



SECRETARY OF DEFENSE
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WASHINGTON, DC 20301-1000

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MEMORANDUM FOR SENIOR PENTAGON LEADERSHIP
COMMANDERS OF THE COMBATANT COMMANDS
DEFENSE AGENCY AND DOD FIELD ACTIVITY DIRECTORS

SUBJECT: Strengthening Economic Security in the Force

In March 2021, I issued a memo to DoD leadership outlining my three top priorities: defend the Nation, take care of our people, and succeed through teamwork. Since that moment, I have remained steadfast in my commitment to take care of our people, and I am proud of the work we have accomplished to date. Our people and our readiness remain inextricably linked, and we remain the preeminent fighting force in the world because we strive to continuously improve how we care for our people.

As we approach the holiday season, a critical issue I want to address is economic security. I understand that today some of our Service members and families are experiencing economic challenges related to the COVID-19 pandemic and to increasingly competitive housing markets. These challenges manifest in a number of ways, including reports of food insecurity, extended wait times for housing, drastically reduced housing inventories, and sudden, sharp increases in rental or purchase costs for housing.

While additional data collection and analysis to better understand the full scope of the issue are underway, particularly around food insecurity, I will not delay in implementing solutions to aid those who we know are in need. The Department will provide immediate relief to alleviate economic insecurity, while at the same time continuing to train and educate the Force on financial readiness. We must also eliminate the stigma that many feel when seeking help, particularly when it comes to accessing food, and we must encourage everyone to use available resources.

This is a complex problem and every level of the Department will own a piece of the solution. However, based on their proximity to the issue, I see our commanders and direct leaders as the most significant, decisive level of leadership. My intent is to move swiftly to support Military Department and Service leadership with relevant policy and resources. Therefore, I am directing the following actions:

Provide immediate relief:

- Implement temporary Basic Allowance for Housing increases for Service members in areas that have experienced greater than or equal to a 10% increase in rental costs this year.
- Implement a process for extending Temporary Lodging Expense reimbursement beyond 10 days for locations where housing shortages exist.

- Field a new Military Leader’s Economic Security Toolkit to highlight a wide range of resources, accessible through Military OneSource. This includes resources on housing availability, financial well-being, and food security. With regard to food security, the toolkit has specific resources for leaders on how to identify Service members who are struggling to feed themselves and their families, how to engage in difficult conversations to assess food insecurity, and connect Service members to additional resources and support programs addressed to alleviate food insecurity.

Increase stability for Service members and families:

- Pursue extended tour lengths for accompanied overseas tours at locations with quality-of-life conditions deemed comparable to U.S. standards and, when feasible, extend the standard accompanied tour length.
- When feasible, exceed the 36-month time-on-station for CONUS assignments (excluding training, leader development, and command track assignments) and report the number of Service members with more than 36 months on station every 6 months.
- Permit maximum flexibility on assignment report dates to alleviate challenges related to housing wait times and reduced inventory.

Expand financial readiness resources:

- Expand outreach by the Department’s financial readiness program, and other programs that support economic security, that includes financial counseling and spouse employment resources for Service members and families.
- Mandate financial education to better prepare new recruits for the important financial decisions they must make when in-processing at a reception station.
- Develop a financial well-being assessment for Service members to help them assess their overall financial well-being and develop strategies to manage their financial affairs.
- Ensure first-line supervisors counsel subordinates at regular intervals to inform Service members of, and encourage them to take advantage of, available financial readiness resources.
- Include financial well-being as a mandatory area in each Military Services’ annual wellness program assessments and conduct annual audits of the effectiveness of their financial readiness common military training programs.
- Implement the requirements in recently issued DoD Instruction 1322.34 “Financial Readiness of Service Members,” November 5, 2021.

These actions are not intended to be all-inclusive. I expect leaders at all levels to continually look for ways we can strengthen economic security in the Force. As we increase our understanding of the underlying issues, we will modify our response accordingly.

The Military Departments are directed to provide a status update on the actions under their purview to the Deputy Secretary of Defense within 90 days of this memorandum.

The Under Secretary of Defense for Personnel and Readiness will provide a strategy and implementation roadmap on strengthening food security in the Force within 90 days of this memorandum.

A handwritten signature in black ink, appearing to read "D. J. ...". The signature is stylized and cursive, with a prominent initial 'D' and a long, sweeping tail.