



Comparison of Financial Health of Civilians and Military Members

Introduction

The purpose of this survey note is to determine whether the overall financial condition of civilians is similar to or different from military members. This comparison was raised during the Department of Defense (DoD) Military Family Readiness Council (MFRC) Federal advisory committee meeting on 16 June 2016. The purpose of the MFRC is to review and make recommendations to the Secretary of Defense regarding policy and plans, monitor requirements for the support of military family readiness by DoD, and evaluate and assess the effectiveness of DoD's military family readiness programs and activities (Federal Register, 2016). The Defense Manpower Data Center's (DMDC) Defense Research, Surveys, and Statistics Center (RSSC) was invited by Military Community & Family Policy (MC&FP) to present results from the most recent financial items in the Status of Forces Surveys (SOFS) and spouse surveys. The RSSC briefing covered overall financial condition, financial problems experienced in the previous 12 months, sources of income/financial support received in the past 12 months, savings habits, sources of messages about reducing debt/increasing savings, actions taken as a result of receiving messages, and Thrift Savings Plan (TSP) contributions. During the briefing, the Acting Under Secretary of Defense (Personnel & Readiness) (USD [P&R]) asked RSSC if the results showed that military members' financial conditions were better than, worse than, or similar to the financial conditions of civilians. RSSC had not yet conducted a comparison between the military member and spouse results and civilians. To answer this question, the financial conditions of active duty members, Reserve component members, and spouses of military members were compared to the civilian population across many areas: current financial health, sources of income/financial support, and saving/spending habits.

This survey note includes a discussion on the survey methodology used across data sources and then presents results on the financial condition of military members, spouses of military members, and civilians.

Methodology Among Data Sources

Military Data Sources

RSSC conducts surveys to support the personnel information needs of the USD(P&R) with surveys that assess the attitudes and opinions of the entire DoD community on a wide range of personnel issues.

Since 2002, the SOFS – Active Duty Members (SOFS-A) program has surveyed members of the Army, Navy, Marine Corps, and Air Force below flag rank. Since 2003, the SOFS – Reserve Component Members (SOFS-R) has surveyed members from the Selected Reserve (SelRes) in Reserve Unit, Active Guard/Reserve (AGR/FTS/AR; Title 10 and Title 32), and Individual Mobilization Augmentee (IMA) programs across all of the Reserve components (Army National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve, Air National Guard, and Air Force Reserve) who were below flag rank. The SOFS-A and SOFS-R are fielded on the web on an annual basis.

For the spouse survey program, spouses of active duty and Reserve component members are surveyed every 2 years on the web with paper follow-up surveys. The Survey of Active Duty Spouses (ADSS) continues a line of research that began with the *1985 DoD Surveys of Officer and Enlisted Personnel and Military Spouses*. The Survey of Reserve Component Spouses (RCSS) continues a line of research that began with the *1986 Reserve Components Survey of Guard/Reserve Spouses*.

For each survey, stratified random sampling procedures were used to draw the samples. Data were weighted using industry standards, which allow findings to be representative of the full populations of interest.¹

To determine the financial condition of military members and spouses of military members, data from the following RSSC surveys were used: *2013 SOFS-A* (DMDC, 2014), *2014 SOFS-A* (DMDC, 2015a), *2014 SOFS-R* (DMDC, 2016a), the *2015 Survey of Active Duty Spouses (ADSS)* (DMDC, 2015b), and the *2014 Survey of Reserve Component Spouses (RCSS)* (DMDC, 2015c).

Civilian Data Source

To determine the financial condition of civilians, data from the third annual Survey of Household Economics and Decision-making (SHED) conducted by the Board of Governors of the Federal Reserve System (2016). The *2016 Survey of Household Economics and Decision-making (SHED)* was the third annual survey fielded in October/November 2015 by GfK, an online research company. A nationally representative probability-based sample was selected via both random digit dialing and address-based sampling. A sample of 8,681 was identified; lower-income (below \$40,000) participants were over-sampled to attain adequate coverage of this subsample. 5,695 responded to the survey and 65.5% completed it. E-mail reminders were sent to non-responders throughout the field period. Incentives for participation included raffles and lotteries with both cash and non-cash prizes. In addition, all survey participants received five dollars. Weighting was performed and post-stratification was carried out in order that the results mirrored the adult (age 18 and over) population according to the March 2014 Current Population Survey.

All of the civilian, military member, and spouse surveys were based on populations, survey design, sampling methodologies, and weighting. Table 1 provides a top-level comparison of the methodologies employed by the various data sources. Both the military and civilian data used probability sampling and weighted up to their respective populations, so DMDC does provide descriptive comparisons between the data.; however, since DMDC does not have access to the civilian data, it cannot directly statistically compare the results across these surveys. As such, caution should be taken when comparing the results.

¹ The weighted response rates for each referenced RSSC survey were: 21% for *2014 SOFS-A* (fielded 24 Sep-12 Nov 2014); 20% for *2014 SOFS-R* (fielded 31 Oct 2014-31 Mar 2015); 24% for *2015 ADSS* (fielded on the web with paper survey follow-up from 30 Dec 2014-15 May 2015); 21% for *2014 RCSS* (fielded on the web with paper survey follow-up from 28 Apr-9 Sep 2014); and 19% for *2013 QCFIA* (fielded from 5 Sep-22 Oct 2013). Additional information on sampling and weighting for these surveys are provided in DMDC (2015d), DMDC (2015e), DMDC (2015f), DMDC (2015g), and DMDC (2013b).

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Table 1.
Methodology of Data Sources

	2013 and 2014 SOFS-A	2014 SOFS-R	2015 ADSS	2014 RCSS	2016 Board of Governors of Federal Reserve System
Sampling Method	Scientific stratified probability sample from DoD-wide sampling frame	Scientific stratified probability sample from DoD-wide sampling frame	Scientific stratified probability sample from DoD-wide sampling frame	Scientific stratified probability sample from DoD-wide sampling frame	Scientific probability sample
Target Population	Active duty members	Reserve component members	Active duty spouses	Reserve component spouses	Civilians
Administration Mode	Web	Web	Web and paper	Web and paper	Web
Fielding Dates	10/17/2013-12/16/2013 and 9/24/2014-11/12/2014	10/31/2014-3/31/2015	12/30/2014-5/15/2015	4/28/2014-9/9/2014	10/2015-11/2015
Weighting	Estimates weighted to represent active duty population	Estimates weighted to represent Reserve component population	Estimates weighted to represent active duty spouse population	Estimates weighted to represent Reserve component spouse population	Weighted to represent March 2014 Current Population Survey demographics

Findings

Data in this section examines several aspects of financial health across a series of items. Results are presented first at the overall level for the civilian and military data, and then, where available, by Service/Reserve component for military data.

Current Financial Health

This section on financial health presents findings from the *Board of Governors of the Federal Reserve System* (2016) survey as well as four DMDC surveys—2014 SOFS-A, 2014 SOFS-R, 2015 ADSS, and 2014 RCSS.

The *Board of Governors of the Federal Reserve System* survey measured current financial health for U.S. civilian adults with this question:

“Overall, which one of the following best describes how well you are managing financially these days?”

- “Refused,” “Finding it difficult to get by,” “Just getting by,” “Doing ok,” and “Living comfortably”

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DMDC measured financial health on its active duty member, Reserve component member, active duty spouse, and Reserve component spouse surveys with this question:

“Which of the following best describes your (and/or your spouse’s) financial condition?”

- *“Very comfortable and secure,” “Able to make ends meet without much difficulty,” “Occasionally have some difficulty making ends meet,” “Tough to make ends meet but keeping your head above water,” and “In over your head”*

Results from these data sources are provided below and in Table 2:

- About two-thirds (69%) of U.S. civilian adults indicated they were either *“living comfortably”* or *“doing ok.”* This is similar to active duty members (71%) and active duty spouses (72%) who reported they were either *“very comfortable and secure”* or *“able to make ends meet without much difficulty.”*² In contrast, fewer Reserve component members (57%) and Reserve component spouses (61%) reported they were either *“very comfortable and secure”* or *“able to make ends meet without much difficulty.”*
- About one-third (31%) of U.S. civilian adults indicated they were either *“finding it difficult to get by”* or *“just getting by.”* This is similar to 29% of active duty members and 28% of active duty spouses who indicated they *“occasionally have some difficulty making ends meet,”* find it *“tough to make ends meet but keeping your head above water,”* or are *“in over your head”* financially. In contrast, more Reserve component members (43%) and Reserve component spouses (39%) indicated they *“occasionally have some difficulty making ends meet,”* find it *“tough to make ends meet but keeping your head above water,”* or are *“in over your head”* financially.

When looking at the military populations, it is important to consider whether there are potential differences between the Services as well as the Reserve components. Results of Service and Reserve component differences for members and spouses are provided below:³

- Although 71% of active duty members, overall, indicated they were either *“very comfortable and secure”* or *“able to make ends meet without much difficulty,”* Air Force members (77%) were more likely to indicate they were either *“very comfortable and secure”* or *“able to make ends meet without much difficulty,”* whereas Army members (69%) were less likely. Similarly, although 72% of active duty spouses, overall, indicated they were either *“very comfortable and secure”* or *“able to make ends meet without much difficulty,”* Air Force spouses (78%) were more likely to indicate they were either *“very comfortable and secure”* or *“able to make ends meet without much difficulty.”*

² Surveys fielded by DMDC to active duty members, Reserve component members, and spouses of military members ask sample members to describe their financial condition in one of five ways: (1) *Very comfortable and secure*; (2) *Able to make ends meet without much difficulty*; (3) *Occasionally have some difficulty making ends meet*; (4) *Tough to make ends meet but keeping your head above water*; and (5) *In over your head*. “Comfortable” financial condition represents the combined percentage of respondents who selected *“Very comfortable and secure”* and *“Able to make ends meet without much difficulty.”*

³ Results of Service and Reserve component differences are only presented here and are not included in Table 2.

- Although 57% of Reserve component members, overall, indicated they were either “*very comfortable and secure*” or “*able to make ends meet without much difficulty*,” USNR (62%), ANG (70%), and USAFR (71%) were more likely to indicate they were either “*very comfortable and secure*” or “*able to make ends meet without much difficulty*,” whereas ARNG (51%) were less likely. Similarly, although 61% of Reserve component spouses, overall, indicated they were either “*very comfortable and secure*” or “*able to make ends meet without much difficulty*,” ANG (68%) and USAFR (70%) spouses were more likely to indicate they were either they were either “*very comfortable and secure*” or “*able to make ends meet without much difficulty*.”

Other Sources of Income/Financial Support Received

This section on financial health presents findings from the *Board of Governors of the Federal Reserve System* (2016) survey as well as two DMDC surveys—2013 SOFS-A and 2015 ADSS.

The *Board of Governors of the Federal Reserve System* survey measured other sources of income/financial support for U.S. civilian adults with this question:

“In addition to your main job, do you have any of the following types of additional paid jobs?”

- *“I have another full-time job,” “I have another part-time job,” and “I do other work for pay that is not through a formal job”*

DMDC measured other sources of income/financial support with this question:

“During the past 12 months, did you or your spouse receive any income or financial support from the following sources?”

- *“A second job”*

Results from these data sources are provided below and in Table 2:

- About one-quarter (22%) of employed U.S. civilian adults have multiple jobs and/or have an informal work-for-pay arrangement (e.g., selling handcrafted goods, freelance work, or providing services for others) outside of their principal employment.
- In contrast, fewer active duty members (16%) and active duty spouses (11%) reported that they or their spouse received income or financial support from a “*second job*.”⁴

When looking at the military populations, it is important to consider whether there are potential differences between the Services. Results of Service differences for member and spouses are provided below:⁵

⁴ No data are available for Reserve component members or Reserve component spouses, as this question is not included on SOFS-R or RCSS. For the majority of Reserve component members and their spouses, the military job is not their principal employment.

⁵ Results of Service differences are only presented here and are not included in Table 2.

- There were no Service-level differences for active duty members, but there were Service-level differences for active duty spouses. Although 11% of active duty spouses, overall, indicated they or their active duty spouse had a “*second job*” in the past 12 months, Marine Corps spouses (14%) were more likely to indicate they or their active duty spouse had a “*second job*” in the past 12 months.

The *Board of Governors of the Federal Reserve System* (2016) survey measured other sources of income/financial support for U.S. civilian adults with this question:

“Which of the following income sources did you and/or your spouse receive in the past 12 months?”

- *“Supplemental Security Income (SSI)”*

DMDC measured other sources of income/financial support with this question:

“During the past 12 months, did you or your spouse receive any income or financial support from the following sources?”

- *“Supplemental Security Income, unemployment, or worker’s compensation”*

Results from these data sources are provided below and in Table 2:

- Few (5%) of employed U.S. civilian adults indicated they or their spouse used “*Supplemental Security Income (SSI)*” as a source of income in the past 12 months.
- Similarly, 3% of active duty members indicated that they or their spouse received “*Supplemental Security Income, unemployment, or worker’s compensation*” and 1% of active duty spouses indicated that they or their spouse received “*Supplemental Security Income or worker’s compensation.*”⁶
- There were no Service-level differences for active duty members with respect to using “*Supplemental Security Income, unemployment, or worker’s compensation* or for active duty spouses with respect to using “*Supplemental Security Income or worker’s compensation.*”

Saving/Spending Habits

This section on financial health presents findings from the *Board of Governors of the Federal Reserve System* (2016) survey as well as two DMDC surveys—*2013 SOFS-A* and *2015 ADSS*.

The *Board of Governors of the Federal Reserve System* survey measured the spending habits of U.S. civilian adults with this question:

⁶ No data are available for Reserve component members or Reserve component spouses, as this question is not included on SOFS-R or RCSS.

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“In the past 12 months, would you say that your and your spouse’s total spending was more, the same, or less than your income?”

- *“Spending exceeds income,” “Spending equals income,” and “Spending less than income”*

DMDC measured the saving/spending habits of active duty members with this question:

“Which of the following statements comes closest to describing the saving habits of you (and your spouse)?”

- *“Don’t save—usually spend more than income;” “Don’t save—usually spend about as much as income;” “Save whatever is left over at the end of the month—no regular plan;” “Save income of one family member, spend the other;” “Spend regular income, save other income;” and “Save regularly by putting money aside each month”*

Results from these data sources are provided below and in Table 2:

- About one-half (48%) of U.S. civilians indicated they *“spend less than income.”* This is similar to both active duty members (45%) and active duty spouses (48%) who indicated they *“save regularly by putting money aside each month.”*
- About one-third (31%) of U.S. civilians indicated their *“spending equals their income.”* Fewer active duty members (12%) and active duty spouses (14%) indicated they *“don’t save—usually spend about as much as income.”*
- 15% of U.S. civilians indicated their *“spending exceeds their income.”* Fewer active duty members (2%) and active duty spouses (3%) they *“don’t save—usually spend more than income.”*

When looking at the military populations, it is important to consider whether there are potential differences between the Services. Results of Service differences for member and spouses are provided below:⁷

- Although 45% of active duty members, overall, indicated they *“save regularly by putting money aside each month,”* Air Force members (51%) were more likely to indicate they *“save regularly by putting money aside each month,”* whereas Army members (42%) were less likely. Similarly, although 48% of active duty spouses, overall, indicated they *“save regularly by putting money aside each month,”* Air Force spouses (54%) were more likely to indicate they *“save regularly by putting money aside each month,”* whereas Army spouses (45%) and Marine Corps spouses (44%) were less likely.
- Although 14% of active duty spouses, overall, indicated they *“don’t save—usually spend about as much as income,”* Air Force spouses (11%) were less likely.

⁷ Results of Service differences are only presented here and are not included in Table 2.

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- Although 3% of active duty spouses, overall, indicated they “*don’t save—usually spend more than income,*” Air Force spouses (2%) were less likely.

Table 2.
Current Financial Health, Other Sources of Income/Financial Support Received, and Saving/Spending Habits

	Active Duty Members	Active Duty Spouses	Reserve Component Members	Reserve Component Spouses	U.S. Civilians
Current Financial Health					
Very comfortable and secure or able to make ends meet without much difficulty / Living comfortably or doing ok	71%	72%	57%	61%	69%
Occasionally have some difficulty making ends meet, tough to make ends meet but keeping your head above water, or in over your head / Finding it difficult to get by or just getting by	29%	28%	43%	39%	31%
Other Sources of Income/Financial Support Received					
A second job / More than one job	16%	11%	NA	NA	22%
Supplemental Security Income, Unemployment Insurance (UI), or Workers' Compensation / Supplemental Security Income (SSI)	3%	1%	NA	NA	5%
Saving/Spending Habits					

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Save regularly by putting money aside each month / Spending less than income	45%	48%	NA	NA	48%
Don't save—usually spend about as much as income / Spending equals income	12%	14%	NA	NA	31%
Don't save—usually spend more than income / Spending exceeds income	2%	3%	NA	NA	15%

Note. Results for Reserve component members and Reserve component spouses are not available for “Other Sources of Income/Financial Support Received” or “Saving/Spending Habits” as these questions are not included on SOFS-R or RCSS.

Summary

When looking at **current financial health**, there are similarities between U.S. civilian adults and active duty members and active duty spouses. Specifically, they all indicate similar levels of comfort in their financial health (69% for U.S. civilians, 71% for active duty members, and 72% for active duty spouses indicated “*Very comfortable and secure or able to make ends meet without much difficulty/ Living comfortably or doing ok*”). In contrast, fewer Reserve component members and Reserve component spouses indicated comfort (57% of Reserve component members and 61% of Reserve component spouses indicated “*Very comfortable and secure or able to make ends meet without much difficulty/ Living comfortably or doing ok*”). This is a similar pattern when considering the percentages of U.S. civilians, active duty members, and active duty spouses who indicate more difficulty in their current financial health. Specifically, about one-third of U.S. civilian adults (31%), active duty members (29%), and active duty spouses (28%) indicated they “*Occasionally have some difficulty making ends meet, tough to make ends meet but keeping your head above water, or in over your head / Finding it difficult to get by or just getting by.*” In contrast, more Reserve component members (43%) and Reserve component spouses (39%) indicated they “*Occasionally have some difficulty making ends meet, tough to make ends meet but keeping your head above water, or in over your head / Finding it difficult to get by or just getting by.*”

When looking at **other sources of income/financial support received**, about a quarter (22%) of employed U.S. civilian adults indicated they have “*A second job/ More than one job.*” In contrast, fewer active duty members (16%) and active duty spouses (11%) reported that they or their spouse received income or financial support from “*A second job/ More than one job.*” Few (5%) of employed U.S. civilian adults indicated they or their spouse used “*Supplemental Security Income (SSI)*” as a source of income in the past 12 months. Similarly, 3% of active duty members indicated that they or their spouse received “*Supplemental Security Income, unemployment, or worker’s compensation*” and 1% of active duty spouses indicated that they or their spouse received “*Supplemental Security Income or worker’s compensation.*”

When looking at **saving/spending habits**, about one-half (48%) of U.S. civilians indicated they “*spend less than income.*” This is similar to both active duty members (45%) and active duty spouses (48%) who indicated they “*save regularly by putting money aside each month.*” About one-third (31%) of U.S. civilians indicated their “*spending equals their income.*” Fewer active duty members (12%) and active duty spouses (14%) indicated they “*don’t save—usually spend about as much as income.*”

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15% of U.S. civilians indicated their “*spending exceeds their income.*” Fewer active duty members (2%) and active duty spouses (3%) they “*don’t save—usually spend more than income.*”

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