

# COVID-19

## MILITARY SUPPORT INITIATIVE

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# Pain Points Poll Qualitative Report: FINANCIAL IMPLICATIONS OF COVID-19 (EXCLUDING THE FINANCIAL IMPACT OF THE STOP MOVEMENT ORDER)

**“PLEASE TELL US MORE ABOUT HOW THIS CRISIS HAS IMPACTED YOUR FAMILY FINANCIALLY, INCLUDING ANY SUCCESS YOU HAVE HAD OBTAINING HELP, ACTIONS YOU TOOK PRIOR TO THE CRISIS THAT HAVE SUPPORTED YOUR FAMILY, AND/OR CHALLENGES YOU HAVE HAD NAVIGATING RESOURCES/SERVICES.”**

Question fielded April 15 - June 2, 2020 || All respondents, regardless of military affiliation, received this question; however, 64% of those who responded were military spouses.

The most commonly-reported financial impacts among respondents were the loss of income as a result of the crisis and the increased grocery expenses; about one-fifth of respondents reported this was the case for their family on each issue.

The most prevalent reasons for the loss of income were the inability to work while caring for children, service industry layoffs, and the inability to continue supplemental “gig” work due to exposure concerns. Increased grocery expenses were due to increasing food costs and having to purchase additional food.

Additional financial impacts included unexpected housing-related costs (including lack of payment from tenants) and difficulties applying for or receiving unemployment benefits.

*“I tried to work from home but have 3 kids under 6 so it was pretty much impossible. My work required you to work from home between 8am-5pm so I couldn’t work after [the] kids go to bed. They put me on unpaid leave until May 8, but now that schools and daycares are cancelled I have asked if I can stay on leave, which was denied. I asked if I can work alternate hours and that was denied. So I really do not know what my situation is or will be.”*

- Marine Corps Spouse

*“My spouse had her hours at work drastically reduced and must take state unemployment insurance for the time being. We were in the process of selling one house and searching for another. We are very concerned that our temporary financial status may change our ability to qualify for a loan in time to purchase a new home before closing on the home we are selling.”* - Veteran & DOD Civilian

*“As I worked in CA since Oct 2019 after PCS[ing] from TX, CA didn’t offer any unemployment benefits. I took until 5/20/20 to receive first support from TX as I worked there within the last 18 months. I took over 2,000 phone calls until I was able to connect with someone who could assist and resolve the issues as in my situation this service couldn’t get resolved by offering online services. My benefit is valid only [un]til mid-June so I will face new problems soon enough.”* - Navy Spouse

*“Dual Rent / Lost Security Deposit / Rent due to PCS timing uncertainty. Increased food costs (Commissary frequently out of stock, local options more expensive). We live well within our means, so we have absorbed these costs by reducing savings, using tax rebate money, and stimulus money.”*

- Air Force Service Member

TOP CODES		
PERCENT	COUNT	CODE
22%	90	Lost income
19%	75	Financially tight
15%	62	Extra food/shelf-stable food/increased food costs
10%	42	Housing - financial issues
9%	38	Unsure about financial stability
6%	26	Applied for unemployment/ineligible or paid back unemployment*
6%	23	No new costs
	<b>Total: 403</b>	

\*Please reference Appendix A for all responses

## “TELL US MORE ABOUT HOW YOU EXPECT THE COVID-19 CRISIS TO IMPACT YOUR WORK/CAREER IN THE NEXT SIX MONTHS.”

*“Less working in house for the military is less work for my job and will impact hours and layoffs. I suspect I may be laid off within the next few weeks at most.”* - Air Force Spouse

*“I was in school when COVID-19 hit, and as a result, even though I have graduated, I expected to be either employed or close to being employed at this time. We had savings to cover my costs of school, but they were not infinite. Now I don't know if I'll be able to work, and we do not have the income to support our family without me working as well. Additionally, costs have increased due to 5 kids being home all day, including electricity. Seeking and receiving resources is difficult due to my spouse being deployed, and managing my children's education has become exhausting.”*

- Navy Spouse & Veteran

Question fielded May 6 - June 2, 2020 || All respondents who indicated they were working prior to the COVID-19 pandemic received this question, regardless of military affiliation; however, 62% were military spouses.

Nearly one-quarter of respondents reported they were unsure of how the COVID-19 crisis would impact their work/career in the next six months. The most commonly-cited reasons for employment uncertainty were unclear service member work schedules, hiring freezes, uncertain timelines for employer reopenings, and suspicion about employer financial circumstances/layoffs.

Fifteen percent of respondents reported they would be seeking employment in the next six months, which is an action they attributed to recent graduation, PCS, the loss of employment during the crisis, and/or optimism that children will return to their normal child care providers or school. Nearly the same number reported they anticipate precautionary changes in their work environment, such as limiting building capacity and personal protective equipment usage.

TOP CODES		
PERCENT	COUNT	CODE
24%	137	Unsure
15%	86	Continue to work
15%	83	Seeking employment
13%	73	Change in work environment due to precautions
12%	69	Unable to work due to lack of child care
12%	68	Lost/possibly losing job
12%	66	Move shifts/telework/alternate arrangements
	<b>Total: 565</b>	

## RESPONSES TO THE “OTHER” WRITE-IN ANSWER CHOICE INQUIRING ABOUT THE IMPACT OF COVID-19 ON THE RESPONDENT’S EMPLOYMENT

*“We PCSd in February and I was looking into employment. Due to COVID-19 I cannot find a job in my field and fear that my state is opening up FAR too quickly [for] me to feel safe in a new job/office.”*

- Military Spouse

*“My work hours have increased, I’m homeschooling 2 elementary students in order to be able to do both, I’m averaging about 4 hours of sleep a night and it’s starting to wear on me.”* - Veteran

*“I was able to telework until the birth of my daughter on 4/9. I was planning on returning to work after 12 weeks, but due to the pandemic our place on the waitlist for child care has been affected and I’m unsure if I will be able to return to work due to lack of child care. I’m also seriously concerned about my commute to work, which typically includes the Seattle ferry twice a day and high exposure to the public. I don’t want to put my newborn at risk.”*

- Navy Spouse

A write-in response option was offered from April 15 - May 5, 2020, and 7% of respondents during that time period selected it. || All respondents who indicated they were working prior to the COVID-19 pandemic received this question, regardless of military affiliation; however, 59% were military spouses.

Although the question provided an answer choice for those who did not work outside the home, nearly one-quarter of write-in respondents indicated this was their situation and reported experiencing increased stress from additional child care responsibilities and/or homeschooling during the crisis. This was the most prevalent code.

Among those who provided an employment-related “other” response, 13% reported continuing to work and frequently cited their essential employment status or financial strain as primary motivators. Thirteen percent also reported seeking employment but expressed concern about their job market prospects and the health risks associated with returning to work.

TOP CODES		
PERCENT	COUNT	CODE
24%	19	Don’t work outside home (stay-at-home, retired, disabled)
13%	10	Continue to work
13%	10	Seeking employment
12%	9	Reduced hours
10%	8	Move shifts/telework/alternate arrangements
	<b>Total: 78</b>	

## RESPONSES TO THE “OTHER” WRITE-IN ANSWER CHOICE INQUIRING ABOUT THE IMPACT OF COVID-19 ON THE RESPONDENT’S SPOUSE’S EMPLOYMENT

*“My spouse is deployed and has been extended to a much longer (and open-ended) date due to the COVID-19 travel ban.”*

- Air Force Spouse

*“My spouse has lost flexible hours and now works from 11am-9:30pm instead of 7am - 4pm. This impacts family life significantly.”* -Spouse of a Veteran

A write-in response option was offered from April 15 - May 5, 2020, and 8% of respondents during that time period selected it. || All respondents who indicated they were working prior to the COVID-19 pandemic received this question, regardless of military affiliation; however, 70% were military spouses, meaning their response refers to the impact on the service member’s employment.

In response to how their spouse’s employment was impacted during the crisis, about one-third of write-in respondents reported their spouse was deployed, with a plurality (about one-fourth) of those explaining that their service member’s deployment was prolonged indefinitely.

Nearly one-fifth of respondents indicated their spouse was still working. Only 9% said their spouse had made alternate work arrangements to support child care responsibilities or accommodate exposure concerns and/or business needs.

TOP CODES		
PERCENT	COUNT	CODE
34%	37	Deployed
17%	19	Continue to work
9%	10	Move shifts/telework/alternate arrangements
6%	7	Increased hours
5%	6	Reduced hours
	<b>Total: 110</b>	

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# Appendix A

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## Responses coded “Applied for unemployment/ineligible or paid back unemployment”

### Military Spouse Respondents

- *“My child support dropped, which I’m guessing has to do with this crisis. I was supplementing our income with my second job but I can’t do that now due to the pandemic. I’m applying for unemployment.” - Military Spouse*
- *“Put on standby by my employer so no pay is coming in. Was denied unemployment so no money coming in that way also. My pay helped offset the mortgage payment.” - Army Spouse*
- *“I was laid off from my nonprofit job. My husband is stationed overseas. I was unable to receive unemployment because I was moved out of state and am unable to seek new employment in the state.” - Air Force Spouse*
- *“I was working before COVID. My work closed due to COVID but since I didn’t work in 2018 I don’t qualify for unemployment.” - Navy Spouse*
- *“I am furloughed on half pay, but that is less than if I was able to claim unemployment benefits.” - Military Spouse*
- *“I am ineligible to apply for unemployment because I am a full-time law student (using my savings to live, and the GI bill and school merit scholarship to afford school). I lost my paid internship which means I have no income, am stuck in a country away from my spouse, and am unable to apply for unemployment because I was not working before the position was revoked.” - Air Force Spouse*
- *“I am without work & navigating unemployment has been difficult. I still have not received any unemployment payments & am [not] sure if I will.” - Army Spouse*
- *“I haven’t received my unemployment since March and we have 3 children including a newborn. We don’t qualify for HUD.” - Army National Guard Spouse*
- *“Getting unemployment as a military spouse is hard. We are stationed in Guam but maintain Washington residency. I’m not sure that I can get unemployment for that reason although I would otherwise be covered under current unemployment rules for independent contractors.” - Air Force Spouse*
- *“As I worked in [California] since Oct 2019 after PCS from [Texas], CA did not offer any unemployment benefits. It took until 5/20/20 to receive first support from TX as I worked there within the last 18 months. It took over 2,000 phone calls until I was able to connect with someone who could assist and resolve the issues as in my situation this service couldn’t get resolved by offered online services. My benefit is valid only until mid-June so I will face new problems soon enough” - Military Spouse*

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### **Reserve Spouse Response**

- *“I have not had a paycheck since March. Thankfully my husband is still working but it was a big blow to our financial situation. To top it off, I filed for unemployment in March but have not received it yet and cannot reach anyone to talk to about my situation.” - Reserve Spouse*

### **Spouse of Veteran Response**

- *“Because my spouse works in a field considered essential (financial sector) he has to be available and works diligently to engage potential clients but has very limited support from his employer to offset costs to run his office from home and is ineligible for unemployment.” - Spouse of a Veteran, Military Parent, and DoD Civilian*

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