	Base	Conditional	Alternate
		BACKGROUND INFORMATION	
A ₁ .	Were you on active duty on April X, 2023 Yes No, I have separated or retired		
A 2.	What is your current paygrade? $ \begin{array}{c cccc} E & E & E & W & O-1/O-1E \\ \hline E & E & F & W & O-2/O-2E \\ \hline E & E & F & W & O-3/O-3E \\ \hline E & E & F & W & O-3/O-3E \\ \hline E & E & F & W & O-4 \\ \hline E & E & F & W & O-5 \\ \hline E & E & O-6 or above \end{array} $		
A 3.	What is your marital status? Married Separated Divorced Widowed Never married	4. [Ask if Q3 = "Divorced" OR Q3 = "Widowed" OR Q3 = "Never married"] Do you have a significant other? Yes No	
A		In the following section, you will be asked questions about your spouse's employment status in enough detail to ensure comparability with national employment surveys. 5. [Ask if Q3 = "Married" OR Q3 = "Separated"] Is your spouse currently serving on active duty (not a member of the National Guard or Reserve)? Yes	

	Base	Conditional	Alternate
A		6. [Ask if (Q3 = "Married" OR Q3 = "Separated") AND Q5 = "No"] Is your spouse currently serving as a member of the National Guard or Reserve in a full-time, active duty program (AGR/FTS/AR)? Yes No	
A		7. [Ask if (Q3 = "Married" OR Q3 = "Separated") AND Q5 = "No" AND Q6 = "No"] Is your spouse currently serving as a member of another type of National Guard or Reserve unit (e.g., drilling unit, Individual Mobilization Augmentee [IMA], Individual Ready Reserve [IRR])? Yes No	
A		8. [Ask if (Q3 = "Married" OR Q3 = "Separated") AND Q5 = "No" AND Q6 = "No"] Last week, did your spouse do any work for pay or profit? Mark "Yes" even if your spouse worked only 1 hour or helped without pay in a family business or farm for 15 hours or more. Yes No	
A		9. [Ask if (Q3 = "Married" OR Q3 = "Separated") AND Q5 = "No" AND Q6	

	Base	Conditional	Alternate
		= "No" AND Q8 = "No"] Last week, was your spouse temporarily absent from a job or business? ☐ Yes, on vacation, temporary illness, labor dispute, etc. ☐ No	
A		10. [Ask if (Q3 = "Married" OR Q3 = "Separated") AND Q5 = "No" AND Q6 = "No" AND Q8 = "No" AND Q9 = "No"] Has your spouse been looking for work during the last 4 weeks?	
A		11. [Ask if (Q3 = "Married" OR Q3 = "Separated") AND Q5 = "No" AND Q6 = "No" AND Q9 = "No" AND Q10 = "Yes"] Last week, could your spouse have started a job if offered one, or returned to work if recalled? Yes, my spouse could have gone to work No, because of his/her temporary illness No, because of state occupational licensing barriers No, because child care was not available No, because of other reasons (in school, etc.)	
A	2. What is the <u>highest</u> degree or level of school or training that <u>you</u> have completed? <i>Mark the <u>one</u> answer that describes the highest grade</i> , degree, or level of training that you have completed.		

Base	Conditional	Alternate
12 years or less of school (no diploma) High school graduate—traditional diploma High school graduate—alternative diploma (home school, GED, etc.) Professional license, accreditation, or certificate (e.g., fitness instructor, massage therapist, electrician, welder) Some college credit, but less than 1 year 1 or more years of college, no degree Associate's degree (e.g., AA, AS) Bachelor's degree (e.g., BA, AB, BS) Master's, doctoral, or professional school degree (e.g., MA, MS, MEd, MEng, MBA, MSW, PhD, MD, JD, DVM, EdD) A For the next questions, the definition of "child, children, or other legal dependents" includes anyone in your family, except your spouse, who has, or is eligible to have, a Uniformed Services Identification and Privilege Card (also called a military ID card) or is eligible for military health care benefits, and is	14. [Ask if Q13 = "Yes"] How many children or other legal dependents do you have in the age group specified below? <i>To indicate none select</i> "0". To indicate none select "0".	
enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). 13. Do you have a child, children, or other legal dependents based on the definition above? Yes No No	select "9." 5 years and younger 6–13 years old 14–18 years old 19–22 years old 23 years and older	
15. Are you Spanish/Hispanic/Latino?		

	Base	Conditional	Alternate
	Hispanic/Latino Mexican-American, Chicano, Iban, or other Spanish/Hispanic/		
yourself to be. American Indian Asian (e.g., Asia Japanese, Korea Black or African Native Hawaiian	e what you consider or Alaska Native on Indian, Chinese, Filipino, on, or Vietnamese)		
U.S. territory or Europe (e.g., Ge Kingdom) Former Soviet U Uzbekistan, Kaz East Asia and Pe Korea) North Africa, N Bahrain, Kuwai Sub-Saharan Af Liberia, South A	states, D.C., Puerto Rico, or a possession rmany, Italy, Belgium, United finion (e.g., Russia, Tajikistan, akhstan) ucific (e.g., Australia, Japan, ear East, or South Asia (e.g., Saudi Arabia, Diego Garcia) ucica (e.g., Djibouti, Kenya, frica)	18. [Ask if Q17 = "In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession"] Please select from the list below your permanent duty station location (homeport) within one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession.	
A 19. Where do you li station? Aboard ship	ve at your permanent duty	[Ask if Q19 = "Other"] Please specify where you live at your permanent duty station. <i>Please do not include any</i>	

	Status of Forces Survey of Active Duty Memi	
Base	Conditional	Alternate
Government-owned or leased barracks, dorm, bachelor quarters, or unaccompanied enlisted or officer housing, on base Government-owned or leased barracks, dorm, bachelor quarters, or unaccompanied enlisted or officer housing, off base Government-owned family housing, on base Government-owned or leased family housing, off base Privatized housing, on base, that you rent Privatized housing, off base, that you rent Civilian/community housing, off base, that you own or make a mortgage for Civilian/community housing, off base, that you rent Other	personally identifiable information (e.g., names, addresses).	
A	20. [Ask if Q19 = "answered"] What is the approximate square footage of the housing? SATISFACTION	
	SATISFACTION	
A 21. Taking all things into consideration, how satisfied are you, in general, with each of the following aspects of being in the military? <i>Mark one answer for each item</i> .		
Very dissatisfied		
Dissatisfied		
Neither satisfied nor dissatisfied		
Satisfied		
Very satisfied		

	2023 Status of Forces Survey of Active Duty Members		
	Base	Conditional	Alternate
A 22	a. Your total compensation (i.e., base pay, allowances, and bonuses)		
	Very dissatisfied		
		RETENTION	
A 23.	. How many years of active duty service have you completed (including enlisted, warrant officer, and commissioned officer time)? To indicate less than 1 year, enter "0". To indicate 35 years or more, enter "35".		
A 24.	 Suppose that you have to decide whether to stay on active duty. Assuming you could stay, how likely is it that you would choose to do so? ✓ Very likely ✓ Likely ✓ Neither likely nor unlikely 	25. [Ask if Q3 = "Married" OR Q3 = "Separated" OR Q4 = "Yes"] Does your spouse or significant other think you should stay on or leave active duty? Strongly favors staying Somewhat favors staying Has no opinion one way or the other	

	Conditional	Alternate
Base	Conunional	Aiternate
Unlikely	Somewhat favors leaving	
Very unlikely	Strongly favors leaving	
A 26. Does your <u>family</u> think you should stay on or leave active duty?		
Strongly favors staying		
Somewhat favors staying		
Has no opinion one way or the other Somewhat favors leaving		
Strongly favors leaving		
A Responses from this question are used to determine levels of		
personal, unit, and overall commitment. Please provide your		
answer for <u>each</u> statement so that these three can be assessed.		
27. How much do you agree or disagree with		
each of the following statements? <i>Mark</i> one answer for each item.		
· ·		
Strongly disagree		
Disagree		
Neither agree nor disagree		
Agree		
Strongly agree		
a. I enjoy serving in the military		
militaryb. Serving in the military is		
consistent with my		
personal goals		
left the military		
d. Generally, on a day-to- day basis, I am happy		
with my life in the		
militarye. I would have difficulty		
finding a job if I left the		
military		

Base	Conditional	Alternate
Busc	Conditional	Atternate
f. If I left the military, I would feel like I had let my country down		
A 28. When you leave active duty, how likely is it that you will join a National Guard or Reserve unit? Does not apply, retiring or otherwise ineligible Very likely Likely Neither likely nor unlikely Unlikely Very unlikely		
	DETAILED RETENTION	
29. Suppose that you have to decide whether to stay on active duty. Which of the following would be the most important factor in this decision? <i>Select one item from the list below.</i>		
A 30. How much time remains until you separate or retire from the military? I do not expect to separate or retire from the military in the next 2 years	31. [Ask if Q30 = "13–24 months" OR Q30 = "6–12 months" OR Q30 = "3–5 months" OR Q30 = "Less than 90 days"] To what extent is each of the following a	

Conditional	Alternate
reason for your leaving the Service? <i>Mark</i> one answer for each item.	
Not at all	
Small extent	
Moderate extent	
Large extent	
Very large extent	
a. Involuntarily retired or separated/not accepted for reenlistment	
m. Spouse had trouble	
matches her/his skills, education, or work experience	
	Not at all Small extent Large extent Very large extent Overall job dissatisfaction

	Base	Conditional	Alternate
		Not at all Small extent Moderate extent Large extent Very large extent p. Deployment to hostile or dangerous locations	
A 32.	Have you ever made a Permanent Change of Station (PCS) move? Yes No	33. [Ask if Q32 = "Yes"] How many months has it been since your last PCS move? To indicate less than one month, enter "0". To indicate more than 99 months, enter "99". Months	
A 34.	In the <u>past 12 months</u> , how many days have you had to work longer than your normal duty day (i.e., overtime)? <i>To indicate none</i> , <i>enter</i> "0".		
A 35.	In the past 12 months, how many nights have you been away from your permanent duty station (homeport) because of your military duties? <i>To indicate none, enter</i> "0". Nights		
A 36.	In the <u>past 24 months</u> , have you been deployed longer than 30 consecutive days? Yes No	37. [Ask if Q36 = "Yes"] Are you currently on a deployment that has lasted longer than 30 consecutive days?Yes	

	Base	Conditional	Alternate
		No No	
A		38. [Ask if Q36 = "Yes" AND Q37 = "Yes"] Where are you currently deployed? ☑ In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession ☑ Afghanistan Iraq ☑ Other North African, Near Eastern, or South Asian country (e.g., Bahrain, Kuwait, Saudi Arabia, Diego Garcia) ☑ Europe (e.g., Germany, Italy, Belgium, United Kingdom) ☑ Former Soviet Union (e.g., Russia, Tajikistan, Uzbekistan, Kazakhstan) ☑ East Asia and Pacific (e.g., Australia, Japan, Korea) ☑ Sub-Saharan Africa (e.g., Djibouti, Kenya, Liberia, South Africa) ☑ Western Hemisphere (e.g., Cuba, Honduras, Peru) ☑ Other or not sure	
A	40. In the <u>past 12 months</u> , have you spent more	39. [Ask if Q36 = "Yes" AND Q37 = "Yes" AND Q38 = "In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession"] Please select from the list below your deployment location within one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession.	[Ask if Q36 = "Yes" AND Q37 = "Yes" AND Q38 = "Other or not sure"] Please enter the name of the country or installation where you are currently deployed.
	or less time away from your permanent duty station (homeport) than you expected when you first entered the military?		

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Base	Conditional	Alternate
Much more than expected More than expected Neither more nor less than expected Less than expected Much less than expected		
A 41. What impact has time away (or lack thereof) from your permanent duty stat (homeport) in the past 12 months had or your military career intentions? Greatly increased your desire to stay Increased your desire to stay Neither increased nor decreased your desire to Decreased your desire to stay Greatly decreased your desire to stay	stay	
	READINESS	,
42. Overall, how well prepared are <u>you</u> to perform your wartime job? Very well prepared Well prepared Neither well nor poorly prepared Poorly prepared Very poorly prepared		
A 43. Overall, how well prepared is your uniperform its wartime mission? Very well prepared Well prepared Neither well nor poorly prepared Poorly prepared Very poorly prepared	to	

	Base	Conditional	Alternate
A 44.	How well has your training prepared you to perform your wartime job? Very well Well Neither well nor poorly Poorly Very poorly		
A 45.	How well has your training prepared you to perform your wartime job in support of joint operations? Very well Well Neither well nor poorly Poorly Very poorly		
		STRESS	
A 46.	Overall, how would you rate the current level of stress in your work life? Much less than usual Less than usual About the same as usual More than usual Much more than usual		
A 47.	Overall, how would you rate the current level of stress in your personal life? Much less than usual Less than usual About the same as usual		

Base	Conditional	Alternate
More than usual Much more than usual		
	FAMILY LIFE	
A	48. [Ask if Q13 = "Yes"] Do you have any children under the age of 18 who usually live with you? Yes No	
A	At any time during the 2022–2023 school year, how many children in this household were enrolled in kindergarten through 12th grade or grade equivalent? Please select the number of children enrolled in each type of school. To indicate none, select "0." To indicate more than nine, select "9." Number enrolled in a public school Number enrolled in a Department of Defense-run school (DoDEA Americas, DoDEA Europe, or DoDEA Pacific) Number homeschooled, that is not enrolled in public or private school	

	Base	Conditional	Alternate
A		50. [Ask if Q13 = "Yes" AND Q48 = "Yes" AND (Q49 a > "0" OR Q49 b > "0" OR Q49 c > "0" OR Q49 d > "0")] During the 2022–2023 school year, how did the children in this household receive their education? <i>Mark all that apply</i> . ☐ Children received live instruction from a teacher in person at their school ☐ Children received live instruction from a teacher on-line/virtually ☐ Children learned on their own using on-line materials provided by their school ☐ Children learned on their own using paper materials provided by their school ☐ Children learned on their own using materials that were NOT provided by their school ☐ Children did not participate in any learning activities because their school was closed ☐ Children were sick and could not participate in education ☐ Other	
A		In the past 12 months, were any children in the household unable to attend daycare or another child care arrangement because of the coronavirus pandemic? Please include before school care, after school care, and all other forms of child care that were unavailable. Yes No Does not apply	
A		52. [Ask if Q13 = "Yes" AND Q48 = "Yes" AND Q51 = "Yes"] Which, if any, of the	

	Base	Conditional	Alternate
		following occurred as a result of child care being closed or unavailable? <i>Mark all that apply.</i> You (or another adult) took unpaid leave to care for your children You (or another adult) used vacation or sick days in order to care for your children You (or another adult) cut your hours in order to care for your children You (or another adult) left a job in order to care for your children You (or another adult) lost a job because of time away to care for your children You (or another adult) did not look for a job in order to care for your children You (or another adult) supervised one or more children while working None of the above	
A		53. [Ask if Q13 = "Yes" AND Q48 = "Yes"] To what extent do you feel that child care issues will impact whether you stay in the military? Very large extent Large extent Moderate extent Small extent Not at all	
A	Operation Inherent Resolve (OIR) officially began 15 Jun 2014 and includes military intervention against extremists in Iraq and Syria. Operation Freedom's Sentinel (OFS), a follow-on mission to Operation Enduring Freedom (OEF), officially began 1 Jan 2015 and includes missions to train Afghan soldiers and conduct counterterrorism operations against extremists in	[Ask if Q54 h = "Marked"] Please specify the other operation/contingency for which you have been deployed to support (either directly or indirectly) in the past 5 years. Please do not include any	

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Base	Conditional	Alternate
Afghanistan. 54. In the past 5 years, for which of the following operations/contingencies have you been deployed to support (either directly or indirectly)? Mark all that apply. I have not deployed in the past 5 years Operation Inherent Resolve Operation Freedom's Sentinel Peacekeeping operation Humanitarian operation Military exercise or training COVID-19 Response Other	personally identifiable information (e.g., names, addresses).	
A	55. [Ask if Q54 b = "Marked" OR Q54 c = "Marked" OR Q54 d = "Marked" OR Q54 e = "Marked" OR Q54 f = "Marked" OR Q54 g = "Marked" OR Q54 h = "Marked"] In the past 5 years, how many times have you been deployed? Times	
A	56. [Ask if Q54 b = "Marked" OR Q54 c = "Marked" OR Q54 d = "Marked" OR Q54 e = "Marked" OR Q54 f = "Marked" OR Q54 b = "Marked"] In the past 5 years, have you been deployed to a combat zone or an area where you drew imminent danger pay or hostile fire pay? Yes No	
A	57. [Ask if (Q54 b = "Marked" OR Q54 c =	

	Base	Conditional	Alternate
		"Marked" OR Q54 d = "Marked" OR Q54 e = "Marked" OR Q54 f = "Marked" OR Q54 g = "Marked" OR Q54 h = "Marked") AND Q56 = "Yes"] For your most recent deployment, how many months have you been or were you deployed to an area where you drew imminent danger pay or hostile fire pay? Include partial months. For example, if you were deployed to a combat zone for 2 days, and those days were in different months, enter "2". Months	
A		58. [Ask if Q54 b = "Marked" OR Q54 c = "Marked" OR Q54 d = "Marked" OR Q54 e = "Marked" OR Q54 f = "Marked" OR Q54 g = "Marked" OR Q54 h = "Marked"] Were you involved in combat operations? ☐ Yes ☐ No	
A		59. [Ask if (Q36 = "Yes" AND Q37 = "Yes") AND (Q54 b = "Marked" OR Q54 c = "Marked" OR Q54 d = "Marked" OR Q54 e = "Marked" OR Q54 f = "Marked" OR Q54 g = "Marked" OR Q54 h = "Marked") AND Q56 = "Yes"] Are you currently deployed to a combat zone or an area where you are drawing imminent danger pay or hostile fire pay? ☐ Yes ☐ No	

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	Base	Conditional	Alternate
	Dase	Conditional	Aitemate
A		60. [Ask if Q54 b = "Marked" OR Q54 c = "Marked" OR Q54 d = "Marked" OR Q54 e = "Marked" OR Q54 f = "Marked" OR Q54 b = "Marked"] Were any of your deployments in the past 5 years longer than you expected? ☐ Yes ☐ No	
		FOOD ASSISTANCE	
A	The following are statements that people have made about their food situation.		
	61. How often were each of the following statements true for you and your household in the past 12 months—that is, since last [name of current month]? <i>Mark one answer for each item</i> .		
	Don't know		
	Often true Sometimes true Never true a. The food that I/we bought just didn't last, and I/we didn't have money to get more		
A	62. In the past 12 months, since last [name of current month], did you or other adults in your household ever cut the size of your meals or skip meals because there was not enough money for food?	63. [Ask if Q62 = "Yes"] In the past 12 months, how often did you or other adults in your household cut the size of your meals or skip meals because there was not enough money for food?	

Base	Conditional	Alternate
Yes No Don't know	Almost every month Some months but not every month Only 1 or 2 months Don't know	
A 64. In the past 12 months, did you ever eat less than you felt you should because there was not enough money for food? Yes No Don't know		
A 65. In the past 12 months, were you ever hungry but did not eat because there was not enough money for food? Yes No Don't know		
A 66. Choose the best statement that represents your home/barracks/dorm/ship TODAY (where you are living now): <i>Mark all that apply</i> . Kitchen with major appliances (e.g., refrigerator, stove, microwave) and food prep/cooking supplies. Shared kitchen in building with major appliances and food prep/cooking supplies. Shared kitchen in building with major appliances, without any food prep/cooking supplies. No kitchen in building, but have mini-refrigerator and microwave in room. Room/Rack without any food prep/cooking capability.		

	Base	Conditional	Alternate
A 67.	In a typical week, how many meals do you get at the military dining facility (DFAC)/galley? Meals		
A 68.	When you don't eat at the military dining facility (DFAC)/galley, what are the reasons? <i>Mark all that apply</i> . Not applicable (I always go to the DFAC/galley) No DFAC/galley available or closed No transportation to get there Lines are too long to wait Not enough time Don't like the food at the DFAC/galley Eat at home or bring food from home Prefer to eat at fast food or other local restaurant Other		
A 69.	Are you <u>currently</u> receiving support from any of the following nutrition assistance resources? <i>Mark all that apply</i> . SNAP (Supplemental Nutrition Assistance Program/Food Stamps) WIC (Women, Infants, and Children) program National School Breakfast Program (children receive free or reduced breakfast at school) National School Lunch Program (children receive free or reduced lunch at school) Some other assistance resource No, I am not using any nutrition assistance resource		
A 70.	Do you have any additional feedback related to access to quality food for you and your family? Please do not include any		

Base	Conditional	Alternate
personally identifiable information (e.g., names, addresses).		
F	INANCIAL WELL-BEING AND EDUCATION	
A 71. Which of the following best describes your (and/or your spouse's) financial condition? Very comfortable and secure Able to make ends meet without much difficulty Occasionally have some difficulty making ends meet Tough to make ends meet but keeping your head above water In over your head		
A 72. Compared to 12 months ago, is your financial situation better, worse, or has it stayed the same? Much better Somewhat better Stayed the same Somewhat worse Much worse	73. [Ask if Q72 = "Much better" OR Q72 = "Somewhat better"] Which of the following are reasons why your financial situation is better than it was 12 months ago? Mark "Yes" or "No" for each item. No Yes a. Change related to your employment (e.g., new job, increase in pay) b. Change related to your spouse's employment (e.g., new job, increase in pay) c. Change in your family situation (e.g., got married or divorced, fewer children living at home)	

	Base	Conditional	Alternate
		d. Reduction in debt and/or expenses (e.g., paid off credit card, student loan, or other debt)	
A		74. [Ask if Q72 = "Much worse" OR Q72 = "Somewhat worse"] Which of the following are reasons why your financial situation is worse than it was 12 months ago? Mark "Yes" or "No" for each item. No Yes a. Change related to your employment (e.g., lost job, decrease in pay)	
A 75	. Which of the following activities do you do routinely in order to manage your finances? Mark "Yes" or "No" for each item. No Yes a. Make short-term financial plans (e.g., renting a house, purchasing a vehicle, saving for vacation, medical/dental/ vision expenses)		

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Base	Conditional	Alternate
b. Make and/or monitor long-term financial plans (e.g., home ownership, retirement, insurance, children's college education)		
c. Follow a monthly budget or spending plan		
d. Contribute to a savings account for emergency savings or other savings goal		
e. Review your Leave and Earning Statement (LES)		
f. Contribute to a retirement account (e.g., the Thrift Savings Plan (TSP), IRA, 401(k))		
g. Monitor your credit score/rating		
A 76. From which of the following resources have you received information, training, or counseling on any financial topic? <i>Mark</i> "Yes" or "No" for each item.		
No		
Yes		
a. Military financial training, class, or seminar (online or classroom)		
b. Military financial counseling (in-person, by telephone, or virtually)		
c. Unit leadership or financial specialist within your unit (e.g., Command Financial Specialist, Corporal for Financial Fitness, Command Financial NCO)		
d. Military aid society (e.g., Army Emergency Relief, Navy-Marine Corps Relief Society, Air Force Aid Society, Coast Guard Mutual Assistance)		
e. On-base financial institution (e.g., bank or credit union)		
f. Online military resource(s) (e.g., Office of Financial Readiness, Sen\$e app, Military OneSource, Service or installation financial readiness program)		
g. Non-military financial counselor, advisor or other resource (e.g. social or charitable organizations, online blogs and articles)		
h. Family/friends/peers		

	Base	Conditional	Alternate
A 77.	Which of the following statements best describes your (and your spouse's, if applicable) saving or investment habits? ☑ Unable to save or invest—usually spend more than income ☑ Unable to save or invest—usually spend about as much as income ☑ Save or invest whatever is left over at the end of the month—no regular plan ☑ Save or invest regularly by putting money aside each month		
A 78.	Please indicate whether the following are financial goals for you (and your spouse, if applicable). If a goal does not apply to you, please select "No, this is not a goal for me/us." Mark one answer for each item. I/we have met this goal No, this is not a goal for me/us Yes, this is a goal for me/us a. Saving for retirement		
	d. Paying off your education-related loans (e.g., federal or private student loans)		
A 79.	In the past 12 months, which of the following options best describes how you		

	Base	Conditional	Alternate
	most frequently pay credit card debt? Pay credit card balance in full each month Pay more than minimum payment but not full balance Pay only minimum payment I do not use credit cards		
A 80.	How much do you (and your spouse, if applicable) have in an emergency savings fund, in terms of your average monthly expenses? Less than 1 month Between 1 and 3 months Between 4 and 6 months More than 6 months I do not have an emergency savings fund		
A 81.	Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? <i>If you would use more than one method to cover this expense, please select all that apply.</i> Put it on my credit card and pay it off in full at the next statement Put it on my credit card and pay it off over time With the money currently in my checking/savings account or with cash Using money from a bank loan or line a credit By borrowing from a friend or family member Using a payday loan, deposit advance, or overdraft Using a loan or grant from military aid society (e.g., Army Emergency Relief, Navy-Marine Corps Relief Society, Air Force Aid Society, Coast Guard Mutual Assistance)		

	Base	Conditional	Alternate
	By selling something I wouldn't be able to pay for the expense right now		
A 82.	In the past 12 months, did any of the following happen to you (and/or your spouse, if applicable)? Mark "Yes" or "No" for each item.		
	No		
	Yes		
	a. Failed to make a monthly/minimum payment on your credit card		
	b. Failed to make a rent or mortgage		
	c. Had a debt referred to a collection		
	d. Had telephone, cable, or internet shut off		
	e. Had water, heat, or electricity shut off		
	f. Failed to make a vehicle payment		
	g. Had a vehicle repossessed		
	h. Filed for personal bankruptcy		
	i. Paid overdraft fees to your bank or credit union		
	j. Borrowed money from family and/or friends to pay bills		
	k. Took money out of a retirement fund or investment to pay bills		
	l. Had personal relationship problems with your partner due to finances		
	m. Received a notification about your security clearance due to your financial condition.		
	n. Had adverse personnel action due to your financial condition		
	o. Provided unplanned financial support to a family member who did <u>not</u> live with you		
A 83.	In the <u>past 12 months</u> , have you (and/or your spouse, if applicable) used any of the		

	Base	Conditional	Alternate
	following financial products or services? Mark "Yes" or "No" for each item.		
	No		
	a. Overdraft protection for bank account, loan or line of credit		
A 84.	Aid Society, Coast Guard Mutual Assistance)		
	or your situation? <i>Mark one answer for each item.</i>		
	Completely		
	Very well		
	Somewhat		
	Very little		
	a. Because of my money situation, I feel like I will never have the things I want in life		

	Base	Conditional	Alternate
A	35. How often does each of the following statements apply to you? <i>Mark one answer for each item</i> .		
	Always Often Sometimes Rarely Never a. I have money left over at the end of the month		
o n tl u q	The Department of Defense is interested in assessing the overall financial literacy and preparedness of military members. By completing the next set of items, you will help the Department determine how well military members understand a variety of financial-related topics. For each muestion or statement, please select the BEST response. If you are not sure about an answer, please select "Don't know." 36. Suppose you had \$100 in a savings account and the interest rate was 2% per year. After five years, how much do you think you would have in the account if you left the money to grow? More than \$102 Exactly \$102 Less than \$102 Don't know		
A	37. Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account? More than today		

	Base	Conditional	Alternate
	Exactly the same Less than today Don't know		
A 88.	Is the following statement true or false? A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage, but the total interest paid over the life of the loan will be less. True False Don't know		
A 89.	Is the following statement true or false? Buying a single company's stock usually provides a safer return than a stock mutual fund. True False Don't know		
A 90.	Is the following statement true or false? An insurance deductible is an amount you are responsible for paying before the insurance company will pay on your insurance claim. True False		

		Conditional	
	Base	Conditional	Alternate
	Don't know		
A 91.	Which of the following does not impact your credit score? Paying bills on time Checking your own credit score The percentage of available credit used Applying for new credit Don't know		
A 92	Under the Blended Retirement System (BRS), the government will contribute 1% of your base pay to your Thrift Savings Plan (TSP) account and match up to an additional percent based on your TSP contribution after you are vested in TSP. 4% for a total of 5% 5% for a total of 6% There is no government match Don't know		
A 93.	 In managing your personal budget, what is discretionary income? ☑ Special pays, allowances, and bonuses outside of military base pay ☑ The money used to make your rent or mortgage payment or other such fixed expenses ☑ The money remaining after taxes and fixed expenses (such as rent/mortgage, utilities, insurance) are paid ☑ Don't know 		

Base	Conditional	Alternate
Α	DDITIONAL BACKGROUND INFORMATION	
A 94. Thinking about your experiences over the last year, which of the following did you or your household members use to meet your spending needs? <i>Mark all that apply</i> . Withdrawal from savings account Withdrawal from retirement account Selling assets (i.e., stocks) Unemployment insurance (UI) benefit payments Deferred or forgiven payments (i.e., student loans, mortgage, or rent) None of the above		
A 95. In 2022, what was your total household income before taxes? ☐ Less than \$25,000 ☐ \$25,000-\$34,999 ☐ \$35,000-\$49,999 ☐ \$50,000-\$74,999 ☐ \$75,000-\$99,999 ☐ \$100,000-\$149,999 ☐ \$150,000-\$199,999 ☐ \$200,000 and above		
A 96. How much does <u>your</u> income contribute toward your total household income? Less than 50% 50% More than 50%	97. [Ask if Q4 = "Married" OR Q4 = "Separated" OR Q5 = "Yes"] How much does your spouse/significant other's income contribute toward your total household income? Less than 50% More than 50%	

Base	Conditional	Alternate	
	SUICIDE PREVENTION AWARENESS		
A The next several questions ask about a time period in your life when you may have faced some challenges. We understand these are sensitive issues, but the Department wants to know more about members' experiences so they can help others who face similar challenges. Responses to these items are completely voluntary and confidential. Your responses will only be reported in aggregate form. Your individual data will not be reported. 98. Have you ever wished you were dead or wished you could go to sleep and never wake up? Yes, within the last year Yes, more than one year ago No			
A 99. Have you actually had any thoughts of killing yourself Yes, within the last year Yes, more than one year ago No	100. [Ask if Q99 = "Yes, within the last year" OR "Yes, more than one year ago"] Have you ever done anything, started to do anything, or prepared to do anything to end your life? Yes, within the last year Yes, more than one year ago No		
A	101. [Ask if Q99 = "Yes, within the last year" OR "Yes, more than one year ago" Have you made an actual suicide attempt that required you to seek medical attention or treatment? Yes, within the last year Yes, more than one year ago No		

	status of Forces Survey of Active Duty Memb	
Base	Conditional	Alternate
A 102.Have you <i>ever</i> intentionally hurt yourself (e.g., cut or hit yourself) to relieve stress, feel better, get sympathy, or get something else to happen without any intention of killing yourself? Yes, within the last year Yes, more than one year ago No Not sure		
A 103.Please indicate how much you agree with the following statements. Strongly disagree		
Disagree		
Neither agree nor disagree		
Agree		
Strongly agree		
a. I am familiar with local emergency/crisis resources available for people who might be at an increased risk for suicide or self-harm (e.g., local crisis line, psychiatric emergency response team contact information, or location of local emergency departments)		

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Base	Conditional	Alternate
b. I am familiar with national/international emergency/crisis resources available for people who might be at an increased risk for suicide or self-harm (e.g., Military/Veteran Crisis line, National Suicide Prevention Lifeline, OCONUS/ overseas crisis lines)		
A 104. Since joining the military, have you known a fellow Service member, or a family member of a fellow Service member, who died by suicide? Yes, within the last year Yes, more than one year ago No	105. [Ask if Q104 = "Yes, within the last year"] You indicated that you knew a fellow Service member, or family member of a fellow Service member, who died by suicide within the past year. Did you receive support or counseling from any of the following sources to help you with this loss? Yes, I received support from someone within the military community (e.g. a Chaplain, Casualty Assistance Officer, Unit Commander or Leader, military mental health provider, Military and Family Life Counseling (MFLC), or other counselor) Yes, I received support but it was from someone outside the military community	

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	Base	Conditional	Alternate
		No, I did not receive any support	
A		106. [Ask if Q104 = "Yes, I received support from someone within the military community"] In general, taking all the sources of military support into consideration, how helpful was the support or counseling you received? Extremely helpful Very helpful Somewhat helpful Silghtly helpful Not at all helpful Not at all helpful	
A	107. What is your level of awareness of each of		
	the following support services?		
	I have never heard of this service		
	I have heard of this service, but I have not used it because I am not in need of this support service		
	I have heard of this service and have used it in the past, but not in the past year		
	I have heard about this service and have used it within the past year		
	I have heard of this service, but I do not really know what it is		
	a. Military OneSource		
	Behavioral Health Provider (e.g.,		
	uniformed providers attached to a military unit)		
	c. Installation Community Counseling Center or Family Service Centers		

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d. Military and Family Life Counseling (MFLC) Program			
A 108. Please indicate whether any of the following concerns have prevented you from seeking, or made it hard for you to access, support for personal problems (e.g., relationship, financial, mental health, or other stresses). Mark all that apply. I feared a negative impact on my career I feared loss of privacy/confidentiality I was worried about being perceived as broken by others I was worried about being stigmatized for seeking help within the military community I was not sure my situation can be helped with the resources available My spouse/partner refused or was unwilling to seek help I didn't know who to turn to I wasn't sure what resources exist I did not think it would help I did not know where to get help It was too difficult to schedule an appointment It was too difficult to get time off work It was too difficult to get childcare			

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Base Conditional Alternate							
Dase	Conditional	Aitemate					
It was too difficult to reach the location where the services are offered Not applicable. I did not have concerns that prevented me from seeking help							
	TAKING THE SURVEY						
A "military survey" is defined as a survey regarding military topics (e.g., readiness, programs/services, tempo, benefits). 109.Excluding this survey, how many military surveys have you been asked to complete in the past 12 months? To indicate none, select "0." To indicate 10 or more, select "10."							
A 110. Thank you for participating in the survey. There are no more questions on this survey. If you have comments or concerns that you were not able to express in answering this survey, please enter them in the space provided. Your comments will be viewed and considered as policy deliberations take place. Do not include any personally identifiable information (PII) in your comments. If OPA or its data collection contractor perceives comments as a direct threat to yourself or others, out of concern for your welfare, OPA may contact an office in your area for appropriate action. Your feedback is useful and appreciated.	111.[Ask if Q1 = "No, I have separated or retired"] Based on your answer to the previous question, you are ineligible to take this survey. If you feel you have encountered this message in error, click the <i>Previous</i> button and check your answer(s). To submit your answers, click the <i>Submit</i> button. For further help, please call our Survey Processing Center toll-free at 1-800-881-5307 or e-mail AD-Survey@mail.mil.						

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Base	Conditional	Alternate

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