

DMDC

Information and Technology for Better Decision Making

April 2006 Status of Forces Survey of Active-Duty Members

Overview Briefing



BRIEFING OVERVIEW

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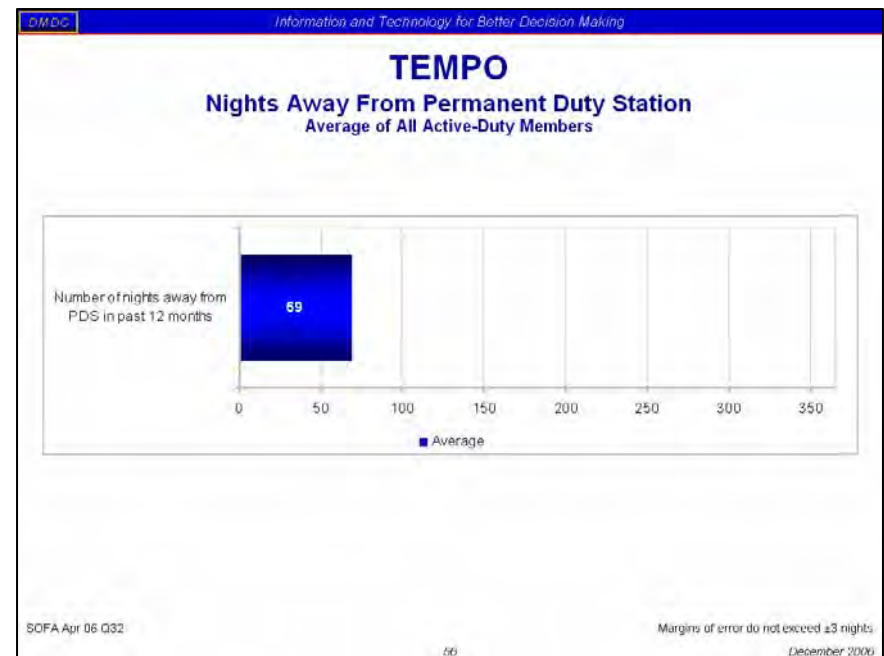
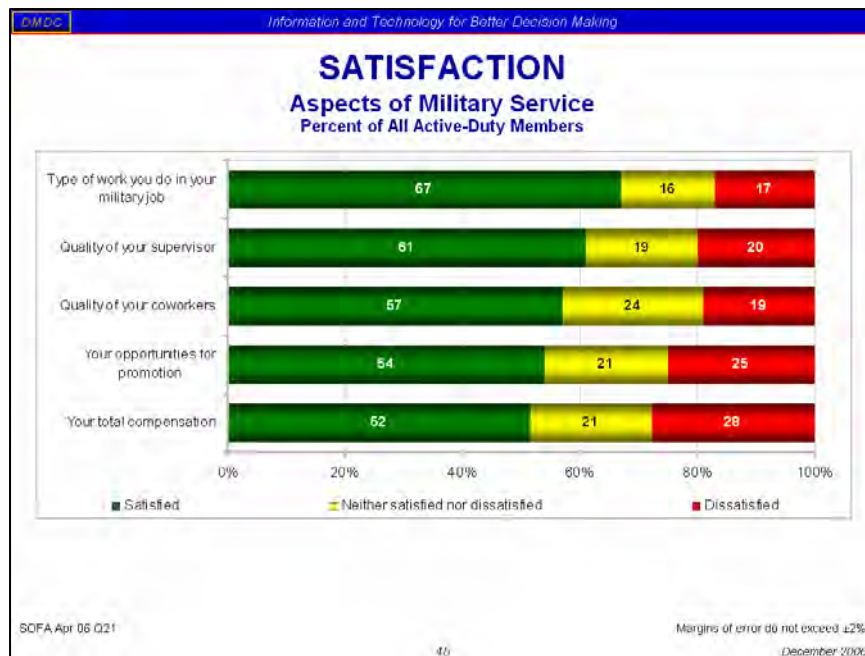
INTRODUCTION

- Web-based, active-duty survey fielded February 27– April 6, 2006
- 39K Service members surveyed, weighted response rate of 33%
 - High quality data typically achieved (margins of error generally within +/-5 percentage points)
- For each survey item, briefing includes the following
 - Graphic displays of overall results
 - Tables showing results by reporting categories, e.g., Service and paygrade
 - Graphic displays of trends (when available)
 - Summary of key findings

INTRODUCTION

Briefing Includes

- Graphic displays of overall results



INTRODUCTION

Briefing Includes

- Tables showing results by reporting categories (e.g., Service, paygrade)
 - Statistical tests used to compare each subgroup to its respective “all other” group (i.e., to all others not in the subgroup)
 - Results of statistical tests shown by color coding

DMDC

Information and Technology for Better Decision Making

RETENTION

Support To Stay on Active Duty Percent of Applicable Active-Duty Members

KEY:																																						
Higher Response of Favors Staying																																						
Lower Response of Favors Staying																																						
Higher Response of Favors Leaving																																						
		Total	Army		Navy		Marine Corps		Air Force		Enlisted 3 – 5 YOS		Enlisted 6 – 9 YOS		E1 – E4		E5 – E9		O1 – O3		O4 – O6		Army Enlisted		Army Officers		Navy Enlisted		Navy Officers		Marine Corps Enlisted		Marine Corps Officers		Air Force Enlisted		Air Force Officers	
Spouse/Significant other support	Favors staying	46	41	48	41	53	35	49	30	54	50	61	39	49	47	56	39	55	51	58																		
	Favors leaving	35	41	33	39	28	45	30	46	29	32	28	41	37	33	29	41	31	29	27																		
Family support	Favors staying	41	32	48	36	49	33	45	31	47	46	51	30	42	47	52	34	48	48	52																		
	Favors leaving	33	42	27	35	24	40	34	37	31	26	24	44	35	27	22	37	24	25	20																		

SOFA Apr 06 Q25, Q26

Margins of error range from ±2% to ±7%

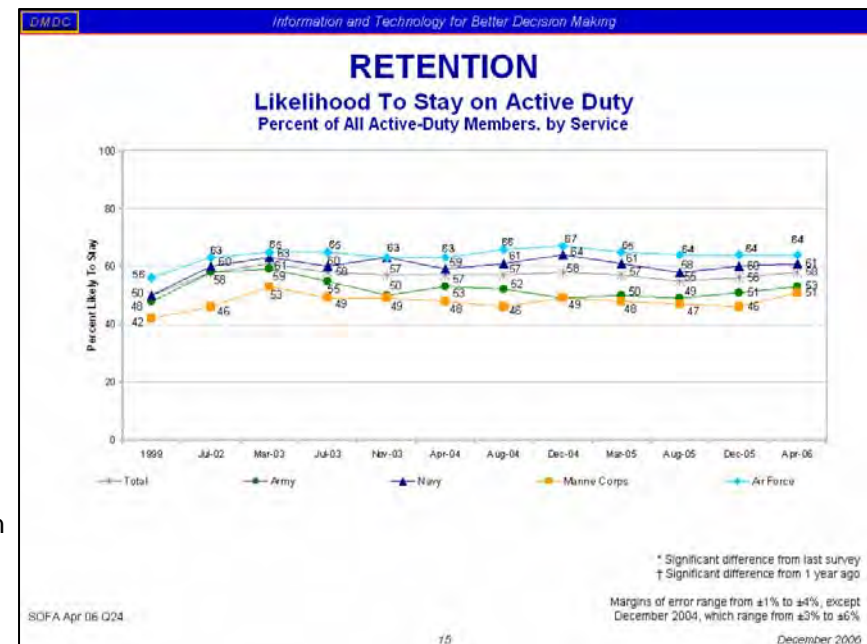
18

December 2010

INTRODUCTION

Briefing Includes

- Trend data by Service and paygrade groups for items also included in:
 - Status of Forces Survey of Active-Duty Members (Web-based)
 - December 2005: 37K surveyed; weighted response rate of 36%
 - August 2005: 35K surveyed; weighted response rate of 35%
 - March 2005: 31K surveyed; weighted response rate of 37%
 - December 2004: 35K surveyed; weighted response rate of 39%
 - August 2004: 38K surveyed; weighted response rate of 40%
 - April 2004: 33K surveyed; weighted response rate of 39%
 - November 2003: 34K surveyed; weighted response rate of 38%
 - July 2003: 33K surveyed; weighted response rate of 35%
 - March 2003: 35K surveyed; weighted response rate of 35%
 - July 2002: 38K surveyed; weighted response rate of 32%
 - 1999 Active-Duty Survey (paper-and-pencil)
 - 66K Service and Coast Guard members surveyed; weighted response rate of 52%
 - Since active-duty SOFS excludes Coast Guard and Reservists on active duty, these members were excluded from the trend analyses
 - Trends are not provided for items with all margins of error greater than 10 percent
- For leading indicator measures, statistical tests were used to compare April 2006 results with one year ago (March 2005) and the previous survey administration (December 2005)
- For content-specific questions, statistical tests were used to compare April 2006 results with the last survey administration (e.g., April 2004)



INTRODUCTION

Briefing Includes

- Summary of findings
 - Overall results followed by a listing of reporting categories that are statistically different from their respective "all other" group — for example, Army's "all other" comparison group consists of Navy, Marine Corps, and Air Force members
 - Trend results by Service and paygrade groups (when available)

The screenshot shows a presentation slide with a blue header bar containing the DMDC logo and the text 'Information and Technology for Better Decision Making'. The slide title is 'SATISFACTION Summary of Findings April 2006'. The content includes two main bullet points with sub-points.

SATISFACTION
Summary of Findings
April 2006

- 62% satisfied with overall *military way of life*; 18% dissatisfied
 - Satisfied led by officer, E5-E9, married with child(ren), Air Force, living off base, and enlisted with 6-9 years of service
 - Dissatisfied led by enlisted with 3-5 years of service, E1-E4, single without child(ren), Army enlisted, living on base, Army, Non-Hispanic White, and male enlisted
- 52% to 67% satisfied with aspects of military life
 - Highest satisfaction with *type of work you do in your military job*
 - Lowest satisfaction with *your total compensation*

December 2006

INTRODUCTION

Reporting Categories

Service
Army
Navy
Marine Corps
Air Force

Enlisted Years of Service
Enlisted 3 - 5 YOS
Enlisted 6 - 9 YOS

Paygrade
E1 – E4
E5 – E9
O1 – O3
O4 – O6

Service by Paygrade*
Army Enlisted
Army Officers
Navy Enlisted
Navy Officers
Marine Corps Enlisted
Marine Corps Officers
Air Force Enlisted
Air Force Officers

Residence
On Base
Off Base

Location
US (Inc. Territories)
Overseas

Family Status
Single w/ Child(ren)
Single w/o Child(ren)
Married w/ Child(ren)
Married w/o Child(ren)

Race/Ethnicity
Non-Hispanic White
Total Minority

Gender by Paygrade*
Male Enlisted
Male Officer
Female Enlisted
Female Officer

Gender
Male
Female

*Reporting categories (e.g., Service) are broken into groups (e.g., Army). Subgroups may not be listed separately in summaries of findings if all subgroups (e.g., Army enlisted, Army officer) are subsumed in the overall group (e.g., Army).

INTRODUCTION

To Tables Showing Results of Reporting Categories

Examples of Color Indicators

How satisfied are you with each of the following...

KEY:

Higher Response of Satisfied

Lower Response of Satisfied

Higher Response of Dissatisfied

Very satisfied
Satisfied

Neither satisfied nor dissatisfied

Dissatisfied
Very dissatisfied

Color indicators are used if the proportion of the reporting category significantly differs from its respective "all other" group

More satisfied

Less satisfied

Satisfied	76	79	77	74	75	77	78	76	75
Dissatisfied	11	8	11	11	12	11	9	10	11

More dissatisfied

How many days have you done the following...

KEY:

More Than Average

Less Than Average

34	29	34	32	36	38	27	32	36
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Less Than Average

More Than Average

INTRODUCTION

To Tables Showing Results of Reporting Categories Examples of Color Indicators

KEY:

- Higher Response of Satisfied (Green)
- Lower Response of Satisfied (Yellow)
- Higher Response of Dissatisfied (Red)

Type of work you do in your military job	Total	US (Inc. Terr. (s))	Overseas	On Base	Off Base	White	Non-Hispanic	Total Minority	Single w/ Child (ren)	Married w/ Child (ren)	Married w/o Child (ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Satisfied	66	67	62	62	69	66	67	66	60	75	57	64	80	62	78	66	65
Dissatisfied	17	16	21	20	15	17	16	17	23	13	15	19	10	18	10	17	16

Positive response

- Satisfied
- Increased
- Agree
- Etc.

Negative response

- Dissatisfied
- Decreased
- Disagree
- Etc.

Margins of error range from $\pm 1\%$ to $\pm 2\%$

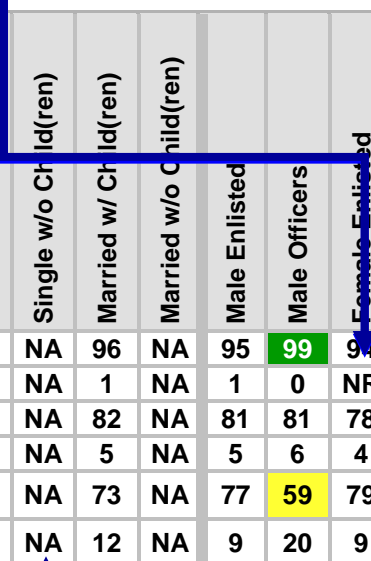
Percentages and means are reported with margins of error based on 95% confidence intervals. The range of margin of error is presented for the question or group of questions/subitems.

INTRODUCTION

To Tables Showing Results of Reporting Categories Suppression Rules

- Results are not presented if the question does not apply to the reporting category or if the estimate is unstable

“**NR**” indicates the estimate is Not Reportable because it was based on fewer than 30 respondents or the relative standard error was high



Total	US (Inc. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
96	96	95	93	97	96	96	98	NA	96	NA	95	99	94	NR	96	94
1	1	1	2	1	1	0	1	NA	1	NA	1	0	NR	0	1	NR
80	80	83	82	80	83	76	NR	NA	82	NA	81	81	78	83	81	79
5	5	5	5	5	4	8	8	NA	5	NA	5	6	4	6	5	5
73	73	73	67	75	73	73	NR	NA	73	NA	77	59	79	NR	72	76
11	12	9	15	10	10	13	6	NA	12	NA	9	20	9	14	12	10

“**NA**” indicates the response option was Not Applicable because the question did not apply to respondents in the reporting category based on answers to previous questions

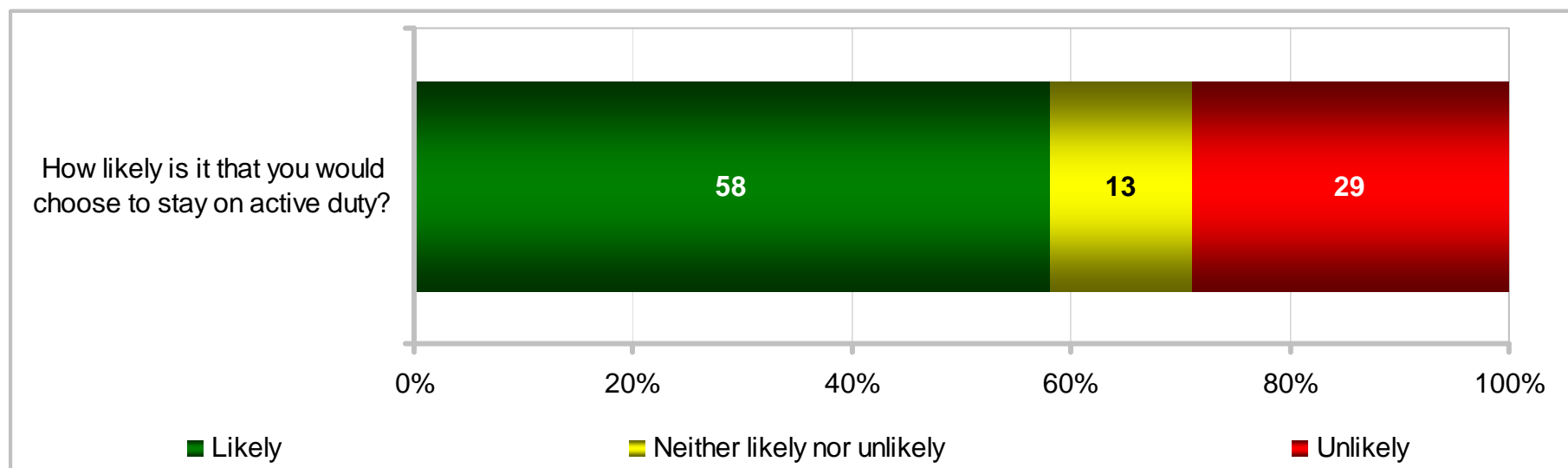
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RETENTION

Likelihood To Stay on Active Duty

Percent of All Active-Duty Members



RETENTION

Likelihood To Stay on Active Duty

Percent of All Active-Duty Members

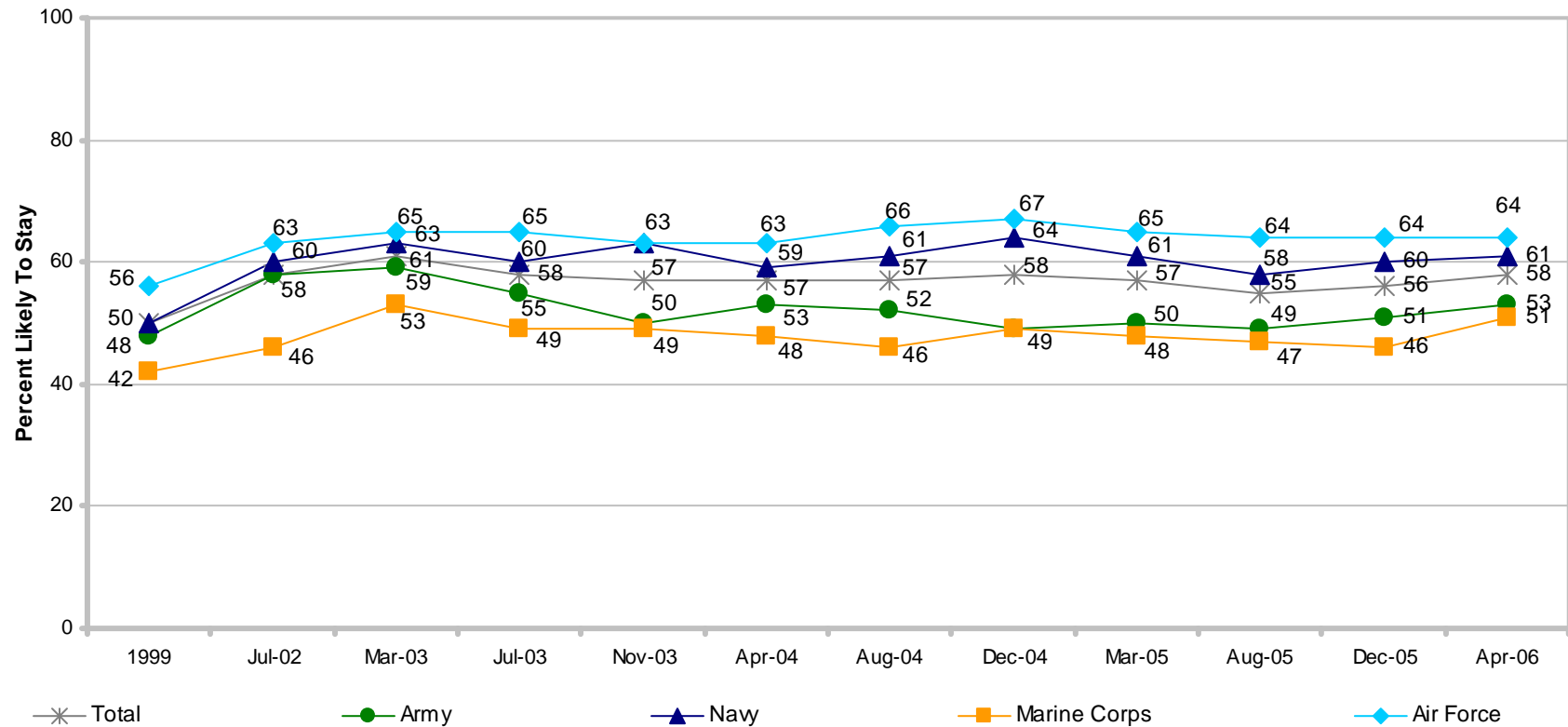
KEY: Higher Response of Likely Lower Response of Likely Higher Response of Unlikely		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
How likely is it that you would choose to stay on active duty?	Likely	58	53	61	51	64	44	63	41	68	63	77	50	66	60	68	48	71	62	71
	Unlikely	29	33	26	36	24	41	25	42	22	21	15	36	21	26	22	39	17	26	16

KEY: Higher Response of Likely Lower Response of Likely Higher Response of Unlikely		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
How likely is it that you would choose to stay on active duty?	Likely	58	58	56	50	62	56	60	66	44	69	54	55	70	56	62	58	57
	Unlikely	29	29	28	35	26	31	25	23	39	20	33	31	18	32	27	29	31

RETENTION

Likelihood To Stay on Active Duty

Percent of All Active-Duty Members, by Service



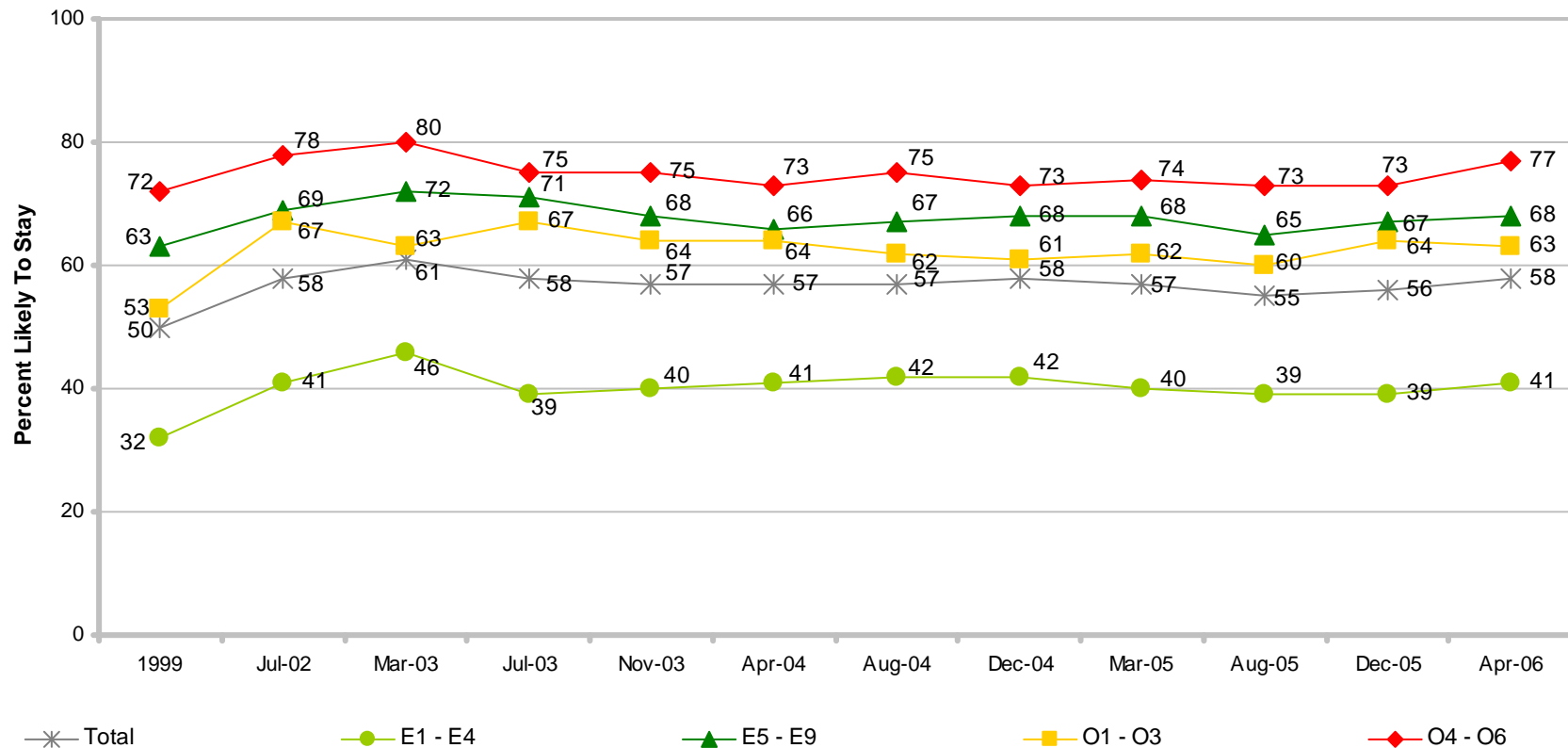
* Significant difference from last survey

† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 4\%$, except December 2004, which range from $\pm 3\%$ to $\pm 6\%$

RETENTION

Likelihood To Stay on Active Duty Percent of All Active-Duty Members, by Paygrade



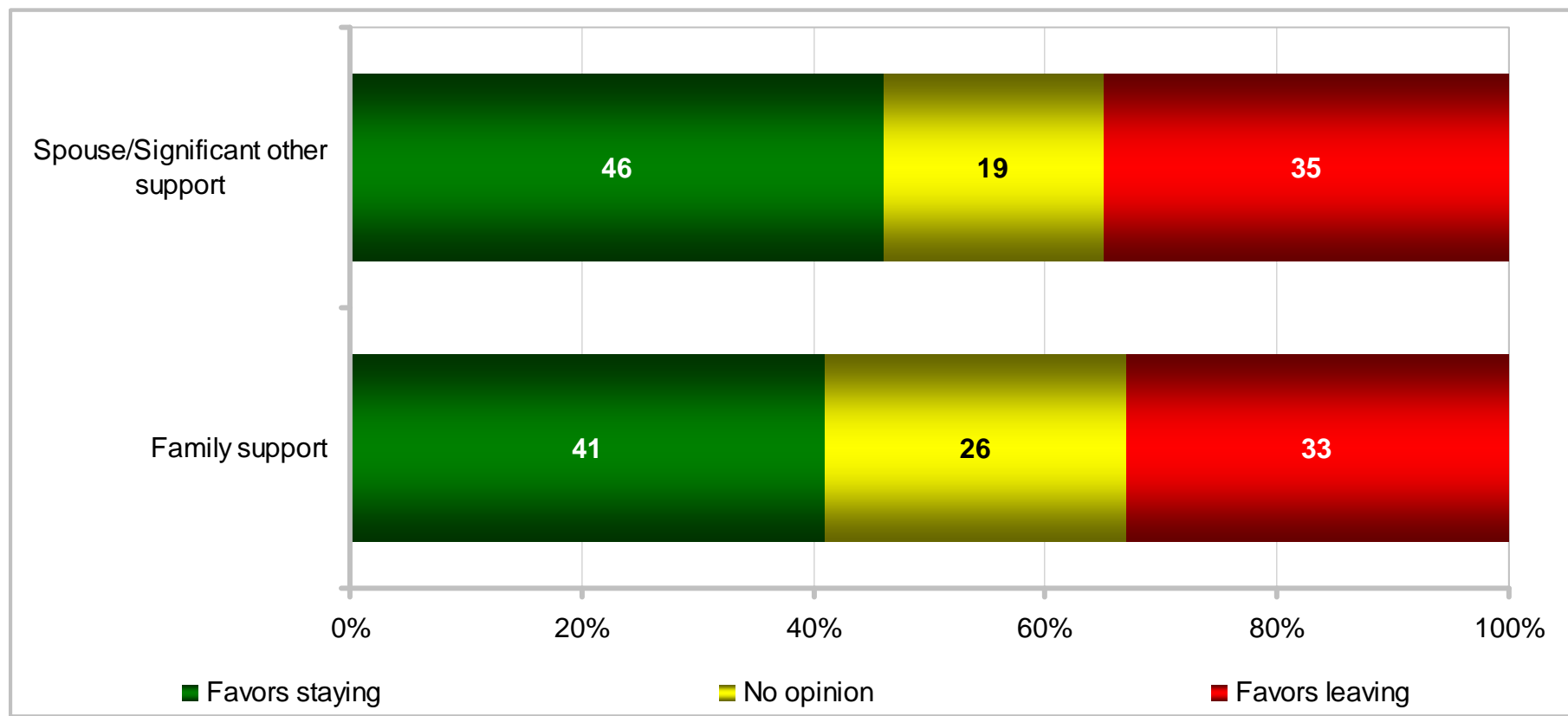
* Significant difference from last survey
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Margins of error range from $\pm 1\%$ to $\pm 3\%$, except
 December 2004, which range from $\pm 3\%$ to $\pm 9\%$

RETENTION

Support To Stay on Active Duty

Percent of Applicable Active-Duty Members



RETENTION

Support To Stay on Active Duty

Percent of Applicable Active-Duty Members

KEY: Higher Response of Favors Staying Lower Response of Favors Leaving Higher Response of Favors Leaving		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Spouse/Significant other support	Favors staying	46	41	48	41	53	35	49	30	54	50	61	39	49	47	56	39	55	51	58
	Favors leaving	35	41	33	39	28	45	30	46	29	32	28	41	37	33	29	41	31	29	27
Family support	Favors staying	41	32	48	36	49	33	45	31	47	46	51	30	42	47	52	34	48	48	52
	Favors leaving	33	42	27	35	24	40	34	37	31	26	24	44	35	27	22	37	24	25	20

RETENTION

Support To Stay on Active Duty

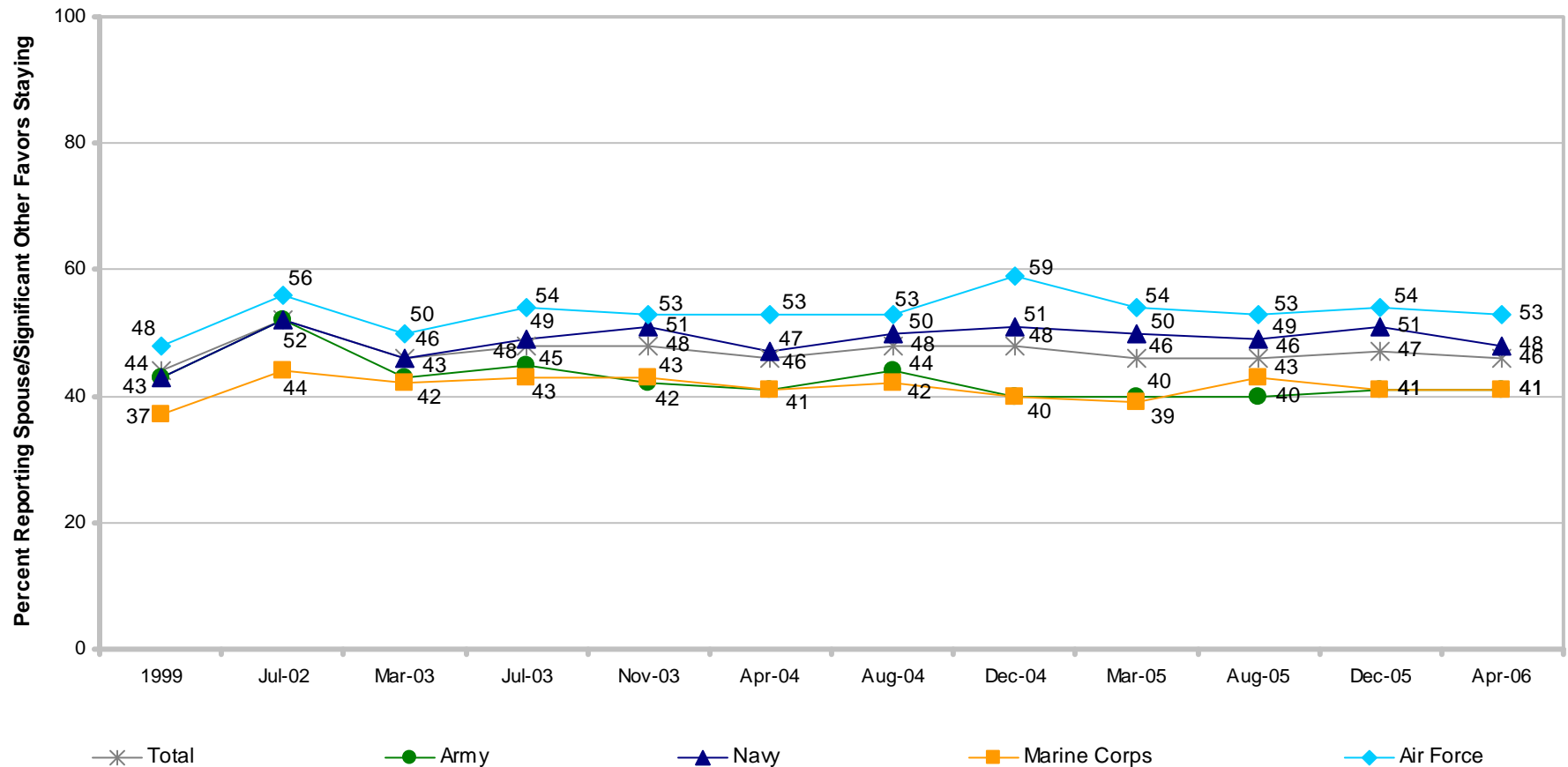
Percent of Applicable Active-Duty Members

KEY: Higher Response of Favors Staying Lower Response of Favors Staying Higher Response of Favors Leaving		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Spouse/Significant other support	Favors staying	46	47	43	42	48	46	47	38	25	56	42	45	54	42	51	46	43
	Favors leaving	35	35	36	37	34	37	33	32	42	30	41	36	31	38	34	35	37
Family support	Favors staying	41	42	36	36	44	42	40	40	33	48	40	40	49	38	42	41	39
	Favors leaving	33	32	35	34	32	30	36	34	34	31	33	33	25	39	32	32	38

RETENTION

Spouse/Significant Other Support To Stay on Active Duty

Percent of Active-Duty Members Who Were Married or Separated or Had a Significant Other, by Service



* Significant difference from last survey

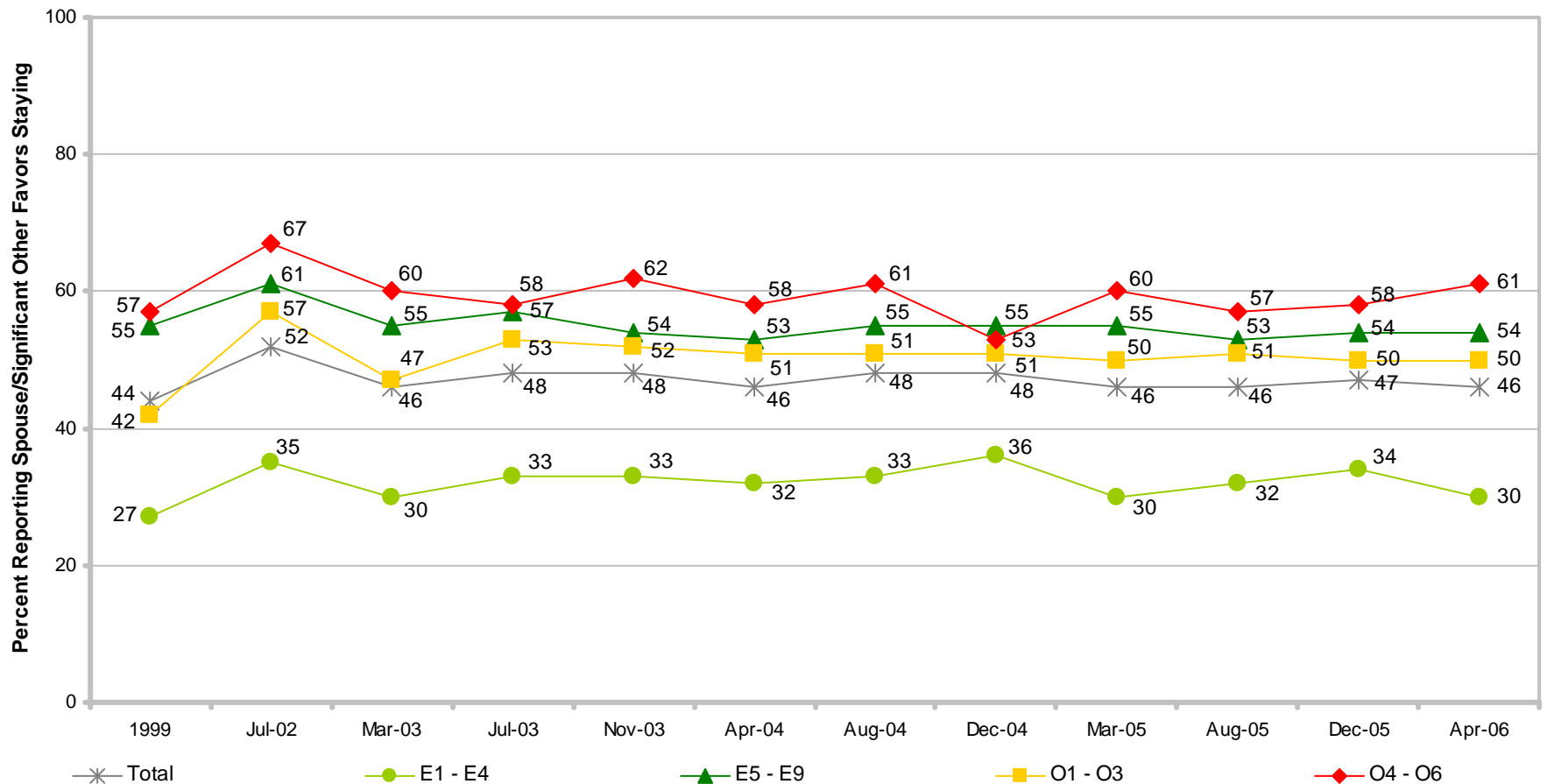
† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 4\%$, except for December 2004, which range from $\pm 3\%$ to $\pm 6\%$

RETENTION

Spouse/Significant Other Support To Stay on Active Duty

Percent of Active-Duty Members Who Were Married or Separated or Had a Significant Other, by Paygrade



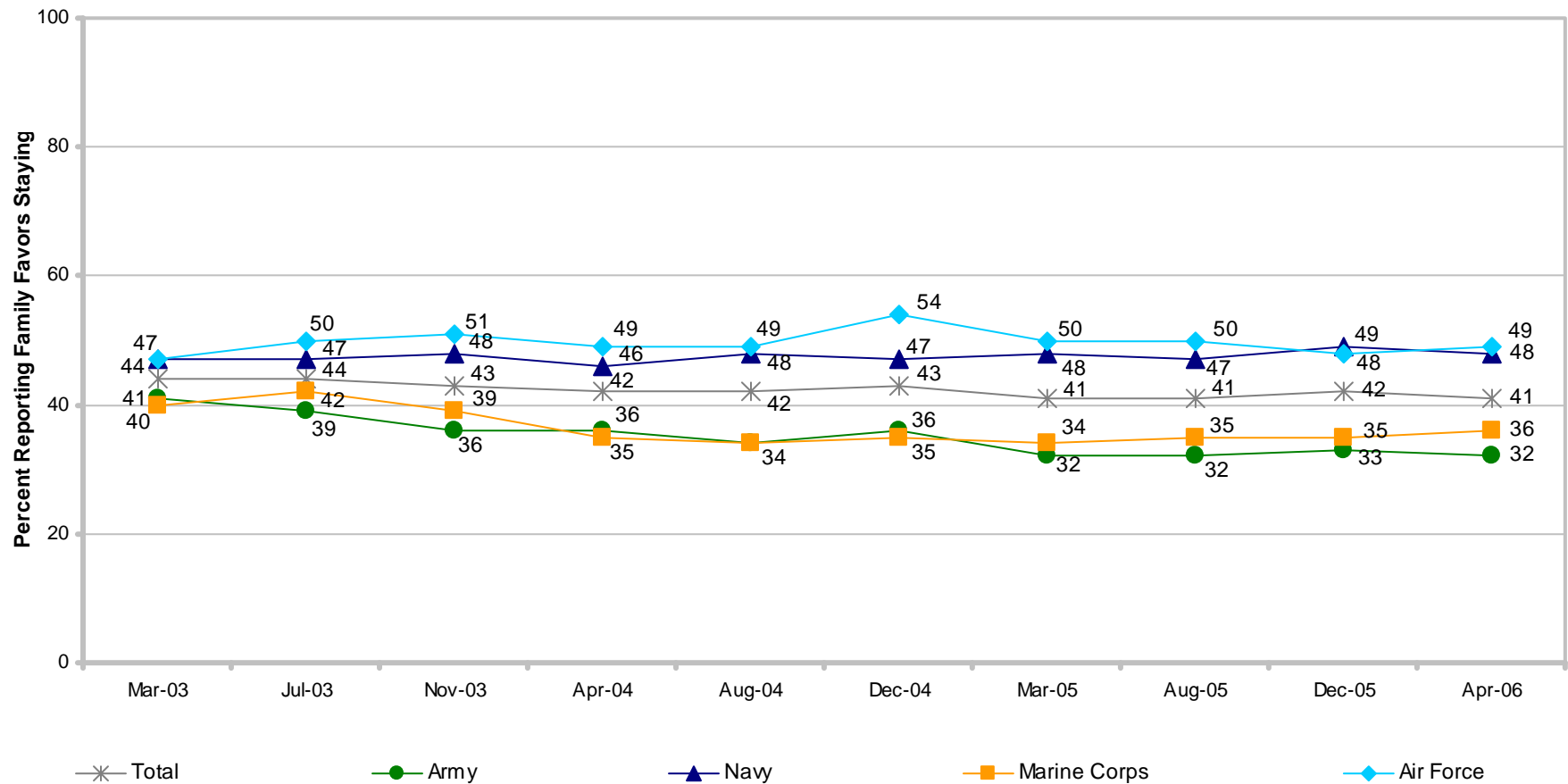
* Significant difference from last survey
 † Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 4\%$, except for December 2004, which range from $\pm 3\%$ to $\pm 10\%$

RETENTION

Family Support To Stay on Active Duty

Percent of All Active-Duty Members, by Service



* Significant difference from last survey

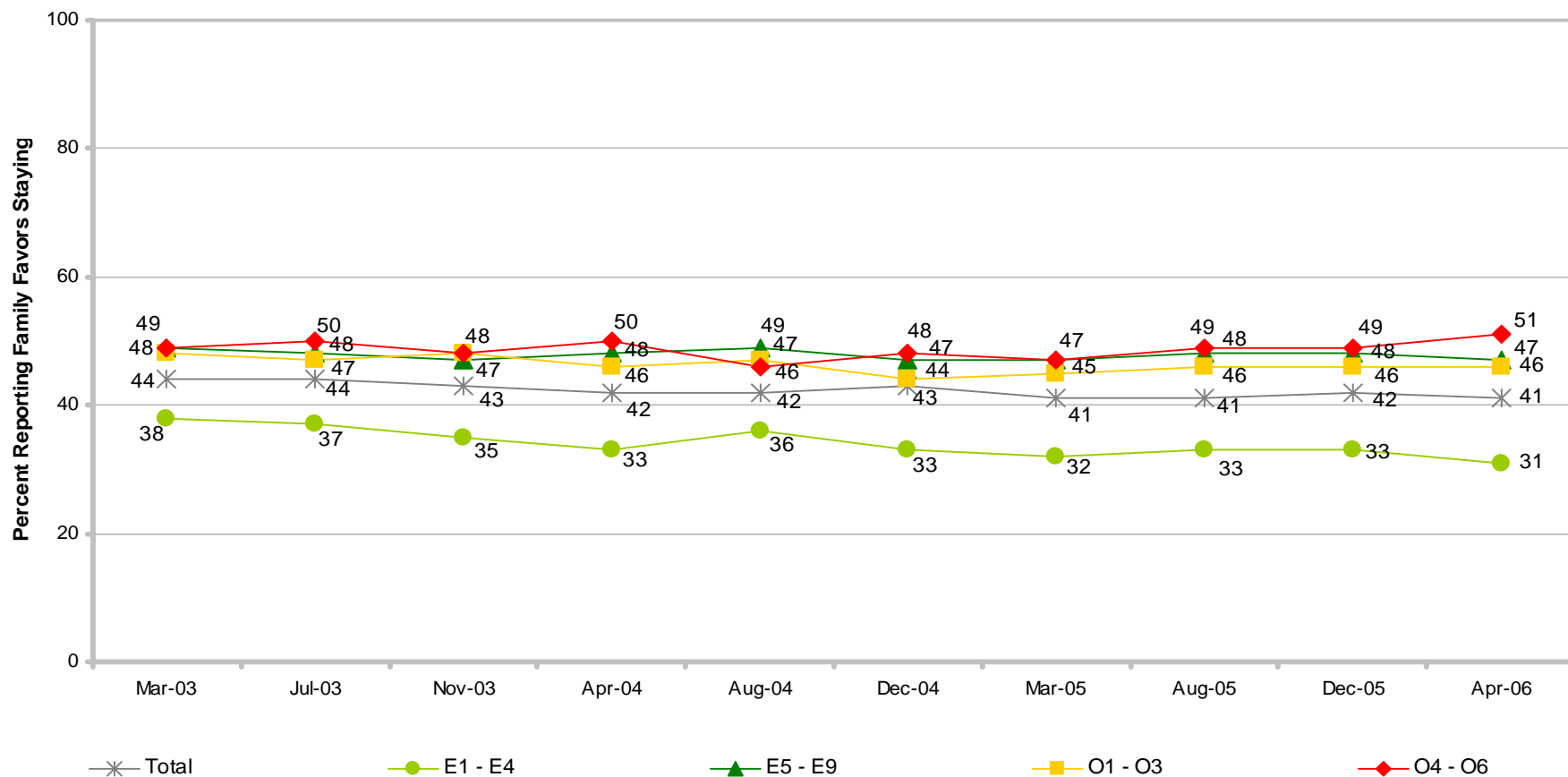
† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 4\%$, except for December 2004, which range from $\pm 3\%$ to $\pm 6\%$

RETENTION

Family Support To Stay on Active Duty

Percent of All Active-Duty Members, by Paygrade



* Significant difference from last survey

† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 3\%$, except for December 2004, which range from $\pm 3\%$ to $\pm 9\%$

RETENTION

Commitment Measures

Definitions

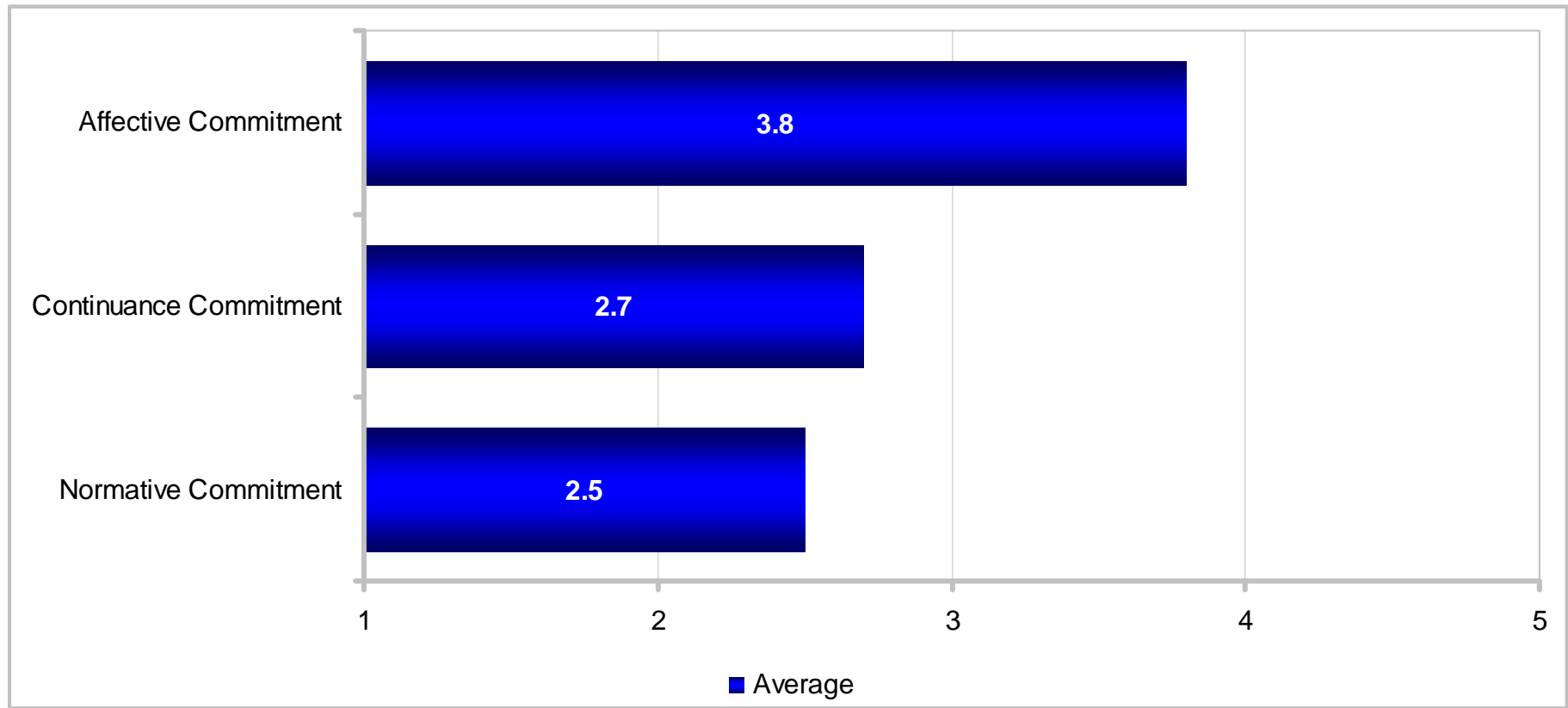
- *Affective Commitment* can be defined as an emotional attachment to, an identification with, and an involvement in, an organization
- *Continuance Commitment* can be defined as an attachment based on the perceived costs of leaving an organization
- *Normative Commitment* can be defined as a sense of obligation to remain in an organization

Note: Scores range from 1 to 5 for each measure. Lower scores indicate less organizational commitment, whereas higher scores represent more commitment.

RETENTION

Commitment Measures

Average of All Active-Duty Members



RETENTION

Commitment Measures

Average of All Active-Duty Members

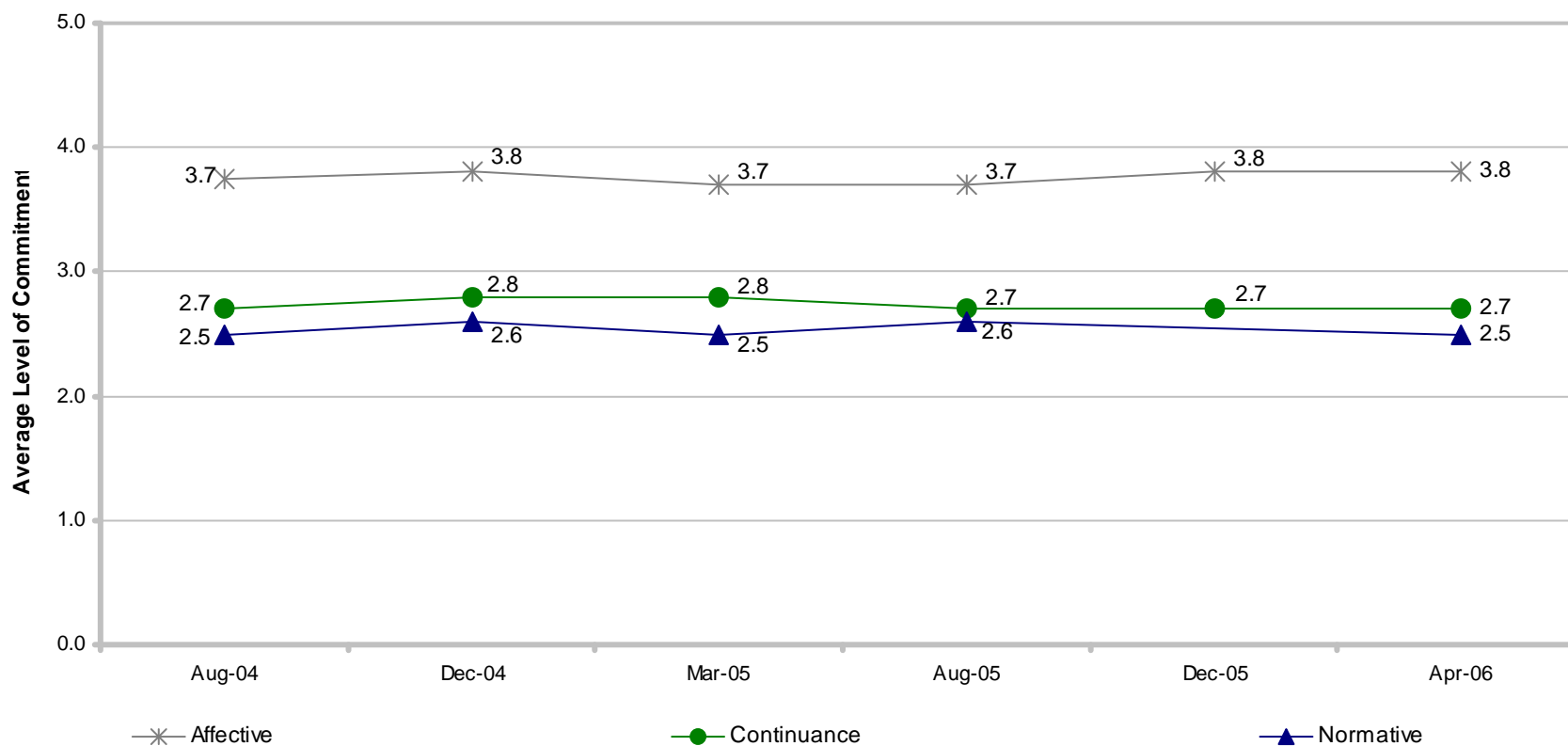
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers	
	Affective Commitment	3.8	3.8	3.7	3.7	3.8	3.5	3.8	3.5	3.9	4.0	4.2	3.7	4.0	3.7	4.1	3.7	4.2	3.8	4.1
	Continuance Commitment	2.7	2.6	2.8	2.7	2.9	2.7	2.9	2.7	2.9	2.5	2.4	2.7	2.4	2.8	2.4	2.7	2.5	2.9	2.6
	Normative Commitment	2.5	2.6	2.5	2.4	2.5	2.3	2.6	2.4	2.6	2.6	2.6	2.6	2.6	2.5	2.5	2.4	2.7	2.5	2.6

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Affective Commitment	3.8	3.8	3.7	3.7	3.8	3.8	3.8	3.6	3.9	3.8	3.7	4.1	3.6	4.0	3.8	3.7
	Continuance Commitment	2.7	2.7	2.7	2.7	2.7	2.8	2.9	2.6	2.8	2.7	2.8	2.5	2.9	2.4	2.7	2.8
	Normative Commitment	2.5	2.5	2.5	2.5	2.5	2.5	2.6	2.4	2.6	2.5	2.5	2.6	2.5	2.6	2.5	2.5

RETENTION

Commitment Measures

Average of All Active-Duty Members



Note: Due to an error in the survey instrument, Normative Commitment could not be calculated in December 2005.

* Significant difference from last survey
† Significant difference from 1 year ago

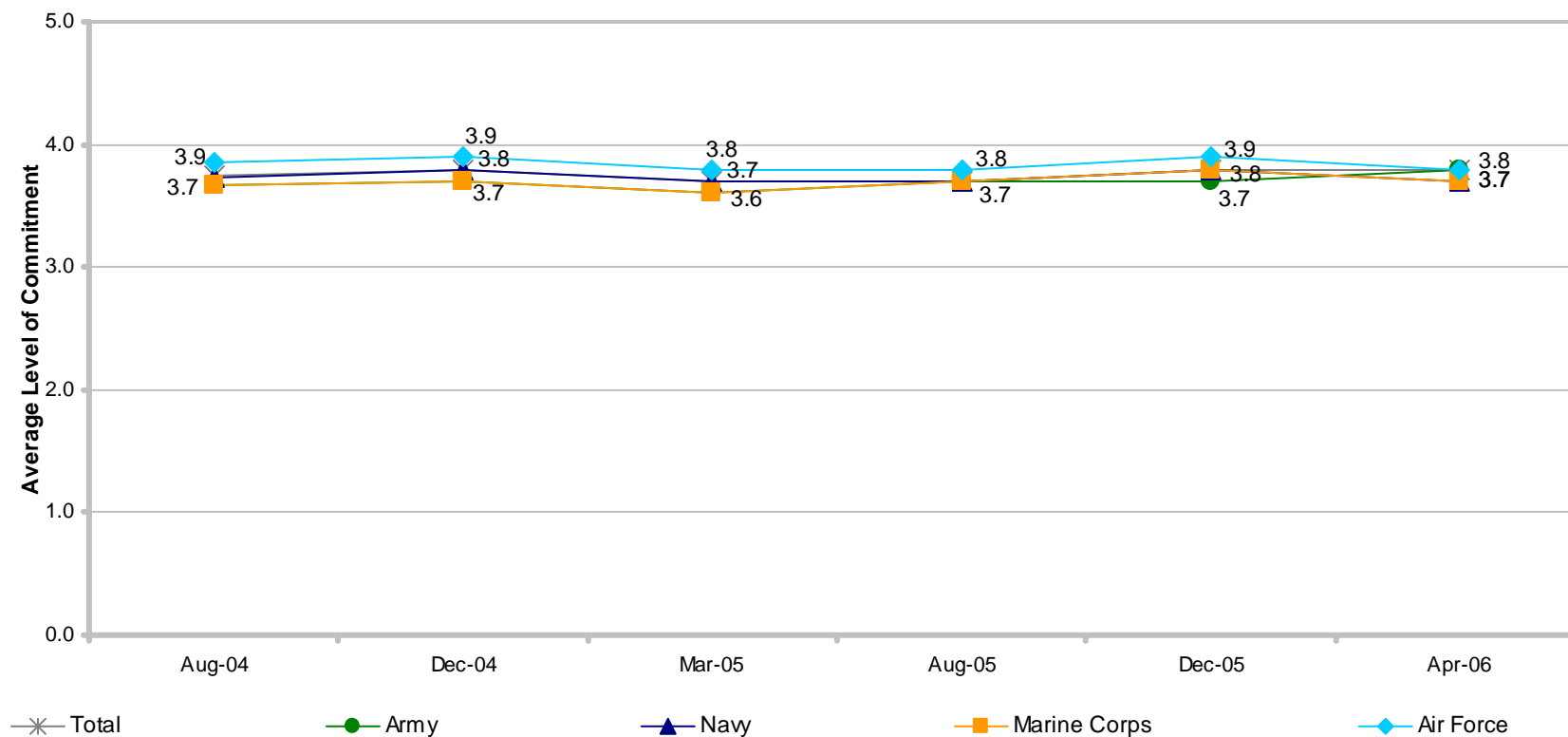
SOFA Apr 06 Q27

Margins of error do not exceed ± 0.1

RETENTION

Affective Commitment Measure

Average of All Active-Duty Members, by Service



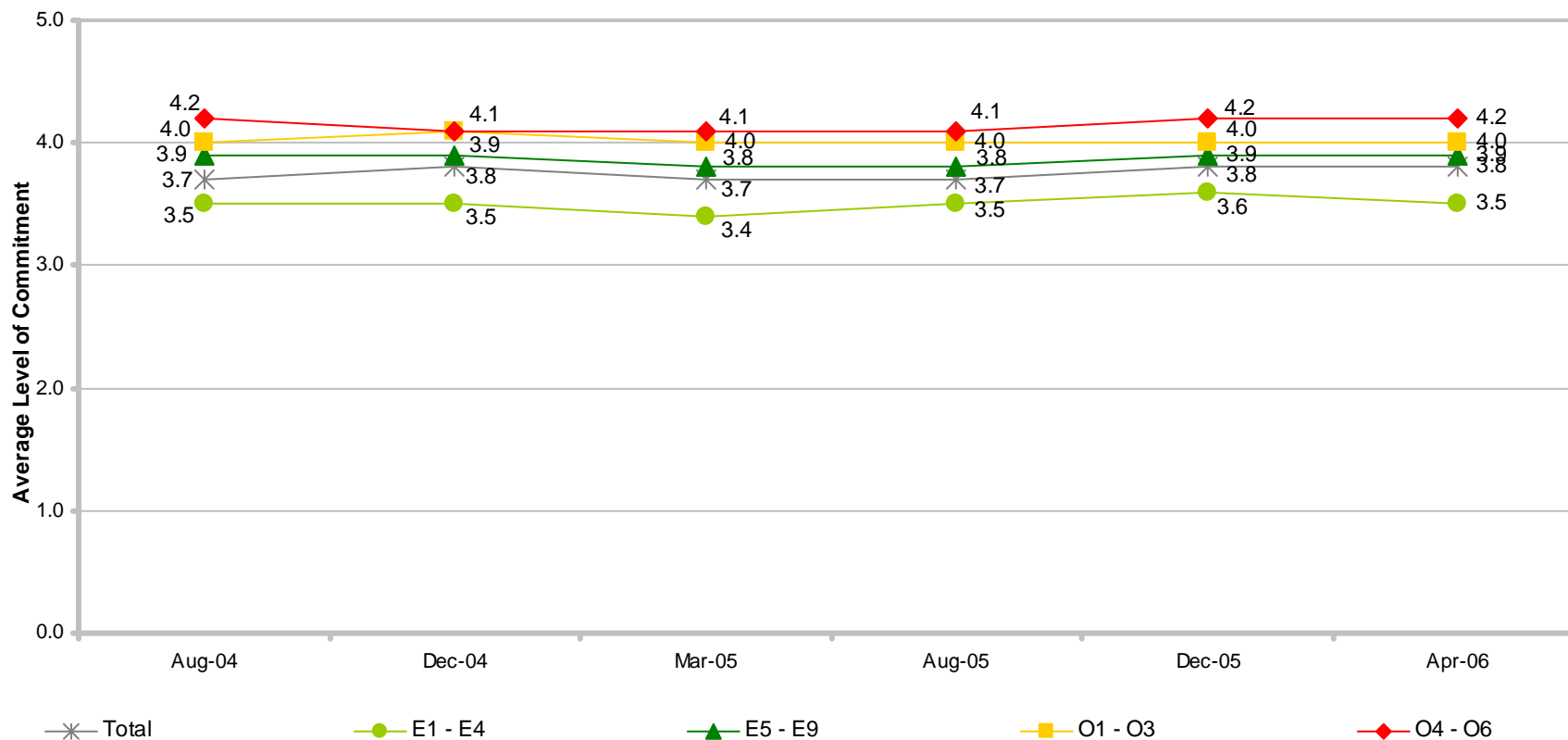
* Significant difference from last survey
† Significant difference from 1 year ago

Margins of error do not exceed ± 0.01

RETENTION

Affective Commitment Measure

Average of All Active-Duty Members, by Paygrade



* Significant difference from last survey

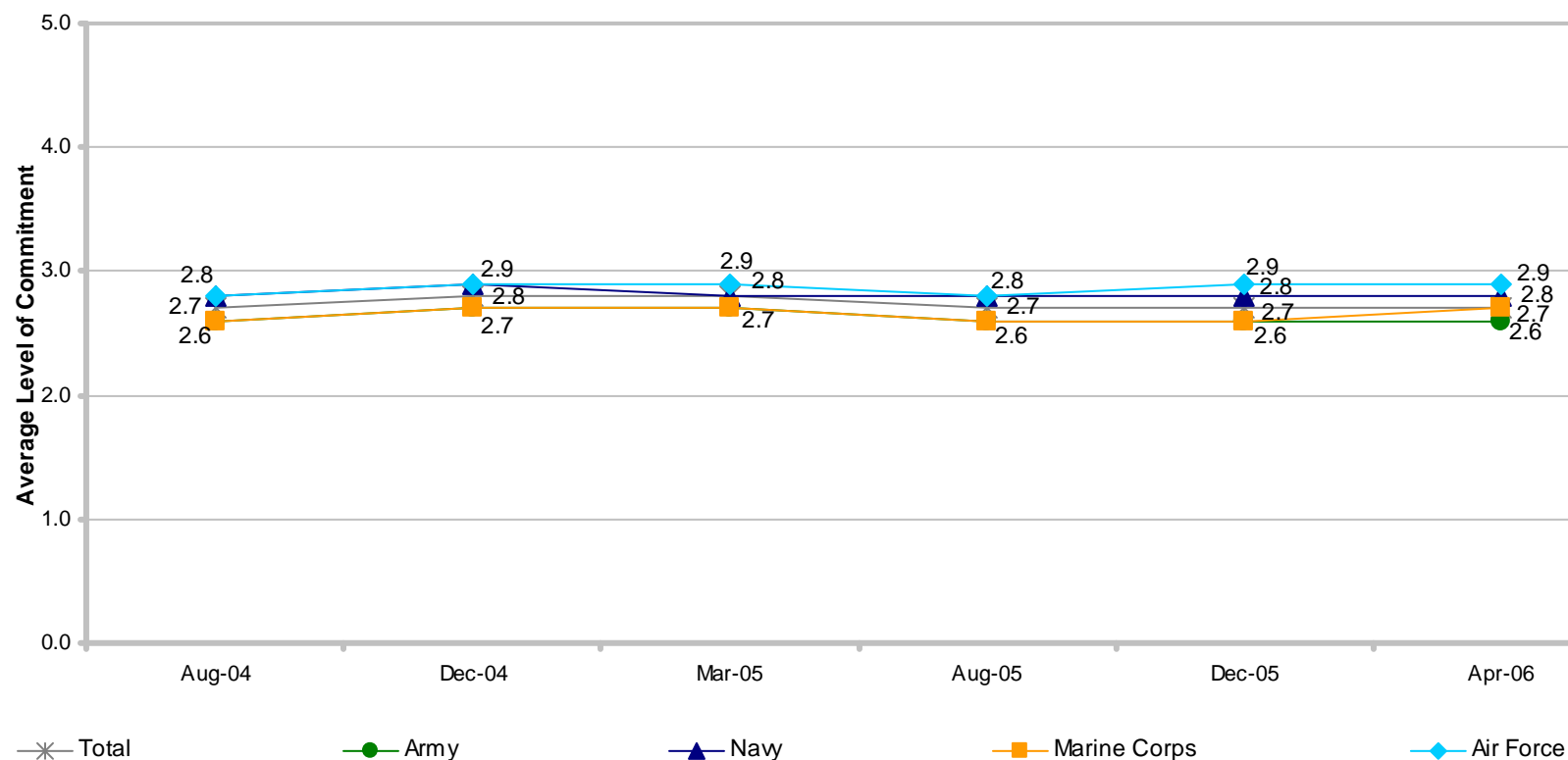
† Significant difference from 1 year ago

Margins of error range from $\pm 0.01\%$ to $\pm 0.02\%$

RETENTION

Continuance Commitment Measure

Average of All Active-Duty Members, by Service



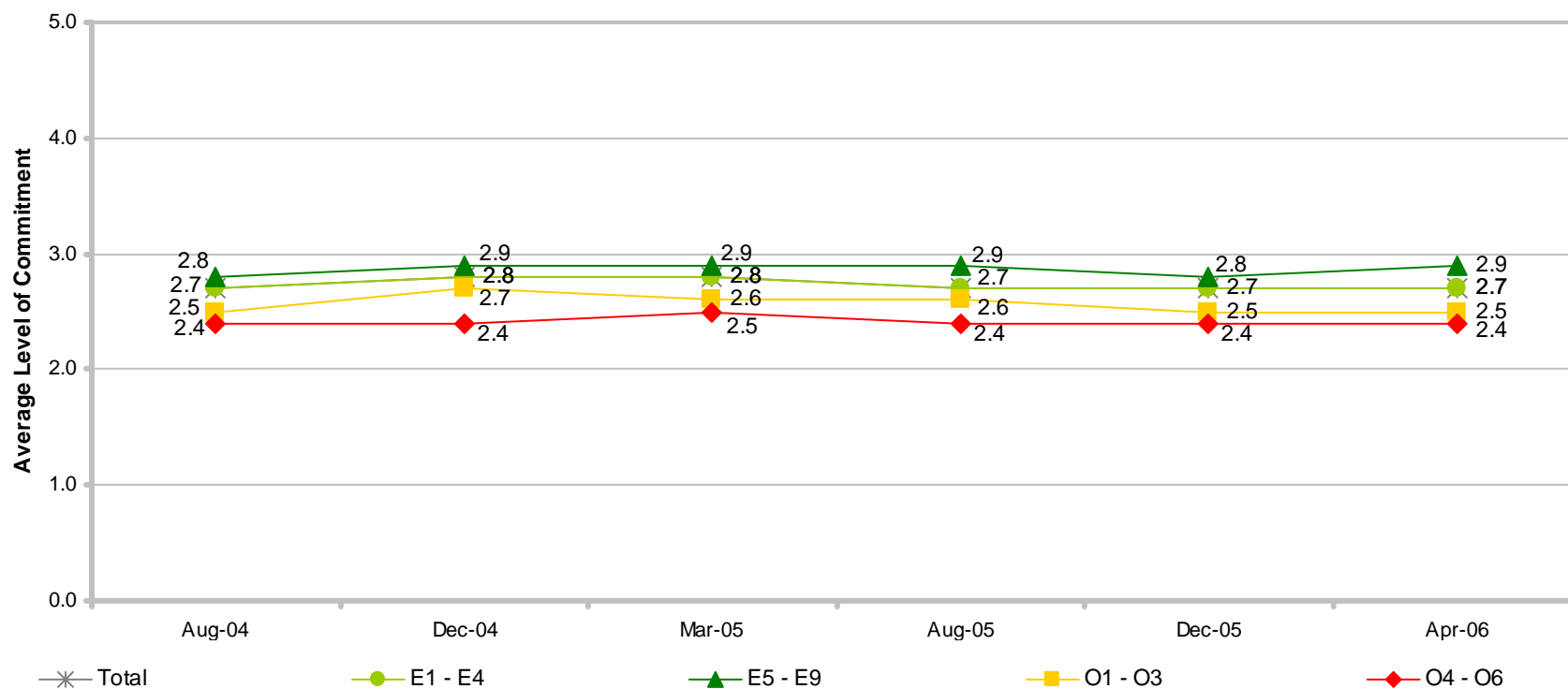
* Significant difference from last survey

† Significant difference from 1 year ago

RETENTION

Continuance Commitment Measure

Average of All Active-Duty Members, by Paygrade



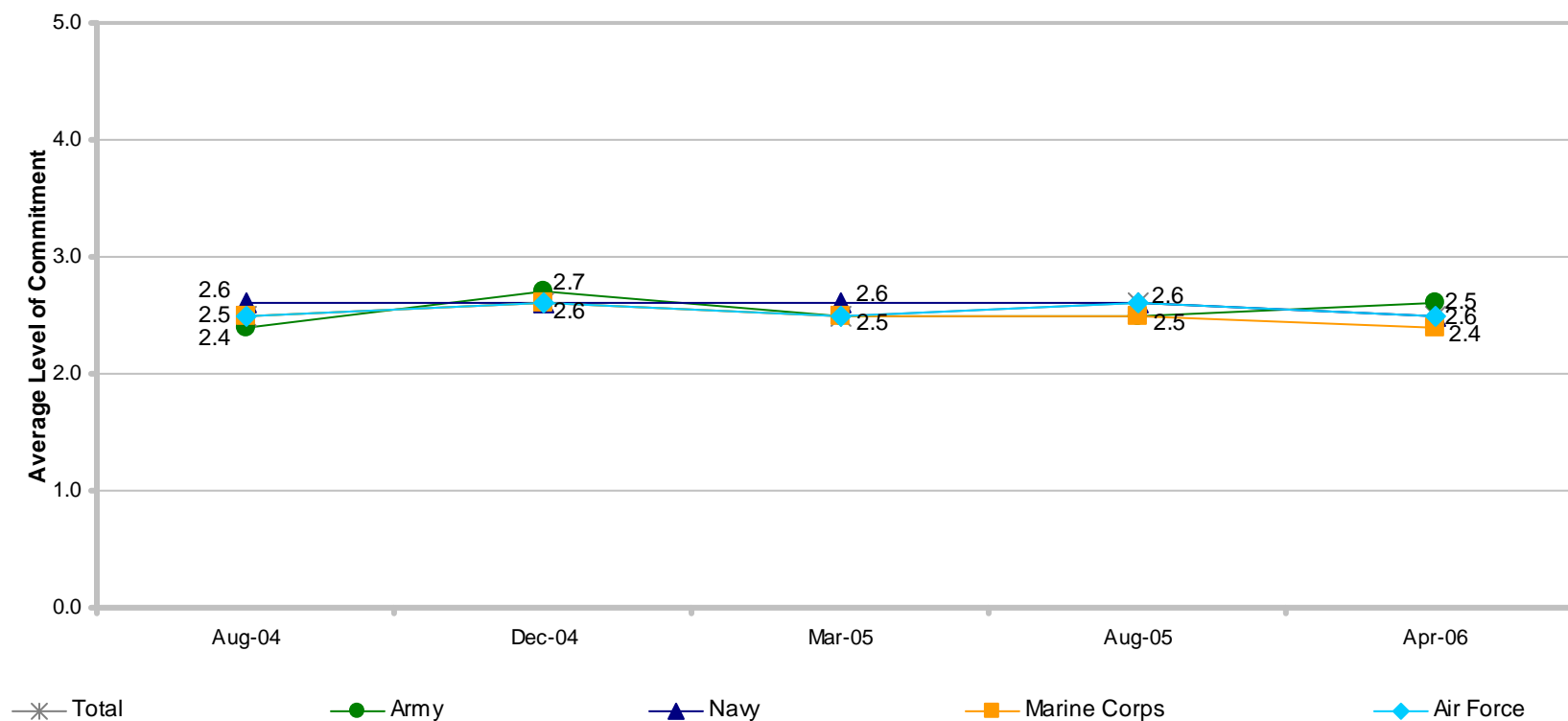
* Significant difference from last survey

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RETENTION

Normative Commitment Measure

Average of All Active-Duty Members, by Service



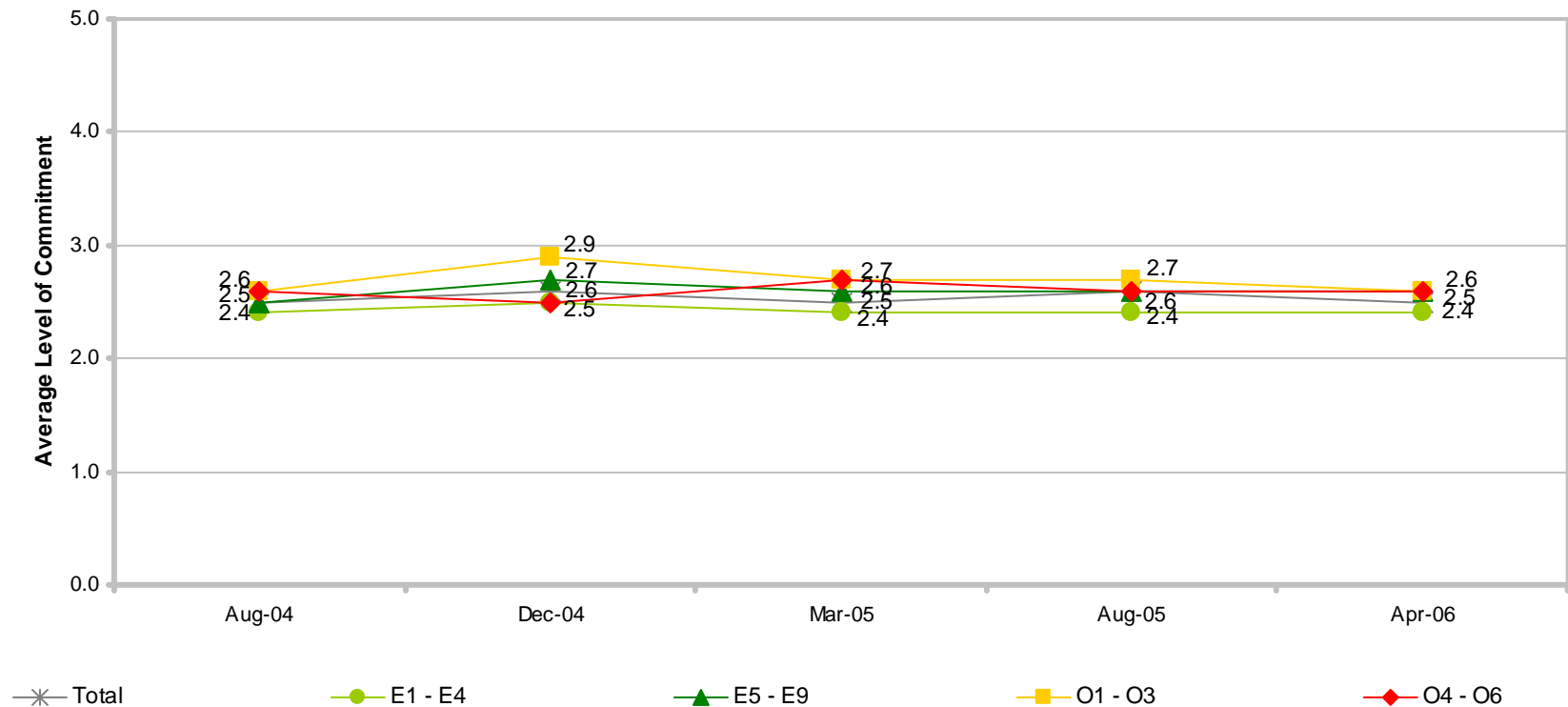
* Significant difference from last survey

† Significant difference from 1 year ago

Margins of error range from ± 0.01 to ± 0.03

RETENTION

Normative Commitment Measure Average of All Active-Duty Members, by Paygrade



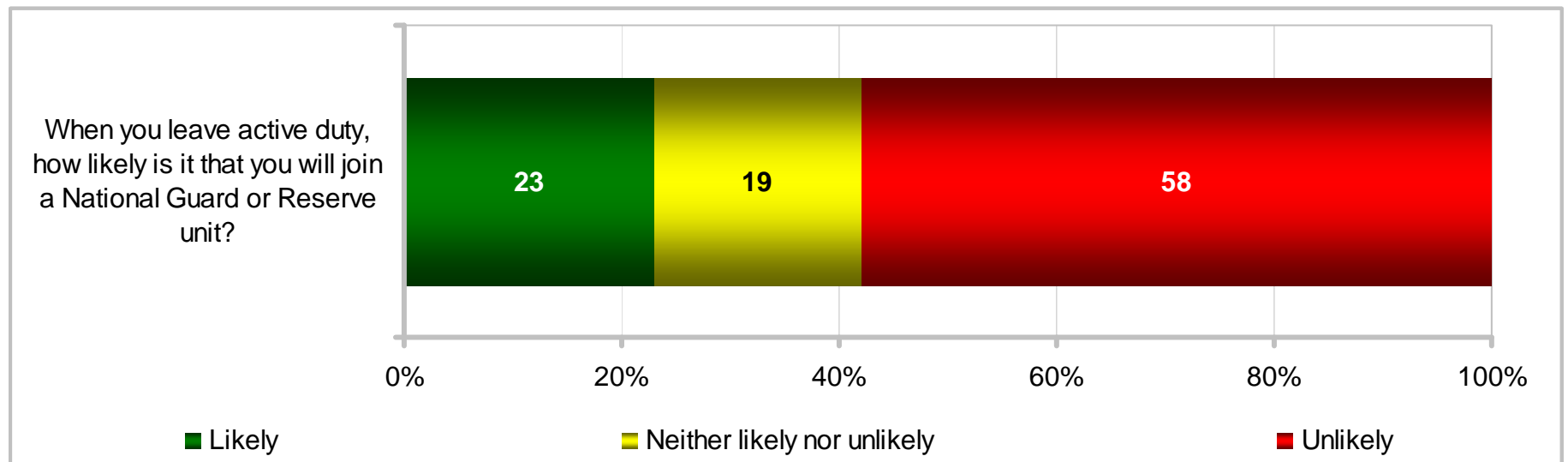
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RETENTION

Likelihood To Join National Guard or Reserve After Active Duty

Percent of Active-Duty Members Who Were Not Retiring or Ineligible



RETENTION

Likelihood To Join National Guard or Reserve After Active Duty

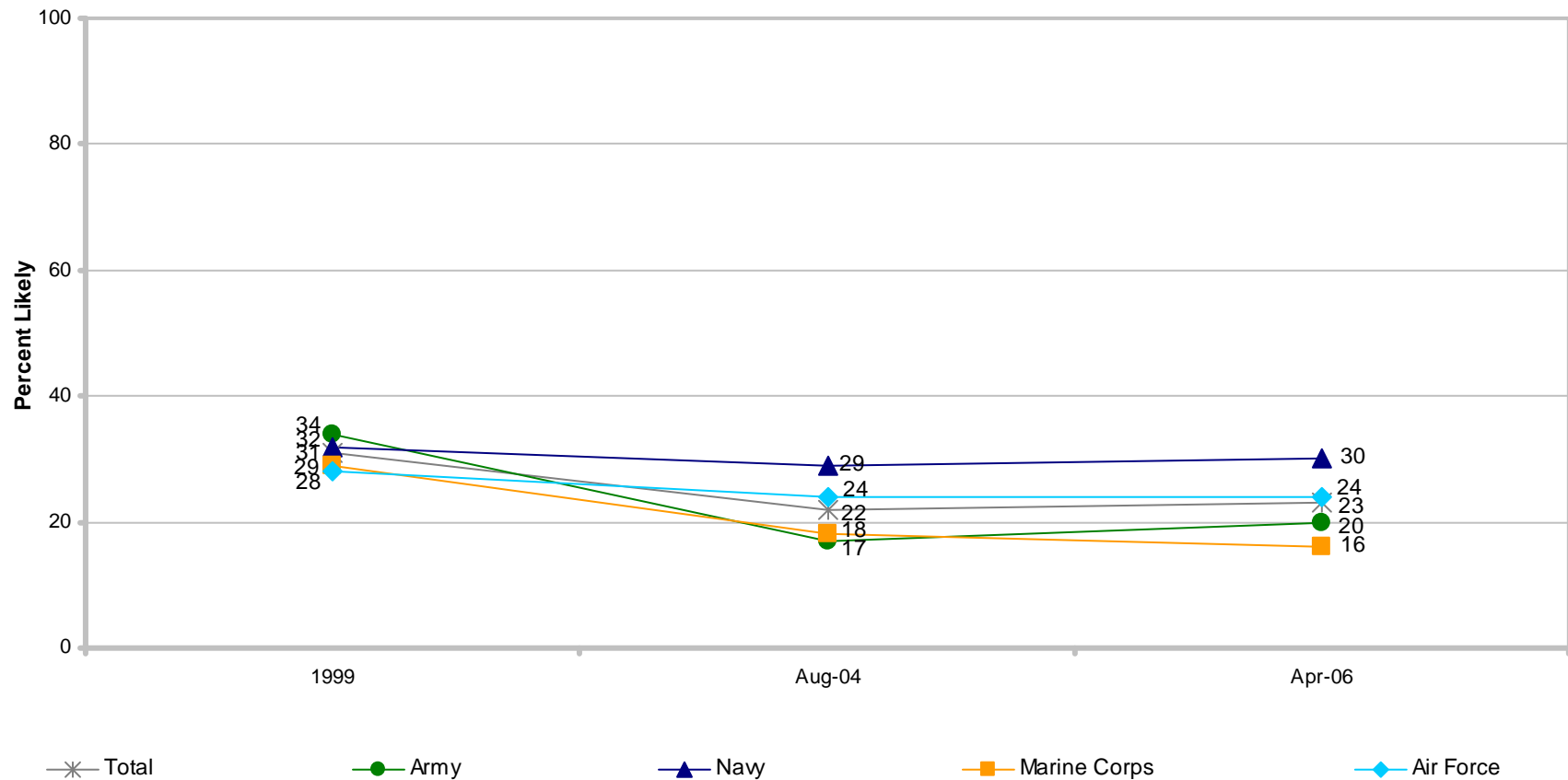
Percent of Active-Duty Members Who Were Not Retiring or Ineligible

KEY:			Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
When you leave active duty, how likely is it that you will join a National Guard or Reserve unit?	Likely		23	20	30	16	24	23	27	25	21	30	13	20	18	31	29	15	22	23	28
	Unlikely		58	63	52	65	53	55	54	54	63	47	74	62	67	52	51	66	56	54	48

KEY:			Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
When you leave active duty, how likely is it that you will join a National Guard or Reserve unit?	Likely		23	23	22	23	23	22	26	25	27	19	23	22	22	28	31	22	29
	Unlikely		58	58	56	56	59	59	56	58	53	63	58	59	57	54	52	58	54

RETENTION

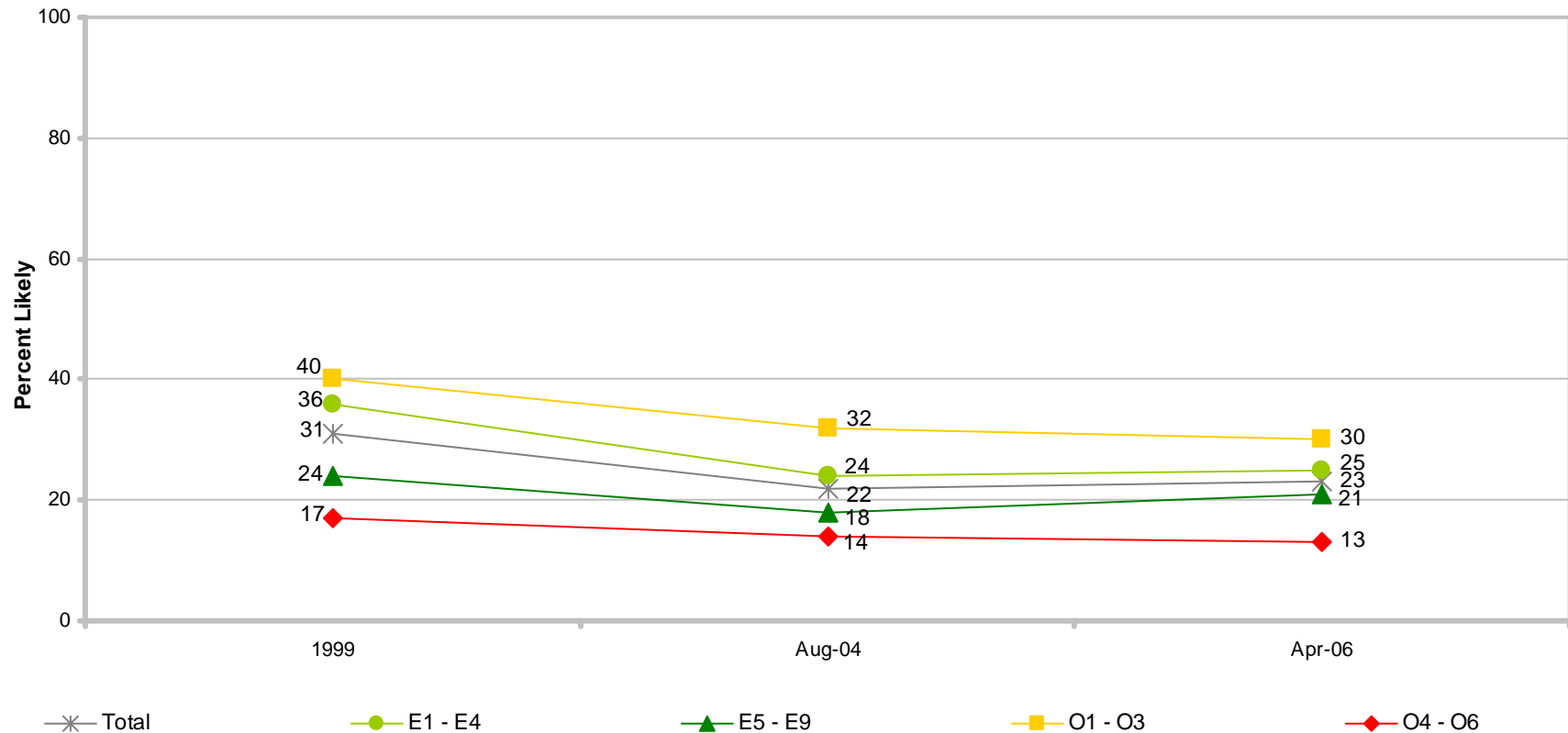
Likelihood To Join National Guard or Reserve After Active Duty Percent of Active-Duty Members Who Were Not Retiring or Ineligible, by Service



Significant difference from previous administration

RETENTION

Likelihood To Join National Guard or Reserve After Active Duty Percent of Active-Duty Members Who Were Not Retiring or Ineligible, by Paygrade



Significant difference from previous administration

RETENTION

Summary of Findings

April 2006

- 58% likely to stay; 29% unlikely
 - Likely to stay led by O4-O6, Marine Corps officer, Air Force officer, male officer, married with child(ren), E5-E9, Navy officer, single with child(ren), Army officer, Air Force, enlisted with 6-9 years of service, O1-O3, living off base, Air Force enlisted, Navy, and total minority
 - Unlikely to stay led by E1-E4, enlisted with 3-5 years of service, Marine Corps enlisted, single without child(ren), Marine Corps, Army enlisted, living on base, Army, married without child(ren), Non-Hispanic White, and male enlisted
- 46% reported their spouse/significant other supports staying on active duty
 - Support leaving led by E1-E4, enlisted with 3-5 years of service, single without child(ren), Army, Army enlisted, Marine Corps enlisted, and married without child(ren)
- 41% reported their family supports staying on active duty
 - Support leaving led by Army enlisted, Army, enlisted with 3-5 years of service, female enlisted, female, E1-E4, and total minority
- On a scale from 1 (lowest) to 5 (highest), commitment measures ranged from 2.5 to 3.8
 - Lowest was *Normative Commitment* (sense of obligation)
 - Highest was *Affective Commitment* (emotional attachment)
- 23% likely to join National Guard or Reserve after active duty
 - Led by Navy, O1-O3, female, single without child(ren), total minority, and E1-E4

RETENTION

Summary of Findings

April 2006

December 2005 – April 2006

- No change

March 2005 – April 2006

- No change

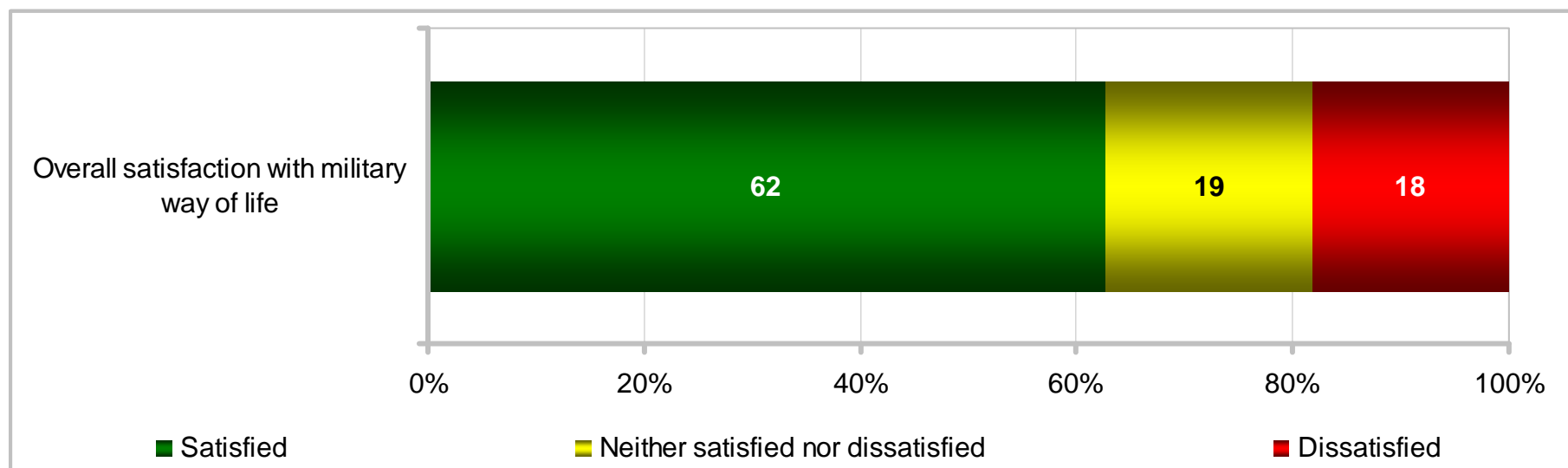
BRIEFING OVERVIEW

	Slide
• Introduction.....	3
• Leading indicators and related items.....	13
• Retention.....	13
✓ Satisfaction.....	41
– Tempo.....	52
• Deployments since September 11, 2001.	72
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• Education and access to technology.....	276
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• Major findings for April 2006.....	556

SATISFACTION

Overall Military Way of Life

Percent of All Active-Duty Members



SATISFACTION

Overall Military Way of Life

Percent of All Active-Duty Members

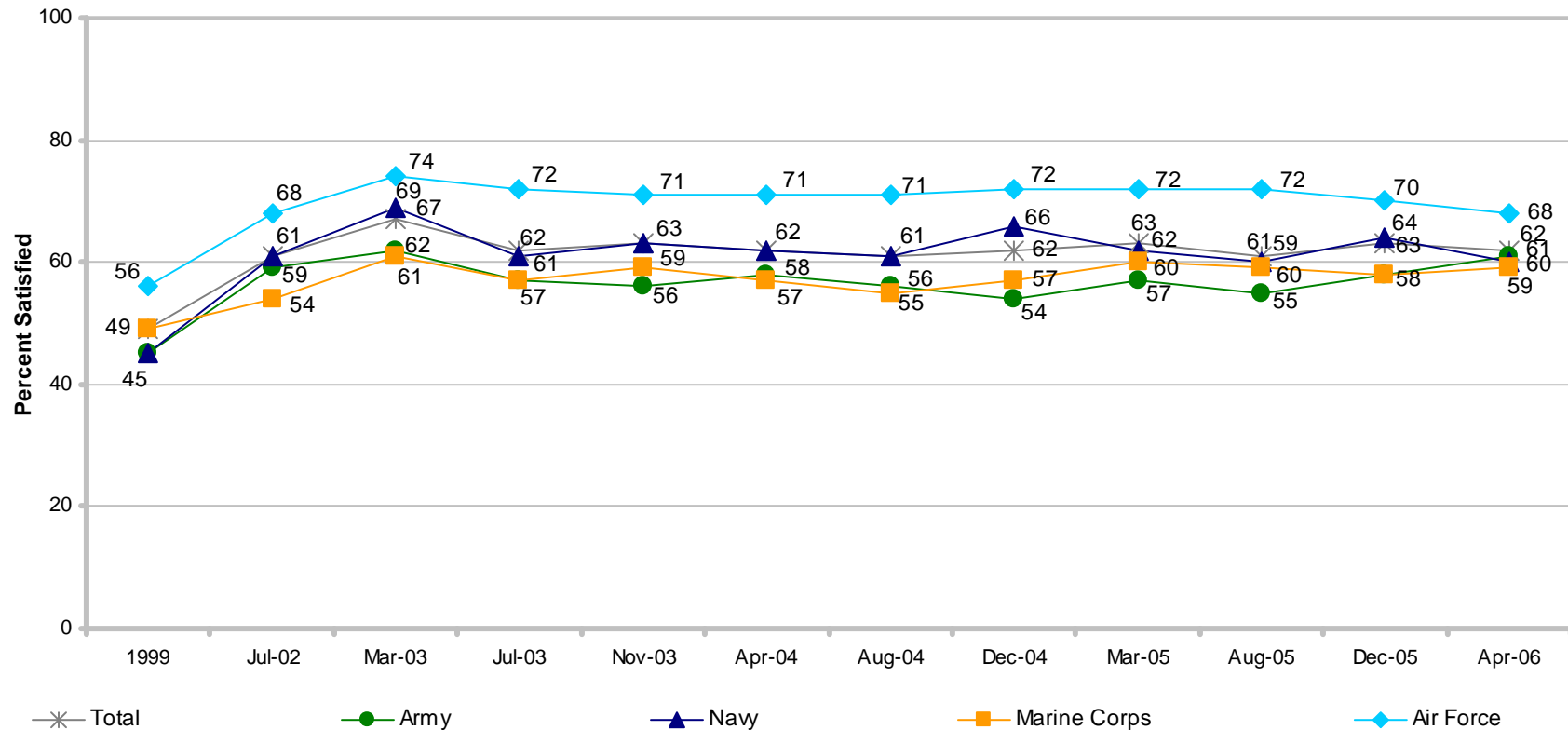
KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Overall satisfaction with military way of life	Satisfied	62	61	60	59	68	48	62	46	70	74	85	58	75	57	80	56	84	65	80
	Dissatisfied	18	20	19	20	14	28	18	27	14	12	6	22	13	21	9	22	5	15	8

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Overall satisfaction with military way of life	Satisfied	62	62	61	55	66	62	63	67	52	70	60	59	79	60	77	62	63
	Dissatisfied	18	18	19	22	16	20	16	15	24	13	21	20	10	18	11	19	17

SATISFACTION

Overall Military Way of Life

Percent of All Active-Duty Members, by Service



* Significant difference from last survey

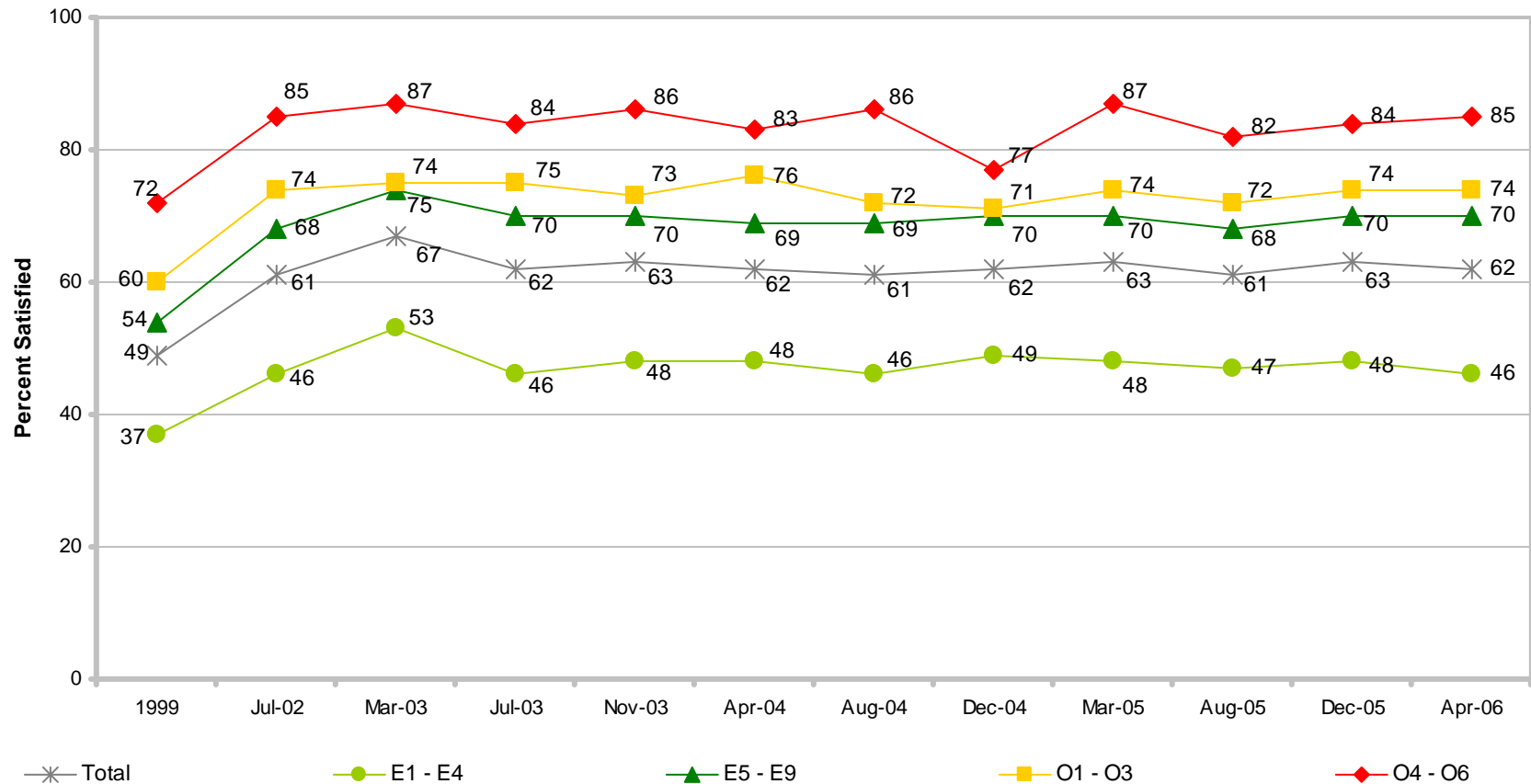
† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 4\%$, except December 2004, which range from $\pm 2\%$ to $\pm 6\%$

SATISFACTION

Overall Military Way of Life

Percent of All Active-Duty Members, by Paygrade



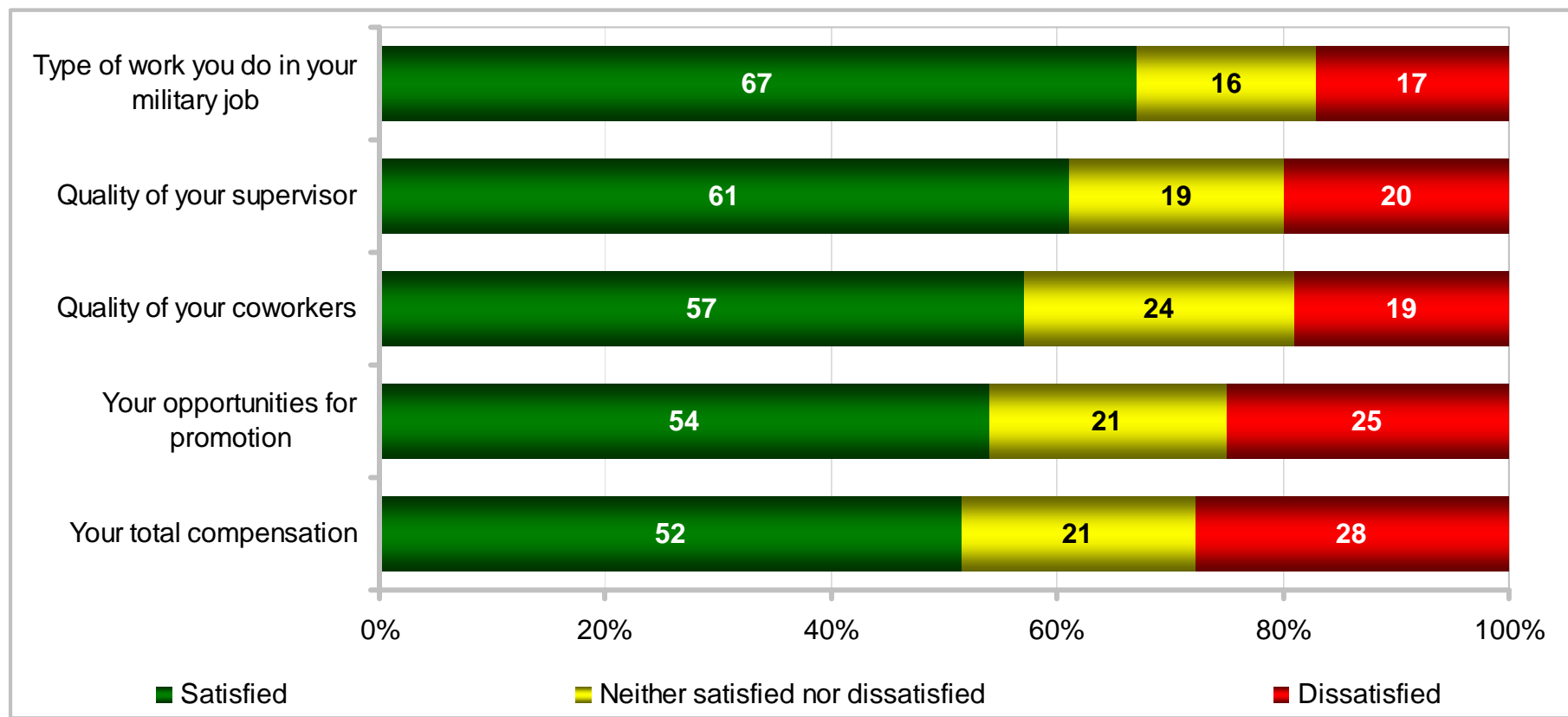
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Margins of error range from $\pm 1\%$ to $\pm 4\%$, except December 2004, which range from $\pm 2\%$ to $\pm 6\%$

SATISFACTION

Aspects of Military Service

Percent of All Active-Duty Members



SATISFACTION

Aspects of Military Service

Percent of All Active-Duty Members

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Type of work you do in your military job	Satisfied	67	64	69	69	68	58	66	57	72	74	85	62	77	67	80	68	81	65	79
	Dissatisfied	17	19	16	15	16	22	17	23	14	13	7	21	11	17	8	16	8	18	10
Quality of your supervisor	Satisfied	61	57	58	62	70	53	58	54	63	72	78	55	70	55	76	60	79	68	77
	Dissatisfied	20	23	22	17	14	24	23	24	19	13	10	25	13	24	12	18	9	15	11
Quality of your coworkers	Satisfied	57	54	55	61	62	46	52	49	57	75	84	50	72	52	79	58	80	56	84
	Dissatisfied	19	20	21	16	16	26	22	24	18	9	5	22	10	23	7	17	6	18	6
Your opportunities for promotion	Satisfied	54	52	45	59	62	47	54	42	57	76	69	47	76	41	70	56	77	60	70
	Dissatisfied	25	27	32	22	16	30	26	31	25	9	16	31	10	35	13	24	10	17	14
Your total compensation	Satisfied	52	47	55	46	58	44	49	43	52	74	80	44	65	51	78	42	75	53	81
	Dissatisfied	28	32	25	30	23	32	30	32	29	12	11	34	19	28	10	32	12	27	10

SATISFACTION

Aspects of Military Service

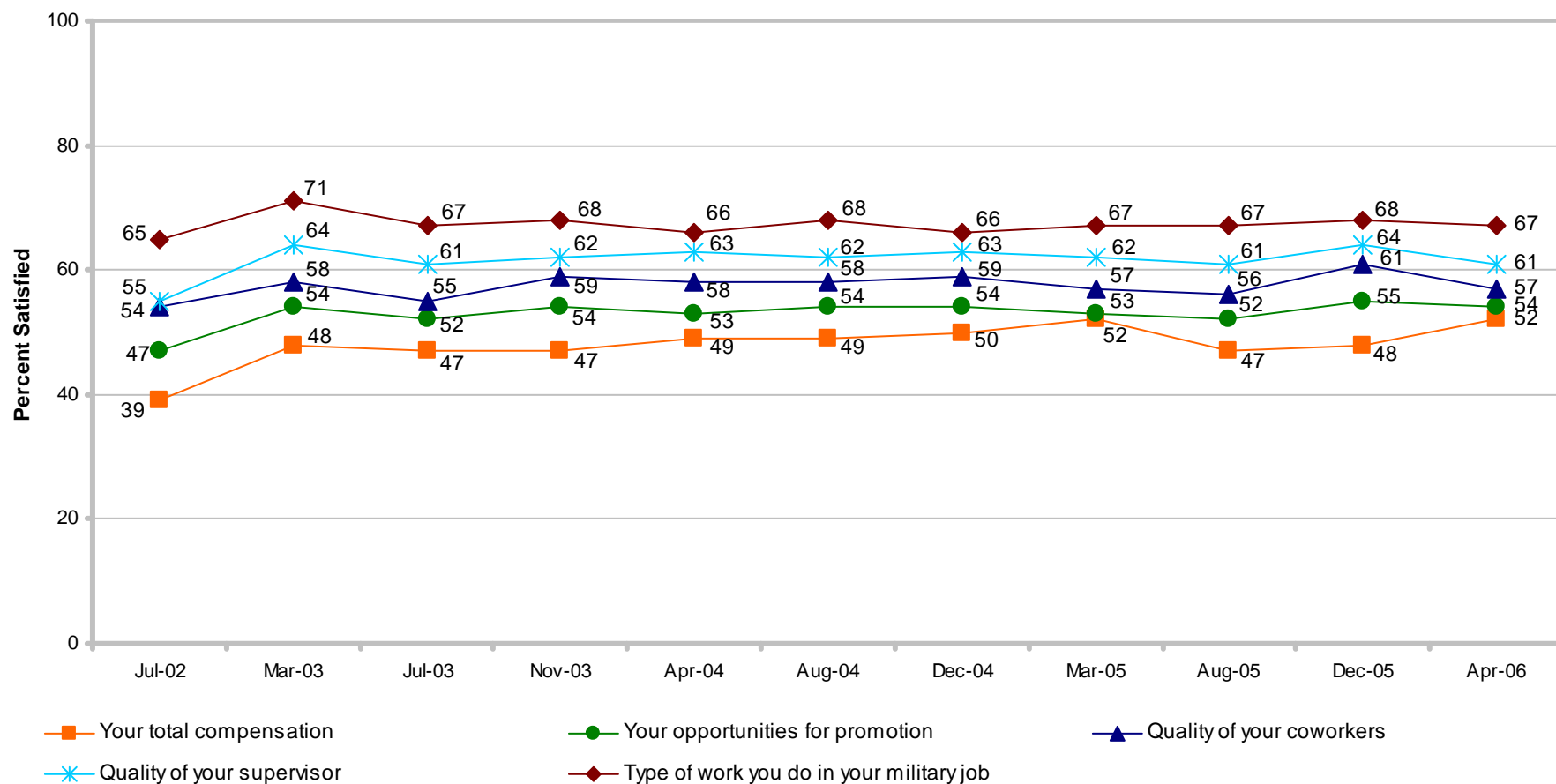
Percent of All Active-Duty Members

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Type of work you do in your military job	Satisfied	67	68	63	63	70	67	68	70	61	73	65	65	80	63	75	67	65
	Dissatisfied	17	16	19	19	16	18	15	13	21	13	20	18	10	19	11	17	17
Quality of your supervisor	Satisfied	61	62	59	60	62	62	60	60	58	66	58	59	75	55	69	62	58
	Dissatisfied	20	19	21	21	19	20	20	22	22	17	21	21	11	24	15	19	23
Quality of your coworkers	Satisfied	57	58	53	55	59	57	58	59	54	61	53	53	79	52	75	58	56
	Dissatisfied	19	18	20	21	17	20	17	17	21	17	20	21	7	21	11	18	20
Your opportunities for promotion	Satisfied	54	54	51	51	55	55	52	53	51	56	54	50	73	50	69	54	54
	Dissatisfied	25	25	26	25	25	24	26	30	23	25	27	28	11	28	14	25	26
Your total compensation	Satisfied	52	51	54	47	55	53	50	48	49	54	53	47	73	54	80	51	58
	Dissatisfied	28	28	25	30	26	27	28	33	28	27	26	31	14	27	10	28	24

SATISFACTION

Aspects of Military Service

Percent of All Active-Duty Members



* Significant difference from last survey

† Significant difference from 1 year ago

SATISFACTION

Summary of Findings

April 2006

- 62% satisfied with overall *military way of life*; 18% dissatisfied
 - Satisfied led by officer, E5-E9, married with child(ren), Air Force, living off base, and enlisted with 6-9 years of service
 - Dissatisfied led by enlisted with 3-5 years of service, E1-E4, single without child(ren), Army enlisted, living on base, Army, Non-Hispanic White, and male enlisted
- 52% to 67% satisfied with aspects of military life
 - Highest satisfaction with *type of work you do in your military job*
 - Lowest satisfaction with *your total compensation*

SATISFACTION

Summary of Findings

April 2006

December 2005 – April 2006

- No change

March 2005 – April 2006

- No change

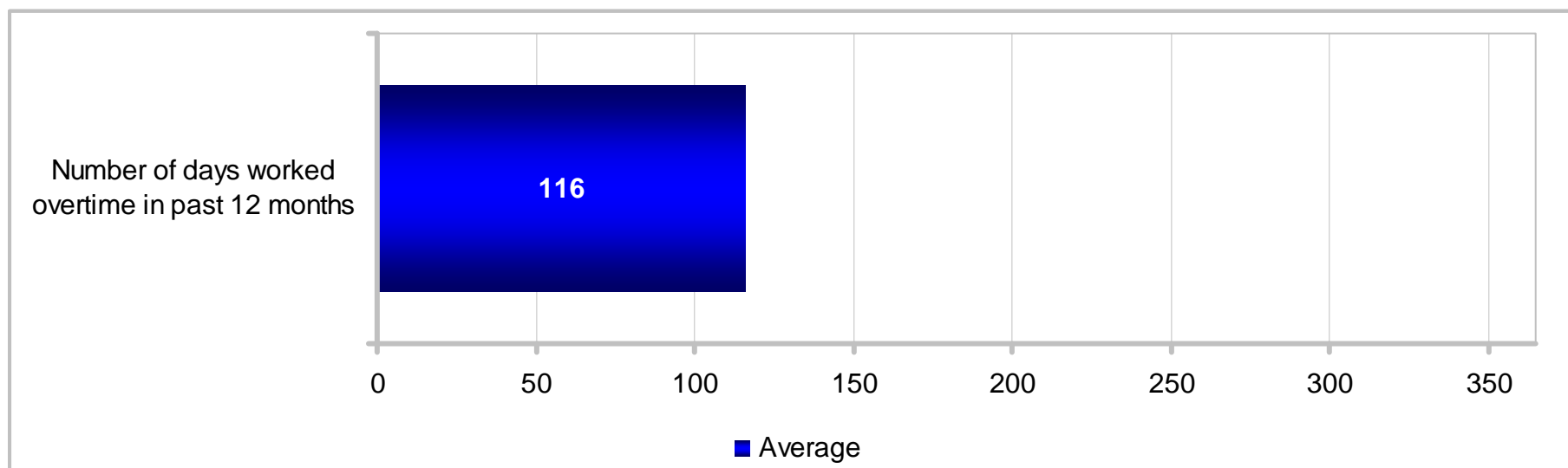
BRIEFING OVERVIEW

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TEMPO

Days Worked Longer Than Normal

Average of All Active-Duty Members



TEMPO

Days Worked Longer Than Normal

Average of All Active-Duty Members

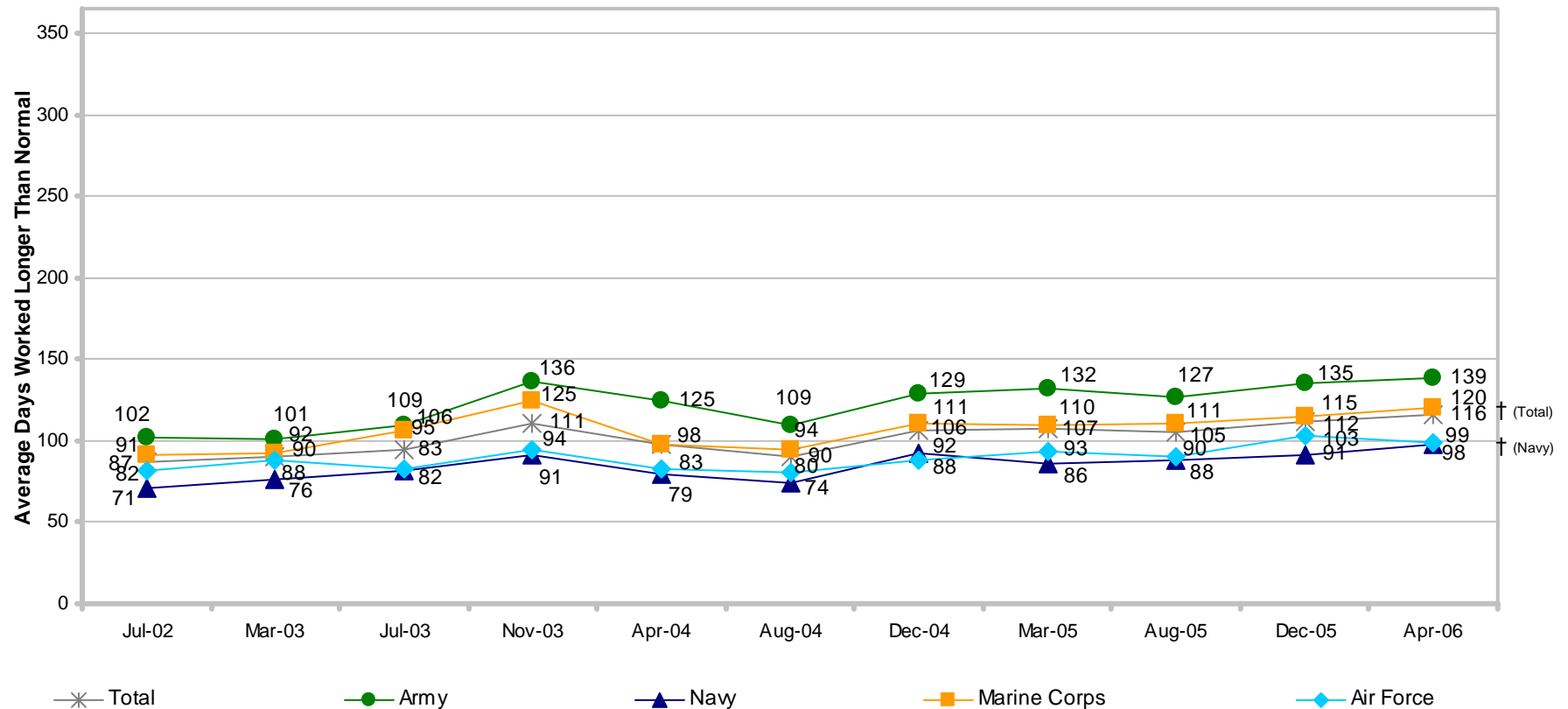
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	Number of days worked overtime in past 12 months	116	139	98	120	99	116	117	96	124	132	149	134	166	94	122	117	148	93

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Number of days worked overtime in past 12 months	116	116	117	108	120	123	104	113	101	127	119	115	142	86	127	119

TEMPO

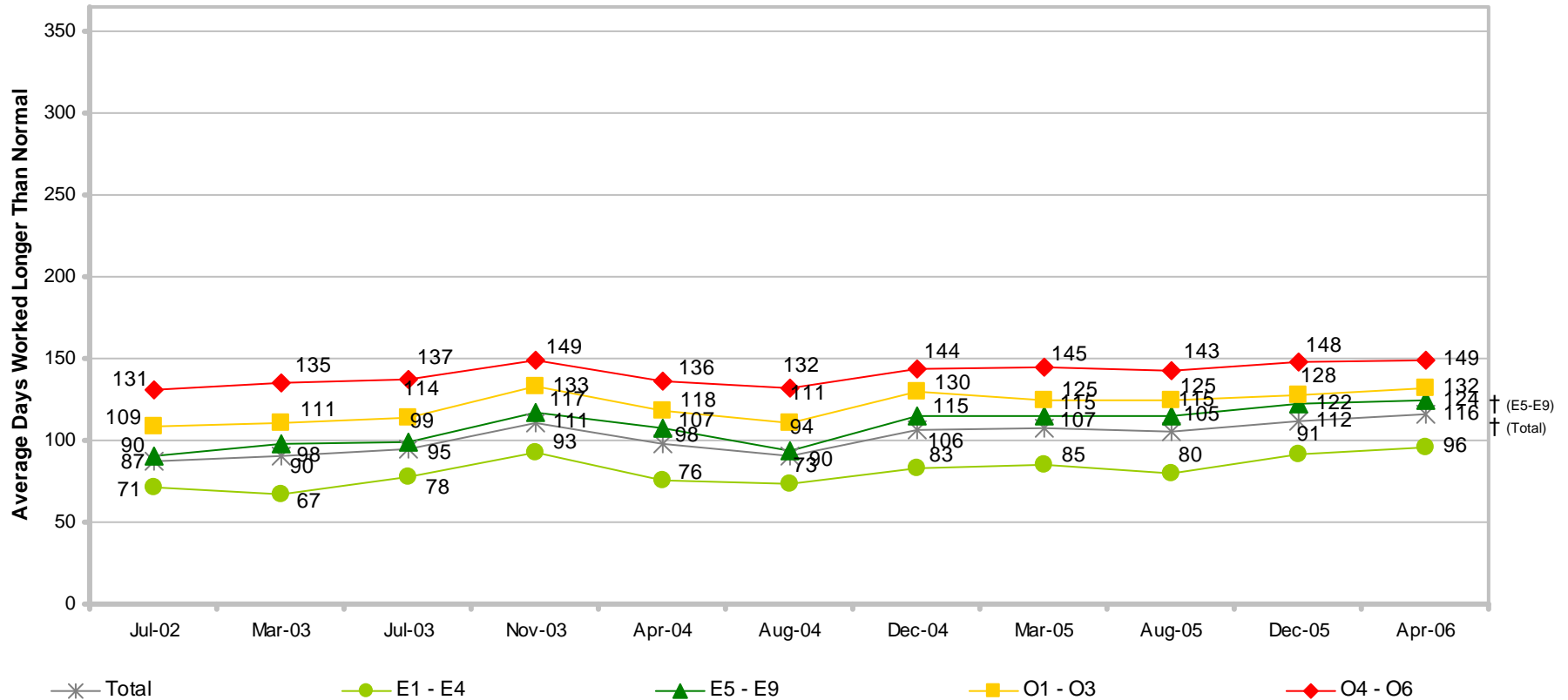
Days Worked Longer Than Normal

Average of All Active-Duty Members, by Service



TEMPO

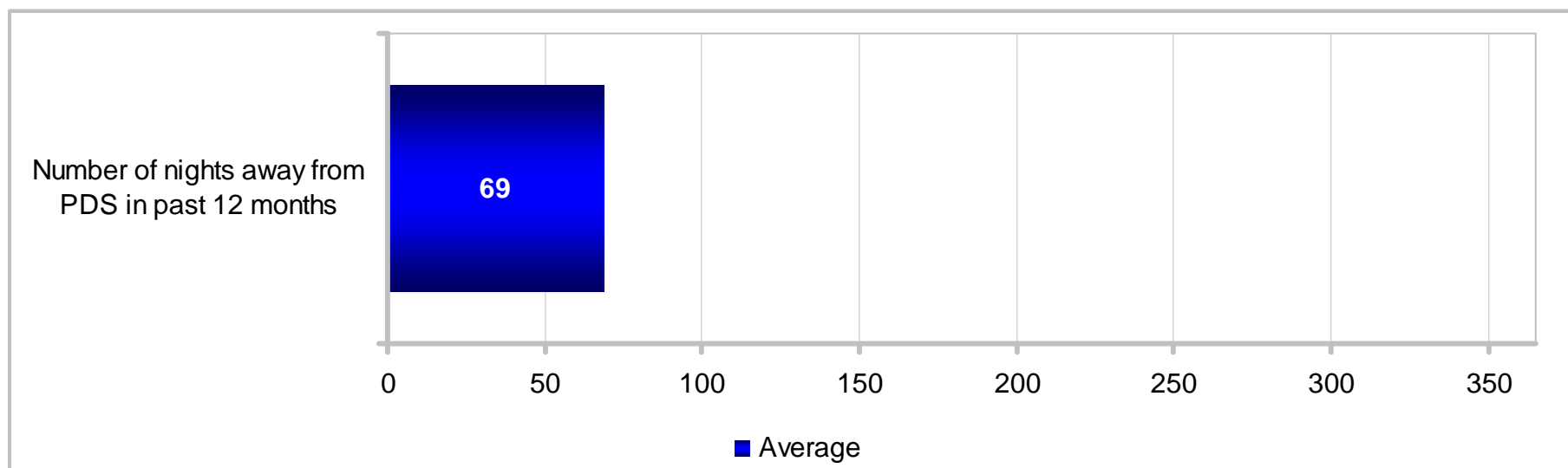
Days Worked Longer Than Normal Average of All Active-Duty Members, by Paygrade



TEMPO

Nights Away From Permanent Duty Station

Average of All Active-Duty Members



TEMPO

Nights Away From Permanent Duty Station

Average of All Active-Duty Members

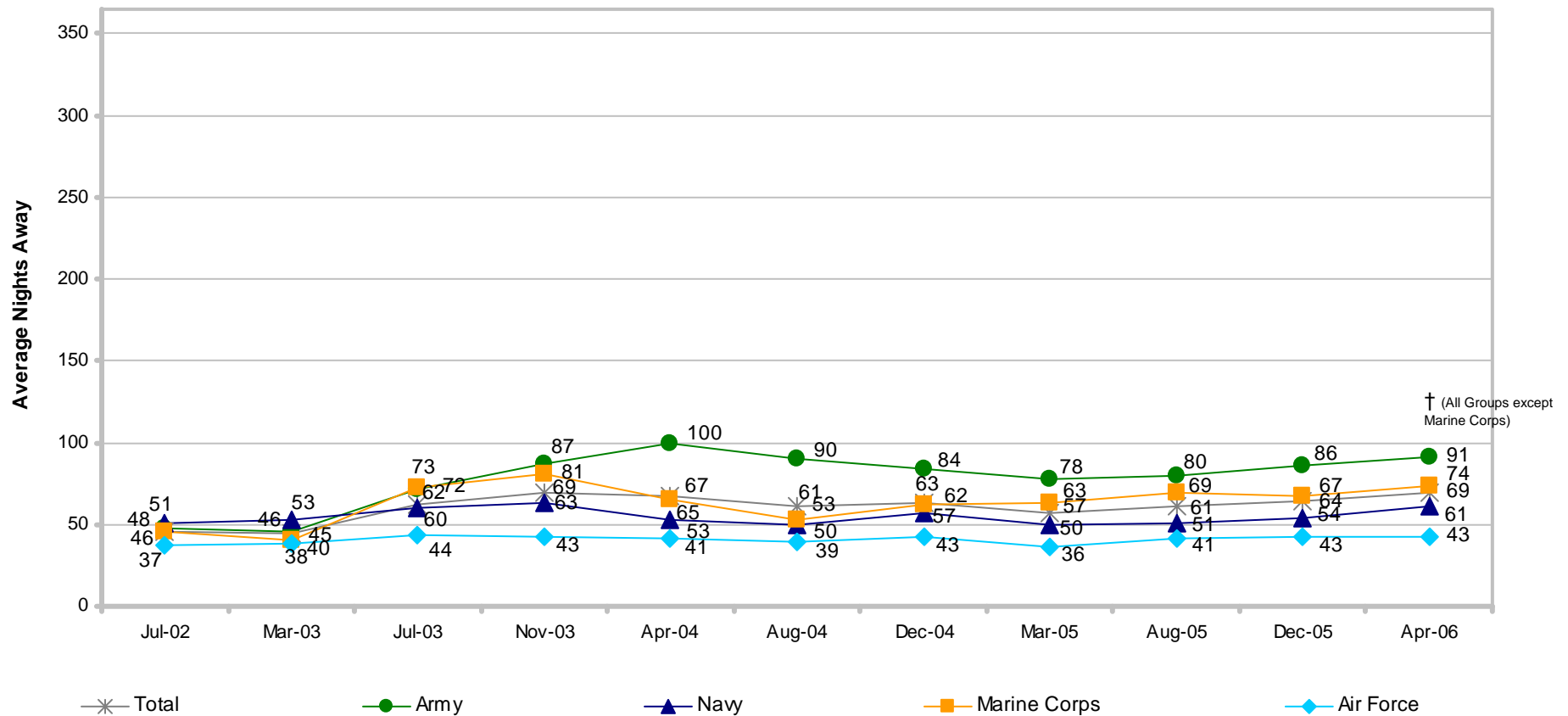
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	69	91	61	74	43	84	70	63	72	72	62	91	90	61	63	73	84	42	50
Number of nights away from PDS in past 12 months																			

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	69	70	62	68	69	72	63	68	66	71	68	72	75	43	48	73	44
Number of nights away from PDS in past 12 months																	

TEMPO

Nights Away From Permanent Duty Station

Average of All Active-Duty Members, by Service

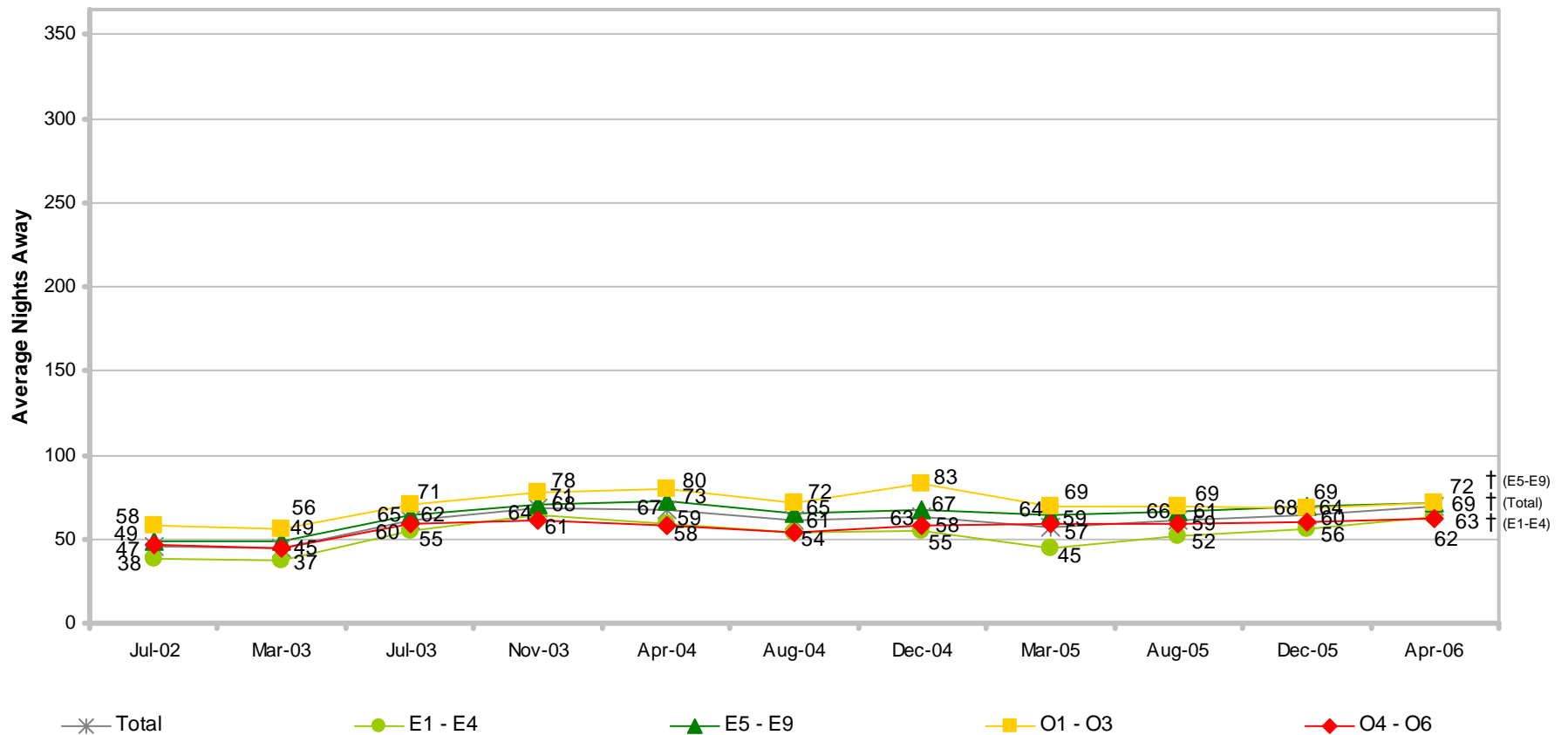


* Significant difference from last survey
 † Significant difference from 1 year ago

TEMPO

Nights Away From Permanent Duty Station

Average of All Active-Duty Members, by Paygrade



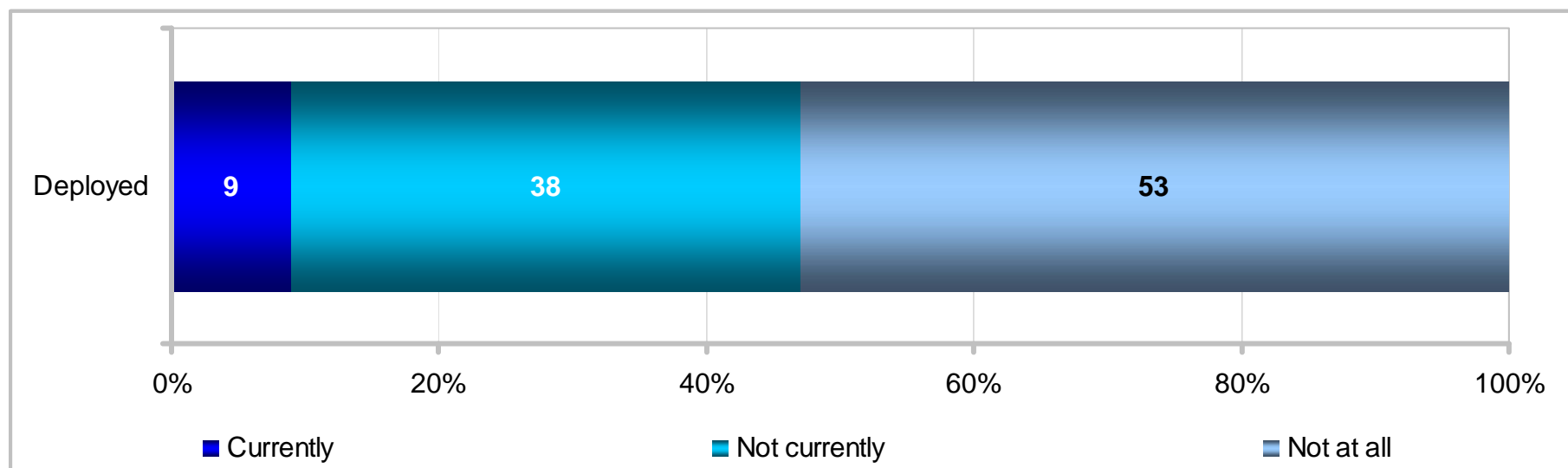
* Significant difference from last survey

† Significant difference from 1 year ago

TEMPO

Deployment Status in Past 24 Months

Percent of All Active-Duty Members



TEMPO

Deployment Status in Past 24 Months

Percent of All Active-Duty Members

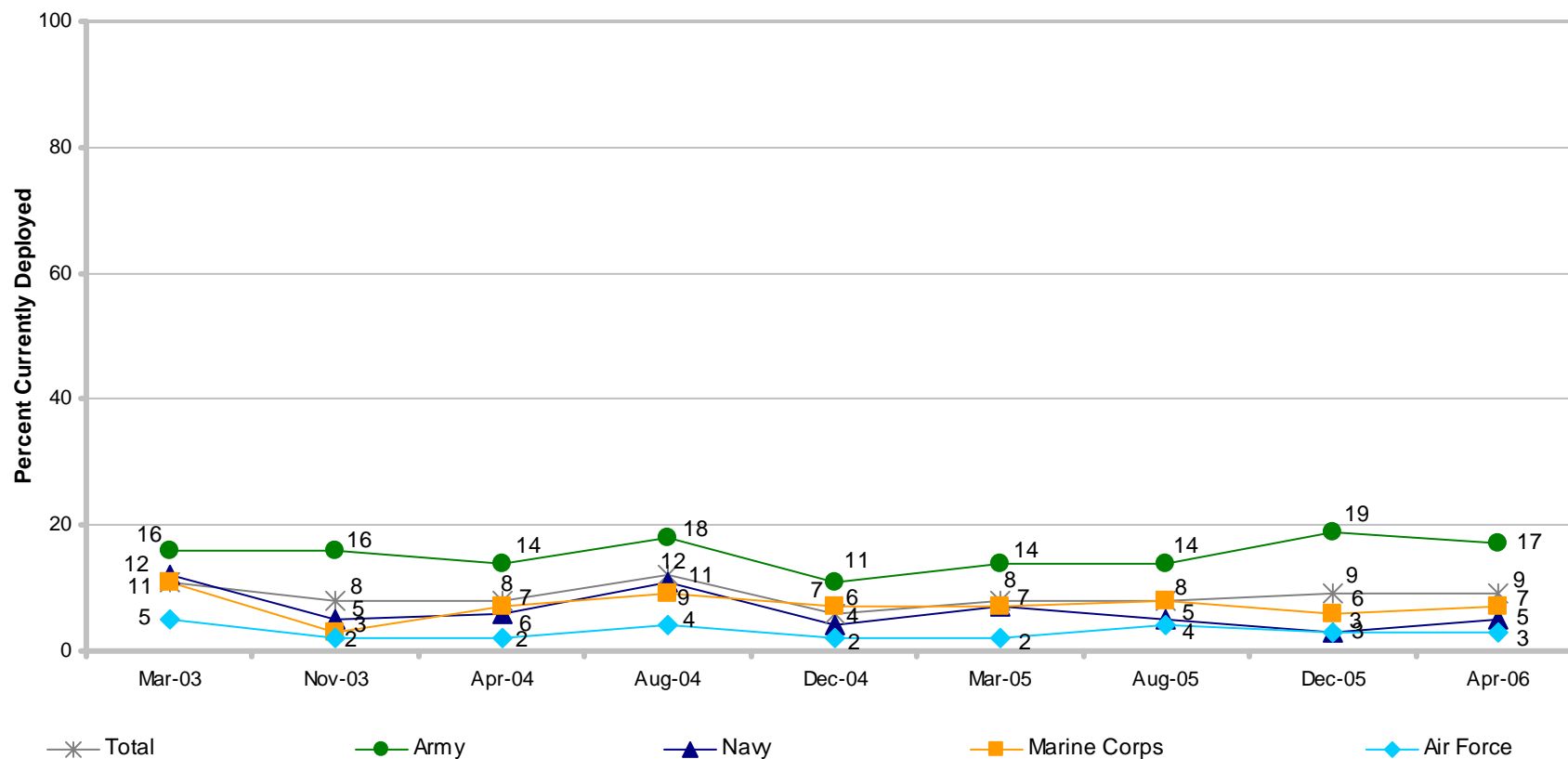
KEY: Higher Response of Currently	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	9	17	5	7	3	11	9	10	9	8	6	17	15	5	4	7	5	3	2
Deployed	9	17	5	7	3	11	9	10	9	8	6	17	15	5	4	7	5	3	2

KEY: Higher Response of Currently	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	9	9	9	10	8	9	9	10	9	9	9	10	8	6	6	9	6
Deployed	9	9	9	10	8	9	9	10	9	9	9	10	8	6	6	9	6

TEMPO

Currently Deployed for 30 Days or More

Percent of All Active-Duty Members, by Service



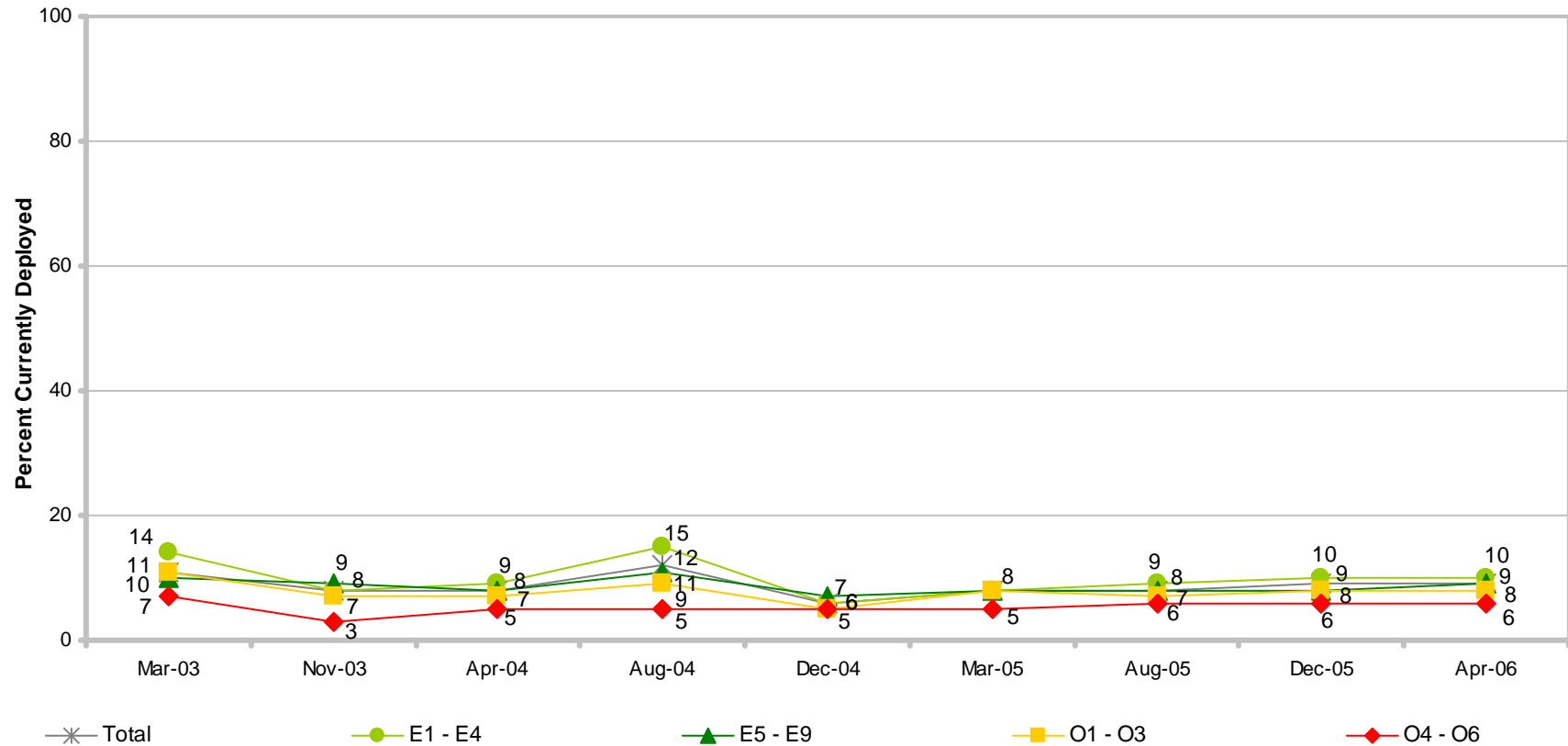
* Significant difference from last survey

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TEMPO

Currently Deployed for 30 Days or More

Percent of All Active-Duty Members, by Service



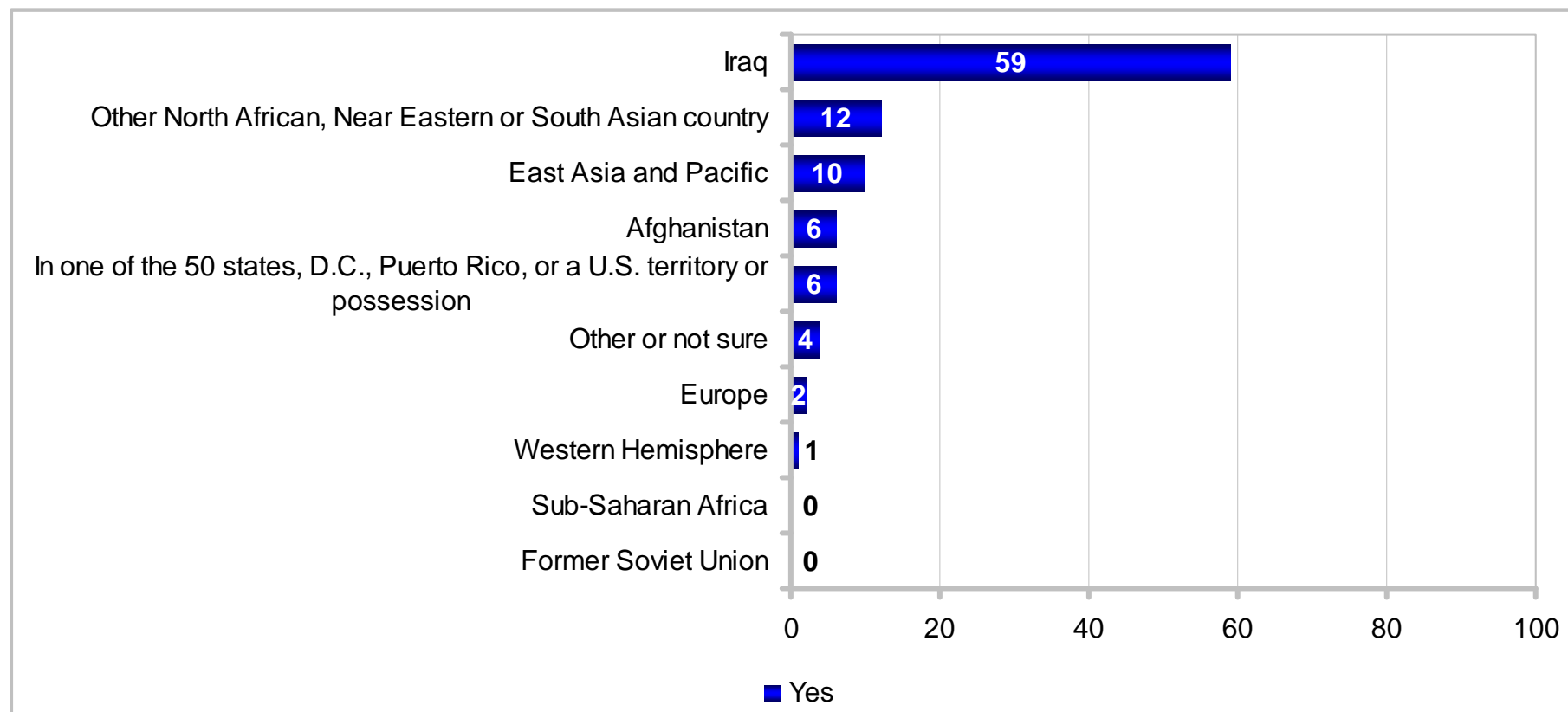
* Significant difference from last survey

† Significant difference from 1 year ago

TEMPO

Current Deployment Location

Percent of Active-Duty Members Currently Deployed for 30 Days or More



TEMPO

Current Deployment Location

Percent of Active-Duty Members Currently Deployed for 30 Days or More

KEY:	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Iraq	59	75	11	63	20	57	72	61	59	60	48	77	68	10	NR	63	64	22	NR
Other North African, Near Eastern or South Asian country	12	8	17	4	46	13	8	15	10	7	17	9	5	16	25	NR	4	NR	NR
East Asia and Pacific	10	2	41	12	6	11	5	9	10	12	4	2	5	43	NR	12	16	6	NR
Afghanistan	6	7	2	NR	5	7	7	4	6	12	12	7	13	NR	NR	NR	NR	NR	NR
In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession	6	4	9	12	2	6	3	3	7	6	9	4	6	9	NR	12	16	NR	NR
Other or not sure	4	2	10	1	NR	2	1	5	3	1	1	2	0	10	NR	1	NR	NR	NR
Europe	2	0	6	NR	9	3	4	2	3	1	2	0	1	6	NR	NR	NR	NR	NR
Western Hemisphere	1	0	4	NR	NR	1	NR	1	1	0	3	0	1	4	NR	NR	NR	NR	NR
Former Soviet Union	0	0	NR	NR	3	0	0	0	0	NR	NR	0	1	NR	NR	NR	NR	NR	NR
Sub-Saharan Africa	0	0	0	NR	NR	0	NR	0	0	NR	1	0	0	NR	NR	NR	NR	NR	NR

TEMPO

Current Deployment Location

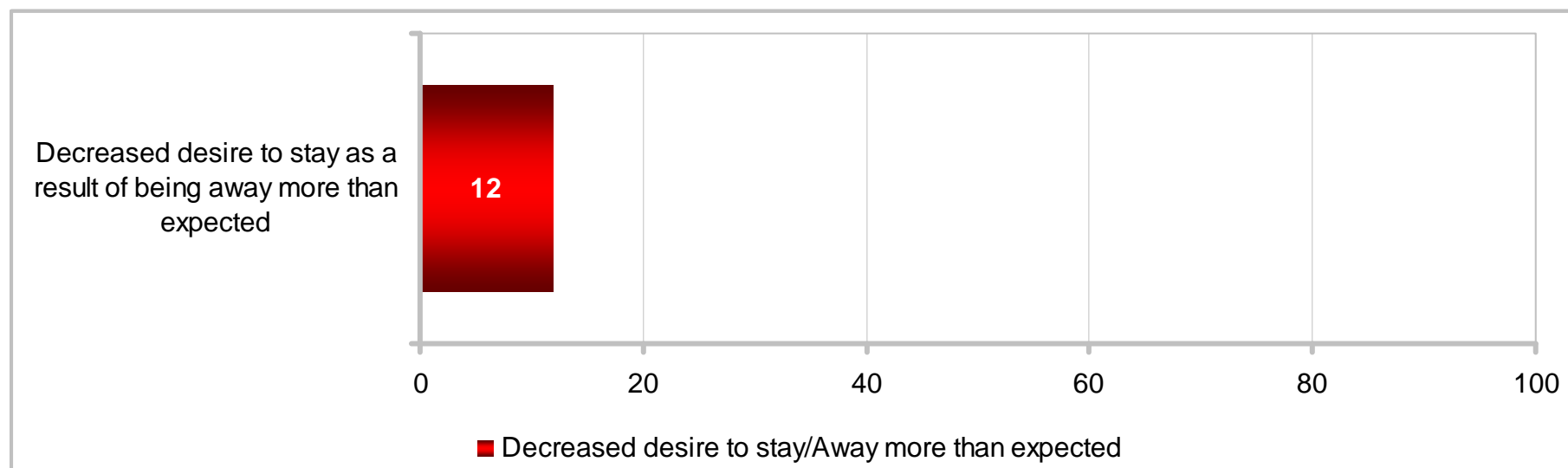
Percent of Active-Duty Members Currently Deployed for 30 Days or More

KEY:	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Iraq	59	61	52	59	60	55	66	NR	55	61	61	61	57	53	NR	60	53
Other North African, Near Eastern or South Asian country	12	10	22	12	13	12	12	NR	13	12	10	12	9	20	NR	12	19
East Asia and Pacific	10	8	17	11	8	9	10	8	12	6	13	10	8	5	14	10	7
Afghanistan	6	7	1	5	6	8	3	6	7	6	4	5	12	6	7	6	6
In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession	6	6	2	4	7	7	3	2	4	8	5	5	8	5	8	6	6
Other or not sure	4	4	3	6	2	5	2	NR	4	3	NR	4	1	NR	NR	3	NR
Europe	2	2	2	1	3	2	1	NR	3	2	1	2	1	3	NR	2	3
Western Hemisphere	1	1	1	1	1	1	1	1	1	1	1	1	2	NR	NR	1	1
Former Soviet Union	0	0	0	0	0	0	0	NR	0	0	1	0	1	NR	NR	0	NR
Sub-Saharan Africa	0	0	0	0	0	0	0	NR	0	0	0	0	0	NR	NR	0	NR

TEMPO

Time Away Decreased Desire To Stay

Percent of All Active-Duty Members



TEMPO

Time Away Decreased Desire To Stay Percent of All Active-Duty Members

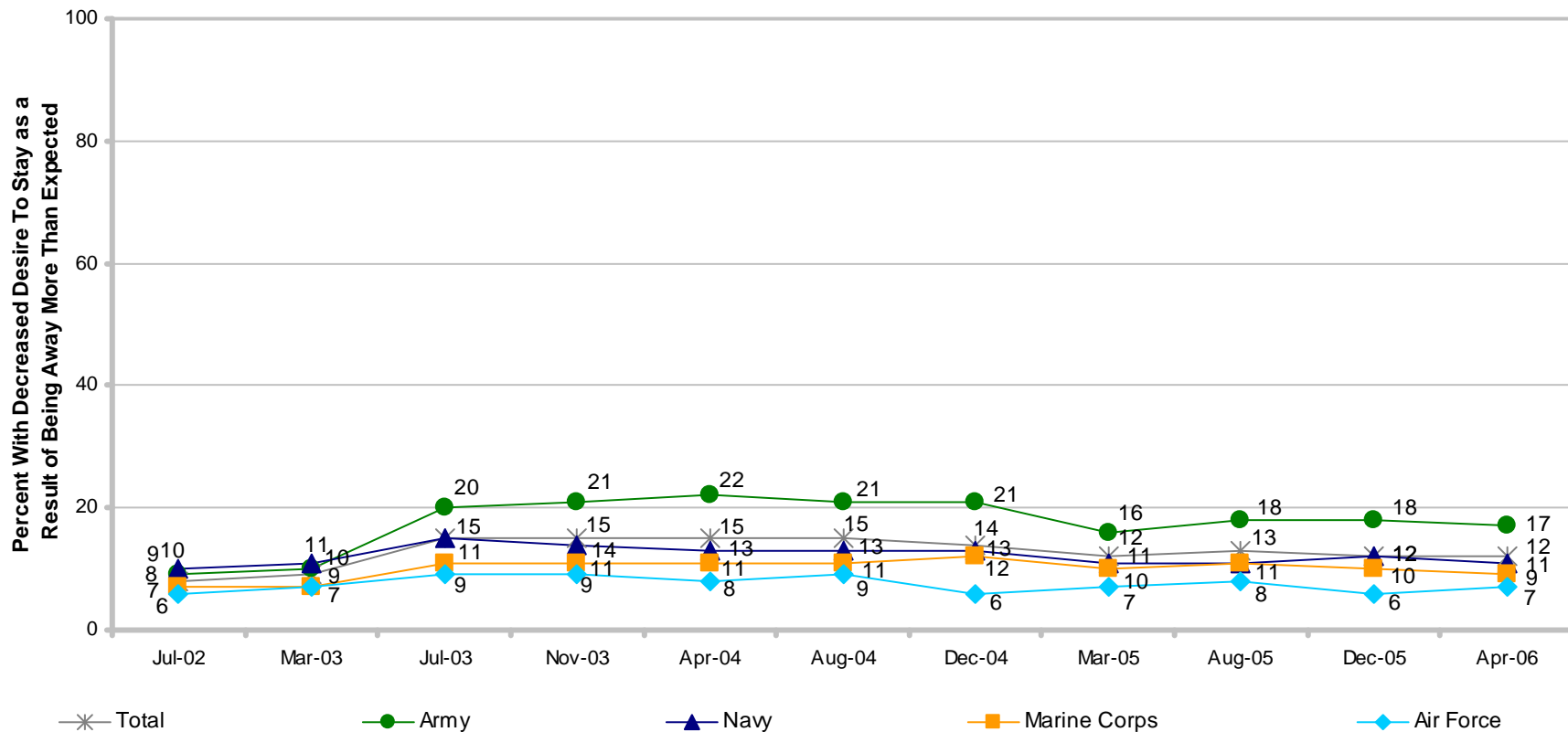
KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	Decreased desire to stay as a result of being away more than expected	12	17	11	9	7	16	12	11	12	12	9	17	18	12	10	9	9	6

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Decreased desire to stay as a result of being away more than expected	12	12	11	11	12	12	9	10	13	14	12	13	8	7	13	8

TEMPO

Time Away Decreased Desire To Stay

Percent of All Active-Duty Members, by Service



* Significant difference from last survey

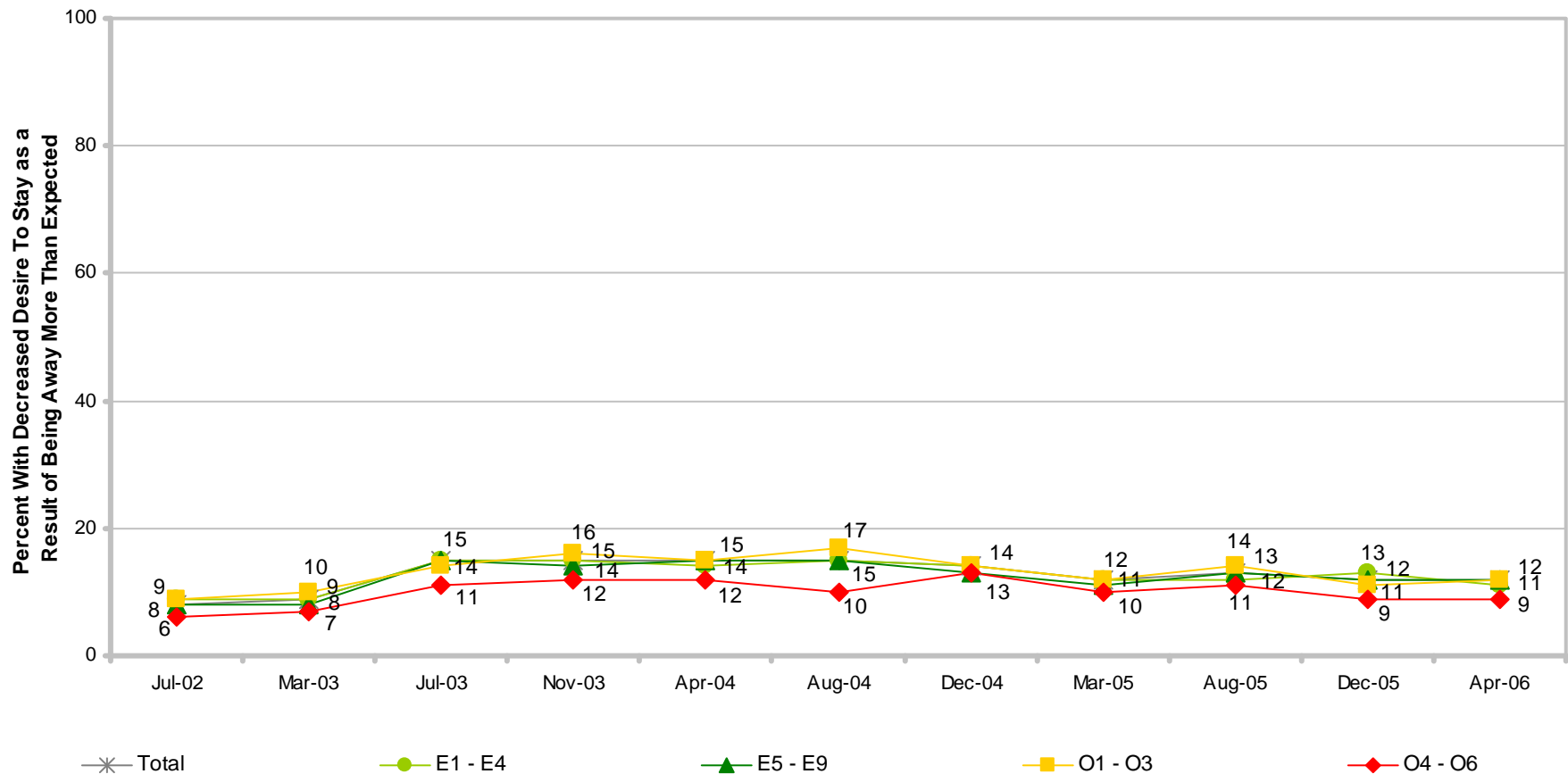
† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 3\%$, except December 2004, which range from $\pm 2\%$ to $\pm 5\%$

TEMPO

Time Away Decreased Desire To Stay

Percent of All Active-Duty Members, by Paygrade

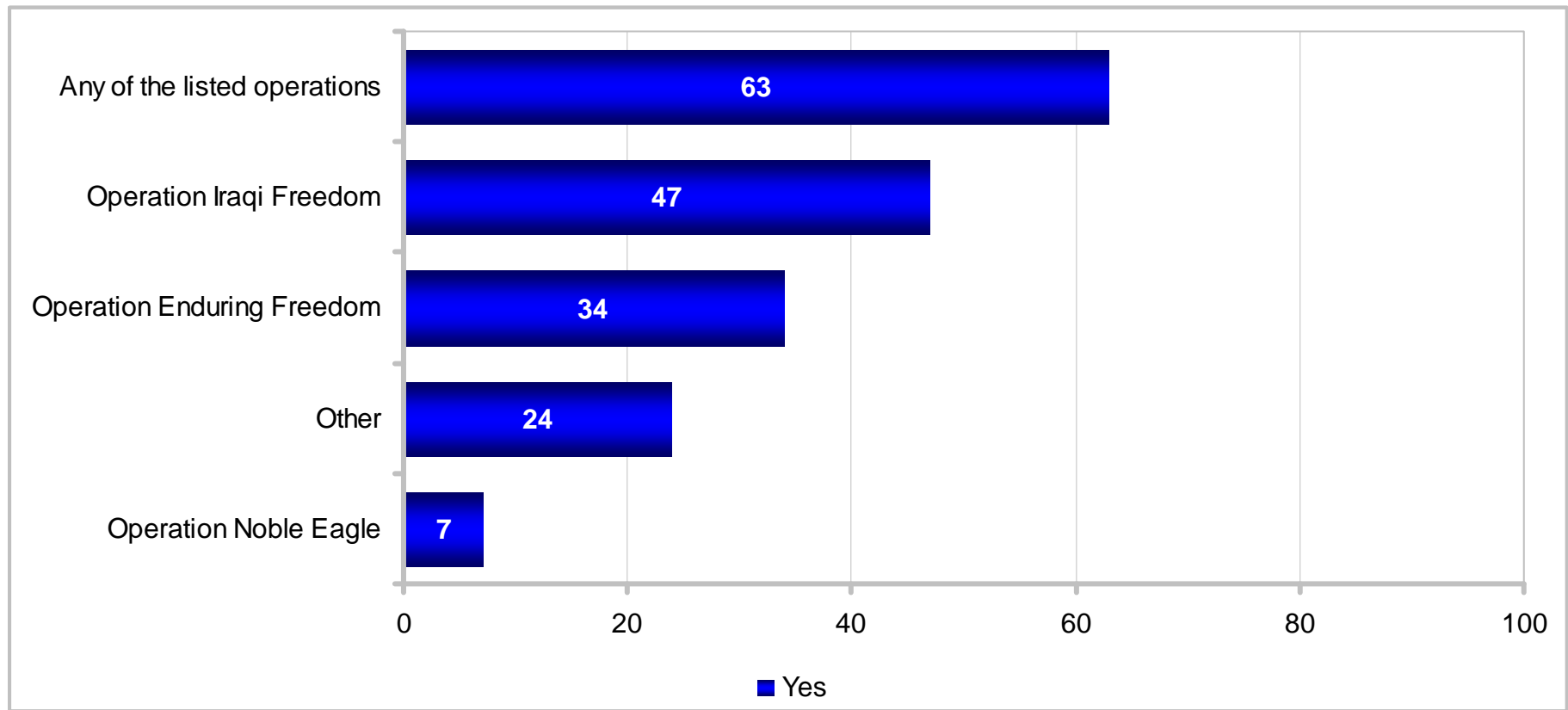


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DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Operations Percent of All Active-Duty Members



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Operations

Percent of All Active-Duty Members

KEY:	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Any of the listed operations	63	69	68	61	50	72	78	50	75	57	61	68	70	68	63	59	73	52	44
Operation Iraqi Freedom	47	57	46	48	34	58	62	36	57	42	43	58	56	46	43	46	61	35	27
Operation Enduring Freedom	34	29	46	23	33	37	52	19	49	27	33	29	29	47	41	21	33	35	25
Other	24	21	34	25	18	26	32	17	31	23	26	20	28	34	32	24	34	18	16
Operation Noble Eagle	7	3	11	2	8	4	12	2	11	6	10	3	5	11	13	2	4	8	8

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

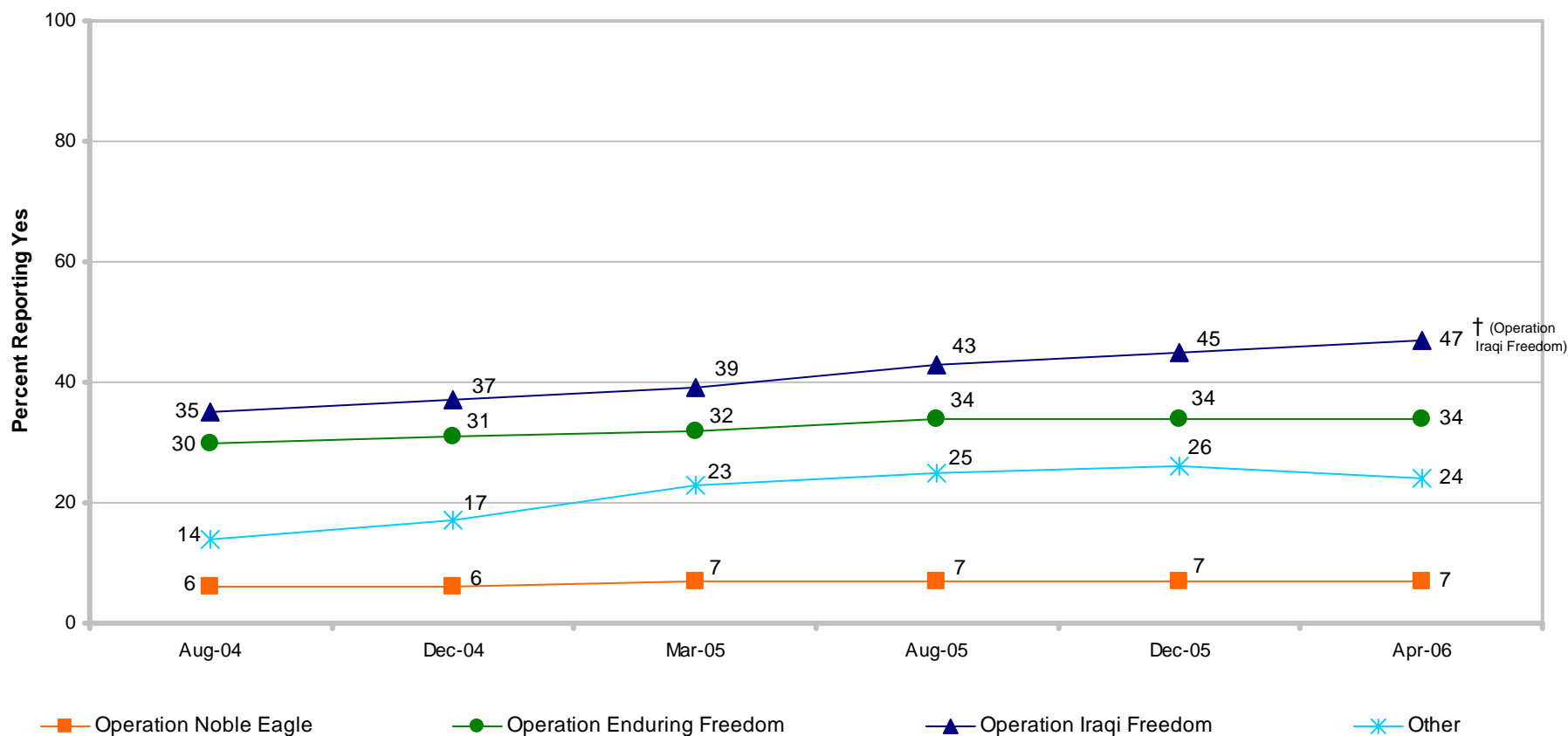
Participated in Operations

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Any of the listed operations	63	64	55	54	68	63	63	62	54	69	65	66	63	48	47	65	48
Operation Iraqi Freedom	47	48	39	40	51	46	48	47	39	52	50	50	46	33	31	49	33
Operation Enduring Freedom	34	35	28	23	41	34	34	32	26	41	35	36	33	25	19	36	24
Other	24	24	24	19	27	24	24	26	20	27	25	26	27	15	17	26	15
Operation Noble Eagle	7	7	5	4	9	7	6	5	4	10	6	7	9	3	4	7	3

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Operations Percent of All Active-Duty Members



* Significant difference from last survey

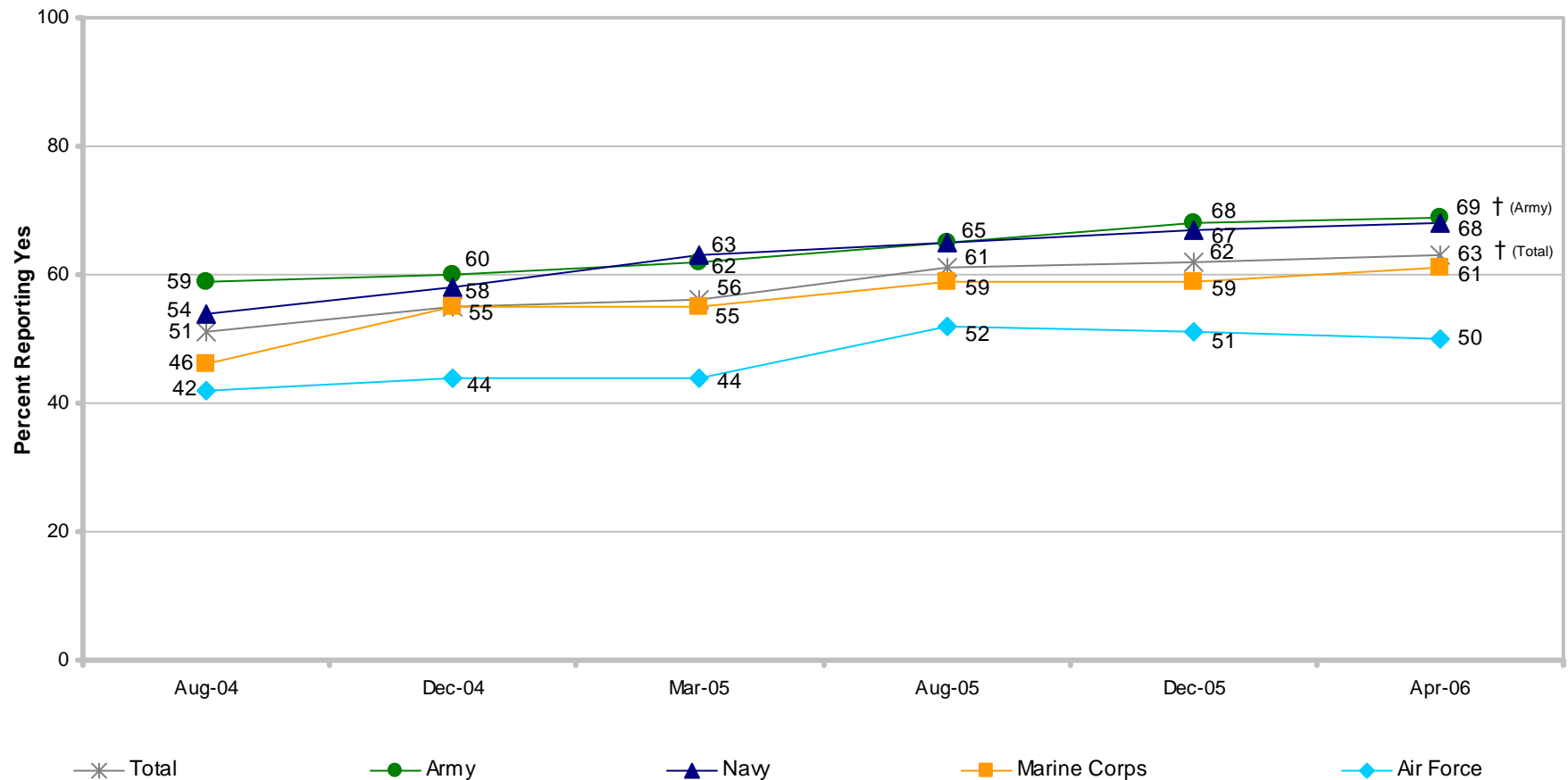
† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 2\%$, except for December 2004 which range from $\pm 2\%$ to $\pm 3\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Any of the Listed Operations

Percent of All Active-Duty Members, by Service



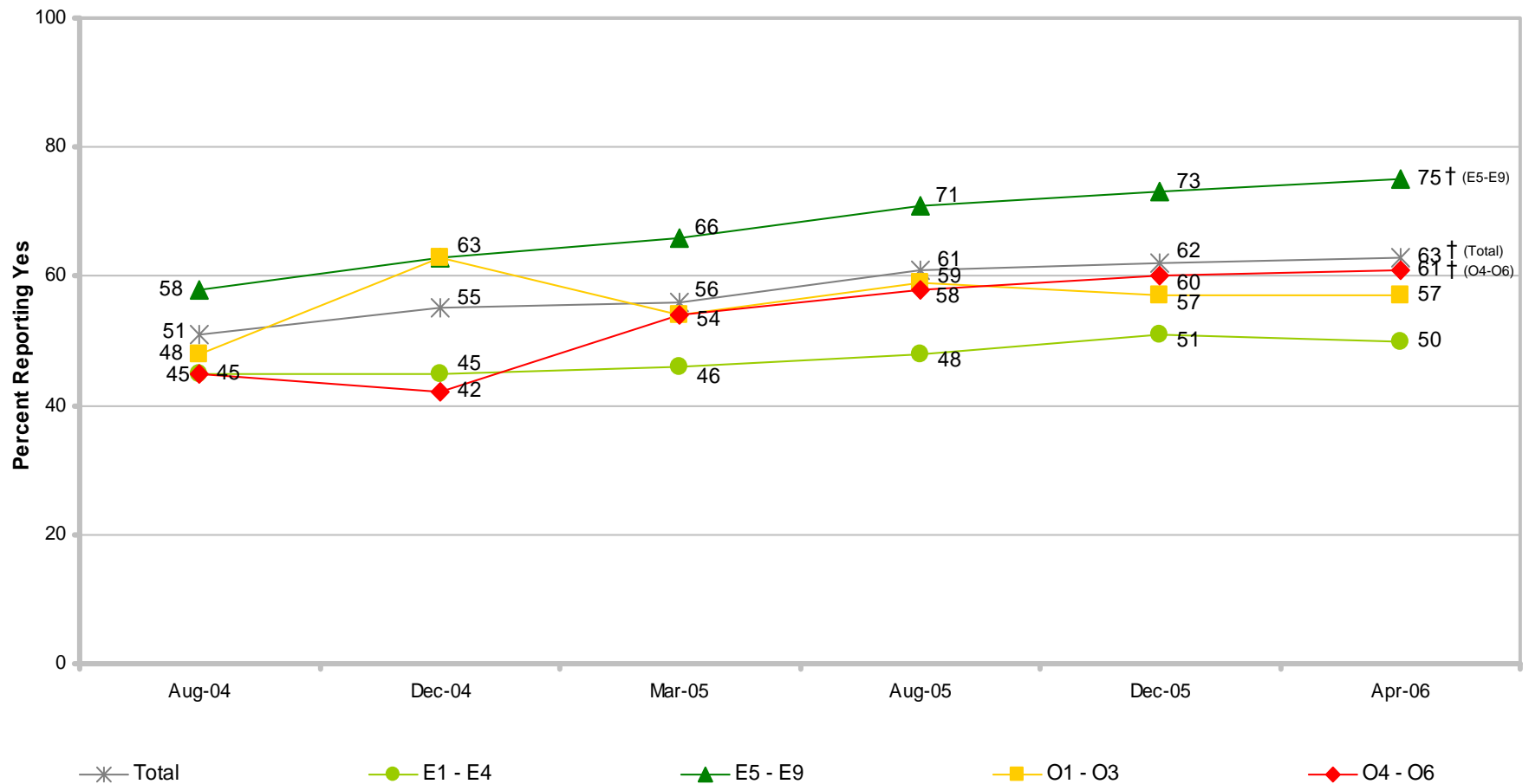
* Significant difference from last survey
 † Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 4\%$, except
 December 2004, which range from $\pm 3\%$ to $\pm 7\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Any of the Listed Operations

Percent of All Active-Duty Members, by Paygrade



* Significant difference from last survey

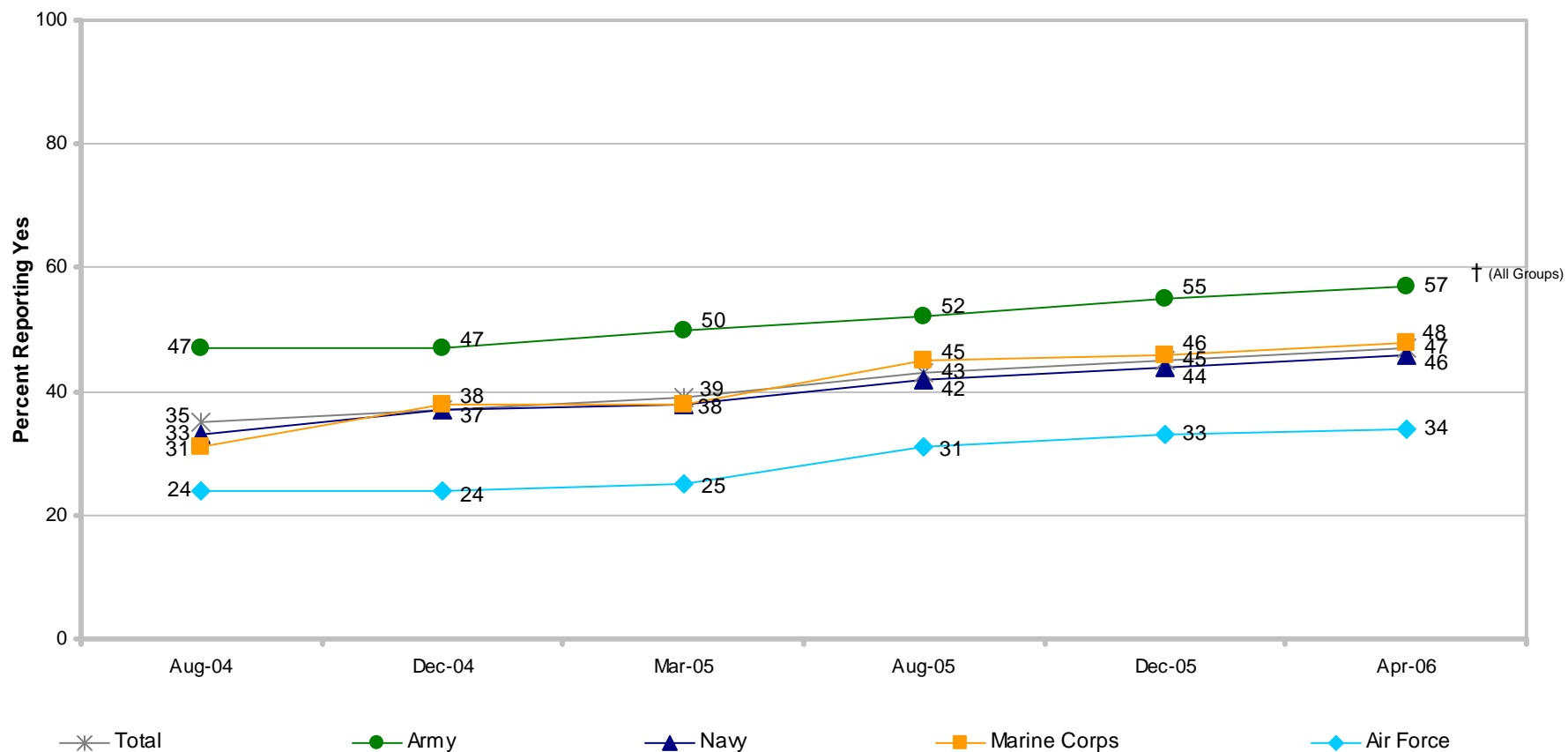
† Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 3\%$, except December 2004, which range from $\pm 3\%$ to $\pm 9\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Operation Iraqi Freedom

Percent of All Active-Duty Members, by Service



* Significant difference from last survey

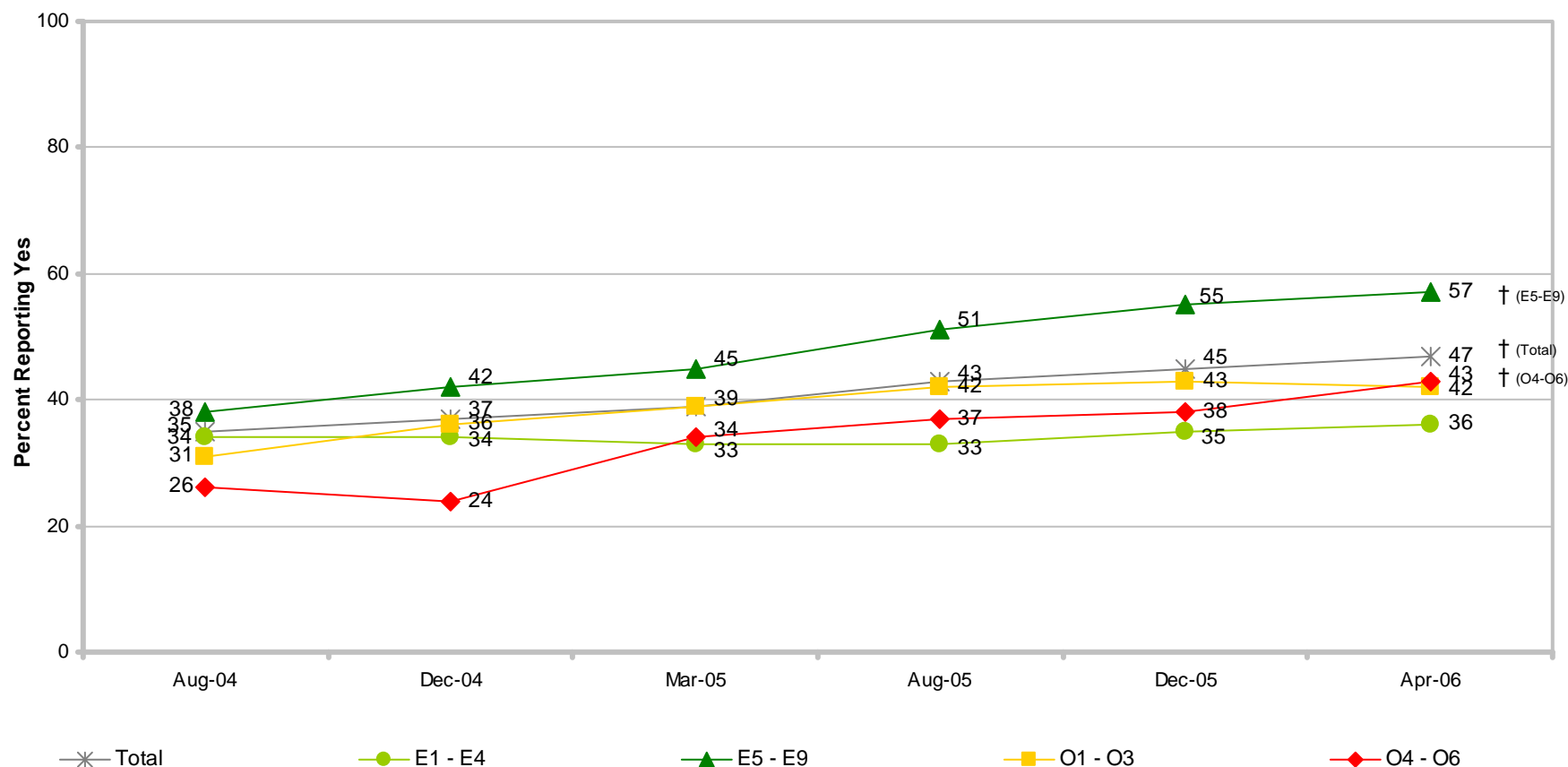
† Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 4\%$, except December 2004, which range from $\pm 3\%$ to $\pm 6\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Operation Iraqi Freedom

Percent of All Active-Duty Members, by Paygrade



* Significant difference from last survey

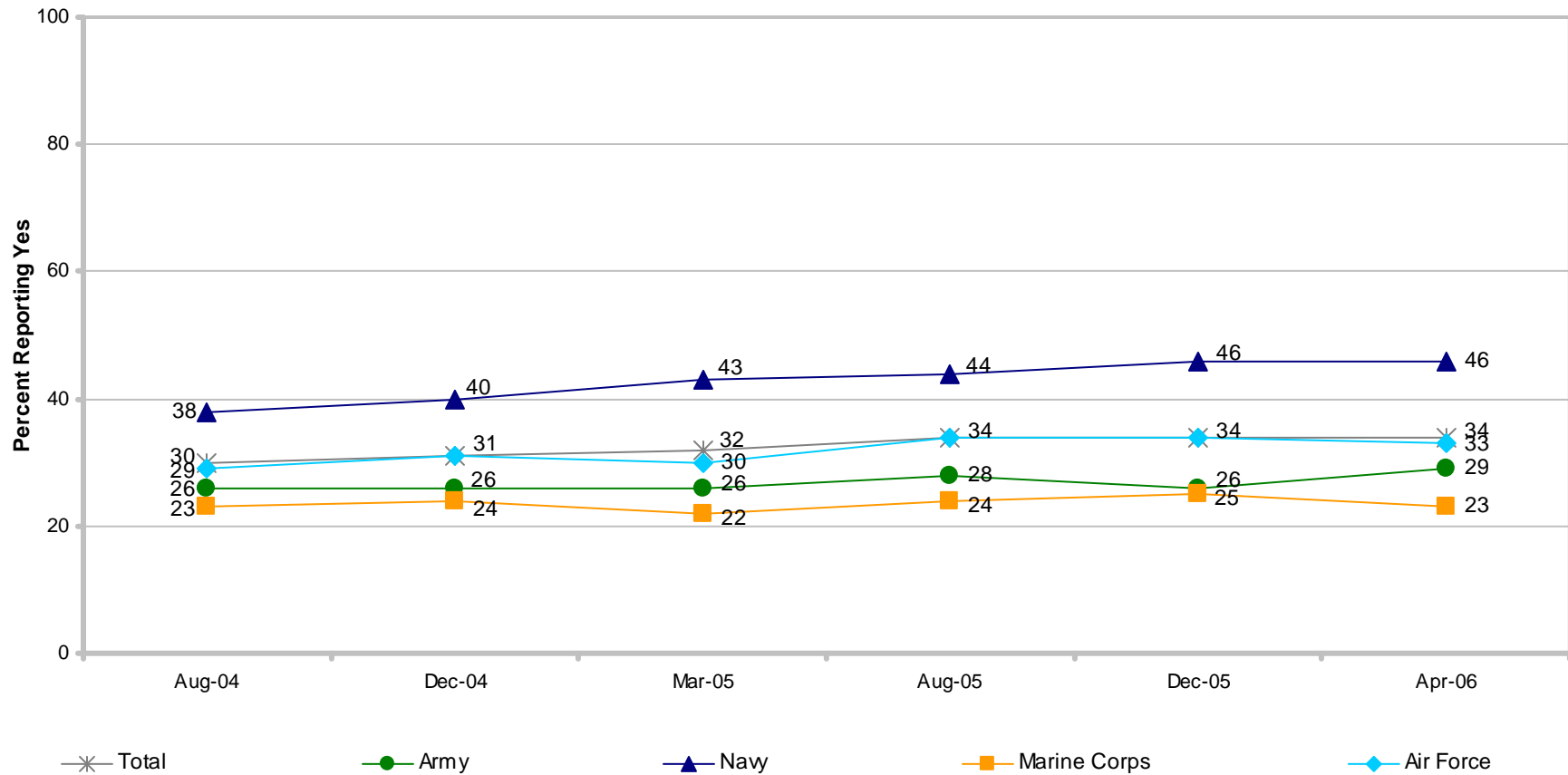
† Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 3\%$, except December 2004, which range from $\pm 3\%$ to $\pm 10\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Operation Enduring Freedom

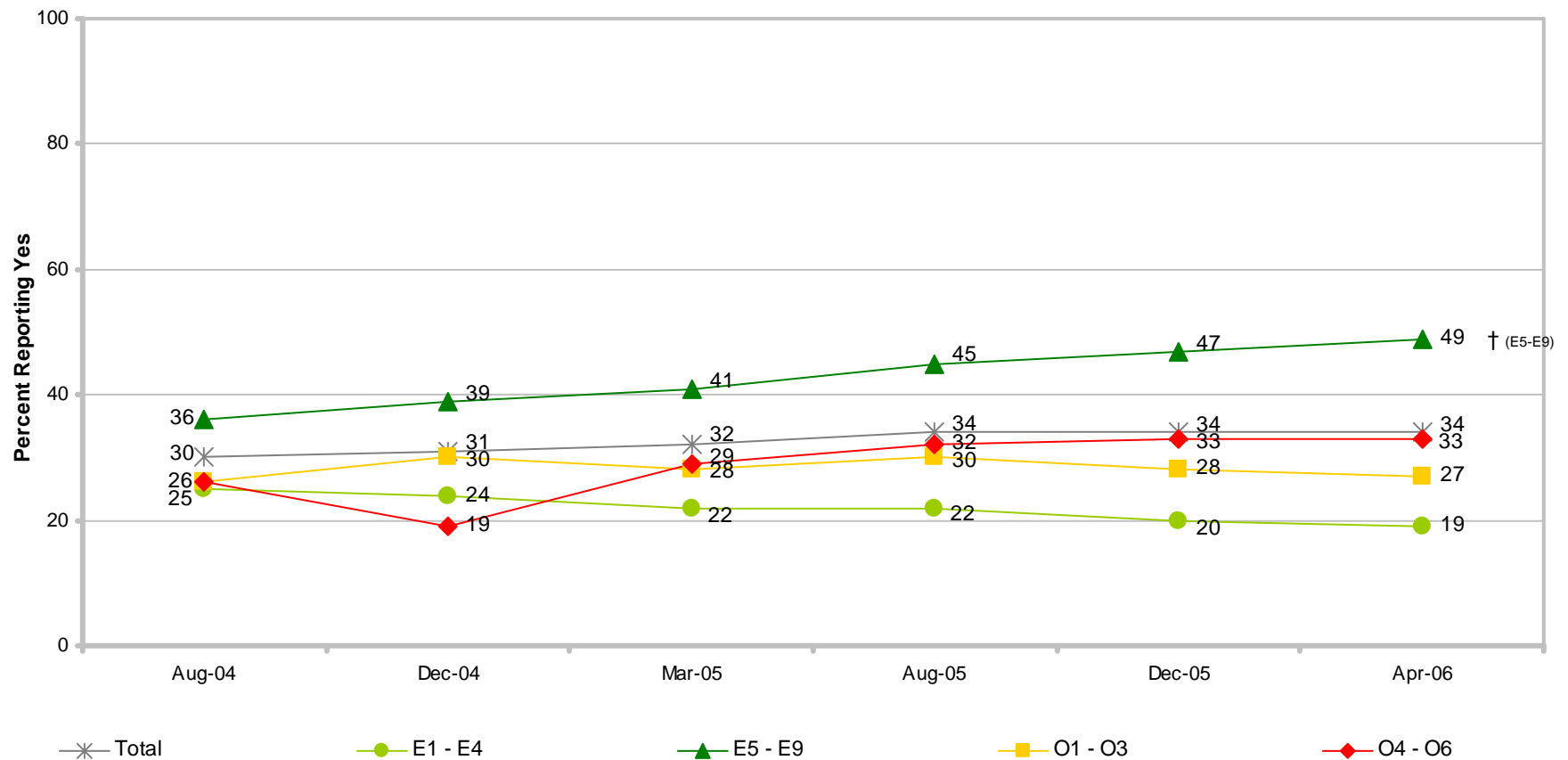
Percent of All Active-Duty Members, by Service



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Operation Enduring Freedom

Percent of All Active-Duty Members, by Paygrade



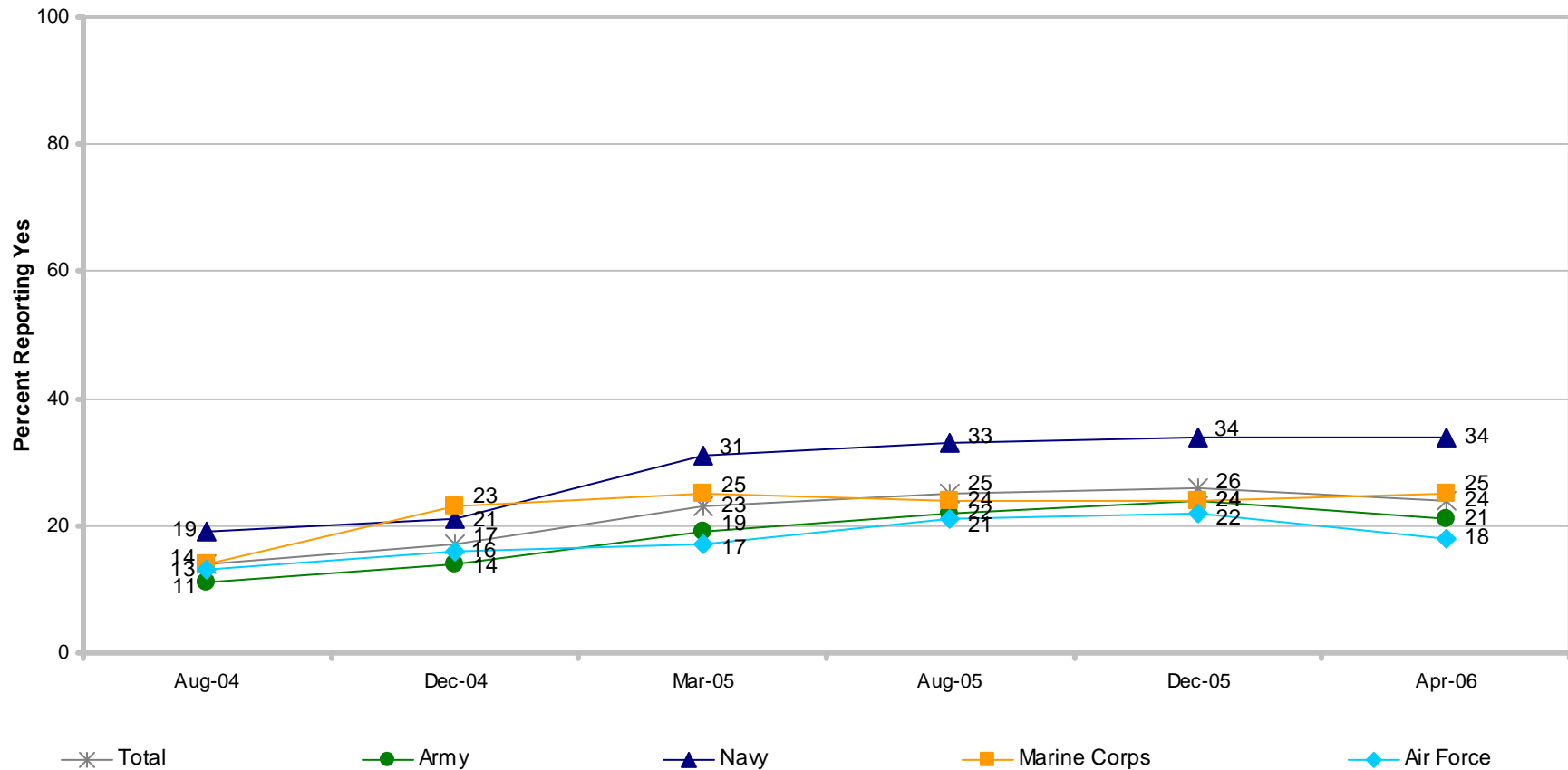
* Significant difference from last survey

† Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 3\%$, except December 2004, which range from $\pm 3\%$ to $\pm 10\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Other Operations Percent of All Active-Duty Members, by Service



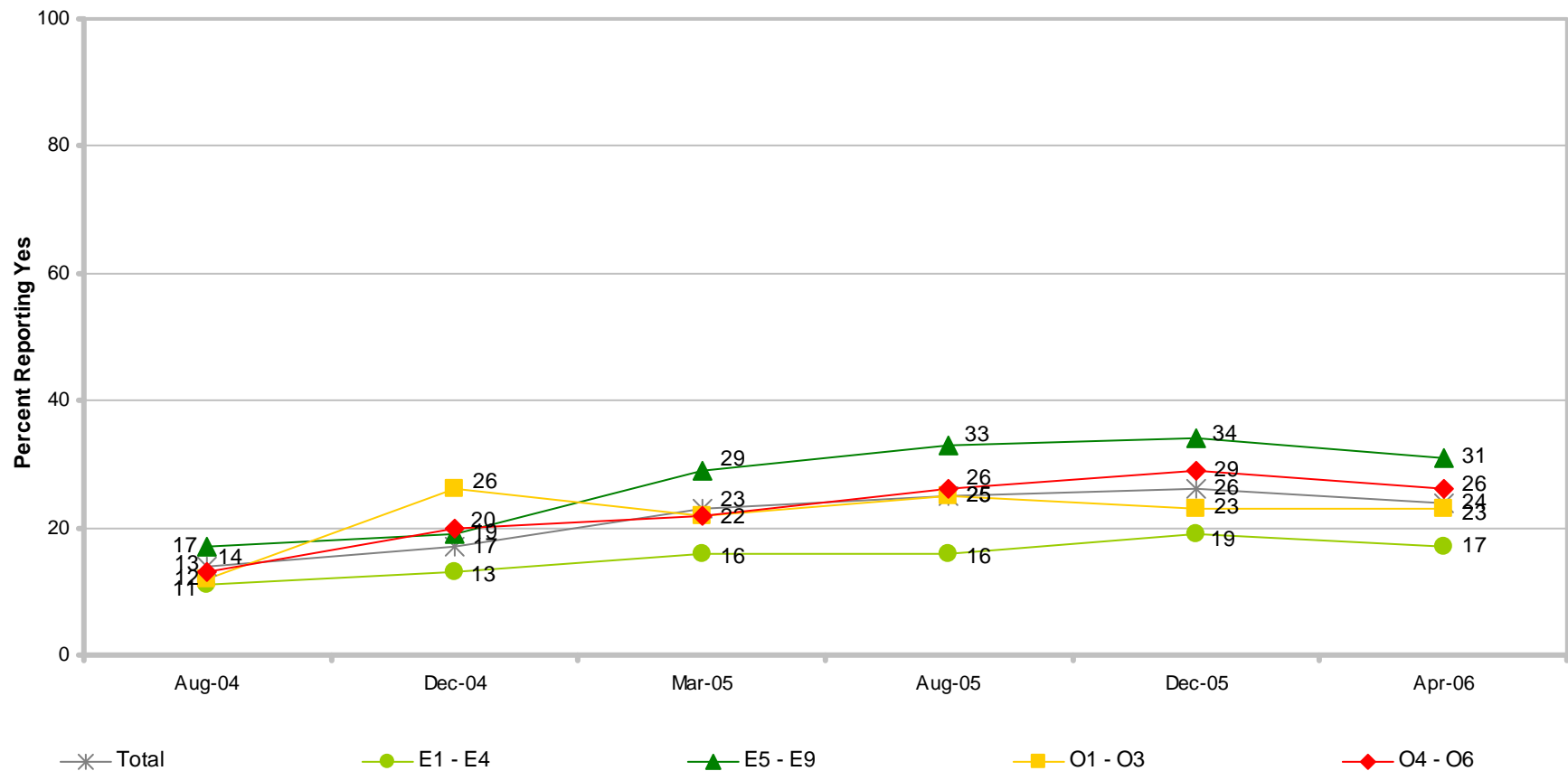
* Significant difference from last survey

† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 4\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Other Operations Percent of All Active-Duty Members, by Paygrade



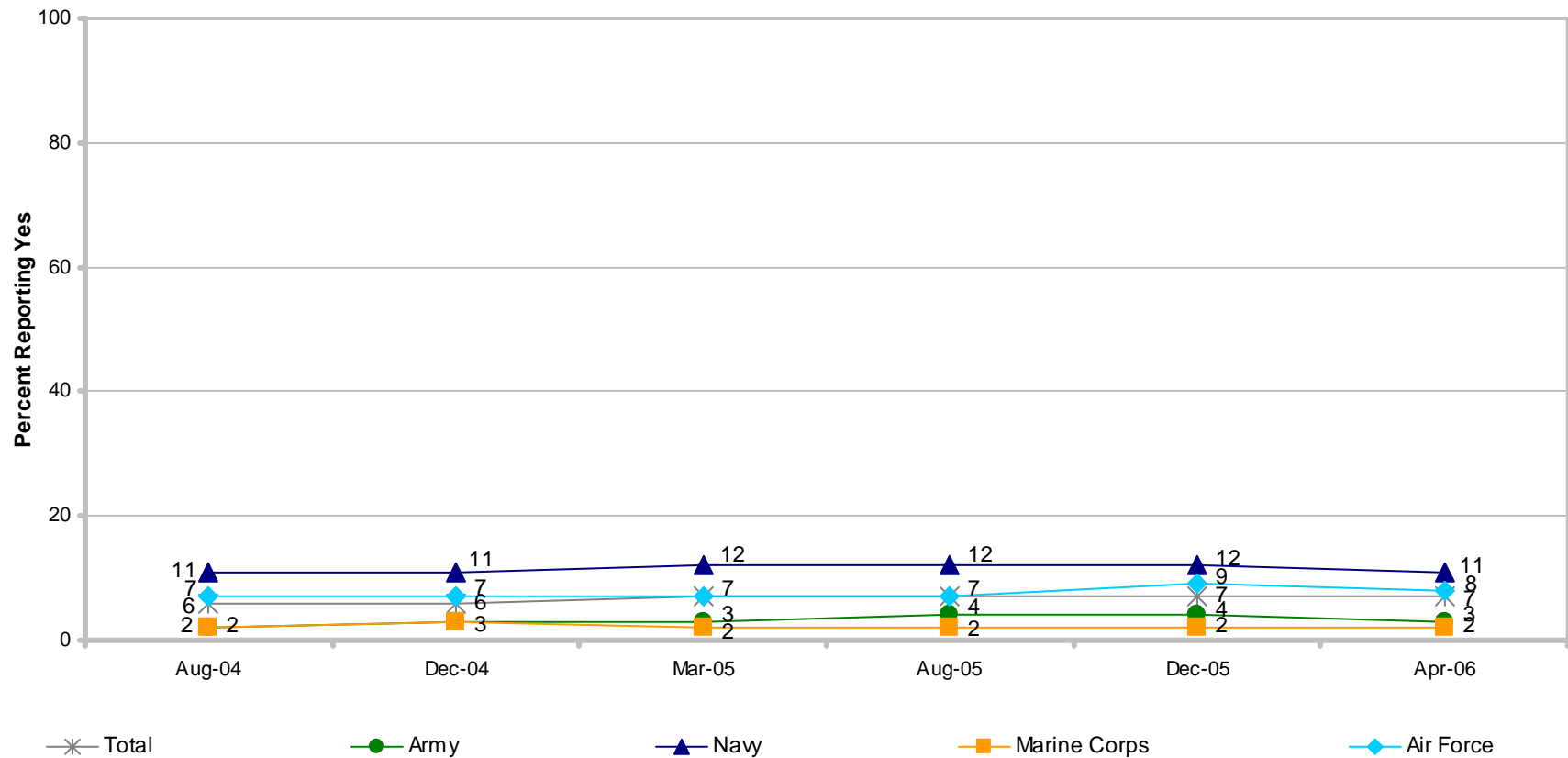
* Significant difference from last survey
† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 3\%$, except December 2004, which range from $\pm 2\%$ to $\pm 10\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Operation Noble Eagle

Percent of All Active-Duty Members, by Service



* Significant difference from last survey

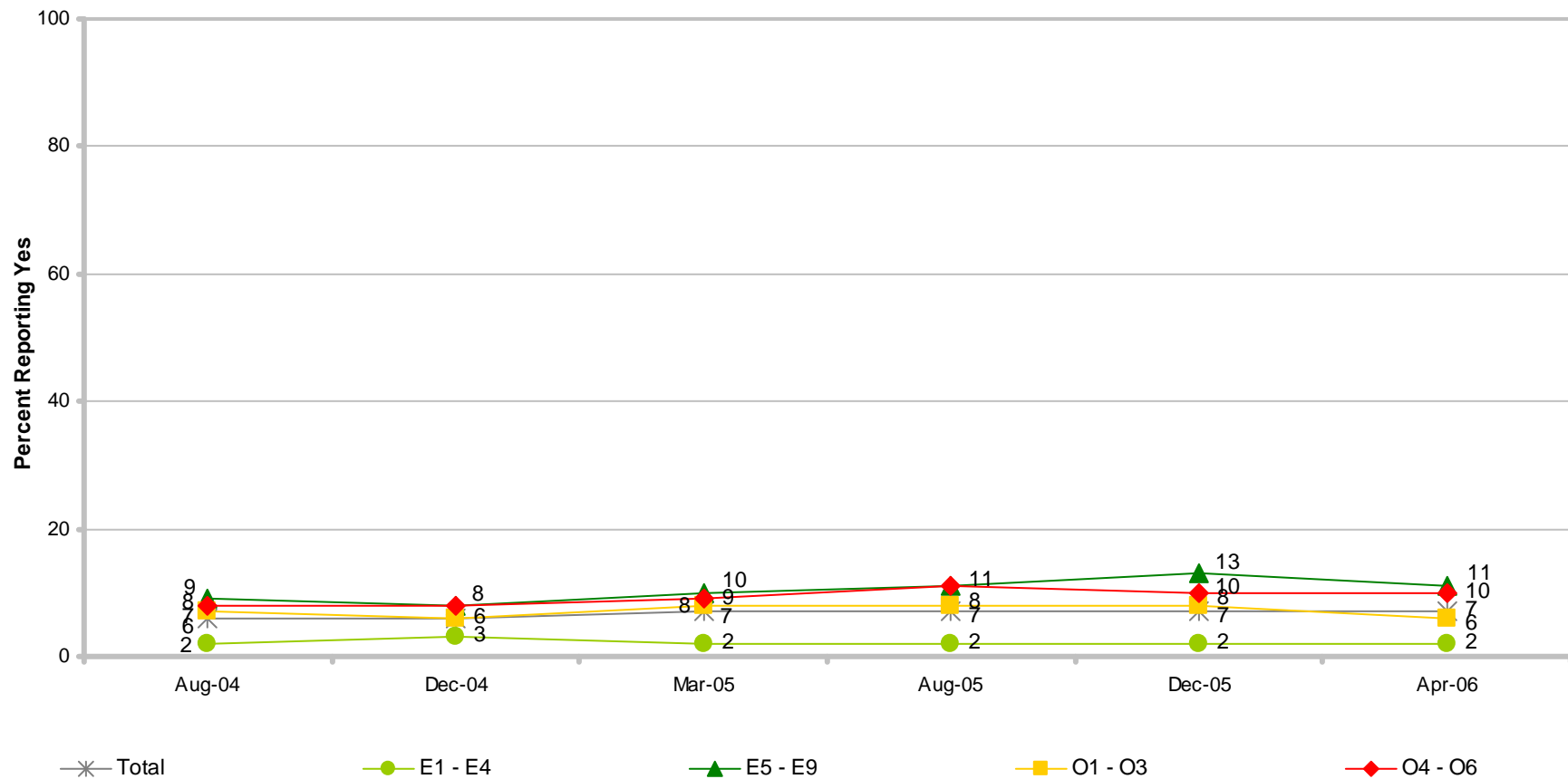
† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 2\%$, except December 2004, which range from $\pm 2\%$ to $\pm 4\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Operation Noble Eagle

Percent of All Active-Duty Members, by Paygrade



* Significant difference from last survey

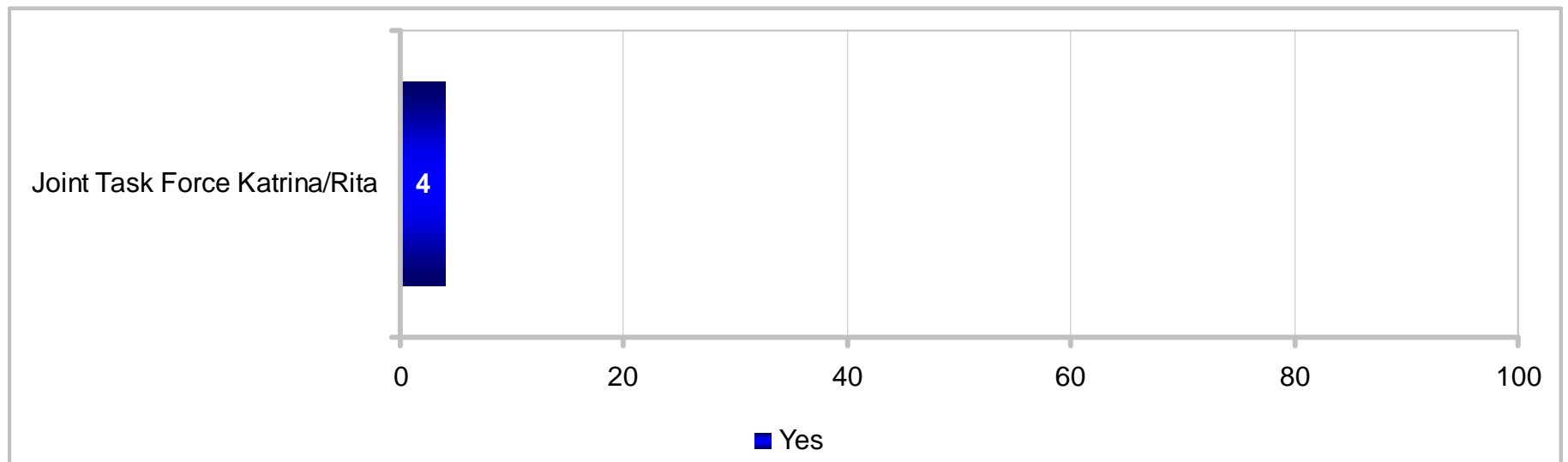
† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 2\%$, except December 2004, which range from $\pm 2\%$ to $\pm 7\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Joint Task Force Katrina/Rita

Percent of All Active-Duty Members



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Joint Task Force Katrina/Rita

Percent of All Active-Duty Members

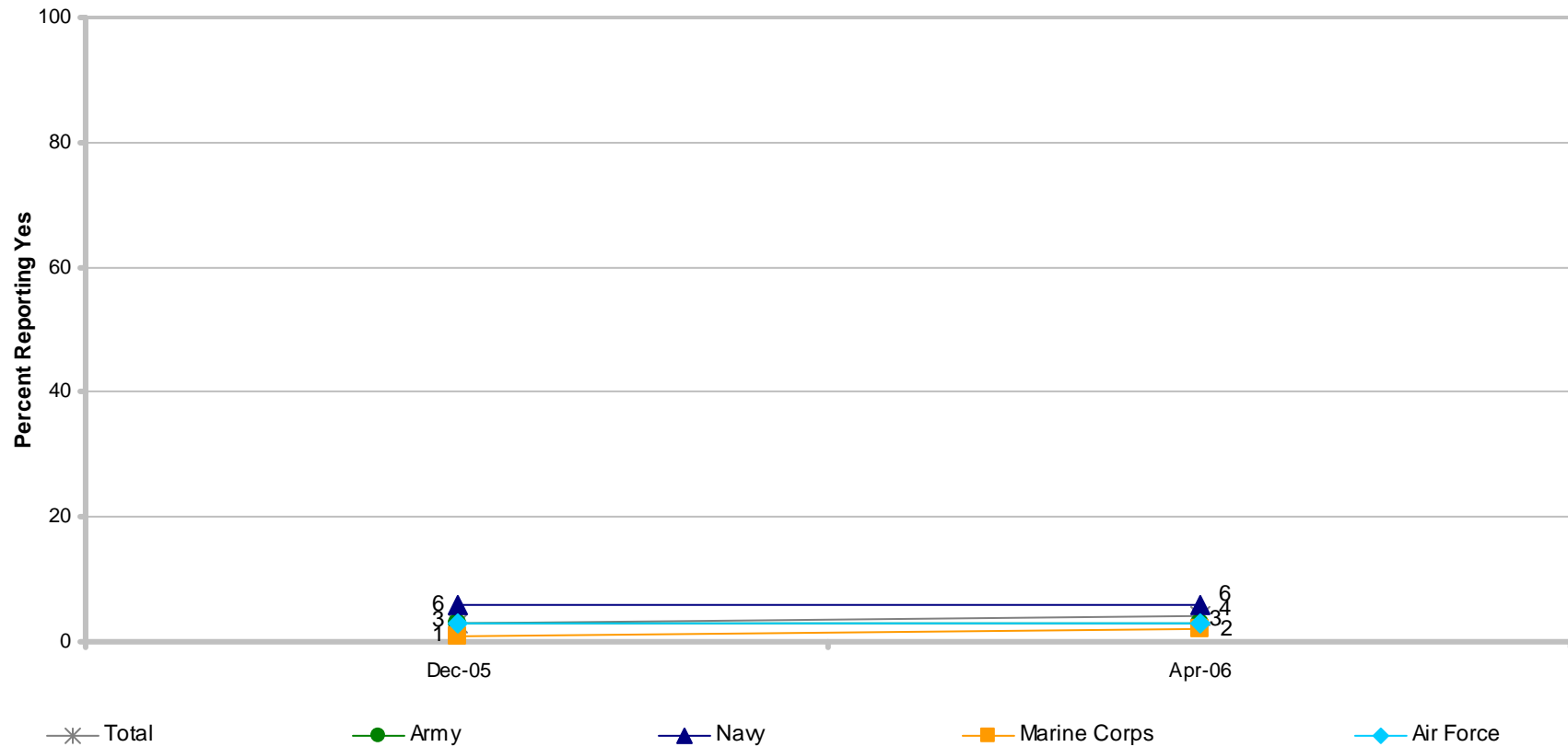
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	Joint Task Force Katrina/Rita	4	3	6	2	3	4	3	4	4	3	4	4	3	6	6	2	2	3

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Joint Task Force Katrina/Rita	4	4	2	4	4	4	4	4	4	4	4	3	2	2	4	2

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Joint Task Force Katrina/Rita

Percent of All Active-Duty Members, by Service

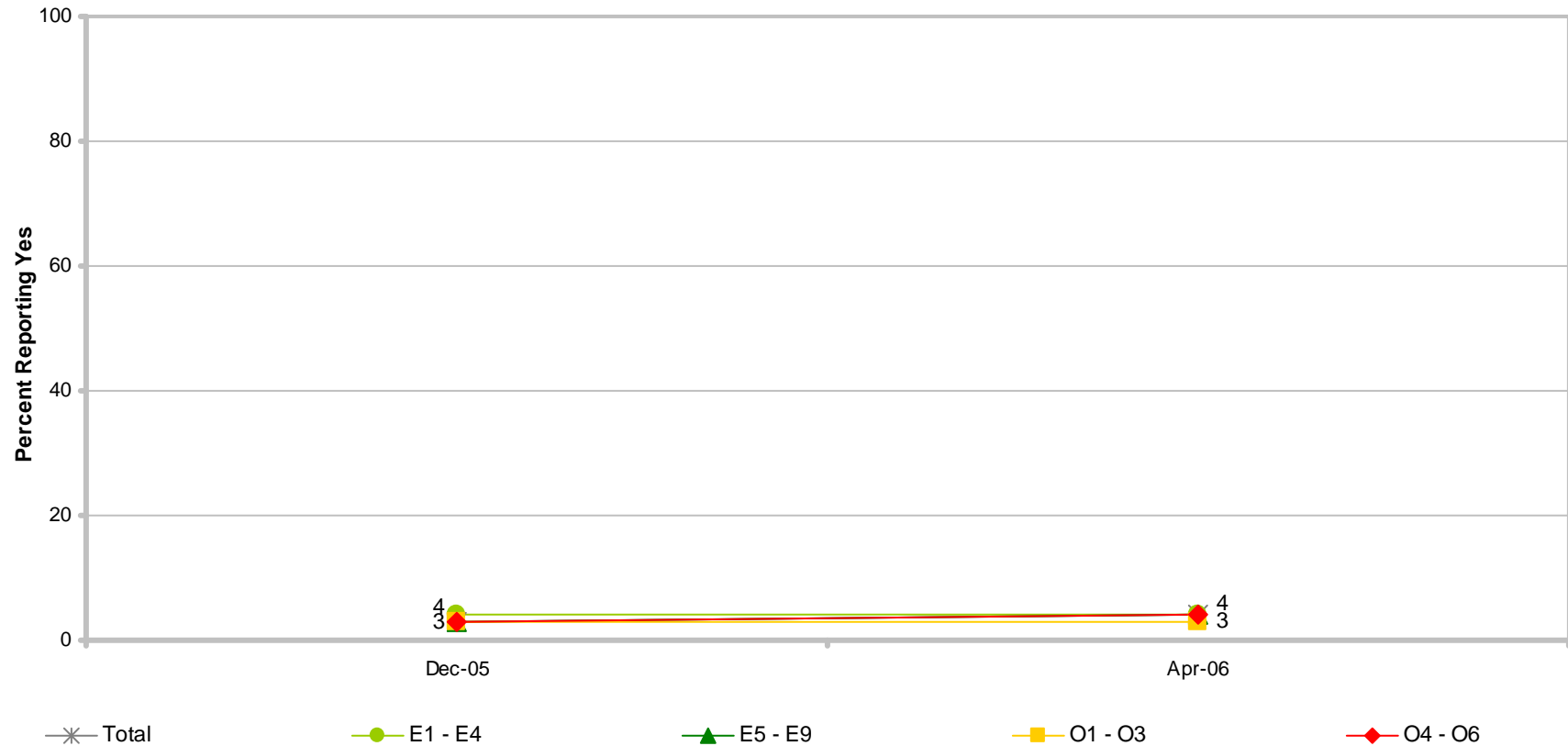


* Significant difference from previous administration

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Participated in Joint Task Force Katrina/Rita

Percent of All Active-Duty Members, by Paygrade

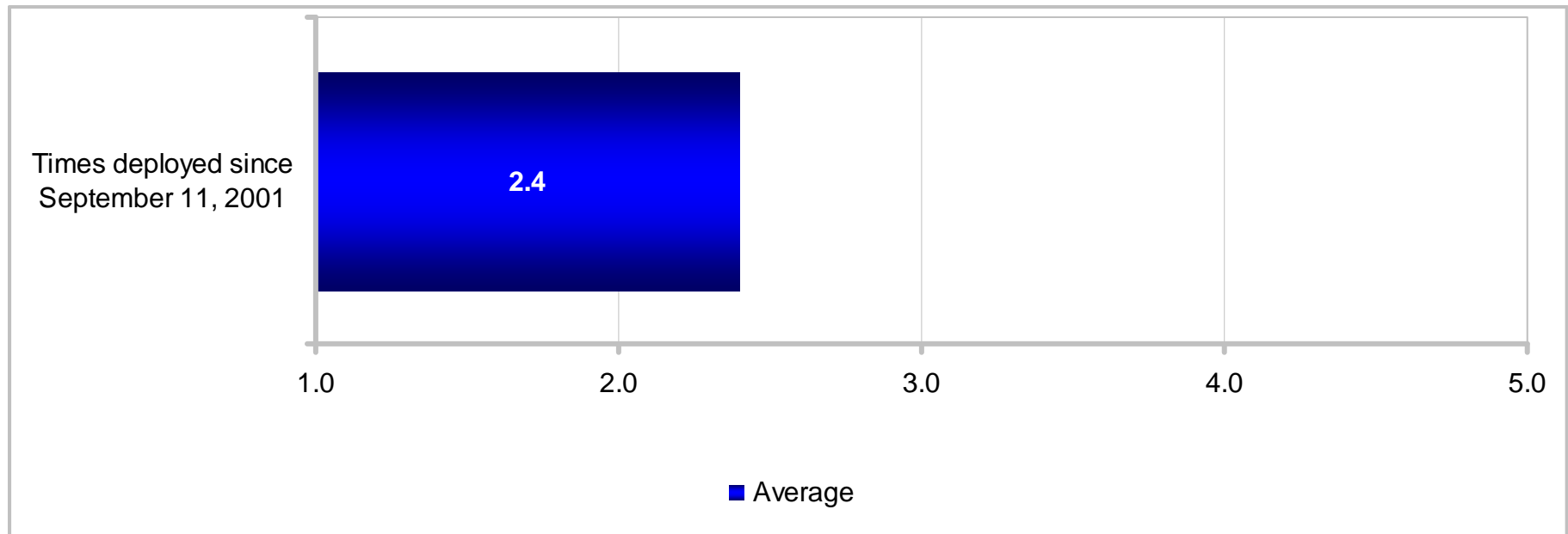


* Significant difference from previous administration

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Number of Times Deployed

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



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Number of Times Deployed

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

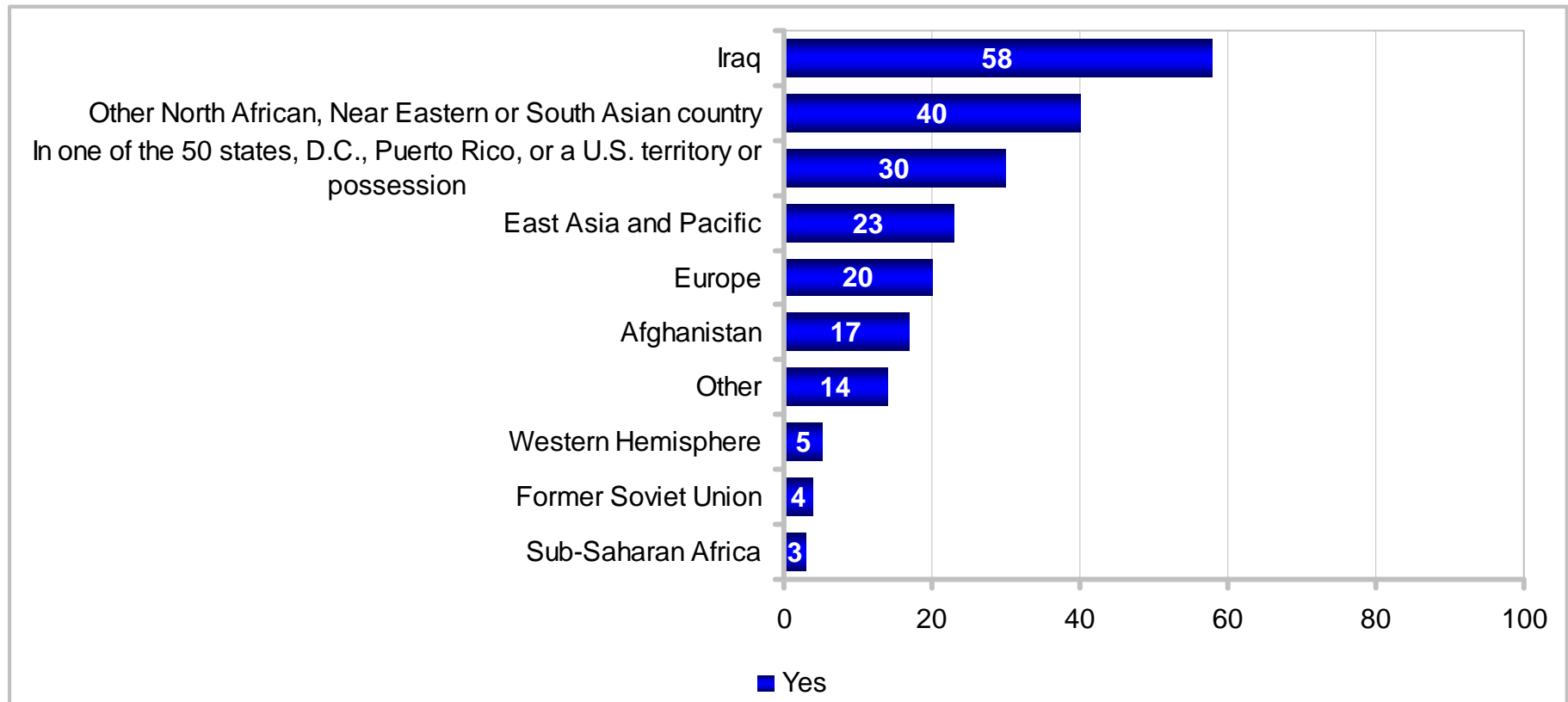
KEY: More Than Average Less Than Average																
	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted
Times deployed since September 11, 2001	2.4	1.9	3.0	2.2	2.6	2.4	2.5	2.0	2.6	2.2	2.5	1.8	2.2	3.1	2.5	2.2
																2.6
																Air Force Enlisted
																2.6
																Air Force Officers
																2.5

KEY: More Than Average Less Than Average												
	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted
Times deployed since September 11, 2001	2.4	2.3	2.9	2.1	2.5	2.4	2.4	2.3	2.2	2.5	2.5	2.5
												2.5
												Male Officers
												2.5
												Female Enlisted
												1.8
												Female Officers
												1.7
												Male
												2.5
												Female
												1.8

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Deployment Locations

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



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Deployment Locations

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

KEY:	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Iraq	58	79	41	75	31	63	59	62	57	59	50	80	73	42	41	75	80	30	34
Other North African, Near Eastern or South Asian country	40	23	52	32	61	39	43	34	44	37	43	23	25	52	51	31	37	62	55
In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession	30	23	39	36	27	28	31	28	31	28	35	22	27	39	36	35	40	27	31
East Asia and Pacific	23	14	34	36	16	23	24	20	25	22	20	14	13	34	33	36	38	15	17
Europe	20	19	27	6	19	16	24	14	23	19	23	19	22	28	26	6	11	18	21
Afghanistan	17	20	17	11	16	14	22	12	19	17	24	19	23	16	18	10	15	15	21
Other	14	7	24	10	14	13	16	13	15	12	11	7	8	25	20	10	10	14	10
Western Hemisphere	5	3	10	2	3	4	5	3	5	6	6	2	5	9	11	2	4	3	4
Former Soviet Union	4	3	3	2	11	4	5	4	5	3	6	3	4	3	3	1	4	11	7
Sub-Saharan Africa	3	1	6	4	3	3	4	2	4	2	4	1	1	6	3	4	8	3	3

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Deployment Locations

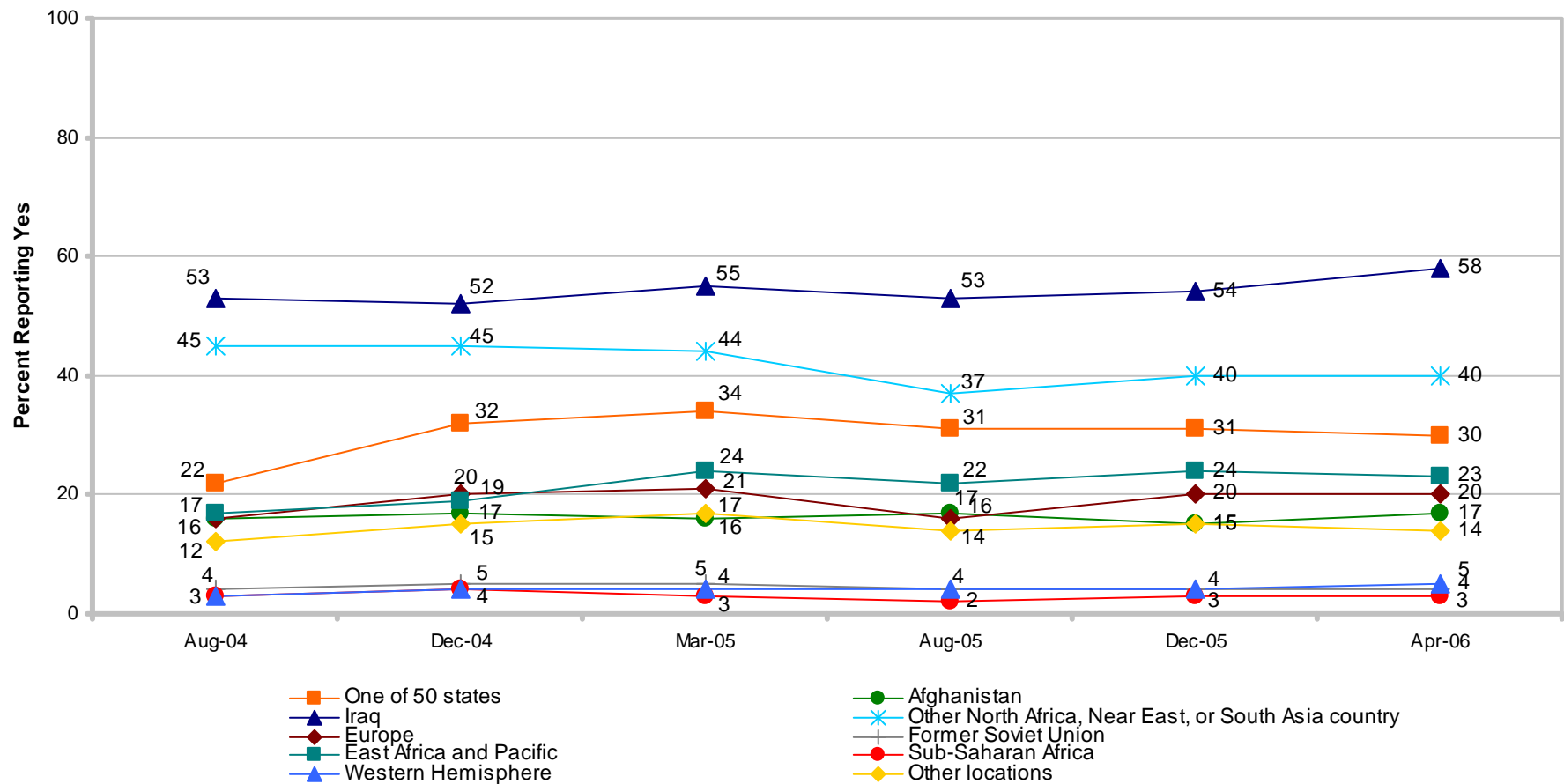
Percent of Active-Duty Members Deployed Since 9-11-01

KEY:	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Iraq	58	59	53	64	56	58	60	57	57	58	61	60	58	45	53	60	46
Other North African, Near Eastern or South Asian country	40	40	43	33	44	40	41	42	38	43	38	41	40	36	39	41	36
In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession	30	32	18	28	31	31	30	31	30	31	29	30	32	26	25	31	26
East Asia and Pacific	23	21	33	26	21	22	24	22	23	23	24	24	22	17	16	24	17
Europe	20	18	31	16	21	20	20	18	18	21	20	20	22	16	19	20	17
Afghanistan	17	17	14	12	19	18	15	16	15	18	18	17	22	11	13	18	12
Other	14	14	14	12	14	13	15	17	14	14	12	14	12	11	10	14	11
Western Hemisphere	5	5	3	3	5	4	5	4	4	5	5	4	6	5	6	5	5
Former Soviet Union	4	4	5	3	5	5	4	4	5	4	5	5	5	3	3	5	3
Sub-Saharan Africa	3	3	2	2	4	4	3	2	3	3	4	3	3	3	3	3	3

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Deployment Locations

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



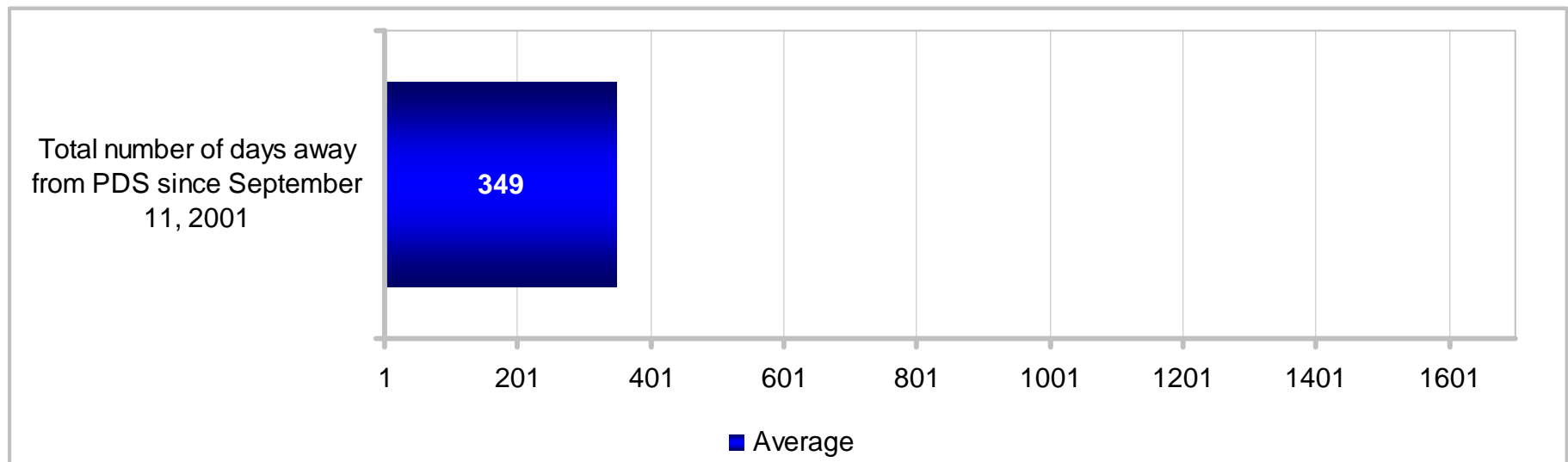
* Significant difference from last survey

† Significant difference from 1 year ago

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Days Away From Permanent Duty Station (PDS)

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



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Days Away From Permanent Duty Station (PDS)

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

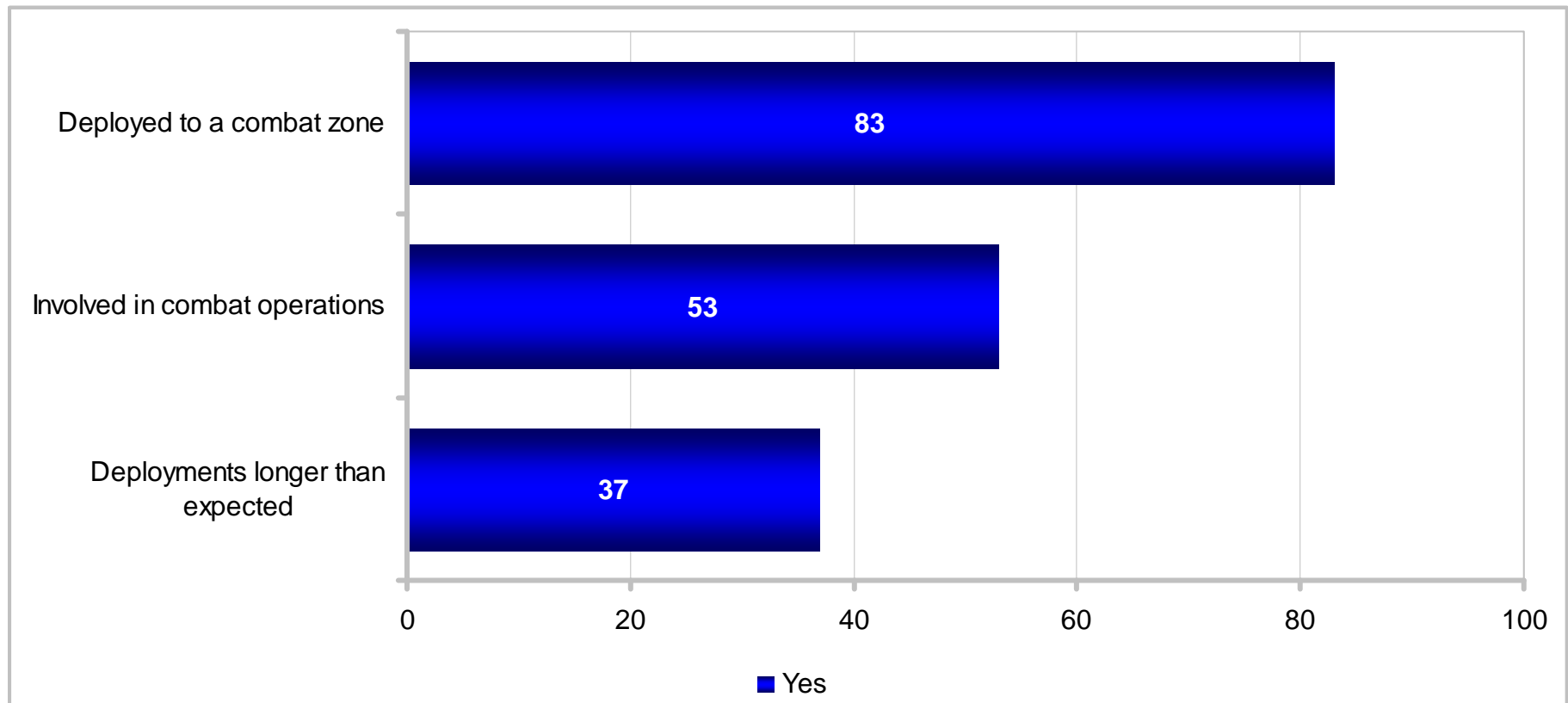
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	Total number of days away from PDS since September 11, 2001	349	417	342	329	243	377	376	303	374	348	322	422	395	340	352	324	365	239

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Total number of days away from PDS since September 11, 2001	349	347	356	339	353	355	337	332	330	359	356	356	358	280	295	357

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Details on Deployments

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



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Details on Deployments

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

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Deployed to a combat zone	83	93	72	86	78	84	83	82	83	85	83	93	91	71	76	86	90	78	80
Involved in combat operations	53	71	40	63	34	58	54	54	53	57	49	72	65	40	39	62	71	32	44
Deployments longer than expected	37	36	43	33	35	41	47	32	42	33	29	37	32	44	34	33	29	35	34

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Details on Deployments

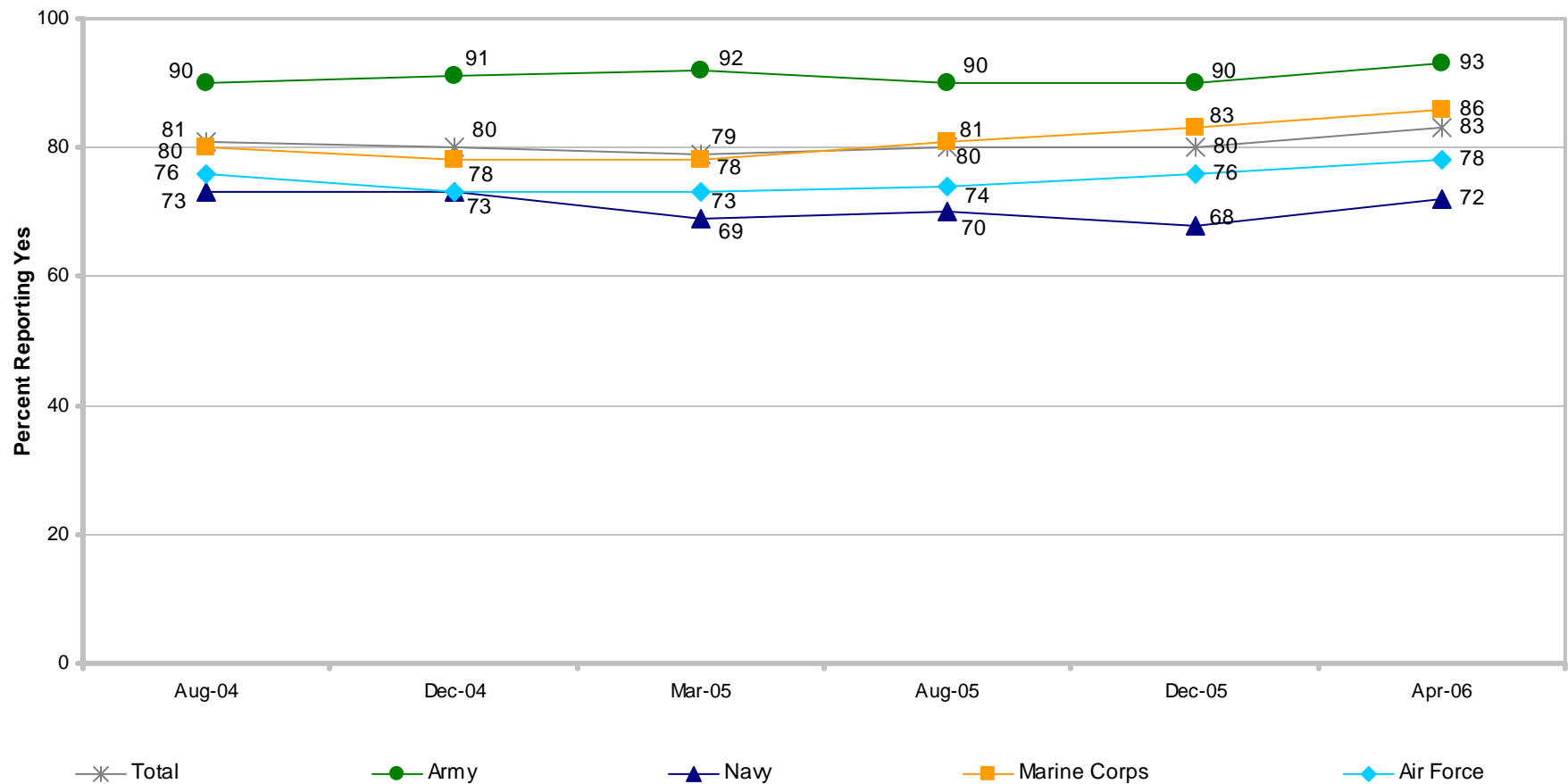
Percent of Active-Duty Members Deployed Since 9-11-01

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	83	83	81	83	83	82	84	82	82	85	81	84	85	75	80	84	76
	53	55	47	58	52	55	51	47	52	54	57	55	57	37	37	55	37
	37	37	39	33	39	37	38	38	36	39	37	39	33	33	29	38	32
Deployed to a combat zone																	
Involved in combat operations																	
Deployments longer than expected																	

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Deployed to a Combat Zone

Percent of Active-Duty Members Deployed Since 9-11-01, by Service



* Significant difference from last survey

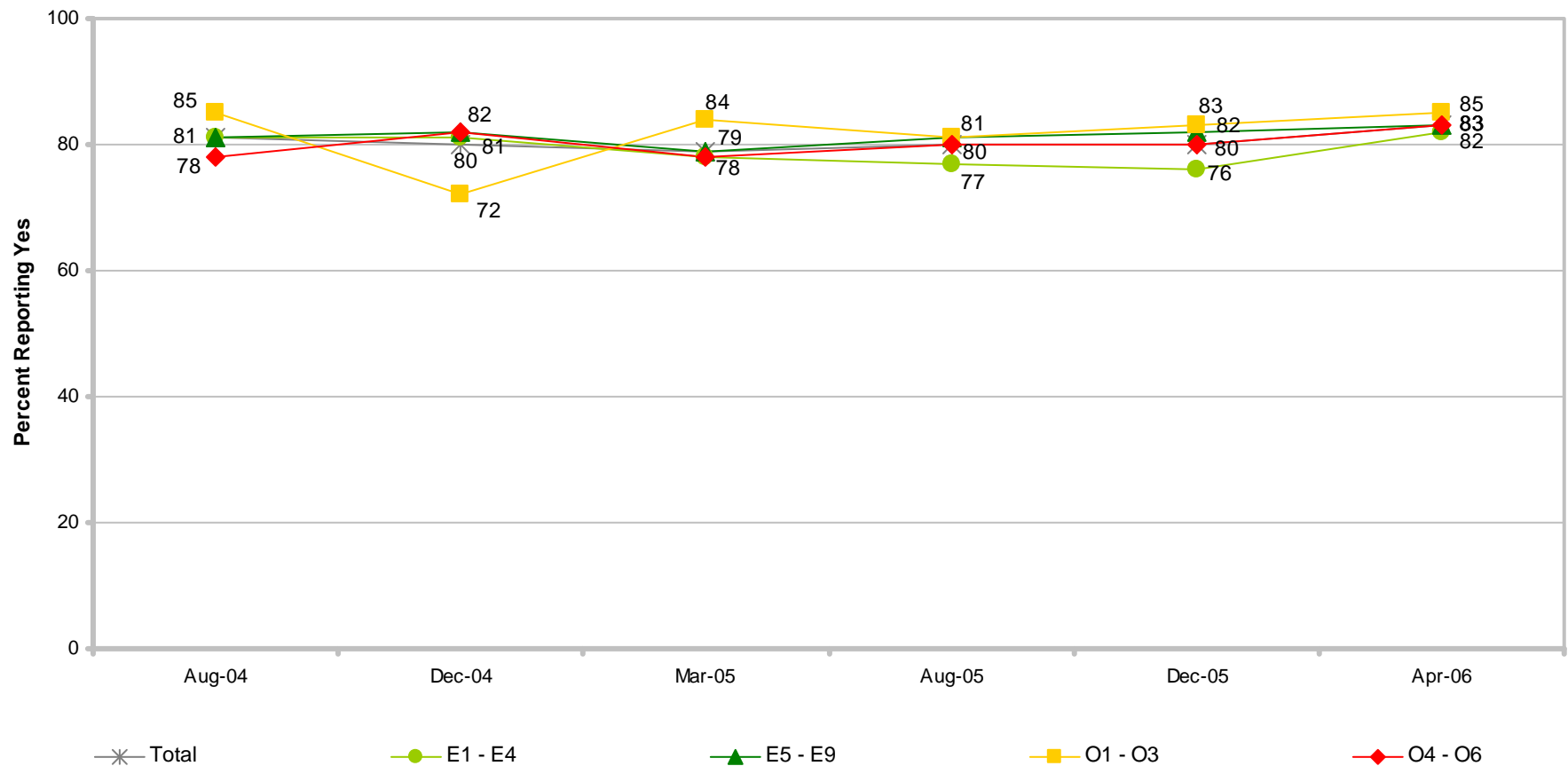
† Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 5\%$, except December 2004, which range from $\pm 2\%$ to $\pm 7\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Deployed to a Combat Zone

Percent of Active-Duty Members Deployed Since 9-11-01, by Paygrade



* Significant difference from last survey

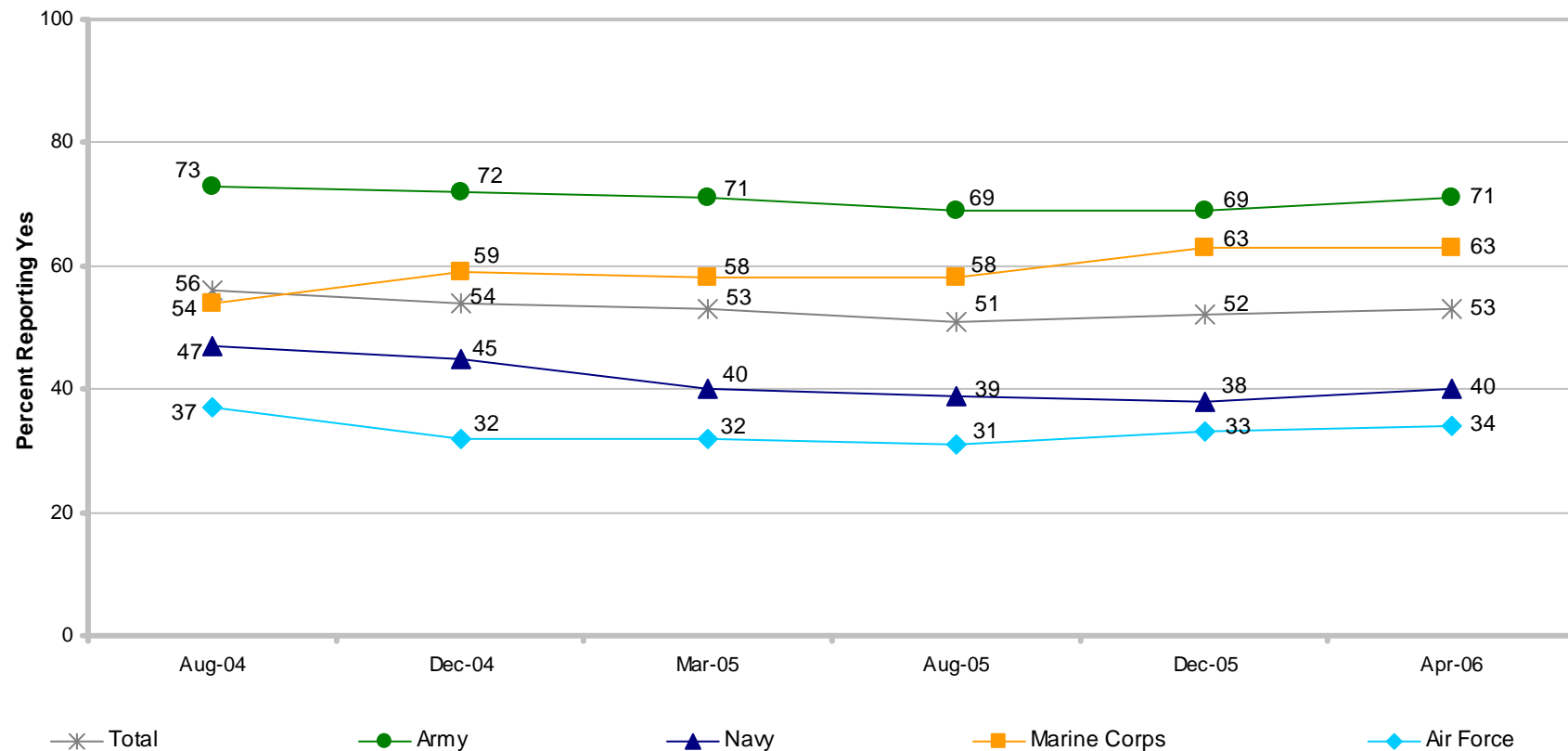
† Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 4\%$, except December 2004, which range from $\pm 3\%$ to $\pm 14\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Involved in Combat Operations

Percent of Active-Duty Members Deployed Since 9-11-01, by Service



* Significant difference from last survey

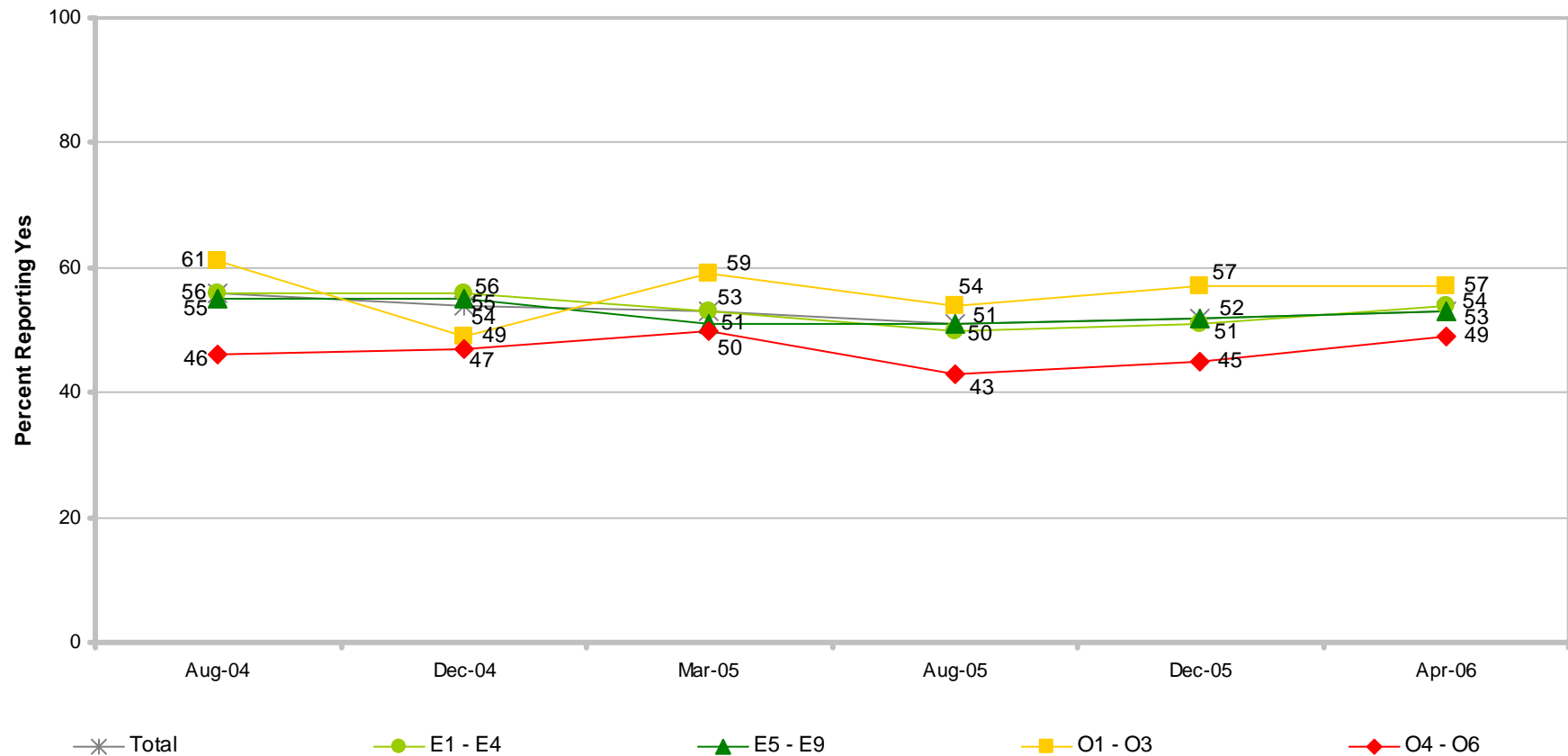
† Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 5\%$, except December 2004, which range from $\pm 4\%$ to $\pm 7\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Involved in Combat Operations

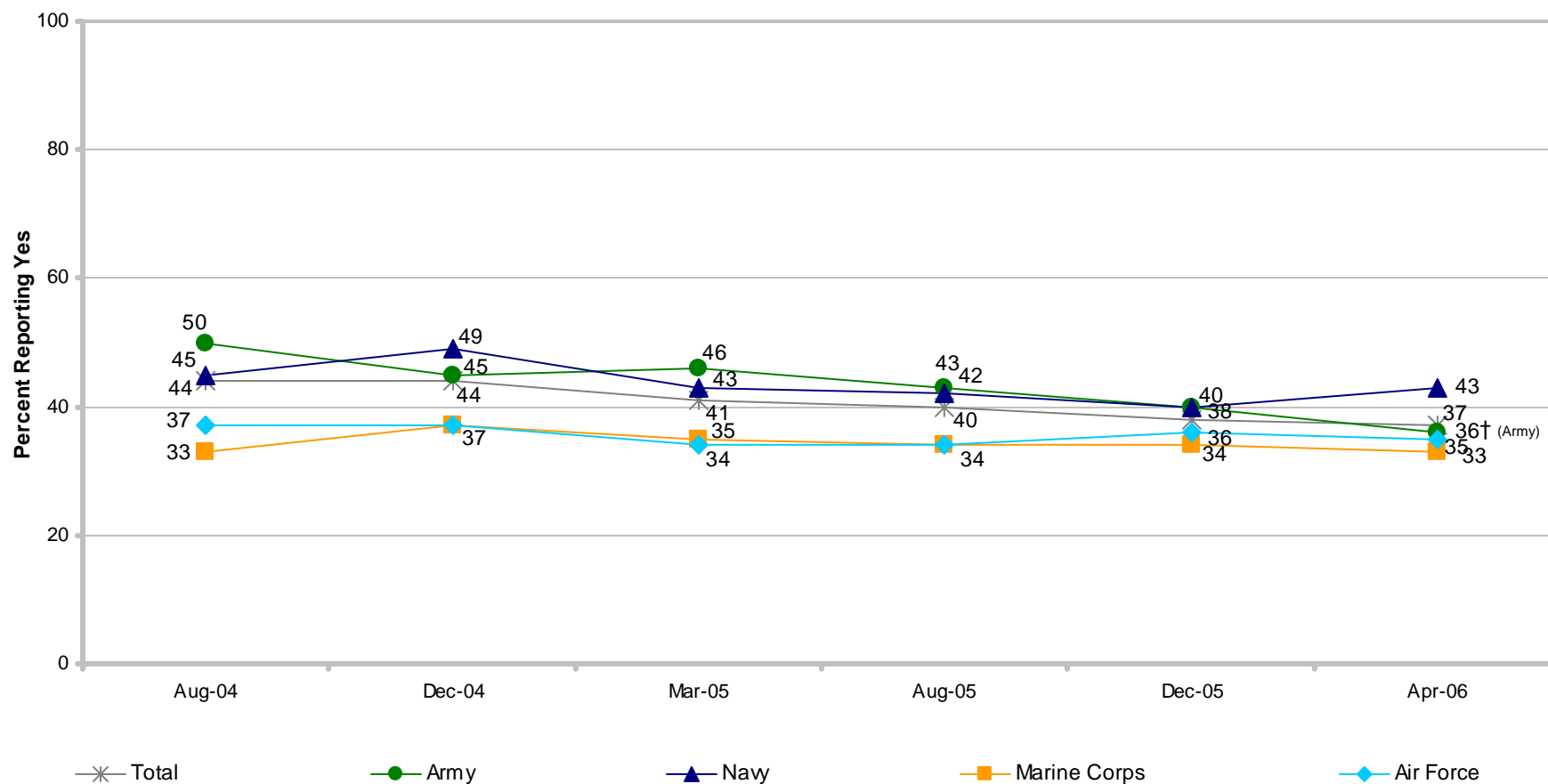
Percent of Active-Duty Members Deployed Since 9-11-01, by Paygrade



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Deployments Longer Than Expected

Percent of Active-Duty Members Deployed Since 9-11-01, by Service



* Significant difference from last survey

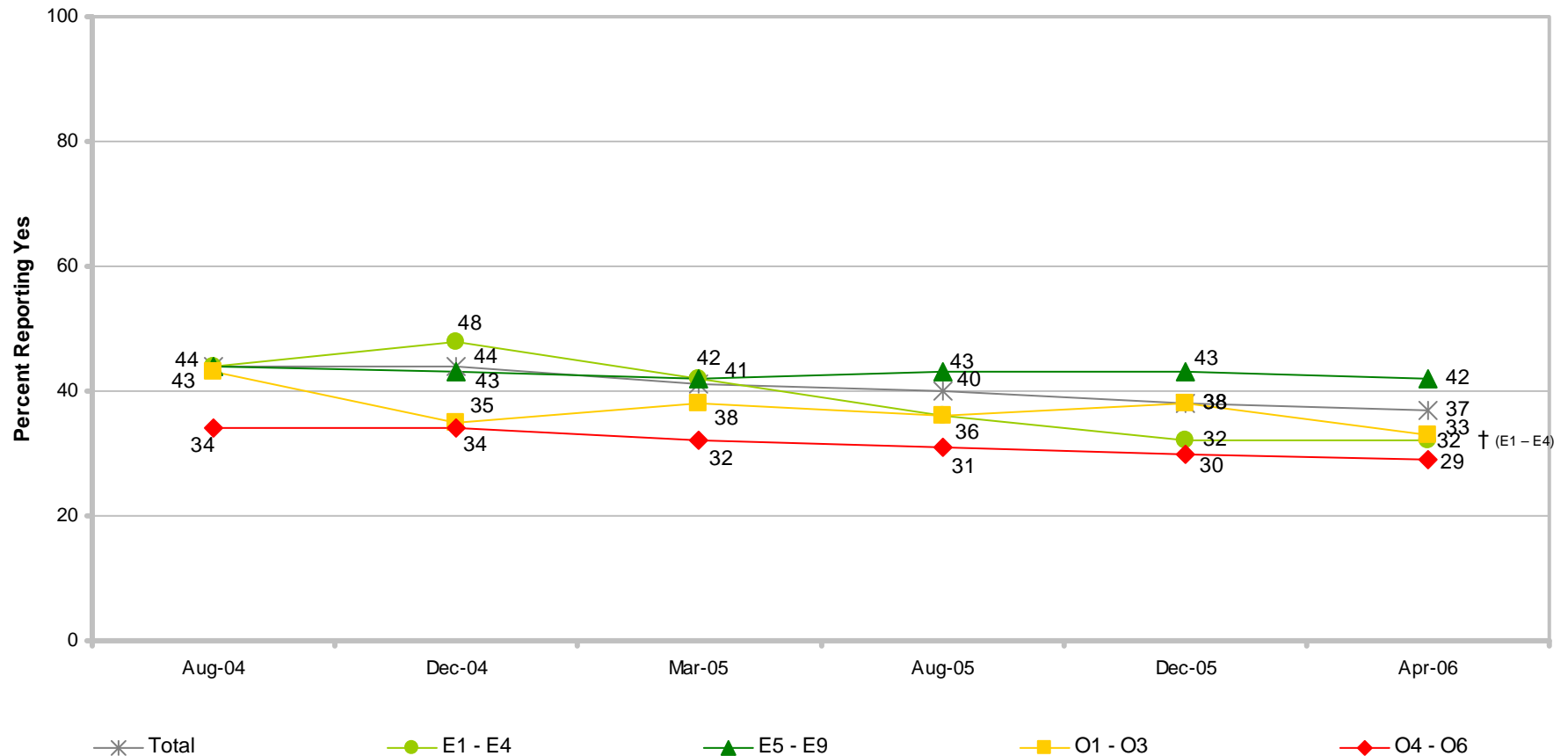
† Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 5\%$, except December 2004, which range from $\pm 4\%$ to $\pm 8\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Deployments Longer Than Expected

Percent of Active-Duty Members Deployed Since 9-11-01, by Paygrade



* Significant difference from last survey

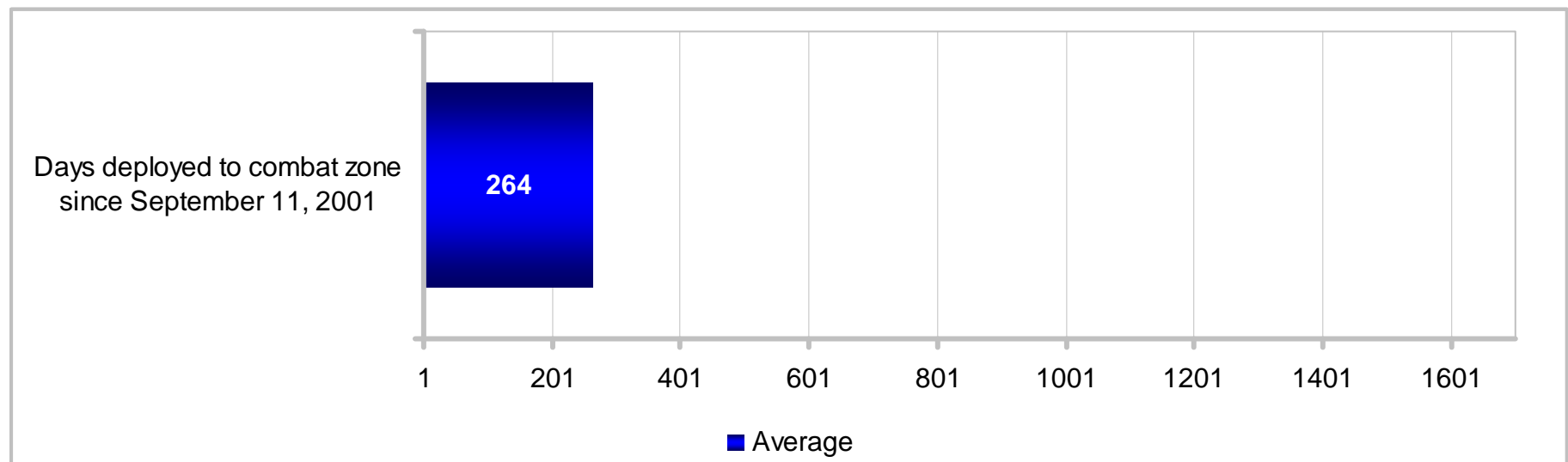
† Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 4\%$, except December 2004, which range from 4% to $\pm 13\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Days Deployed to Combat Zone

Average of Members Deployed to Combat Zone or Imminent Danger/Hostile Fire Area Since 9-11-01



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Days Deployed to Combat Zone

Average of Members Deployed to Combat Zone or Imminent Danger/Hostile Fire Area Since 9-11-01

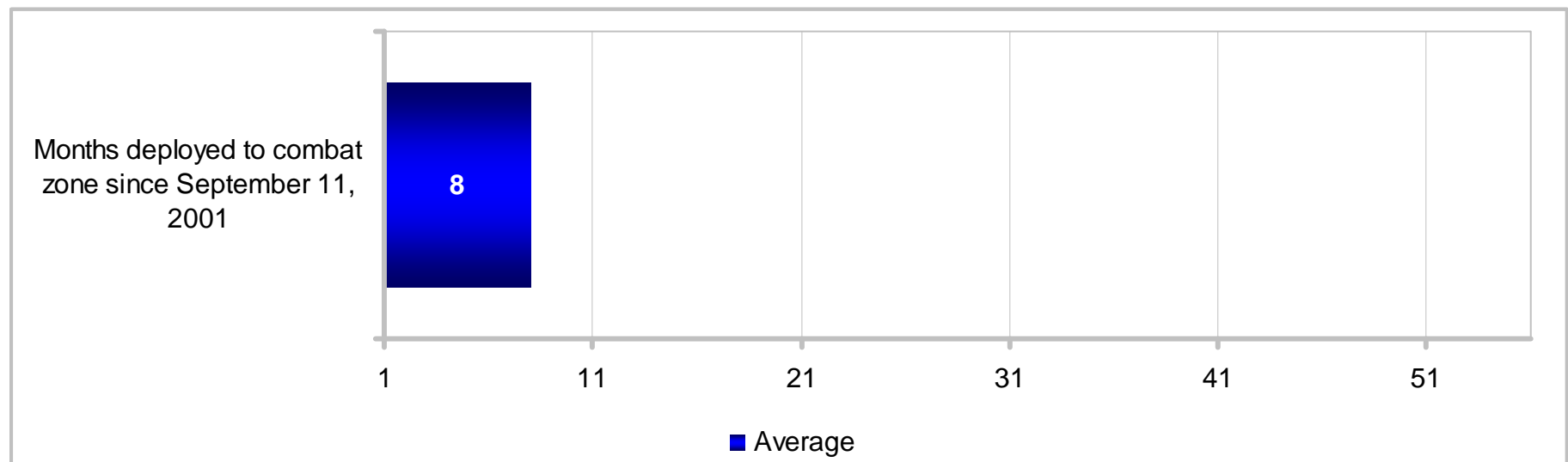
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	Days deployed to combat zone since September 11, 2001	264	358	173	246	179	289	287	246	279	240	222	366	321	172	175	246	240	184

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Days deployed to combat zone since September 11, 2001	264	260	284	277	258	263	264	279	257	266	264	272	247	227	228	268

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Months Deployed to Combat Zone

Average of Members Deployed to Combat Zone or Imminent Danger/Hostile Fire Area Since 9-11-01



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Months Deployed to Combat Zone

Average of Members Deployed to Combat Zone or Imminent Danger/Hostile Fire Area Since 9-11-01

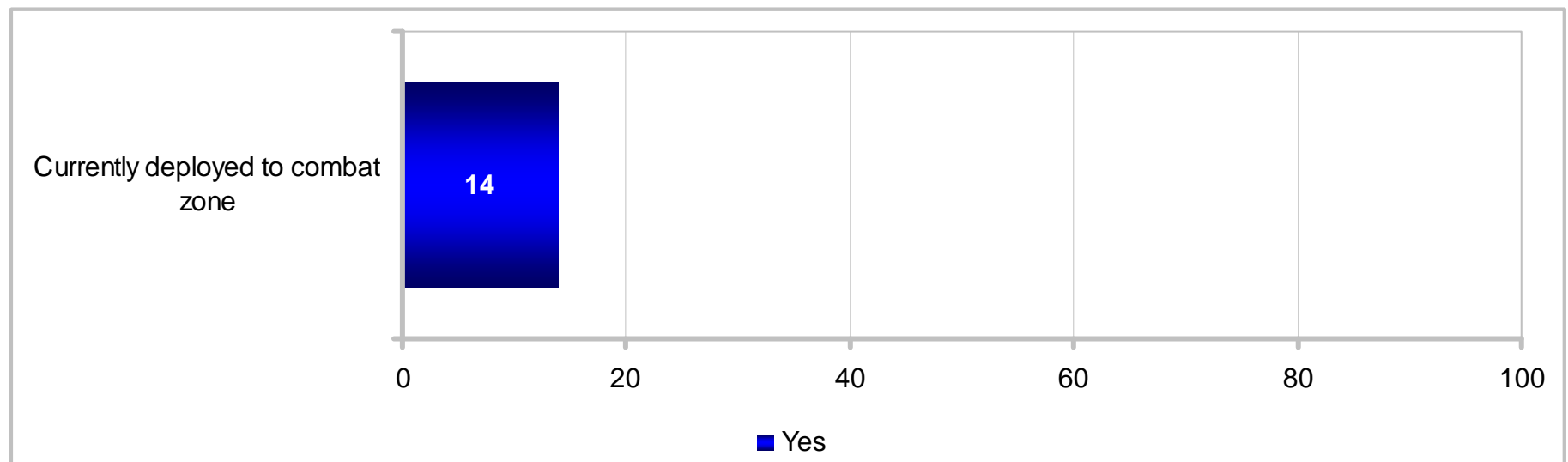
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	8	10	7	7	5	8	8	8	8	7	7	10	9	7	6	7	6	5	5
Months deployed to combat zone since September 11, 2001																			

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	8	8	8	8	8	8	8	8	8	8	8	8	7	8	8	8	8
Months deployed to combat zone since September 11, 2001																	

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Currently Deployed to Combat Zone

Percent of Members Deployed to Combat Zone or Imminent Danger/Hostile Fire Area Since 9-11-01



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Currently Deployed to Combat Zone

Percent of Members Deployed to Combat Zone or Imminent Danger/Hostile Fire Area Since 9-11-01

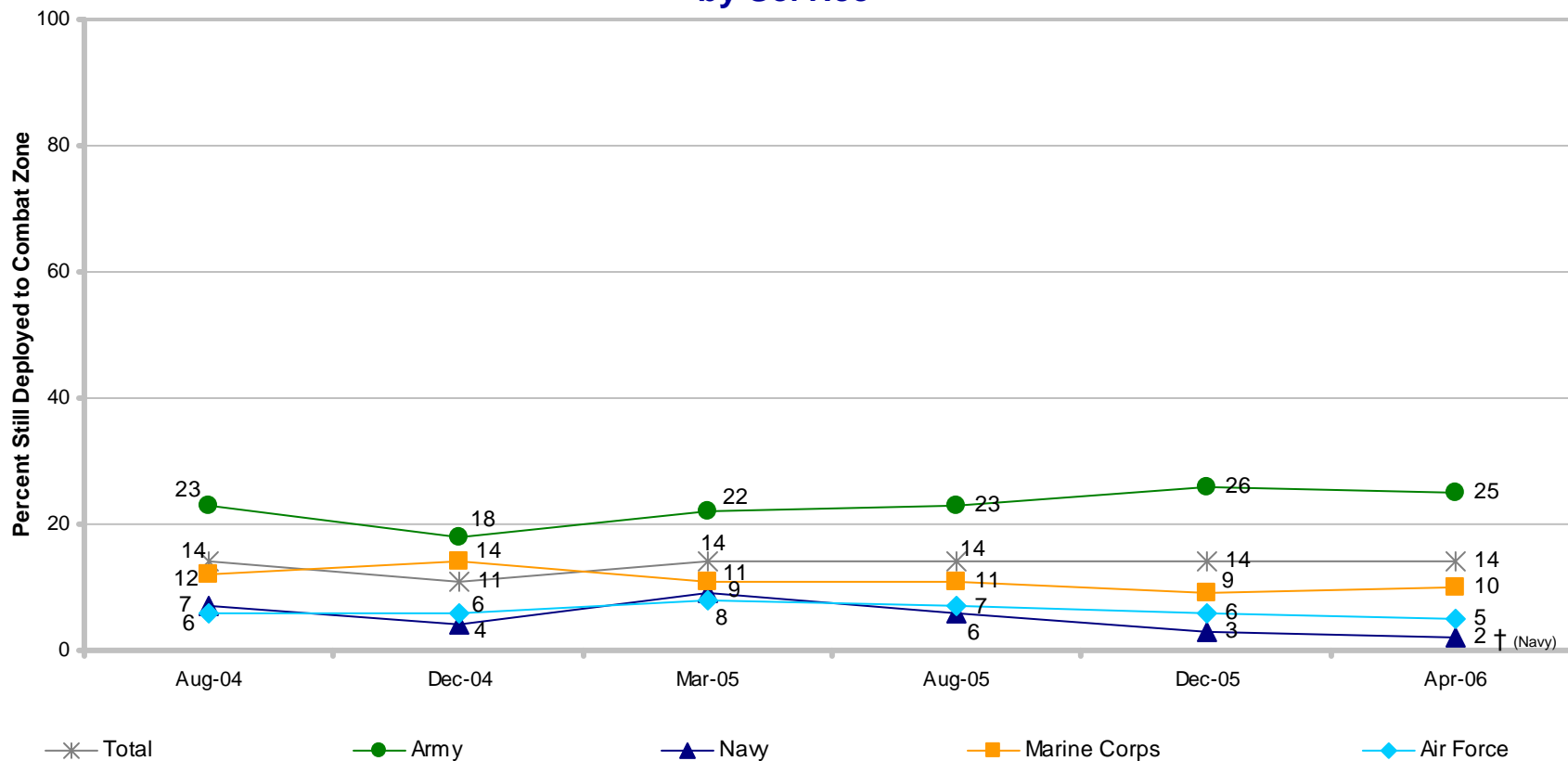
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	Currently deployed to combat zone	14	25	2	10	5	14	12	20	11	13	9	26	21	2	3	11	6	5

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Currently deployed to combat zone	14	13	18	19	11	13	15	17	16	11	14	14	12	14	13	14

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Currently Deployed to Combat Zone

Percent of Members Deployed to Combat Zone or Imminent Danger/Hostile Fire Area Since 9-11-01,
by Service



* Significant difference from last survey

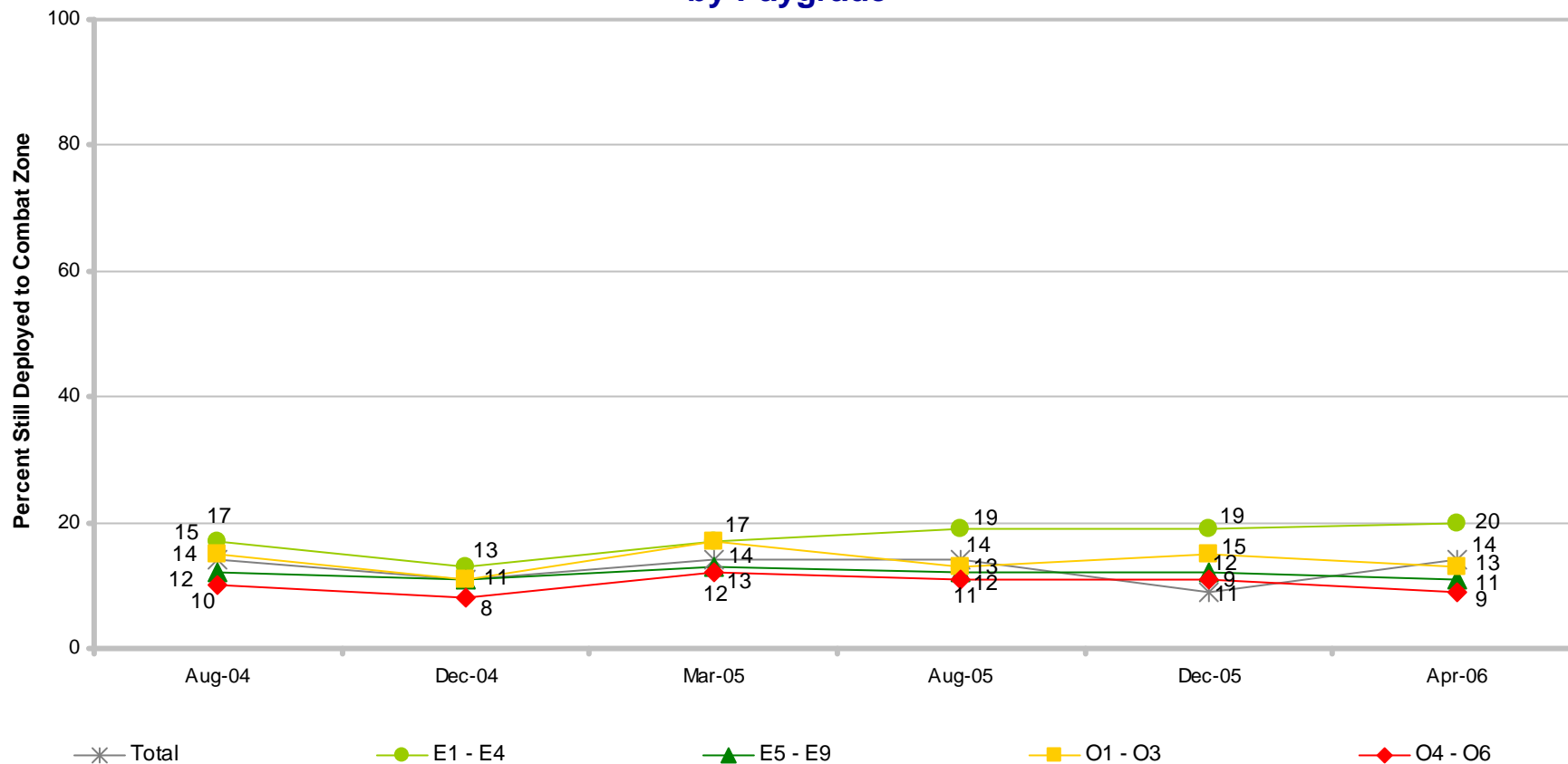
† Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 5\%$, except
December 2005, which range from $\pm 4\%$ to $\pm 16\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Currently Deployed to Combat Zone

Percent of Members Deployed to Combat Zone or Imminent Danger/Hostile Fire Area Since 9-11-01,
by Paygrade



* Significant difference from last survey

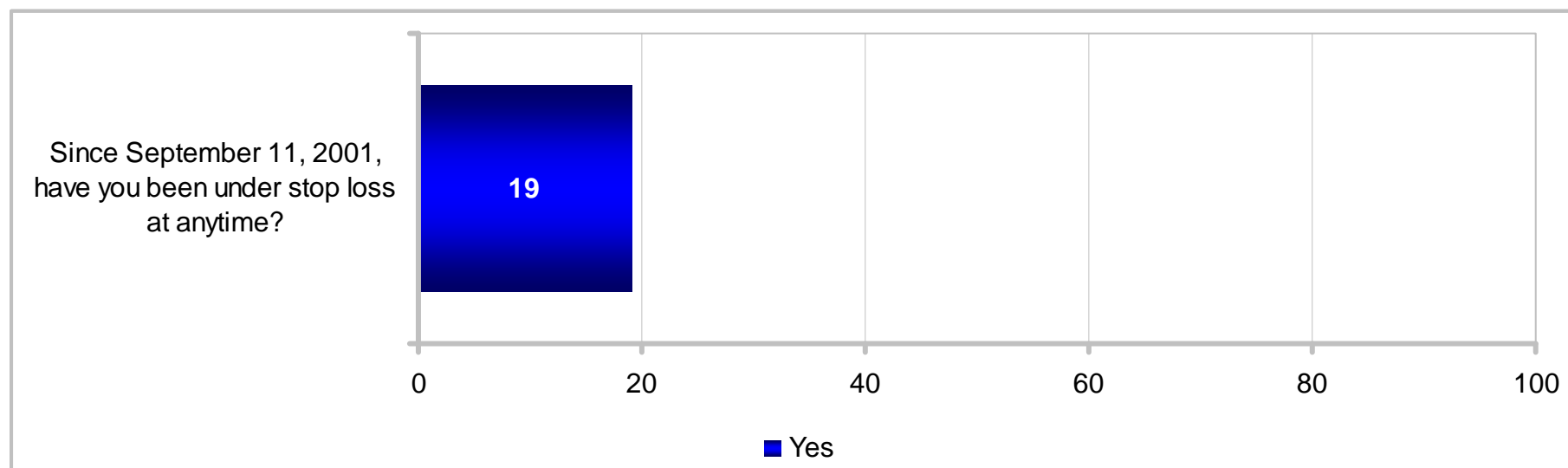
† Significant difference from 1 year ago

Margins of error range from $\pm 2\%$ to $\pm 9\%$

DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Members Who Have Been Under Stop-Loss

Percent of All Active-Duty Members



DEPLOYMENTS SINCE SEPTEMBER 11, 2001

Members Who Have Been Under Stop-Loss

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	19	36	4	14	13	19	28	11	25	20	23	36	38	4	6	13	21	12	17
Since September 11, 2001, have you been under stop loss at anytime?																			

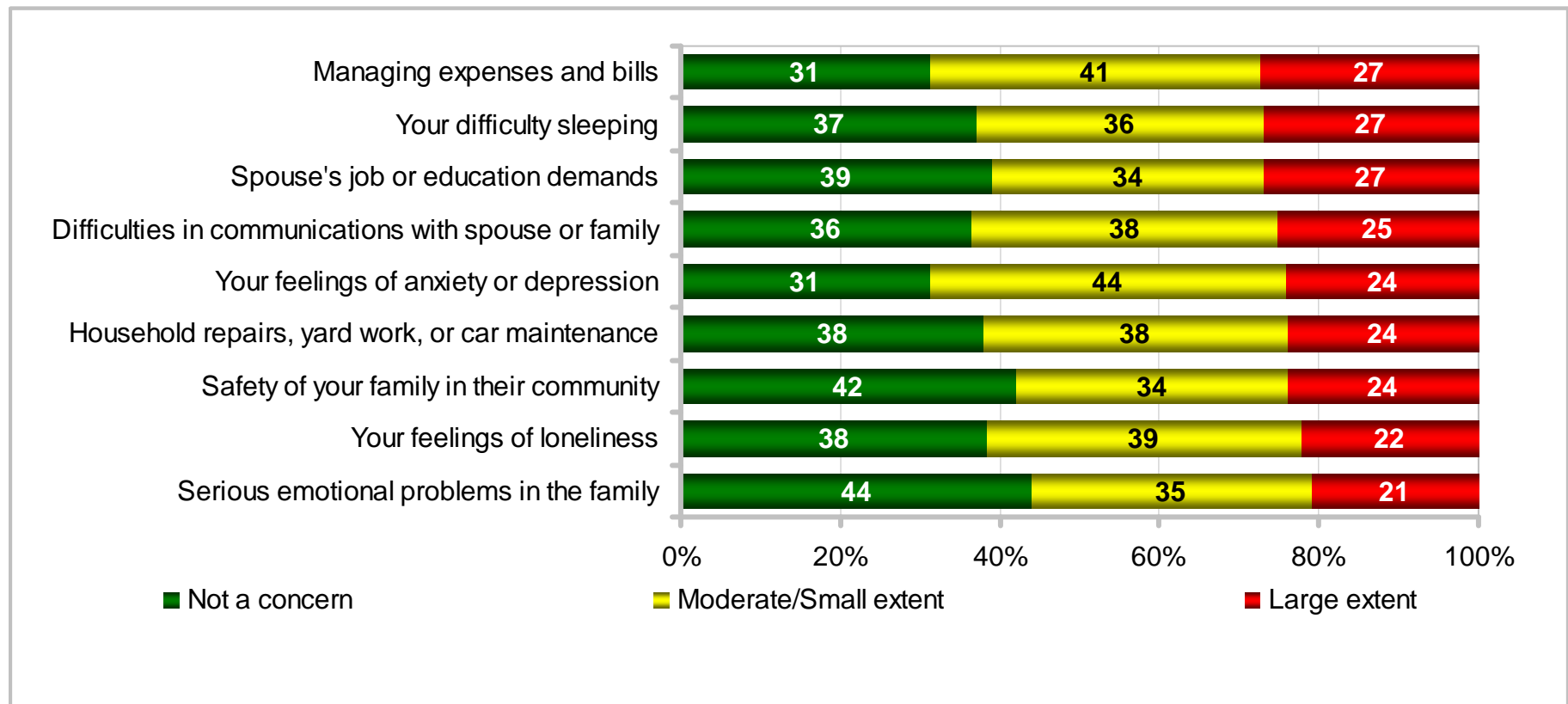
KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	19	19	22	16	21	18	21	27	12	25	18	19	23	17	20	19	18
Since September 11, 2001, have you been under stop loss at anytime?																	

BRIEFING OVERVIEW

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IMPACT OF DEPLOYMENTS

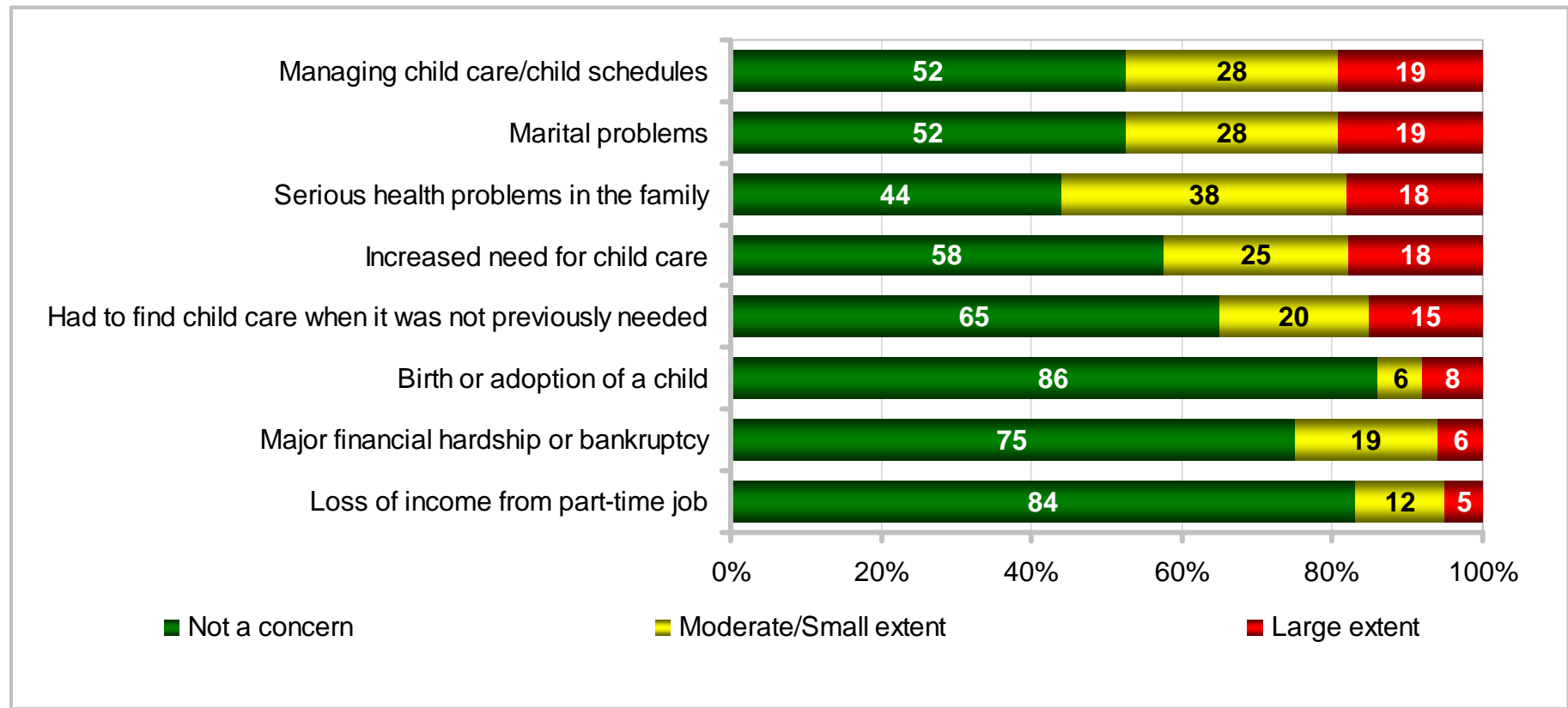
Concerns While Away During Most Recent Deployment Percent of Applicable Active-Duty Members Deployed at Least Once Since 9-11-01



IMPACT OF DEPLOYMENTS

Concerns While Away During Most Recent Deployment

Percent of Applicable Active-Duty Members Deployed at Least Once Since 9-11-01



IMPACT OF DEPLOYMENTS

Concerns While Away During Most Recent Deployment

Percent of Applicable Active-Duty Members Deployed at Least Once Since 9-11-01

KEY: Higher Response of Not a Concern Lower Response of Not a Concern Higher Response of Large Extent		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Managing expenses and bills	Not a concern	31	32	25	32	37	32	28	33	30	31	35	32	34	25	28	32	33	38	35
	Large extent	27	30	30	26	21	27	33	26	30	19	18	32	21	32	21	27	17	22	17
Your difficulty sleeping	Not a concern	37	30	40	36	49	29	34	28	37	55	56	26	46	37	57	32	58	45	63
	Large extent	27	36	23	26	17	34	30	35	27	14	8	40	17	25	11	29	11	19	8
Spouse’s job or education demands	Not a concern	39	35	35	41	50	36	36	35	38	40	52	34	39	33	45	39	48	48	54
	Large extent	27	32	28	27	20	28	31	29	29	27	17	33	27	29	20	28	21	22	14
Difficulties in communications with spouse or family	Not a concern	36	33	33	35	47	35	35	36	36	40	41	32	38	32	41	34	44	49	40
	Large extent	25	30	26	24	16	28	30	27	27	14	14	32	18	28	13	25	13	17	11
Your feelings of anxiety or depression	Not a concern	31	25	28	34	46	24	32	25	31	40	49	23	37	26	41	32	47	45	54
	Large extent	24	31	24	23	15	31	26	31	24	12	9	34	16	26	13	25	9	16	6

IMPACT OF DEPLOYMENTS

Concerns While Away During Most Recent Deployment

Percent of Applicable Active-Duty Members Deployed at Least Once Since 9-11-01

KEY:		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Household repairs, yard work, or car maintenance	Not a concern	38	38	36	46	35	47	36	54	32	32	17	40	26	37	25	49	27	38	22
	Large extent	24	25	27	18	21	18	28	16	29	19	27	26	23	27	26	18	21	20	25
Safety of your family in their community	Not a concern	42	40	37	43	51	45	42	48	37	51	41	39	40	36	45	43	45	51	53
	Large extent	24	27	26	21	17	22	26	22	28	15	14	28	20	28	14	22	14	19	11
Your feelings of loneliness	Not a concern	38	34	35	39	51	32	39	33	38	48	54	31	45	33	49	36	58	50	56
	Large extent	22	28	22	21	11	29	25	30	21	11	6	32	11	24	11	23	7	13	4
Serious emotional problems in the family	Not a concern	44	37	45	42	57	41	40	42	42	59	56	35	49	42	61	40	58	56	63
	Large extent	21	27	19	21	12	24	25	24	22	9	10	30	13	21	9	23	8	13	8

IMPACT OF DEPLOYMENTS

Concerns While Away During Most Recent Deployment

Percent of Applicable Active-Duty Members Deployed at Least Once Since 9-11-01

KEY:		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Higher Response of Not a Concern																				
Lower Response of Not a Concern																				
Higher Response of Large Extent																				
Managing child care/ child schedules	Not a concern	52	52	47	52	60	48	51	47	53	58	53	51	55	46	50	50	58	60	60
	Large extent	19	21	21	20	13	23	23	28	18	16	14	22	16	21	17	23	11	13	13
Marital problems	Not a concern	52	47	52	54	62	47	47	46	52	61	65	45	55	49	67	52	67	61	66
	Large extent	19	24	18	19	11	25	23	26	20	12	7	27	15	20	8	21	8	13	5
Serious health problems in the family	Not a concern	44	38	42	43	58	43	47	41	43	58	54	36	50	40	56	41	58	57	60
	Large extent	18	21	18	18	11	18	19	19	19	11	11	23	14	19	11	19	10	12	9
Increased need for child care	Not a concern	58	56	54	58	65	53	52	51	57	65	63	55	61	52	63	55	67	64	68
	Large extent	18	19	19	18	13	20	23	27	17	13	12	21	14	20	14	20	9	14	9

IMPACT OF DEPLOYMENTS

Concerns While Away During Most Recent Deployment

Percent of Applicable Active-Duty Members Deployed at Least Once Since 9-11-01

KEY: Higher Response of Not a Concern Lower Response of Not a Concern Higher Response of Large Extent		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS		E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Had to find child care when it was not previously needed	Not a concern	65	65	62	64	69	63	60		59	65	71	70	64	69	61	69	63	71	68	74
	Large extent	15	16	16	15	12	17	21		24	15	12	7	17	10	17	11	16	9	14	6
Birth or adoption of a child	Not a concern	86	84	86	88	90	83	83		86	86	87	90	83	88	85	90	88	88	90	88
	Large extent	8	10	7	6	5	9	10		8	8	8	5	11	8	7	4	6	8	5	6
Major financial hardship or bankruptcy	Not a concern	75	72	73	77	83	75	72		73	73	89	87	69	84	71	87	75	91	82	91
	Large extent	6	7	6	6	3	5	6		6	7	2	2	8	3	7	2	7	1	4	1
Loss of income from part-time job	Not a concern	84	84	82	83	87	82	81		84	81	91	92	83	88	81	91	82	92	85	93
	Large extent	5	5	5	5	4	4	6		4	6	1	2	6	2	5	1	5	1	5	2

IMPACT OF DEPLOYMENTS

Concerns While Away During Most Recent Deployment

Percent of Applicable Active-Duty Members Deployed at Least Once Since 9-11-01

KEY:			Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Higher Response of Not a Concern																			
Lower Response of Not a Concern																			
Higher Response of Large Extent																			
Managing expenses and bills	Not a concern		31	31	33	34	30	32	29	33	39	28	28	30	32	38	38	31	38
	Large extent		27	28	25	25	29	24	33	35	20	31	27	30	20	24	17	28	23
Your difficulty sleeping	Not a concern		37	37	36	32	39	39	35	34	37	39	33	34	55	31	45	38	33
	Large extent		27	27	27	32	25	25	32	31	26	27	30	29	12	34	18	27	32
Spouse's job or education demands	Not a concern		39	39	36	36	39	41	35	NA	NA	38	39	36	45	49	49	38	49
	Large extent		27	28	27	28	27	24	33	NA	NA	28	26	30	22	21	28	28	22
Difficulties in communications with spouse or family	Not a concern		36	37	35	38	36	38	33	36	50	31	28	35	39	42	44	36	43
	Large extent		25	25	24	25	25	23	29	30	16	28	30	27	15	26	14	25	24
Your feelings of anxiety or depression	Not a concern		31	31	31	30	32	32	29	30	33	33	27	29	44	27	34	32	28
	Large extent		24	25	23	27	23	22	29	27	23	24	27	26	11	32	17	24	30

IMPACT OF DEPLOYMENTS

Concerns While Away During Most Recent Deployment

Percent of Applicable Active-Duty Members Deployed at Least Once Since 9-11-01

KEY: Higher Response of Not a Concern Lower Response of Not a Concern Higher Response of Large Extent		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Household repairs, yard work, or car maintenance	Not a concern	38	37	38	47	33	39	36	45	63	23	32	38	22	55	46	36	53
	Large extent	24	24	24	20	26	23	26	19	11	33	25	25	25	14	12	25	14
Safety of your family in their community	Not a concern	42	41	46	48	39	44	37	42	67	29	34	39	41	62	74	39	64
	Large extent	24	24	22	21	25	21	29	24	10	31	29	27	17	16	7	25	15
Your feelings of loneliness	Not a concern	38	38	40	37	39	40	36	39	39	39	35	37	51	34	44	39	36
	Large extent	22	22	20	25	21	19	27	22	22	22	23	24	8	28	15	22	26
Serious emotional problems in the family	Not a concern	44	44	43	44	44	48	37	41	58	38	39	41	55	48	65	43	50
	Large extent	21	21	21	22	20	17	28	25	14	24	22	23	11	24	10	21	21

IMPACT OF DEPLOYMENTS

Concerns While Away During Most Recent Deployment

Percent of Applicable Active-Duty Members Deployed at Least Once Since 9-11-01

KEY: Higher Response of Not a Concern Lower Response of Not a Concern Higher Response of Large Extent		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)		Male Enlisted	Male Officers	Female Enlisted	Female Officers		Male	Female
Managing child care/ child schedules	Not a concern	52	53	52	52	52	55	48	49	NA	53	NA	52	56	46	45	53	46		
	Large extent	19	19	20	20	19	15	25	27	NA	18	NA	19	14	32	30	18	31		
Marital problems	Not a concern	52	53	50	50	53	55	49	NA	NA	52	53	50	62	49	58	52	51		
	Large extent	19	19	19	20	19	16	24	NA	NA	19	19	21	10	25	10	19	23		
Serious health problems in the family	Not a concern	44	44	43	43	45	47	40	42	52	41	39	41	54	51	62	43	53		
	Large extent	18	18	19	19	17	15	23	19	14	20	18	19	12	20	11	18	19		
Increased need for child care	Not a concern	58	58	54	55	59	62	51	56	NA	58	NA	57	65	52	47	58	52		
	Large extent	18	18	18	18	17	14	23	24	NA	17	NA	18	11	27	35	17	28		

IMPACT OF DEPLOYMENTS

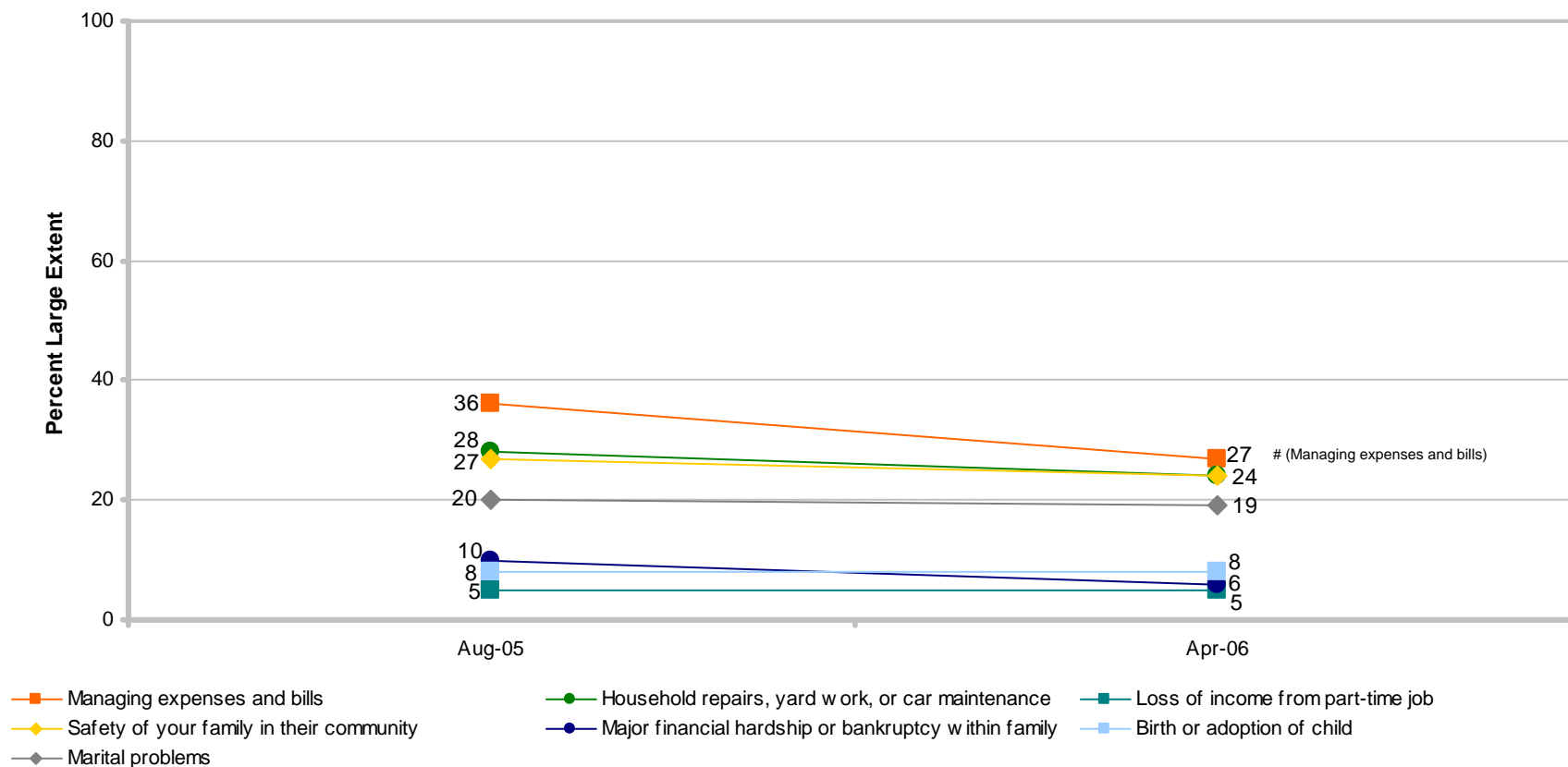
Concerns While Away During Most Recent Deployment

Percent of Applicable Active-Duty Members Deployed at Least Once Since 9-11-01

KEY: Higher Response of Not a Concern Lower Response of Not a Concern Higher Response of Large Extent		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Had to find child care when it was not previously needed	Not a concern	65	66	62	65	65	69	60	66	NA	65	NA	64	71	62	58	65	61
	Large extent	15	15	15	15	15	12	20	19	NA	15	NA	16	8	23	29	14	24
Birth or adoption of a child	Not a concern	86	86	87	87	86	88	84	88	95	79	89	85	88	94	96	85	94
	Large extent	8	8	8	8	8	7	9	7	2	13	5	8	7	4	2	8	4
Major financial hardship or bankruptcy	Not a concern	75	75	76	76	75	79	69	70	82	72	74	72	86	79	93	74	82
	Large extent	6	6	4	5	6	5	8	8	4	6	6	7	2	5	2	6	5
Loss of income from part-time job	Not a concern	84	84	82	84	84	86	79	84	91	80	81	82	90	88	93	83	89
	Large extent	5	5	5	4	5	3	7	6	2	6	4	5	2	4	1	5	4

IMPACT OF DEPLOYMENTS

Concerns While Away During Most Recent Deployment Percent of Applicable Active-Duty Members Deployed at Least Once Since 9-11-01



Significant difference from previous administration

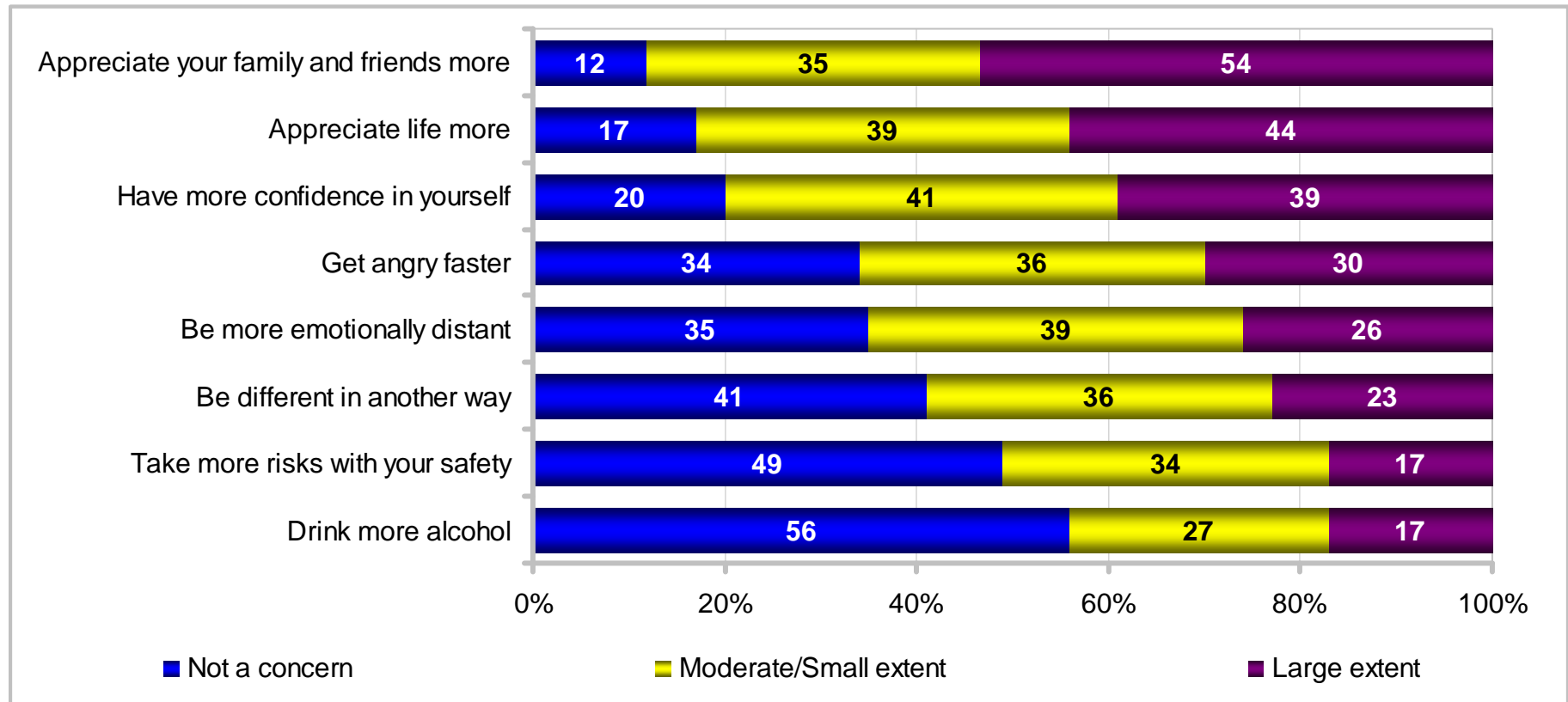
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Margins of error range from $\pm 1\%$ to $\pm 3\%$

IMPACT OF DEPLOYMENTS

Emotional/Behavioral Changes After Deployment

Percent of Active-Duty Members Deployed at Least Once Since 9-11-01, but Not Currently Deployed



IMPACT OF DEPLOYMENTS

Emotional/Behavioral Changes After Deployment

Percent of Active-Duty Members Deployed at Least Once Since 9-11-01, but Not Currently Deployed

KEY: Higher Response of Not a Concern Lower Response of Not a Concern Higher Response of Large Extent		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Appreciate your family and friends more	Not a concern	12	11	9	9	17	11	11	10	12	11	12	12	8	9	9	9	13	17	16
	Large extent	54	59	57	53	42	53	57	56	54	49	47	60	58	58	46	53	54	44	35
Appreciate life more	Not a concern	17	14	17	13	24	17	17	15	18	16	17	14	11	17	15	13	16	24	24
	Large extent	44	53	41	47	33	44	49	43	46	44	39	53	52	42	33	47	46	33	32
Have more confidence in yourself	Not a concern	20	15	21	17	29	19	21	16	22	19	27	15	17	20	22	15	25	29	32
	Large extent	39	48	37	36	28	38	44	42	39	37	29	49	39	39	28	36	34	28	28
Get angry faster	Not a concern	34	24	36	27	54	27	34	27	35	47	48	23	33	34	49	25	44	51	65
	Large extent	30	40	26	33	14	35	36	37	29	15	14	43	24	28	11	35	17	16	6

IMPACT OF DEPLOYMENTS

Emotional/Behavioral Changes After Deployment

Percent of Active-Duty Members Deployed at Least Once Since 9-11-01, but Not Currently Deployed

KEY: Higher Response of Not a Concern Lower Response of Not a Concern Higher Response of Large Extent		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Be more emotionally distant	Not a concern	35	26	36	33	51	29	37	31	34	50	49	24	39	34	52	32	45	49	61
	Large extent	26	36	22	26	13	30	30	30	26	14	13	39	19	24	13	27	14	14	9
Be different in another way	Not a concern	41	31	44	40	55	33	43	32	44	50	59	29	43	42	58	37	57	54	63
	Large extent	23	33	19	23	13	30	25	32	21	12	9	35	17	21	9	25	11	15	4
Take more risks with your safety	Not a concern	49	39	49	41	69	37	50	34	53	64	71	36	58	47	66	38	68	68	77
	Large extent	17	24	14	18	8	22	19	26	14	9	4	27	10	15	6	20	5	9	4
Drink more alcohol	Not a concern	56	53	52	48	74	43	57	43	61	69	73	51	64	49	69	45	72	72	81
	Large extent	17	21	15	22	6	25	17	27	13	8	3	24	9	17	6	24	8	7	2

IMPACT OF DEPLOYMENTS

Emotional/Behavioral Changes After Deployment

Percent of Active-Duty Members Deployed at Least Once Since 9-11-01, but Not Currently Deployed

KEY: Higher Response of Not a Concern Lower Response of Not a Concern Higher Response of Large Extent		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Appreciate your family and friends more	Not a concern	12	11	16	12	11	12	10	12	17	9	7	12	11	12	13	11	12
	Large extent	54	55	49	56	53	49	64	50	47	57	58	55	49	58	49	54	57
Appreciate life more	Not a concern	17	16	20	16	17	19	13	18	20	15	14	17	16	16	17	17	16
	Large extent	44	45	41	46	44	38	56	47	39	47	47	45	42	49	43	44	48
Have more confidence in yourself	Not a concern	20	20	21	18	21	21	18	19	21	21	17	19	24	23	18	20	22
	Large extent	39	40	35	42	38	33	49	43	36	40	41	40	32	36	43	39	37
Get angry faster	Not a concern	34	34	36	28	37	34	34	37	36	33	31	31	46	39	46	33	40
	Large extent	30	30	24	34	27	29	31	31	26	30	33	32	15	28	18	30	26

IMPACT OF DEPLOYMENTS

Emotional/Behavioral Changes After Deployment

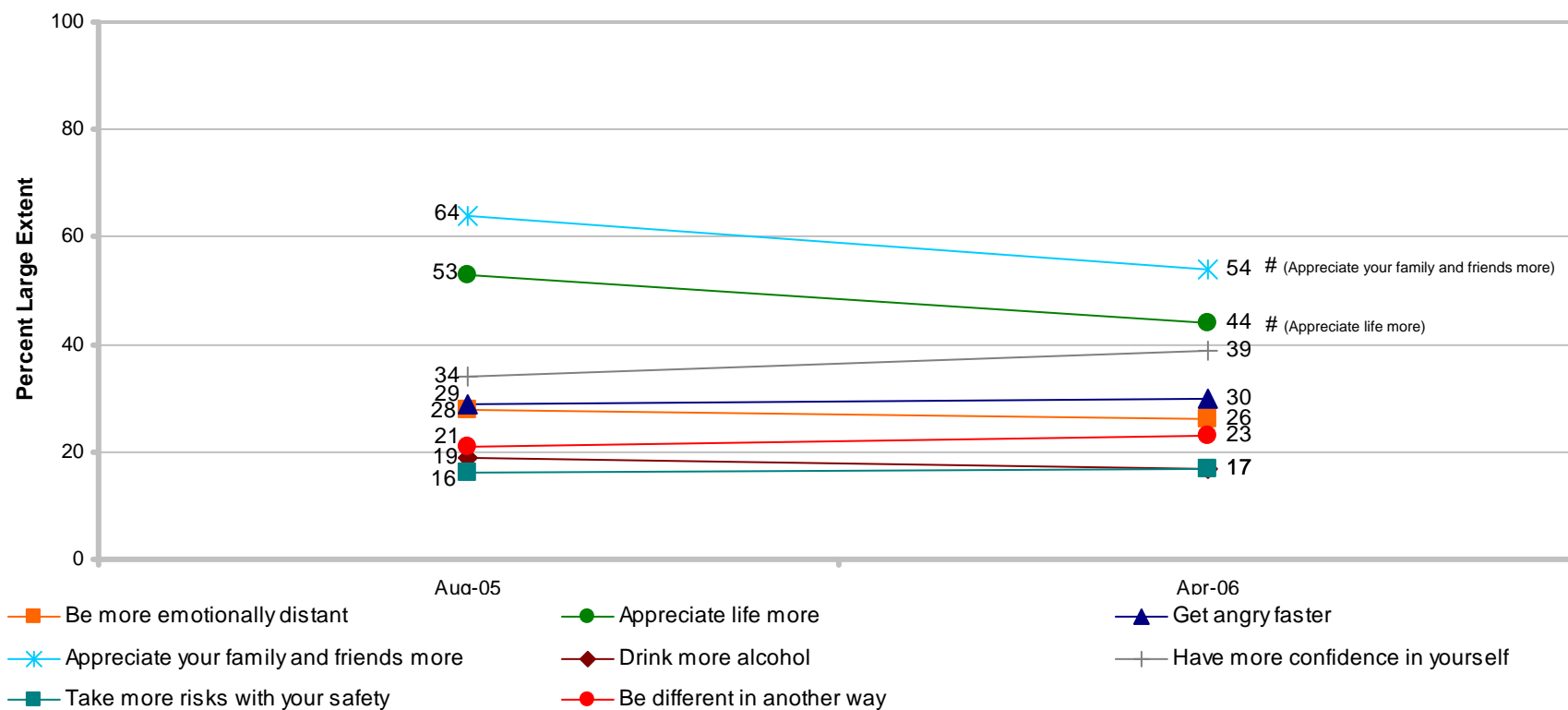
Percent of Active-Duty Members Deployed at Least Once Since 9-11-01, but Not Currently Deployed

KEY: Higher Response of Not a Concern Lower Response of Not a Concern Higher Response of Large Extent		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Be more emotionally distant	Not a concern	35	35	37	32	37	36	34	35	36	35	34	33	49	33	44	35	35
	Large extent	26	26	21	29	24	24	29	26	25	25	28	28	14	25	19	26	24
Be different in another way	Not a concern	41	41	41	36	43	43	38	38	37	44	44	39	54	37	44	41	38
	Large extent	23	23	22	28	21	21	27	30	26	20	24	25	10	26	22	23	26
Take more risks with your safety	Not a concern	49	49	47	39	53	50	47	50	41	55	46	44	66	57	71	48	59
	Large extent	17	17	18	25	14	16	19	22	22	14	16	20	7	12	9	18	11
Drink more alcohol	Not a concern	56	56	56	49	60	55	58	63	46	62	56	52	70	66	74	55	68
	Large extent	17	17	15	22	14	17	17	18	23	11	18	19	6	13	6	17	12

IMPACT OF DEPLOYMENTS

Emotional/Behavioral Changes After Deployment

Percent of Active-Duty Members Deployed at Least Once Since 9-11-01, but Not Currently Deployed

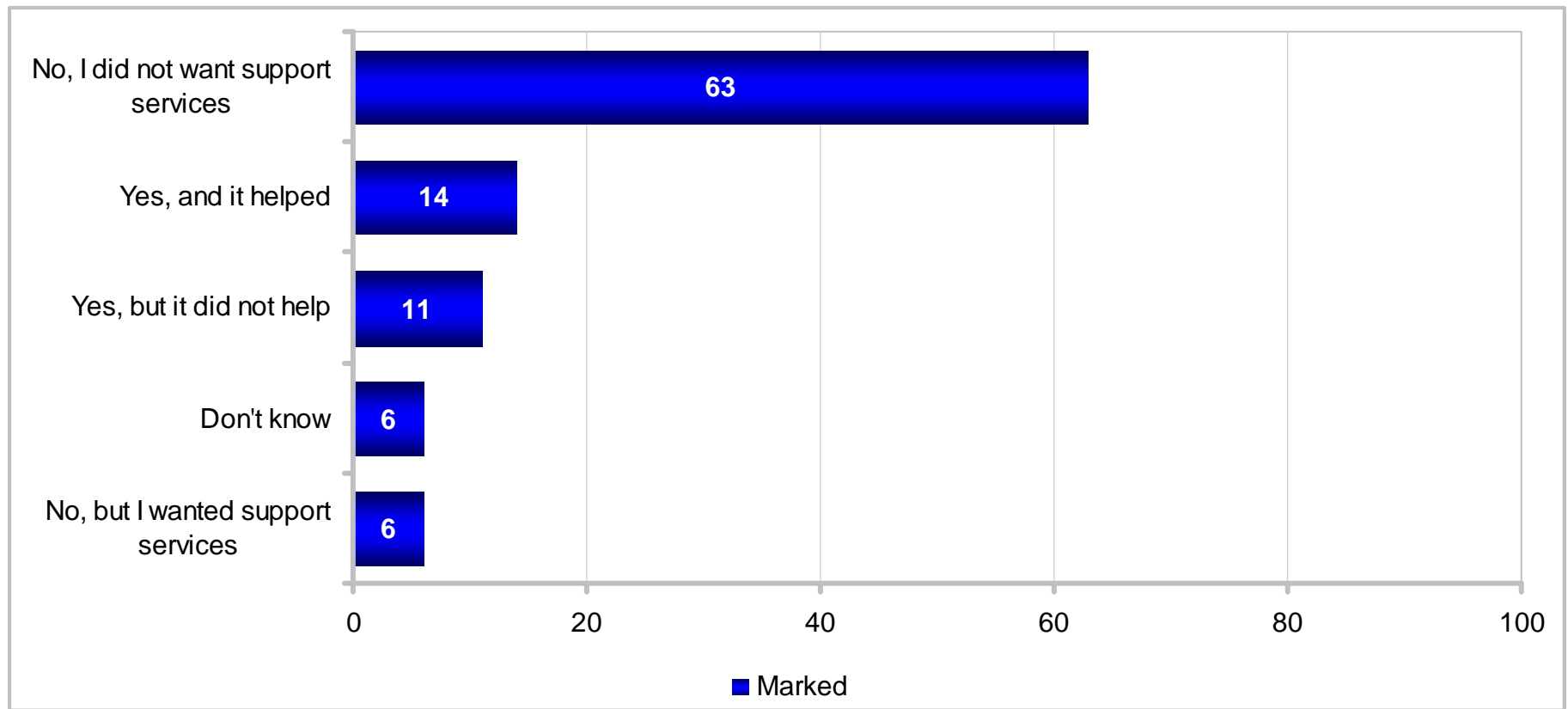


Significant difference from previous administration

IMPACT OF DEPLOYMENTS

Received Support Services After Returning Home

Percent of Active-Duty Members Deployed at Least Once Since 9-11-01, but Not Currently Deployed



IMPACT OF DEPLOYMENTS

Received Support Services After Returning Home

Percent of Active-Duty Members Deployed at Least Once Since 9-11-01, but Not Currently Deployed

KEY: More Likely To Mark Less Likely To Mark																			
	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
No, I did not want support services	63	49	72	64	74	60	55	58	63	78	82	46	66	70	87	63	74	72	86
Yes, and it helped	14	20	10	15	9	14	13	16	14	12	10	20	19	10	6	15	16	10	6
Yes, but it did not help	11	19	6	11	6	12	16	14	11	5	4	21	10	7	3	12	6	7	3
Don't know	6	5	6	7	6	8	8	7	6	3	2	6	3	7	2	8	3	6	3
No, but I wanted support services	6	7	6	2	5	6	8	5	7	2	3	7	3	7	2	2	2	5	2

IMPACT OF DEPLOYMENTS

Received Support Services After Returning Home

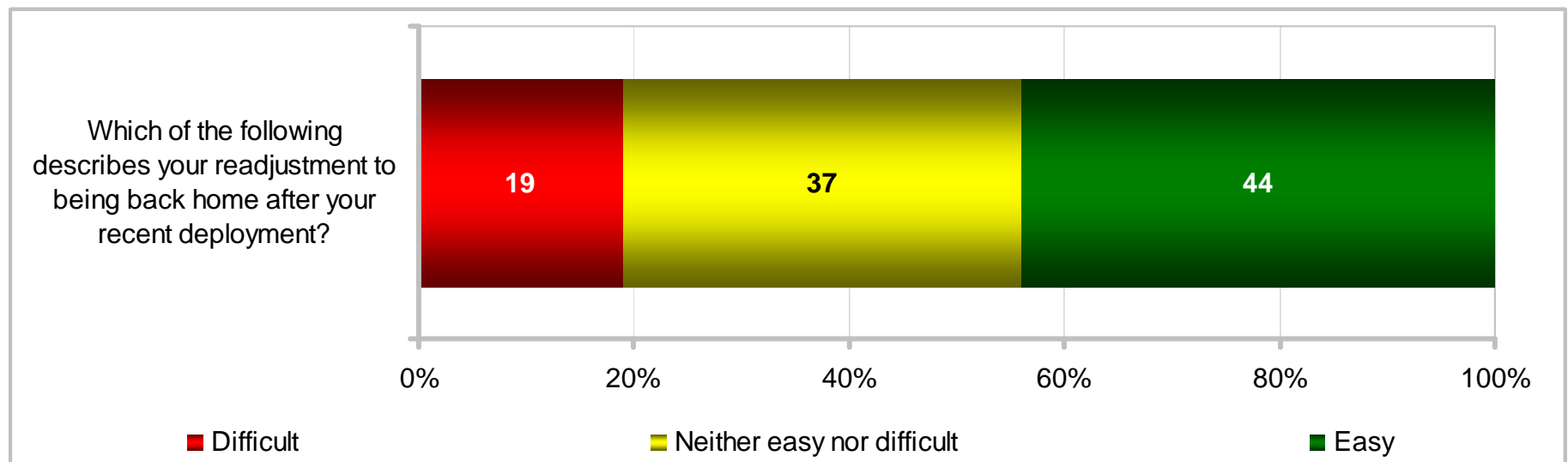
Percent of Active-Duty Members Deployed at Least Once Since 9-11-01, but Not Currently Deployed

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
No, I did not want support services	63	64	59	57	66	68	53	59	63	63	66	60	77	63	74	63	65
Yes, and it helped	14	14	18	18	12	11	20	18	16	13	13	14	12	16	13	14	15
Yes, but it did not help	11	11	13	14	10	11	12	13	10	12	12	13	6	10	4	12	9
Don't know	6	6	6	7	5	5	7	7	7	5	4	7	3	4	3	6	4
No, but I wanted support services	6	6	4	4	6	4	8	4	4	7	5	6	2	7	6	5	7

IMPACT OF DEPLOYMENTS

Degree of Difficulty in Readjusting to Return Home

Percent of Active-Duty Members Deployed at Least Once Since 9-11-01, but Not Currently Deployed



IMPACT OF DEPLOYMENTS

Degree of Difficulty in Readjusting to Return Home

Percent of Active-Duty Members Deployed at Least Once Since 9-11-01, but Not Currently Deployed

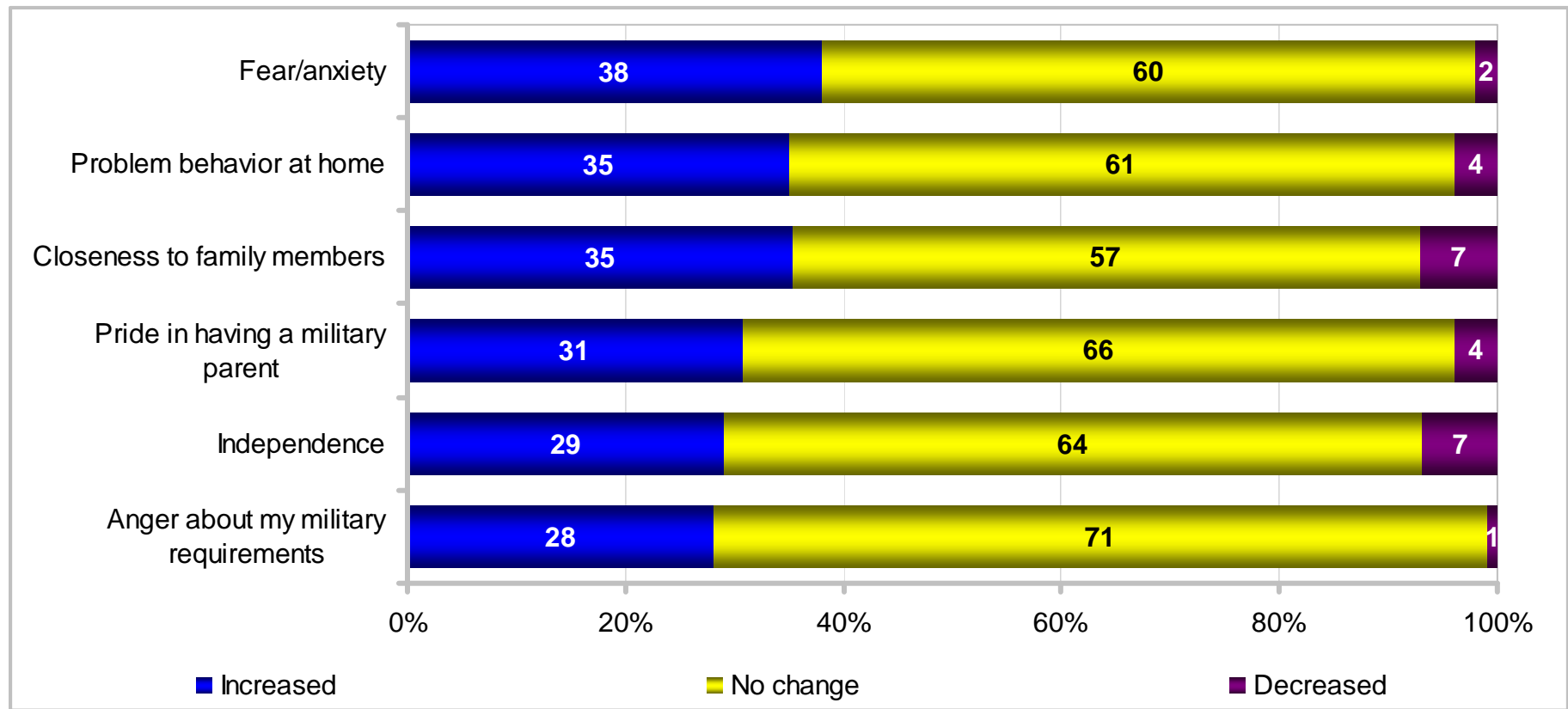
KEY: Higher Response of Difficult Lower Response of Difficult Higher Response of Easy		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS		E1 – E4	E5 – E9	O1 – O3	O4 – O6		Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Which of the following describes your readjustment to being back home after your recent deployment?	Difficult	19	26	14	17	13	21	24		21	19	12	12		28	20	15	9	17	12	14	8
	Easy	44	35	47	46	54	41	39		41	43	58	54		33	47	46	57	45	56	53	63

KEY: Higher Response of Difficult Lower Response of Difficult Higher Response of Easy		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Which of the following describes your readjustment to being back home after your recent deployment?	Difficult	19	19	17	19	18	18	20	23	15	21	18	19	13	28	19	18	26
	Easy	44	44	48	44	44	47	40	35	47	43	46	42	55	42	50	44	44

IMPACT OF DEPLOYMENTS

Children's Emotional/Behavioral Changes in Response to Deployment

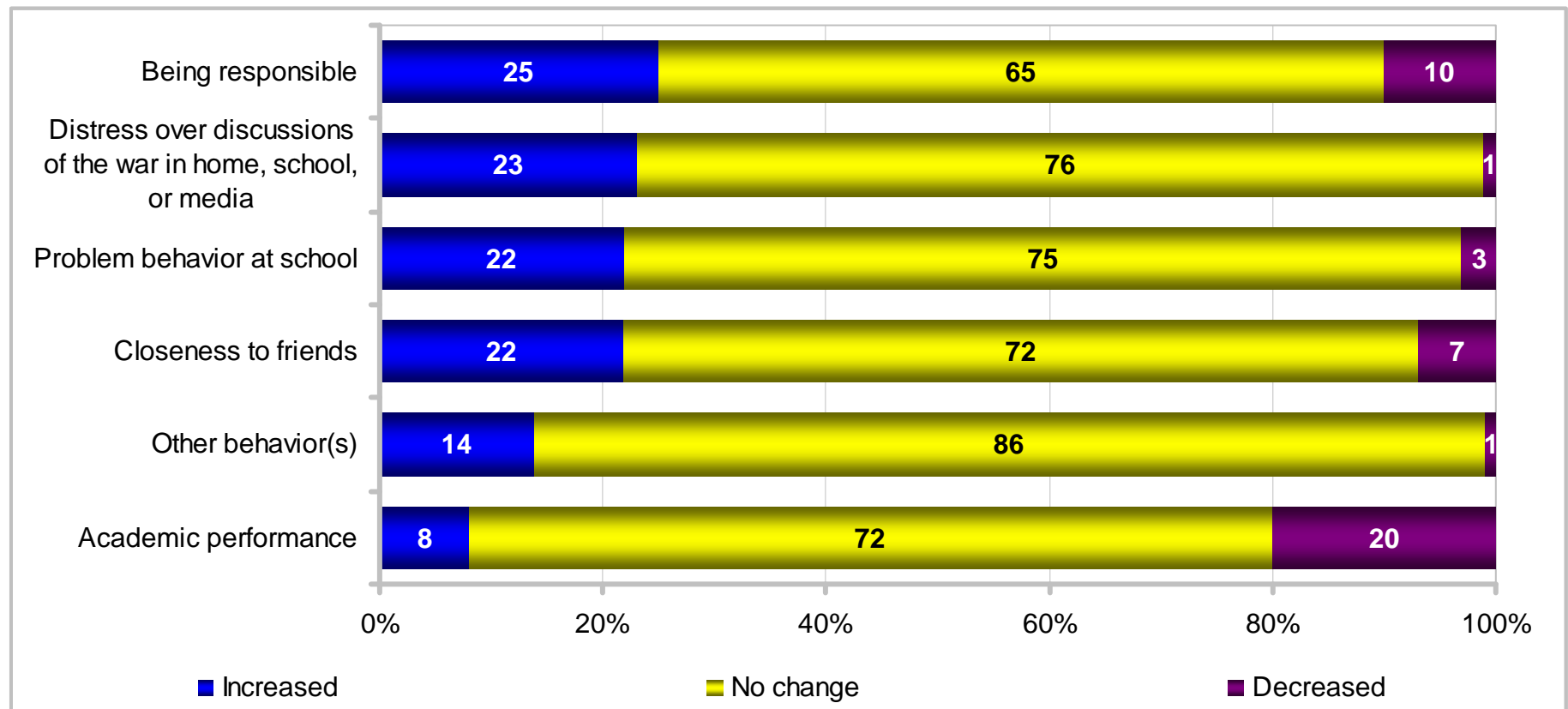
Percent of Members Deployed at Least Once Since 9-11-01 With Children Under 19 Years Old



IMPACT OF DEPLOYMENTS

Children's Emotional/Behavioral Changes in Response to Deployment

Percent of Members Deployed at Least Once Since 9-11-01 With Children Under 19 Years Old



IMPACT OF DEPLOYMENTS

Children's Emotional/Behavioral Changes in Response to Deployment

Percent of Members Deployed at Least Once Since 9-11-01 With Children Under 19 Years Old

KEY: Higher Response of Increased Lower Response of Increased Higher Response of Decreased		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Fear/anxiety	Increased	38	46	34	35	30	28	35	33	37	41	48	45	52	32	43	33	44	27	40
	Decreased	2	3	2	2	1	2	2	4	2	2	1	3	2	2	0	2	1	1	0
Problem behavior at home	Increased	35	39	34	32	32	32	36	35	35	35	33	40	35	34	35	33	29	30	40
	Decreased	4	5	5	3	2	2	4	3	4	4	2	5	4	5	3	2	3	2	0
Closeness to family members	Increased	35	38	38	36	27	29	37	31	36	37	35	38	39	39	36	36	36	26	29
	Decreased	7	9	6	6	7	8	5	9	8	5	6	9	7	6	7	7	4	7	5
Pride in having a military parent	Increased	31	36	29	32	22	22	24	16	31	35	42	34	43	27	37	29	41	20	29
	Decreased	4	5	3	1	3	2	4	3	4	3	1	6	3	3	2	2	0	4	2
Independence	Increased	29	32	29	25	24	23	25	23	30	29	26	33	31	29	30	24	28	25	20
	Decreased	7	7	9	4	6	8	9	9	7	4	5	8	5	10	6	4	3	5	6
Anger about my military requirements	Increased	28	36	25	20	21	23	24	25	29	25	27	36	34	25	24	19	21	20	25
	Decreased	1	1	1	0	1	1	1	2	1	0	0	1	0	1	0	0	1	1	0

IMPACT OF DEPLOYMENTS

Children's Emotional/Behavioral Changes in Response to Deployment

Percent of Members Deployed at Least Once Since 9-11-01 With Children Under 19 Years Old

KEY: Higher Response of Increased Lower Response of Increased Higher Response of Decreased		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Being responsible	Increased	25	28	25	21	19	16	19	16	27	23	24	30	24	24	30	20	24	20	16
	Decreased	10	12	9	9	8	12	9	10	11	7	6	13	9	10	6	10	5	8	7
Distress over discussions of the war in the home, school, or media	Increased	23	32	16	22	16	15	15	15	23	21	30	30	36	15	22	21	25	15	20
	Decreased	1	1	1	2	1	1	1	2	1	0	1	2	1	1	0	2	1	1	0
Problem behavior at school	Increased	22	25	20	20	18	19	18	15	23	17	19	26	20	21	18	22	14	17	20
	Decreased	3	5	3	2	2	2	3	3	4	3	2	5	4	4	2	2	3	2	0
Closeness to friends	Increased	22	25	23	21	14	15	20	14	23	20	20	25	25	23	21	22	18	14	13
	Decreased	7	7	7	4	6	7	7	9	7	4	4	8	5	8	4	4	3	6	6
Other behavior(s)	Increased	14	18	12	10	9	14	11	13	14	10	10	20	14	12	10	11	7	8	11
	Decreased	1	0	1	1	0	2	0	2	0	0	0	0	0	1	0	NR	0	0	0
Academic performance	Increased	8	10	8	7	4	7	7	9	9	4	4	12	4	8	5	8	4	4	4
	Decreased	20	23	18	18	19	12	13	13	21	21	21	22	27	18	22	19	17	18	20

IMPACT OF DEPLOYMENTS

Children's Emotional/Behavioral Changes in Response to Deployment

Percent of Members Deployed at Least Once Since 9-11-01 With Children Under 19 Years Old

KEY: Higher Response of Increased Lower Response of Increased Higher Response of Decreased		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Fear/anxiety	Increased	38	38	42	41	37	39	37	43	NA	38	NA	34	46	55	60	37	55
	Decreased	2	2	3	3	2	1	3	4	NA	2	NA	2	1	1	1	2	1
Problem behavior at home	Increased	35	35	36	37	35	35	36	35	NA	35	NA	35	35	38	36	35	38
	Decreased	4	4	5	5	4	3	6	5	NA	4	NA	4	3	2	3	4	2
Closeness to family members	Increased	35	36	33	37	35	32	41	32	NA	36	NA	34	36	46	42	34	46
	Decreased	7	7	10	7	7	7	8	10	NA	7	NA	8	6	9	9	7	9
Pride in having a military parent	Increased	31	31	27	30	31	30	32	25	NA	31	NA	29	38	26	36	31	28
	Decreased	4	3	6	4	4	3	6	7	NA	3	NA	4	2	3	4	4	3
Independence	Increased	29	29	29	32	28	27	32	26	NA	29	NA	28	28	41	38	28	41
	Decreased	7	7	9	6	8	6	8	8	NA	7	NA	7	5	11	12	7	11
Anger about my military requirements	Increased	28	27	31	30	27	26	32	30	NA	28	NA	27	27	42	50	27	43
	Decreased	1	1	2	1	1	1	1	1	NA	1	NA	1	0	4	NR	1	3

IMPACT OF DEPLOYMENTS

Children's Emotional/Behavioral Changes in Response to Deployment

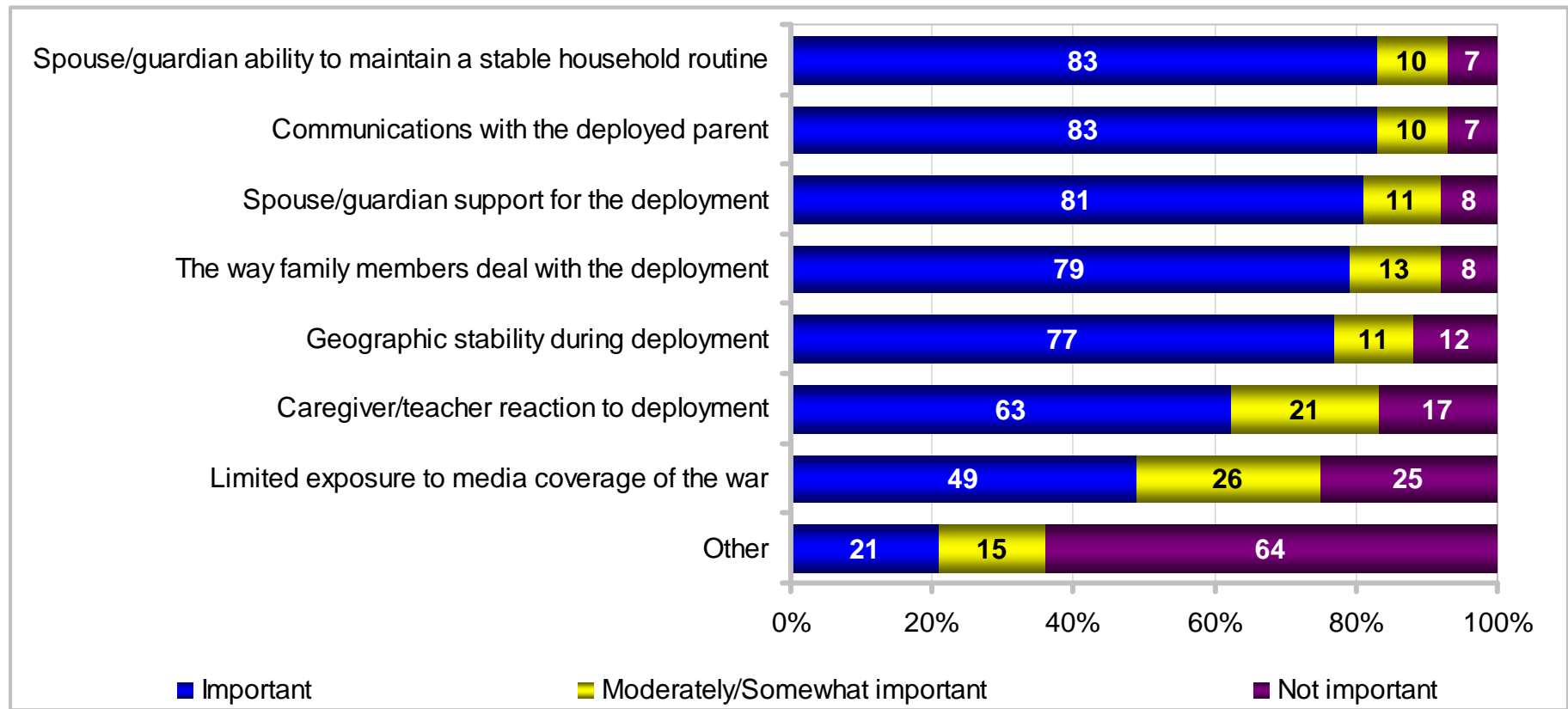
Percent of Members Deployed at Least Once Since 9-11-01 With Children Under 19 Years Old

KEY: Higher Response of Increased Lower Response of Increased Higher Response of Decreased		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Being responsible	Increased	25	24	26	28	23	22	29	19	NA	25	NA	24	24	33	21	24	32
	Decreased	10	10	11	10	10	10	10	12	NA	10	NA	11	7	11	15	10	11
Distress over discussions of the war in the home, school, or media	Increased	23	22	26	26	22	21	26	26	NA	23	NA	21	28	30	41	22	31
	Decreased	1	1	3	2	1	1	2	1	NA	1	NA	1	1	1	NR	1	1
Problem behavior at school	Increased	22	22	20	21	22	20	23	26	NA	21	NA	21	18	36	29	20	35
	Decreased	3	3	5	4	3	2	6	5	NA	3	NA	4	2	4	1	3	4
Closeness to friends	Increased	22	21	22	24	21	19	26	23	NA	21	NA	21	20	33	31	21	33
	Decreased	7	6	8	7	6	5	8	7	NA	7	NA	7	4	9	13	6	9
Other behavior(s)	Increased	14	13	17	15	13	11	17	18	NA	13	NA	13	10	24	32	13	25
	Decreased	1	0	1	1	0	1	1	2	NA	0	NA	1	0	NR	NR	1	NR
Academic performance	Increased	8	8	9	9	7	6	10	10	NA	8	NA	9	4	11	12	8	11
	Decreased	20	20	23	21	20	20	22	27	NA	20	NA	19	23	25	24	20	24

IMPACT OF DEPLOYMENTS

Importance of Factors for Children in Coping With Deployments

Percent of Members Deployed at Least Once Since 9-11-01 With Children Under 19 Years Old



IMPACT OF DEPLOYMENTS

Importance of Factors for Children in Coping With Deployments

Percent of Members Deployed at Least Once Since 9-11-01 With Children Under 19 Years Old

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Spouse/guardian ability to maintain a stable household routine	Important	83	83	86	83	80	74	84	72	84	87	91	81	90	85	91	81	89	79	88
	Not important	7	8	5	8	7	13	6	13	6	7	3	9	5	5	5	8	5	8	4
Communications with the deployed parent	Important	83	84	83	81	80	74	84	75	84	84	83	83	88	83	84	81	81	81	79
	Not important	7	8	5	8	8	13	7	12	7	8	3	9	4	5	5	9	4	8	6
Spouse/guardian support for the deployment	Important	81	81	84	80	78	75	81	73	82	84	87	80	87	83	87	78	85	77	83
	Not important	8	9	6	9	8	14	7	13	7	7	4	10	5	6	5	10	5	9	6
The way family members deal with the deployment	Important	79	81	81	79	75	70	80	72	80	79	83	80	84	81	80	78	82	74	78
	Not important	8	8	6	9	8	14	6	14	7	8	4	9	5	5	6	9	6	9	6

IMPACT OF DEPLOYMENTS

Importance of Factors for Children in Coping With Deployments

Percent of Members Deployed at Least Once Since 9-11-01 With Children Under 19 Years Old

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Geographic stability during deployment	Important	77	79	79	75	73	66	75	66	77	79	88	77	87	79	84	73	82	70	82
	Not important	12	12	9	13	14	18	11	17	11	11	5	13	7	9	6	14	8	16	9
Caregiver/teacher reaction to deployment	Important	63	67	63	60	56	55	64	59	64	63	57	66	69	64	57	61	56	57	51
	Not important	17	16	13	18	23	22	15	21	16	17	19	17	12	12	21	17	21	23	21
Limited exposure to media coverage of the war	Important	49	56	47	45	40	48	54	51	51	41	36	58	48	49	34	47	36	42	30
	Not important	25	22	23	27	31	29	21	27	23	28	27	22	22	22	32	27	27	31	31
Other	Important	21	23	22	14	17	22	25	22	23	15	11	25	17	24	12	15	8	19	10
	Not important	64	62	61	68	69	60	57	59	62	75	79	59	71	59	79	65	80	67	81

IMPACT OF DEPLOYMENTS

Importance of Factors for Children in Coping With Deployments

Percent of Members Deployed at Least Once Since 9-11-01 With Children Under 19 Years Old

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)		Male Enlisted	Male Officers	Female Enlisted	Female Officers		Male	Female
Spouse/guardian ability to maintain a stable household routine	Important	83	83	84	84	83	83	84	71	NA	85	NA	81	90	88	87	83	88		
	Not important	7	7	6	8	7	7	6	16	NA	6	NA	8	4	8	7	7	8		
Communications with the deployed parent	Important	83	83	84	85	82	83	83	80	NA	83	NA	82	84	87	89	82	87		
	Not important	7	7	5	7	7	7	7	11	NA	7	NA	8	5	8	6	7	8		
Spouse/guardian support for the deployment	Important	81	81	82	83	81	80	82	68	NA	83	NA	79	86	86	85	81	86		
	Not important	8	8	7	8	8	8	7	18	NA	7	NA	8	5	9	9	8	9		
The way family members deal with the deployment	Important	79	79	80	81	79	79	80	70	NA	80	NA	78	82	90	83	78	89		
	Not important	8	8	6	7	8	8	7	14	NA	7	NA	8	5	6	10	8	6		

IMPACT OF DEPLOYMENTS

Importance of Factors for Children in Coping With Deployments

Percent of Members Deployed at Least Once Since 9-11-01 With Children Under 19 Years Old

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Geographic stability during deployment	Important	77	77	78	78	77	77	78	68	NA	78	NA	75	85	84	86	76	84
	Not important	12	12	11	11	12	12	11	20	NA	11	NA	13	7	11	10	12	11
Caregiver/teacher reaction to deployment	Important	63	62	63	67	61	59	68	59	NA	63	NA	61	60	80	76	61	79
	Not important	17	17	17	15	18	19	13	23	NA	16	NA	17	17	12	11	17	12
Limited exposure to media coverage of the war	Important	49	49	50	52	48	45	56	47	NA	49	NA	50	38	63	59	48	62
	Not important	25	25	25	24	25	27	21	32	NA	24	NA	25	27	17	18	25	17
Other	Important	21	21	19	20	21	18	25	19	NA	21	NA	22	12	27	30	20	28
	Not important	64	63	67	65	63	68	58	68	NA	63	NA	61	77	62	62	64	62

TEMPO

Summary of Findings

April 2006

- Members reported working longer than normal an average of 116 days in the past 12 months
 - More than average led by Army officer, O4-O6, Marine Corps officer, male officer, Army, Army enlisted, O1-O3, married with child(ren), E5-E9, Non-Hispanic White, living off base, and male
- Members reported an average of 69 nights away from PDS in the past 12 months
 - More than average led by Army, enlisted with 3-5 years of service, Marine Corps officer, male, E5-E9, Non-Hispanic White, and living in US
- 9% reported currently being on a deployment of 30 days or more
 - Led by Army, living on base, male enlisted, and male
- 12% reported their desire to stay on active duty decreased as a result of being away more than expected
 - Led by Army, enlisted with 3-5 years of service, male, and male enlisted

TEMPO

Summary of Findings

April 2006

Deployments Since September 11, 2001

- 63% reported participation in operations since 9-11-2001
 - Led by enlisted with 6-9 years of service, E5-E9, Marine Corps officer, Army, married with child(ren), Navy enlisted, living off base, male enlisted, male, and living in US
- 47% reported having participated in Operation Iraqi Freedom
 - Led by Marine Corps officer, Army, E5-E9, married with child(ren), living off base, male enlisted, male, and living in US
- 34% reported having participated in Operation Enduring Freedom (Afghanistan)
 - Led by enlisted with 6-9 years of service, E5-E9, Navy, living off base, married with child(ren), male enlisted, male, and living in US
- 7% reported having participated in Operation Noble Eagle (airport security)
 - Led by Navy officer, enlisted with 6-9 years of service, Navy, E5-E9, Navy enlisted, O4-O6, married with child(ren), living off base, male, and living in US
- 4% reported having participated in Joint Task Force Katrina/Rita
 - Led by Navy, living in US, male enlisted, and male
- Service members who have been away since 9-11-2001 reported being deployed an average of 2.4 times and an average of 349 days
 - *Number of times* led by Navy enlisted, Navy, living overseas, E5-E9, living off base, male enlisted, and male
 - *Number of days* led by Army, E5-E9, married with child(ren), male, and male enlisted

TEMPO

Summary of Findings

April 2006

- 83% of Service members away since 9-11-2001 reported being deployed to a combat zone or imminent danger/hostile fire area
 - They reported being deployed to a combat zone an average of 264 days
 - 14% reported currently deployed to a combat zone
- 53% of Service members away since 9-11-2001 reported being involved in combat operations
 - Led by Army enlisted, Army, Marine Corps officer, Marine Corps, Army officer, Marine Corps enlisted, living on base, living in US, and male
- 37% of Service members away since 9-11-2001 reported deployments were longer than expected
 - Led by Navy enlisted, Navy, E5-E9, living off base, male enlisted, and male
- 19% of Service members reported being under stop-loss at some time since 9-11-2001
 - Led by Army, enlisted with 6-9 years of service, single with child(ren), E5-E9, married with child(ren), O4-O6, male officer, living overseas, living off base, and total minority

TEMPO

Summary of Findings

April 2006

Impact of Deployments

- At least a quarter of members who were deployed at least once since 9-11-01 reported their greatest concerns while away were *managing expenses and bills* (27%), *their difficulty sleeping* (27%), *spouse's job or education demands* (27%), and *difficulties in communications with spouse or family* (25%)
- More than two-fifths of members deployed at least once since 9-11-01 reported *they appreciated their family and friends* (54%) and *life* (44%) more
- 63% of members deployed at least once since 9-11-01 but not currently deployed reported they did not want support services after returning home
 - Led by officer, Air Force, Marine Corps officer, Navy, Non-Hispanic White, and living off base
- 44% indicated readjustment was *easy* following deployment; 19% reported *difficult*
 - *Easy* led by Air Force officers, O1-O3, Navy officer, Marine Corps officer, male officer, Air Force, O4-O6, Air Force enlisted, and Non-Hispanic White
 - *Difficult* led by Army enlisted, female enlisted, Army, female, and married with child(ren)
- More than one-third of members who were deployed at least once since 9-11-01 and had children under 19 years old reported their children had increased *fear/anxiety* (38%) and *problem behavior at home* (35%), but became *closer to family members* (35%) and had increased *pride in having a military parent* (31%)

TEMPO

Summary of Findings

April 2006

Impact of Deployments

- More than three-quarters of members who were deployed at least once since 9-11-01 and had children under 19 years old reported the following factors were important for coping with deployments
 - *Spouse/guardian ability to maintain a stable household routine (83%)*
 - *Communications with the deployed parent (83%)*
 - *Spouse/guardian support for the deployment (81%)*
 - *Way family members deal with the deployment (79%)*
 - *Geographic stability during the deployment (77%)*

TEMPO

Summary of Findings

April 2006

December 2005 – April 2006

- No change

March 2005 – April 2006

- Average number of days working longer than normal duty day in past year increased by 9 days
 - Led by E5-E9 and Navy
- Average nights away increased by 12 days
 - Led by E1-E4, Army, Navy, E5-E9, and Air Force
- Participation in any operation since 9-11-01 increased 6 percentage points
 - Led by E5-E9, Army, and O4-O6
- Participation in Operation Enduring Freedom increased 8 percentage points among E5-E9
- Participation in Operation Iraqi Freedom increased 8 percentage points
 - Led by E5-E9, Marine Corps, Air Force, O4-O6, Navy, and Army
- Percentage currently deployed to combat zone decreased 7 percentage points among Navy
- Percentage who reported deployments were longer than expected decreased 10 percentage points among Army and E1-E4

TEMPO

Summary of Findings

April 2006

August 2005 – April 2006

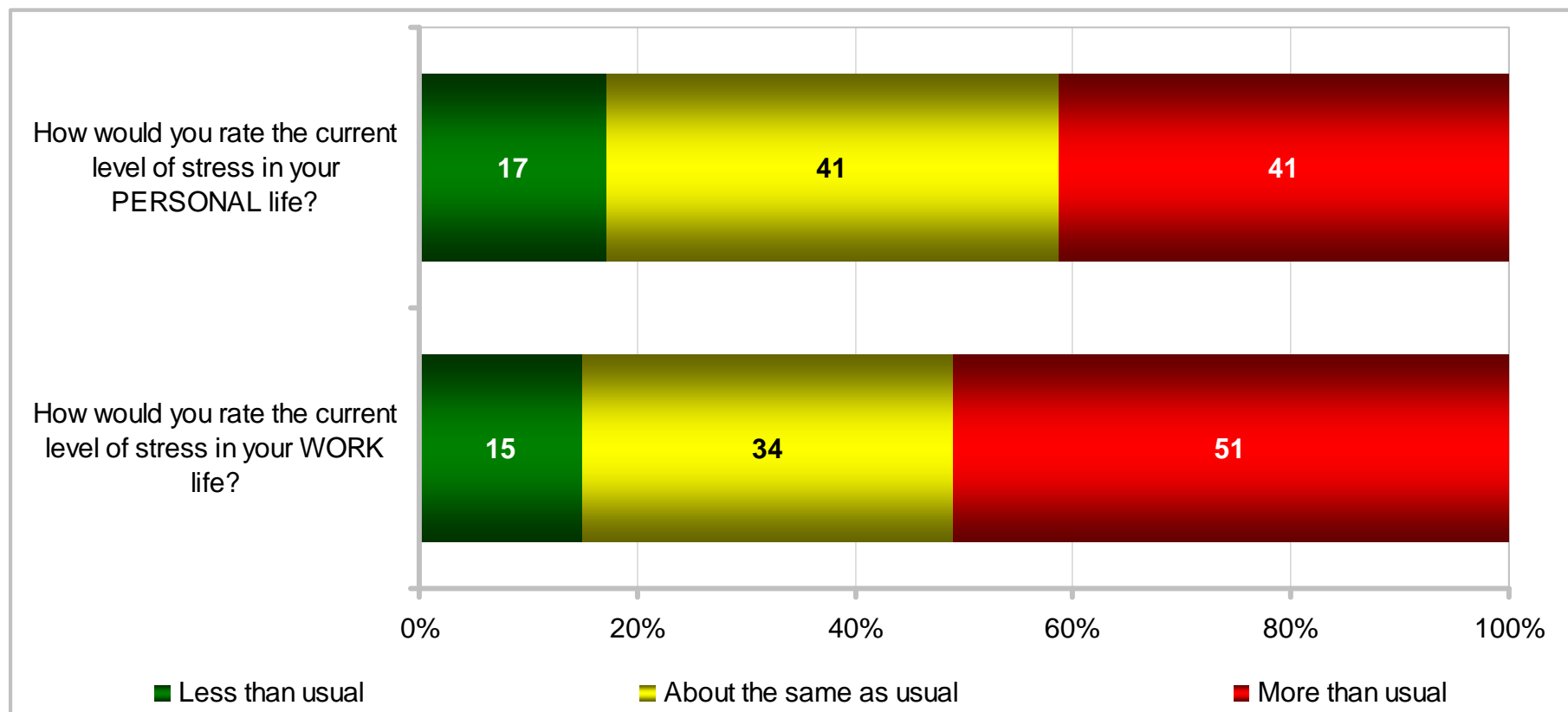
- Percentage who reported *managing bills and expenses* were a concern while deployed since 9-11-01 decreased 9 percentage points
- Decline in percentage who reported *they appreciate their friends and family* (down 10 percentage points) and *life* (down 9 percentage points) more

BRIEFING OVERVIEW

	Slide
• Introduction.....	3
• Leading indicators and related items.....	13
• Retention.....	13
– Satisfaction.....	41
– Tempo.....	52
• Deployments since September 11, 2001.	72
• Impact of deployments.....	118
✓ Stress.....	159
– Readiness.....	169
• Programs and services.....	181
• Child care.....	192
• Spouse employment.....	226
• Education and access to technology.....	276
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• Retirement system.....	538
• PCS moves.....	548
• Major findings for April 2006.....	556

STRESS

Current Levels of Work and Personal Stress Percent of All Active-Duty Members



STRESS

Current Levels of Work and Personal Stress Percent of All Active-Duty Members

<div>KEY:</div> <div>Higher Response of Less Than Usual</div> <div>Lower Response of Less Than Usual</div> <div>Higher Response of More Than Usual</div>		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
How would you rate the current level of stress in your PERSONAL life?	Less	17	16	18	16	19	16	19	17	19	16	13	16	13	19	15	17	12	20	16
	More	41	47	41	43	34	45	38	46	38	39	40	48	42	42	36	43	41	33	38
How would you rate the current level of stress in your WORK life?	Less	15	13	16	16	15	12	17	14	16	13	15	13	14	16	15	16	15	15	12
	More	51	54	53	48	47	56	50	56	49	49	46	55	51	54	44	49	42	47	48

STRESS

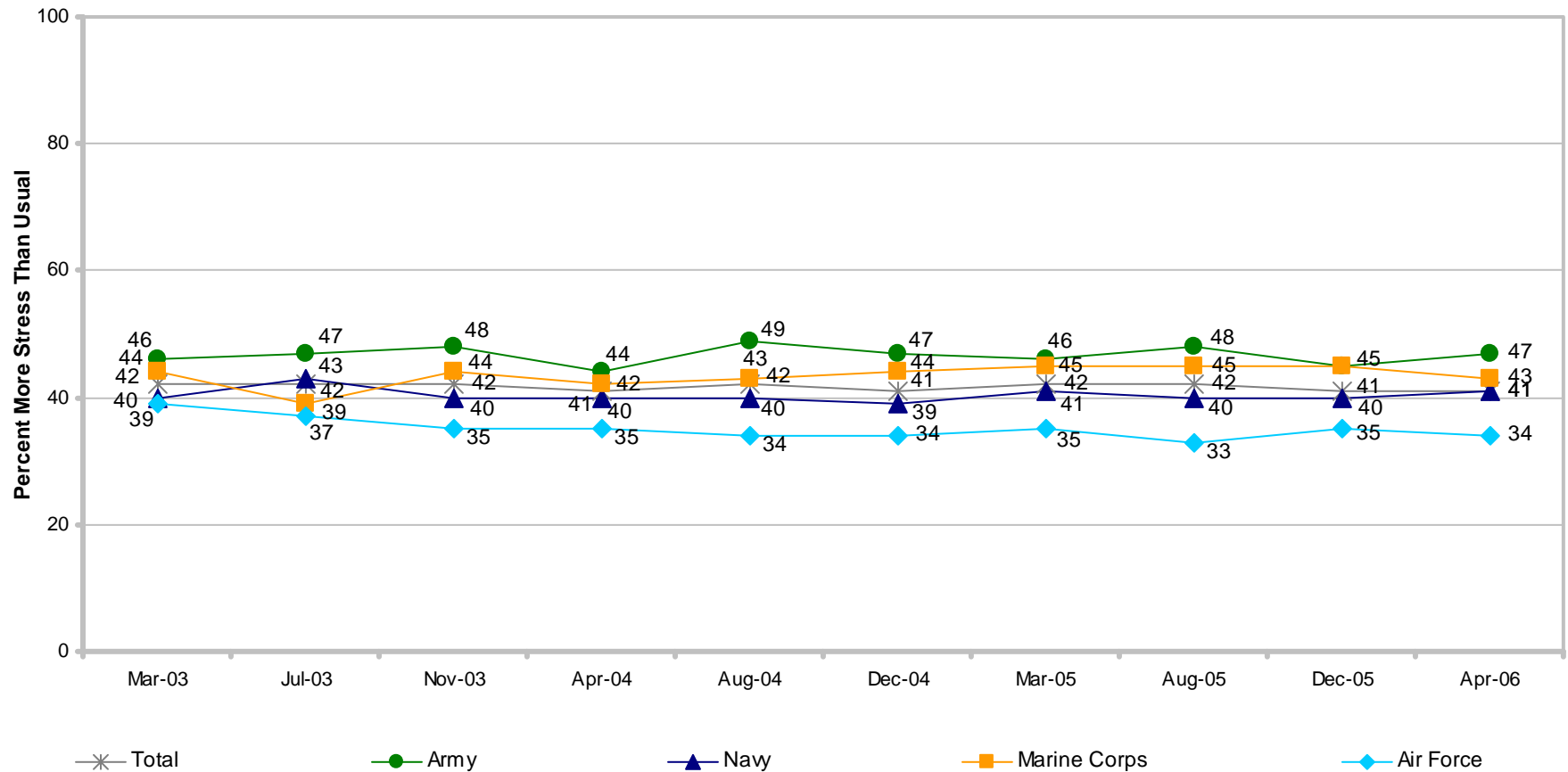
Current Levels of Work and Personal Stress Percent of All Active-Duty Members

<div>KEY:</div> <div>Higher Response of Less Than Usual</div> <div>Lower Response of Less Than Usual</div> <div>Higher Response of More Than Usual</div>		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
How would you rate the current level of stress in your PERSONAL life?	Less	17	17	18	18	17	15	21	21	18	16	19	18	14	20	17	17	20
	More	41	41	43	44	40	42	40	44	42	41	40	41	39	44	40	41	43
How would you rate the current level of stress in your WORK life?	Less	15	15	14	14	15	13	18	16	13	15	15	14	14	16	14	14	16
	More	51	51	54	52	51	53	47	50	52	48	56	52	47	51	51	51	51

STRESS

Current Levels of Personal Stress

Percent of All Active-Duty Members, by Service

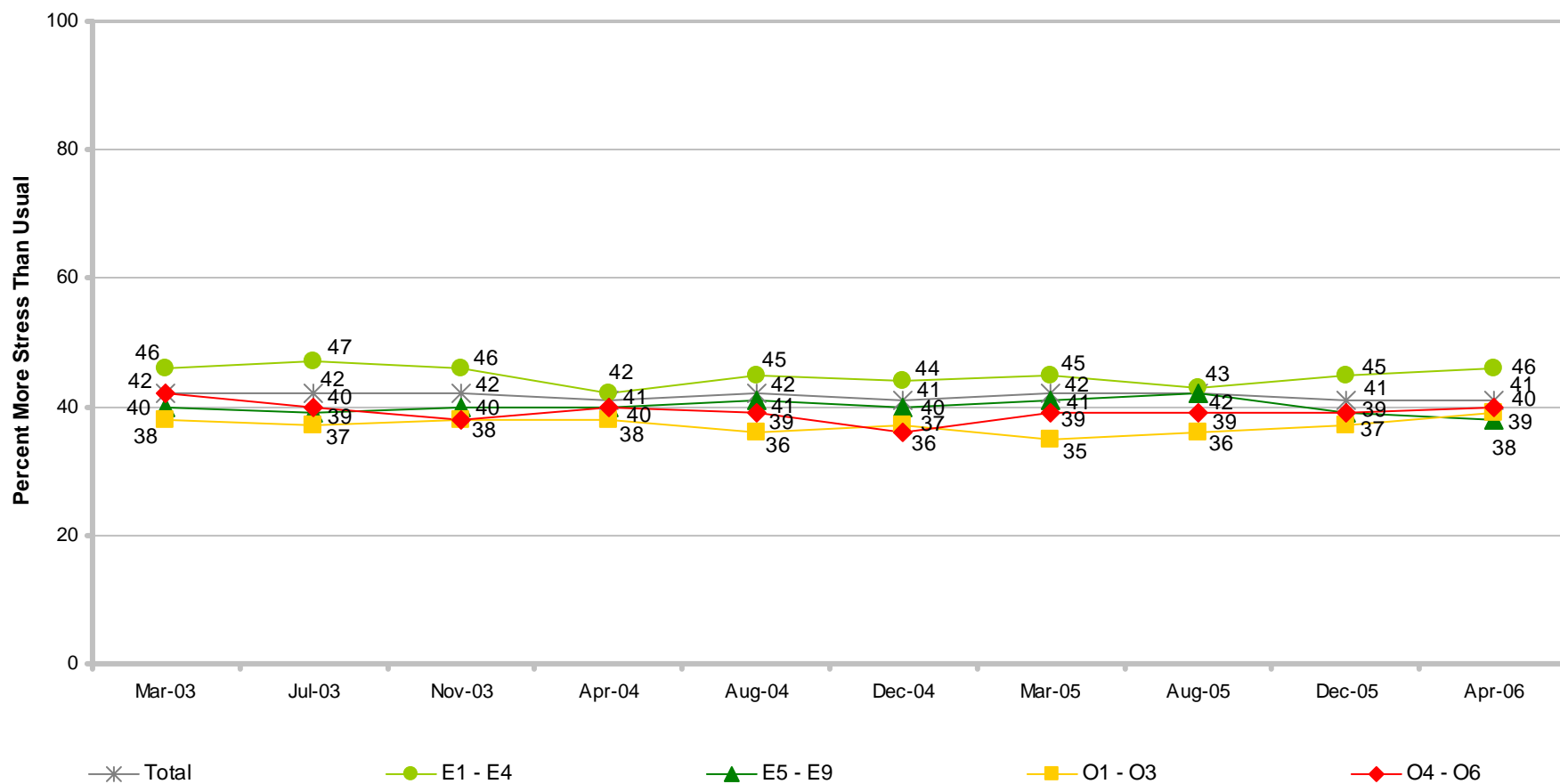


SOFA Apr 06 Q42

Margins of error range from $\pm 1\%$ to $\pm 4\%$, except
December 2004, which range from $\pm 3\%$ to $\pm 6\%$

STRESS

Current Levels of Personal Stress Percent of All Active-Duty Members, by Paygrade



* Significant difference from last survey

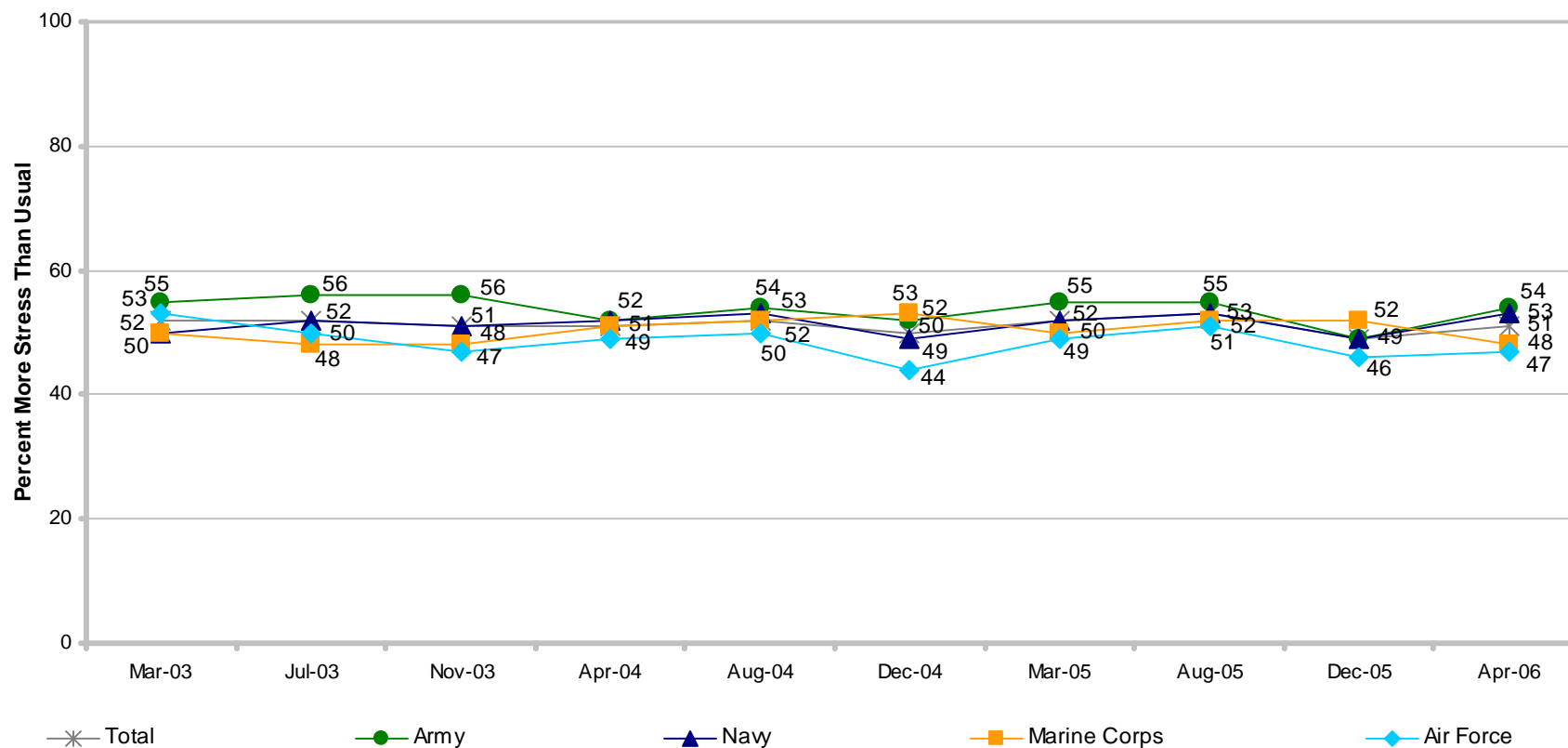
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STRESS

Current Levels of Work Stress

Percent of All Active-Duty Members, by Service



* Significant difference from last survey

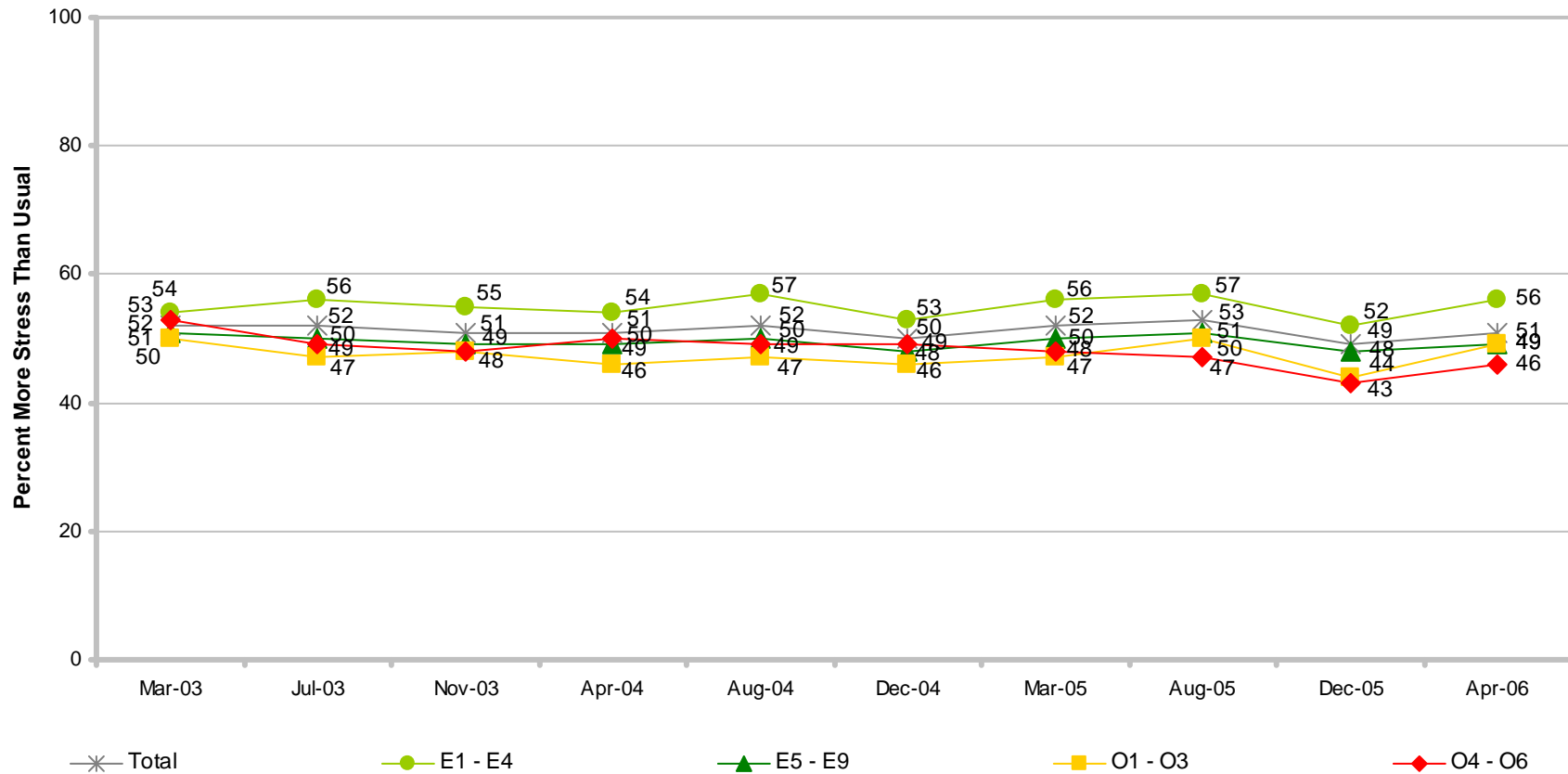
† Significant difference from 1 year ago

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STRESS

Current Levels of Work Stress

Percent of All Active-Duty Members, by Paygrade



STRESS

Summary of Findings

April 2006

- 51% reported more stress than usual in their *work life*
 - More stress led by E1-E4, married without child(ren), enlisted with 3-5 years of service, Army enlisted, Army, and Non-Hispanic White
 - Less stress led by total minority and enlisted with 6-9 years of service
- 41% reported more stress than usual in their *personal life*
 - More stress led by Army enlisted, Army, E1-E4, and enlisted 3-5 years of service
 - Less stress led by total minority

STRESS

Summary of Findings

April 2006

December 2005 – April 2006

- No change

March 2005 – April 2006

- No change

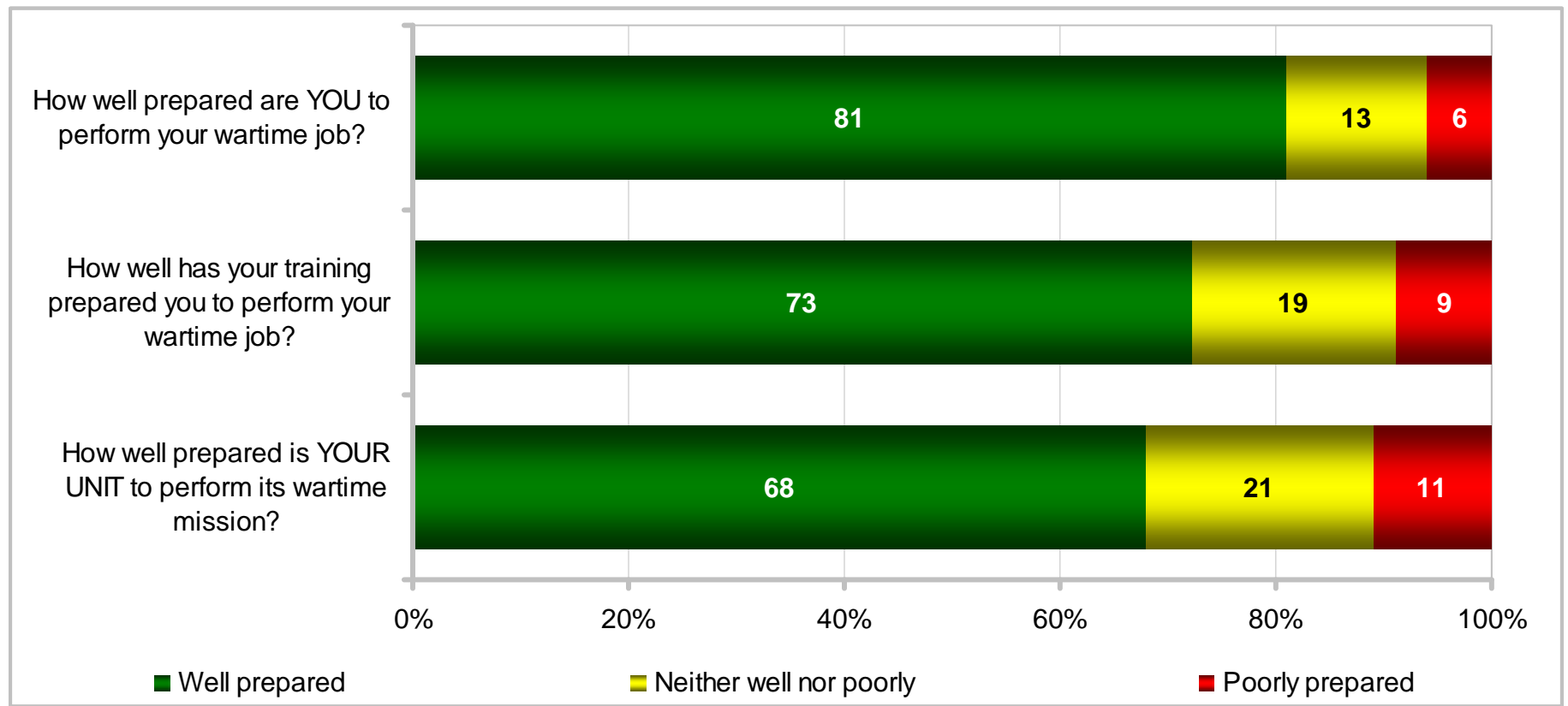
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READINESS

To Perform Wartime Mission

Percent of All Active-Duty Members



READINESS

To Perform Wartime Mission

Percent of All Active-Duty Members

KEY:			Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Higher Response of Well Prepared																					
Lower Response of Well Prepared																					
Higher Response of Poorly Prepared																					
How well prepared are YOU to perform your wartime job?	Well		81	81	80	85	79	79	83	75	85	79	86	80	86	80	81	84	92	80	77
	Poorly		6	8	5	4	5	7	5	9	4	6	3	9	4	5	4	4	2	5	7
How well has your training prepared you to perform your wartime job?	Well		73	68	73	77	75	70	73	67	76	71	79	67	75	73	76	76	85	76	71
	Poorly		9	11	7	7	8	12	7	11	8	8	5	12	6	8	7	7	3	8	8
How well prepared is YOUR UNIT to perform its wartime mission?	Well		68	57	70	74	76	65	67	65	68	70	74	56	65	70	74	74	76	76	76
	Poorly		11	17	9	9	7	14	12	14	11	9	5	19	9	10	6	10	4	7	7

READINESS

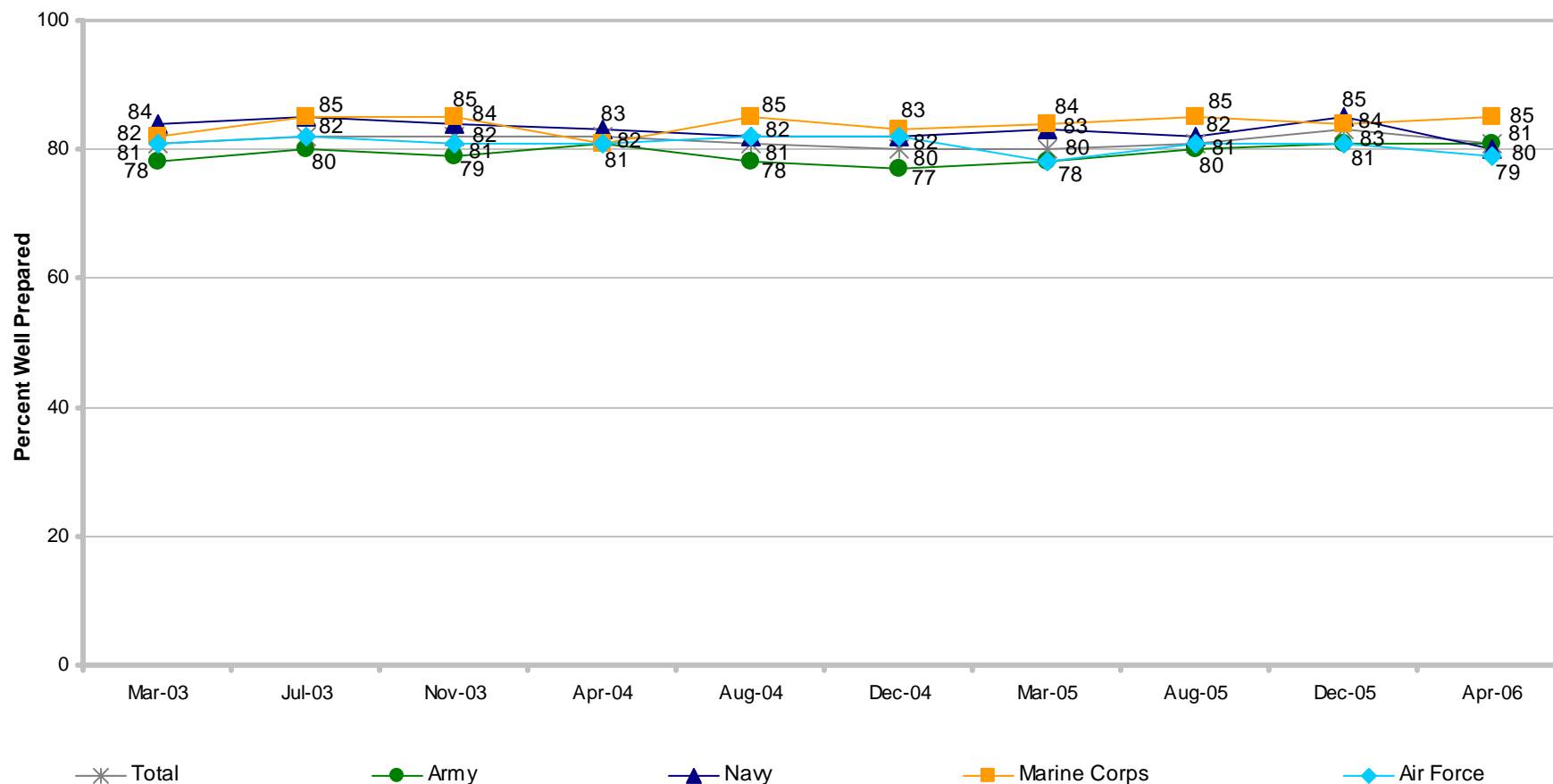
To Perform Wartime Mission

Percent of All Active-Duty Members

KEY:																		
Higher Response of Well Prepared																		
Lower Response of Well Prepared																		
Higher Response of Poorly Prepared																		
		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
How well prepared are YOU to perform your wartime job?	Well	81	81	79	78	82	81	80	78	76	85	80	83	84	65	76	83	67
	Poorly	6	6	6	7	5	6	6	6	7	4	7	5	4	12	9	5	12
How well has your training prepared you to perform your wartime job?	Well	73	73	69	70	74	73	72	69	68	77	72	74	76	61	67	74	62
	Poorly	9	8	10	10	8	9	8	9	10	7	11	9	6	12	11	8	12
How well prepared is YOUR UNIT to perform its wartime mission?	Well	68	68	65	66	69	67	69	70	65	69	68	68	72	61	66	69	62
	Poorly	11	11	14	13	10	12	10	10	13	10	12	12	7	13	9	11	13

READINESS

Personal Preparedness To Perform Wartime Mission Percent of All Active-Duty Members, by Service



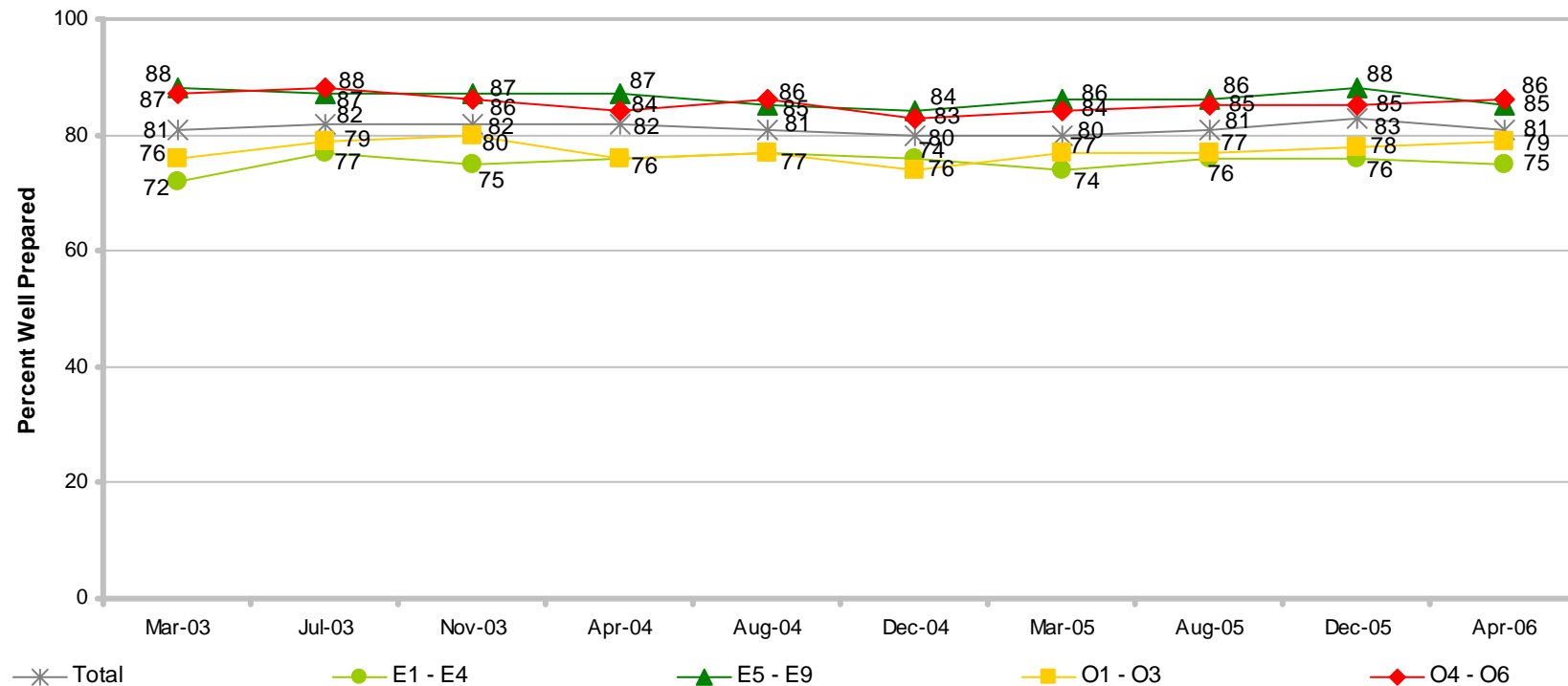
* Significant difference from last survey

† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 3\%$, except December 2004, which range from $\pm 2\%$ to $\pm 4\%$

READINESS

Personal Preparedness To Perform Wartime Mission Percent of All Active-Duty Members, by Paygrade



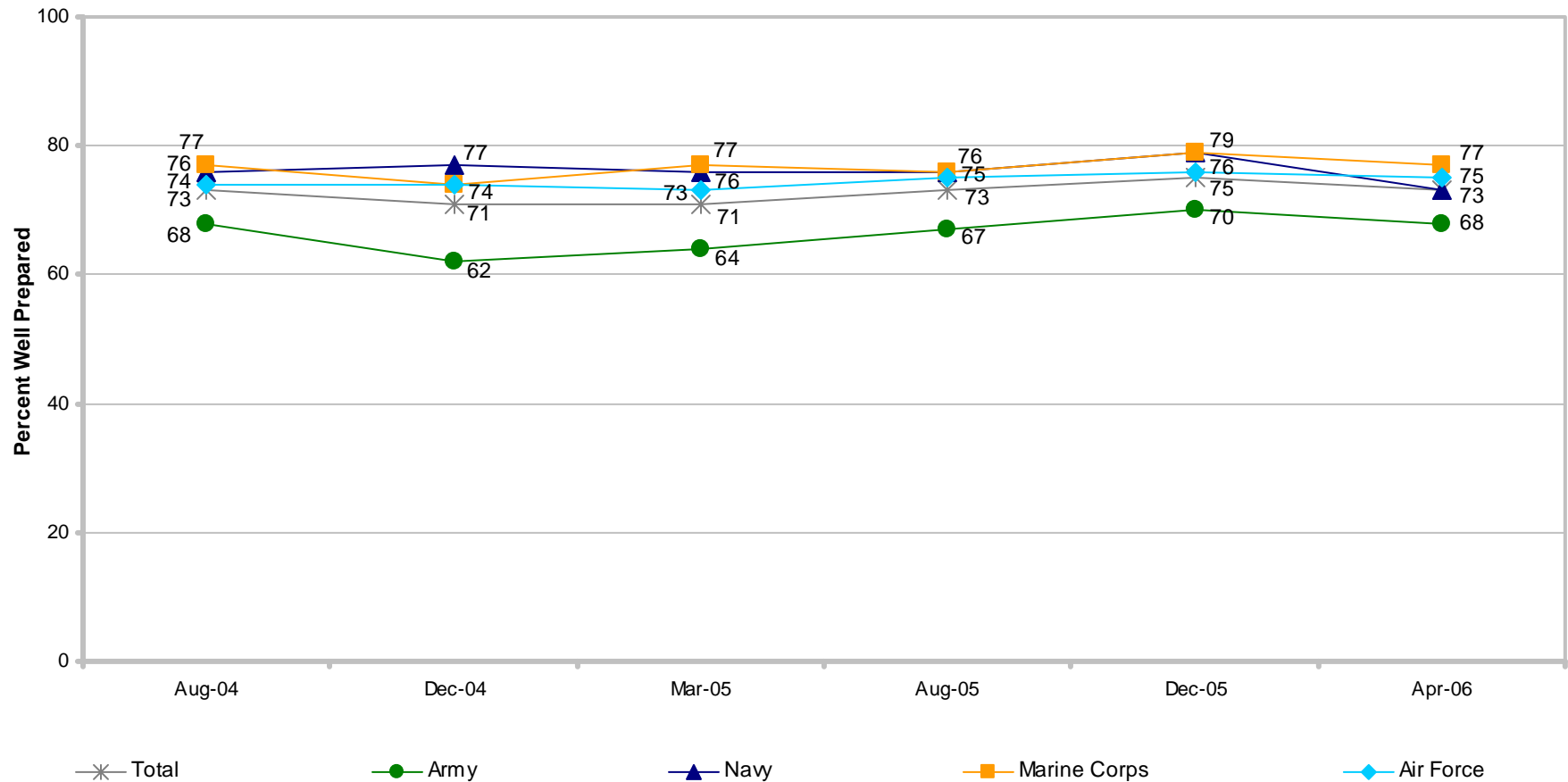
* Significant difference from last survey

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READINESS

Effectiveness of Training To Prepare for Wartime Mission Percent of All Active-Duty Members, by Service



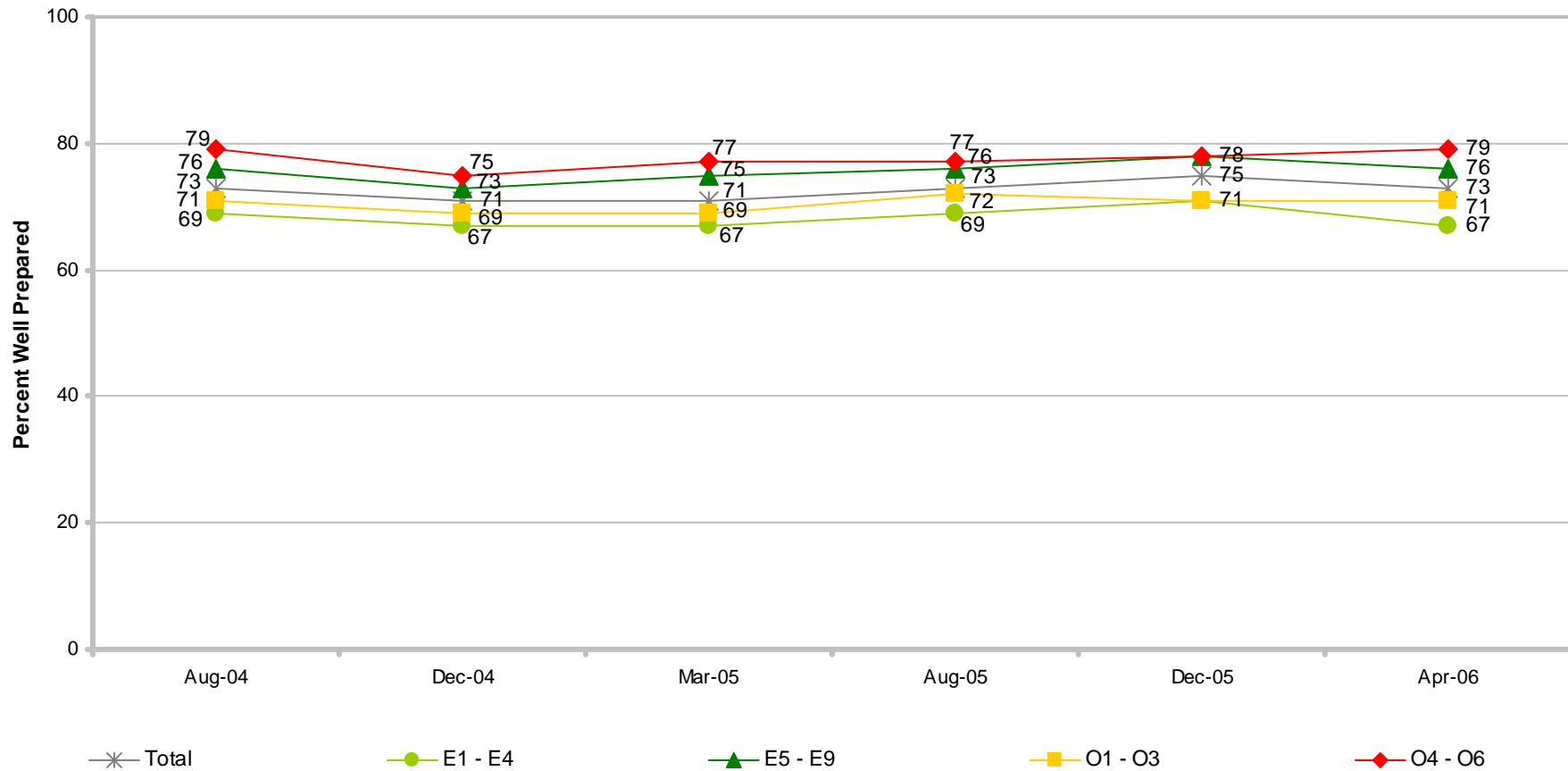
* Significant difference from last survey

† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 4\%$, except
December 2004, which range from $\pm 3\%$ to $\pm 5\%$

READINESS

Effectiveness of Training To Prepare for Wartime Mission Percent of All Active-Duty Members, by Paygrade



* Significant difference from last survey

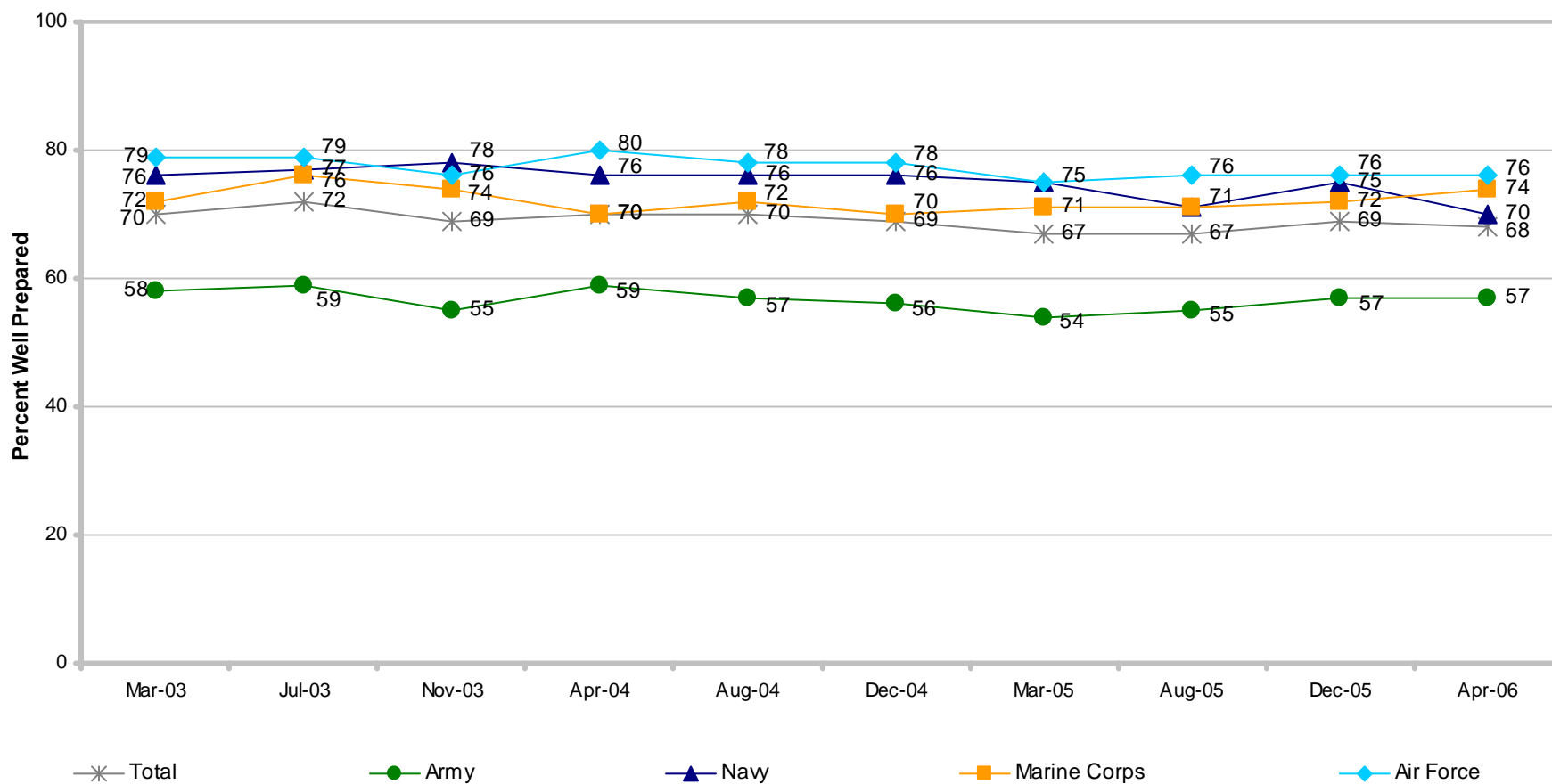
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READINESS

Unit Preparedness To Perform Wartime Mission

Percent of All Active-Duty Members, by Service



* Significant difference from last survey

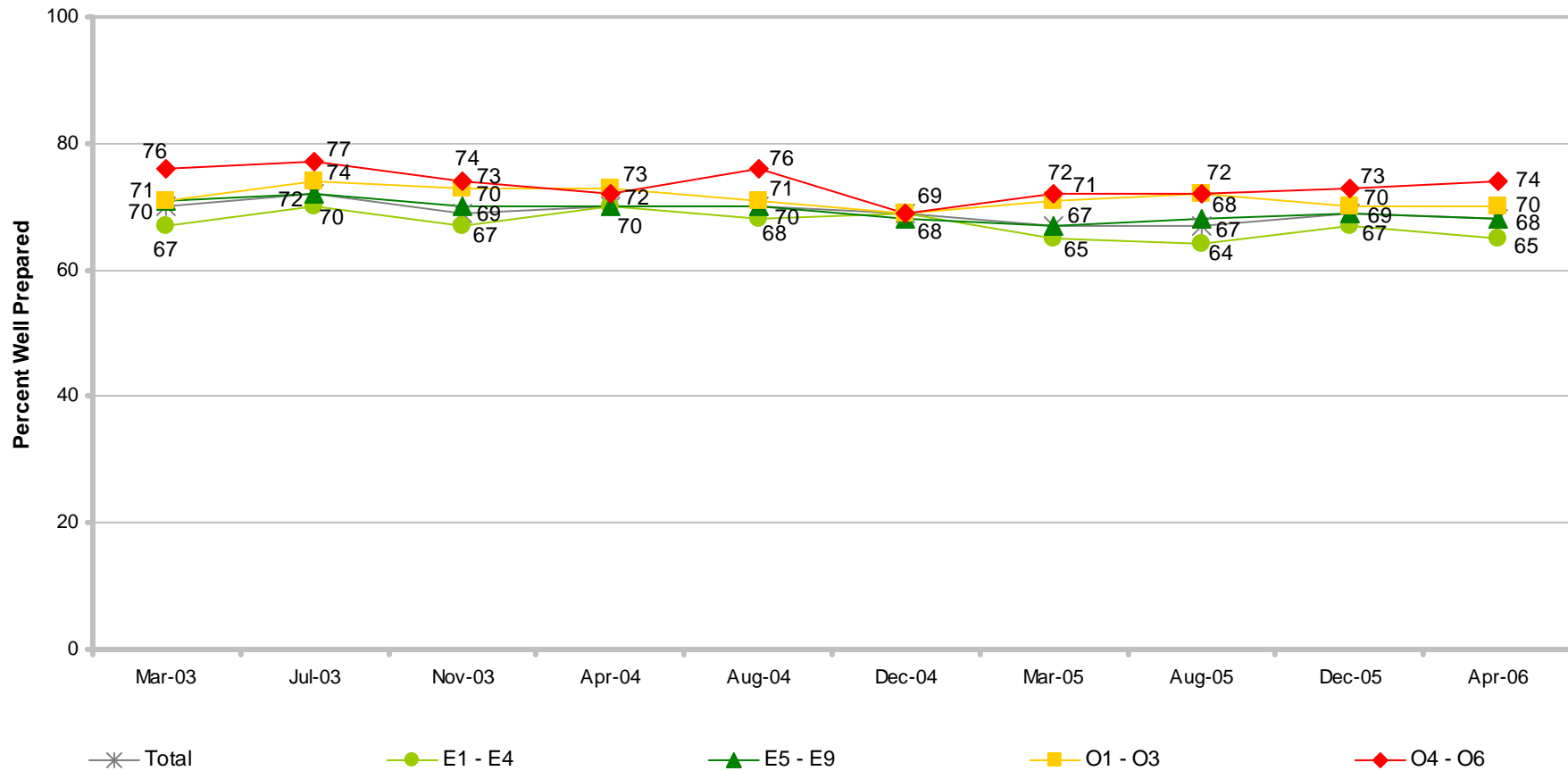
† Significant difference from 1 year ago

Margins of error range from $\pm 1\%$ to $\pm 4\%$, except December 2004, which range from $\pm 2\%$ to $\pm 5\%$

READINESS

Unit Preparedness To Perform Wartime Mission

Percent of All Active-Duty Members, by Paygrade



READINESS

Summary of Findings

April 2006

- Majority reported they (81%) and their units (68%) were well prepared for their wartime mission
 - Higher *personal preparedness* led by Marine Corps officer, Army officer, O4-O6, Marine Corps, E5-E9, married with child(ren), male, and living off base
 - Lower *personal preparedness* led by female enlisted, female, E1-E4, Army enlisted, and Army
 - Higher *unit preparedness* led by Air Force, Marine Corps, O4-O6, Navy officer, male officer, Navy, and male
 - Lower *unit preparedness* led by Army enlisted, Army, E1-E4, living overseas, living on base, and male enlisted
- 73% reported training prepared them well to perform their wartime mission; 9% reported it prepared them poorly
 - Well prepared led by Marine Corps officer, O4-O6, Marine Corps, married with child(ren), E5-E9, Air Force enlisted, male officer, Air Force, living off base, male enlisted, and male
 - Poorly prepared led by enlisted 3-5 years of service, Army enlisted, female enlisted, female, Army, E1-E4, and living on base

READINESS

Summary of Findings

April 2006

December 2005 – April 2006

- No change

March 2005 – April 2006

- No change

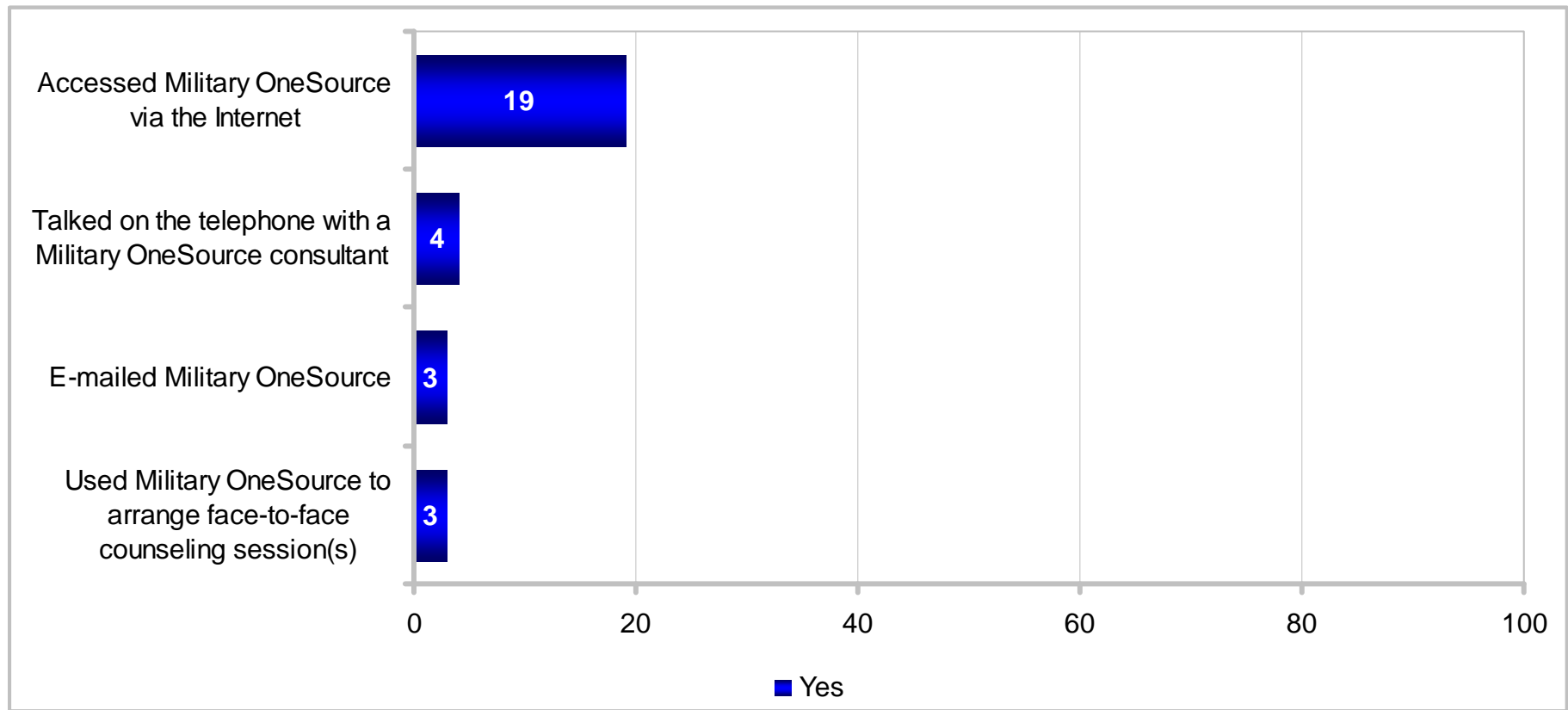
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PROGRAMS AND SERVICES

Use of Military OneSource in Past 12 Months

Percent of All Active-Duty Members



PROGRAMS AND SERVICES

Use of Military OneSource in Past 12 Months

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Accessed Military OneSource via the Internet	19	14	24	12	24	15	20	13	23	25	25	13	21	23	24	12	18	23	30
Talked on the telephone with a Military OneSource consultant	4	4	4	3	4	4	5	4	4	4	3	4	4	5	3	3	3	4	4
E-mailed Military OneSource	3	3	5	2	4	3	4	3	4	2	3	3	2	5	3	2	2	4	4
Used Military OneSource to arrange face-to-face counseling session(s)	3	2	3	2	3	3	3	3	2	2	2	2	2	3	2	3	1	3	2

PROGRAMS AND SERVICES

Use of Military OneSource in Past 12 Months

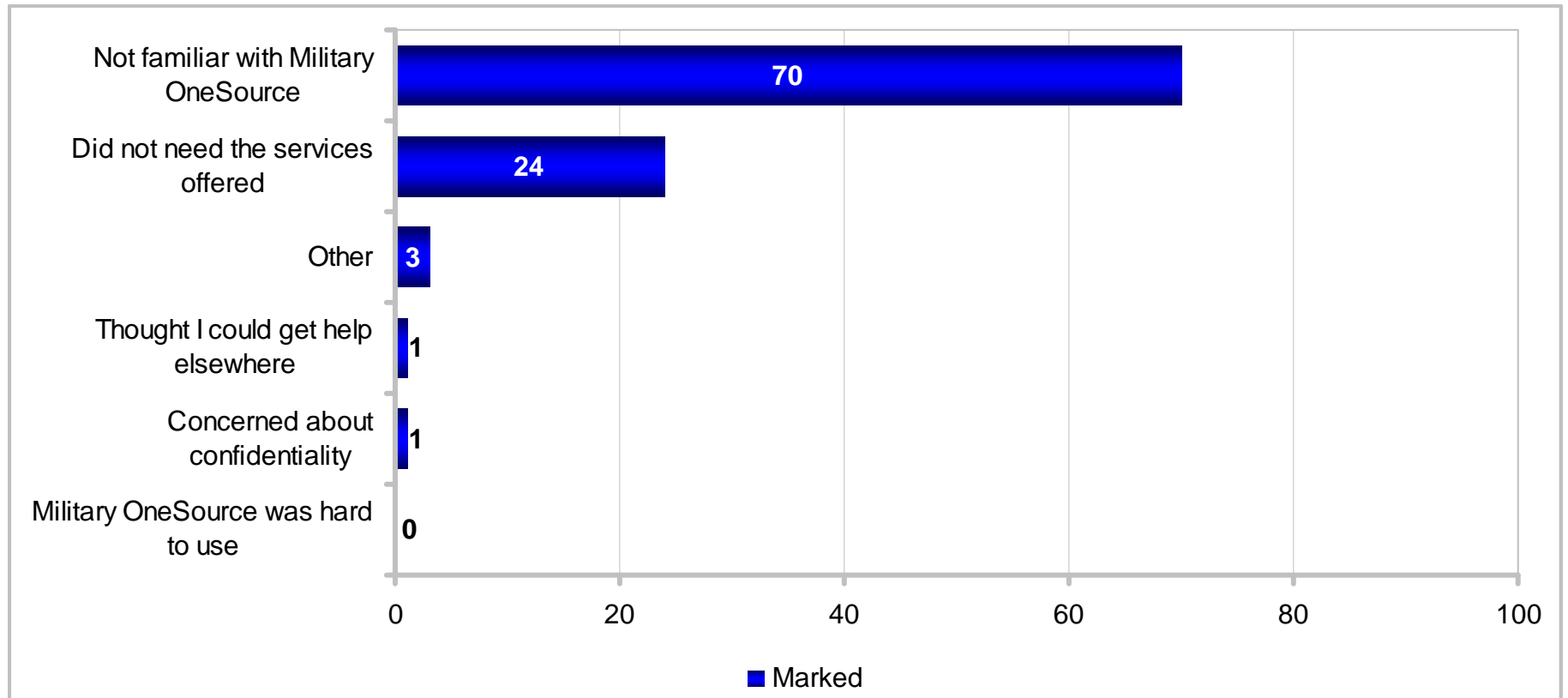
Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Accessed Military OneSource via the Internet	19	19	20	16	21	19	19	22	13	24	18	17	25	21	24	19	22
Talked on the telephone with a Military OneSource consultant	4	5	2	3	5	3	5	7	3	4	4	4	4	5	4	4	5
E-mailed Military OneSource	3	4	3	3	4	2	5	6	2	4	3	3	3	5	3	3	4
Used Military OneSource to arrange face-to-face counseling session(s)	3	3	1	2	3	2	4	3	2	3	3	3	2	4	2	2	3

PROGRAMS AND SERVICES

Reasons for Not Using Military OneSource

Percent of Active-Duty Members Who Did Not Use Military OneSource in Past 12 Months



PROGRAMS AND SERVICES

Reasons for Not Using Military OneSource

Percent of Active-Duty Members Who Did Not Use Military OneSource in Past 12 Months

KEY: More Likely To Mark Less Likely To Mark	Total																		
		Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Not familiar with Military OneSource	70	63	76	74	72	70	72	74	66	70	67	63	62	77	72	74	68	72	74
Did not need the services offered	24	29	19	23	23	23	23	20	27	27	29	29	33	18	26	23	27	23	23
Other	3	4	3	2	3	4	3	4	3	2	2	5	2	4	1	2	3	3	2
Thought I could get help elsewhere	1	2	1	0	1	2	1	1	2	1	1	2	2	1	0	0	1	1	1
Concerned about confidentiality	1	1	0	1	0	1	0	0	1	1	1	1	1	0	0	1	1	0	1
Military OneSource was hard to use	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0

PROGRAMS AND SERVICES

Reasons for Not Using Military OneSource

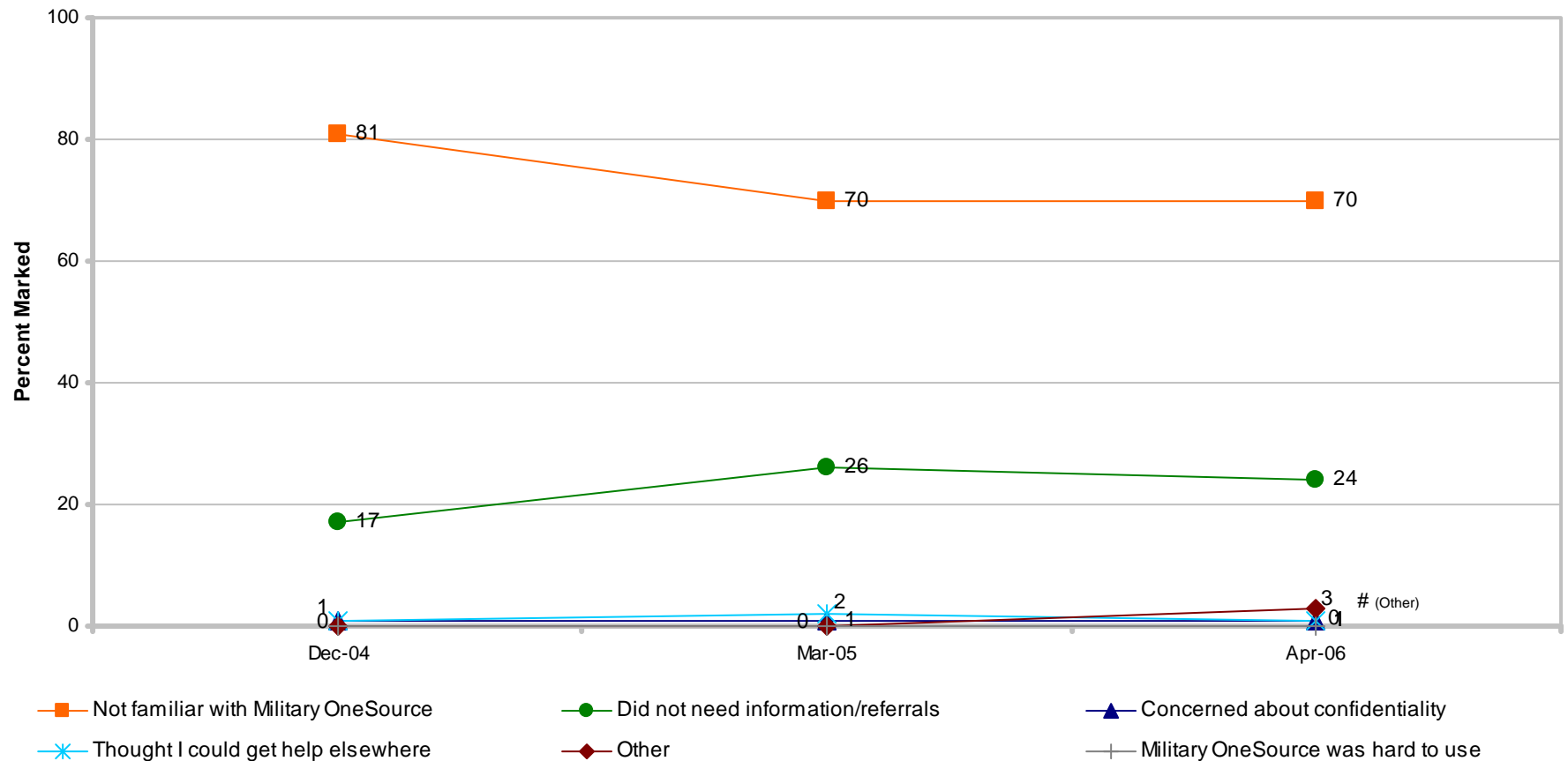
Percent of Active-Duty Members Who Did Not Use Military OneSource in Past 12 Months

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Not familiar with Military OneSource	70	70	71	71	69	69	72	70	75	67	68	70	68	74	69	69	73
Did not need the services offered	24	24	24	23	25	26	22	24	21	27	26	25	28	19	26	25	20
Other	3	3	3	4	3	3	4	4	3	3	3	4	2	4	2	3	4
Thought I could get help elsewhere	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	1	1
Concerned about confidentiality	1	1	1	1	1	1	1	1	0	1	1	1	1	1	1	1	1
Military OneSource was hard to use	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0

PROGRAMS AND SERVICES

Reasons for Not Using Military OneSource

Percent of Active-Duty Members Who Did Not Use Military OneSource in Past 12 Months

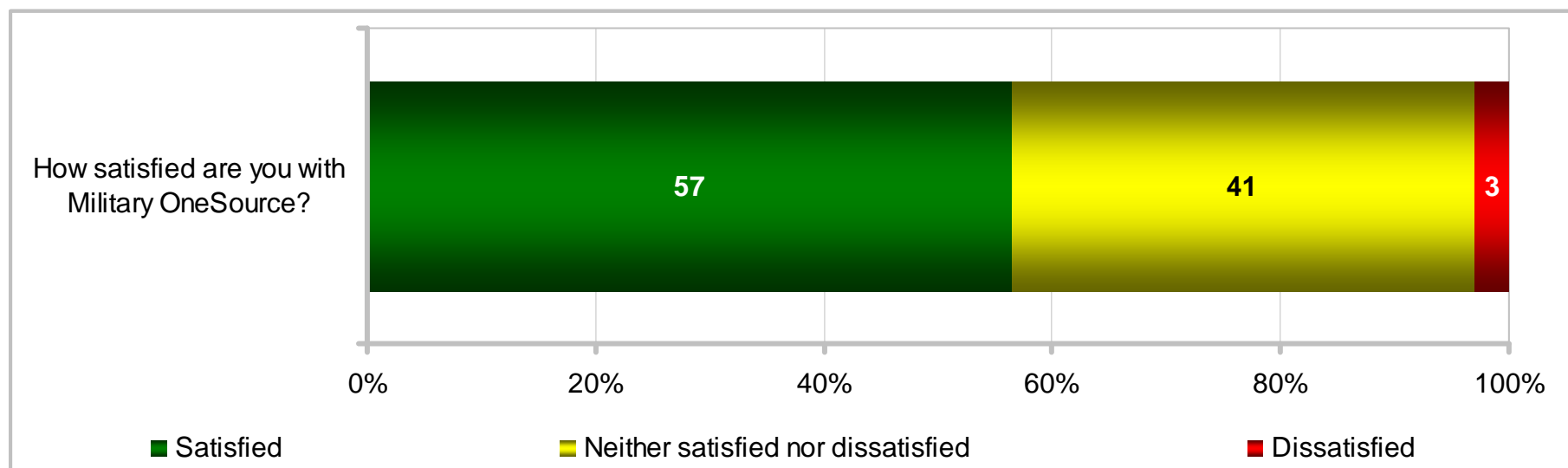


Significant difference from previous administration

PROGRAMS AND SERVICES

Satisfaction With Military OneSource

Percent of Active-Duty Members Who Used Military OneSource in Past 12 Months



PROGRAMS AND SERVICES

Satisfaction With Military OneSource

Percent of Active-Duty Members Who Used Military OneSource in Past 12 Months

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
How satisfied are you with Military OneSource?	Satisfied	57	60	54	53	58	57	62	53	57	65	59	60	59	52	63	52	58	56	64
	Dissatisfied	3	3	3	4	2	2	2	3	2	3	2	4	2	3	3	4	3	2	2

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
How satisfied are you with Military OneSource?	Satisfied	57	57	55	56	57	57	57	64	54	57	56	55	61	57	67	56	58
	Dissatisfied	3	2	4	3	3	2	4	2	3	3	2	3	3	2	2	3	2

PROGRAMS AND SERVICES

Summary of Findings

April 2006

- 19% accessed Military OneSource via the Internet
 - Led by Air Force officer, officer, Navy, Air Force, married with child(ren), Air Force enlisted, E5-E9, living off base, and enlisted with 6-9 years of service
- 70% of those who had not used Military OneSource in the past 12 months said it was because they were not familiar with it
 - Led by Navy enlisted, Navy, single without child(ren), and E1-E4
- 57% of members who had used Military OneSource were satisfied
 - Led by O1-O3

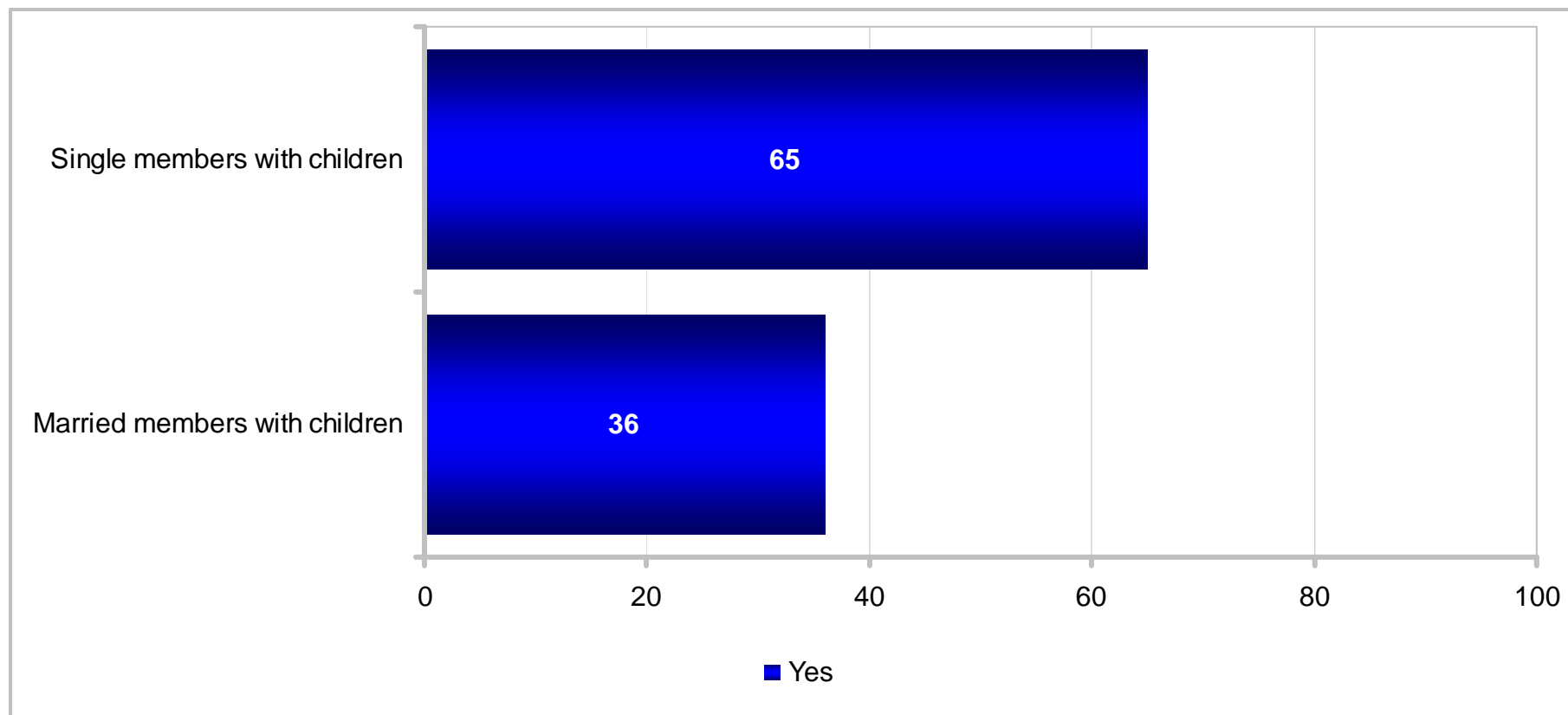
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CHILD CARE

Use Child Care To Work

Percent of Active-Duty Members With Children 13 Years and Younger Who Live With Them



CHILD CARE

Use Child Care To Work

Percent of Active-Duty Members With Children 13 Years and Younger Who Live With Them

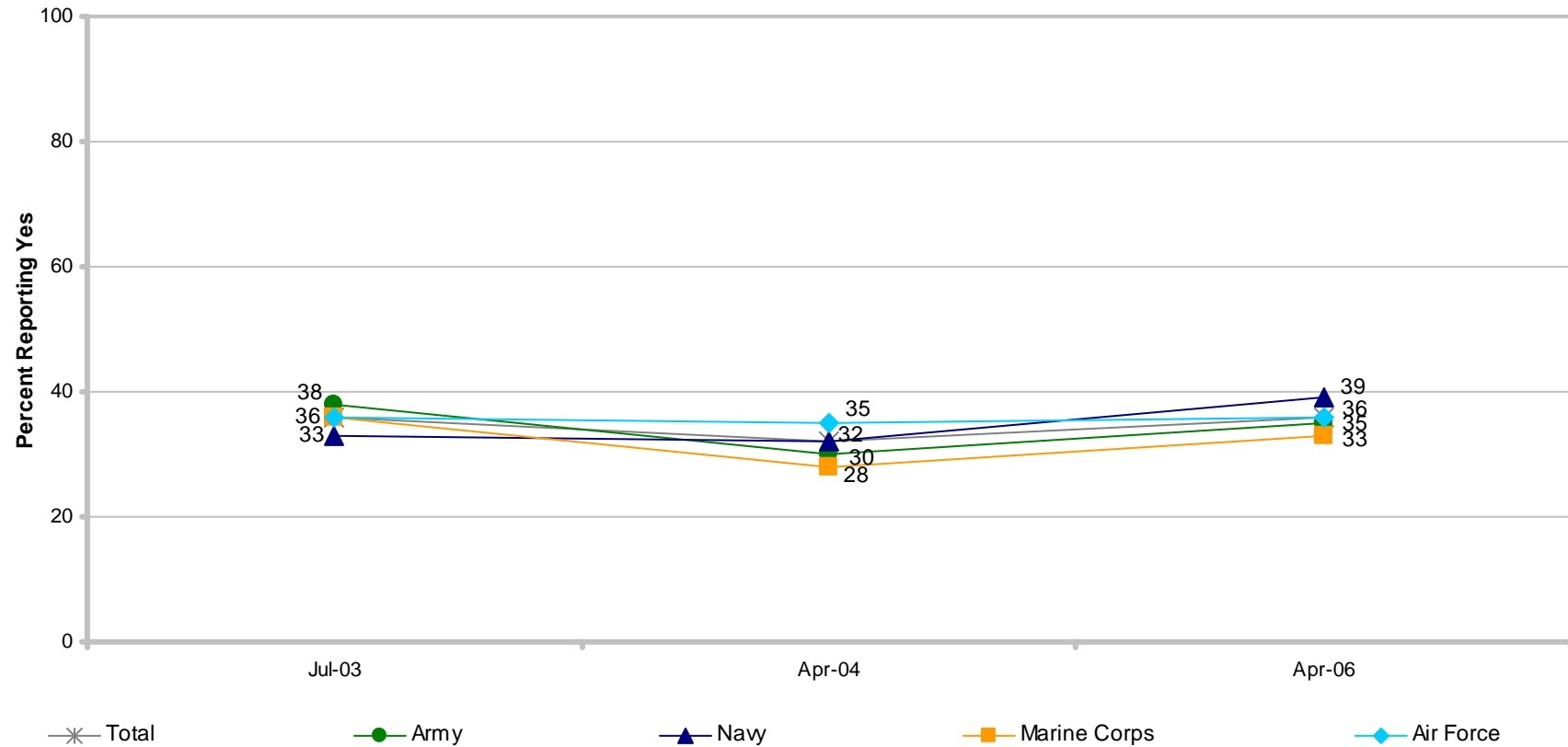
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Single members with children	65	62	68	NR	68	68	73	71	63	NR	NR	62	NR	68	NR	NR	NR	69	NR
Married members with children	36	35	39	33	36	39	47	39	39	30	22	37	28	42	26	35	23	40	24

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Single members with children	65	67	NR	63	66	58	71	65	NA	NA	NA	46	NR	86	NR	46	86
Married members with children	36	36	34	31	38	31	45	NA	NA	36	NA	34	21	79	73	31	78

CHILD CARE

Married Member's Use of Child Care

Percent of Members With Children 13 Years and Younger Who Live With Them, by Service

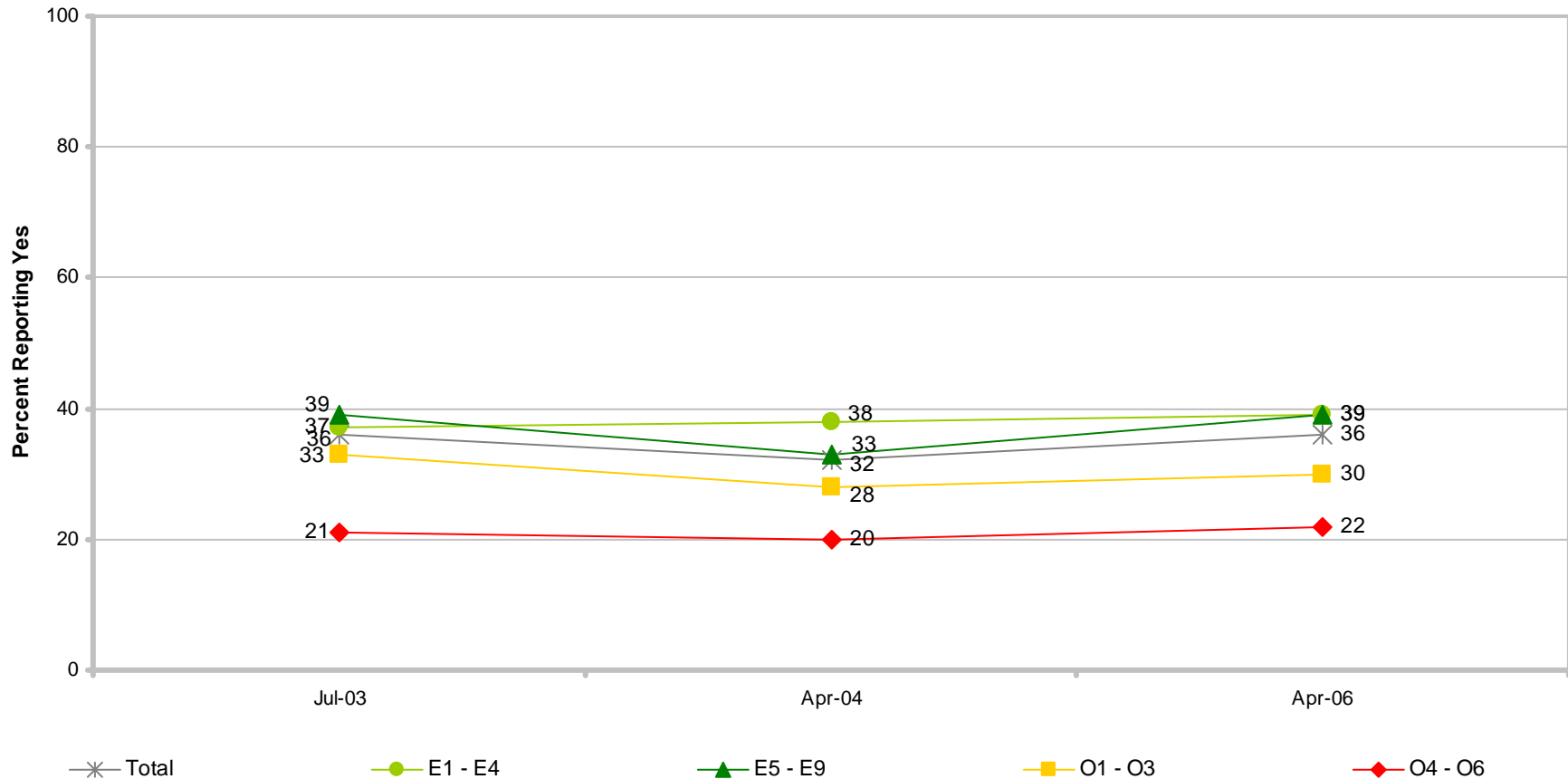


Significant difference from previous administration

CHILD CARE

Married Member's Use of Child Care

Percent of Members With Children 13 Years and Younger Who Live With Them, by Paygrade

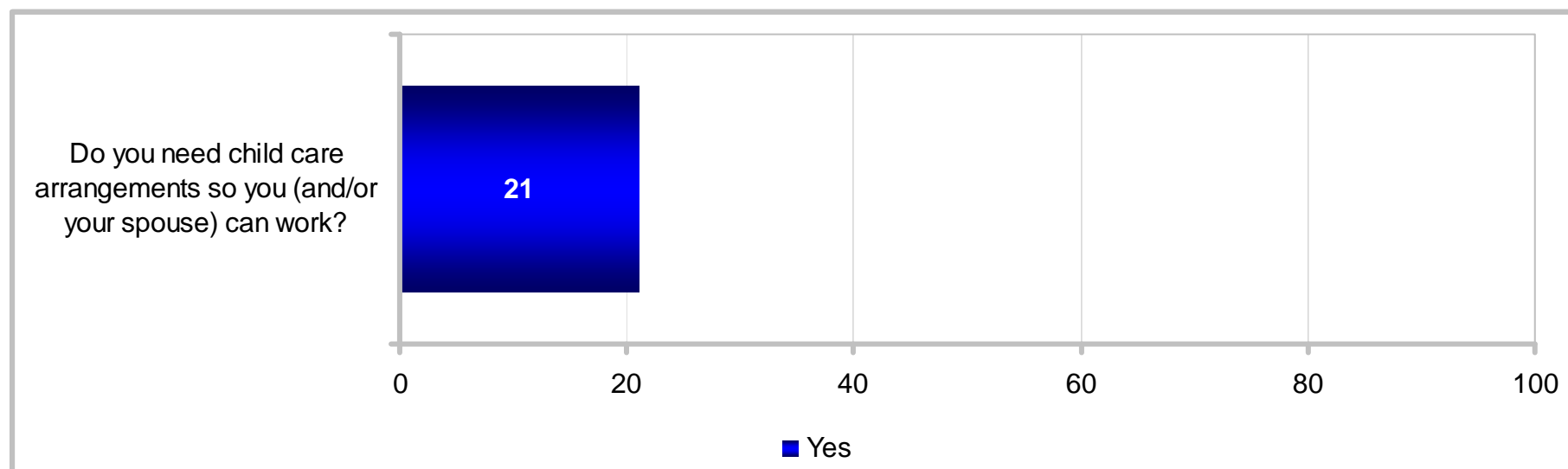


Significant difference from previous administration

CHILD CARE

Need Child Care To Work

Percent of Active-Duty Members With Children 13 Years and Younger Who Live With Them and Did Not Routinely Use Child Care Arrangements



CHILD CARE

Need Child Care To Work

Percent of Active-Duty Members With Children 13 Years and Younger Who Live With Them and Did Not Routinely Use Child Care Arrangements

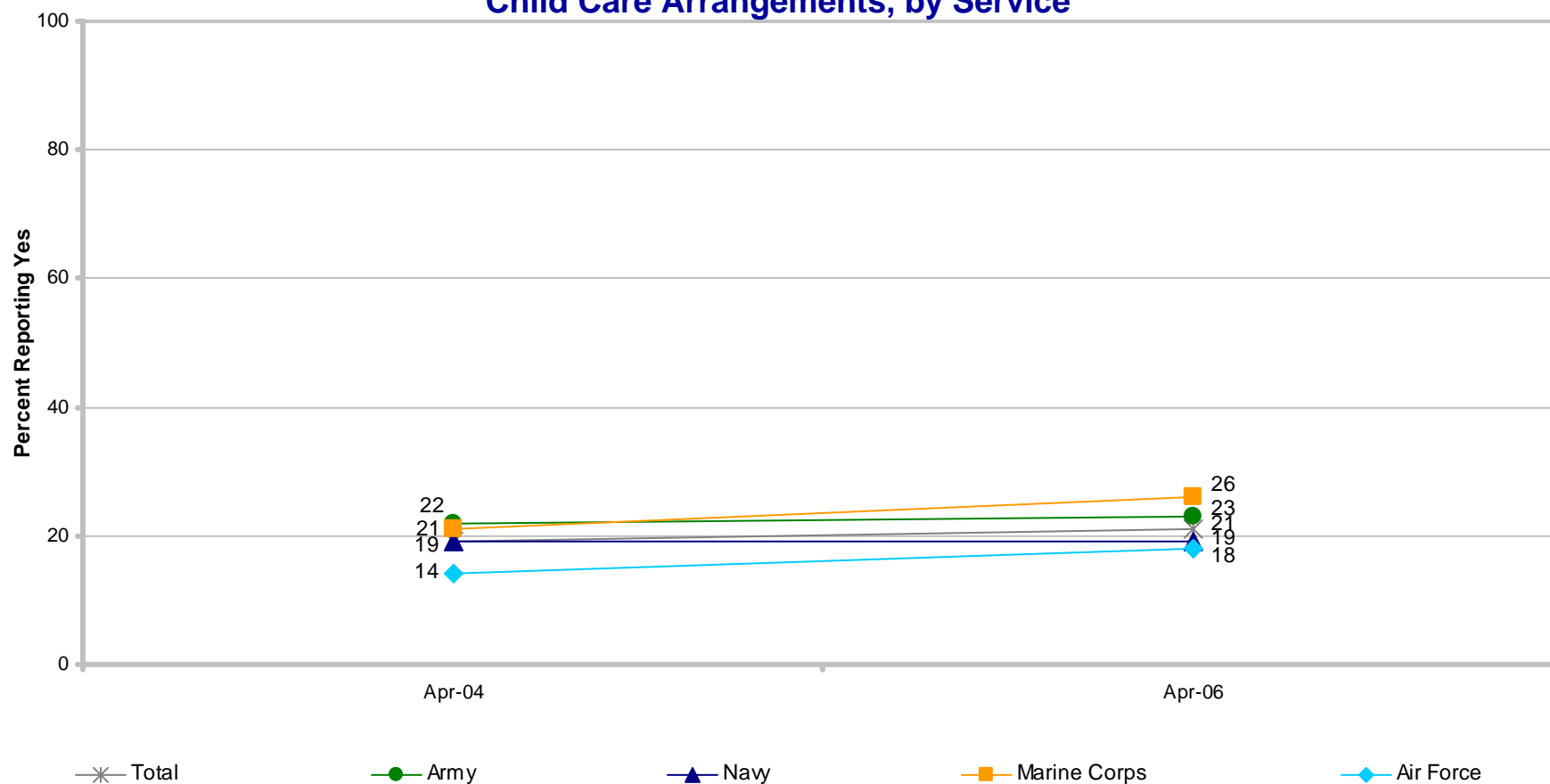
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	21	23	19	26	18	31	25	37	20	14	11	25	15	21	15	31	7	21	11
Do you need child care arrangements so you (and/or your spouse) can work?																			

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	21	21	21	26	19	19	26	15	NA	21	NA	23	13	31	20	21	29
Do you need child care arrangements so you (and/or your spouse) can work?																	

CHILD CARE

Need Child Care To Work

Percent of Members With Children 13 Years and Younger Who Live With Them and Did Not Routinely Use Child Care Arrangements, by Service



Significant difference from previous administration

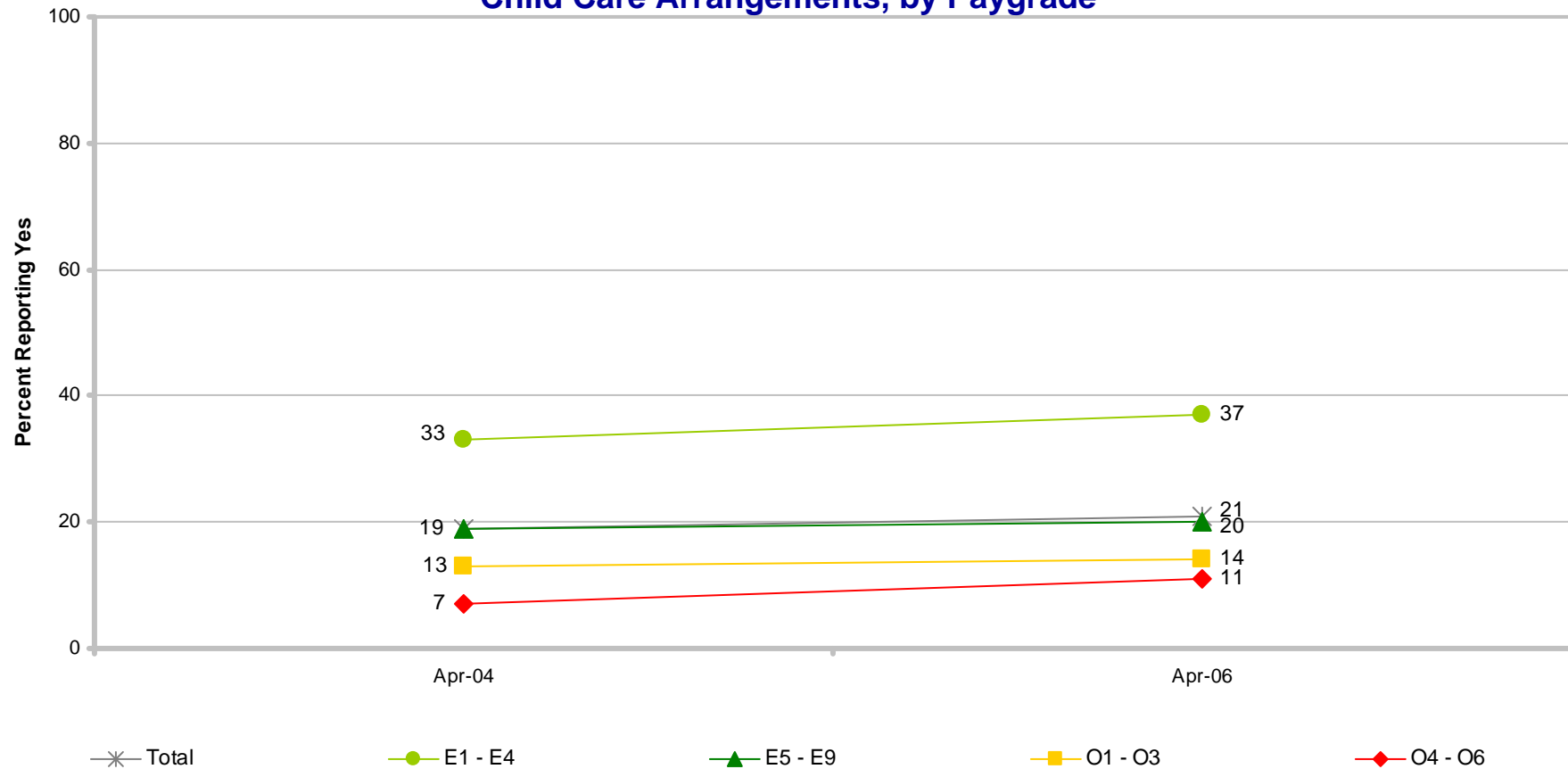
SOFA Apr 06 Q66

Margins of error range from $\pm 2\%$ to $\pm 7\%$

CHILD CARE

Need Child Care To Work

Percent of Members With Children 13 Years and Younger Who Live With Them and Did Not Routinely Use Child Care Arrangements, by Paygrade

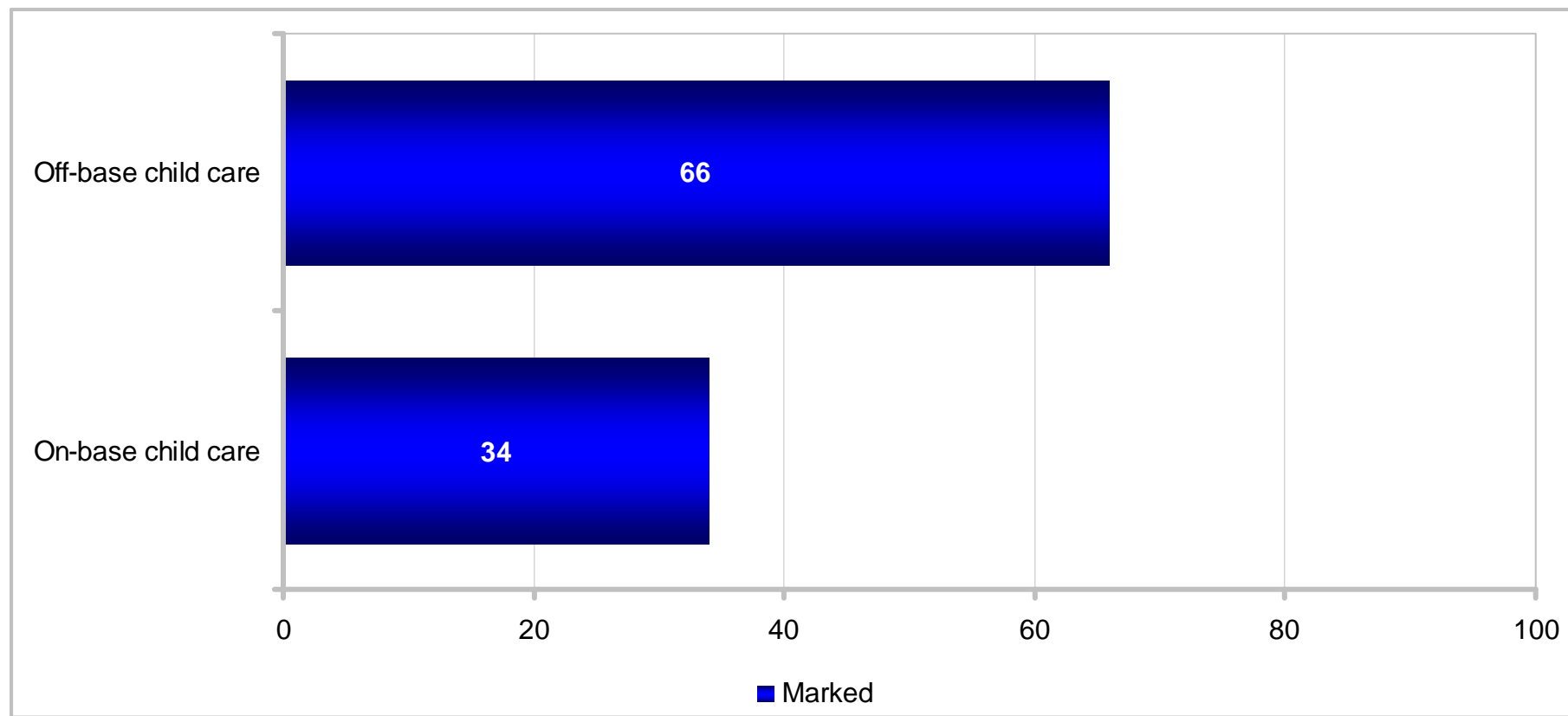


Significant difference from previous administration

CHILD CARE

Primary Source of Child Care

Percent of Active-Duty Members Who Routinely Used Child Care Arrangements



CHILD CARE

Primary Source of Child Care

Percent of Active-Duty Members Who Routinely Used Child Care Arrangements

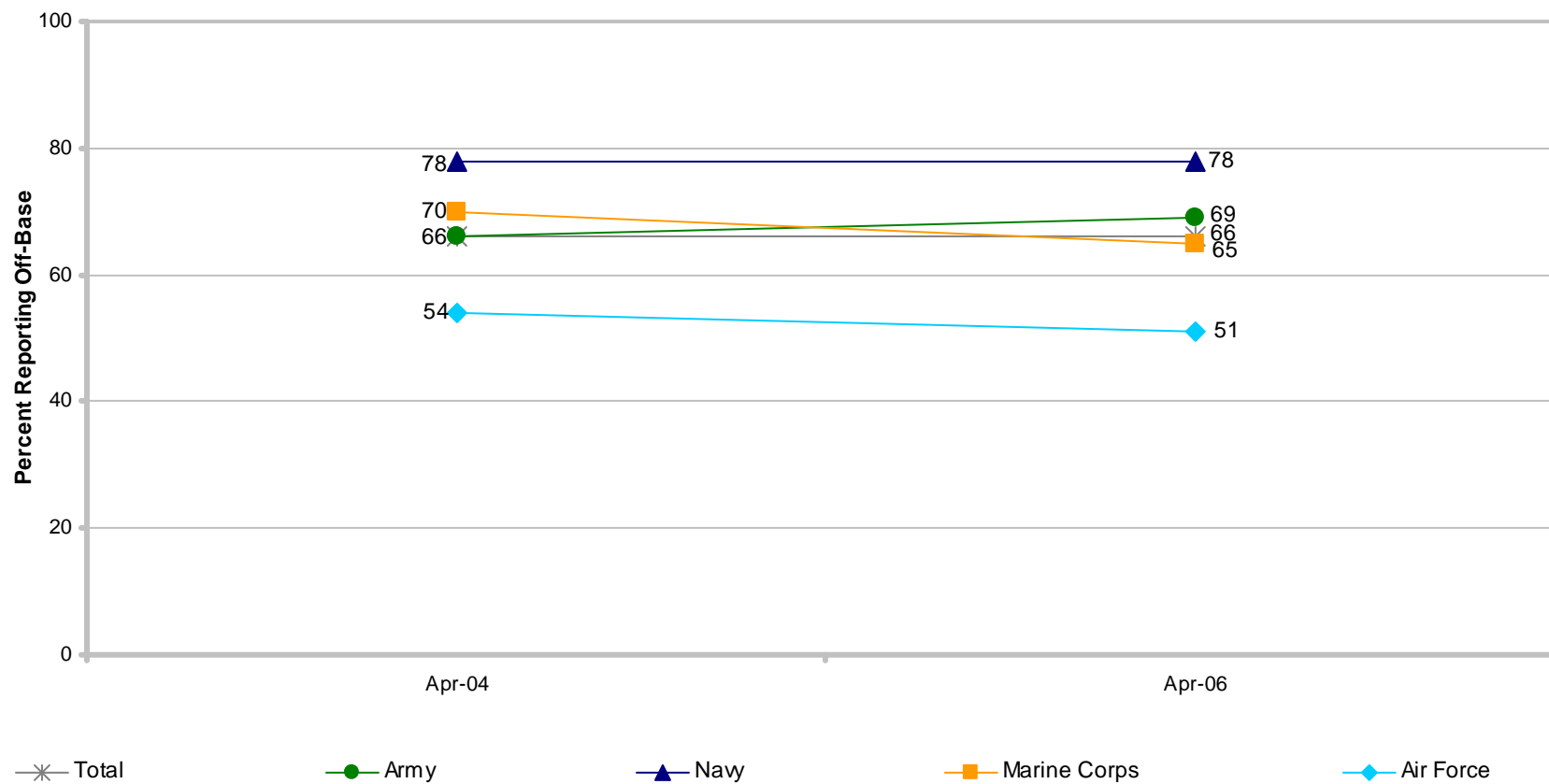
KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Off-base child care	66	69	78	65	51	61	67	62	66	68	75	69	65	77	82	64	69	48	68
On-base child care	34	31	22	35	49	39	33	38	34	32	25	31	35	23	18	36	31	52	32

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Off-base child care	66	69	47	36	76	64	68	63	NA	67	NA	69	74	56	59	70	57
On-base child care	34	31	53	64	24	36	32	37	NA	33	NA	31	26	44	41	30	43

CHILD CARE

Primary Source of Child Care: Off Base

Percent of Members Who Routinely Used Child Care Arrangements, by Service

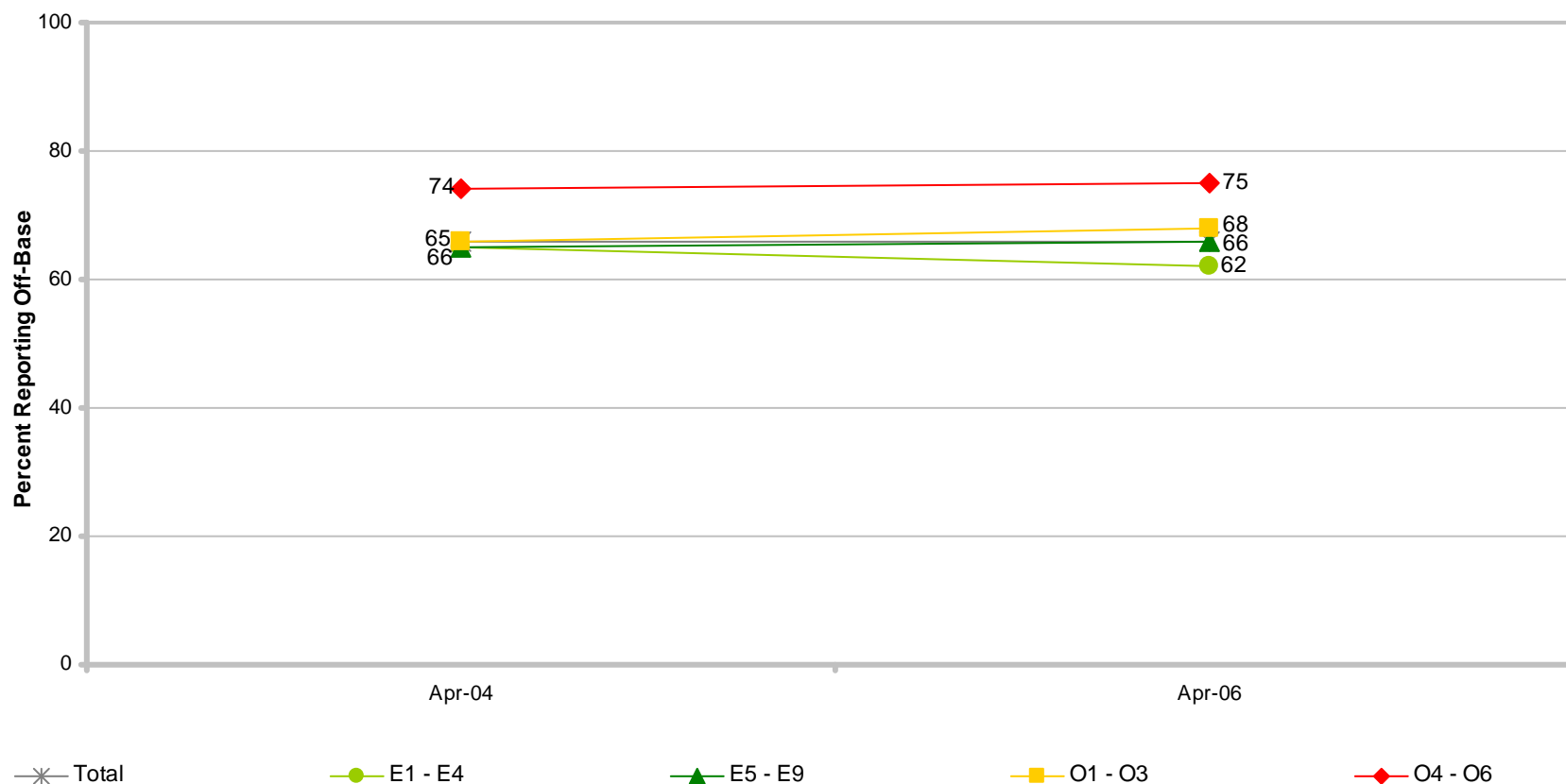


Significant difference from previous administration

CHILD CARE

Primary Source of Child Care: Off Base

Percent of Members Who Routinely Used Child Care Arrangements, by Paygrade

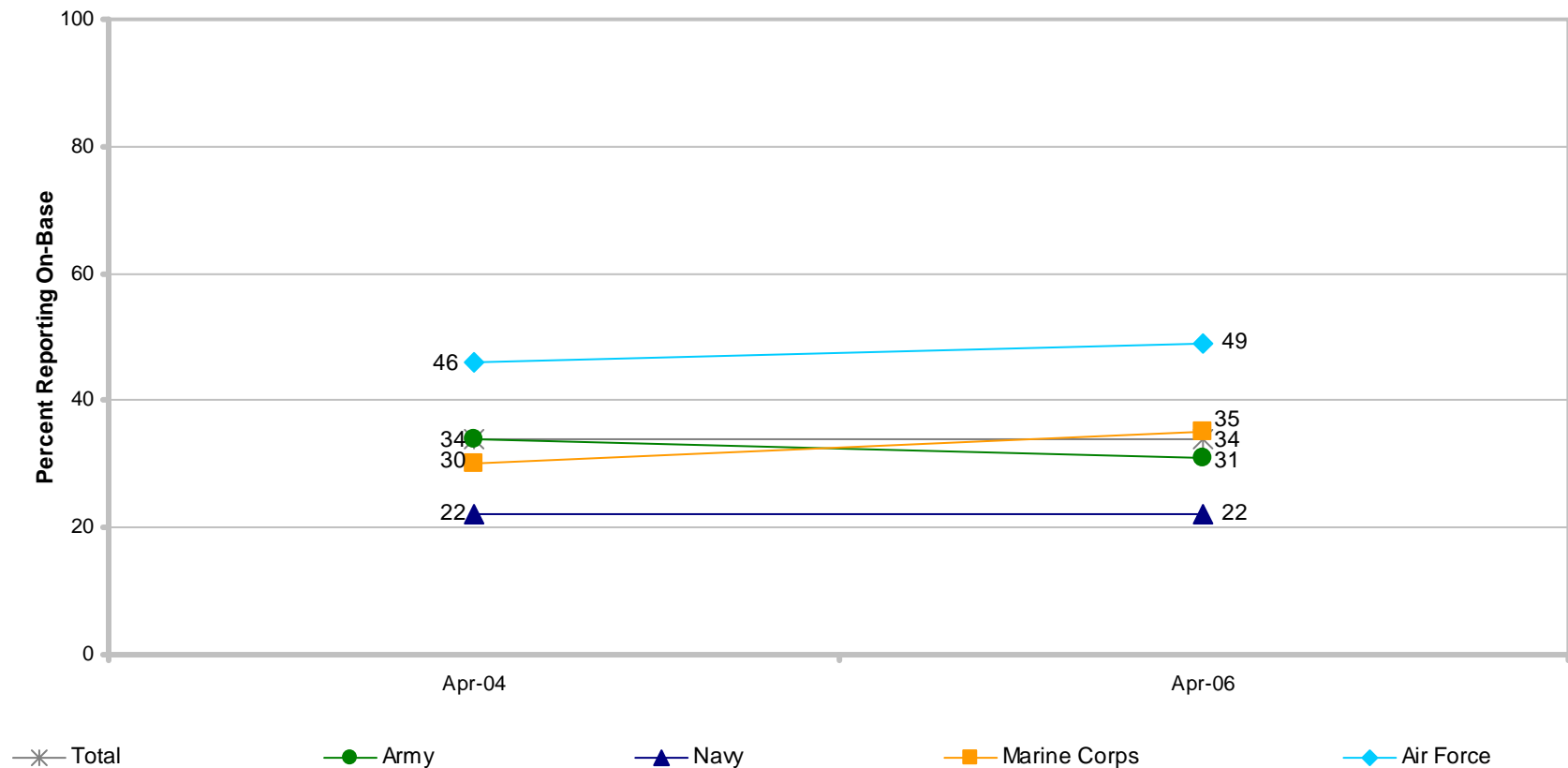


Significant difference from previous administration

CHILD CARE

Primary Source of Child Care: On Base

Percent of Members Who Routinely Used Child Care Arrangements, by Service

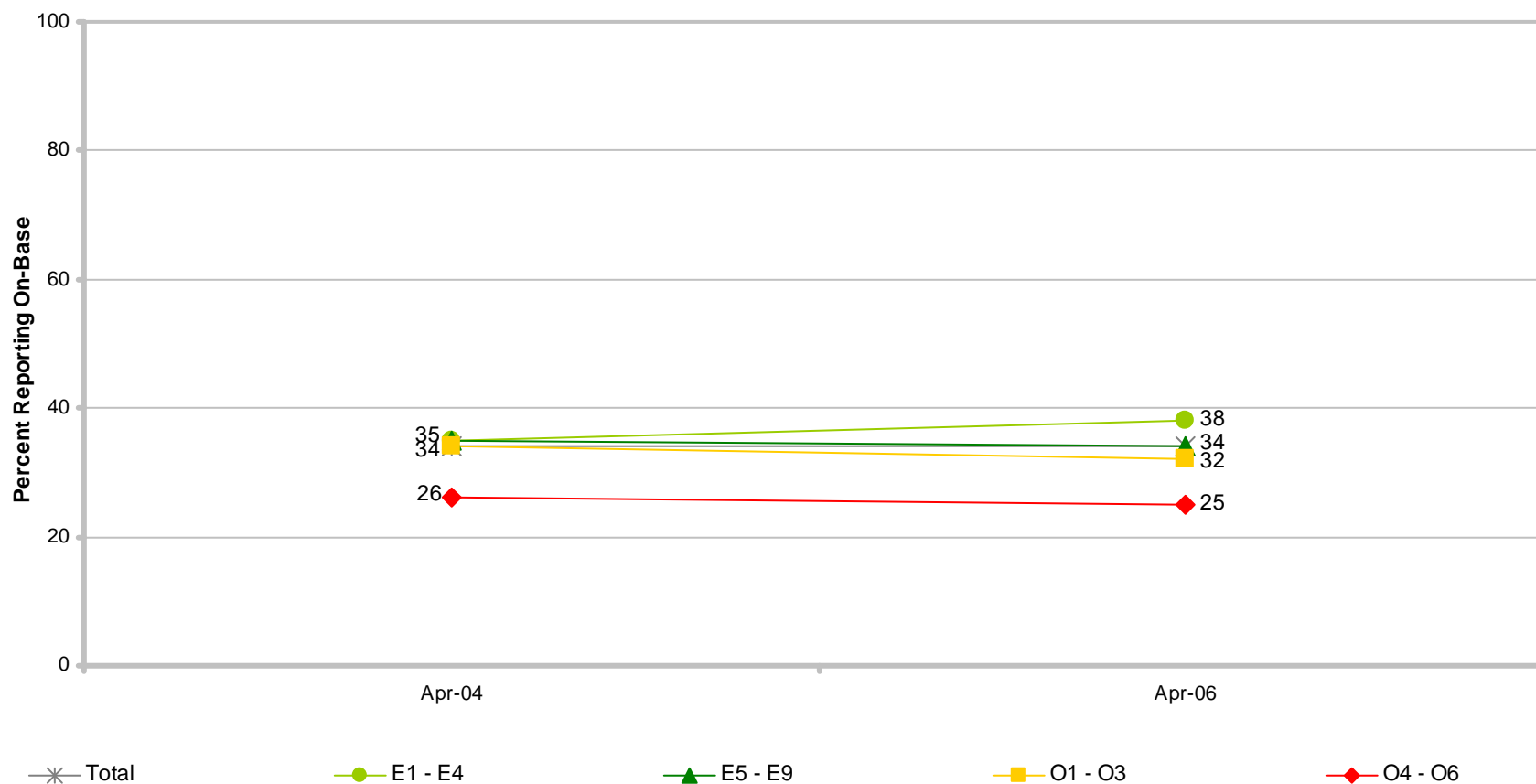


Significant difference from previous administration

CHILD CARE

Primary Source of Child Care: On Base

Percent of Members Who Routinely Used Child Care Arrangements, by Paygrade

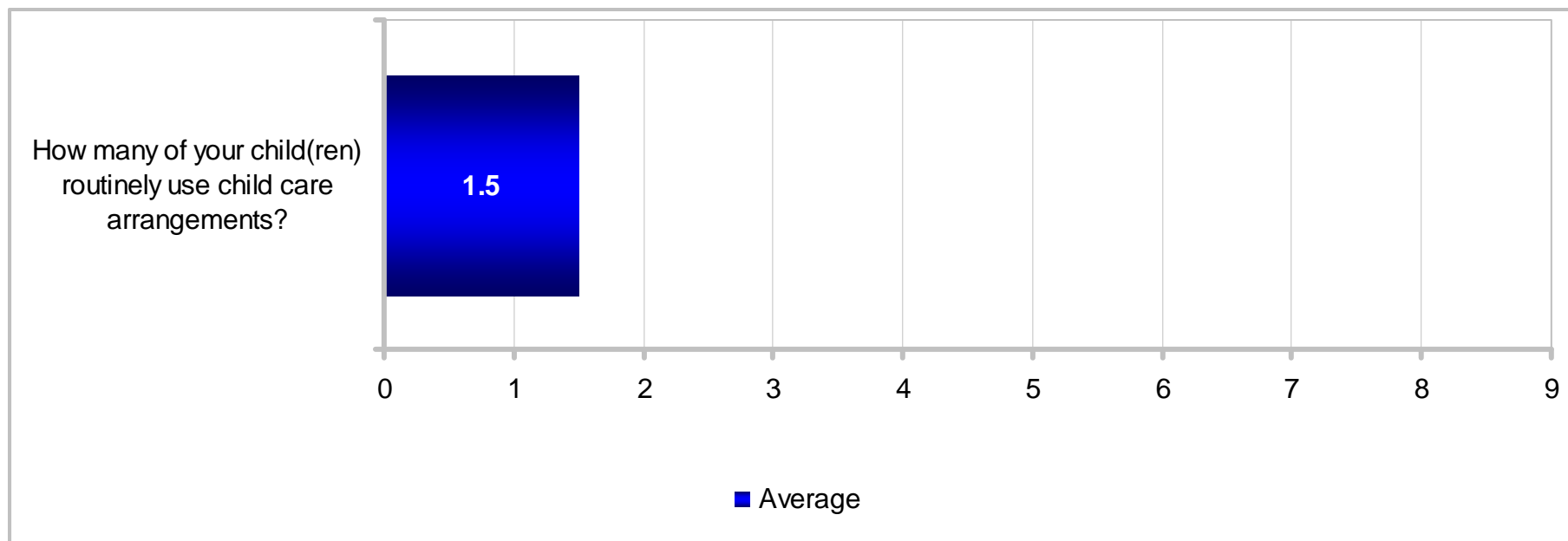


Significant difference from previous administration

CHILD CARE

Number of Children Using Child Care

Average of Active-Duty Members Who Routinely Used Child Care Arrangements



CHILD CARE

Number of Children Using Child Care

Average of Active-Duty Members Who Routinely Used Child Care Arrangements

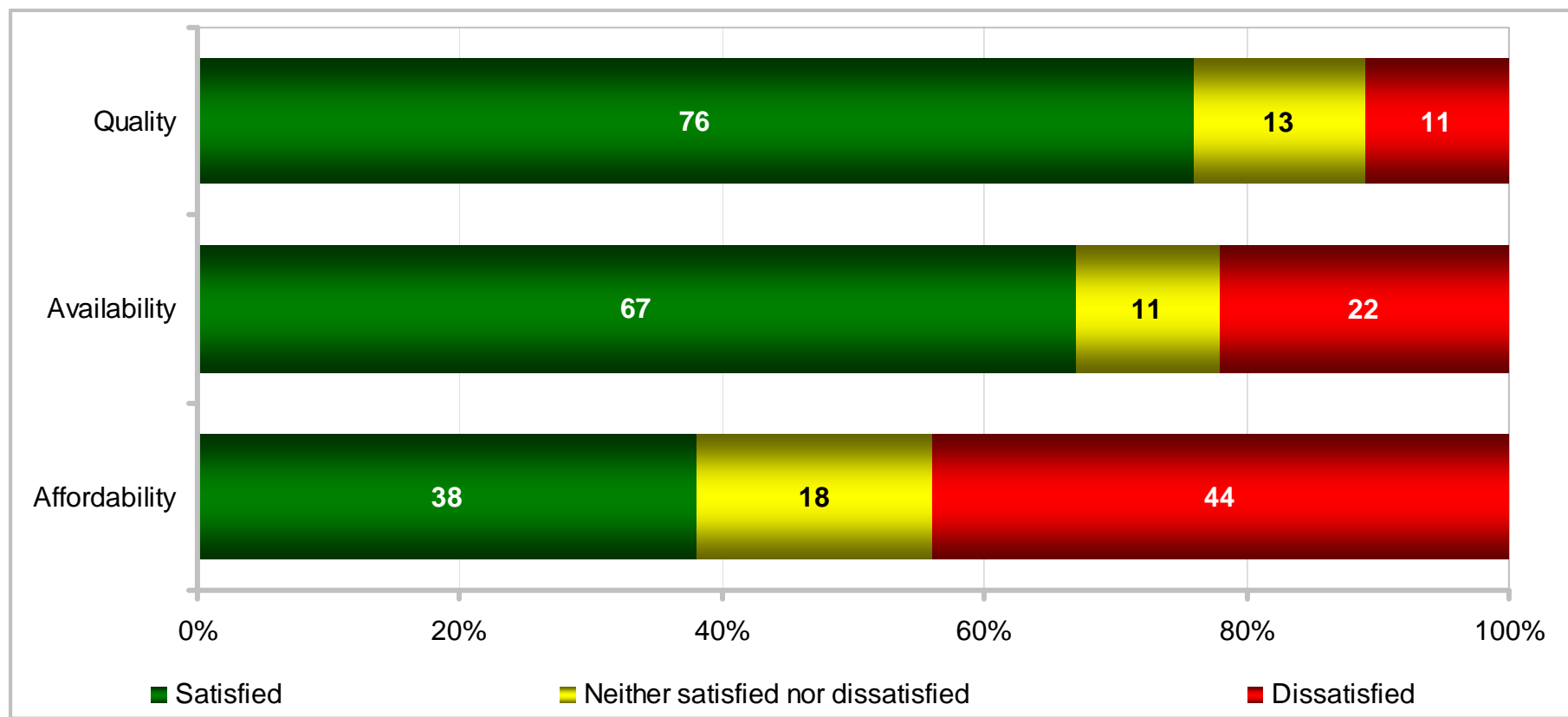
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	1.5	1.5	1.5	1.5	1.5	1.3	1.5	1.4	1.5	1.5	1.6	1.5	1.6	1.5	1.5	1.5	1.5	1.5	1.5
How many of your child(ren) routinely use child care arrangements?																			

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.3	NA	1.5	NA	1.5	1.5	1.4	1.6	1.5	1.4
How many of your child(ren) routinely use child care arrangements?																	

CHILD CARE

Satisfaction With Aspects of On-Base Child Care

Percent of Active-Duty Members Who Routinely Used On-Base Child Care



CHILD CARE

Satisfaction With Aspects of On-Base Child Care

Percent of Active-Duty Members Who Routinely Used On-Base Child Care

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Quality	Satisfied	76	67	81	72	81	72	71	69	76	86	83	65	78	79	NR	72	79	80	93
	Dissatisfied	11	16	8	12	9	13	16	13	12	2	4	18	5	9	NR	13	NR	10	NR
Availability	Satisfied	67	63	70	49	72	57	62	59	69	67	75	62	68	68	NR	47	68	73	71
	Dissatisfied	22	19	27	36	19	32	30	24	22	19	11	19	18	28	NR	40	10	19	17
Affordability	Satisfied	38	34	52	27	36	27	36	31	36	58	65	30	54	50	NR	23	60	33	66
	Dissatisfied	44	47	32	51	45	44	49	47	48	27	17	53	25	34	NR	55	23	48	24

CHILD CARE

Satisfaction With Aspects of On-Base Child Care

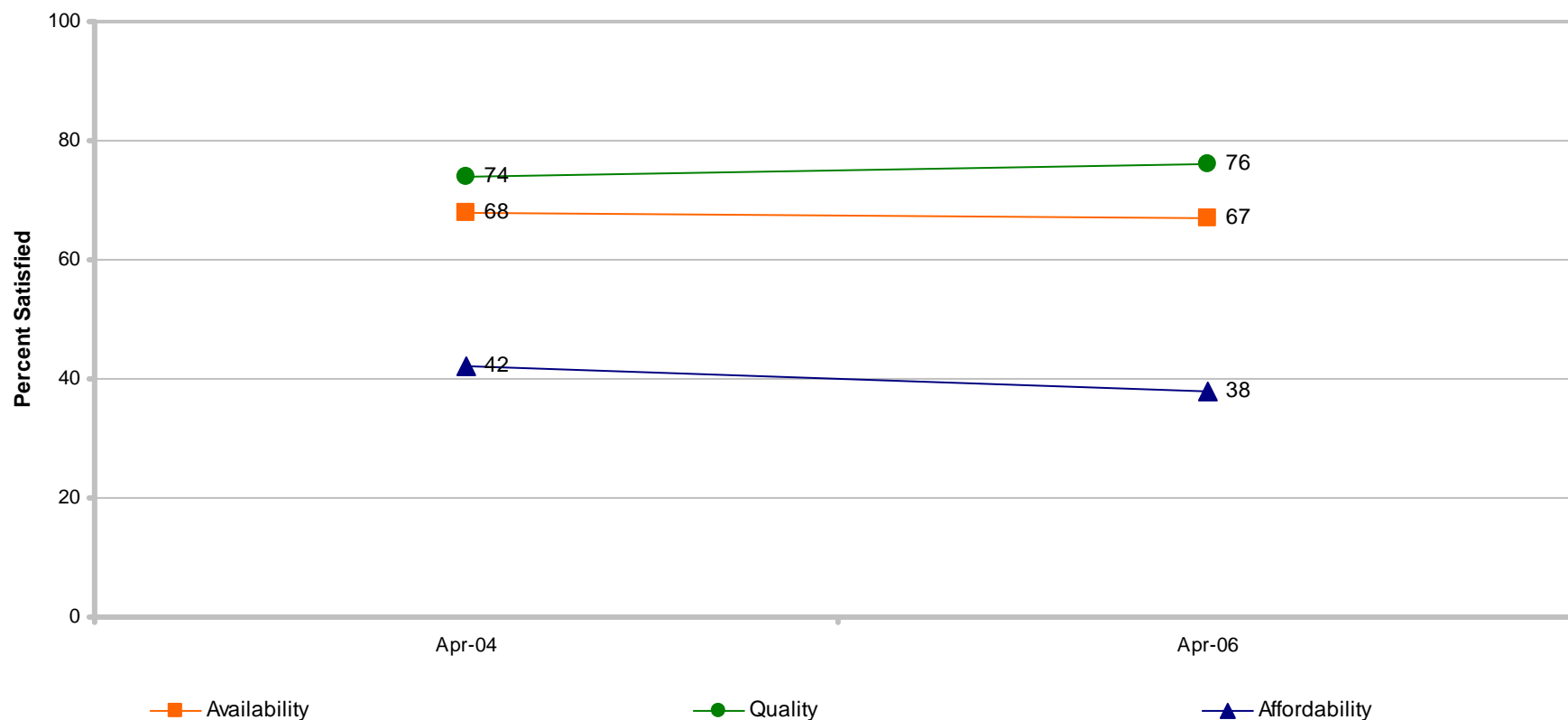
Percent of Active-Duty Members Who Routinely Used On-Base Child Care

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Quality	Satisfied	76	80	58	69	81	78	73	77	NA	75	NA	77	82	70	91	77	73
	Dissatisfied	11	9	21	13	9	8	14	15	NA	10	NA	9	4	19	NR	8	17
Availability	Satisfied	67	69	59	62	71	69	65	68	NA	67	NA	70	68	60	75	69	62
	Dissatisfied	22	22	23	22	22	21	23	27	NA	21	NA	16	17	35	15	17	32
Affordability	Satisfied	38	37	40	36	39	40	35	46	NA	37	NA	34	55	36	70	36	41
	Dissatisfied	44	46	38	41	47	41	48	38	NA	45	NA	47	23	48	22	44	44

CHILD CARE

Satisfaction With Aspects of On-Base Child Care

Percent of Active-Duty Members Who Routinely Used On-Base Child Care

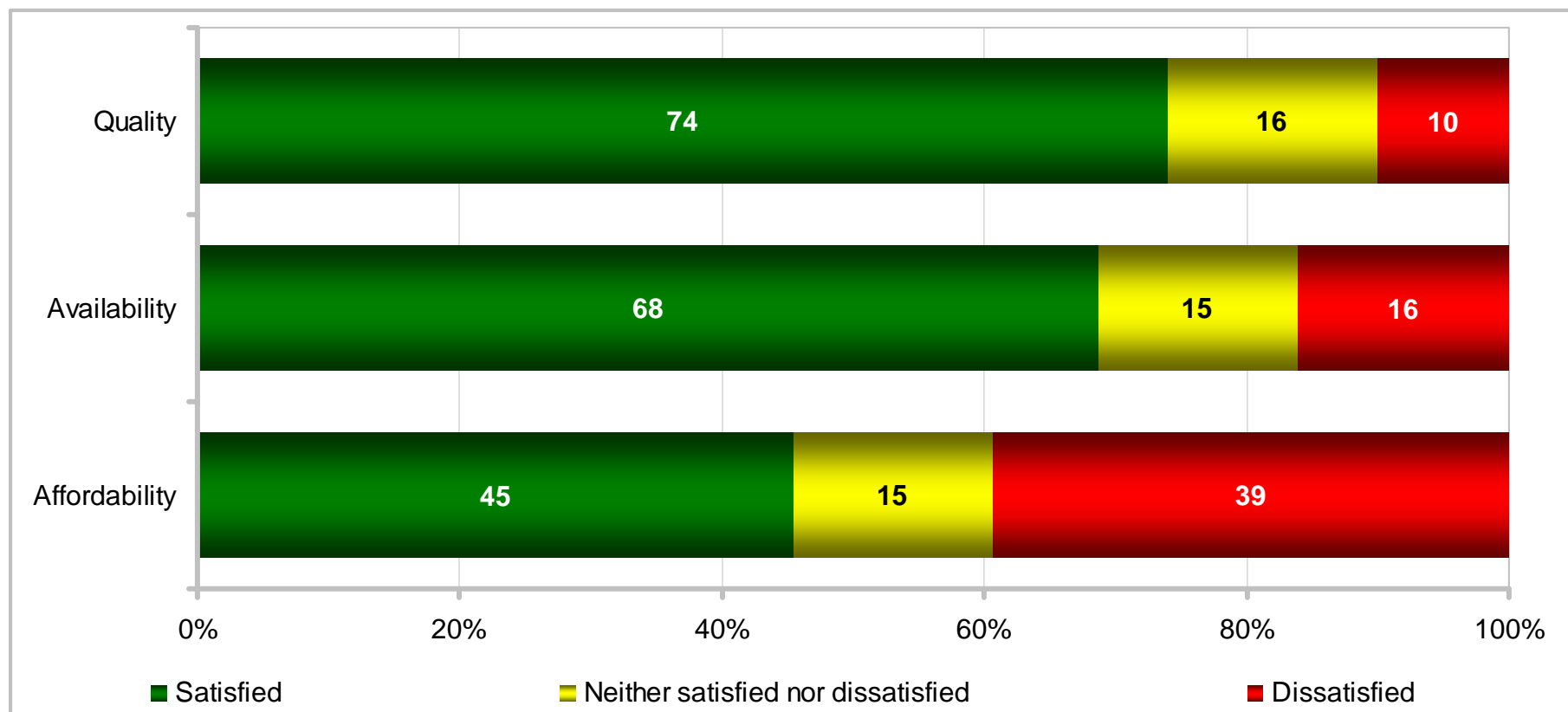


Significant difference from previous administration

CHILD CARE

Satisfaction With Aspects of Off-Base Child Care

Percent of Active-Duty Members Who Routinely Used Off-Base Child Care



CHILD CARE

Satisfaction With Aspects of Off-Base Child Care

Percent of Active-Duty Members Who Routinely Used Off-Base Child Care

KEY:																			
		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted
Quality	Satisfied	74	73	74	65	80	67	76	72	75	75	75	73	73	75	71	64	72	80
	Dissatisfied	10	12	7	15	8	13	9	14	9	9	9	13	10	7	9	16	6	8
Availability	Satisfied	68	67	68	62	75	65	62	61	70	73	72	67	68	67	73	60	71	74
	Dissatisfied	16	17	15	22	15	18	16	22	16	15	10	18	12	15	13	24	9	15
Affordability	Satisfied	45	48	40	39	51	51	38	46	45	50	45	49	47	39	45	39	37	51
	Dissatisfied	39	35	46	43	36	35	46	43	40	33	30	36	29	47	33	43	43	38

CHILD CARE

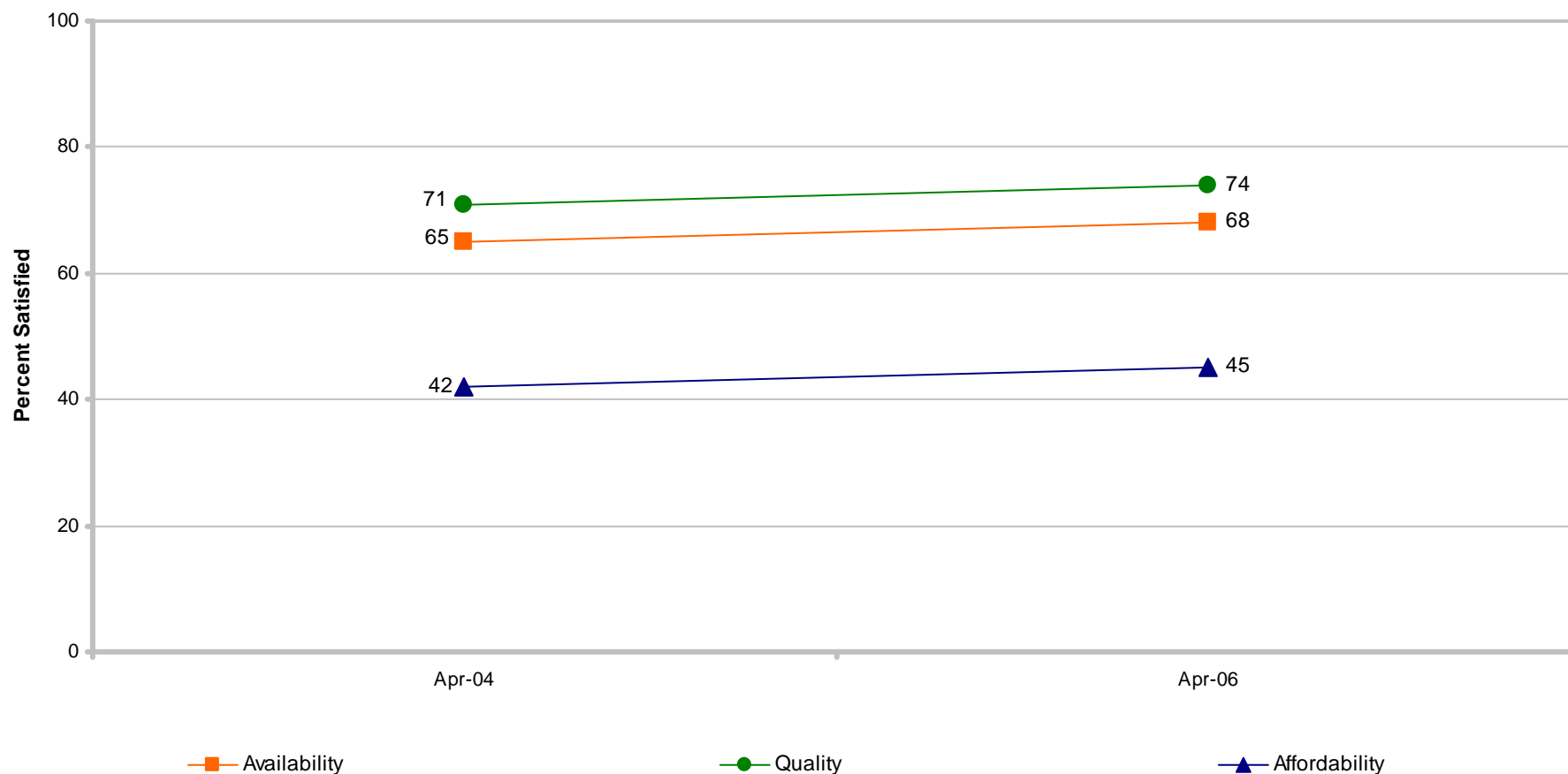
Satisfaction With Aspects of Off-Base Child Care

Percent of Active-Duty Members Who Routinely Used Off-Base Child Care

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Quality	Satisfied	74	75	72	66	76	74	75	69	NA	75	NA	72	72	81	84	72	82
	Dissatisfied	10	10	12	16	9	9	11	13	NA	10	NA	11	9	7	10	11	8
Availability	Satisfied	68	69	62	64	69	66	70	62	NA	69	NA	65	70	76	78	66	76
	Dissatisfied	16	16	24	19	16	18	15	20	NA	16	NA	17	12	16	15	17	16
Affordability	Satisfied	45	45	47	55	44	41	50	44	NA	45	NA	41	45	57	55	42	57
	Dissatisfied	39	39	40	29	41	40	39	38	NA	39	NA	43	30	33	35	41	33

CHILD CARE

Satisfaction With Aspects of Off-Base Child Care Percent of Active-Duty Members Who Routinely Used Off-Base Child Care

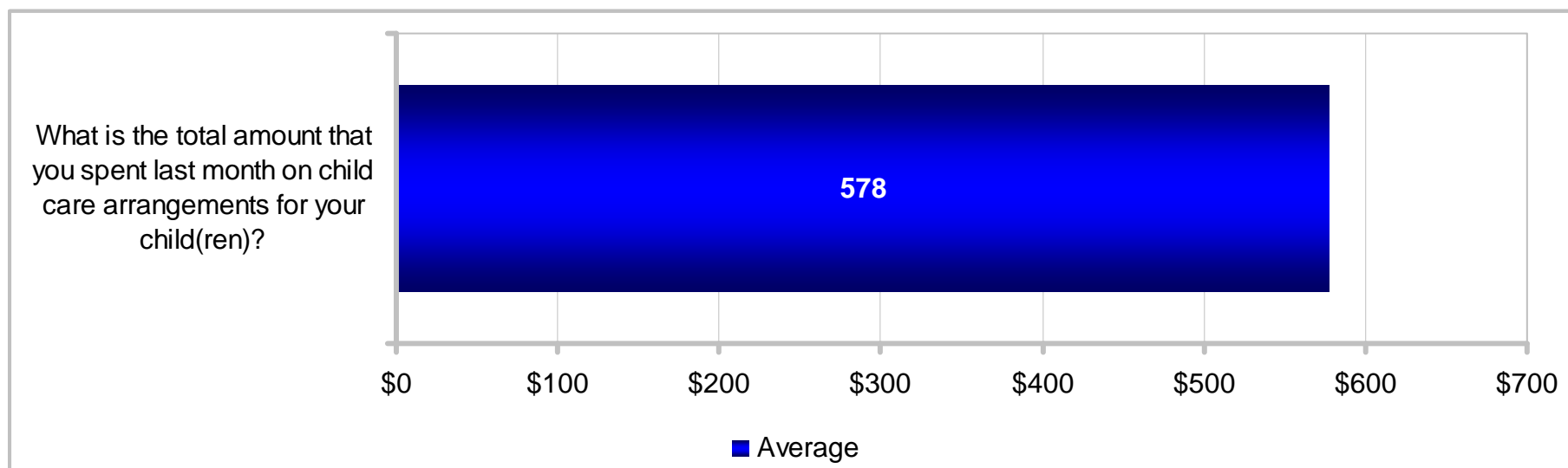


Significant difference from previous administration

CHILD CARE

Monthly Child Care Expenses

Average of Active-Duty Members Who Spent money on Child Care



CHILD CARE

Monthly Child Care Expenses

Average of Active-Duty Members Who Spent Money on Child Care

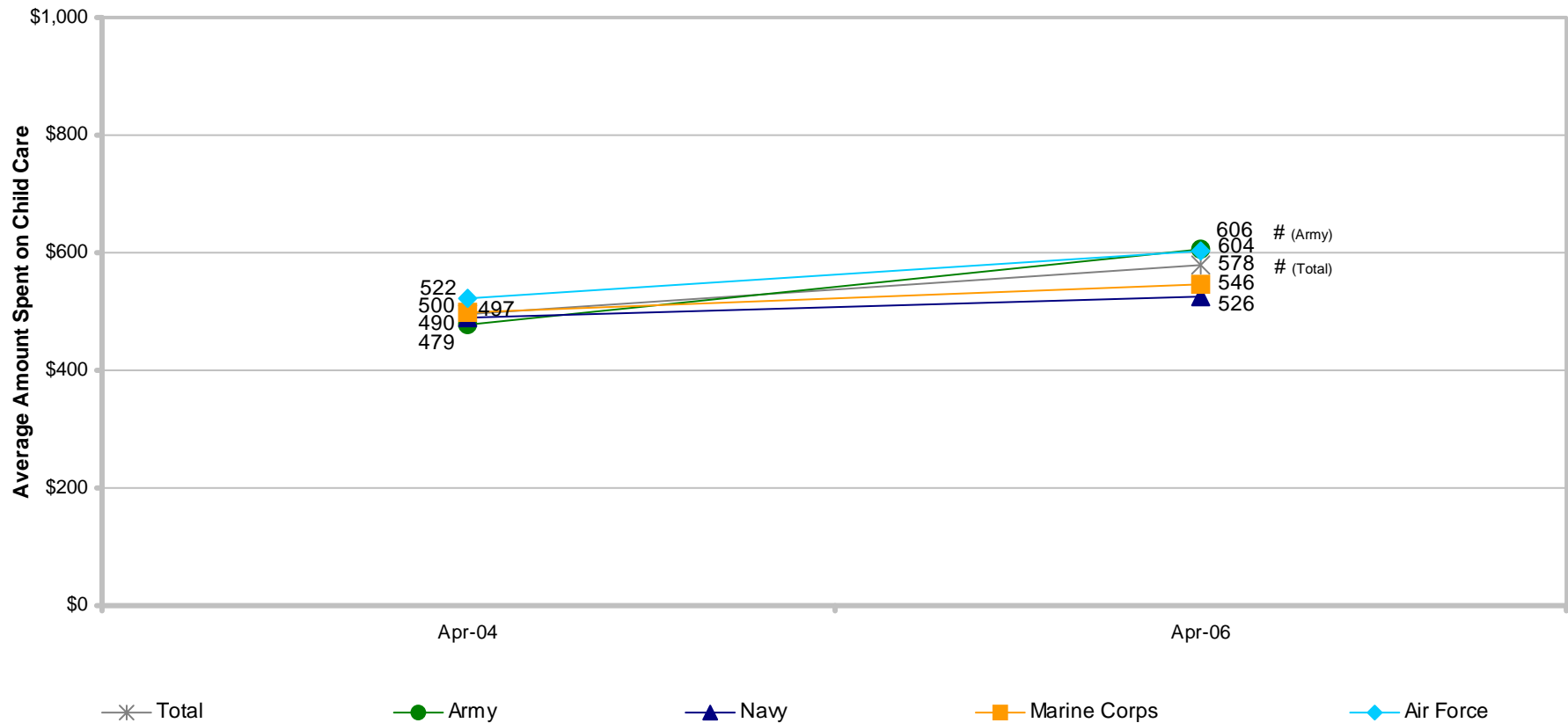
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	578	606	526	546	604	479	543	491	574	731	732	585	704	511	654	535	614	567	804
What is the total amount that you spent last month on child care arrangements for your child(ren)?																			

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	578	580	570	565	583	569	588	590	NA	577	NA	548	625	570	934	559	624
What is the total amount that you spent last month on child care arrangements for your child(ren)?																	

CHILD CARE

Monthly Child Care Expenses

Average of Active-Duty Members Who Spent Money on Child Care, by Service



Significant difference from previous administration

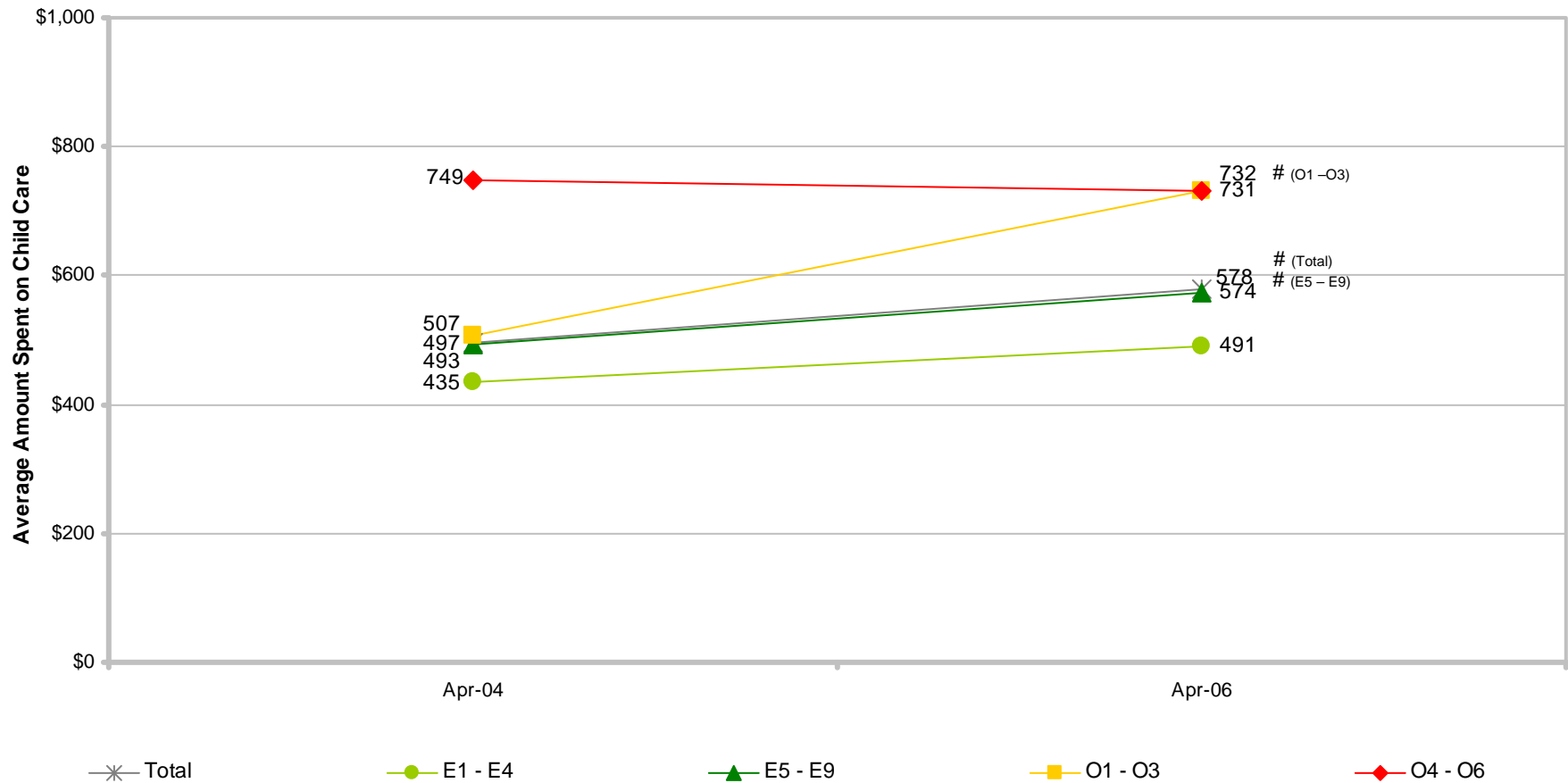
SOFA Apr 06 Q71

Margins of error range from ± 14 dollars to ± 74 dollars

CHILD CARE

Monthly Child Care Expenses

Average of Active-Duty Members Who Spent Money on Child Care, by Paygrade



Significant difference from previous administration

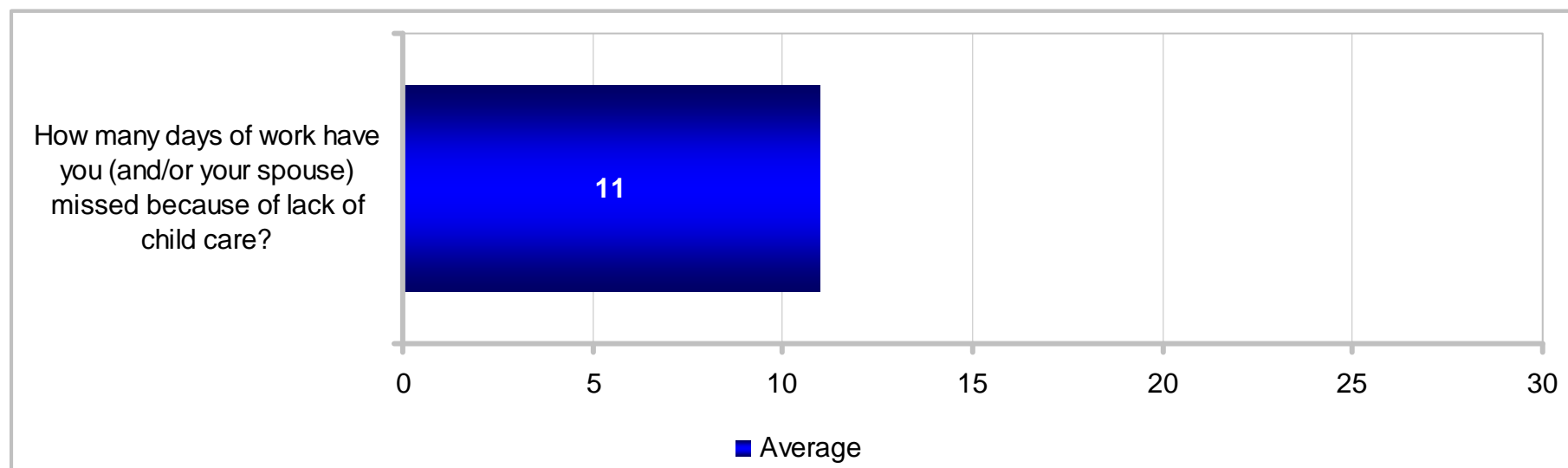
SOFA Apr 06 Q71

Margins of error range from ± 14 dollars to ± 150 dollars

CHILD CARE

Work Days Missed Due to Lack of Child Care in Past 12 Months

Average of Active-Duty Members Who Routinely Used or Needed Child Care



CHILD CARE

Work Days Missed Due to Lack of Child Care in Past 12 Months

Average of Active-Duty Members Who Routinely Used or Needed Child Care

KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	11	13	9	15	11	12	11	13	11	11	9	14	7	7	19	17	4	11	9
How many days of work have you (and/or your spouse) missed because of lack of child care?																			

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	11	11	15	15	10	11	12	6	NA	12	NA	12	12	10	5	12	9
How many days of work have you (and/or your spouse) missed because of lack of child care?																	

CHILD CARE

Summary of Findings

April 2006

- 65% of single members and 36% of married members with children 13 years and younger routinely used child care so they (and their spouse) could work
 - Single members led by female enlisted and female
 - Married members led by female, total minority, Navy enlisted, E5-E9, and living off base
- 21% of members with children 13 years and younger who did not routinely use child care arrangements needed child care so they (and/or spouse) could work
 - Led by E1-E4, Marine Corps enlisted, total minority, living on base, Army enlisted, and male enlisted
- 34% used on-base child care as their primary source of child care; 66% used off base
 - On base led by living on base, living overseas, Air Force enlisted, Air Force, female enlisted, and female
 - Off base led by Navy, living off base, O4-O6, male, and living in US
- Members with children 13 years and younger had an average of 1.5 children routinely using child care arrangements
 - Led by O4-O6, enlisted with 6-9 years of service, and married with child(ren)
- More than two-thirds were satisfied with *quality* (76%) and *availability* (67%) of on-base child care; 38% satisfied with *affordability*
- More than two-thirds were satisfied with *quality* (74%) and *availability* (68%) of off-base child care; 45% satisfied with *affordability*

CHILD CARE

Summary of Findings

April 2006

- Members who routinely spent money on child care had a monthly average child care expense of \$578 per month
 - More than average led by female officer and O4-O6
 - Less than average led by E1-E4
- Members who routinely used or needed child care missed 11 days from work due to lack of child care
 - Led by married with child(ren)

CHILD CARE

Summary of Findings

April 2006

April 2004 – April 2006

- Monthly average child care expense for members who routinely spent money on child care increased by \$81
 - Led by O1-O3, Army, and E5-E9

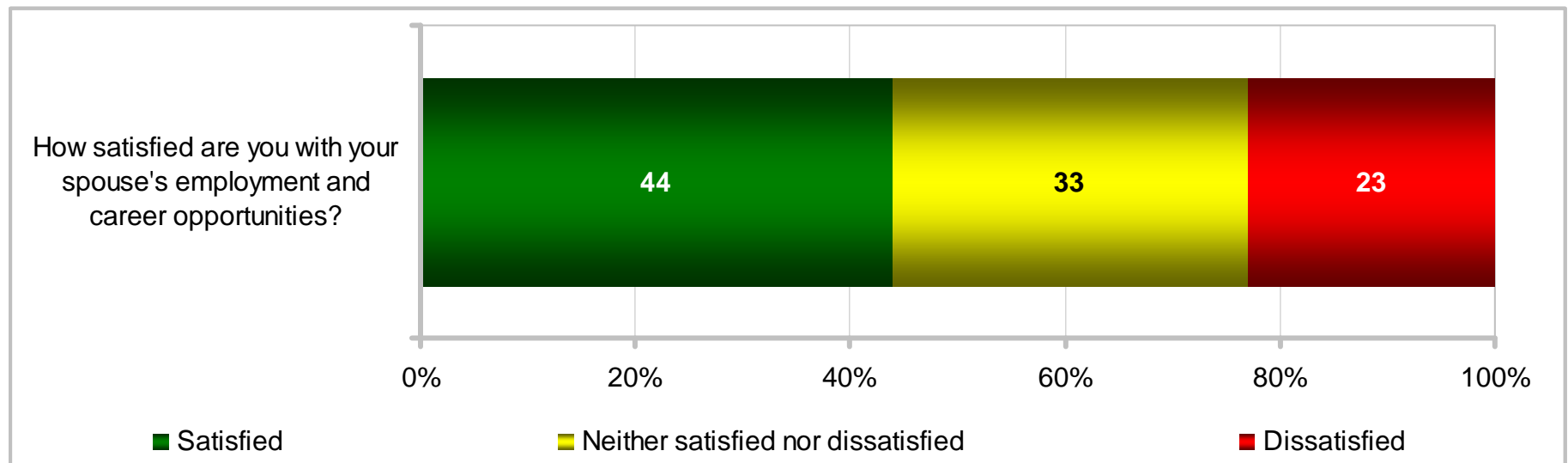
BRIEFING OVERVIEW

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SPOUSE EMPLOYMENT

Satisfaction With Spouse's Employment and Career Opportunities

Percent of Active-Duty Members Who Were Married or Separated



SPOUSE EMPLOYMENT

Satisfaction With Spouse's Employment and Career Opportunities

Percent of Active-Duty Members Who Were Married or Separated

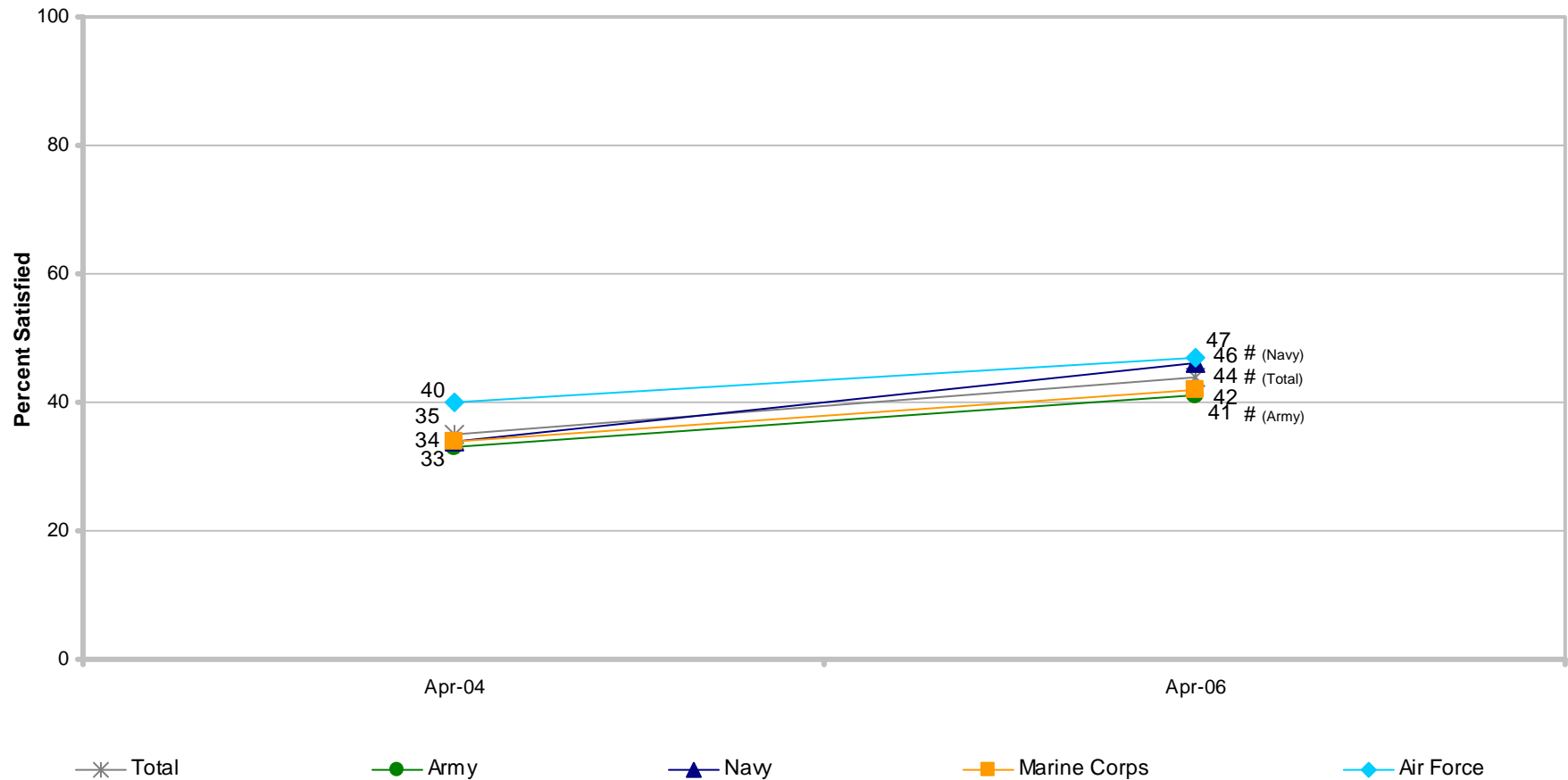
KEY:																			
		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted
How satisfied are you with your spouse's employment and career opportunities?	Satisfied	44	41	46	42	47	39	45	38	47	46	42	40	41	46	48	41	46	48
	Dissatisfied	23	25	23	21	21	27	21	27	21	22	20	25	23	23	19	22	18	21

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)		Male Enlisted	Male Officers	Female Enlisted	Female Officers		Male	Female
How satisfied are you with your spouse's employment and career opportunities?	Satisfied	44	45	35	37	46	43	45	NA	NA	43	46	43	42	52	56	43	52		
	Dissatisfied	23	22	28	27	21	23	23	NA	NA	22	25	24	21	21	20	23	21		

SPOUSE EMPLOYMENT

Satisfaction With Spouse's Employment and Career Opportunities

Percent of Active-Duty Members Who Were Married or Separated, by Service

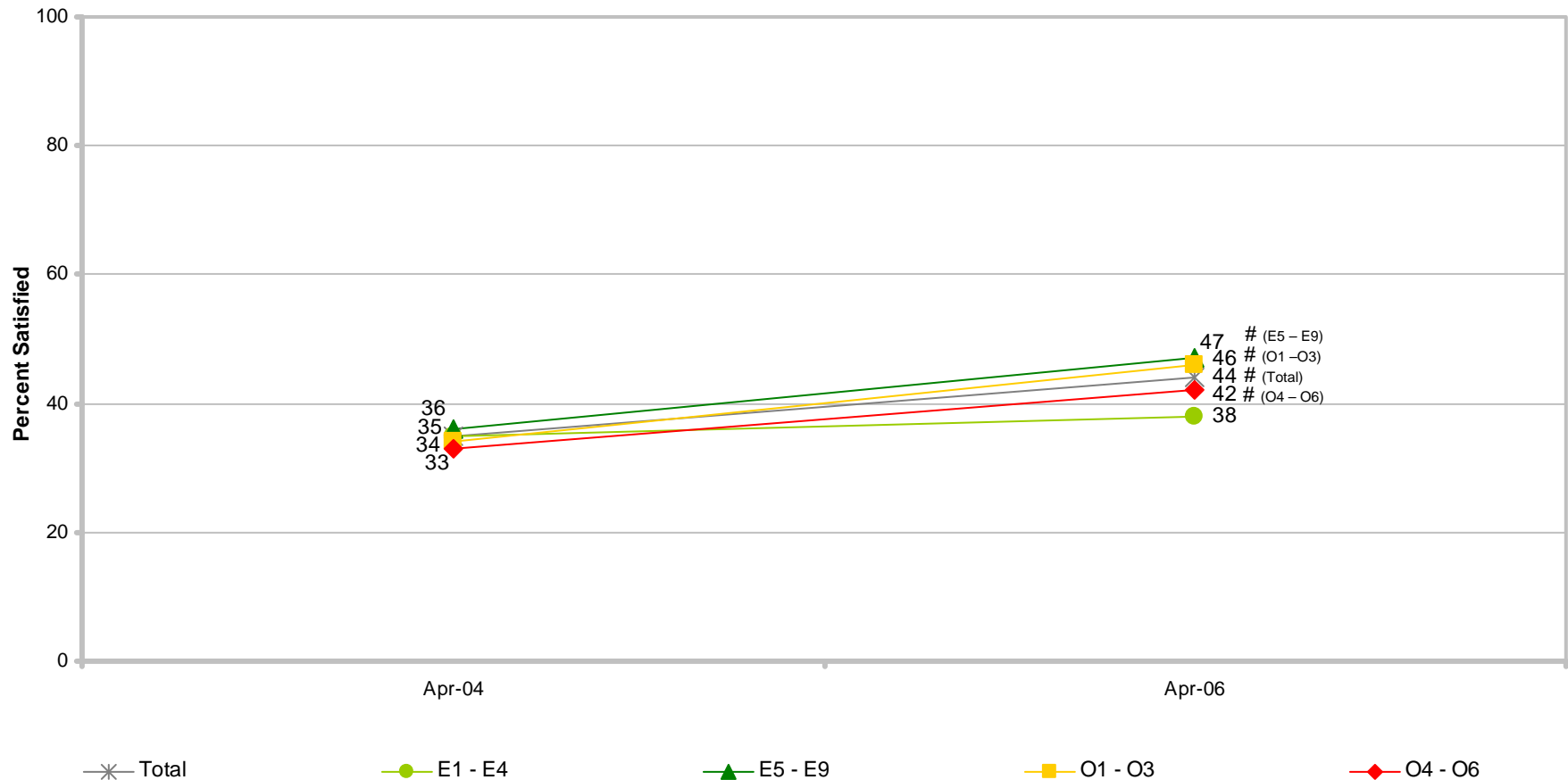


Significant difference from previous administration

SPOUSE EMPLOYMENT

Satisfaction With Spouse's Employment and Career Opportunities

Percent of Active-Duty Members Who Were Married or Separated, by Paygrade

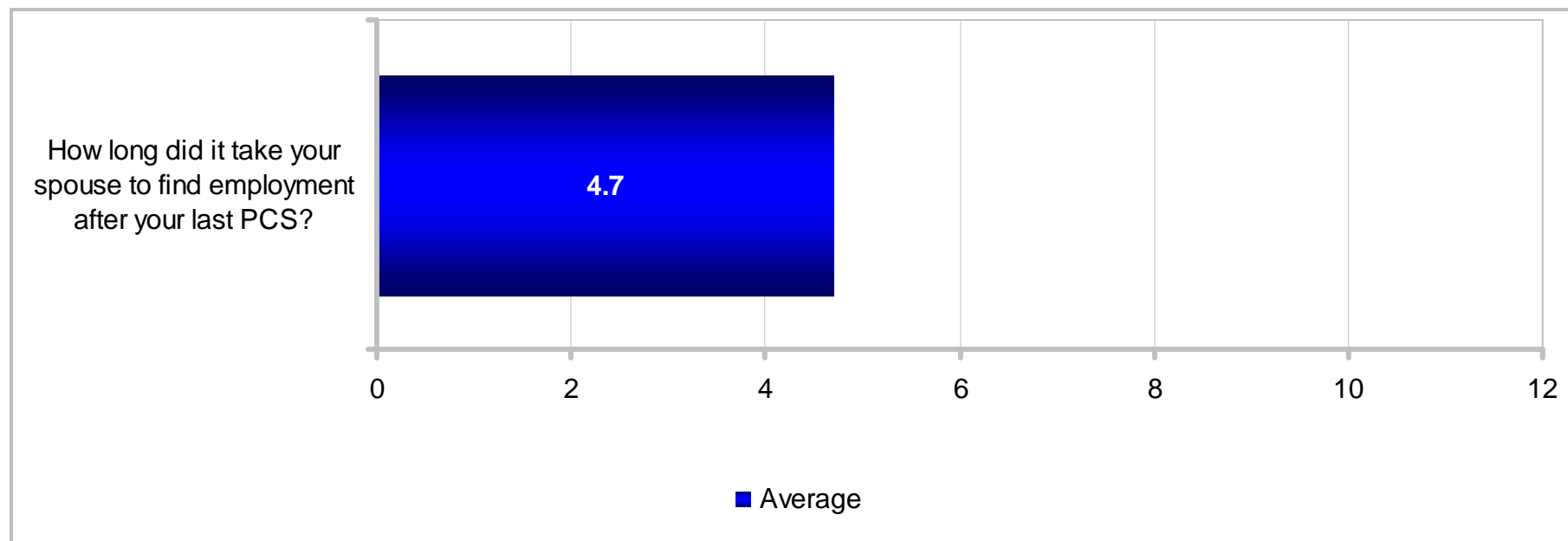


Significant difference from previous administration

SPOUSE EMPLOYMENT

Time Spent on Job Search After Last PCS (in Months)

Average of Active-Duty Members Whose Spouse Was Employed and Who Had PCSed



SPOUSE EMPLOYMENT

Time Spent on Job Search After Last PCS (in Months)

Average of Active-Duty Members Whose Spouse Was Employed and Who Had PCSed

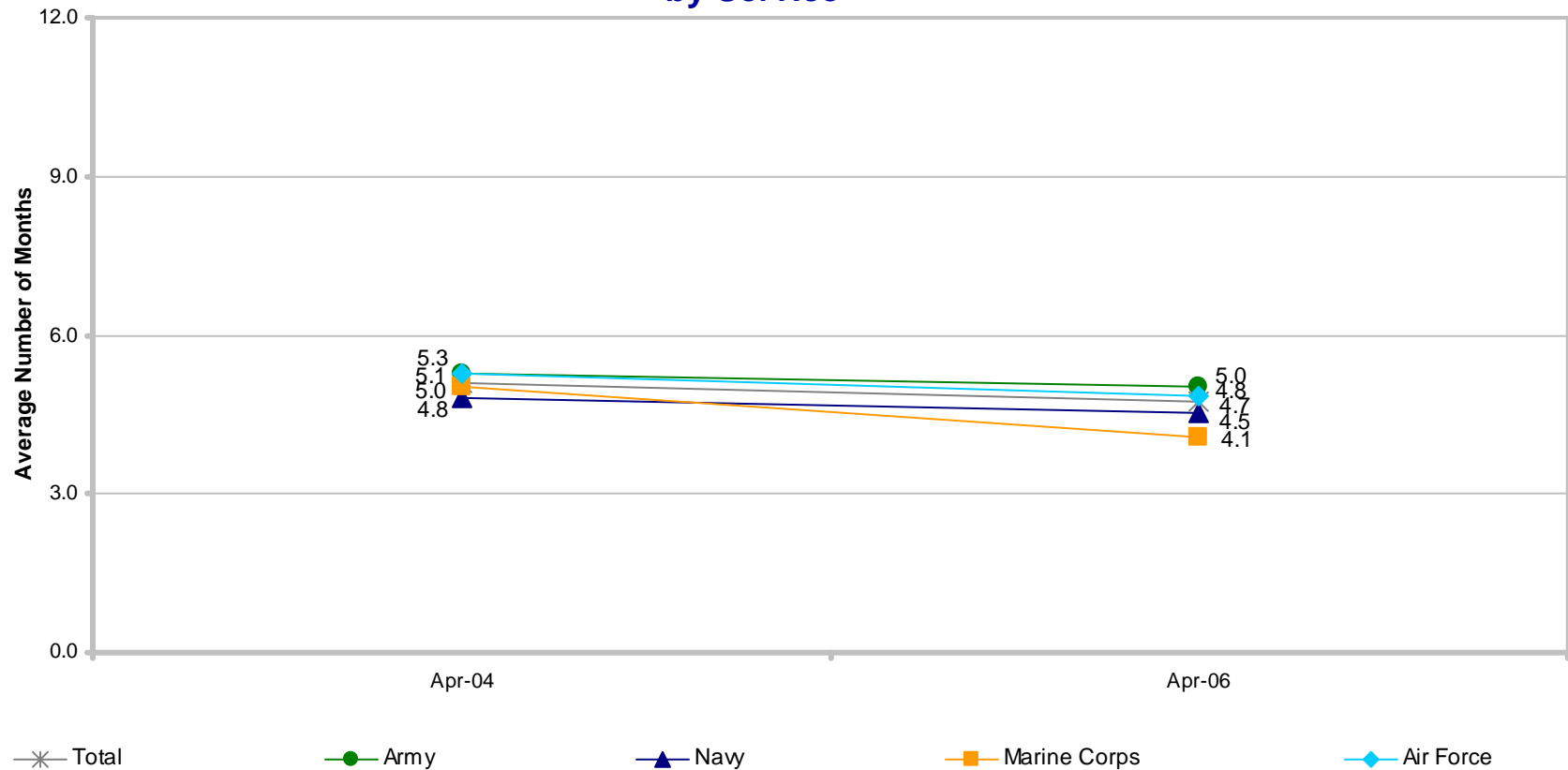
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	4.7	5.0	4.5	4.1	4.8	3.9	4.8	4.0	4.9	4.3	4.7	5.0	4.9	4.7	3.9	4.2	3.8	4.8	5.0
How long did it take your spouse to find employment after your last PCS?																			

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	4.7	4.6	5.6	5.3	4.6	4.6	4.9	NA	NA	5.2	3.7	4.8	4.6	4.4	4.6	4.8	4.5
How long did it take your spouse to find employment after your last PCS?																	

SPOUSE EMPLOYMENT

Time Spent on Job Search After Last PCS (in Months)

Average of Active-Duty Members Whose Spouse Was Employed and Who Had PCSed, by Service



Significant difference from previous administration

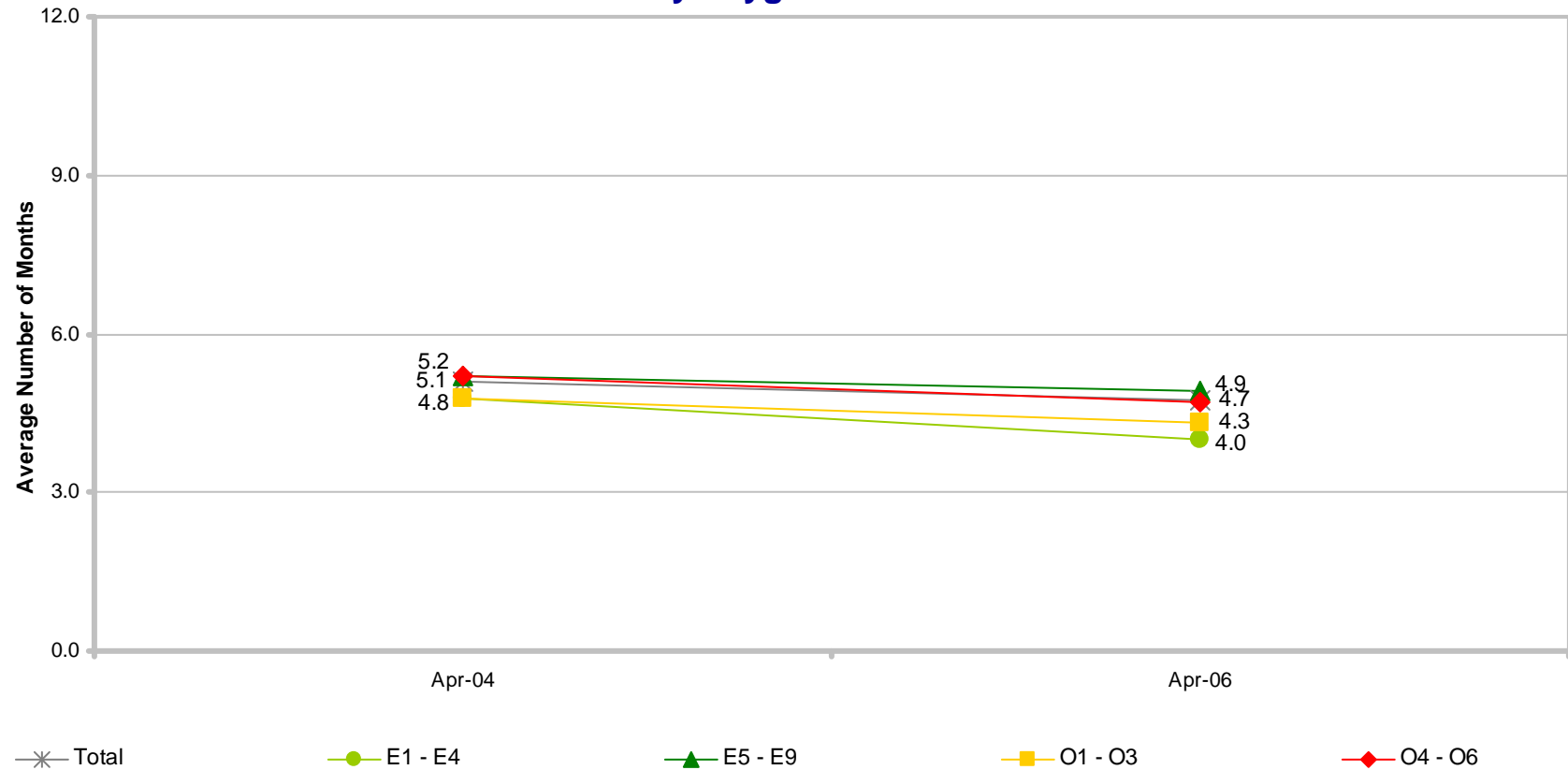
SOFA Apr06 Q74

Margins of error do not exceed ± 1 months

SPOUSE EMPLOYMENT

Time Spent on Job Search After Last PCS (in Months)

Average of Active-Duty Members Whose Spouse Was Employed and Who Had PCSed, by Paygrade

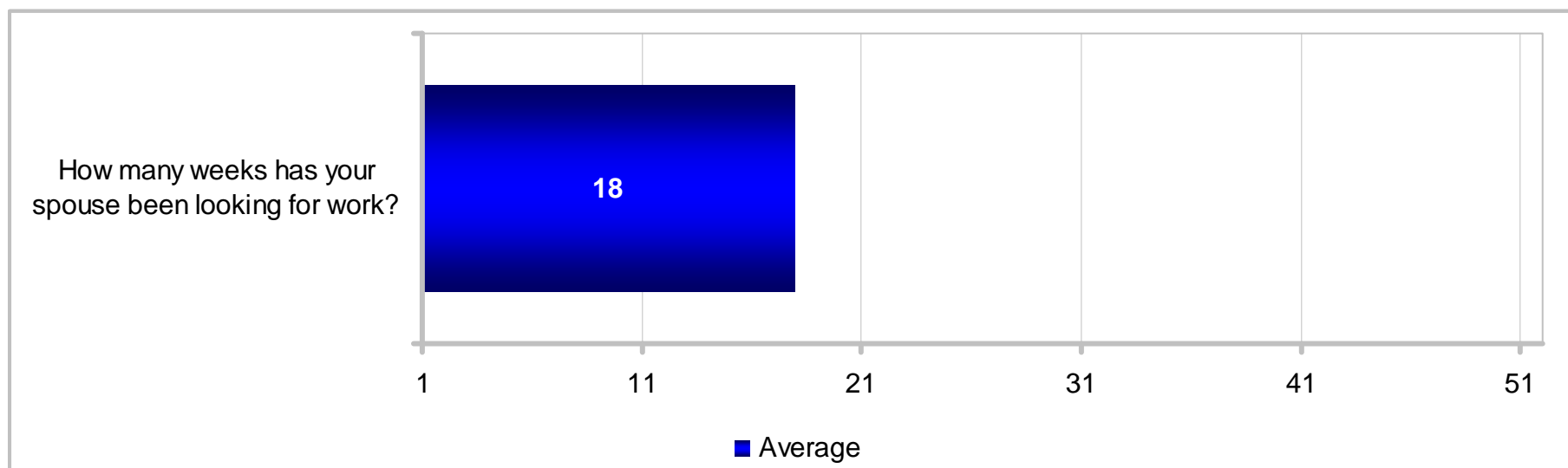


Significant difference from previous administration

SPOUSE EMPLOYMENT

Time Spent on Current Job Search (in Weeks)

Average of Active-Duty Members Whose Spouse Was Looking for Work



SPOUSE EMPLOYMENT

Time Spent on Current Job Search (in Weeks)

Average of Active-Duty Members Whose Spouse Was Looking for Work

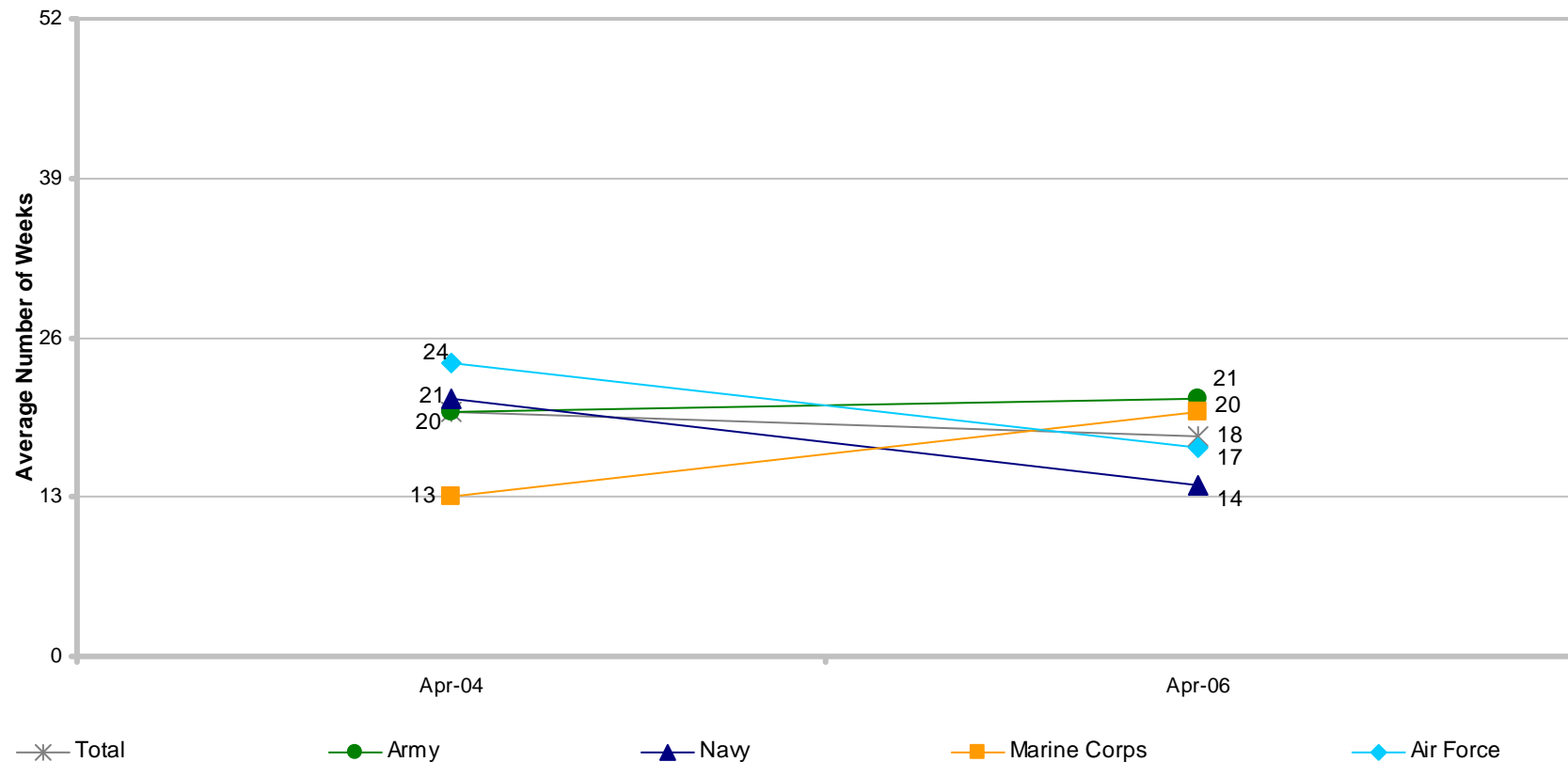
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	18	21	14	20	17	15	19	14	20	22	30	20	29	13	19	20	24	16	22
How many weeks has your spouse been looking for work?	18	21	14	20	17	15	19	14	20	22	30	20	29	13	19	20	24	16	22

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	18	17	26	18	19	18	19	NA	NA	20	16	18	24	NR	NR	18	19
How many weeks has your spouse been looking for work?	18	17	26	18	19	18	19	NA	NA	20	16	18	24	NR	NR	18	19

SPOUSE EMPLOYMENT

Time Spent on Current Job Search (in Weeks)

Average of Active-Duty Members Whose Spouse Was Looking for Work, by Service



Significant difference from previous administration

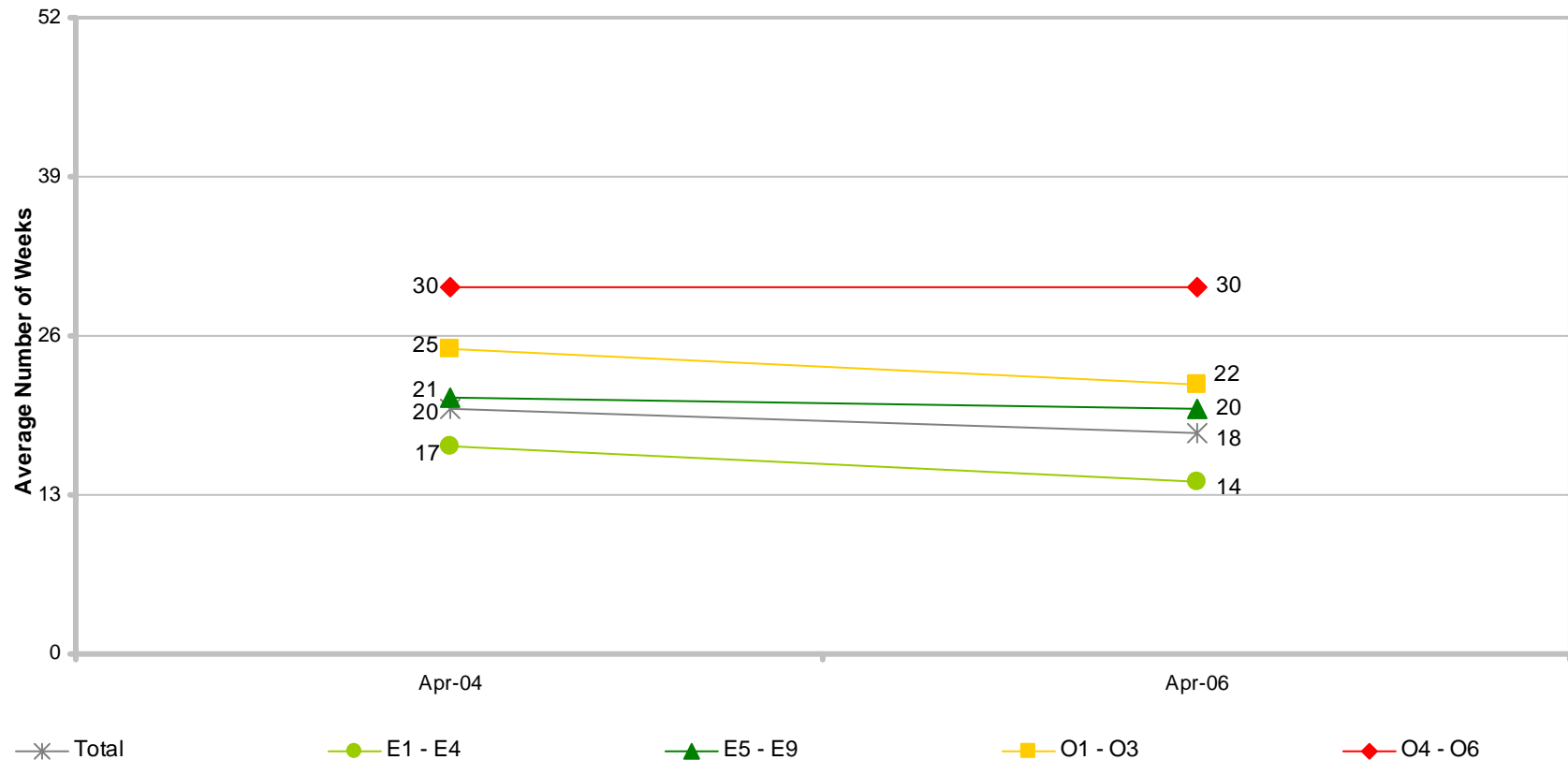
SOFA Apr 06 Q75

Margins of error range from ± 2 weeks to ± 7 weeks

SPOUSE EMPLOYMENT

Time Spent on Current Job Search (in Weeks)

Average of Active-Duty Members Whose Spouse Was Looking for Work, by Paygrade

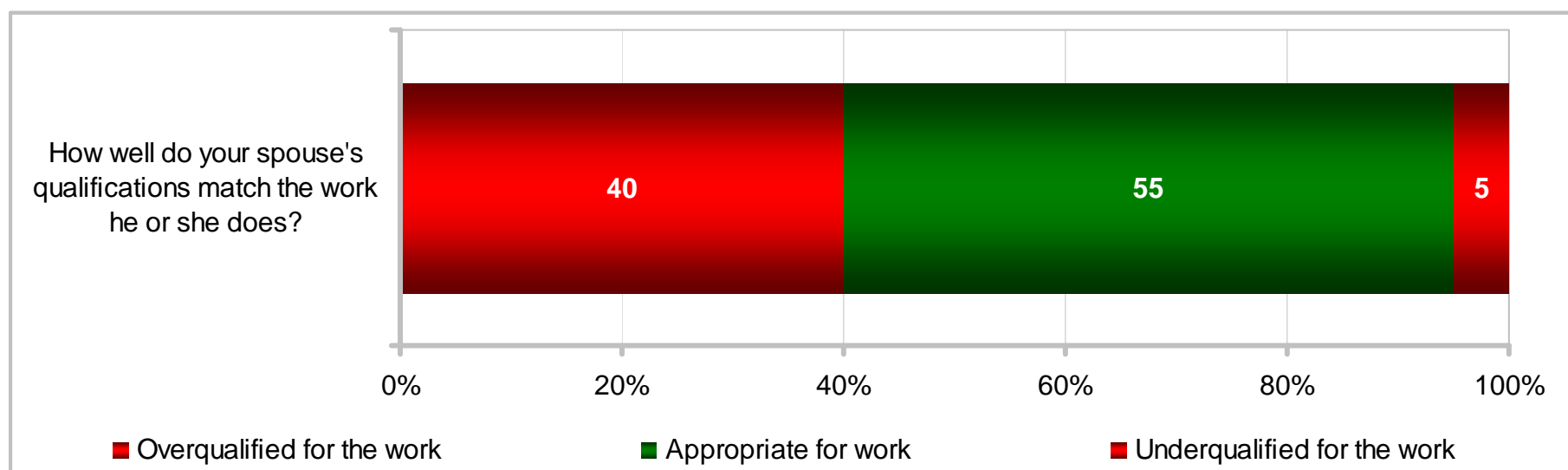


Significant difference from previous administration

SPOUSE EMPLOYMENT

Spouse's Qualifications in Relation to Work Requirements

Percent of Active-Duty Members Whose Spouse Was Employed



SPOUSE EMPLOYMENT

Spouse's Qualifications in Relation to Work Requirements

Percent of Active-Duty Members Whose Spouse Was Employed

KEY: Higher Response of Overqualified Higher Response of Underqualified		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
How well do your spouse’s qualifications match the work he or she does?	Overqualified	40	41	39	45	40	46	41	45	38	45	36	41	41	39	39	45	41	39	41
	Appropriate for work	55	54	55	50	57	48	54	50	57	52	59	54	54	55	57	49	55	57	55
	Underqualified	5	5	6	6	4	6	5	6	5	4	5	5	4	7	4	6	4	4	5

SPOUSE EMPLOYMENT

Spouse's Qualifications in Relation to Work Requirements

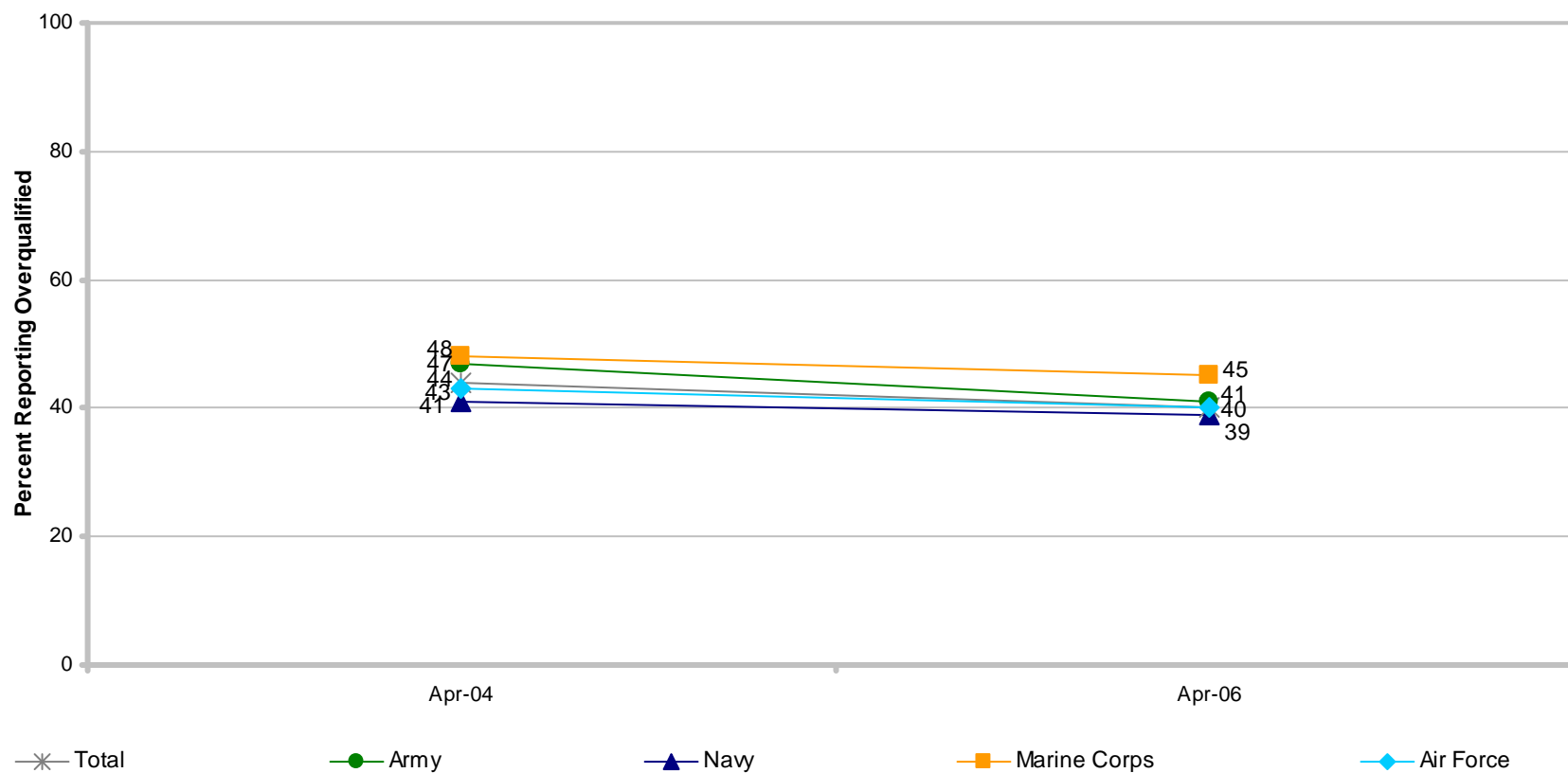
Percent of Active-Duty Members Whose Spouse Was Employed

KEY: Higher Response of Overqualified Higher Response of Underqualified		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
How well do your spouse's qualifications match the work he or she does?	Overqualified	40	40	41	43	40	40	40	NA	NA	37	46	41	41	38	37	41	38
	Appropriate for work	55	55	52	50	56	55	54	NA	NA	57	50	54	55	55	57	54	56
	Underqualified	5	5	8	7	5	5	5	NA	NA	6	4	5	4	7	6	5	7

SPOUSE EMPLOYMENT

Spouses Who Are Overqualified

Percent of Active-Duty Members Whose Spouse Was Employed, by Service



Significant difference from previous administration

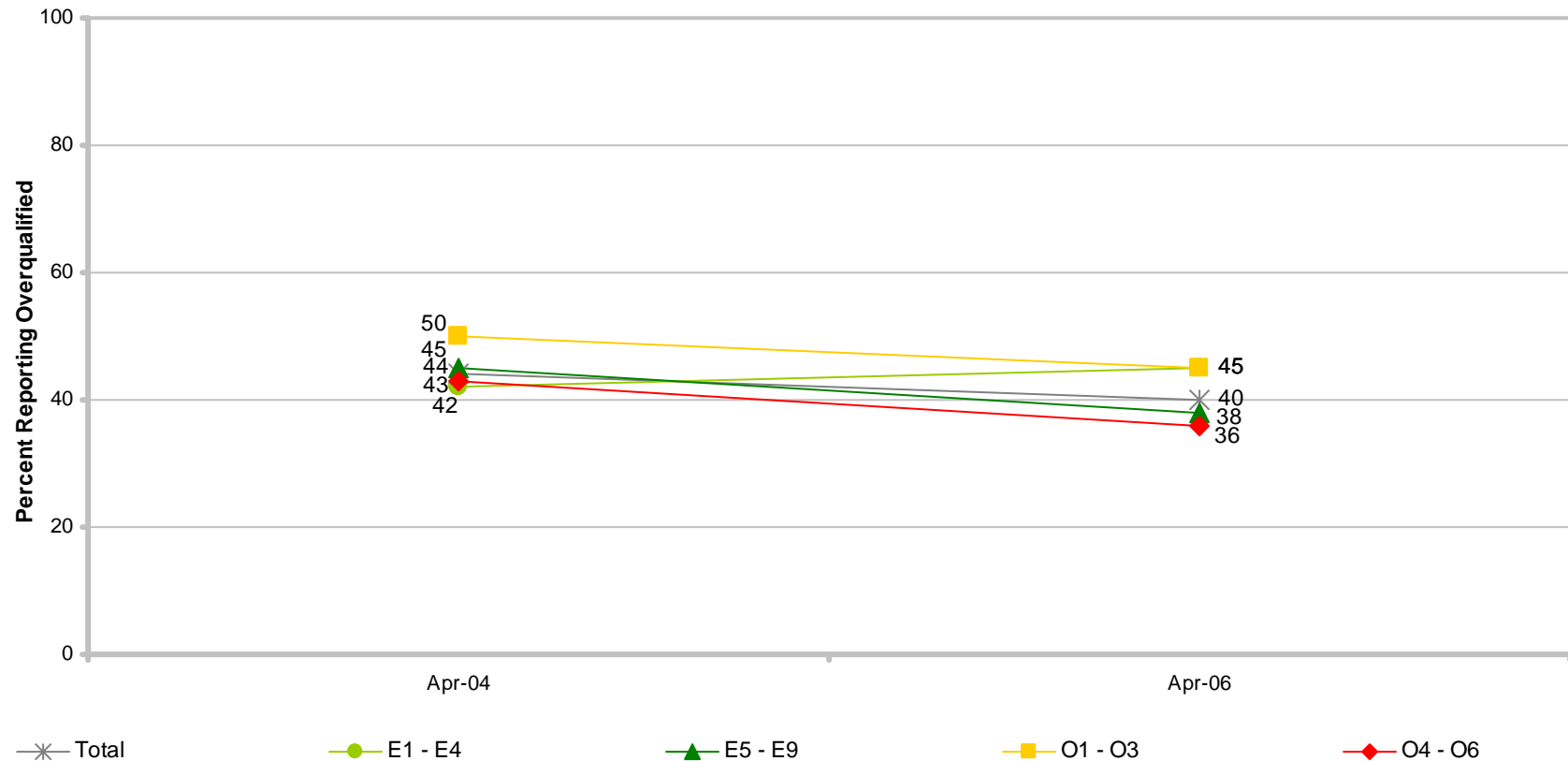
SOFA Apr 06 Q76

Margins of error range from $\pm 3\%$ to $\pm 6\%$

SPOUSE EMPLOYMENT

Spouses Who Are Overqualified

Percent of Active-Duty Members Whose Spouse Was Employed, by Paygrade

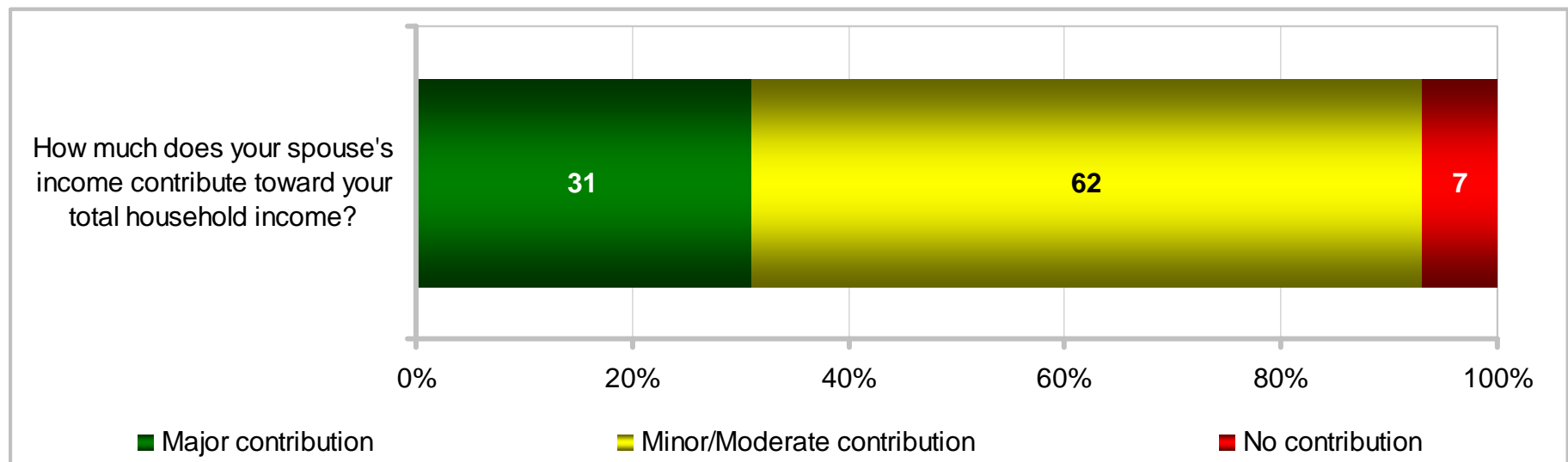


Significant difference from previous administration

SPOUSE EMPLOYMENT

Spouse's Income Contribution to Total Household Income

Percent of Active-Duty Members Whose Spouse Was Employed in Civilian Job or Armed Forces



Spouse's Income Contribution to Total Household Income

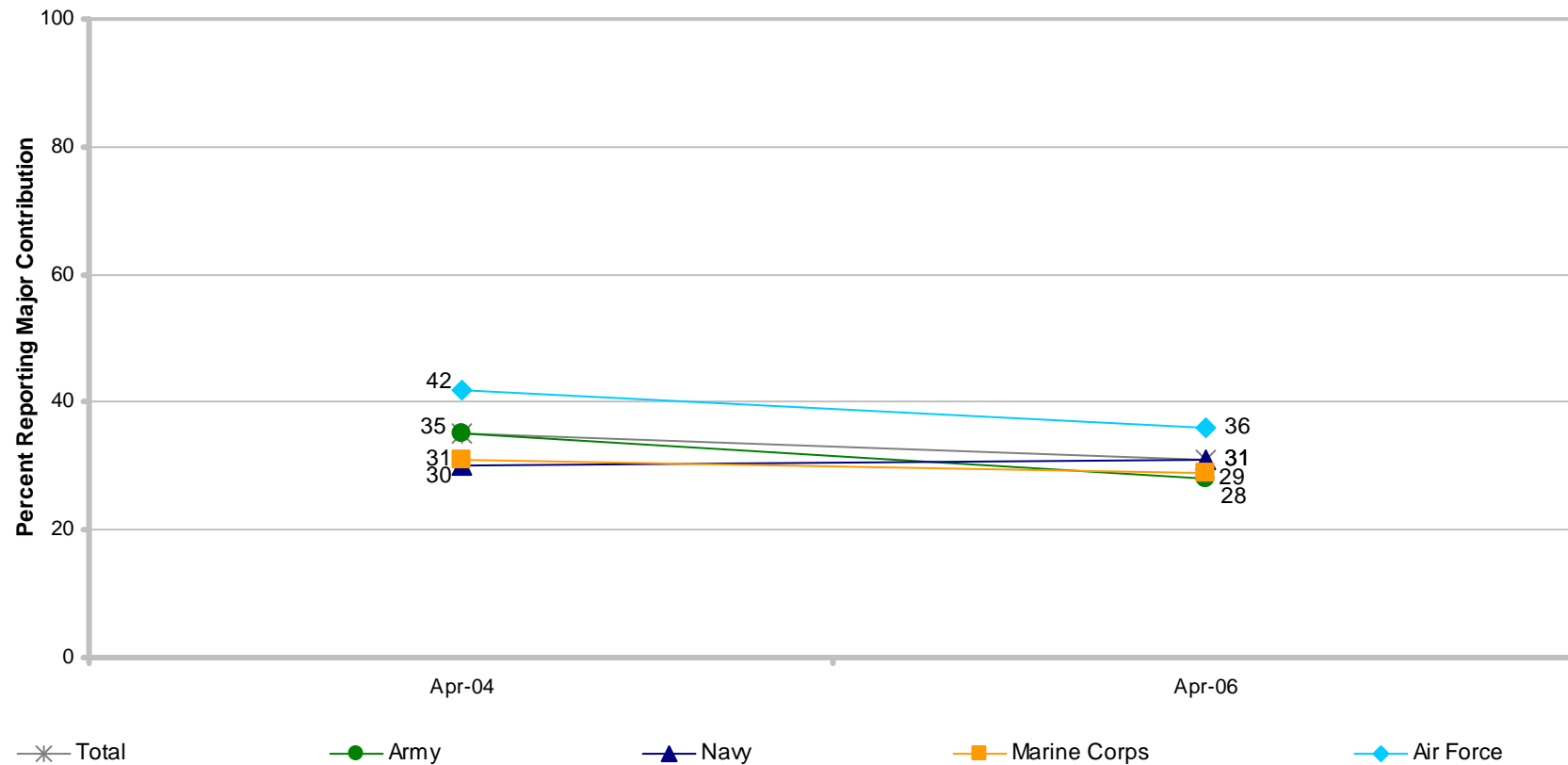
Percent of Active-Duty Members Whose Spouse Was Employed in Civilian Job or Armed Forces

KEY: Higher Response of Major Contribution Lower Response of Major Contribution Higher Response of No Contribution		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS		Enlisted 6 – 9 YOS						Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
									E1 – E4	E5 – E9	O1 – O3	O4 – O6										
How much does your spouse’s income contribute toward your total household income?	Major contribution	31	28	31	29	36	29	34	27	34	31	27	28	27	31	28	29	27	37	33		
	No contribution	7	8	6	8	6	9	5	12	6	5	5	9	4	6	5	9	8	6	6		

KEY: Higher Response of Major Contribution Lower Response of Major Contribution Higher Response of No Contribution		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)		Male Enlisted	Male Officers	Female Enlisted	Female Officers		Male	Female
How much does your spouse's income contribute toward your total household income?	Major contribution	31	32	28	27	32	30	32	NA	NA	32	30	28	25	47	50		28	48	
	No contribution	7	7	8	8	7	6	8	NA	NA	7	8	8	5	7	4		7	7	

SPOUSE EMPLOYMENT

Spouse's Income Is Major Contributor to Total Household Income Percent of Members Whose Spouse Was Employed in Civilian Job or Armed Forces, by Service



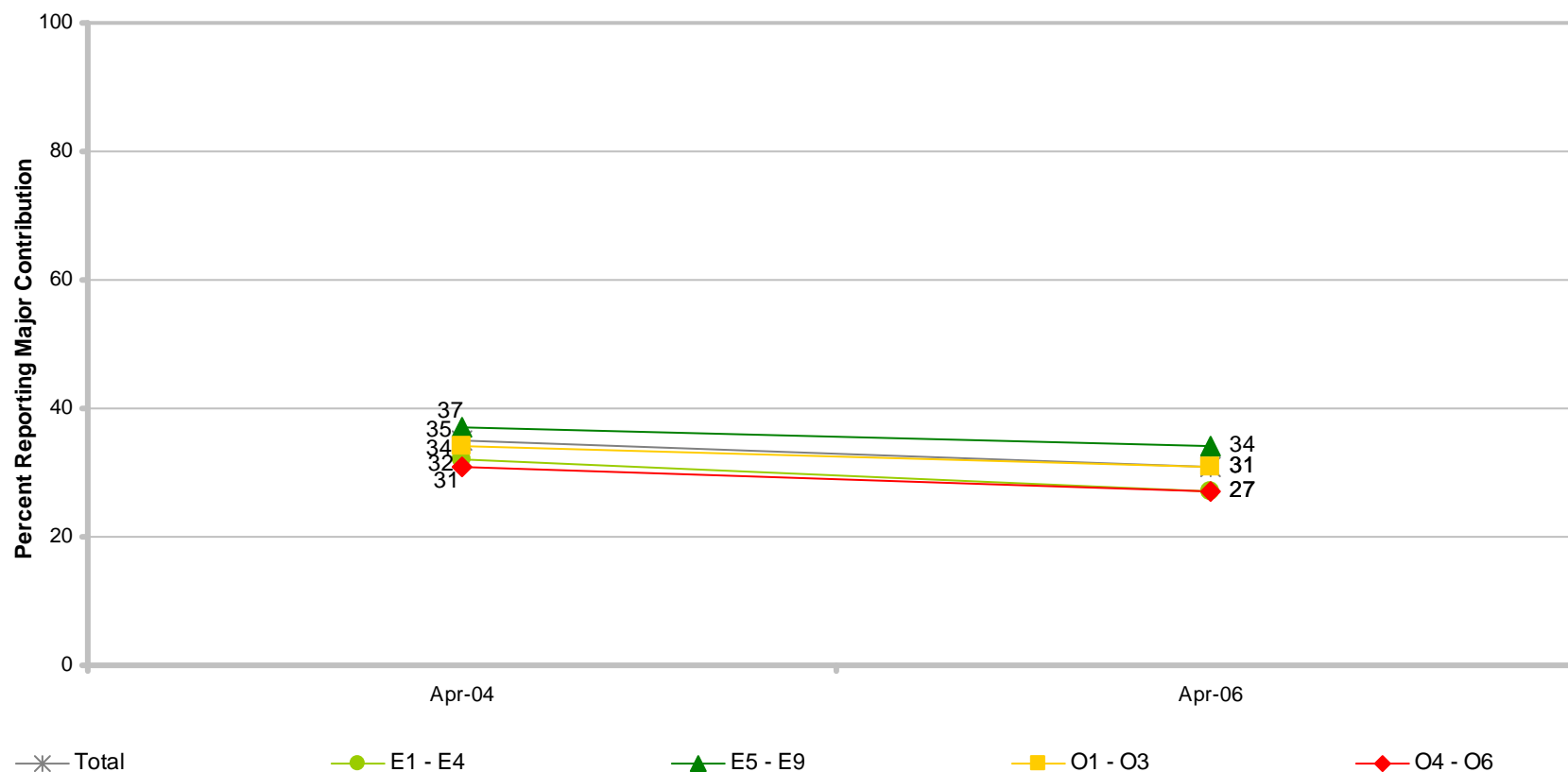
Significant difference from previous administration

SOFA Apr 06 Q77

Margins of error range from $\pm 2\%$ to $\pm 5\%$

SPOUSE EMPLOYMENT

Spouse's Income Is Major Contributor to Total Household Income
Percent of Members Whose Spouse Was Employed in Civilian Job or Armed Forces, by Paygrade



Significant difference from previous administration

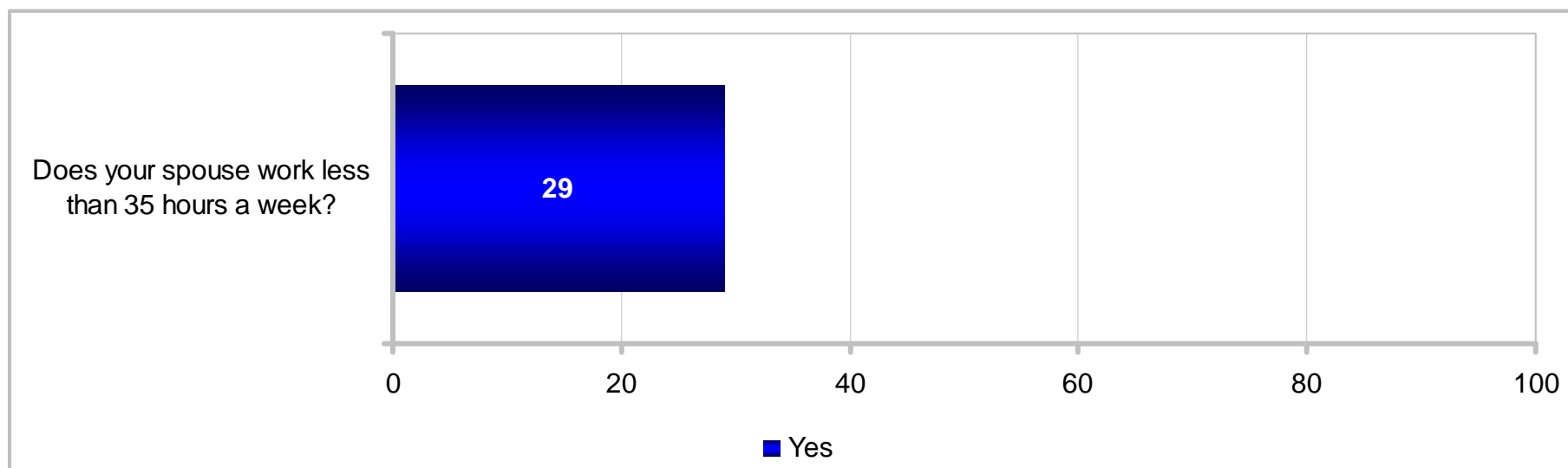
SOFA Apr 06 Q77

Margins of error range from $\pm 2\%$ to $\pm 5\%$

SPOUSE EMPLOYMENT

Spouse Working Part-Time

Percent of Members Whose Spouse Was Employed in Civilian Job or Armed Forces



SPOUSE EMPLOYMENT

Spouse Working Part-Time

Percent of Members Whose Spouse Was Employed in Civilian Job or Armed Forces

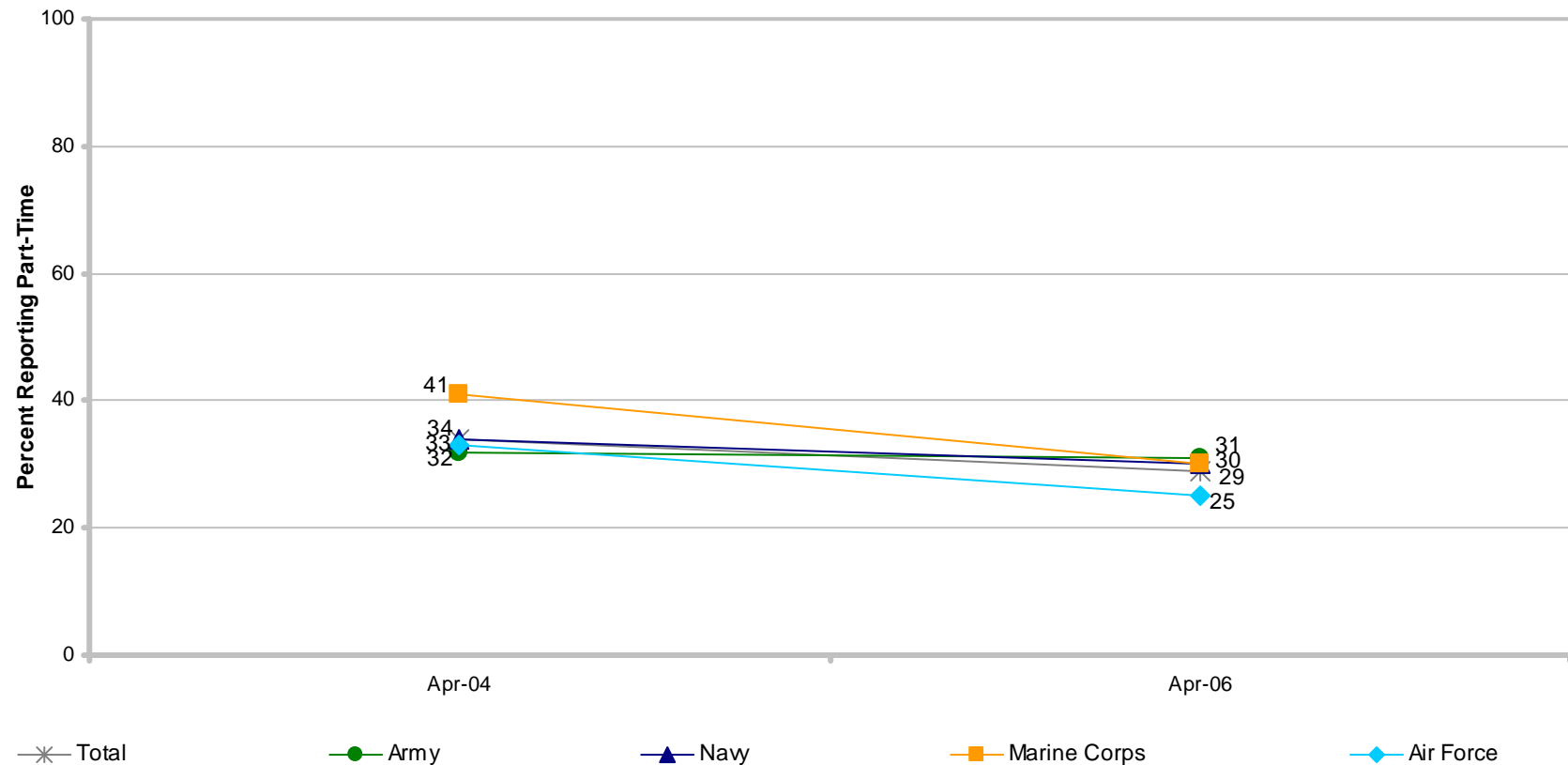
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	Does your spouse work less than 35 hours a week?	29	31	30	30	25	28	28	33	26	28	39	30	32	30	33	29	38	23

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Does your spouse work less than 35 hours a week?	29	29	32	36	27	31	25	NA	NA	31	26	32	38	9	11	33

SPOUSE EMPLOYMENT

Spouse Working Part-Time

Percent of Members Whose Spouse Was Employed in Civilian Job or Armed Forces, by Service



Significant difference from previous administration

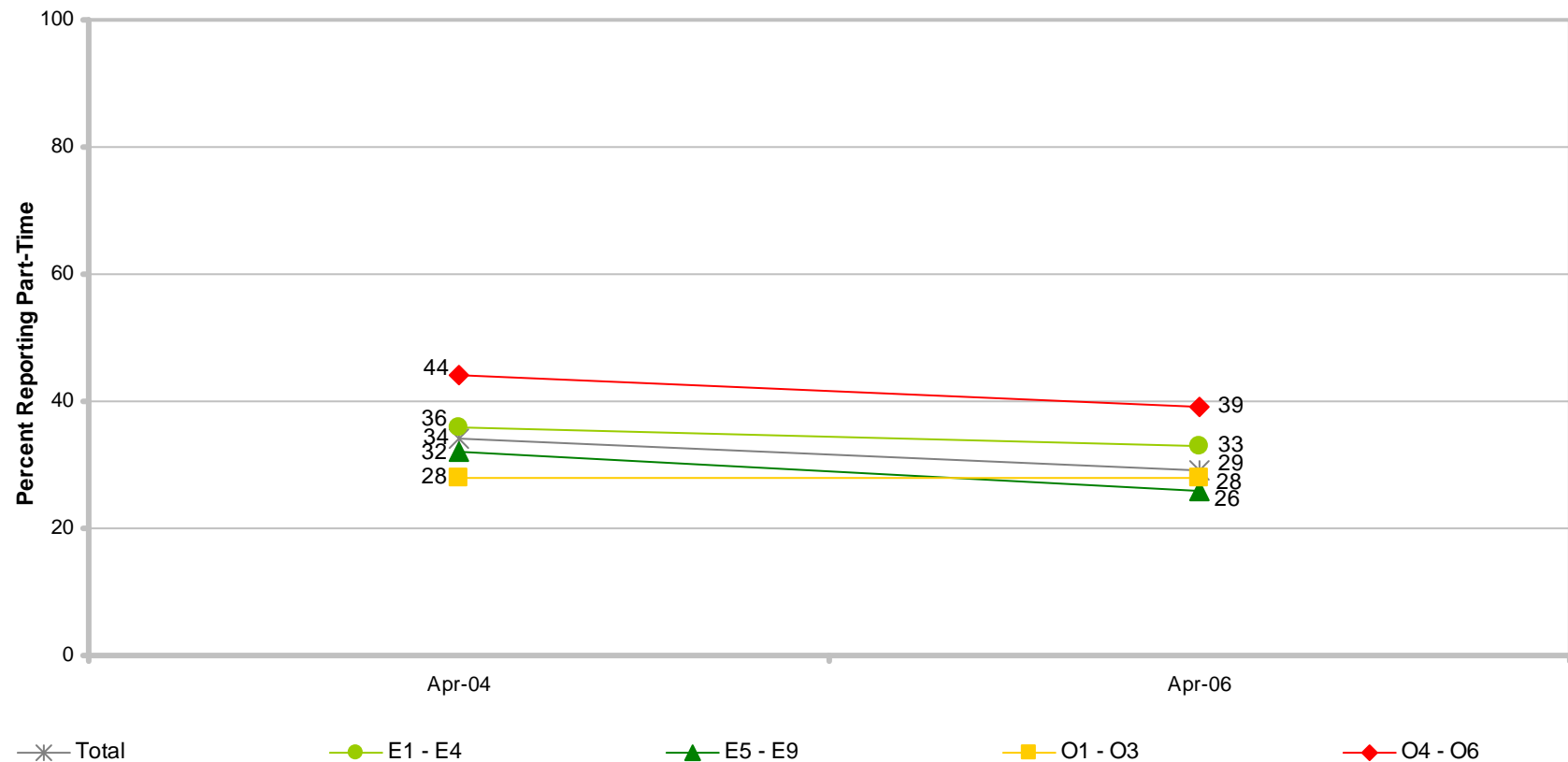
SOFA Apr 06 Q78

Margins of error range from $\pm 2\%$ to $\pm 6\%$

SPOUSE EMPLOYMENT

Spouse Working Part-Time

Percent of Members Whose Spouse Was Employed in Civilian Job or Armed Forces, by Paygrade

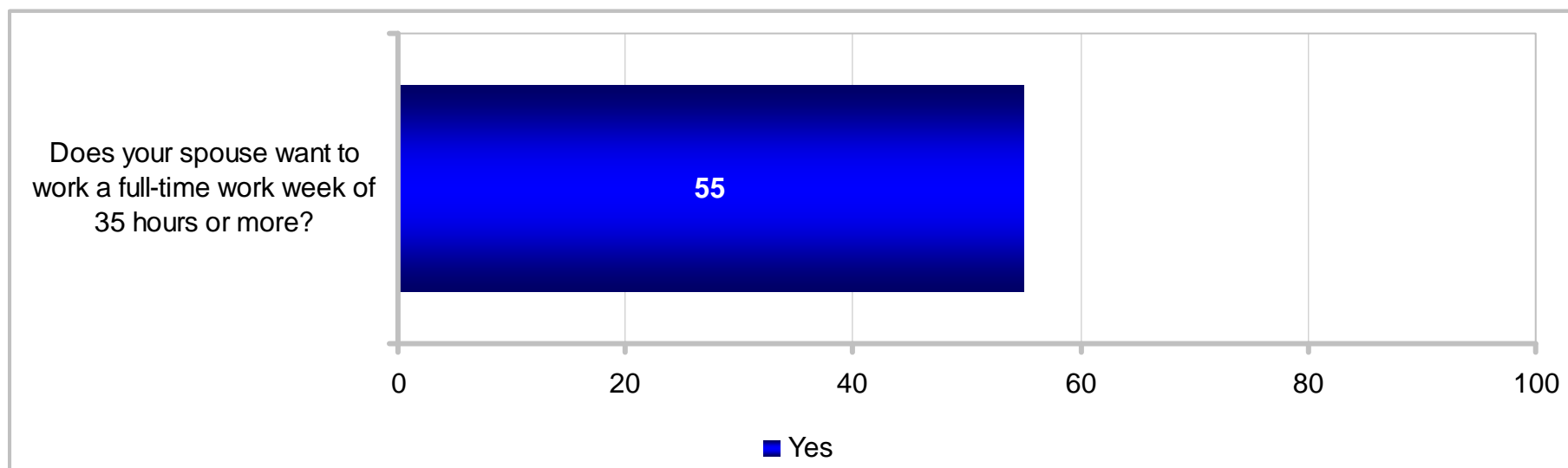


Significant difference from previous administration

SPOUSE EMPLOYMENT

Spouse Wanting To Work Full-Time

Percent of Active-Duty Members Whose Spouse Worked Part-Time



SPOUSE EMPLOYMENT

Spouse Wanting To Work Full-Time

Percent of Active-Duty Members Whose Spouse Worked Part-Time

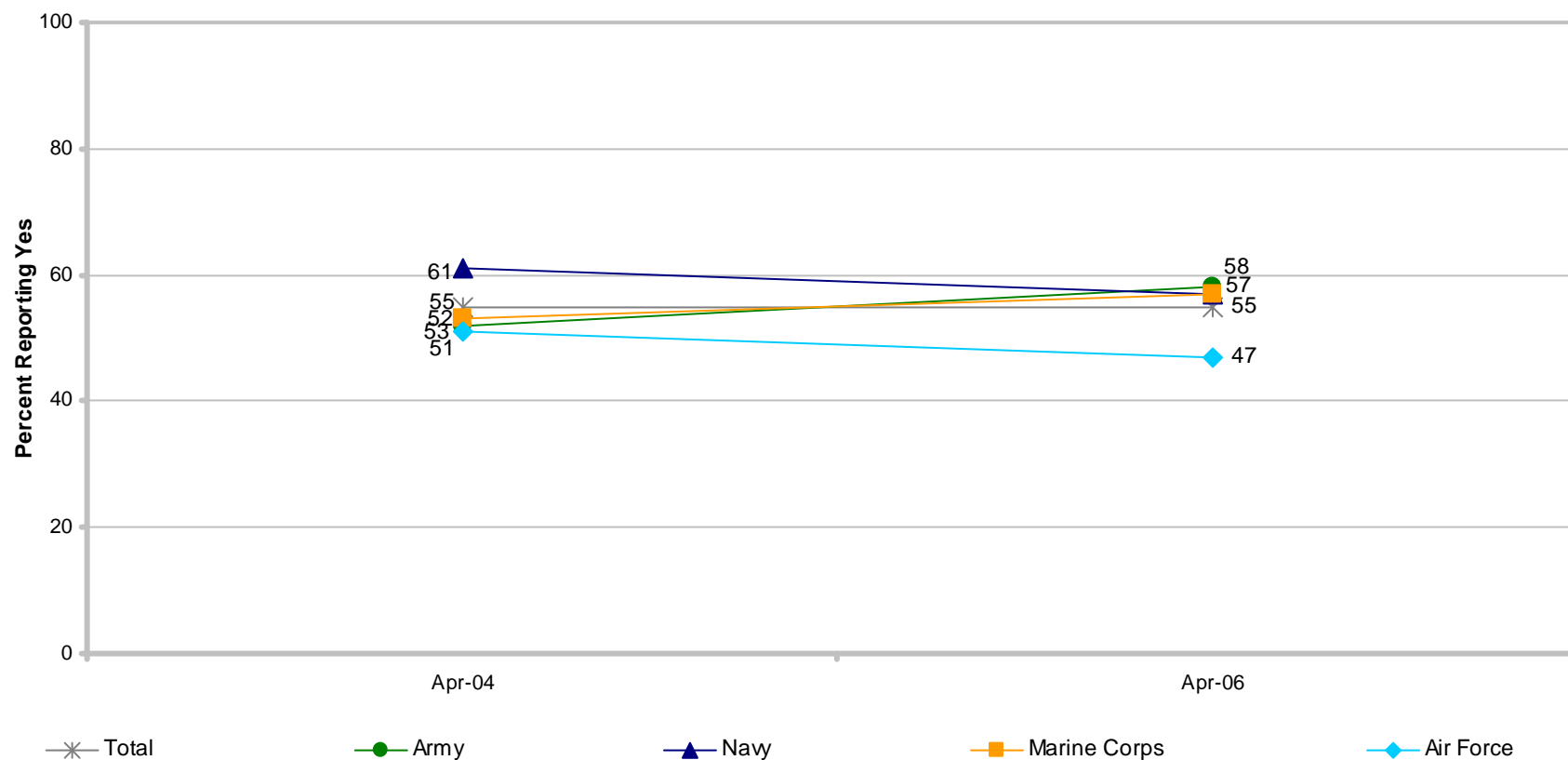
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	Does your spouse want to work a full-time work week of 35 hours or more?	55	58	57	57	47	60	60	61	60	38	30	63	39	63	26	64	28	49

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Does your spouse want to work a full-time work week of 35 hours or more?	55	54	60	57	54	50	64	NA	NA	54	57	60	34	NR	NR	55

SPOUSE EMPLOYMENT

Spouse Wanting To Work Full-Time

Percent of Members Whose Spouse Worked Part-Time, by Service



Significant difference from previous administration

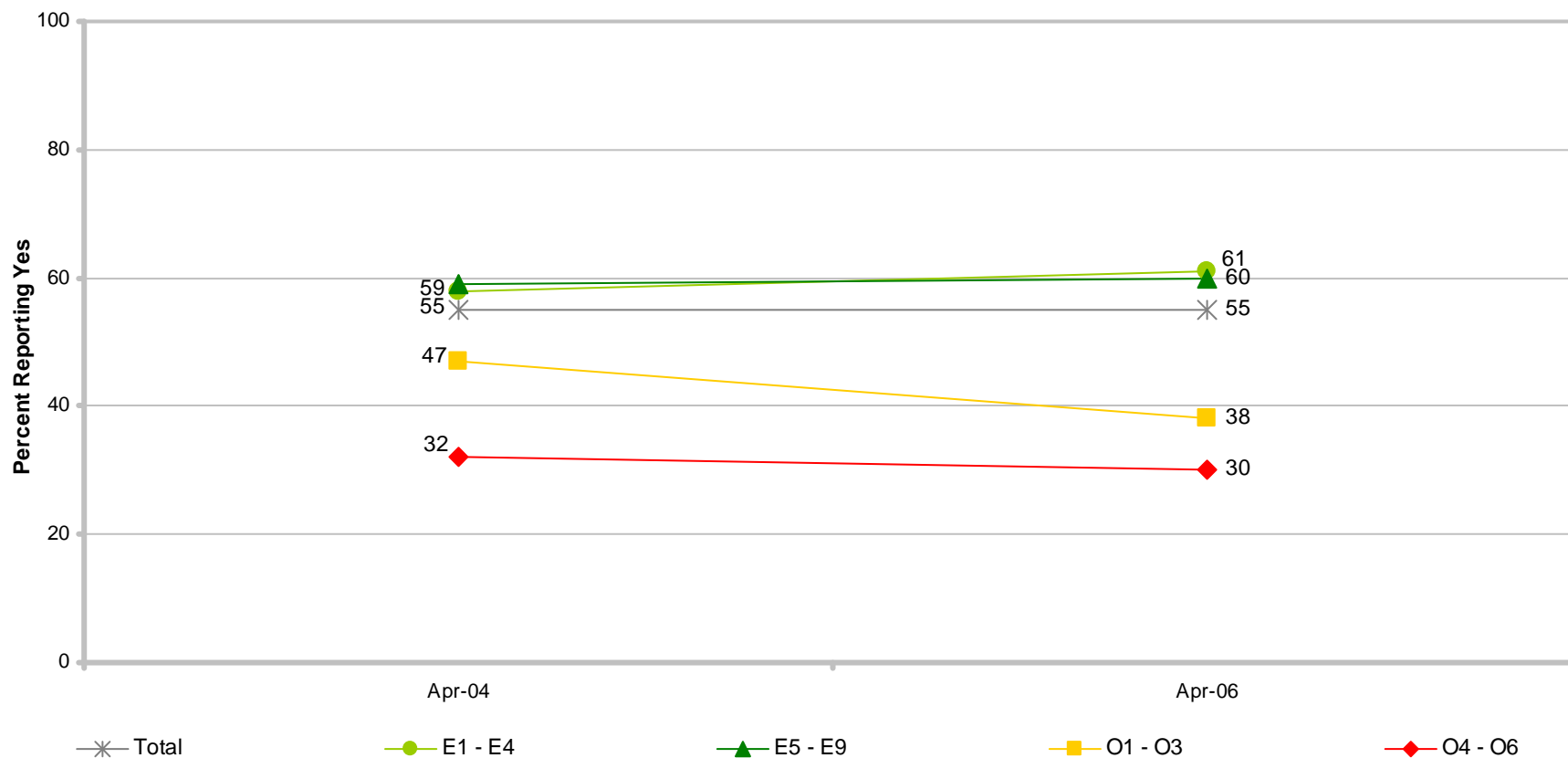
SOFA Apr 06 Q79

Margins of error range from $\pm 4\%$ to $\pm 10\%$

SPOUSE EMPLOYMENT

Spouse Wanting To Work Full-Time

Percent of Members Whose Spouse Worked Part-Time, by Paygrade

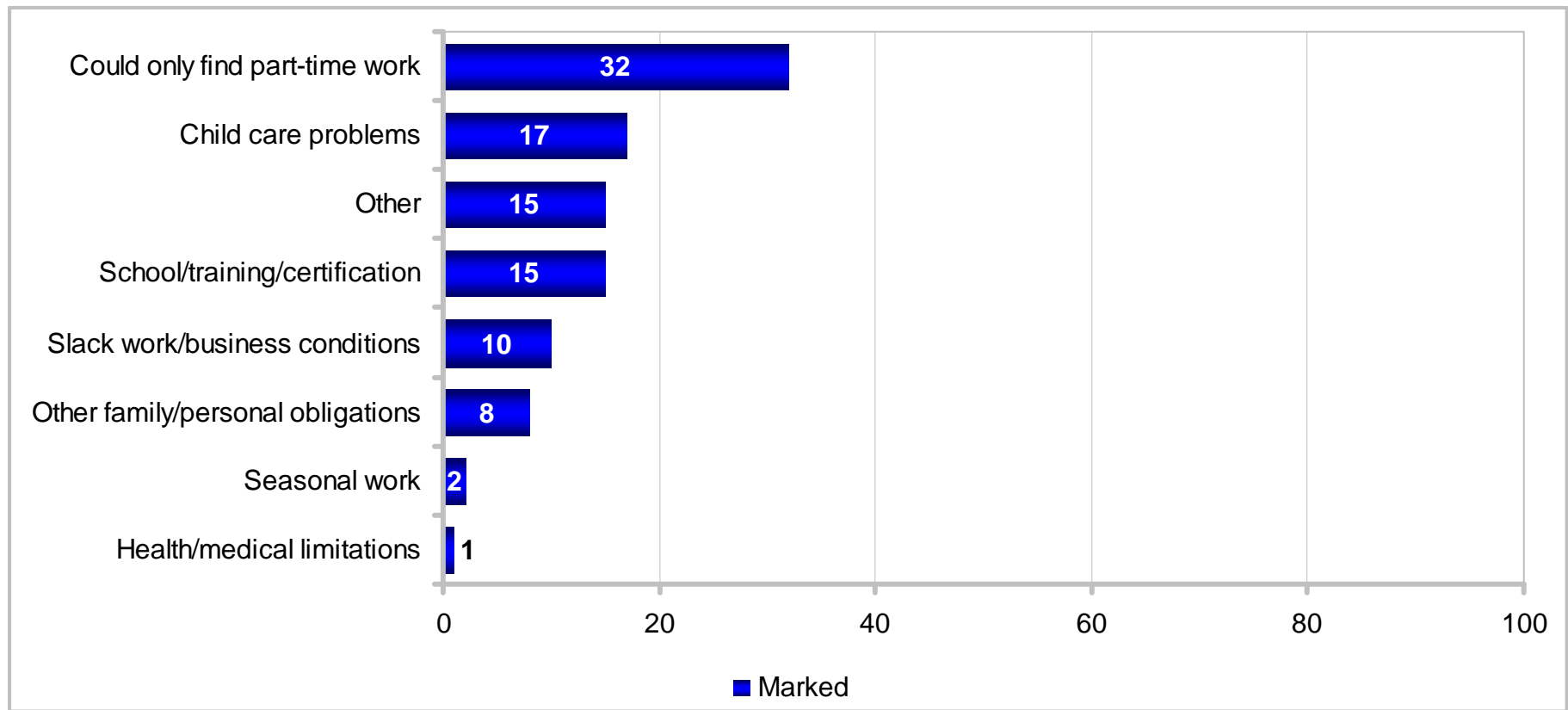


Significant difference from previous administration

SPOUSE EMPLOYMENT

Reasons for Working Part-Time

Percent of Active-Duty Members Whose Spouse Worked Part-Time But Wanted To Work Full-Time



SPOUSE EMPLOYMENT

Reasons for Working Part-Time

Percent of Active-Duty Members Whose Spouse Worked Part-Time But Wanted To Work Full-Time

KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Could only find part-time work	32	32	32	37	30	40	35	41	27	38	28	33	29	32	NR	38	37	28	37
Child care problems	17	12	18	20	23	9	23	9	20	24	20	11	17	17	NR	21	11	22	27
Other	15	18	13	9	15	19	12	13	16	15	18	18	19	13	NR	8	16	14	18
School/training/certification	15	15	15	24	13	20	13	20	14	12	9	15	10	15	11	25	9	13	10
Slack work/business conditions	10	7	13	7	11	6	6	11	10	2	5	8	2	NR	NR	7	11	14	1
Other family/personal obligations	8	12	9	3	5	3	6	4	10	4	21	10	19	8	NR	NR	14	5	4
Seasonal work	2	3	1	0	NR	2	1	1	2	2	NR	3	2	1	NR	NR	NR	NR	NR
Health/medical limitations	1	2	NR	NR	2	1	NR	1	1	4	NR	2	NR	NR	NR	NR	NR	2	NR

SPOUSE EMPLOYMENT

Reasons for Working Part-Time

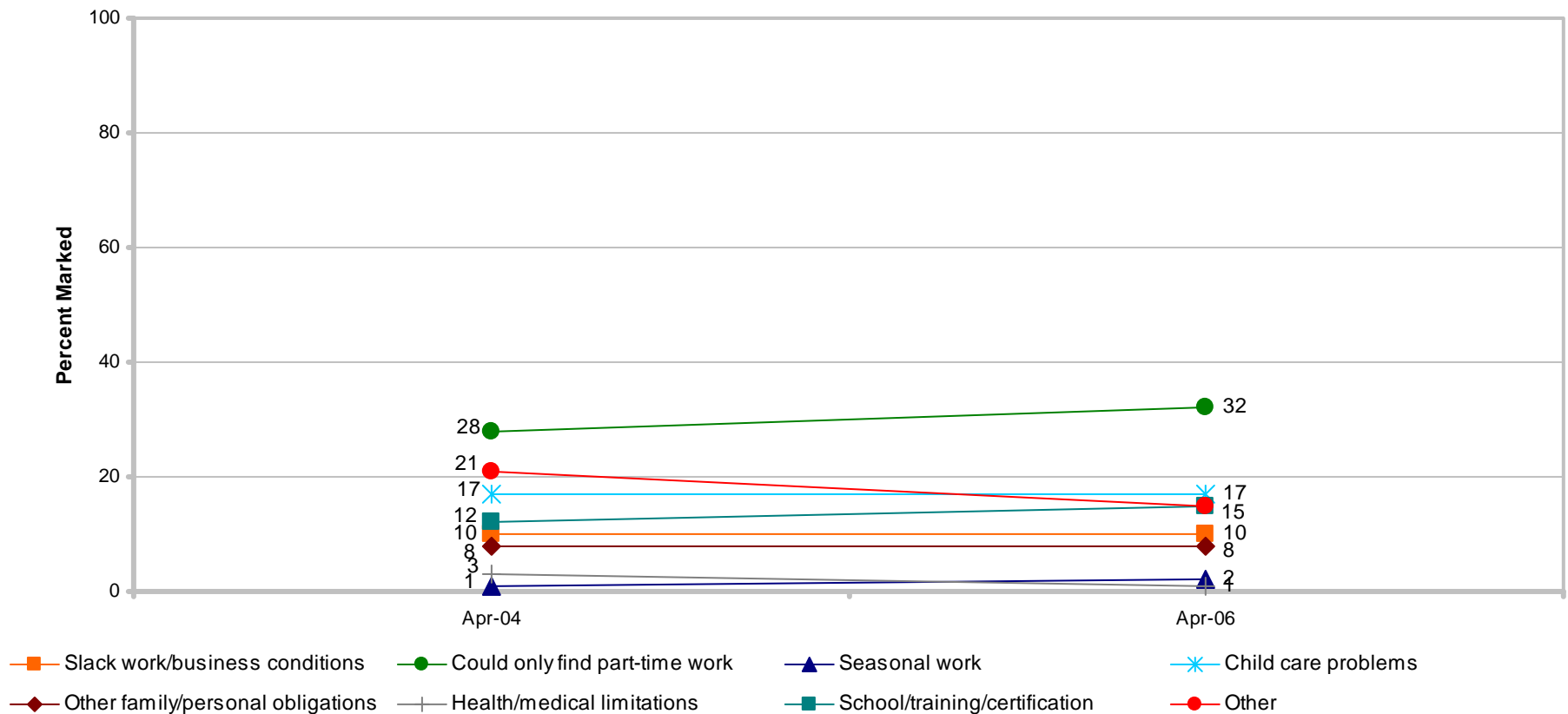
Percent of Active-Duty Members Whose Spouse Worked Part-Time But Wanted To Work Full-Time

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Could only find part-time work	32	30	45	35	31	36	26	NA	NA	25	47	31	32	NR	NR	31	NR
Child care problems	17	19	6	15	18	15	19	NA	NA	25	0	17	23	NR	NR	18	6
Other	15	15	14	11	16	13	17	NA	NA	15	14	15	17	NR	NR	15	15
School/training/certification	15	16	12	16	15	17	13	NA	NA	15	16	17	9	NR	NR	16	6
Slack work/business conditions	10	10	8	15	8	10	9	NA	NA	6	16	10	3	NR	NR	9	NR
Other family/personal obligations	8	8	12	5	10	6	12	NA	NA	11	3	7	14	NR	NR	8	NR
Seasonal work	2	1	2	2	1	1	2	NA	NA	1	2	1	0	NR	NR	1	NR
Health/medical limitations	1	2	NR	1	2	1	1	NA	NA	2	1	1	2	NR	NR	1	NR

SPOUSE EMPLOYMENT

Reasons for Working Part-Time

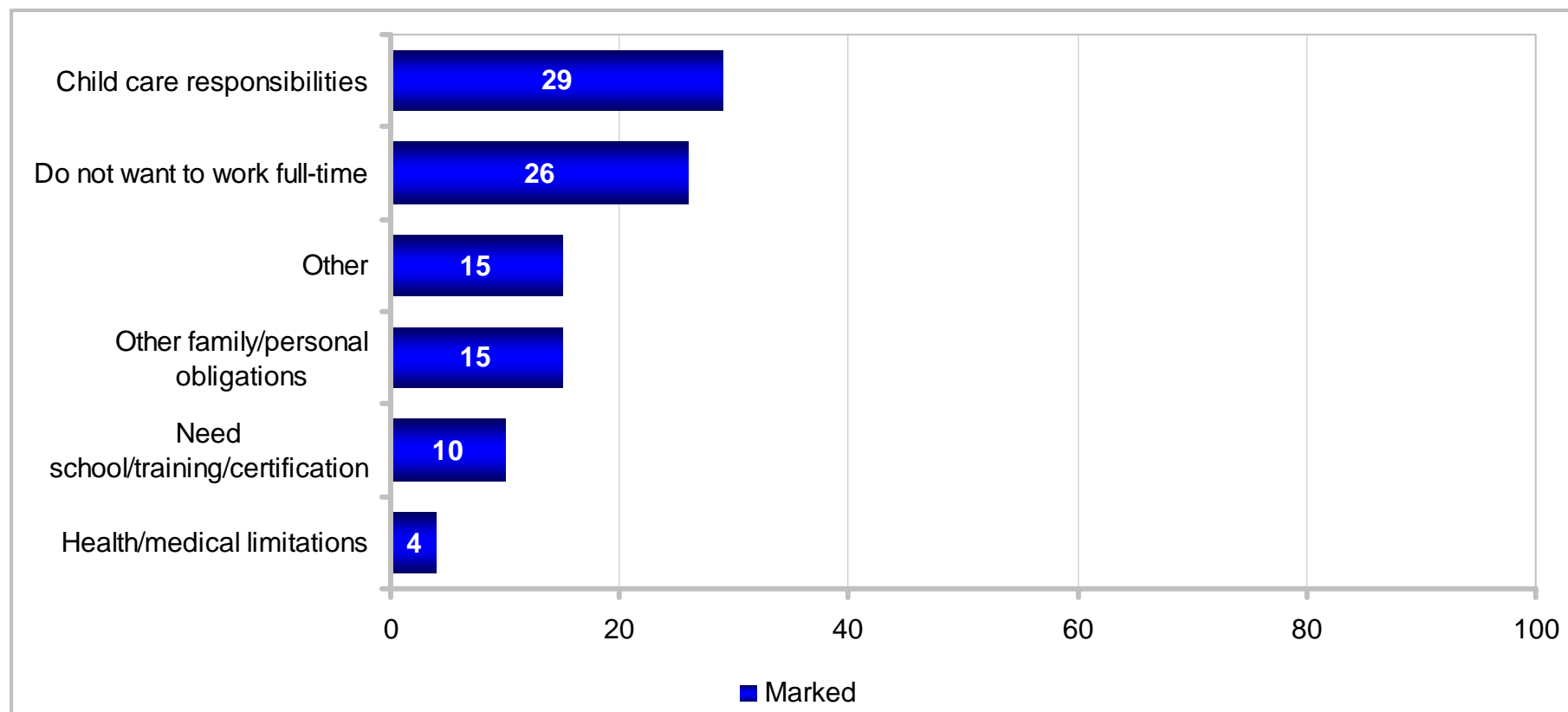
Percent of Active-Duty Members Whose Spouse Worked Part-Time But Wanted To Work Full-Time



SPOUSE EMPLOYMENT

Reasons for Not Looking for Full-Time Job

Percent of Active-Duty Members Whose Spouse Worked Part-Time and Did Not Want To Work Full-Time



SPOUSE EMPLOYMENT

Reasons for Not Looking for Full-Time Job

Percent of Active-Duty Members Whose Spouse Worked Part-Time and Did Not Want To Work Full-Time

KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Child care responsibilities	29	25	31	31	32	28	26	19	30	37	36	23	31	25	45	NR	41	32	32
Do not want to work full-time	26	22	28	24	29	11	31	11	26	32	40	16	36	26	35	19	34	23	41
Other	15	19	16	14	11	31	16	27	14	12	3	22	11	20	4	NR	8	13	5
Other family/personal obligations	15	18	16	11	13	5	19	13	18	8	18	21	12	19	10	NR	12	10	20
Need school/training/certification	10	13	5	15	9	24	7	29	5	10	0	15	9	6	2	NR	3	NR	NR
Health/medical limitations	4	2	4	6	6	1	NR	1	7	1	2	3	1	NR	3	8	1	NR	NR

SPOUSE EMPLOYMENT

Reasons for Not Looking for Full-Time Job

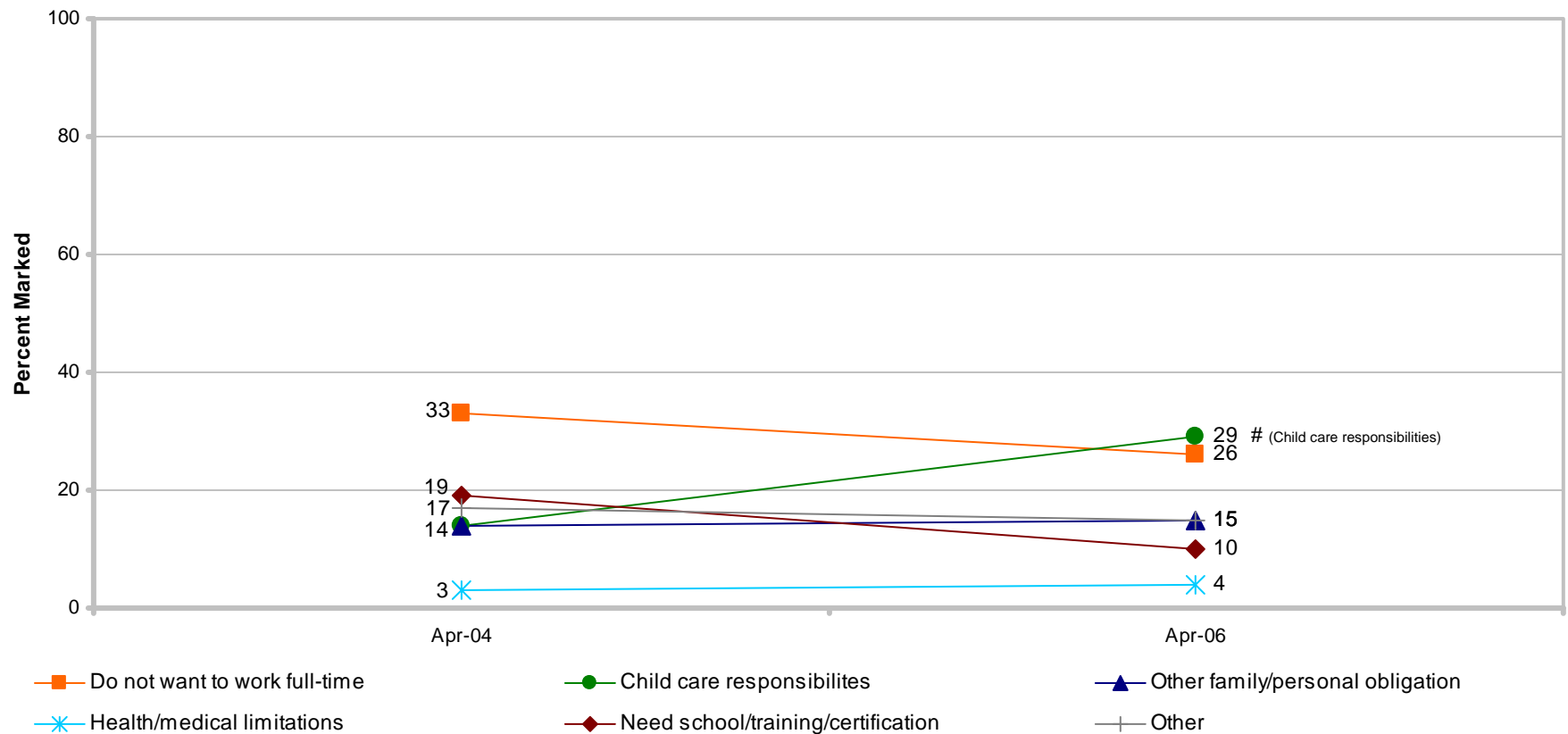
Percent of Active-Duty Members Whose Spouse Worked Part-Time and Did Not Want To Work Full-Time

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Child care responsibilities	29	31	19	27	30	33	21	NA	NA	39	8	28	36	NR	NR	30	11
Do not want to work full-time	26	25	35	20	28	27	24	NA	NA	28	22	20	38	NR	NR	26	NR
Other	15	15	15	14	16	12	22	NA	NA	8	32	18	7	NR	NR	14	NR
Other family/personal obligations	15	15	17	21	13	15	17	NA	NA	19	8	16	14	NR	NR	15	NR
Need school/training/certification	10	10	NR	17	7	9	12	NA	NA	4	23	13	3	NR	NR	10	NR
Health/medical limitations	4	4	4	2	5	4	5	NA	NA	3	7	5	2	NR	NR	4	NR

SPOUSE EMPLOYMENT

Reasons for Not Looking for Full-Time Job

Percent of Active-Duty Members Whose Spouse Worked Part-Time and Did Not Want To Work Full-Time

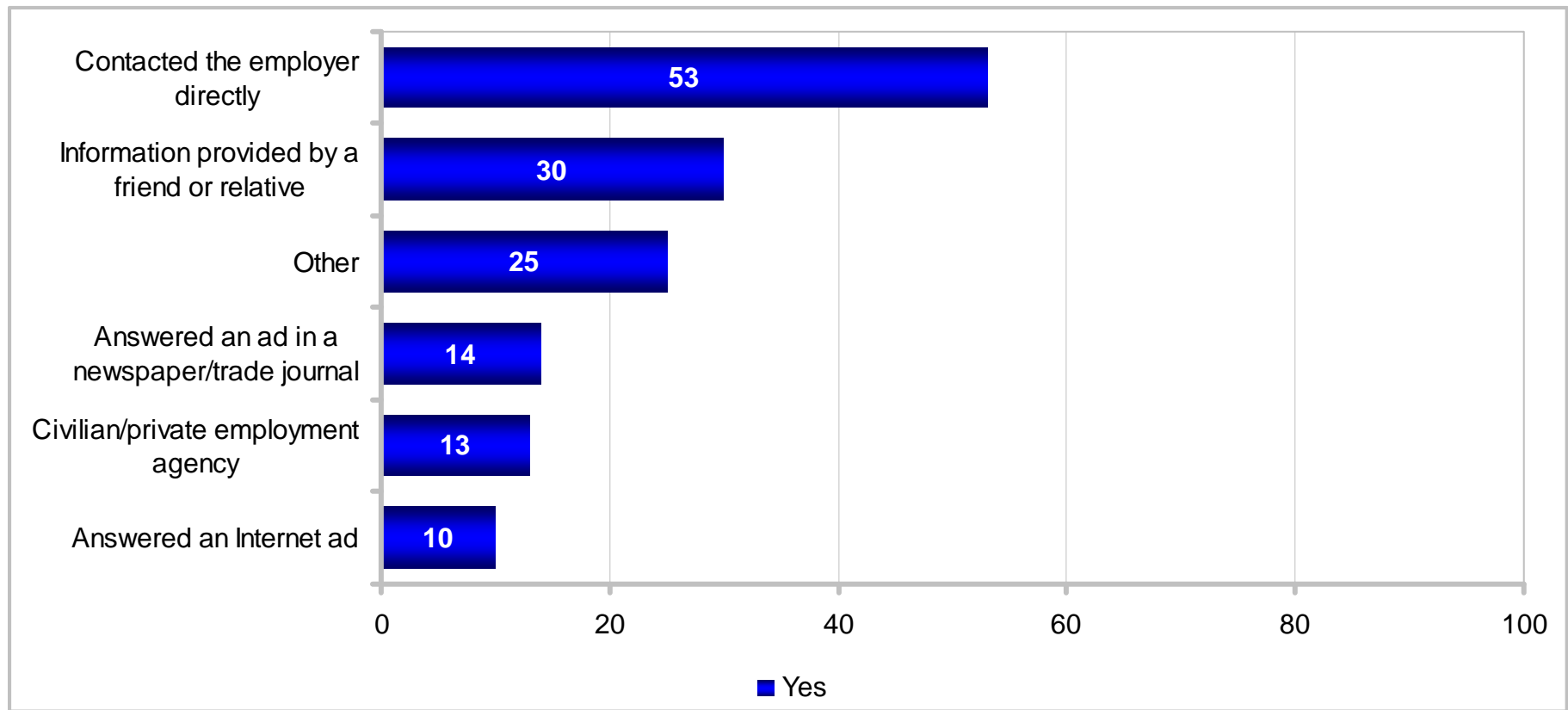


Significant difference from previous administration

SPOUSE EMPLOYMENT

Way Spouse Found Current Primary Job

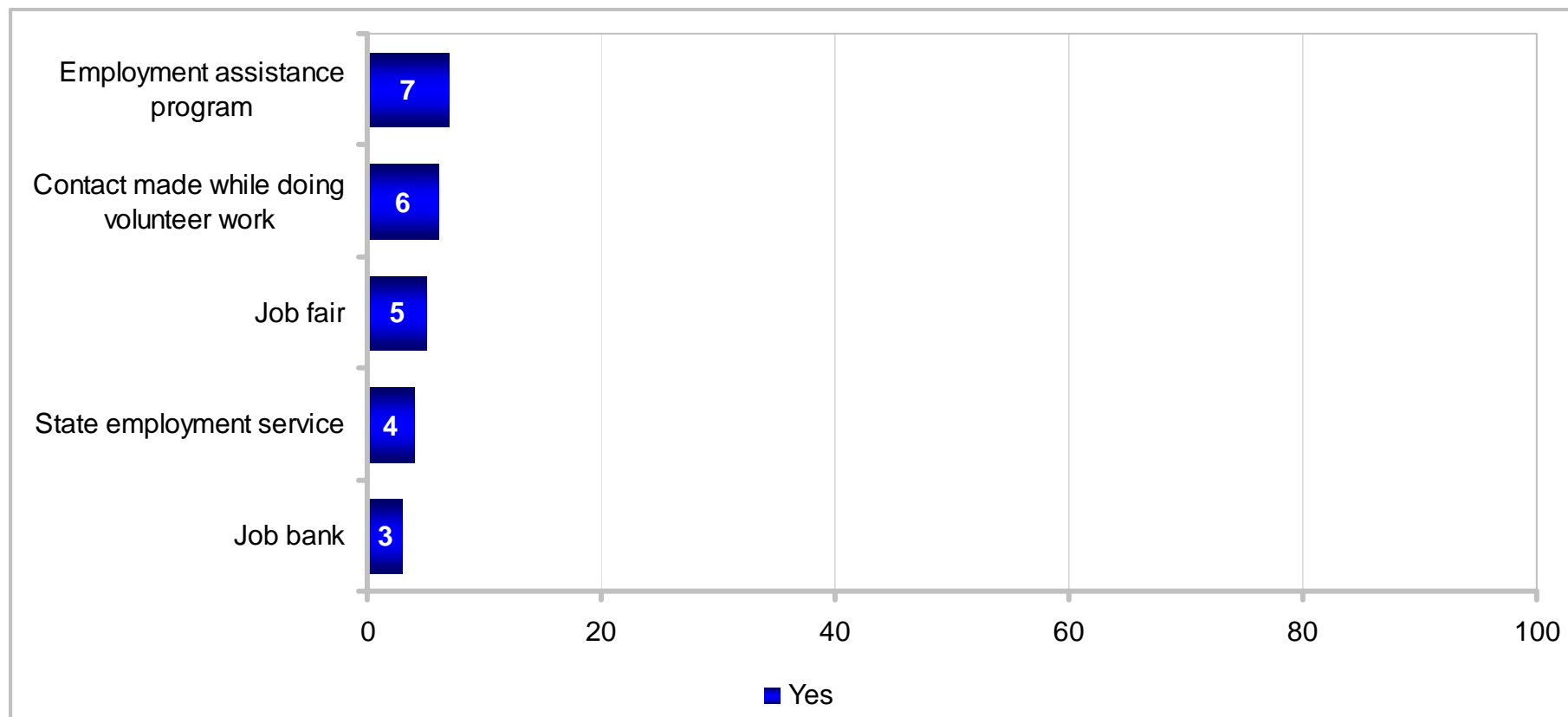
Percent of Active-Duty Members Whose Spouse Was Employed in Civilian Job



SPOUSE EMPLOYMENT

Way Spouse Found Current Primary Job

Percent of Active-Duty Members Whose Spouse Was Employed in Civilian Job



SPOUSE EMPLOYMENT

Way Spouse Found Current Primary Job

Percent of Active-Duty Members Whose Spouse Was Employed in Civilian Job

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6		Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Contacted the employer directly	53	51	57	56	52	53	55	57	51	52	59		50	51	57	55	57	51	49	61
Information provided by a friend or relative	30	30	33	28	28	32	22	33	30	27	30		31	27	34	30	27	32	28	27
Other	25	25	25	29	25	23	26	26	25	23	27		25	24	26	23	30	25	24	30
Answered an ad in a newspaper/trade journal	14	12	18	16	12	13	16	11	16	11	11		13	11	19	14	17	10	12	11
Civilian/private employment agency	13	12	14	9	14	15	17	10	15	9	6		14	7	15	10	9	10	16	8
Answered an Internet ad	10	11	12	10	8	9	13	12	10	10	6		12	9	12	8	11	6	8	8
Employment assistance program	7	9	6	7	6	5	7	6	8	4	3		9	6	6	4	8	2	7	2
Contact made while doing volunteer work	6	7	4	5	7	4	4	4	6	4	12		6	11	4	7	5	6	7	8
Job fair	5	5	6	5	5	4	6	4	7	4	3		5	6	7	2	5	3	5	2
State employment service	4	5	3	3	4	2	6	2	5	3	2		5	5	4	1	3	1	5	1
Job bank	3	2	3	3	2	2	3	2	3	2	1		2	2	4	1	4	2	3	1

SPOUSE EMPLOYMENT

Way Spouse Found Current Primary Job

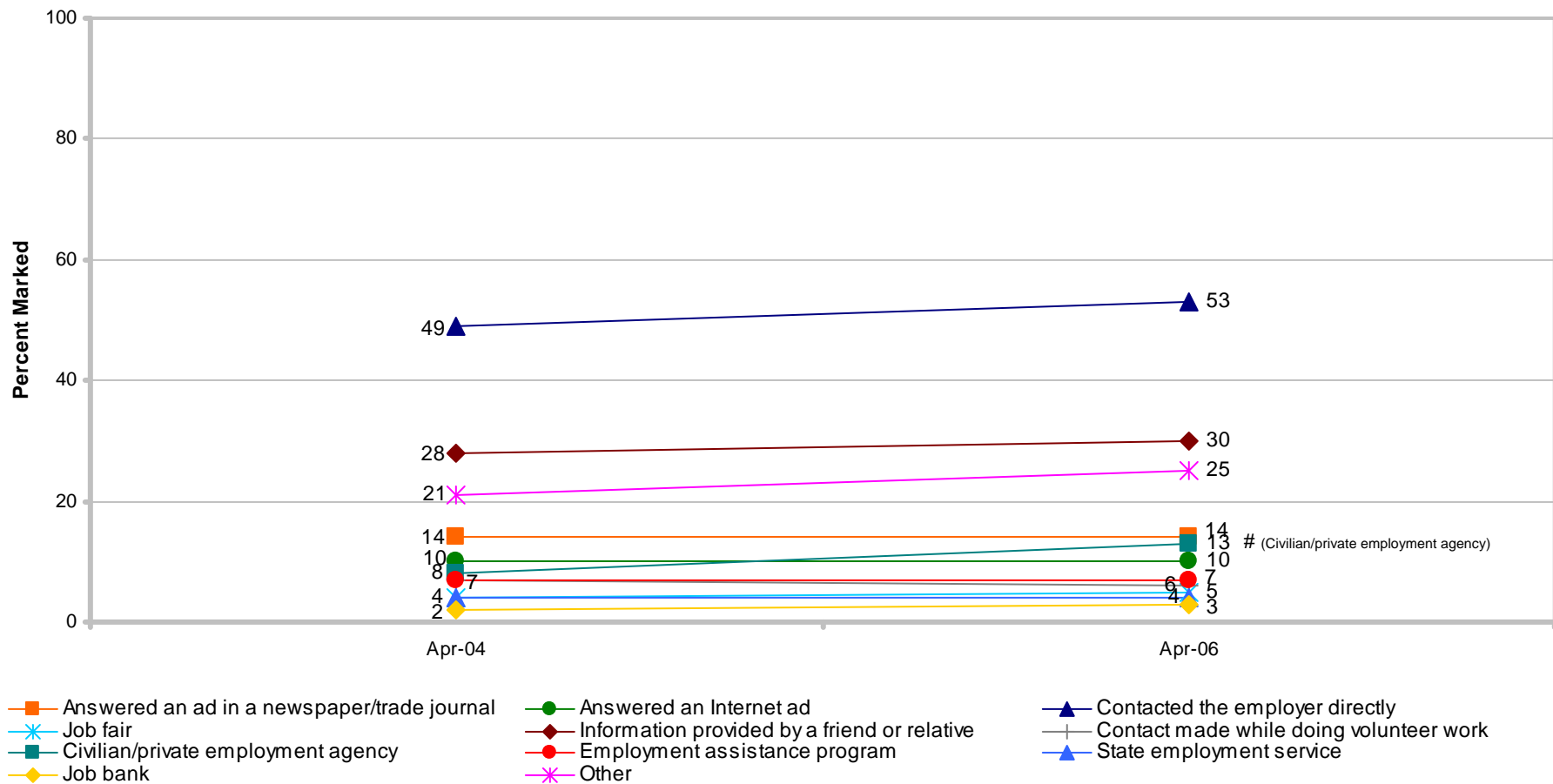
Percent of Active-Duty Members Whose Spouse Was Employed in Civilian Job

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Contacted the employer directly	53	53	54	51	54	52	55	NA	NA	51	57	53	56	51	48	53	50
Information provided by a friend or relative	30	29	38	35	29	30	31	NA	NA	32	28	31	29	32	24	30	30
Other	25	25	27	26	25	26	25	NA	NA	26	24	25	25	29	32	25	29
Answered an ad in a newspaper/trade journal	14	15	10	12	15	13	16	NA	NA	14	13	15	11	12	12	14	12
Civilian/private employment agency	13	13	12	11	13	10	18	NA	NA	13	13	14	8	15	10	13	14
Answered an Internet ad	10	10	10	9	11	9	12	NA	NA	9	12	11	7	13	13	10	13
Employment assistance program	7	6	11	7	7	4	11	NA	NA	8	5	7	4	10	4	7	9
Contact made while doing volunteer work	6	5	10	6	6	6	6	NA	NA	7	4	5	9	5	5	6	5
Job fair	5	6	5	5	6	4	8	NA	NA	6	5	6	4	7	3	5	6
State employment service	4	4	3	4	4	2	6	NA	NA	4	4	4	3	6	2	4	5
Job bank	3	3	3	3	3	2	4	NA	NA	3	2	3	1	3	3	3	3

SPOUSE EMPLOYMENT

Way Spouse Found Current Primary Job

Percent of Active-Duty Members Whose Spouse Was Employed in Civilian Job

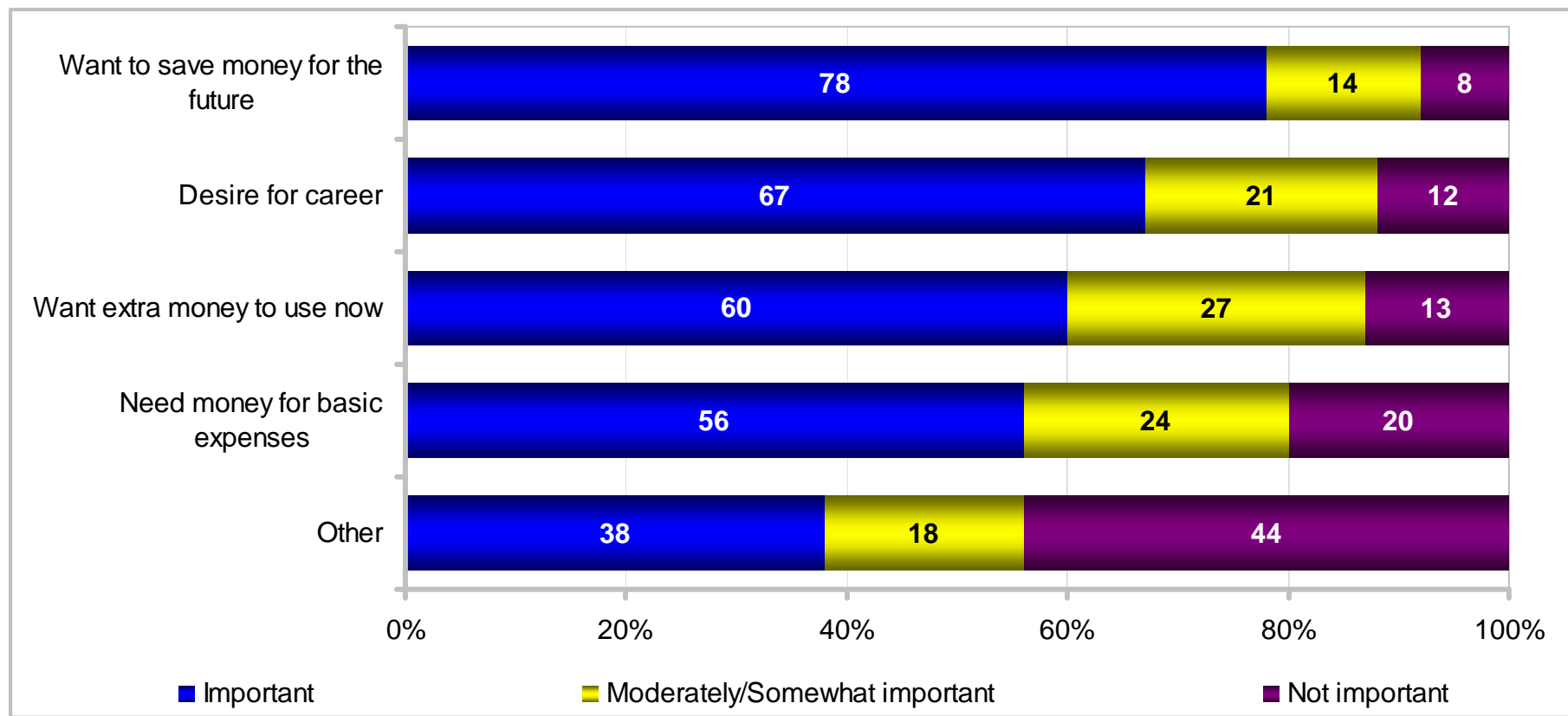


Significant difference from previous administration

SPOUSE EMPLOYMENT

Importance of Reasons To Work

Percent of Active-Duty Members Who Were Married or Separated



SPOUSE EMPLOYMENT

Importance of Reasons To Work

Percent of Active-Duty Members Who Were Married or Separated

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Want to save money for the future	Important	78	78	78	78	77	84	81	85	80	70	54	82	65	81	62	82	61	82	61
	Not Important	8	8	7	8	9	7	7	5	7	12	18	6	15	6	12	6	17	7	16
Desire for career	Important	67	69	66	62	67	65	69	65	69	68	58	70	65	67	62	63	57	68	63
	Not Important	12	12	12	13	13	12	9	12	11	14	18	11	17	11	14	12	18	12	16
Want extra money to use now	Important	60	60	61	58	60	64	63	66	64	48	35	64	41	65	42	62	37	66	44
	Not Important	13	13	13	13	13	12	10	9	11	19	26	11	22	11	21	11	23	10	23
Need money for basic expenses	Important	56	56	59	57	54	66	65	69	60	37	25	63	32	65	33	62	30	61	31
	Not Important	20	20	18	18	22	14	15	12	16	33	46	15	38	14	37	14	39	16	41
Other	Important	38	38	38	36	40	44	41	50	37	30	23	41	26	42	22	39	20	43	30
	Not Important	44	44	44	43	43	37	40	28	45	54	65	39	61	40	61	38	67	40	55

SPOUSE EMPLOYMENT

Importance of Reasons To Work

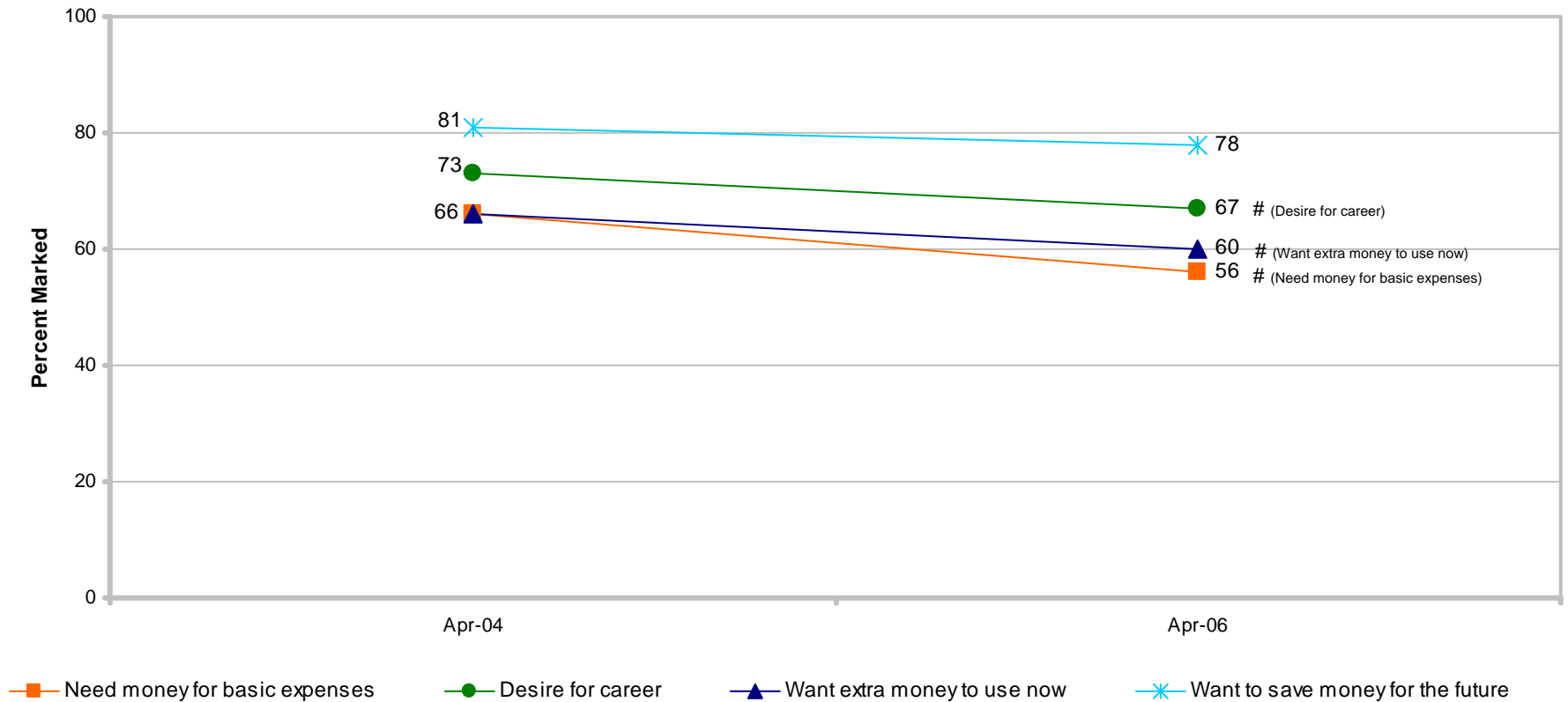
Percent of Active-Duty Members Who Were Married or Separated

KEY:																		
Higher Response of Important																		
Lower Response of Important																		
Higher Response of Not Important																		
		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Want to save money for the future	Important	78	78	78	80	77	73	86	NA	NA	76	82	81	60	87	82	77	86
	Not Important	8	8	8	8	8	10	5	NA	NA	9	5	7	16	5	5	9	5
Desire for career	Important	67	66	71	67	67	62	75	NA	NA	67	67	67	61	78	84	65	79
	Not Important	12	13	10	12	12	15	8	NA	NA	13	10	12	17	7	6	13	7
Want extra money to use now	Important	60	60	58	61	60	56	66	NA	NA	60	59	63	40	73	54	59	69
	Not Important	13	13	15	13	13	15	9	NA	NA	14	11	11	23	8	14	13	9
Need money for basic expenses	Important	56	57	52	57	56	50	67	NA	NA	56	57	61	29	78	52	54	73
	Not Important	20	19	22	20	20	24	12	NA	NA	21	17	16	41	8	18	21	10
Other	Important	38	38	41	42	37	32	49	NA	NA	37	41	40	24	56	48	36	54
	Not Important	44	44	40	39	45	49	34	NA	NA	46	37	41	62	30	39	45	31

SPOUSE EMPLOYMENT

Importance of Reasons To Work

Percent of Active-Duty Members Who Were Married or Separated



Significant difference from previous administration

SPOUSE EMPLOYMENT

Summary of Findings

April 2006

- 44% satisfied with spouse's employment and career opportunities; 23% dissatisfied
 - Satisfied led by female, Air Force enlisted, E5-E9, living off base, and living in US
 - Dissatisfied led by living overseas, E1-E4, and living on base
- Members reported it took an average of 4.7 months for their spouses to find employment after their last PCS
 - Led by living overseas, living on base, married with child(ren), and E5-E9
- Members reported their spouses (who were unemployed) had been looking for work for an average of 18 weeks (4.5 months)
 - Led by O4-O6, Army officer, living overseas, and male officer
- 40% reported their spouses were overqualified for work they did
 - Led by married without child(ren)
- 31% of members reported their spouse's income was major contributor to total household income
 - Led by female, Air Force enlisted, Air Force, and E5-E9
- 29% of members reported their spouse works part-time (less than 35 hours a week)
 - Led by O4-O6, Marine Corps officer, male officer, living on base, male, male enlisted, and Non-Hispanic White

SPOUSE EMPLOYMENT

Summary of Findings

April 2006

- Of those members whose spouses worked part-time, 55% reported their spouses wanted to work full-time
 - Led by total minority, Army enlisted, and male enlisted
 - 32% of these members reported most common reason for their spouse working part-time was they *could only find part-time work*
 - Members reported most common reason their spouse was not looking for full-time job was *child care responsibilities* (29%) and *they did not want to work full-time* (26%)
- Top ways spouse found current primary job were *contacted the employer directly* (53%) and *information provided by a friend or relative* (30%)
- More than two-thirds of married members reported their spouse wants to work because they *want to save money for the future* (78%) and *desire a career* (67%)

SPOUSE EMPLOYMENT

Summary of Findings

April 2006

April 2004 – April 2006

- Satisfaction with spouse's employment and career opportunities increased 9 percentage points
 - Led by Navy, O1-O3, E5-E9, O4-O6, and Army
- Percentage of members whose spouse worked part-time but wanted to work full-time increased 19 percentage points among E5-E9
- Percentage who reported *child care responsibilities* as reason for spouse not looking for a full-time job increased 15 percentage points
- Percentage who reported *civilian/private employment agency* as way spouse found current primary job increased 5 percentage points
- There was a decrease in reported importance of 3 out of 4 reasons why members' spouse works
 - *Need money for basic expenses* (down 10 percentage points)
 - *Desire for career* (down 6 percentage points)
 - *Want extra money to use now* (down 6 percentage points)

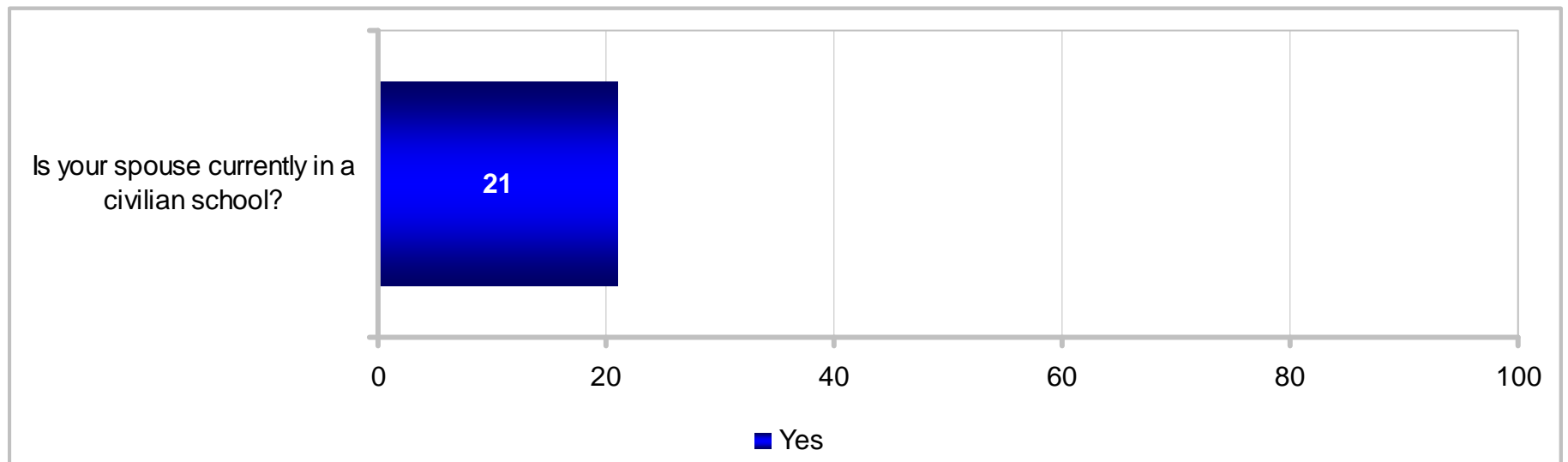
BRIEFING OVERVIEW

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EDUCATION AND ACCESS TO TECHNOLOGY

Spouse Currently Enrolled in Civilian School

Percent of Active-Duty Members Who Were Married or Separated



EDUCATION AND ACCESS TO TECHNOLOGY

Spouse Currently Enrolled in Civilian School

Percent of Active-Duty Members Who Were Married or Separated

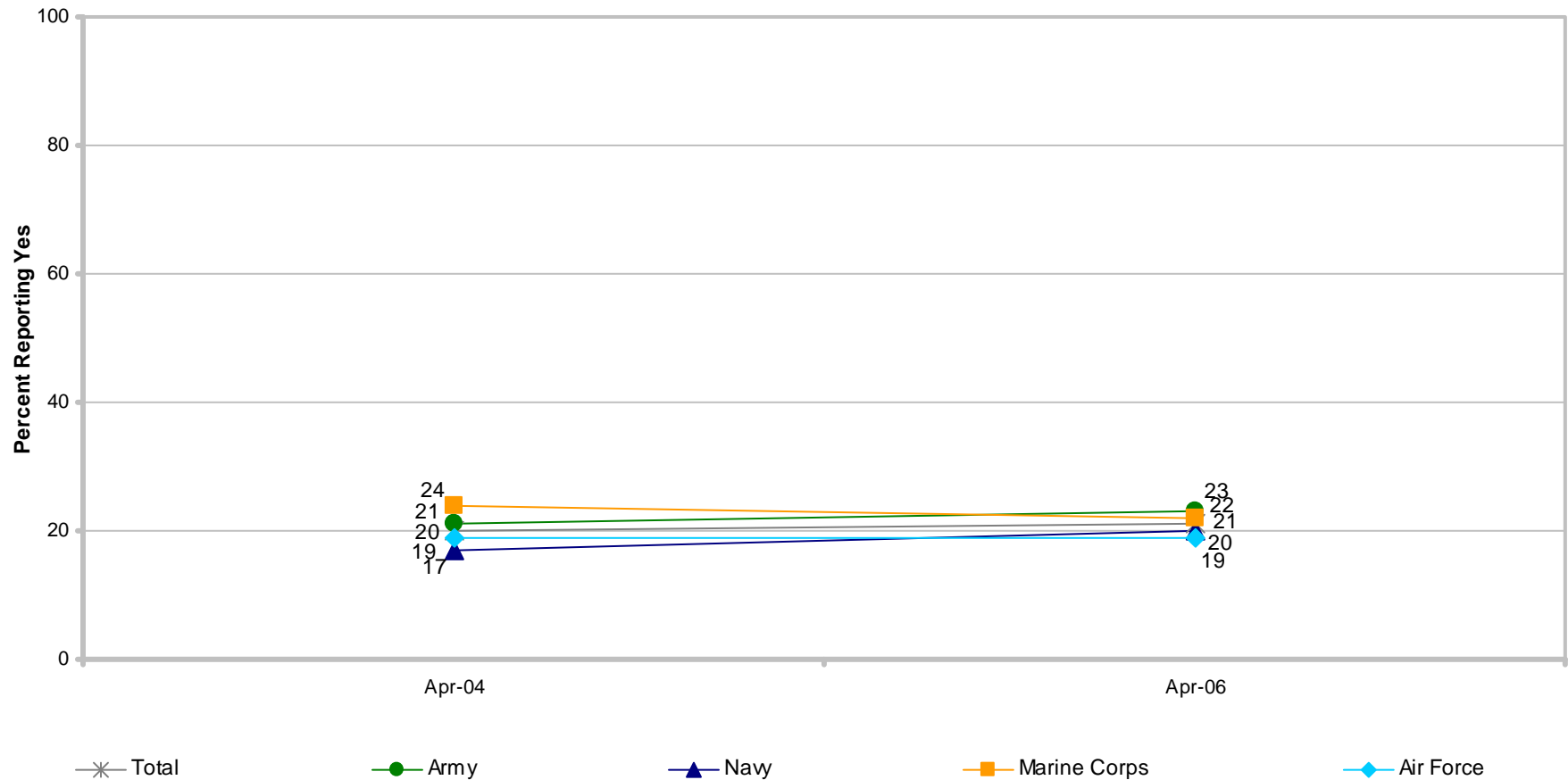
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	21	23	20	22	19	25	27	26	21	22	8	24	18	21	12	24	10	21	14
Is your spouse currently in a civilian school?																			

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	21	21	21	21	21	19	24	NA	NA	19	27	23	14	18	21	21	18
Is your spouse currently in a civilian school?																	

EDUCATION AND ACCESS TO TECHNOLOGY

Spouse Currently Enrolled in Civilian School

Percent of Active-Duty Members Who Were Married or Separated, by Service

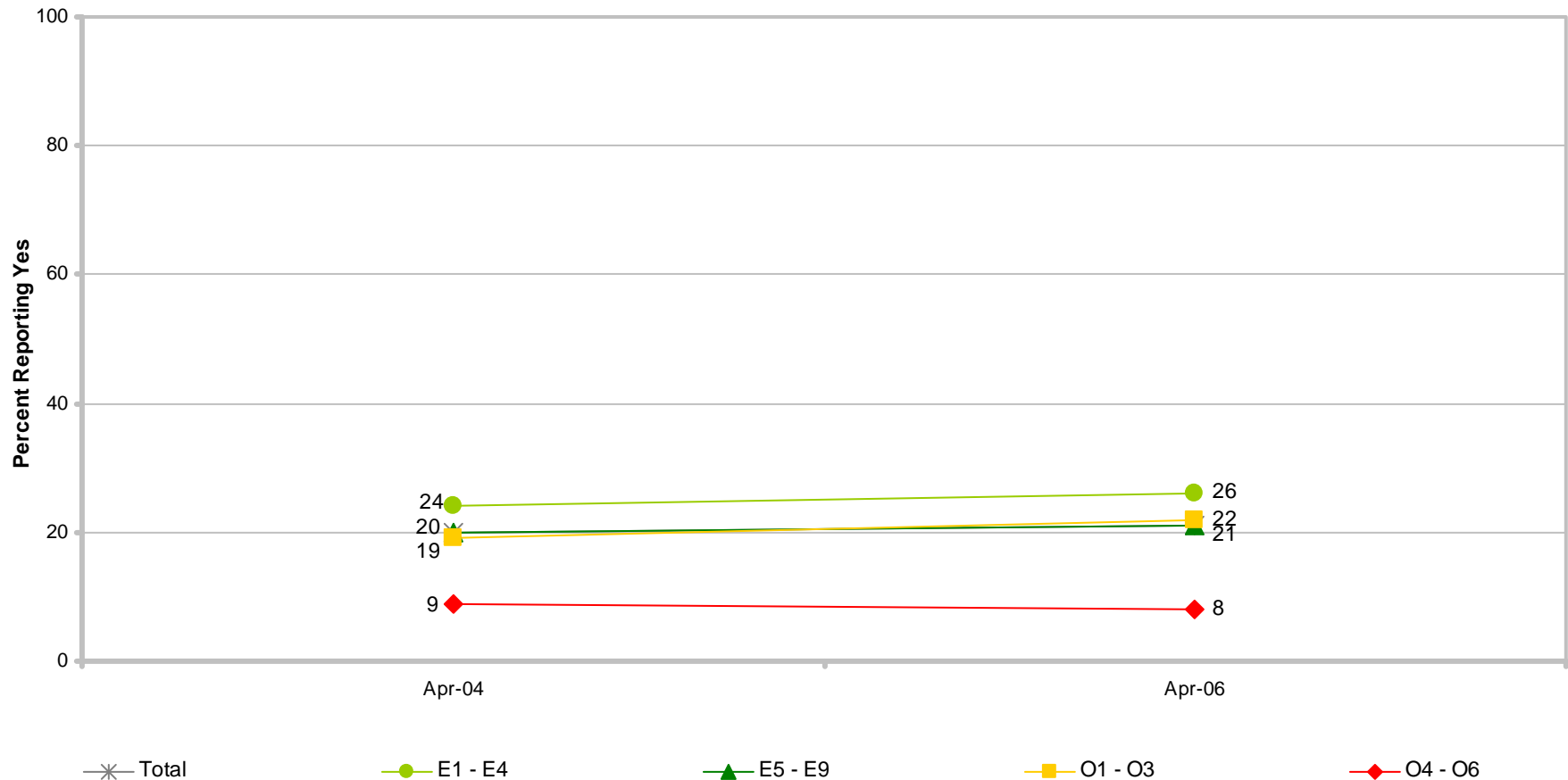


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Spouse Currently Enrolled in Civilian School

Percent of Active-Duty Members Who Were Married or Separated, by Paygrade



Significant difference from previous administration

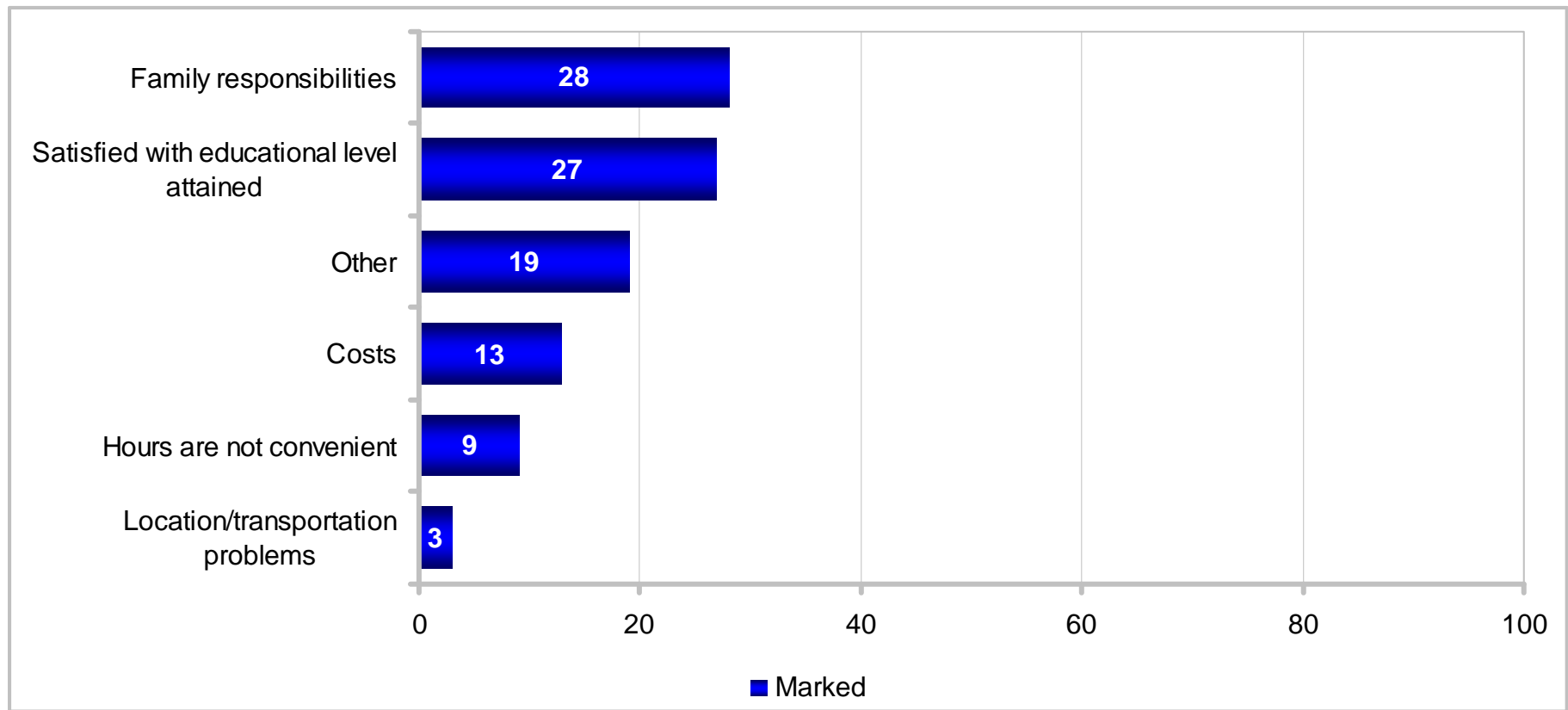
SOFA Apr 06 Q84

Margins of error range from $\pm 2\%$ to $\pm 4\%$

EDUCATION AND ACCESS TO TECHNOLOGY

Main Reason Spouse Not Attending School

Percent of Active-Duty Members Whose Spouse Was Not Enrolled in a Civilian School



EDUCATION AND ACCESS TO TECHNOLOGY

Main Reason Spouse Not Attending School

Percent of Active-Duty Members Whose Spouse Was Not Enrolled in a Civilian School

KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Family responsibilities	28	30	30	29	24	29	29	26	30	24	27	30	27	31	26	30	26	25	24
Satisfied with educational level attained	27	25	26	23	32	15	18	13	23	50	55	19	46	19	55	16	51	25	53
Other	19	20	18	21	20	23	20	24	20	13	10	22	12	19	11	23	11	22	13
Costs	13	12	15	12	13	14	18	19	14	5	4	13	7	17	3	14	4	17	4
Hours are not convenient	9	9	10	10	8	14	12	12	10	5	3	11	5	12	4	11	5	10	3
Location/transportation problems	3	4	2	5	2	5	3	7	2	3	2	5	2	2	1	5	3	2	3

EDUCATION AND ACCESS TO TECHNOLOGY

Main Reason Spouse Not Attending School

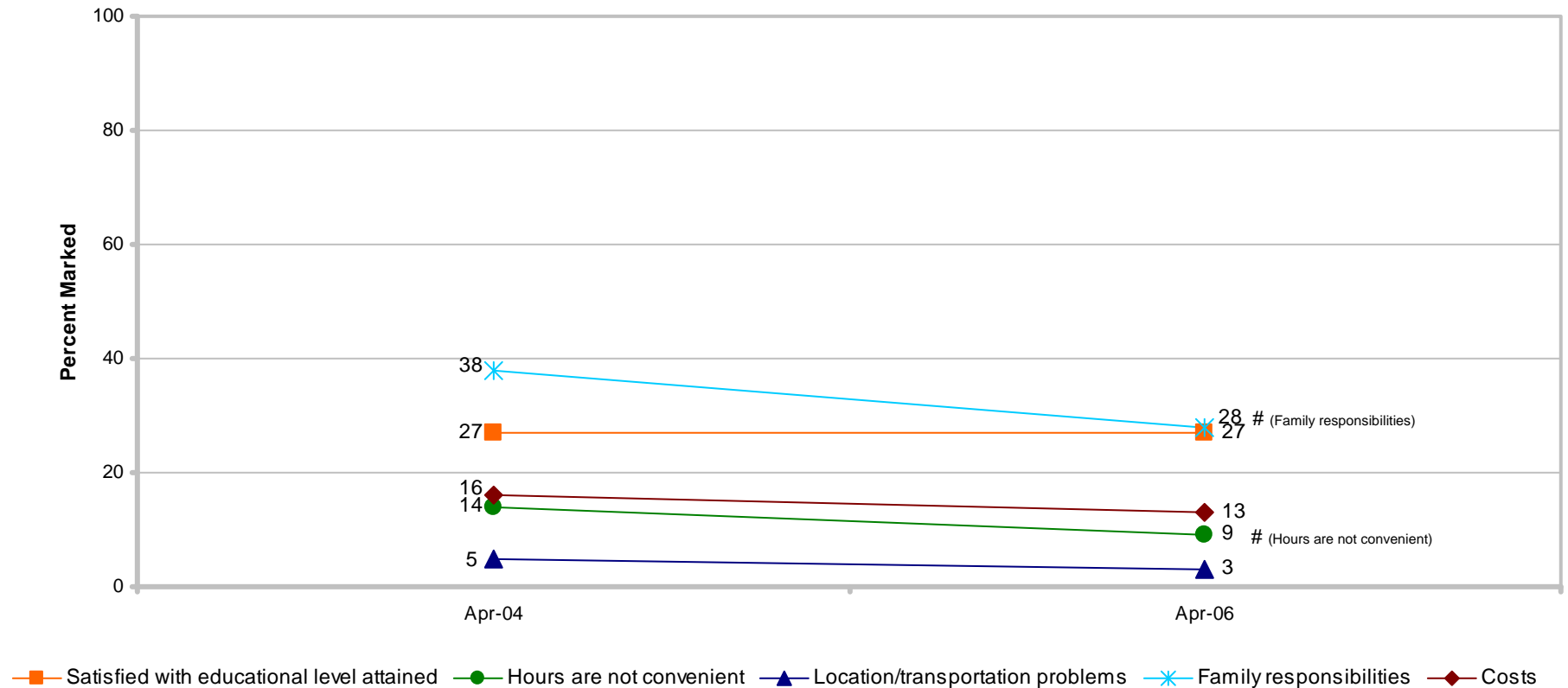
Percent of Active-Duty Members Whose Spouse Was Not Enrolled in a Civilian School

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Family responsibilities	28	28	28	33	27	27	30	NA	NA	36	7	31	28	13	7	30	12
Satisfied with educational level attained	27	28	23	20	30	32	18	NA	NA	26	30	21	50	17	58	27	25
Other	19	18	26	20	19	17	23	NA	NA	16	27	19	11	36	21	17	33
Costs	13	14	10	14	13	13	13	NA	NA	11	17	16	5	9	7	14	8
Hours are not convenient	9	9	9	8	9	7	12	NA	NA	8	13	9	4	23	5	8	20
Location/transportation problems	3	3	5	5	3	3	3	NA	NA	2	6	4	2	2	2	3	2

EDUCATION AND ACCESS TO TECHNOLOGY

Main Reason Spouse Not Attending School

Percent of Active-Duty Members Whose Spouse Was Not Enrolled in a Civilian School

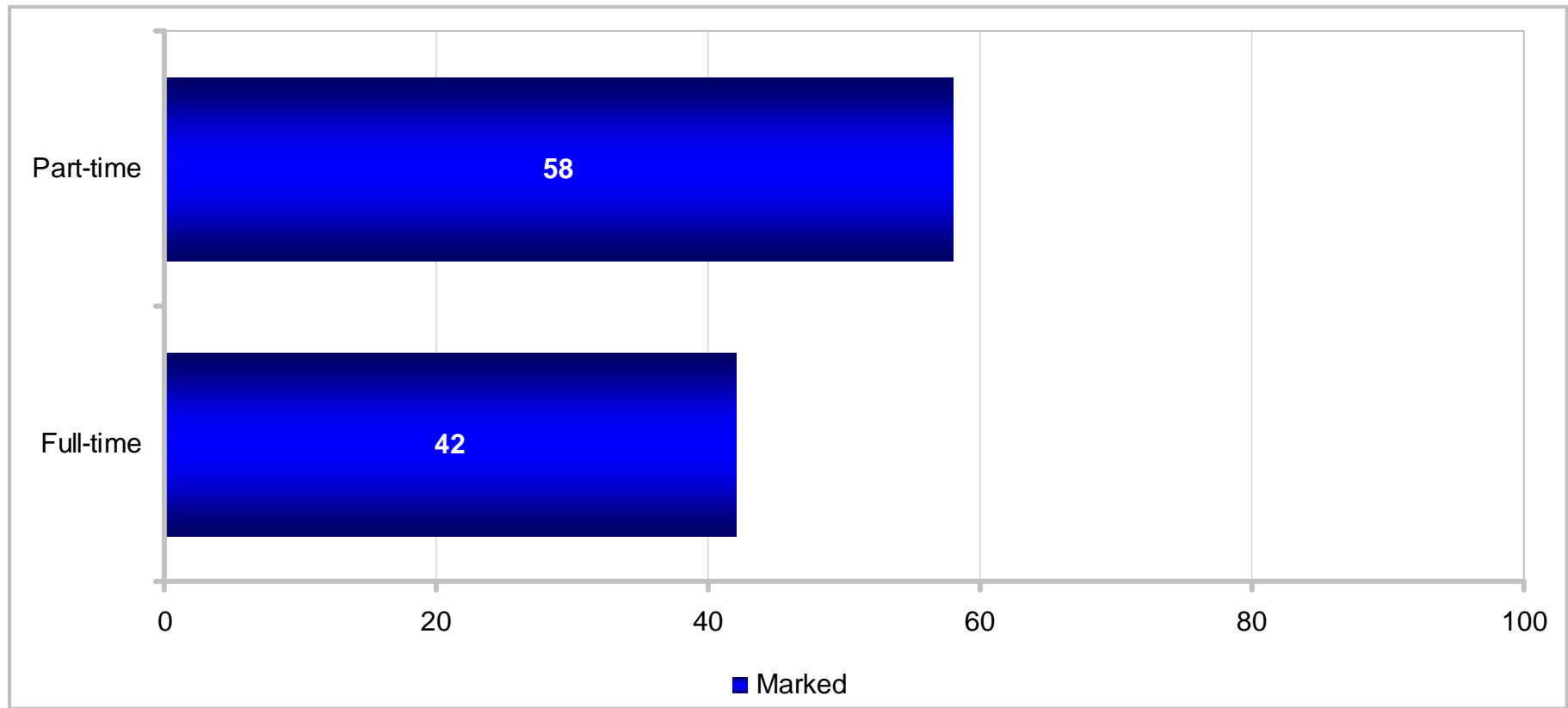


* Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Spouse's Student Status

Percent of Active-Duty Members Whose Spouse Was Currently Enrolled in a Civilian School



EDUCATION AND ACCESS TO TECHNOLOGY

Spouse's Student Status

Percent of Active-Duty Members Whose Spouse Was Currently Enrolled in a Civilian School

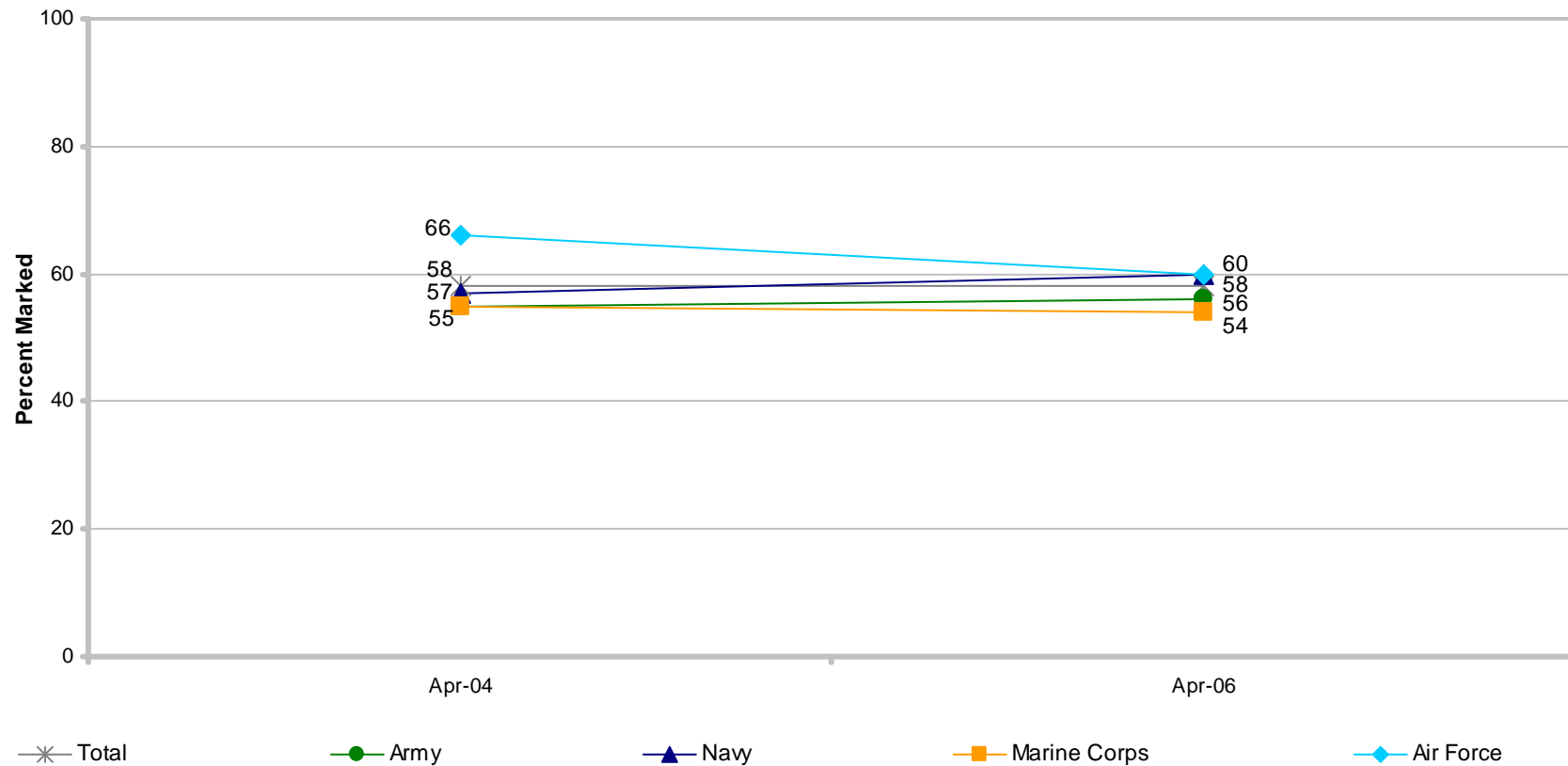
KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	Part-time	58	56	60	54	60	54	58	45	65	54	73	57	52	59	65	53	64	60
Full-time	42	44	40	46	40	46	42	55	35	46	27	43	48	41	35	47	36	40	39

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Part-time	58	56	70	55	59	56	60	NA	NA	62	51	56	55	70	72	56
Full-time	42	44	30	45	41	44	40	NA	NA	38	49	44	45	30	28	44	29

EDUCATION AND ACCESS TO TECHNOLOGY

Spouse's Student Status – Part-Time

Percent of Active-Duty Members Whose Spouse Was Currently Enrolled in a Civilian School, by Service

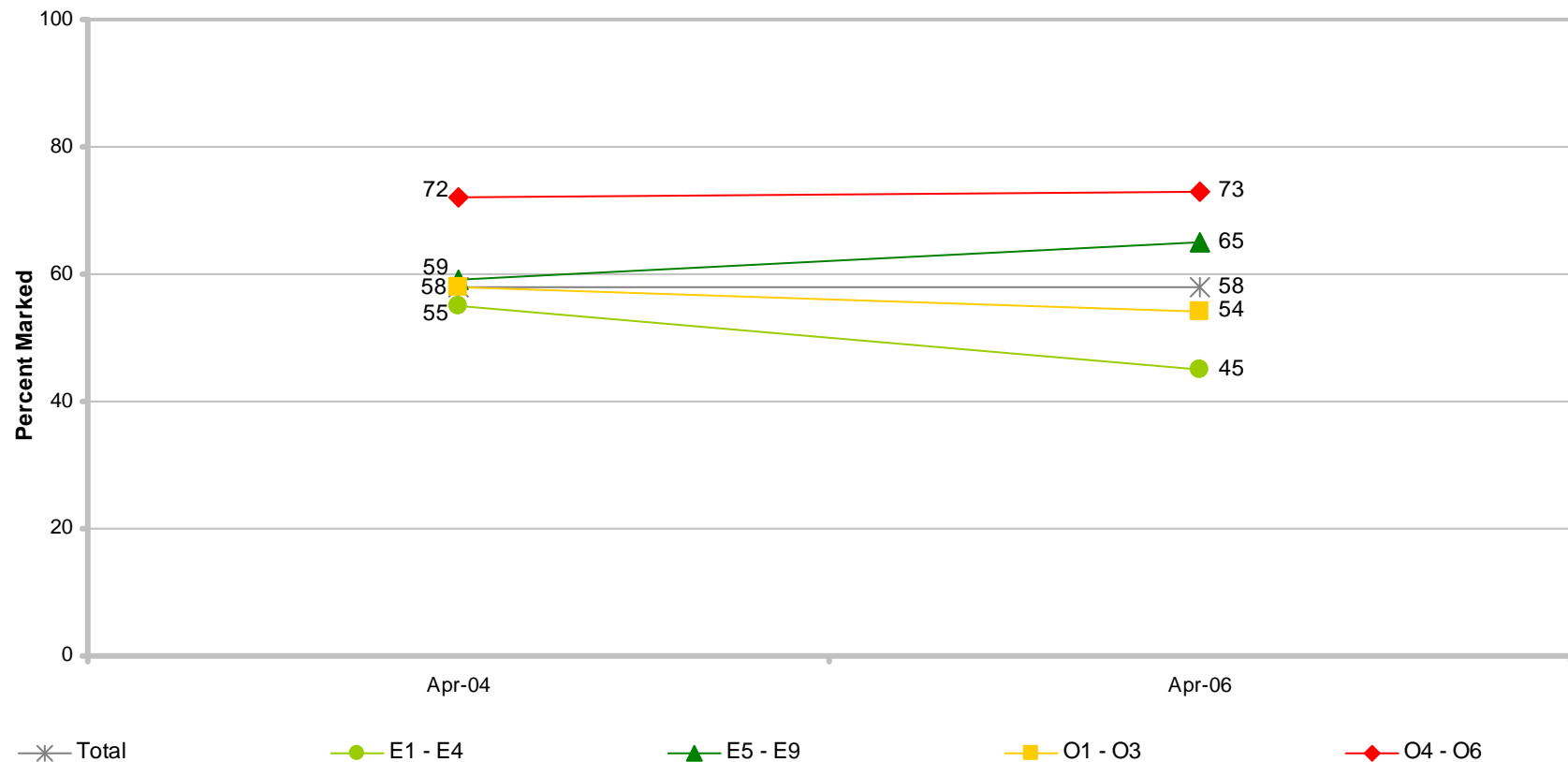


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Spouse's Student Status – Part-Time

Percent of Active-Duty Members Whose Spouse Was Currently Enrolled in a Civilian School, by Paygrade

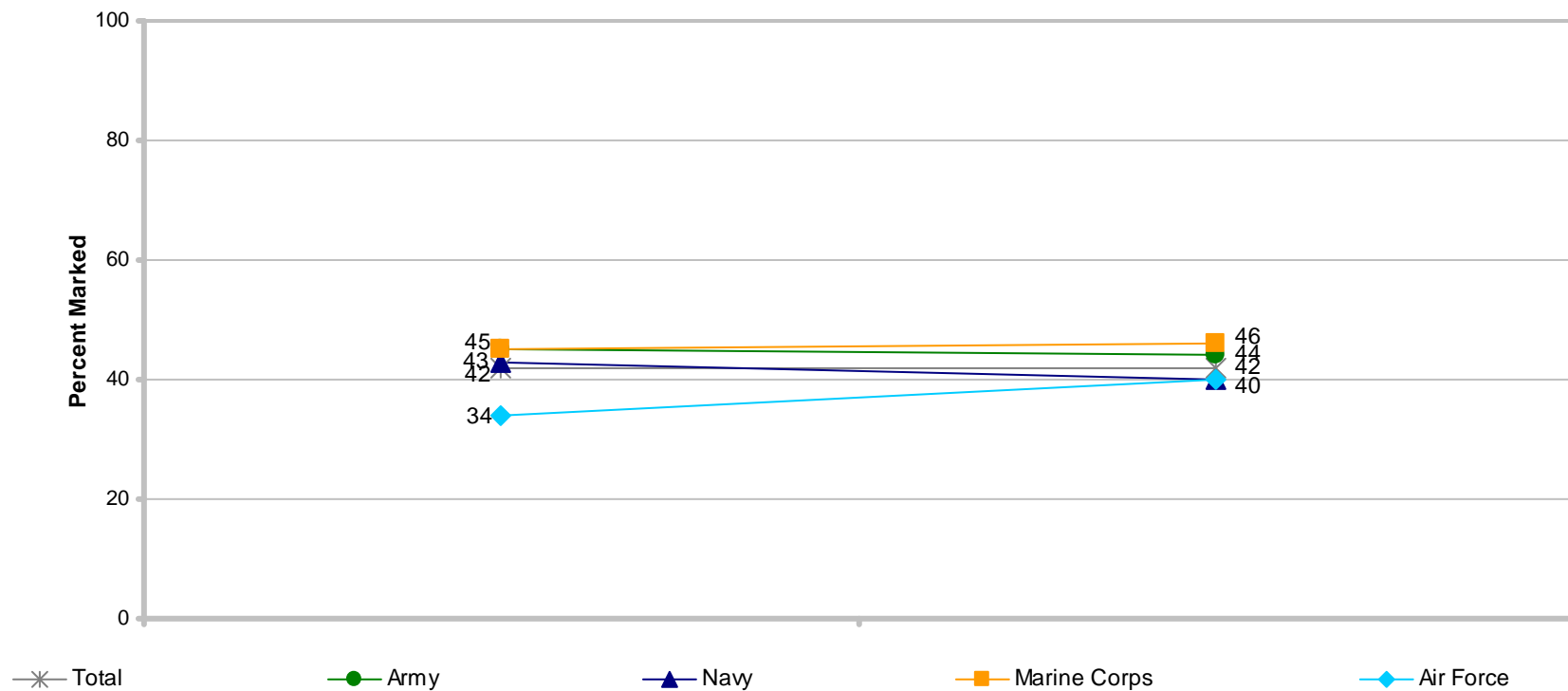


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Spouse's Student Status – Full-Time

Percent of Active-Duty Members Whose Spouse Was Currently Enrolled in a Civilian School, by Service

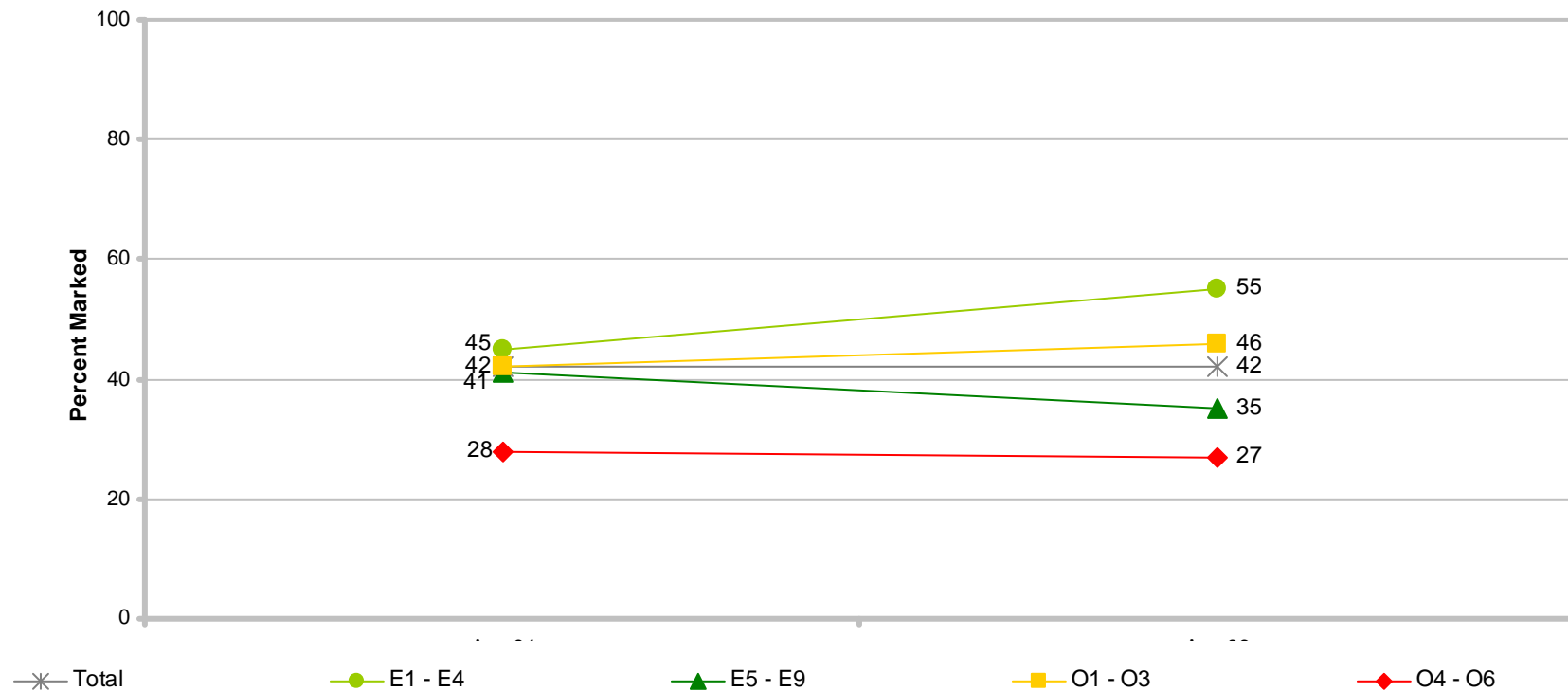


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Spouse's Student Status – Full-Time

Percent of Active-Duty Members Whose Spouse Was Currently Enrolled in a Civilian School, by Paygrade

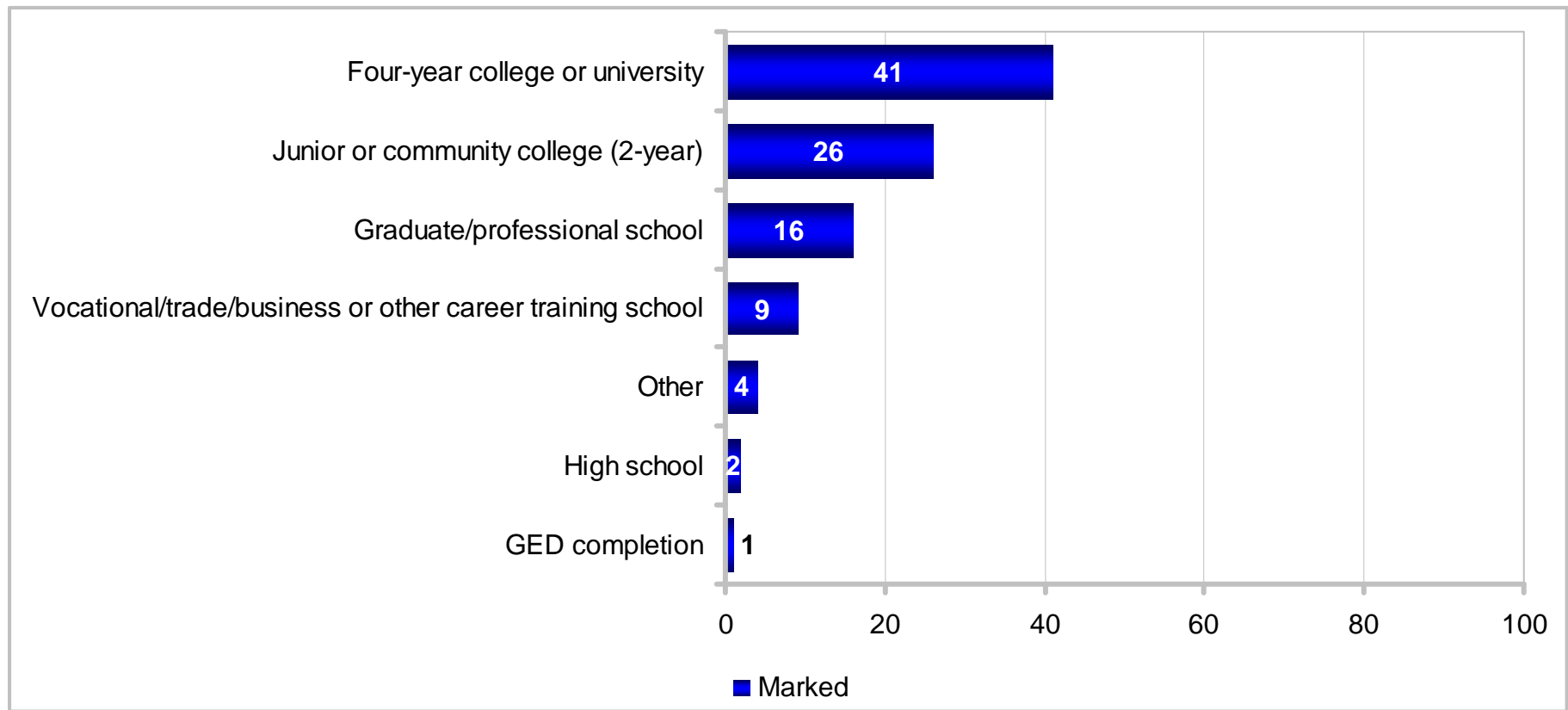


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Type of School Spouse Currently Attends

Percent of Active-Duty Members Whose Spouse Was Currently Enrolled in a Civilian School



EDUCATION AND ACCESS TO TECHNOLOGY

Type of School Spouse Currently Attends

Percent of Active-Duty Members Whose Spouse Was Currently Enrolled in a Civilian School

KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Four-year college or university	41	44	31	42	47	42	47	45	40	39	28	44	44	30	35	43	28	50	32
Junior or community college (2-year)	26	25	28	28	25	28	29	27	29	13	19	27	14	30	15	28	26	28	14
Graduate/professional school	16	15	17	13	19	12	8	9	14	43	43	12	33	13	46	11	41	13	45
Vocational/trade/business or other career training school	9	8	15	8	6	11	8	10	10	5	5	8	8	17	NR	8	4	7	5
Other	4	5	6	3	2	6	5	4	5	0	5	6	1	7	2	3	1	2	NR
High school	2	1	2	5	1	1	3	4	1	1	NR	1	0	2	NR	6	NR	1	NR
GED completion	1	1	1	1	0	1	0	1	1	0	NR	2	0	1	NR	1	NR	0	NR

EDUCATION AND ACCESS TO TECHNOLOGY

Type of School Spouse Currently Attends

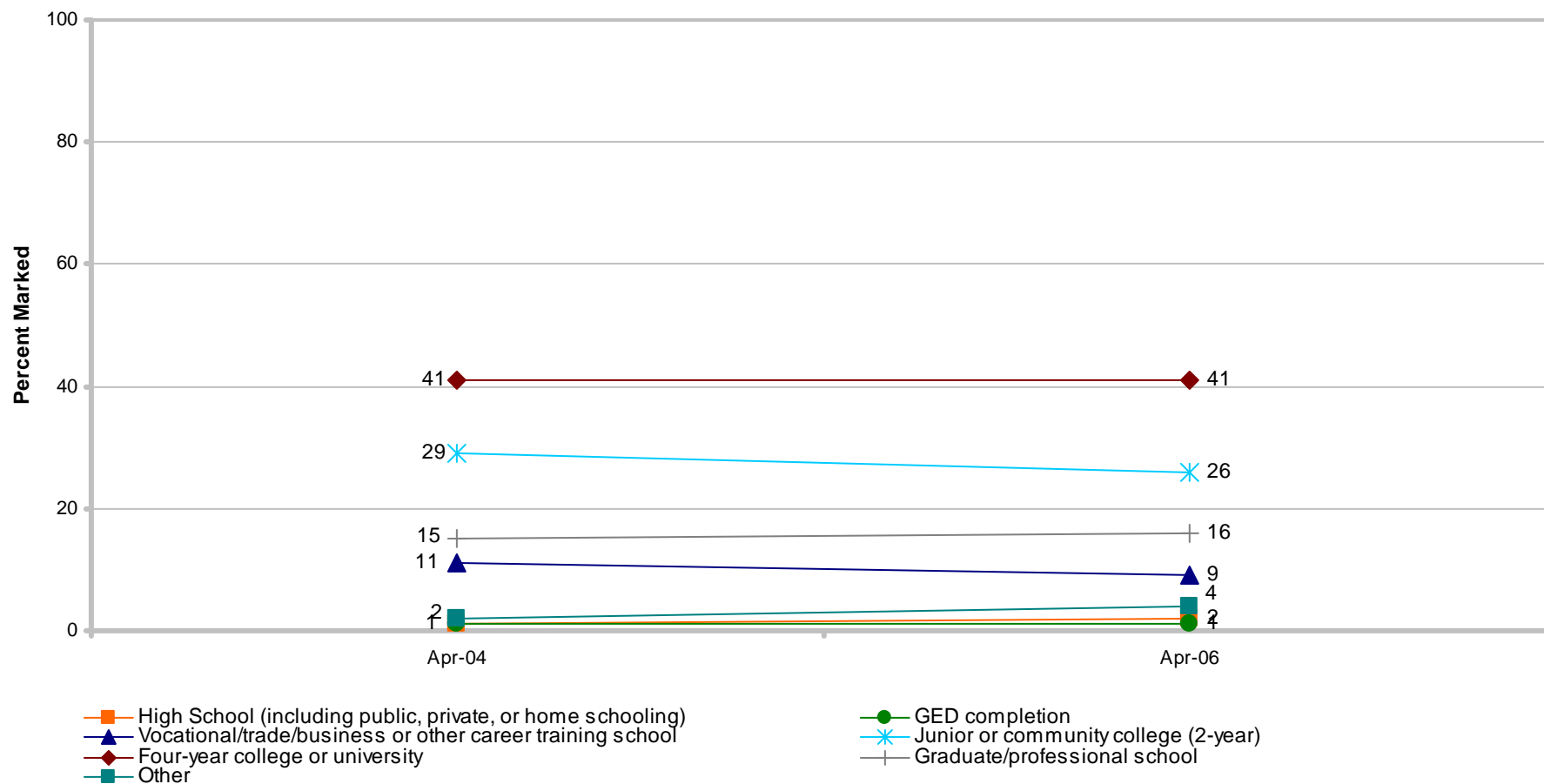
Percent of Active-Duty Members Whose Spouse Was Currently Enrolled in a Civilian School

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Four-year college or university	41	39	54	45	40	44	37	NA	NA	41	42	41	37	50	37	41	47
Junior or community college (2-year)	26	28	12	28	26	25	29	NA	NA	27	26	28	17	27	6	27	22
Graduate/professional school	16	16	18	13	17	17	15	NA	NA	14	20	12	37	13	54	16	22
Vocational/trade/business or other career training school	9	10	8	6	11	10	9	NA	NA	10	8	11	7	3	NR	10	2
Other	4	4	6	3	5	3	6	NA	NA	5	3	4	1	7	NR	4	6
High school	2	2	1	3	1	1	3	NA	NA	2	2	2	1	NR	NR	2	0
GED completion	1	1	1	2	0	1	1	NA	NA	1	0	1	0	NR	NR	1	0

EDUCATION AND ACCESS TO TECHNOLOGY

Type of School Spouse Currently Attends

Percent of Active-Duty Members Whose Spouse Was Currently Enrolled in a Civilian School

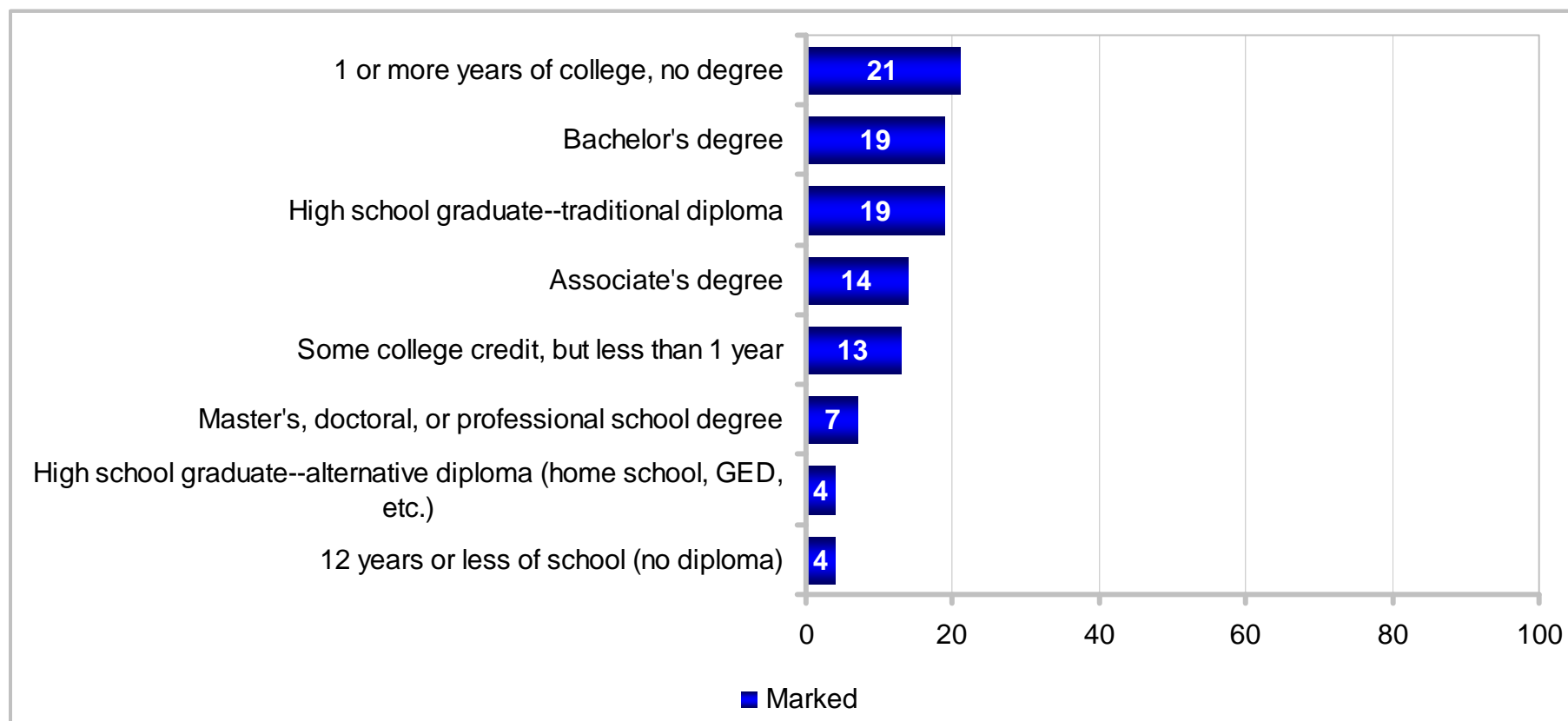


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Highest Degree or Level of School Spouse Completed

Percent of Active-Duty Members Who Were Married or Separated



EDUCATION AND ACCESS TO TECHNOLOGY

Highest Degree or Level of School Spouse Completed

Percent of Active-Duty Members Who Were Married or Separated

KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
1 or more years of college, no degree	21	22	19	21	21	24	26	24	22	14	11	24	15	20	12	23	13	24	12
Bachelor's degree	19	18	19	18	21	10	13	9	15	46	42	12	39	15	42	12	47	12	45
High school graduate--traditional diploma	19	18	21	23	15	23	22	26	21	5	5	21	6	24	7	27	5	19	4
Associate's degree	14	15	14	13	13	12	17	12	16	10	10	15	13	14	10	14	9	14	9
Some college credit, but less than 1 year	13	13	12	11	15	17	14	14	15	4	5	14	6	13	5	12	5	18	5
Master's, doctoral, or professional school degree	7	7	6	5	8	2	2	1	4	18	26	3	20	3	21	3	17	3	23
High school graduate--alternative diploma (home school, GED, etc.)	4	4	6	2	4	7	3	7	4	2	1	5	2	7	1	3	1	5	1
12 years or less of school (no diploma)	4	4	4	7	3	6	3	7	4	1	0	5	0	4	1	8	2	4	1

EDUCATION AND ACCESS TO TECHNOLOGY

Highest Degree or Level of School Spouse Completed

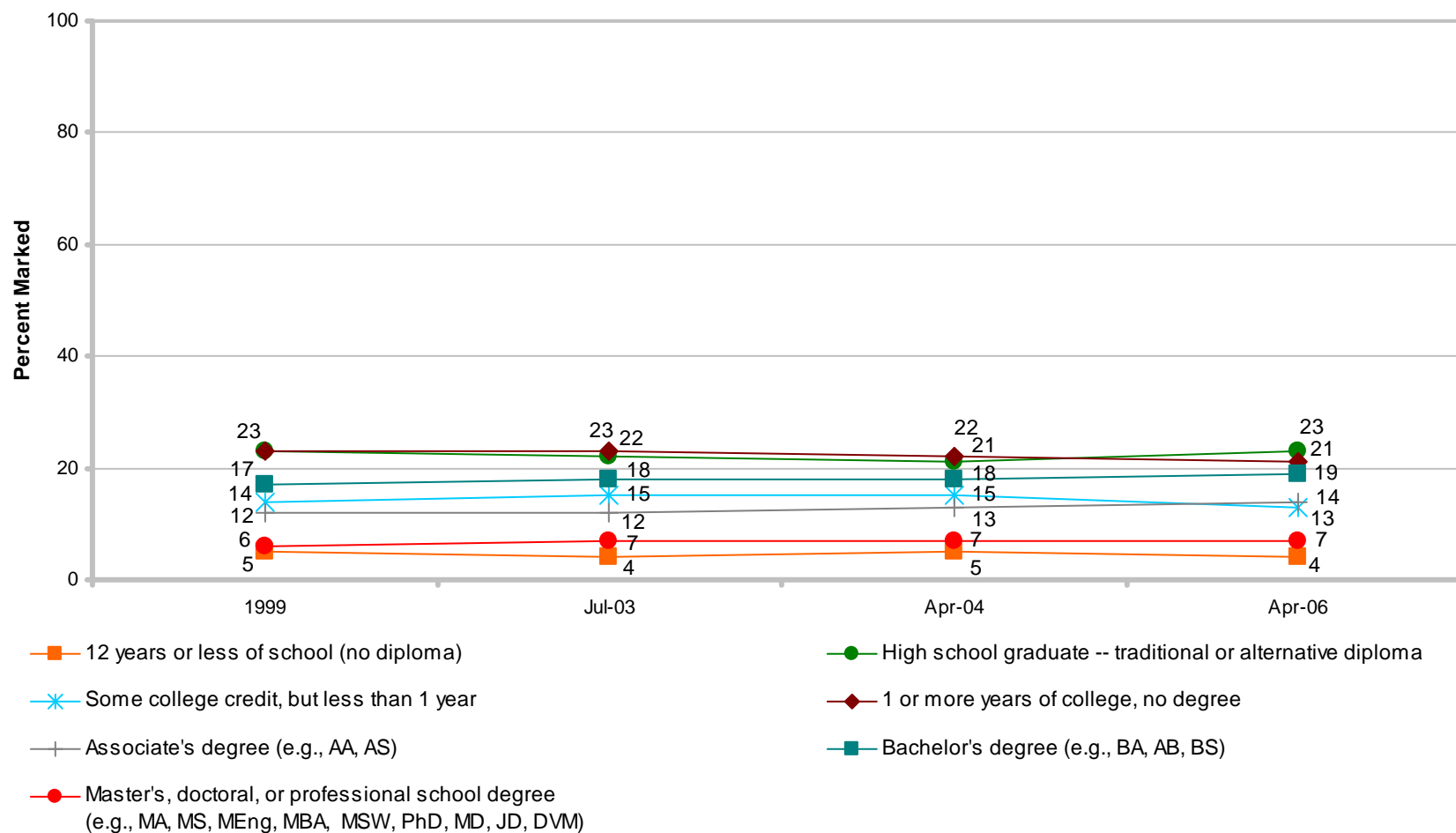
Percent of Active-Duty Members Who Were Married or Separated

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
1 or more years of college, no degree	21	21	20	21	21	20	21	NA	NA	21	20	23	13	23	12	21	21
Bachelor's degree	19	19	18	14	21	21	16	NA	NA	19	20	14	43	6	37	20	12
High school graduate--traditional diploma	19	19	19	22	17	19	19	NA	NA	19	19	22	6	24	3	19	20
Associate's degree	14	13	16	14	14	13	14	NA	NA	13	15	15	11	14	9	14	13
Some college credit, but less than 1 year	13	13	15	14	12	12	13	NA	NA	13	12	14	5	21	6	12	18
Master's, doctoral, or professional school degree	7	7	5	4	8	7	5	NA	NA	7	6	3	20	2	31	6	8
High school graduate--alternative diploma (home school, GED, etc.)	4	5	3	4	4	4	5	NA	NA	4	4	5	1	8	1	4	6
12 years or less of school (no diploma)	4	4	4	6	3	3	6	NA	NA	4	4	5	1	2	1	4	2

EDUCATION AND ACCESS TO TECHNOLOGY

Highest Degree or Level of School Spouse Completed

Percent of Active-Duty Members Who Were Married or Separated

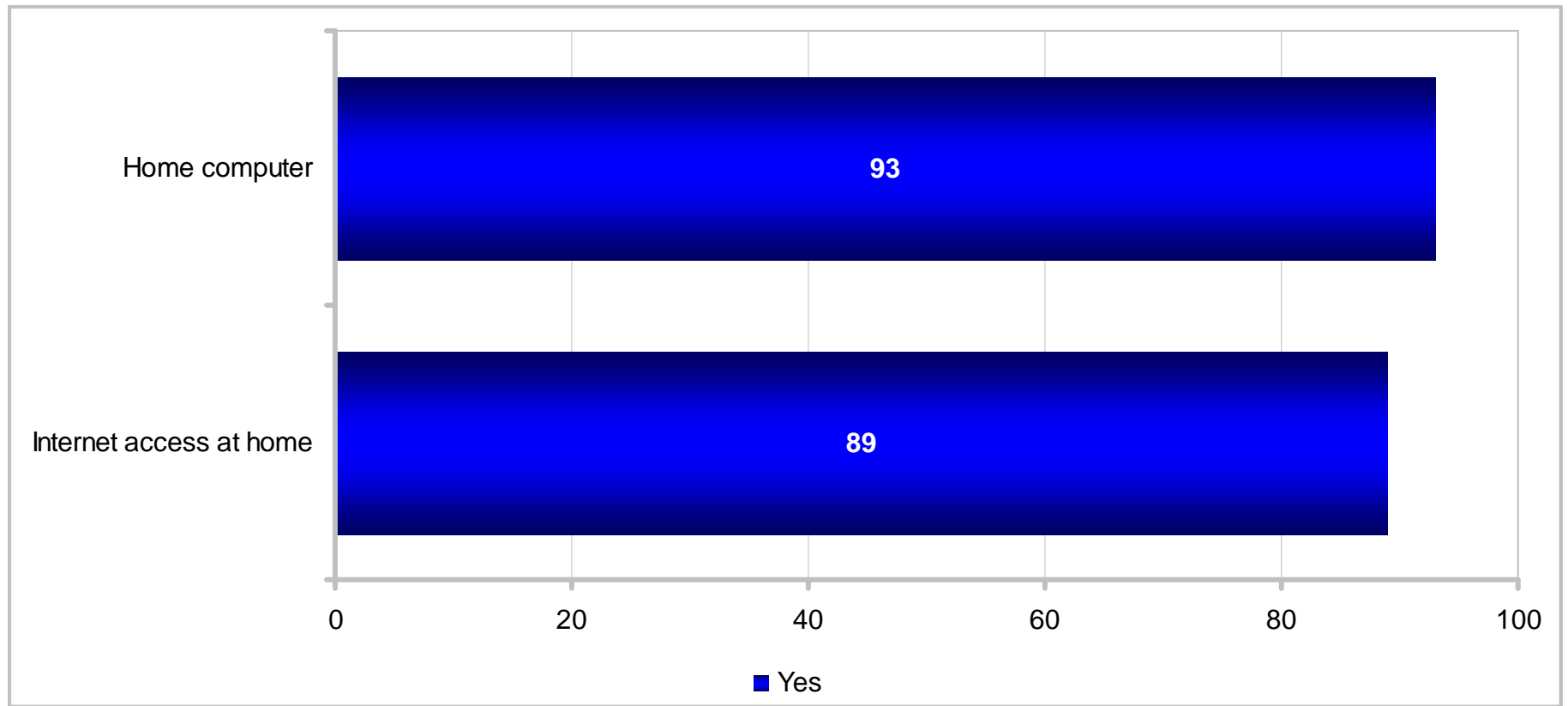


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Home Computer and Web Access

Percent of All Active-Duty Members



EDUCATION AND ACCESS TO TECHNOLOGY

Home Computer and Web Access

Percent of All Active-Duty Members

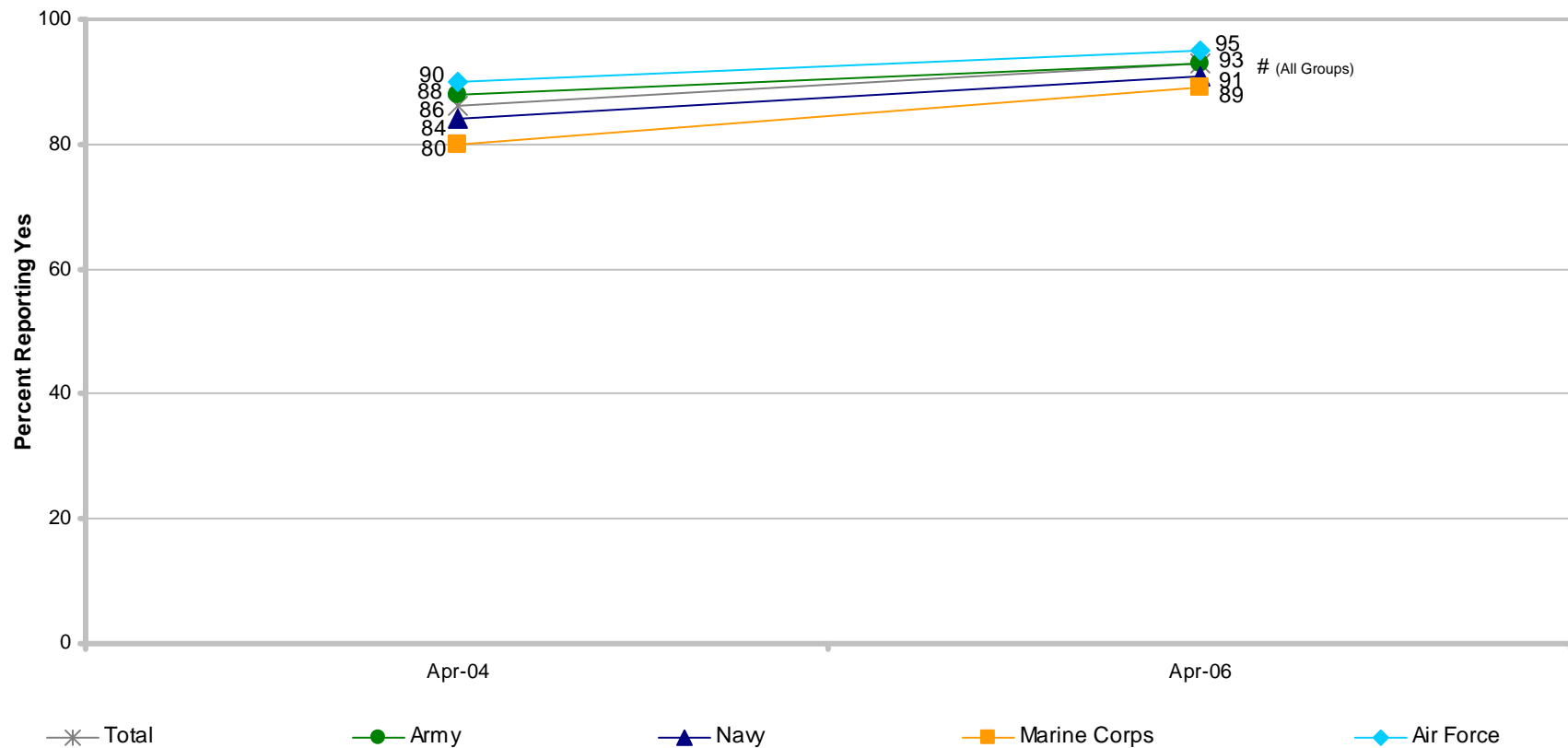
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Home computer	93	93	91	89	95	90	94	85	97	99	99	92	99	90	99	87	98	94	99
Internet access at home	89	89	88	84	91	85	90	80	93	96	98	87	97	87	97	82	98	90	97

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Home computer	93	93	91	89	95	94	91	92	86	98	93	91	99	91	98	93	92
Internet access at home	89	90	83	83	92	90	86	88	80	95	90	88	97	83	94	89	85

EDUCATION AND ACCESS TO TECHNOLOGY

Home Computer

Percent of All Active-Duty Members, by Service

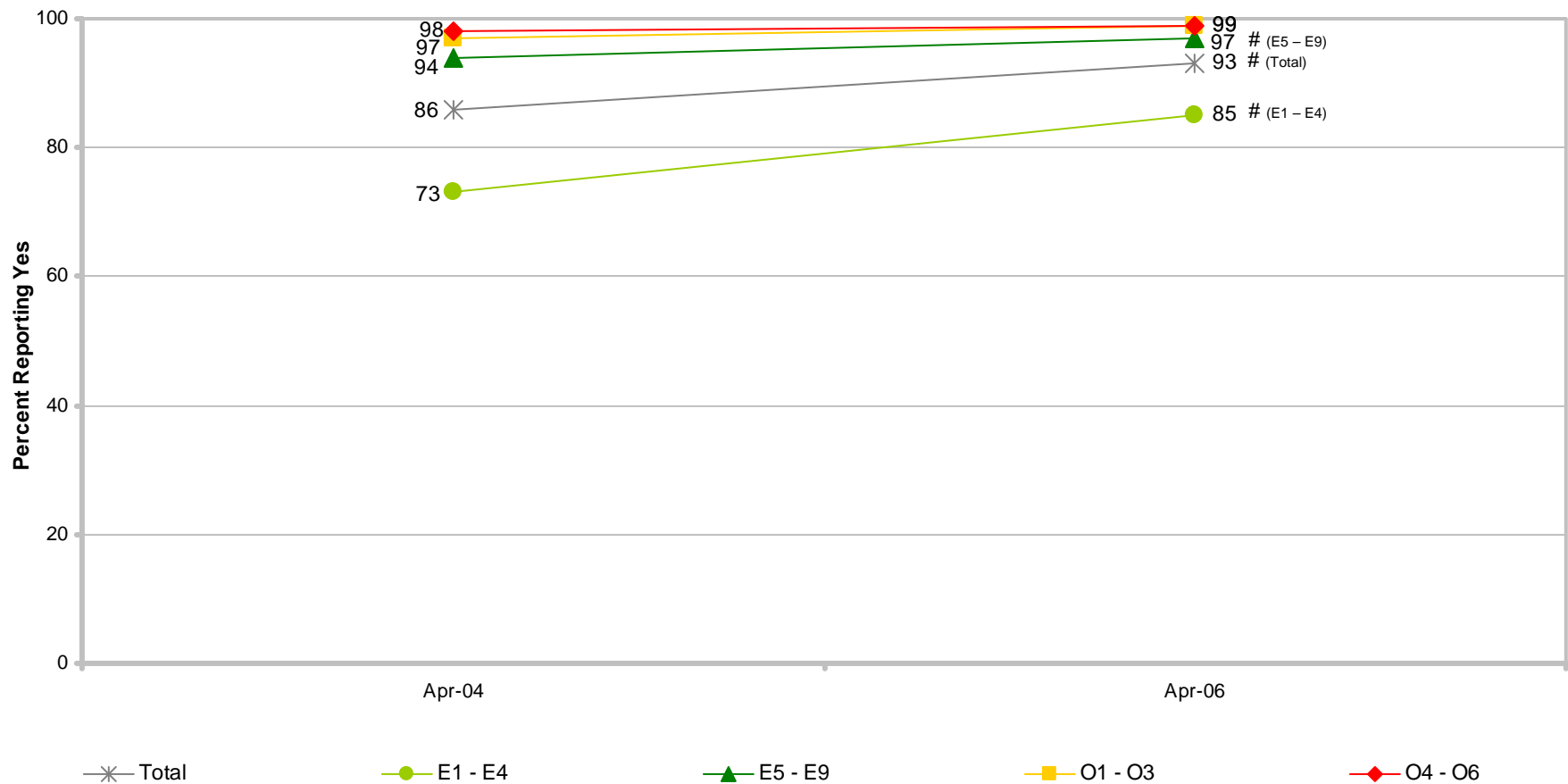


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Home Computer

Percent of All Active-Duty Members, by Paygrade

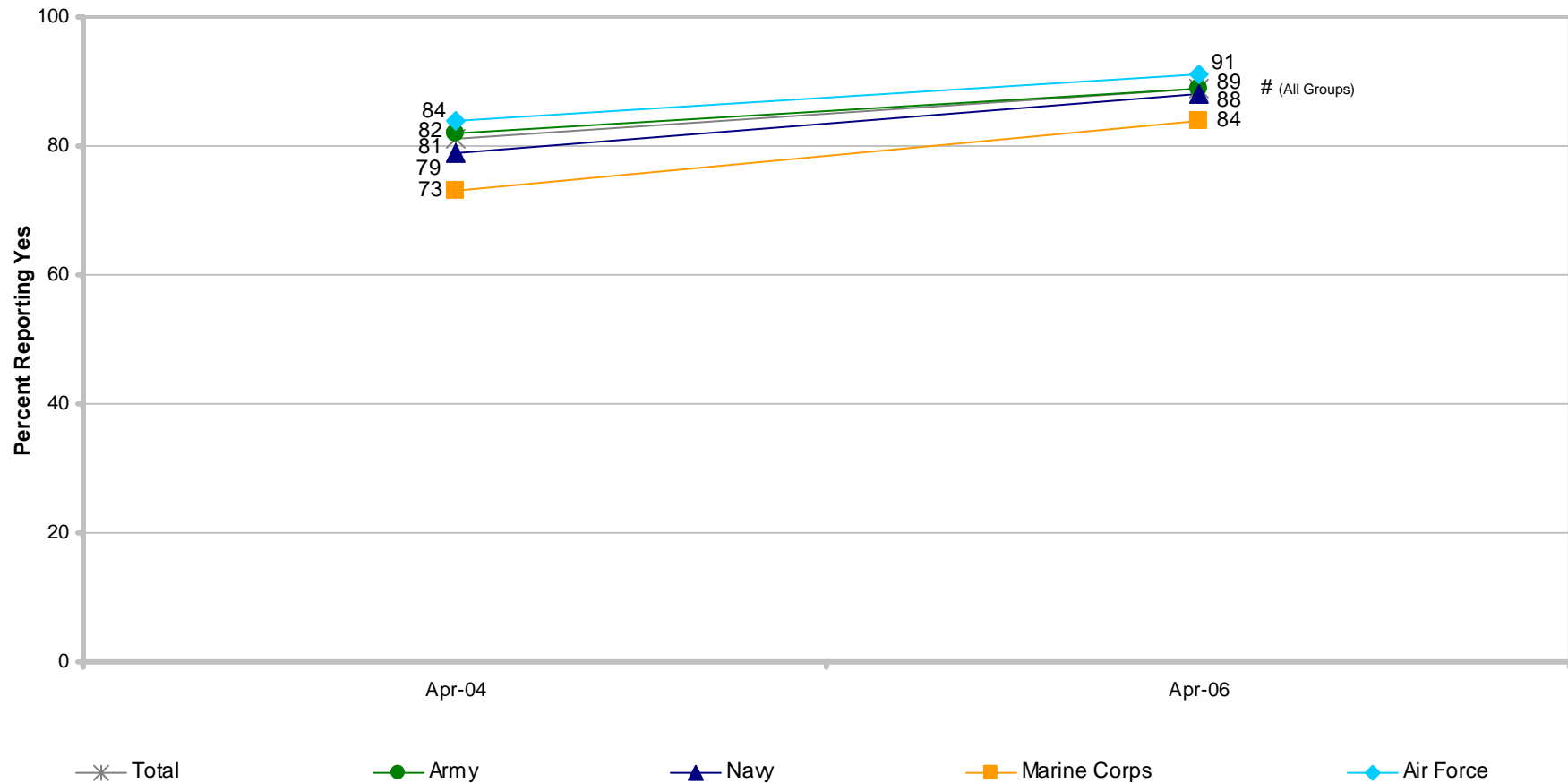


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Internet Access at Home

Percent of All Active-Duty Members, by Service

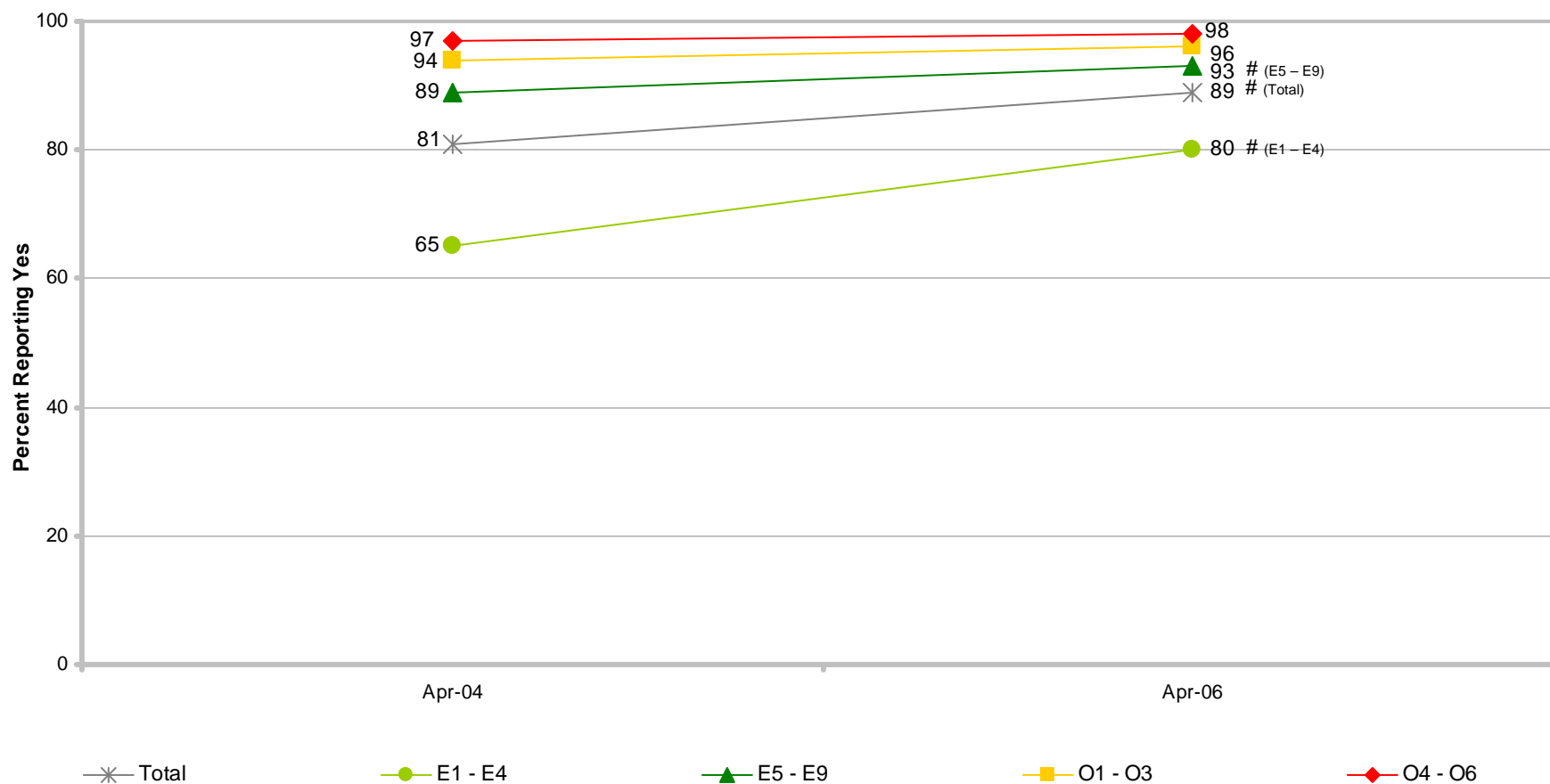


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Internet Access at Home

Percent of All Active-Duty Members, by Paygrade

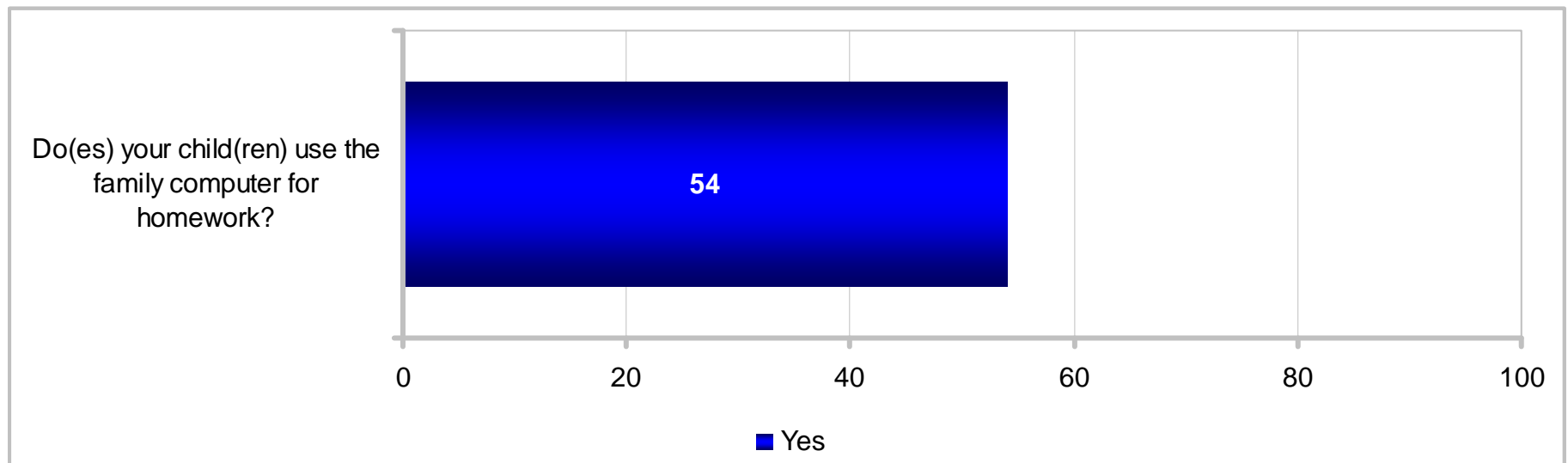


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Children's Use of Family Computer for Homework

Percent of Members With Children 18 Years Old and Younger and Who Have a Home Computer



EDUCATION AND ACCESS TO TECHNOLOGY

Children's Use of Family Computer for Homework

Percent of Members With Children 18 Years Old and Younger and Who Have a Home Computer

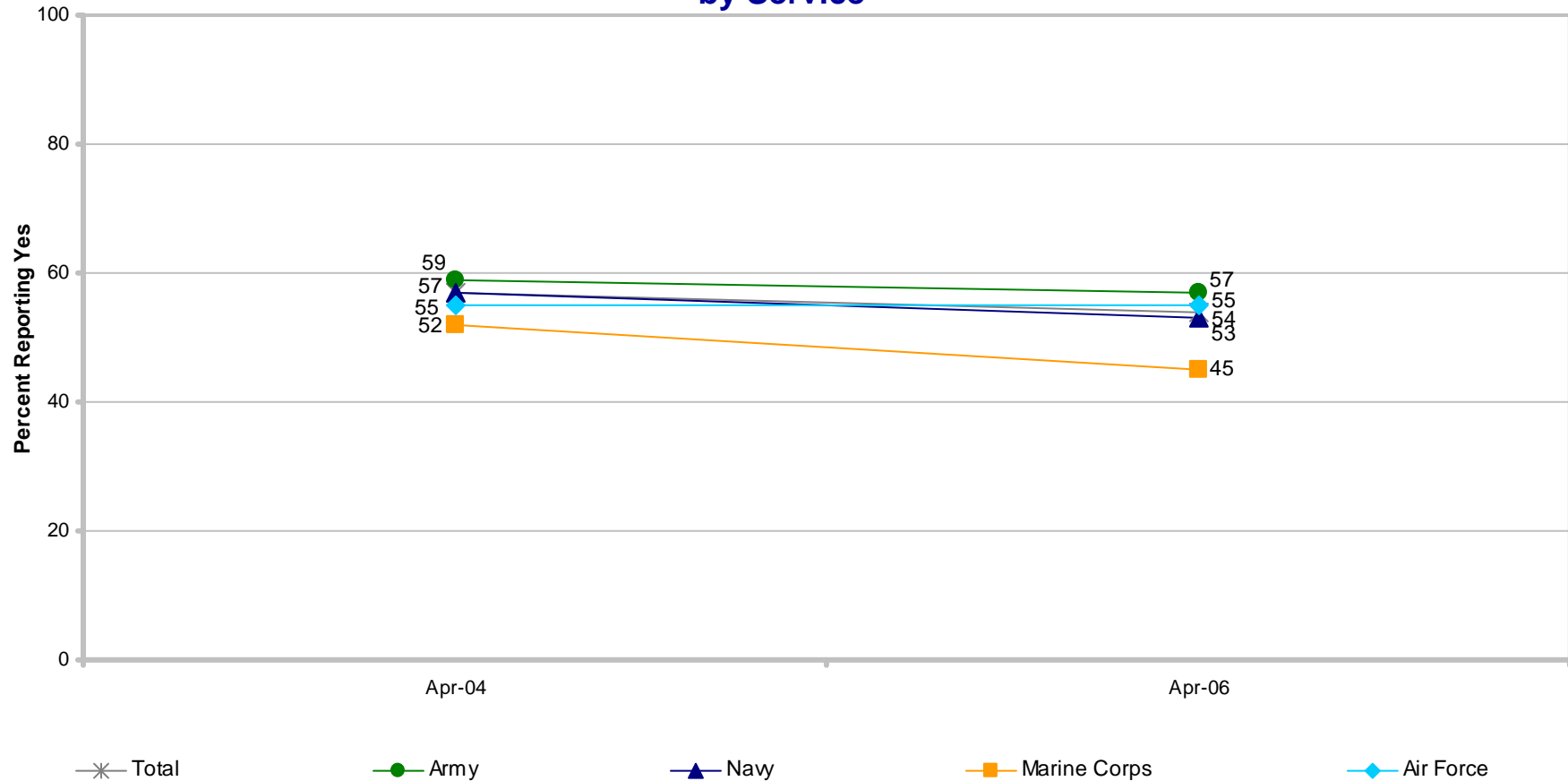
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	54	57	53	45	55	25	35	21	59	48	72	55	66	50	66	42	56	53	61
Do(es) your child(ren) use the family computer for homework?																			

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	54	53	60	55	54	53	56	57	NA	54	NA	53	65	46	58	55	48
Do(es) your child(ren) use the family computer for homework?																	

EDUCATION AND ACCESS TO TECHNOLOGY

Children's Use of Family Computer for Homework

Percent of Members With Children 18 Years Old and Younger and Who Have a Home Computer, by Service

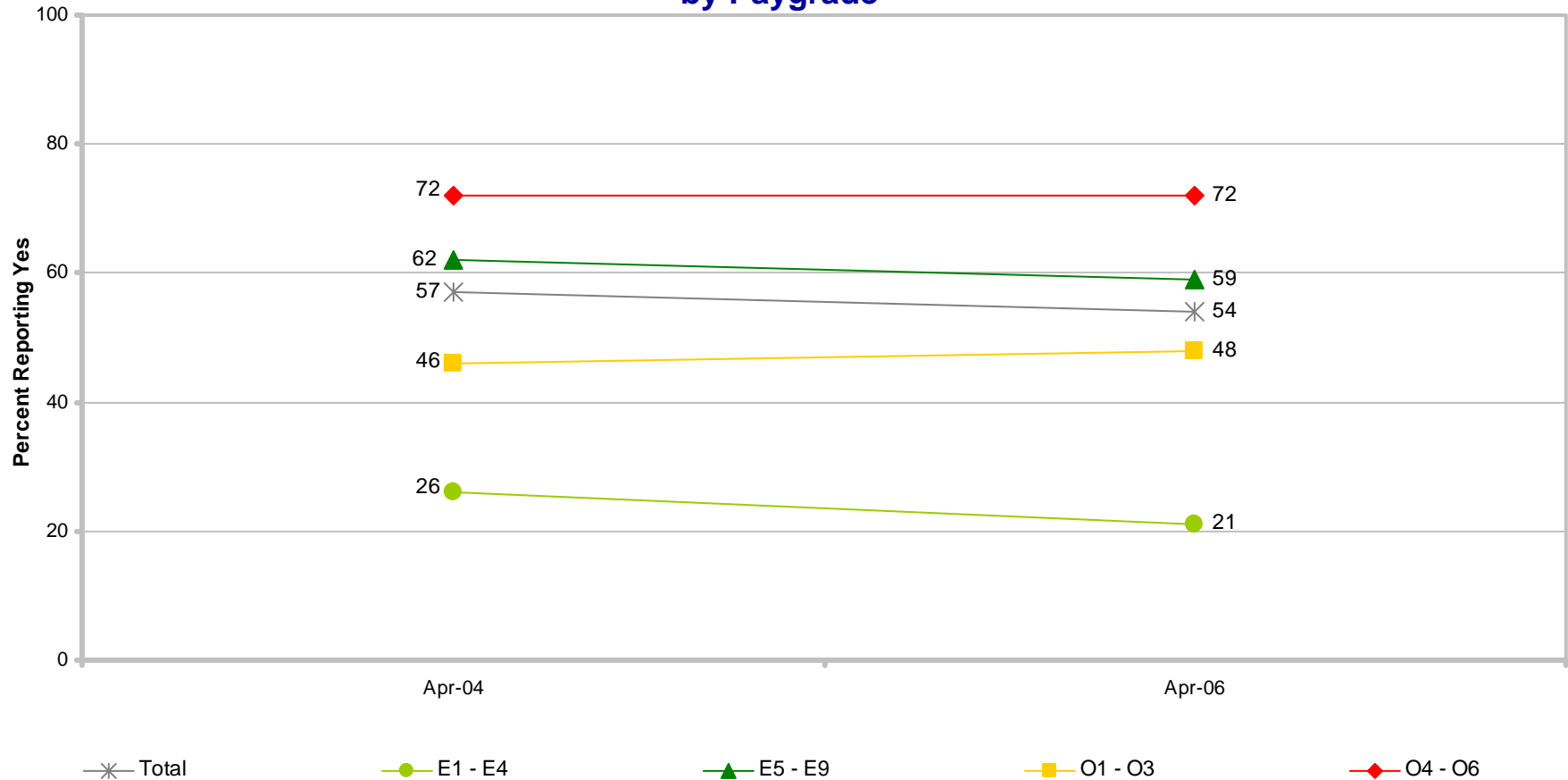


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Children's Use of Family Computer for Homework

Percent of Members With Children 18 Years Old and Younger and Who Have a Home Computer, by Paygrade

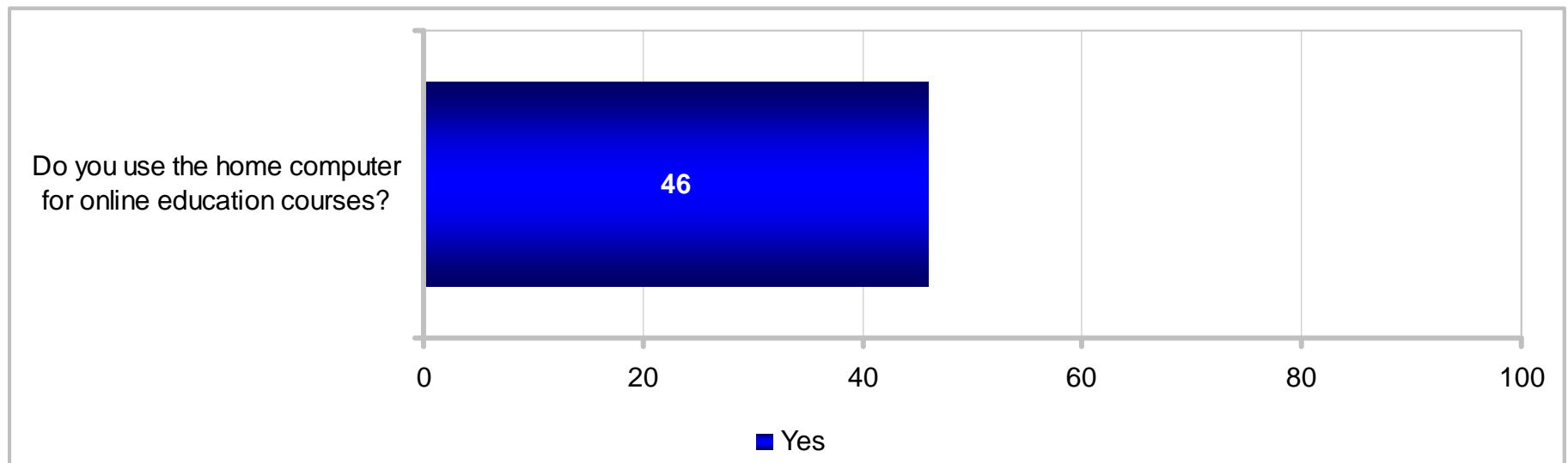


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Member's Use of Family Computer for Online Education Courses

Percent of Active-Duty Members With a Home Computer and Internet Access



EDUCATION AND ACCESS TO TECHNOLOGY

Member's Use of Family Computer for Online Education Courses

Percent of Active-Duty Members With a Home Computer and Internet Access

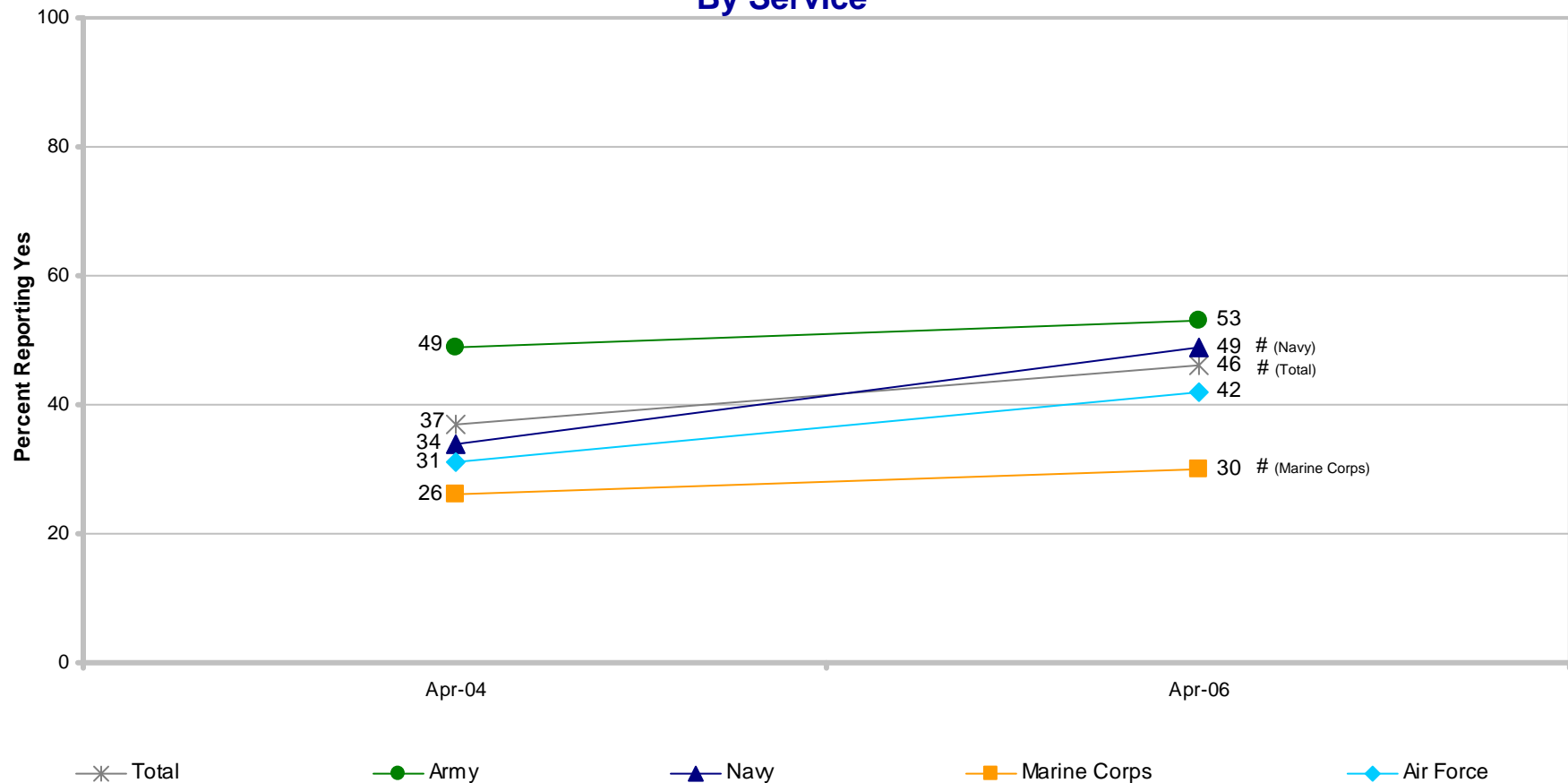
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	46	53	49	30	42	44	52	37	54	41	38	56	39	50	42	30	32	41	45
Do you use the home computer for online education courses?																			

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	46	46	49	43	48	42	54	60	38	51	44	46	40	57	49	45	56
Do you use the home computer for online education courses?																	

EDUCATION AND ACCESS TO TECHNOLOGY

Member's Use of Family Computer for Online Education Courses

Percent of Active-Duty Members With a Home Computer and Internet Access,
By Service

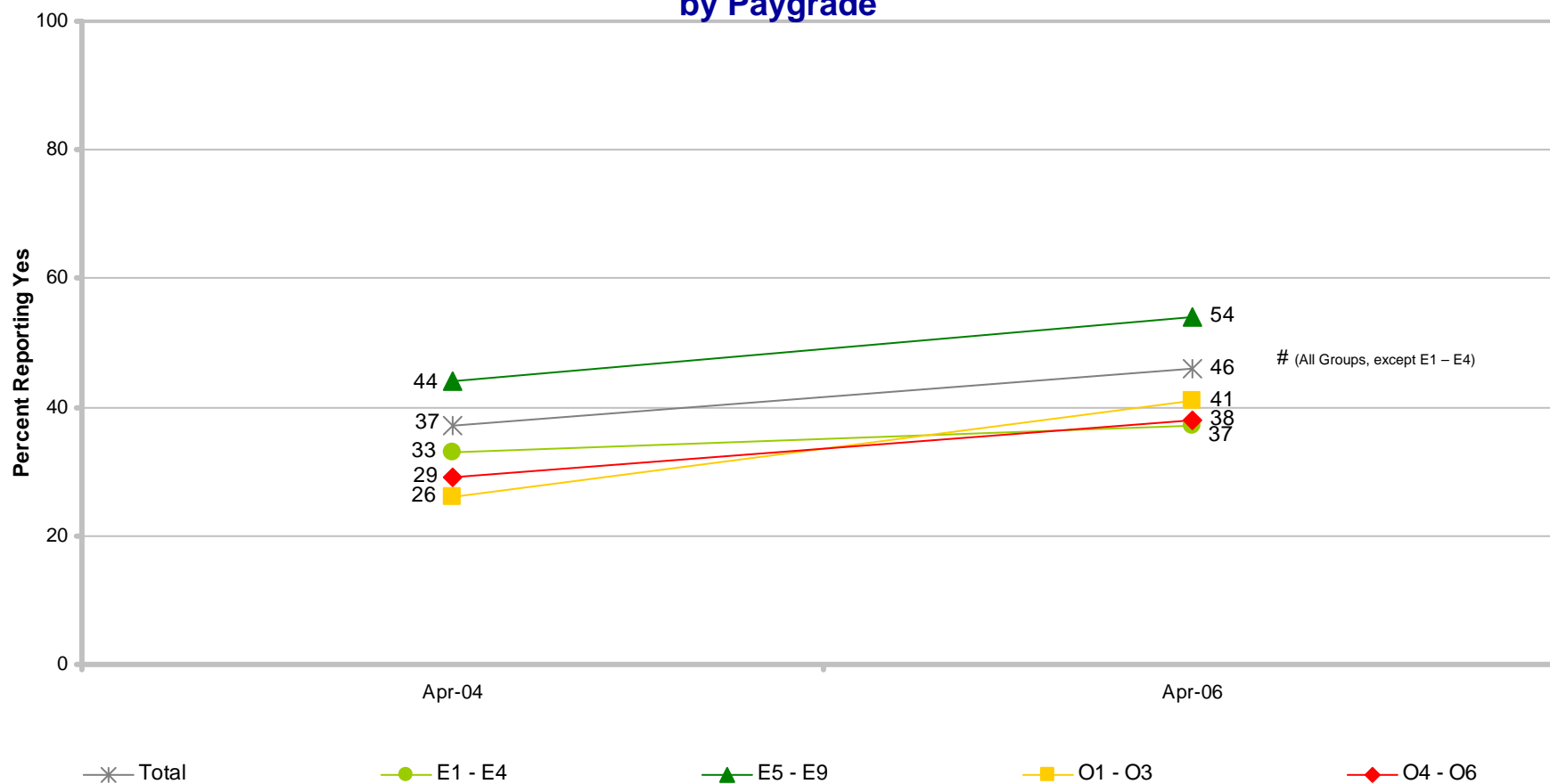


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Member's Use of Family Computer for Online Education Courses

Percent of Active-Duty Members With a Home Computer and Internet Access,
by Paygrade

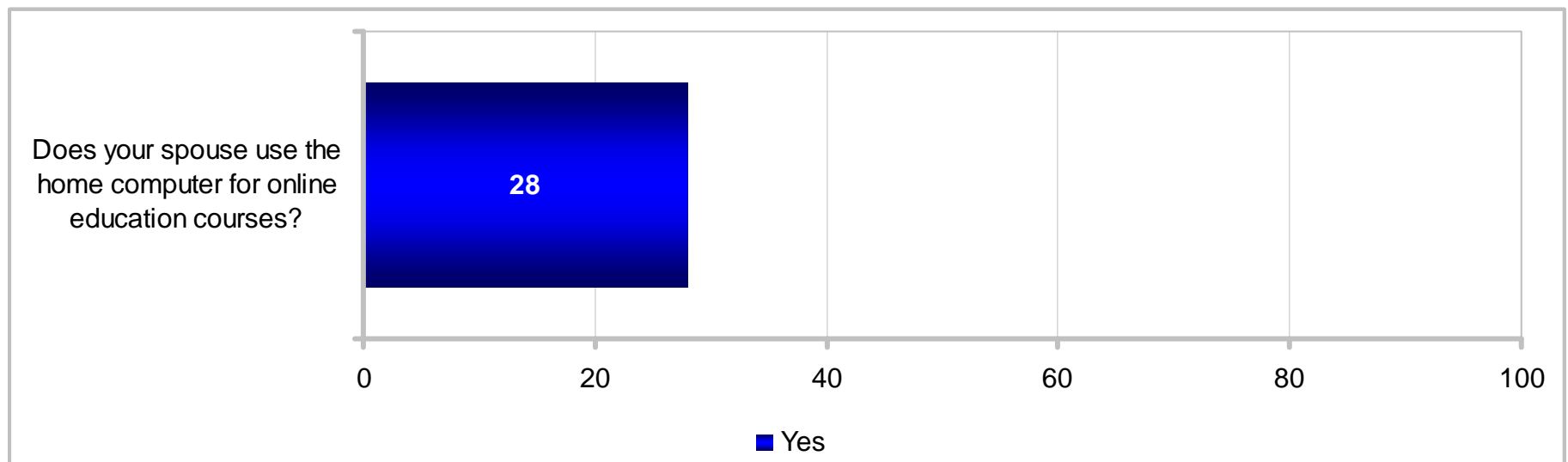


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Spouse's Use of Family Computer for Online Education Courses

Percent of Members Who Were Married or Separated and Had a Home Computer With Internet Access



EDUCATION AND ACCESS TO TECHNOLOGY

Spouse's Use of Family Computer for Online Education Courses

Percent of Members Who Were Married or Separated and Had a Home Computer With Internet Access

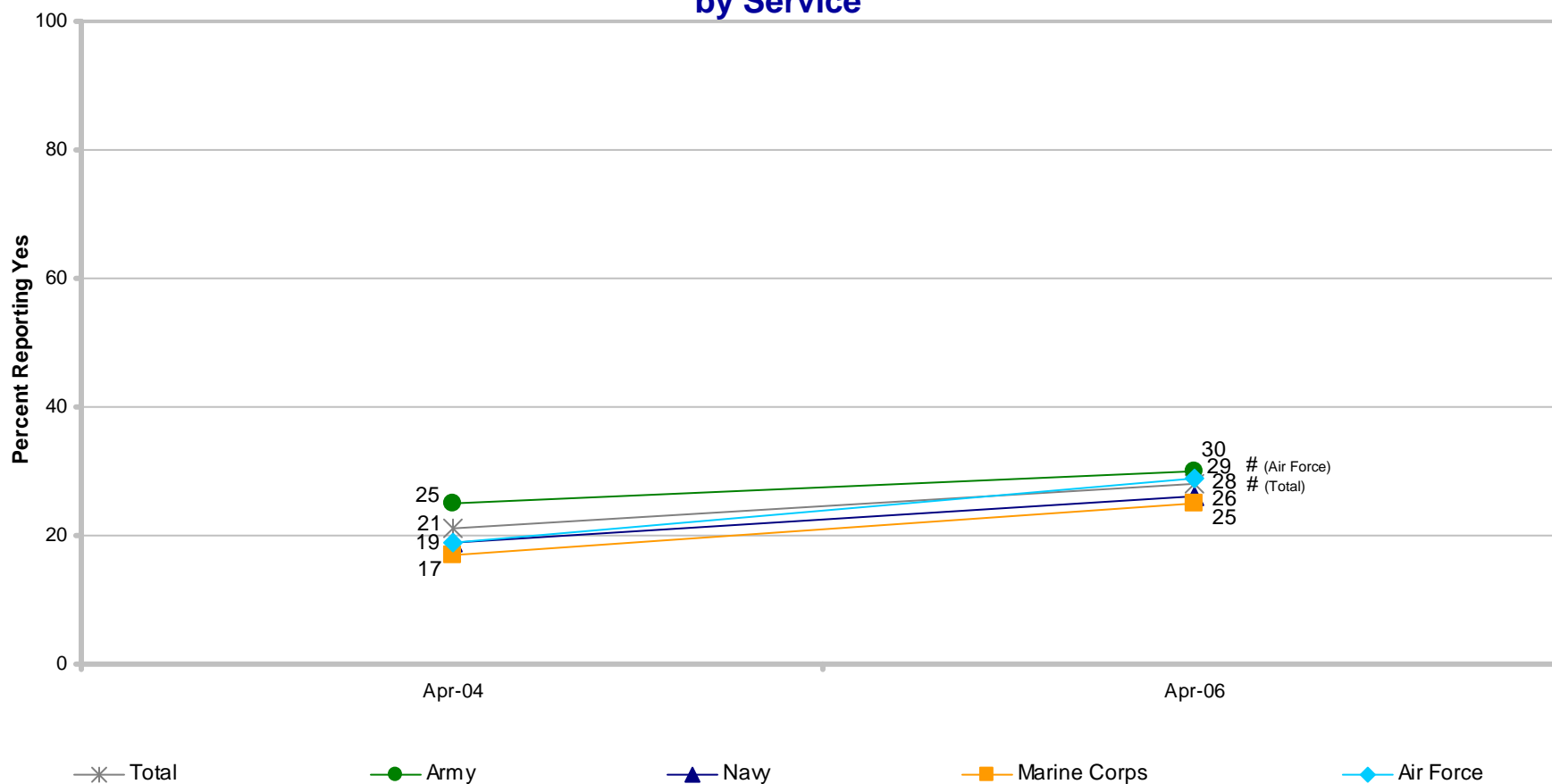
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	28	30	26	25	29	28	33	26	30	30	21	31	27	26	24	26	21	30	25
Does your spouse use the home computer for online education courses?																			

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	28	28	29	28	28	26	32	NA	NA	29	27	29	24	31	36	28	32
Does your spouse use the home computer for online education courses?																	

EDUCATION AND ACCESS TO TECHNOLOGY

Spouse's Use of Family Computer for Online Education Courses

Percent of Members Who Were Married or Separated and Had a Home Computer With Internet Access, by Service

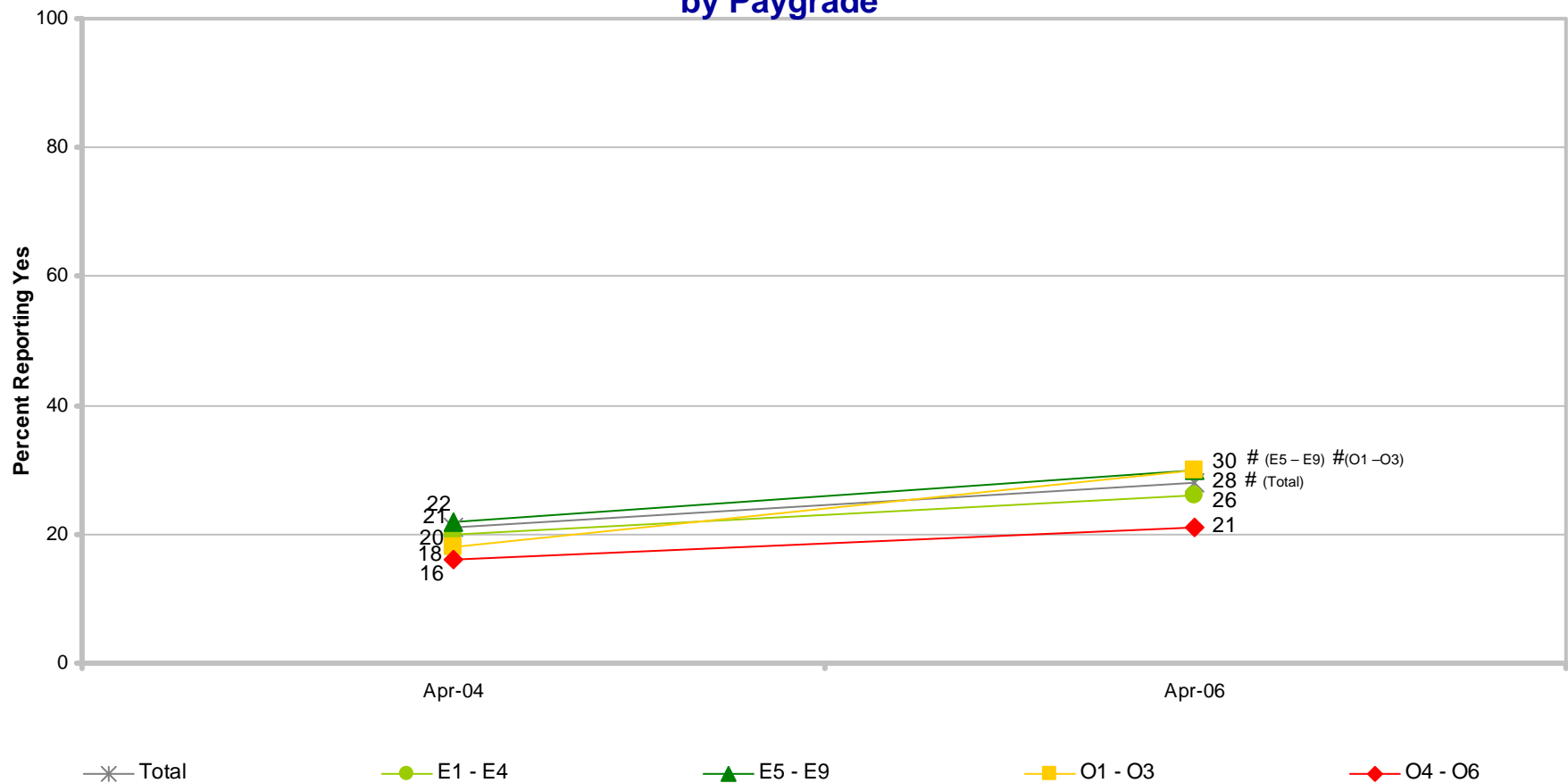


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Spouse's Use of Family Computer for Online Education Courses

Percent of Members Who Were Married or Separated and Had a Home Computer With Internet Access, by Paygrade

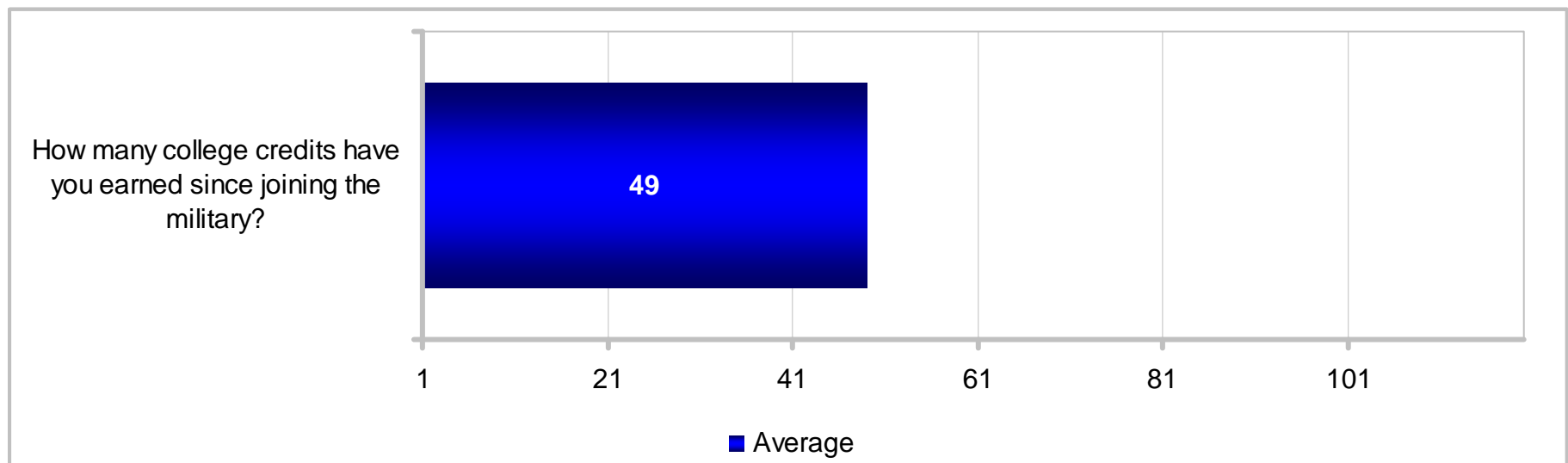


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

College Credits Earned by Member Since Joining the Military

Average of Active-Duty Members Who Earned College Credits Since Joining Military



EDUCATION AND ACCESS TO TECHNOLOGY

College Credits Earned by Member Since Joining the Military

Average of Active-Duty Members Who Earned College Credits Since Joining Military

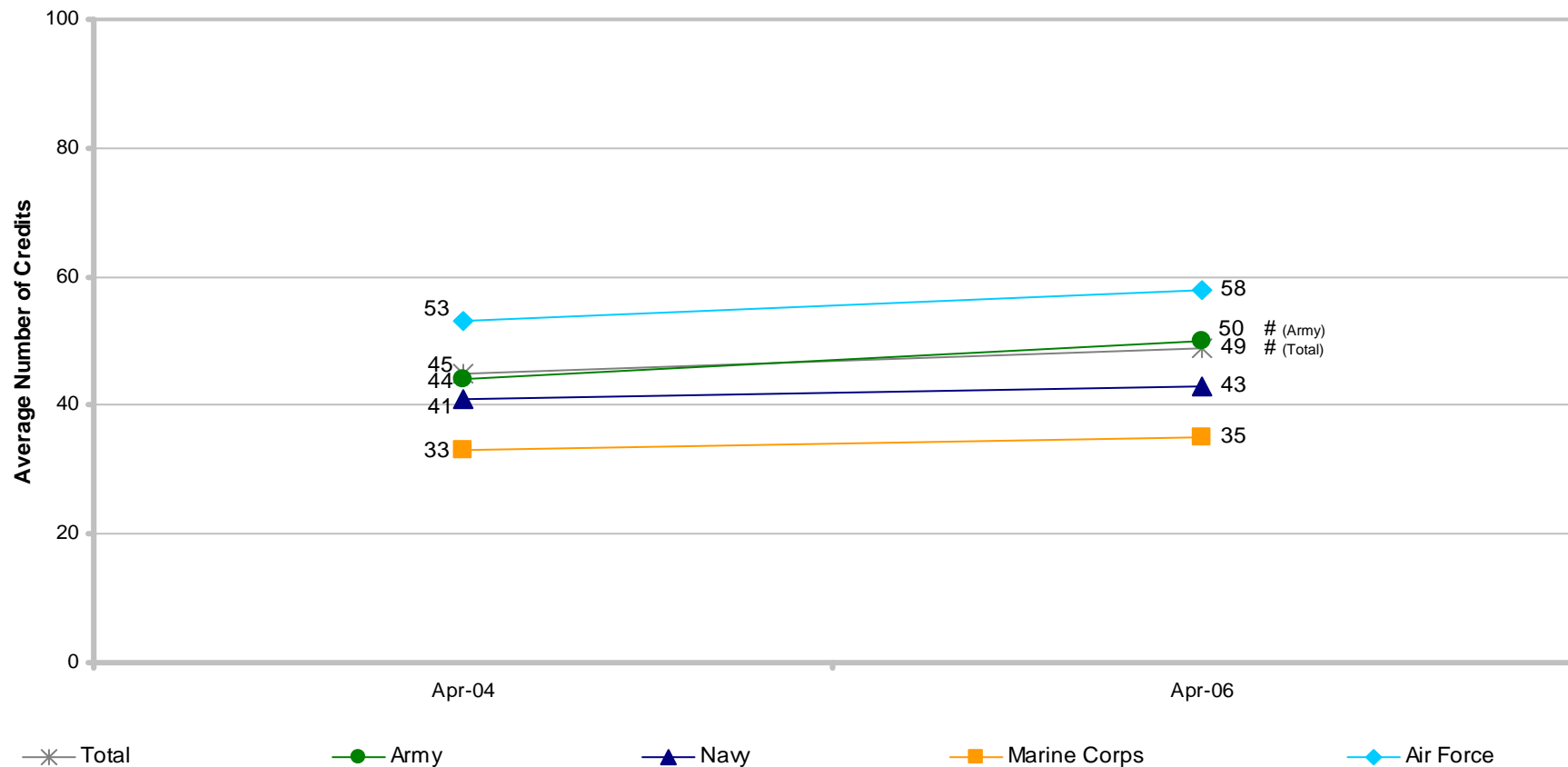
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	49	50	43	35	58	30	43	26	54	78	79	44	75	36	92	30	76	55	74
How many college credits have you earned since joining the military?	49	50	43	35	58	30	43	26	54	78	79	44	75	36	92	30	76	55	74

KEY:																	
	More Than Average Less Than Average																
	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
How many college credits have you earned since joining the military?	49	50	45	39	54	50	47	55	34	59	45	43	79	47	78	49	51

EDUCATION AND ACCESS TO TECHNOLOGY

College Credits Earned by Member Since Joining the Military

Average of Active-Duty Members Who Earned College Credits Since Joining the Military, by Service

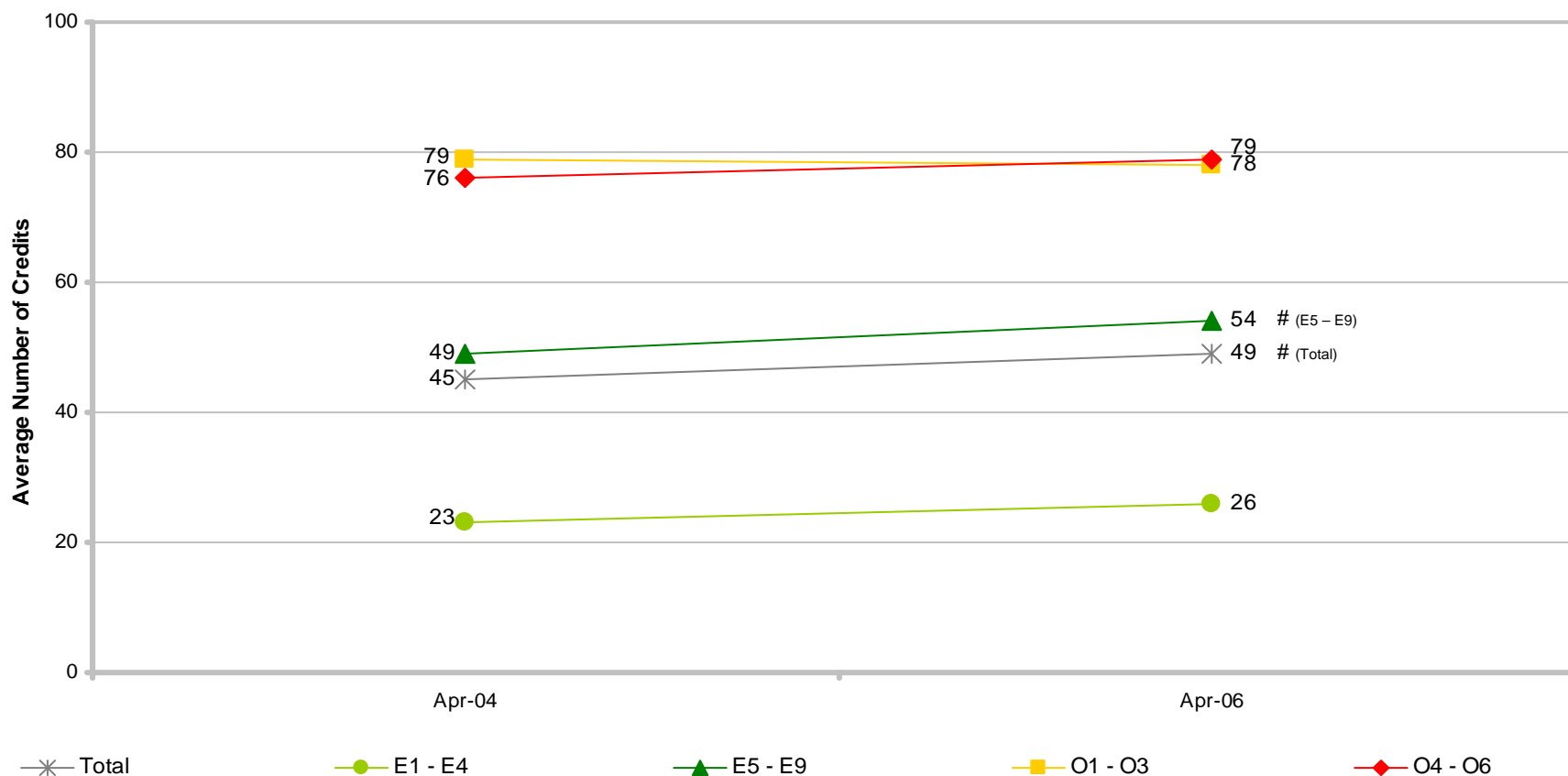


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

College Credits Earned by Member Since Joining the Military

Average of Active-Duty Members Who Earned College Credits Since Joining the Military, by Paygrade

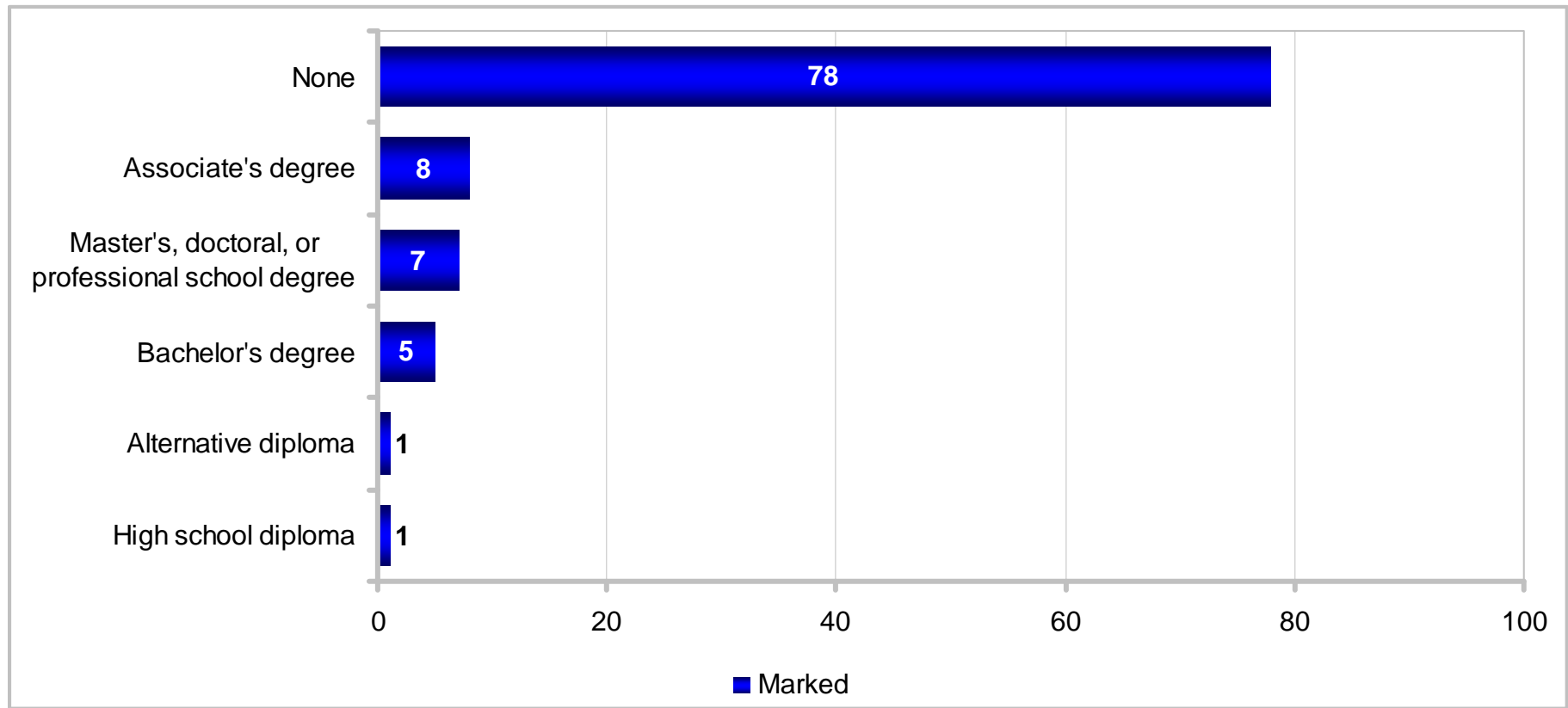


Significant difference from previous administration

EDUCATION AND ACCESS TO TECHNOLOGY

Degree Earned Since Joining the Military

Percent of All Active-Duty Members



EDUCATION AND ACCESS TO TECHNOLOGY

Degree Earned Since Joining the Military

Percent of All Active-Duty Members

KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
None	78	79	81	89	66	92	85	94	75	61	25	86	49	87	44	93	57	73	39
Associate’s degree	8	8	6	3	14	5	10	3	16	1	0	9	5	7	2	3	2	18	0
Master’s, doctoral, or professional school degree	7	6	6	3	11	0	0	0	1	17	70	1	33	1	37	0	22	1	47
Bachelor’s degree	5	5	5	3	8	1	3	0	6	21	4	3	13	2	17	1	18	7	13
Alternative diploma	1	1	2	0	0	1	1	1	1	0	0	1	0	2	0	0	0	0	0
High school diploma	1	1	1	2	1	1	1	2	1	0	0	1	0	1	0	3	0	1	0

EDUCATION AND ACCESS TO TECHNOLOGY

Degree Earned Since Joining the Military

Percent of All Active-Duty Members

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)		Male Enlisted	Male Officers	Female Enlisted	Female Officers		Male	Female
None	78	77	80	87	72	77	79	70	88	68	81	85	45	80	47	78	75		
Associate's degree	8	8	9	6	10	8	9	15	5	11	7	9	3	12	1	8	11		
Master's, doctoral, or professional school degree	7	7	5	3	9	8	4	5	2	11	5	1	37	1	39	7	8		
Bachelor's degree	5	6	4	3	7	5	6	7	3	7	5	3	15	4	12	5	6		
Alternative diploma	1	1	1	0	1	1	1	1	1	1	1	1	0	0	0	1	0		
High school diploma	1	1	1	2	1	1	2	2	2	1	1	1	0	2	0	1	1		

EDUCATION AND ACCESS TO TECHNOLOGY

Summary of Findings

April 2006

- 21% of married members reported spouse currently enrolled in civilian school
 - 41% enrolled in *four-year college or university*; 26% enrolled in *junior or community college (2-year)*
 - 58% enrolled as part-time students; 42% enrolled as full-time students
 - Part-time led by O4-O6, female, living overseas, E5-E9, and married with child(ren)
 - Full-time led by E1-E4, married without child(ren), living in US, and male
- For those not enrolled, *family responsibilities (28%)* and *satisfaction with educational level attained (27%)* reported as main reasons for spouse not attending school
 - *Family responsibilities* led by married with child(ren), living on base, male enlisted, male, and E5-E9
 - *Satisfied with educational level attained* led by officer, Air Force, Non-Hispanic White, living off base, and living in US
- Most married members reported their spouse had, at minimum, a high school education or equivalent (96%) and majority of spouses had at least some college (73%)

EDUCATION AND ACCESS TO TECHNOLOGY

Summary of Findings

April 2006

- Majority reported they had a home computer (93%) and Internet access (89%)
 - 54% reported their children used the computer for homework
 - 46% used computer for on-line education courses; 28% of spouses used computer for on-line education courses
 - Member's use led by single with child(ren), female enlisted, Army enlisted, female, E5-E9, total minority, Army, enlisted with 6-9 years of service, married with child(ren), Navy enlisted, and living off base
 - Spouse's use led by female officer, total minority, Army enlisted, and E5-E9
- Members who have taken college courses since joining the military reported earning an average of 49 college credits
- 78% of members indicated they have not earned a degree since joining the military
 - 7% indicated they earned a master's, doctoral, or professional school degree and 5% earned a bachelor's degree

EDUCATION AND ACCESS TO TECHNOLOGY

Summary of Findings

April 2006

April 2004 – April 2006

- Of members whose spouse was not enrolled in civilian school, there was a decrease in 2 out of 5 reasons why spouse was not attending school
 - *Family responsibilities* (down 10 percentage points)
 - *Hours not convenient* (down 5 percentage points)
- Percentage with home computer increased 7 percentage points
 - Led by E1-E4, Marine Corps, Navy, Army, Air Force, and E5-E9
- Percentage with home Internet access increased 8 percentage points
 - Led by E1-E4, Marine Corps, Navy, Army, Air Force, and E5-E9
- Member's use of family computer for online education courses increased 9 percentage points
 - Led by Navy, O1-O3, O4-O6, E5-E9, and Marine Corps
- Spouse's use of family computer for online education courses increased 7 percentage points
 - Led by O1-O3, Air Force, and E5-E9
- College credits earned by member since joining the military increased 4 credits
 - Led by Army and E5-E9

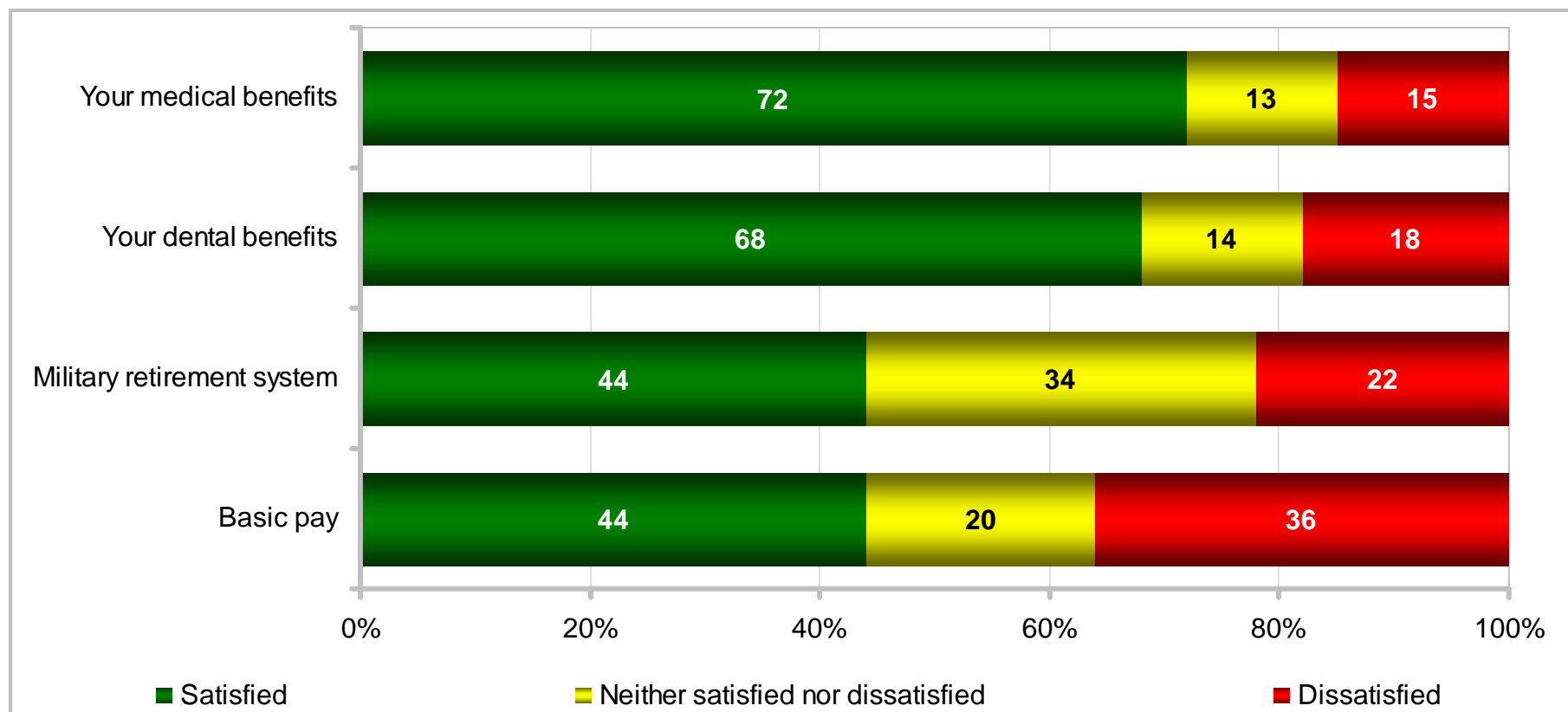
BRIEFING OVERVIEW

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COMPENSATION

Satisfaction With Types of Compensation

Percent of All Active-Duty Members



COMPENSATION

Satisfaction With Types of Compensation

Percent of All Active-Duty Members

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Your medical benefits	Satisfied	72	71	75	70	71	73	75	77	69	75	67	73	66	74	78	71	69	71	72
	Dissatisfied	15	15	13	16	17	12	13	11	19	13	20	14	20	13	11	16	17	18	17
Your dental benefits	Satisfied	68	66	71	68	66	70	71	74	63	70	61	68	59	70	72	68	69	66	67
	Dissatisfied	18	19	16	17	21	14	16	13	22	18	23	18	27	16	16	17	17	21	18
Military retirement system	Satisfied	44	39	47	41	51	39	39	39	42	62	67	36	55	43	69	39	60	47	67
	Dissatisfied	22	24	21	20	21	18	26	16	29	15	17	25	22	23	13	21	17	22	15
Basic pay	Satisfied	44	39	45	39	52	37	40	35	43	68	73	35	58	42	69	36	68	46	75
	Dissatisfied	36	40	36	38	31	41	41	42	38	16	15	43	26	39	17	40	18	35	12

COMPENSATION

Satisfaction With Types of Compensation

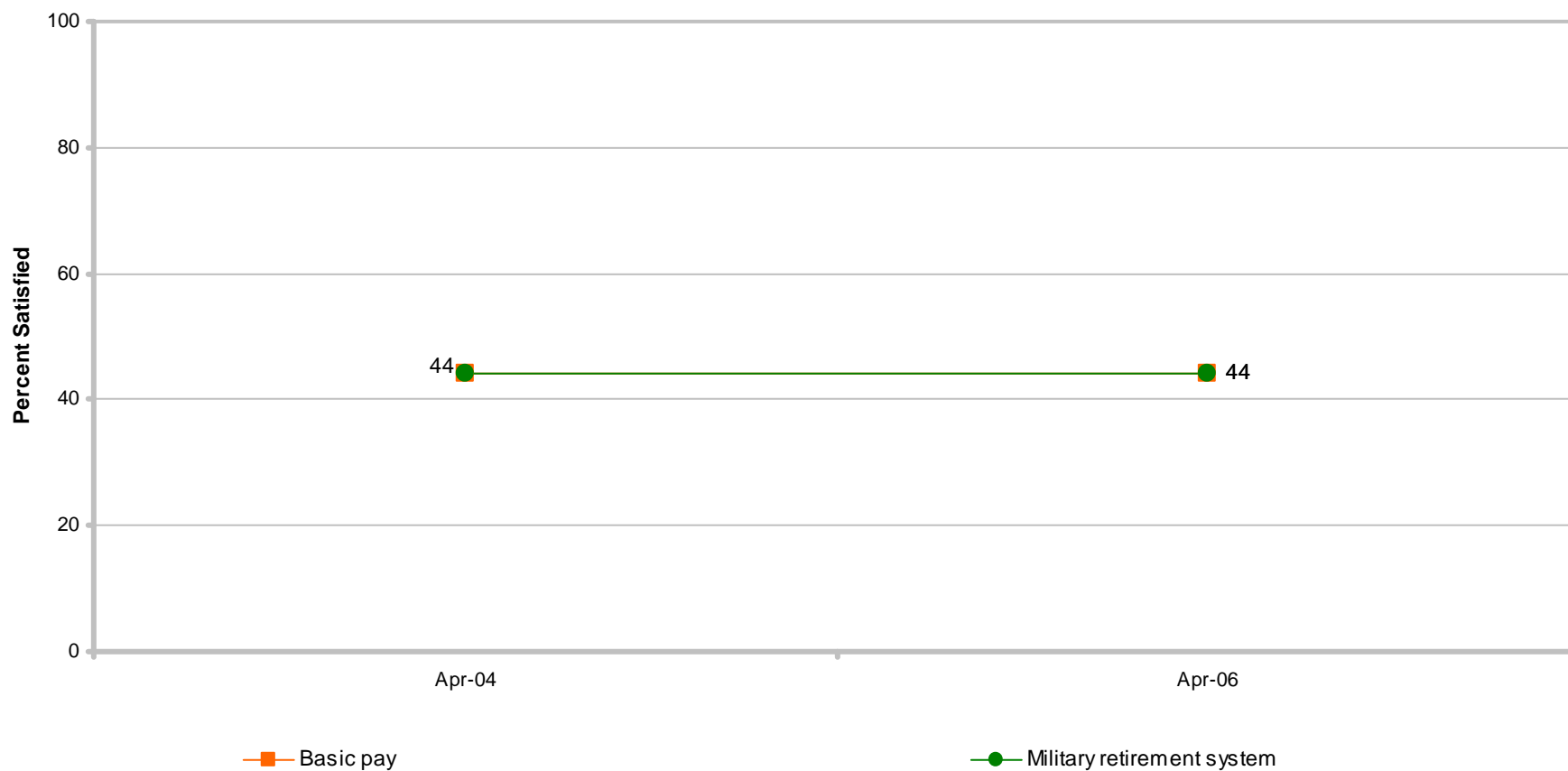
Percent of All Active-Duty Members

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Your medical benefits	Satisfied	72	72	73	75	70	71	74	70	76	69	73	72	70	76	77	71	76
	Dissatisfied	15	16	13	13	17	17	13	17	12	18	14	15	17	13	13	16	13
Your dental benefits	Satisfied	68	67	70	71	65	66	70	68	75	61	69	67	64	72	75	67	73
	Dissatisfied	18	19	14	16	20	20	16	17	11	25	18	19	22	14	13	19	14
Military retirement system	Satisfied	44	44	47	43	45	46	42	43	41	47	45	40	62	44	63	44	47
	Dissatisfied	22	23	18	18	24	22	23	29	15	26	23	24	17	17	15	23	17
Basic pay	Satisfied	44	44	47	39	47	46	42	44	41	46	45	38	66	47	73	43	51
	Dissatisfied	36	37	32	40	34	35	38	40	37	36	35	41	20	33	15	37	30

COMPENSATION

Satisfaction With Types of Compensation

Percent of All Active-Duty Members

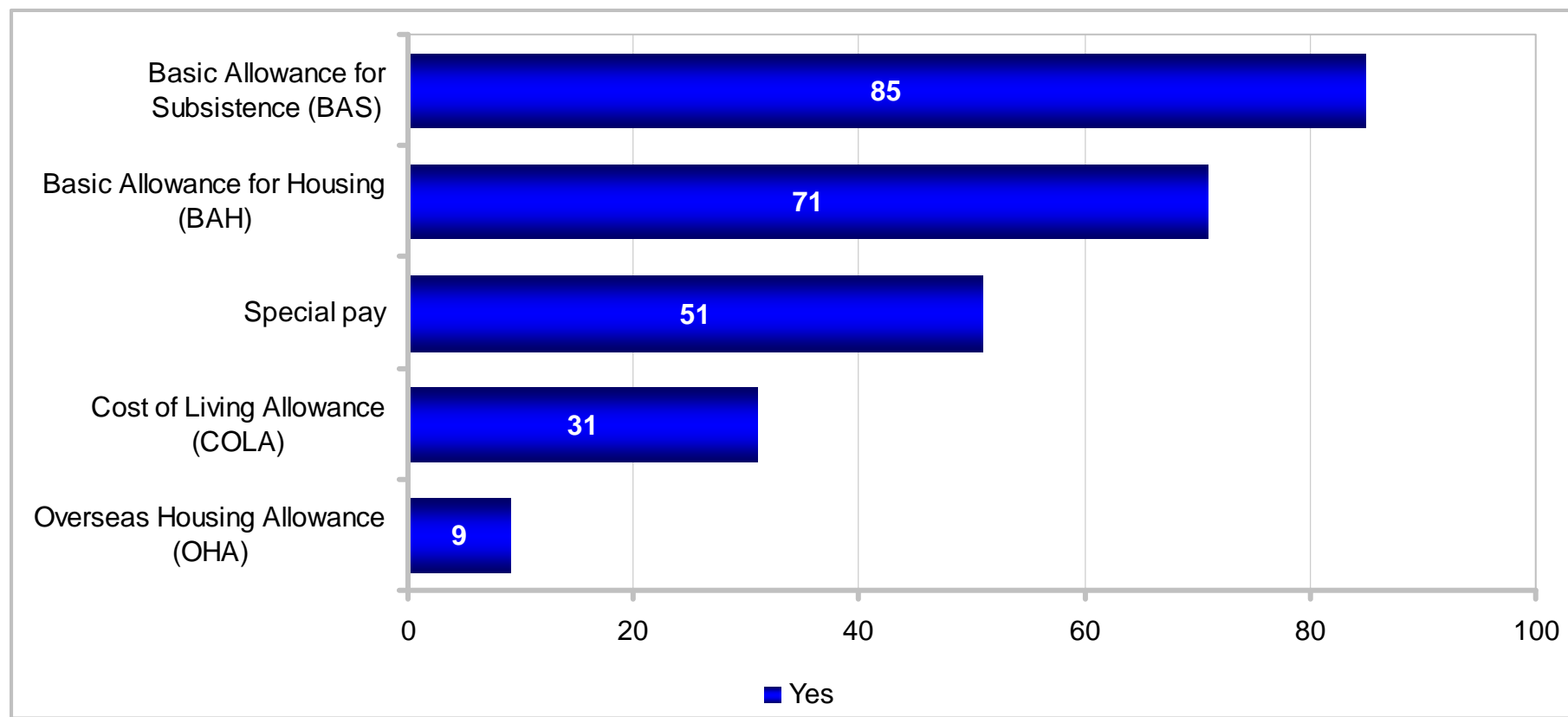


Significant difference from previous administration

COMPENSATION

Special Pays and Allowances Received

Percent of All Active-Duty Members



COMPENSATION

Special Pays and Allowances Received

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Basic Allowance for Subsistence (BAS)	85	89	83	67	90	82	91	72	92	94	96	88	96	81	94	63	93	88	95
Basic Allowance for Housing (BAH)	71	72	75	55	73	68	82	52	81	89	89	69	88	72	93	51	89	70	87
Special pay	51	60	50	43	42	54	59	45	54	50	53	61	56	50	53	42	51	40	48
Cost of Living Allowance (COLA)	31	38	23	25	32	31	33	30	31	29	29	38	35	23	23	25	19	32	30
Overseas Housing Allowance (OHA)	9	10	7	5	12	6	11	5	11	13	12	9	15	6	9	5	5	12	13

COMPENSATION

Special Pays and Allowances Received

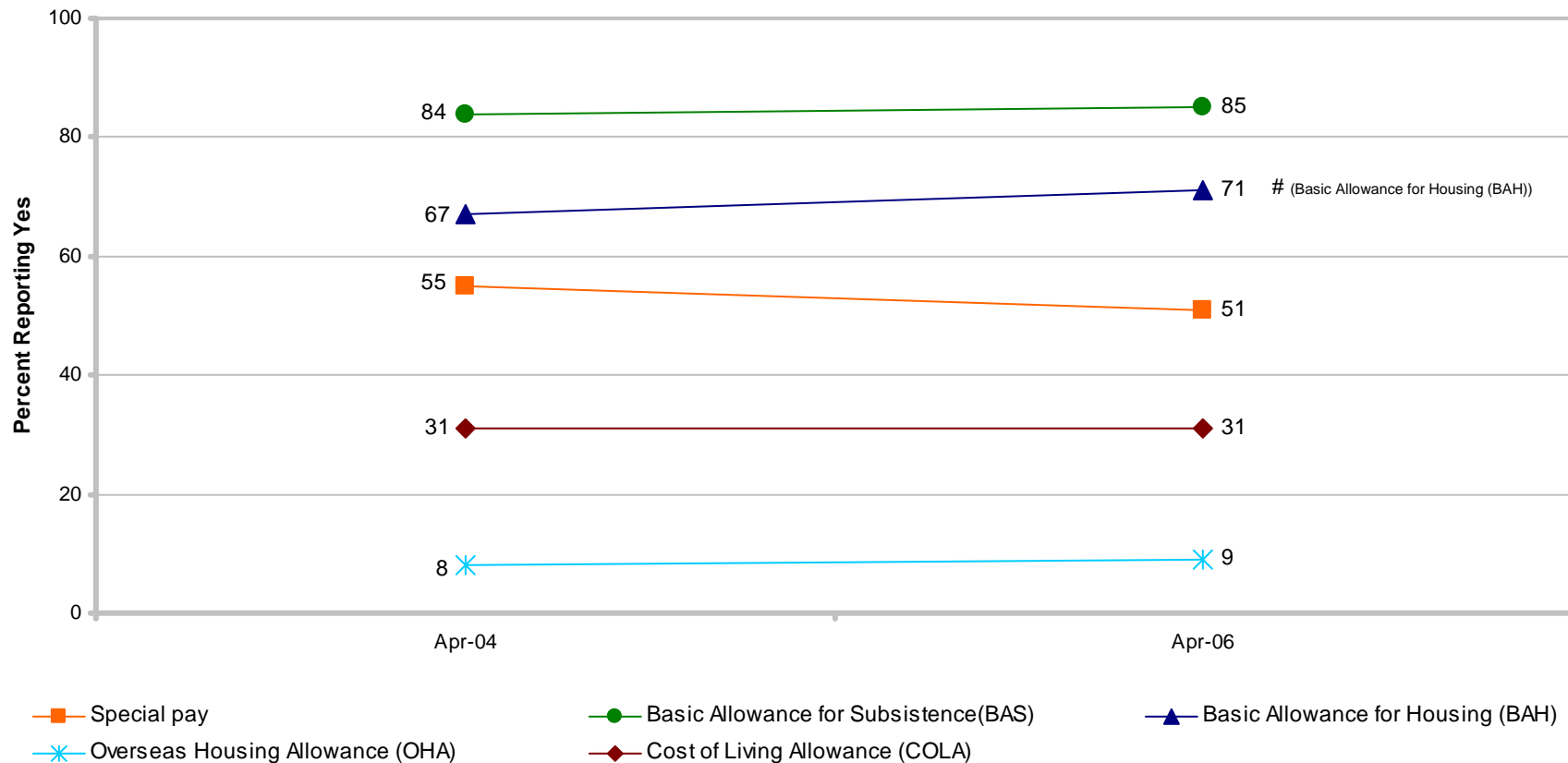
Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female	
	Basic Allowance for Subsistence (BAS)	85	86	79	72	93	84	85	93	70	93	90	82	95	86	93	84	87
	Basic Allowance for Housing (BAH)	71	76	46	37	92	71	72	82	47	83	85	67	88	72	92	70	75
	Special pay	51	50	51	48	52	53	46	45	46	53	54	52	55	37	36	53	37
	Cost of Living Allowance (COLA)	31	19	91	39	26	29	33	29	32	29	31	31	29	31	29	31	31
	Overseas Housing Allowance (OHA)	9	4	35	5	11	8	10	12	7	9	10	8	12	9	14	9	10

COMPENSATION

Special Pays and Allowances Received

Percent of All Active-Duty Members

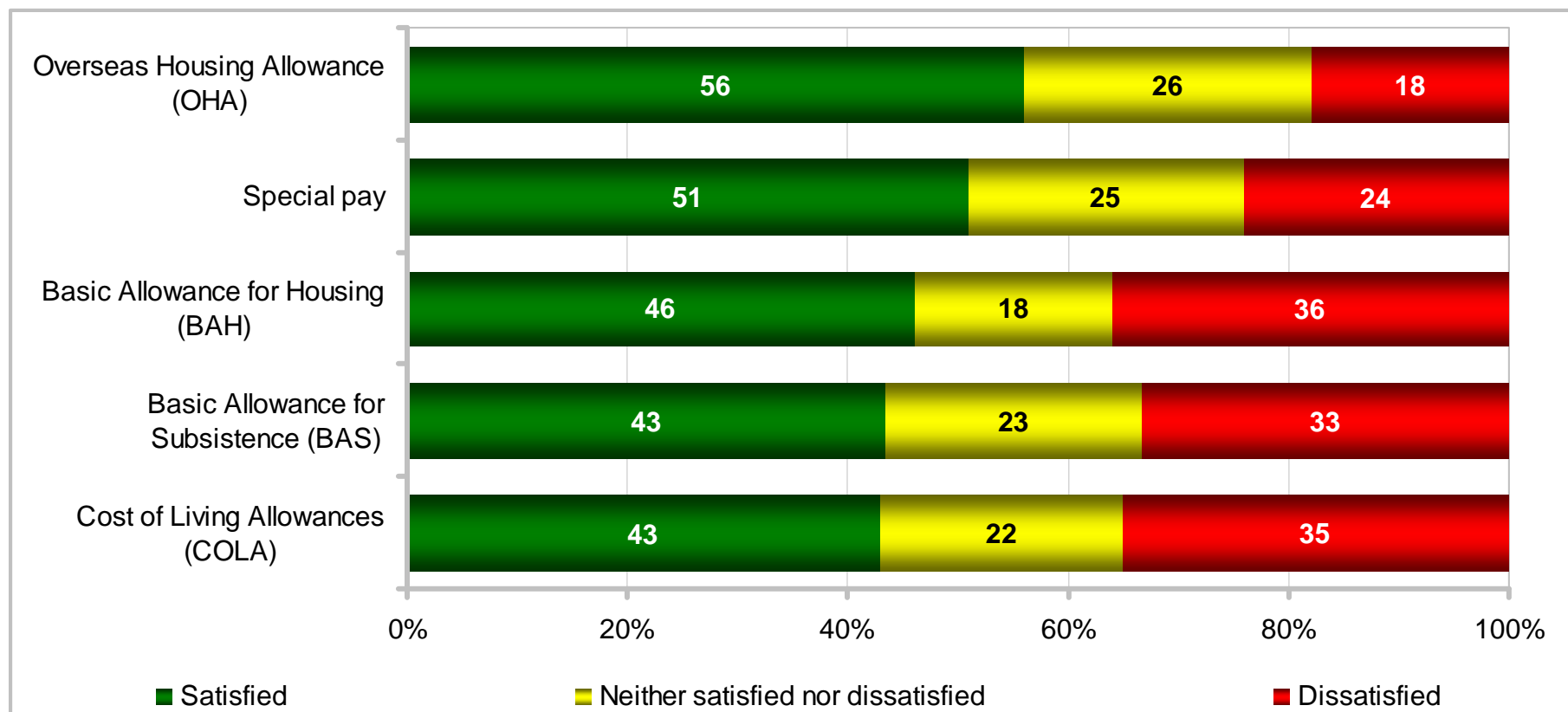


Significant difference from previous administration

COMPENSATION

Satisfaction With Special Pays and Allowances

Percent of Active-Duty Members Who Received Form of Compensation



COMPENSATION

Satisfaction With Special Pays and Allowances

Percent of Active-Duty Members Who Received Form of Compensation

KEY: Higher Response of Satisfied Lower Response of Satisfied Higher Response of Dissatisfied		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Overseas Housing Allowance (OHA)	Satisfied	56	52	54	55	62	56	59	44	56	71	66	48	64	50	70	NR	69	59	73
	Dissatisfied	18	17	19	16	19	12	20	15	21	11	13	19	13	21	10	17	9	20	15
Special pay	Satisfied	51	50	53	46	54	45	53	50	50	57	62	51	47	51	66	44	58	50	65
	Dissatisfied	24	25	23	25	22	25	24	22	26	20	20	25	28	24	17	26	20	24	15
Basic Allowance for Housing (BAH)	Satisfied	46	44	48	43	47	45	43	46	42	60	53	42	52	46	57	41	48	43	60
	Dissatisfied	36	36	36	37	37	34	40	33	41	26	31	37	32	37	29	38	34	41	26
Basic Allowance for Subsistence (BAS)	Satisfied	43	41	43	39	49	41	42	41	45	46	46	41	40	43	42	39	42	48	51
	Dissatisfied	33	34	36	34	29	34	35	33	34	30	27	34	37	36	33	34	32	31	23
Cost of Living Allowances (COLA)	Satisfied	43	42	44	46	43	41	41	43	39	58	55	40	50	41	61	44	67	39	56
	Dissatisfied	35	36	35	31	37	37	35	34	40	25	26	37	29	37	22	33	14	40	27

COMPENSATION

Satisfaction With Special Pays and Allowances

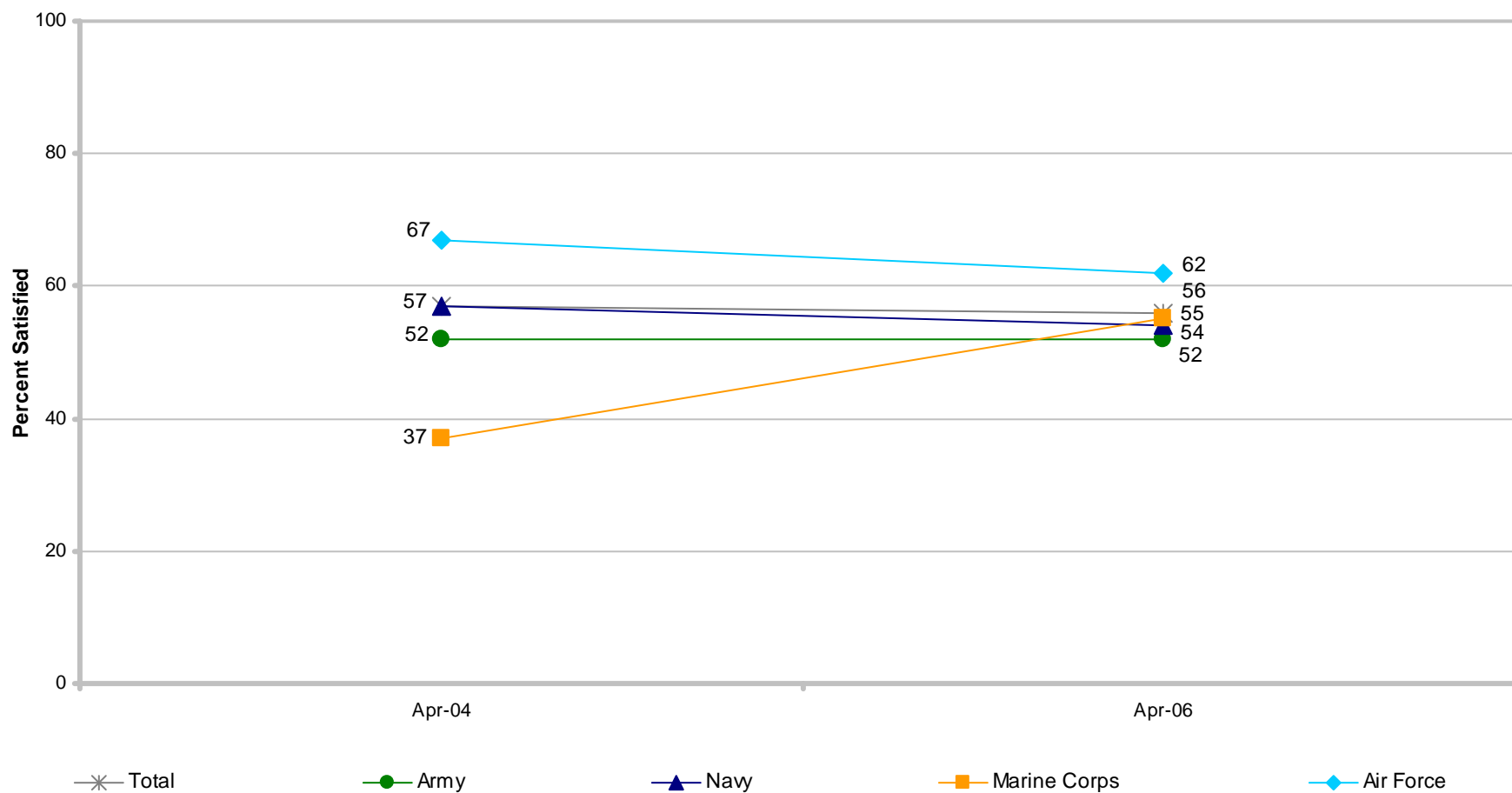
Percent of Active-Duty Members Who Received Form of Compensation

KEY:		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Overseas Housing Allowance (OHA)	Satisfied	56	49	60	45	59	61	49	61	64	49	58	54	67	47	74	57	54
	Dissatisfied	18	14	21	15	19	17	19	16	9	21	24	19	13	20	12	18	18
Special pay	Satisfied	51	51	54	51	51	51	51	46	52	51	51	50	58	50	55	51	51
	Dissatisfied	24	24	21	22	25	24	23	26	22	26	22	25	21	23	20	24	23
Basic Allowance for Housing (BAH)	Satisfied	46	46	50	42	47	46	46	46	49	43	49	43	54	44	65	46	48
	Dissatisfied	36	38	26	33	37	37	35	40	32	39	34	38	31	40	21	36	36
Basic Allowance for Subsistence (BAS)	Satisfied	43	43	44	41	44	43	44	47	45	42	44	42	43	48	50	43	49
	Dissatisfied	33	34	30	33	33	33	33	33	31	36	31	34	33	29	22	34	28
Cost of Living Allowances (COLA)	Satisfied	43	41	44	46	40	43	42	43	47	39	44	40	54	44	60	42	47
	Dissatisfied	35	34	37	33	38	34	37	42	30	39	36	38	27	34	22	36	32

COMPENSATION

Satisfaction With Overseas Housing Allowance (OHA)

Percent of Active-Duty Members Who Received OHA, by Service

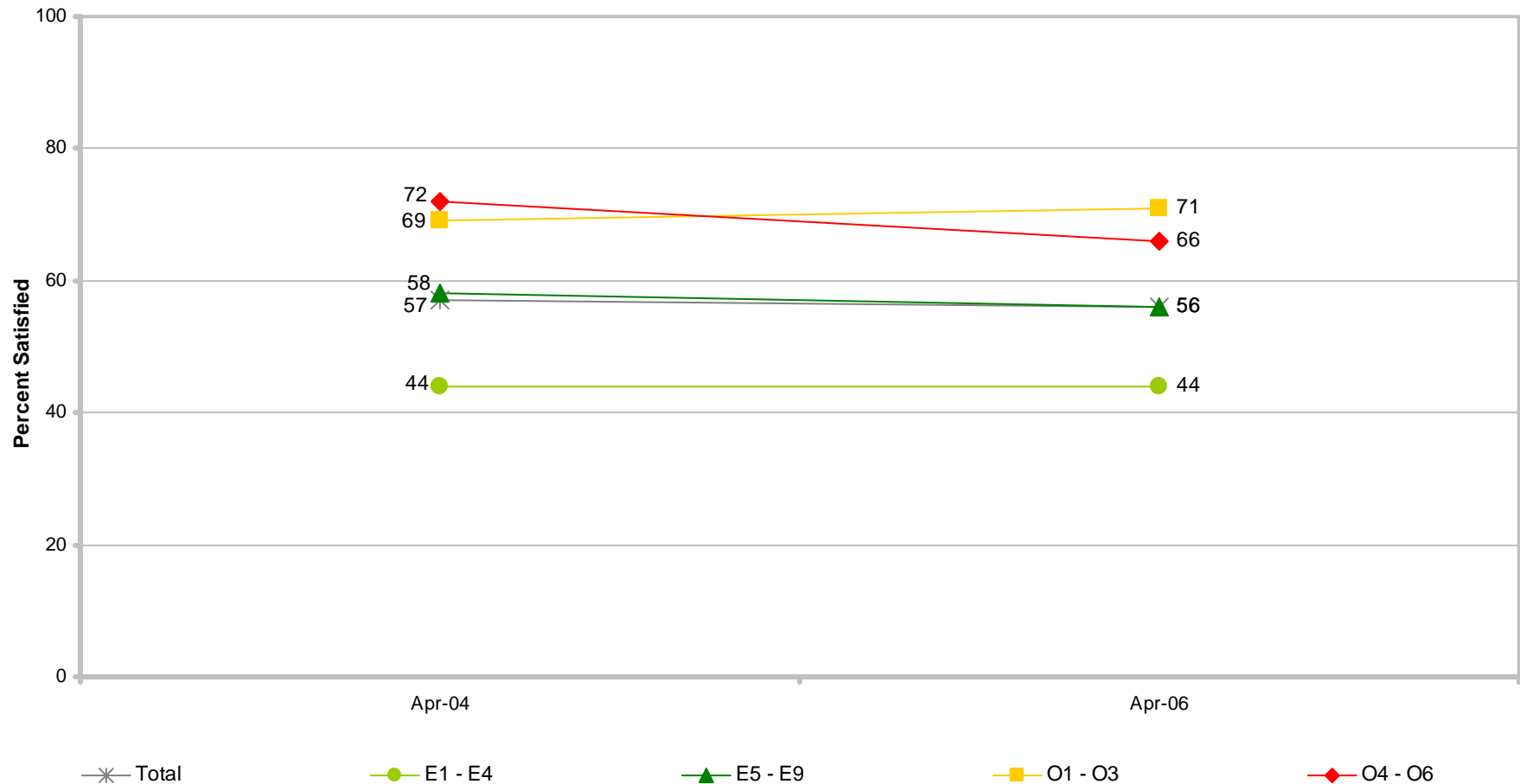


Significant difference from previous administration

COMPENSATION

Satisfaction With Overseas Housing Allowance (OHA)

Percent of Active-Duty Members Who Received OHA, by Paygrade

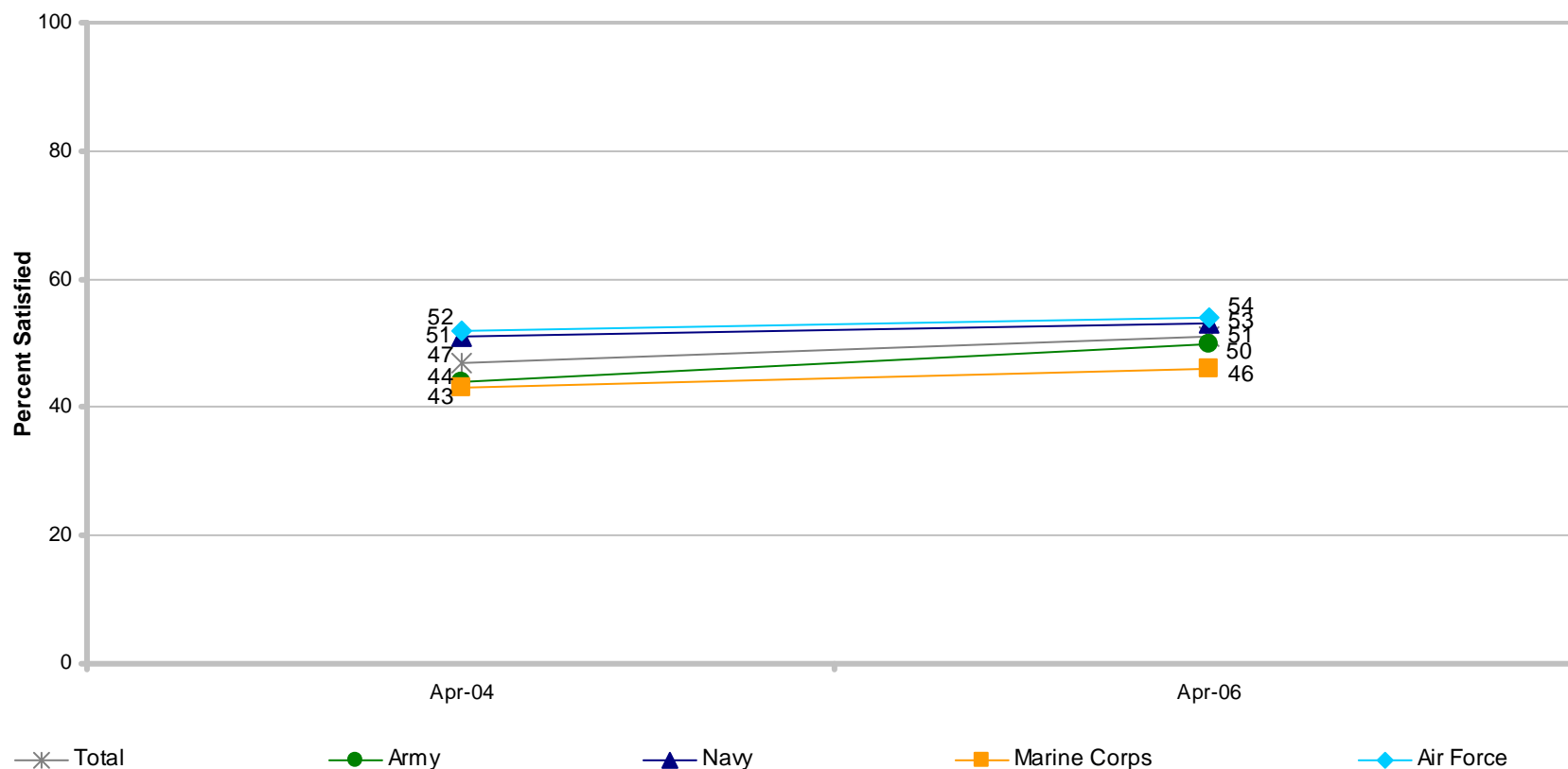


Significant difference from previous administration

COMPENSATION

Satisfaction With Special Pay

Percent of Active-Duty Members Who Received Special Pay, by Service

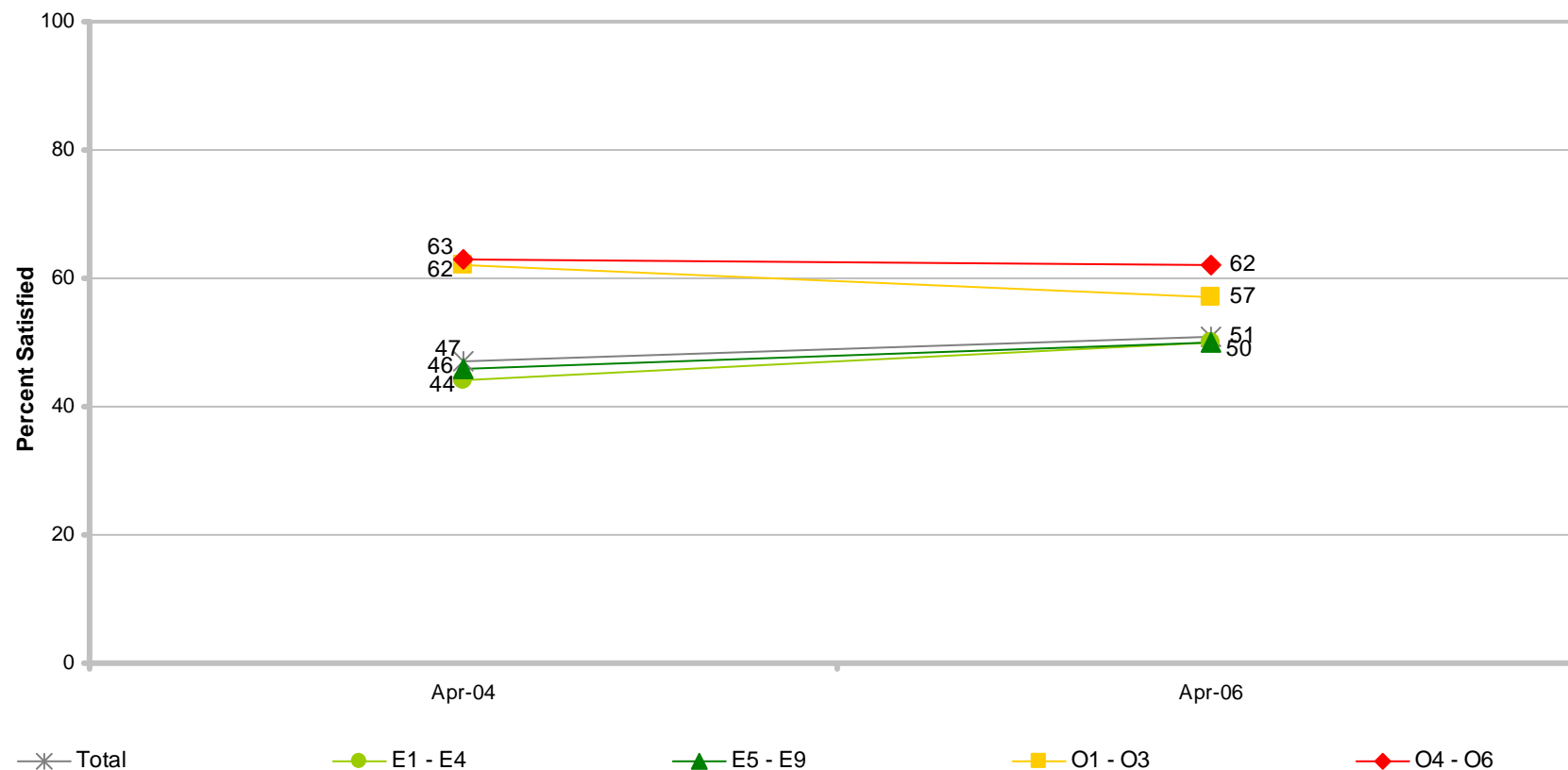


Significant difference from previous administration

COMPENSATION

Satisfaction With Special Pay

Percent of Active-Duty Members Who Received Special Pay, by Paygrade

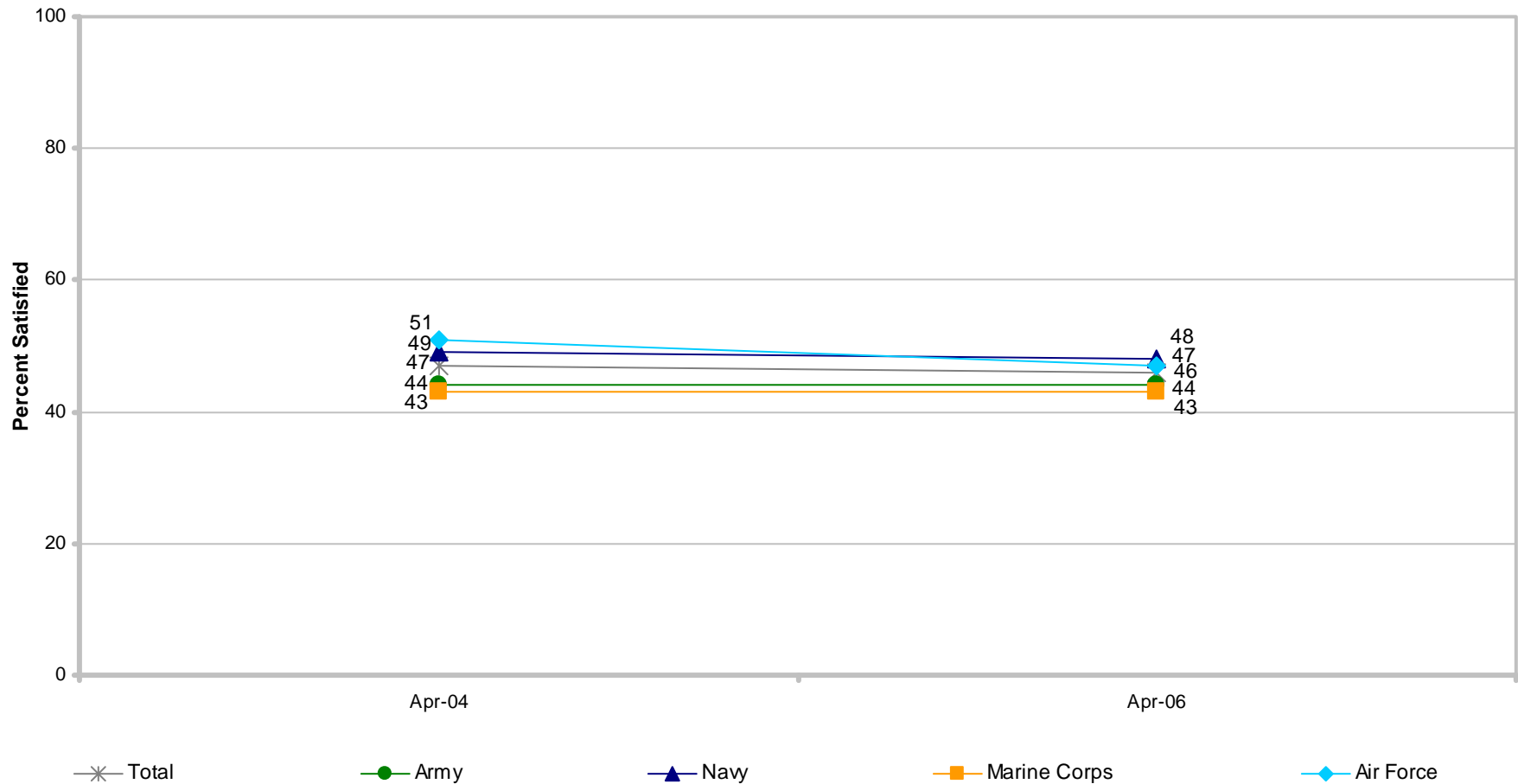


Significant difference from previous administration

COMPENSATION

Satisfaction With Basic Allowance for Housing (BAH)

Percent of Active-Duty Members Who Received BAH, by Service

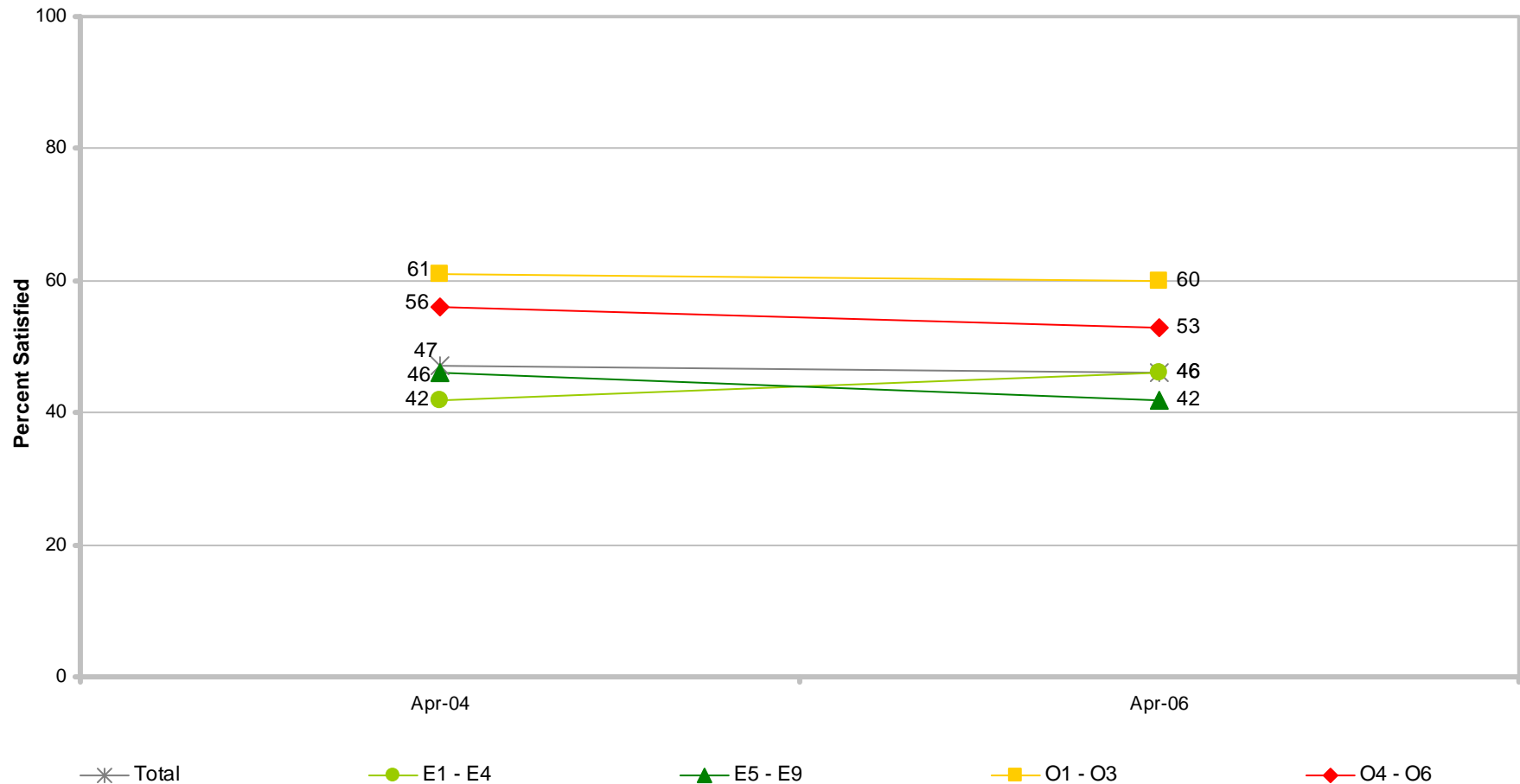


Significant difference from previous administration

COMPENSATION

Satisfaction With Basic Allowance for Housing (BAH)

Percent of Active-Duty Members Who Received BAH, by Paygrade

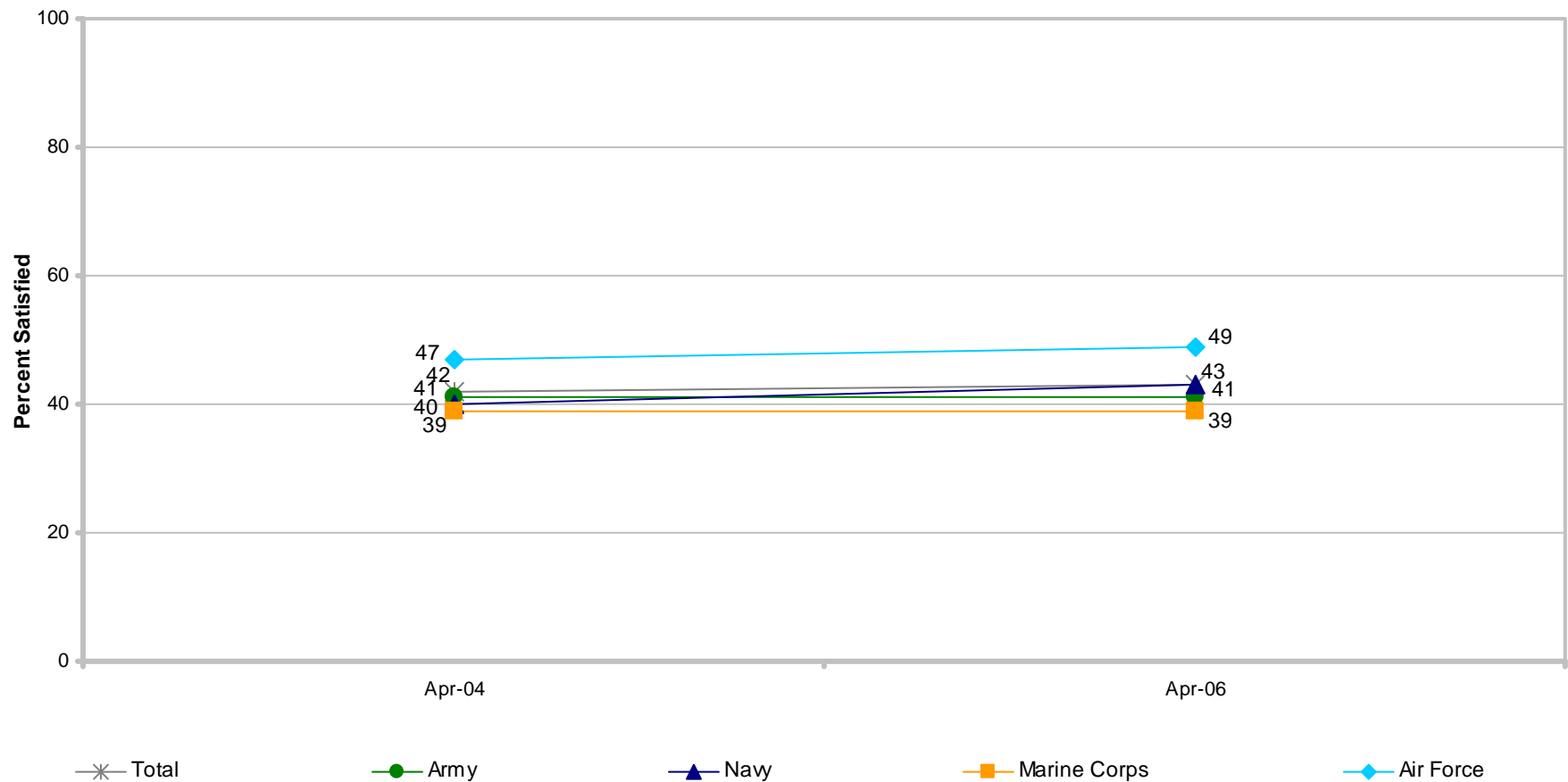


Significant difference from previous administration

COMPENSATION

Satisfaction With Basic Allowance for Subsistence (BAS)

Percent of Active-Duty Members Who Received BAS, by Service

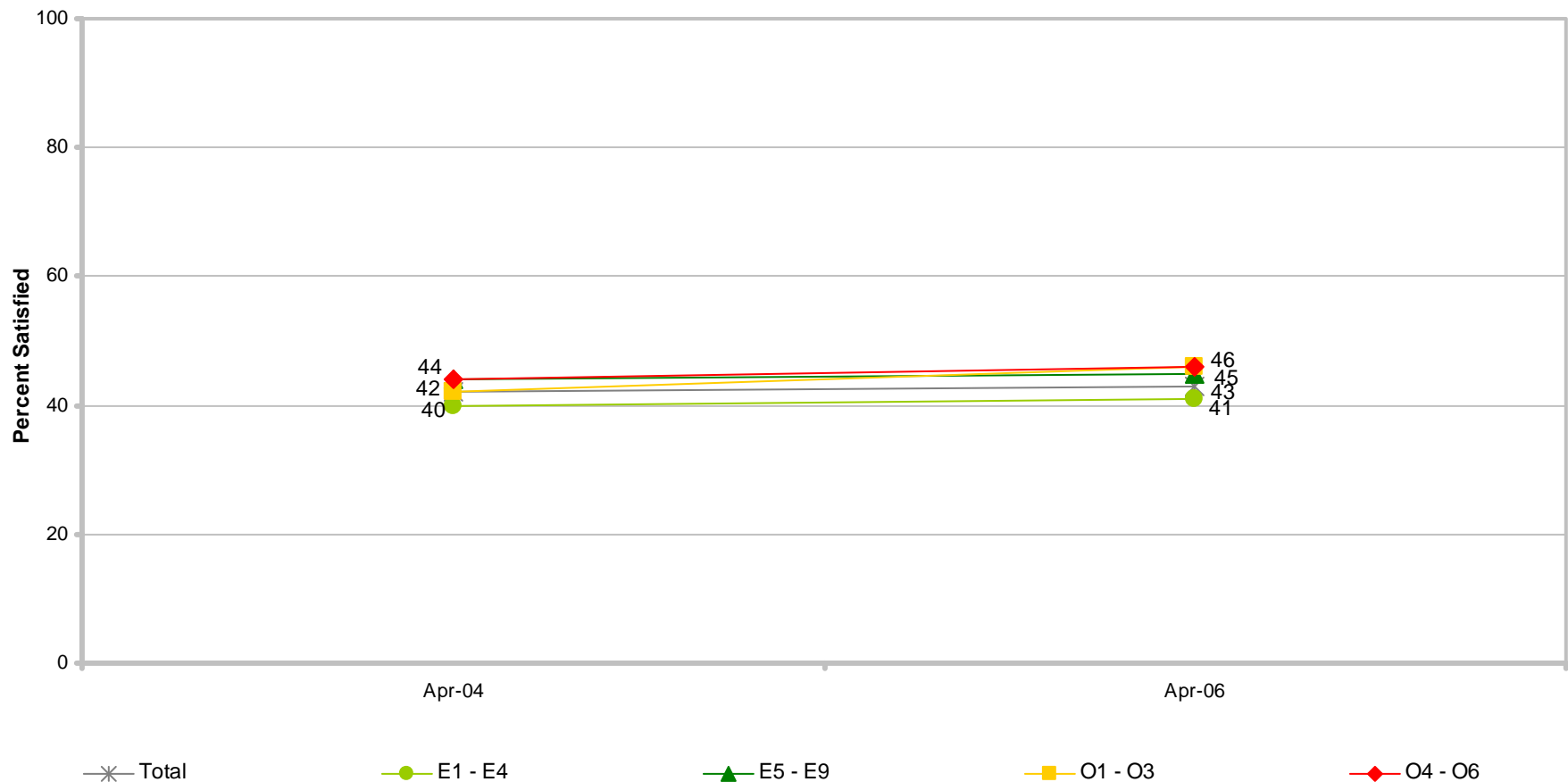


Significant difference from previous administration

COMPENSATION

Satisfaction With Basic Allowance for Subsistence (BAS)

Percent of Active-Duty Members Who Received BAS, by Paygrade



Significant difference from previous administration

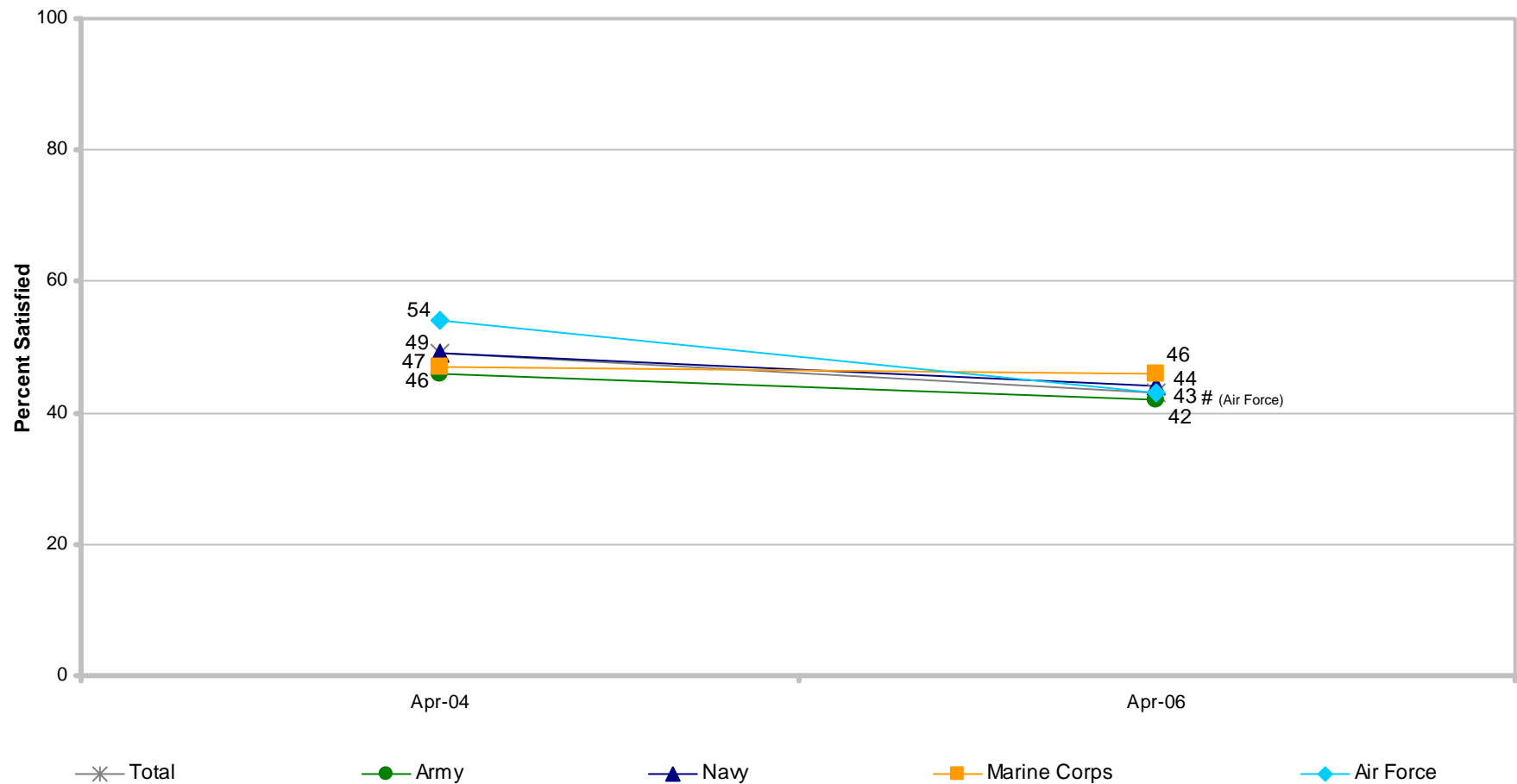
SOFA Apr 06 Q99

Margins of error range from $\pm 2\%$ to $\pm 3\%$

COMPENSATION

Satisfaction With Cost of Living Allowances (COLA)

Percent of Active-Duty Members Who Received COLA, by Service

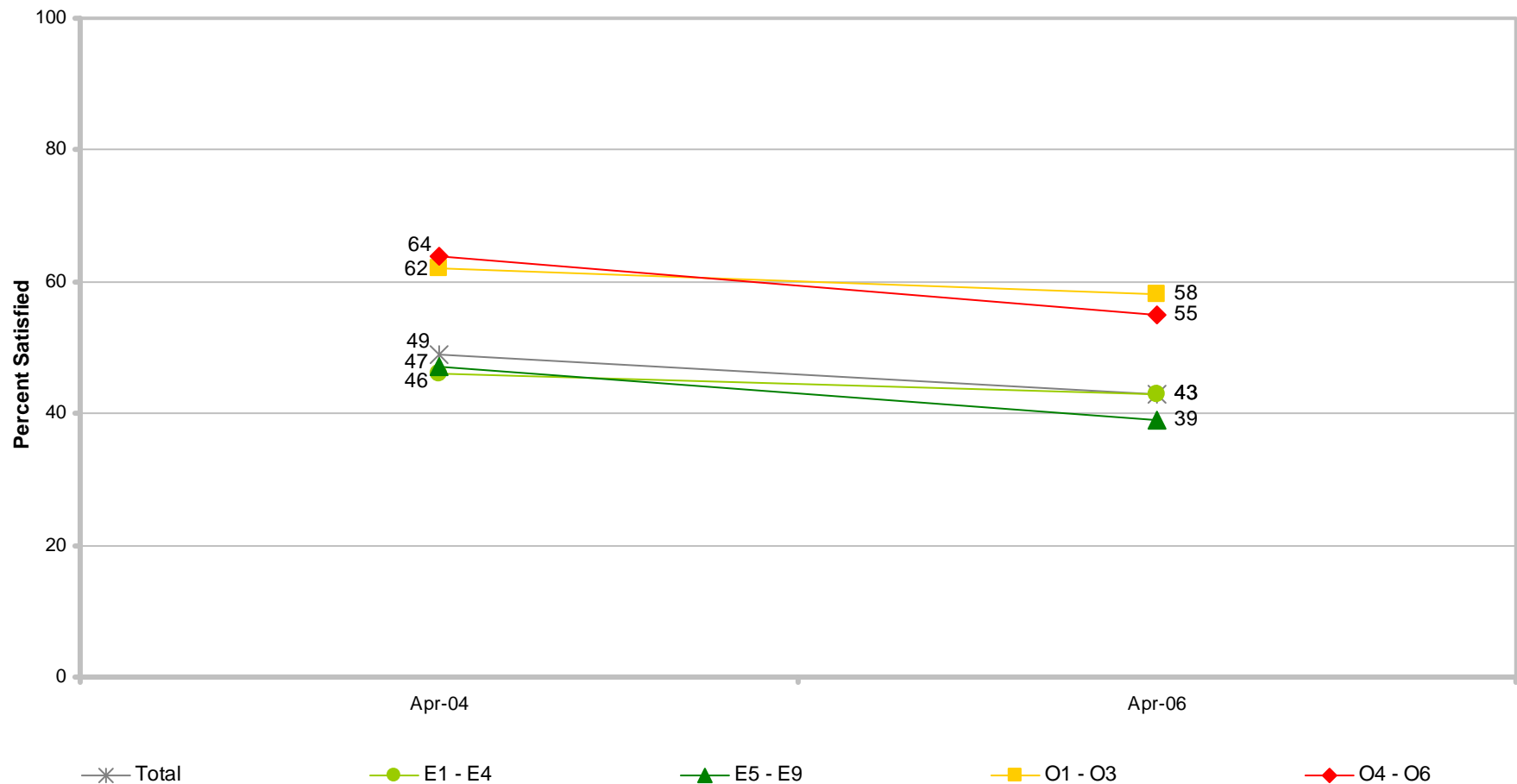


Significant difference from previous administration

COMPENSATION

Satisfaction With Cost of Living Allowances (COLA)

Percent of Active-Duty Members Who Received COLA, by Paygrade

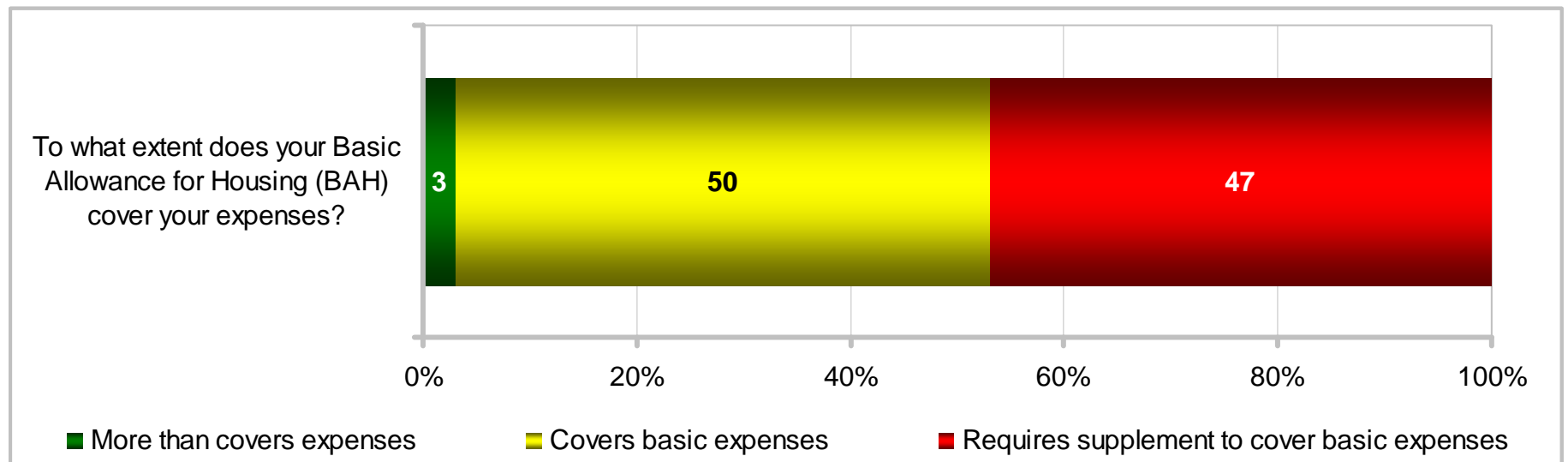


Significant difference from previous administration

COMPENSATION

Degree Basic Allowance for Housing (BAH) Covers Expenses

Percent of Active-Duty Members Who Received BAH



COMPENSATION

Degree Basic Allowance for Housing (BAH) Covers Expenses

Percent of Active-Duty Members Who Received BAH

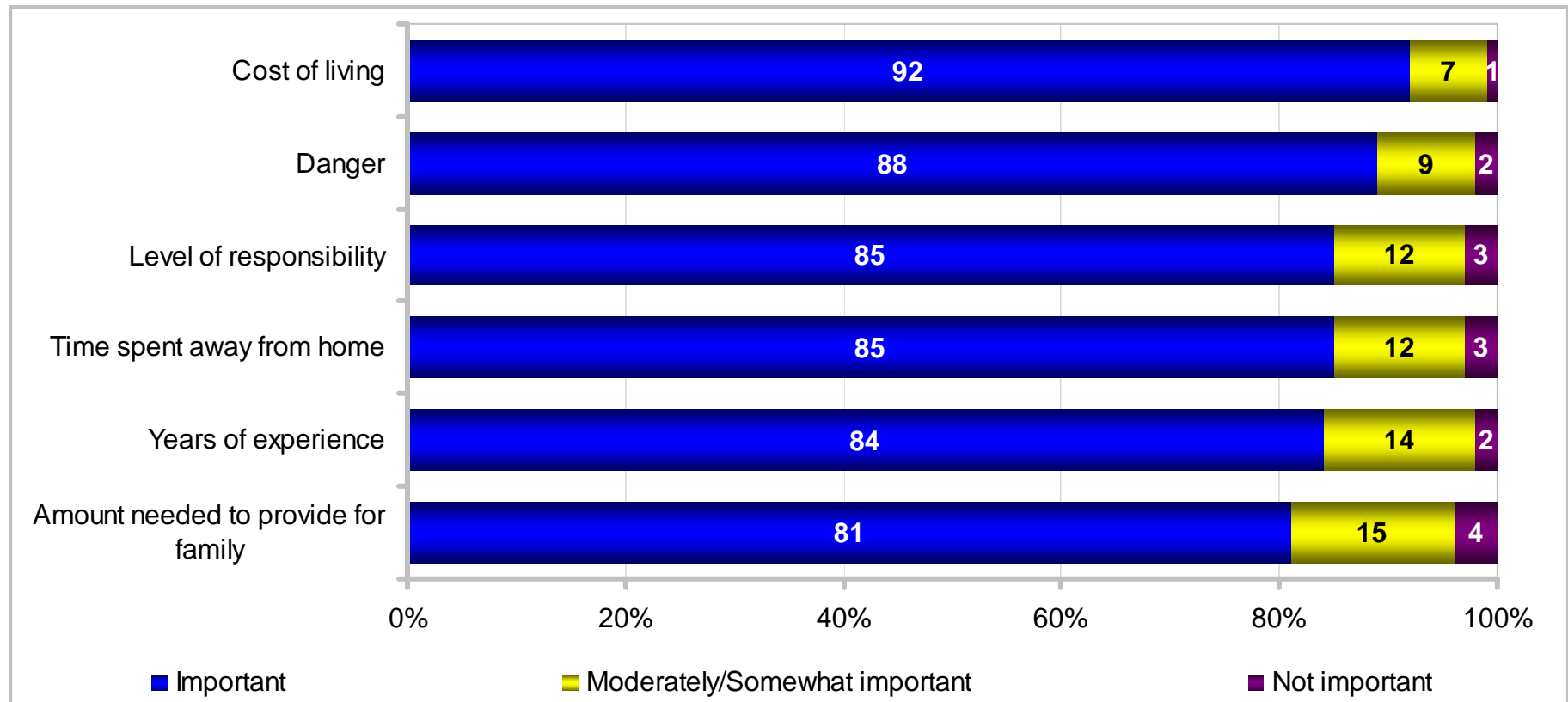
KEY: Higher Response of More Than Covers Expenses Lower Response of More Than Covers Expenses Higher Response of Requires Supplement		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
To what extent does your Basic Allowance for Housing (BAH) cover your expenses?	Covers expenses	3	2	4	5	3	3	4	4	3	4	2	2	2	4	3	5	3	2	4
	Requires supplement	47	45	49	45	48	41	52	39	50	43	57	43	52	49	50	43	54	48	48

KEY: Higher Response of More Than Covers Expenses Lower Response of More Than Covers Expenses Higher Response of Requires Supplement		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)		Male Enlisted	Male Officers	Female Enlisted	Female Officers		Male	Female
To what extent does your Basic Allowance for Housing (BAH) cover your expenses?	Covers expenses	3	3	3	5	3	3	3	4	6	2	3	3	3	3	3	3	3	3	3
	Requires supplement	47	48	34	33	50	48	45	50	37	52	44	46	52	48	43	47	47		

COMPENSATION

Desired Factors for Determining Total Military Compensation

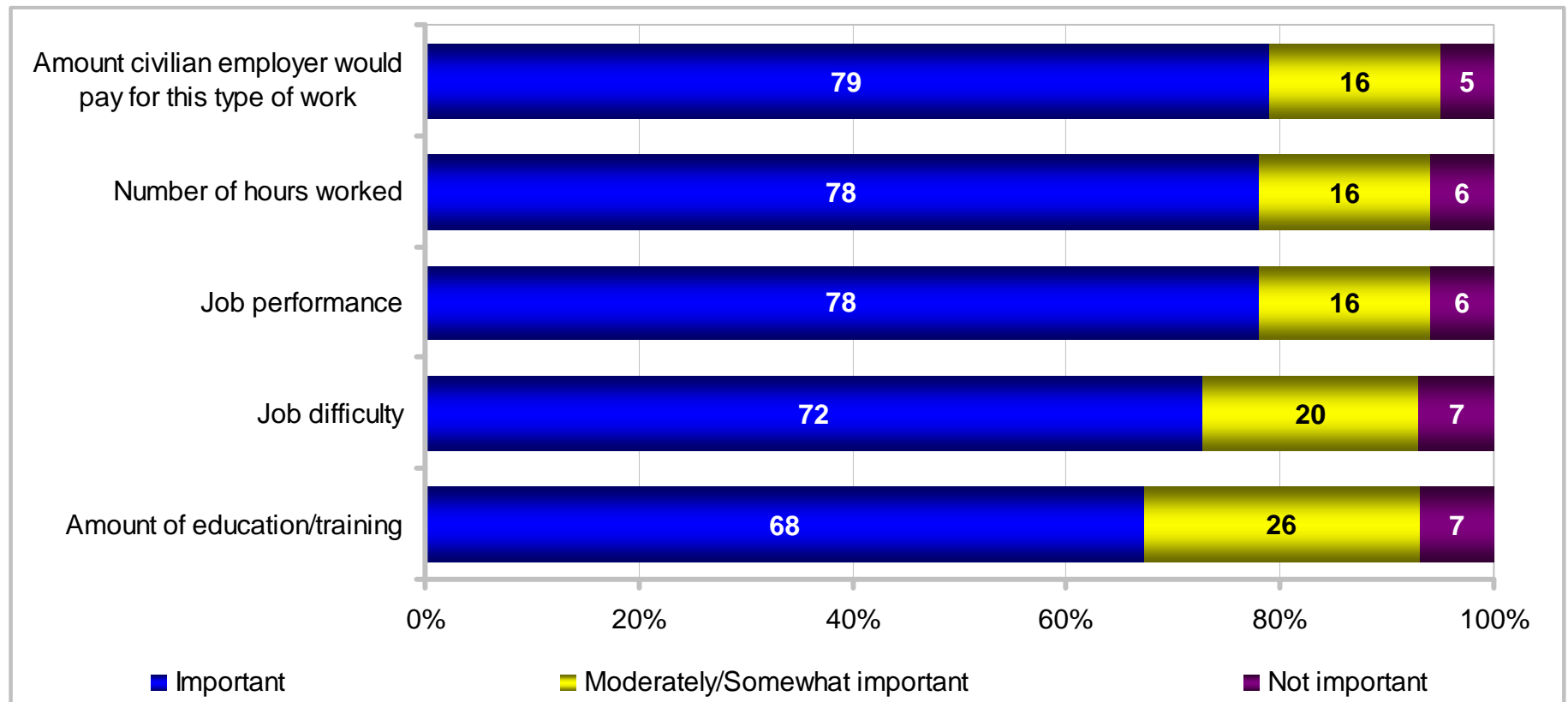
Percent of All Active-Duty Members



COMPENSATION

Desired Factors for Determining Total Military Compensation

Percent of All Active-Duty Members



COMPENSATION

Desired Factors for Determining Total Military Compensation Percent of All Active-Duty Members

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Cost of living	Important	92	92	92	91	93	91	95	91	94	91	88	92	90	92	89	91	87	93	92
	Not important	1	1	1	1	0	2	0	1	1	0	1	1	1	1	1	1	2	0	0
Danger	Important	88	91	87	85	88	86	89	88	88	90	85	91	89	87	90	85	85	88	86
	Not important	2	3	2	2	2	3	2	2	3	1	2	3	1	2	1	2	3	3	2
Level of responsibility	Important	85	88	86	80	84	81	85	81	87	91	92	87	92	84	94	79	88	83	90
	Not important	3	3	3	3	3	4	3	3	3	1	2	3	2	3	1	3	2	3	1
Time spent away from home	Important	85	88	85	81	82	84	87	84	86	86	76	88	85	86	84	82	79	83	79
	Not important	3	3	3	3	4	3	2	3	3	3	4	3	3	3	2	3	5	3	4

COMPENSATION

Desired Factors for Determining Total Military Compensation

Percent of All Active-Duty Members

KEY:		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Years of experience	Important	84	84	83	82	84	78	86	79	86	85	86	84	86	83	86	82	81	83	86
	Not important	2	2	2	3	2	3	2	3	2	1	1	3	1	2	0	3	2	2	1
Amount needed to provide for family	Important	81	83	80	82	80	83	86	86	82	76	64	86	72	82	69	84	67	82	71
	Not important	4	4	4	3	4	4	2	2	4	5	8	3	6	3	7	3	9	3	6
Amount civilian employer would pay for this type of work	Important	79	81	79	74	81	79	83	76	82	83	77	81	81	78	83	74	74	81	80
	Not important	5	5	5	6	4	6	4	6	5	3	5	5	4	5	4	6	6	5	3
Number of hours worked	Important	78	81	77	74	76	79	78	79	78	77	70	81	77	78	75	76	64	77	73
	Not important	6	6	6	9	6	6	6	6	6	6	9	6	7	6	5	8	13	6	6

COMPENSATION

Desired Factors for Determining Total Military Compensation Percent of All Active-Duty Members

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Job performance	Important	78	80	80	71	77	76	76	77	78	81	80	80	79	79	85	71	74	76	81
	Not important	6	6	6	6	6	7	7	5	7	4	6	6	5	6	4	6	8	6	4
Job difficulty	Important	72	75	72	67	72	68	73	72	71	79	75	75	78	70	82	66	68	71	77
	Not important	7	6	7	9	7	8	8	6	9	4	7	6	6	8	3	9	11	8	5
Amount of education/ training	Important	68	69	67	67	67	65	67	66	65	81	77	67	78	65	80	66	70	64	80
	Not important	7	7	7	6	6	7	7	6	9	3	4	7	4	8	3	6	6	7	3

COMPENSATION

Desired Factors for Determining Total Military Compensation Percent of All Active-Duty Members

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Cost of living	Important	92	92	91	90	93	91	94	95	89	93	94	92	90	94	90	92	93
	Not important	1	1	1	1	1	1	1	0	1	1	1	1	1	1	0	1	1
Danger	Important	88	88	89	89	88	88	89	91	89	87	88	88	87	90	91	88	90
	Not important	2	2	3	2	2	3	2	2	2	3	2	3	2	1	1	3	1
Level of responsibility	Important	85	85	86	84	86	85	85	83	83	87	85	84	92	81	90	86	83
	Not important	3	3	2	3	3	3	3	3	3	3	3	3	2	4	1	3	3
Time spent away from home	Important	85	85	85	84	85	84	87	88	81	86	87	85	82	88	84	84	87
	Not important	3	3	3	3	3	3	2	3	3	3	3	3	3	2	3	3	2

COMPENSATION

Desired Factors for Determining Total Military Compensation

Percent of All Active-Duty Members

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Years of experience	Important	84	84	81	82	85	82	86	85	80	86	85	83	85	83	89	83	84
	Not important	2	2	2	2	2	2	2	2	2	2	2	2	1	2	0	2	2
Amount needed to provide for family	Important	81	82	81	84	80	79	86	86	80	81	83	83	71	85	70	81	82
	Not important	4	4	4	3	4	4	3	4	4	4	3	3	6	3	8	4	4
Amount civilian employer would pay for this type of work	Important	79	80	78	77	81	78	82	82	75	82	81	80	80	78	85	80	79
	Not important	5	5	5	6	5	6	4	5	5	5	5	5	4	6	3	5	6
Number of hours worked	Important	78	77	80	79	77	76	80	80	77	77	79	78	73	80	80	78	80
	Not important	6	6	6	6	6	7	5	6	6	6	6	6	7	4	4	6	4

COMPENSATION

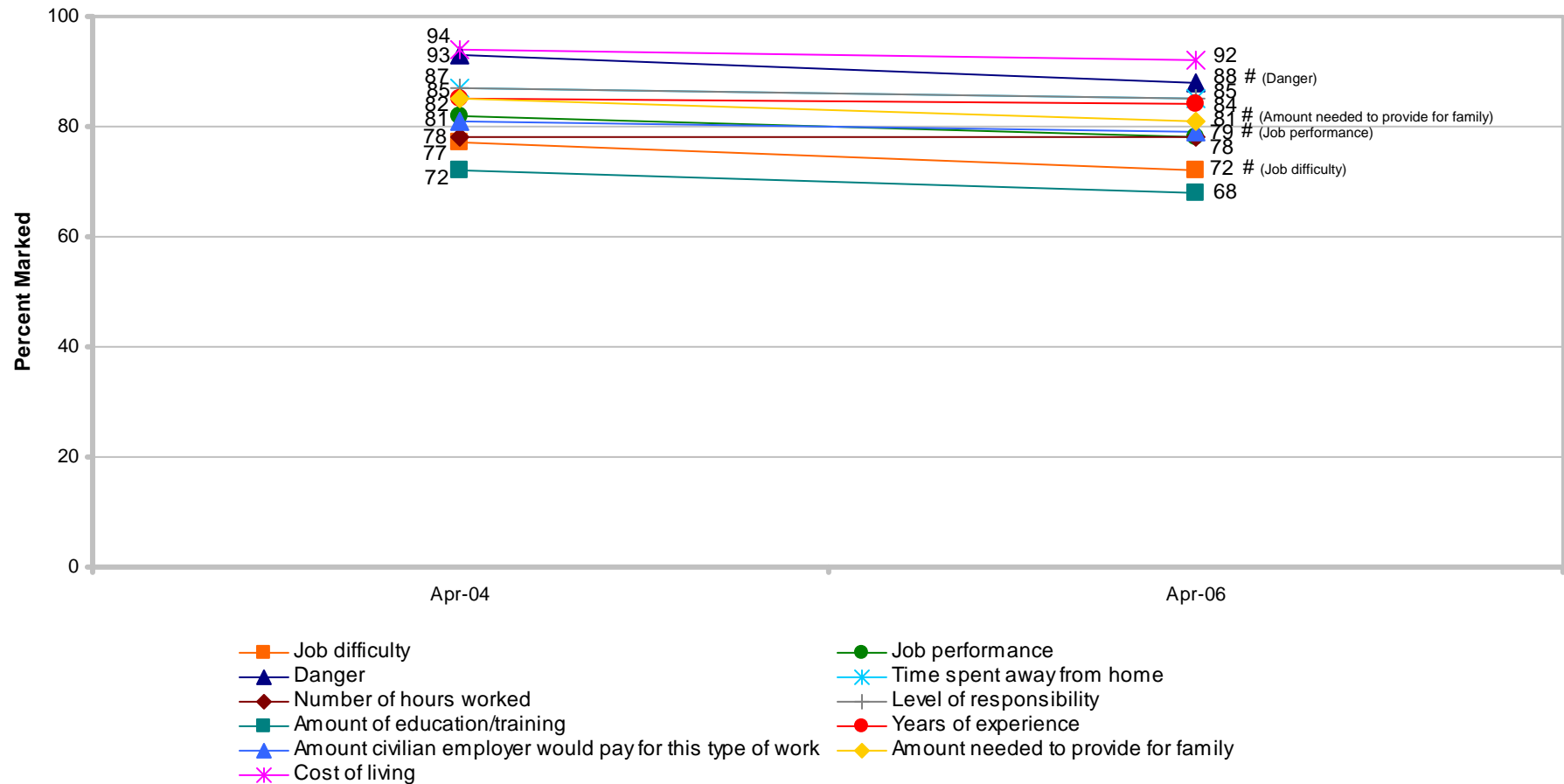
Desired Factors for Determining Total Military Compensation

Percent of All Active-Duty Members

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important																		
		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Job performance	Important	78	78	79	79	78	78	78	78	77	79	78	78	80	74	82	79	75
	Not important	6	6	5	5	6	6	6	5	6	6	6	6	5	7	4	6	7
Job difficulty	Important	72	72	74	74	72	73	72	68	73	72	73	72	78	66	78	73	68
	Not important	7	7	6	6	8	7	7	9	6	8	8	7	5	9	5	7	8
Amount of education/ training	Important	68	67	69	68	68	66	71	68	67	68	68	66	77	66	84	68	69
	Not important	7	7	5	6	7	7	5	9	5	8	6	7	4	6	1	7	5

COMPENSATION

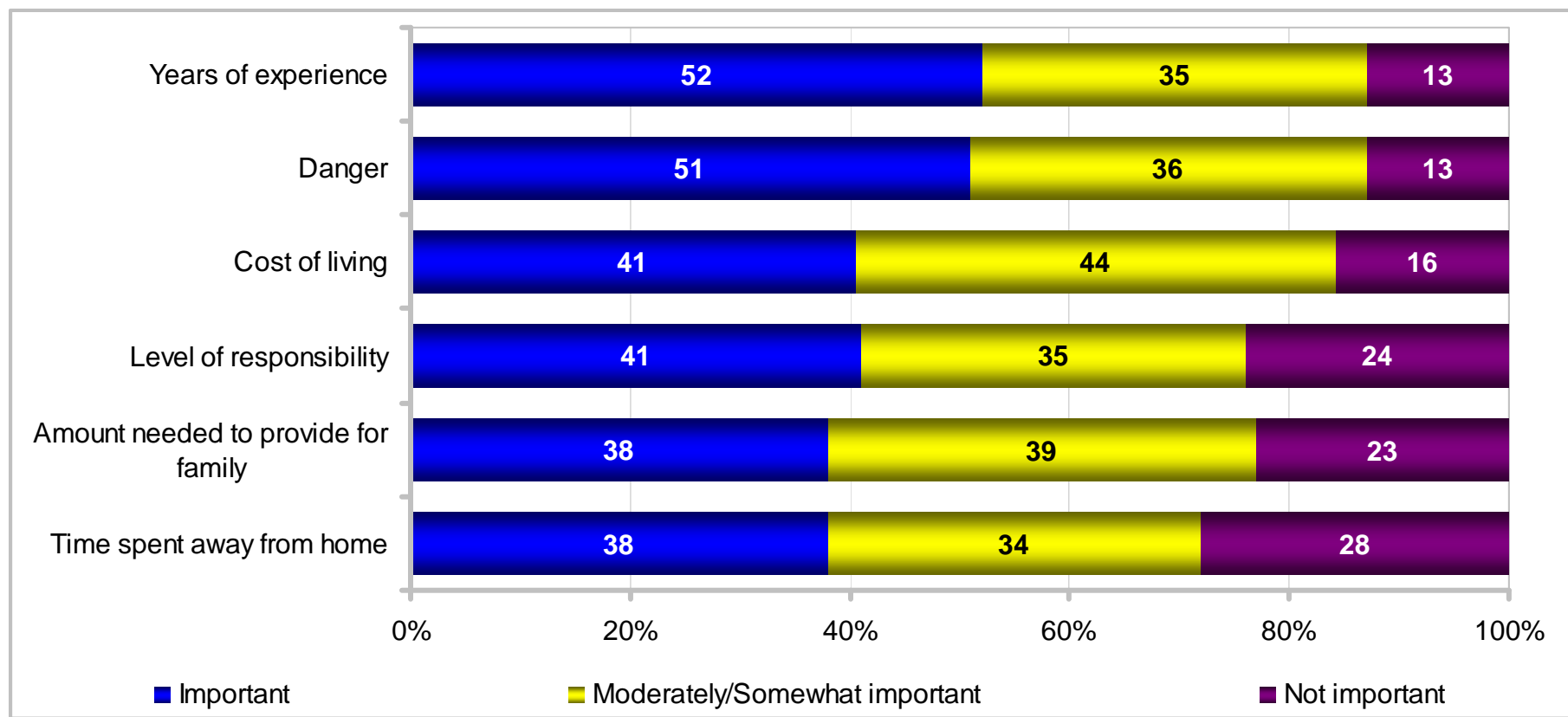
Desired Factors for Determining Total Military Compensation Percent of All Active-Duty Members



Significant difference from previous administration

COMPENSATION

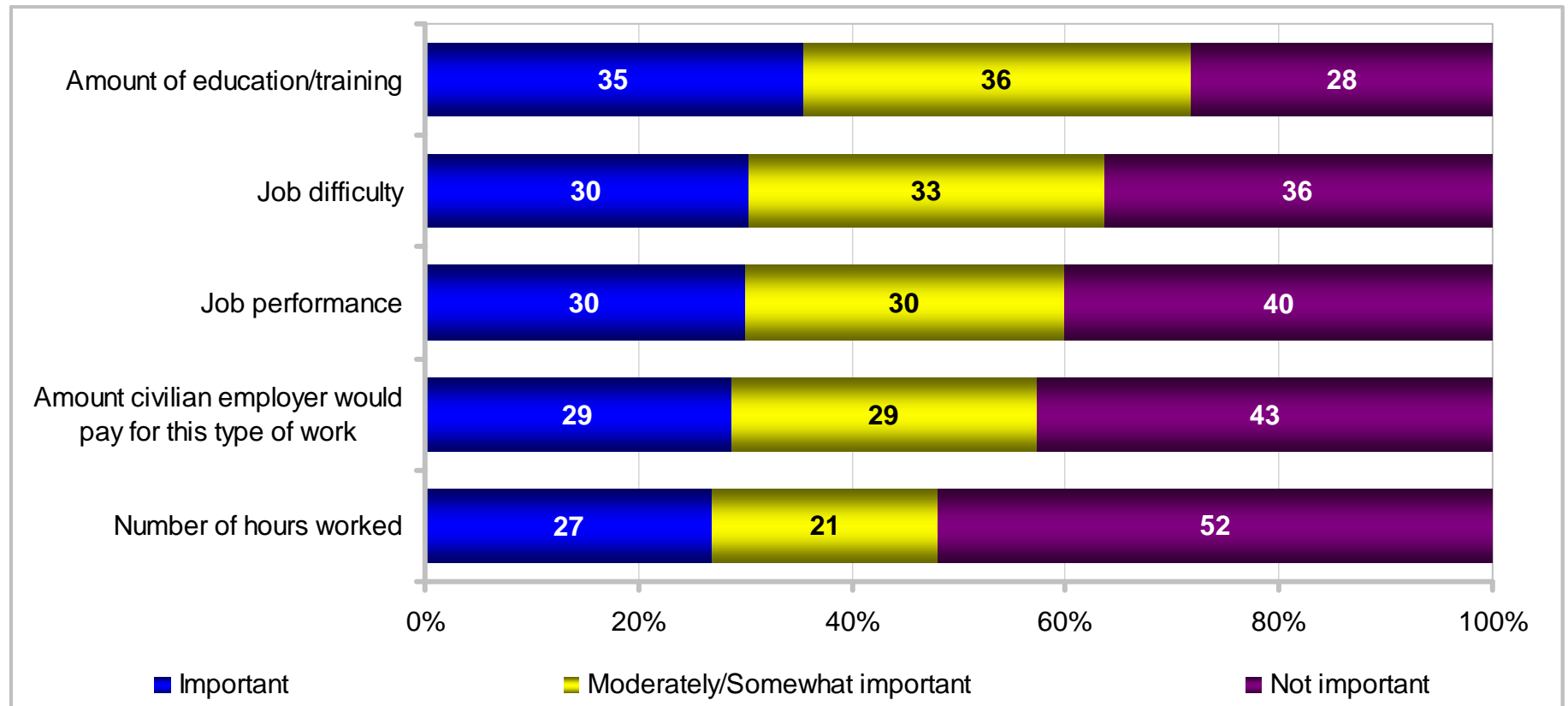
Actual Factors for Determining Total Military Compensation Percent of All Active-Duty Members



COMPENSATION

Actual Factors for Determining Total Military Compensation

Percent of All Active-Duty Members



COMPENSATION

Actual Factors for Determining Total Military Compensation Percent of All Active-Duty Members

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Years of experience	Important	52	52	54	51	52	47	49	54	48	59	57	51	55	54	57	50	56	50	59
	Not important	13	14	10	13	14	15	14	12	15	8	7	15	8	11	8	14	9	15	9
Danger	Important	51	51	53	51	49	49	52	55	50	48	38	52	44	55	43	52	42	50	44
	Not important	13	15	9	13	15	15	15	13	14	10	13	16	14	9	10	13	13	16	11
Cost of living	Important	41	41	43	40	39	40	42	45	40	37	26	43	30	44	32	42	28	41	34
	Not important	16	18	13	17	14	17	19	16	17	10	12	19	13	14	10	17	15	15	10
Level of responsibility	Important	41	42	43	39	39	37	40	44	40	39	36	43	39	44	36	39	37	40	37
	Not important	24	24	23	24	26	27	27	23	25	22	25	24	25	23	19	24	26	27	24

COMPENSATION

Actual Factors for Determining Total Military Compensation Percent of All Active-Duty Members

KEY:		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Amount needed to provide for family	Important	38	38	40	37	35	39	36	45	35	32	20	40	25	42	27	39	24	37	28
	Not important	23	25	20	21	24	22	27	19	27	19	29	25	27	21	20	21	27	25	23
Time spent away from home	Important	38	38	39	36	36	38	39	44	37	29	18	41	26	42	21	38	22	38	25
	Not important	28	31	23	27	30	27	27	24	28	31	42	29	38	22	32	26	36	28	37
Amount of education/training	Important	35	36	37	33	33	32	36	38	34	35	28	37	32	37	33	33	32	34	30
	Not important	28	29	25	30	30	32	32	26	32	22	28	30	26	26	19	31	29	31	27
Job difficulty	Important	30	31	33	29	28	29	32	35	31	23	18	33	21	35	22	30	18	30	20
	Not important	36	36	32	39	38	37	39	33	37	37	44	35	43	32	34	37	47	38	40

COMPENSATION

Actual Factors for Determining Total Military Compensation

Percent of All Active-Duty Members

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Job performance	Important	30	31	34	28	26	29	32	34	31	19	15	33	19	37	17	30	15	29	16
	Not important	40	42	35	38	43	40	42	35	40	50	54	39	55	33	46	36	55	41	51
Amount civilian employer would pay for this type of work	Important	29	29	32	27	25	28	32	32	30	19	16	31	19	34	16	28	15	27	18
	Not important	43	44	41	46	42	46	43	45	42	41	40	44	44	41	39	46	47	43	39
Number of hours worked	Important	27	28	29	25	24	28	29	31	28	15	11	31	17	31	12	27	11	27	12
	Not important	52	51	51	51	55	51	51	46	52	63	71	48	66	49	62	49	70	51	67

COMPENSATION

Actual Factors for Determining Total Military Compensation Percent of All Active-Duty Members

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)		Male Enlisted	Male Officers	Female Enlisted	Female Officers		Male	Female
Years of experience	Important	52	52	53	55	51	49	57	49	55	50	52	51	58	50	50	53	50		
	Not important	13	13	13	12	13	13	12	16	11	14	12	14	8	13	10	13	13		
Danger	Important	51	50	56	55	48	46	59	55	55	49	47	51	43	58	48	50	56		
	Not important	13	14	11	12	14	14	12	14	12	14	14	14	13	9	9	14	9		
Cost of living	Important	41	40	46	44	39	36	49	44	45	38	38	42	31	45	34	40	43		
	Not important	16	16	12	15	16	17	14	18	13	17	16	17	12	13	11	16	13		
Level of responsibility	Important	41	40	44	44	39	36	49	40	43	40	40	41	38	43	31	41	41		
	Not important	24	25	23	23	25	26	21	26	23	25	25	25	23	22	27	25	23		

COMPENSATION

Actual Factors for Determining Total Military Compensation Percent of All Active-Duty Members

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)		Male Enlisted	Male Officers	Female Enlisted	Female Officers		Male	Female
Amount needed to provide for family	Important	38	37	43	44	34	33	46	40	44	33	35		40	26	40	26		38	37
	Not important	23	24	19	21	25	25	21	27	16	28	23		24	24	19	27		24	21
Time spent away from home	Important	38	37	41	43	34	32	47	40	41	35	36		40	24	41	26		37	39
	Not important	28	28	27	25	30	31	22	30	25	30	28		27	36	25	35		28	27
Amount of education/training	Important	35	34	39	39	33	30	44	37	37	34	33		36	31	35	32		35	34
	Not important	28	29	26	25	31	32	23	31	25	30	31		30	26	26	22		29	25
Job difficulty	Important	30	30	33	35	28	24	41	31	33	30	27		33	20	31	22		31	30
	Not important	36	37	32	32	39	40	29	39	34	37	37		36	41	31	37		37	32

COMPENSATION

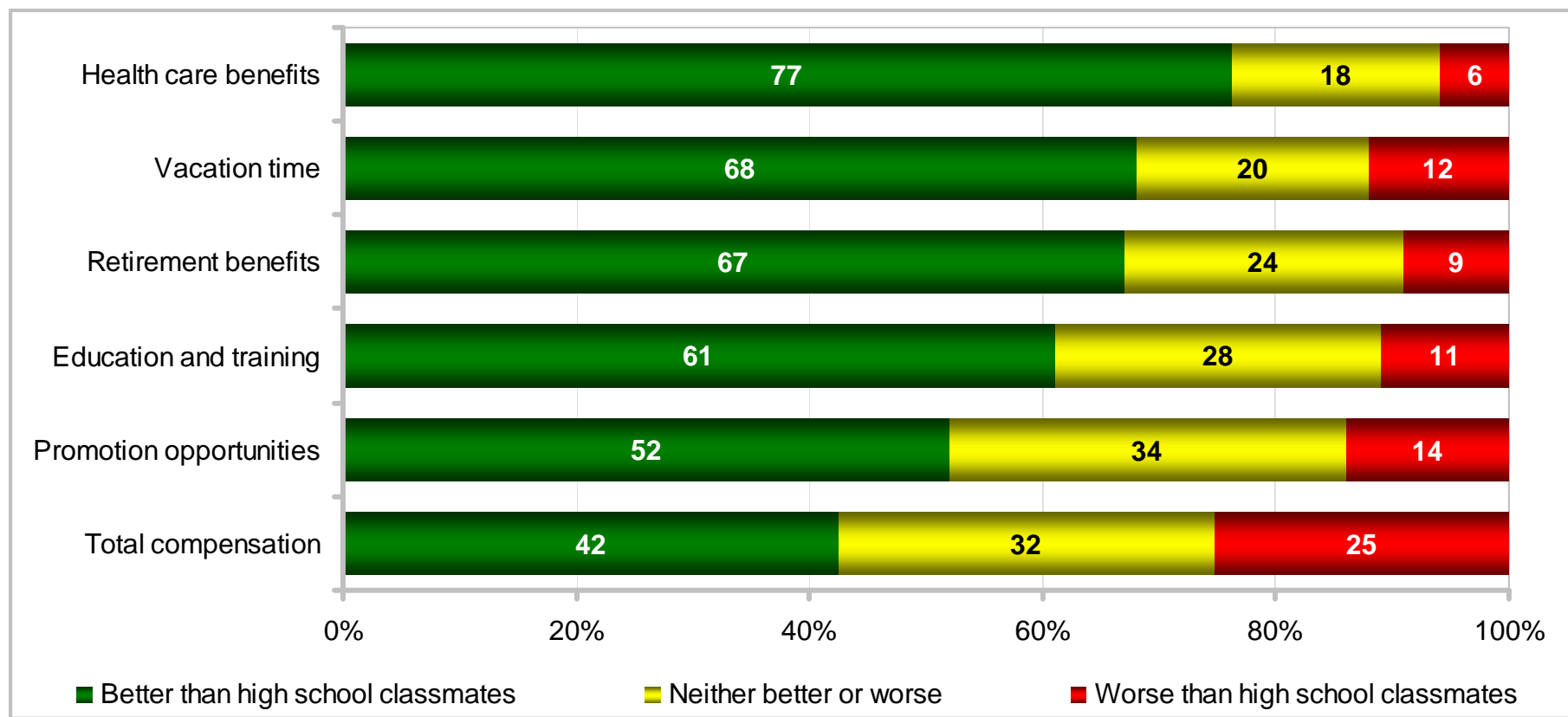
Actual Factors for Determining Total Military Compensation Percent of All Active-Duty Members

KEY: Higher Response of Important Lower Response of Important Higher Response of Not Important		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Job performance	Important	30	29	34	35	27	24	40	33	32	29	27	33	18	32	17	30	29
	Not important	40	41	36	35	43	45	31	41	37	41	43	38	52	34	51	41	37
Amount civilian employer would pay for this type of work	Important	29	28	32	32	26	23	38	32	30	28	27	31	17	32	18	28	29
	Not important	43	44	38	42	43	47	35	41	44	41	44	44	41	39	43	43	40
Number of hours worked	Important	27	26	31	31	24	21	38	31	28	26	25	30	14	29	14	27	27
	Not important	52	53	47	47	55	59	40	49	49	53	55	50	66	45	63	53	48

COMPENSATION

Opportunities and Benefits in Military Relative to High School Classmates

Percent of All Active-Duty Members



COMPENSATION

Opportunities and Benefits in Military Relative to High School Classmates Percent of All Active-Duty Members

KEY: Higher Response of Better Lower Response of Better Higher Response of Worse		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Health care benefits	Better	77	76	79	77	74	78	77	81	74	77	67	78	69	79	78	78	71	75	71
	Worse	6	6	5	6	6	5	5	5	6	5	9	6	9	5	5	6	9	6	8
Vacation time	Better	68	67	65	64	77	63	75	59	75	70	73	66	68	65	67	63	70	77	77
	Worse	12	13	14	18	6	15	7	20	6	11	7	14	9	14	13	19	10	6	5
Retirement benefits	Better	67	64	70	67	69	65	63	68	64	74	74	63	69	68	79	67	69	67	75
	Worse	9	10	8	7	9	8	10	7	10	7	8	10	10	8	4	7	9	9	7
Education and training	Better	61	56	59	58	70	54	57	58	60	70	72	55	62	58	70	57	66	68	78
	Worse	11	14	11	15	6	17	13	14	10	7	4	14	9	12	4	16	7	6	3
Promotion opportunities	Better	52	51	49	58	54	50	49	51	50	64	59	49	59	47	58	58	59	52	64
	Worse	14	14	17	14	10	16	16	18	13	7	8	16	8	19	7	14	8	11	8
Total compensation	Better	42	40	43	39	46	39	41	43	41	49	47	40	44	42	47	39	43	45	50
	Worse	25	27	24	30	22	28	25	26	25	20	23	27	24	24	20	31	22	22	21

COMPENSATION

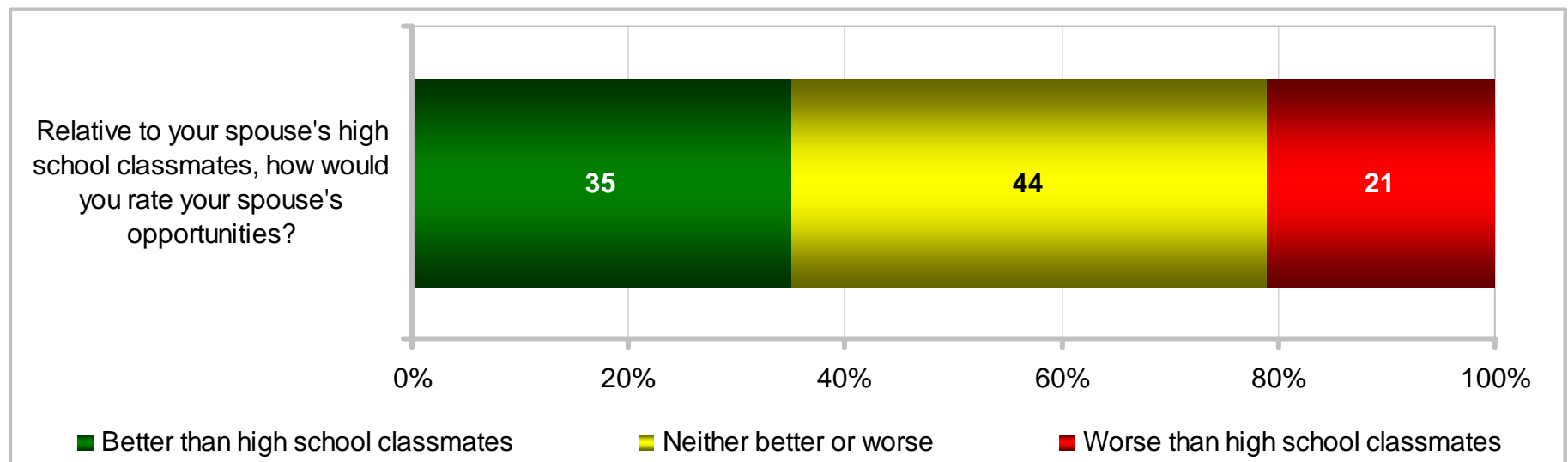
Opportunities and Benefits in Military Relative to High School Classmates Percent of All Active-Duty Members

KEY: Higher Response of Better Lower Response of Better Higher Response of Worse		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Health care benefits	Better	77	77	76	80	75	75	79	76	81	73	77	77	71	84	76	76	82
	Worse	6	6	6	5	6	7	4	4	5	7	5	6	8	3	5	6	3
Vacation time	Better	68	69	65	63	72	68	69	70	62	74	68	67	71	72	73	68	72
	Worse	12	12	13	18	8	12	12	9	18	7	13	13	9	9	5	13	8
Retirement benefits	Better	67	67	68	70	65	66	69	66	70	65	67	65	73	70	76	66	71
	Worse	9	9	7	7	9	10	7	10	6	10	10	10	8	4	4	9	4
Education and training	Better	61	62	56	61	61	60	62	63	59	62	60	58	69	63	71	60	65
	Worse	11	11	12	12	10	11	10	10	14	9	12	13	6	9	4	12	8
Promotion opportunities	Better	52	52	52	54	51	51	54	52	54	50	52	50	60	54	62	52	55
	Worse	14	14	14	15	14	15	13	12	13	14	17	16	8	12	6	15	11
Total compensation	Better	42	42	44	41	43	40	47	45	44	41	43	40	45	52	55	41	53
	Worse	25	25	23	27	24	28	20	23	24	26	26	27	23	16	16	27	16

COMPENSATION

Spouse's Opportunities and Benefits Relative to High School Classmates

Percent of Active-Duty Members Who Were Married or Separated



COMPENSATION

Spouse's Opportunities and Benefits Relative to High School Classmates

Percent of Active-Duty Members Who Were Married or Separated

KEY:		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Relative to your spouse's high school classmates, how would you rate your spouse's opportunities?	Better	35	34	34	38	36	37	37	37	35	35	29	35	30	34	33	39	31	37	33
	Worse	21	21	21	19	20	18	19	18	19	25	31	19	28	19	27	17	29	18	29

KEY:		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Relative to your spouse's high school classmates, how would you rate your spouse's opportunities?	Better	35	35	34	34	35	31	42	NA	NA	34	38	33	29	54	54	33	54
	Worse	21	20	24	21	21	23	16	NA	NA	22	18	19	30	13	18	21	14

COMPENSATION

Summary of Findings

April 2006

- More than two-thirds satisfied with *medical benefits* (72%) and *dental benefits* (68%)
- 44% satisfied with *basic pay*; 36% dissatisfied
 - Satisfied led by officer, Air Force, female, living off base, Non-Hispanic White, and married with child(ren)
 - Dissatisfied led by Army enlisted, E1-E4, male enlisted, living on base, Army, living in US, and male
- 9% to 85% reported receiving special pays and allowances
 - Highest percentage reported for *Basic Allowance for Subsistence (BAS)* (85%)
 - Lowest percentage reported for *Overseas Housing Allowance (OHA)* (9%)
- 43% to 56% satisfied with all special pays and allowances
 - Least satisfied with *Basic Allowance for Subsistence (BAS)* and *Cost of Living Allowance (COLA)* (43%)
 - Most satisfied with *Overseas Housing Allowance (OHA)* (56%)
 - 53% indicated their *Basic Allowance for Housing* more than covered expenses or covered expenses; 47% required supplement to cover basic expenses
 - Required supplement to cover basic expenses led by O4-O6, Marine Corps officer, enlisted 6-9 years of service, Army officer, married with child(ren), male officer, E5-E9, living off base, and living in US

COMPENSATION

Summary of Findings

April 2006

- At least four-fifths reported *cost of living* (92%), *danger* (88%), *level of responsibility* (85%), *time spent away from home* (85%), *years of experience* (84%), and *amount needed to provide for family* (81%) should be most important factors for determining total military compensation
 - However, 38% to 52% indicated these were actual factors used to determine total military compensation
- 42% to 77% rated their opportunities and benefits better in the military relative to their high school classmates
 - Highest percentage for *health care benefits*
 - Lowest percentage for *total compensation*
- 35% of married members rated their spouse's opportunities and benefits better relative to their high school classmates; 21% rated worse
 - Better led by female, total minority, and married without child(ren)
 - Worse led by officer, male officer, Non-Hispanic White, and male

COMPENSATION

Summary of Findings

April 2006

April 2004 – April 2006

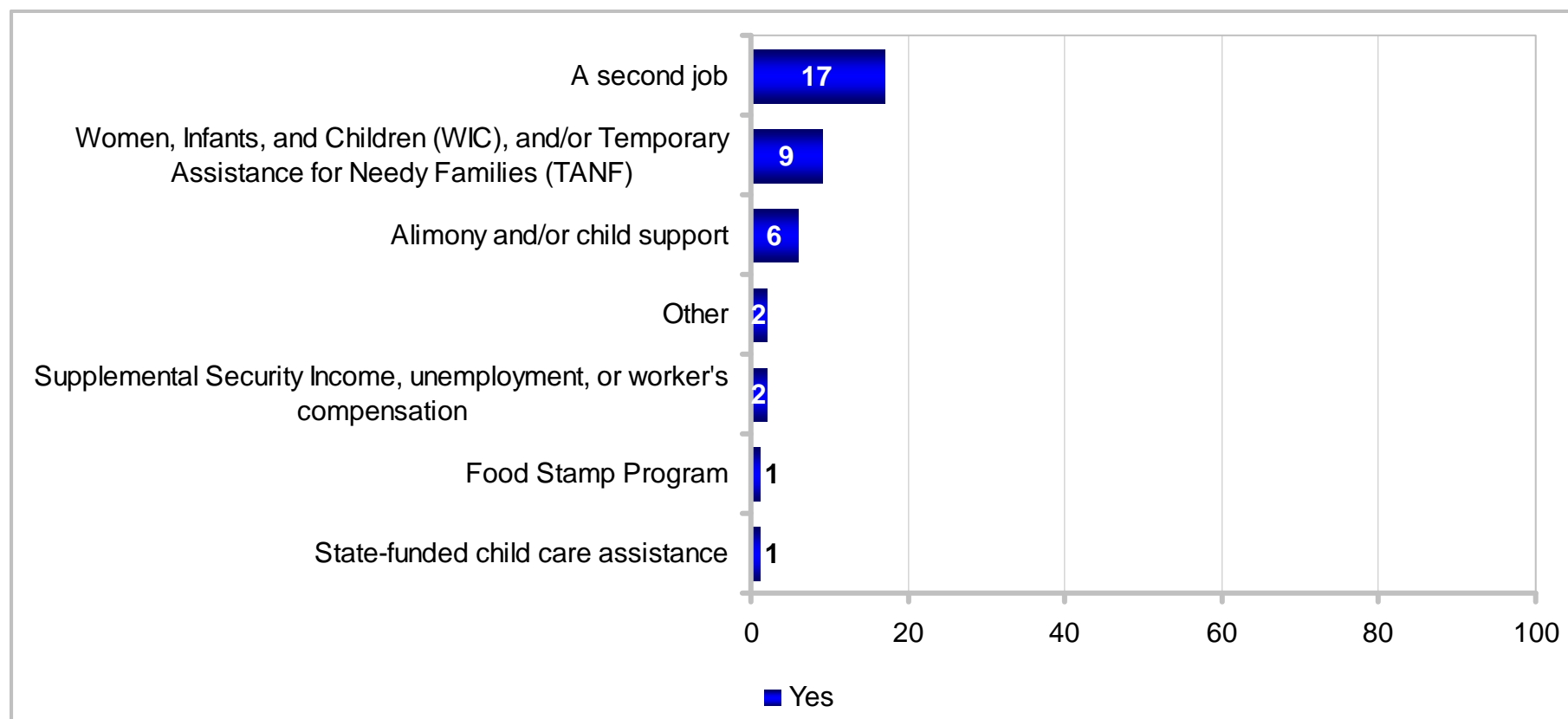
- Percentage receiving Basic Allowance for Housing (BAH) increased 4 percentage points
- Satisfaction with Cost of Living Allowance (COLA) decreased 11 percentage points among Air Force
- There was a decrease in 4 out of 11 factors that members reported should be most important factors for determining total military compensation
 - *Job difficulty* (down 5 percentage points)
 - *Danger* (down 5 percentage points)
 - *Job performance* (down 4 percentage points)
 - *Amount needed to provide for family* (down 4 percentage points)

BRIEFING OVERVIEW

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FINANCIAL HEALTH

Sources of Income/Financial Support Received in Past 12 Months Percent of All Active-Duty Members



FINANCIAL HEALTH

Sources of Income/Financial Support Received in Past 12 Months Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
A second job	17	15	21	17	16	17	24	14	21	13	16	15	15	21	15	17	15	17	13
Women, Infants, and Children (WIC), and/or Temporary Assistance for Needy Families (TANF)	9	10	9	9	9	15	18	11	11	1	0	12	2	10	0	10	0	11	1
Alimony and/or child support	6	6	6	3	6	4	7	3	9	3	3	6	4	7	2	3	4	7	3
Other	2	2	3	2	2	2	4	2	3	2	2	2	2	3	2	2	2	2	2
Supplemental Security Income, unemployment, or worker's compensation	2	3	3	2	2	3	3	2	3	2	1	3	1	3	1	2	1	2	1
Food Stamp Program	1	2	1	2	1	2	1	2	2	0	0	2	0	1	0	2	0	1	0
State-funded child care assistance	1	1	1	1	1	2	3	1	2	1	0	2	0	1	0	1	0	2	1

FINANCIAL HEALTH

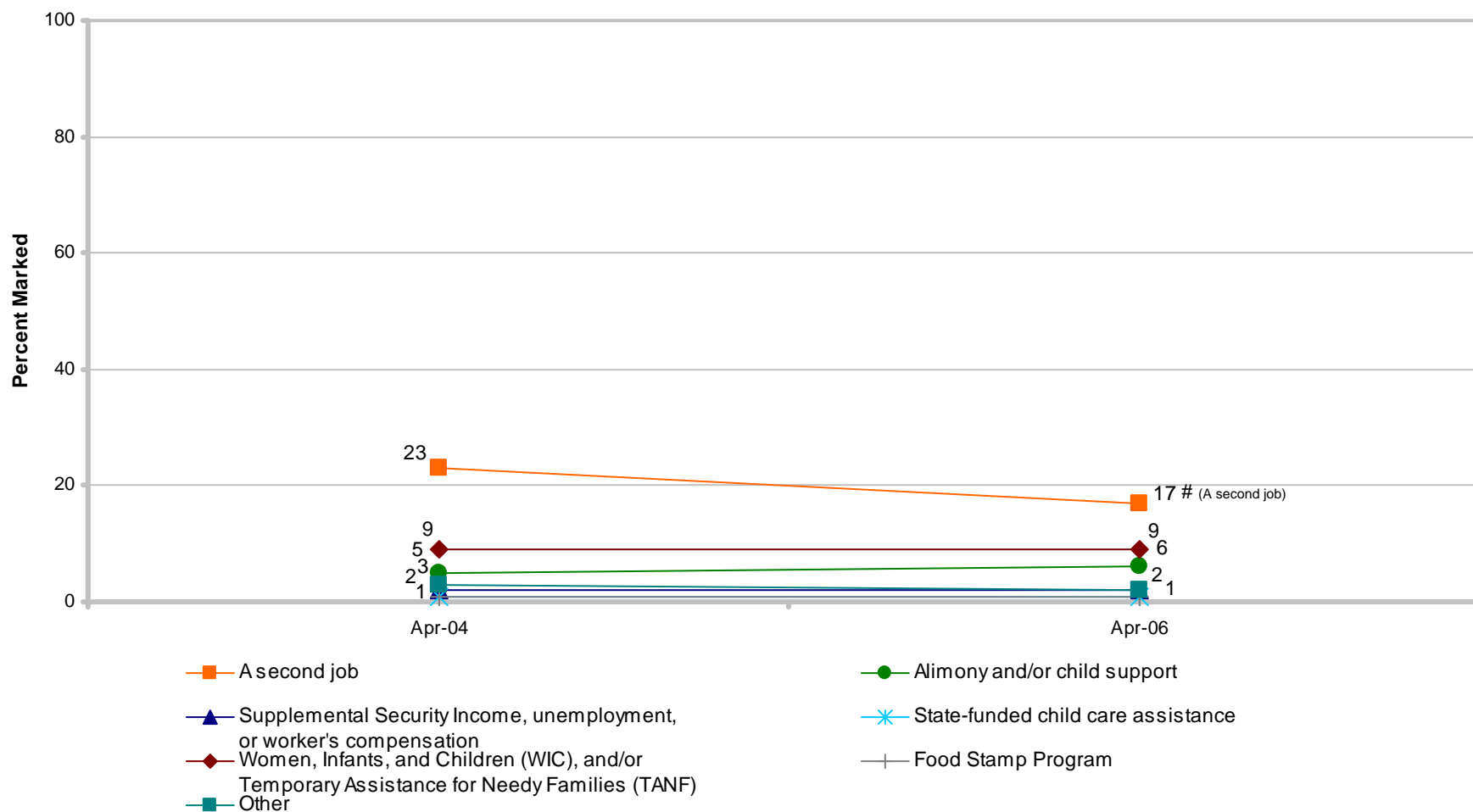
Sources of Income/Financial Support Received in Past 12 Months

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
A second job	17	18	11	13	20	17	17	19	8	22	21	18	15	13	9	18	12
Women, Infants, and Children (WIC), and/or Temporary Assistance for Needy Families (TANF)	9	9	9	10	9	7	12	10	1	19	3	11	1	7	0	10	6
Alimony and/or child support	6	6	4	4	7	5	7	25	0	9	2	6	3	9	4	5	8
Other	2	3	1	2	3	2	3	3	1	3	2	2	2	2	2	2	2
Supplemental Security Income, unemployment, or worker's compensation	2	3	2	2	3	2	4	2	1	4	3	3	1	2	1	3	2
Food Stamp Program	1	2	1	2	1	1	2	2	1	2	1	2	0	1	0	2	0
State-funded child care assistance	1	2	1	1	2	1	2	4	0	2	0	2	1	2	0	1	1

FINANCIAL HEALTH

Sources of Income/Financial Support Received in Past 12 Months Percent of All Active-Duty Members

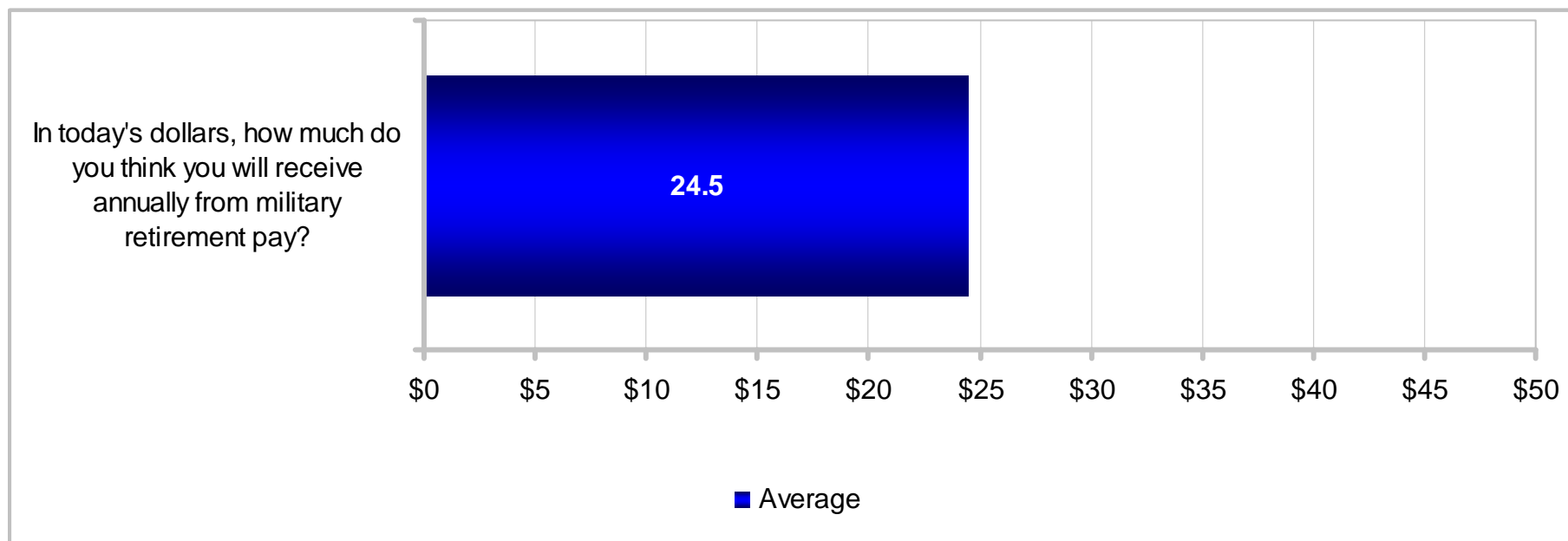


Significant difference from previous administration

FINANCIAL HEALTH

Expected Annual Military Retirement Pay

Average of All Active-Duty Members



Dollar estimates in thousands

FINANCIAL HEALTH

Expected Annual Military Retirement Pay

Average of All Active-Duty Members

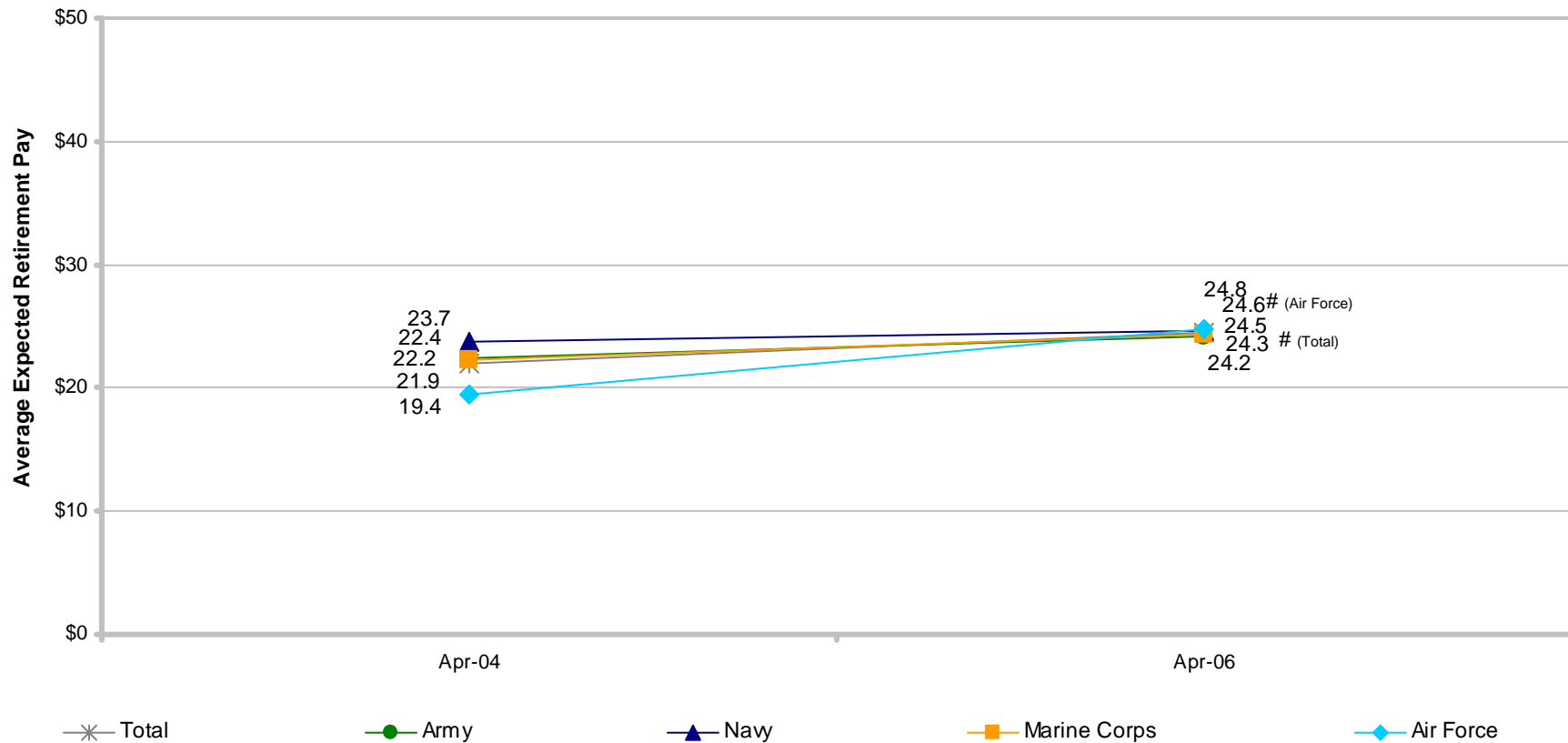
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	In today’s dollars, how much do you think you will receive annually from military retirement pay?	24.5	24.2	24.6	24.3	24.8	22.4	20.6	22.3	20.9	37.4	41.7	21.4	36.6	21.6	41.3	22.6	37.1	20.8
Dollar estimates in thousands																			

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	In today's dollars, how much do you think you will receive annually from military retirement pay?	24.5	24.7	23.4	23.5	25.1	25.0	23.7	21.4	24.5	25.0	24.4	21.6	38.8	21.0	36.6	24.6
Dollar estimates in thousands																	

FINANCIAL HEALTH

Expected Annual Military Retirement Pay

Average of All Active-Duty Members, by Service



Dollar estimates in thousands

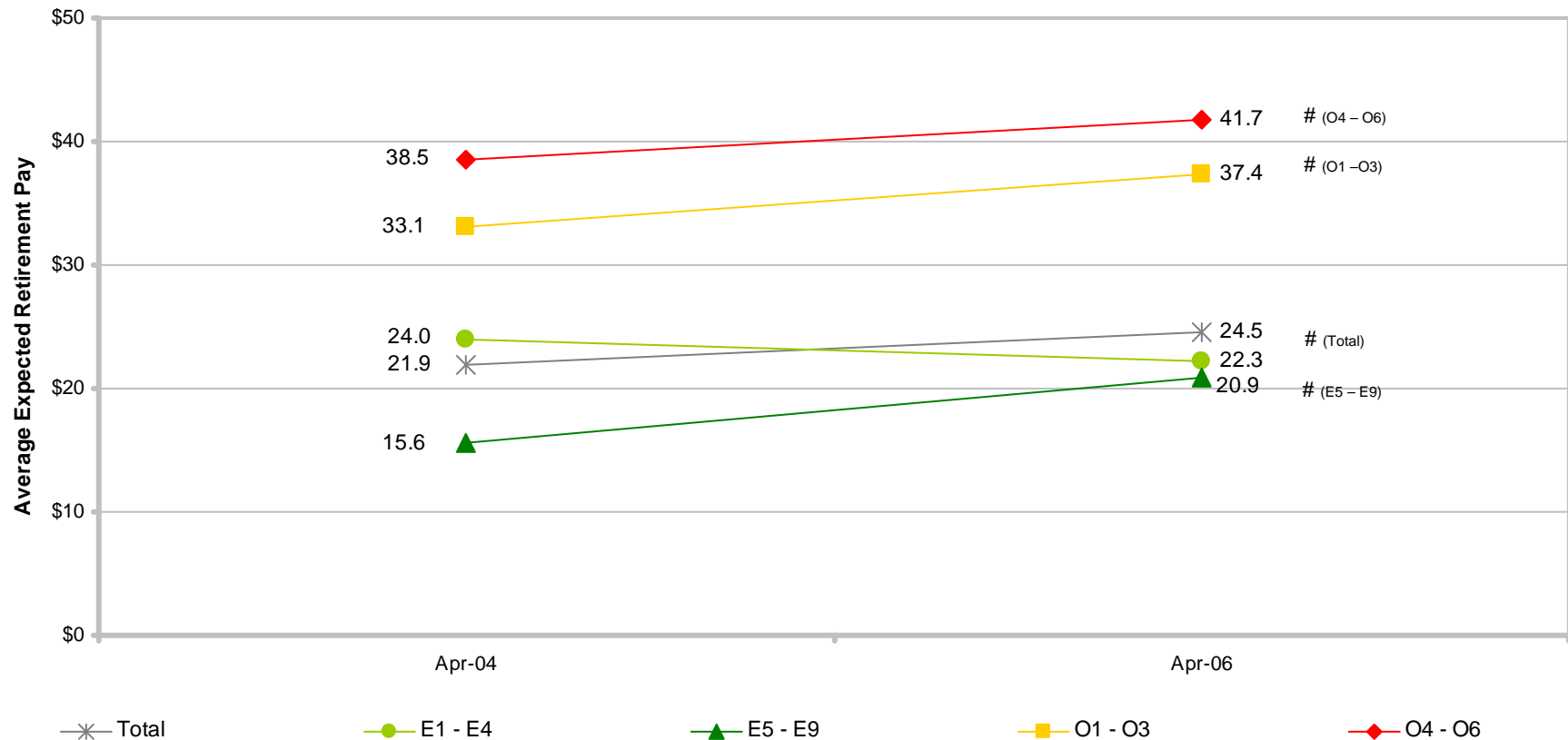
Significant difference from previous administration

Margins of error range from ± 0.5 dollars to ± 1.6 dollars
(in thousands)

FINANCIAL HEALTH

Expected Annual Military Retirement Pay

Average of All Active-Duty Members, by Paygrade



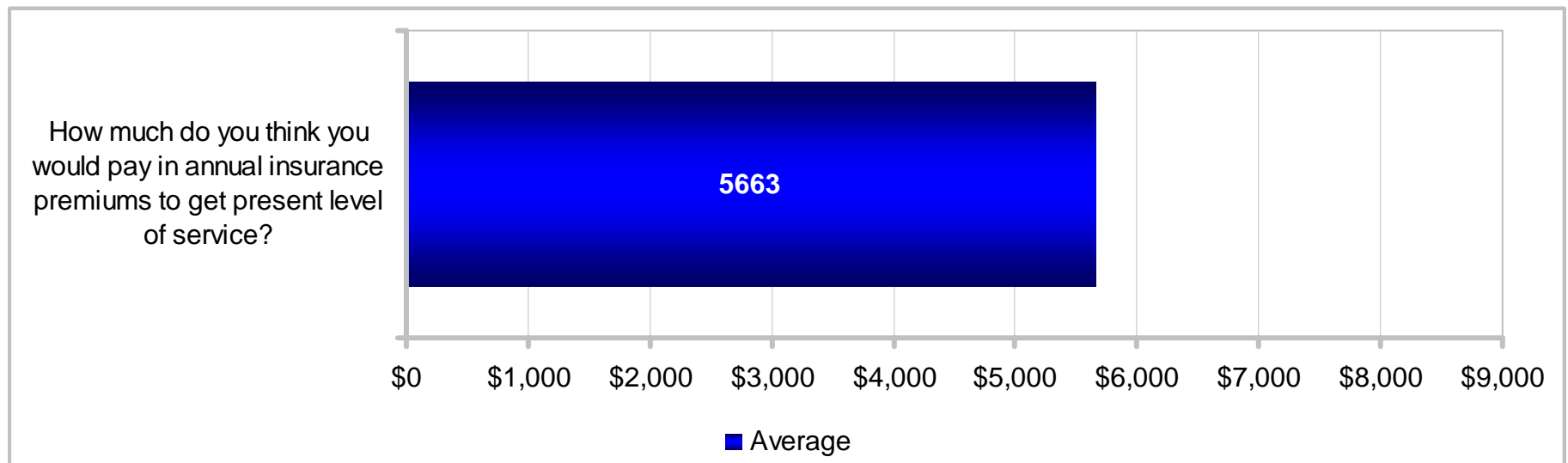
Dollar estimates in thousands

Significant difference from previous administration

Margins of error range from ± 0.5 dollars to ± 2.1 dollars (in thousands)

FINANCIAL HEALTH

Expected Annual Medical Insurance Premiums After Retirement Average of All Active-Duty Members



FINANCIAL HEALTH

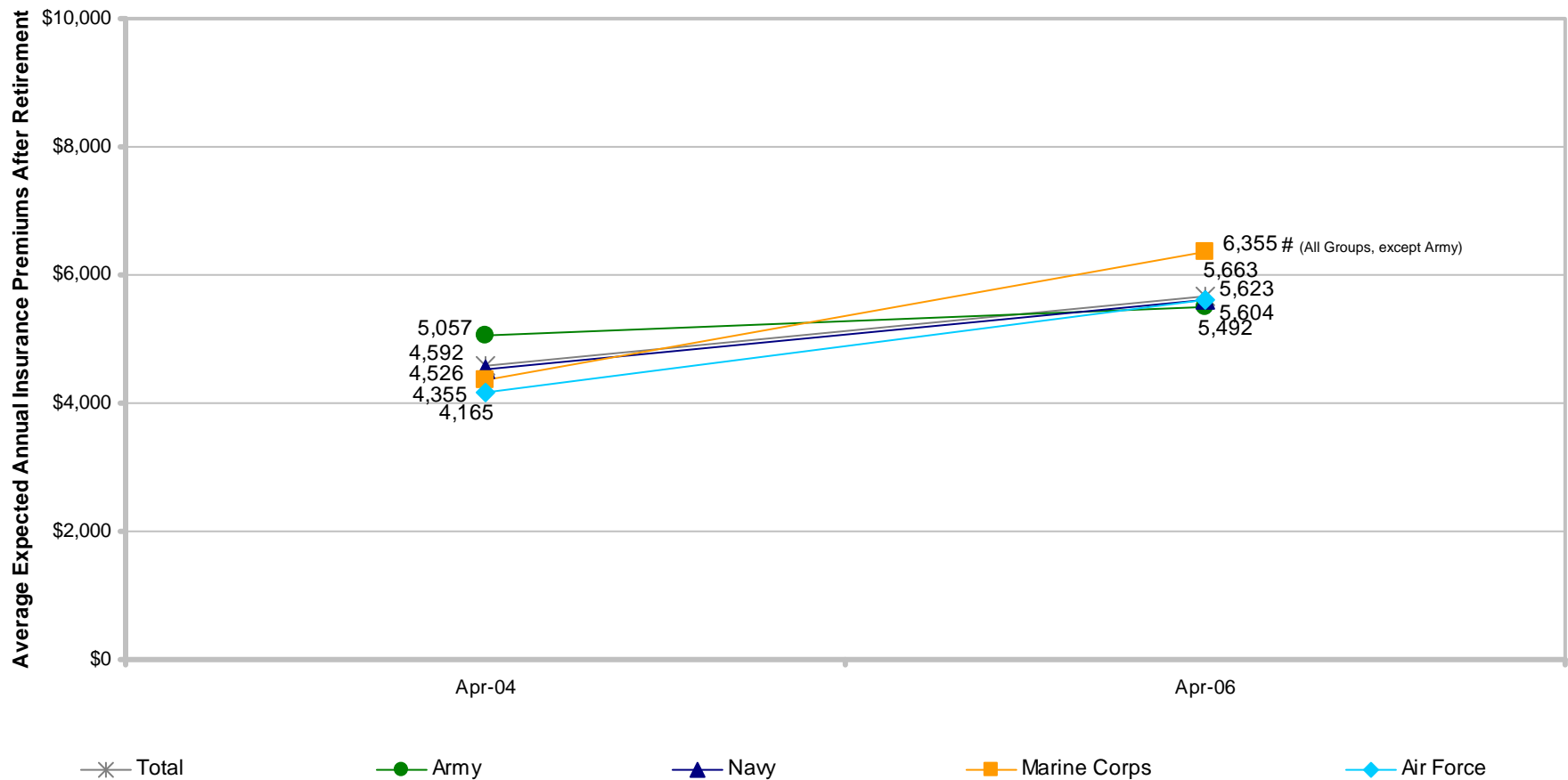
Expected Annual Insurance Premiums After Retirement Average of All Active-Duty Members

KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	5663	5492	5604	6355	5623	5879	5767	6119	5248	6040	5747	5464	5616	5545	5941	6420	5872	5516	5994
How much do you think you would pay in annual insurance premiums to get present level of service?																			

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	5663	5592	6050	6188	5360	5394	6138	5491	5807	5666	5450	5562	5817	6050	5927	5606	6027
How much do you think you would pay in annual insurance premiums to get present level of service?																	

FINANCIAL HEALTH

Expected Annual Medical Insurance Premiums After Retirement Average of All Active-Duty Members, by Service

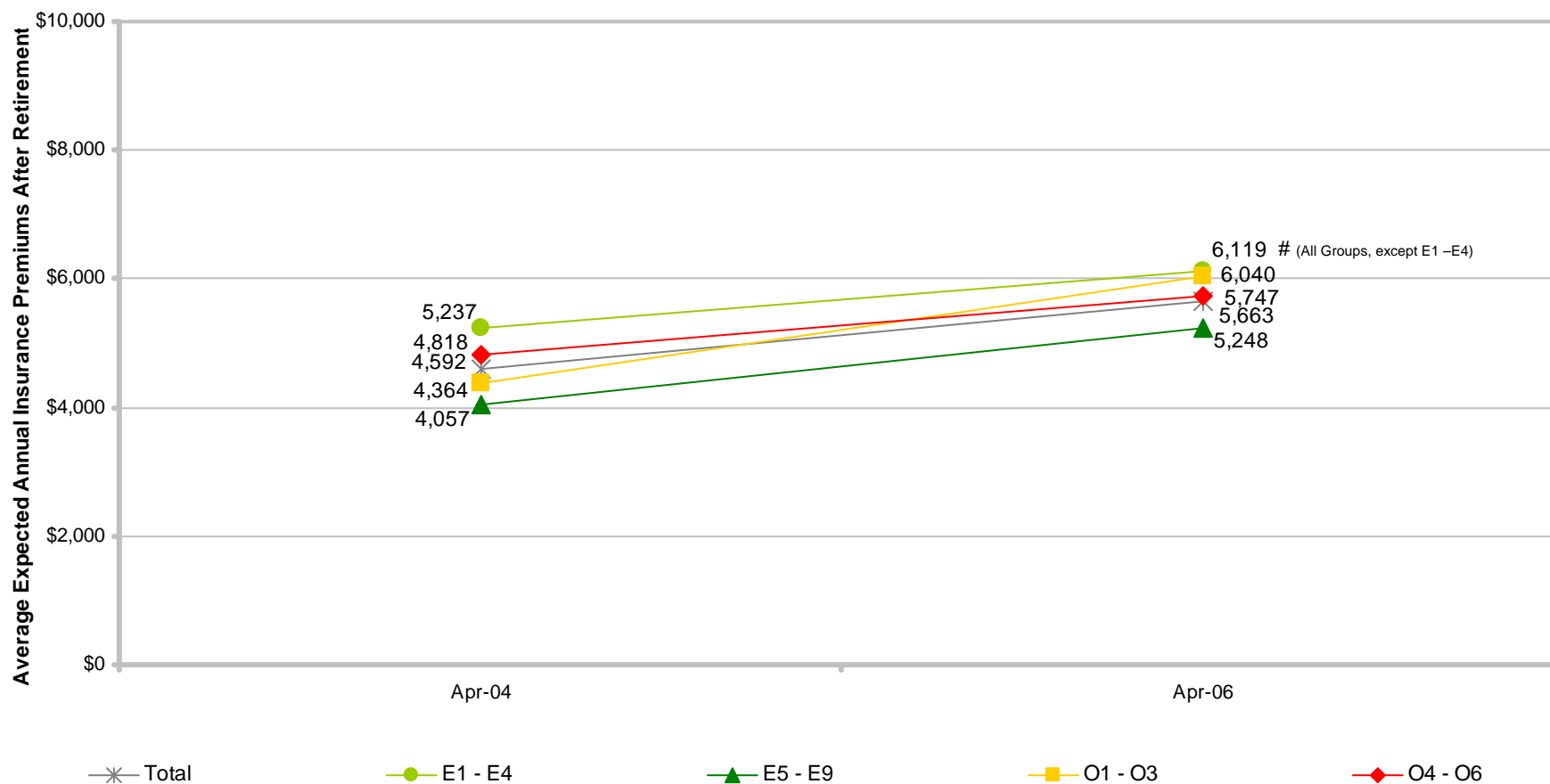


Significant difference from previous administration

FINANCIAL HEALTH

Expected Annual Medical Insurance Premiums After Retirement

Average of All Active-Duty Members, by Paygrade



Significant difference from previous administration

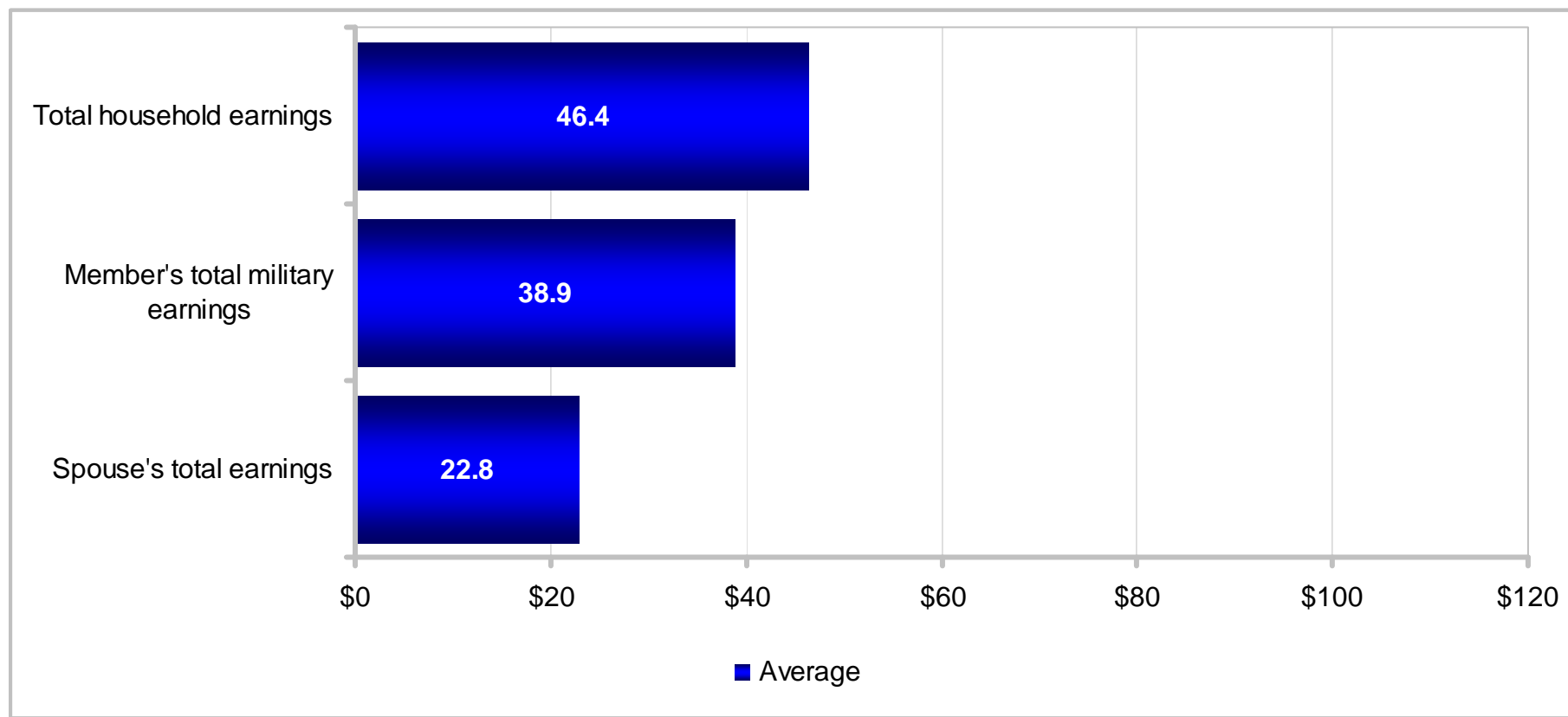
SOFA Apr 06 Q110

Margins of error range from ± 173 dollars to ± 604 dollars

FINANCIAL HEALTH

Member and Spouse Gross Earnings in 2005

Average of Applicable Active-Duty Members



Dollar estimates in thousands

FINANCIAL HEALTH

Member and Spouse Gross Earnings in 2005

Average of Applicable Active-Duty Members

KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Total household earnings	46.4	44.9	49.0	37.0	50.5	31.7	41.5	24.7	49.4	67.8	106.6	36.9	79.2	41.4	91.8	30.9	81.4	41.2	83.3
Member’s total military earnings	38.9	38.0	41.0	31.3	41.5	26.8	34.0	21.4	39.9	56.8	93.2	31.1	68.1	34.2	79.0	26.1	69.2	32.9	71.3
Spouse’s total earnings	22.8	21.2	23.4	20.9	24.9	18.4	19.6	15.6	22.6	31.3	33.6	18.9	29.9	21.5	32.5	18.8	30.9	22.5	33.9

Estimates in thousands

FINANCIAL HEALTH

Member and Spouse Gross Earnings in 2005

Average of Applicable Active-Duty Members

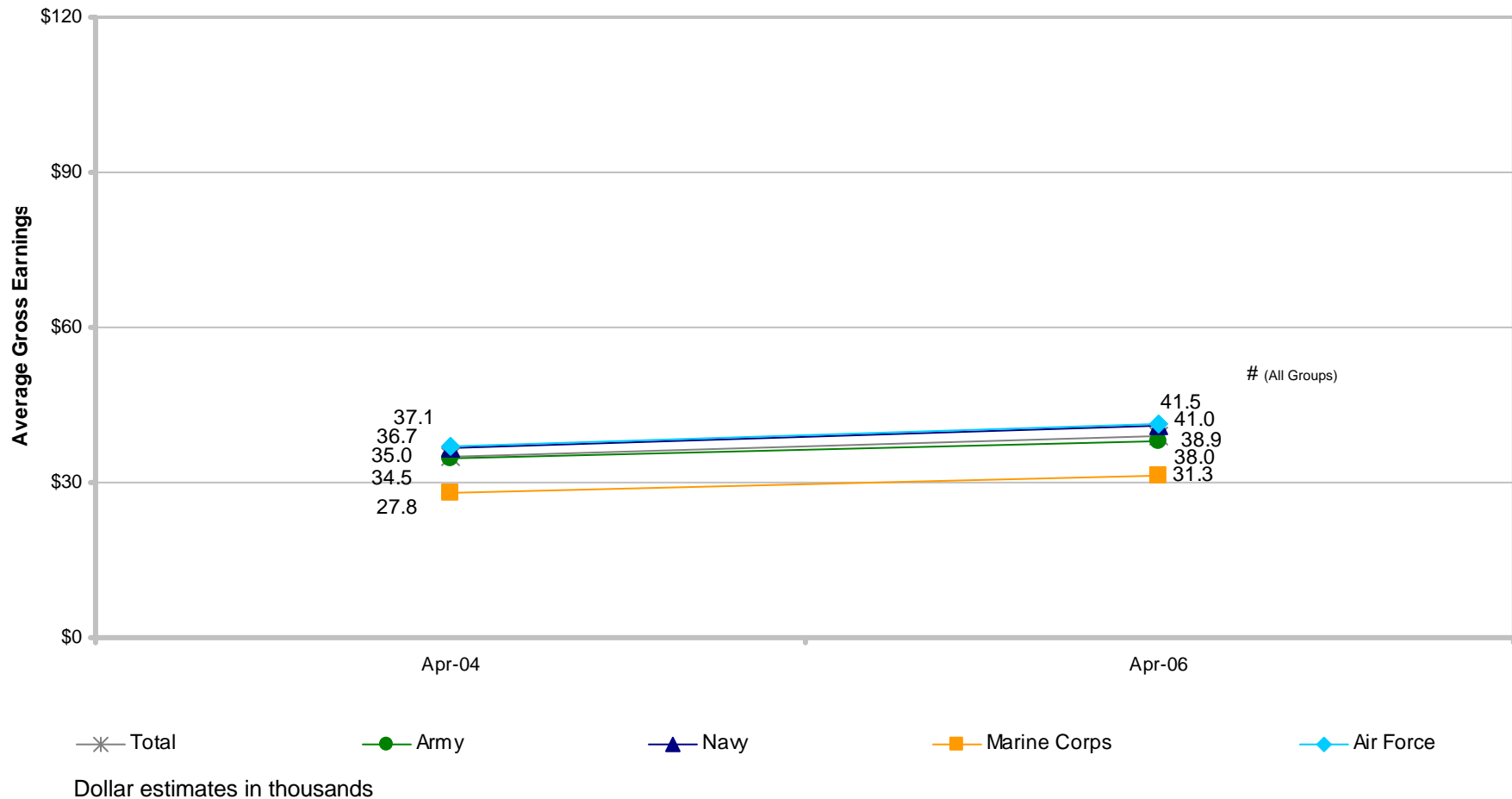
KEY: More Than Average Less Than Average		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Total household earnings	46.4	47.2	42.3	31.2	55.2	48.1	43.5	39.7	27.2	59.4	52.5	38.2	83.2	40.0	85.8	46.1	48.9
	Member's total military earnings	38.9	39.2	36.9	27.7	45.2	40.6	35.7	39.7	27.2	48.2	37.7	32.2	73.0	28.7	64.0	39.4	35.6
	Spouse's total earnings	22.8	23.1	20.5	16.9	24.5	23.1	22.5	NA	NA	22.8	22.9	19.1	28.1	29.2	49.8	20.8	33.6

Estimates in thousands

FINANCIAL HEALTH

Member's Gross Earnings in 2005

Average of All Active-Duty Members, by Service



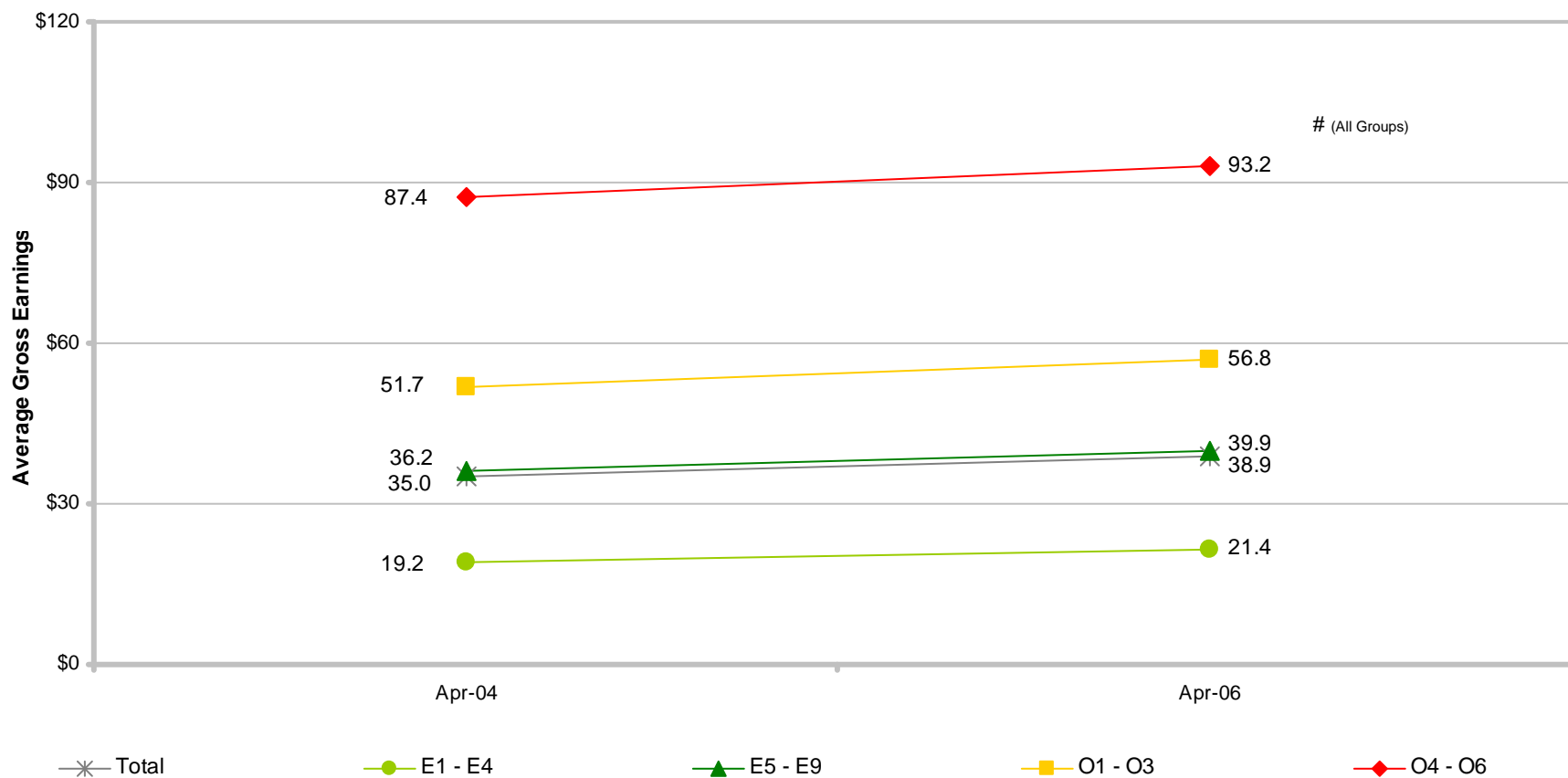
Significant difference from previous administration

Margins of error range from ± 0.2 dollars to ± 1.4 dollars (in thousands)

FINANCIAL HEALTH

Member's Gross Earnings in 2005

Average of All Active-Duty Members, by Paygrade



Dollar estimates in thousands

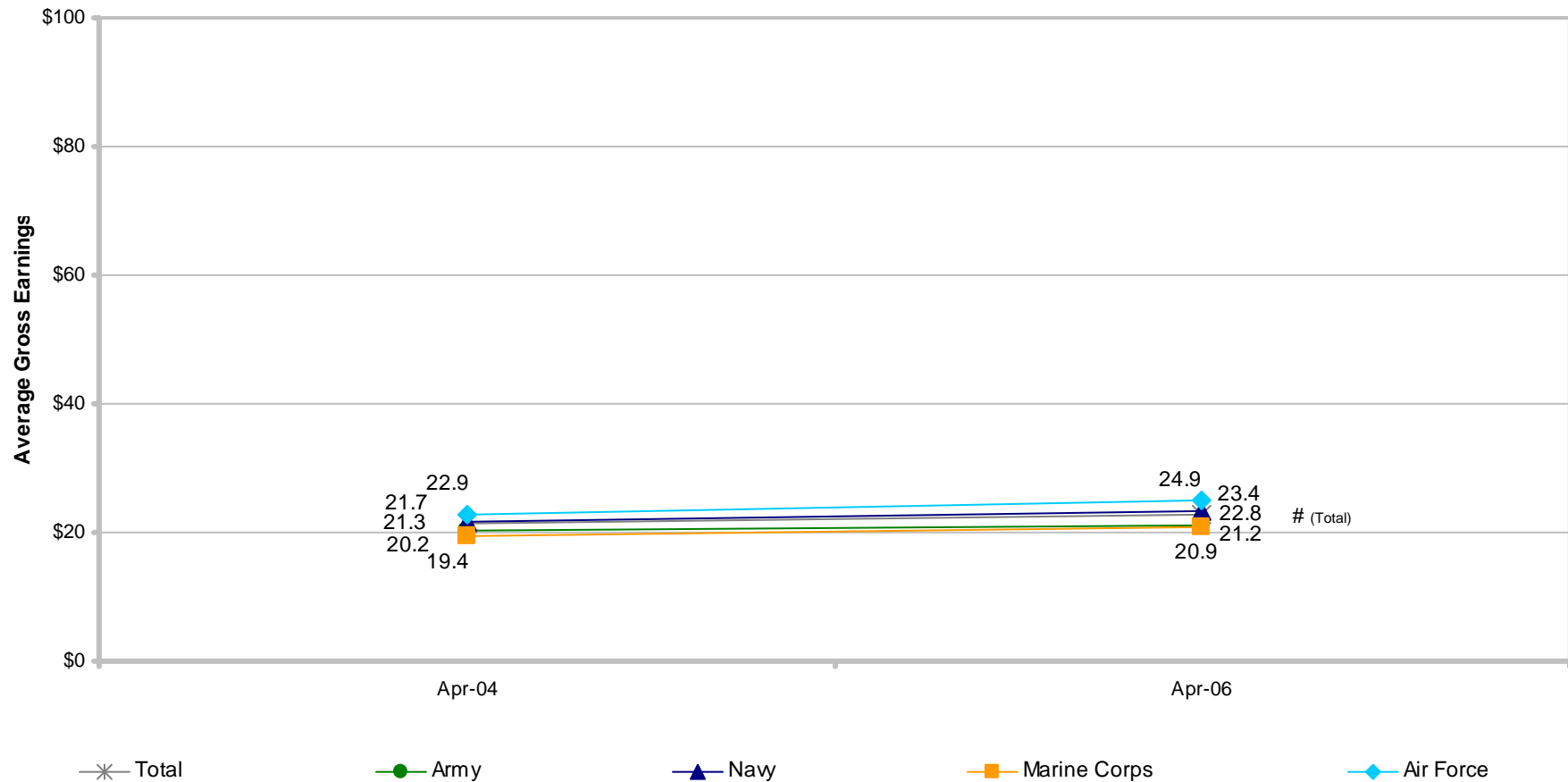
Significant difference from previous administration

Margins of error range from ± 0.2 dollars to ± 1.2 dollars
(in thousands)

FINANCIAL HEALTH

Spouse's Gross Earnings in 2005

Average of Active-Duty Members Who Were Married or Separated, by Service



Dollar estimates in thousands

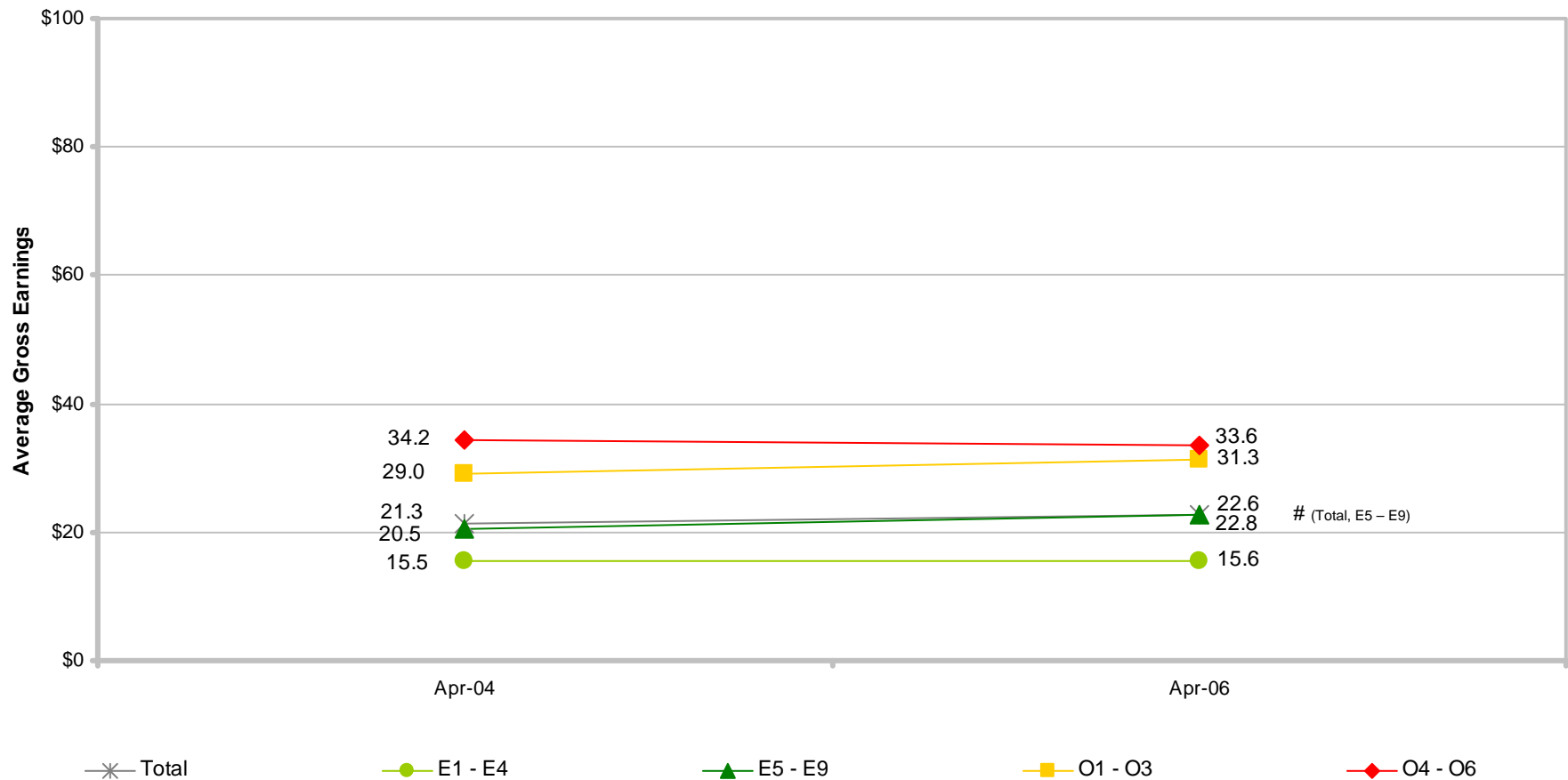
Significant difference from previous administration

Margins of error range from ± 0.4 dollars to ± 1.8 dollars (in thousands)

FINANCIAL HEALTH

Spouse's Gross Earnings in 2005

Average of Active-Duty Members Who Were Married or Separated, by Paygrade



Dollar estimates in thousands

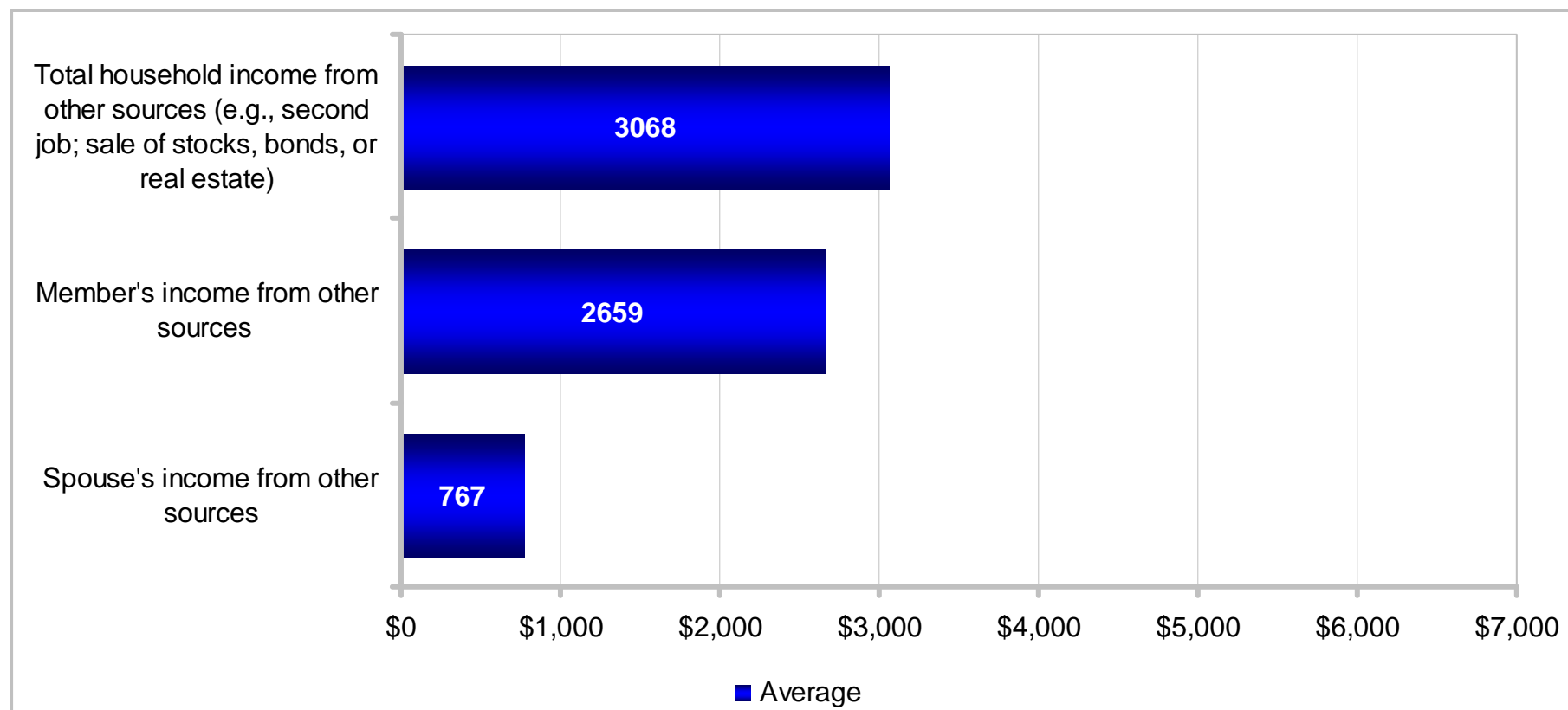
Significant difference from previous administration

Margins of error range from ± 0.4 dollars to ± 2.6 dollars (in thousands)

FINANCIAL HEALTH

Member and Spouse Income From Other Sources in 2005

Average of Applicable Active-Duty Members



FINANCIAL HEALTH

Member and Spouse Income From Other Sources in 2005

Average of Applicable Active-Duty Members

KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force			Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS					Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
										E1 – E4	E5 – E9	O1 – O3	O4 – O6								
Total household income from other sources	3068	2643	3816	2890	2945	2541	2866			2284	3109	3350	6349	2460	3431	3291	6688	2595	4931	2599	4123
Member’s income from other sources (e.g., second job; sale of stocks, bonds, or real estate)	2659	2287	3337	2478	2534	2132	2549			2024	2622	2942	5650	2106	3060	2861	5936	2191	4448	2217	3609
Spouse’s income from other sources	767	663	890	919	728	880	546			761	763	714	915	683	591	834	1125	966	714	711	775

FINANCIAL HEALTH

Member and Spouse Income From Other Sources in 2005

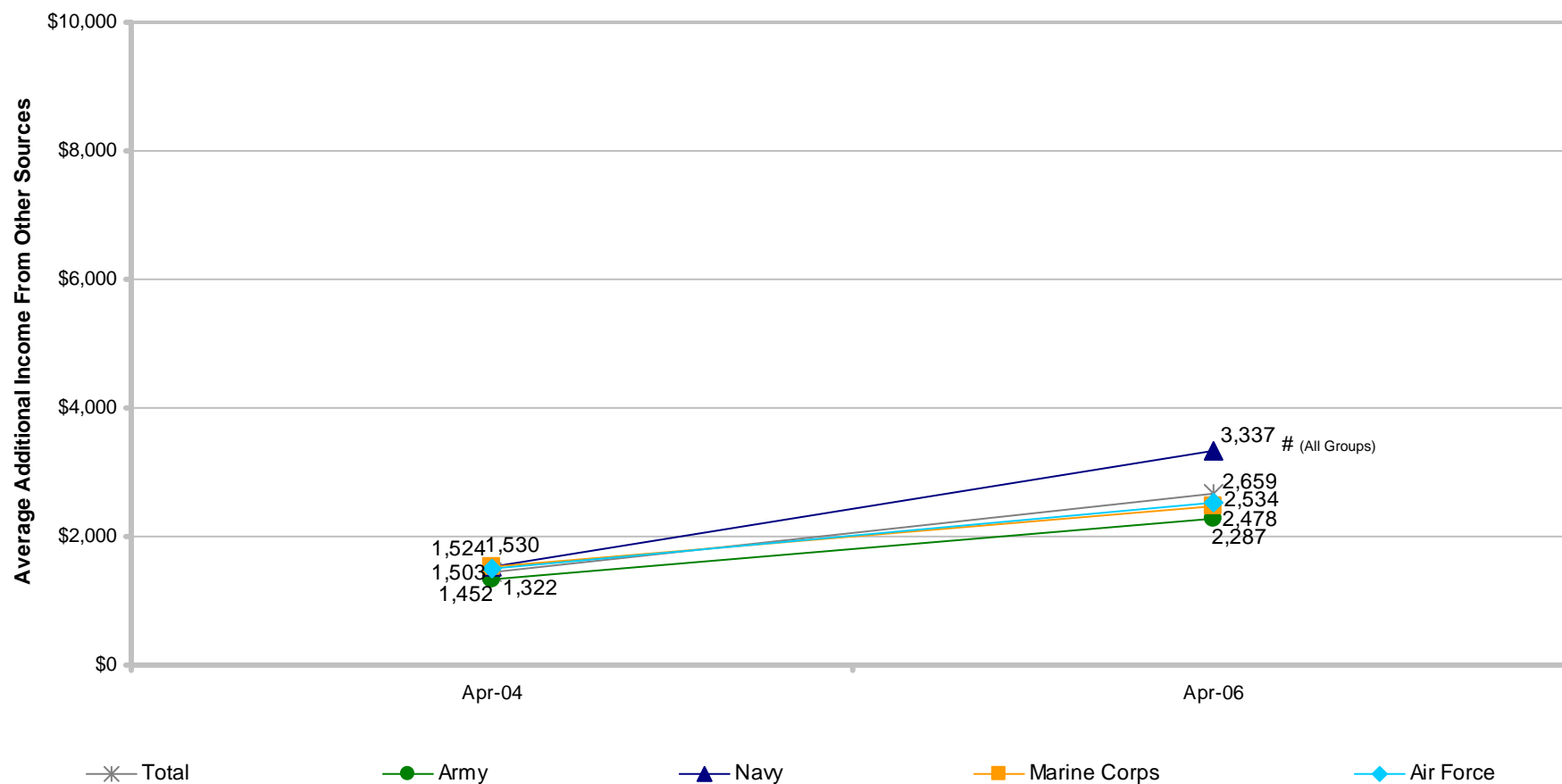
Average of Applicable Active-Duty Members

KEY: More Than Average Less Than Average																	
	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Total household income from other sources	3068	3134	2705	2389	3460	2826	3489	3120	2199	3582	3395	2753	4542	2680	4467	3074	3028
Member's income from other sources (e.g., second job; sale of stocks, bonds, or real estate)	2659	2701	2425	2065	3003	2450	3030	3120	2199	2962	2647	2357	4097	2351	3576	2669	2592
Spouse's income from other sources	767	794	596	793	757	698	879	NA	NA	736	842	756	673	818	1722	737	1018

FINANCIAL HEALTH

Member's Income From Other Sources in 2005

Average of All Active-Duty Members, by Service



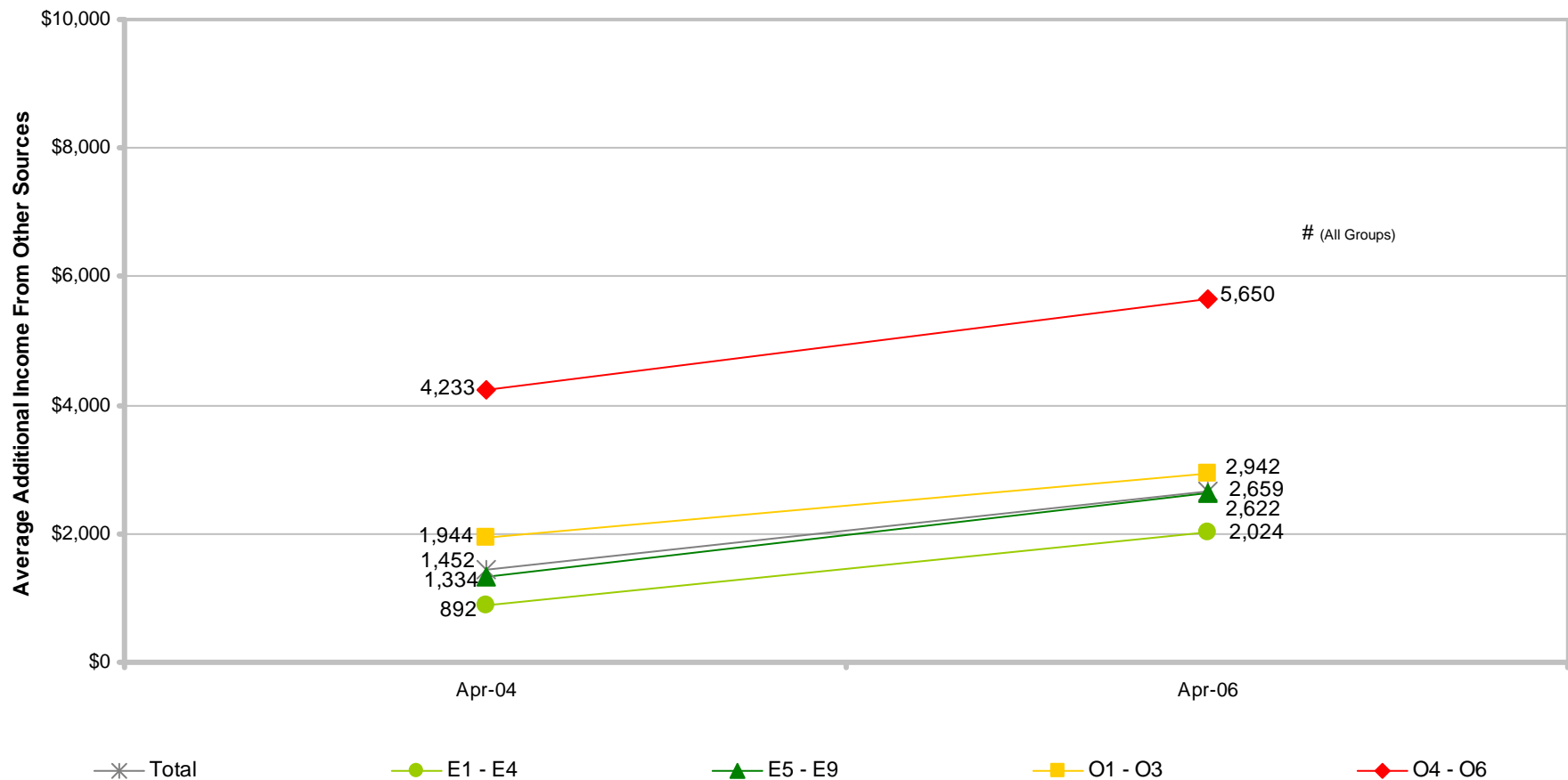
Significant difference from previous administration

Margins of error range from ± 72 dollars to ± 506 dollars

FINANCIAL HEALTH

Member's Income From Other Sources in 2005

Average of All Active-Duty Members, by Paygrade



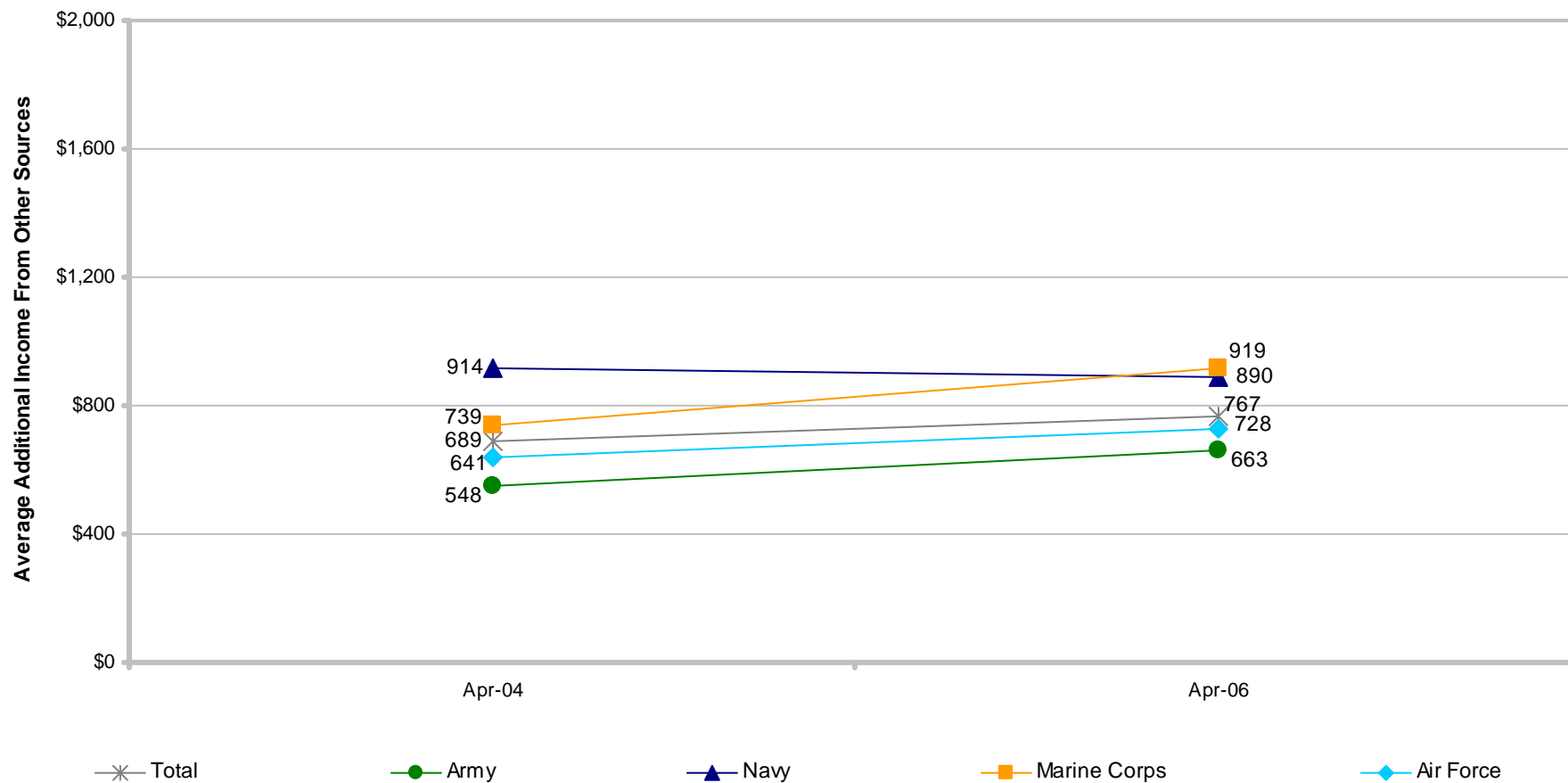
Significant difference from previous administration

Margins of error range from ± 72 dollars to ± 865 dollars

FINANCIAL HEALTH

Spouse's Income From Other Sources in 2005

Average of Active-Duty Members Who Were Married or Separated, by Service

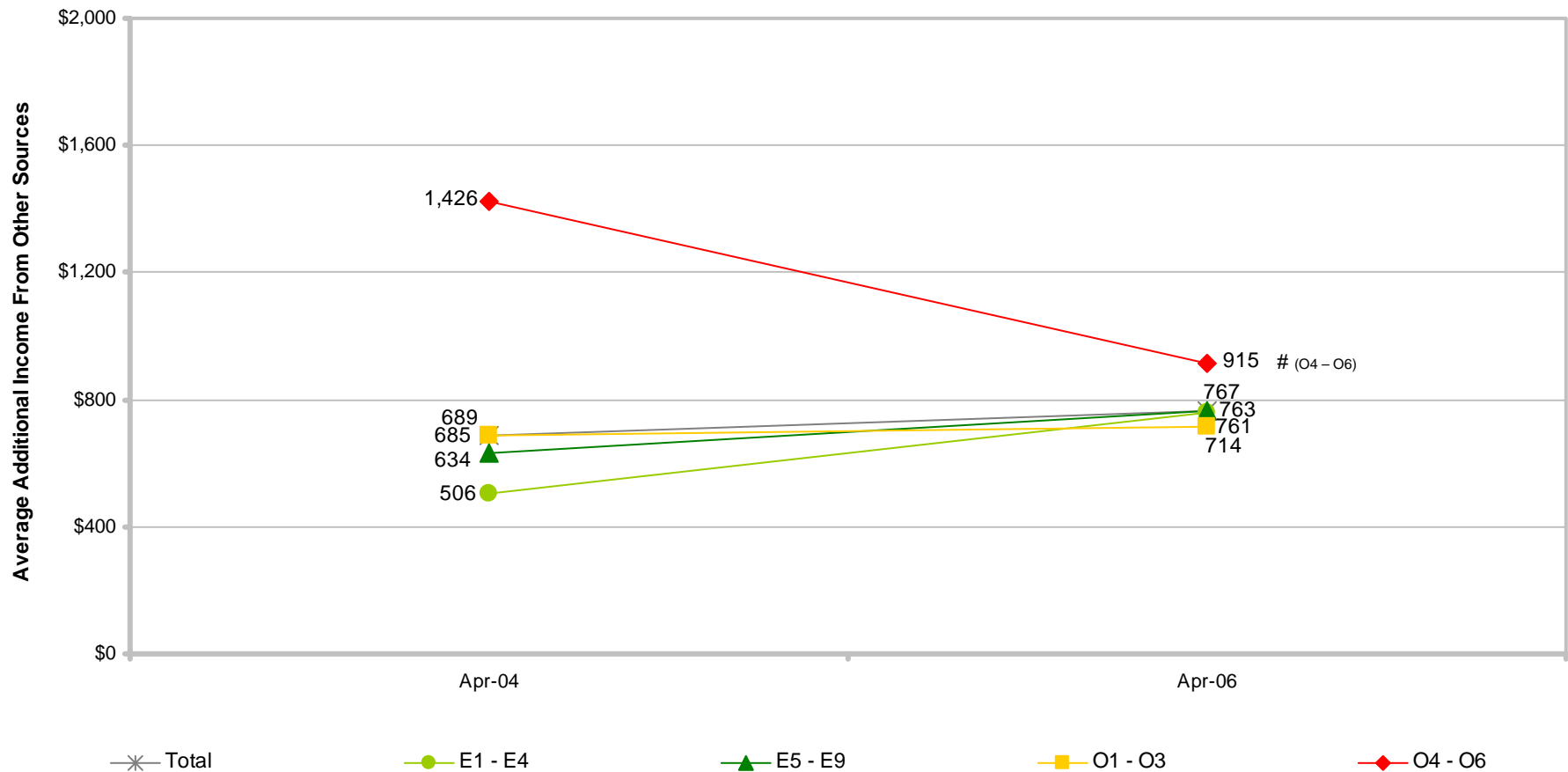


Significant difference from previous administration

FINANCIAL HEALTH

Spouse's Income From Other Sources in 2005

Average of Active-Duty Members Who Were Married or Separated, by Paygrade

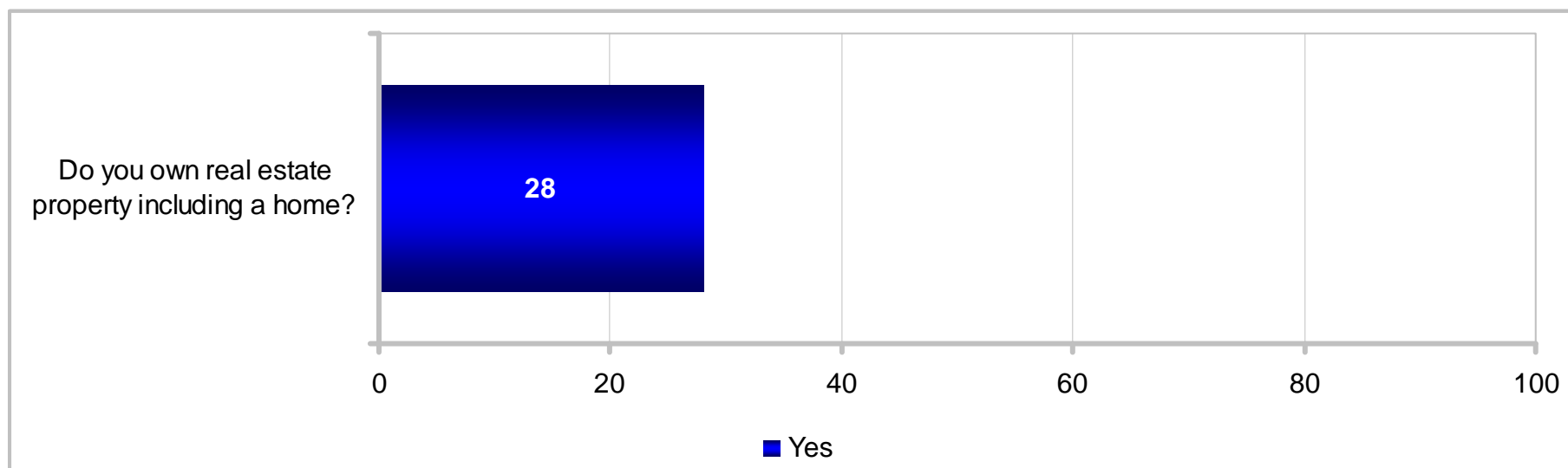


Significant difference from previous administration

FINANCIAL HEALTH

Own Real Estate Property

Percent of All Active-Duty Members



FINANCIAL HEALTH

Own Real Estate Property

Percent of All Active-Duty Members

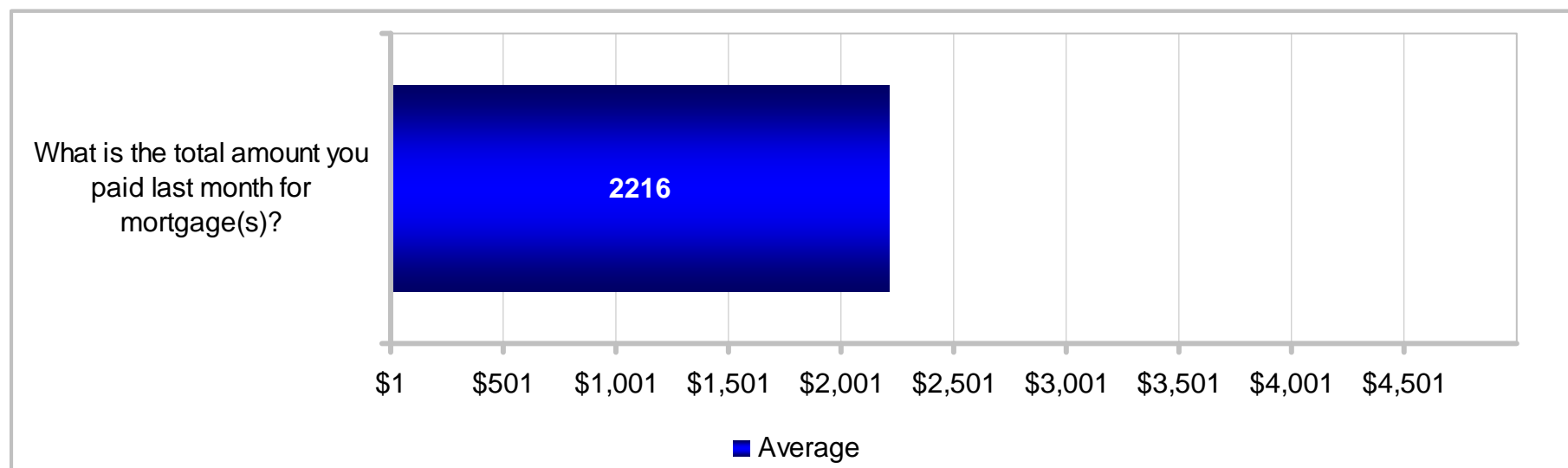
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	28	26	29	20	34	10	23	5	37	46	69	20	53	23	64	16	57	29	54
Do you own real estate property including a home?																			

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	28	31	12	7	41	30	26	28	9	43	31	22	56	24	56	28	30
Do you own real estate property including a home?																	

FINANCIAL HEALTH

Monthly Mortgage Payments

Average of Active-Duty Members Who Own Real Estate Property



FINANCIAL HEALTH

Monthly Mortgage Payments

Average of Active-Duty Members Who Own Real Estate Property

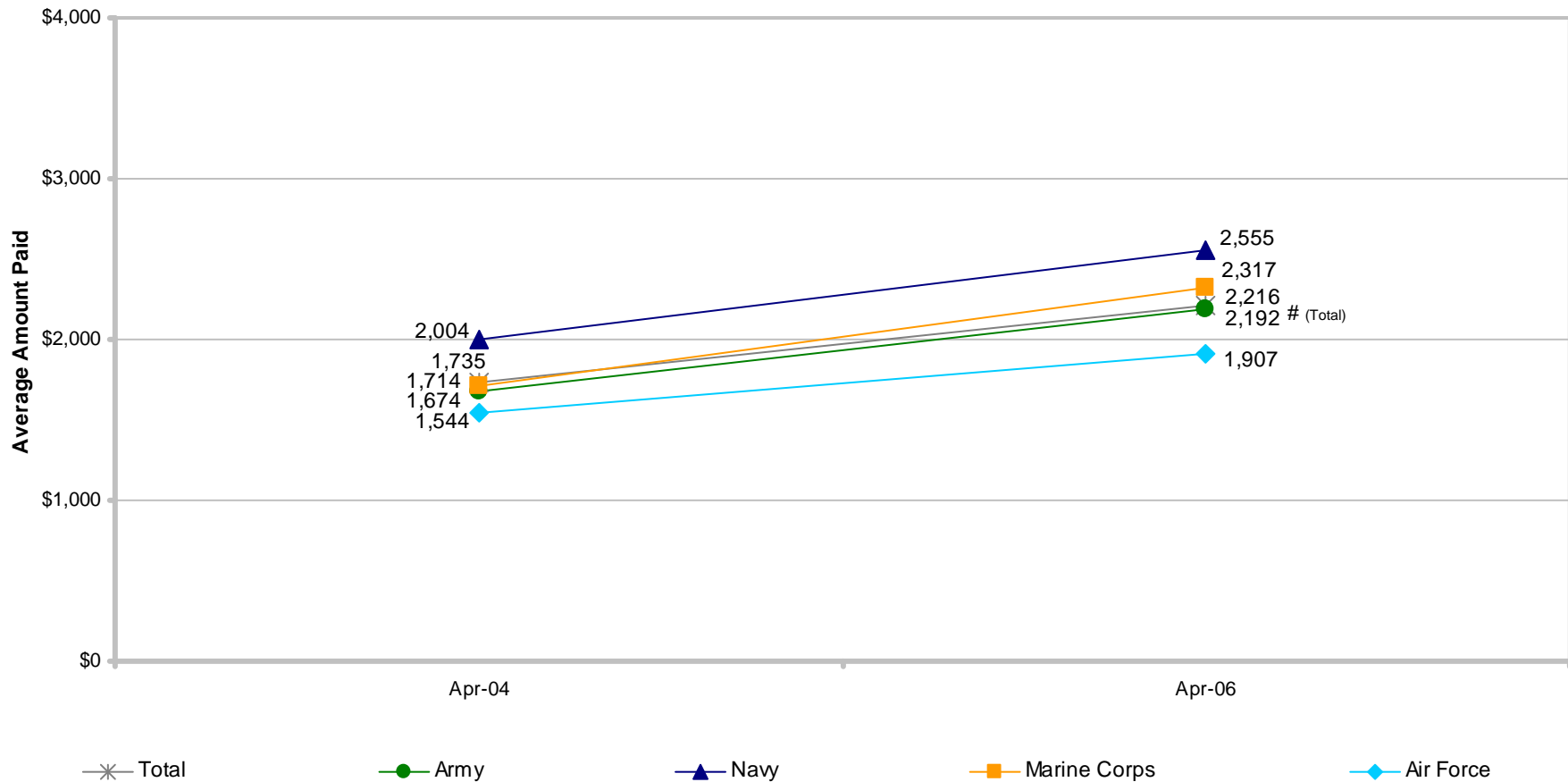
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	2216	2192	2555	2317	1907	1652	2182	1734	2228	1955	2558	2122	2308	2622	2412	2215	2528	1817	2078
What is the total amount you paid last month for mortgage(s)?																			

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	2216	2144	3331	2335	2206	1973	2698	2040	1792	2304	2204	2248	2243	1783	2501	2247	2035
What is the total amount you paid last month for mortgage(s)?																	

FINANCIAL HEALTH

Monthly Mortgage Payments

Average of Active-Duty Members Who Own Real Estate Property, by Service

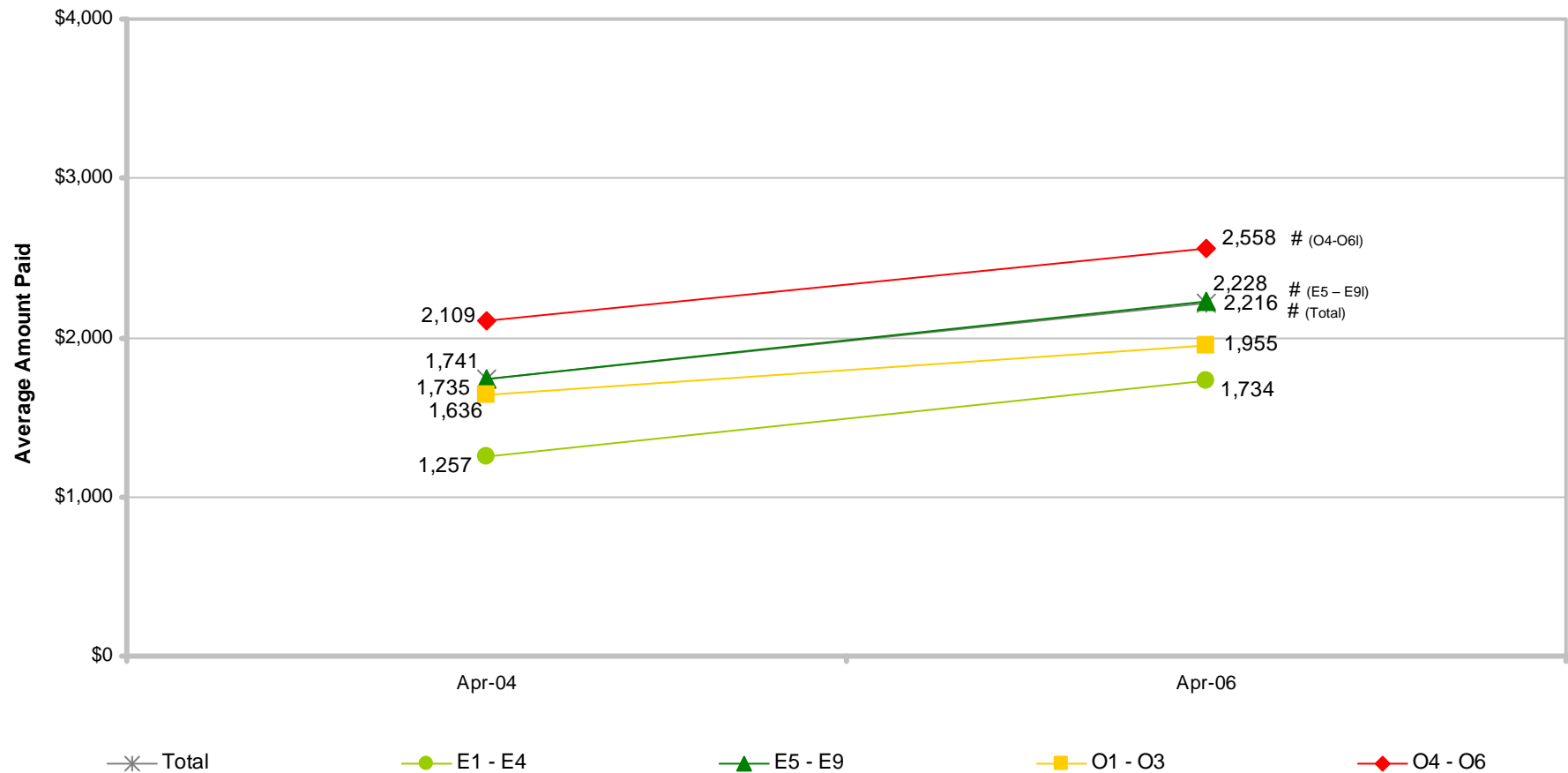


Significant difference from previous administration

FINANCIAL HEALTH

Monthly Mortgage Payments

Average of Active-Duty Members Who Own Real Estate Property, by Paygrade

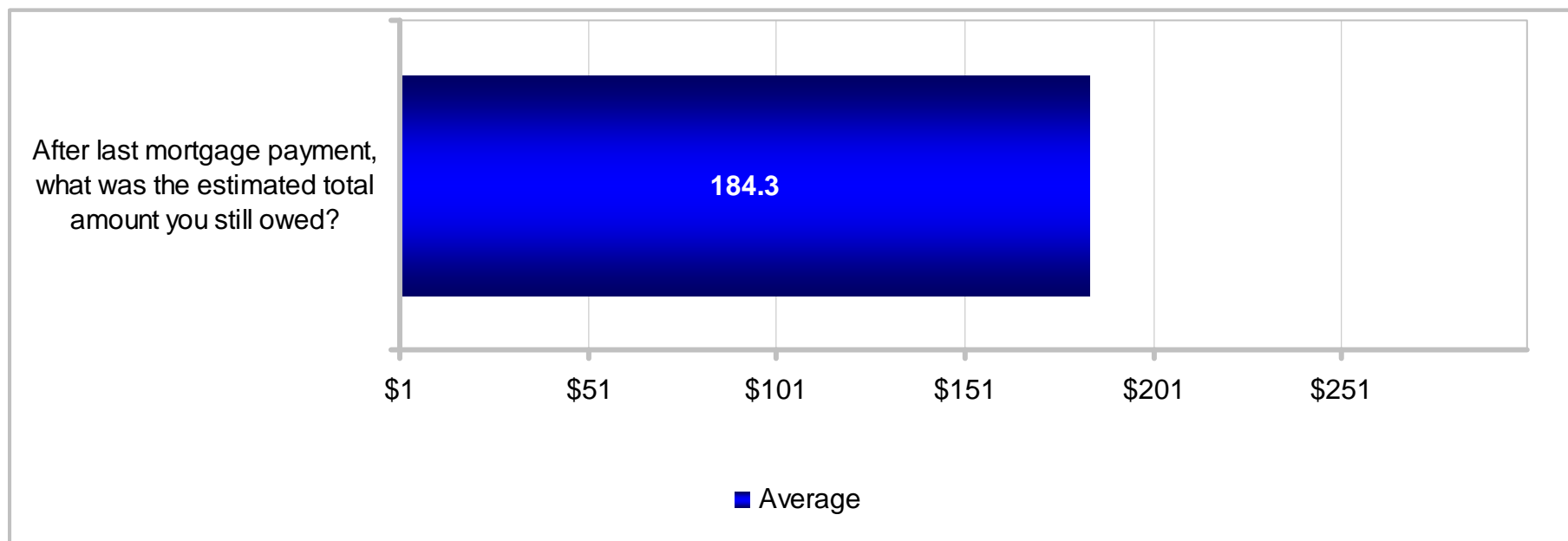


Significant difference from previous administration

FINANCIAL HEALTH

Mortgage Balance After Last Payment

Average of Active-Duty Members Who Own Real Estate Property



Dollar estimates in thousands

FINANCIAL HEALTH

Mortgage Balance After Last Payment

Average of Active-Duty Members Who Own Real Estate Property

KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	184.3	150.3	227.2	196.2	175.5	119.7	154.2	114.7	166.3	196.9	259.9	125.5	189.2	208.9	265.6	159.5	270.3	150.5	220.1
After last mortgage payment, what was the estimated total amount you still owed?																			

Dollar estimates in thousands

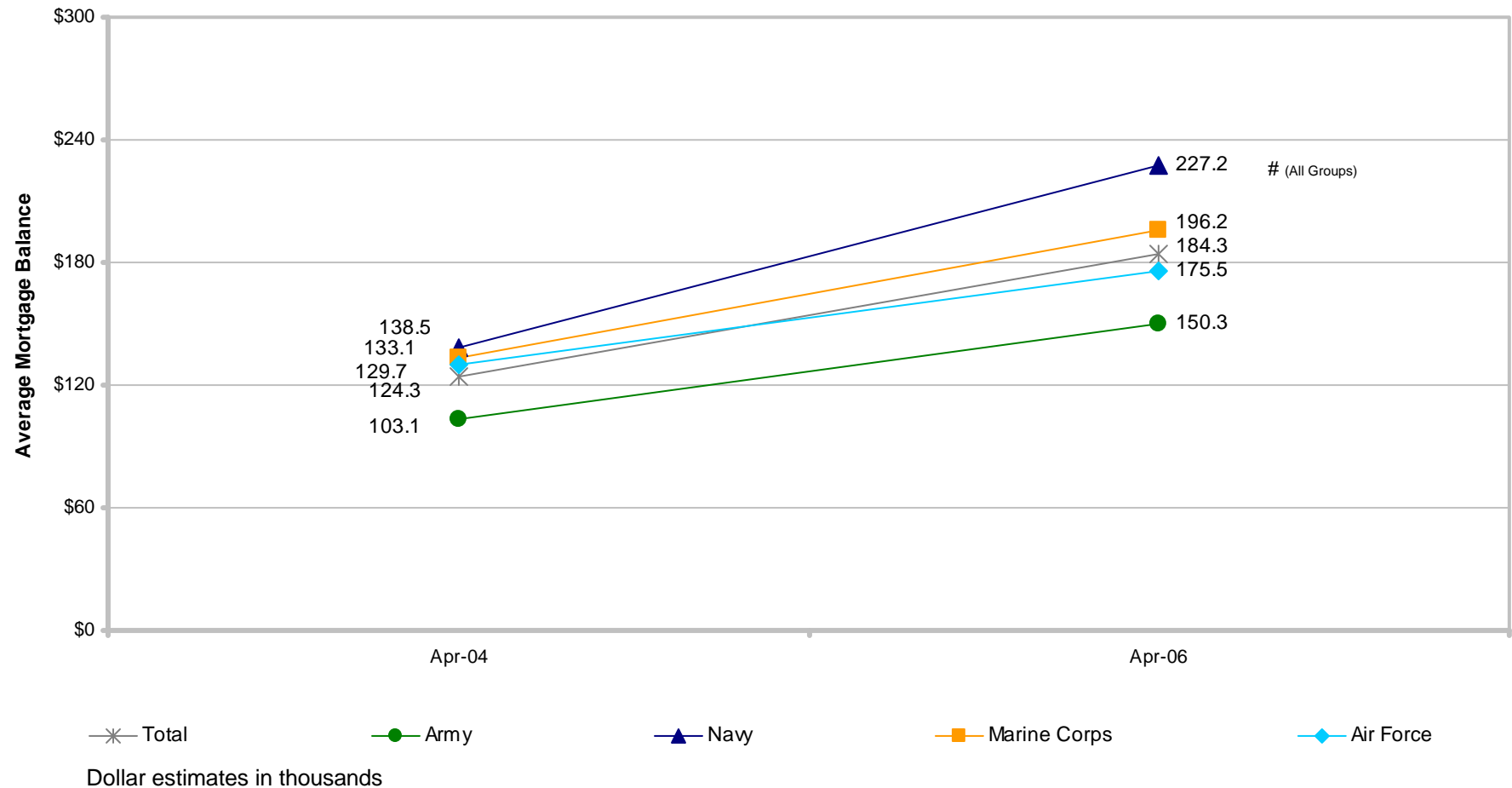
KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	184.3	187.7	130.8	130.6	188.8	183.9	184.3	145.7	150.1	192.3	185.3	164.2	227.3	144.5	215.9	186.5	170.8
After last mortgage payment, what was the estimated total amount you still owed?																	

Dollar estimates in thousands

FINANCIAL HEALTH

Mortgage Balance After Last Payment

Average of Active-Duty Members Who Own Real Estate Property, by Service



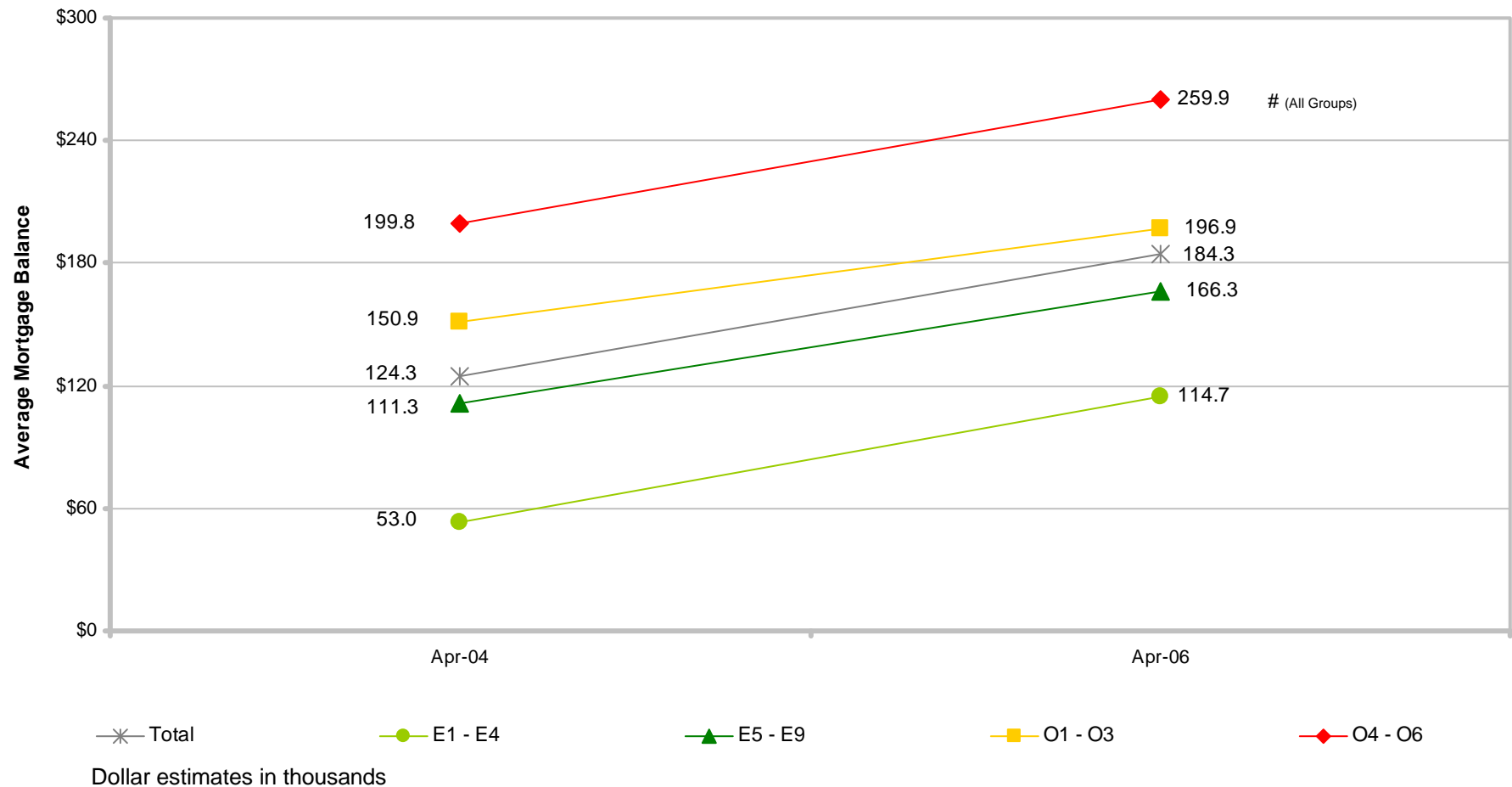
Significant difference from previous administration

Margins of error range from ± 2.1 dollars to ± 20.5 dollars (in thousands)

FINANCIAL HEALTH

Mortgage Balance After Last Payment

Average of Active-Duty Members Who Own Real Estate Property, by Paygrade



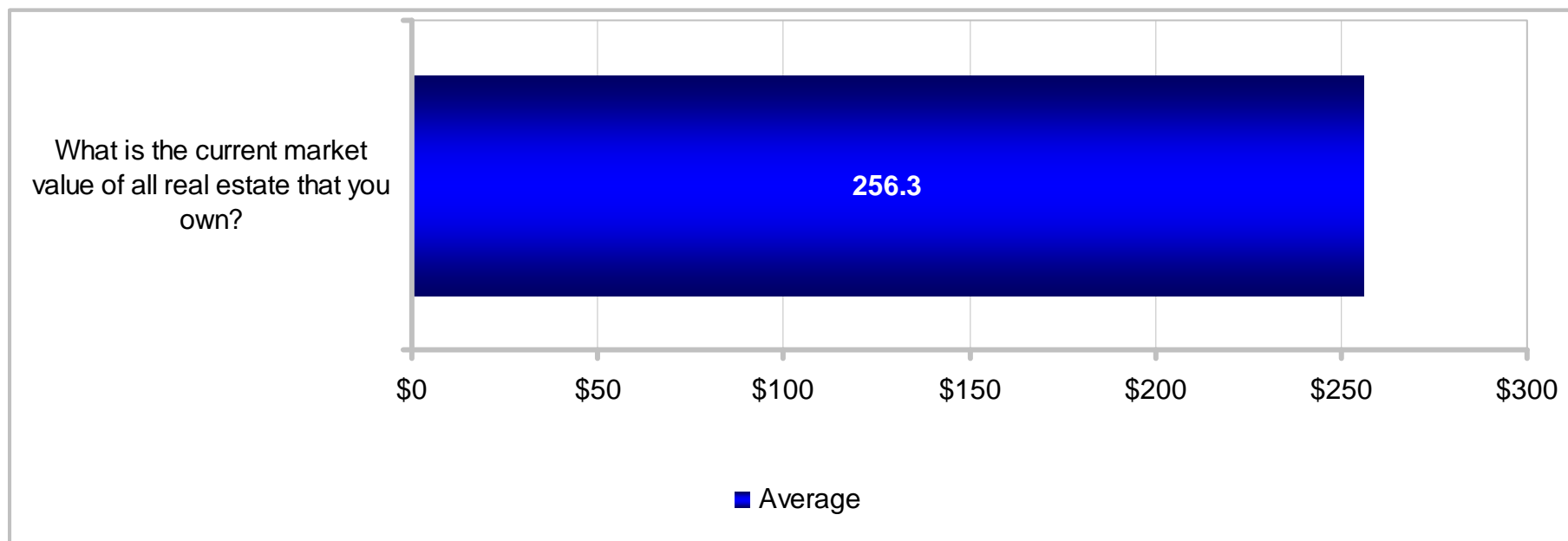
Significant difference from previous administration

Margins of error range from ± 2.1 dollars to ± 15.1 dollars
(in thousands)

FINANCIAL HEALTH

Current Market Value of Real Estate

Average of Active-Duty Members Who Own Real Estate Property



Dollar estimates in thousands

Current Market Value of Real Estate

Average of Active-Duty Members Who Own Real Estate Property

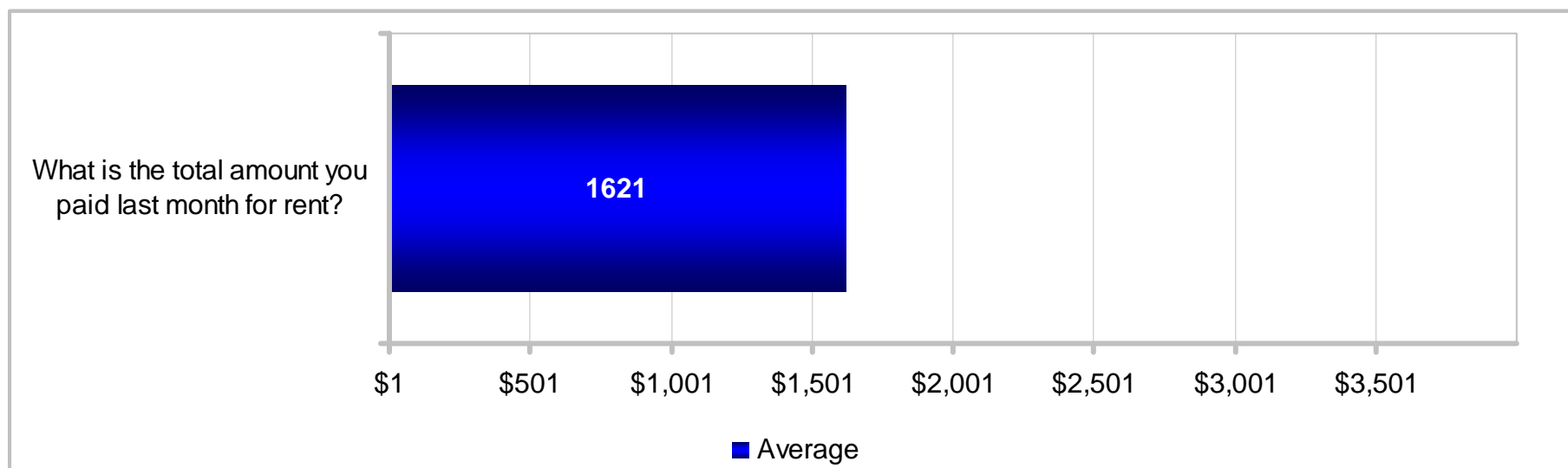
Dollar estimates in thousands

Dollar estimates in thousands

FINANCIAL HEALTH

Monthly Rent Payment

Average of Active-Duty Members Who Paid Rent



FINANCIAL HEALTH

Monthly Rent Payment

Average of Active-Duty Members Who Paid Rent

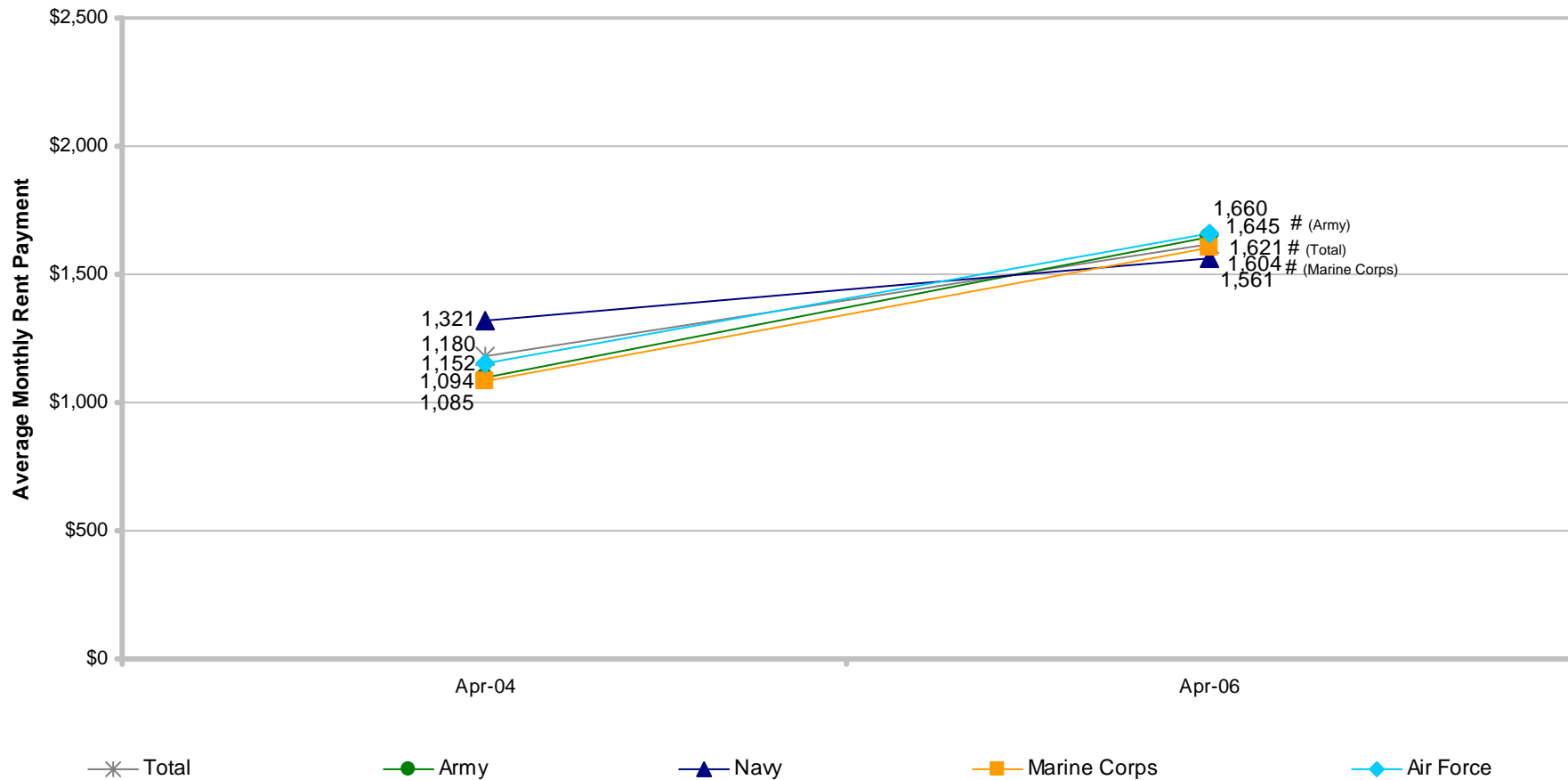
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	1621	1645	1561	1604	1660	1228	1745	1391	1764	1440	1982	1617	1778	1538	1727	1621	1496	1716	1441
What is the total amount you paid last month for rent?																			

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	1621	1474	2668	1684	1611	1427	1929	1722	1222	1797	1772	1608	1695	1673	1345	1622	1614
What is the total amount you paid last month for rent?																	

FINANCIAL HEALTH

Monthly Rent Payment

Average of Active-Duty Members Who Paid Rent, by Service



Significant difference from previous administration

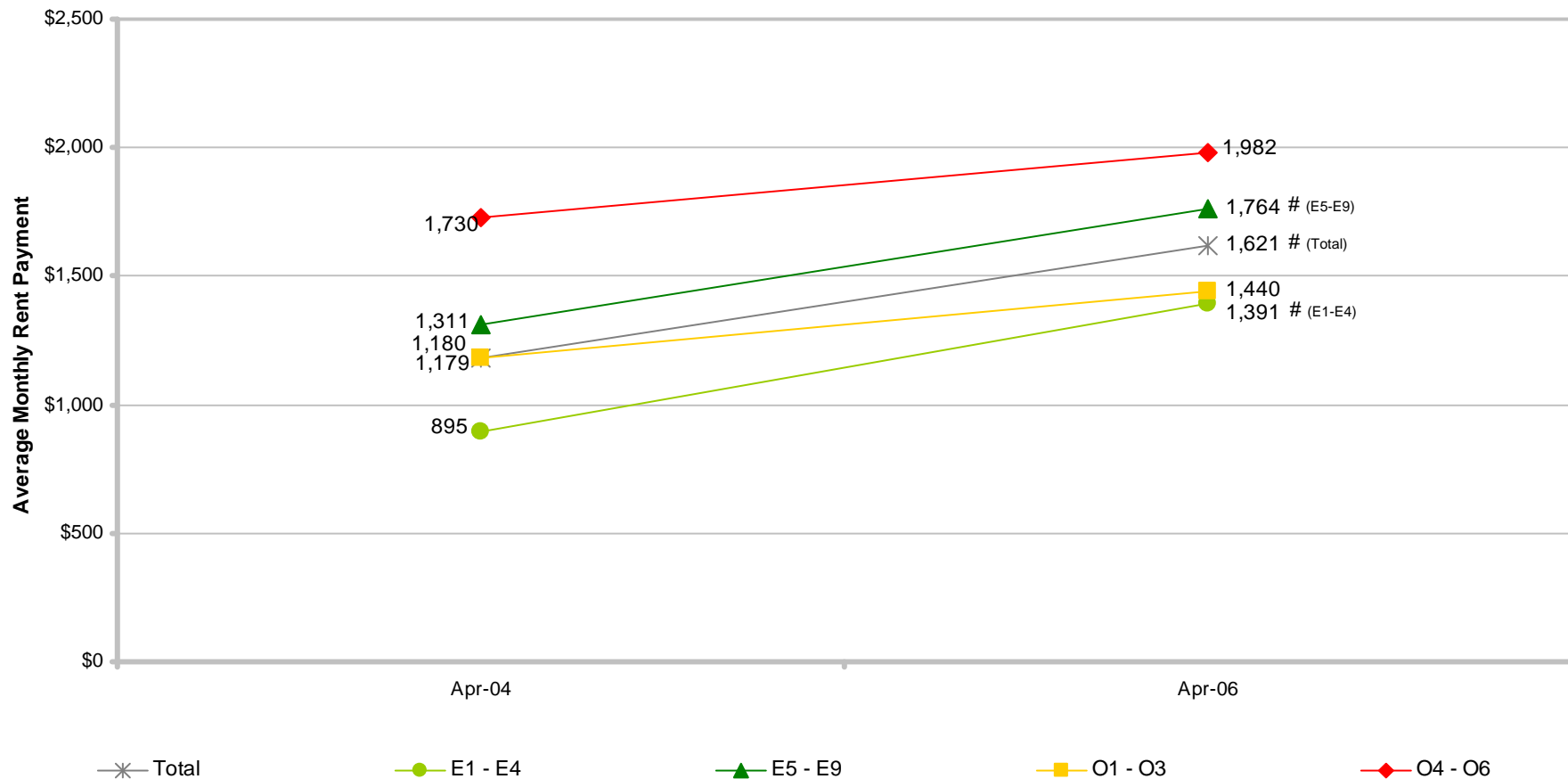
SOFA Apr 06 Q119

Margins of error range from ± 69 dollars to ± 456 dollars

FINANCIAL HEALTH

Monthly Rent Payment

Average of Active-Duty Members Who Paid Rent, by Paygrade

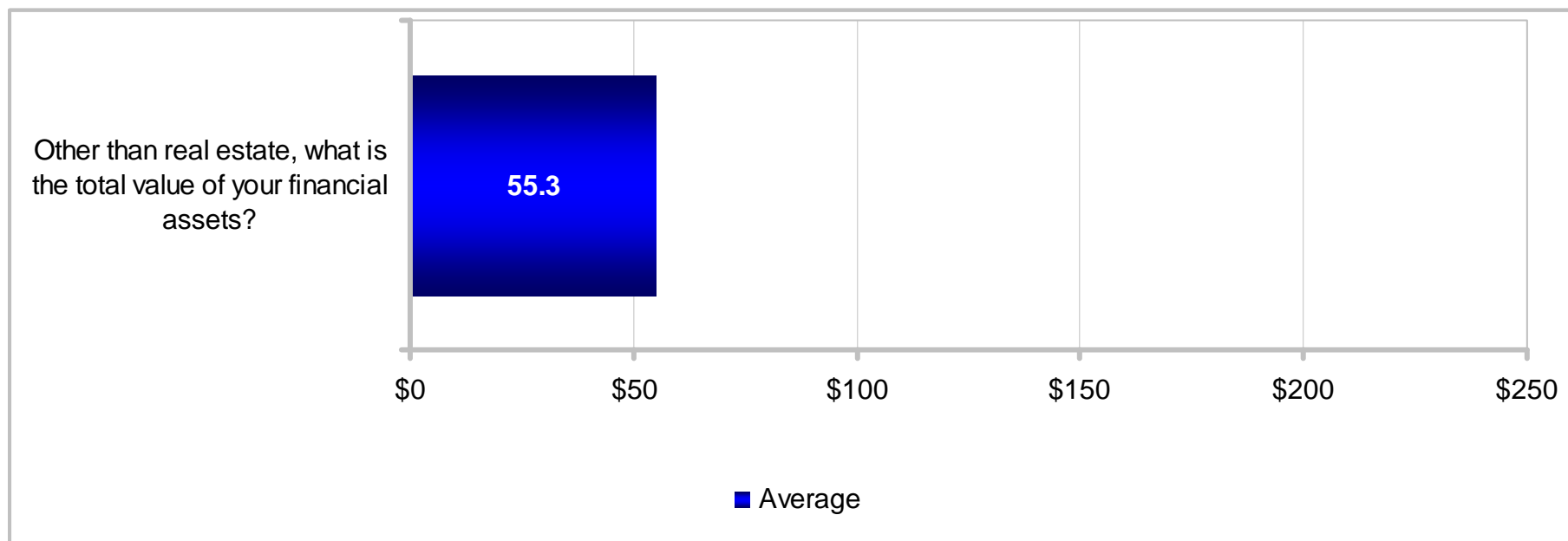


Significant difference from previous administration

FINANCIAL HEALTH

Total Value of Financial Assets

Average of All Active-Duty Members



Dollar estimates in thousands

FINANCIAL HEALTH

Total Value of Financial Assets

Average of All Active-Duty Members

KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Other than real estate, what is the total value of your financial assets?	55.3	50.1	58.9	46.3	63.1	34.9	32.3	39.7	47.9	60.1	172.7	40.1	93.7	47.9	117.8	38.9	98.3	49.1	111.2

Dollar estimates in thousands

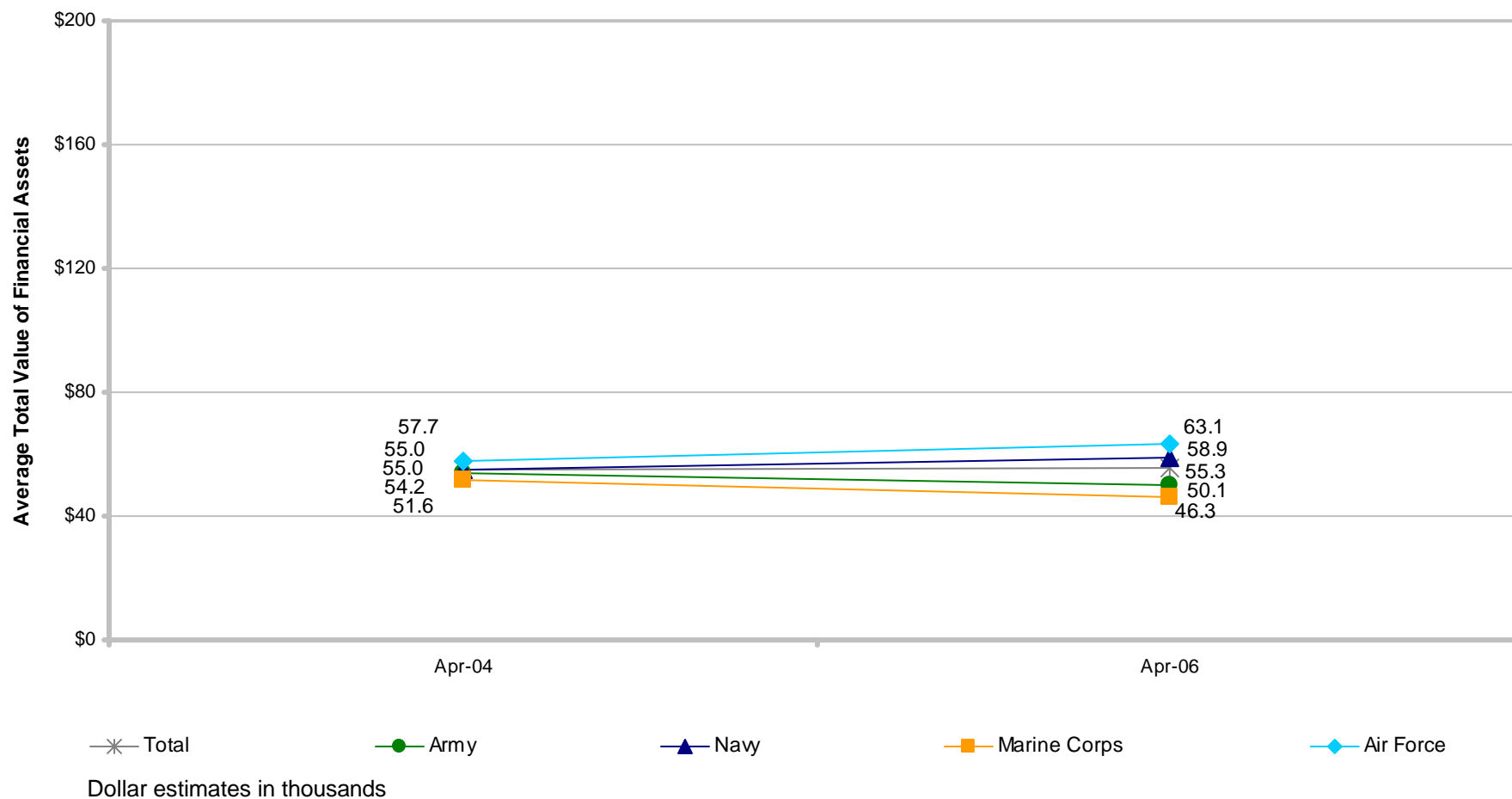
KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Other than real estate, what is the total value of your financial assets?	55.3	57.0	46.1	46.9	60.3	59.2	48.3	41.1	41.7	65.0	61.7	43.4	107.5	50.3	91.7	54.8	58.4

Dollar estimates in thousands

FINANCIAL HEALTH

Total Value of Financial Assets

Average of All Active-Duty Members, by Service



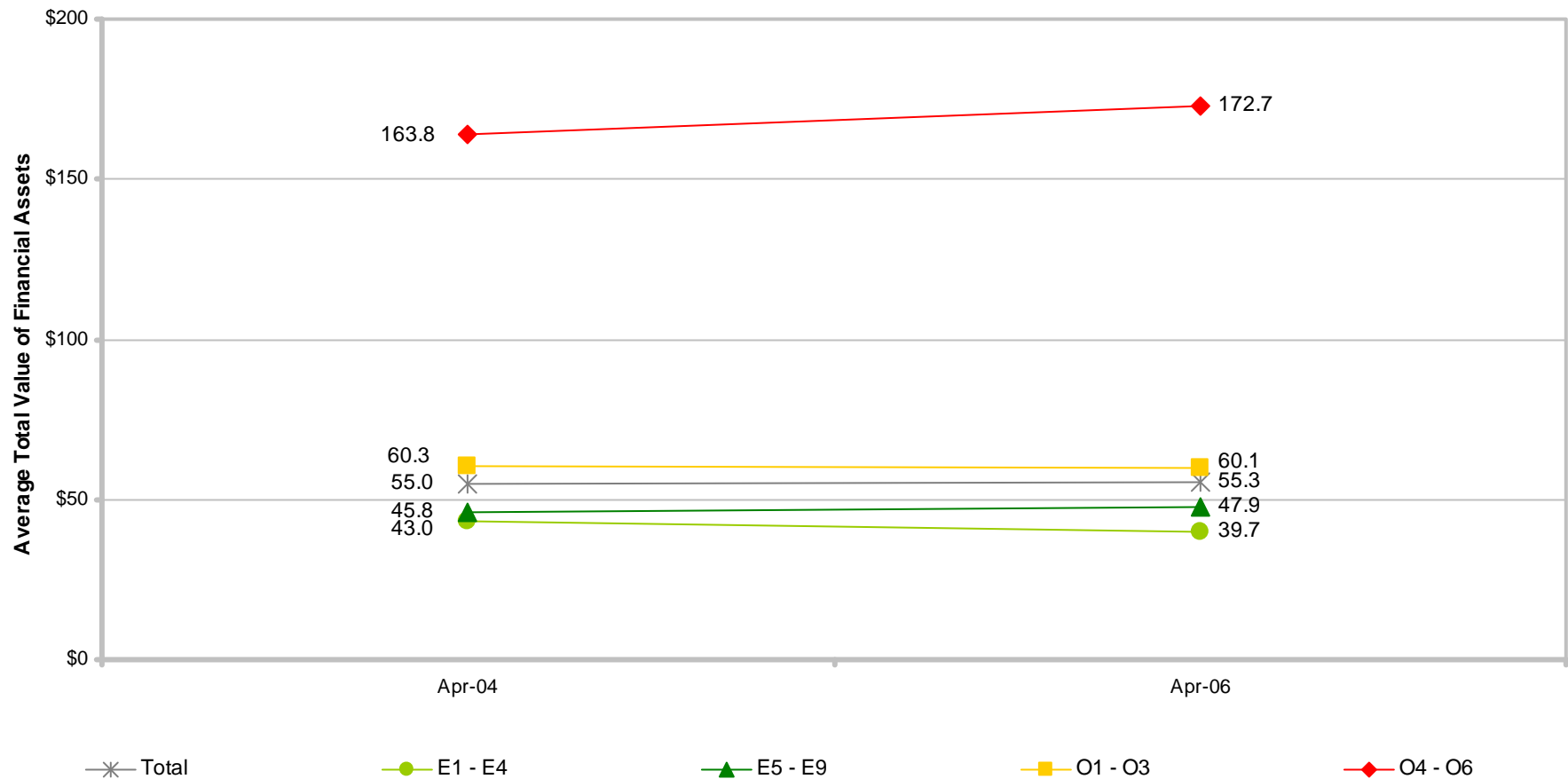
Significant difference from previous administration

Margins of error range from ± 1.7 dollars to ± 9.1 dollars
(in thousands)

FINANCIAL HEALTH

Total Value of Financial Assets

Average of All Active-Duty Members, by Paygrade



Dollar estimates in thousands

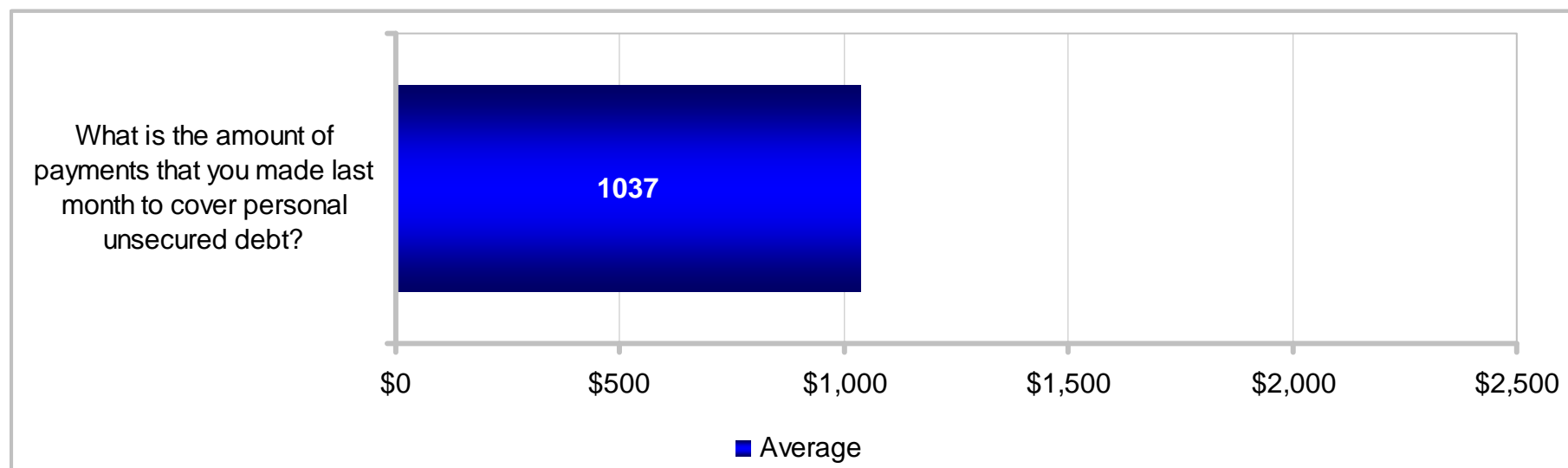
Significant difference from previous administration

Margins of error range from ± 1.7 dollars to ± 11.5 dollars
(in thousands)

FINANCIAL HEALTH

Monthly Personal Unsecured Debt Payment

Average of All Active-Duty Members



FINANCIAL HEALTH

Monthly Personal Unsecured Debt Payment

Average of All Active-Duty Members

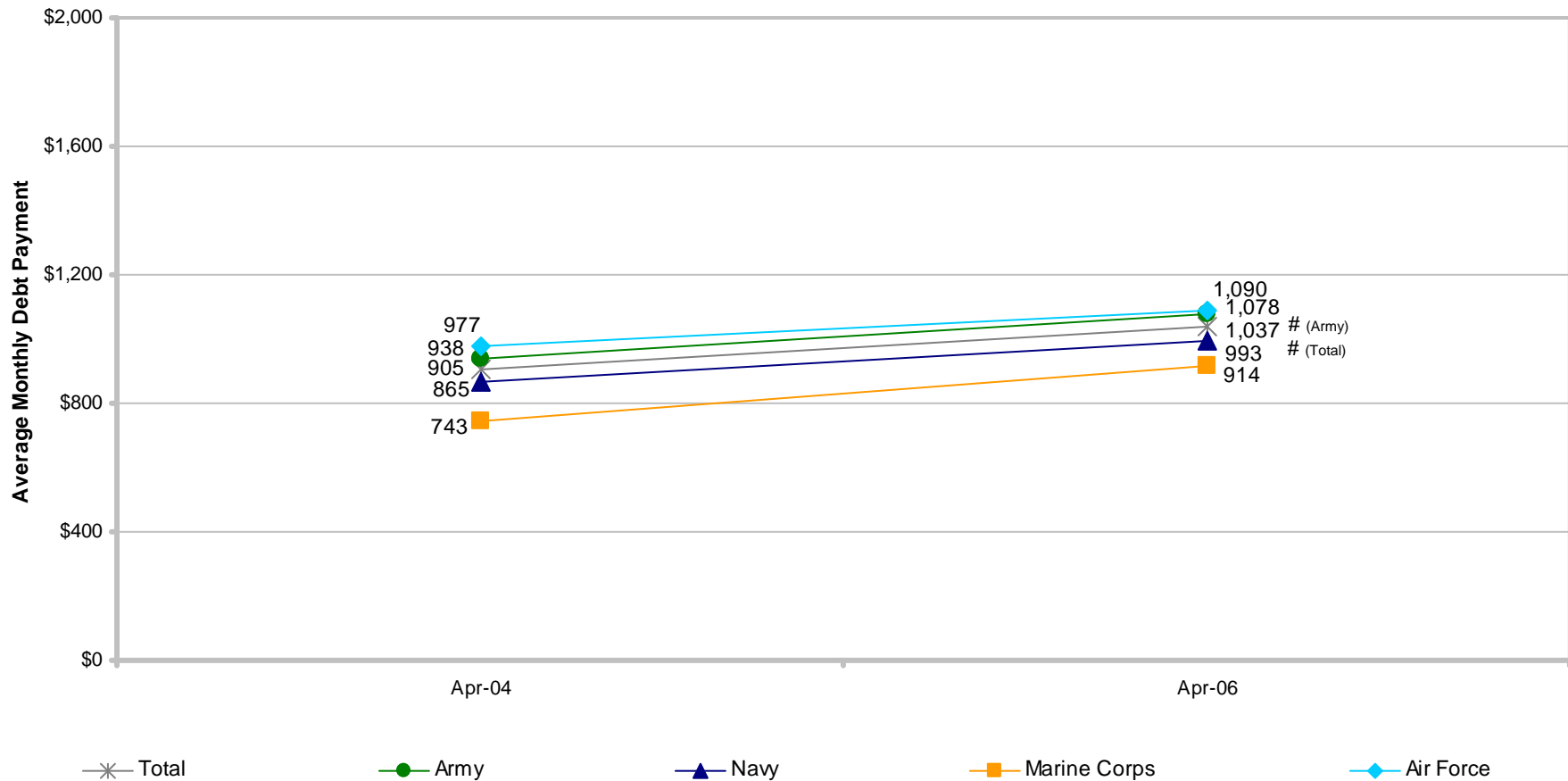
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	1037	1078	993	914	1090	845	1044	710	1188	1213	1494	1013	1371	921	1401	856	1351	1042	1263
What is the amount of payments that you made last month to cover personal unsecured debt?																			

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	1037	1075	837	872	1135	985	1128	1149	653	1272	1164	984	1335	904	1385	1045	992
What is the amount of payments that you made last month to cover personal unsecured debt?																	

FINANCIAL HEALTH

Monthly Personal Unsecured Debt Payment

Average of All Active-Duty Members, by Service



Significant difference from previous administration

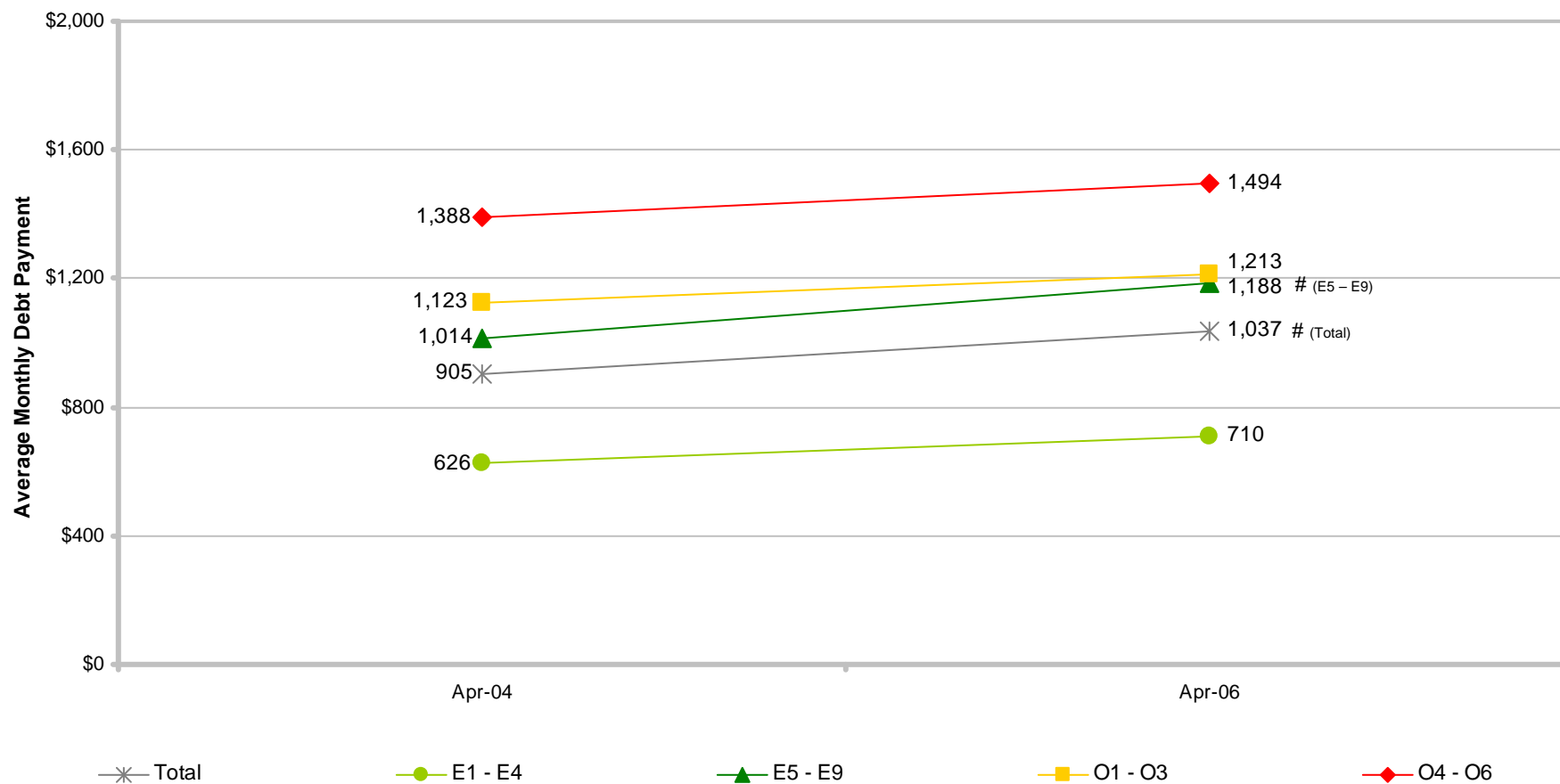
SOFA Apr 06 Q121

Margins of error range from ± 24 dollars to ± 148 dollars

FINANCIAL HEALTH

Monthly Personal Unsecured Debt Payment

Average of All Active-Duty Members, by Paygrade

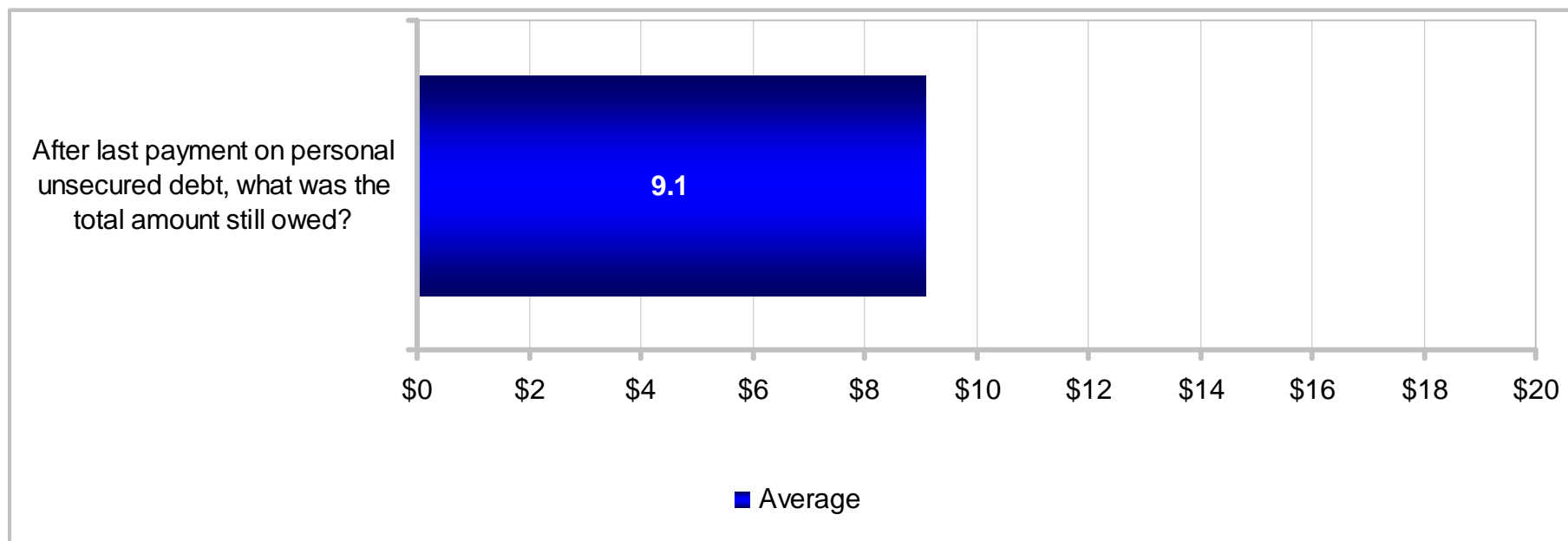


Significant difference from previous administration

FINANCIAL HEALTH

Personal Unsecured Debt Balance After Last Payment

Average of All Active-Duty Members



Dollar estimates in thousands

FINANCIAL HEALTH

Personal Unsecured Debt Balance After Last Payment

Average of All Active-Duty Members

KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	9.1	9.1	8.9	7.7	9.9	5.9	9.7	4.9	10.7	15.1	10.8	8.2	13.0	7.9	14.3	7.1	11.6	8.8	13.5
After last payment on personal unsecured debt, what was the total amount still owed?																			

Dollar estimates in thousands

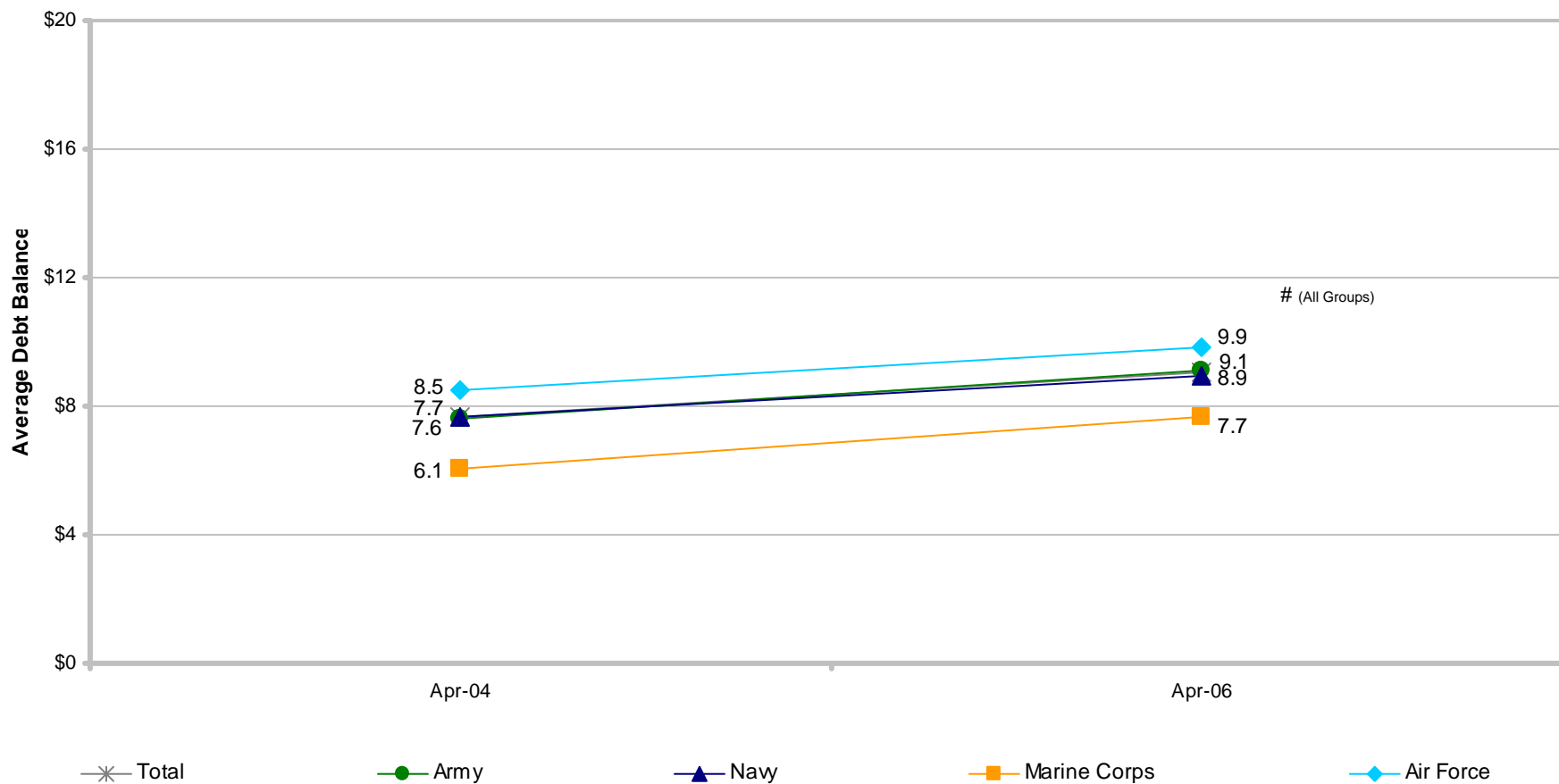
KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	9.1	9.5	6.6	6.5	10.6	9.1	9.0	9.4	5.5	11.4	10.2	8.3	13.1	7.3	14.6	9.1	8.7
After last payment on personal unsecured debt, what was the total amount still owed?																	

Dollar estimates in thousands

FINANCIAL HEALTH

Personal Unsecured Debt Balance After Last Payment

Average of All Active-Duty Members, by Service



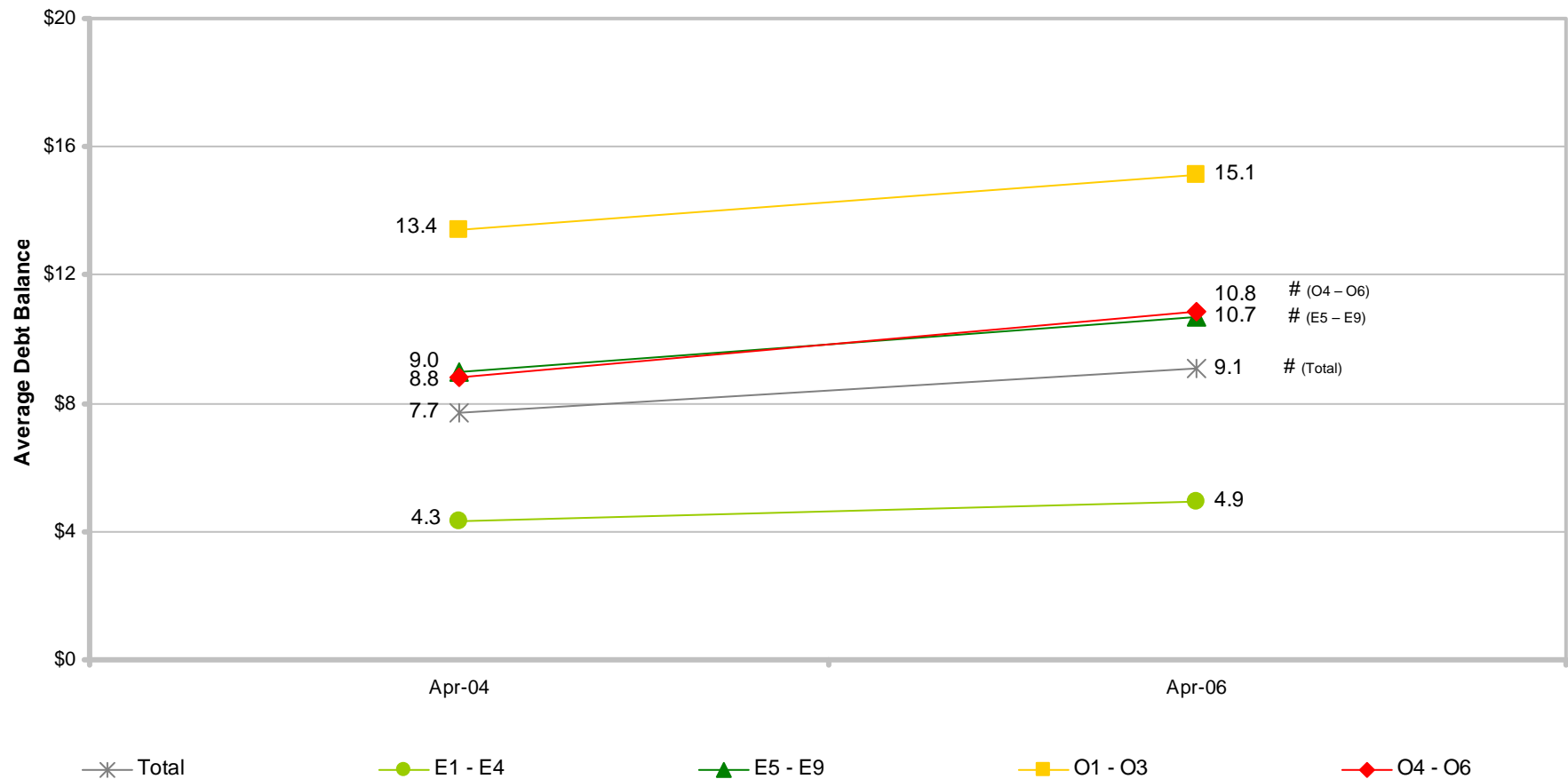
Significant difference from previous administration

Margins of error range from ± 169 dollars to ± 846 dollars
(in thousands)

FINANCIAL HEALTH

Personal Unsecured Debt Balance After Last Payment

Average of All Active-Duty Members, by Paygrade

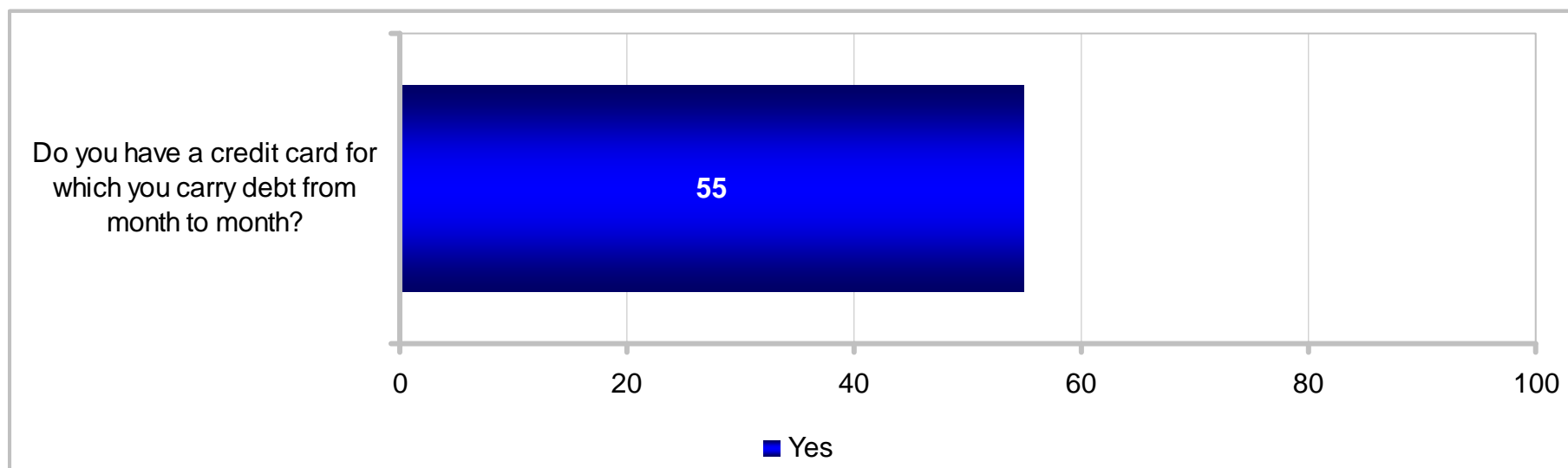


Significant difference from previous administration

Margins of error range from ± 169 dollars to $\pm 1,388$ dollars
(in thousands)

FINANCIAL HEALTH

Credit Card Debt Percent of All Active-Duty Members



FINANCIAL HEALTH

Credit Card Debt

Percent of All Active-Duty Members

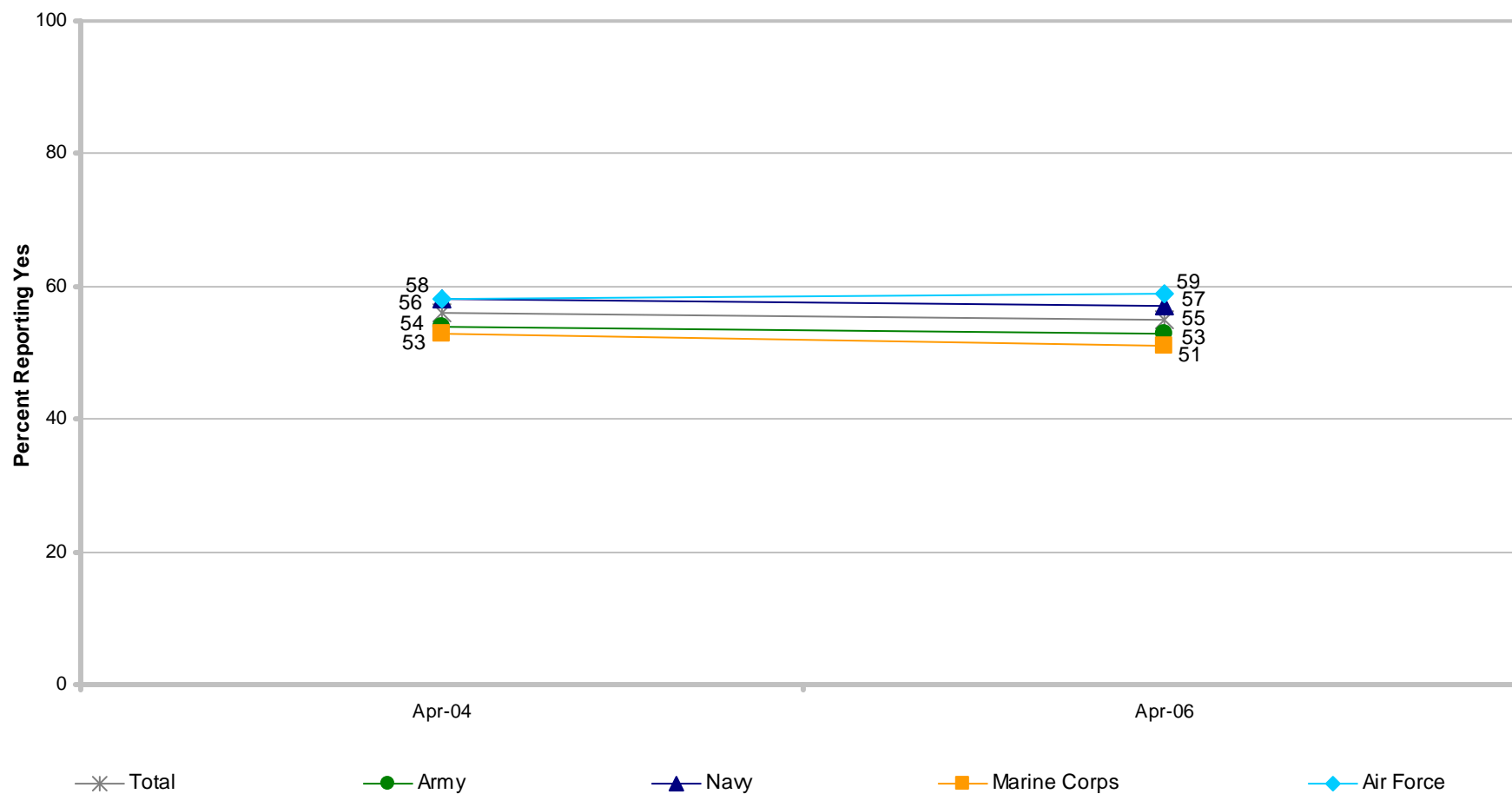
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	Do you have a credit card for which you carry debt from month to month?	55	53	57	51	59	54	60	47	65	46	45	53	50	59	45	51	46	63

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Do you have a credit card for which you carry debt from month to month?	55	57	47	49	59	53	58	63	45	63	54	57	47	59	48	55

FINANCIAL HEALTH

Credit Card Debt

Percent of All Active-Duty Members, by Service

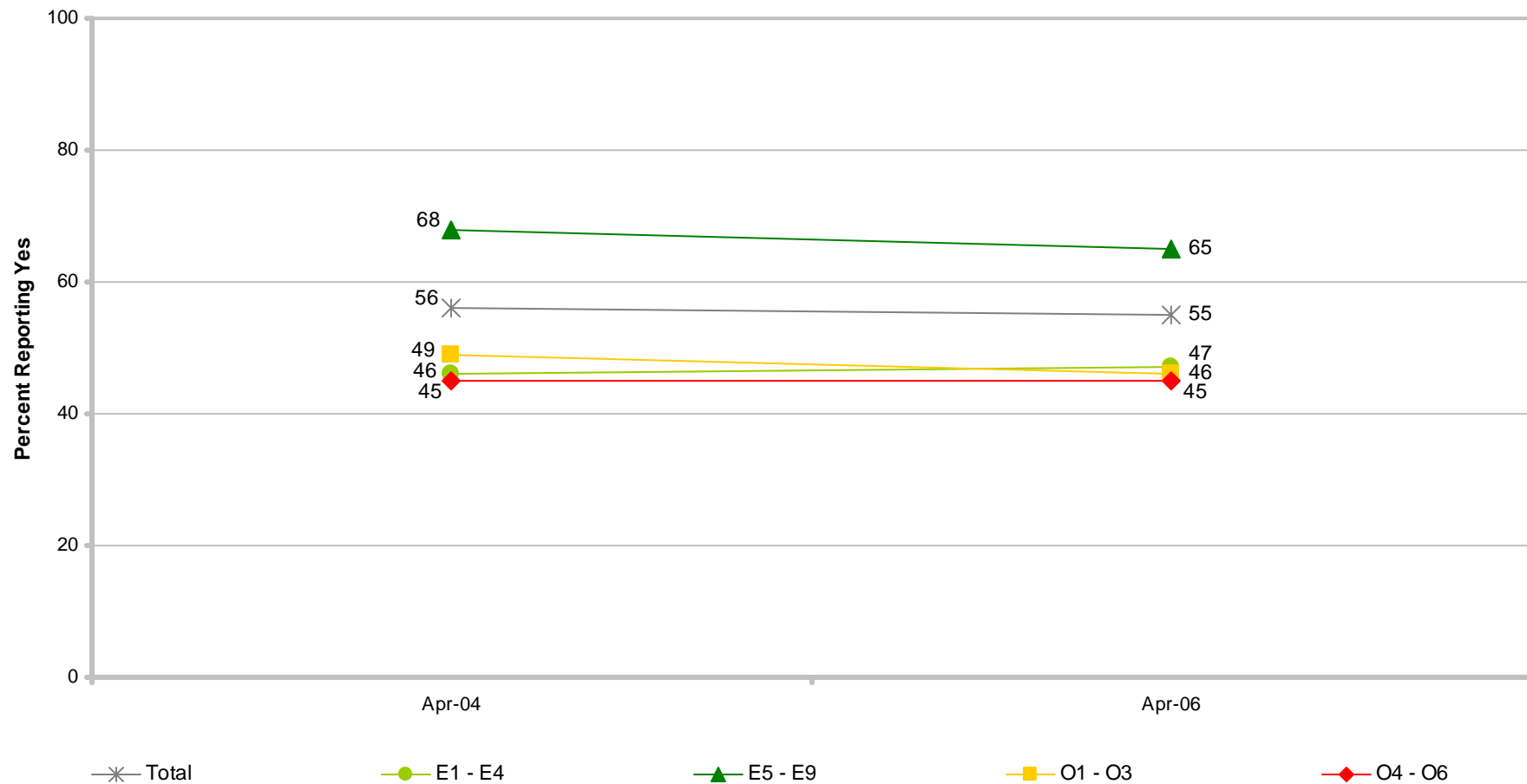


Significant difference from previous administration

FINANCIAL HEALTH

Credit Card Debt

Percent of All Active-Duty Members, by Paygrade

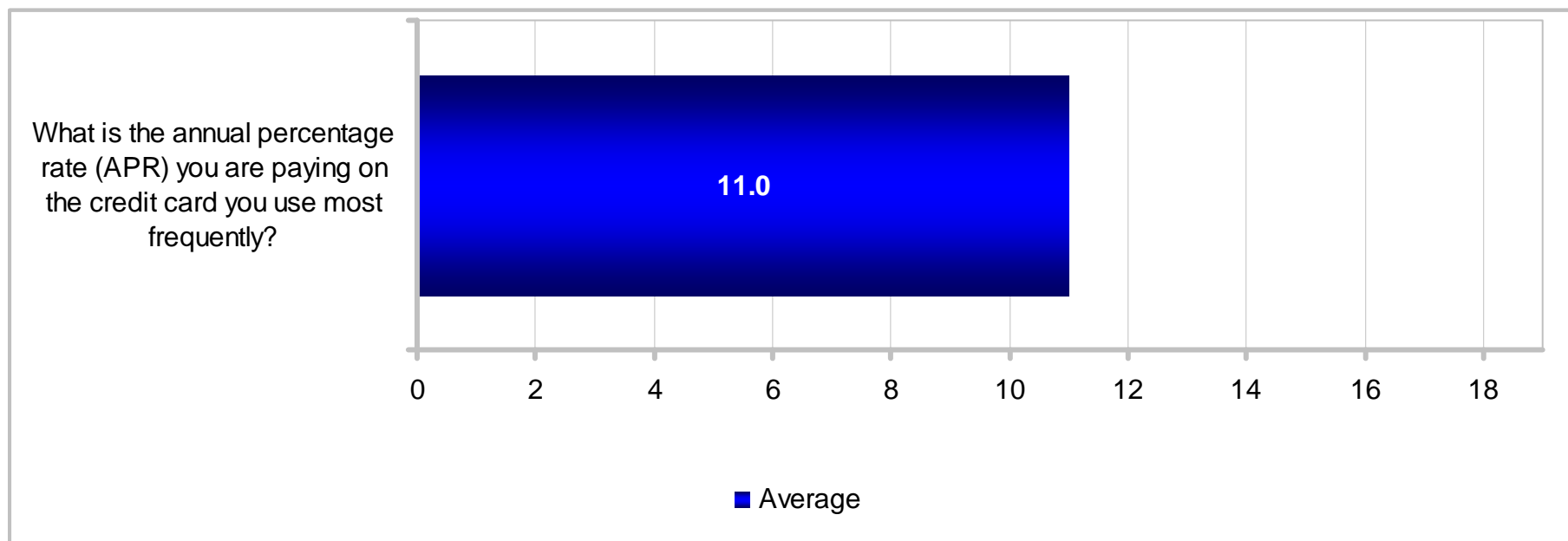


Significant difference from previous administration

FINANCIAL HEALTH

Annual Percentage Rate on Credit Cards

Average of Active-Duty Members Who Carry Debt Month to Month



FINANCIAL HEALTH

Annual Percentage Rate on Credit Cards

Average of Active-Duty Members Who Carry Debt Month to Month

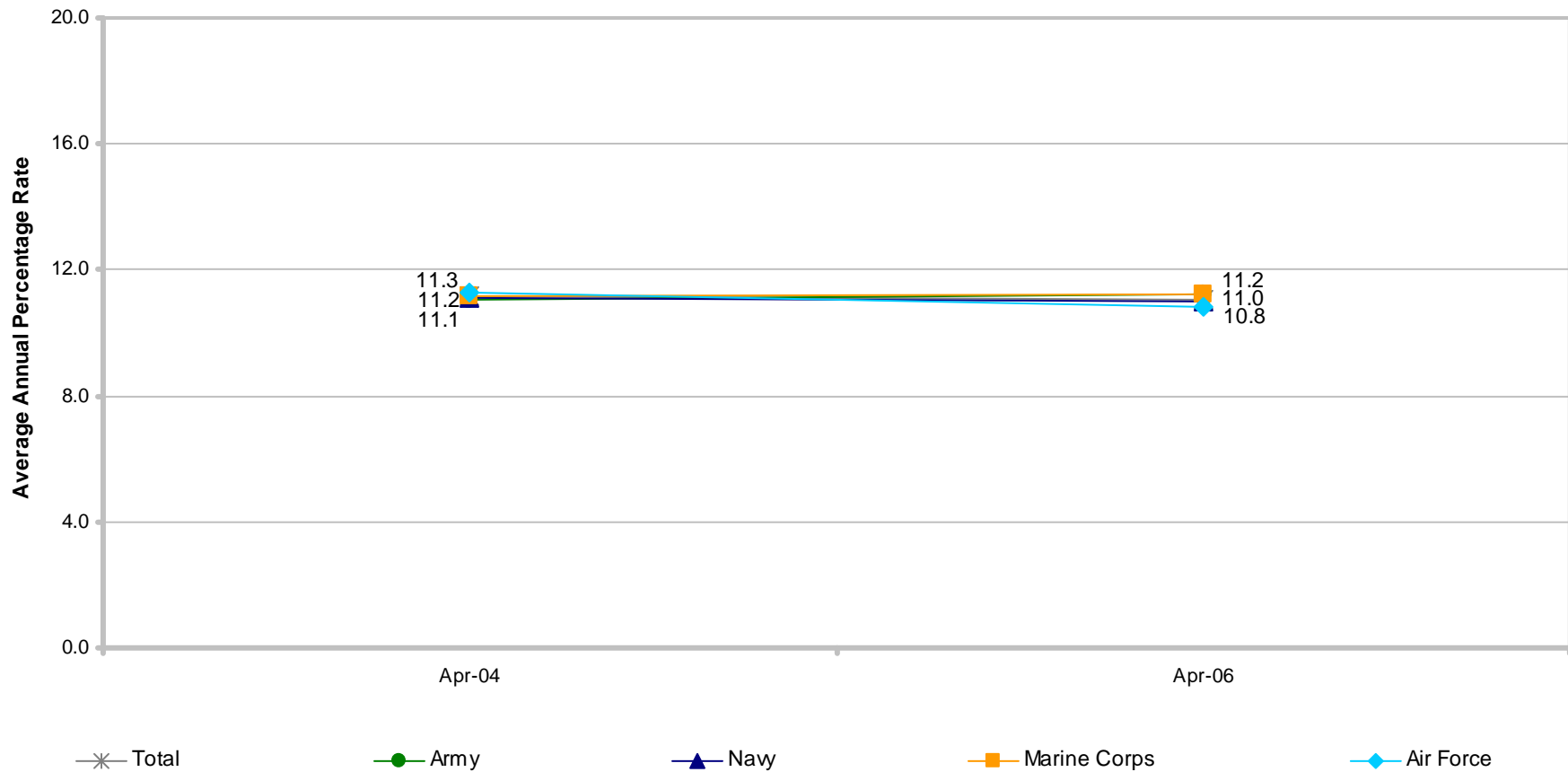
KEY: More Than Average Less Than Average	Total		Army	Navy	Marine Corps	Air Force		Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS		E1 – E4	E5 – E9	O1 – O3	O4 – O6		Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	What is the annual percentage rate (APR) you are paying on the credit card you use most frequently?	11.0		11.2	11.0	11.2	10.8		11.5	11.7		11.3	11.3	9.5	9.8		11.5	9.9	11.1	9.9	11.4	9.6	11.1

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	What is the annual percentage rate (APR) you are paying on the credit card you use most frequently?	11.0	11.1	10.8	11.3	10.9	11.4	11.5	10.9	11.1	10.8	11.3	9.7	11.5	9.7	11.0	11.1

FINANCIAL HEALTH

Annual Percentage Rate on Credit Cards

Average of Active-Duty Members Who Carry Debt Month to Month, by Service



Significant difference from previous administration

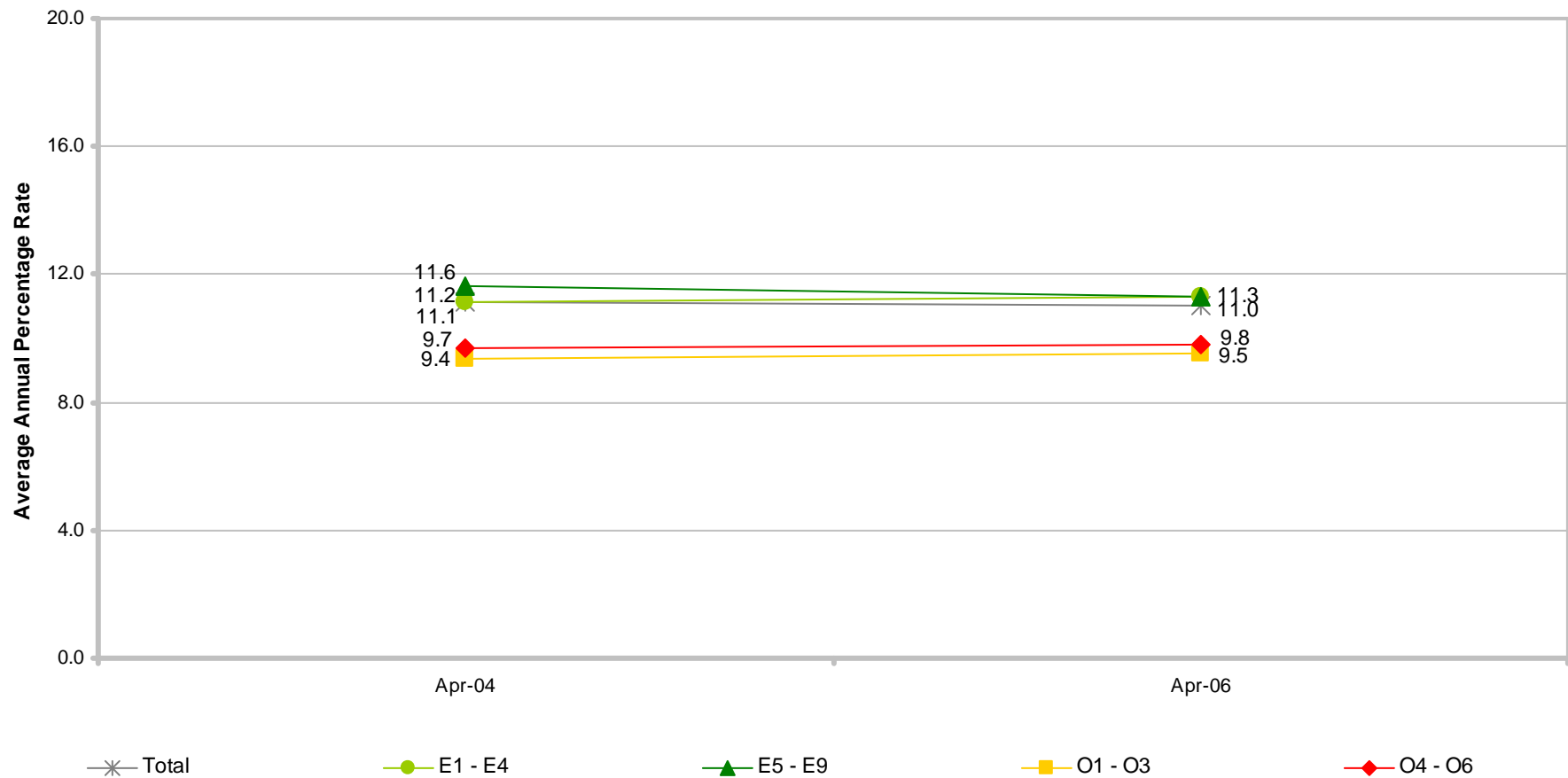
SOFA Apr 06 Q124

Margins of error range from $\pm 0.01\%$ to $\pm 0.06\%$

FINANCIAL HEALTH

Annual Percentage Rate on Credit Cards

Average of Active-Duty Members Who Carry Debt Month to Month, by Paygrade

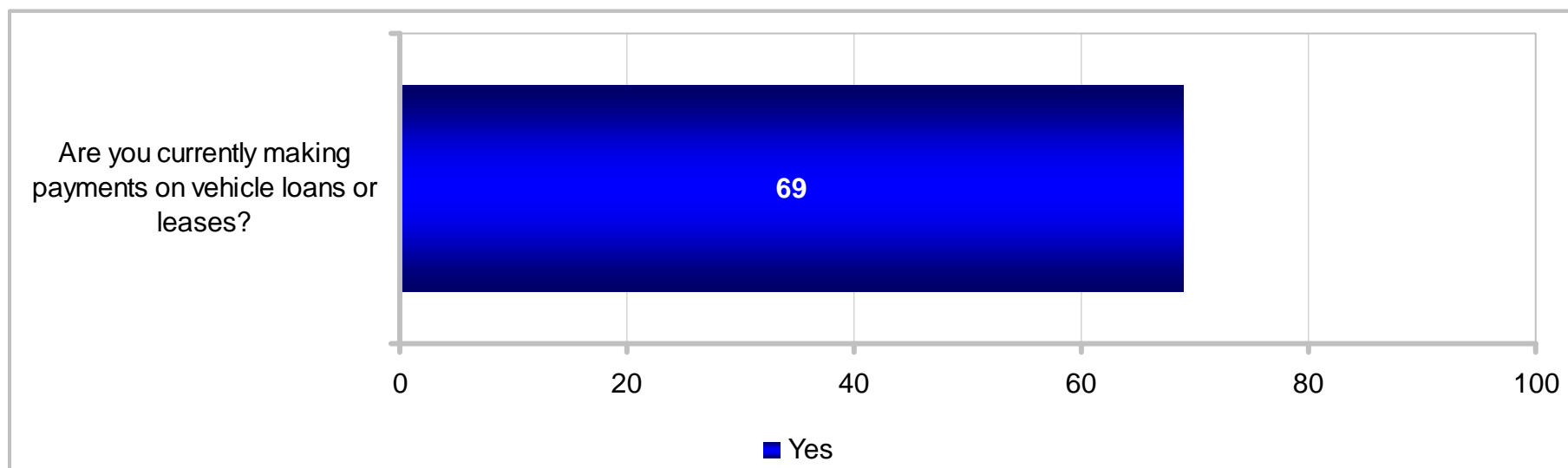


Significant difference from previous administration

FINANCIAL HEALTH

Payments on Vehicle Loans and Leases

Percent of All Active-Duty Members



FINANCIAL HEALTH

Payments on Vehicle Loans and Leases

Percent of All Active-Duty Members

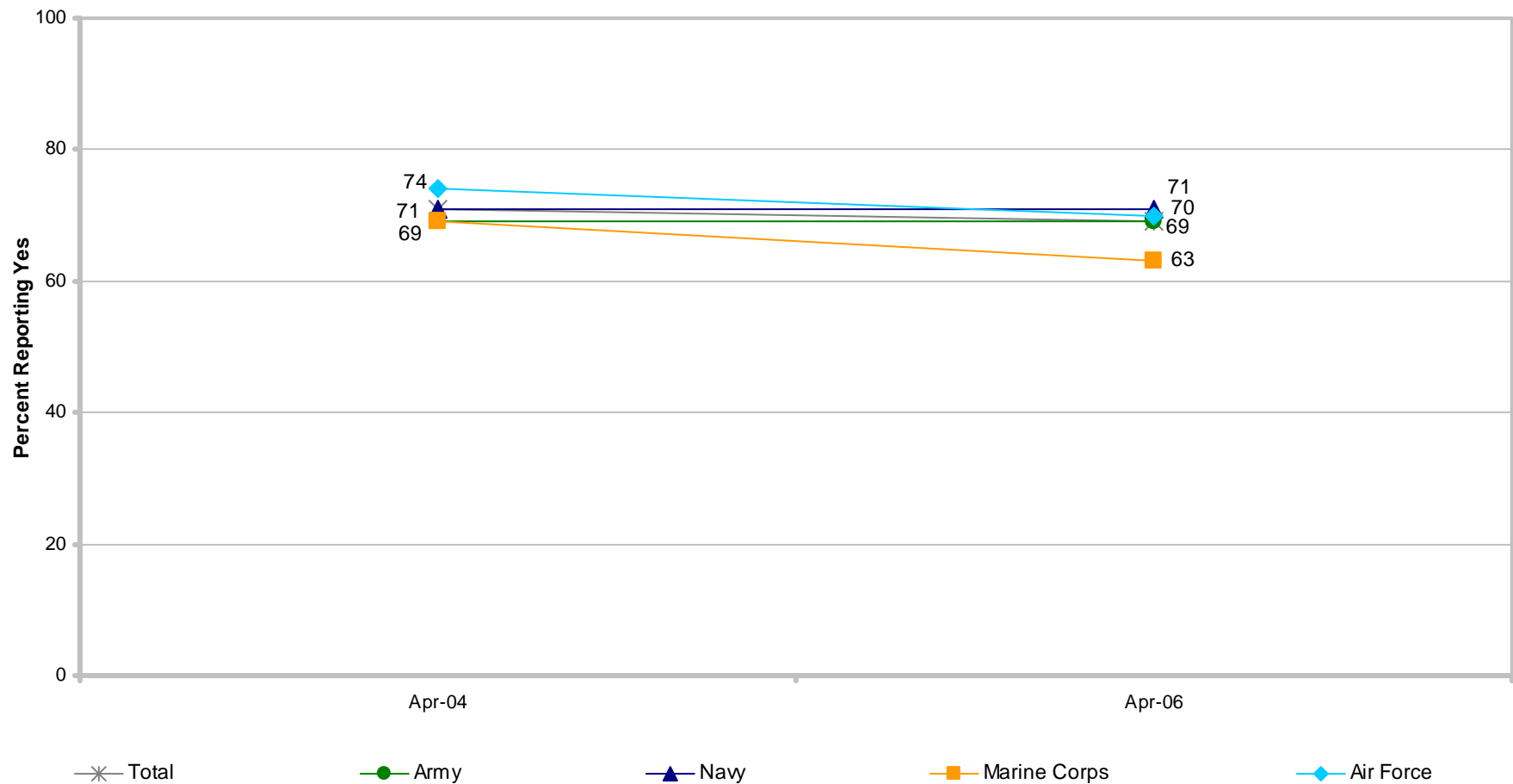
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	Are you currently making payments on vehicle loans or leases?	69	69	71	63	70	73	78	63	76	67	60	69	69	73	60	62	68	72

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Are you currently making payments on vehicle loans or leases?	69	74	44	60	75	68	71	71	54	79	74	69	66	74	61	69

FINANCIAL HEALTH

Payments on Vehicle Loans and Leases

Percent of All Active-Duty Members, by Service

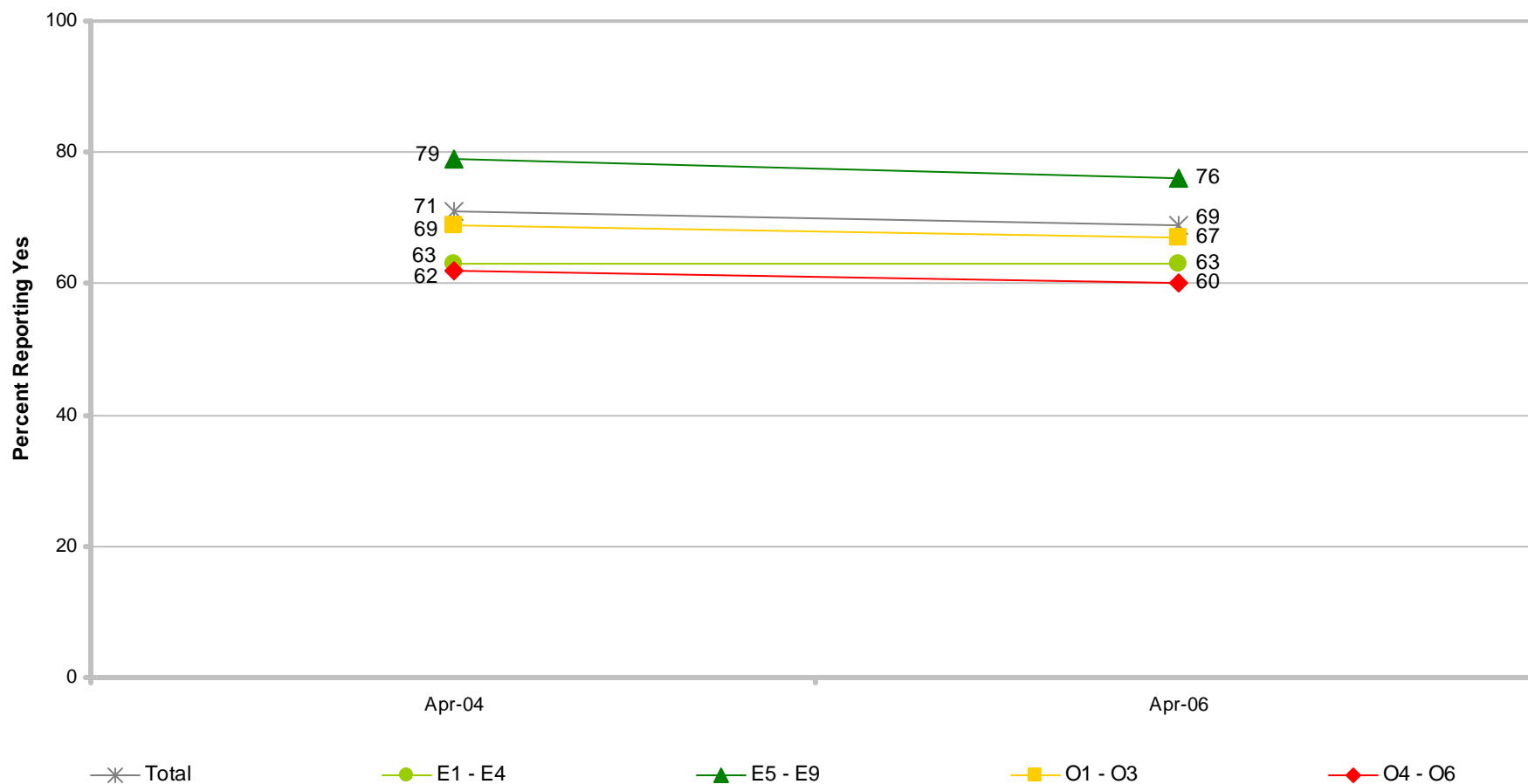


Significant difference from previous administration

FINANCIAL HEALTH

Payments on Vehicle Loans and Leases

Percent of All Active-Duty Members, by Paygrade

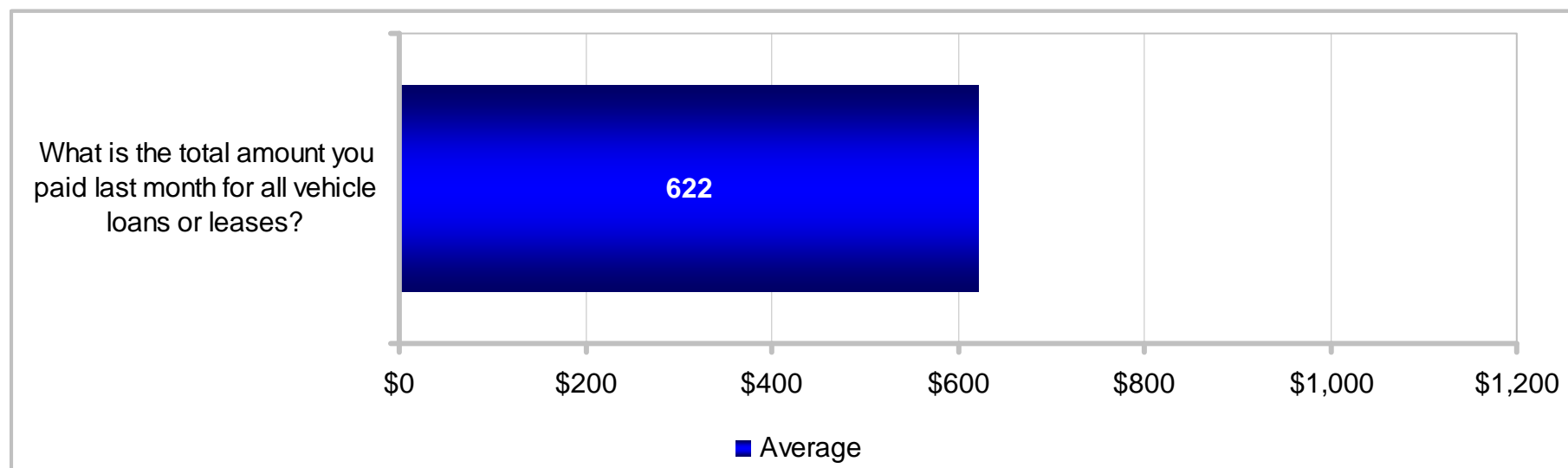


Significant difference from previous administration

FINANCIAL HEALTH

Monthly Payment on Vehicle Leases and Loans

Average of Members Who Currently Make Payments on Vehicle Loans/Leases



FINANCIAL HEALTH

Monthly Payment on Vehicle Leases and Loans

Average of Members Who Currently Make Payments on Vehicle Loans/Leases

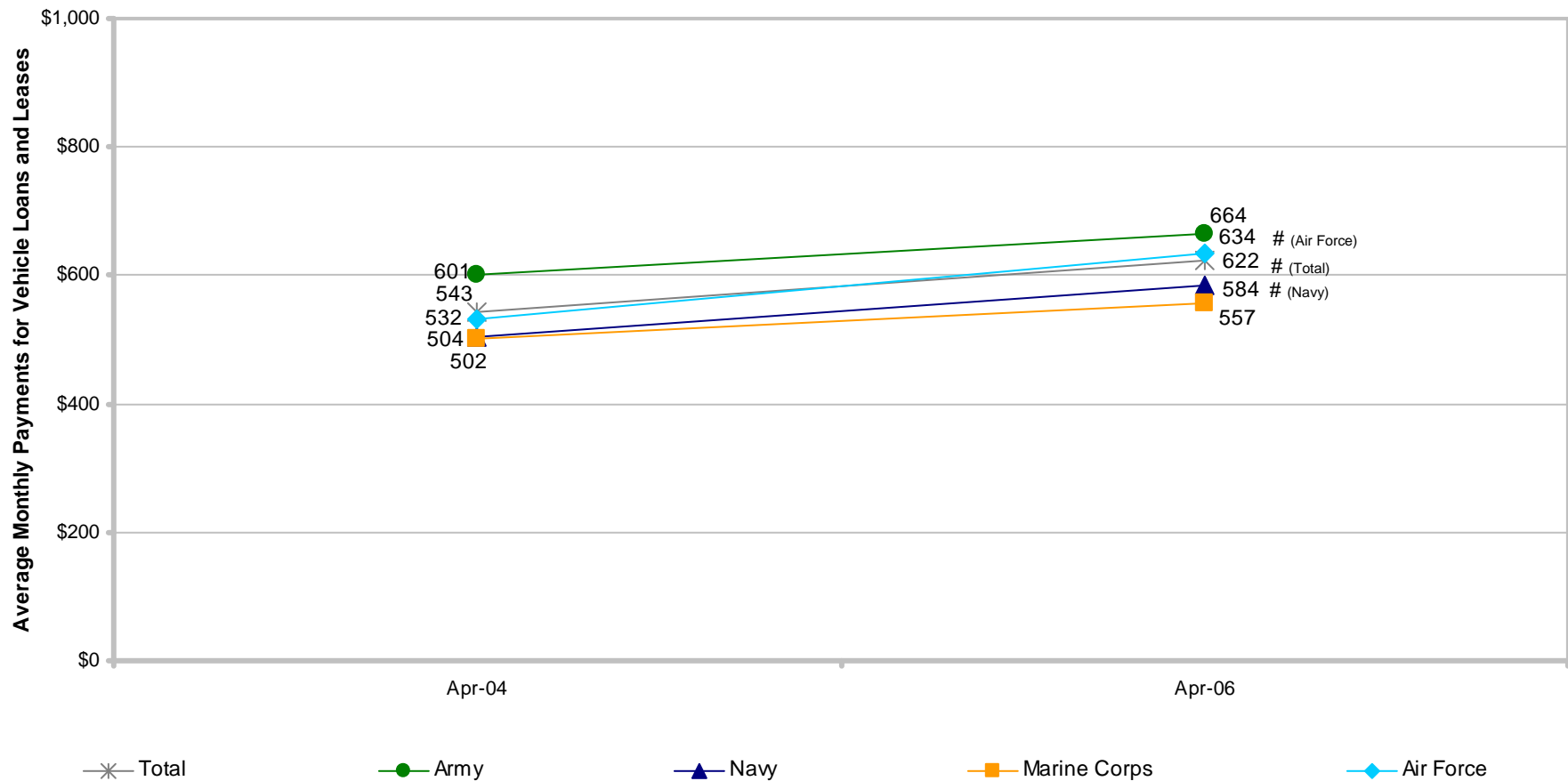
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	What is the total amount you paid last month for all vehicle loans or leases?	622	664	584	557	634	584	667	512	691	612	674	662	674	579	617	546	641	636

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	What is the total amount you paid last month for all vehicle loans or leases?	622	617	664	573	645	591	672	538	490	682	680	605	640	688	674	611

FINANCIAL HEALTH

Monthly Payment on Vehicle Leases and Loans

Average of Members Who Currently Make Payments on Vehicle Loans/Leases, by Service

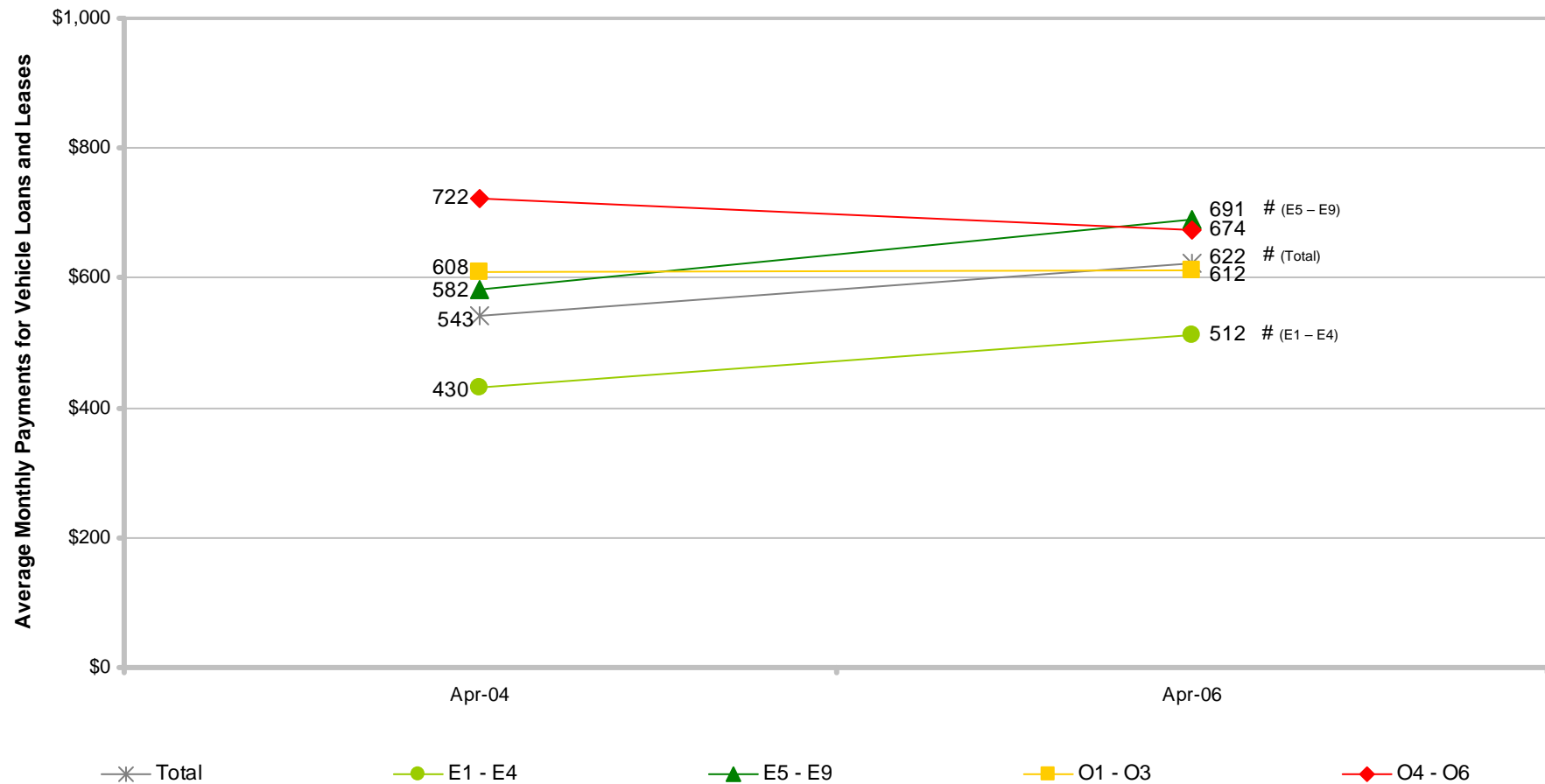


Significant difference from previous administration

FINANCIAL HEALTH

Monthly Payment on Vehicle Leases and Loans

Average of Members Who Currently Make Payments on Vehicle Loans/Leases, by Paygrade

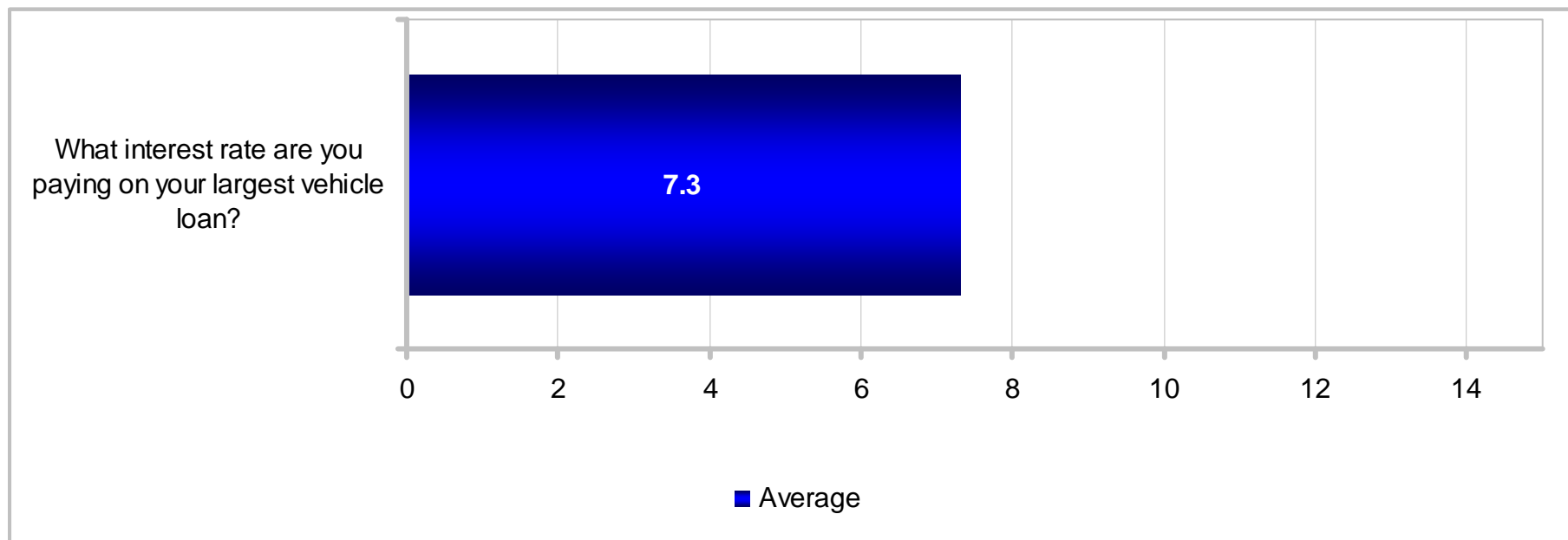


Significant difference from previous administration

FINANCIAL HEALTH

Interest Rate on Largest Vehicle Loan

Average of Members Who Currently Make Payments on Vehicle Loans/Leases



FINANCIAL HEALTH

Interest Rate on Largest Vehicle Loan

Average of Members Who Currently Make Payments on Vehicle Loans/Leases

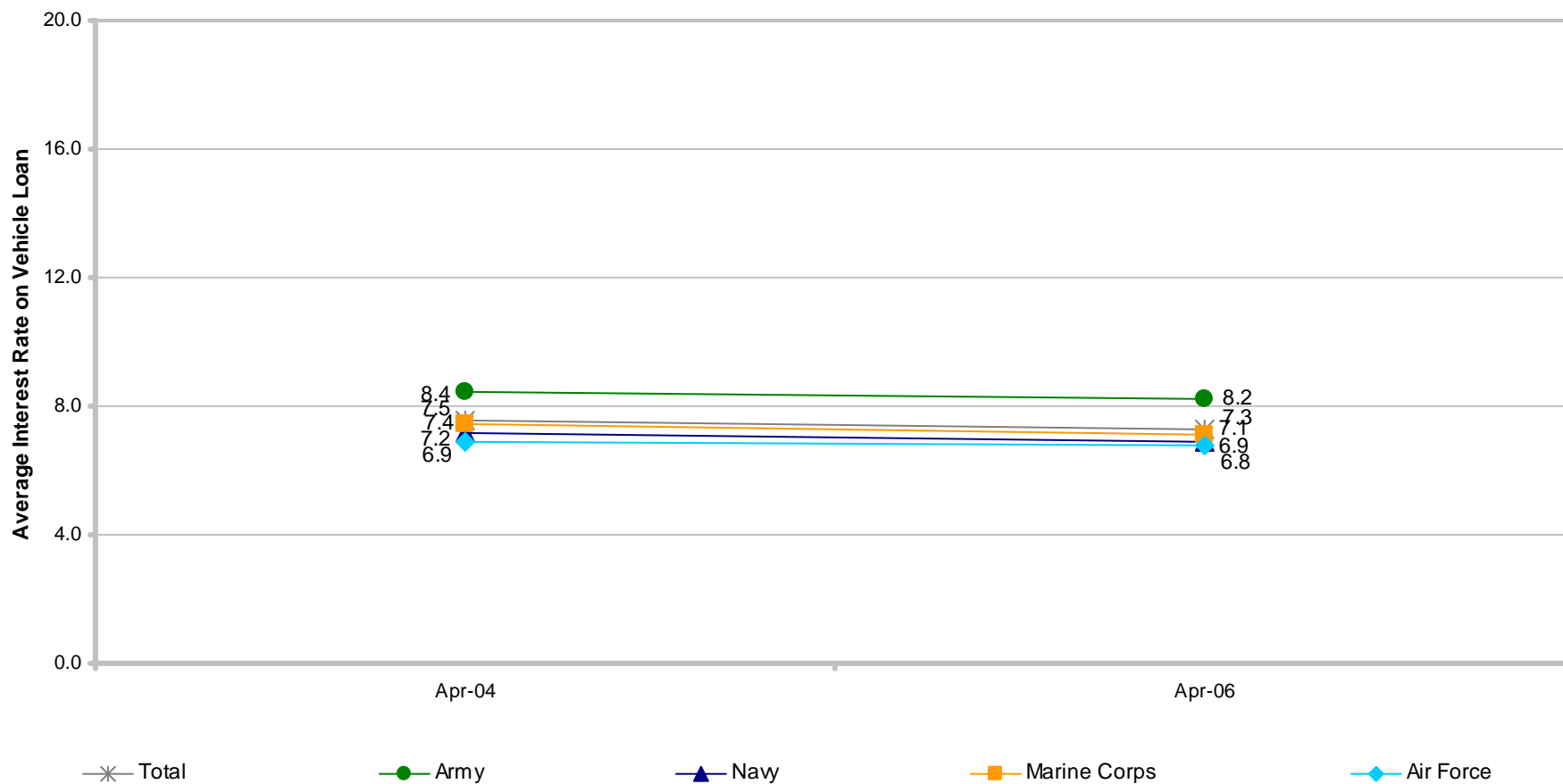
KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	7.3	8.2	6.9	7.1	6.8	8.2	8.0	8.6	7.3	5.2	4.9	8.8	5.5	7.2	4.9	7.4	5.0	7.3	5.0
What interest rate are you paying on your largest vehicle loan?	7.3	8.2	6.9	7.1	6.8	8.2	8.0	8.6	7.3	5.2	4.9	8.8	5.5	7.2	4.9	7.4	5.0	7.3	5.0

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
What interest rate are you paying on your largest vehicle loan?	7.3	7.3	7.3	8.0	7.0	7.1	7.8	8.0	7.4	7.2	7.4	7.8	5.2	7.9	4.9	7.3	7.4

FINANCIAL HEALTH

Interest Rate on Largest Vehicle Loan

Average of Members Who Currently Make Payments on Vehicle Loans/Leases, by Service



Significant difference from previous administration

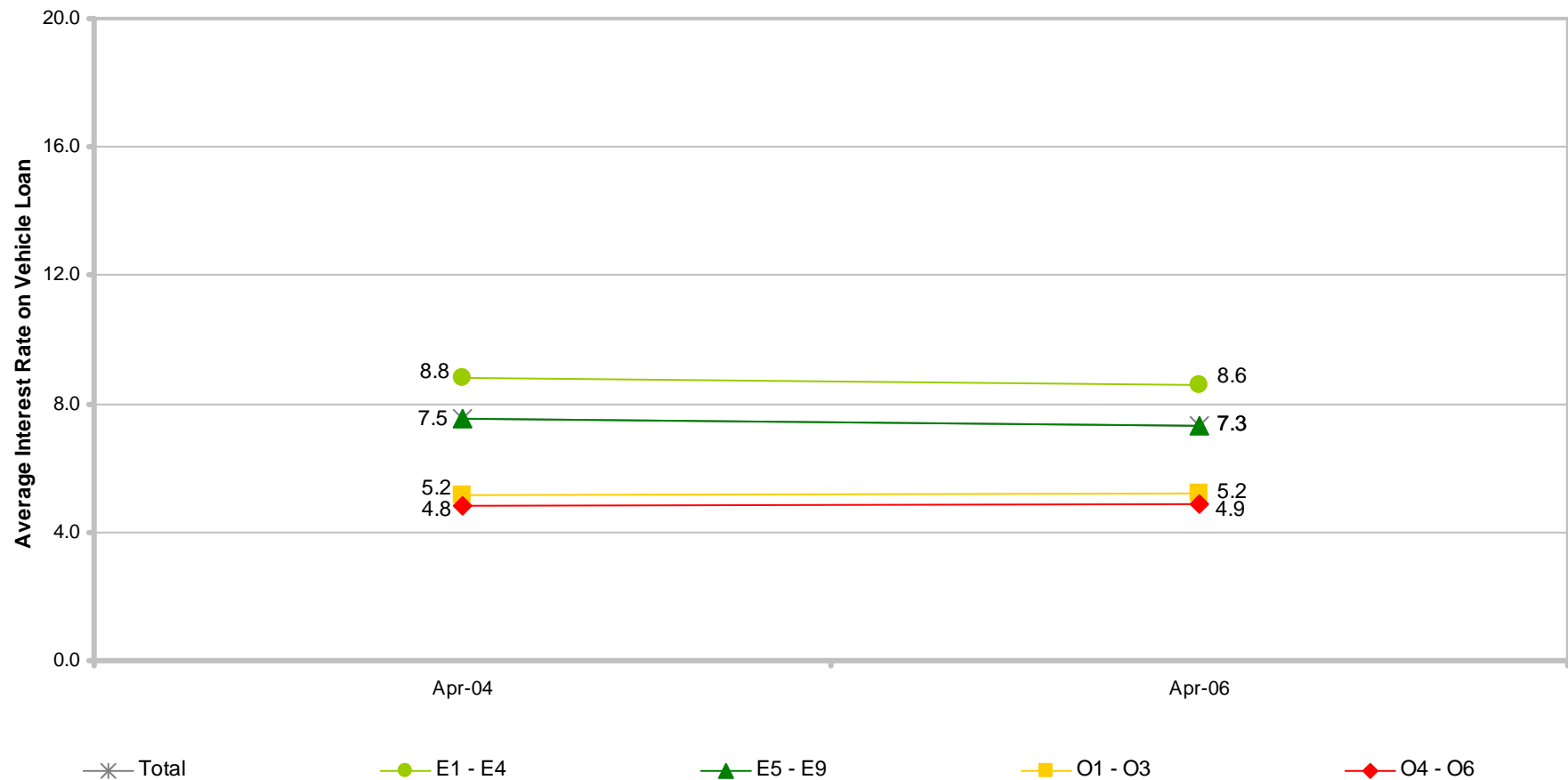
SOFA Apr 06 Q127

Margins of error ranges from $\pm 0.1\%$ to $\pm 0.5\%$

FINANCIAL HEALTH

Interest Rate on Largest Vehicle Loan

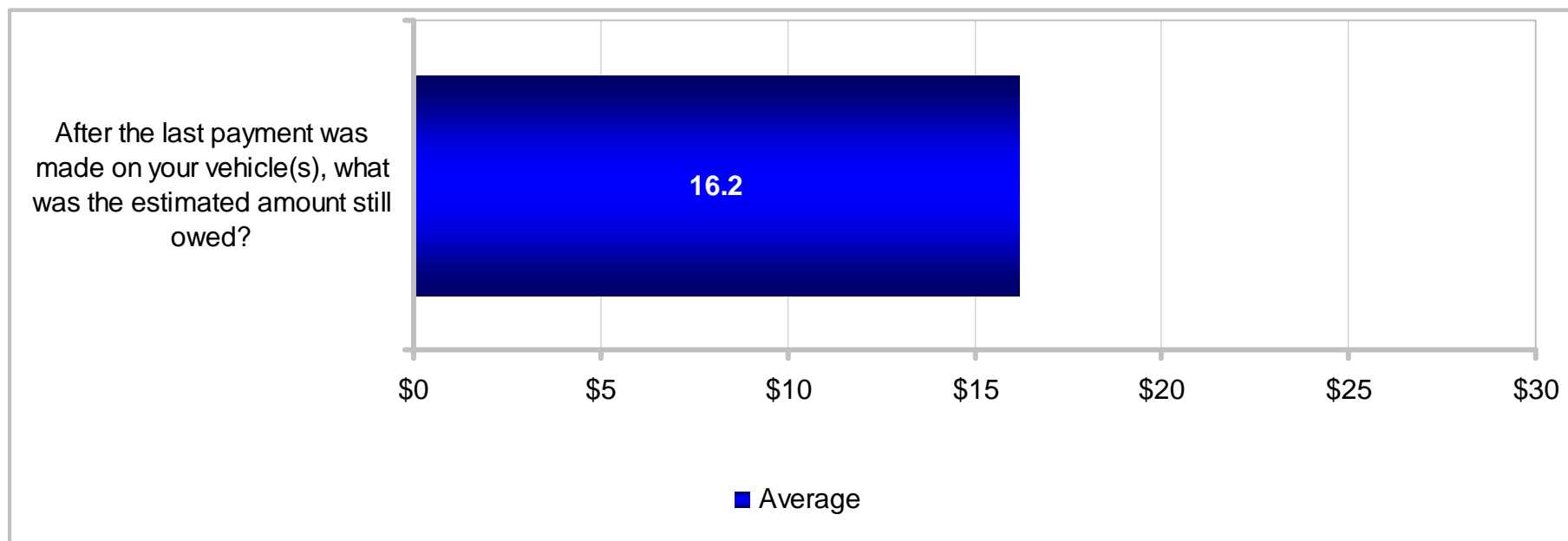
Average of Members Who Currently Make Payments on Vehicle Loans/Leases, by Paygrade



Significant difference from previous administration

FINANCIAL HEALTH

Amount Still Owed on Vehicle(s) After Last Payment Average of Members Who Currently Make Payments on Vehicle Loans/Leases



Dollar estimates in thousands

FINANCIAL HEALTH

Amount Still Owed on Vehicle(s) After Last Payment

Average of Members Who Currently Make Payments on Vehicle Loans/Leases

KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	16.2	16.6	15.7	16.0	16.3	13.4	17.8	11.7	18.3	18.8	19.1	15.9	19.9	15.3	18.6	15.6	18.8	15.8	18.5
After the last payment was made on your vehicle(s), what was the estimated amount still owed?																			

Dollar estimates in thousands

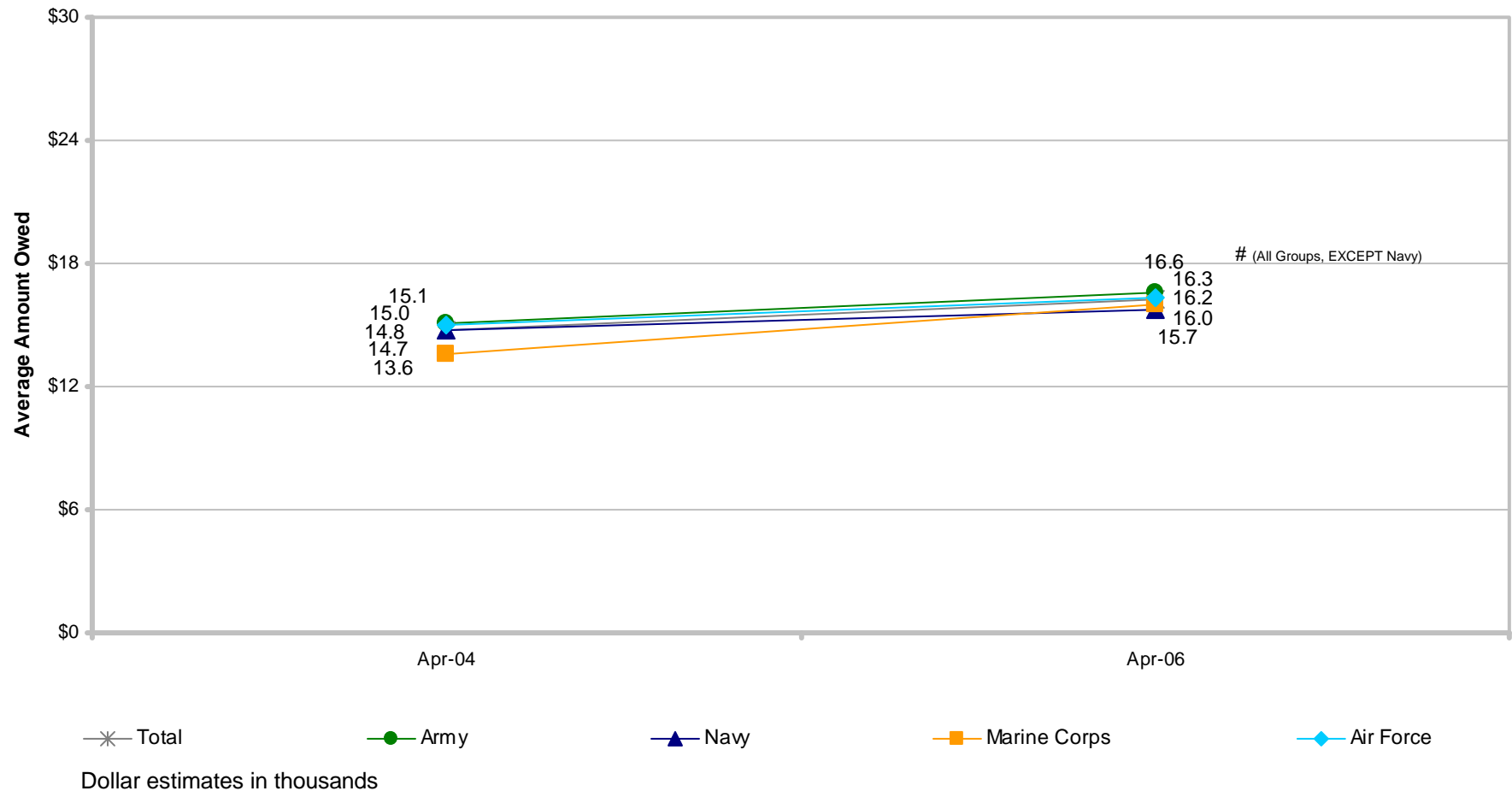
KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	16.2	16.6	12.4	13.5	17.5	16.7	15.4	15.0	11.3	19.0	16.5	15.7	19.0	15.2	19.9	16.3	16.0
After the last payment was made on your vehicle(s), what was the estimated amount still owed?																	

Dollar estimates in thousands

FINANCIAL HEALTH

Amount Still Owed on Vehicle(s) After Last Payment

Average of Members Who Currently Make Payments on Vehicle Loans/Leases, by Service



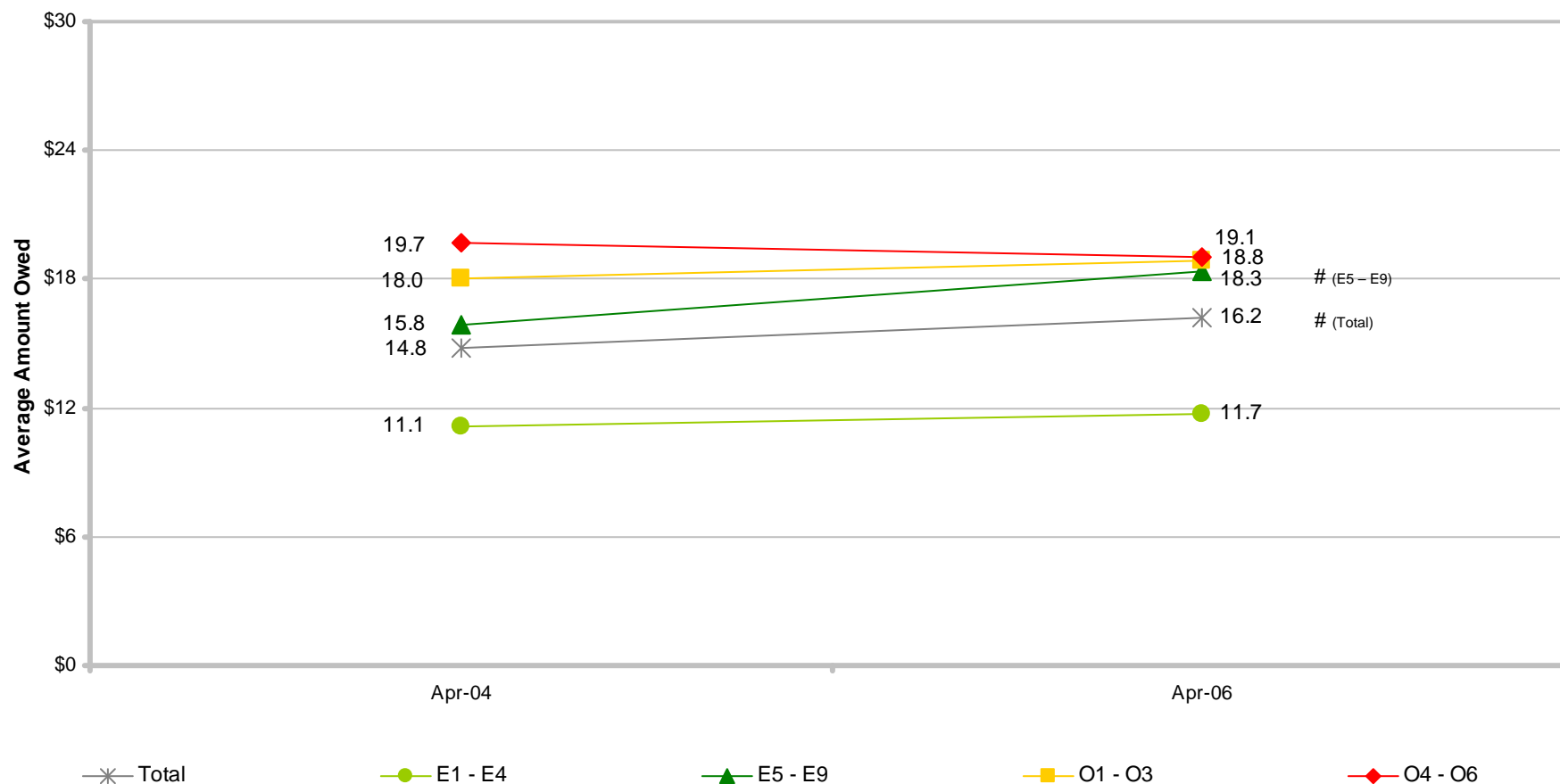
Significant difference from previous administration

Margins of error range from ± 0.2 dollars to ± 0.9 dollars (in thousands)

FINANCIAL HEALTH

Amount Still Owed on Vehicle(s) After Last Payment

Average of Members Who Currently Make Payments on Vehicle Loans/Leases, by Paygrade



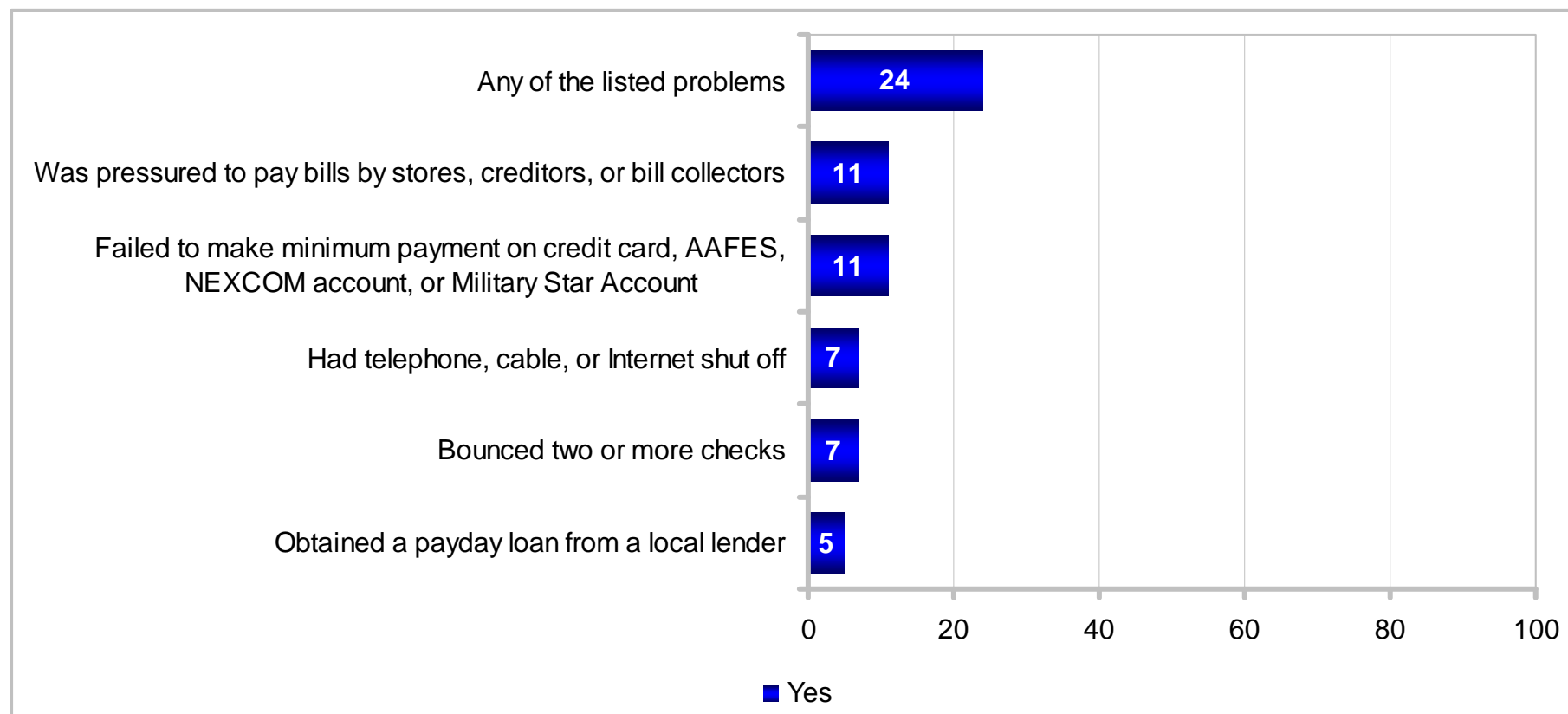
Significant difference from previous administration

Margins of error range from ± 0.2 dollars to ± 0.9 dollars
(in thousands)

FINANCIAL HEALTH

Financial Problems in Past 12 Months

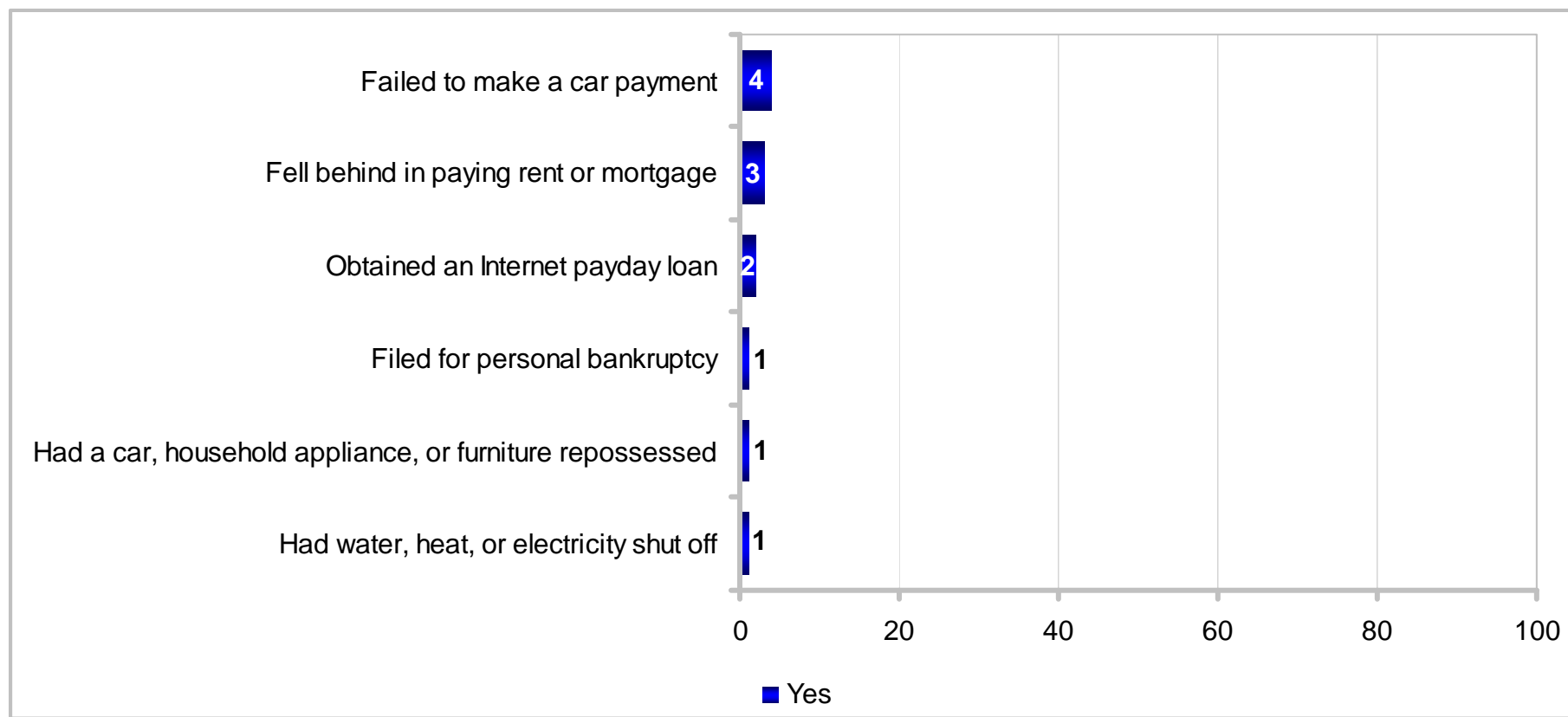
Percent of All Active-Duty Members



FINANCIAL HEALTH

Financial Problems in Past 12 Months

Percent of All Active-Duty Members



FINANCIAL HEALTH

Financial Problems in Past 12 Months

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Any of the listed problems	24	28	21	27	19	32	30	33	22	6	5	32	7	24	5	30	5	22	6
Was pressured to pay bills by stores, creditors, or bill collectors	11	14	11	13	7	16	14	16	11	2	2	17	2	13	2	14	2	8	3
Failed to make minimum payment on credit card, AAFES, NEXCOM account, or Military Star Account	11	14	9	13	9	14	15	16	11	3	3	16	4	10	2	15	2	10	3
Had telephone, cable, or Internet shut off	7	9	6	9	4	10	10	11	6	1	1	10	1	7	0	10	1	5	1
Bounced two or more checks	7	8	7	6	5	9	8	9	7	3	2	10	3	8	2	7	2	6	3
Obtained a payday loan from a local lender	5	7	5	4	3	8	7	7	6	1	1	8	1	6	0	5	0	4	1

FINANCIAL HEALTH

Financial Problems in Past 12 Months

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Failed to make a car payment	4	5	4	3	2	6	6	6	4	1	0	6	0	4	0	3	0	3	1
Fell behind in paying rent or mortgage	3	4	3	2	2	4	4	3	3	1	1	5	1	4	1	2	0	2	1
Obtained an Internet payday loan	2	3	1	1	1	3	3	3	2	0	0	3	0	1	0	2	0	2	0
Filed for personal bankruptcy	1	1	1	0	0	1	1	1	1	0	0	1	0	1	0	0	0	1	0
Had a car, household appliance, or furniture repossessed	1	1	1	1	1	1	1	1	1	0	0	1	0	1	0	1	0	1	0
Had water, heat, or electricity shut off	1	2	2	1	1	2	3	2	2	1	0	2	0	2	0	1	0	2	0

FINANCIAL HEALTH

Financial Problems in Past 12 Months

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)		Male Enlisted	Male Officers	Female Enlisted	Female Officers		Male	Female
Any of the listed problems	24	24	20	27	22	21	28	33	24	23	21		27	6	29	7		23	25
Was pressured to pay bills by stores, creditors, or bill collectors	11	12	8	13	11	10	14	17	10	12	10		13	2	14	2		11	12
Failed to make minimum payment on credit card, AAFES, NEXCOM account, or Military Star Account	11	12	9	12	11	10	14	15	12	11	9		13	3	13	3		11	11
Had telephone, cable, or Internet shut off	7	7	8	9	6	6	9	11	8	7	5		8	1	10	1		7	9
Bounced two or more checks	7	7	5	7	7	6	9	8	6	8	7		8	2	8	3		7	7
Obtained a payday loan from a local lender	5	6	1	5	5	5	7	9	4	6	5		6	1	8	1		5	6

FINANCIAL HEALTH

Financial Problems in Past 12 Months

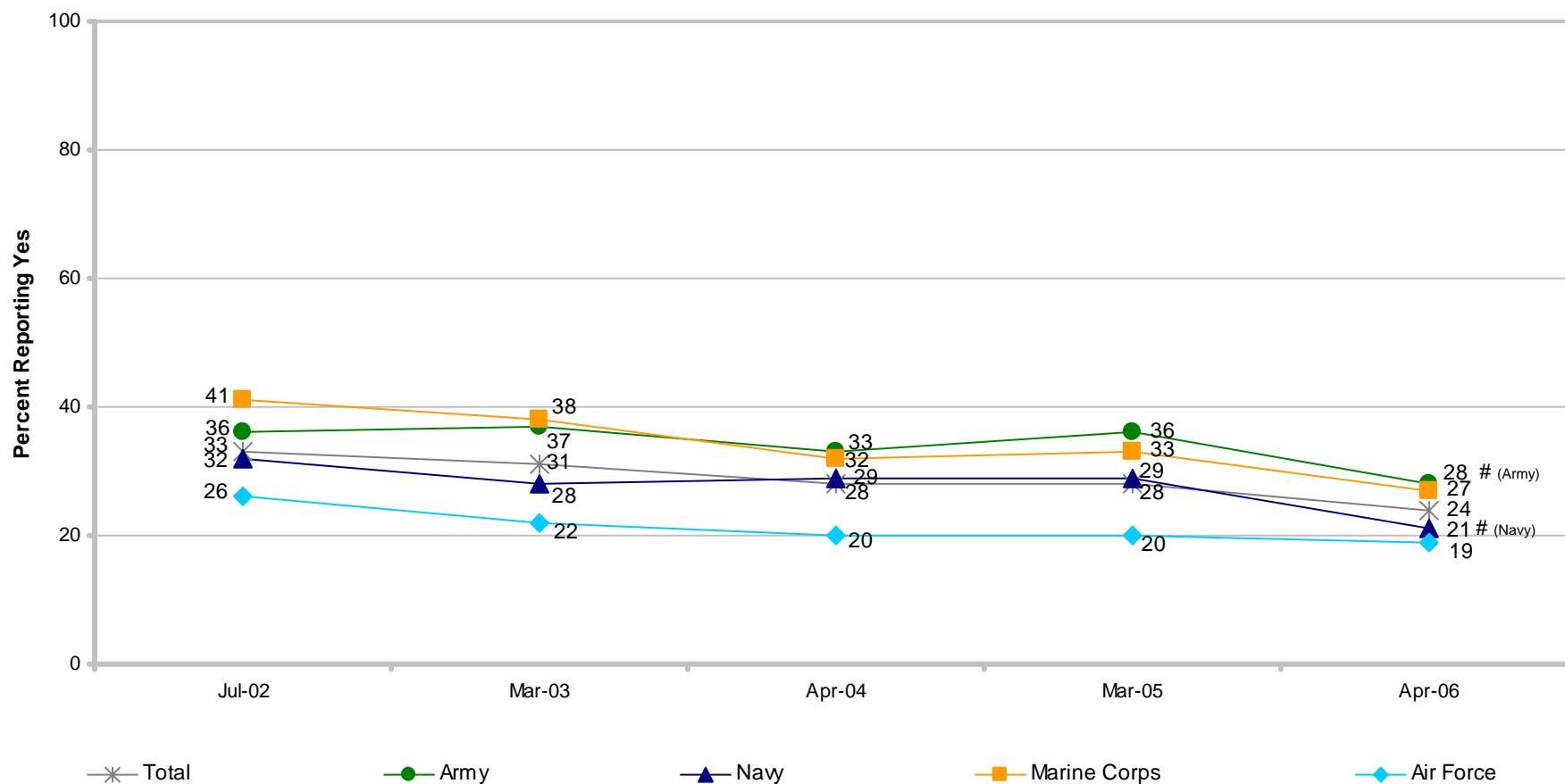
Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Failed to make a car payment	4	4	2	4	4	3	5	6	2	4	4	4	0	5	1	4	4
Fell behind in paying rent or mortgage	3	3	2	2	4	3	4	5	2	4	3	3	1	4	1	3	3
Obtained an Internet payday loan	2	2	1	2	2	1	3	3	1	2	2	2	0	3	0	2	2
Filed for personal bankruptcy	1	1	0	1	1	1	1	1	0	1	1	1	0	1	0	1	1
Had a car, household appliance, or furniture repossessed	1	1	0	1	1	1	1	2	0	1	0	1	0	1	0	1	1
Had water, heat, or electricity shut off	1	2	1	1	2	1	2	3	1	2	1	2	0	2	1	1	2

FINANCIAL HEALTH

Financial Problems in Past 12 Months

Percent of All Active-Duty Members, by Service

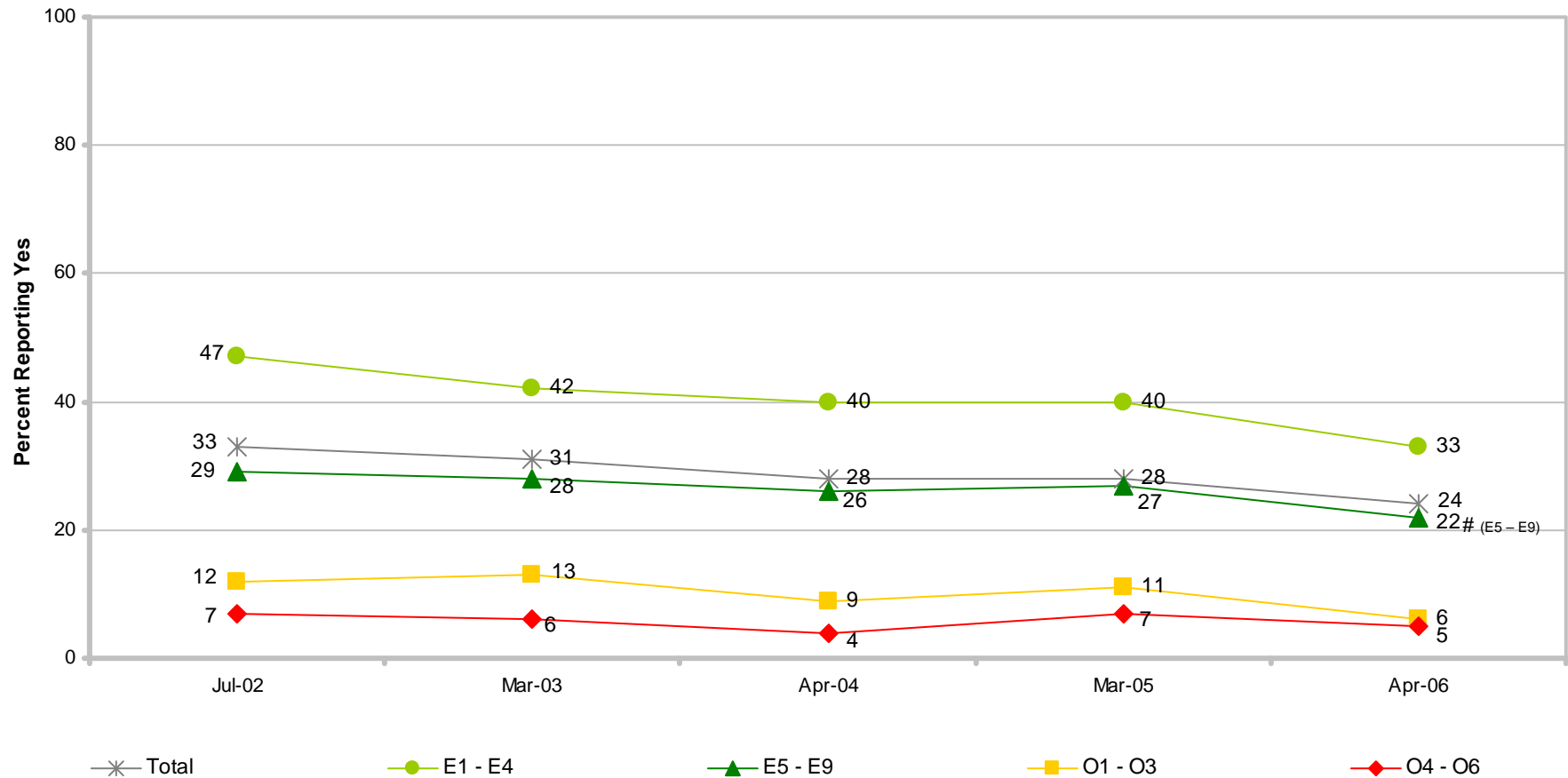


Significant difference from previous administration

FINANCIAL HEALTH

Financial Problems in Past 12 Months

Percent of All Active-Duty Members, by Paygrade

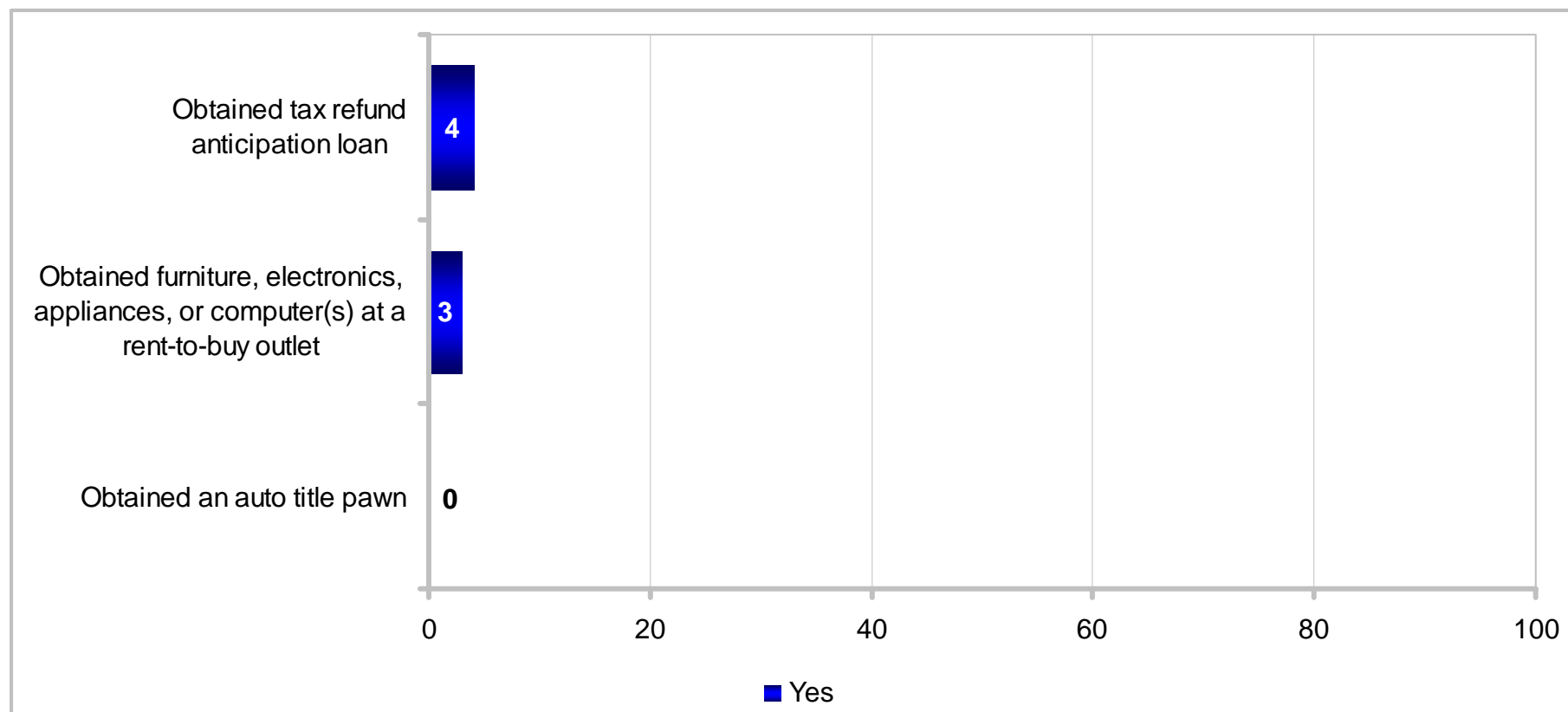


Significant difference from previous administration

FINANCIAL HEALTH

Types of High Interest Loans Obtained in Past 12 Months

Percent of All Active-Duty Members



FINANCIAL HEALTH

Types of High Interest Loans Obtained in Past 12 Months

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes																	
	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers
Obtained tax refund anticipation loan	4	6	4	3	2	6	6	4	6	1	0	7	1	5	0	4	1
Obtained furniture, electronics, appliances, or computer(s) at a rent-to-buy outlet	3	4	2	2	1	4	4	4	2	1	0	5	1	3	0	2	0
Obtained an auto title pawn	0	0	1	0	0	1	0	0	1	0	0	1	0	1	0	0	0

FINANCIAL HEALTH

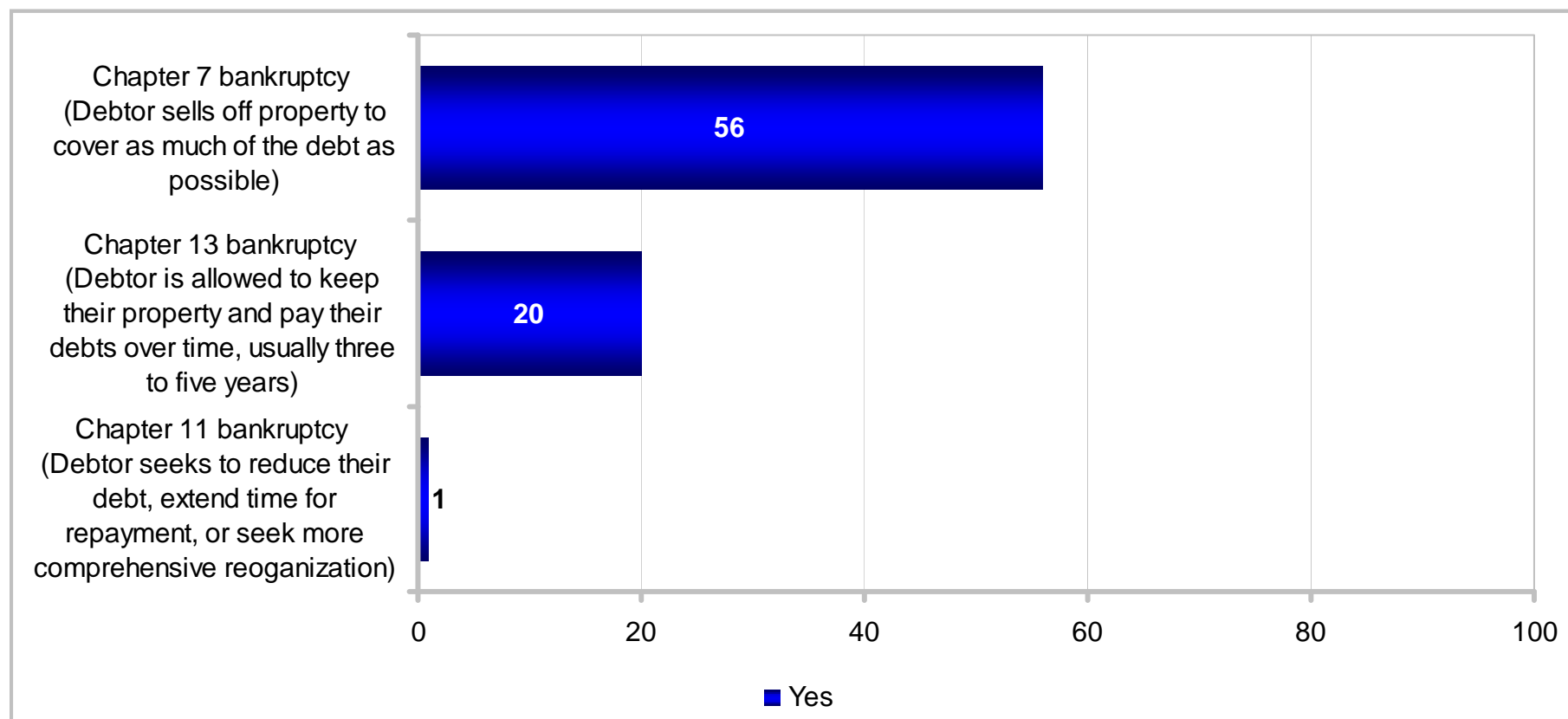
Types of High Interest Loans Obtained in Past 12 Months Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)		Male Enlisted	Male Officers	Female Enlisted	Female Officers		Male	Female
Obtained tax refund anticipation loan	4	5	1	4	5	4	5	7	3	6	2		5	1	4	0		4	3
Obtained furniture, electronics, appliances, or computer(s) at a rent-to-buy outlet	3	3	1	2	3	2	3	5	1	3	3		3	0	3	1		2	3
Obtained an auto title pawn	0	1	0	0	1	0	1	1	0	1	0		1	0	1	0		0	0

FINANCIAL HEALTH

Types of Personal Bankruptcy Filed

Percent of Active-Duty Members Who Filed for Personal Bankruptcy in Past 12 Months



*Note: Definition not provided on questionnaire

FINANCIAL HEALTH

Types of Personal Bankruptcy Filed

Percent of Active-Duty Members Who Filed for Personal Bankruptcy in Past 12 Months

KEY: Higher Response of Yes Lower Response of Yes	Total		Army	Navy	Marine Corps	Air Force		Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS		E1 – E4	E5 – E9	O1 – O3	O4 – O6		Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Chapter 7 bankruptcy	56	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Chapter 13 bankruptcy	20	NR	NR	NR	NR	NR	NR	NR	NR	NR	23	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Chapter 11 bankruptcy	1	NR	NR	NR	NR	0	0	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	

FINANCIAL HEALTH

Types of Personal Bankruptcy Filed

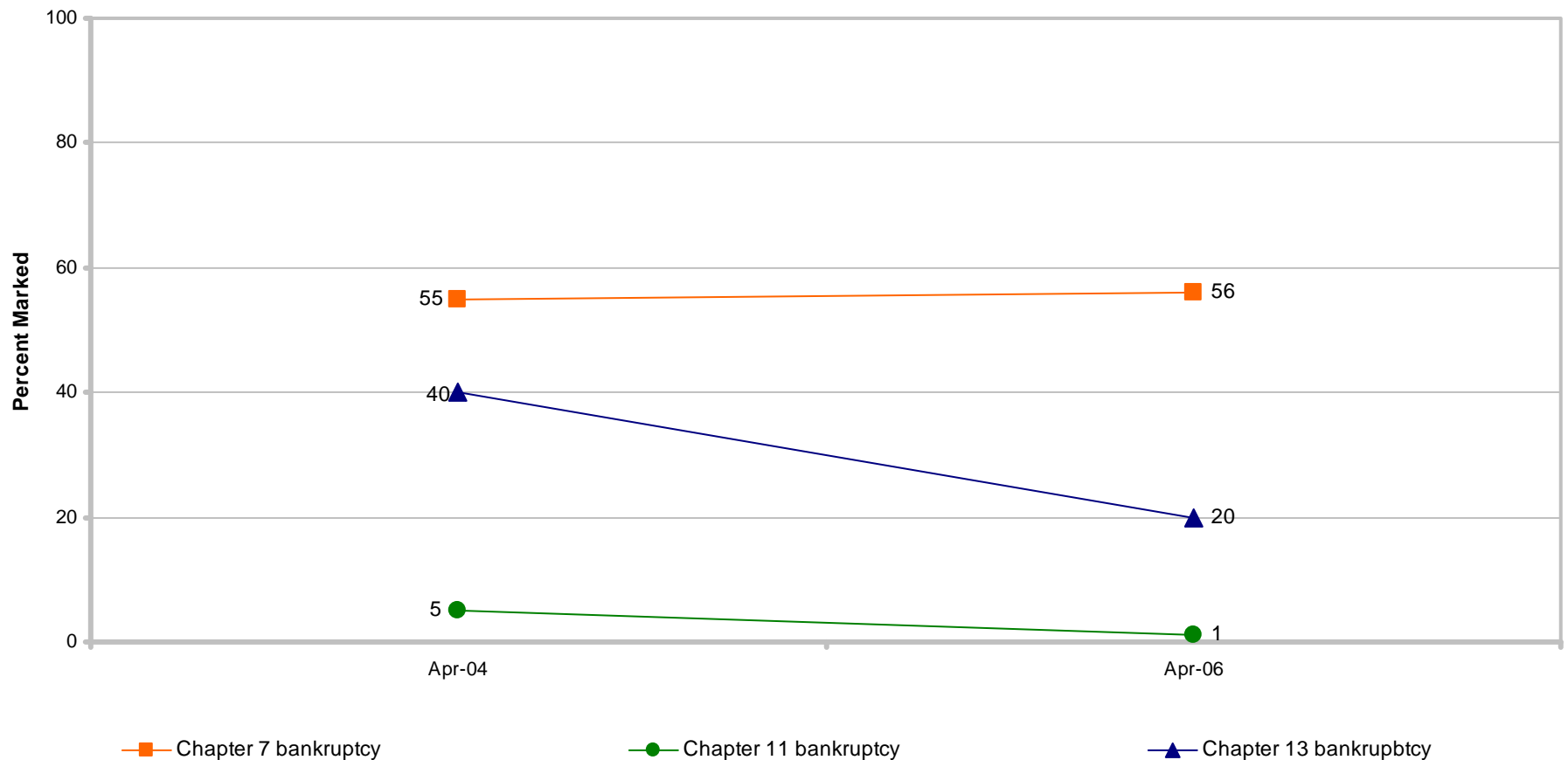
Percent of Active-Duty Members Who Filed for Personal Bankruptcy in Past 12 Months

KEY:																	
Higher Response of Yes																	
Lower Response of Yes																	
	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Chapter 7 bankruptcy	56	56	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NA	NR	NR
Chapter 13 bankruptcy	20	22	NR	NR	22	NR	NR	NR	NR	20	NR	22	NR	NR	NA	23	NR
Chapter 11 bankruptcy	1	1	NR	NR	NR	NR	NR	NR	NR	1	NR	1	NR	NR	NA	1	NR

FINANCIAL HEALTH

Types of Personal Bankruptcy Filed

Percent of Active-Duty Members Who Filed for Personal Bankruptcy in Past 12 Months

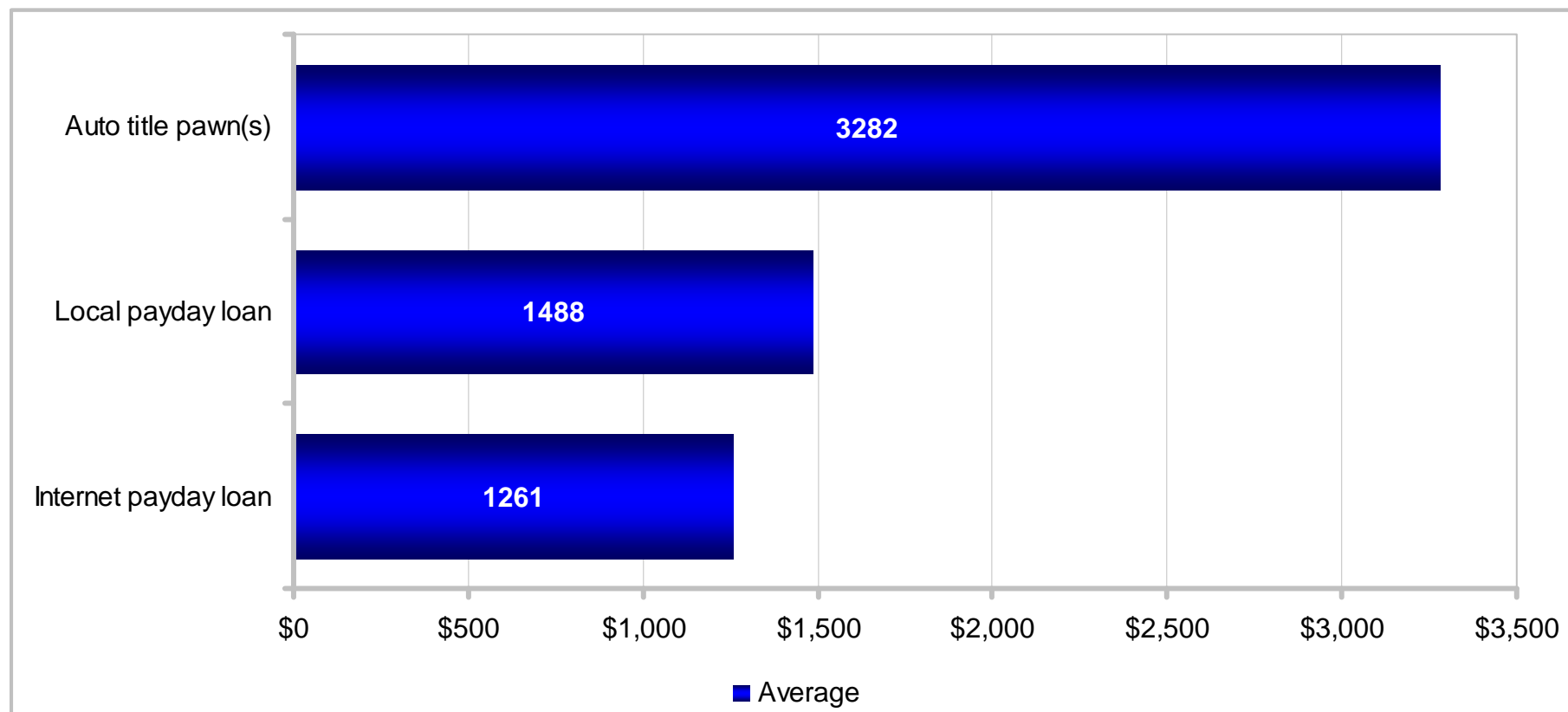


Significant difference from previous administration

FINANCIAL HEALTH

Average Amount Borrowed

Average of Members Who Obtained Specified High Interest Loan in Past 12 Months



FINANCIAL HEALTH

Average Amount Borrowed

Average of Members Who Obtained Specified High Interest Loan in Past 12 Months

KEY:																			
More Than Average																			
Less Than Average																			
	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Auto title pawn(s)	3282	NR	NR	NA	NR	NR	NR	NR	NR	NA	NR	NR	NA	NR	NR	NA	NA	NR	NA
Local payday loan	1488	1494	1721	1139	1307	1247	1540	1193	1582	NR	NR	1471	NR	1372	NR	1138	NR	1286	NR
Internet payday loan	1261	1403	NR	854	NR	1358	1517	1141	1416	NR	NR	1403	NR	NR	NA	NR	NR	NR	NR

FINANCIAL HEALTH

Average Amount Borrowed

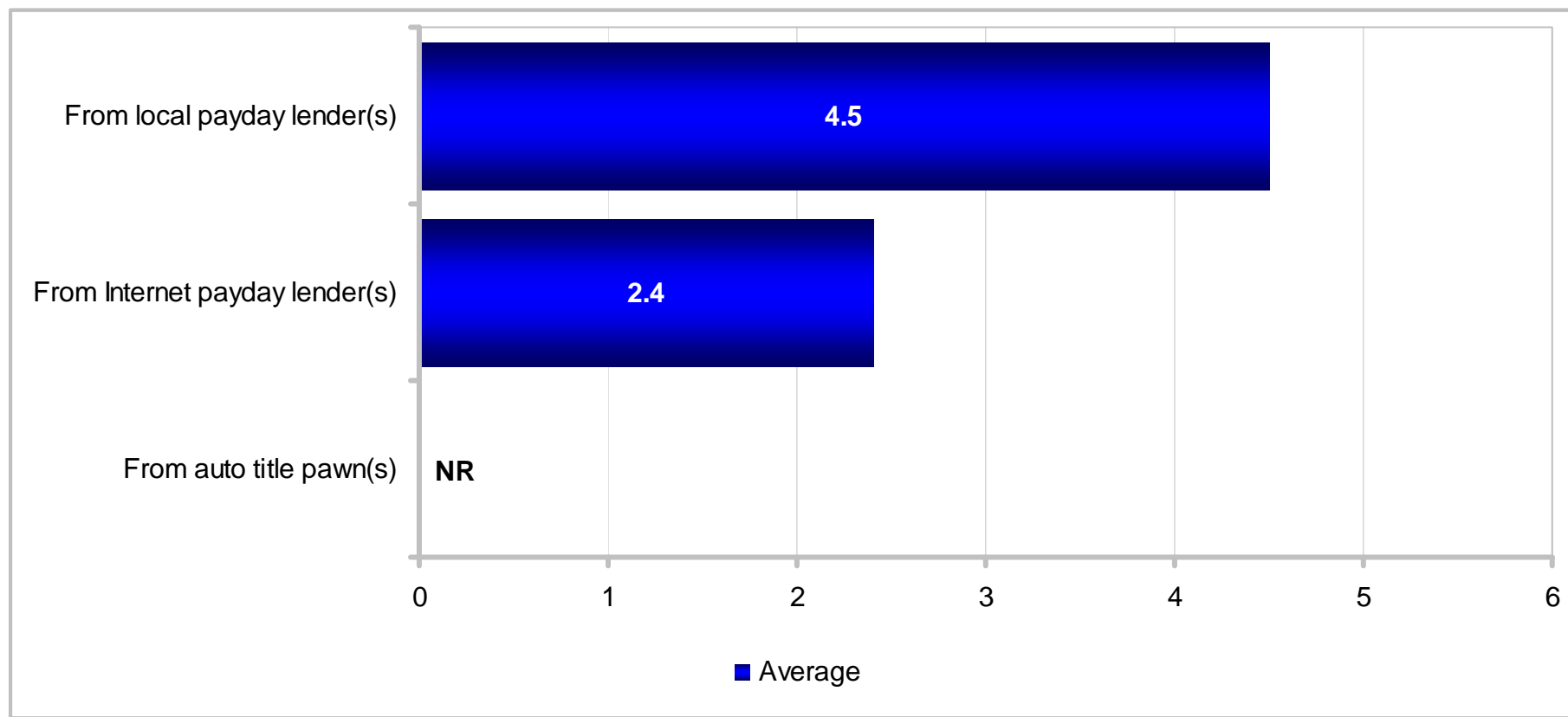
Average of Members Who Obtained Specified High Interest Loan in Past 12 Months

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Auto title pawn(s)	3282	3366	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NA	NR	NR
Local payday loan	1488	1473	NR	1324	1591	1626	1314	1424	1282	1649	1330	1353	NR	1519	NR	1484	1507
Internet payday loan	1261	1171	NR	1518	1107	1396	1154	NR	NR	1272	NR	1295	NR	NR	NA	1297	NR

FINANCIAL HEALTH

Average Times Loan(s) Taken Out

Average of Active-Duty Members Who Obtained Specified High Interest Loan in Past 12 Months



FINANCIAL HEALTH

Average Times Loan(s) Taken Out

Average of Active-Duty Members Who Obtained Specified High Interest Loan in Past 12 Months

KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	From local payday lender(s)	4.5	4.2	4.5	5.1	4.8	5.2	4.4	4.6	NR	NR	4.2	NR	4.5	NR	5.1	NR	4.9	NR
	From Internet payday lender(s)	2.4	2.3	NR	NR	1.8	3.2	2.6	2.2	NR	NR	2.3	NR	NR	NA	NR	NR	1.8	NR
	From auto title pawn(s)	NR	1.0	NR	NA	NR	NR	NR	1.0	NA	NR	1.0	NA	NR	NR	NA	NA	NR	NA

FINANCIAL HEALTH

Average Times Loan(s) Taken Out

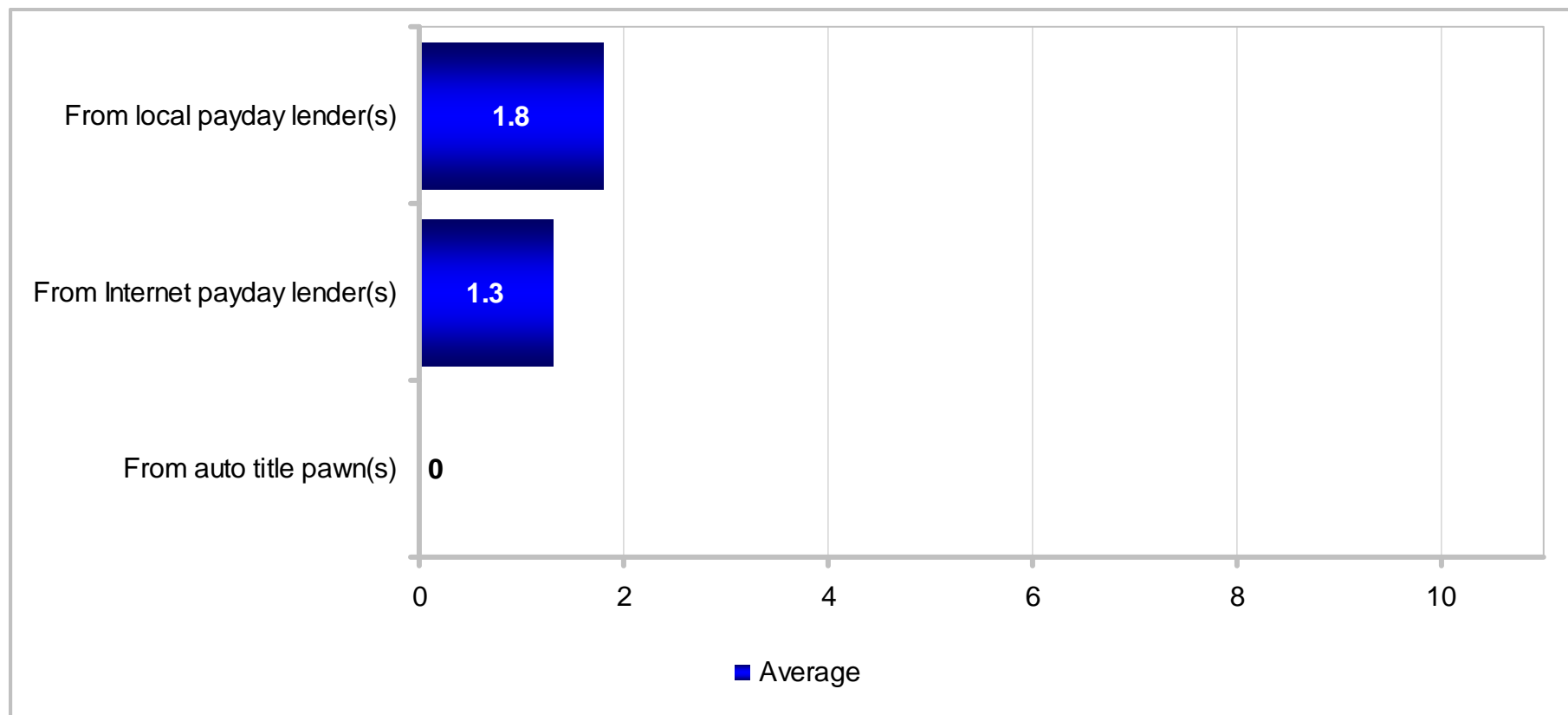
Average of Active-Duty Members Who Obtained Specified High Interest Loan in Past 12 Months

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female	
	From local payday lender(s)	4.5	4.5	NR	4.1	4.7	4.6	4.3	5.7	5.0	3.9	4.6	4.2	NR	6.0	NR	4.2	5.9
	From Internet payday lender(s)	2.4	2.5	NR	2.7	2.3	2.7	2.1	NR	NR	2.4	NR	2.5	NR	2.1	NA	2.5	2.1
	From auto title pawn(s)	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NA	NR	NR

FINANCIAL HEALTH

Average Times Loan(s) Rolled Over

Average of Active-Duty Members Who Obtained Specified High Interest Loan in Past 12 Months



FINANCIAL HEALTH

Average Times Loan(s) Rolled Over

Average of Active-Duty Members Who Obtained Specified High Interest Loan in Past 12 Months

KEY: More Than Average Less Than Average	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
From local payday lender(s)	1.8	1.9	1.6	1.0	2.4	1.9	2.2	1.6	2.1	NR	NR	1.9	NR	1.6	NR	1.0	0.0	2.5	NR
From Internet payday lender(s)	1.3	1.0	NR	NR	1.1	2.0	1.4	1.9	0.5	NR	NR	0.9	NR	NR	NA	NR	0.0	1.1	0.0
From auto title pawn(s)	NR	NR	NR	NA	NR	NR	0.0	NR	NR	NA	0.0	NR	NA	NR	0.0	NA	NA	NR	NA

FINANCIAL HEALTH

Average Times Loan(s) Rolled Over

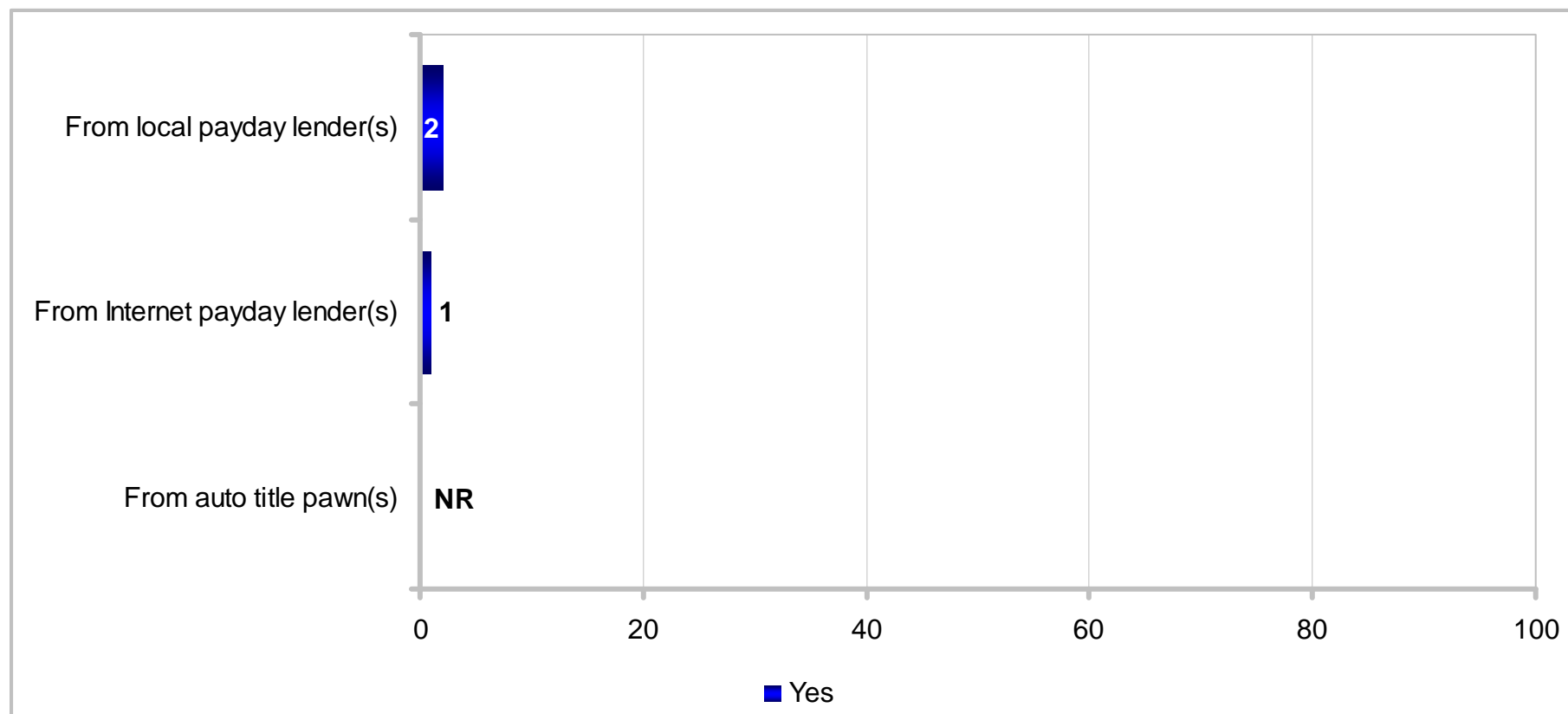
Average of Active-Duty Members Who Obtained Specified High Interest Loan in Past 12 Months

KEY: More Than Average Less Than Average	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	From local payday lender(s)	1.8	1.8	NR	1.3	2.1	1.7	1.9	3.2	2.0	1.6	1.7	NR	2.5	NR	1.7	2.5
	From Internet payday lender(s)	1.3	1.4	NR	1.7	1.1	1.7	1.0	NR	NR	1.3	0.8	1.3	NR	1.3	NA	1.3
	From auto title pawn(s)	NR	NR	0.0	NR	NR	NR	NR	0.0	NR	NR	0.0	NR	0.0	NR	NA	NR

FINANCIAL HEALTH

Unit Involved in Collection Action of Loan(s)

Percent of Members Who Obtained Specified High Interest Loan in Past 12 Months



FINANCIAL HEALTH

Unit Involved in Collection Action of Loan(s)

Percent of Members Who Obtained Specified High Interest Loan in Past 12 Months

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
From local payday lender(s)	2	1	3	NR	1	3	1	3	1	NR	NR	2	NR	3	NR	NR	NR	1	NR
From Internet payday lender(s)	1	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NA	NR	NR	NR	NR
From auto title pawn(s)	NR	NR	NR	NA	NR	NR	NR	NR	NR	NA	NR	NR	NA	NR	NR	NA	NA	NR	NA

FINANCIAL HEALTH

Unit Involved in Collection Action of Loan(s)

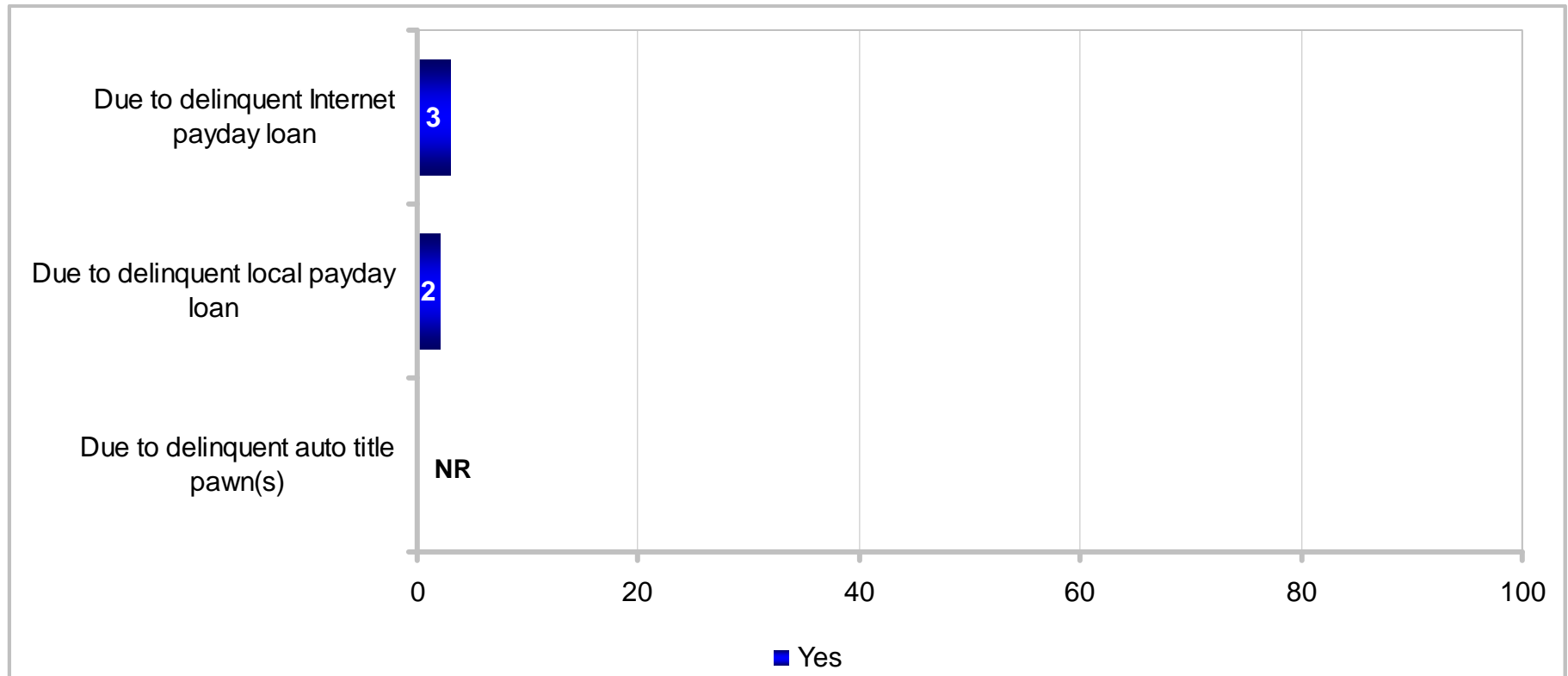
Percent of Members Who Obtained Specified High Interest Loan in Past 12 Months

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female	
	From local payday lender(s)	2	2	NR	2	2	3	1	NR	2	2	NR	3	NR	NR	NR	3	NR
	From Internet payday lender(s)	1	1	NR	NR	NR	NR	NR	NR	NR	NR	1	NR	NR	NA	1	NR	
	From auto title pawn(s)	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NA	NR	NR	

FINANCIAL HEALTH

Disciplinary Action Taken Resulting From Delinquent Loan(s)

Percent of Members Who Obtained Specified High Interest Loan in Past 12 Months



FINANCIAL HEALTH

Disciplinary Action Taken Resulting From Delinquent Loan(s)

Percent of Members Who Obtained Specified High Interest Loan in Past 12 Months

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers	
	Due to delinquent Internet payday loan	3	1	NR	NR	NR	5	NR	2	NR	NR	NR	1	NR	NR	NA	NR	NR	NR	NR
	Due to delinquent local payday loan	2	2	1	NR	3	2	2	4	0	NR	NR	2	NR	1	NR	NR	NR	3	NR
	Due to delinquent auto title pawn(s)	NR	NR	NR	NA	NR	NR	NR	NR	NR	NA	NR	NR	NA	NR	NR	NA	NA	NR	NA

FINANCIAL HEALTH

Disciplinary Action Taken Resulting From Delinquent Loan(s)

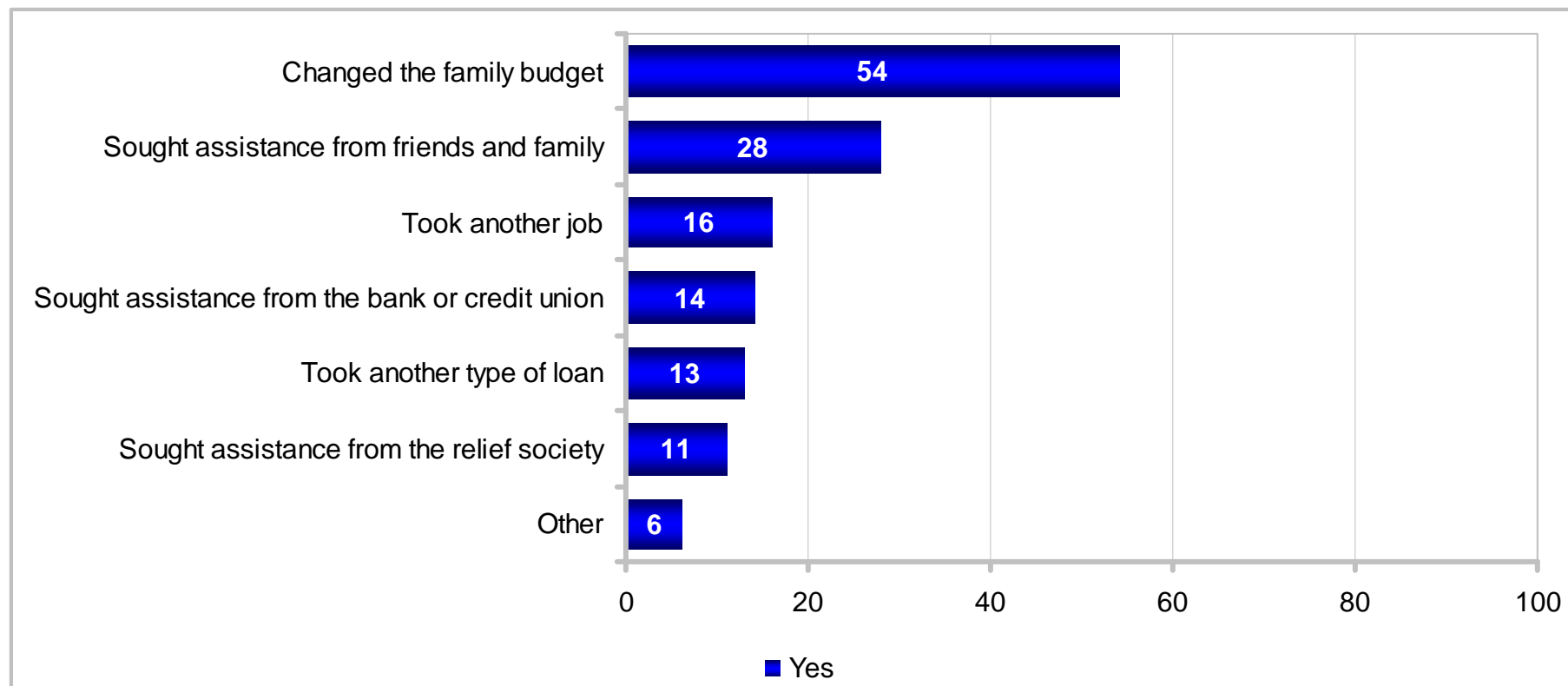
Percent of Members Who Obtained Specified High Interest Loan in Past 12 Months

KEY:																	
Higher Response of Yes																	
Lower Response of Yes																	
	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Due to delinquent Internet payday loan	3	3	NR	3	3	1	5	NR	NR	6	NR	4	NR	NR	NA	4	NR
Due to delinquent local payday loan	2	2	NR	1	3	1	4	NR	1	2	NR	3	NR	NR	NR	3	NR
Due to delinquent auto title pawn(s)	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NA	NR	NR

FINANCIAL HEALTH

Resolving Payday Loan(s) Obtained on Local Economy

Percent of Members Who Obtained Payday Loan on Local Economy in Past 12 Months



FINANCIAL HEALTH

Resolving Payday Loan(s) Obtained on Local Economy

Percent of Members Who Obtained Payday Loan on Local Economy in Past 12 Months

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Changed the family budget	54	55	57	NR	53	42	63	44	64	NR	NR	55	NR	57	NR	NR	NR	52	NR
Sought assistance from friends and family	28	28	32	30	20	28	24	28	28	NR	NR	28	NR	32	NR	30	NR	20	NR
Took another job	16	11	19	27	20	20	12	14	19	NR	NR	11	NR	19	NR	27	NR	20	NR
Sought assistance from the bank or credit union	14	9	21	19	14	10	15	9	18	NR	NR	8	NR	20	NR	19	NR	13	NR
Took another type of loan	13	15	14	8	11	19	12	14	12	NR	NR	15	NR	14	NR	8	NR	10	NR
Sought assistance from the relief society	11	7	19	14	10	8	12	9	14	NR	NR	7	NR	19	NR	14	NR	10	NR
Other	6	5	8	NR	6	7	13	5	7	NR	NR	6	NR	8	NR	NR	NR	6	NR

FINANCIAL HEALTH

Resolving Payday Loan(s) Obtained on Local Economy

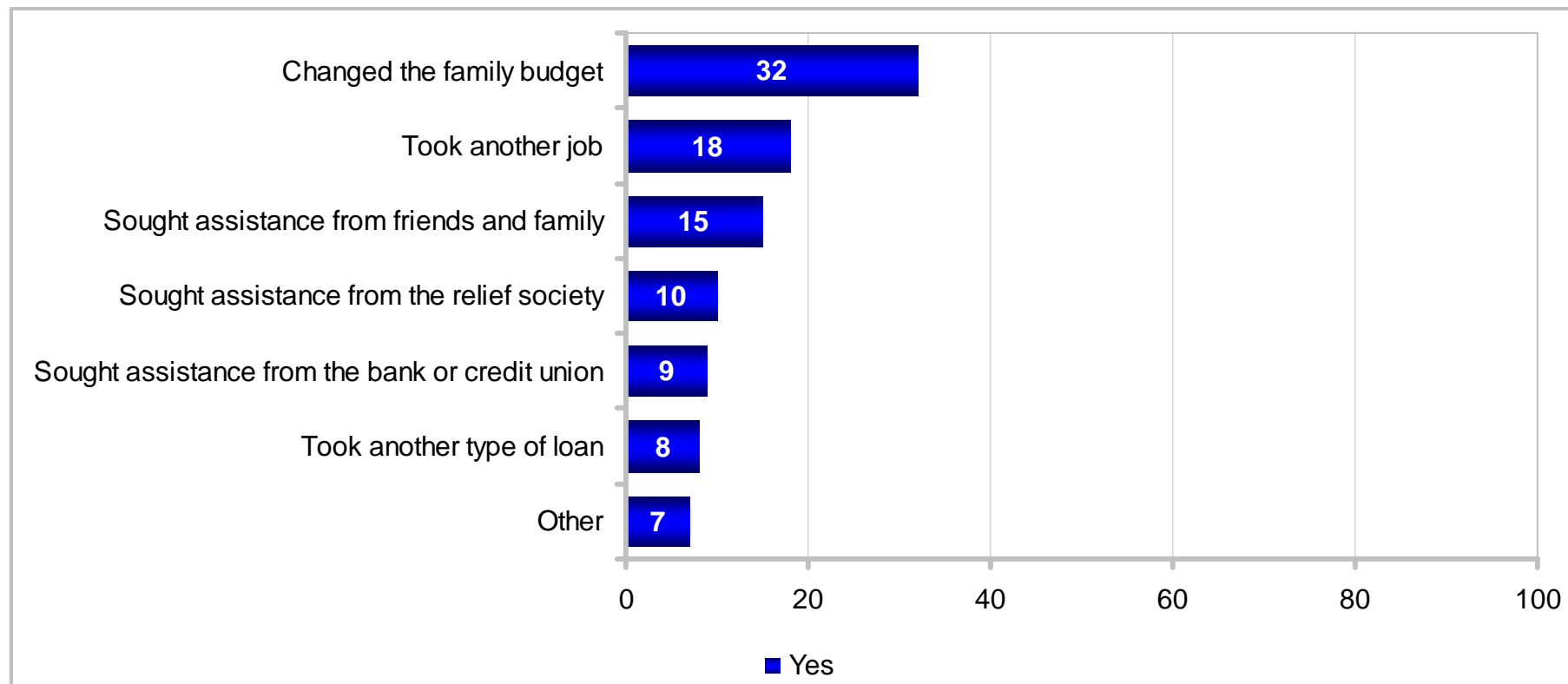
Percent of Members Who Obtained Payday Loan on Local Economy in Past 12 Months

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Changed the family budget	54	54	NR	43	61	54	54	NR	28	64	NR	53	NR	60	NR	53	59
Sought assistance from friends and family	28	27	NR	26	28	25	31	27	23	28	32	29	NR	23	NR	28	23
Took another job	16	16	NR	14	18	15	17	9	21	16	14	16	NR	17	NR	16	17
Sought assistance from the bank or credit union	14	14	NR	15	13	13	15	26	13	14	9	14	NR	12	NR	14	12
Took another type of loan	13	13	NR	14	13	12	15	14	15	13	12	14	NR	7	NR	15	7
Sought assistance from the relief society	11	12	NR	8	14	8	15	23	6	12	13	11	NR	14	NR	11	14
Other	6	6	NR	4	8	8	5	5	6	7	NR	6	NR	6	NR	6	6

FINANCIAL HEALTH

Resolving Internet Payday Loan(s)

Percent of Members Who Obtained Internet Payday Loan in Past 12 Months



FINANCIAL HEALTH

Resolving Internet Payday Loan(s)

Percent of Members Who Obtained Internet Payday Loan in Past 12 Months

KEY: Higher Response of Yes Lower Response of Yes																			
	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Changed the family budget	32	36	NR	NR	NR	NR	NR	27	39	NR	NR	37	NR	NR	NA	NR	NR	NR	NR
Took another job	18	12	NR	NR	NR	16	NR	22	13	NR	NR	12	NR	NR	NA	NR	NR	NR	NR
Sought assistance from friends and family	15	14	NR	NR	NR	17	NR	15	15	NR	NR	14	NR	NR	NA	NR	NR	NR	NR
Sought assistance from the relief society	10	6	NR	NR	NR	8	NR	10	11	NR	NR	6	NR	NR	NA	NR	NR	NR	NR
Sought assistance from the bank or credit union	9	7	NR	NR	NR	8	NR	10	8	NR	NR	7	NR	NR	NA	NR	NR	NR	NR
Took another type of loan	8	10	NR	1	NR	13	NR	6	11	NR	NR	9	NR	NR	NA	NR	NR	NR	NR
Other	7	1	NR	NR	NR	6	NR	10	NR	NR	NR	1	NR	NR	NA	NR	NR	NR	NR

FINANCIAL HEALTH

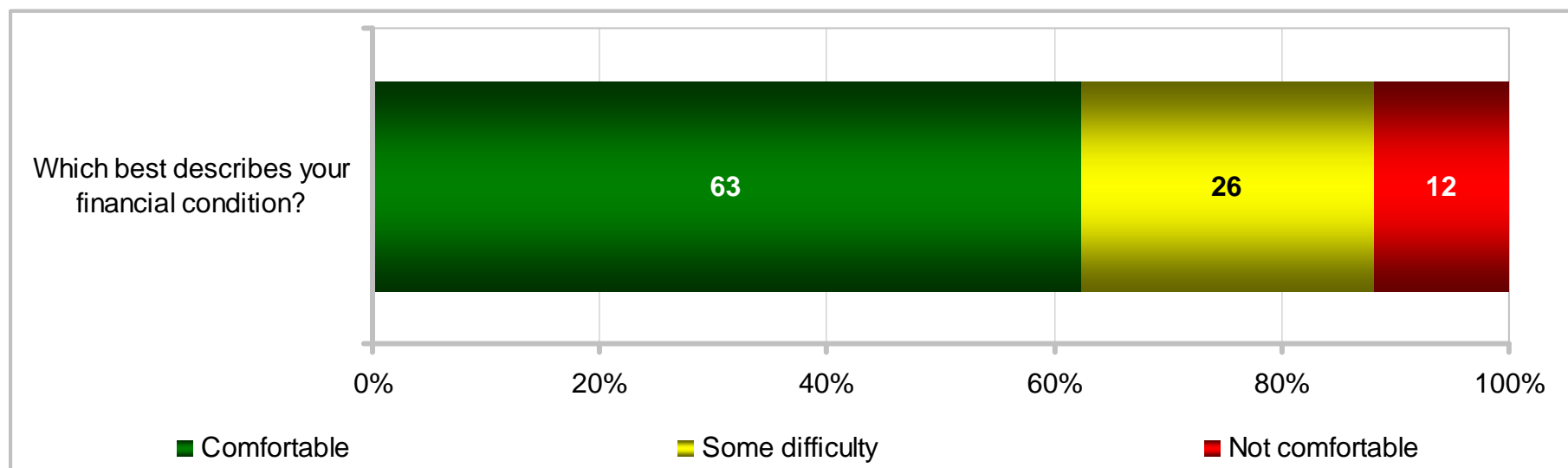
Resolving Internet Payday Loan(s)

Percent of Members Who Obtained Internet Payday Loan in Past 12 Months

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Changed the family budget	32	31	NR	29	34	25	38	NR	NR	47	NR	35	NR	NR	NA	35	NR
Took another job	18	18	NR	17	18	20	15	NR	NR	20	NR	18	NR	NR	NA	18	NR
Sought assistance from friends and family	15	15	NR	17	14	13	16	NR	NR	19	NR	17	NR	9	NA	16	9
Sought assistance from the relief society	10	10	NR	15	7	NR	17	NR	NR	14	NR	11	NR	7	NA	11	7
Sought assistance from the bank or credit union	9	9	NR	14	6	NR	15	NR	NR	12	NR	9	NR	9	NA	9	9
Took another type of loan	8	9	NR	15	5	9	8	NR	NR	11	NR	10	NR	NR	NA	10	NR
Other	7	6	NR	5	9	NR	NR	NR	NR	5	NR	9	NR	NR	NA	9	NR

FINANCIAL HEALTH

Financial Condition Percent of All Active-Duty Members



FINANCIAL HEALTH

Financial Condition

Percent of All Active-Duty Members

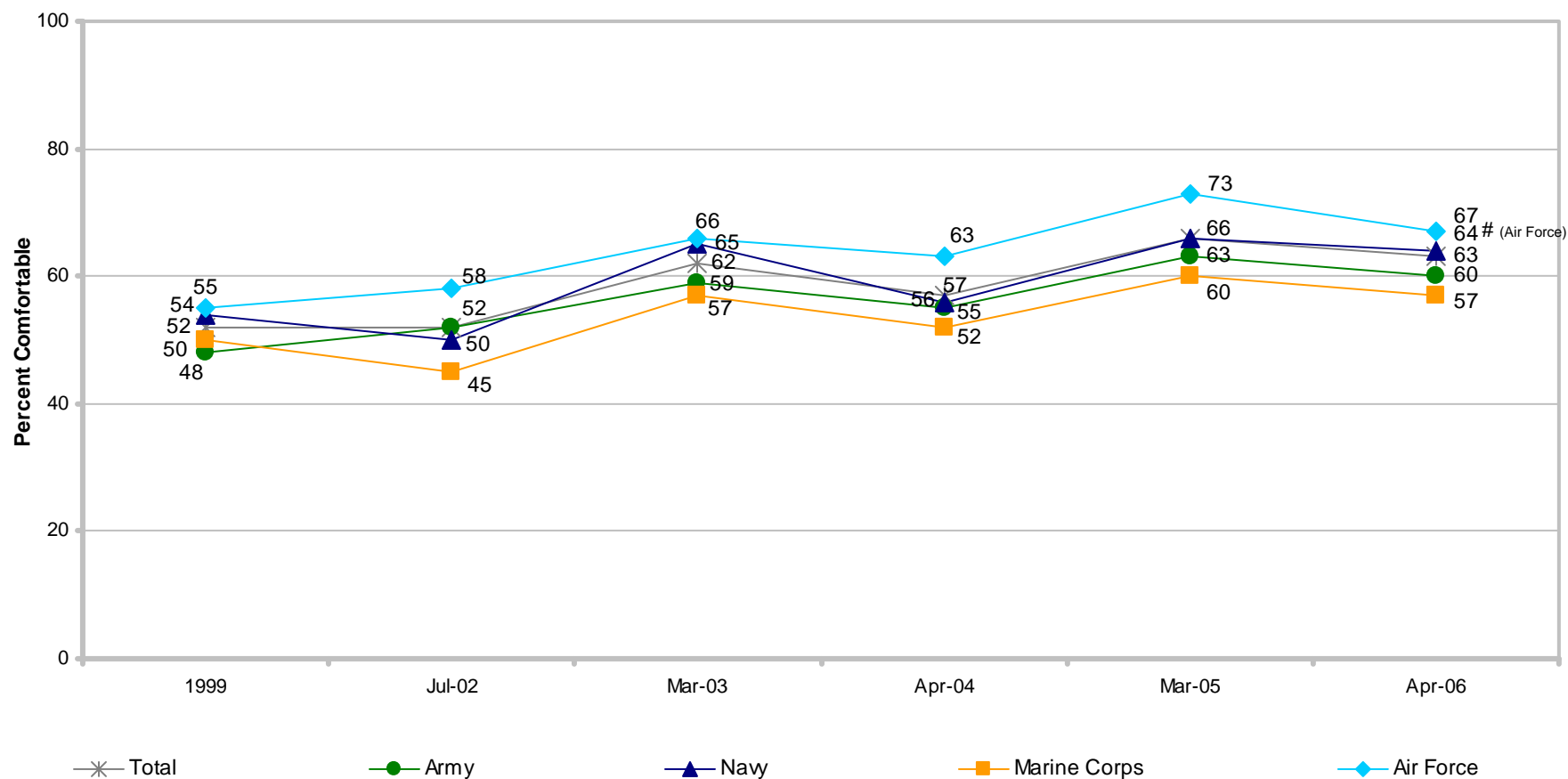
KEY: Higher Response of Comfortable LowerResponse of Comfortable Higher Response of Not Comfortable		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS		Enlisted 6 – 9 YOS		E1 – E4		E5 – E9		O1 – O3		O4 – O6		Army Enlisted		Army Officers		Navy Enlisted		Navy Officers		Marine Corps Enlisted		Marine Corps Officers		Air Force Enlisted		Air Force Officers	
Which best describes your financial condition?	Comfortable	63	60	64	57	67	55	53	53	62	86	89	55	85	60	88	53	85	62	86														
	Not comfortable	12	14	10	13	9	15	15	17	10	3	2	16	3	12	3	15	2	11	3														

KEY: Higher Response of Comfortable LowerResponse of Comfortable Higher Response of Not Comfortable		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)		Male Enlisted	Male Officers	Female Enlisted	Female Officers		Male	Female
Which best describes your financial condition?	Comfortable	63	61	69	59	65	63	62	54	65	61	63	57	86	63	88	62	67		
	Not comfortable	12	12	8	14	10	11	12	19	11	12	11	14	3	12	2	12	10		

FINANCIAL HEALTH

Financial Condition

Percent of All Active-Duty Members, by Service

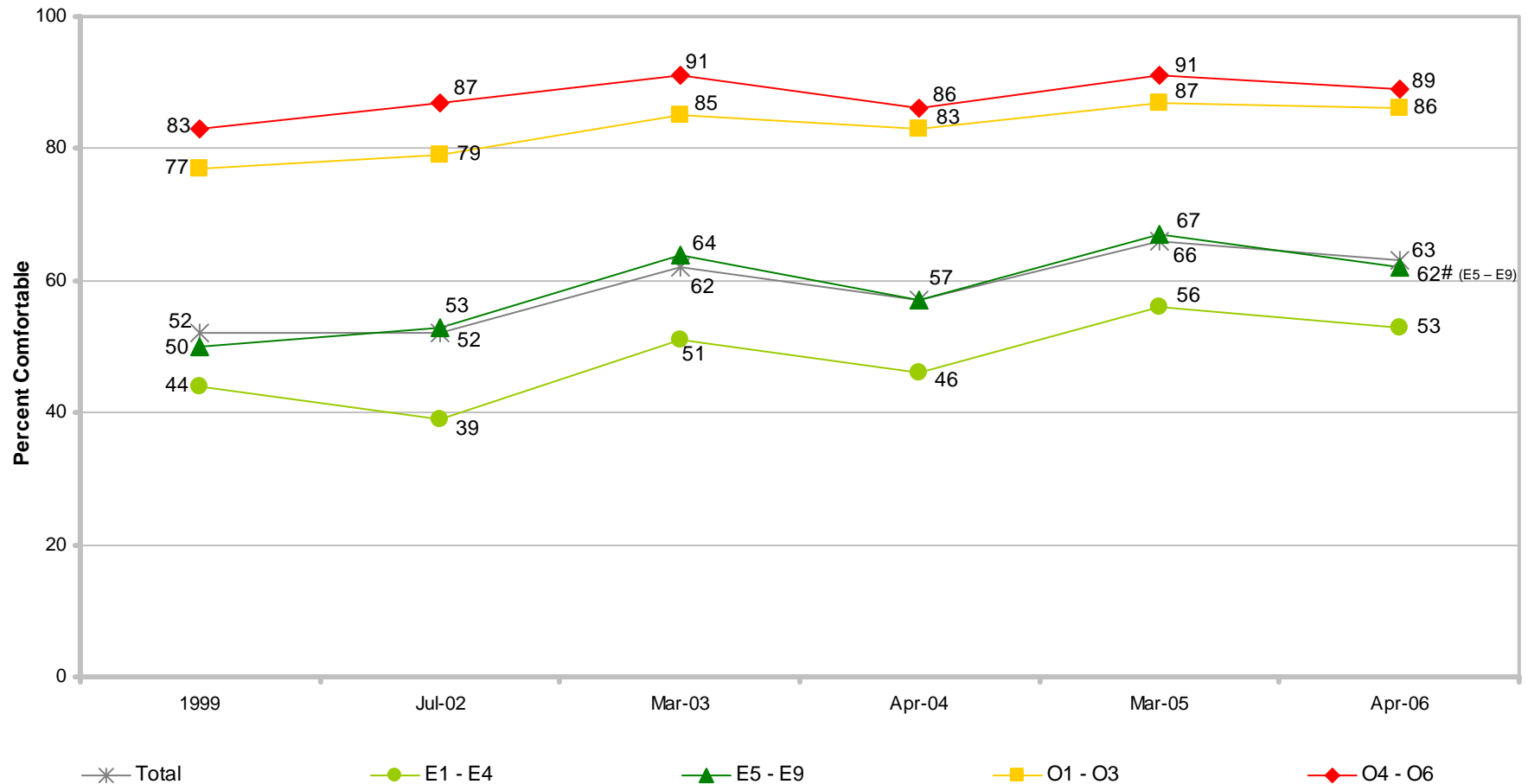


Significant difference from previous administration

FINANCIAL HEALTH

Financial Condition

Percent of All Active-Duty Members, by Paygrade

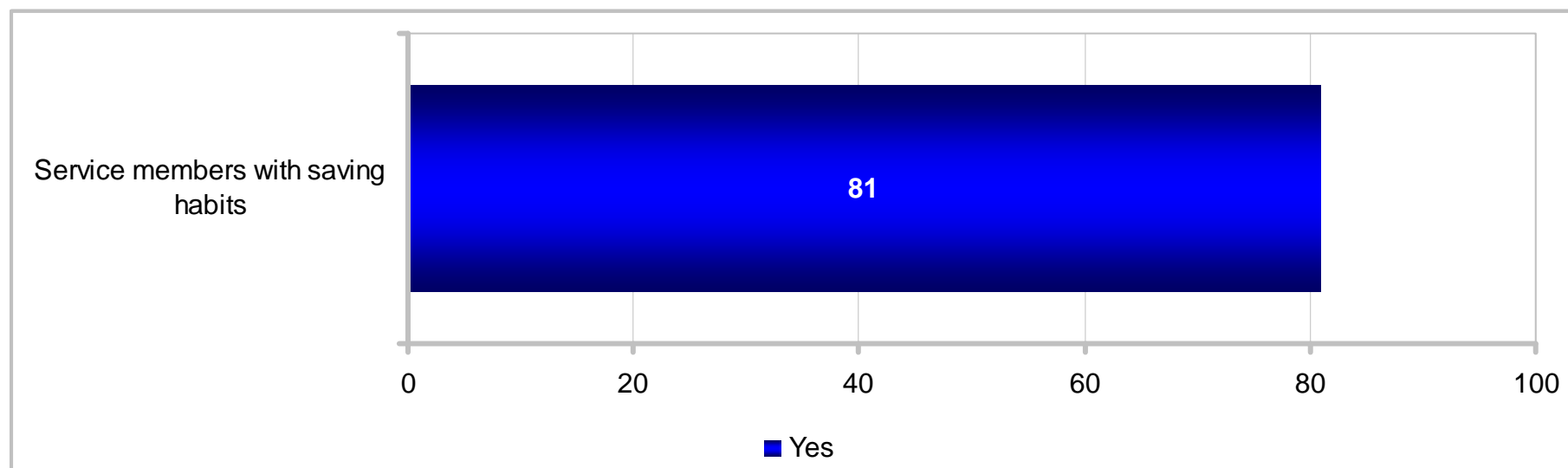


Significant difference from previous administration

FINANCIAL HEALTH

Saving Habits

Percent of All Active-Duty Members



FINANCIAL HEALTH

Saving Habits

Percent of All Active-Duty Members

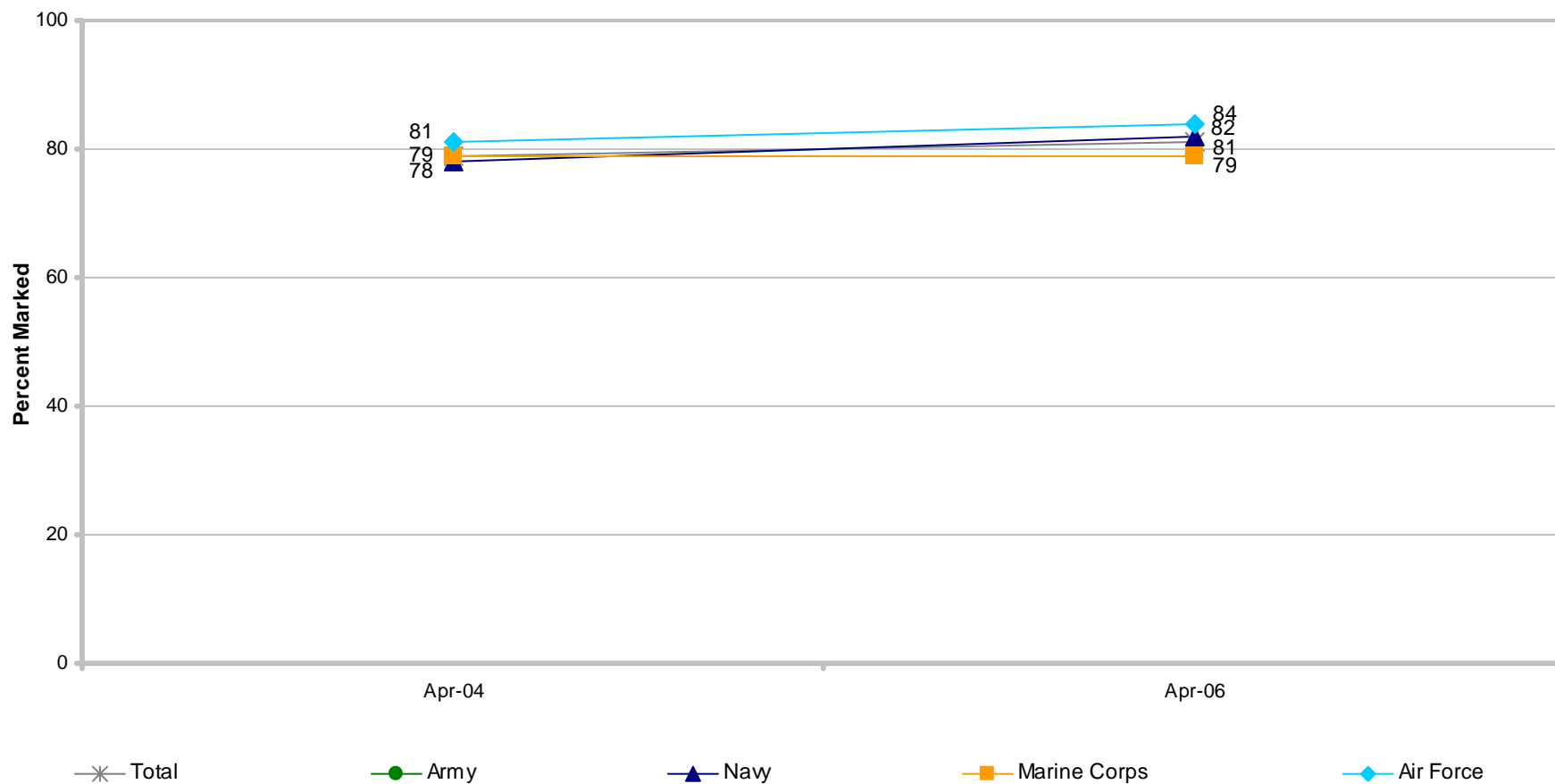
KEY:	Higher Response of Yes		Lower Response of Yes																
Service members with saving habits	81	79	82	79	84	79	77	78	79	91	94	76	91	80	92	77	93	81	93
	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	Service members with saving habits	81	80	87	81	81	80	82	78	82	79	84	78	91	83	94	80

FINANCIAL HEALTH

Saving Habits

Percent of All Active-Duty Members, by Service

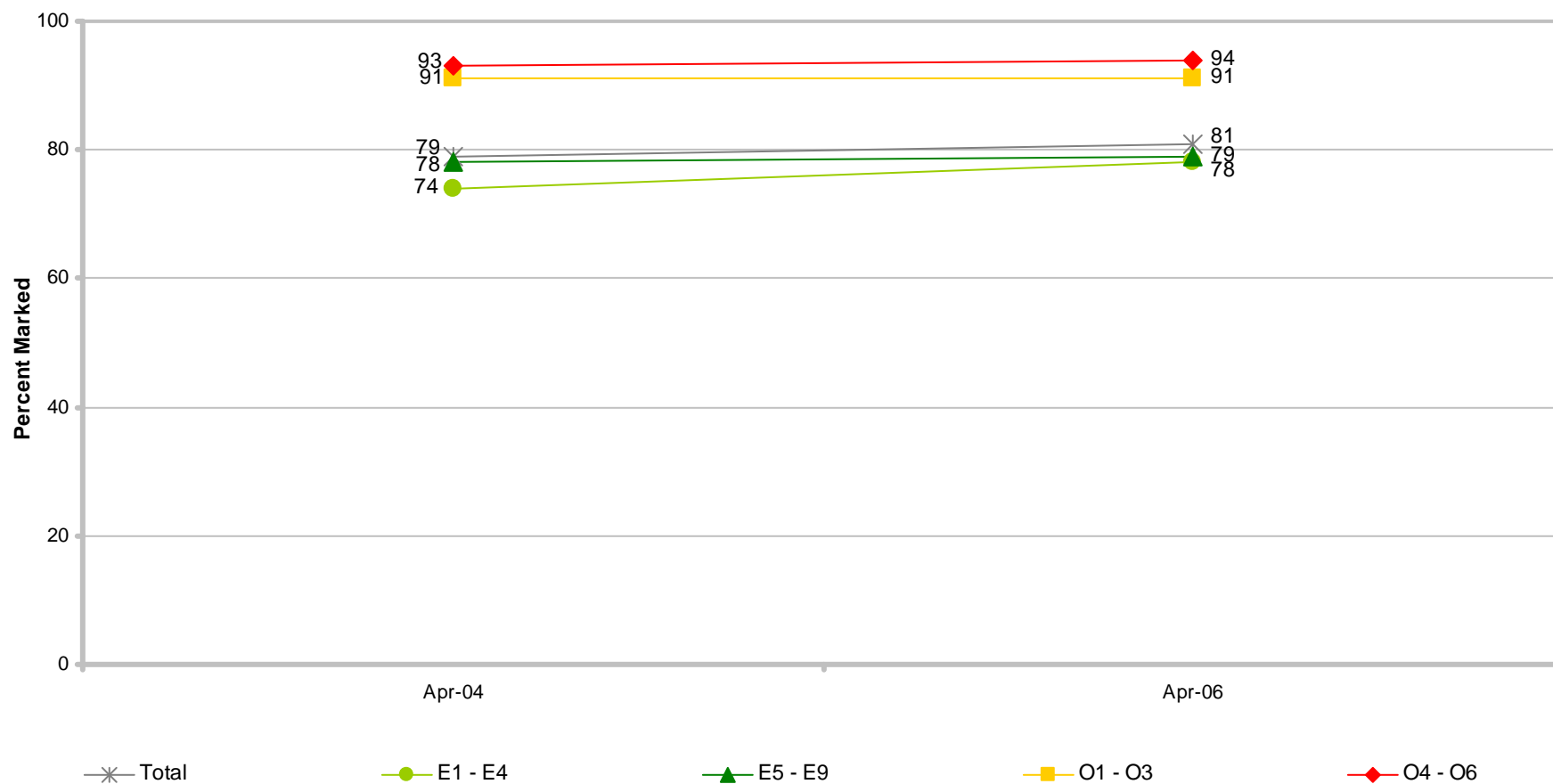


Significant difference from previous administration

FINANCIAL HEALTH

Saving Habits

Percent of All Active-Duty Members, by Paygrade

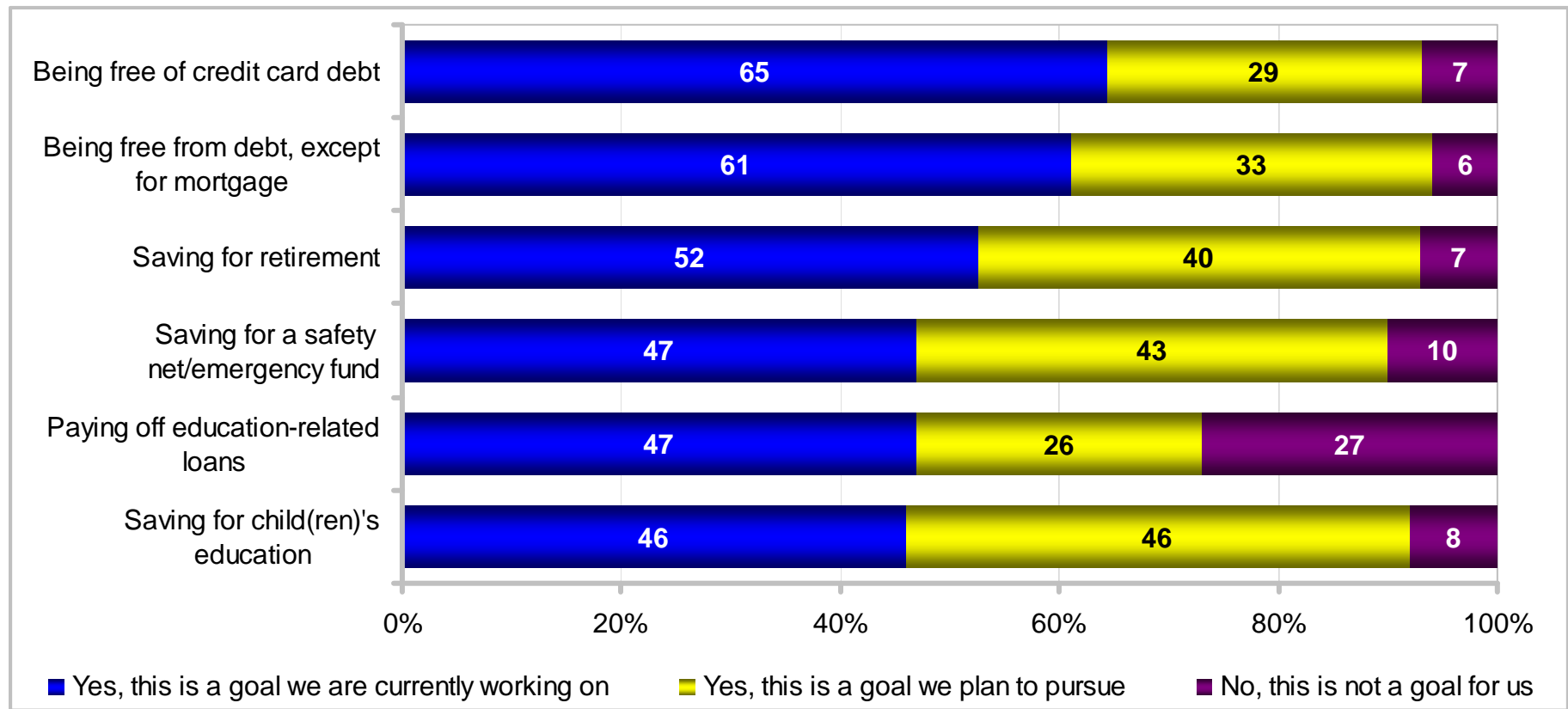


Significant difference from previous administration

FINANCIAL HEALTH

Financial Goals

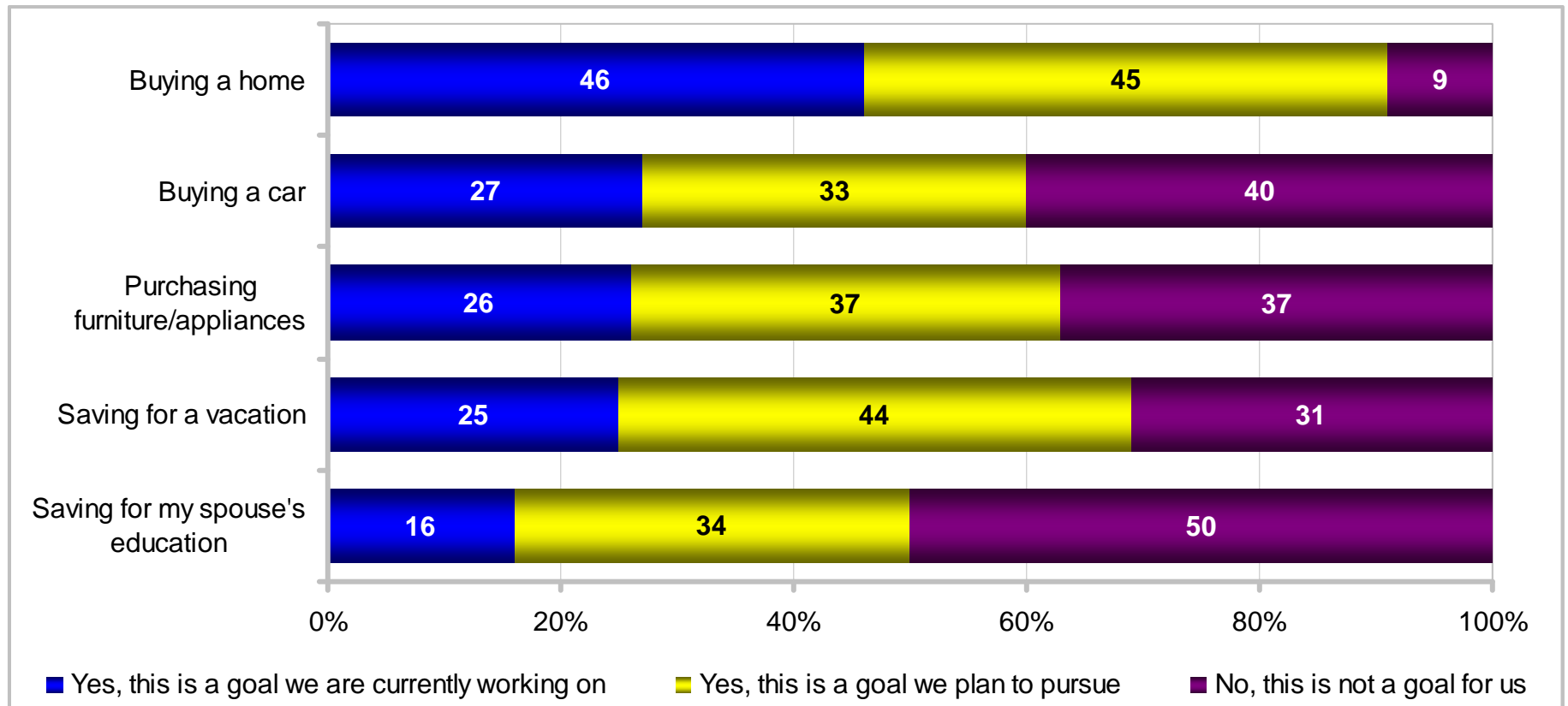
Percent of Applicable Active-Duty Members



FINANCIAL HEALTH

Financial Goals

Percent of Applicable Active-Duty Members



FINANCIAL HEALTH

Financial Goals

Percent of Applicable Active-Duty Members

KEY: Higher Response of Yes, This is a Current Goal Lower Response of Yes, This is a Current Goal Higher Response of No, This is Not a Goal		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Being free of credit card debt	Goal	65	60	66	65	68	60	65	59	65	79	74	58	74	65	77	64	74	65	80
	Not a goal	7	7	8	6	6	7	6	8	6	7	7	7	6	8	7	7	5	6	6
Being free from debt, except for mortgage	Goal	61	60	61	62	64	58	60	55	61	75	71	57	73	59	71	60	72	62	74
	Not a goal	6	6	7	6	5	7	5	8	5	5	6	6	5	7	6	6	4	5	5
Saving for retirement	Goal	52	49	58	45	55	42	48	36	53	79	86	42	79	53	84	40	77	47	82
	Not a goal	7	8	7	9	6	10	5	12	6	2	1	10	2	7	3	10	2	8	2
Saving for a safety net/emergency fund	Goal	47	45	48	42	52	43	45	39	46	66	70	40	66	45	64	39	65	47	70
	Not a goal	10	11	10	10	8	10	8	12	9	6	9	12	7	10	10	11	7	9	6
Paying off education-related loans	Goal	47	46	47	44	50	40	46	41	42	76	59	42	64	42	70	40	70	40	76
	Not a goal	27	27	29	30	23	31	26	29	29	13	30	29	20	30	21	32	18	26	15
Saving for child(ren)’s education	Goal	46	46	44	42	48	34	41	32	42	58	75	42	63	39	69	36	66	41	69
	Not a goal	8	7	8	8	9	7	6	7	9	6	5	7	7	9	6	9	6	10	5

FINANCIAL HEALTH

Financial Goals

Percent of Applicable Active-Duty Members

KEY: Higher Response of Yes, This is a Current Goal Lower Response of Yes, This is a Current Goal Higher Response of No, This is Not a Goal		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Buying a home	Goal	46	44	48	39	47	36	49	33	50	58	68	41	60	46	63	37	60	43	63
	Not a goal	9	10	8	8	10	10	6	12	8	9	9	10	8	8	10	9	7	11	8
Buying a car	Goal	27	28	27	28	27	30	23	35	22	23	27	29	24	28	21	28	24	27	28
	Not a goal	40	39	43	34	41	37	46	27	48	49	48	37	50	41	52	32	49	39	45
Purchasing furniture/ appliances	Goal	26	25	25	24	28	29	24	28	23	29	29	25	26	24	31	24	24	27	30
	Not a goal	37	37	39	35	38	30	40	30	42	39	44	36	42	38	42	34	42	37	39
Saving for a vacation	Goal	25	24	26	22	29	23	21	22	24	34	39	21	35	24	34	21	31	27	37
	Not a goal	31	31	32	33	29	29	33	29	32	30	35	31	30	31	40	33	34	28	31
Saving for my spouse’s education	Goal	16	16	15	15	15	19	17	20	14	17	11	16	18	16	11	16	11	16	13
	Not a goal	50	46	50	45	57	39	40	34	51	60	76	43	59	45	74	41	68	53	70

FINANCIAL HEALTH

Financial Goals

Percent of Applicable Active-Duty Members

KEY: Higher Response of Yes, This is a Current Goal Lower Response of Yes, This is a Current Goal Higher Response of No, This is Not a Goal		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Being free of credit card debt	Goal	65	65	64	62	66	65	63	61	59	66	70	62	76	68	80	64	70
	Not a goal	7	7	8	8	6	7	6	5	9	6	6	7	6	5	7	7	5
Being free from debt, except for mortgage	Goal	61	62	59	57	63	63	59	58	58	61	67	58	73	64	76	61	66
	Not a goal	6	6	7	8	5	6	6	4	8	6	5	6	5	5	5	6	5
Saving for retirement	Goal	52	51	58	45	56	53	51	47	46	56	55	45	80	52	83	51	58
	Not a goal	7	8	6	10	6	7	7	6	11	5	6	9	2	6	1	8	5
Saving for a safety net/emergency fund	Goal	47	47	51	42	50	48	46	45	43	48	52	42	66	50	73	46	54
	Not a goal	10	10	10	11	9	11	7	8	11	10	9	11	8	6	5	10	6
Paying off education-related loans	Goal	47	47	47	44	48	49	43	44	45	45	53	41	68	46	81	46	55
	Not a goal	27	26	31	29	26	28	24	21	29	28	23	29	20	27	12	27	24
Saving for child(ren)'s education	Goal	46	45	52	46	46	45	46	42	NA	46	NA	38	66	53	70	44	56
	Not a goal	8	8	6	8	8	9	6	7	NA	8	NA	9	6	6	4	8	6

FINANCIAL HEALTH

Financial Goals

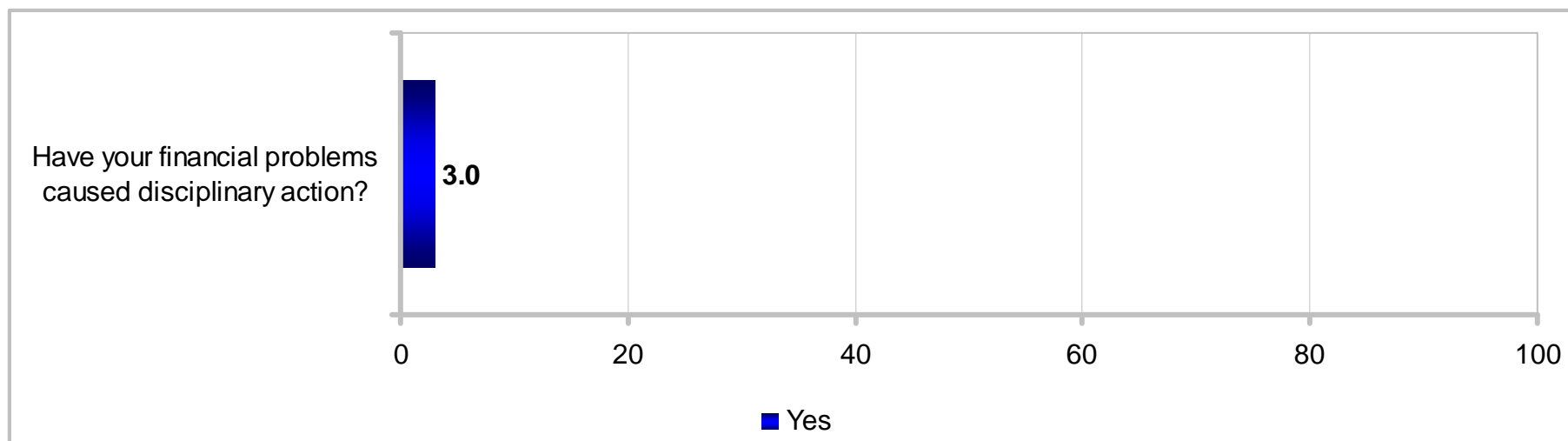
Percent of Applicable Active-Duty Members

KEY: Higher Response of Yes, This is a Current Goal Lower Response of Yes, This is a Current Goal Higher Response of No, This is Not a Goal		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Buying a home	Goal	46	46	43	37	51	44	48	45	34	52	51	42	62	44	58	45	46
	Not a goal	9	10	7	10	9	11	7	7	11	9	8	10	8	7	10	10	8
Buying a car	Goal	27	26	33	33	24	28	27	26	32	22	32	27	25	32	24	27	31
	Not a goal	40	43	24	30	46	41	39	37	29	50	37	38	49	36	49	40	38
Purchasing furniture/ appliances	Goal	26	25	28	26	26	25	26	28	25	23	32	24	28	31	32	25	31
	Not a goal	37	39	27	33	40	39	35	32	31	45	33	37	42	31	39	38	32
Saving for a vacation	Goal	25	24	32	25	26	26	25	24	26	24	28	22	33	30	46	24	33
	Not a goal	31	32	27	29	32	33	28	32	28	34	28	31	34	24	24	32	24
Saving for my spouse's education	Goal	16	15	22	18	15	16	16	NA	NA	14	21	16	14	14	14	16	14
	Not a goal	50	50	49	46	51	53	44	NA	NA	53	43	45	66	56	73	49	59

FINANCIAL HEALTH

Disciplinary Action Resulting From Financial Problems

Percent of All Active-Duty Members



FINANCIAL HEALTH

Disciplinary Action Resulting From Financial Problems

Percent of All Active-Duty Members

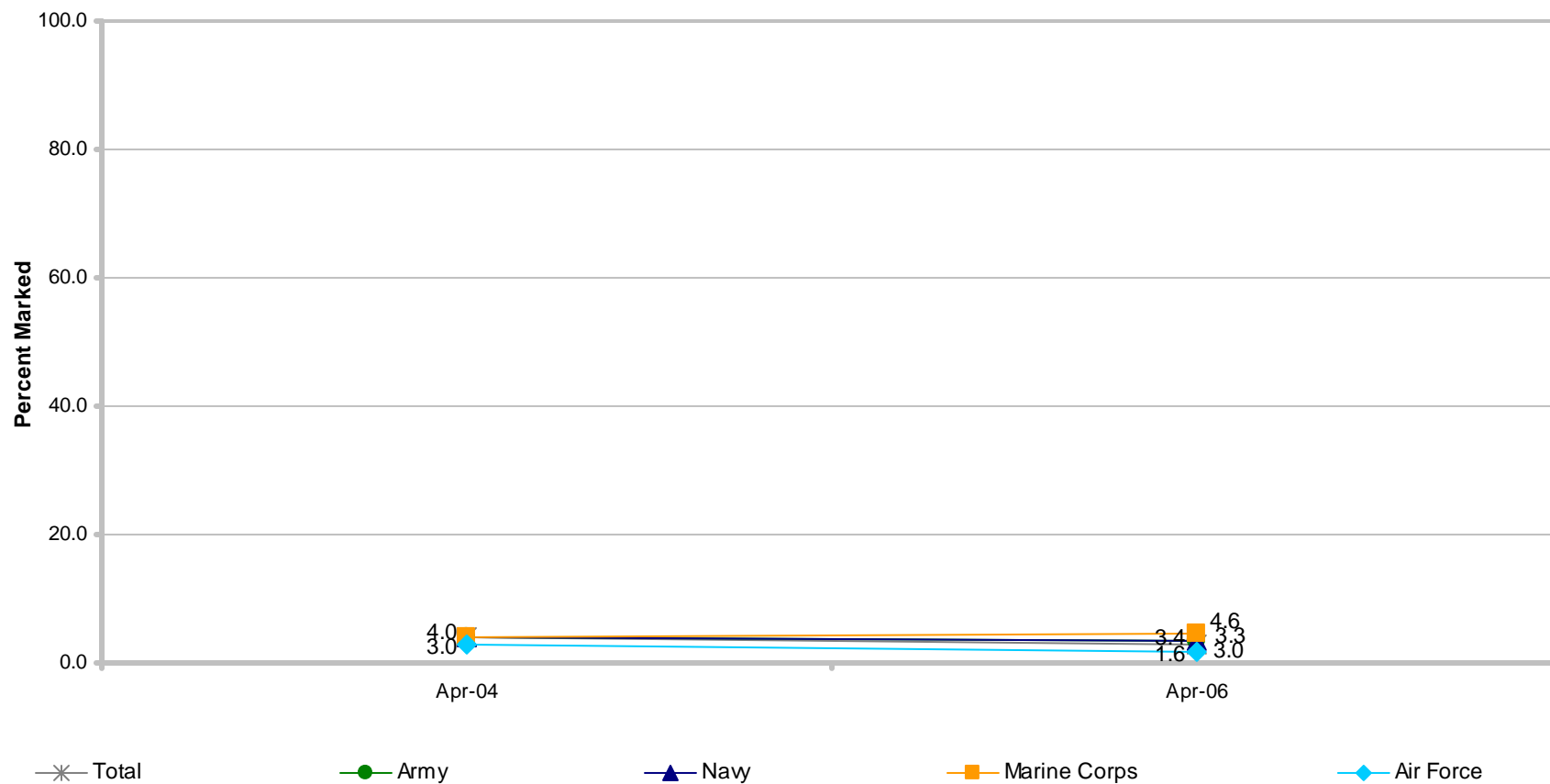
KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	3.0	3.3	3.4	4.6	1.6	4.3	4.4	4.7	2.6	0.2	0.5	3.9	0.3	3.9	0.4	5.1	0.6	2.0	0.4
Have your financial problems caused disciplinary action?																			

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	3.0	2.9	3.8	3.7	2.6	2.5	4.0	4.1	3.7	2.4	2.8	3.7	0.4	3.1	0.3	3.1	2.5
Have your financial problems caused disciplinary action?																	

FINANCIAL HEALTH

Disciplinary Action Resulting From Financial Problems

Percent of All Active-Duty Members, by Service

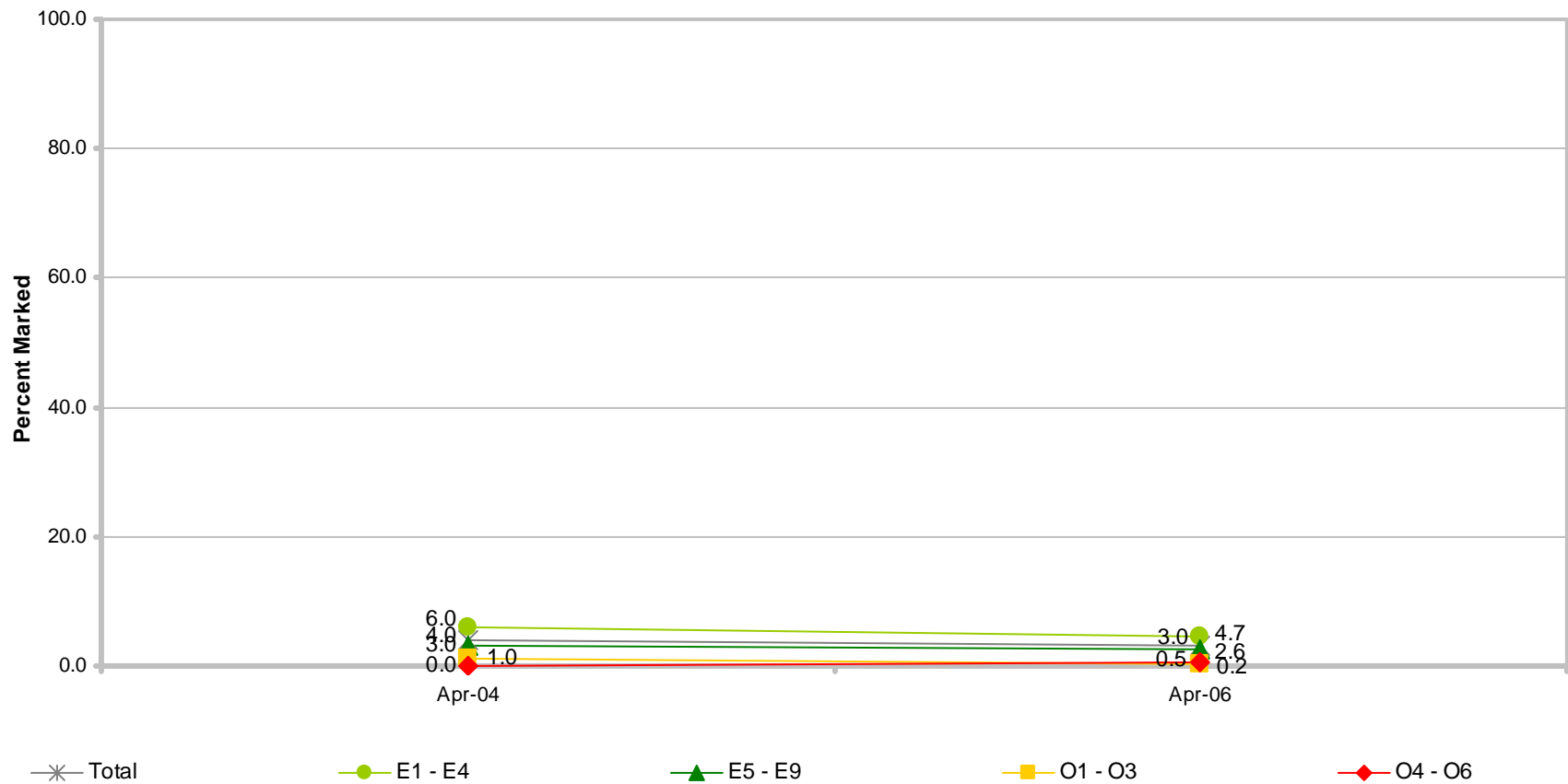


Significant difference from previous administration

FINANCIAL HEALTH

Disciplinary Action Resulting From Financial Problems

Percent of All Active-Duty Members, by Paygrade



Significant difference from previous administration

FINANCIAL HEALTH

Summary of Findings

April 2006

- Most common source of income or financial support (other than regular earnings) was a *second job* (17%)
 - Led by enlisted with 6-9 years of service, married with child(ren), Navy, E5-E9, Navy enlisted, married without child(ren), living off base, living in US, male enlisted, and male
- Expected annual military retirement pay after at least 20 years of service averaged \$24,504
 - More than average reported by officer and living off base
- Expected annual medical insurance premiums after retirement (receiving the same level of service) averaged \$5,663
 - Led by living on base
- Average earnings reported for 2005 were \$38,859 for members and \$22,829 for spouses
- Average income from other sources (e.g., second job; sale of stocks, bonds, or real estate; child support/alimony; social security) reported for 2005 was \$2,659 for members and \$767 for spouses
- 28% reported they owned real estate
 - Led by officer, married with child(ren), living off base, E5-E9, Air Force, living in US, Non-Hispanic White, and enlisted with 6-9 years of service
 - Average mortgage payment was \$2,216

FINANCIAL HEALTH

Summary of Findings

April 2006

- Average mortgage balance after last payment was \$184,256
 - Average current market value was \$256,302
- Average monthly rent payment was \$1,621
- Average total value of financial assets (other than real estate) was \$55,310
- Average monthly personal unsecured debt payment was \$1,037
- Average personal unsecured debt balance (after last payment) was \$9,065
- 55% indicated they had credit card debt
 - Average APR was 11%
- 69% of members reported currently making payments on vehicle loans or leases
 - Average monthly payment on vehicle leases and loans was \$622
 - Average interest rate was 7%
 - Average amount owed on vehicle(s) after last payment was \$16,223
- 24% of members indicated having at least one financial problem in past 12 months
 - Led by E1-E4, single with child(ren), Army enlisted, Marine Corps enlisted, female enlisted, Army, total minority, living on base, male enlisted, and living in US
 - Most common problems were *pressured to pay bills by stores, creditors, or bill collectors* and *failure to make minimum monthly payments on credit card accounts* (both 11%)
- 1% filed for personal bankruptcy
 - Of those, 56% filed for Chapter 7 (liquidation of assets), 20% filed for Chapter 13 (scheduled repayment of debts), and 1% filed for Chapter 11 (reduced debt payment and/or extended time)

FINANCIAL HEALTH

Summary of Findings

April 2006

- Less than one-tenth of members obtained a payday loan on the local economy (5%), an Internet payday loan (2%), and less than 1% obtained an auto title loan
 - Average payday loan obtained on local economy was \$1,488
 - Average number of loans obtained was 4
 - Average number of loan rollovers was 2
 - 2% indicated their unit was involved in collection action
 - 2% indicated disciplinary action was taken resulting from delinquent loan
 - 54% resolved loan by changing family budget
 - Average payday loan obtained via Internet was \$1,261
 - Average number of loans obtained was 2
 - Average number of loan rollovers was 1
 - 1% indicated their unit was involved in collection action
 - 3% indicated disciplinary action was taken resulting from delinquent loan
 - 32% resolved loan by changing family budget
 - Average auto title pawn was \$3,282
- 63% described financial condition as comfortable and 12% described it as not comfortable
 - Comfortable led by officer, living overseas, Air Force, female, living off base, single without child(ren)
 - Not comfortable led by single with child(ren), E1-E4, Army enlisted, Army, living on base, male enlisted, and living in US

FINANCIAL HEALTH

Summary of Findings

April 2006

- 81% reported saving income
 - Led by officer, living overseas, female, Air Force, and married without child(ren)
- Over half of members reported their financial goals were *being free of credit card debt* (65%), *being free from debt, except for mortgage* (61%), and *saving for retirement* (52%)
 - *Being free from credit card debt* led by officers, married without child(ren), and female
 - *Being free from debt, except for mortgage* led by officers, married without child(ren), female, and living off base
 - *Saving for retirement* led by officer, Navy, living overseas, female, living off base, married with child(ren)

FINANCIAL HEALTH

Summary of Findings

April 2006

April 2004 – April 2006

- Percentage reporting a *second-job* as source of income/financial support in past 12 months decreased 6 percentage points
- Average expected military retirement pay increased \$2,573
 - Led by Air Force, E5-E9, O1-O3, and O4-O6
- Average expected annual medical insurance premiums after retirement increased \$1,071
 - Led by Marine Corps, O1-O3, Air Force, E5-E9, Navy, and O4-O6
- Member's average gross earnings increased \$3,858
 - Led by officer, Air Force, Navy, E5-E9, Army, Marine Corps, and E1-E4
- Member's average income from other sources increased \$1,207
 - Led by Navy, O4-O6, E5-E9, E1-E4, Air Force, O1-O3, Army, and Marine Corps
- Spouse's average gross earnings increased \$1,519
 - Led by E5-E9
- Spouse's average income from other sources decreased \$511 for O4-O6
- Average monthly mortgage payment increased \$481
 - Led by E5-E9 and O4-O6

FINANCIAL HEALTH

Summary of Findings

April 2006

April 2004 – April 2006 (Continued)

- Average mortgage balance (after last payment) increased \$59,907
 - Led by Navy, Marine Corps, E1-E4, O4-O6, E5-E9, Army, O1-O3, and Air Force
- Average monthly rent increased \$441
 - Led by Army, Marine Corps, E1-E4, and E5-E9
- Average monthly personal unsecured debt payment increased \$132
 - Led by E5-E9 and Army
- Average personal unsecured debt balance (after last payment) increased \$1,387
 - Led by O4-O6, E5-E9, Marine Corps, Army, Air Force, and Navy
- Average monthly payment on vehicle leases and loans increased \$79
 - Led by E5-E9, Air Force, E1-E4, and Navy
- Average amount owed on vehicle(s) after last payment increased \$1,442
 - Led by E5-E9, Marine Corps, Army, and Air Force
- Percentage who reported being financially comfortable decreased among Air Force (down 6 percentage points) and E5-E9 (down 5 percentage points)

March 2005 – April 2006

- Percentage who reported a financial problem in the past 12 months declined among Army (down 8 percentage points), Navy (down 8 percentage points), and E5-E9 (down 5 percentage points)

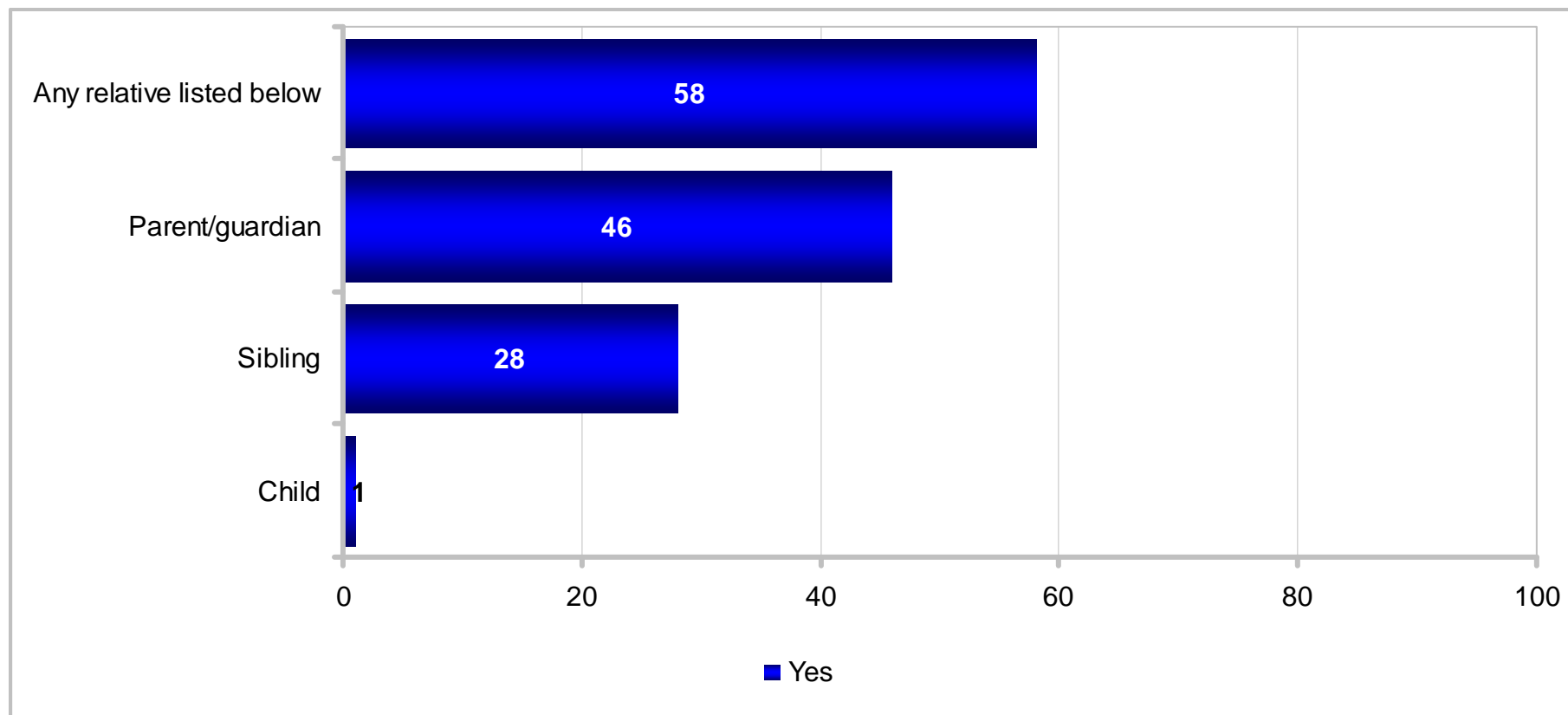
BRIEFING OVERVIEW

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RELATIVES SERVING IN ARMED FORCES

Relatives Ever Served on Active Duty

Percent of All Active-Duty Members



RELATIVES SERVING IN ARMED FORCES

Relatives Ever Served on Active Duty

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes																			
	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Any relative listed below	58	58	57	48	62	51	55	51	60	62	74	56	68	55	68	45	66	61	66
Parent/guardian	46	44	46	37	52	40	42	40	46	52	65	42	57	44	58	34	56	50	59
Sibling	28	30	28	22	29	24	31	22	33	29	32	30	33	28	31	21	29	29	28
Child	1	2	1	1	1	0	1	0	2	0	5	2	3	1	3	1	3	1	2

RELATIVES SERVING IN ARMED FORCES

Relatives Ever Served on Active Duty

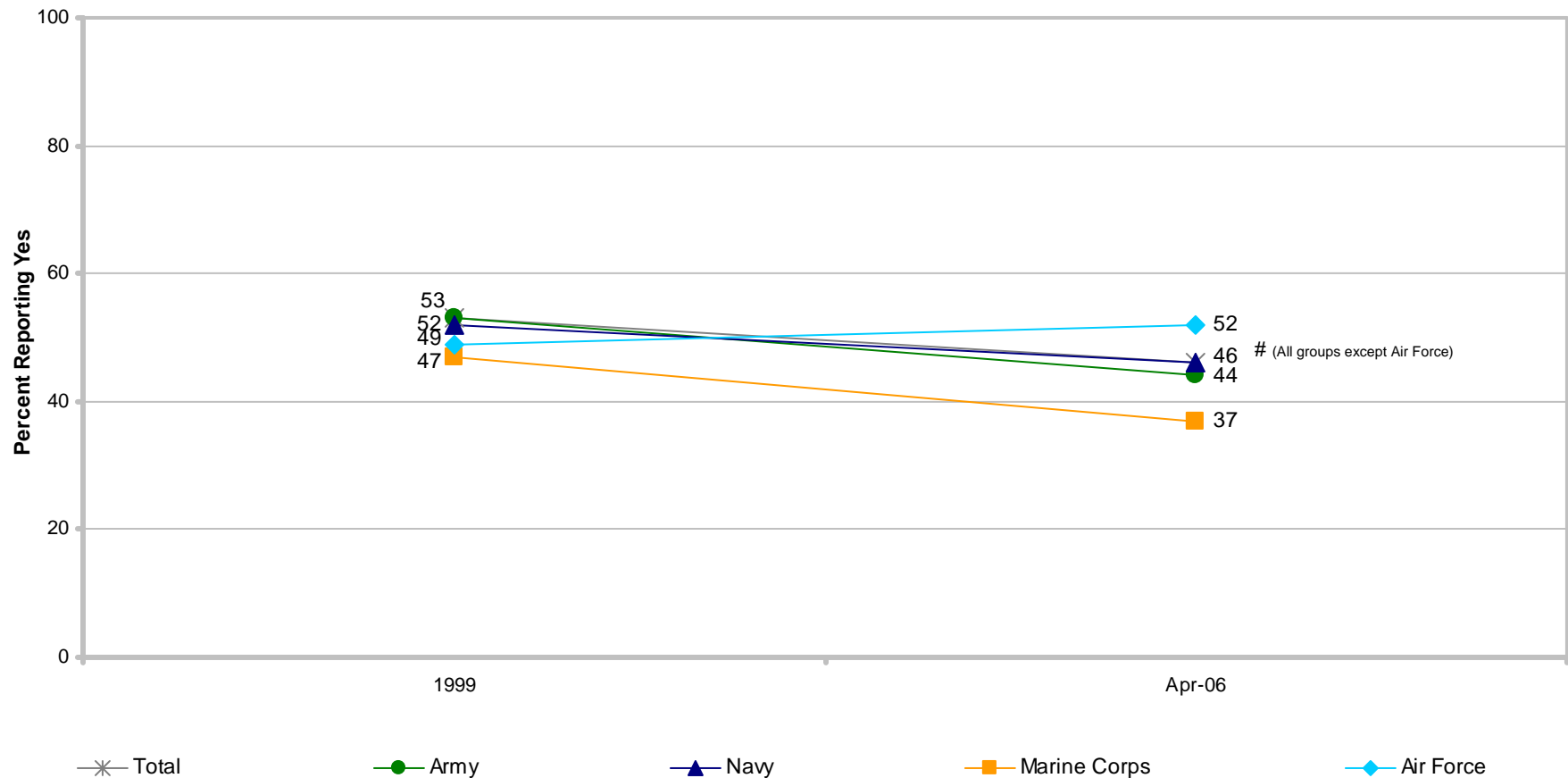
Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Any relative listed below	58	58	55	55	60	61	53	58	53	63	56	56	67	57	68	58	59
Parent/guardian	46	46	44	43	48	51	36	45	42	50	44	43	58	45	54	46	47
Sibling	28	29	27	26	30	27	31	31	23	33	27	27	30	31	33	28	31
Child	1	1	1	1	2	1	2	3	0	2	2	1	3	1	4	1	2

RELATIVES SERVING IN ARMED FORCES

Parents Ever Served on Active Duty

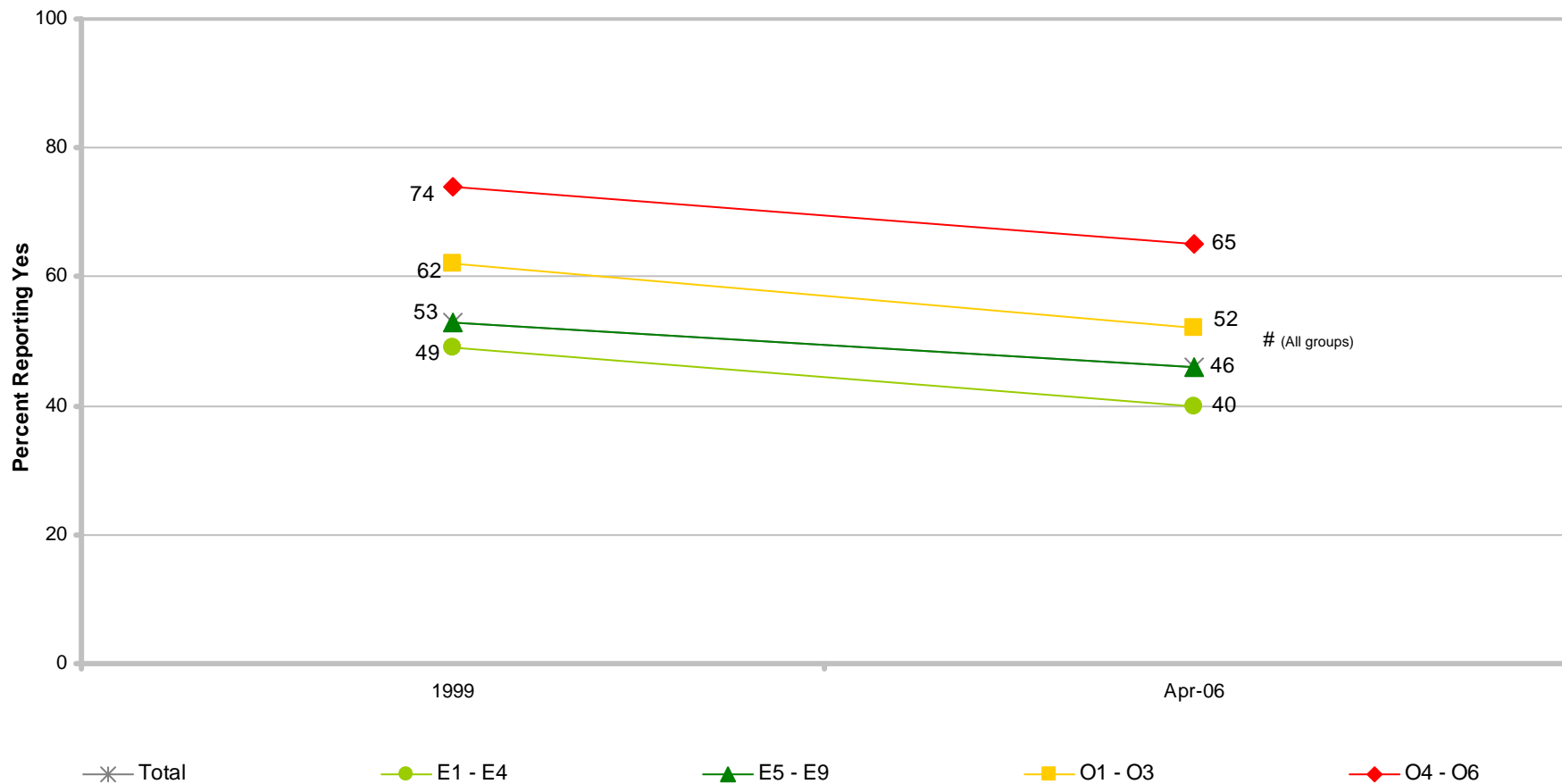
Percent of All Active-Duty Members, by Service



Significant difference from previous administration

RELATIVES SERVING IN ARMED FORCES

Parents Ever Served on Active Duty Percent of All Active-Duty Members, by Paygrade

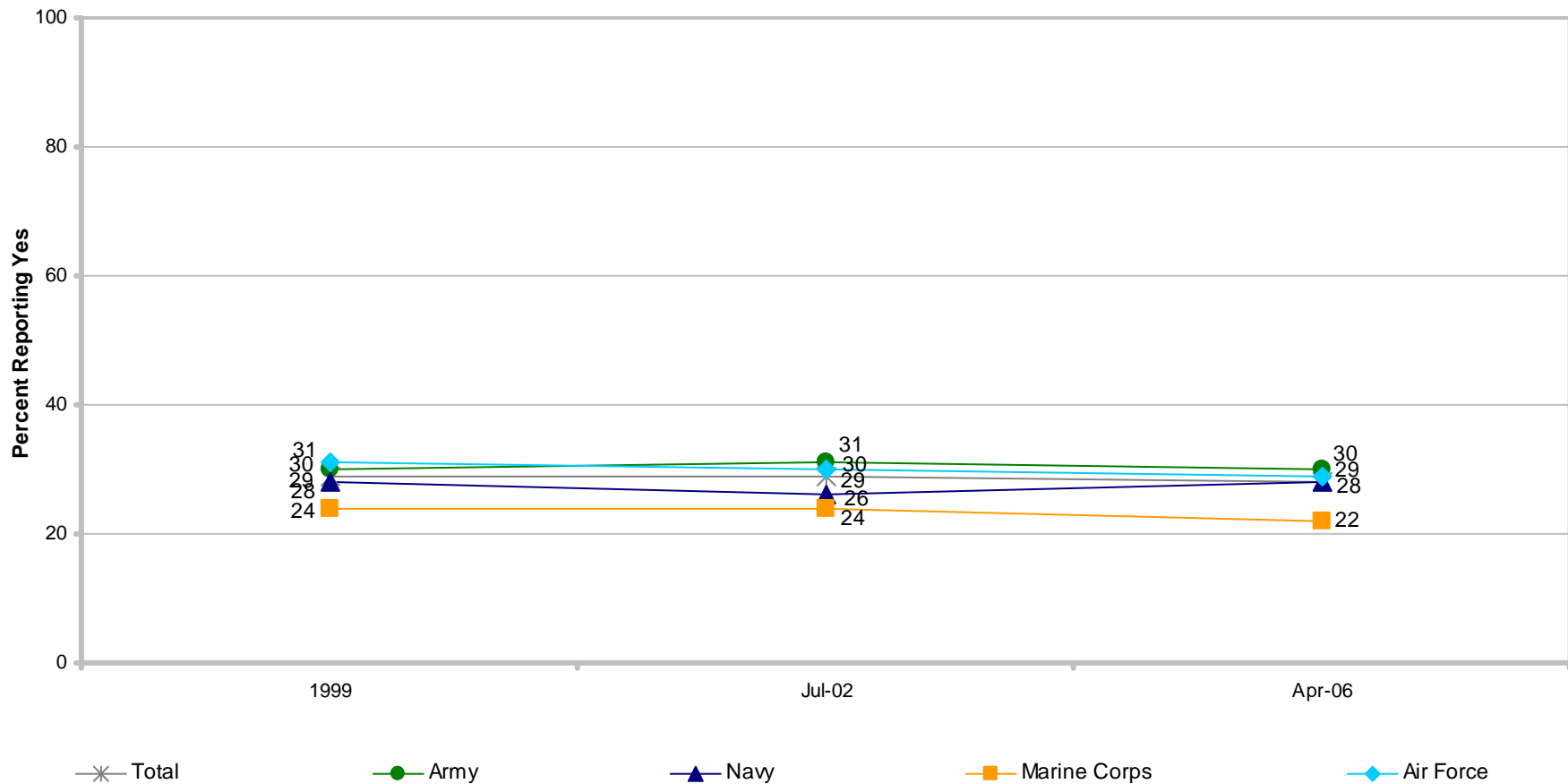


Significant difference from previous administration

RELATIVES SERVING IN ARMED FORCES

Siblings Ever Served on Active Duty

Percent of All Active-Duty Members, by Service

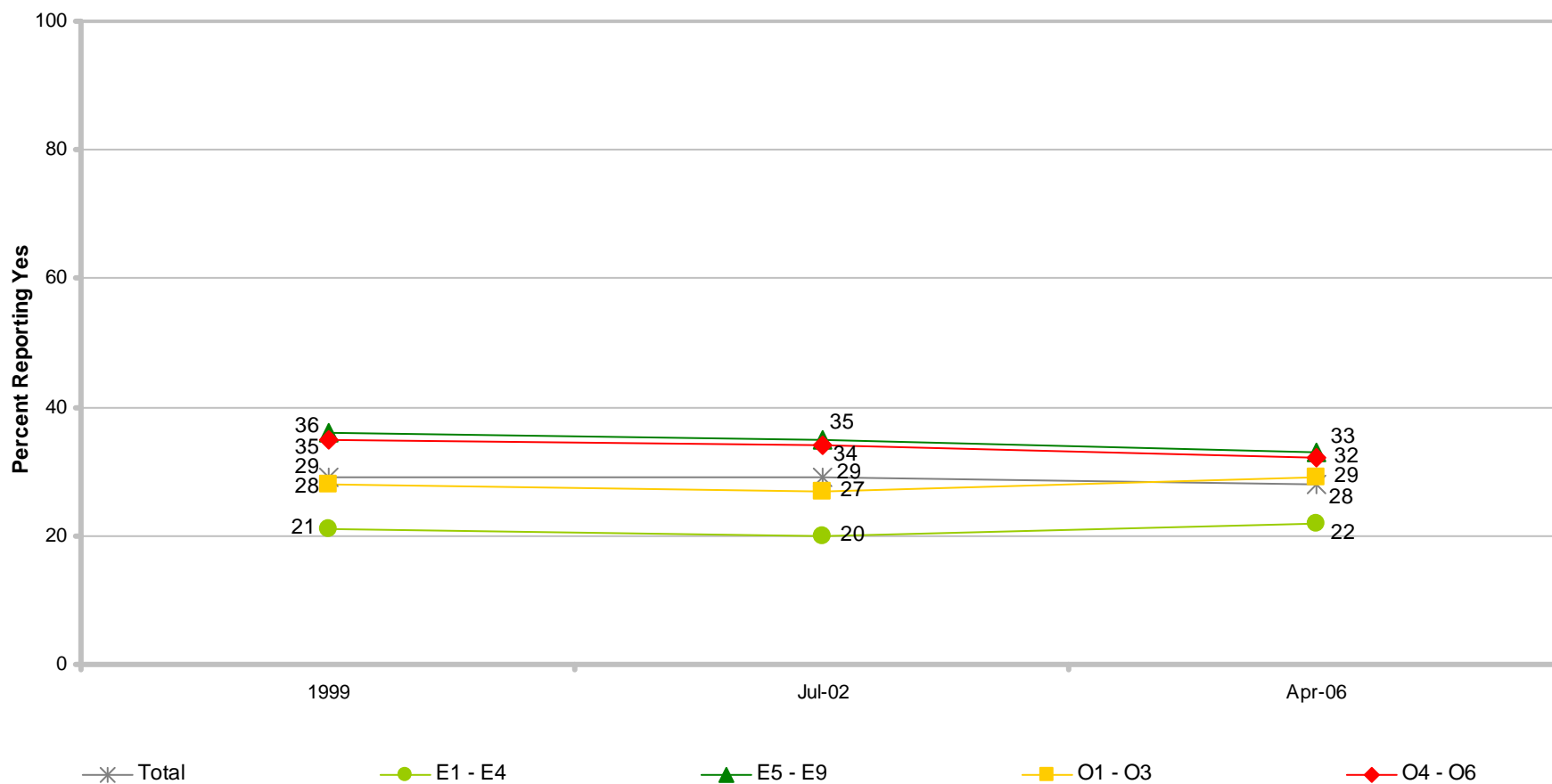


Significant difference from previous administration

RELATIVES SERVING IN ARMED FORCES

Siblings Ever Served on Active Duty

Percent of All Active-Duty Members, by Paygrade

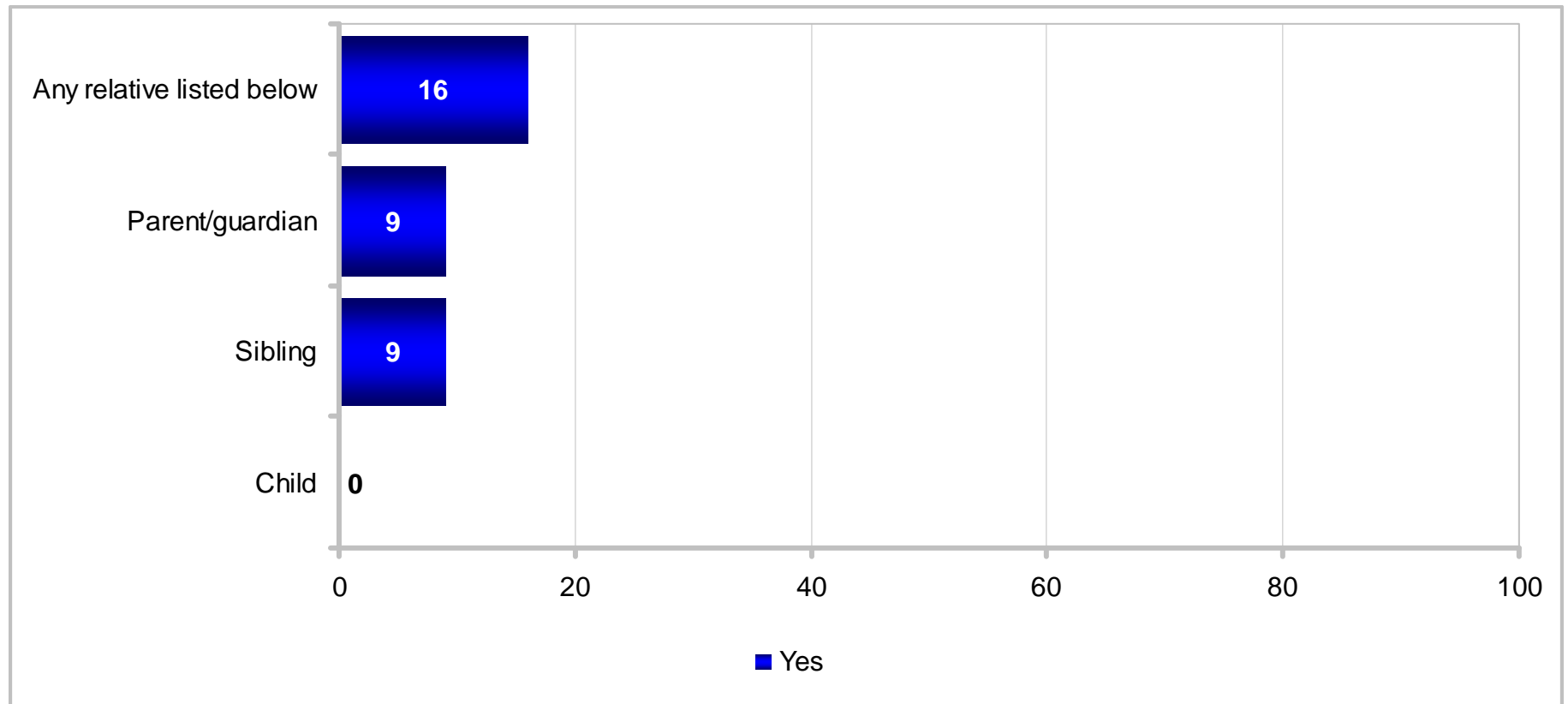


Significant difference from previous administration

RELATIVES SERVING IN ARMED FORCES

Relatives Ever Served in National Guard or Reserve

Percent of All Active-Duty Members



RELATIVES SERVING IN ARMED FORCES

Relatives Ever Served in National Guard or Reserve

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Any relative listed below	16	18	15	12	16	14	15	14	15	22	22	16	26	15	19	11	20	15	20
Parent/guardian	9	9	10	8	9	9	7	9	7	15	13	8	15	9	12	7	14	8	13
Sibling	9	10	7	6	9	7	10	6	10	10	11	10	14	7	8	5	8	9	10
Child	0	1	0	0	0	0	0	0	0	0	1	1	1	0	1	0	0	0	1

RELATIVES SERVING IN ARMED FORCES

Relatives Ever Served in National Guard or Reserve

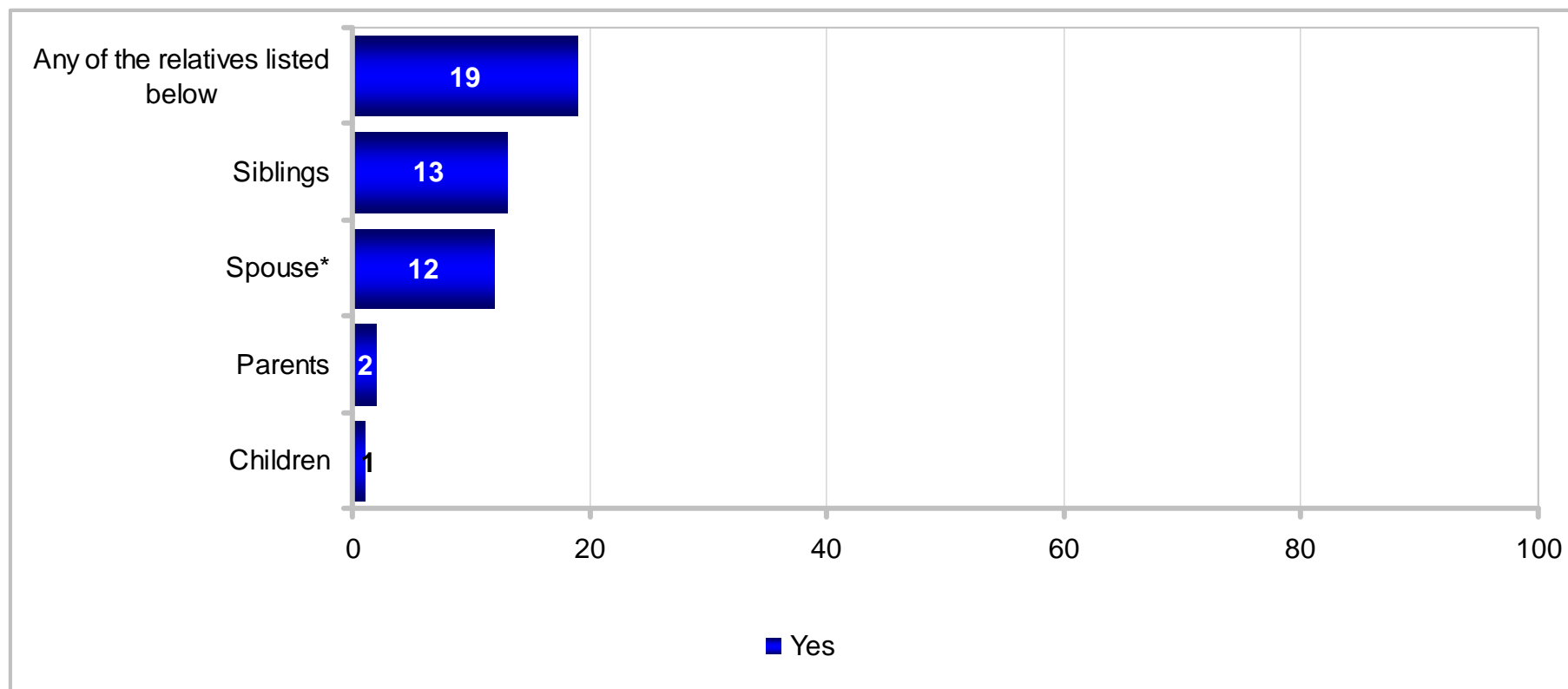
Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Any relative listed below	16	16	16	15	16	16	15	16	14	18	15	15	22	14	20	16	15
Parent/guardian	9	9	8	9	10	10	7	8	9	9	10	8	14	7	12	9	8
Sibling	9	8	9	8	9	8	9	9	6	11	7	8	11	8	10	9	8
Child	0	0	1	0	0	0	0	0	0	1	0	0	1	0	1	0	1

RELATIVES SERVING IN ARMED FORCES

Relatives Currently Serving on Active Duty (Including Activated NG&R Members and AGR/FTS/ARs)

Percent of All Active-Duty Members



*Note: Estimate is based on married and separated members.

RELATIVES SERVING IN ARMED FORCES

Relatives Currently Serving on Active Duty (Including Activated NG&R Members and AGR/FTS/ARs)

Percent of All Active-Duty Members

KEY: Higher Response of Yes Lower Response of Yes																			
	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Any of the relatives listed below	19	21	17	16	22	22	23	19	20	22	16	21	20	17	18	16	19	22	20
Siblings	13	15	12	13	12	14	17	14	13	15	8	15	12	12	12	13	14	13	12
Spouse*	12	10	9	10	16	17	12	16	11	11	6	11	8	10	6	11	6	19	9
Parents	2	2	2	1	2	3	2	3	1	2	1	2	1	2	2	1	1	2	2
Children	1	1	1	1	1	0	0	0	1	0	4	1	3	1	2	0	2	1	2

*Note: Estimate is based on married and separated members.

RELATIVES SERVING IN ARMED FORCES

Relatives Currently Serving on Active Duty (Including Activated NG&R Members and AGR/FTS/ARs)

Percent of All Active-Duty Members

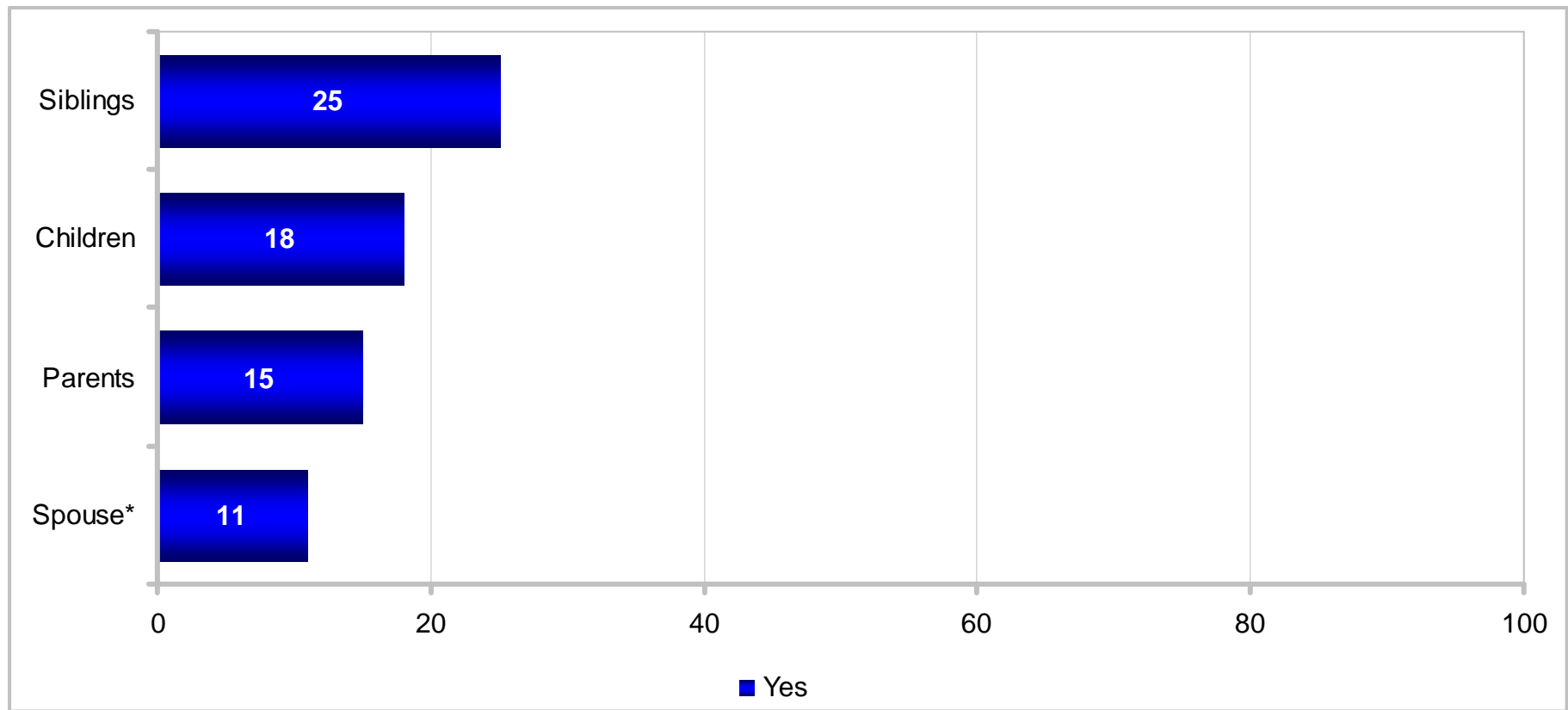
KEY: Higher Response of Yes Lower Response of Yes	Total	US (Incl. Territories)	Overseas														
Any of the relatives listed below	19	19	20	17	21	18	22	15	14	21	28	17	17	37	35	17	37
Siblings	13	13	14	14	13	12	15	15	14	12	14	13	12	17	15	13	16
Spouse*	12	11	14	9	13	11	14	NA	NA	10	17	7	4	54	38	7	51
Parents	2	2	2	2	2	1	2	2	2	1	2	2	1	3	2	2	3
Children	1	1	1	0	1	1	1	2	0	1	1	1	2	1	3	1	1

*Note: Estimate is based on married and separated members.

RELATIVES SERVING IN ARMED FORCES

Relatives Currently Deployed to Combat Zones

Percent of Active-Duty Members Who Had Relatives Currently on Active Duty



*Note: Estimate is based on married and separated members.

RELATIVES SERVING IN ARMED FORCES

Relatives Currently Deployed to Combat Zones

Percent of Active-Duty Members Who Had Relatives Currently on Active Duty

KEY: Higher Response of Yes Lower Response of Yes	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Siblings	25	30	24	21	21	25	31	23	29	20	21	31	27	25	17	22	14	21	18
Children	18	25	10	3	NR	NR	NR	NR	15	NR	18	NR	24	NR	NR	NR	NR	NR	NR
Parents	15	20	NR	NR	9	14	NR	12	25	NR	NR	21	NR	NR	NR	NR	NR	NR	NR
Spouse*	11	18	10	7	6	9	12	10	10	17	6	18	17	9	17	7	9	5	9

*Note: Estimate is based on married and separated members.

RELATIVES SERVING IN ARMED FORCES

Relatives Currently Deployed to Combat Zones

Percent of Active-Duty Members Who Had Relatives Currently on Active Duty

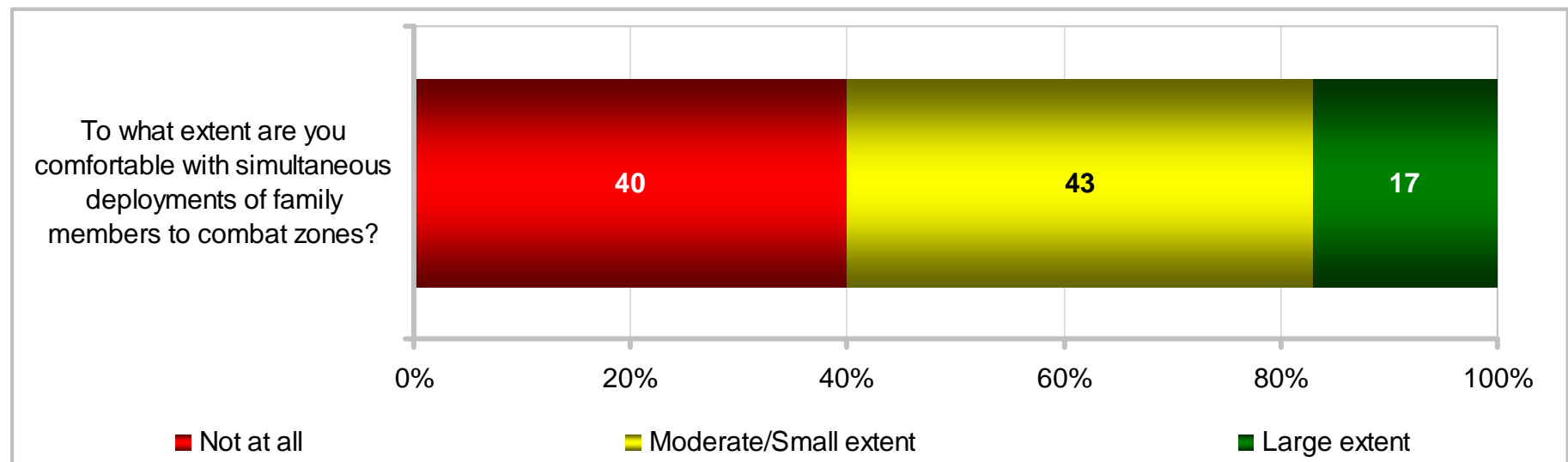
KEY:																	
Higher Response of Yes																	
Lower Response of Yes																	
	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Siblings	25	24	33	27	24	24	26	23	25	24	29	27	19	22	28	26	23
Children	18	18	NR	NR	14	22	11	NR	NR	17	NR	18	18	NR	NR	18	NR
Parents	15	13	NR	11	18	15	14	NR	16	16	8	16	10	NR	NR	15	15
Spouse*	11	11	9	10	11	10	12	NA	NA	9	13	6	11	14	15	7	14

*Note: Estimate is based on married and separated members.

RELATIVES SERVING IN ARMED FORCES

Degree of Comfort With Simultaneous Deployments of Family Members

Percent of All Active-Duty Members



RELATIVES SERVING IN ARMED FORCES

Degree of Comfort With Simultaneous Deployments of Family Members

Percent of All Active-Duty Members

KEY: Higher Response of Not at All Lower Response of Not at All Higher Response of Large Extent		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS		E1 – E4	E5 – E9	O1 – O3	O4 – O6		Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
To what extent are you comfortable with simultaneous deployments of family members to combat zones?	Not at all	40	42	43	34	37	40	45		36	44	36	39		43	39	43	40	34	33	37	36
	Large extent	17	16	16	22	17	17	16		19	16	18	16		16	15	16	17	21	24	17	17

RELATIVES SERVING IN ARMED FORCES

Summary of Findings

April 2006

- 58% reported they had a relative who had ever served on active duty
 - 46% indicated their parents/guardians had served
 - Led by officer, Non-Hispanic White, Air Force enlisted, married with child(ren), and living off base
 - 28% indicated their siblings had served
 - Led by E5-E9, Army officer, married with child(ren), O4-O6, enlisted with 6-9 years of service, and total minority
 - 1% indicated their children had served
 - Led by O4-O6, female officer, Army officer, Navy officer, male officer, E5-E9, living off base, and married with child(ren)
- 16% reported they had a relative who had ever served in National Guard or Reserve
 - 9% indicated their parents/guardians had served
 - Led by O1-O3, Army officer, Marine Corps officer, male officer, O4-O6, Air Force officer, and Non-Hispanic White
 - 9% indicated their siblings had served
 - Led by Army officer, O4-O6, married with child(ren), male officer, and Army

RELATIVES SERVING IN ARMED FORCES

Summary of Findings

April 2006

- 19% reported they had relatives currently serving on active duty or in National Guard/Reserve
 - 13% had siblings currently serving on active duty
 - Led by female enlisted, female, and total minority
 - 12% of married members had spouses currently serving on active duty
 - Led by female, Air Force enlisted, enlisted with 3-5 years of service, married without child(ren), Air Force, E1-E4, total minority, and living off base
 - 2% had parents currently serving on active duty
 - Led by E1-E4
 - 1% had children currently serving on active duty
 - Led by O4-O6, Army officer, female officer, Navy officer, Marine Corps officer, male officer, living off base, and married with child(ren)
- Of those who had relatives currently serving on active duty, 25% had siblings, 18% had children, 15% had parents, and 11% had spouses currently deployed to a combat zone
 - Spouses currently deployed to combat zone led by Army, Army enlisted, and female

RELATIVES SERVING IN ARMED FORCES

Summary of Findings

April 2006

- 40% not at all comfortable with simultaneous deployments of family members;
17% comfortable
 - Not comfortable led by married with child(ren), female enlisted, female, E5-E9, Army enlisted, Army, and living off base
 - Comfortable led by Marine Corps, living on base, and single without child(ren)

RELATIVES SERVING IN ARMED FORCES

Summary of Findings

April 2006

April 2004 – April 2006

- Percentage who have had parents ever serve on active duty decreased 7 percentage points
 - Led by Marine Corps, O1-O3, Army, E1-E4, O4-O6, E5-E9, and Navy

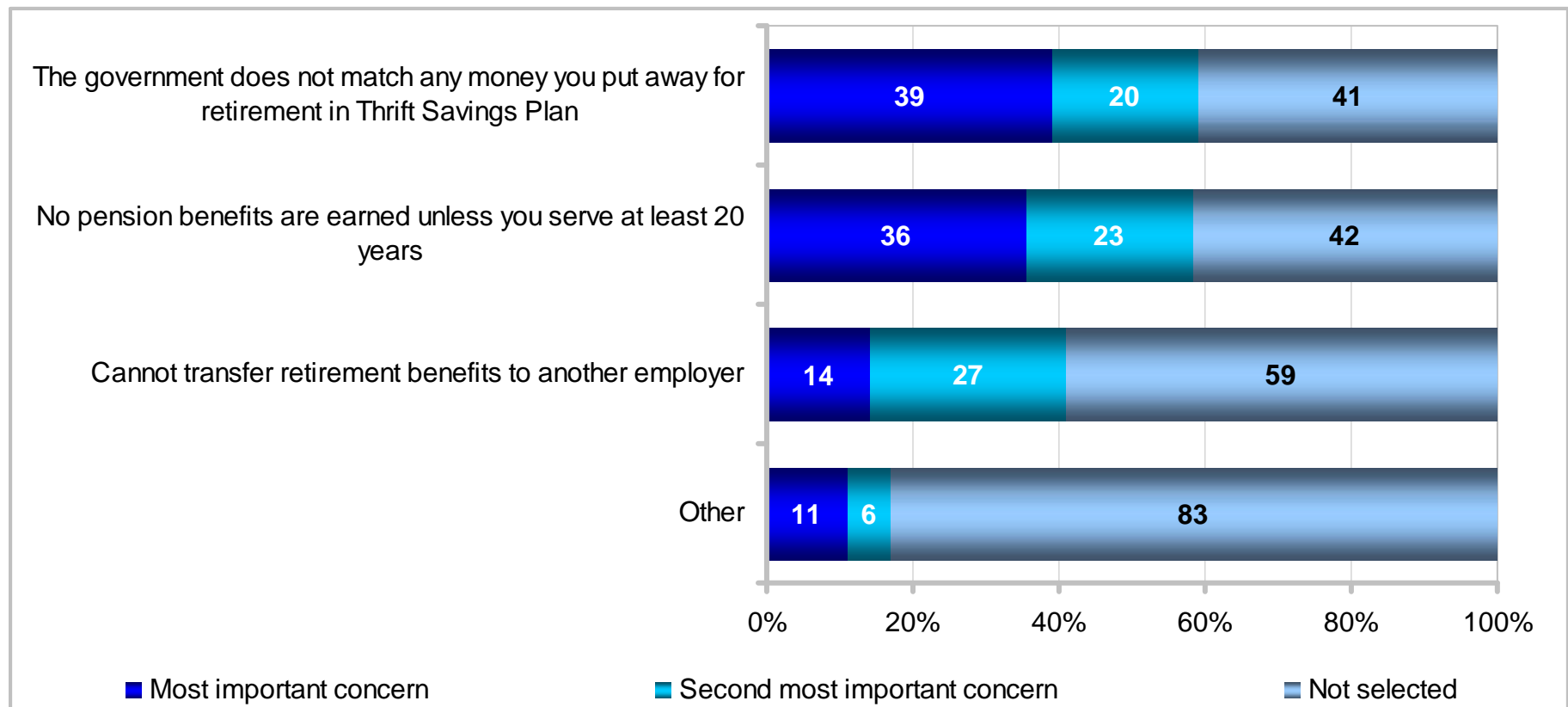
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RETIREMENT SYSTEM

Concerns About the Military Retirement System

Percent of Active-Duty Members Who Have Concerns About Retirement System



RETIREMENT SYSTEM

Concerns About the Military Retirement System

Percent of Active-Duty Members Who Have Concerns About Retirement System

KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
The government does not match any money you put away for retirement in Thrift Savings Plan	59	56	64	55	61	55	60	52	61	67	68	53	69	63	71	53	68	60	63
No pension benefits are earned unless you serve at least 20 years	58	61	56	62	55	62	66	67	53	65	47	63	54	57	51	64	48	53	63
Cannot transfer retirement benefits to another employer	41	43	39	49	37	47	42	50	38	39	29	45	35	41	32	51	38	39	34
Other	17	17	17	13	19	14	12	10	21	12	26	17	17	16	21	12	19	19	19

RETIREMENT SYSTEM

Concerns About the Military Retirement System

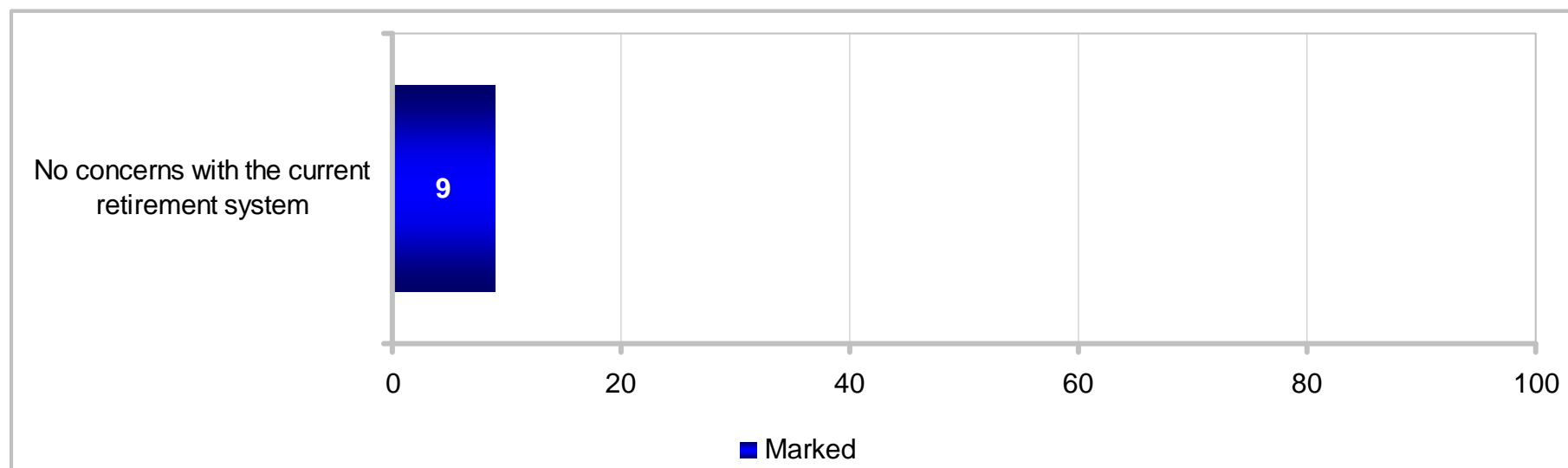
Percent of Active-Duty Members Who Have Concerns About Retirement System

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
The government does not match any money you put away for retirement in Thrift Savings Plan	59	59	61	56	61	60	58	60	56	61	61	57	68	58	64	59	59
No pension benefits are earned unless you serve at least 20 years	58	58	61	62	56	56	62	57	65	54	59	58	55	64	61	58	63
Cannot transfer retirement benefits to another employer	41	42	38	47	38	42	41	42	49	36	41	43	34	43	37	41	41
Other	17	17	14	13	19	18	14	17	10	22	16	17	19	13	15	17	13

RETIREMENT SYSTEM

No Concerns With Current Retirement System

Percent of All Active-Duty Members



RETIREMENT SYSTEM

No Concerns With Current Retirement System

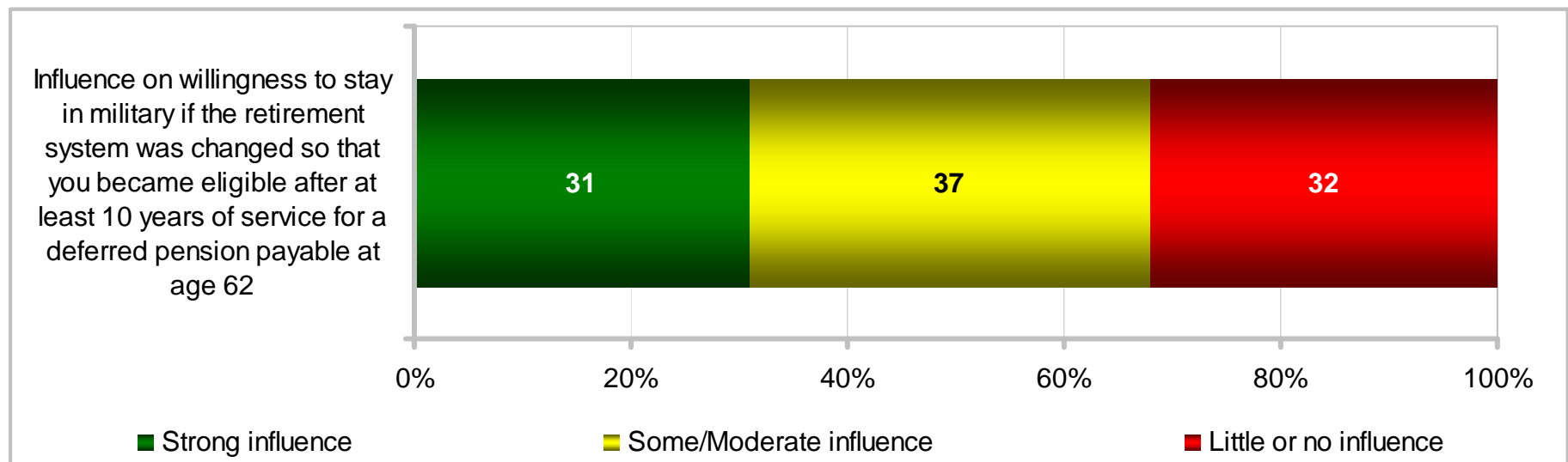
Percent of All Active-Duty Members

KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
	9	9	9	8	10	8	8	9	10	6	10	9	9	9	9	7	11	11	7
No concerns with the current retirement system	9	9	9	8	10	8	8	9	10	6	10	9	9	9	9	7	11	11	7

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
	9	9	10	9	9	8	10	8	9	9	8	9	9	10	7	9	9
No concerns with the current retirement system	9	9	10	9	9	8	10	8	9	9	8	9	9	10	7	9	9

RETIREMENT SYSTEM

Willingness To Stay for at Least 10 Years if Retirement System Changed Percent of All Active-Duty Members



RETIREMENT SYSTEM

Willingness To Stay for at Least 10 Years if Retirement System Changed Percent of All Active-Duty Members

KEY: Higher Response of Strong Influence Lower Response of Strong Influence Higher Response of Little or No Influence		Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6		Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
Influence on willingness to stay in military if the retirement system was changed so that you became eligible after at least 10 years of service for a deferred pension payable at age 62	Strong influence	31	28	35	31	31	27	37	29	32	43	33		27	37	35	41	30	43	29	43
	Little or no influence	32	34	28	34	32	37	29	33	34	19	33		36	26	29	19	36	18	34	20

RETIREMENT SYSTEM

Willingness To Stay for at Least 10 Years if Retirement System Changed Percent of All Active-Duty Members

KEY: Higher Response of Strong Influence Lower Response of Strong Influence Higher Response of Little or No Influence		Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female
Influence on willingness to stay in military if the retirement system was changed so that you became eligible after at least 10 years of service for a deferred pension payable at age 62	Strong influence	31	32	28	29	33	31	32	33	30	32	32	30	40	33	44	31	34
	Little or no influence	32	32	32	34	31	31	35	33	31	33	33	35	22	28	22	33	27

RETIREMENT SYSTEM

Summary of Findings

April 2006

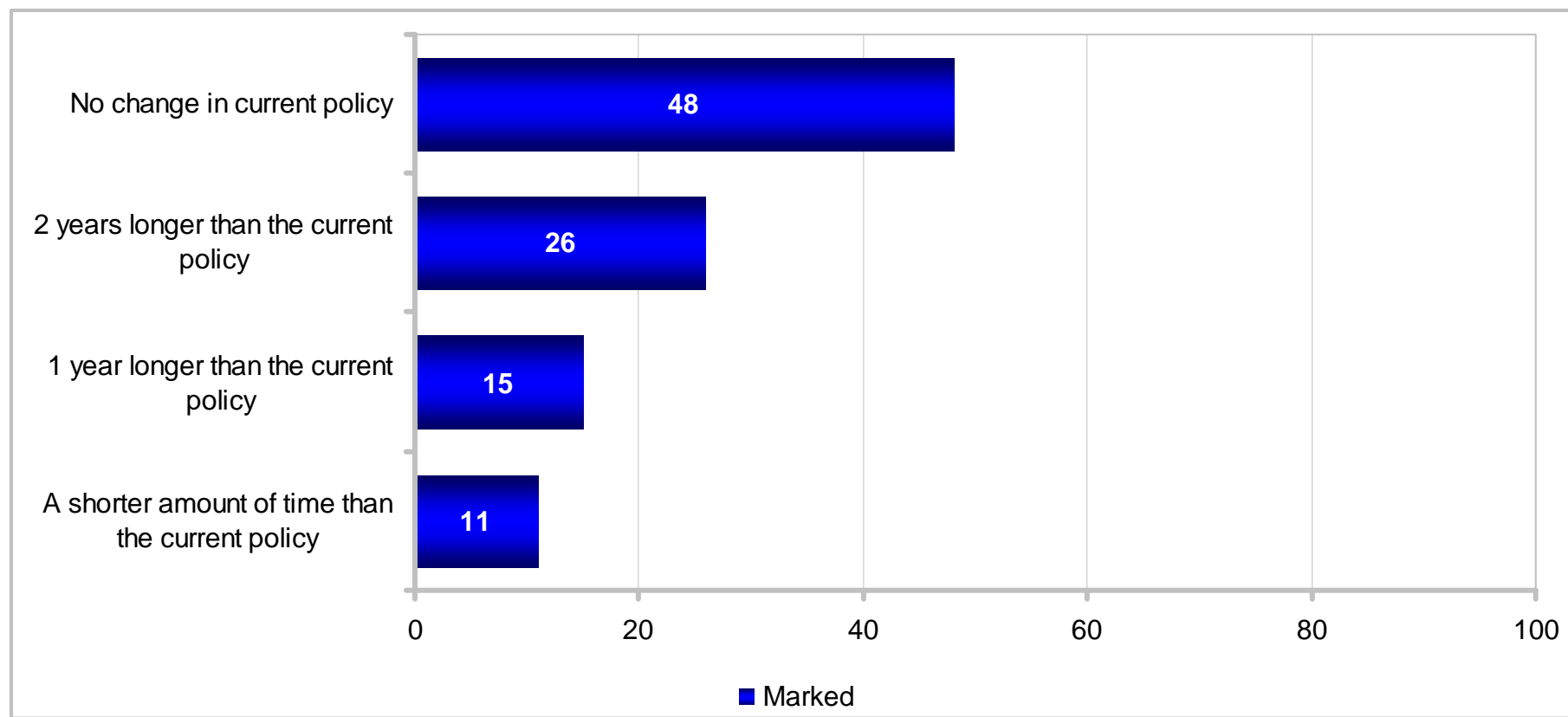
- Top concerns about military retirement system were *government does not match any money you put away for retirement in Thrift Savings Plan (59%)* and *no pension benefits are earned unless you serve at least 20 years (58%)*
 - *Government does not match any money* led by Navy officer, Army officer, O4-O6, Marine Corps enlisted, male officer, O1-O3, Navy, and living off base
 - *No pension unless serve 20 years* led by E1-E4, O1-O3, single without child(ren), Marine Corps enlisted, female enlisted, Army enlisted, female, living off base, total minority, and Army
 - 9% had no concerns with current retirement system
- 31% indicated changing retirement eligibility after at least 10 years of service for a deferred pension payable at age 62 would have a strong influence on decision to stay; 32% indicated little influence
 - Strong influence led by female officer, O1-O3, Marine Corps officer, Air Force officer, Navy officer, male officer, and enlisted with 6-9 years of service
 - Little influence led by enlisted with 3-5 years of service, male enlisted, and male

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PCS MOVES

Time Preference Between PCS Moves if Not Deployed in Next 2 Years Percent of All Active-Duty Members



PCS MOVES

Time Preference Between PCS Moves if Not Deployed in Next 2 Years Percent of All Active-Duty Members

KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS	Enlisted 6 – 9 YOS	E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
No change in current policy	48	39	56	55	49	50	44	53	46	45	38	40	33	56	50	55	52	52	41
2 years longer than the current policy	26	37	18	17	23	20	27	17	29	31	38	35	46	17	23	16	26	20	32
1 year longer than the current policy	15	16	18	14	14	14	16	14	15	21	23	15	19	16	24	13	20	11	23
A shorter amount of time than the current policy	11	9	9	14	14	16	13	16	10	4	1	10	2	10	3	15	2	17	4

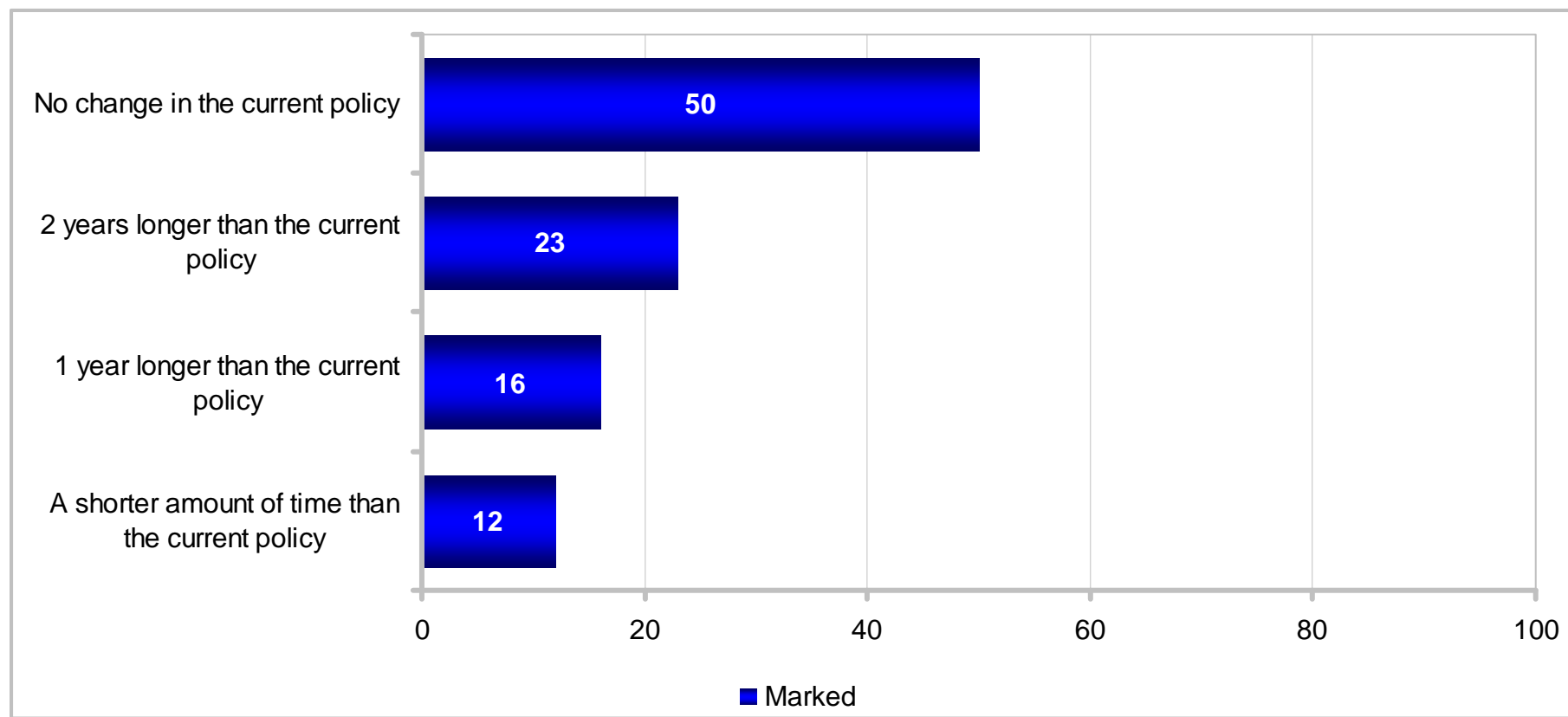
PCS MOVES

Time Preference Between PCS Moves if Not Deployed in Next 2 Years Percent of All Active-Duty Members

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female	
	No change in current policy	48	47	51	52	45	48	48	45	55	44	47	50	40	46	44	48	45
	2 years longer than the current policy	26	26	24	20	29	26	26	32	16	32	27	24	36	22	29	26	23
	1 year longer than the current policy	15	15	16	14	16	15	15	15	15	16	15	14	22	16	22	15	17
	A shorter amount of time than the current policy	11	11	9	14	9	11	11	8	15	9	11	12	2	17	6	10	15

PCS MOVES

Time Preference Between PCS Moves if Deployed in Next 2 Years Percent of All Active-Duty Members



PCS MOVES

Time Preference Between PCS Moves if Deployed in Next 2 Years Percent of All Active-Duty Members

KEY: More Likely To Mark Less Likely To Mark	Total	Army	Navy	Marine Corps	Air Force	Enlisted 3 – 5 YOS		Enlisted 6 – 9 YOS		E1 – E4	E5 – E9	O1 – O3	O4 – O6	Army Enlisted	Army Officers	Navy Enlisted	Navy Officers	Marine Corps Enlisted	Marine Corps Officers	Air Force Enlisted	Air Force Officers
No change in the current policy	50	40	59	57	50	54	48	55	49	44	38	41	34	59	55	58	52	54	37		
2 years longer than the current policy	23	35	12	16	21	17	22	13	26	30	38	32	46	11	20	15	25	17	33		
1 year longer than the current policy	16	16	16	13	16	13	17	14	15	21	22	16	18	15	21	12	20	13	26		
A shorter amount of time than the current policy	12	9	13	14	13	17	13	17	11	4	2	11	2	15	4	16	3	15	4		

PCS MOVES

Time Preference Between PCS Moves if Deployed in Next 2 Years Percent of All Active-Duty Members

KEY: More Likely To Mark Less Likely To Mark	Total	US (Incl. Territories)	Overseas	On Base	Off Base	Non-Hispanic White	Total Minority	Single w/ Child(ren)	Single w/o Child(ren)	Married w/ Child(ren)	Married w/o Child(ren)	Male Enlisted	Male Officers	Female Enlisted	Female Officers	Male	Female	
	No change in the current policy	50	49	53	53	48	50	48	44	56	45	49	52	41	51	42	50	49
	2 years longer than the current policy	23	23	20	17	26	23	21	29	14	28	24	21	35	17	29	23	19
	1 year longer than the current policy	16	15	18	15	16	15	17	15	16	16	15	14	21	15	23	16	17
	A shorter amount of time than the current policy	12	12	9	15	10	11	14	12	15	10	12	13	3	17	6	11	15

PCS MOVES

Summary of Findings

April 2006

- Assuming NO DEPLOYMENTS in next 2 years, 48% indicated they did not prefer a change in current policy of time between PCS moves; 26% indicated a preference of 2 years longer than the current policy
 - No change led by Navy, Navy enlisted, Marine Corps, Marine Corps enlisted, single without child(ren), E1-E4, Air Force enlisted, living on base, and male enlisted
 - 2 years longer led by Army officer, O4-O6, Army, male officer, Army enlisted, Air Force officer, single with child(ren), married with child(ren), O1-O3, E5-E9, living off base, and enlisted with 6-9 years of service
- Assuming DEPLOYMENT in next 2 years, 50% indicated they did not prefer a change in current policy of time between PCS moves; 23% indicated a preference of 2 years longer than the current policy
 - No change led by Navy, Navy enlisted, Marine Corps enlisted, Marine Corps, single without child(ren), E1-E4, Navy officer, Air Force enlisted, living on base, and male enlisted
 - 2 years longer led by Army officer, O4-O6, Army, male officer, Air Force officer, Army enlisted, O1-O3, single with child(ren), female officer, married with child(ren), E5-E9, living off base, living in US, male, and enlisted with 6-9 years of service

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Major Findings for April 2006

Retention

- Likelihood to stay on active duty (58%) remained unchanged from December 2005 and March 2005
- Spouse/significant other (46%) and family (41%) support to stay remained unchanged from December 2005 and March 2005
- Affective Commitment (3.8), Normative Commitment (2.7), and Continuance Commitment (2.5) remained unchanged from December 2005 and March 2005

Satisfaction

- Overall satisfaction (62%) with *military way of life* remained unchanged from December 2005 and March 2005
- Members most satisfied with *type of work you do in your military job* (67%) and least satisfied with *total compensation* (52%)

Major Findings for April 2006

Tempo

- Members reported working longer than normal duty day an average of 116 days in the past 12 months, a 9-day increase from March 2005
- Members reported being away from PDS an average of 69 nights, a 12-night increase from March 2005
- 9% currently deployed for 30 days or more, unchanged from December 2005 and March 2005
- 12% reported their desire to stay on active duty decreased as a result of being away more than expected, unchanged from December 2005 and March 2005
- 63% reported participation in operations since 9-11-01, a 6 percentage-point increase from March 2005
 - Highest participation reported for Operation Iraqi Freedom (47%), an 8 percentage-point increase from March 2005
 - Lowest participation reported for Operation Noble Eagle (7%)
- Service members away since 9-11-01 reported being deployed an average of 2.4 times and an average of 349 days
- Of Service members away since 9-11-01
 - 83% were deployed to a combat zone or imminent danger/hostile fire area
 - 53% were involved in combat operations
 - 37% reported deployments were longer than expected

Major Findings for April 2006

Tempo (Continued)

- 19% reported being on stop loss at some time since 9-11-01
- At least a quarter of members who were deployed at least once since 9-11-01 reported their greatest concerns while away were *managing expenses and bills* (27%, down 9 percentage points from August 2005), *their difficulty sleeping* (27%), *spouse's job or education demands* (27%), and *difficulties in communications with spouse or family* (25%)
- More than two-fifths of members deployed at least once since 9-11-01 reported *they appreciated their family and friends* (54%, down 10 percentage points from August 2005) and *life* (44%, down 9 percentage points from August 2005) more
- 63% of members deployed at least once since 9-11-01 but not currently deployed reported they did not want support services after returning home
- 44% indicated readjustment was *easy* following deployment; 19% reported *difficulty*
- More than one-third of members who were deployed at least once since 9-11-01 and had children under 19 years old reported their children had increased *fear/anxiety* (38%) and *problem behavior at home* (35%), but became closer to family members (35%) and had increased *pride in having a military parent* (31%)

Major Findings for April 2006

Tempo (Continued)

- More than three-quarters of members who were deployed at least once since 9-11-01 and had children under 19 years old reported the following factors were important for coping with deployments
 - *Spouse/guardian ability to maintain a stable household routine (83%)*
 - *Communications with the deployed parent (83%)*
 - *Spouse/guardian support for the deployment (81%)*
 - *Way family members deal with the deployment (79%)*
 - *Geographic stability during the deployment (77%)*

Major Findings for April 2006

Stress

- Levels of personal (41%) and work stress (51%) remained unchanged from December 2005 and March 2005

Readiness

- Personal (81%) and unit preparedness (68%) remained unchanged from December 2005 and March 2005
- Training preparedness (73%) remained unchanged from December 2005 and March 2005

Programs and Services

- 19% accessed Military OneSource via the Internet
 - 57% satisfied with Military OneSource
- 70% of those who had not used Military OneSource in the past 12 months said it was because they were not familiar with it

Major Findings for April 2006

Child Care

- 65% of single members and 36% of married members with children 13 years and younger routinely used child care so they (and their spouse) could work
- 21% of members with children 13 years and younger who did not routinely use child care arrangements needed child care so they (and/or spouse) could work
- 34% used on-base child care as their primary source of child care; 66% used off base
- Members with children 13 years and younger had an average of 1.5 children routinely using child care arrangements
- No difference in satisfaction with all 3 aspects of on-base and off-base child care
- Members who routinely spent money on child care had a monthly average child care expense of \$578 per month, up \$81 from April 2004
- Members who routinely used or needed child care missed 11 days from work due to lack of child care

Major Findings for April 2006

Spouse Employment

- 44% (up 9 percentage points from April 2004) satisfied with spouse's employment and career opportunities; 23% dissatisfied
- Members reported it took an average of 4.7 months for their spouses to find employment after their last PCS
- Members reported their spouses (who were unemployed) had been looking for work for an average of 18 weeks (4.5 months)
- 40% reported their spouses were overqualified for work they did
- 31% of members reported their spouse's income was major contributor to total household income
- 29% of members reported their spouse works part-time (less than 35 hours a week)
- Of those members whose spouses worked part-time, 55% reported their spouses wanted to work full-time
 - 32% of these members reported most common reason for their spouse working part-time was they *could only find part-time work*
 - Members reported most common reason their spouse was not looking for full-time job was *child care responsibilities* (29%, up 15 percentage points from April 2004) and *they did not want to work full-time* (26%)

Major Findings for April 2006

Spouse Employment (continued)

- Top ways spouse found current primary job were *contacted the employer directly* (53%) and *information provided by a friend or relative* (30%)
- More than two-thirds of married members reported their spouse wants to work because they *want to save money for the future* (78%) and *desire a career* (67%, down 6 percentage points from April 2004)

Education and Access to Technology

- 21% of married members reported spouse currently enrolled in civilian school
 - 41% enrolled in *four-year college or university*; 26% enrolled in *junior or community college (2-year)*
 - 58% enrolled as part-time students; 42% enrolled as full-time students
- For those not enrolled, *family responsibilities* (28%, down 10 percentage points from April 2004) and *satisfaction with educational level attained* (27%) reported as main reasons for spouse not attending school
- Most married members reported their spouse had, at minimum, a high school education or equivalent (96%) and majority of spouses had at least some college (73%)

Major Findings for April 2006

Education and Access to Technology (continued)

- Majority reported they had a home computer (93%, up 7 percentage points from April 2004) and Internet access (89%, up 8 percentage points from April 2004)
 - 54% reported their children used the computer for homework
 - 46% (up 9 percentage points from April 2004) used computer for on-line education courses; 28% (up 7 percentage points from April 2004) of spouses used computer for on-line education courses
- Members who have taken college courses since joining the military reported earning an average of 49 college credits (up 4 credits from April 2004)
- 78% of members indicated they have not earned a degree since joining the military
 - 7% indicated they earned a master's, doctoral, or professional school degree and 5% earned a bachelor's degree

Compensation

- More than two-thirds satisfied with *medical benefits* (72%) and *dental benefits* (68%)
- 44% satisfied with *basic pay*; 36% dissatisfied

Major Findings for April 2006

Compensation (continued)

- 9% to 85% reported receiving special pays and allowances
 - Highest percentage reported for *Basic Allowance for Subsistence (BAS)*
 - Lowest percentage reported for *Overseas Housing Allowance (OHA)*
- 43% to 56% satisfied with all special pays and allowances
 - Least satisfied with *Basic Allowance for Subsistence (BAS)* and *Cost of Living Allowances (COLA)* (43%)
 - Most satisfied with *Overseas Housing Allowance (OHA)* (56%)
 - 53% indicated their *Basic Allowance for Housing* more than covered expenses or covered expenses; 47% required supplement to cover basic expenses
- At least four-fifths reported *cost of living* (92%), *danger* (88%, down 5 percentage points from April 2004), *level of responsibility* (85%), *time spent away from home* (85%), *years of experience* (84%), and *amount needed to provide for family* (81%, down 4 percentage points from April 2004) should be most important factors for determining total military compensation
 - However, 38% to 52% indicated these were actual factors used to determine total military compensation
- 42% to 77% rated their opportunities and benefits better in the military relative to their high school classmates
 - Highest percentage for *health care benefits*
 - Lowest percentage for *total compensation*

Major Findings for April 2006

Compensation (continued)

- 35% of married members rated their spouse's opportunities and benefits better relative to their high school classmates; 21% rated worse

Financial Health

- Most common source of income or financial support (other than regular earnings) was a *second job* (17%, down 6 percentage points from April 2004)
- Expected annual military retirement pay after at least 20 years of service averaged \$24,504 (up \$2,573 from April 2004)
- Expected annual medical insurance premiums after retirement (receiving the same level of service) averaged \$5,663 (up \$1,071 from April 2004)
- Average earnings reported for 2005 were \$38,859 (up \$3,858 from April 2004) for members and \$22,829 (up \$1,519 from April 2004) for spouses
- Average income from other sources (e.g., second job; sale of stocks, bonds, or real estate; child support/alimony; social security) reported for 2005 was \$2,659 (up \$1,207 from April 2004) for members and \$767 for spouses

Major Findings for April 2006

Financial Health (continued)

- 28% reported they owned real estate
 - Average mortgage payment was \$2,216 (up \$481 from April 2004)
- Average mortgage balance after last payment was \$184,256 (up \$59,907 from April 2004)
 - Average current market value was \$256,302
- Average monthly rent payment was \$1,621 (up \$441 from April 2004)
- Average total value of financial assets (other than real estate) was \$55,310
- Average monthly personal unsecured debt payment was \$1,037 (up \$132 from April 2004)
- Average personal unsecured debt balance (after last payment) was \$9,065 (up \$1,387 from April 2004)
- 55% indicated they had credit card debt
 - Average APR was 11%
- 69% of members reported currently making payments on vehicle loans or leases
 - Average monthly payment on vehicle leases and loans was \$622 (up \$79 from April 2004)
 - Average interest rate was 7%
 - Average amount owed on vehicle(s) after last payment was \$16,223 (up \$1,442 from April 2004)

Major Findings for April 2006

Financial Health (continued)

- 24% of members indicated having at least one financial problem in past 12 months
 - Most common problems were *pressured to pay bills by stores, creditors, or bill collectors* and *failure to make minimum monthly payments on credit card accounts* (both 11%)
- 1% filed for personal bankruptcy
 - Of those, 56% filed for Chapter 7 (liquidation of assets), 20% filed for Chapter 13 (scheduled repayment of debts), and 1% filed for Chapter 11 (reduced debt payment and/or extended time)
- Less than one-tenth of members obtained a payday loan on local economy (5%), an Internet payday loan (2%), and less than 1% obtained an auto title loan
 - Average payday loan obtained on local economy was \$1,488
 - Average number of loans obtained was 4
 - Average number of loan rollovers was 2
 - 2% indicated their unit was involved in collection action
 - 2% indicated disciplinary action was taken resulting from delinquent loan
 - 54% resolved loan by changing family budget
 - Average payday loan obtained via Internet was \$1,261
 - Average number of loans obtained was 2
 - Average number of loan rollovers was 1
 - 1% indicated their unit was involved in collection action
 - 3% indicated disciplinary action was taken resulting from delinquent loan
 - 32% resolved loan by changing family budget
 - Average auto title pawn was \$3,282

Major Findings for April 2006

Financial Health (continued)

- 63% described financial condition as comfortable and 12% described it as not comfortable
- 81% reported saving income
- Over half of members reported their financial goals were *being free of credit card debt* (65%), *being free from debt, except for mortgage* (61%), and *saving for retirement* (52%)

Relatives Serving in Armed Forces

- 58% reported they had a relative who had ever served on active duty
 - 46% (down 7 percentage points from April 2004) indicated their parents/guardians had served
 - 28% had siblings
 - 1% had children
- 16% reported they had a relative who had ever served in National Guard or Reserve
 - 9% indicated their parents/guardians had served
 - 9% had siblings

Major Findings for April 2006

Relatives Serving in Armed Forces (continued)

- 19% reported they had relatives currently serving on active duty or in National Guard/Reserve
 - 13% had siblings currently serving on active duty
 - 12% of married members had spouses currently serving on active duty
 - 2% had parents currently serving on active duty
 - 1% had children currently serving on active duty
- Of those who had relatives currently serving on active duty, 25% had siblings, 18% had children, 15% had parents, and 11% had spouses currently deployed to a combat zone

Retirement System

- Top concerns about military retirement system were *government does not match any money you put away for retirement in Thrift Savings Plan (59%)* and *no pension benefits are earned unless you serve at least 20 years (58%)*
- 31% indicated changing retirement eligibility after at least 10 years of service for a deferred pension payable at age 62 would have a strong influence on decision to stay; 32% indicated little influence

Major Findings for April 2006

PCS Moves

- Assuming NO DEPLOYMENTS in next 2 years, 48% indicated they did not prefer a change in current policy of time between PCS moves; 26% indicated a preference of 2 years longer than the current policy
- Assuming DEPLOYMENT in next 2 years, 50% indicated they did not prefer a change in current policy of time between PCS moves; 23% indicated a preference of 2 years longer than the current policy