

# Status of Forces Surveys of Active Duty Members (2013 & 2014 SOFS-A)

Briefing on Leading Indicators, Military OneSource,  
Financial Health, Family Life, Access to Technology,  
Impact of Deployments, and Permanent Change of Station  
(PCS) Moves

Defense Manpower Data Center (DMDC)  
Research, Surveys, and Statistics Center (RSSC)





# SOFS-A

- **2013 survey fielded Oct – Dec 2013; 2014 survey fielded Sep – Nov 2014**
- **70K Service members surveyed in 2013; 65K surveyed in 2014**
  - Response rates: 25% in 2013; 21% in 2014 (26% in Jun 2012; 20% in Feb 2012; 23% in 2011 – current DMDC/DoD survey response rates are ~ 20%)
- **2013 survey included the following topics:**
  - **Leading indicators**
  - Deployments since 9/11
  - **Military OneSource**
  - **Financial health**
  - Adaptability
  - **Transition assistance**
  - Career opportunities
  - **Family life**
  - **Access to technology**
  - Trafficking in Persons program
  - Compensation
  - **Detailed financial health**
  - **Impact of deployments**
  - **Detailed retention**
  - **Detailed PCS moves**
  - Overseas assignments
  - Housing and workplace
  - Motorcycles
  - Safety

Core in every SOFS-A (Module A)



## Executive Top-Line Results

- Retention in 2014 significantly lower\* than Jan 2011/Jun 2012/2013 but higher than Jul 2002/Jul 2003 to Aug 2008
- More stress in *work life* in 2014 significantly higher than 2013 but lower than 2003-2008
- Members with *comfortable* financial condition in 2014 higher than 1999-Feb 2012/2013
- Members currently working on financial goals (e.g., no credit card debt, saving for retirement) significantly higher in 2013 than 2006-2012
- Problems in personal relationships are occurring less often than 12 months ago – significant improvement in 2013 vs. 2005-2009
- Members reported significant improvements in 2013 in their concerns while away during their most recent deployment vs. 2009-2011
- Significant improvements in children's emotional/behavioral changes in 2013 in response to deployment vs. 2006-2009
- Significant improvements in problems with PCS moves in 2013 vs. 2003-2007 although spouse problems remain consistent (spouse employment and loss/decrease of income)

**Bottom Line: Overall *improvements* in financial health and family life, including impact of deployments and PCS moves, compared to previous results, but retention lower and stress in work life higher in 2014 vs. 2013.**

\* Only statistically significant findings are reported. Statistical tests are used to compare current estimates with other subgroups and previous results based on unrounded estimates.



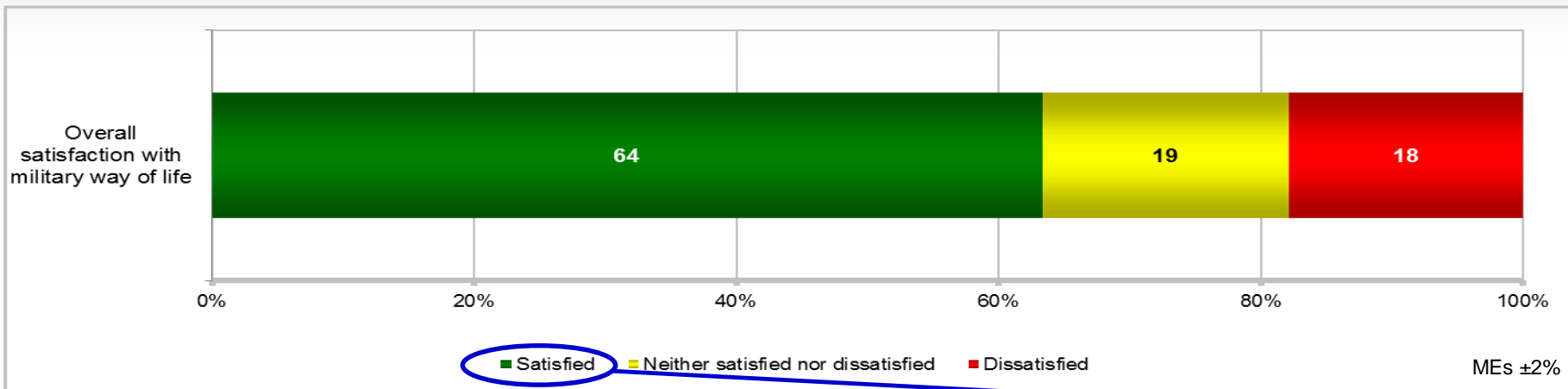
# BRIEFING OVERVIEW

	Slide
✓ <b>Leading Indicators (Satisfaction, Retention, Stress).....</b>	<b>5</b>
● <b>Military OneSource.....</b>	<b>10</b>
● <b>Detailed Financial Health .....</b>	<b>13</b>
● <b>Family Life.....</b>	<b>21</b>
● <b>Access to Technology .....</b>	<b>26</b>
● <b>Impact of Deployments .....</b>	<b>30</b>
● <b>Detailed Permanent Change of Station (PCS) Moves .....</b>	<b>39</b>



# Overall Military Way of Life

## Percent of All Active Duty Members



	Jul 02	Mar 03	Jul 03	Nov 03	Apr 04	Aug 04	Dec 04	Mar 05	Aug 05	Dec 05	Apr 06	Aug 06	Dec 06	Apr 07	Aug 07	Dec 07	Apr 08	Aug 08	Nov 08	Apr 09	Aug 09	Dec 09	Jun 10	Jan 11	Feb 12	Jun 12	2013	2014	
* Total	61	67	62	63	62	61	62	63	61	63	62	62	61	61	62	63	62	63	64	66	65	66	66	66	66	66	66	65	64
● Army	59	62	57	56	58	56	54	57	55	58	61	58	58	55	57	58	57	59	59	63	62	63	62	64	64	64	64	63	62
▲ Navy	61	69	61	63	62	61	66	62	60	64	60	60	61	61	62	62	63	64	64	65	64	66	66	66	67	67	67	64	62
■ Marine Corps	54	61	57	59	57	55	57	60	59	58	59	57	56	57	59	63	60	59	63	60	60	60	60	61	59	60	57	58	
◆ Air Force	68	74	72	71	71	71	72	72	72	70	68	73	67	70	69	71	71	72	74	75	74	75	75	72	73	72	71	71	

MEs ±1% to ±5%, except Dec 2004 (±3% to ±6%)

	Jul 02	Mar 03	Jul 03	Nov 03	Apr 04	Aug 04	Dec 04	Mar 05	Aug 05	Dec 05	Apr 06	Aug 06	Dec 06	Apr 07	Aug 07	Dec 07	Apr 08	Aug 08	Nov 08	Apr 09	Aug 09	Dec 09	Jun 10	Jan 11	Feb 12	Jun 12	2013	2014	
* Total	61	67	62	63	62	61	62	63	61	63	62	62	61	61	62	63	62	63	64	66	65	66	66	66	66	66	66	65	64
● E1-E4	46	53	46	48	48	46	49	48	47	48	46	49	45	47	49	51	51	50	52	55	53	54	54	55	54	55	53	54	
▲ E5-E9	68	74	70	70	69	69	70	70	68	70	70	68	68	67	68	68	67	69	71	71	72	72	71	72	72	71	69	68	
■ O1-O3	74	75	75	73	76	72	71	74	72	74	74	69	70	68	68	71	72	71	69	75	74	76	75	74	73	74	73	70	
◆ O4-O6	85	87	84	86	83	86	77	87	82	84	85	83	83	82	84	86	82	83	83	85	85	87	87	85	85	85	84	82	

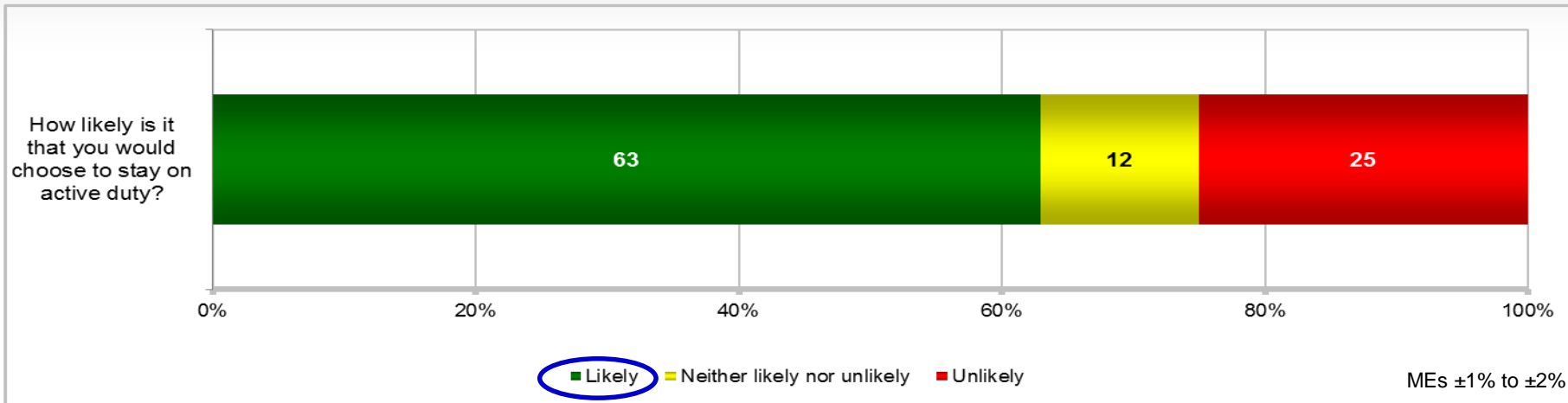
MEs ±1% to ±3%, except Dec 2004 (±3% to ±9%)

- Highest percentages of Air Force members reported being *satisfied* (71%) vs. other Services
- Highest percentages of Marine Corps members reported being *dissatisfied* (24%)
- Among Enlisted members, Marine Corps (26%) and Navy (21%) were most *dissatisfied*



# Likelihood To Stay on Active Duty

## Percent of All Active Duty Members



Most recent HIGHER than Most recent LOWER than	Jul 02	Mar 03	Jul 03	Nov 03	Apr 04	Aug 04	Dec 04	Mar 05	Aug 05	Dec 05	Apr 06	Aug 06	Dec 06	Apr 07	Aug 07	Dec 07	Apr 08	Aug 08	Nov 08	Apr 09	Aug 09	Dec 09	Jun 10	Jan 11	Feb 12	Jun 12	2013	2014
* Total	58	61	58	57	57	57	58	57	55	56	58	57	56	55	56	59	56	58	61	64	64	65	65	67	66	66	67	63
● Army	58	59	55	50	53	52	49	50	49	51	53	53	52	49	51	55	52	54	58	61	61	62	59	66	66	65	68	64
▲ Navy	60	63	60	63	59	61	64	61	58	60	61	59	60	58	59	61	59	62	64	67	65	70	70	69	68	70	67	63
■ Marine Corps	46	53	49	49	48	46	49	48	47	46	51	45	48	48	49	53	49	52	53	54	56	56	58	58	56	58	57	54
◆ Air Force	63	65	65	63	63	66	67	65	64	64	64	67	61	63	65	65	64	65	68	70	71	69	73	71	69	70	68	

MEs ±1% to ±5%, except Dec 2004 (±3% to ±6%)

Most recent HIGHER than Most recent LOWER than	Jul 02	Mar 03	Jul 03	Nov 03	Apr 04	Aug 04	Dec 04	Mar 05	Aug 05	Dec 05	Apr 06	Aug 06	Dec 06	Apr 07	Aug 07	Dec 07	Apr 08	Aug 08	Nov 08	Apr 09	Aug 09	Dec 09	Jun 10	Jan 11	Feb 12	Jun 12	2013	2014
* Total	58	61	58	57	57	57	58	57	55	56	58	57	56	55	56	59	56	58	61	64	64	65	65	67	66	66	67	63
● E1-E4	41	46	39	40	41	42	42	40	39	39	41	42	39	40	44	45	43	42	48	51	51	51	51	55	51	54	53	51
▲ E5-E9	69	72	71	68	66	67	68	68	65	67	68	67	66	64	64	67	64	68	71	72	73	74	73	75	76	75	75	72
■ O1-O3	67	63	67	64	64	62	61	62	60	64	63	61	59	57	57	61	61	60	58	66	65	66	68	68	67	68	70	64
◆ O4-O6	78	80	75	75	73	75	73	74	73	73	77	74	75	72	73	75	74	74	75	76	78	78	79	78	79	79	78	75

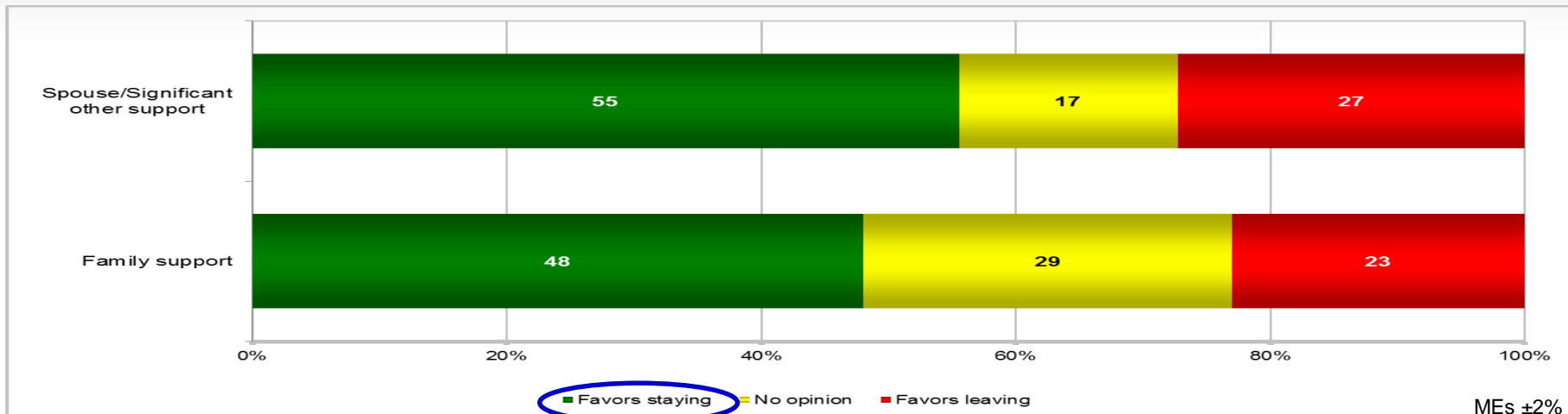
MEs ±1% to ±3%, except Dec 2004 (±3% to ±10%)

- Highest percentages of Air Force members more *likely* to stay (68%) vs. other Services
- Highest percentages of Marine Corps members *unlikely* to stay (35%)
- Among Enlisted, highest percentages of Marine Corps members (37%) *unlikely* to stay



# Support To Stay on Active Duty

## Percent of Applicable Active Duty Members



Most recent HIGHER than Most recent LOWER than	Jul 02	Mar 03	Jul 03	Nov 03	Apr 04	Aug 04	Dec 04	Mar 05	Aug 05	Dec 05	Apr 06	Aug 06	Dec 06	Apr 07	Aug 07	Dec 07	Apr 08	Aug 08	Nov 08	Apr 09	Aug 09	Dec 09	Jun 10	Jan 11	Feb 12	Jun 12	2013	2014
* Total	52	46	48	48	46	48	48	46	46	47	46	47	46	45	45	46	46	47	50	53	53	54	53	56	57	56	57	55
● Army	52	43	45	42	41	44	40	40	40	41	41	40	41	39	40	42	40	43	46	49	50	51	48	54	58	55	59	57
▲ Navy	52	46	49	51	47	50	51	50	49	51	48	52	49	47	48	48	48	48	52	54	54	56	57	58	57	58	54	53
■ Marine Corps	44	42	43	43	41	42	40	39	43	41	41	40	39	40	41	42	44	43	45	48	47	45	50	49	50	49	50	49
◆ Air Force	56	50	54	53	53	53	59	54	53	54	53	57	53	53	52	54	54	55	57	59	58	61	61	61	61	60	61	57

MEs ±2% to ±5%, except Dec 2004 (±3% to ±6%)

Most recent HIGHER than Most recent LOWER than	Jul 02	Mar 03	Jul 03	Nov 03	Apr 04	Aug 04	Dec 04	Mar 05	Aug 05	Dec 05	Apr 06	Aug 06	Dec 06	Apr 07	Aug 07	Dec 07	Apr 08	Aug 08	Nov 08	Apr 09	Aug 09	Dec 09	Jun 10	Jan 11	Feb 12	Jun 12	2013	2014
* Total	52	46	48	48	46	48	48	46	46	47	46	47	46	45	45	46	46	47	50	53	53	54	53	56	57	56	57	55
● E1-E4	35	30	33	33	32	33	36	30	32	34	30	32	32	32	33	34	35	33	38	40	42	41	40	43	47	45	44	44
▲ E5-E9	61	55	57	54	53	55	55	55	53	54	54	55	53	51	52	52	51	53	56	59	59	61	60	64	63	63	63	61
■ O1-O3	57	47	53	52	51	51	51	50	51	50	50	47	49	45	46	47	47	50	48	57	54	54	55	55	54	57	59	53
◆ O4-O6	67	60	58	62	58	61	53	60	57	58	61	59	61	57	57	60	58	59	62	63	63	64	65	64	66	66	64	64

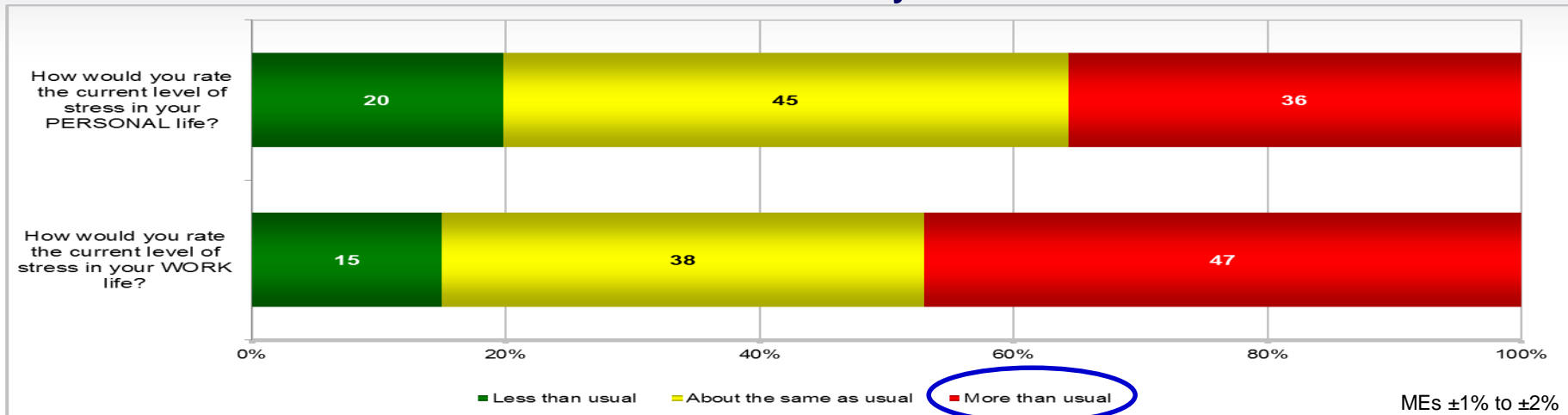
MEs ±2% to ±4%, except Dec 2004 (±3% to ±11%)

- Marine Corps members have least amount of support to *stay* from spouse/SO (49%) and family (40%)
- Highest percentages of junior Enlisted members' spouses/SOs favor them *leaving* (32%)



# Current Levels of Work and Personal Stress

## Percent of All Active Duty Members



More stress than usual in personal life

Stress in 2014 lower than or similar to all previous years *except* stress in work life vs. 2013

	Mar 03	Jul 03	Nov 03	Apr 04	Aug 04	Dec 04	Mar 05	Aug 05	Dec 05	Apr 06	Aug 06	Dec 06	Apr 07	Aug 07	Dec 07	Apr 08	Aug 08	Nov 08	Apr 09	Aug 09	Dec 09	Jun 10	Jan 11	Feb 12	Jun 12	2013	2014
* Total	42	42	42	41	42	41	42	42	41	41	43	42	43	42	43	43	43	43	40	41	40	39	38	36	36	33	36
● Army	46	47	48	44	49	47	46	48	45	47	48	46	49	46	49	49	48	47	43	45	40	40	39	35	37	34	36
▲ Navy	40	43	40	40	40	39	41	40	40	41	42	42	43	42	43	41	45	43	39	42	42	41	40	38	40	35	39
■ Marine Corps	44	39	44	42	43	44	45	45	45	43	44	46	44	44	44	42	47	46	42	43	44	44	41	41	40	38	40
◆ Air Force	39	37	35	35	34	34	35	33	35	34	36	35	34	36	34	35	32	35	33	33	33	33	32	31	30	28	30

MEs ±1% to ±5%, except Dec 2004 (±3% to ±6%)

More stress than usual in work life

	Mar 03	Jul 03	Nov 03	Apr 04	Aug 04	Dec 04	Mar 05	Aug 05	Dec 05	Apr 06	Aug 06	Dec 06	Apr 07	Aug 07	Dec 07	Apr 08	Aug 08	Nov 08	Apr 09	Aug 09	Dec 09	Jun 10	Jan 11	Feb 12	Jun 12	2013	2014
* Total	52	52	51	51	52	50	52	53	49	51	51	50	51	50	48	50	51	49	48	48	47	47	47	46	45	43	47
● Army	55	56	56	52	54	52	55	55	49	54	55	51	56	55	52	55	55	54	50	50	47	48	47	45	46	44	48
▲ Navy	50	52	51	52	53	49	52	53	49	53	53	51	50	50	47	50	52	47	49	51	50	50	50	47	48	44	49
■ Marine Corps	50	48	48	51	52	53	50	52	52	48	52	47	50	48	46	51	47	46	47	46	47	49	45	47	46	43	43
◆ Air Force	53	50	47	49	50	44	49	51	46	47	43	47	45	46	44	44	44	46	46	43	45	42	45	43	41	40	44

MEs ±2% to ±5%, except Dec 2004 (±3% to ±7%)





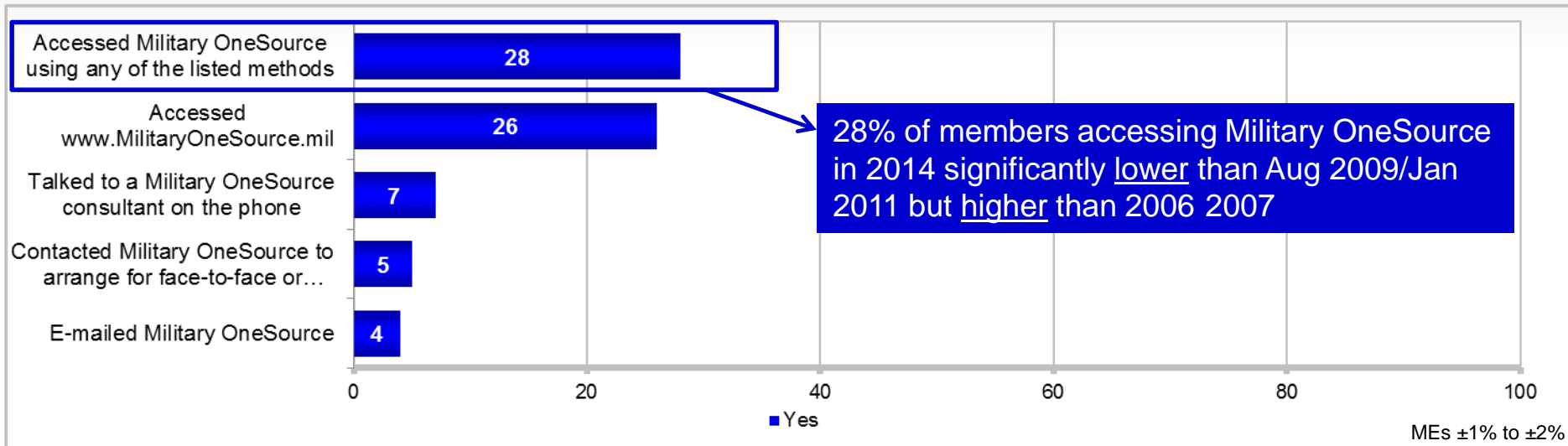
# BRIEFING OVERVIEW

	Slide
• <b>Leading Indicators (Satisfaction, Retention, Stress) .....</b>	<b>5</b>
✓ <b>Military OneSource .....</b>	<b>10</b>
• <b>Detailed Financial Health .....</b>	<b>13</b>
• <b>Family Life.....</b>	<b>21</b>
• <b>Access to Technology .....</b>	<b>26</b>
• <b>Impact of Deployments .....</b>	<b>30</b>
• <b>Detailed Permanent Change of Station (PCS) Moves .....</b>	<b>39</b>



# Use of Military OneSource in Past 12 Months

## Percent of All Active Duty Members



	Apr 06	Aug 06	Dec 06	Apr 07	Aug 07	Dec 07	Apr 08	Aug 08	Nov 08	Apr 09	Aug 09	Jan 11	Feb 12	Jun 12	2013	2014
* Total	21	20	19	25	23	23	29	27	28	30	31	31	30	28	27	28
● Army	16	19	18	25	24	23	27	26	26	29	31	31	31	27	28	30
▲ Navy	24	22	19	26	22	23	31	29	30	33	35	31	32	30	29	27
■ Marine Corps	14	14	15	19	19	18	23	22	25	26	27	32	24	26	23	25
◆ Air Force	26	23	21	28	26	25	32	29	30	32	30	29	30	27	24	27

MEs ±1% to ±5%

	Apr 06	Aug 06	Dec 06	Apr 07	Aug 07	Dec 07	Apr 08	Aug 08	Nov 08	Apr 09	Aug 09	Jan 11	Feb 12	Jun 12	2013	2014
* Total	21	20	19	25	23	23	29	27	28	30	31	31	30	28	27	28
● E1-E4	14	15	14	21	18	17	22	20	20	23	24	27	25	22	20	22
▲ E5-E9	24	23	22	28	28	27	35	32	34	36	37	35	35	33	32	33
■ O1-O3	26	22	20	29	25	24	31	30	29	34	33	29	30	29	26	28
◆ O4-O6	26	23	23	30	27	27	30	28	29	32	31	29	30	27	27	30

MEs ±1% to ±4%

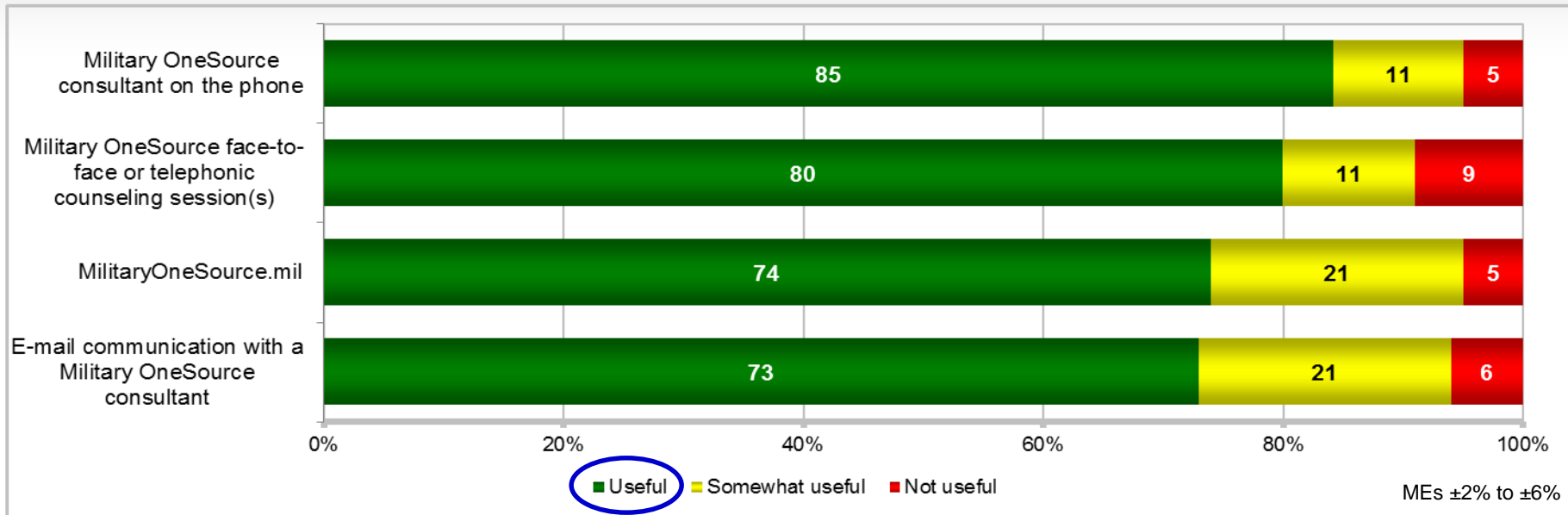
Significantly higher percentage of Army members reported accessing M1S via all methods except via M1S website

Highest percentages of E5 E9 members accessed M1S



# Usefulness of Military OneSource

## Percent of Active Duty Members Who Used Specified Military OneSource Feature in Past 12 Months



	Jan 11	Feb 12	Jun 12	2013	2014
<div style="display: flex; align-items: center;"> <div style="width: 15px; height: 15px; background-color: #800080; margin-right: 5px;"></div> <div style="width: 15px; height: 15px; background-color: #ffff00; margin-right: 5px;"></div> </div> Most recent HIGHER than Most recent LOWER than					
<div style="display: flex; align-items: center;"> <div style="width: 15px; height: 15px; background-color: #ff8c00; margin-right: 5px;"></div>                     Military OneSource consultant on the phone                 </div>	76	78	73	83	85
<div style="display: flex; align-items: center;"> <div style="width: 15px; height: 15px; background-color: #008000; margin-right: 5px;"></div>                     Military OneSource face-to-face or telephonic counseling session(s)                 </div>	86	87	81	80	80
<div style="display: flex; align-items: center;"> <div style="width: 15px; height: 15px; background-color: #0000ff; margin-right: 5px;"></div>                     MilitaryOneSource.mil                 </div>	75	81	77	72	74
<div style="display: flex; align-items: center;"> <div style="width: 15px; height: 15px; background-color: #0000ff; margin-right: 5px;"></div>                     E-mail communication with a Military OneSource consultant                 </div>	78	84	78	78	73

MEs ±2% to ±6%

- No significant differences among the Services in 2014
- Highest percentages of E5 E9 members reported that the M1S website was useful among paygrade groups

- 75% of Enlisted members who indicated website was useful in 2014 was significantly higher than Officers (69%)
- 81% of Single members with children said website was useful in 2014 vs. 69% of Single without children and 74 75% of Married with and without children



# BRIEFING OVERVIEW

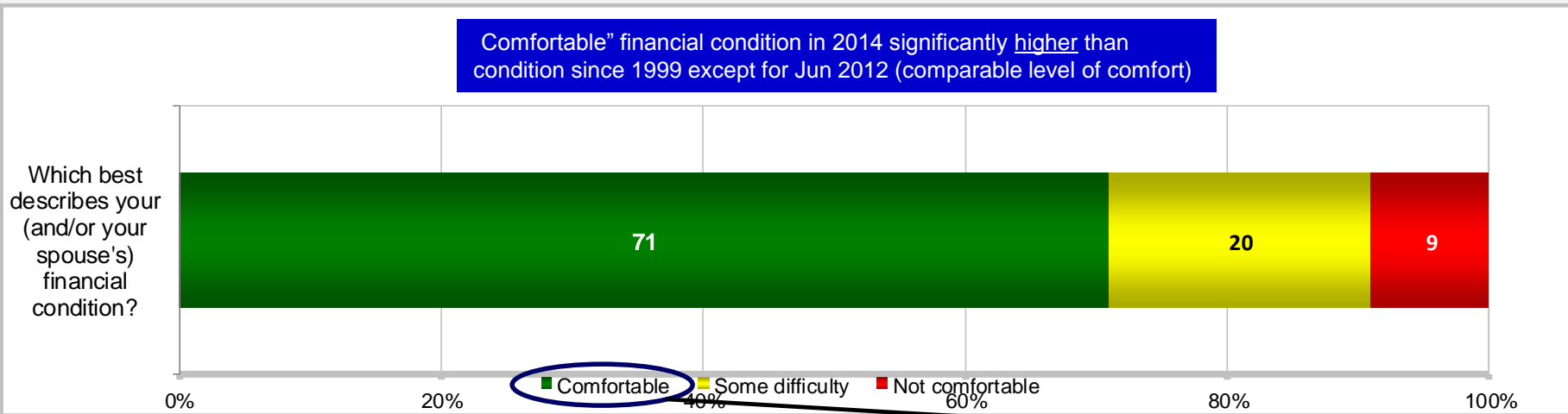
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# Financial Condition

## Percent of All Active Duty Members

Comfortable<sup>®</sup> financial condition in 2014 significantly higher than condition since 1999 except for Jun 2012 (comparable level of comfort)



Most recent HIGHER than Most recent LOWER than	1999	Jul 02	Mar 03	Apr 04	Mar 05	Apr 06	Apr 07	Apr 08	Apr 09	Dec 09	Jun 10	Jan 11	Feb 12	Jun 12	2013	2014
* Total	52	52	62	57	66	63	67	61	67	65	63	68	63	69	67	71
● Army	48	52	59	55	63	60	63	57	64	61	58	63	60	65	64	69
▲ Navy	54	50	65	56	66	64	67	62	68	66	66	70	64	69	66	69
■ Marine Corps	50	45	57	52	60	57	63	59	64	60	59	65	59	68	64	68
◆ Air Force	55	58	66	63	73	67	73	67	74	74	73	74	72	76	74	77

MEs ±1% to ±5%

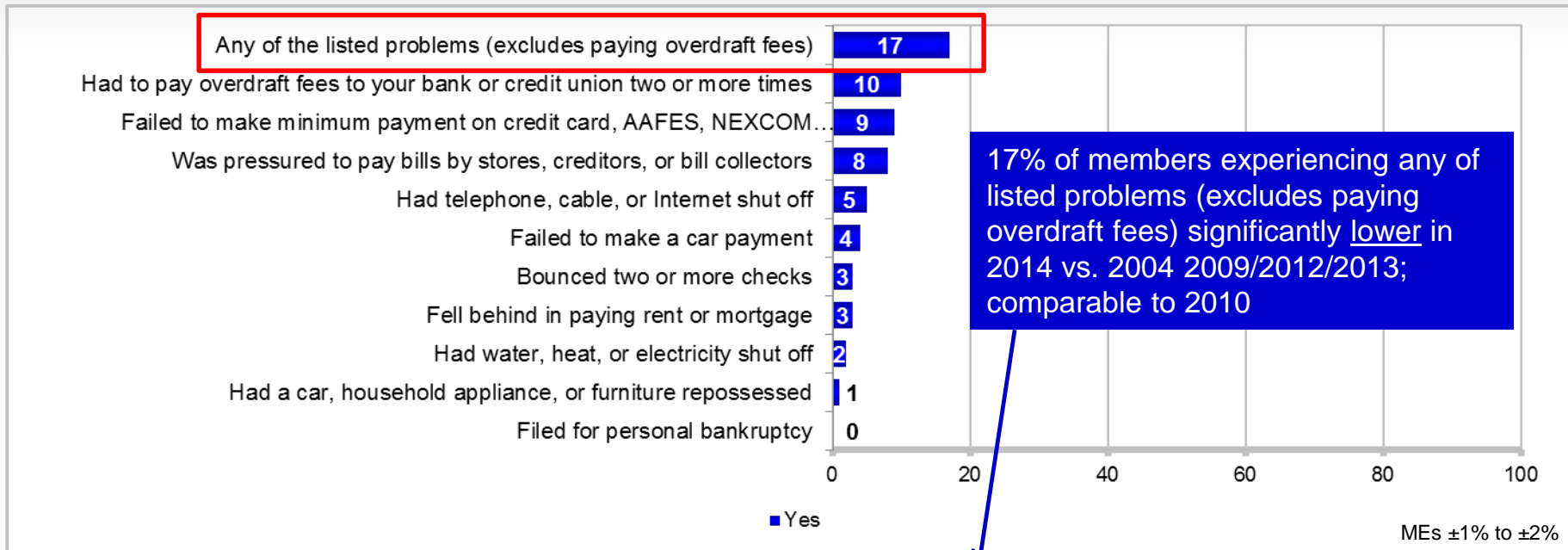
Most recent HIGHER than Most recent LOWER than	1999	Jul 02	Mar 03	Apr 04	Mar 05	Apr 06	Apr 07	Apr 08	Apr 09	Dec 09	Jun 10	Jan 11	Feb 12	Jun 12	2013	2014
* Total	52	52	62	57	66	63	67	61	67	65	63	68	63	69	67	71
● E1-E4	44	39	51	46	56	53	58	54	58	56	55	59	57	62	59	65
▲ E5-E9	50	53	64	57	67	62	66	59	68	65	62	67	60	68	65	68
■ O1-O3	77	79	85	83	87	86	88	83	88	86	87	89	85	89	89	90
◆ O4-O6	83	87	91	86	91	89	89	83	89	89	87	89	87	90	88	90

MEs ±1% to ±3%



# Financial Problems in Past 12 Months

## Percent of All Active Duty Members



Most recent HIGHER than Most recent LOWER than	Apr 04	Mar 05	Apr 06	Apr 07	Apr 08	Apr 09	Jun 10	Feb 12	2013	2014
* Total	28	29	24	26	27	30	19	22	19	17
● Army	33	36	28	31	32	34	24	25	23	20
▲ Navy	29	29	21	27	26	29	18	21	20	18
■ Marine Corps	32	33	27	30	33	36	20	26	20	15
◆ Air Force	20	20	19	17	19	21	12	16	13	11

MEs ±1% to ±5%

Most recent HIGHER than Most recent LOWER than	Apr 04	Mar 05	Apr 06	Apr 07	Apr 08	Apr 09	Jun 10	Feb 12	2013	2014
* Total	28	29	24	26	27	30	19	22	19	17
▲ E1-E4	40	40	33	35	37	40	26	28	24	20
▲ E5-E9	26	27	22	25	26	28	19	23	21	19
■ O1-O3	9	11	6	10	8	11	5	7	6	6
◆ O4-O6	4	7	5	6	6	7	4	5	6	5

MEs ±1% to ±3%

17% of members experiencing any of listed problems (excludes paying overdraft fees) significantly lower in 2014 vs. 2004 2009/2012/2013; comparable to 2010

Most significant improvements (2014 vs. prior)

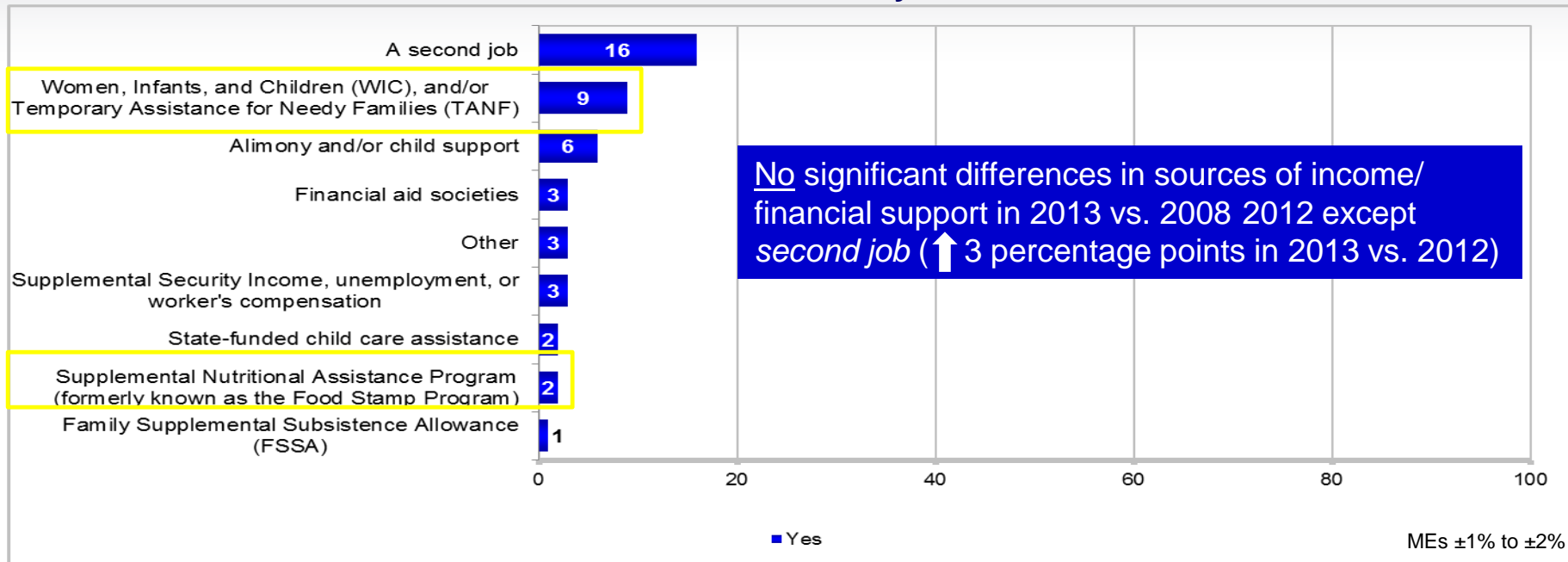
Financial problems for...

- Marine Corps 11 21 percentage points
- Army 5 16 percentage points
- E1 E4 6 20 percentage points
- E5 E9 4 9 percentage points



# Sources of Income/Financial Support Received in Past 12 Months

## Percent of All Active Duty Members



Note: "Other" responses include rental properties, VA benefits, family, bank loan, investment income, spouse retirement, financial aid for student loans, a third job, and social security.

	Most recent HIGHER than	Apr 08	Jun 10	Feb 12	2013
■ A second job	16	14	13	16	
● Women, Infants, and Children (WIC) and/or Temporary Assistance for Needy Families (TANF)	9	9	7	9	
▲ Alimony and/or child support	6	6	5	6	
* Financial aid societies	3	4	3	3	
◆ Supplemental Security Income, unemployment, or worker's compensation	2	3	3	3	
⊕ State-funded child care assistance	1	2	1	2	
■ Supplemental Nutritional Assistance Program (formerly known as the Food Stamp Program)	1	2	1	2	
● Family Supplemental Subsistence Allowance (FSSA)			1	1	

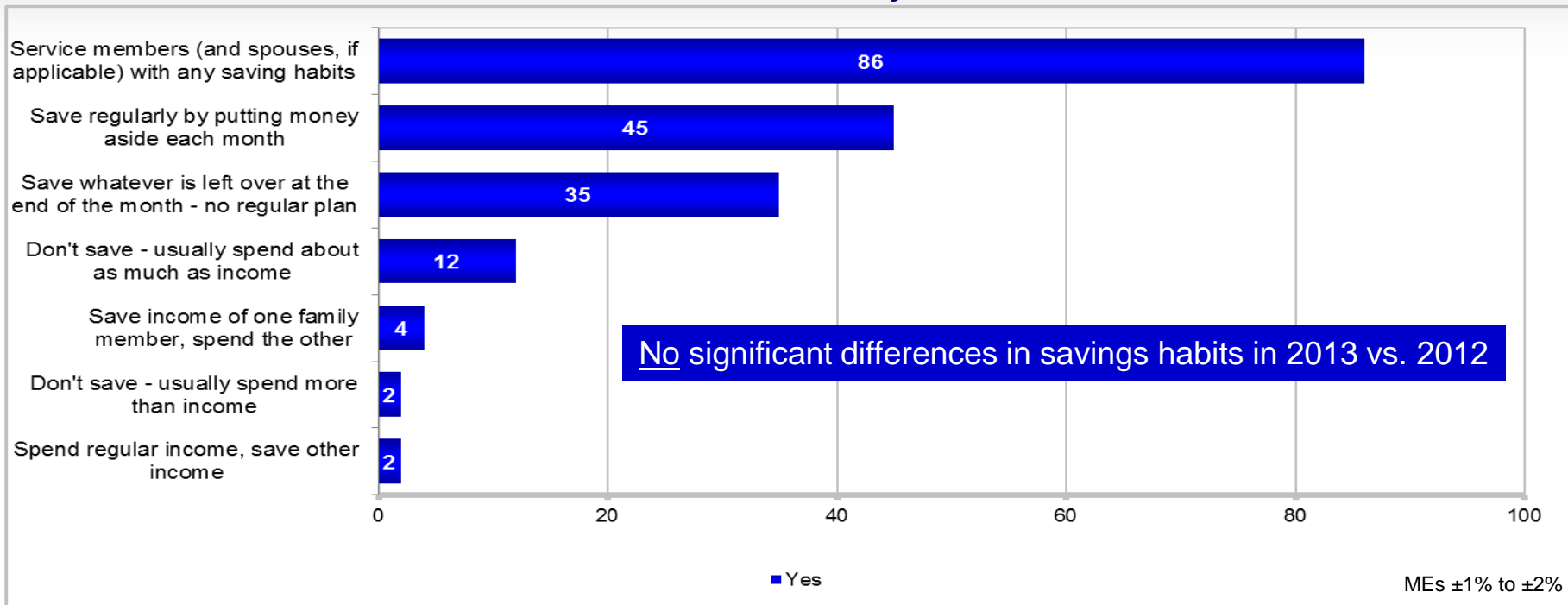
11% of Enlisted members reported receiving Women, Infants, and Children (WIC) and/or Temporary Assistance for Needy Families (TANF)

- 13% Army enlisted
- 11% Navy enlisted
- 9% Marine Corps enlisted
- 8% Air Force enlisted

ME ±1% to ±2%



## Saving Habits of Member (and Spouse, if Applicable) Percent of All Active Duty Members



	Most recent HIGHER than Most recent LOWER than	Feb 12	2013
■ Service members (and spouses, if applicable) with any saving habits		84	86
● Save regularly by putting money aside each month		42	45
▲ Save whatever is left over at the end of the month - no regular plan		38	35
* Don't save - usually spend about as much as income		13	12
◆ Save income of one family member, spend the other		3	4
⊕ Don't save - usually spend more than income		3	2
■ Spend regular income, save other income		2	2

MEs ±1% to ±2%

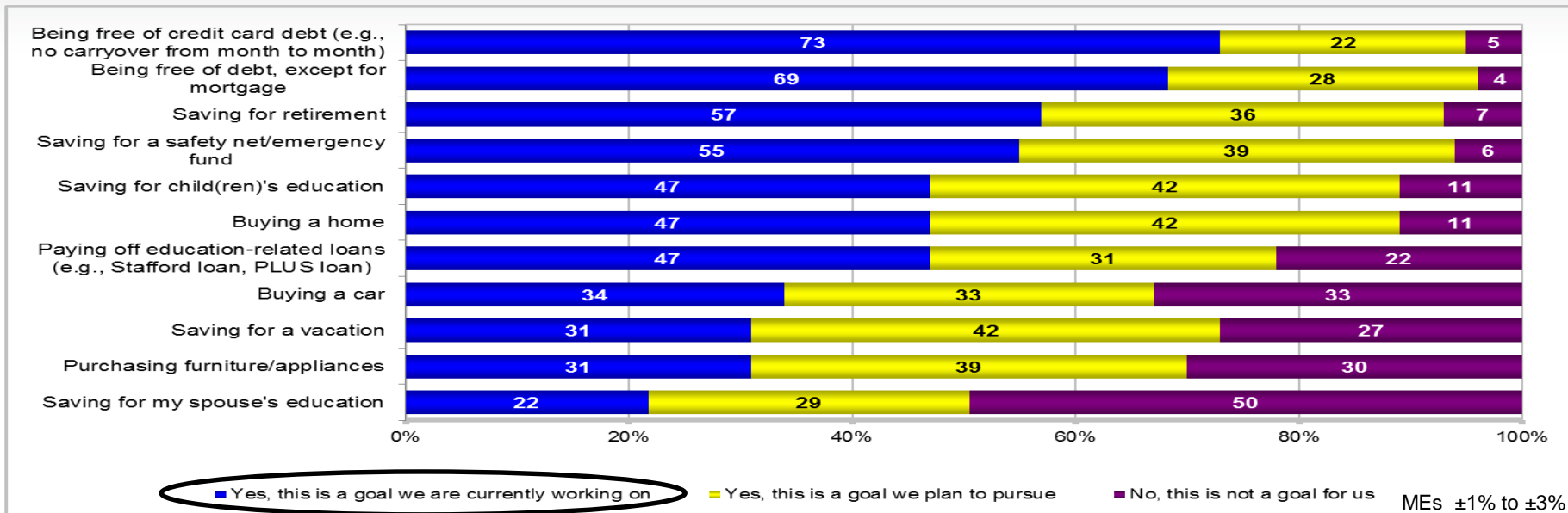
- 94% of Officers with any savings habits vs. 84% of Enlisted members
- Significantly higher percentage of Air Force members reported having *any savings habits* (89%) and *saving regularly by putting money aside each month* (51%) in 2013 vs. other Services





# Financial Goals

## Percent of Applicable Active Duty Members



	Most recent HIGHER than Most recent LOWER than	Apr 06	Apr 08	Jun 10	Feb 12	2013
Being free of credit card debt (e.g., no carryover from month to month)	65	70	59	58	73	
Being free of debt, except for mortgage	61	65	58	58	69	
Saving for retirement	52	53	52	53	57	
Saving for a safety net/emergency fund	47	46	50	51	55	
Saving for child(ren)'s education	46	45	44	46	47	
Paying off education-related loans (e.g., Stafford loan, PLUS loan)	46	43	38	37	47	
Buying a home	47	41	41	42	47	
Buying a car	27	29	26	23	34	
Saving for a vacation	25	26	29	29	31	
Purchasing furniture/appliances	26	26	24	21	31	
Saving for my spouse's education	15	15	17	17	22	

- Members indicating these are *current* financial goals significantly higher in 2013 than most previous surveys from 2006 2012 except *saving for child(ren)'s education* (no significant differences)
- Most significant difference in *being free of credit card debt* in 2013 vs. 2010/2012 (14 15 percentage points higher in 2013)

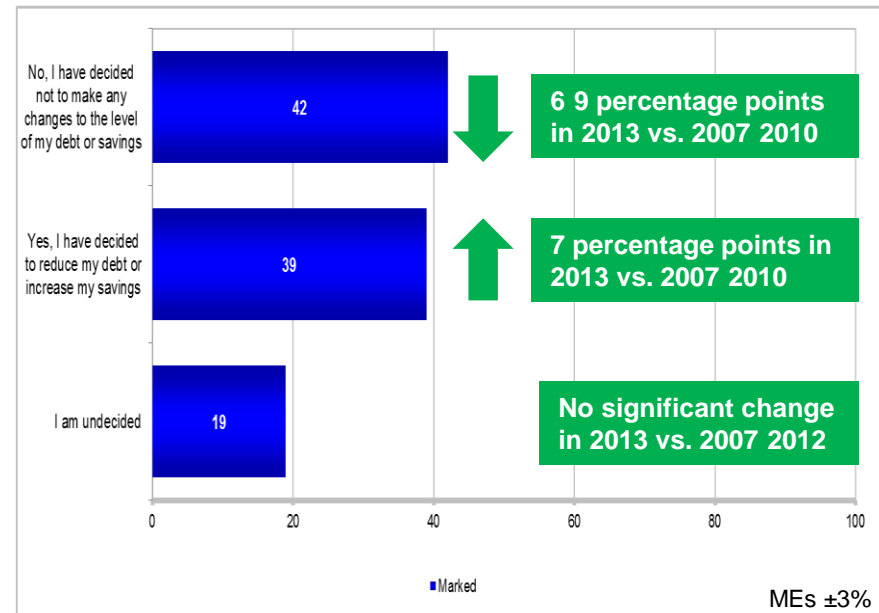
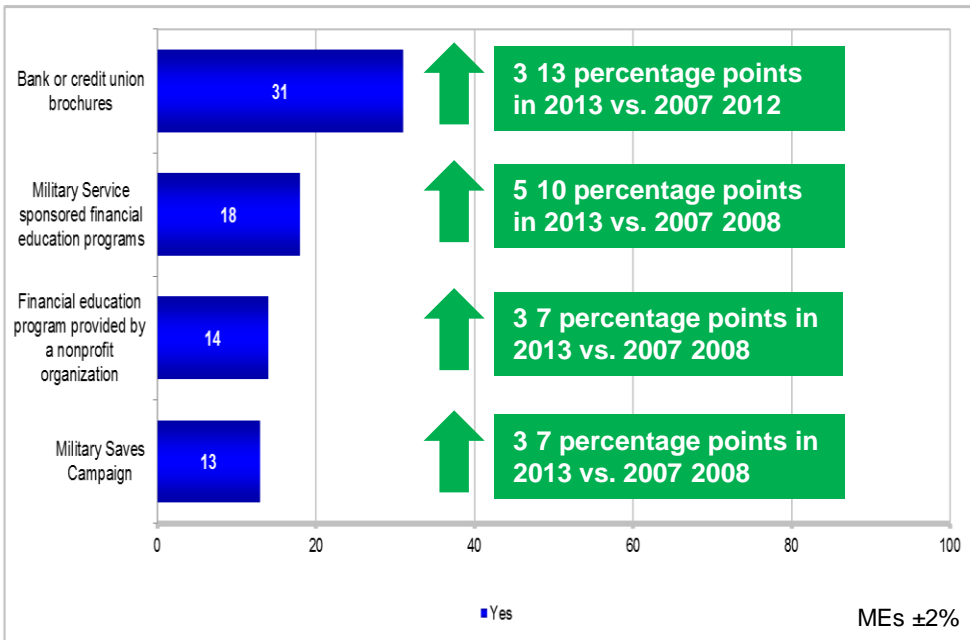


# Sources of Messages About Reducing Debt and Increasing Savings

Percent of All Active Duty Members

# Action Taken as a Result of Receiving Messages

Percent of AD Members Who Received Messages



	Most recent HIGHER than	Apr 07	Apr 08	Jun 10	Feb 12	2013
Bank or credit union brochures	18	28	26	27	31	
Military Service sponsored financial education programs	8	13	15	16	18	
Financial education program provided by a nonprofit organization	7	11	13	13	14	
Military Saves Campaign	6	10	12	12	13	

MEs ±1% to ±2%

	Most recent HIGHER than	Apr 07	Apr 08	Jun 10	Feb 12	2013
No, I have decided not to make any changes to the level of my debt or savings	51	50	48	47	42	
Yes, I have decided to reduce my debt or increase my savings	32	32	32	37	39	
I am undecided	17	18	20	16	19	

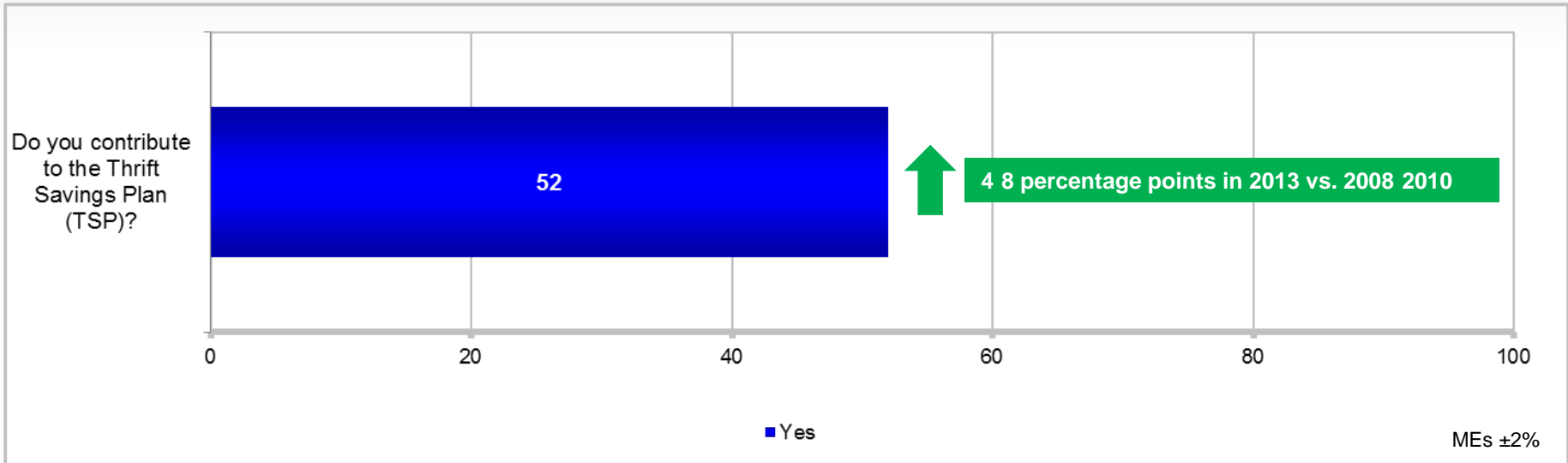
MEs ±2% to ±3%

41% of Enlisted members reported they have *decided to reduce their debt or increase their savings*, while 21% are *undecided*



# Contribute to Thrift Savings Plan (TSP)

## Percent of All Active Duty Members



	Most recent HIGHER than	Apr 08	Dec 09	Jun 10	Feb 12	Jun 12	2013
* Total	Most recent LOWER than	44	46	48	51	51	52
● Army		34	39	39	45	44	46
▲ Navy		60	60	66	67	71	68
■ Marine Corps		47	44	45	47	47	46
◆ Air Force		41	45	45	49	46	50

MEs ±2% to ±5%

	Most recent HIGHER than	Apr 08	Dec 09	Jun 10	Feb 12	Jun 12	2013
* Total	Most recent LOWER than	44	46	48	51	51	52
● E1-E4		41	43	45	50	49	46
▲ E5-E9		43	46	47	50	52	54
■ O1-O3		48	44	49	52	48	51
◆ O4-O6		59	62	61	63	64	65

MEs ±2% to ±4%

**Army ↑ 7.12 percentage points in 2013 vs. 2008 2010**

**E5 E9 ↑ 7.11 percentage points in 2013 vs. 2008 2010**



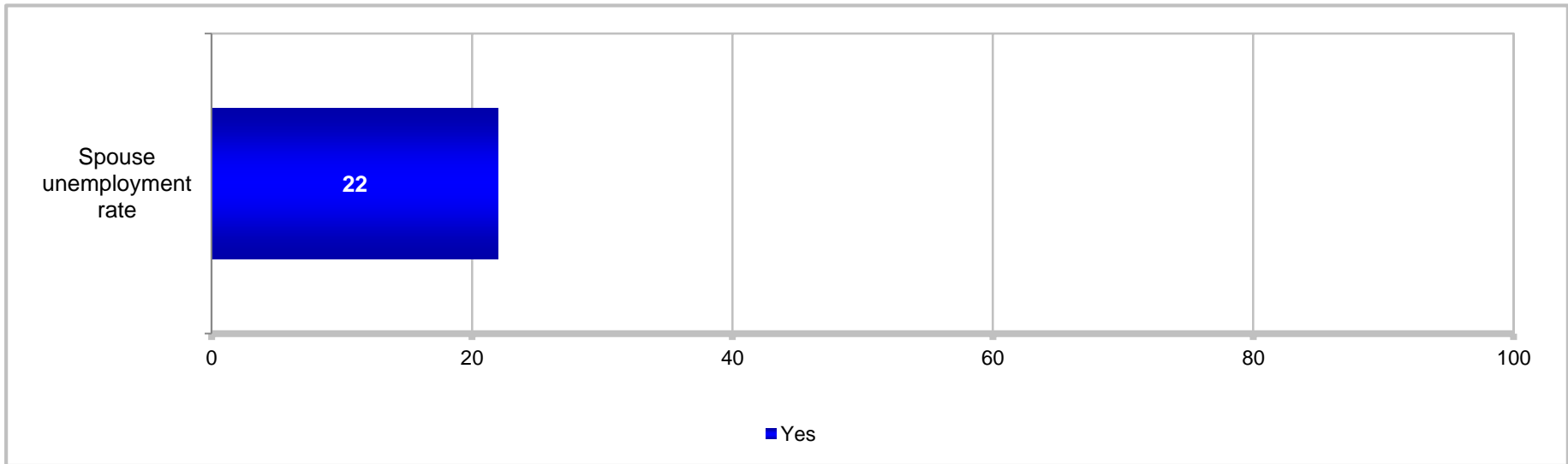
# BRIEFING OVERVIEW

	Slide
• <b>Leading Indicators (Satisfaction, Retention, Stress).....</b>	<b>5</b>
• <b>Military OneSource.....</b>	<b>10</b>
• <b>Detailed Financial Health .....</b>	<b>13</b>
✓ <b>Family Life.....</b>	<b>21</b>
• <b>Access to Technology .....</b>	<b>26</b>
• <b>Impact of Deployments .....</b>	<b>30</b>
• <b>Detailed Permanent Change of Station (PCS) Moves .....</b>	<b>39</b>



# Spouse Unemployment Rate

## Percent of Active Duty Members Who Were Married or Separated and Whose Spouses Were in the Labor Force (Not Including Spouses of Warrant Officers or Dual Service Spouses)



Among the Services, a significantly higher percentage of Army spouses were unemployed (26%), while a significantly lower percentage of Navy members were unemployed (17%).

A significantly higher percentage of spouses *with* children were unemployed (24%) compared to spouses *without* children (18%).

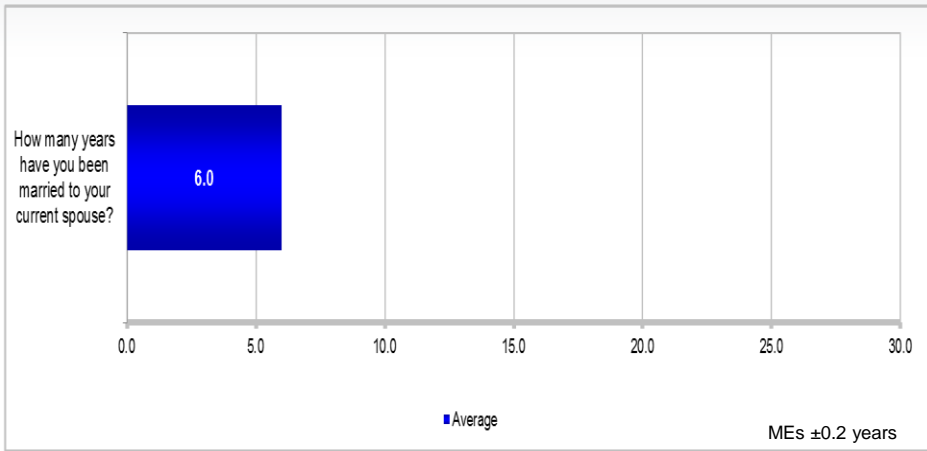
A significantly higher percentage of Enlisted members' spouses were unemployed (23%) compared to Officers' spouses (18%).

NOTE: Spouse unemployment rate not including spouses of warrant officers or dual Service spouse was not calculated prior to 2014 SOFS-A.



# Years of Marriage

## Average of AD Members Who Were Married or Separated



	Most recent HIGHER than Most recent LOWER than	Apr 07	Apr 09	Feb 12	2013
* Total		5.7	5.7	5.8	6.0
● Army		5.6	5.7	5.9	6.0
▲ Navy		5.9	6.0	6.0	6.2
■ Marine Corps		4.8	4.8	5.0	5.0
◆ Air Force		6.0	6.1	6.0	6.2

MEs ±0.1 to ±0.4 years

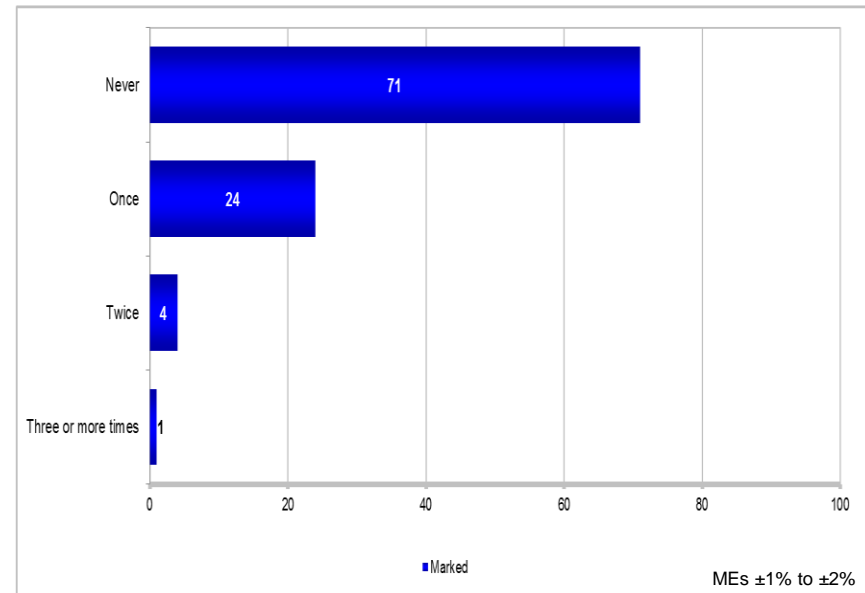
	Most recent HIGHER than Most recent LOWER than	Apr 07	Apr 09	Feb 12	2013
* Total		5.7	5.7	5.8	6.0
● E1-E4		3.1	3.3	3.5	3.5
▲ E5-E9		6.3	6.5	6.5	6.6
■ O1-O3		5.5	5.5	5.6	5.5
◆ O4-O6		8.6	8.7	8.6	8.7

MEs ±0.1 to ±0.4 years

No significant differences in years of marriage or number of times divorced in 2013 vs. 2007 2012

# Number of Times Divorced

## Percent of AD Members Who Were Married, Separated, Widowed, or Divorced



	Most recent HIGHER than Most recent LOWER than	Apr 07	Apr 09	Feb 12	2013
■ Never		72	73	69	71
● Once		24	23	26	24
▲ Twice		4	4	4	4
* Three or more times		1	1	0	1

MEs ±1% to ±2%

In 2013, 28% of Army members reported being divorced *once*, while 6% have been divorced *twice* significantly higher than the other Services

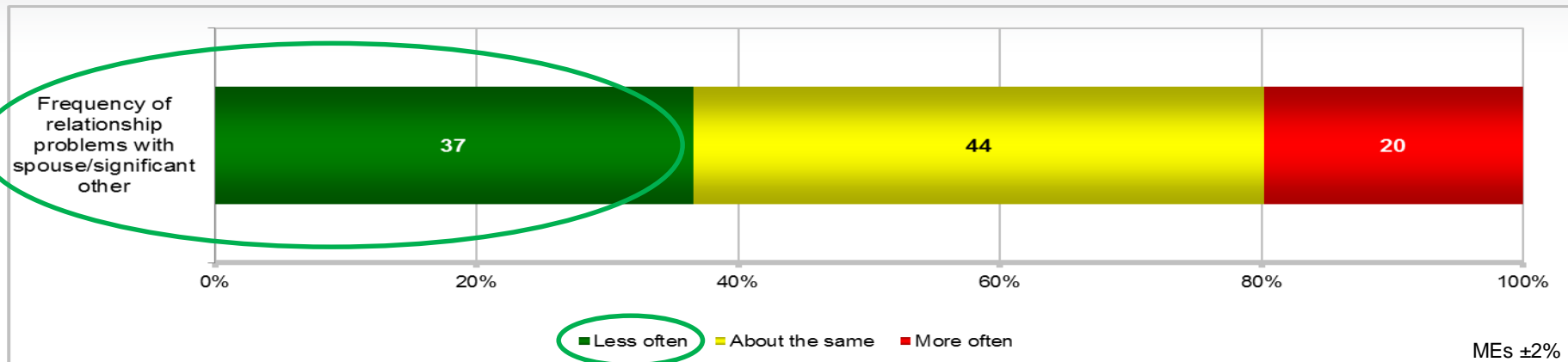
SOFs-A 2013 Q90

SOFs-A 2013 Q89



# Problems in Personal Relationships Compared to 12 Months Ago

## Percent of Active Duty Members Who Had a Spouse/Significant Other



	Mar 05	Apr 07	Apr 09	Feb 12	2013
* Total	24	27	26	36	37
● Army	23	27	25	37	39
▲ Navy	25	26	25	35	36
■ Marine Corps	24	27	28	38	34
◆ Air Force	23	27	28	35	34

MEs ±2% to ±6%

	Mar 05	Apr 07	Apr 09	Feb 12	2013
* Total	24	27	26	36	37
● E1-E4	22	31	28	41	39
▲ E5-E9	26	27	28	37	39
■ O1-O3	19	22	20	27	29
◆ O4-O6	18	17	20	28	25

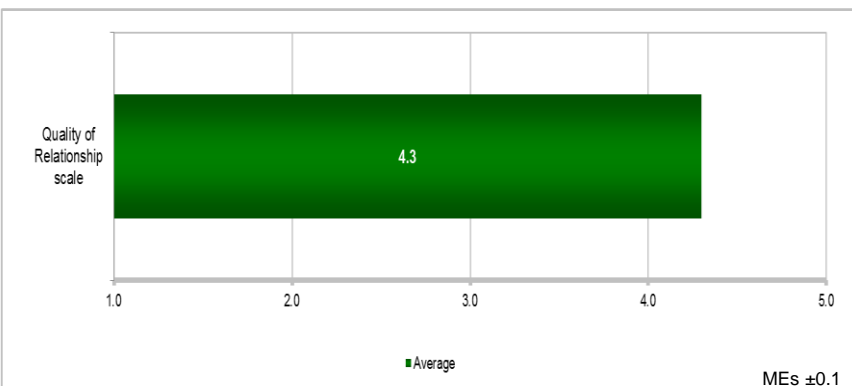
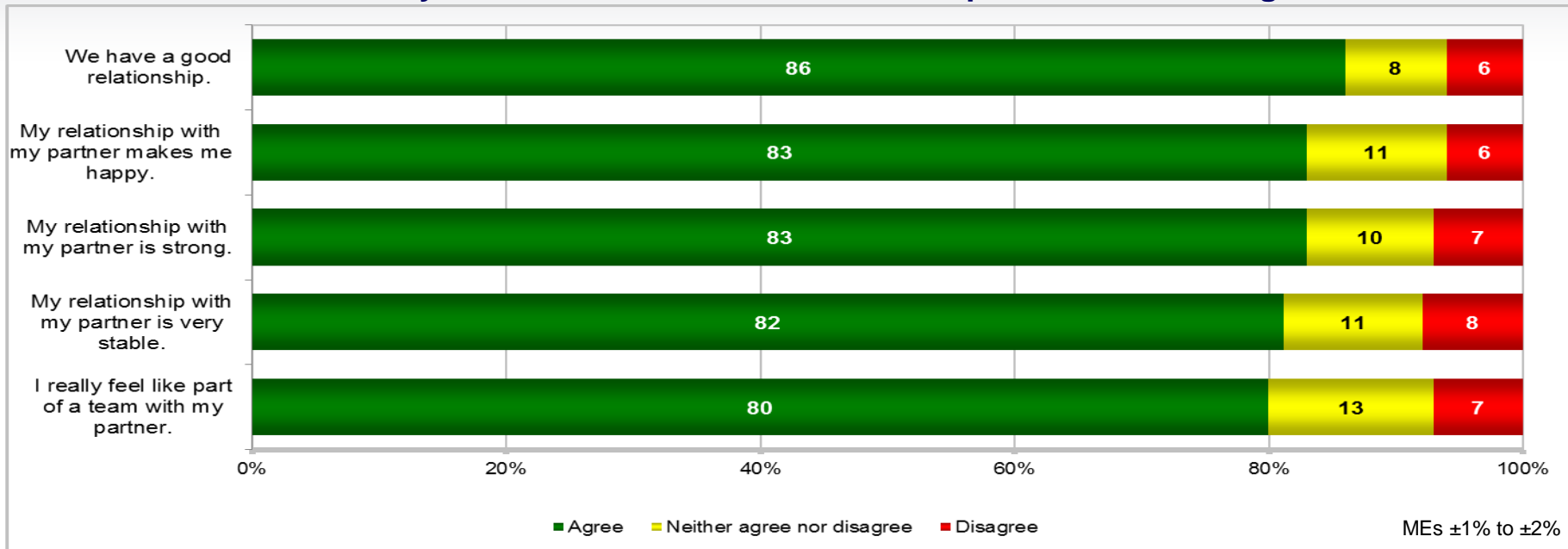
MEs ±2% to ±5%

- More than 1/3 of members reported problems in personal relationships are occurring **less often** than 12 months ago
- In 2013, highest percentages of **Army** enlisted members (42%) reported having problems **less often**, while highest percentages of **Navy** enlisted members (25%) reported having problems **more often**
- Most significant improvement (problems **less often**) is among Army members (12 16 percentage points better in 2013 vs. 2005 2009)
- E1 E4 members reported most significant improvement in 2013 (17 percentage points higher) among paygrade groups vs. 2005
- 2013 results for Total, all Services, and all paygrade groups comparable to 2012 results



# Relationship with Spouse/Significant Other

## Percent of Active Duty Members Who Were Married or Separated or Had a Significant Other



	Most recent HIGHER than	Most recent LOWER than	Mar 05	Apr 07	Apr 09	Feb 12	2013
* Total			4.2	4.2	4.2	4.2	4.3
● Army			4.2	4.2	4.1	4.2	4.3
▲ Navy			4.2	4.1	4.2	4.2	4.3
■ Marine Corps			4.2	4.1	4.1	4.1	4.2
◆ Air Force			4.3	4.3	4.2	4.3	4.4

MEs ±0.1 to ±0.2

	Most recent HIGHER than	Most recent LOWER than	Mar 05	Apr 07	Apr 09	Feb 12	2013
* Total			4.2	4.2	4.2	4.2	4.3
● E1-E4			4.1	4.0	4.1	4.2	4.3
▲ E5-E9			4.2	4.2	4.1	4.1	4.2
■ O1-O3			4.4	4.3	4.4	4.4	4.4
◆ O4-O6			4.4	4.4	4.4	4.3	4.4

MEs ±0.1

No significant differences in Quality of Relationship for Total and Services in 2013 vs. 2005 2012





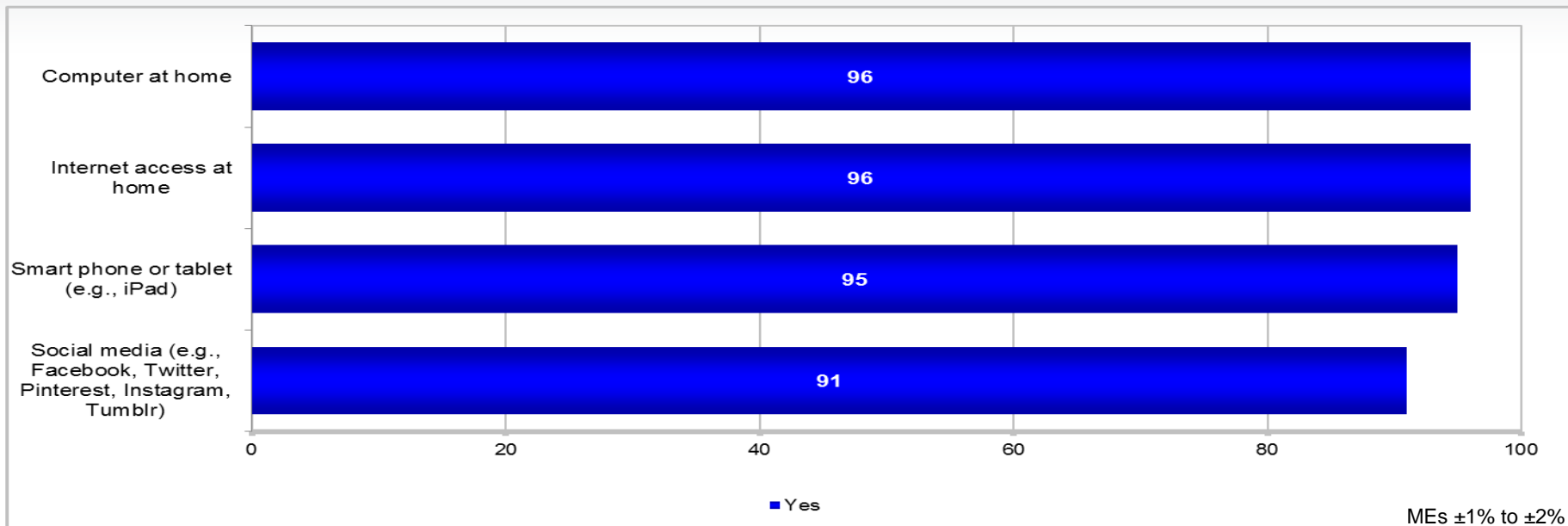
# BRIEFING OVERVIEW

	Slide
• <b>Leading Indicators (Satisfaction, Retention, Stress).....</b>	<b>5</b>
• <b>Military OneSource.....</b>	<b>10</b>
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# Member's and/or Family's Use of or Access to Technology

## Percent of All Active Duty Members



	Apr 06	Aug 08	Jun 10	2013
Computer at home	93	96	97	96
Internet access at home	89	93	95	96

Note: "Smart phone or tablet" and "Social media" added in 2013. MEs ±1%

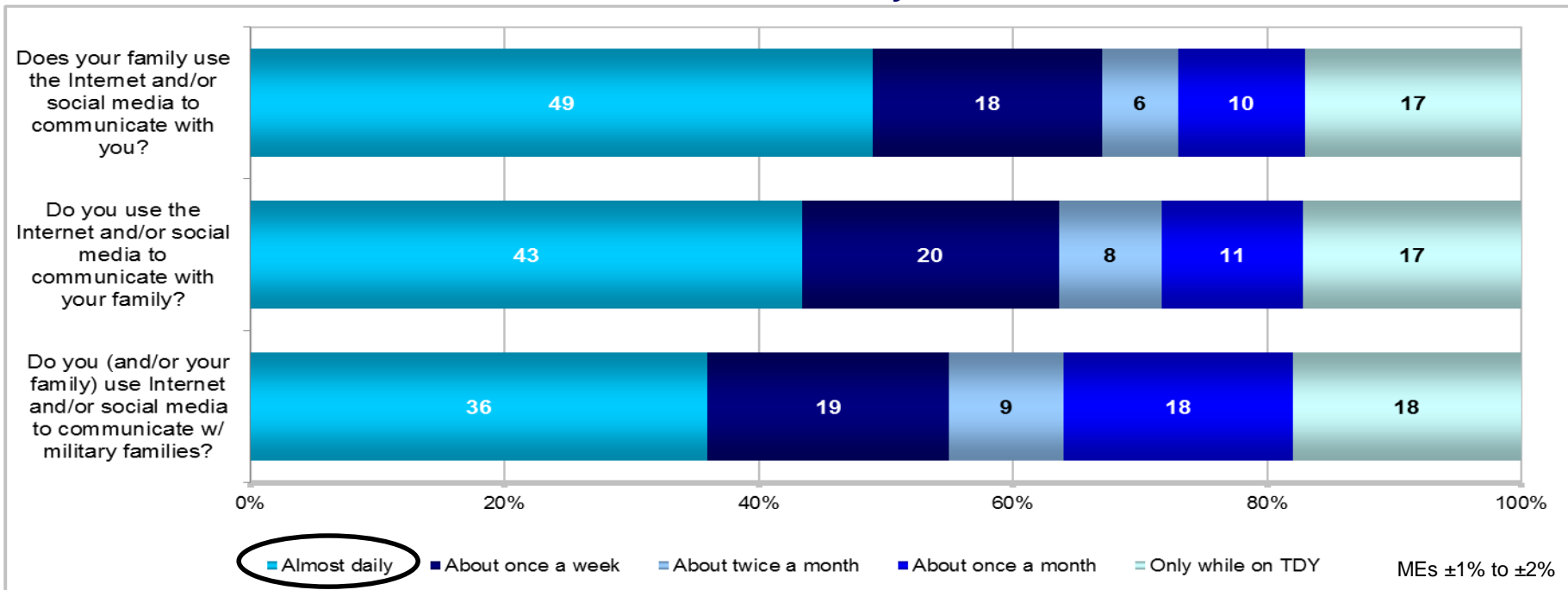
- 96% of members reported in 2013 they and/or their family have or use a **computer at home** significantly higher than 2006
- 96% of members reported in 2013 that they and/or their family have **Internet access at home** significantly higher than 2006/2008
- Higher percentages of **overseas** members/families (94%) use **social media** compared to members/families in U.S./territories (90%)

- 99% of Officers and 96% of Enlisted members reported in 2013 they and/or their family *have or use a computer and Internet access at home*
- No significant differences between Officer and Enlisted member *use of smart phone/tablet or social media* in 2013



# Member's and Their Family's Use of Internet and/or Social Media To Communicate When Not Deployed

## Percent of All Active Duty Members



	Most recent HIGHER than	Aug 08	Jun 10	2013
Does your family use the Internet and/or social media to communicate with you?	38	36	49	
Do you use the Internet and/or social media to communicate with your family?	37	35	43	
Do you (and/or your family) use Internet and/or social media to communicate w/ military families?	25	26	36	

Note: The item included "and/or social media" beginning with the 2013 SOFS-A.

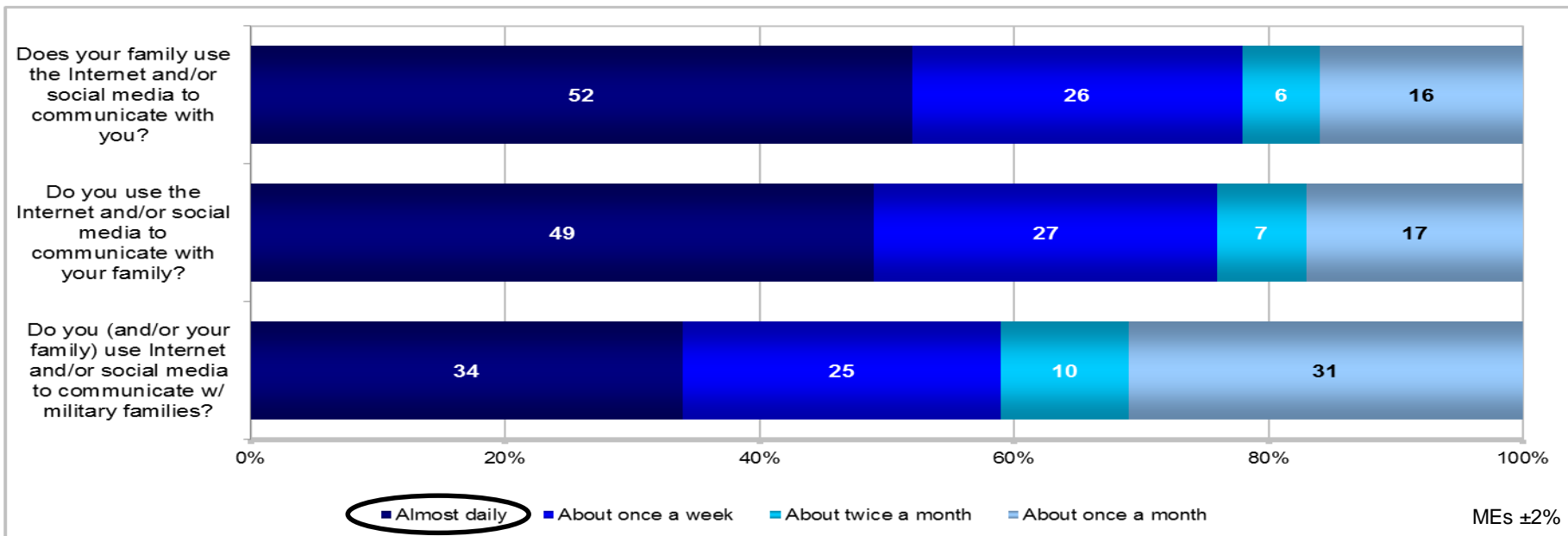
MEs ±2%

**36% 49% of members reported they and/or their family use the Internet and/or social media to communicate almost daily when the member is not deployed significantly higher in 2013 than 2008/2010**



# Member's and Their Family's Use of Internet and/or Social Media To Communicate When Deployed

Percent of Active Duty Members Deployed Since 9-11-01



	Most recent HIGHER than	Aug 08	Jun 10	2013
Does your family use the Internet and/or social media to communicate with you?	58	55	52	
Do you use the Internet and/or social media to communicate with your family?	57	55	49	
Do you (and/or your family) use Internet and/or social media to communicate w/ military families?	32	30	34	

Note: The item included "and/or social media" beginning with the 2013 SOFS-A.

MEs ±2%

- 52% of members whose families used the Internet and/or social media to communicate with them *almost daily* when deployed is significantly lower in 2013 than 2008
- 49% of members who reported they used the Internet and/or social media to communicate with their family *almost daily* when deployed is significantly lower in 2013 than 2008/2010



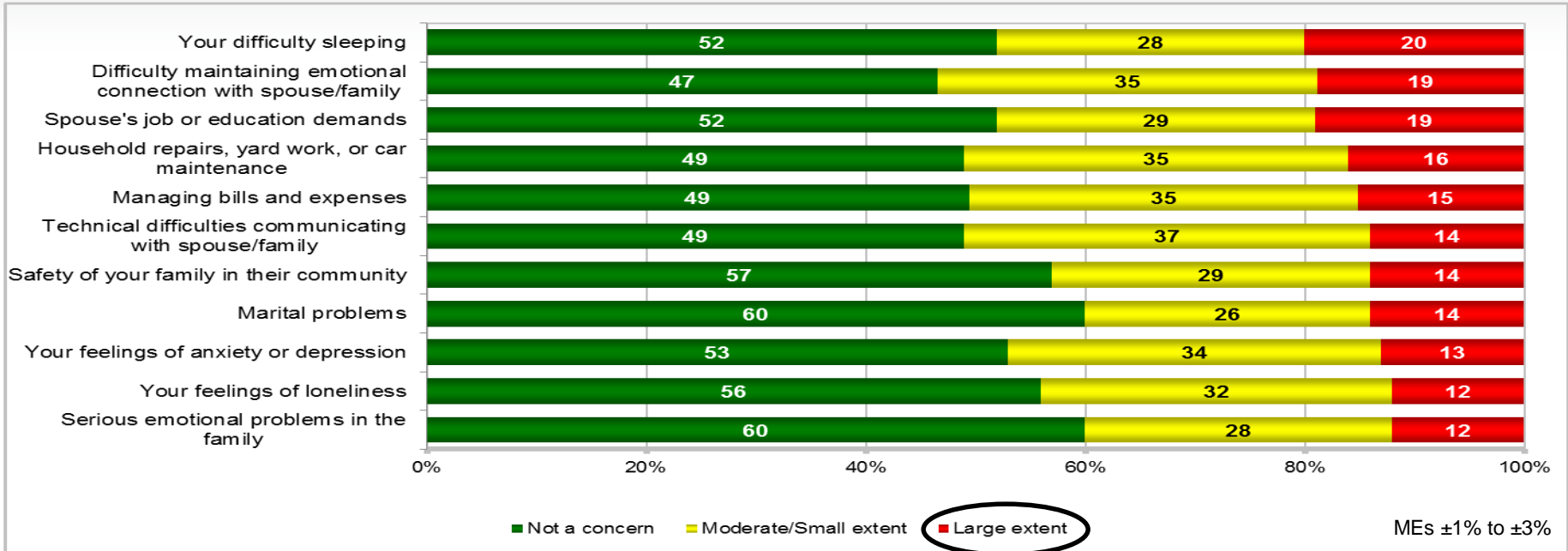
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# Concerns While Away During Most Recent Deployment (1 of 2)

## Percent of Applicable Active Duty Members Deployed Since 9-11-01



	Most recent HIGHER than Most recent LOWER than	Dec 09	Jan 11	Feb 12	2013
■ Your difficulty sleeping		26	27	22	20
● Difficulty maintaining emotional connection with spouse/family		22	20	19	19
▲ Spouse's job or education demands		23	20	18	19
* Household repairs, yard work, or car maintenance		18	16	15	16
◆ Managing bills and expenses		20	17	15	15
⊕ Technical difficulties communicating with spouse/family		17	17	16	14
■ Safety of your family in their community		18	15	13	14
● Marital problems		19	18	15	14
▲ Your feelings of anxiety or depression		16	17	13	13
◆ Your feelings of loneliness		18	17	13	12
* Serious emotional problems in the family		17	16	13	12

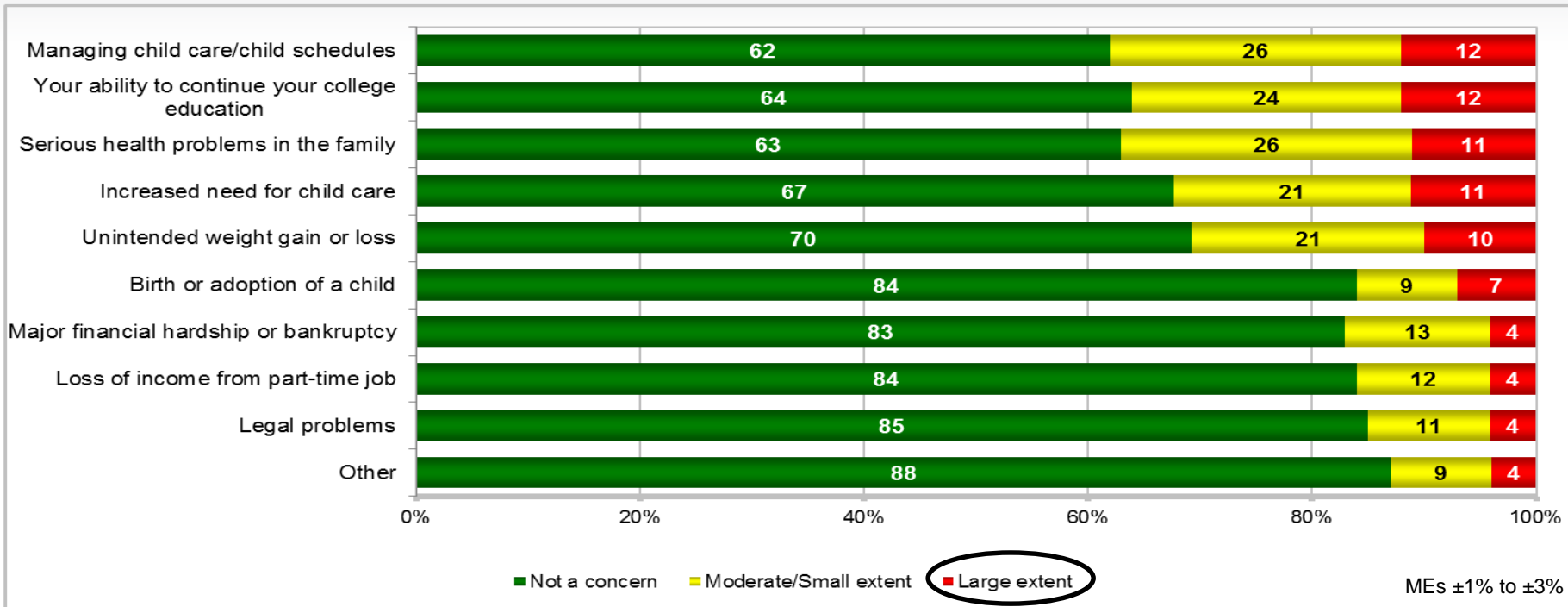
MEs ±1% to ±3%

- Improvements in percentages of members reporting 9 of 11 concerns in 2013 vs. 2009/2011; most significant improvement in *difficulty sleeping* (6 7 percentage points lower in 2013)
- In 2013, Army enlisted members reported higher response of large extent for *difficulty sleeping* (27%), *managing bills and expenses* (18%), *technical difficulties communicating with spouse/family* (18%), and *feelings of anxiety/depression* (17%)



# Concerns While Away During Most Recent Deployment (2 of 2)

## Percent of Applicable Active Duty Members Deployed Since 9-11-01



	Most recent HIGHER than Most recent LOWER than	Dec 09	Jan 11	Feb 12	2013
Managing child care/child schedules	16	12	10	12	
Your ability to continue your college education	17	16	14	12	
Serious health problems in the family	15	14	11	11	
Increased need for child care	15	13	10	11	
Unintended weight gain or loss	14	14	10	10	
Birth or adoption of a child	8	6	7	7	
Major financial hardship or bankruptcy	5	5	3	4	
Loss of income from part-time job	4	4	3	4	
Legal problems			4	4	
Other	5	5	4	4	

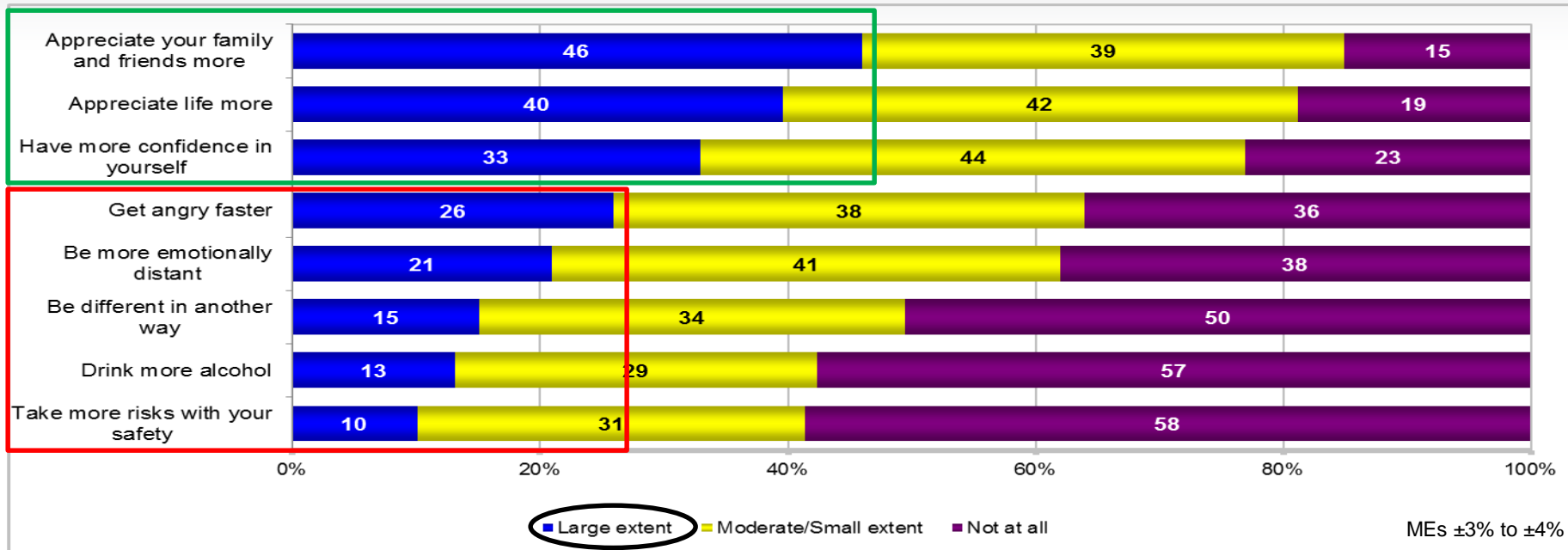
MEs ±1% to ±3%

- Improvements in percentages of members reporting 5 of 10 concerns in 2013 vs. 2009/2011; 2013 results comparable to 2012 for five other concerns
- In 2013, Army enlisted members reported higher response of large extent for *ability to continue college education* (15%), *serious health problems in family* (15%), *unintended weight gain or loss* (14%), *major financial hardship or bankruptcy* (6%), and *loss of income from part time job* (7%)



# Emotional/Behavioral Changes After Deployment

## Percent of Members Deployed in Past 24 Months but Not Currently Deployed



Note: "Be different in another way" responses include appreciate Service members more, be less social, get too little sleep, focus more on physical fitness, be more social, be tired or have less energy, appreciate things previously taken for granted, and be more stressed or hypervigilant.

	Aug 05	Apr 06	Apr 07	Dec 07	Nov 08	Dec 09	Jan 11	Feb 12	2013
■ Appreciate your family and friends more	64	54	51	51	47	47	45	44	46
● Appreciate life more	53	44	41	41	37	37	38	36	40
▲ Have more confidence in yourself	34	39	34	36	31	33	32	30	33
* Get angry faster	29	30	29	30	27	26	26	23	26
◆ Be more emotionally distant	28	26	24	25	23	21	22	23	21
⊕ Be different in another way	21	23	21	21	19	18	18	16	15
■ Drink more alcohol	19	17	16	17	15	14	13	12	13
● Take more risks with your safety	16	17	15	16	12	13	12	10	10

MEs ±2% to ±4%

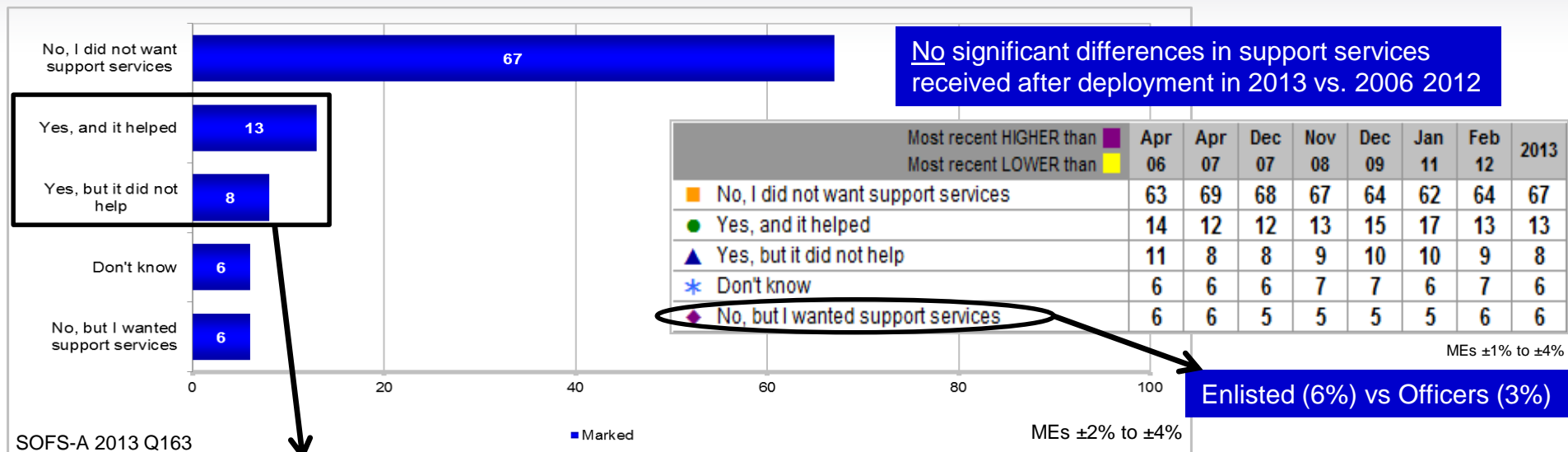
- Percent reporting positive emotional/behavioral changes significantly lower in 2013 than 2005/2006 but comparable to 2007 2012
- Improvements in 4 of 5 negative emotional/behavioral changes in 2013 vs. 2005 2007





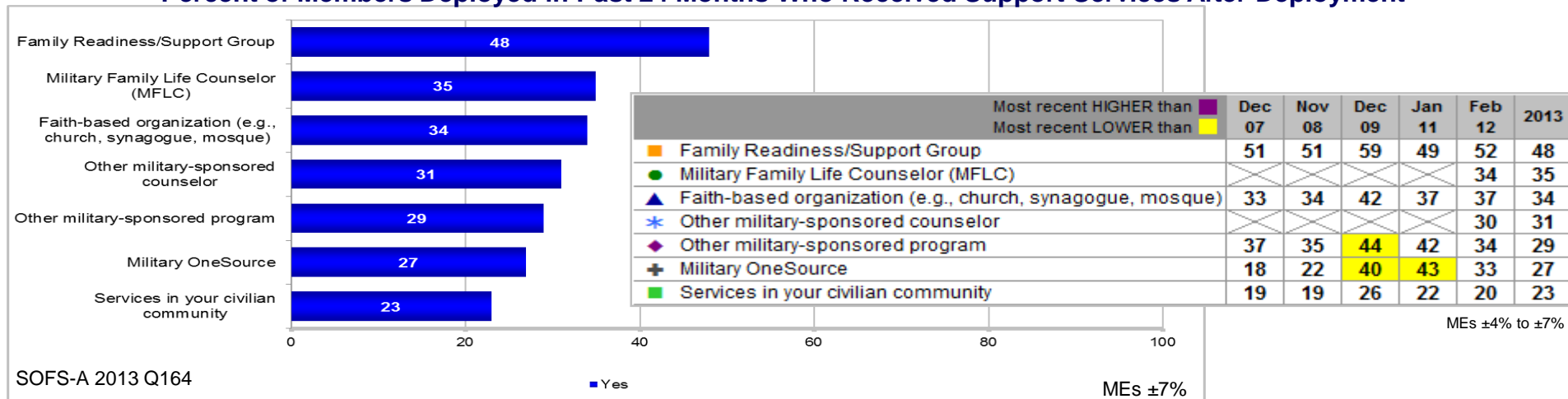
## Support Services Received After Deployment

### Percent of Members Deployed in Past 24 Months but Not Currently Deployed



## Sources of Reunion and Reintegration Support Services

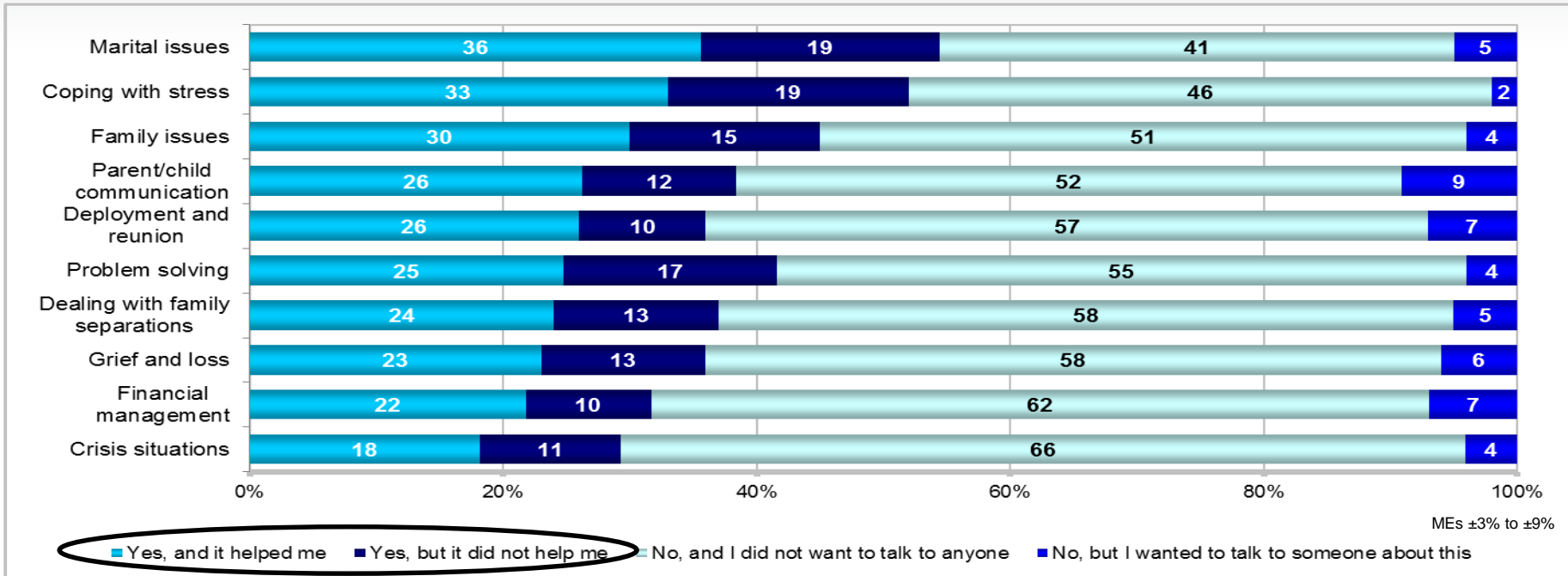
Percent of Members Deployed in Past 24 Months Who Received Support Services After Deployment





# Talked to Anyone Regarding Impact of Deployment

## Percent of Members Deployed in Past 24 Months Who Received Support Services After Deployment



	Most recent HIGHER than Most recent LOWER than	Dec 07	Nov 08	Dec 09	Jan 11	Feb 12	2013
Marital issues	50	50	54	45	50	55	
Coping with stress	55	58	61	57	54	52	
Family issues	50	46	53	43	41	45	
Problem solving	43	39	50	38	37	42	
Parent/child communication	46	40	51	36	38	39	
Dealing with family separations	41	40	46	35	33	37	
Deployment and reunion	46	45	48	43	37	36	
Grief and loss	37	34	38	31	34	36	
Financial management	37	33	38	30	31	31	
Crisis situations	37	31	39	30	28	29	

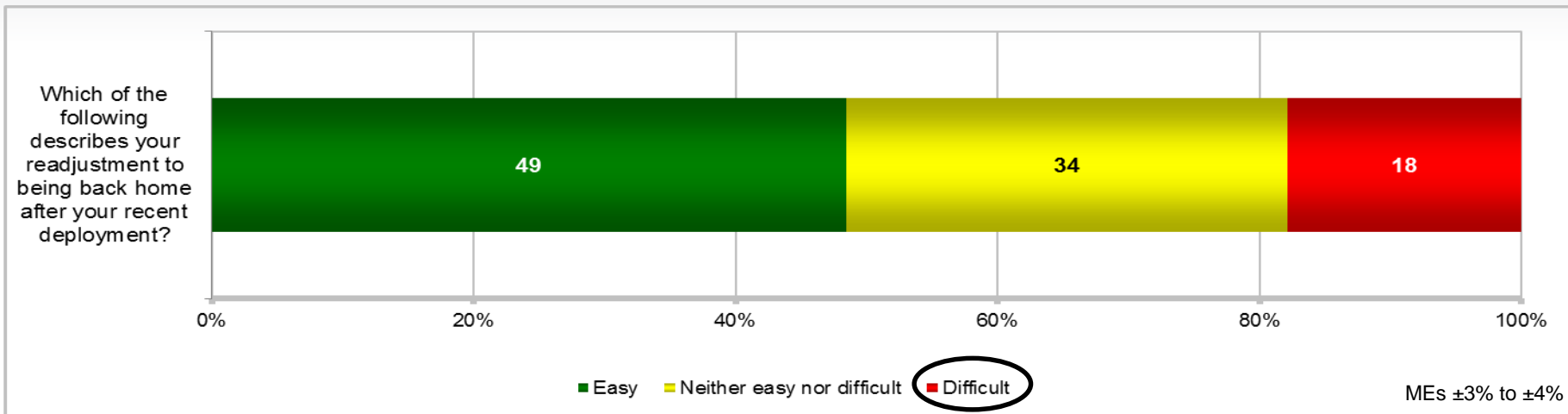
MEs ±4% to ±8%

- No significant differences in percentages of members who reported they talked to anyone about the impact of deployment regarding *any* of the 10 issues in 2013 vs. 2007-2012
- 25% of Males indicated they talked to someone about *dealing with family separations* in 2013 and it helped vs. 11% of Females
- 23% of Enlisted members talked to someone about *financial management* in 2013 and it helped vs. 12% of Officers



## Degree of Difficulty in Readjusting to Return Home

### Percent of Members Deployed in Past 24 Months but Not Currently Deployed



	Most recent HIGHER than Most recent LOWER than	Apr 06	Apr 07	Dec 07	Nov 08	Dec 09	Jun 10	Jan 11	Feb 12	2013
* Total		19	18	20	21	20	16	20	18	18
● Army		26	25	29	28	23	19	25	21	20
▲ Navy		14	15	17	18	22	20	22	16	20
■ Marine Corps		17	16	17	19	18	13	17	16	18
◆ Air Force		13	12	12	13	12	11	10	15	12

MEs ±2% to ±11%

	Most recent HIGHER than Most recent LOWER than	Apr 06	Apr 07	Dec 07	Nov 08	Dec 09	Jun 10	Jan 11	Feb 12	2013
* Total		19	18	20	21	20	16	20	18	18
● E1-E4		21	19	20	22	22	17	23	18	18
▲ E5-E9		19	19	23	21	20	17	20	20	19
■ O1-O3		12	12	12	16	16	14	15	13	10
◆ O4-O6		12	11	13	14	16	14	13	15	13

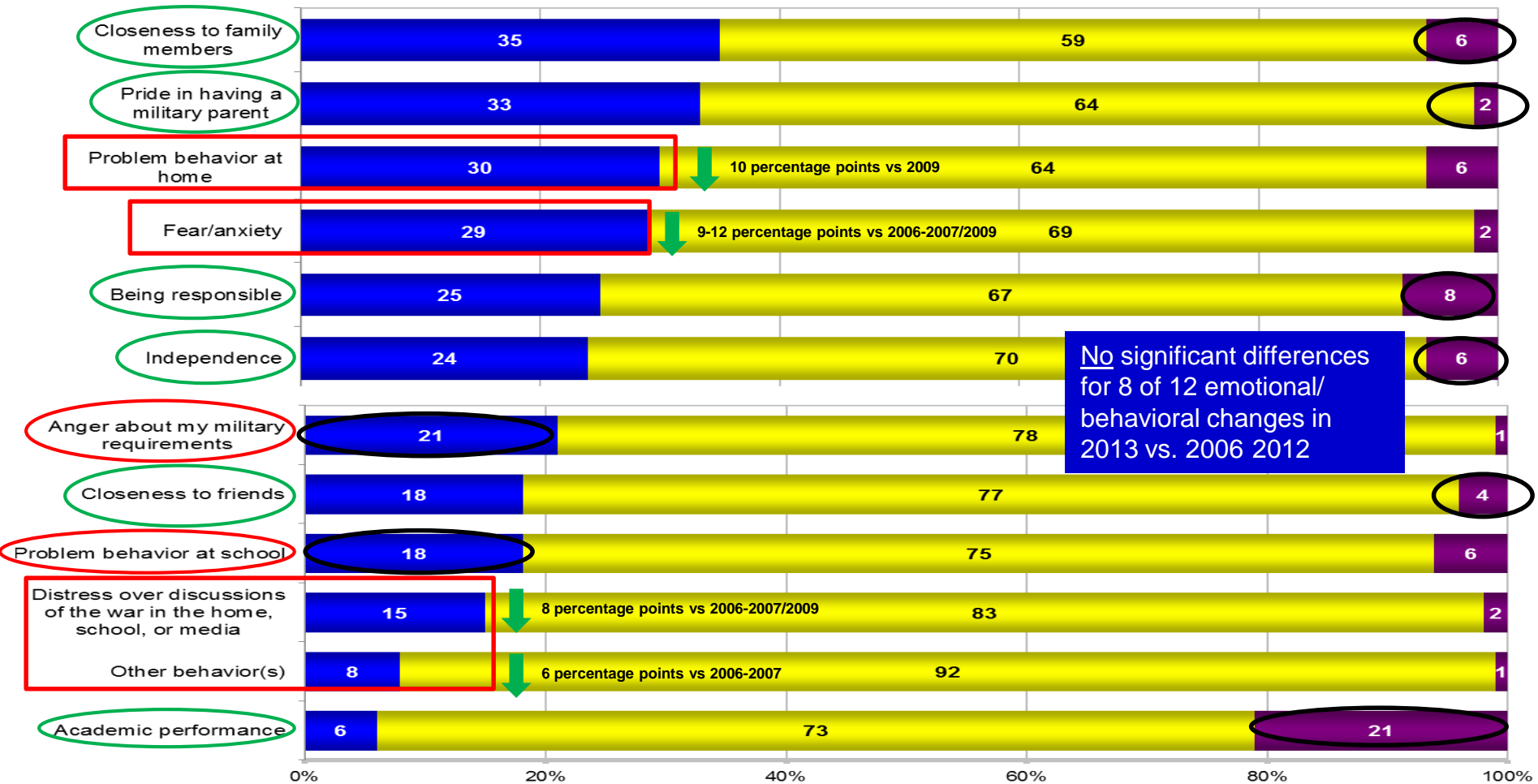
MEs ±2% to ±7%

- No significant differences in *difficult* readjustment to being back home in 2013 vs. 2006 2012 *except* Army members (9 percentage points lower in 2013 vs. Dec 2007)
- 19% of Enlisted members reported a *difficult* readjustment in 2013 vs. 13% of Officers
- In 2013, Air Force members reported highest percentage of *easy* readjustment (59%) with Army members reporting the lowest percentage of *easy* readjustment (43%)



# Children's Emotional/Behavioral Changes in Response to Deployment

Percent of Members Deployed in Past 24 Months but Not Currently Deployed and Who Had at Least One Child During Most Recent Deployment



No significant differences for 8 of 12 emotional/behavioral changes in 2013 vs. 2006-2007/2009

Note: "Other behavior(s)" include night terrors, disobedience towards adults, isolation, less attentive at school, and increased aggression.

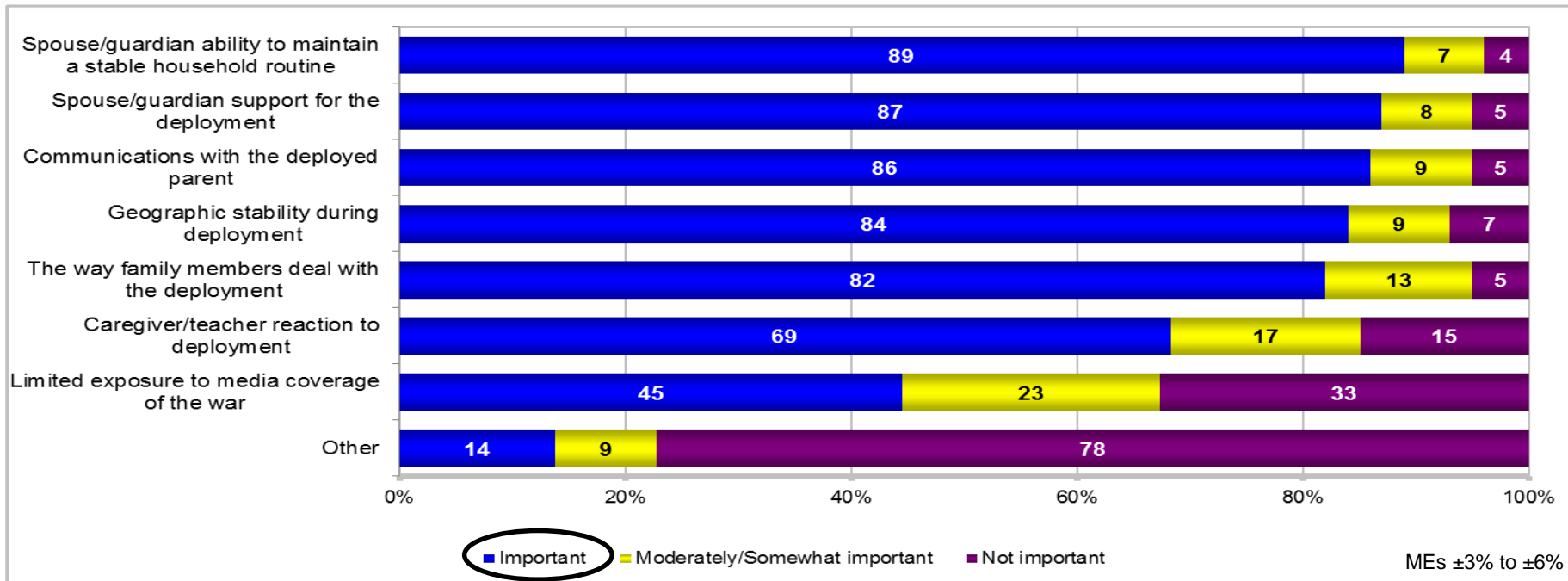
■ Increased ■ No change ■ Decreased

MEs ±2% to ±6%



# Importance of Factors for Children in Coping With Deployments

## Percent of Members Deployed Since 9-11-01 With Children Age 22 or Under and Who Had at Least One Child During Most Recent Deployment



Note: "Other" responses include support from church, involvement in extracurricular activities, spending time with other family members, providing children with member's definite return date, having defined family roles, and member taking mid-tour leave.

	Most recent HIGHER than Most recent LOWER than	Apr 06	Apr 07	Dec 07	Nov 08	Dec 09	Jan 11	Feb 12	2013
Spouse/guardian ability to maintain a stable household routine		83	84	84	83	88	84	85	89
Spouse/guardian support for the deployment		81	82	81	81	86	83	82	87
Communications with the deployed parent		83	83	82	83	87	85	85	86
Geographic stability during deployment		77	78	78	78	82	79	78	84
The way family members deal with the deployment		79	80	80	78	83	78	78	82
Caregiver/teacher reaction to deployment		63	63	64	63	68	63	64	69
Limited exposure to media coverage of the war		49	50	47	46	48	48	44	45
Other		21	19	19	21	19	21	18	14

MEs ±2% to ±6%

- No significant differences in importance of factors in 2013 vs. 2006 2012
- Army enlisted members in 2013 reported higher percentages of importance for *caregiver/teacher reaction to deployment* (78%) and *limited exposure to media coverage of war* (55%)



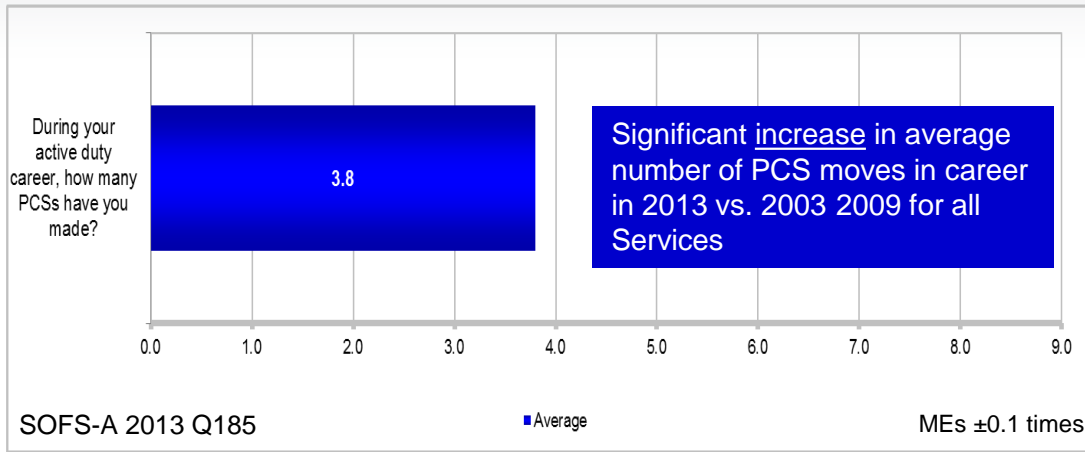
# BRIEFING OVERVIEW

	Slide
• <b>Leading Indicators (Satisfaction, Retention, Stress).....</b>	<b>5</b>
• <b>Military OneSource.....</b>	<b>10</b>
• <b>Detailed Financial Health .....</b>	<b>13</b>
• <b>Family Life.....</b>	<b>21</b>
• <b>Access to Technology .....</b>	<b>26</b>
• <b>Impact of Deployments .....</b>	<b>30</b>
✓ <b>Detailed Permanent Change of Station (PCS) Moves .....</b>	<b>39</b>



# PCS Moves Made During Career

## Average of All Active Duty Members



	Nov 03	Dec 05	Nov 07	Nov 09	2013
* Total	2.9	2.8	2.8	2.7	3.8
● Army	3.1	3.0	2.9	2.9	4.0
▲ Navy	3.1	2.8	2.9	2.9	3.9
■ Marine Corps	2.1	2.0	2.0	1.8	3.3
◆ Air Force	2.9	2.8	2.8	2.7	3.7

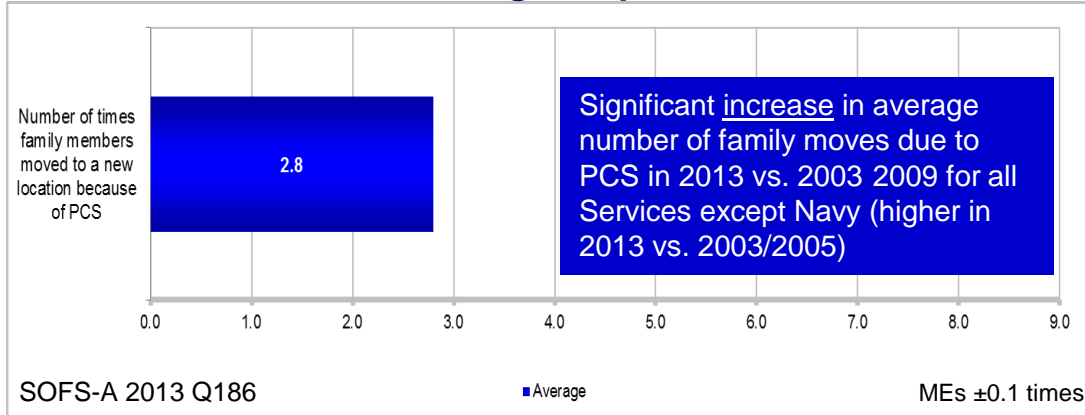
MEs ±0.1 to ±0.2 times

	Nov 03	Dec 05	Nov 07	Nov 09	2013
* Total	2.9	2.8	2.8	2.7	3.8
● E1-E4	0.6	0.6	0.6	0.7	1.6
▲ E5-E9	4.0	3.7	3.6	3.5	3.9
■ O1-O3	3.6	3.3	3.3	3.2	3.6
◆ O4-O6	8.1	8.0	7.7	7.9	8.1

MEs ±0.1 to ±0.3 times

# Number of Family Moves Because of PCS

## Average of Members Who Were Married/Separated and/or Had Children or Other Legal Dependents and Had PCSed



	Nov 03	Dec 05	Dec 07	Nov 09	2013
* Total	1.9	1.8	2.4	2.3	2.8
● Army	2.1	2.0	2.5	2.4	3.0
▲ Navy	1.9	1.7	2.4	2.3	2.6
■ Marine Corps	1.3	1.1	1.9	1.8	2.6
◆ Air Force	2.0	1.9	2.5	2.4	2.8

MEs ±0.1 to ±0.2 times

	Nov 03	Dec 05	Dec 07	Nov 09	2013
* Total	1.9	1.8	2.4	2.3	2.8
● E1-E4	0.2	0.2	0.6	0.6	1.2
▲ E5-E9	2.5	2.4	2.5	2.5	2.6
■ O1-O3	2.6	2.3	2.6	2.6	2.8
◆ O4-O6	6.2	5.9	5.8	6.0	5.7

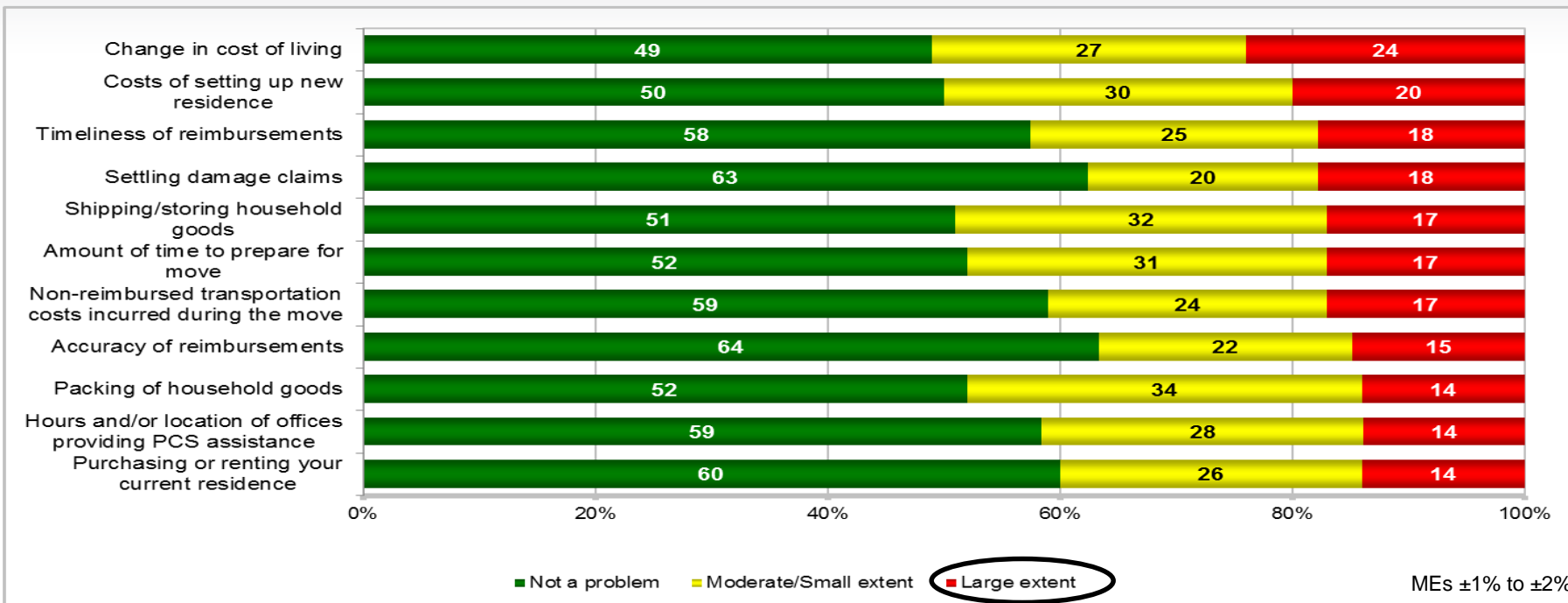
MEs ±0.1 to ±0.3 times

Only senior Officer families averaged fewer total PCS moves in 2013 vs. 2003



# Extent of Problems With PCS Moves (1 of 2)

## Percent of Active Duty Members Who Had at Least One PCS Move



	Nov 03	Dec 05	Dec 07	Dec 09	2013
Change in cost of living	31	28	31	25	24
Costs of setting up new residence	29	24	26	22	20
Timeliness of reimbursements	24	19	21	19	18
Settling damage claims	22	20	20	17	18
Shipping/storing household goods	22	17	18	16	17
Amount of time to prepare for move	22	18	19	18	17
Non-reimbursed transportation costs incurred during the move	24	19	21	18	17
Accuracy of reimbursements	23	18	19	17	15
Packing of household goods	20	15	16	14	14
Hours and/or location of offices providing PCS assistance	13	12	12	11	14
Purchasing or renting your current residence	20	14	17	15	14

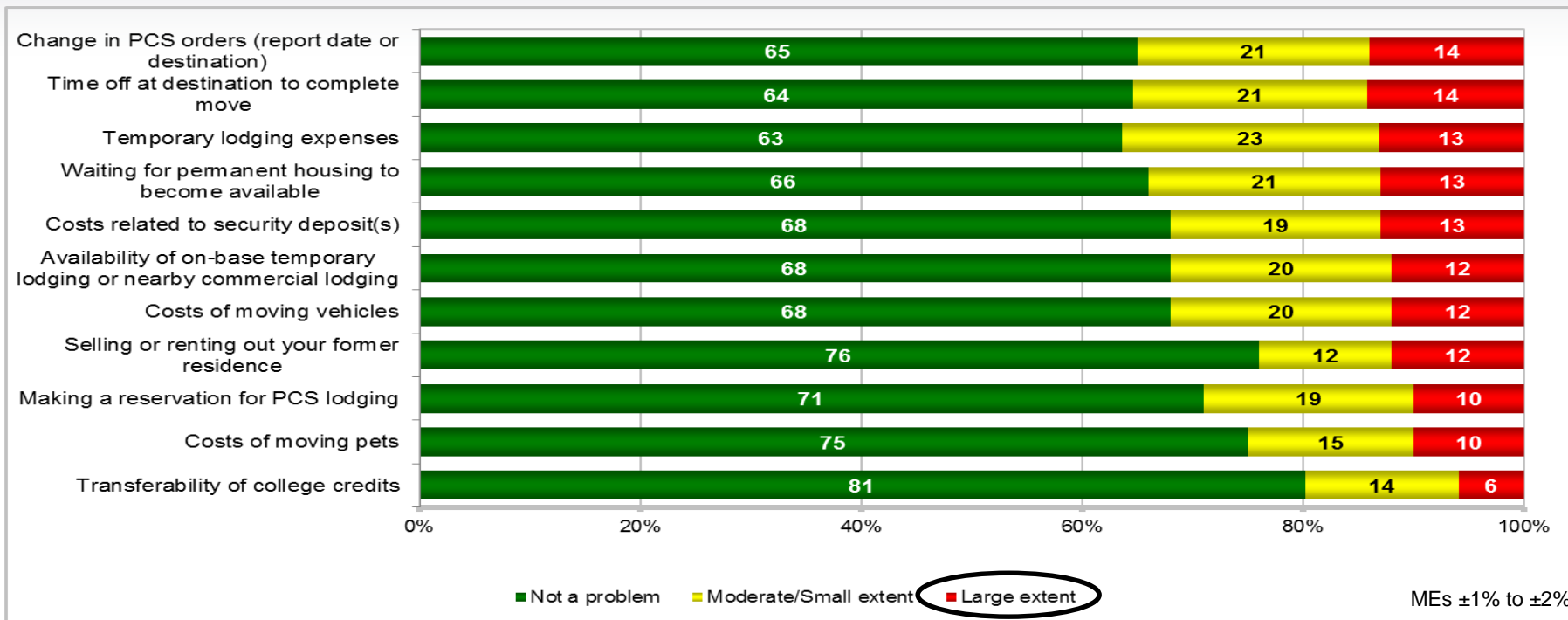
- Significantly lower percentages of members experienced 6 of 11 specified problems with PCS moves to a *large extent* in 2013 vs. 2003 2007
- Army members in 2013 reported higher percentages of large extent for *settling damage claims* (20%) and *non reimbursed transportation costs incurred during move* (20%)





## Extent of Problems With PCS Moves (2 of 2)

### Percent of Active Duty Members Who Had at Least One PCS Move



	Most recent HIGHER than Most recent LOWER than	Nov 03	Dec 05	Dec 07	Dec 09	2013
Change in PCS orders (report date or destination)	15	12	14	13	14	
Time off at destination to complete move	19	13	17	16	14	
Temporary lodging expenses	21	16	18	15	13	
Waiting for permanent housing to become available	20	16	16	15	13	
Costs related to security deposit(s)	20	14	15	14	13	
Availability of on-base temporary lodging or nearby commercial lodging	19	15	14	12	12	
Costs of moving vehicles	15	13	14	13	12	
Selling or renting out your former residence	9	7	11	13	12	
Making a reservation for PCS lodging	15	12	13	11	10	
Costs of moving pets	10	10	11	11	10	
Transferability of college credits	10	6	7	7	6	

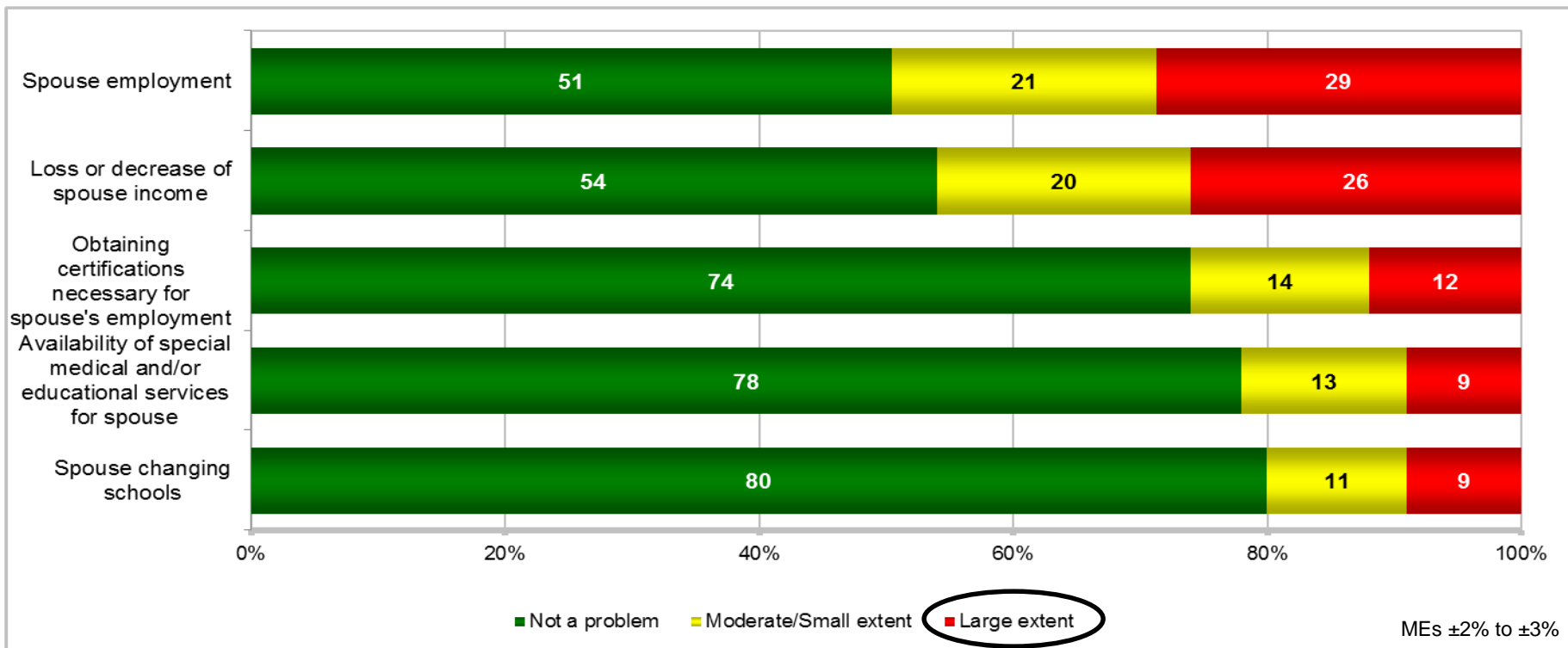
- Significantly lower percentages of members experienced 4 of 11 specified problems with PCS moves to a *large extent* in 2013 vs. 2003 2007
- In 2013, Army members reported higher percentages of *large extent* for 8 of 11 specified problems with PCS moves in 2013 vs. the other Services

MEs ±1% to ±2%



# Extent of Problems Spouse Experienced Due to PCS Moves

Percent of Active Duty Members Whose Spouse and/or Family Members Moved to a New Location Because of PCS



	Most recent HIGHER than	Nov 03	Dec 05	Dec 07	Dec 09	2013
Spouse employment	31	31	31	30	29	
Loss or decrease of spouse income	29	30	29	27	26	
Obtaining certifications necessary for spouse's employment	14	13	15	13	12	
* Availability of special medical and/or educational services for spouse	X	10	12	11	9	
◆ Spouse changing schools	10	11	11	9	9	

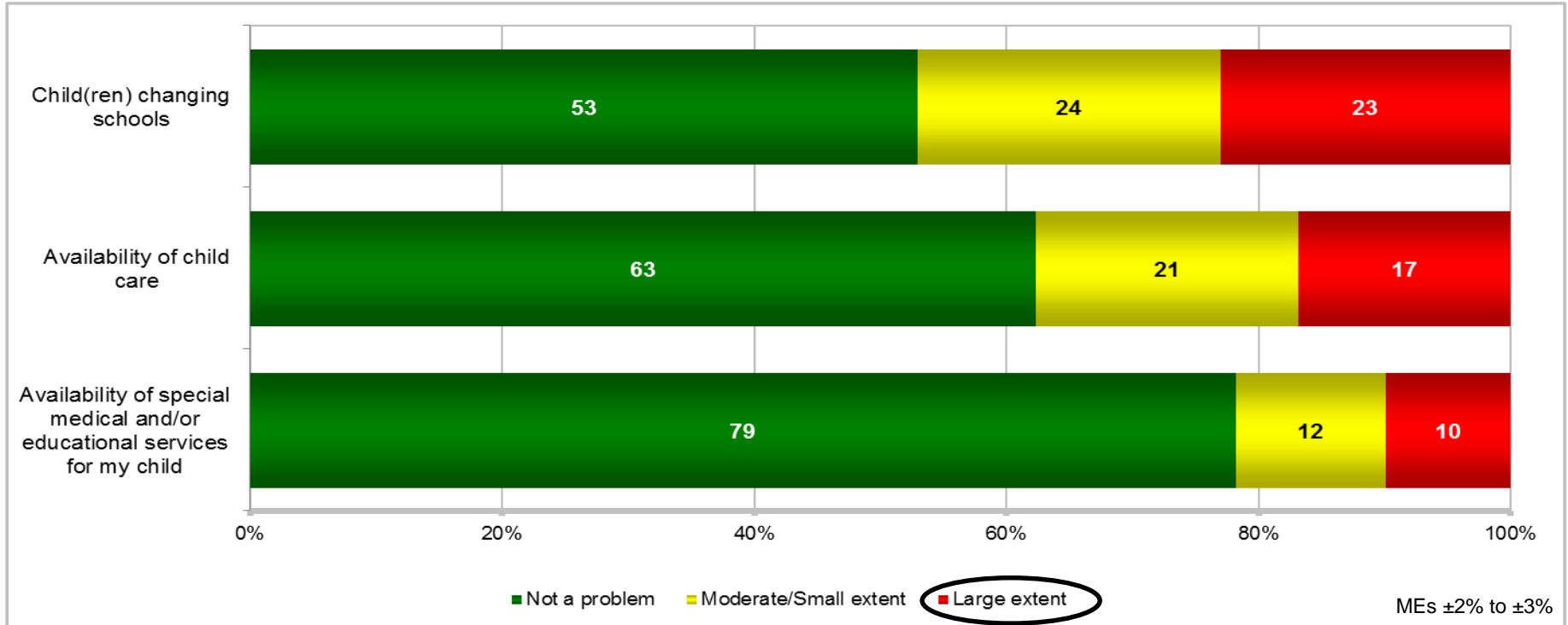
MEs ±1% to ±3%

- No significant differences in 2013 vs. 2003 2009
- In 2013, Army enlisted members reported most problems with *availability of special medical and/or educational services for spouse (13%)* and *spouse changing schools (13%)* vs. other Services



## Extent of Child-Related Problems With PCS Moves

Percent of Members Who Had Children or Other Legal Dependents Age 22 or Under, Who Had at Least One PCS Move, and Whose Family Members Moved to a New Location Because of PCS



	Most recent HIGHER than	Nov 03	Dec 05	Dec 07	Dec 09	2013
Child(ren) changing schools	Most recent LOWER than	23	20	23	20	23
Availability of child care		22	20	20	18	17
Availability of special medical and/or educational services for my child		X	10	11	9	10

MEs ±1% to ±9%

- Only significant difference in 2013 vs. 2003 2009 is availability of child care less of a problem in 2013 vs. 2003
- Females reported *children changing schools* (32%) and *availability of child care* (33%) were problems to a large extent vs. Males (22% and 15%, respectively) in 2013



## Summary of Results

- Retention in 2014 significantly lower\* than Jan 2011/Jun 2012/2013 but higher than Jul 2002/Jul 2003 to Aug 2008
- More stress in *work life* in 2014 significantly higher than 2013 but lower than 2003-2008
- Members with *comfortable* financial condition in 2014 higher than 1999-Feb 2012/2013
- Members currently working on financial goals (e.g., no credit card debt, saving for retirement) significantly higher in 2013 than 2006-2012
- Problems in personal relationships are occurring less often than 12 months ago – significant improvement in 2013 vs. 2005-2009
- Members reported significant improvements in 2013 in their concerns while away during their most recent deployment vs. 2009-2011
- Significant improvements in children’s emotional/behavioral changes in 2013 in response to deployment vs. 2006-2009
- Significant improvements in problems with PCS moves in 2013 vs. 2003-2007 although spouse problems remain consistent (spouse employment and loss/decrease of income)

**Bottom Line: Overall *improvements* in financial health and family life, including impact of deployments and PCS moves, compared to previous results, but retention lower and stress in work life higher in 2014 vs. 2013.**

\* Only statistically significant findings are reported. Statistical tests are used to compare current estimates with other subgroups and previous results based on unrounded estimates.

DMDC Website  
<http://www.dmdc.osd.mil/surveys>

