BACKGROUND INFORMATION

- 1. Were you on active duty on November XX, 2024?
 - 🗙 Yes
 - No, I have separated or retired
- 2. What is your current paygrade?



- 3. What is your marital status?
 - X 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

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)?



 [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)?

Х	Yes
Х	No

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
- [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
- 9. [Ask if (Q3 = "Married" OR Q3 = "Separated") AND Q5 = "No" AND Q6 = "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
- 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?
 - 🔀 Yes
 - 🔀 No
- 11. [Ask if (Q3 = "Married" OR Q3 = "Separated") AND Q5 = "No" AND Q6 = "No" AND Q8 = "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?

- \mathbf{X} Yes, my spouse could have gone to work
- \times No, because of his/her temporary illness
- $\overline{\mathbf{X}}$ No, because of state occupational licensing barriers
- 🔀 No, because child care was not available
- No, because of other reasons (in school, etc.)

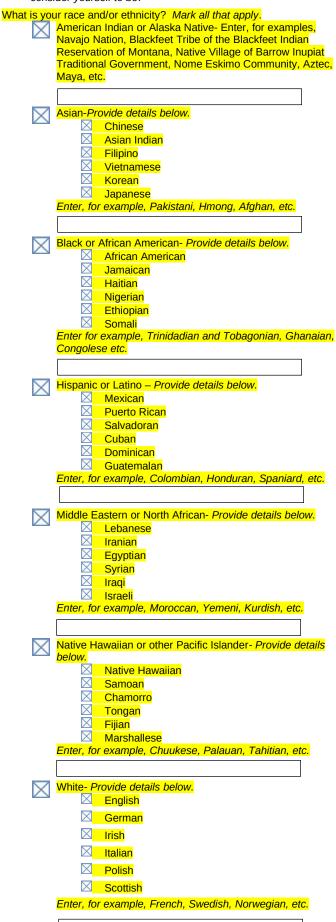
- 12. What is the **highest** degree or level of school or training that **you** have completed? *Mark the one answer that describes the highest grade, degree, or level of training that you have completed.*
 - 🔀 12 years or less of school (no diploma)
 - 🔀 High school graduate—traditional diploma
 - 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)

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 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
- 14. [Ask if Q13 = "Yes"] How many children or other legal dependents do you have in the age group specified below? To indicate none, select "0." To indicate nine or more, select "9."



15. What is your race? *Mark one or more races to indicate what you consider yourself to be.*



- 16. Where is your permanent duty station (homeport) located?
 - In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession
 - 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)
 - North Africa, Near East, or South Asia (e.g., Bahrain, Kuwait, Saudi Arabia, Diego Garcia)
 - Sub-Saharan Africa (e.g., Djibouti, Kenya, Liberia, South Africa)
 - Western Hemisphere (e.g., Cuba, Honduras, Peru)
 - 🔀 Other or not sure
- 17. [Ask if Q16 = "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.



- 18. Where do you live at your permanent duty station?
 - Government-owned barracks, dorm, bachelor quarters, or unaccompanied enlisted or officer housing, on base (e.g. run by the military service)
 - Government-owned family housing, on base (e.g. run by the military service)
 - Government-owned or leased barracks, dorm, bachelor quarters, or unaccompanied enlisted or officer housing, off base (e.g. run by the military service and outside the installation fence line)
 - Government-owned or leased family housing, off base (e.g. run by the military service and outside the installation fence line)
 - Privatized family or unaccompanied housing, on base, that you rent (e.g. run by a military housing privatization initiative company and inside the installation fence line)
 - Privatized family or unaccompanied housing, off base, that you rent (e.g. run by a military housing privatization initiative company, but outside the installation fence line)
 - Civilian/community housing, off base, that you rent (e.g. a privately secured rental with a non-military affiliated entity)
 - Civilian/community housing, off base, that you own or pay mortgage on
 - 🗙 Other

[Ask if Q18 = "Other"] Please specify where you live at your permanent duty station. *Please do not include any personally identifiable information (e.g., names, addresses).*

SATISFACTION

19. Taking all things into consideration, how satisfied are you, in general, with each of the following aspects of being in the military? *Mark one answer for each item*.

	Very dissatisfied						
Dissatisfied							
Neither satisfied nor dissatisfied							
		Satisf	fied				
	Very satisf	fied					
a.	Your total compensation (i.e., base pay, allowances, and bonuses)				\boxtimes		
b.	The type of work you do in your military job				\times		
C.	Your opportunities for promotion		\boxtimes	\boxtimes	\boxtimes		
d.	The quality of your coworkers		\boxtimes		\boxtimes		
e.	The quality of your supervisor		\boxtimes	\boxtimes	\boxtimes	\boxtimes	

- 20. Overall, how satisfied are you with the military way of life?
 - 🔀 Very satisfied
 - Satisfied
 - Neither satisfied nor dissatisfied
 - Dissatisfied
 - Very dissatisfied

RETENTION

21. 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".*

Years

- 22. 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
 - 🗙 Unlikely
 - 🗙 Very unlikely
- 23. [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

 - Somewhat favors leaving
 - Strongly favors leaving
- 24. Does your **family** 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

DETAILED RETENTION

- 25. 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? *Select one item from the list below.*
 - Please select
 Quality of the work environment based on unit morale, camaraderie, and professionalism
 Quality of leadership
 Choice of jobs
 Sense of accomplishment from doing your job
 Opportunities to be assigned to station of choice
 Amount of personal and family time you have
 Amount of time you spend away from your home station
 - (e.g., deployments, field training exercises)
 - 8 Job security
 - 9 Opportunities for career advancement (e.g., pace of promotions)
 - 10 Opportunities for training and professional development
 - 11 Opportunities for stabilized tours (i.e., more time
 - between PCS moves)
 - 12 Off-duty education opportunities
 - 13 Opportunities to travel
 - 14 Thrift Savings Plan (TSP)
 - 15 Pride in serving your country

- 17 Pay and allowances (e.g., basic pay, OHA, BAH, COLA)
- 18 Special pays (e.g., special and incentive pays; bonus programs)
- 19 Health care for you (e.g., dental and medical)
- 20 Health care for family
- 21 Military retirement system
- 22 Spouse/family attitudes
- 23 Family support issues (e.g., spouse employment assistance)
- 24 Child care
- 25 Military housing
- 26 Personal choice/freedoms (e.g., control of where to work, type of work)
- 27 Family concerns
- 28 Family financial stability
- 29 Other
- 26. 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
 - 🔀 Less than 90 days
 - 🗙 3–5 months
 - 🟹 6–12 months
 - 🟹 13–24 months
- 27. [Ask if Q26 = "13–24 months" OR Q26 = "6– 12 months" OR Q26 = "3–5 months" OR Q26 = "Less than 90 days"] To what extent is each of the following a reason for your leaving the Service? *Mark one answer for each item*.

				١	lot at	all
Small extent						
	Мо	derat	e ext	ent		
	Larg	e ext	ent			
	Very large ext	ent				
a.	Involuntarily retired or separated/not accepted for reenlistment		\mathbf{X}		\boxtimes	
b. c.	Near maximum age Near maximum total time in grade		\boxtimes	\boxtimes	\boxtimes	\boxtimes
d. e.	Overall job dissatisfaction Longer than normal duty days			\boxtimes	\boxtimes	\boxtimes
f.	Too much time away from home (excluding deployments)		\mathbf{X}		\boxtimes	
g.	Too many deployments	\square	\mathbf{X}	\square	\boxtimes	\boxtimes
h.	Too few deployments	\boxtimes	\mathbf{X}	\square	\boxtimes	\boxtimes
i.	Continue my education	\square	\times	\square	\times	\boxtimes
j.	Time to do something else	\boxtimes	\boxtimes	\boxtimes	\boxtimes	\boxtimes
k.	The military is not for me	. 🖂 .	\boxtimes	\boxtimes	\boxtimes	\square

				1	Not at	t all
	Small extent					
	Мо	derat	e ext	ent		
	Larg	e ext	ent			
	Very large ext	ent				
I.	Spouse had difficulty finding job due to frequent PCS moves				\boxtimes	
m.	Spouse had trouble finding a job that matches her/his skills, education, or work experience				\boxtimes	
n. 0.	Family burden Financial security better as	. 🖂 .	\mathbf{X}		\boxtimes	
	a civilian than in the military		\mathbf{X}	\boxtimes	\boxtimes	\boxtimes
p.	Deployment to hostile or dangerous locations	. 🖂 .			\boxtimes	
q.	Civilian salary		\square		\boxtimes	
r.	Other		\mathbf{X}	\square	\boxtimes	\square

PERMANENT CHANGE OF STATION (PCS) MOVES

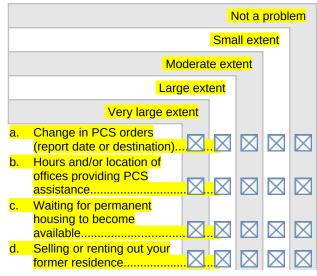
28. Have you ever made a PCS move?

\times	Yes
Х	No

 [Ask if Q28 = "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

30. [Ask if Q28 = "Yes"] For your **most recent** PCS move, to what extent were the following a problem? *Mark one answer for each item*.



Not a problem								
Small extent								
Moderate extent								
	Larg	<mark>le ext</mark>	ent					
	Very large ext	ent						
<mark>e.</mark>	Purchasing or renting your current residence				\boxtimes			
f.	Amount of time to prepare							
a.	for PCS move Packing of household							
g.	goods			\boxtimes	\boxtimes	\boxtimes		
<mark>h.</mark>	Shipping/storing household goods				\boxtimes			
i.	Availability of non-base							
	temporary lodging or nearby commercial lodging		\mathbf{X}	\boxtimes	\times	\boxtimes		
j.	Making a reservation for PCS lodging							
<mark>k.</mark>	Temporary lodging							
Ι.	expenses Costs related to security							
	deposit(s)		\boxtimes	\square	\boxtimes	\boxtimes		
<mark>m.</mark>	Costs of moving pets				\boxtimes			
n.	Costs of moving vehicles	X		\boxtimes	\times	\boxtimes		
<mark>0.</mark>	Costs of setting up new residence (e.g., curtains,	_		_				
	carpeting, painting)	X			\boxtimes			
p.	Settling damage claims			\boxtimes	\mathbf{X}	\boxtimes		
<mark>q.</mark>	Non-reimbursed transportation costs	_		_	_			
	incurred during the move			\boxtimes	\boxtimes	\boxtimes		
<mark>r.</mark>	Timeliness of reimbursements				\boxtimes			
<mark>S.</mark>	Accuracy of							
	reimbursements			X		X		
t.	Change in cost of living	<u>.</u>			X	M		
<mark>u.</mark>	Transferability of college credits		\boxtimes	\boxtimes	\times	\boxtimes		
v.	Time off at destination to complete move		\boxtimes		\boxtimes			
<mark>w.</mark>	Receiving your PCS orders in a timely manner				\square			
<mark>x.</mark>	Feeling stressed by the process of moving				\mathbf{X}			
y.	Difficulty making new							
.	connections and/or friends	\square	\boxtimes		\boxtimes	\square		

TEMPO

31. In the **past 12 months**, how many days have you had to work longer than your normal duty day (i.e., overtime)? *To indicate none, enter "0"*.



- OMB Control Number: 0704-0624 Expiration: 8.31.2024 32. In the **past 12 months**, how many nights have you been away from your permanent duty station (homeport) because of your military duties? To indicate none, enter "0". military? Nights Х 33. In the past 24 months, have you been deployed longer than 30 consecutive days? Yes \times No 34. [Ask if Q33 = "Yes"] Are you currently on a deployment that has lasted longer than 30 consecutive days? Yes No 35. [Ask if Q33 = "Yes" AND Q34 = "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 36. [Ask if O33 = "Yes" AND O34 = "Yes" AND Q35 = "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. Very well -Well [Ask if Q33 = "Yes" AND Q34 = "Yes" AND Poorly Q35 = "Other or not sure"] Please enter the name of the country or installation where
 - 37. In the **past 12 months**, have you spent more or less time away from your permanent duty station (homeport) than you expected when you first entered the
 - Much more than expected
 - More than expected
 - Neither more nor less than expected
 - Less than expected
 - Much less than expected
 - What impact has time away (or lack thereof) from your permanent duty station (homeport) in the past 12 months had on your military career intentions?
 - Greatly increased your desire to stay
 - Increased your desire to stay
 - Neither increased nor decreased your desire to stay
 - Decreased your desire to stay
 - Greatly decreased your desire to stay

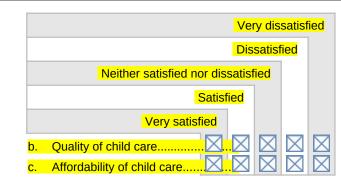
READINESS

- 39. Overall, how well prepared are you to perform your wartime job?
 - Very well prepared
 - Well prepared
 - Neither well nor poorly prepared
 - Poorly prepared
 - Very poorly prepared
- 40. Overall, how well prepared is your unit to perform its wartime mission?
 - Very well prepared
 - Well prepared
 - Neither well nor poorly prepared
 - Poorly prepared
 - Very poorly prepared
- 41. How well has your training prepared you to perform your wartime job?
 - Neither well nor poorly
 - Very poorly

6

you are currently deployed.

 42. How well has your training prepared you to perform your wartime job in support of joint operations? Very well Well 	Number homeschooled, that is not enrolled in public or private school
Neither well nor poorly	CHILD CARE
Poorly Very poorly STRESS	 47. [Ask if (Q3 = "Married" OR Q3 = "Separated") AND (Q14 a > "0" OR Q14 b > "0")] Do you have child(ren) who are routinely enrolled in child care so you and your spouse can work?
43. Overall, how would you rate the current level of stress in your work life?	
Much less than usual	48. [Ask if (Q3 = "Divorced" OR Q3 =
Less than usual	"Widowed" OR Q3 = "Never married") AND
About the same as usual More than usual	(Q14 a > "0" OR Q14 b > "0")] Do you have
Much more than usual	child(ren) who are routinely enrolled in child care so you can work?
44. Overall, how would you rate the current level	
of stress in your personal life?	
Less than usual	49. [Ask if (Q14 a > "0" OR Q14 b > "0") AND
\overrightarrow{A} About the same as usual	(Q47 = "No" OR Q48 = "No")] Do you need child care arrangements so you (and/or your
More than usual	spouse) can work?
Much more than usual	Yes
FAMILY LIFE	50. [Ask if (Q14 a > "0" OR Q14 b > "0") AND
 45. [Ask if Q13 = "Yes"] Do you have any children under the age of 18 who usually live with you? ∑ Yes ∑ No 	(Q47 = "Yes" OR Q48 = "Yes")] During the
46. [Ask if Q13 = "Yes" AND Q45 = "Yes"] At	
any time during the 2023–2024 school year, how many children in this household were	a. On-installation child care
enrolled in kindergarten through 12th grade	b. Off-installation child careb. Off-installation
or grade equivalent? Please select the number of children enrolled in each type of	51. [Ask if (Q14 a > "0" OR Q14 b > "0") AND (Q47 = "Yes" OR Q48 = "Yes") AND Q50 a
school. To indicate none, select "0." To indicate more than nine, select "9." Number enrolled in a public school	"Yes"] How satisfied are you with each of the following aspects of on-installation child care? Mark one answer for each item.
indicate more than nine, select "9."	the following aspects of on-installation
indicate more than nine, select "9."	the following aspects of on-installation child care? <i>Mark one answer for each item</i> .
indicate more than nine, select "9." Number enrolled in a public school	the following aspects of on-installation child care? <i>Mark one answer for each item</i> . Very dissatisfied
indicate more than nine, select "9." Number enrolled in a public school Number enrolled in a private school Number enrolled in a Department of Defense-run school	the following aspects of on-installation child care? <i>Mark one answer for each item</i> . Very dissatisfied Dissatisfied
indicate more than nine, select "9." Number enrolled in a public school Number enrolled in a private school Number enrolled in a Department of Defense-run school (DoDEA Americas, DoDEA Europe, or DoDEA	the following aspects of on-installation child care? <i>Mark one answer for each item</i> . Very dissatisfied Dissatisfied Neither satisfied nor dissatisfied
indicate more than nine, select "9." Number enrolled in a public school Number enrolled in a private school Number enrolled in a Department of Defense-run school	the following aspects of on-installation child care? <i>Mark one answer for each item</i> . Very dissatisfied Dissatisfied Neither satisfied nor dissatisfied Satisfied



52. [Ask if (Q14 a > "0" OR Q14 b > "0") AND (Q47 = "Yes" OR Q48 = "Yes") AND Q50 b

"Yes"] How satisfied are you with each of the following aspects of off-installation child care? Mark one answer for each item.



53. [Ask if (Q14 a > "0" OR Q14 b > "0") AND

(Q47 = "Yes" OR Q48 = "Yes")] What is the total amount that you spent last month on child care arrangements for your child(ren)? If you didn't spend anything for child care arrangements last month, enter "0".

Dollars

54. [Ask if (Q14 a > "0" OR Q14 b > "0") AND

(Q47 = "Yes" OR Q48 = "Yes")] What is your

preference for child care?

- ON installation center-based care
- ON installation home based care
- OFF installation center-based care
- OFF installation home based care
- 🗙 Other

55. [Ask if (Q14 a > "0" OR Q14 b > "0") AND (Q47 = "Yes" OR Q48 = "Yes")] In

considering your preference for child care, what is the **primary** motivator for your selection? *Mark one*.

- Quality of care
- Availability of care
- Cost of care
- Other

2024 Status of Forces Survey of Active Duty Members

- 56. [Ask if Q13 = "Yes" AND Q45 = "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

DEPLOYMENTS IN PAST 5 YEARS

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 Afghanistan.

- 57. 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

[Ask if Q57 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 personally identifiable information (e.g., names, addresses).*

58. [Ask if Q57 b = "Marked" OR Q57 c = "Marked" OR Q57 d = "Marked" OR Q57 e = "Marked" OR Q57 f = "Marked" OR Q57 g = "Marked" OR Q57 h = "Marked"] In the past 5 years, how many times have you been deployed?

Times

59. [Ask if Q57 b = "Marked" OR Q57 c = "Marked" OR Q57 d = "Marked" OR Q57 e = "Marked" OR Q57 f = "Marked" OR Q57 g = "Marked" OR Q57 h = "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?

- No 🛛
- 60. [Ask if (Q57 b = "Marked" OR Q57 c = "Marked" OR Q57 d = "Marked" OR Q57 e = "Marked" OR Q57 f = "Marked" OR Q57 g = "Marked" OR Q57 h = "Marked") AND Q59 = "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

61. [Ask if Q57 b = "Marked" OR Q57 c = "Marked" OR Q57 d = "Marked" OR Q57 e = "Marked" OR Q57 f = "Marked" OR Q57 g = "Marked" OR Q57 h = "Marked"] Were you involved in combat operations?

\times	Yes
\times	No

62. [Ask if (Q33 = "Yes" AND Q34 = "Yes") AND (Q57 b = "Marked" OR Q57 c = "Marked" OR Q57 d = "Marked" OR Q57 e = "Marked" OR Q57 f = "Marked" OR Q57 f = "Marked" OR Q57 g = "Marked" OR Q57 h = "Marked") AND Q59 = "Yes"] Are you currently deployed to a combat zone or an area where you are drawing imminent danger pay or hostile fire pay?

\times	Yes
\times	No

63. [Ask if Q57 b = "Marked" OR Q57 c = "Marked" OR Q57 d = "Marked" OR Q57 e = "Marked" OR Q57 f = "Marked" OR Q57 g = "Marked" OR Q57 h = "Marked"] Were any of your deployments in the **past 5 years** longer than you expected?

\boxtimes	Yes
\mathbf{X}	No

FINANCIAL WELL-BEING AND EDUCATION

- 64. 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
 - $\overline{\mathbf{X}}$ Occasionally have some difficulty making ends meet
 - Tough to make ends meet but keeping your head above water
 - In over your head
- 65. 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
- 66. [Ask if Q65 = "Much better" OR Q65 =

"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)		
d.	Reduction in debt and/or expenses (e.g., paid off credit card, student loan, or other debt)		
e.	Better financial management (e.g., used financial education strategies, increased savings, followed budget)		

67. [Ask if Q65 = "Much worse" OR Q65 = "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.

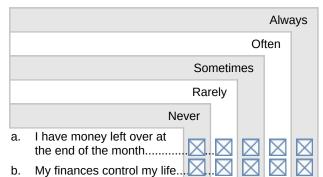
			No
		Yes	
a.	Change related to your employment (e.g., lost job, decrease in pay)		
b.	Change related to your spouse's employment (e.g., lost job, decrease in pay, could not find job)		
C.	Change in your family situation (e.g., got married or divorced, had a baby, provided financial support for family)		

		No
	Yes	
d.	Increased debt and/or expenses (e.g., unplanned expenses, additional loans)	
e.	Financial management challenges (e.g., used savings, did not follow budget)	

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

Completely						
Very well						
		Sc	mew	hat		
	Ň	Very li	ittle			
	Not a	t all				
a.	Because of my money situation, I feel like I will never have the things I					
	want in life		.X	\square	\boxtimes	
b.	I am just getting by financially		\square	\boxtimes	\boxtimes	\boxtimes
C.	I am concerned that the money I have, or will save, won't last				\boxtimes	

69. How often does each of the following statements apply to you? *Mark one answer for each item.*



- 70. Which of the following statements **best** describes your (and your spouse's, if applicable) spending and saving habits over the last 12 months?
 - Usually spend more than income—unable to save or invest
 - Usually spend about as much as income—unable to save or invest
 - Usually spend less than income—save or invest whatever is left over at the end of the month
 - Usually spend less than income—save or invest regularly by putting money aside each month

- 71. 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
 - \mathbf{X} I do not have an emergency savings fund
- 72. Suppose that you have an emergency expense that costs \$400/\$500. Based on your current financial situation, how would you pay for this expense? *If you would use more than one method to cover this expense, please mark all that apply.*
 - Put it on my credit card and pay it off in full at the next statement

 - With the money currently in my checking/savings account or with cash
 - 🔀 Using money from a bank loan or line of credit
 - By borrowing from a friend or family member
 - Vising a payday loan, deposit advance, or overdraft
 - Using a loan or grant from a military aid society (e.g., Army Emergency Relief, Navy-Marine Corps Relief)
 - By selling something
 - \mathbf{N} I wouldn't be able to pay for the expense right now
- 73. Which best describes how you (and/or your spouse, if applicable) have paid bills over the last 12 months?
 - 🗙 Paid all bills on time
 - Paid most bills on time
 - Raid some bills on time
 - Raid very few bills on time
- 74. In the **past 12 months**, which of the following options **best** describes how you most frequently pay credit card debt?
 - Real Pay credit card balance in full each month
 - Pay more than minimum payment but not full balance
 - 🔀 Pay only minimum payment
 - $\overline{\mathbf{X}}$ I do not use credit cards
- 75. 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	

		No
	Yes	
b.	Failed to make a rent or mortgage payment	
c.	Had a debt referred to a collection agency	\boxtimes
d.	Had telephone, cable, or Internet shut off	\square
e.	Had water, heat, or electricity shut off	\square
f.	Failed to make a vehicle payment	\square
g.	Had a vehicle repossessed	\square
h.	Filed for personal bankruptcy	\square
i.	Paid overdraft fees to your bank or credit union	\boxtimes
j.	Borrowed money from family and/or friends to pay bills.	\boxtimes
k.	Took money out of a retirement fund or investment to pay bills	\boxtimes
I.	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	\boxtimes
0.	Provided unplanned financial support to a family member who did not live with you	

76. In the **past 12 months**, have you (and/or your spouse, if applicable) used any of the following financial products or services? *Mark "Yes" or "No" for each item*.

			No
		Yes]
a.	Overdraft protection for bank account, loan, or line of credit	\boxtimes	
b.	Buy Now Pay Later product	\mathbf{X}	\boxtimes
C.	Payday loan	\mathbf{X}	\boxtimes
d.	Vehicle title loan (a loan where you obtain money by providing a vehicle title as collateral)		
e.	Cash advance on a credit card	\boxtimes	\boxtimes
f.	Pawn loan	\mathbf{X}	\boxtimes
g.	Loan or grant from a military aid society (e.g., Army Emergency Relief, Navy- Marine Corps Relief Society, Air Force Aid Society, Coast Guard Mutual Assistance)		
h.	Other loan or advance (e.g., mobile app)	\mathbf{X}	\square

77. How often do you engage in the following activities in order to manage your finances? *Mark one answer for each item.*

				Ne	ver
	Sometimes				
		Of	ten		
	Alw	ays			
a.	Make short-term financial plans (e.g., renting a house, purchasing a vehicle, saving for vacation, medical/dental/vision expenses)		\boxtimes	\boxtimes	\boxtimes
b.	Make and/or monitor long-term financial plans (e.g., home ownership, retirement, insurance, children's college education)			\boxtimes	
C.	Follow a monthly budget or spending plan			\boxtimes	
d.	Contribute to a savings account for emergency savings or other savings goal			\boxtimes	
e.	Review your Leave and Earnings Statement (LES)	\square		\boxtimes	
f.	Contribute to a retirement account (e.g., the Thrift Savings Plan (TSP), IRA, 401(k))			\boxtimes	
g.	Monitor your credit score/rating	\mathbf{X}	\boxtimes	\times	\square

78. From which of the following resources have you received information, training, or counseling on **any** financial topic? *Mark* "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	\square	\square

79. 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				
b.	Saving for child(ren)'s education				
C.	Saving for a safety net/emergency fund.				
d.	Paying off your education-related loans (e.g., federal or private student loans)				
e.	Being free of debt, except for mortgage				
f.	Buying a home				
g.	Saving for a major purchase (e.g., vehicle, vacation, household items)				

80. If you were to set a financial goal for yourself today, how confident are you in your ability to achieve it?

- Very confident
- Somewhat confident
- Not very confident
- Not at all confident
- Don't know

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 question or statement, please select the BEST response. If you are not sure about an answer, please select "Don't know."

- 81. 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

- 82. 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
 - Exactly the same
 - 🔀 Less than today
 - Don't know
- 83. 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.

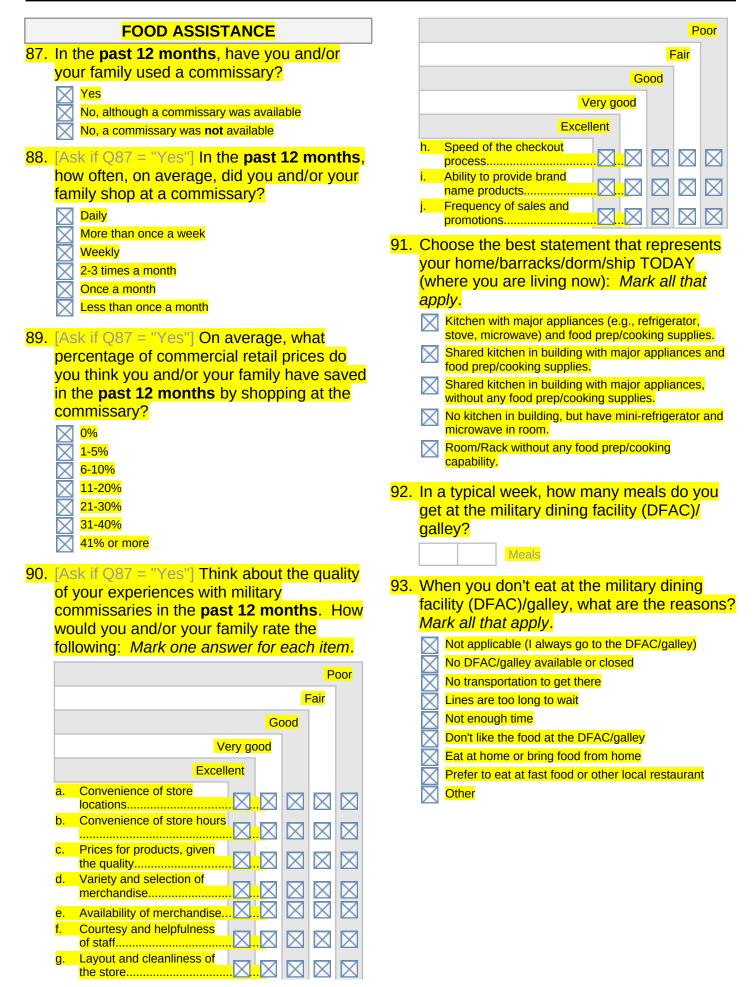
- True True
- 🗙 Don't know
- 84. Is the following statement true or false?

Buying a single company's stock usually provides a safer return than a stock mutual fund.

- 🗙 True
- 🔀 False
- 🔀 Don't know
- 85. 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
- 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.

- $\overline{\times}$ 4% for a total of 5%
- 5% for a total of 6%
- There is no government match
- Don't know



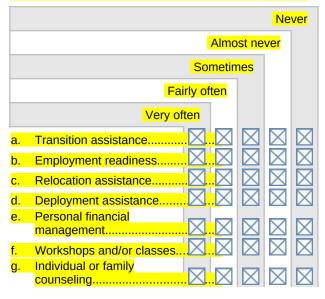
94. Are you and/or your family currently receiving support from any of the following nutrition assistance resources? Mark all that apply. SNAP (Supplemental Nutrition Assistance Program/ Food Stamps) WIC (Women, Infants, and Children) program National School Lunch Program (children receive free or reduced meals at school) Food banks or pantries, on or off the military installation Grocery, commissary, or food gift cards from Chaplains or other military leadership Some other assistance resource No, I am not using any nutrition assistance resource 95. Do you have any additional feedback related to access to quality food for you and your family? Please do not include anv personally identifiable information (e.g., names, addresses).

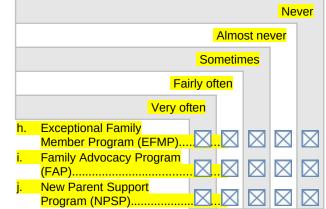


PROGRAMS AND SERVICES

This item asks about your and your family's use of services provided by your installation's Military and Family Support Center. Your installation may refer to this service provider as: Army Community Services, Fleet & Family Support, Marine & Family Support, or Military and Family Readiness.

96. How often have you and/or a family member used the following services in the **past 12 months**? *Mark one answer for each item*.





97. [Ask if Q96 a = "Very often" OR Q96 a = "Fairly often" OR Q96 a = "Sometimes" OR Q96 a = "Almost never"] How satisfied are you and/or your family, in general, with the programs or services you and/or a family member have used in the **past 12 months**?

	Very dissatisfied					
	Dissatisfied					
	Neither satisfied nor diss	atisf	ied			
	Satisfi	<mark>ed</mark>				
	Very satisfied					
<mark>a.</mark>	Transition assistance	\times	\boxtimes	\boxtimes	\square	
b.	Employment readiness	\boxtimes		\times		
<mark>C.</mark>	Relocation assistance	\boxtimes		\boxtimes		
d.	Deployment assistance	\boxtimes	\boxtimes	\times	\boxtimes	
<mark>e.</mark>	Personal financial management	\ge		\boxtimes		
f.	Workshops and/or classes	\boxtimes	\boxtimes	\boxtimes	\boxtimes	
<mark>g.</mark>	Individual or family counselingX	\boxtimes		\boxtimes	\boxtimes	
<mark>h.</mark>	Exceptional Family Member Program (EFMP)X	\boxtimes		\boxtimes		
i.	Family Advocacy Program (FAP)X	\boxtimes		\boxtimes		
j.	New Parent Support Program (NPSP)	\boxtimes		\boxtimes		

98. Are you aware of the following resources that support military life? Mark one answer for each item.

No, I am not aware of this resource					
	Yes, but I have not used this resource				
	Yes, and I have used this resource				
<mark>a.</mark>	Military and Family Support Centers				
<mark>b.</mark>	Military OneSource				
<mark>C.</mark>	Personnel Office				

COMPENSATION

99. How satisfied are you with each of the following? *Mark one answer for each item*.

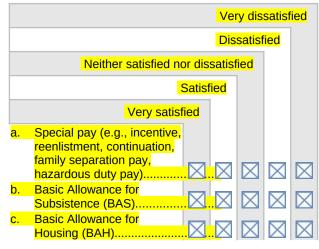


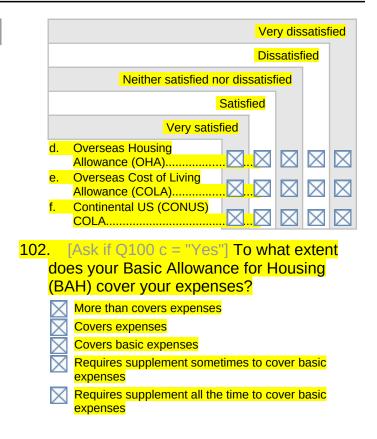
100. Have you received any of the following forms of compensation in the **past 12 months**? *Mark "Yes" or "No" for each item*.

			No
		Yes	
<mark>a.</mark>	Special pay (e.g., incentive, reenlistment, continuation, family separation pay, hazardous duty pay)		
<mark>b.</mark>	Basic Allowance for Subsistence (BAS)	<u>X</u>	\square
<mark>C.</mark>	Basic Allowance for Housing (BAH)	×	\square
<mark>d.</mark>	Overseas Housing Allowance (OHA)		\square
<mark>e.</mark>	Overseas Cost of Living Allowance (COLA)		
f.	Continental US (CONUS) COLA		\boxtimes

101. [Ask if Q100 a = "Yes"] How satisfied are you with the following forms of compensation you have received in the **past**

12 months? Mark one answer for each item.



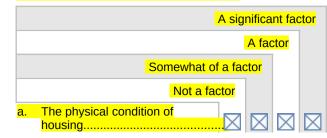


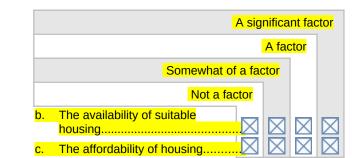
HOUSING

103. Considering all factors, please tell us how satisfied you are with the following: *Mark* one answer for each item.



104. Suppose that you have to decide whether to stay on active duty. How much of a factor are each of the following in this decision? *Mark one answer for each item*.





105. In the **past 12 months**, how many times have you contacted the military housing office for assistance with any issue besides finding a home (e.g., to conduct a home inspection or to help resolve a dispute with a landlord, utility company, or neighbor)?

	0	+:	 ~~
XI	U	t ti	 es

- 🔀 <mark>1 or 2 times</mark>
- 🔀 3 or 4 times
- 🔀 <mark>5 or more times</mark>

COMBATING TRAFFICKING IN PERSONS (CTIP) PROGRAM

Trafficking:

- Victims are forced, defrauded, or coerced into trafficking. Even if victims initially offer consent, that consent is rendered meaningless by the actions of the traffickers to exploit them for labor, services, and/or commercial sex.
- Human trafficking is a crime committed against an individual.
- Trafficking need not entail the physical movement of a person.

Smuggling:

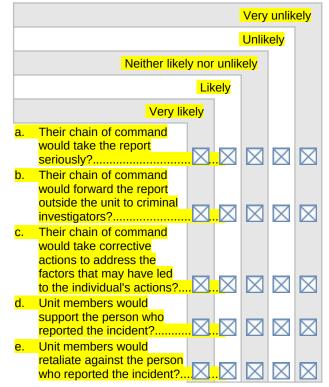
- Individuals consent to being smuggled.
- Smuggling is a crime committed against a country and its borders.
- Smuggling involves the illegal transport of an individual across a national border and is always transnational.
- 106. Before reading the descriptions of "trafficking" and "smuggling" above, were you aware of the differences between "trafficking" and "smuggling?"

\times	<mark>Yes</mark>
\times	<mark>No</mark>

107. Are you aware that, under the UCMJ, sex trafficking and patronizing a prostitute are illegal, even if prostitution is legal in the region to which you are assigned?

\times	Yes
\times	<mark>No</mark>

108. Suppose a Service member reported an incident of another Service member engaging in sex trafficking or patronizing a prostitute to their own chain of command. How likely is it that... *Mark one answer for each item*.

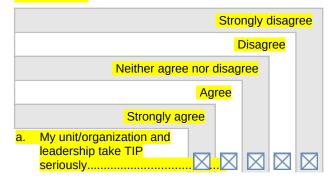


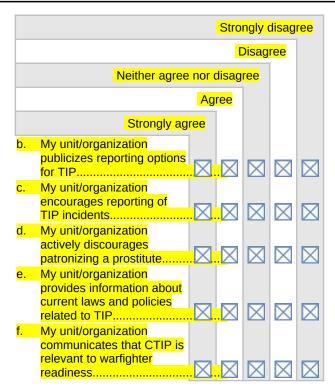
"Off-limits" establishments: Places that the command has determined its personnel should not patronize. Some examples include commercial establishments that have indicators of TIP, such as bars, brothels, dance clubs, strip clubs, massage parlors, spas, escort services, and private parties.

109. Are you aware of your command's current list of "off limits" establishments?

\times	Yes
\times	<mark>No</mark>

110. How much do you agree or disagree with each of the following statements based on how well **your** unit/organization addresses these areas related to combating trafficking in persons (CTIP)? *Mark one answer for each item.*





TAKING THE SURVEY

- 111. Military members are sometimes asked to complete exit interviews or exit surveys when they leave commands or are about to leave their Service. In the past 5 years, have you been asked to complete a military exit interview or a military exit survey? Mark one answer.
 - 🔀 Yes, an exit interview only
 - 🔀 Yes, an exit survey only
 - $\overline{\langle}~$ Yes, both an exit interview and an exit survey
 - No, neither an exit interview nor an exit survey
 - 🗧 <mark>Don't know</mark>

Please describe your exit interview and/or your exit survey? Please do not include any personally identifiable information (e.g., names, addresses).



112. 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.



113. [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 *Previous* button and check your answer(s). To submit your answers, click the *Submit* button. For further help, please call our Survey Processing Center toll-free at 1-800-881-5307 or e-mail AD-Survey@mail.mil.