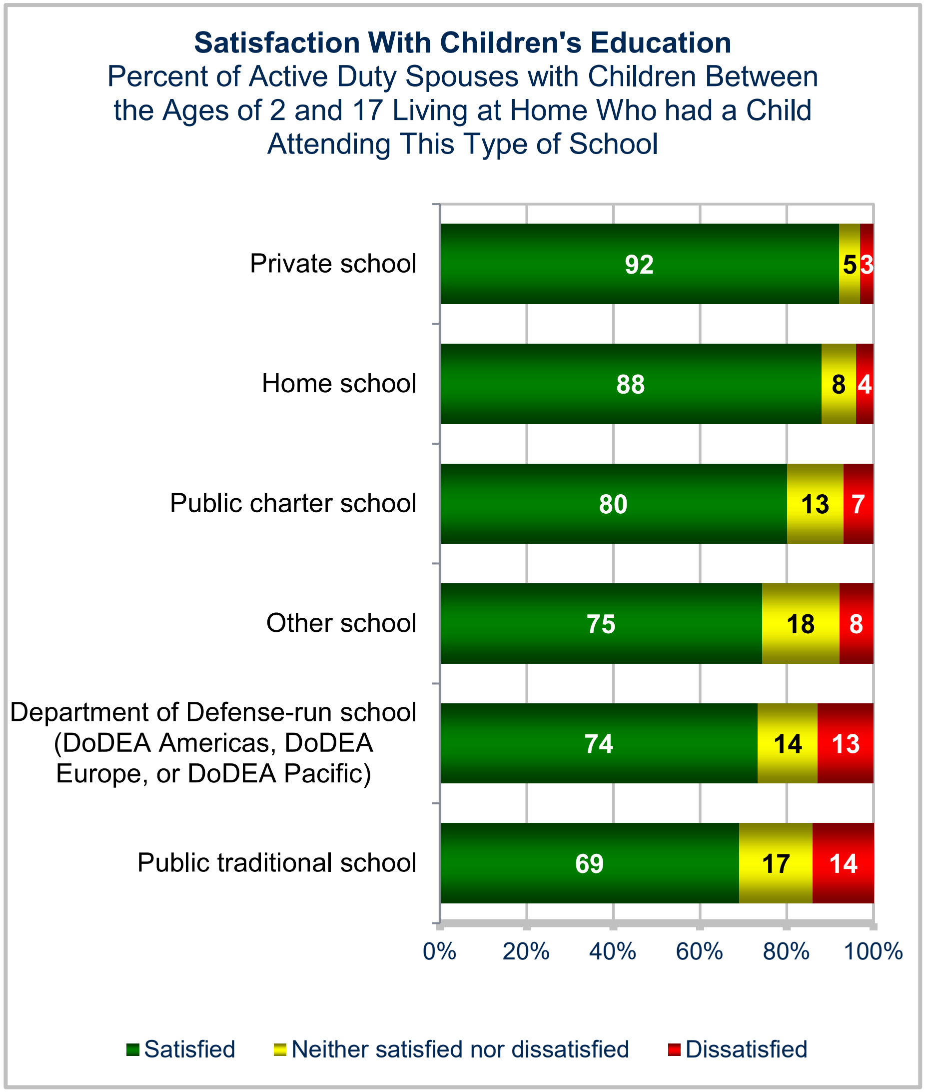
Margins of error range from ±1% to ±2%

Schools Attended by Children and Satisfaction With Children's Education

Percent of Active Duty Spouses With Children Between the Ages of 2 and 17 Living at Home



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



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

ADSS 2024 Q13, Q14

Trend: Deployed in Career

Percent of All Active Duty Spouses

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
	Percent Yes					
Total	82	78	76	76	74	74
Army	84	81	78	77	73	75
Navy	85	83	83	83	84	83
Marine Corps	83	78	75	76	73	73
Air Force	73	71	69	68	67	66
Space Force	NA	NA	NA	NA	NA	54

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

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
	Percent Yes					
Total	82	78	76	76	74	74
E1–E4	62	49	49	49	46	48
E5–E9	90	89	87	84	83	82
O1–O3	76	74	70	71	69	68
O4–O6	92	91	91	90	87	86

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

Trend: Deployment to a Combat Zone

Percent of Active Duty Spouses Whose Husband/Wife Had Been Deployed

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
	Percent Yes					
Total	72	64	52	48	41	35
Army	87	81	67	60	52	42
Navy	48	41	33	30	27	24
Marine Corps	75	59	46	40	34	25
Air Force	64	59	51	53	46	40
Space Force	NA	NA	NA	NA	NA	40

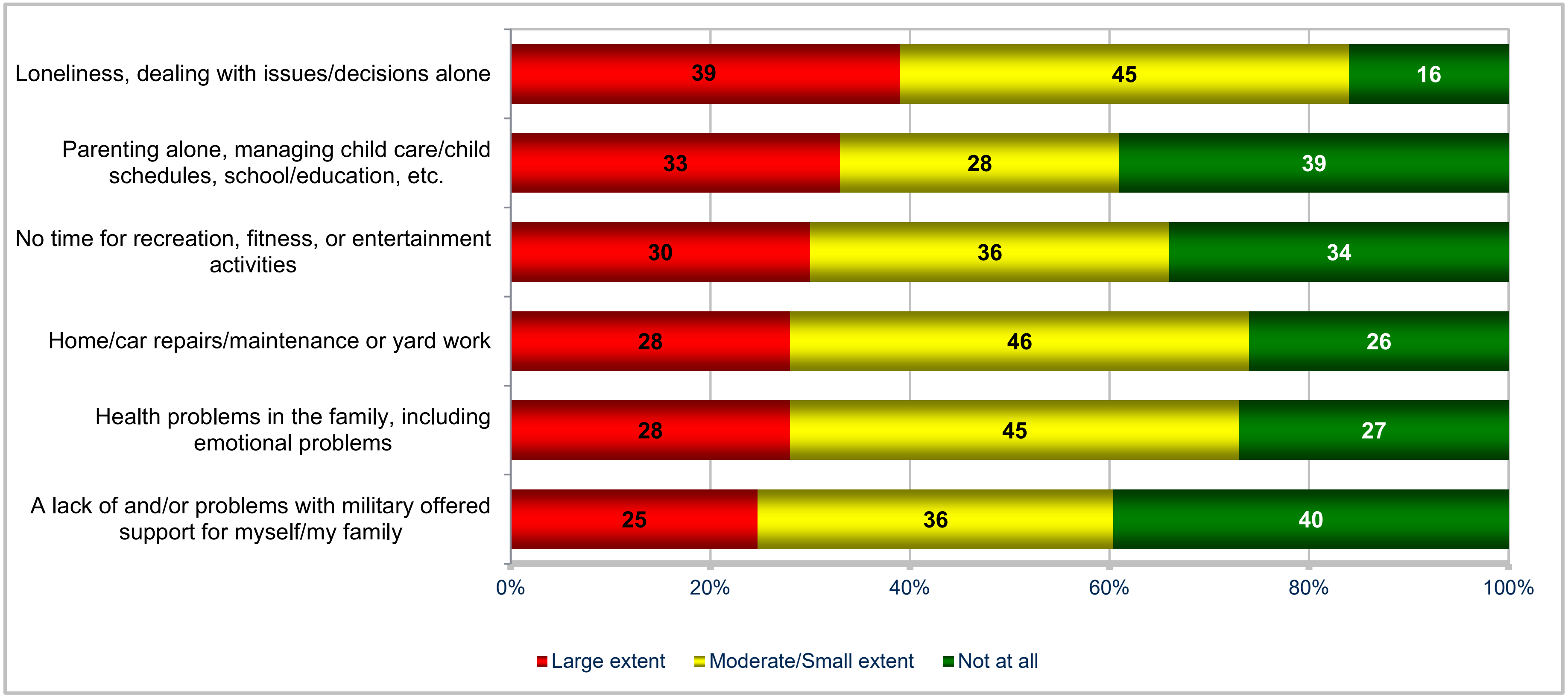
Margins of error range from ±1% to ±4%

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
	Percent Yes					
Total	72	64	52	48	41	35
E1–E4	73	56	37	29	27	23
E5–E9	70	63	52	48	40	34
O1–O3	75	65	54	50	39	31
O4–O6	74	72	64	63	56	47

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

ADSS 2024 Q61

Problems During Most Recent Deployment
Percent of Active Duty Spouses Whose Husband/Wife Had Been Deployed

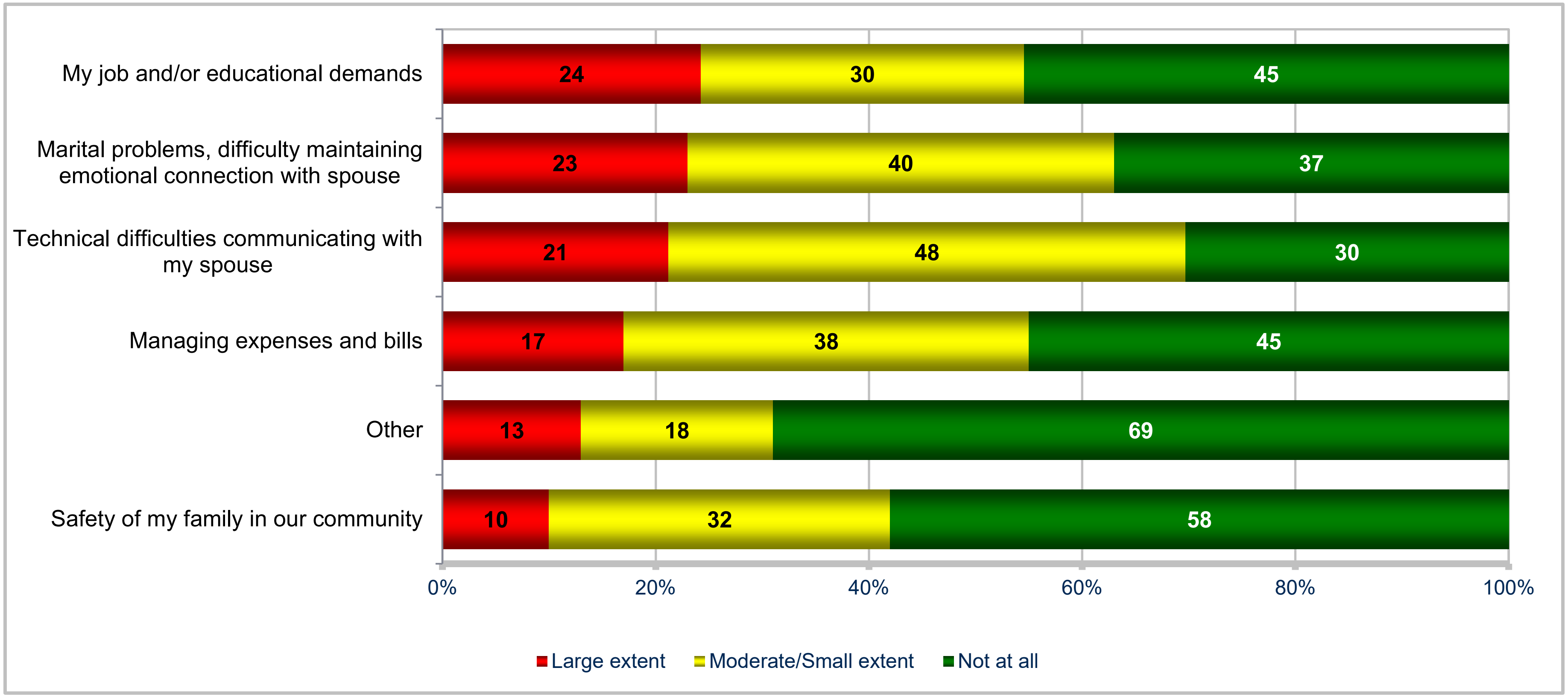


Margins of error range from ±1% to ±2%

ADSS 2024 Q62

Problems During Most Recent Deployment

Percent of Active Duty Spouses Whose Husband/Wife Had Been Deployed



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

ADSS 2024 Q62

Trend: Problems During Most Recent Deployment

Percent of Active Duty Spouses Whose Husband/Wife Had Been Deployed

Percent Large Extent

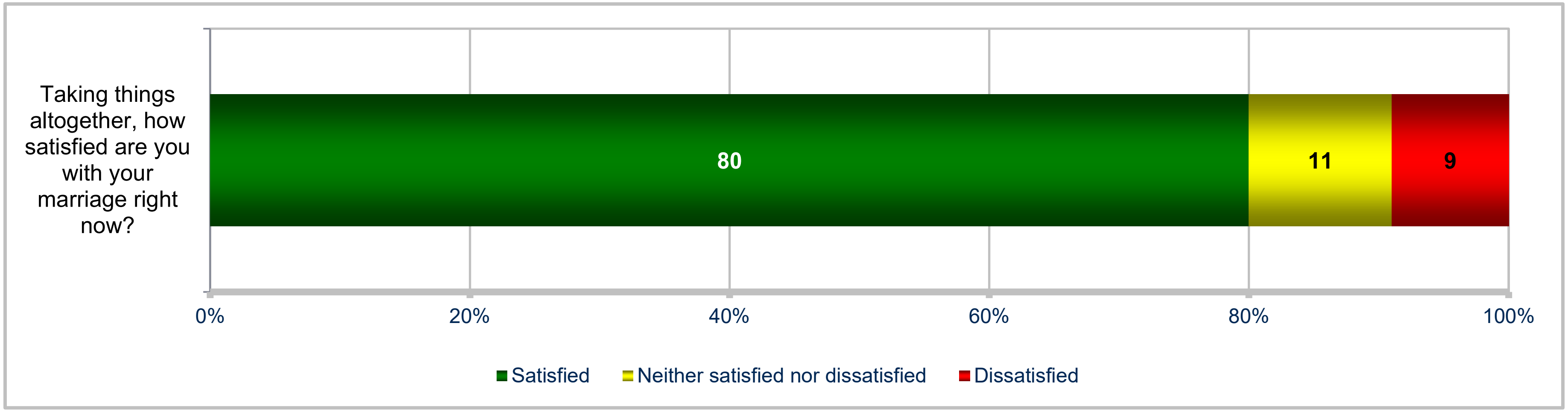
Most recent HIGHER than ■ Most recent LOWER than ■	2012	2015	2017	2019	2021	2024
Loneliness, dealing with issues/decisions alone	NA	NA	NA	NA	34	39
Parenting alone, managing child care/child schedules, school/education, etc.	NA	NA	NA	NA	32	33
No time for recreation, fitness, or entertainment activities	20	15	21	22	27	30
Health problems in the family, including emotional problems	NA	NA	NA	NA	25	28
Home/car repairs/maintenance or yard work	22	18	23	28	24	28
A lack of and/or problems with military offered support for myself/my family	16	12	16	16	23	25
My job and/or educational demands	NA	NA	NA	NA	23	24
Marital problems, difficulty maintaining emotional connection with spouse	NA	NA	NA	NA	20	23
technical difficulties communicating with my spouse	24	19	20	19	21	21
Managing expenses and bills	15	11	14	17	12	17
Other	7	5	7	7	11	13
Safety of my family in our community	11	9	10	10	9	10

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

ADSS 2024 Q62

Marital Satisfaction

Percentage of All Active Duty Spouses



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

- **Higher response of:**
  - ***Satisfied:*** Space Force (86%), O1–O3 (86%), O4–O6 (84%), Air Force (84%), not in labor force (84%), without child(ren) (84%), and non-Hispanic White (82%)
  - ***Dissatisfied:*** Army (11%), employed (10%), and E5–E9 (10%)

Percent Satisfied

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	83	85	84	83	81	80
Army	81	83	82	80	79	77
Navy	83	86	83	83	81	78
Marine Corps	84	82	83	82	82	81
Air Force	87	87	88	86	85	84
Space Force	NA	NA	NA	NA	NA	86

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

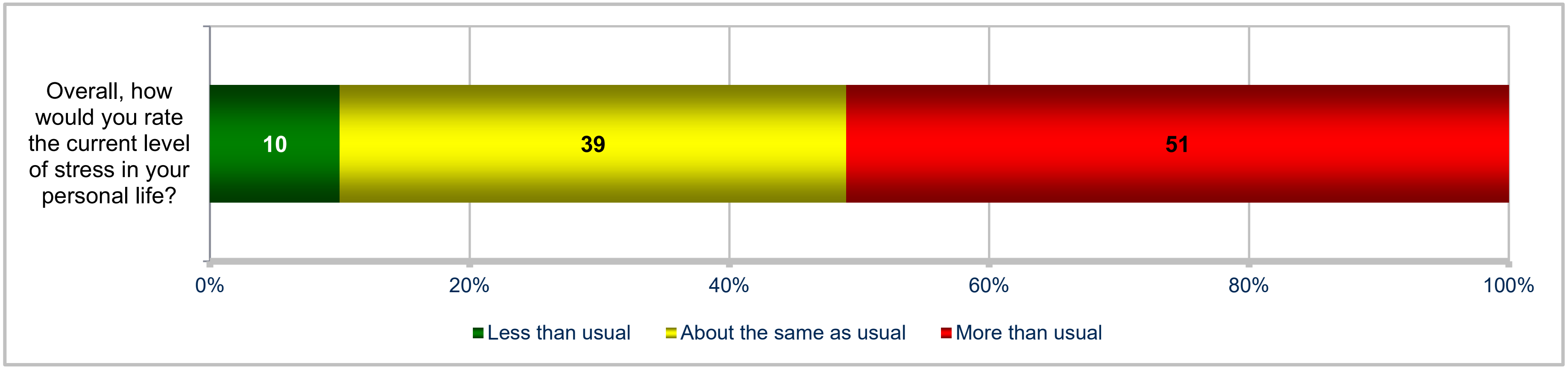
Percent Satisfied

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2021	2024
Total	83	85	84	83	81	80
E1–E4	81	86	83	83	80	81
E5–E9	82	83	82	80	79	77
O1–O3	90	89	91	90	89	86
O4–O6	87	86	85	86	86	84

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

ADSS 2024 Q68

Level of Personal Stress
Percent of All Active Duty Spouses



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

- Higher response of ***More than usual***: Unemployed (58%), Marine Corps (54%), and E5–E9 (52%)

Percent More Than Usual

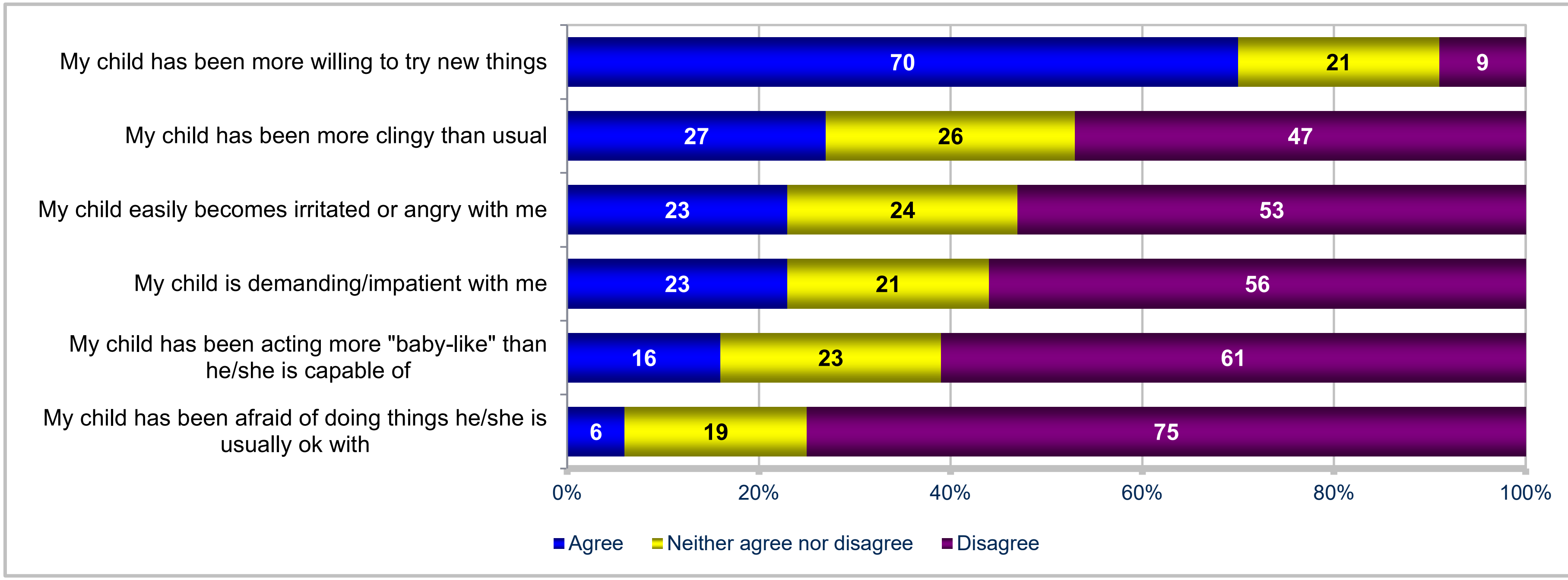
Most recent HIGHER than ■ Most recent LOWER than ■	2006	2008	2012	2015	2017	2019	2024
Total	41	47	52	45	51	54	51
Army	46	53	55	46	52	54	51
Navy	40	44	52	44	53	53	53
Marine Corps	46	49	55	51	55	59	54
Air Force	35	39	44	42	47	52	48
Space Force	NA	NA	NA	NA	NA	NA	50

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

ADSS 2024 Q66

AQS Scale Items: Selected Child's Behavior in Last Four Weeks

Percent of Active Duty Spouses Who Selected a Child Under 18 Living at Home



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

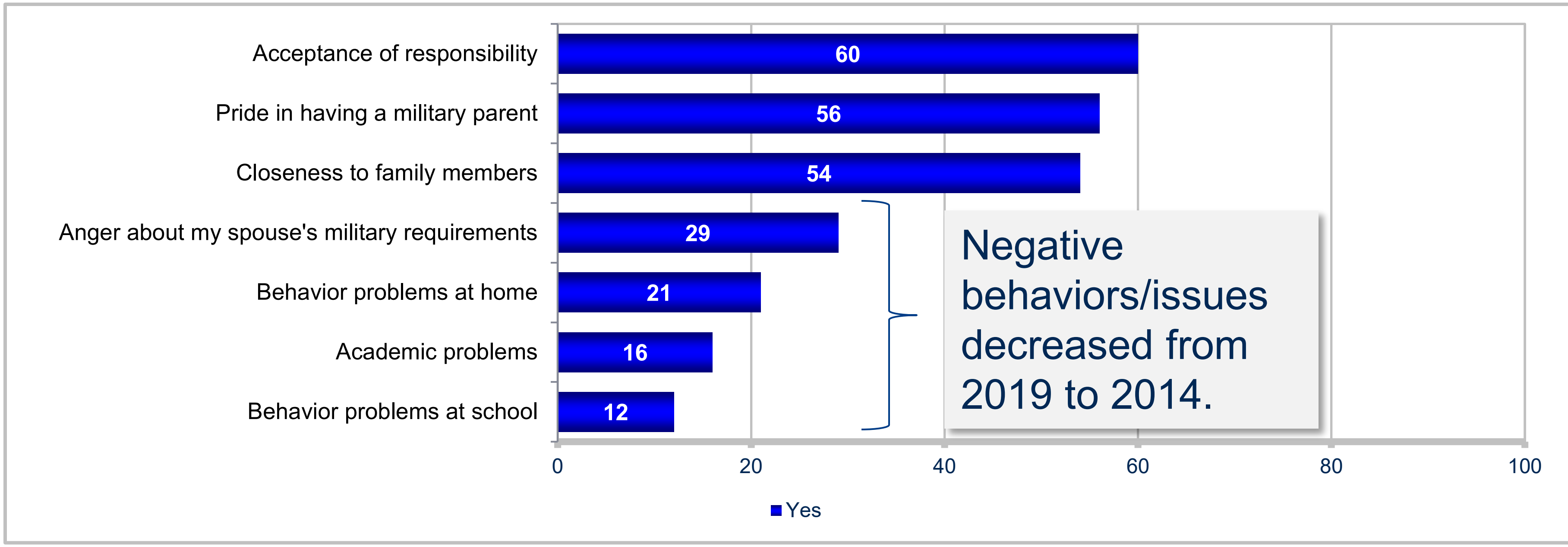
Percent Agree

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2024
My child has been more willing to try new things	68	65	65	63	70
My child has been more clingy than usual	25	21	29	30	27
My child easily becomes irritated or angry with me	22	20	25	28	23
My child is demanding/impatient with me	23	19	23	25	23
My child has been acting more "baby-like" than he/she is capable of	17	15	19	20	16
My child has been afraid of doing things he/she is usually ok with	8	7	10	10	6

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

Selected Child's Behavior in Past 12 Months

Percent of Applicable Active Duty Spouses Who Selected a Child Under 18 Living at Home



Margins of error do not exceed ±2%

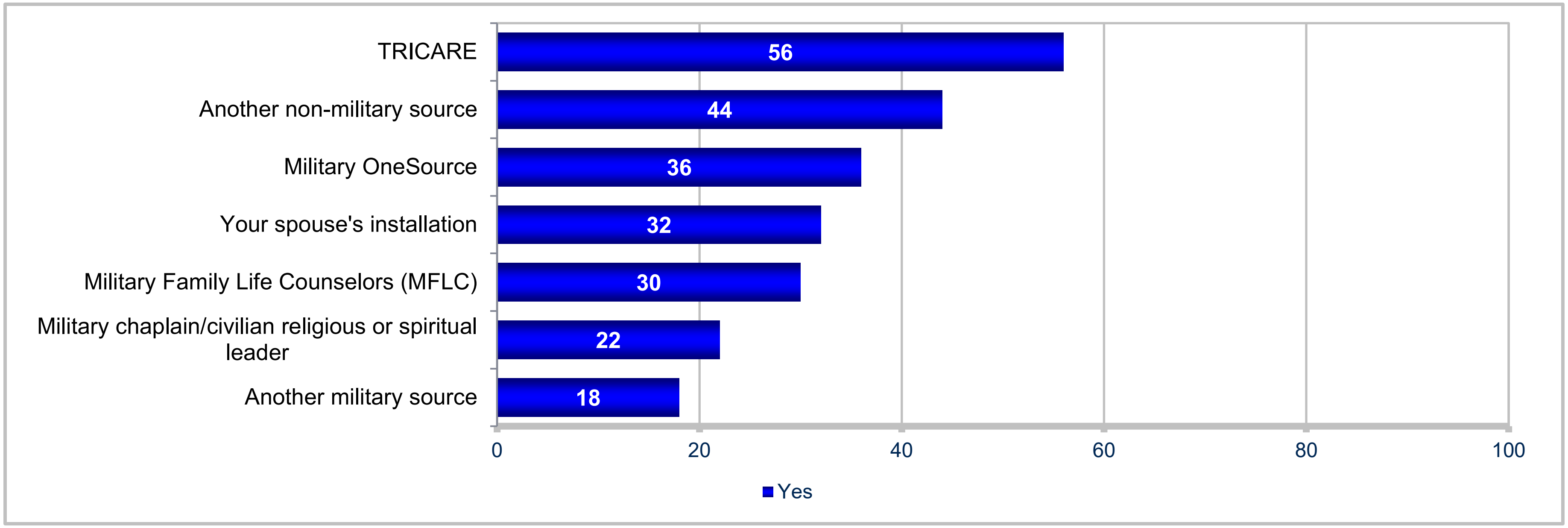
Percent Yes

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2024
Acceptance of responsibility	62	60	59	58	60
Pride in having a military parent	59	54	53	53	56
Closeness to family members	63	57	60	55	54
Anger about my spouse's military requirements	28	24	30	33	29
Behavior problems at home	24	22	24	27	21
Academic problems	19	20	16	19	16
Behavior problems at school	16	15	15	15	12

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

Source of Counseling

Percent of Active Duty Spouses Who Received Counseling



Margins of error do not exceed ±2%

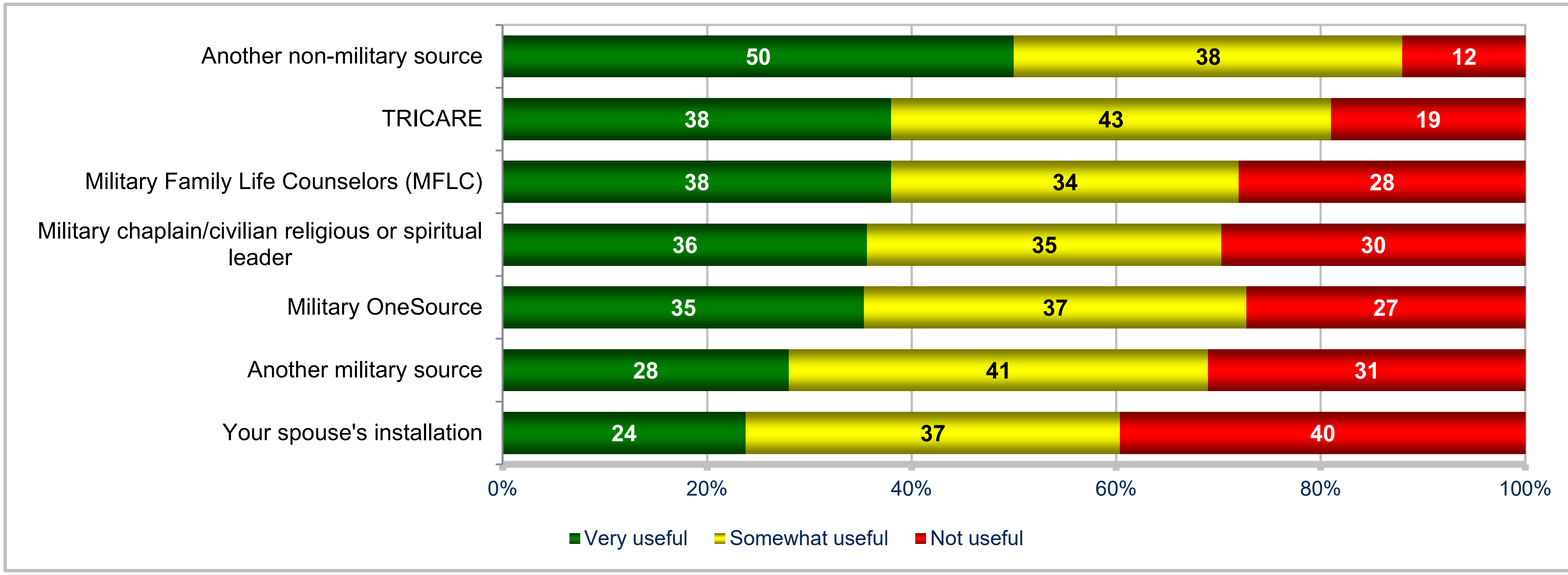
Percent Yes

Most recent HIGHER than (purple) / Most recent LOWER than (yellow)	2012	2015	2017	2019	2024
TRICARE	50	47	43	47	56
Another non-military source	30	29	27	34	44
Military OneSource	35	32	31	31	36
Your spouse's installation	25	25	25	28	32
Military Family Life Counselors (MFLC)	23	26	26	26	30
Military chaplain/civilian religious or spiritual leader	25	25	24	23	22
Another military source	18	16	14	17	18

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

Trend: Usefulness of Counseling Source

Percent of Applicable Active Duty Spouses Who Received Counseling



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

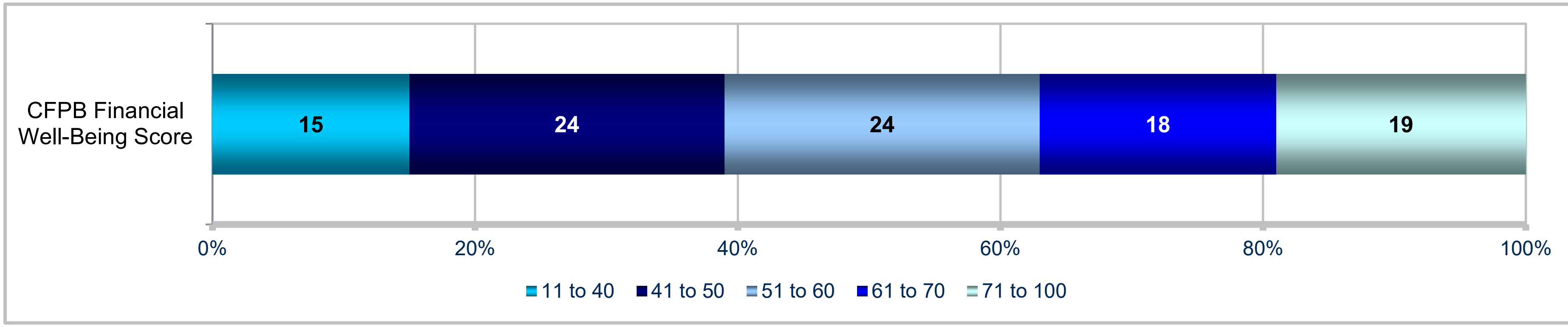
Percent Very Useful

Most recent HIGHER than / Most recent LOWER than	2012	2015	2017	2019	2024
Another non-military source	53	50	52	54	50
Military Family Life Counselors (MFLC)	44	49	41	43	38
TRICARE	48	49	46	45	38
Military chaplain/civilian religious or spiritual leader	44	44	43	37	36
Military OneSource	53	54	50	51	35
Another military source	40	39	45	37	28
Your spouse's installation	33	33	36	33	24

Margins of error range from ±3% to ±9%

Financial Well-Being

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



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

FINANCIAL WELL-BEING SCORE RANGE	FINANCIAL CIRCUMSTANCES
11 to 40	Always struggles to pay for basic expenses
41 to 50	Frequently struggles to pay for basic expenses
51 to 60	Sometimes struggles to pay for basic expenses
61 to 70	Rarely struggles to pay for basic expenses
71 to 100	Never struggles to pay for basic expenses

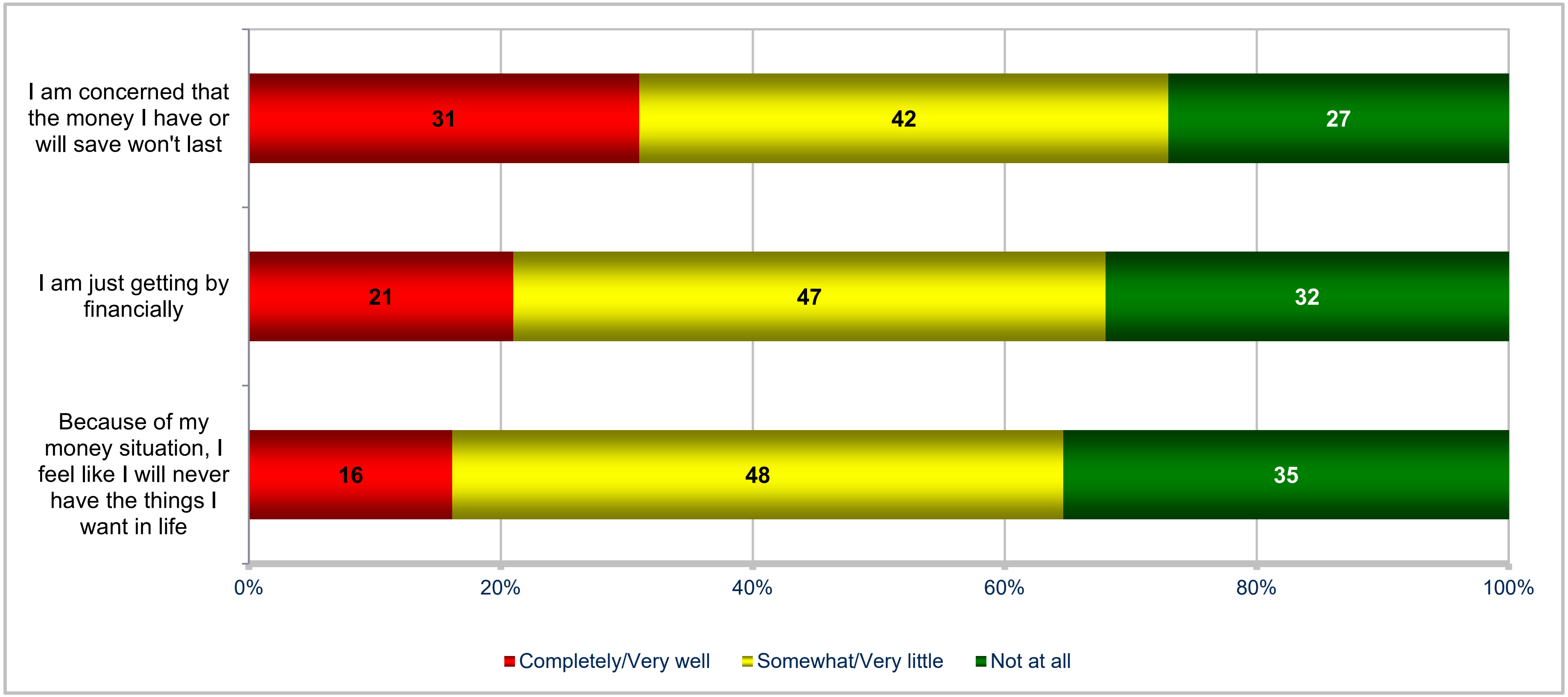
CFPB Financial Education Exchange, January 31, 2018| 2:00-3:00 p.m. ET, presented by Irene Skricki, Office of Financial Education, CFPB and Anaïs González Castellano, mpowered.

More likely to score:

- **11 to 40**: unemployed (29%), E1–E4 (21%), E5–E9 (17%), racial/ethnic minority (17%), and female (16%)
- **41 to 50**: E1–E4 (32%), unemployed (30%), E5–E9 (27%), racial/ethnic minority (26%), and female (24%)
- **51 to 60:** No significance to report at this level
- **61 to 70**: O1–O3 (26%), O4–O6 (26%), Space Force (22%), and non-Hispanic White (19%)
- **71 to 100:** O4–O6 (43%), Dual Military (33%), O1–O3 (32%), male (27%), Space Force (26%), Air Force (23%), and non-Hispanic White (21%)

ADSS 2024 Q78

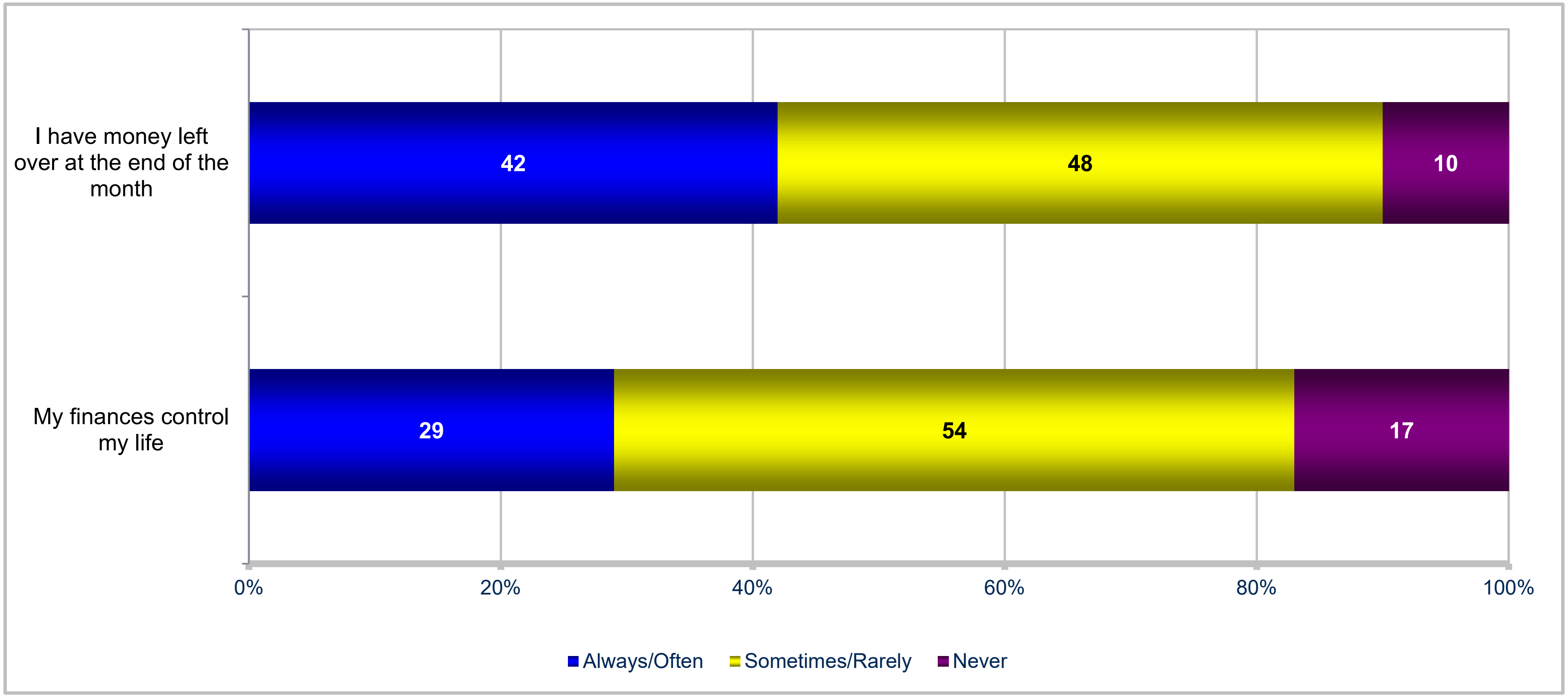
Description of Spouse's Financial Situation
Percent of All Active Duty Spouses



ADSS 2024 Q77

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

Financial Considerations
Percent of All Active Duty Spouses

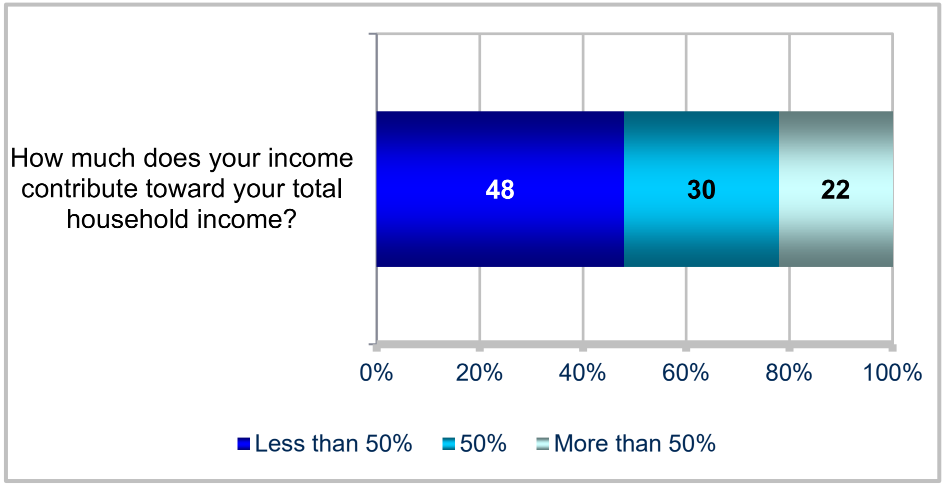


ADSS 2024 Q78

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

Spouse Income as a Percentage of Total Household Income

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



Margins of error do not exceed ±2%

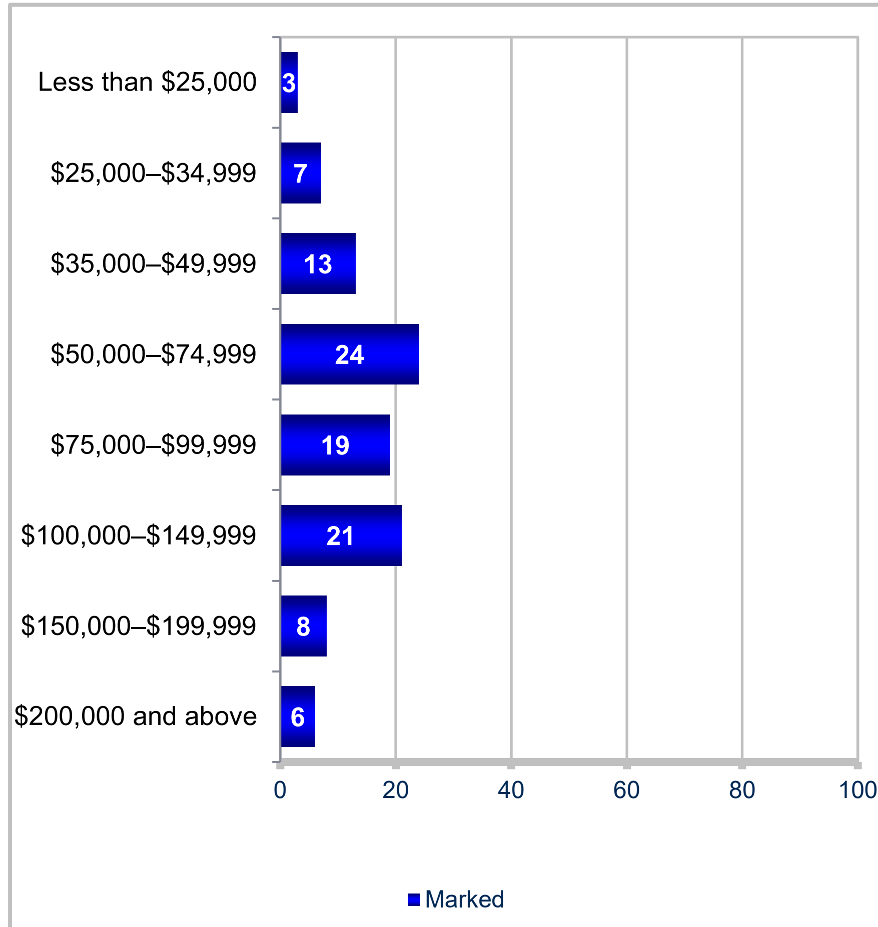
More likely to Mark:

- **Less than 50%:** O4–O6 (64%), employed (58%), female (54%), OCONUS (53%), and non-Hispanic White (53%)
- **50%:** Dual Military (57%), male (46%), E1–E4 (36%), without child(ren) (34%), racial/ethnic minority (34%), CONUS (31%), and financially comfortable (33%),
- **More than 50%:** Male (32%), Dual Military (30%), not financially comfortable (30%), E1–E4 (28%), and racial/ethnic minority (25%)

Total 2023 Household Income Before Taxes

Percent of All Active Duty Spouses

- Spouses saw a decrease in the percentage in smallest income groups (under 50,000 pretax).
- Higher income groups grew in 2024 compared with 2021.



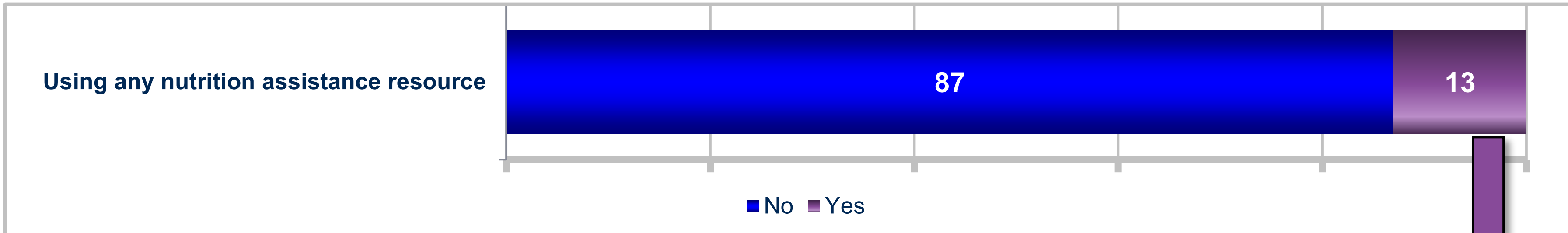
Margins of error range from ±1% to ±2%

ADSS 2024 Q72, Q75

Currently Receiving Support From Nutrition Assistance Resources

Percent of All Spouses

- 13% of active duty spouses used some type of nutrition assistance.
- Over half of the active duty spouses who used a nutrition assistance resource used the WIC program.



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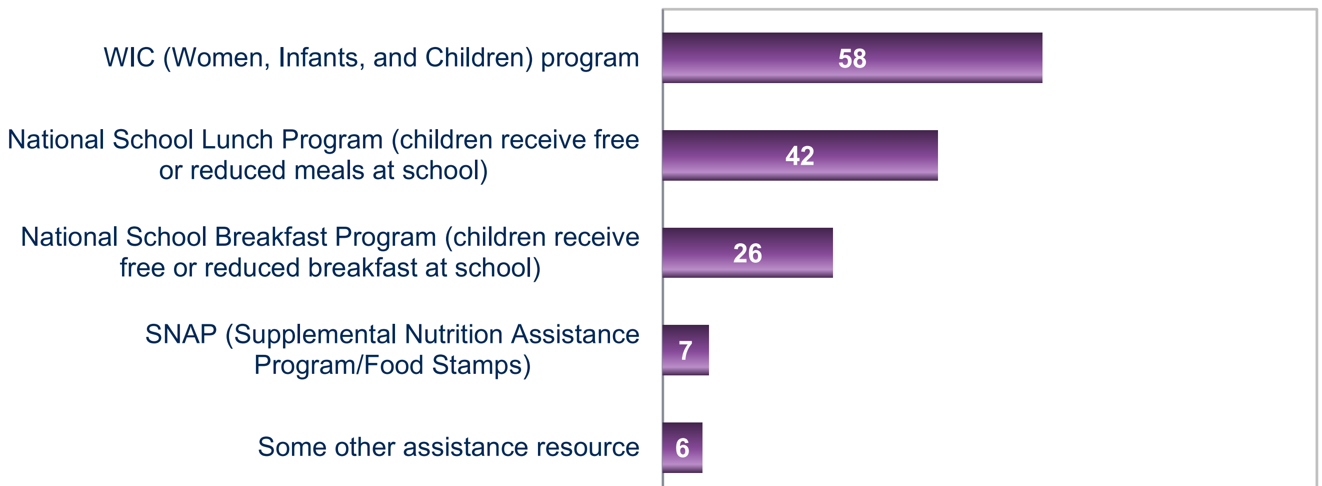
Program Use Among Spouse Receiving Support From Nutrition Assistance Resources

Percent of Active Duty Spouses Who Use A Nutrition Assistance Program



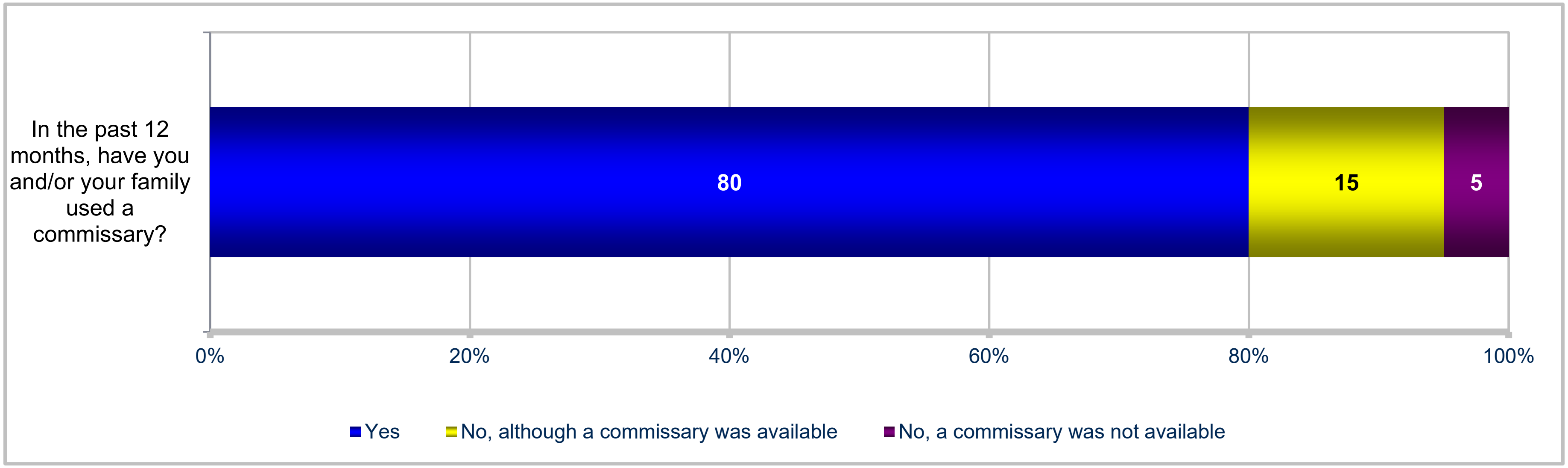
Margins of error range from ±3% to ±4%

KEY FINDINGS
Commissary Use

- **Eight in ten spouses used a commissary in the past 12 months.**
  - **Spouses living outside the continental US almost universally reported using a commissary in the last 12 months (92%)**
- **A majority of spouses were satisfied with commissary products and offerings for their nutritional needs.**

Use of Commissaries in Past 12 Months

Percent of All Active Duty Spouses



Margins of error do not exceed ±1%

More likely to Mark:

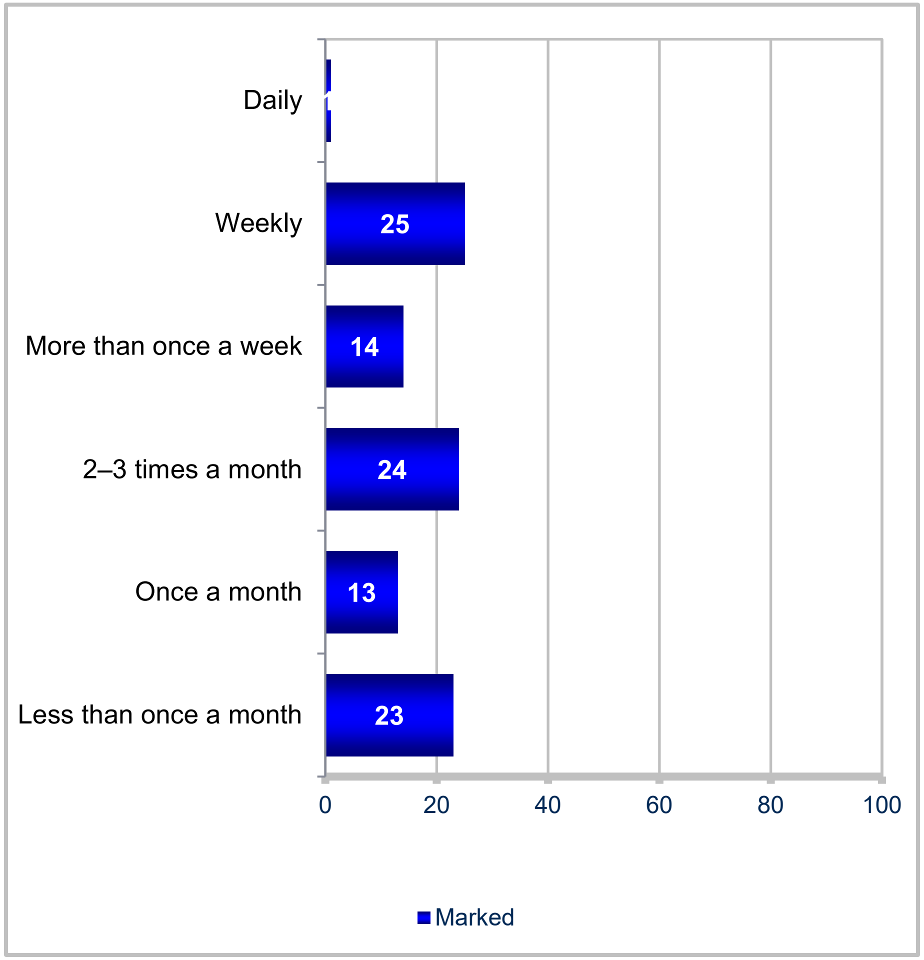
- **Yes:** OCONUS (92%), Dual Military (87%), Air Force (86%), Space Force (83%), and not in labor force (82%)
- **No, although a commissary was available:** CONUS (17%) and employed (17%)
- **No, a commissary was not available:** Marine Corps (8%), Navy (7%), employed (6%), racial/ethnic minority (6%), and CONUS (6%)

ADSS 2024 Q42

Frequency of Commissary Use in Past 12 Months

Percent of Active Duty Spouses Who Indicated They/Their Family Used a Commissary in Past 12 Months

- About half of all spouses who used a commissary last year indicated they are fairly regular shoppers with about half visiting a commissary at least a few times per month.



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

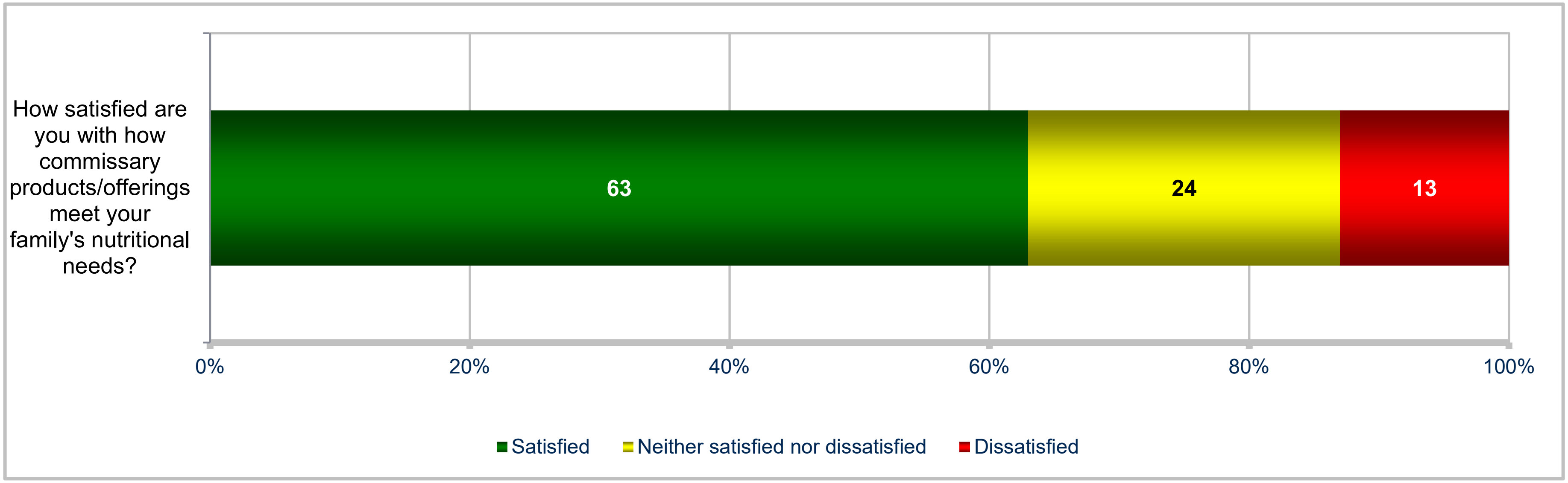
More likely to mark:

- **Daily**: OCONUS (3%), racial/ethnic minority (2%), and with children (2%)
- **Weekly**: OCONUS (33%), Air Force (27%), and financially comfortable (26%)
- **More Than Once a Week**: OCONUS (23%), unemployed (18%), not in labor force (17%), and with children (15%)
- **2-3 Times a Month**: E1–E4 (28%), and racial/ethnic minority (27%)
- **Once a Month**: Dual Military (18%), Navy (15%), and CONUS (14%)
- **Less Than Once a Month**: Employed (27%), O1–O3 (27%), Space Force (27%), CONUS (27%), Navy (27%), and non-Hispanic White (26%)

ADSS 2024 Q43

Commissary Products and Offerings for Nutritional Needs

Percent of Active Duty Spouses Who Indicated They/Their Family Used a Commissary in Past 12 Months



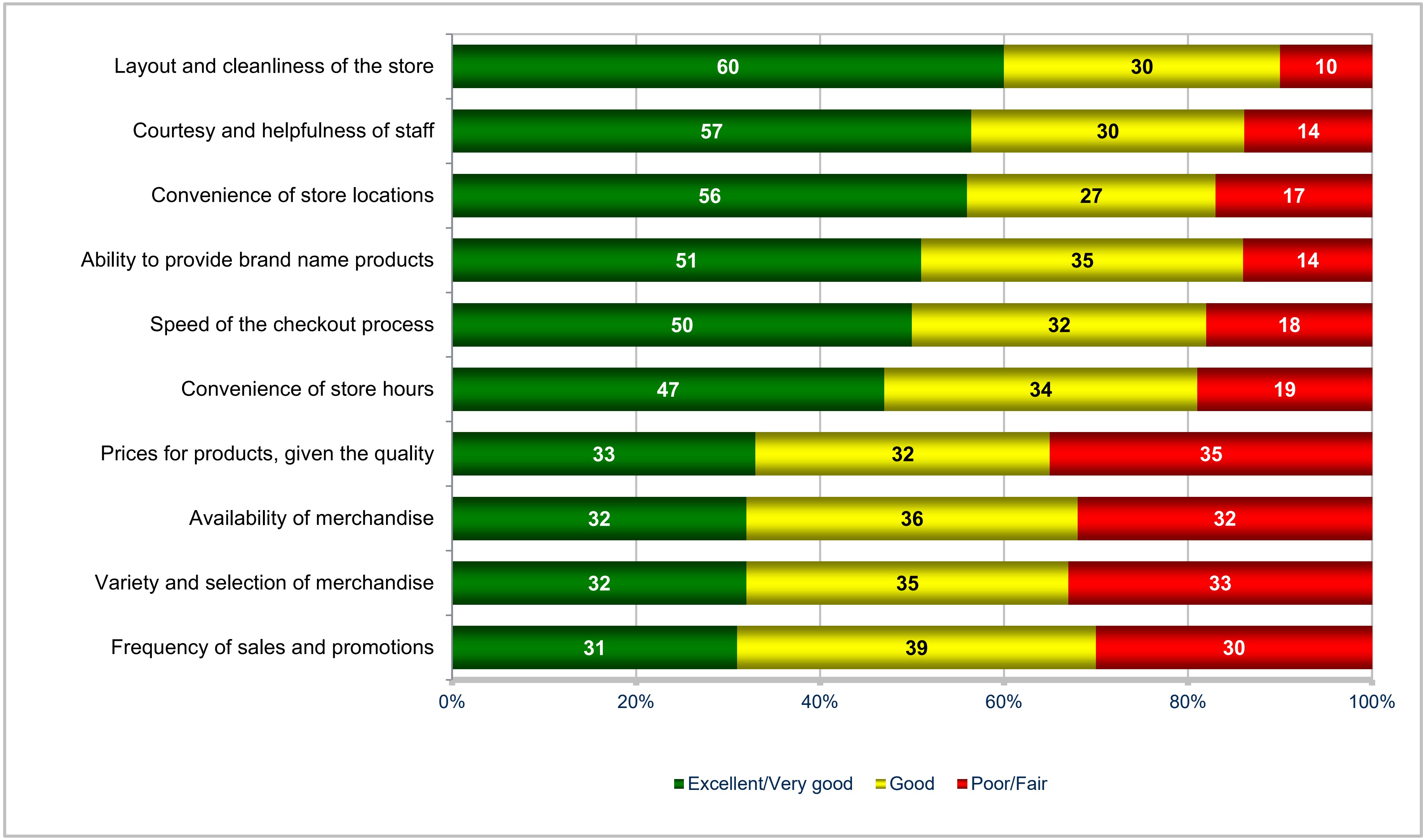
Margins of error range from ±1% to ±2%

- **Satisfied**: Male (72%), Dual Military (69%), E1–E4 (68%), Space Force (67%), O4–O6 (67%), CONUS (67%), and racial/ethnic minority (66%)
- **Dissatisfied**: OCONUS (24%), unemployed (17%), E5–E9 (15%), non-Hispanic White (15%), and female (14%)

ADSS 2024 Q45

Rating of Aspects of Commissary

Percent of Active Duty Spouses Who Indicated They/Their Family Used a Commissary in Past 12 Months



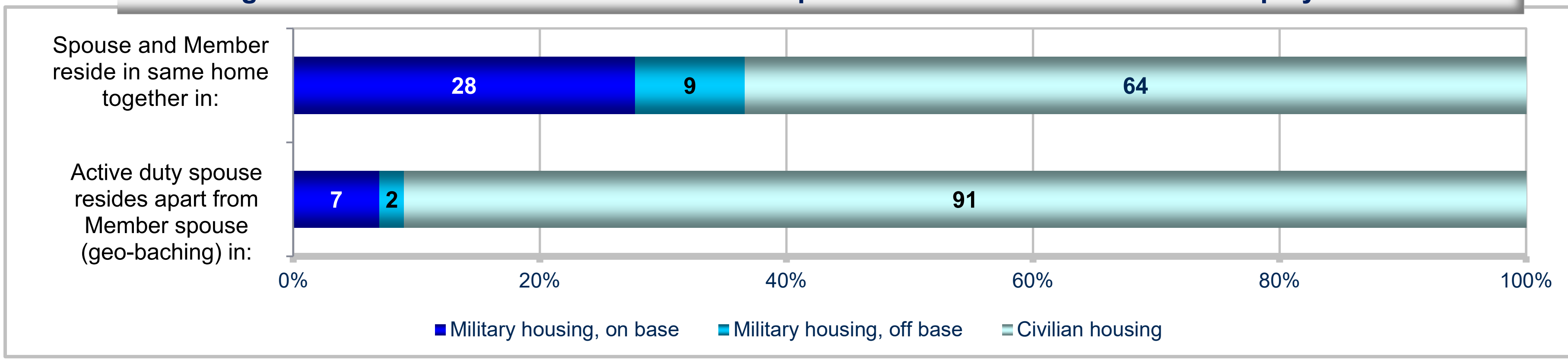
Margins of error range from ±1% to ±2%

ADSS 2024 Q44

Living Situation and Housing

Percent of All Active Duty Spouses

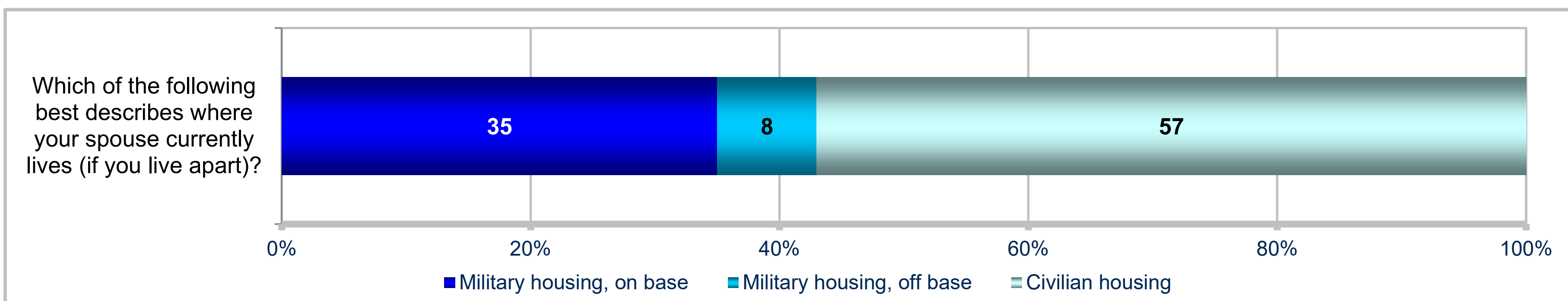
- **In 2024, 74% spouses lived off-base in either military or civilian housing.**
- **Seven percent of all spouses were 'geo-baching' at the time of the survey, meaning they were not living in the same residence as their Member spouse for reasons not related to deployment.**



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

Active Duty Member's Housing Type (If Different From Active Duty Spouse)

Percent of Active Duty Spouses Who Do Not Currently Live With Member Spouse

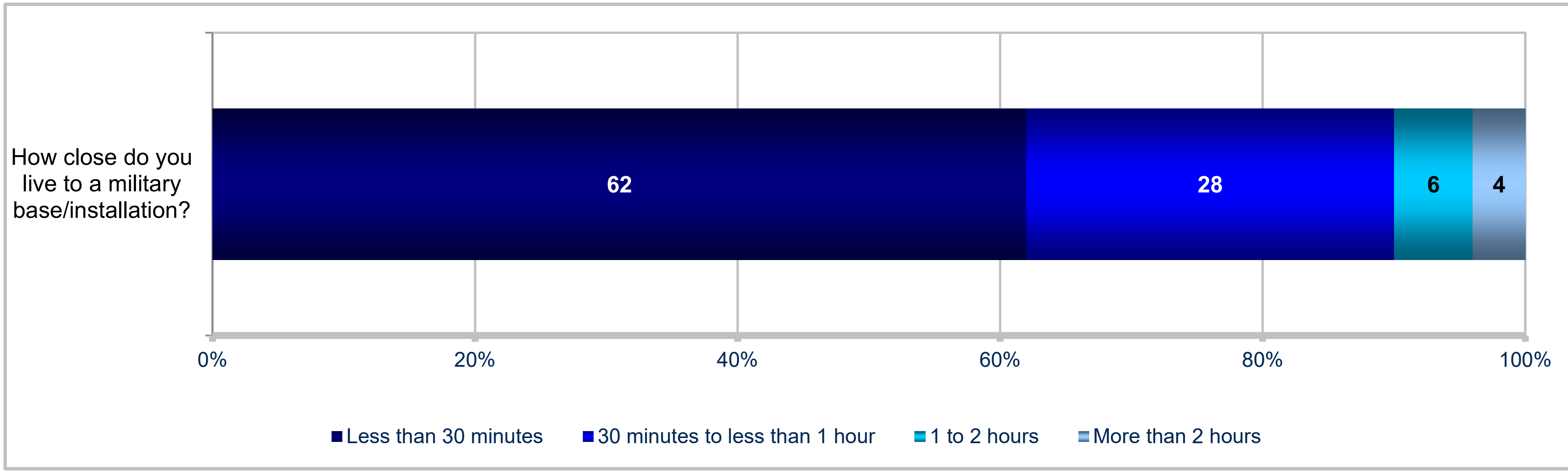


Margins of error range from ±3% to ±5%

ADSS 2024 Q46-Q48

Distance to a Military Base/Installation

Percent of Active Duty Spouses Living Off Base



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

More likely to mark:

- **Less than 30 minutes**: OCONUS (70%), male (68%), E1–E4 (68%), Air Force (67%), O1–O3 (66%), and without child(ren) (66%)
- **30 minutes to less than 1 hour**: Navy (30%), E5–E9 (29%), with children (29%), and CONUS (28%)
- **1 to 2 hours**: Marine Corps (11%), E5–E9 (7%), female (7%), and CONUS (7%)
- **More than 2 hours**: Marine Corps (8%), E1–E4 (6%), employed (5%), and female (4%)

ADSS 2024 Q49