



# Military spouse unemployment

Exploring solutions to a local problem of national importance

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# Contents

The military family has changed	2
An enduring problem	3
Location plays a major part	6
Varied challenges require varied solutions	10
For military spouses, for us all	13
Endnotes	14

# The military family has changed

IMAGINE YOU ARE married to a soldier, airman, marine, or sailor. Your family and all your belongings are packed to make the journey to a new posting in a place not of your choosing. There, you will need to set up and maintain your household in a new community, while your spouse is deployed or training in his or her new job with unique requirements. While that sounds like a description of an 1850s' sojourn to Ft. Laramie, Wyoming, out in the great unknown, it is in fact the battle rhythm for all military families today and happens mostly every two to four years.

**Greater satisfaction with military life with fewer obstacles for military spouses looking for employment is often key to retaining the talent that the modern military requires to fight modern wars.**

While the US military has taken significant strides to modernize its force and technology, much of its family support system continues to reflect assumptions about family life that are, in many cases, no longer accurate. Such assumptions include: the nonserving spouse is always available to support service-related needs; one stream of income is enough for a family to thrive; or the modern military family resembles those of former generations. These assumptions ultimately can create myriad challenges for service members and their families because personal or family growth might often be at odds with support for military readiness.

One of the most pressing of those challenges is staggering unemployment (24%) and underemployment (31–51%) among military spouses, rates that have held for years despite hundreds of millions of dollars spent by the US Department of Defense (DoD) to address the issue and a complex network of nonprofit support.<sup>1</sup> Like their civilian counterparts, now more than ever, many military families believe two incomes are necessary for financial security.<sup>2</sup> Yet, the military lifestyle can make finding and holding a job or career that matches the education and

qualifications of military spouses difficult, even without a pandemic in the mix. Even before the COVID-19 crisis, military spouse unemployment was more than seven times the national average and had been holding consistently at that rate since approximately 2012. With the pandemic affecting labor markets and the demands of their active duty spouses, the situation is expected to only worsen.

Finding a solution to this problem could be as valuable for the military and the nation as it is for military spouses. Greater satisfaction with military life with fewer obstacles for military spouses looking for employment is often key to retaining the talent that the modern military requires to fight modern wars. Billions of dollars are invested in training to keep service members “ready,” but since the beginning of the armed forces itself, discord or discontent at home can erode readiness.<sup>3</sup> Simply put, family readiness is military readiness.

# An enduring problem

**T**HE SACRIFICE OF service members deployed to combat zones are familiar to most Americans, even with the shifting requirements they face with the recent pandemic. But it is the daily sacrifices that military spouses make to support their serving family member that often go unnoticed. Yet those sacrifices are also important because they support soldiers, sailors, airmen, marines, and others in doing the jobs necessary to protect the nation.

For military spouses, finding and growing the right career can be elusive due to frequent location moves, the pressures of being the primary at-home parent and managing a household without a spouse for extended periods of time, relative isolation in a new community, and other related priorities. These responsibilities and challenges often put finding the right job or pursuing a career at the bottom of a military spouse's to-do list.

**Ultimately, the spousal experience can influence whether a service member stays in or leaves the military.**

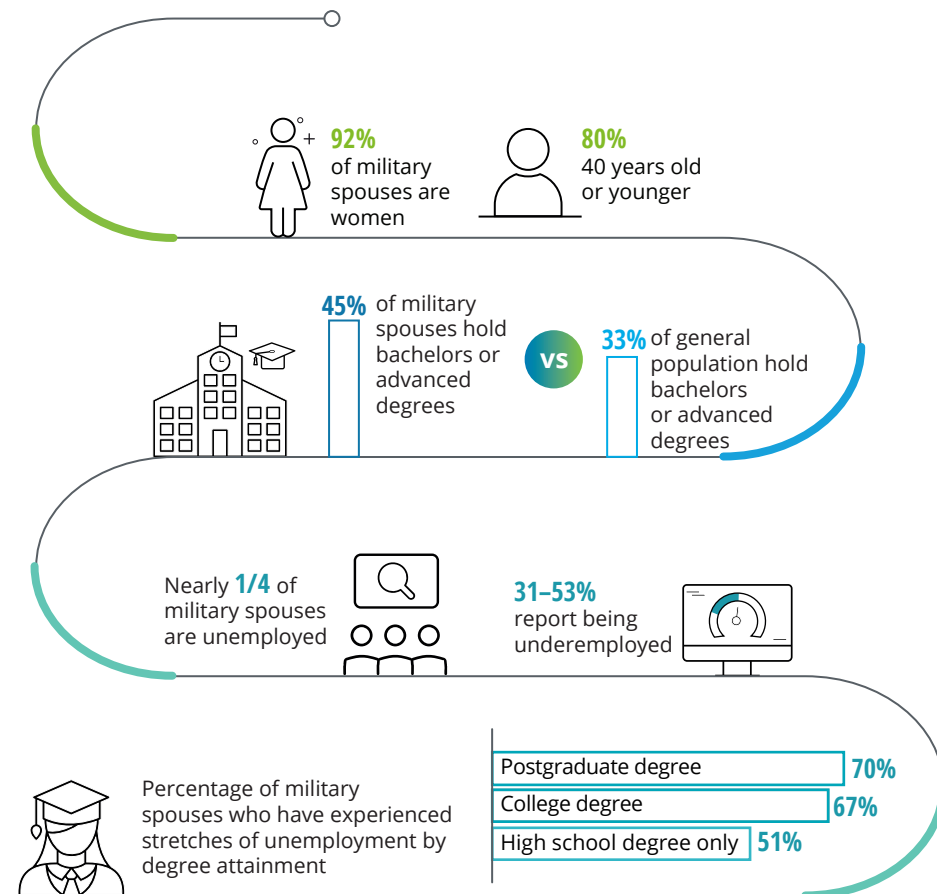
Even if spouses try to pursue a career, the demands placed on service members—high operational tempo, deployments, and odd working hours—often leave spouses with a disproportionate share

of family responsibilities and very little time for a job. The military's requirement to move every few years can be equally professionally limiting.

All these factors mean that, even though the military provides robust spousal employment programs, such as the Military Spouse Employment Partnership or education benefits through the Spouse Education and Career Opportunities program, still nearly a quarter of military spouses are unemployed, and just over half of military spouses with jobs report being underemployed (figure 1).<sup>4</sup> Under- and unemployment often lead to financial insecurity or frustration among spouses because they are unable to pursue their own professional goals. Understandably, these issues can negatively impact the spouse's overall satisfaction with the military lifestyle despite pride in supporting the military's mission. Ultimately, the spousal experience can influence whether a service member stays in or leaves the military. This can be significant especially when the spouse and service member reach mid-career and both begin their maximum earning years as professionals. Meanwhile, with recruiting pools dwindling, retaining service members is considered increasingly important. For this reason, DoD leadership at the highest levels have made improving military spouse unemployment a priority.<sup>5</sup>

FIGURE 1

## Who are military spouses?



Sources: Blue Star Families, *Military Family Lifestyle Survey*, 2018; Office of People Analytics, *2017 Survey of Active Duty Spouses*, 2017.

## Employment is financial security

In 2018, for the first time ever, Blue Star Families’ annual survey of military families reported that the top stressor among military families was financial issues. The survey also found that 70% of millennial respondents believed having two incomes to be vital to the family’s well-being.<sup>6</sup> This finding shouldn’t be a surprise; it reflects the rising cost of living felt across the country. Things such as housing, health care, child care, vehicles, and

entertainment are considerably more expensive today than they were for previous generations.<sup>7</sup> For example, in 1985, a middle-class family of four could afford a three-bedroom house, family health insurance, a semester of public college, and a vehicle on roughly 30 weeks of a single middle-class income.<sup>8</sup> Today, those same things would take a middle-class, single-income family 53 weeks to afford.<sup>9</sup> While the military provides basic housing allowance and health care, it doesn’t cover expenses such as children’s participation in sports leagues or a second car that a dual income can.

## Employment is personal

Apart from financial considerations, for military spouses, pursuing a career or finding a job can also be a personal pursuit, reflecting a sense of community, self-fulfillment, or personal growth. Constantly integrating into new areas and new communities leaves many feeling a lack of a sense of belonging.<sup>10</sup> Careers can provide a way of staying connected and help to more quickly integrate into new areas. Even as COVID-19 caused many to work from home, being able to connect with coworkers—even remotely—can stave off feelings of isolation and provide a sense of belonging.

For many military spouses, especially it seems for millennials (born between 1981 and 1996) or Generation Z (born in 1997 or after), careers also reflect professional aspirations. Generally speaking, these generations tend to have different perceptions and expectations about gender roles and personal careers than many in previous generations<sup>11</sup>—such as women being more professionally ambitious than their male peers, and men who want to equally balance being a caregiver and breadwinner.<sup>12</sup> Given this demographic data, it makes sense that there is more of a desire among military spouses to possess fulfilling careers. After all, 92% of military spouses are women and 80% are 40 years old or younger.<sup>13</sup> Importantly, this trend is likely to continue as the percentage of Gen Z military spouses rises, suggesting that the military will have to account for the personal expectations of spouses if they wish to recruit and retain top talent going forward.

## Employment is about retention

Ultimately, financial insecurity and unfulfilled personal expectations may lead to a pronounced level of dissatisfaction for the nonserving spouse.

That dissatisfaction has a direct impact on the retention of skilled service members. In fact, one survey found that for every one-point increase in a spouse's support for staying in the military, the actual odds of the service member staying in the military rose by nearly 2%.<sup>14</sup> At a time when the military is relying on historically high retention rates to make up for challenges in finding new recruits, the relationship between spousal satisfaction and military retention is therefore an important one.<sup>15</sup>

The military is already hard-pressed to recruit top talent, especially in technical fields where pay is considerably higher in the private sector. The talent pool that the military can draw from is likely to get smaller with future generations.<sup>16</sup> More than 71% of American youth are ineligible to serve in the military, largely due to education, legal, or drug usage issues. Even of those qualified to serve, 25% of otherwise eligible recruits do not make the health standards due to a growing obesity problem in the United States.<sup>17</sup>

And the problem is not just filling the ranks. As the military begins to shift to [competition with great power adversaries](#), it needs highly skilled service members now more than ever. However, the likely highly educated spouses of these highly skilled service members are also the ones most at risk for unemployment. Figure 1 shows that 67% of the military spouses who are college graduates and 70% of those who hold postgraduate degrees have experienced stretches of unemployment, compared to 51% of those with only a high school degree.<sup>18</sup> If the military is to retain its most skilled service members, it needs to find ways to improve the military spouse experience, which includes ensuring military spouses are fully employed with meaningful careers.

# Location plays a major part

**M**ILITARY SPOUSE UNDER- and unemployment is clearly an important problem, but framing it as a *monolithic* problem may be part of the issue. The challenge is much more complex and nuanced.

Not every military spouse finds herself or himself in the same situation. Each individual can face very different employment situations from move to move, as each new location has its own economic and market conditions. Military spouses have long known that it is a very different situation trying to find a job when stationed at the Pentagon compared to Fort Sill, Oklahoma, just as the hot labor market of Washington, DC, is very different from the tight labor market of Lawton, Oklahoma.

That is the core challenge military spouses face: Seeking employment is not one problem, but many different problems depending on where you live. The size and vitality of labor markets near major military bases can vary widely (figure 2). This variability can often obscure some of the challenges that military spouses face, because, when

considered at a national level, the labor markets near military bases closely mirror the national averages.<sup>19</sup> However, this is largely the result of a few hot labor markets such as Washington DC or the Pacific Northwest that bring up the average.

**San Antonio has the 7th largest military-connected population and has a robust Veteran & Military Family Office in City Hall that drives employment through a network of industry, government, and nonprofits.<sup>20</sup>**

Well over half of all military spouses live in areas with below-average availability of work. In fact, our research indicates that of the military spouses who live on or near the largest bases, 44% live in labor markets with negative availability of jobs, that is, there are fewer jobs available than there are job seekers (figure 2).<sup>21</sup>

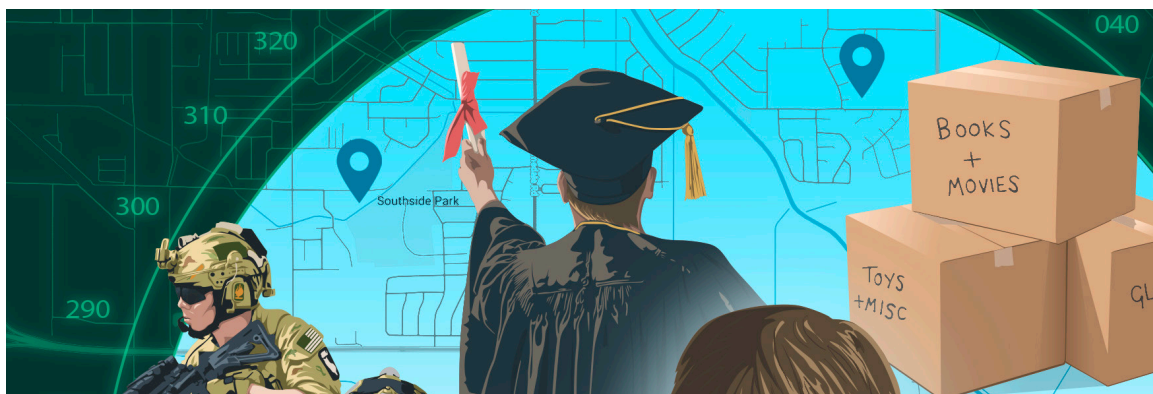
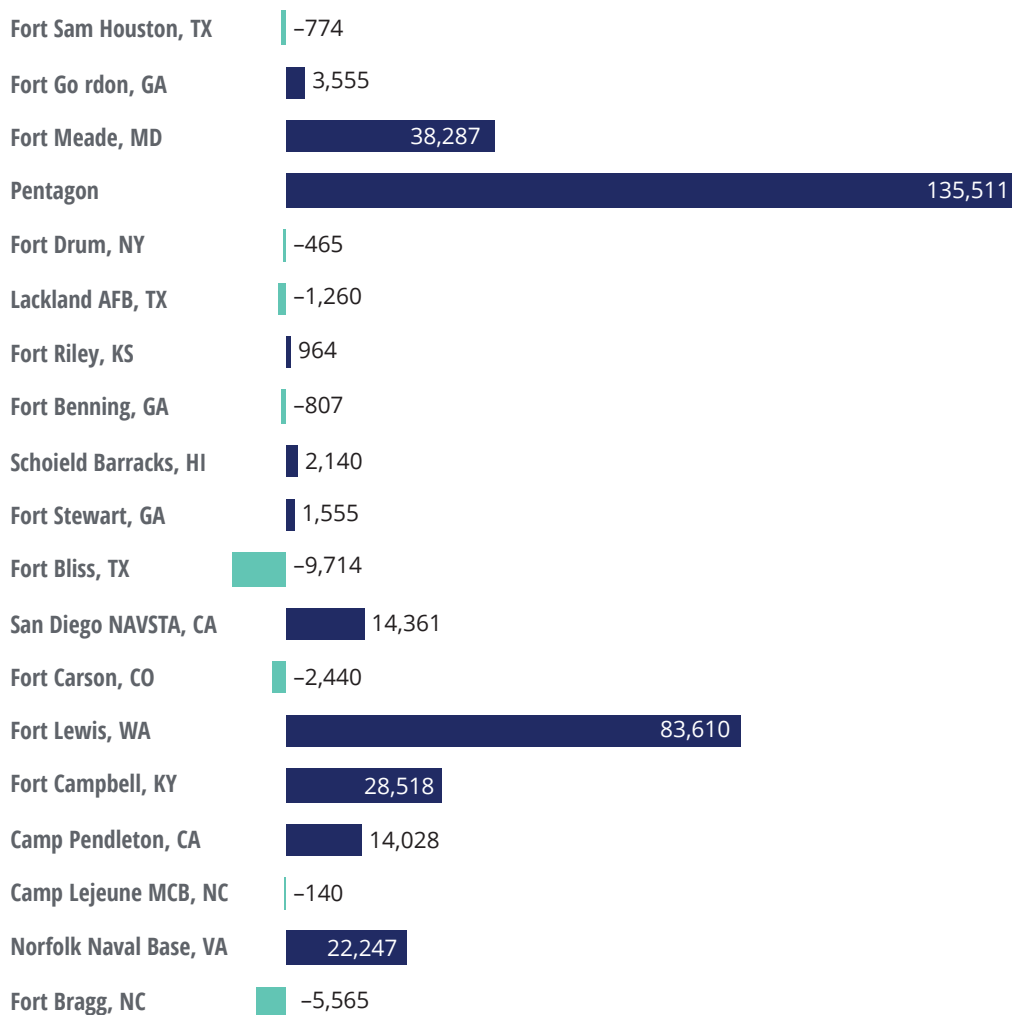




FIGURE 2

### With the exception of a few locations, many labor markets near military installations are very competitive

Net jobs available in the metropolitan areas close to military bases (monthly average, 2019)  
 (Largest military bases by military spouse population)



Note: Net jobs calculated as [unique job postings in the closest metropolitan area (monthly average of 2019)] - [civilian job seekers + military spouse job seekers]

Sources: US Bureau of Labor Statistics, "Local area unemployment statistics," 2019; US Census Bureau, "Quick facts," accessed June 23, 2020.

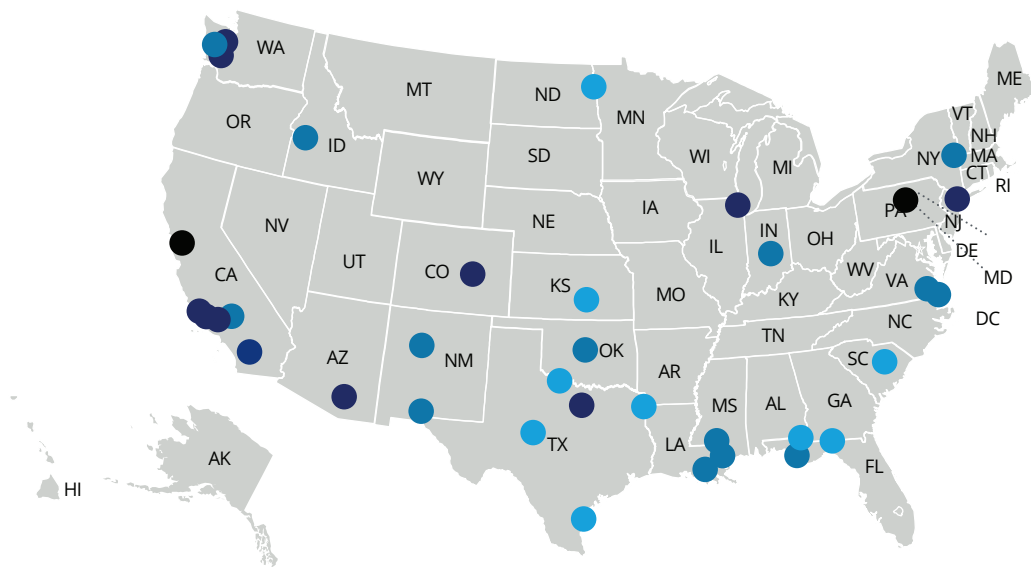
Even the hot labor markets may not offer much relief for military spouses. Fueled by IT and knowledge services industries, more job openings in these areas require four-year degrees than in other areas of the country (figure 3). While military spouses tend to be more educated than the general population, with 45% holding bachelors or advanced degrees compared with 33% of general population, it may not be enough to provide military spouses with a competitive edge over other

applicants in hotter labor markets.<sup>22</sup> For example, in areas such as Washington, DC, or Tacoma, WA, the share of the population with at least a bachelor's degree is roughly equal to or higher than the share of military spouses with a bachelor's degree.<sup>23</sup> These more competitive job markets can also be less forgiving to applicants whose resume may not reflect consistent career growth or experience beyond a year or two in each job—issues many military spouses experience.

FIGURE 3

### Hot labor markets near military bases tend to demand higher educational attainment and are thus more competitive for military spouses

0%–10%    10%–20%    20%–30%    30%–40%    40%–50%  
Percentage of job openings requiring a 4-year degree



Source: EMSI labor market analysis.

These issues are even more timely today than ever before. The impact of the current crisis has hammered economies across the country. As a result, there may simply be fewer jobs available for military spouses even in areas near bases that previously had strong economies. Many of the industries that previously offered easier entry

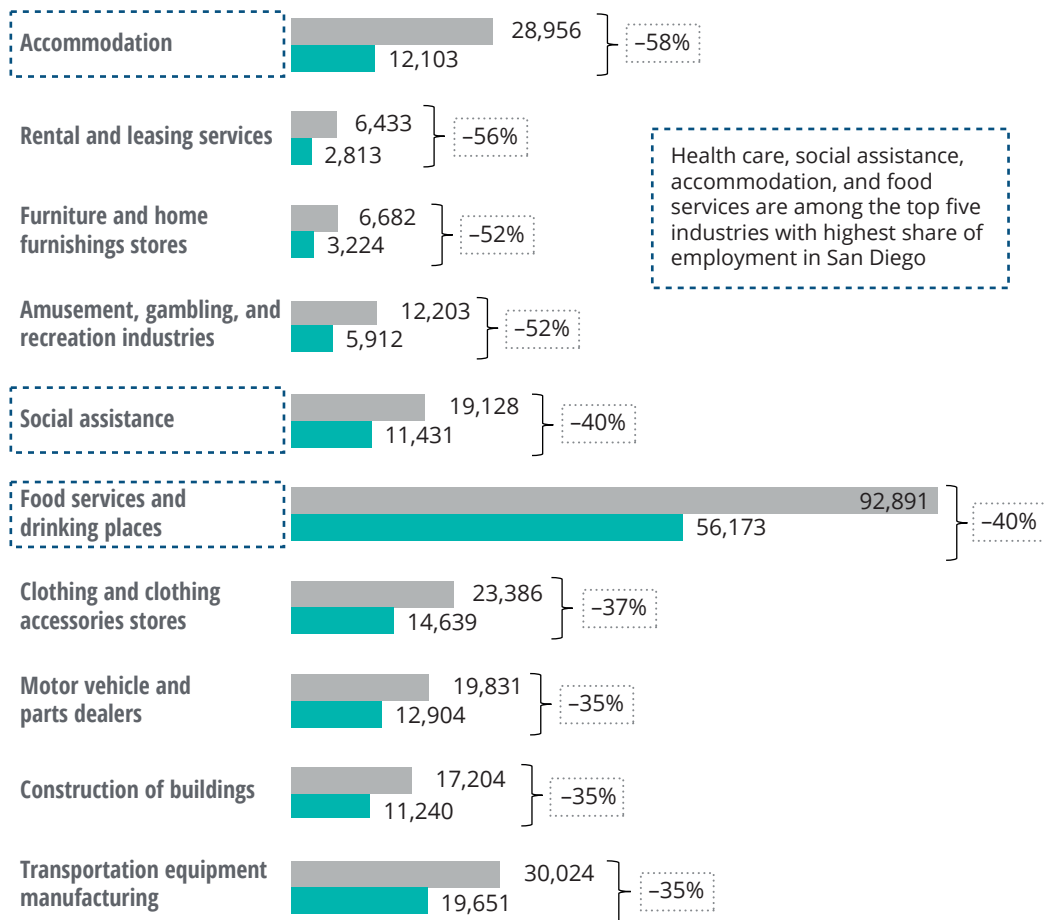
opportunities to military spouses such as retail, accommodation, and social assistance were among some of the hardest hit by the current crisis (figure 4). This situation seems to underscore the importance of new ways and new thinking to give military spouses the opportunity to have a career or earn a living wage.

FIGURE 4

### The impact of COVID-19 on employment has been significant even in a location such as San Diego that had a strong economy

Industries with the greatest decline in job postings between February and April 2020

■ February 2020 ■ April 2020



Note: Only industries with more than 5,000 job postings in February 2020 have been included in the chart.

Source: EMSI labor market analysis.

# Varied challenges require varied solutions

**R**ECOGNIZING THAT MILITARY spouse under- and unemployment is not one singular problem is an important start. Rather than trying to find a one-size-fits-all solution, the military can then focus on tailoring solutions to the areas and people that need them.

## Connect to existing opportunities

Many of the existing programs designed to support military spouses, such as Spouse Education and Career Opportunities from the DoD, focus on connecting spouses to existing civilian employment or education opportunities.<sup>24</sup> This approach can be a valid strategy for areas that have a large number of job openings such as Washington, DC, or the Pacific Northwest.

**“There are some who still believe the military spouse doesn’t or shouldn’t have to work. The bottom line is we all must do more to solve this problem.”**

— *Liz Larsen, Hiring Our Heroes  
Deloitte roundtable on Military Spouse  
Employment*

However, even in better labor markets elsewhere in the country, the benefit is limited to a two- to four-year period at most. After that time, the military

spouse would likely change duty stations again and be forced to leave his or her current job. To have a lasting impact, programs need to go beyond simply connecting military spouses with job opportunities and focus on tackling job mobility and portability as well. The COVID-19 crisis has caused a paradigm shift in how work gets done. The need to work from home during the crisis has removed doubts and negative assumptions about working remotely and helped organizations large and small realize the value of less traditional workplace arrangements. While remote work can help military spouses both access new job opportunities outside of their immediate area and take those jobs with them when they move, more needs to be done to ensure they have productive workspaces and other resources. Efforts by the military could include:

- Ensuring spouses have the tools necessary for successful remote work, such as computers, webcams, videoconferencing software, or even coworking spaces, as well as a strong social support network in the form of others working in the same location
- Accelerating the long-sought-after streamlining of licensing requirements and interstate transfers recommended by the 2020 National Defense Authorization Act<sup>25</sup>
- Developing a consortium of businesses partnered with DoD’s Military Spouse Employment Partnership program that can more effectively offer military spouses

alternative opportunities if they can't retain their previous positions when they move

- Generating “future of work” data-driven fact sheets and support materials for employers to highlight the quantitative and qualitative benefits of hiring military spouses (especially under alternate working arrangements such as remote work) and drive innovative solutions
- Offering job-centric upskilling programs to military spouses to help them gain the necessary skills for in-demand jobs in different areas

#### WHAT IS JOB-CENTRIC UPSKILLING?

Job-centric **upskilling** is an approach to workforce development focused on training and getting individuals ready for in-demand jobs. Upskilling services can be provided by government, nonprofits, universities, for-training and educational entities, or companies. Successful job-centric upskilling programs typically target industry needs, provide needed support, and measure results.

## Create new opportunities

Connecting military spouses to existing opportunities is a necessary strategy for reducing unemployment, but despite the best efforts of DoD and its partners, the issue likely requires additional solutions. For example, with nearly half of military spouses in areas with fewer jobs available than job seekers, there may not be enough jobs to connect spouses to. Therefore, rather than connecting spouses to job opportunities, policies should also help create new opportunities in all facets of employment, including entrepreneurship, career

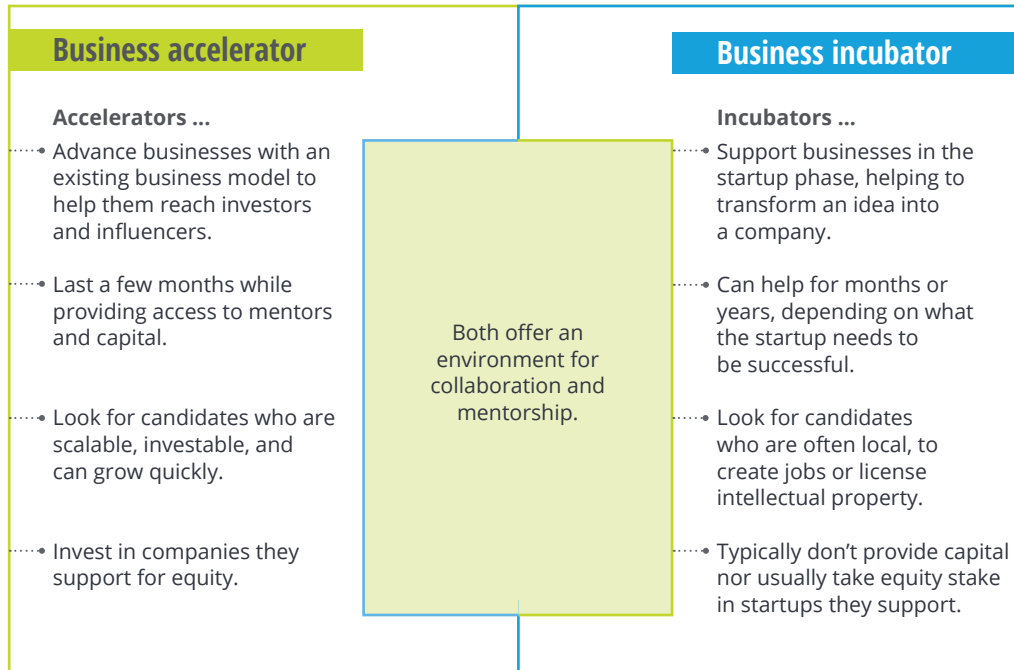
transitions, professional network development, and continued education and reskilling.

Policies that encourage entrepreneurship among military spouses can create customized employment opportunities and allow military spouses not only to fare better in poor labor markets but also be more resilient during the multiple moves. Policies could include:

- Increasing entrepreneurial support via professional networking groups and mentorship programs to help connect entrepreneurs to one another, or to offer mentorship from more experienced entrepreneurs to those just getting started
- Providing educational programs curated for each major phase of business maturation to help entrepreneurs start, grow, and succeed in their business. Educational programs through internships or apprenticeships could also be valuable for certain business types
- Improving access to resources such as workspaces, microlending, advising, or professional services to ensure the entrepreneur isn't having to work alone, but instead has the resources to be successful
- Providing coworking spaces for innovation and comradery, helping to share best practices
- Sponsoring or creating business accelerators and incubators specifically for military spouses, which can provide access to networks of other military entrepreneurs, investors, and other funding resources that are so often important to the success of entrepreneurial ventures (figure 5)

FIGURE 5

## Business accelerator and incubator models can help military spouses become entrepreneurs



Source: Hubert Zajicek, "Accelerator vs. incubator: Which is right for you?," Entrepreneur.com, May 2017.

## Get the data right to increase awareness

The most significant challenge facing military spouse under- and unemployment may simply be a lack of quality data. With the exact challenges faced by military spouses varying from location to location and industry to industry, a detailed understanding of these challenges is an important part of the solution. Even at a tactical level, programs such as job-focused reskilling depend on having reliable data about the jobs in demand in labor markets near military spouses. Yet, data on the unemployment rate among military spouses is

not efficiently gathered by government agencies or nonprofits and can vary widely in estimates as a result.<sup>26</sup>

Regular data gathering and reports by the US Departments of Labor, Defense, Veterans Affairs, and others were considered critical to helping bring down veteran unemployment from its high of more than 8% in the 2010s to 3.1% in 2019, better than the national average.<sup>27</sup> The fact that military spouse unemployment is three times more than even the peak of veteran unemployment only further underscores the need for solid data gathering to shine light on this important issue.<sup>28</sup>

# For military spouses, for us all

**I**N UNCERTAIN TIMES, the nation relies on its military more than ever to be ready for whatever may come, whether it is warfare on land or in cyberspace or fighting a global pandemic. Those in uniform work and train hard to stay ready, and many do not serve without support. Military spouses help keep families together, allowing

service members to do their jobs without the burden of worry. Military spouses are deserving of support in finding meaningful employment, not only for their sacrifices, but to keep military families strong, resilient, and in the fight. It is not just a moral imperative; it's a matter of military readiness.



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