



# TODAY'S ARMY SPOUSE PANEL

## Survey Results

**FINANCIAL VULNERABILITY AMONG ARMY FAMILIES**

Spring to Fall 2022

CARRA S. SIMS AND THOMAS E. TRAIL



This publication describes work done in the RAND Arroyo Center and documented in *Today's Army Spouse Panel Methodology: 2018 and 2022 Cohorts*, by Carra S. Sims, Thomas E. Trail, and Carolyn M. Rutter, RR-A2244-1, 2023.

For more information on this publication, visit [www.rand.org/t/RR-A2244-2](http://www.rand.org/t/RR-A2244-2).

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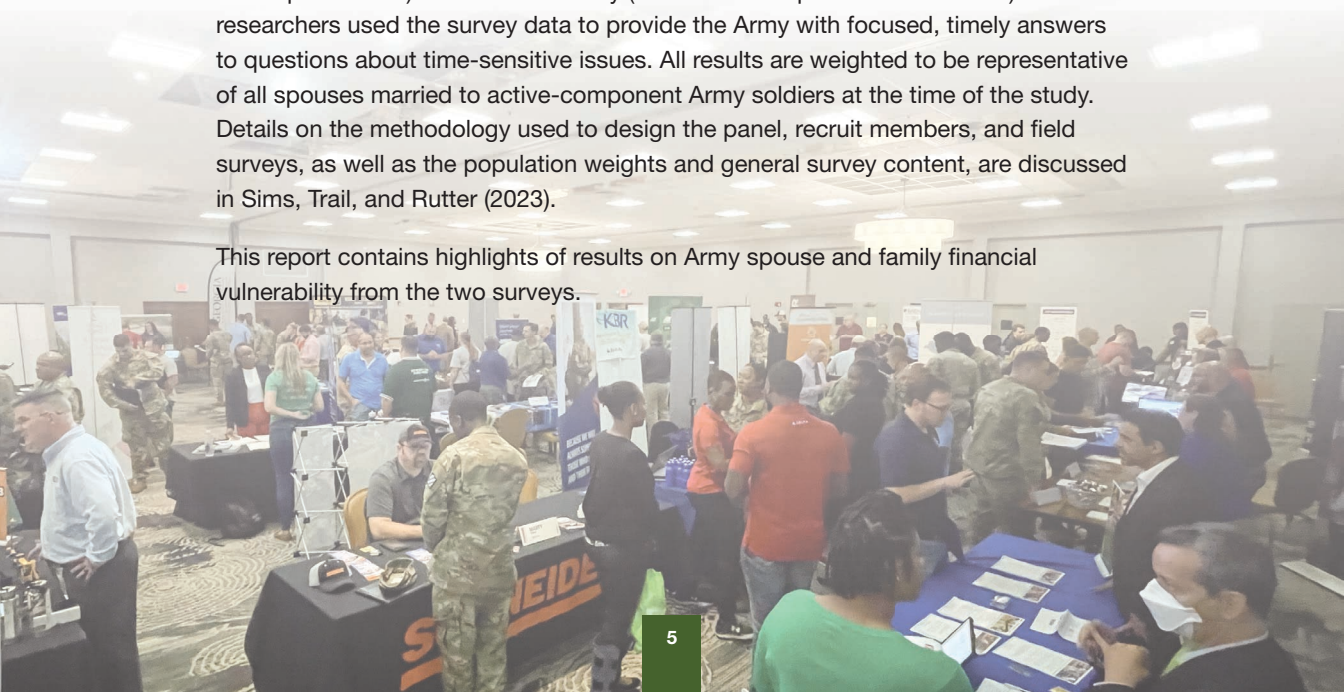


# Introduction

Military spouses and families sometimes struggle financially. For example, a 2022 U.S. Department of Defense (DoD) report noted that 24 percent of active-duty service members indicated some level of food insecurity in 2020, the first year of the coronavirus disease 2019 pandemic (Office of the Under Secretary of Defense for Personnel and Readiness, 2022). In 2021 and 2022, soldiers and U.S. Army spouses reported that financial issues, such as challenges with spouse employment and military pay and benefits, were among the top five problems that they experienced (Blue Star Families, undated-a; Blue Star Families, undated-b). To further explore these and other issues facing Army spouses and families, RAND Corporation researchers used the Today's Army Spouse Panel to measure financial vulnerabilities and to track financial indicators over time. Analyses of data collected from this panel offer insight into the financial vulnerabilities and strengths of Army families, including food insecurity, trouble paying various bills, experience of household financial strain, and use of and interest in financial resources.

Data for this report came from two surveys fielded in 2022 as part of the Today's Army Spouse Panel: the initial survey that recruited spouses for the panel (fielded from April to June) and the Fall survey (fielded from September to October). RAND researchers used the survey data to provide the Army with focused, timely answers to questions about time-sensitive issues. All results are weighted to be representative of all spouses married to active-component Army soldiers at the time of the study. Details on the methodology used to design the panel, recruit members, and field surveys, as well as the population weights and general survey content, are discussed in Sims, Trail, and Rutter (2023).

This report contains highlights of results on Army spouse and family financial vulnerability from the two surveys.



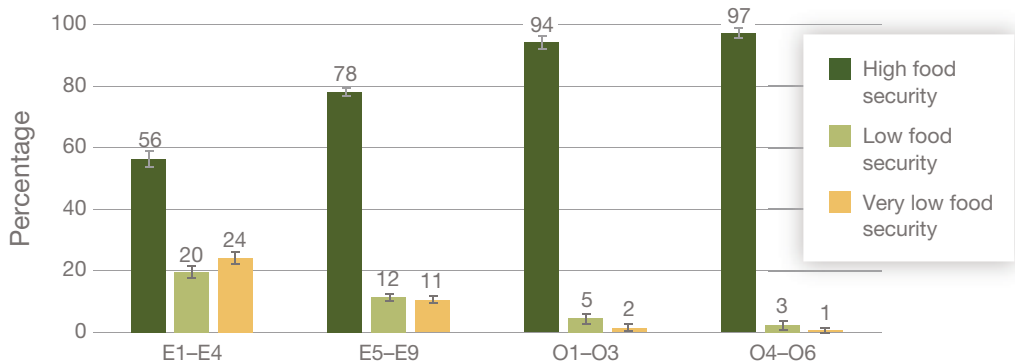
# Indicators of Financial Vulnerability

## Food Security

One indicator of financial vulnerability is whether a family is food secure. As defined by the U.S. Department of Agriculture (USDA), *food security* is “access by all people at all times to enough food for an active, healthy life” (USDA, 2023). To measure food security, we used the USDA six-item assessment of food security in spring 2022 to facilitate comparison with other military and national data on food security (USDA, 2012). The questions ask about a family’s experiences in the previous 12 months. As can be seen in Figure 1, a majority—56 percent or more—of every pay grade group was considered food secure. However, overall (across the pay grade groups), about 25 percent of Army families were considered to have low or very low food security, echoing other data that are contemporary with our survey (Asch et al., 2023). By comparison, Asch and colleagues (2023) estimated that the rate of food insecurity was 9.0 percent among civilians with similar characteristics to service members. Food insecurity was especially prevalent among spouses of junior enlisted (E1–E4) service members, as was found for the 2021 Active Duty Spouse Survey (DoD, undated). As shown in Figure 1, the confidence intervals (CIs) for the spouses of junior enlisted service members who are considered to have high food security do not overlap with those for E5 to E9, which, in turn, do not overlap with those for officers, indicating that high food security was significantly more common among spouses of more-senior soldiers.

FIGURE 1

### Army Family Experiences of Food Security, by Pay Grade Group (%)



SOURCE: Features data from Today's Army Spouse Panel, Spring 2022.

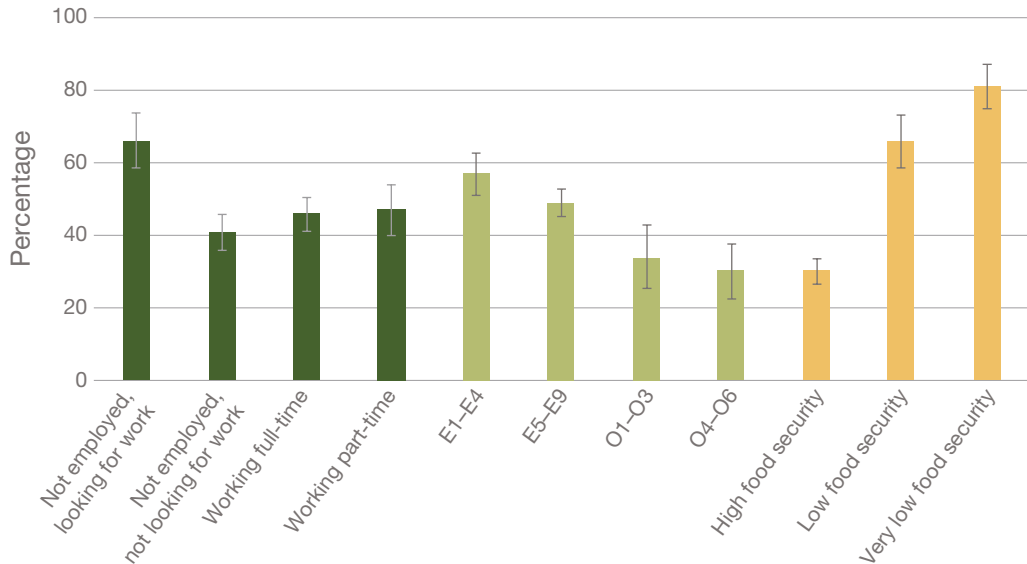
NOTE:  $n = 5,867$ . Survey percentages are weighted to be representative of the Army spouses in 2022. Error bars represent 95-percent CIs. CIs help convey the uncertainty that is found in any estimate. They should be interpreted as follows: For the 95-percent CIs that we report, if we measured the same variables in the same way from the same population, in 95 percent of those samples our results would fall within the upper and lower bounds that we report. Percentages within groups may not add up to 100 due to rounding.

## Difficulty Paying Rent or Mortgage

Food insecurity is only one indicator of financial vulnerability. In the Fall 2022 survey, we asked about several others. We first asked whether, in the past four months, spouses' rent or mortgage increased, on a scale from "not at all" to "a lot." (There was also a "don't know" option; survey questions were based on Goldrick-Rab et al., 2019). If rent or mortgage increased (which was the case for about 44 percent of our spouse respondents), we asked whether the increase made it difficult to pay.

We examined answers to this question by employment status, pay grade group, and food security. As can be seen in Figure 2, spouses who reported that they were unemployed and looking for a job were more likely than spouses with other employment statuses to respond that the rent or mortgage increase created difficulties with payment. Moreover, spouses who reported low or very low food security (reported for the previous four months, in the Fall survey) were also more likely to express challenges covering rent or mortgage increases than were spouses who reported being food secure.

**FIGURE 2**  
**Spouses Who Reported Difficulty Paying an Increase in Rent or Mortgage, by Subgroup**



SOURCE: Features data from Today's Army Spouse Panel, Fall 2022.

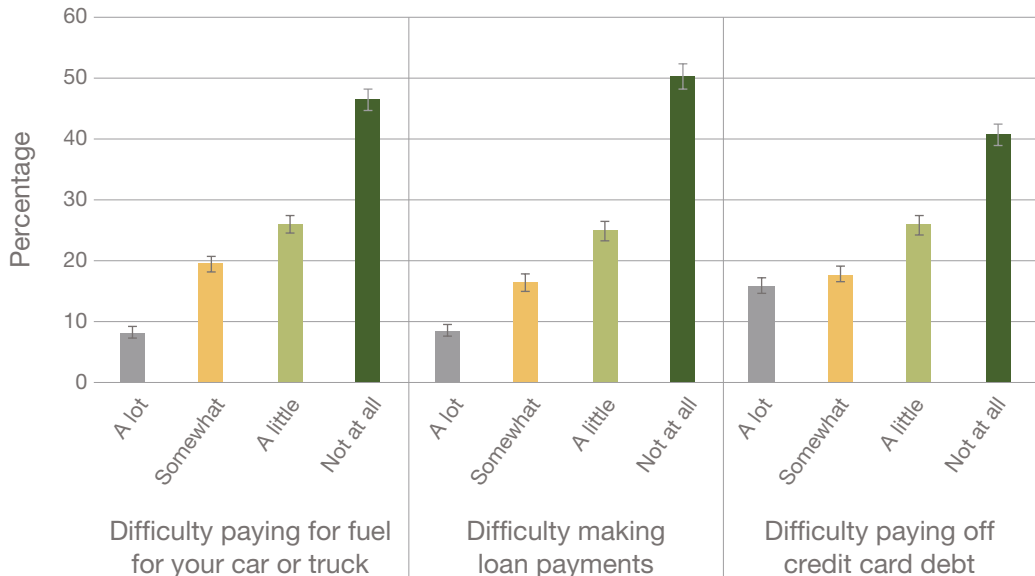
NOTE:  $n = 1,166$  spouses who reported an increase in mortgage or rent. Survey percentages are weighted to be representative of the Army spouses in 2022. Error bars represent 95-percent CIs. CIs help convey the uncertainty that is found in any estimate. They should be interpreted as follows: For the CIs that we report, if we measured the same variables in the same way from the same population, in 95 percent of those samples our results would fall within the upper and lower bounds that we report.

Importantly, when all spouses were asked directly, very few (2 percent) reported under- or non-payment of rent or mortgage in the prior four months. In comparison, about 10 percent reported under- or non-payment of a utility bill.

## Difficulty Paying Bills

We continued to explore financial vulnerabilities, looking at reported difficulty paying various bills other than rent and mortgage. As shown in Figure 3, approximately one-third of spouses reported some or a lot of difficulty in the prior four months paying these bills: 28 percent reported difficulty paying for vehicle fuel, 25 percent reported difficulty paying off loans, and 34 percent reported difficulty paying off credit card debt. In a separate, general item, when asked whether they had paid bills on time in the past year, 65 percent of spouses reported always doing so (not shown in the figure).

FIGURE 3  
Spouses Who Reported Difficulty Paying Various Bills



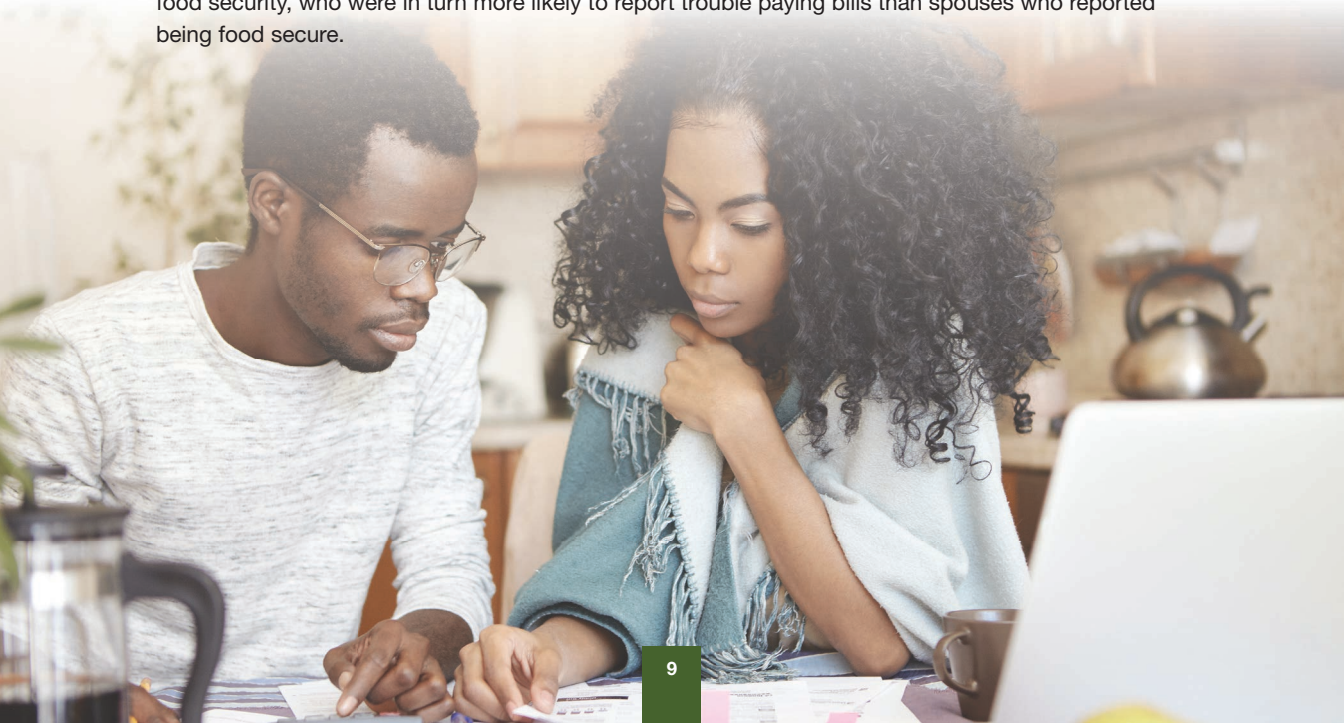
SOURCE: Features data from Today's Army Spouse Panel, Fall 2022.

NOTE:  $n = 3,188$ ; 3,163; and 3,192 spouses, respectively. Respondents who reported that they did not know are excluded. Survey percentages are weighted to be representative of the Army spouses in 2022. Error bars represent 95-percent CIs. CIs help convey the uncertainty that is found in any estimate. They should be interpreted as follows: For the CIs that we report, if we measured the same variables in the same way from the same population, in 95 percent of those samples our results would fall within the upper and lower bounds that we report.

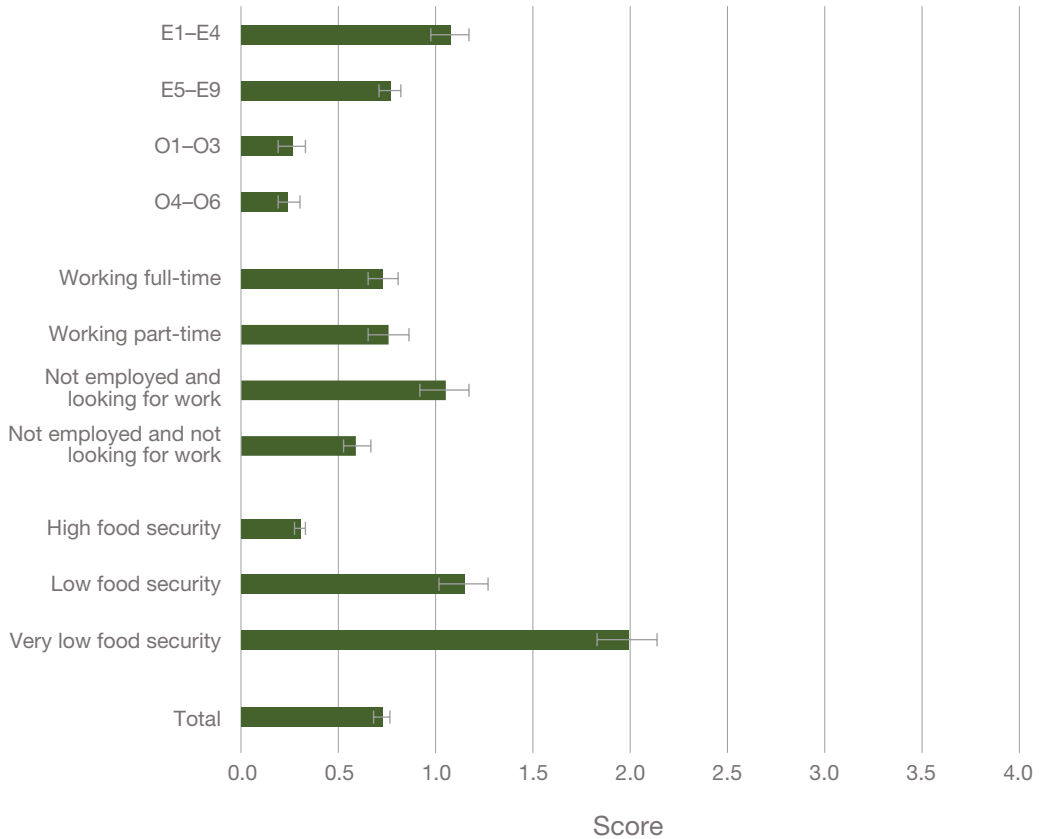
## Characteristics of Army Families Who Reported Trouble Paying Bills

We combined the indicators of financial vulnerability that individually indicate trouble paying bills into an overall index, summing across items so that higher scores indicate more occasions when a spouse reported challenges. Respondents were assigned a 1 for each challenge they reported: that they had trouble paying increased rent or mortgage; otherwise did not pay their rent or mortgage; did not pay the full amount of a utility bill; had a lot of difficulty paying for fuel, making loan payments, or paying off credit card debt; or only sometimes, rarely, or never paid bills on time in the past year. This measure can be interpreted as providing a general sense of financial struggles that Army families experienced in paying their bills, considering each item equally.

As can be seen in Figure 4, on average, respondents to the Fall 2022 survey said that they had relatively little trouble paying various bills. Spouses of junior enlisted soldiers were more likely than spouses of senior enlisted soldiers to say that they had trouble paying bills; both groups reported more trouble than did the spouses of officers. Spouses who reported that they were unemployed and looking for a job were more likely than spouses with other employment statuses to indicate that they had trouble paying bills. Moreover, spouses who reported very low food security in the previous four months were more likely to express challenges with bills than were spouses who reported low food security, who were in turn more likely to report trouble paying bills than spouses who reported being food secure.



**FIGURE 4**  
**Average Number of Difficult-to-Pay Bills Reported by Spouses, by Subgroup**



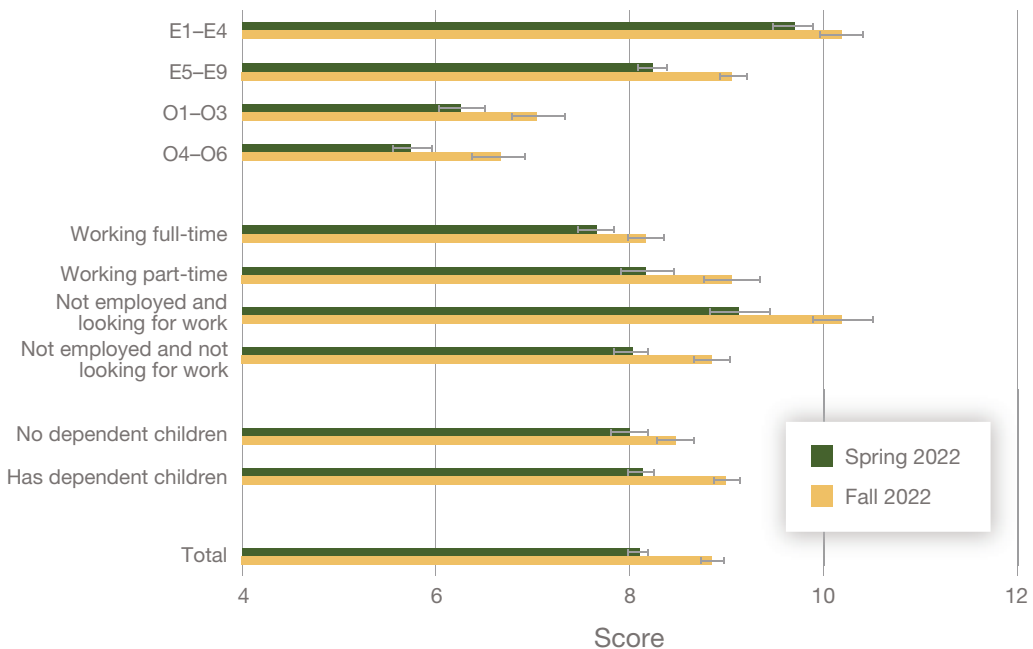
SOURCE: Features data from Today's Army Spouse Panel, Fall 2022.

NOTE:  $n = 3,251$ . The horizontal axis is an index summing across items so that higher scores indicate more occasions when a spouse reported various types of financial challenges; the maximum score is 7. Survey percentages are weighted to be representative of the Army spouses in 2022. Error bars represent 95-percent CIs. CIs help convey the uncertainty that is found in any estimate. They should be interpreted as follows: For the CIs that we report, if we measured the same variables in the same way from the same population, in 95 percent of those samples our results would fall within the upper and lower bounds that

# Experience of Household Financial Strain

In both the Spring 2022 and Fall 2022 surveys, we asked spouses to indicate their experiences with household financial strain (e.g., difficulty paying bills, worrying about finances) in the four months prior to the survey (see Tanielian et al., 2014, for a description of the measure). Across surveys, respondents who reported the highest level of household financial strain included spouses of enlisted soldiers and spouses who were unemployed and looking for work—particularly by Fall 2022. Overall, average scores ranged from a low of 8.1 in the Spring to a high of 8.8 in the Fall, as shown in Figure 5. The CIs do not overlap, indicating that household financial strain was significantly higher by the Fall. For context, although the Spring and Fall 2022 surveys had a somewhat different set of respondents from earlier surveys, overall perceived financial strain in three surveys fielded in August 2020, January 2021, and May 2021 ranged from a low of 7 to a high of 7.5 (Trail et al., 2023).

**FIGURE 5**  
**Change in Household Financial Strain from Spring to Fall 2022, by Subgroup**



SOURCE: Features data from Today's Army Spouse Panel, Spring and Fall 2022.

NOTE:  $n = 3,300$  spouses who responded to both surveys. Financial strain scores could range between 4 and 17 based on a summative scale. Higher scores indicate greater financial strain. Survey means are weighted to be representative of the Army spouses in 2022. Error bars represent 95-percent CIs. CIs help convey the uncertainty that is found in any estimate. They should be interpreted as follows: For the CIs that we report, if we measured the same variables in the same way from the same population, in 95 percent of those samples our results would fall within the upper and lower bounds that we report.

## Interest in and Use of Financial Resources

Financial challenges do not happen in a vacuum for soldiers and their spouses. The Army provides resources to families to help maintain financial readiness and well-being with the stated intent “to attain financial stability and flexibility by avoiding the personal and professional stressors of poor money management” (Holl, 2022). The Today’s Army Spouse Panel provided a way to examine use of such resources among the spouses who also reported experiencing financial vulnerability and pressure described in the earlier sections of this report.

We first asked whether spouses had received “professional financial advice, education, or counseling” in the prior year. Only 18 percent reported having done so. Among those who did receive professional financial advice ( $N = 579$ ), 26 percent saw a military personal financial manager or personal financial counselor. If spouses reported receiving professional financial advice but did not seek it from available military sources, we asked why. Reasons are shown in Table 1, and common reasons included a lack of awareness of the existence of such resources and concerns about whether military resources would be helpful.

TABLE 1

### Reasons Spouses Did Not Seek Financial Information Within the Military

	Percentage (%)	95% CI (%)
I was not aware these resources existed.	26.2	(22.0, 30.4)
I did not know how to access these resources.	19.3	(15.5, 23.1)
I’m concerned about confidentiality (e.g., sharing my personal information).	14.8	(11.4, 18.3)
I’m concerned about negative impact on my spouse’s career.	15.6	(12.1, 19.1)
I’m concerned about the expertise or experience of the military personal financial managers or personal financial counselors.	21.4	(17.4, 25.3)
I didn’t think they would be helpful.	25.9	(21.7, 30.1)
Other	35.8	(31.1, 40.4)

SOURCE: Features data from Today’s Army Spouse Panel, Fall 2022.

NOTE:  $n = 427$  spouses who received professional financial advice, education, or counseling last year from a nonmilitary source. Respondents could check all that applied, so percentages total to more than 100. The “other” response did not include a write-in option, so we are not able to parse perceived issues more finely. Survey percentages are weighted to be representative of the Army spouses in 2022. CIs help convey the uncertainty that is found in any estimate. They should be interpreted as follows: For the CIs that we report, if we measured the same variables in the same way from the same population, in 95 percent of those samples our results would fall within the upper and lower bounds that we report.

## Interest in Financial Education

Asking about uptake and use of financial resources and counseling does not show the entire picture and offers the Army relatively little to go on in terms of providing the financial information that Army spouses might be interested in. Thus, we asked whether spouses were interested in financial education specifically for Army spouses; 55 percent reported being somewhat or very interested, 18 percent reported no interest, and 26 percent said that they had no need.

When respondents were queried about specific areas of interest, the most-endorsed options included learning more about retirement planning (46 percent), savings planning (44 percent), budgeting (37 percent), or military pay and benefits (33 percent). (Respondents could check all that applied, so percentages total to more than 100. The item was asked of all spouses, regardless of whether they said they were interested in financial education targeted to Army spouses.)

Given our earlier finding that some spouses reported experiencing financial adversity, we were interested in determining what topics would be of most interest to spouses who were experiencing greater financial strain. To do this, we compared spouses who had a score greater than 8 on the measure of financial strain (who made up about half of spouses) and those whose scores were lower. In general, spouses experiencing higher financial strain shared the top interests already described. However, compared with lower-strain spouses, spouses experiencing more financial strain were less interested in retirement planning (40 percent) and more interested in savings planning (51 percent), budgeting (46 percent), and military pay and benefits (36 percent).

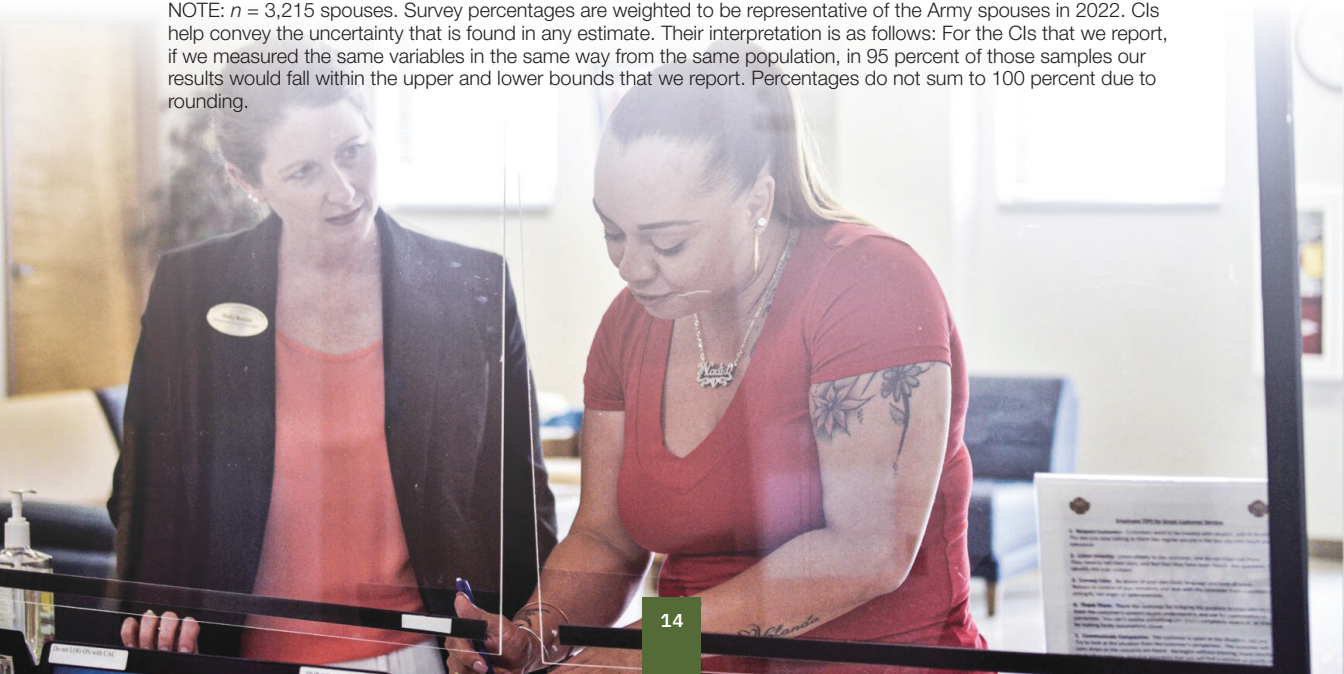
Finally, we asked spouses about their preferred resources for learning about personal finance. As shown in Table 2, about 20 percent preferred an option outside the military, and about 14 percent of respondents preferred a military option. Fifty-five percent of respondents reported being interested in personal finance information relevant to Army spouses. This interest in personal finance information, coupled with the relatively low 14 percent of respondents who received military-related financial counseling and education, suggests an available target audience for these services where greater awareness and outreach might be helpful.

TABLE 2  
**Spouses' Preferred Resources for Learning About Personal Finance**

	Percentage (%)	95% CI (%)
Professional/certified financial counselor, planner, or advisor outside of the military	21.4	(20, 22.9)
Personal financial manager and/or personal financial counselor within the military	13.7	(12.4, 14.9)
Your friends and family	13.3	(12.1, 14.5)
Civilian internet resources (e.g., Bogleheads)	6.9	(6.1, 7.8)
Social media	5.9	(5.1, 6.7)
Military OneSource	5.8	(5.0, 6.6)
Local bank/credit union	2.8	(2.2, 3.4)
Other Army spouses	2.1	(1.6, 2.6)
Soldier and Family Readiness Group	1.7	(1.2, 2.1)
I'm not interested in financial education information	22.5	(21.1, 24.0)

SOURCE: Features data from Today's Army Spouse Panel, Fall 2022.

NOTE:  $n = 3,215$  spouses. Survey percentages are weighted to be representative of the Army spouses in 2022. CIs help convey the uncertainty that is found in any estimate. Their interpretation is as follows: For the CIs that we report, if we measured the same variables in the same way from the same population, in 95 percent of those samples our results would fall within the upper and lower bounds that we report. Percentages do not sum to 100 percent due to rounding.



## Conclusion

Overall, this exploration of financial vulnerability among Army spouses suggests that most Army families are doing well financially, but a sizable minority are experiencing financial struggles. The majority of spouses who responded to the Today's Army Spouse Panel reported being food secure, and 65 percent of spouses reported always paying bills on time in the previous year. However, there were signs that financial well-being was not assured for everyone, particularly junior enlisted service members and their families. Spouses of junior enlisted soldiers more often reported experiencing food insecurity, trouble paying bills, and overall perceived financial strain in the household. Spouses who were not employed and looking for work and those who were experiencing food insecurity reported similar financial hardships. Notably, perceptions of financial challenges increased between the Spring and Fall 2022 surveys. Altogether, these indicators suggest that a sizable number of spouses experience financial challenges, which might be affecting their readiness and well-being and which the Army has interest in alleviating.

The Army provides resources to soldiers and their families with the intent to help families navigate these challenges, but only about 20 percent of spouses report using professional financial services of any kind—from the Army or other sources. Looking specifically at military services, we observe that lack of awareness and lack of perceived usefulness of military resources top the reasons that spouses who were open to professional help did not seek it from the Army. That said, spouses did report interest in many areas of finance and particular interest in financial advice targeted to them. In general, the survey findings suggest that spouses might be interested in available resources if they are better publicized, including information about the quality of the resources. The findings also offer information on how best to target help to the interests of Army spouses.

# Abbreviations

CI	confidence interval
DoD	U.S. Department of Defense
USDA	U.S. Department of Agriculture



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## About This Report

This report documents research and analysis conducted as part of two projects, *Army Spouse Panel 2.0* and *Army Spouse Panel 3.0*, both sponsored by the Deputy Chief of Staff, G-9, U.S. Army. The purpose of the projects was to provide an operational panel of Army spouses for short on-demand survey requests as a mechanism for G-9 and the Army to obtain focused, timely answers to questions regarding the efficacy of programs and services. This report highlights information about the financial status of Army spouses and their families and provides some perspective on change over time.

This research was conducted within RAND Arroyo Center's Personnel, Training, and Health Program. RAND Arroyo Center, part of the RAND Corporation, is a federally funded research and development center (FFRDC) sponsored by the United States Army.

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IMAGE CREDITS

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Military spouses and families sometimes struggle financially. For example, a 2022 U.S. Department of Defense report noted that 24 percent of active-duty service members indicated some level of food insecurity in 2020, the first year of the coronavirus disease 2019 pandemic. In 2021 and 2022, soldiers and Army spouses reported that financial issues, such as challenges with spouse employment and military pay and benefits, were among the top five problems that they experienced. To further explore these and other issues facing Army spouses and families, RAND Corporation researchers used the Today's Army Spouse Panel to measure financial vulnerabilities and to track financial indicators over time. Analyses of data collected from this panel offer insight into the financial vulnerabilities and strengths of U.S. Army families, including food insecurity, trouble paying various bills, experience of household financial strain, and use of and interest in financial resources.