



# Roadmap to Employment Stability for Military Spouses

## Five Recommendations to Build Financial Security Throughout the Military Lifecycle

*Prepared by David Chrisinger*



# ABOUT THE NATIONAL MILITARY SPOUSE NETWORK

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Founded in 2010, the NMSN delivers ongoing personal and professional development for military spouses by providing: quality content, mentoring, networking opportunities, and various resources, including a monthly newsletter and bi-annual digital magazine. The NMSN creates a community of military spouse professionals, businesses, academics and media to share expertise and craft innovative solutions to help military spouses balance a viable career with the military lifestyle and lay the foundation for a successful career after leaving the military life. To ensure policymakers are aware of the key challenges and concerns facing military spouses, the NMSN also advocates for policy change at the highest levels of the federal government.



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*Cover art by Courtney Chauvin*

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# FOREWORD

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BY SUE HOPPIN  
FOUNDER & PRESIDENT  
NATIONAL MILITARY SPOUSE NETWORK

The life of an American military spouse at the height of the COVID-19 pandemic hasn't been all that different from life before lockdowns and social distancing. Isolation and separation from friends and family? Check. Overwhelming uncertainty? Check. Not enough hours in the day to maintain a home, attend to children's needs and work remotely... all at the same time? Check.

As I write these words, millions of Americans are suffering, and I don't mean to minimize that suffering. But when the unemployment rate in the United States peaked at 14.7 percent in April 2020—the highest recorded rate since 1948, when this data started being collected—that was still nearly 10 percentage points below the *stubbornly high* rate of unemployment for military spouses. Many more military spouses tell us they are underemployed, meaning that their job does not pay them what their education, skills and qualifications warrant and/or their employer

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America’s nearly  
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nation’s recovery  
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cannot offer them as many hours as they would like. This struggle to find and maintain meaningful employment has persisted despite the hundreds of millions of dollars the Department of Defense has spent over the past decade<sup>ii</sup> on a variety of programs, support and initiatives.<sup>iii</sup>

When the Biden administration transitions to power on January 20, 2021, the new President will face a myriad of challenges that he will need to address the moment he’s sworn into office. An unchecked pandemic, economic stagnation, rising inequality, a reckoning with race and systemic discrimination, climate change and a reemergence of the great power competition. This is no time for half-measures. The challenges we face as a nation will require all of us to collaborate and act with

integrity and determination. Combined with the government’s vast capacity to prioritize and make strategic investments, we believe America’s military spouses of currently serving and retired servicemembers have what it takes to contribute to this nation’s recovery. It is our continued hope that we can all work together to make real and lasting change that helps improve the lives of our military families so that their servicemembers don’t have to choose between what’s right for their families and what’s right for our country.

**Sue Hoppin**

Founder & President  
National Military Spouse Network

# INTRODUCTION

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Two years ago, the National Military Spouse Network presented five policy recommendations to remove barriers that were keeping military spouses from starting their own businesses. Specifically, we recommended that the Department of Defense (DOD) collect robust data from military spouses on the challenges they face starting and operating their own businesses. We also called for increased support, information and guidance to help spouses navigate the uncertainties of frequent moves and living and working overseas.<sup>iv</sup> Above all else, we believe that we can't fix what we don't measure.

Last year, we built on this work by focusing on ways to support career portability for spouses stationed overseas. We again called for a RAND-level study to help us better understand the barriers spouses face when searching for and maintaining meaningful work while living abroad. We also called for DOD to improve transparency and reduce the complexity of seeking employment overseas and for the Internal Revenue Service to provide guidance to military spouses on the tax implications of living and working abroad.<sup>v</sup> To date, we have made very little progress on these fronts.

That is unacceptable.

Fortunately, there is no shortage of reforms that could make a difference in the lives of America's military spouses. For example, expanding the Work Opportunity Tax Credit to cover military spouses would undoubtedly help remove barriers to employment, just as providing these tax incentives to employers that hire military veterans has helped reduce veteran unemployment. What we have lacked, unfortunately, is the political will to implement such reforms.

Before we dive into the solutions we believe could make a tremendous difference in the lives of military spouses, let us first briefly discuss some major challenges military spouses face in finding meaningful employment and what the federal government has done to address these challenges.

# KEY FINDINGS

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## Many Military Spouses Continue to Struggle in Finding Meaningful Employment, Despite Hundreds of Millions of Dollars in Programming, Training, and Other Initiatives

Compared to the body of research on military veteran employment, relatively little research has been done on military spouses and the challenges they face in finding and maintaining meaningful employment. Here is what we do know:

- **Unemployment:**

- Nearly a quarter of military spouse were unemployed (meaning they did not have a job and were actively looking for one).<sup>vi</sup>
- Of military spouses who said their family needed two incomes to meet their needs, only 59 percent had a full- or part-time job.<sup>vii</sup>
- Data collected since the COVID-19 pandemic indicate unemployment rates may have increased to 30 – 35 percent.<sup>viii</sup>

- **Barriers to Employment:**

- Almost half of unemployed military spouses said their servicemember's day-to-day job demands were a barrier to employment. Another 18 percent said their servicemember's deployment schedule made working nearly impossible.<sup>ix</sup>
- Forty-four percent of military spouses said the childcare they needed in order to work was too expensive.<sup>x</sup>

- **Underemployment:**

- Thirty-five percent of military spouses said they were overqualified for the job they have.<sup>xi</sup>
- Over half of unemployed military spouses without children said the top barrier they faced in finding meaningful employment was being overqualified for work near their servicemember's duty station.<sup>xii</sup>

- **Working Overseas:**

- Just over a quarter of military spouses said they had looked for work while living overseas. Of those 26 percent, 88 percent reported that they faced at least some difficulty in working or finding work abroad.<sup>xiii</sup>
- The most common difficulty military spouses faced while looking for work overseas was limited employment options on or around the installation (59 percent). Other challenges included being overqualified for the jobs available in the local area (31 percent), home and family obligations (29 percent), and because of work restrictions outlined in Status of Forces Agreements (SOFA) the United States entered with the host countries where American military bases are located (23 percent).<sup>xiv</sup>

- **Demographics:**

- Military spouses are 92 percent female.<sup>xv</sup>
- Nearly one-third of military spouses are married with children.<sup>xvi</sup>
- About two-thirds of military spouses are 35 years of age or younger.<sup>xvii</sup>
- About 40 percent of military spouses have a college degree (compared to about 30 percent of their civilian peers).<sup>xviii</sup>

- **Frequent Moves:**

- On average, active duty military families move every two to three years, often crossing state lines and sometimes moving overseas.<sup>xix</sup>
- Working military spouses who move with their servicemember experienced an average reduction in earnings of \$3,100 (about 14 percent) in the year they moved, according to one study.<sup>xx</sup>

- **Negative Availability of Jobs:**

- Nearly half of military spouses who live on or near the largest military bases in the United States face job markets with fewer jobs available than there are job seekers. This means, according to a recent Deloitte Insights report, “seeking employment is not one problem, but many different problems depending on where you live.”<sup>xxi</sup>

- **Licensing and Certifications:**

- More than 30 percent of employed military spouses work in fields that require licensing or certification. Many are teachers, nurses, counselors, doctors and lawyers, and these licenses and certificates often need to be renewed after each move to a new state.<sup>xxii</sup>

- **Economic Loss:**

- The economic costs to the government when military spouses are unemployed, underemployed, or excluded from the labor force are tremendous. According to one study, military spouse employment issues cost the United States between \$700 million and over \$1 billion dollars annually.<sup>xxiii</sup>
- The estimated cost to military families who lose upwards of \$180,000 in lost spousal income over the course of a 20 year military career.<sup>xxiv</sup>

**What has the federal government done to address military spouse unemployment, and what is known about the effectiveness of these actions?**

Congress has authorized several initiatives to support military spouse education, employment and career development that fall into three broad categories (see page 8), though relatively little is known about their effectiveness. Considering that the unemployment rate among military spouses has remained persistently high for the last two decades, the National Military Spouse Network suspects these initiatives are not having the impact they were designed to have.

# EFFORTS MADE BY THE FEDERAL GOVERNMENT TO FACILITATE MILITARY SPOUSE EMPLOYMENT

Congress has authorized several initiatives to support military spouse education, employment and career development though relatively little is known about their effectiveness.

DESCRIPTION	RESULTS
<p><b>SPOUSE EDUCATION AND CAREER OPPORTUNITIES PROGRAM (SECO)</b> Provides a range of education and employment initiatives to reduce (1) unemployment and underemployment and (2) wage gaps between military spouses and their civilian peers.</p>	<p><b>SPOUSE EDUCATION AND CAREER OPPORTUNITIES PROGRAM (SECO)</b> In FY 2019, the SECO Career Counseling Center conducted over 159,000 virtual coaching sessions and maintained a 98 percent satisfaction rate, according to DOD.<sup>xxv</sup></p>
<p><b>MY CAREER ADVANCEMENT ACCOUNT SCHOLARSHIP PROGRAM (MYCAA)</b> Provides up to \$4,000 in non-taxable scholarship funds for eligible military spouses for licensure, certification and associate degree programs in any career field.</p>	<p><b>MY CAREER ADVANCEMENT ACCOUNT SCHOLARSHIP PROGRAM (MYCAA)</b> In FY 2019, over 18,500 military spouses received education-related assistance through MyCAA, according to DOD.<sup>xxvi</sup> In 2018, RAND reported that MyCAA users were more likely to be working two years later than eligible non-users. Participation in the program also correlated with a growth in earnings.<sup>xxvii</sup></p>
<p><b>MILITARY SPOUSE EMPLOYMENT PARTNERSHIP (MSEP)</b> Enhances private employment opportunities for military spouses by hosting a web-based job search and recruitment platform that links military spouses with potential employers.</p>	<p><b>MILITARY SPOUSE EMPLOYMENT PARTNERSHIP (MSEP)</b> A 2015 RAND study shows that the program had wide geographic reach and represented employers from many high-demand career fields, but fewer than 50 percent offered telework options.<sup>xxviii</sup></p>
<p><b>SELECTED HIRING FLEXIBILITIES FOR MILITARY SPOUSES</b> Enhances the recruitment of military spouses by (1) waiving or streamlining certain competitive hiring requirements affiliated with the traditional federal hiring process or (2) granting hiring priority to military spouses during the hiring process.</p> <p>Provides selection priority to qualified military spouses of active duty servicemembers for certain DOD positions.</p>	<p><b>SELECTED HIRING FLEXIBILITIES FOR MILITARY SPOUSES</b> In FY 2019, federal agencies hired just 2,172 military spouses under selected hiring flexibilities, according to the Office of Personnel and Management.<sup>xxix</sup></p>



# SEVERAL REFORMS TO MILITARY SPOUSE EMPLOYMENT PROGRAMS

Besides the aforementioned programs and flexibilities, the federal government has called for reforms to several other DOD programs and initiatives that are designed to support military spouse employment and entrepreneurship.

## The National Defense Authorization Act for FY 2020 Required Several Reforms to a Variety of Military Spouse Employment Programs and Initiatives

- 01**     **PORTABILITY OF LICENSES**     |     **SEC. 575**  
(1) Seeks to improve the portability of licenses for military spouses by allowing DOD to help develop interstate compacts that would allow a spouse to designate a "home state" for their license and use it in another state through a "privilege to practice" provision agreed upon among participating states;  
(2) Requires the Secretary of Defense to enter into a cooperative agreement with the Council of State Governments to assist with the funding and development of interstate compacts on licensed occupations.
  
- 02**     **REIMBURSEMENTS FOR LICENSING COSTS**     |     **SEC. 577**  
Increases the maximum reimbursement to spouses for re-licensing costs associated with a change of duty station (from \$500 to \$1,000 per move until December 31, 2024).
  
- 03**     **ELIGIBILITY FOR MYCAA**     |     **SEC. 576**  
(Allows for continued eligibility for the My Career Advancement Account Scholarship Program (MyCAA) program following the promotion of the sponsor to a higher (otherwise ineligible) rank.
  
- 04**     **EXPANSION OF MYCAA**     |     **SEC. 580F**  
(1) Expands the types of associate degrees and certifications covered by MyCAA;  
(2) Allows eligible spouses to receive financial assistance for the pursuit of a license, certification, or associate degree in any career field or occupation.
  
- 05**     **EXPANSION OF MYCAA**     |     **SEC. 580G**  
Expands MyCAA eligibility to spouses of members of the U.S. Coast Guard, if the U.S. Coast Guard reimburses the Department of Defense.



## **The Work Opportunity Tax Credit Still Does Not Cover Military Spouses Despite Their Economic Hardships**

Despite the significant barriers military spouses face in securing meaningful employment, the federal government still has not included them as a “target group” covered by the Work Opportunity Tax Credit (WOTC). The Department of Labor—along with the Treasury Department and through the Internal Revenue Service—administers the implementation of the WOTC, which offers employers a federal tax credit if they hire someone from certain groups who have “consistently faced significant barriers to employment,” including: (1) IV-A recipients; (2) military veterans; (3) ex-felons; (4) designated community residents; (5) vocational rehabilitation referrals; (6) SNAP benefit (food stamps) recipients; (7) Supplemental Security Income (SSI) recipients; (8) long-term family assistance recipients; and (9) long-term unemployment recipients.<sup>xxx</sup>

In February 2018, three senators introduced the Military Spouse Employment Act, though it was never voted on.<sup>xxxi</sup> Had the act been included in that year’s defense bill, it would have expanded the authorities, programs, services and benefits for military spouses to reduce the number of unemployed and underemployed military spouses who could not find meaningful employment, through expanding child care options and extending services post-transition. Later that same month, the Jobs and Childcare for Military Families Act was also introduced, and it too never received a vote.<sup>xxxii</sup>

More recently, 58 congressional representatives cosponsored H.R. 2912, the Military Spouse Hiring Act. This bill proposed an expansion to the WOTC to include the hiring of a qualified military spouse. Even though the bill received widespread and bipartisan support, it too never received a vote.

## **Status of Forces Agreements Still Present Challenges Despite DOD Support**

Status of Forces Agreements (SOFA) can negatively affect a military spouse’s ability to work while living with their servicemembers overseas. SOFAs are multilateral or bilateral peacetime agreements that define the legal status of DOD personnel, activities, and property in the territory of another nation. SOFAs also clarify the rights and responsibilities by which military families living abroad must abide. Each of the over 100 enacted SOFAs are as unique as the respective host nation and vary in their specificity, complexity and transparency.

While these agreements can be difficult to find and make sense of, DOD has provided various resources and support related to overseas employment through Military OneSource. Any military spouse can now use a tool called MilitaryINSTALLATIONS. After selecting “Spouse Education, Training and Careers,” from the list of programs and services available through Military OneSource, spouses can navigate a series of pages that will eventually lead them to a point-of-contact who should be able to help spouses make informed decisions about whether and how to work while stationed overseas. However, it does not outline specific SOFA employment regulations.

# RECOMMENDATIONS FOR REFORM

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## **RECOMMENDATION 1:**

To better understand the barriers military spouses face in finding and maintaining meaningful employment and/or starting a business, the Department of Defense should leverage its existing Survey of Active Duty Spouses, which the DOD conducts every two years, to collect more granular data about the state of spouse employment. DOD could, for example, ask military spouses about their knowledge and understanding regarding existing employment-related programs and initiatives and determine what may stop military spouses from taking full advantage of all available forms of support which they are eligible for. The DOD could also ask whether a military spouse is self-employed or owns a small business. The department may also wish to consider exploring ways to collect data from the spouses of retired servicemembers. Without such baseline data, it will be difficult to measure successful programs, much less learn anything meaningful about military spouse entrepreneurship and what spouses may need to succeed while the servicemember is on active duty, going through transition and post-transition.

## **RECOMMENDATION 2:**

To ensure military families can make informed decisions about where they would like to be stationed, DOD should make all data related to military spouse employment—and any restrictions or requirements related to employment and entrepreneurship—available to military families in a central location. This same portal could include guidance and clear instructions for registering and lawfully operating a business while living on base. DOD could also consider standardizing guidelines and requirements for businesses owned by military spouses that operate on base instead of making such procedures subject to the installation commander's discretion.

## **RECOMMENDATION 3:**

To better understand how federal hiring managers and private-sector human resource professionals evaluate military spouse candidates—and gauge their awareness and application of military spouse hiring initiatives and authorities—DOD should survey human resources offices. DOD may wish to partner with an organization like the Society for Human Resources Management. Data obtained by this collaboration could then be used to enhance existing guidance, training, services and other programming.

## **RECOMMENDATION 4:**

To reduce unemployment and underemployment among military spouses, Congress may also wish to consider allowing military veterans to transfer their federal hiring preference points to their spouses or caregivers.

## **RECOMMENDATION 5:**

To reduce unemployment and underemployment among military spouses, Congress may also wish to consider passing a law similar to the Veterans Entrepreneurship and Small Business Development Act of 1999, which was developed to help federal agencies meet the government-wide goal that not less than three percent of the total value of all prime contract and subcontract awards be made to small businesses owned and controlled by service-disabled veterans. Congress could also simply expand the category of veteran-owned small business to include businesses owned and operated by military spouses.

# CONCLUSION

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Maintaining traditional employment and advancing in careers while relocating every few years—and taking care of children, often on their own—has historically been a hardship military spouses have found extremely difficult, if not impossible, to overcome. Choosing the life of a military spouse should not mean that the spouse must give up career aspirations of their own in order to support their servicemember. Despite rampant unemployment and underemployment, across the globe many educated, resourceful and resilient military spouses who a generation ago likely would have been discouraged from working are now finding new ways to succeed. Some leverage the skills they have developed managing a military family to work remotely, while some work outside the home, creating scalable businesses that can move and grow with them.

There is no silver bullet solution, but a collection of solutions that require a holistic response. We hope the collection of solutions we've presented will guide lawmakers in the 117th Congress as they continue to work together to ensure our national security by focusing on the financial health of our military families.



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