

## Frequently Asked Questions

### **What is this initiative?**

Military spouses are critical to the military family and have historically faced challenges, to include unemployment and underemployment. Navy Federal Credit Union, Pentagon Federal Credit Union and USAA are joining together to put a spotlight on military spouse employment challenges and focus efforts, alongside Blue Star Families, to pinpoint the root causes so that a solution can be uncovered. Blue Star Families, with support from a collective, 3-year, \$1 million grant from Navy Federal, PenFed and USAA, will conduct a multi-year research effort focused on uncovering the barriers facing spouse unemployment.

### **Why is this important?**

Research by the US Department of Defense shows the military spouse unemployment rate is nearly three times that of the national average for civilians. With highly desirable qualities, training and expertise found in military spouses – employers and employees alike aren't seeing the job market's full potential.

### **Why did you partner with (USAA/PenFed/NFCU)?**

With our combined resources and focus on serving and advocating for the military community, Navy Federal, PenFed and USAA, along with Blue Star Families, felt that with this research we can make a positive impact on the military community.

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