

FAMILY

The Dismal Career Opportunities for Military Spouses

For the partners of America's active-duty service members, finding a stable, well-paid job is often impossible.

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SANDY HUFFAKER / GETTY

During a Thanksgiving morning videoconference call with military personnel overseas, Donald Trump said: “I know I speak on behalf of all Americans when I say that we totally support you—in fact, we love you. We really do. We love you.” And data shows that he was speaking on behalf of most Americans. Nearly three-quarters of Americans expressed confidence in the United States armed forces in 2018, according to Gallup. A similar poll found that satisfaction with the military's strength and preparedness is currently at a 15-year high, with 38 percent of respondents identifying as “very satisfied” and 40 percent as “somewhat satisfied.” Yet when it comes to supporting military families in the most tangible way—financially—the U.S. falls flat.

[Read: [The military has become Trump's favorite prop](#)]

Despite a military budget that has been massive for years, a 2018 report from Blue Star Families revealed that nearly two-thirds of military families “experienced stress due to their current financial situation” and “37 percent feel insecure about their financial future.” Military families report difficulty making ends meet at twice the rate of civilian families, and more than half of the families in the report said the main reason for that difficulty is that the family’s nonmilitary partner had struggled with unemployment or underemployment (meaning she couldn’t find work in the field she was trained for).

A recent Department of Defense survey found that a quarter of military spouses are unemployed—a rate roughly six times the 2017 national average of about 4 percent (according to the Bureau of Labor Statistics) and nearly two and a half times the rate in the majority of the country’s most impoverished neighborhoods. I’ve lost track of how many fellow military spouses have told me they abandoned careers they loved and were proud of solely because of the obstacles the military life presented. I am lucky to work in an industry that can often accommodate remote work (since my husband is training to be a Navy doctor), but for so many people this isn’t the case. And, for that matter, I myself don’t know what I’ll do if we ever end up stationed in Japan or Hawaii, because the time difference makes being awake during continental–United States working hours essentially impossible.

The only other population with a similar rate of joblessness is the Kusilvak Census Area in Alaska, where the unemployment rate is about three points lower. Of the military spouses who do work, more than half say they are working in positions that they are overqualified for. And many aren’t earning very much: According to a White House report, military spouses earn on average 26.8 percent less than their nonmilitary peers, amounting to more than \$10,000 of lost income each year.

Military spouses are at a unique disadvantage when it comes to finding gainful employment. Frequent moves among duty stations are riddled with complications and expenses, ranging from the seemingly insignificant (such as delivery errors and damaged personal belongings) to the higher-stakes issues of finding new schools or nannies or daycare for a family’s children. Almost a third of military families report more than \$1,000 of unreimbursed expenses during their last move, and 72 percent cannot obtain reliable access to child care.

Someone has to deal with these challenges, and it often ends up being the non-active-duty spouse. All this moving around can lead to gaps and inconsistencies on a resume and can scream to hiring managers, *This person could have to relocate at any second*, which might discourage companies from bringing military spouses on board. Roles on base for which spouses are qualified might already be occupied, due to there being more residents than job openings, or wildly outside of a spouse's line of work. For example, there might be cashier positions available at the on-base grocery store, but no jobs for an architect, banker, or chef. And when couples are stationed at a base abroad, military spouses might have trouble getting a work visa.

If a military spouse is a woman—and nine out of 10 active-duty military spouses are women—the problem is exacerbated. Women face the motherhood penalty already, and the Blue Star Families Military Family Lifestyle Survey revealed a not insignificant gap in the way male and female military spouses are employed and paid:

Almost half (49%) of male military spouse respondents reported working full-time, compared to just 27% of female military spouse respondents. Male and female military spouse respondents also differed substantially on the impact of family obligations on their career, with 50% of female spouses citing family obligations as a top career obstacle compared to 30% of male spouses. 44% of employed male military spouse respondents earned more than \$50,000 in 2016, while only 19% of females reported the same.

No matter their gender, nearly 35 percent of military spouses who *do* work require professional licenses to maintain their status as doctors, lawyers, or teachers, for example. Those licenses often don't transfer across state lines—a major issue considering military families are 10 times more likely to have moved across state lines than nonmilitary families.

[*Read: The tragedy of the American military*]

The trouble many military spouses have finding work isn't an issue of a lack of education. Military spouses are more educated on average than other civilian Americans of working age. For those who are trying to complete a degree or other certification, there are some educational resources available, targeted specifically to military spouses. LinkedIn has an entire program dedicated to education and professional support for military spouses and veterans. The military also offers a

few options for immediate family members who are eager to expand their knowledge and experience, among them the Survivors' and Dependents' Educational Assistance program, as well as Military OneSource's career-advancement scholarship (MyCAA), which provides up to \$4,000 over a two-year period for spouses pursuing a professional license or degree. Unfortunately, one in five respondents in the aforementioned DOD study said that they were unable to take advantage of those services due to family and personal obligations. Plus, only spouses whose partners have reached a certain rank qualify specifically for MyCAA, and the Survivors' and Dependents' assistance is only for "eligible military spouses of certain veterans."

Some companies—such as Starbucks, Hilton, and Microsoft—have made a public show of being military-family-friendly. They specifically seek to hire military spouses, and in many cases offer remote work opportunities, meaning that spouses can stay in their current role (or even get promoted) even after a permanent change of station. Others, however, take advantage of the precariousness of the community's financial situation. Multilevel-marketing corporations are notorious for targeting vulnerable women who are desperate for the income that traditional work won't give them, and as such, the military-spouse community has become a major opportunity for direct-sales businesses that aggressively pursue those who seek flexible hours, a salary, and human interaction outside the home. According to a study on the Federal Trade Commission's website, approximately 99 percent of employees lose money by joining these businesses, putting these families further in the hole financially than when they started.

Certain financial-services businesses also take advantage of military families' often precarious situations. Active-duty service members might be as much as three times more likely to take payday loans than civilians, and in 2014, Paul Kiel of ProPublica reported that USA Discounters, Freedom Furniture, and Electronics and Military Credit Services offered military members credit to pay for home goods and appliances. Kiel reported that in one month alone, "230 service members were involuntarily paying USA Discounters a portion of their pay," totaling more than \$1.4 million.

[Read: 35,000 lawsuits against soldiers struggling to pay their bills]

There are a few other things that might make military life so remarkably expensive and difficult to navigate. One is obvious: When half of a partnership deploys for anywhere from four to 15 months at a time (depending on the year and the branch of the military), it automatically makes the remaining spouse a single parent if there are children in the picture. For many, it might be too difficult—or too expensive—to continue working and simultaneously balance home responsibilities.

Active-duty military members make enormous personal sacrifices and suffer emotional and physical hardship in the course of their service. Their readiness depends in part on the well-being of those around them—including, oftentimes, the employment of their partners.

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