



Endless Adaptation, Limited Progress:

An Analysis of Military Spouse
Employment Across the Military
Family Life-Course

A collaboration between Blue Star Families &
D'Aniello Institute for Veterans and Military Families at Syracuse University



ABOUT BSF

Blue Star Families is the largest nonprofit organization dedicated to connecting military and veteran families with their civilian communities, providing resources, advocacy, and research to help them thrive. Founded by military spouses, it offers programs and a network of support to address the unique challenges of military life, such as community connection, career development, and access to cultural events through partnerships with both national and local organizations committed to supporting military families.



ABOUT IVMF

The D'Aniello Institute for Veterans and Military Families (IVMF) delivers class-leading programs in career, vocational, and entrepreneurship training by providing service members, veterans, and military spouses with the knowledge, connections, and experience they need to navigate the transition between military life and the civilian world and workplace. We provide and share access to programs, resources, and partnerships that help transform lives and support their goals after service. The D'Aniello Institute also consults with and advises service organizations across the country on effective ways to coordinate care that serves the needs of veterans and the military family community. In addition, the IVMF delivers research, evaluation, policy insights, and quality-improvement results in a data-informed approach to address evolving challenges facing veterans and their families. Action-oriented and solution-focused, the IVMF empowers partners to measure, improve, and communicate the impact of veteran and military family initiatives.



ACKNOWLEDGMENTS

We extend our sincere gratitude to Navy Federal Credit Union, PenFed Credit Union, and USAA for their generous and collaborative support of this project. Their commitment to understanding and improving the financial well-being of military families made this work possible. We also thank all the military spouses who participated in the survey and interviews, as well as the many partners who helped share the opportunity and supported this research effort.

DISCLAIMER: This report is intended for informational and research purposes only. The data presented are based on the survey and interview responses of participating individuals at the time of collection and are not fully representative of all military spouses. While we have made every effort to ensure accuracy, the authors and sponsors do not guarantee the completeness or correctness of the data and are not responsible for any use or interpretation of this report. The inclusion of any organization, program, or example does not constitute an endorsement.



Executive Summary

Military spouse employment challenges have stubbornly resisted resolution; **this first-of-its-kind longitudinal study identifies the significant predictors associated with sustained career success.**

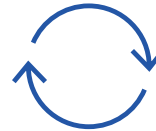
Produced jointly by Blue Star Families (BSF) and the D’Aniello Institute for Veterans and Military Families (IVMF), this research followed military spouses over three years (2022-2025) to understand how their employment shifted through the distinct stages of military and family life.

While prior research has captured high unemployment and underemployment rates at single points in time, **this study followed the same spouses longitudinally, revealing how career interruptions accumulate and how certain factors protect against them.** It finds that many spouses move cyclically between employment, career change, and time out of the workforce to meet family and service demands – patterns that repeat across the military life-course.

This analysis moves beyond descriptive statistics to identify **what sustains career continuity over time.** The data show that continuity depends less on demographics or branch of service and more on the nature of the work or job itself. Education, location flexibility, fair compensation, and access to mentorship stand out as the strongest factors associated with steady, full-time employment across time. In contrast, structural barriers such as childcare access, cultural expectations, and employer skepticism continue to constrain progress.

Together, these findings illustrate the core dynamics that shape military spouse employment over a lifetime:

Continuity matters



Sustained employment is strongly linked to household financial stability and long-term security.

Flexibility drives opportunity



Portable and remote options allow spouses to maintain careers through relocations and life transitions.

Connection builds resilience



Mentorship and professional networks help spouses translate experience into lasting employment.



Military spouses are adaptable, determined, and highly qualified, but adaptability alone cannot overcome structural barriers.

This study shows that sustaining military spouse employment across the life course requires flexible and portable work, satisfaction with pay, and access to mentoring and professional relationships that support continuity through relocations and family transitions.



Key Findings

BARRIERS ACROSS LIFE STAGES

ENTRY INTO MILITARY LIFE

Marriage, Accession, and First Duty Station

Initial relocation disrupts job continuity



STABILIZATION AND FIRST ASSIGNMENTS

Career Development and PCS Moves

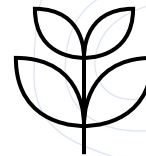
Repeated restarts lead to underemployment and lost earnings



FAMILY FORMATION

Childbirth, Childcare, and the Parenting Years

High childcare costs and limited flexible options constrain full-time work



MID-CAREER SERVICE

Deployments, Solo Parenting, and Unpaid Labor

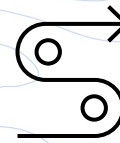
Deployments and unpredictable schedules reinforce traditional caregiving roles



REASSESSMENT AND RESILIENCE

Career Pivots and Adaptive Strategies

Spouses seek out opportunities for flexible and adaptive work including remote work and entrepreneurship



CRISIS POINTS

Divorce, Separation, and Caregiving Transitions

Divorce, caregiving, or separation from the military highlight financial vulnerability



TRANSITION AND RETIREMENT

Spousal Career Delays Come Due

Persistent underemployment and unemployment can impact long-term retirement





Key Findings



SYSTEMIC EMPLOYMENT CHALLENGES

- Military spouses face persistent unemployment and underemployment **due to relocations, licensing hurdles, employer bias, and caregiving responsibilities.**
- Careers are often cyclical, moving between work, career changes, and temporary pauses to support family needs.



ADAPTATION

- Spouses use remote work, flexible employment, mentorship and coaching, entrepreneurship, and professional networks to maintain employment.



STRUCTURAL AND CULTURAL BARRIERS

- Many spouses are **overqualified and underpaid despite being highly educated**, with education levels far exceeding those of the national average¹ – 43% of military spouses in this sample had advanced education compared to the national average of 14%.
- Military culture and expectations around caregiving often limit career continuity.



PREDICTORS OF EMPLOYMENT STABILITY

- Significant predictors of consistent full-time employment include:
 - **Education**
 - **Work location flexibility**
 - **Satisfaction with pay/benefits**
 - **Participation in mentorship or coaching**

Spouses with higher education, flexible employment arrangements, and access to mentoring are most likely to maintain steady employment.

>> CONCLUSIONS

Solutions should be life-course and person-centered, **not one-size-fits-all.**

They should emphasize flexible, portable careers, tailored childcare systems, mentoring, and targeted support for high-need groups at different stages of the military family experience.

¹ US Census Bureau, "Census Bureau Releases New Educational Attainment Data," Census.gov (United States Census Bureau, 2023), <https://www.census.gov/newsroom/press-releases/2023/educational-attainment-data.html>.



Introduction

This report exists because **hundreds of active-duty military spouses chose to share their time and experiences**, through seven surveys and an in-depth interview, to help illuminate what it takes to sustain a career while serving alongside the military.

Their stories and this data reveal a persistent truth: spouse employment challenges are not new, but they remain deeply entrenched.

For years, research from Blue Star Families, RAND, the Department of War, and many others have documented high rates of unemployment and underemployment among military spouses. **What sets this study apart is its ability to show how those patterns evolve over time.**

The purpose of this report is threefold:



Elevate the voices of military spouses who support our national defense without pay or title, sustaining their families with strength and dedication. Their high unemployment rates are not the result of inaction, but of systemic barriers that persist despite their determination.



Examine employment as a life-course process.

By observing the same spouses across multiple stages, we identify how continuity is disrupted and rebuilt over time.



Underscore urgency:

This issue does not reflect a lack of effort or talent among military spouses, but systems that have not adapted.

To every military spouse facing unemployment or underemployment: Your experiences shaped this study, and your perseverance drives its purpose.



Please note: This is a short-form report of a much more expansive research project. Future reports will expand on this data further, including recommendations. In the interim, if you are interested in knowing more about the larger research project and its findings, please contact the Blue Star Families Applied Research Team at survey@bluestarfam.org.



Background

Navy Federal Credit Union, PenFed Credit Union, and USAA collaborated to fund an innovative research study to better understand how military spouse employment changes over time. These three partners worked with BSF and IVMF to develop a longitudinal study of military spouse employment — **the first of its kind in an effort to push the edge of knowledge forward.**

The study protocol was reviewed and monitored by the Syracuse University Institutional Review Board (Protocol #22-367).

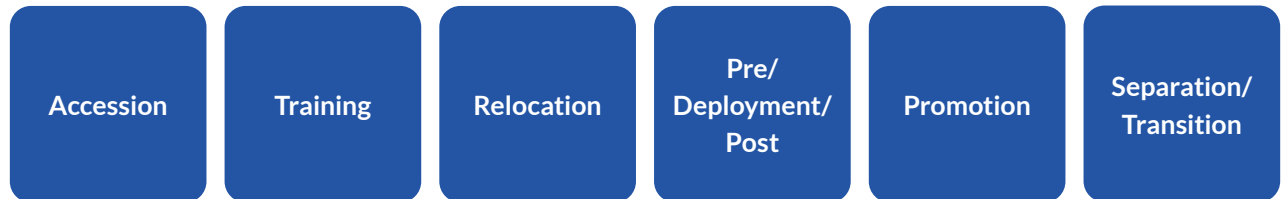
MILITARY FAMILY LIFE-COURSE THEORY

This report is grounded in Military Family Life-Course Theory and is organized to show how military spouse employment intersects with key points across the military and family life-course.

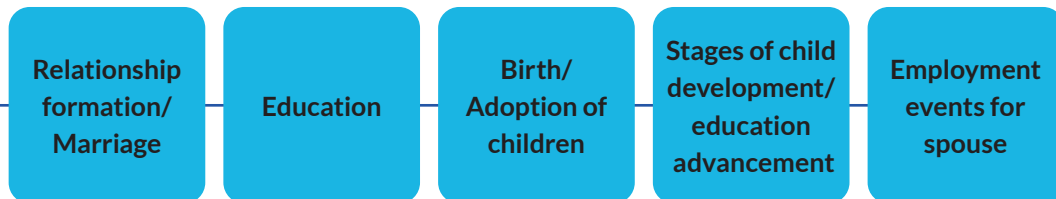
Building on Segal et al.'s (2015) Conceptual Model of Military Career and Family Life Course Events,² it examines how service members' career events (e.g., accession, relocation, deployment, promotion, separation) align with family milestones (e.g., marriage, parenthood, spouse employment, children's education) and are further shaped by unexpected events such as illness, injury, or divorce (visualized below).

Segal et al.'s (2015) Conceptual Model of Military Career and Family Life Course Events

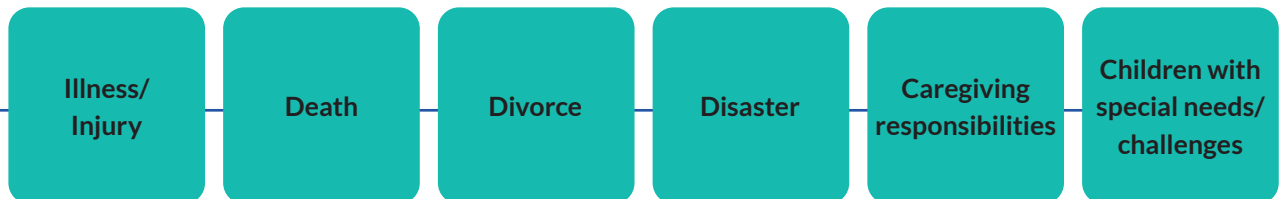
SERVICE MEMBER CAREERS



FAMILY MILESTONES



UNEXPECTED EVENTS



² Mady W. Segal, Michelle D. Lane, and Ashley G. Fisher, "Conceptual Model of Military Career and Family Life Course Events, Intersections, and Effects on Well-Being," *Military Behavioral Health* 3, no. 2 (February 24, 2015): 95–107, <https://doi.org/10.1080/21635781.2015.1009212>.



Background

MILITARY FAMILY LIFE-COURSE THEORY

These intersections are mediated by demographic factors, individual characteristics, historical context, financial resources, resilience, social support, and military organizational factors. **By applying this framework, the report highlights how spouse employment is not an isolated issue but deeply embedded within the broader dynamics of military and family life.**

Military spouses' employment journeys are shaped by the overlap of service members' careers, family milestones, and unexpected life events, often occurring at the same time (Segal, Lane, and Fisher, 2015). **Because these challenges stem from multiple, intersecting trajectories, there is no single solution to military spouse unemployment;** effective approaches must consider spouses' positions within their life stage (service member careers, family milestones, and unexpected events).

Importantly, military spouses are not a monolithic group. Employment outcomes are influenced by diverse life experiences and identity-related factors, including demographics (e.g., gender, race/ethnicity, age), individual factors (e.g., family's military connection, prior deployments, health), family-level factors (financial stability, social support), and military factors (e.g., unit climate, leadership, organizational policies; Segal, Lane, and Fisher, 2015). Among these, the service member's career and family life-course, particularly relocations³ and caring for children in the home,⁴ can disrupt spouses' ability to obtain and sustain work outside the home (U.S. Department of Defense [DoD], Office of People Analytics, 2024).

³Office of People Analytics, "2024 Active Duty Spouse Survey Results," May 19, 2025, <https://download.militaryonesource.mil/12038/MOS/Presentations/2024-active-duty-spouse-survey-full-briefing.pdf>.

⁴Ibid.



Methods

LONGITUDINAL SURVEY

BSF and IVMF have fielded the Military Family Lifestyle Survey (MFLS) since 2014.

In the 2022 MFLS, also referred to as ‘baseline’ throughout this report, active-duty spouse respondents were asked if they were interested in participating in a longitudinal research project on military spouse employment. Eligible and interested participants were then invited to participate in Wave 1 of the Military Spouse Employment Research Project. Every six months over the course of three years, the survey was sent out to the initial participant pool.

PARTICIPANTS IN ALL SURVEY WAVES (N=308)

Of the 1,487 individuals who met the eligibility criteria for this project, 783 respondents filled out Wave 1 of the survey. At each subsequent wave, the initial group of 1,487 that expressed interest were again invited to participate. Of those initially invited, 308 participated in all six waves of the Military Spouse Employment survey and were included in the final sample.

Demographic information was collected at **baseline** (2022 MFLS).

AGE RANGE

Among the 308 respondents who participated in all waves, the mean age was 36 years old (ranging from 23 to 57 years old).

RACE/ETHNICITY

White	87%
Hispanic or Latino/a/x	9%
Asian	6%
Black/African American	4%
American Indian/Alaskan Native	1%
Native Hawaiian or other Pacific Islander	1%

SERVICE MEMBER RANK

Junior enlisted (E-1 to E-4)	4%
Mid-grade enlisted (E-5 to E-6)	28%
Senior enlisted (E-7 to E-9)	17%
Warrant officer (W-1 to W-5)	3%
Company grade officer (O-1 to O-3)	14%
Field grade officer (O-4 to O-6)	35%
General/Flag grade Officer (O-7 to O-10)	0%

SEXUALITY AND GENDER

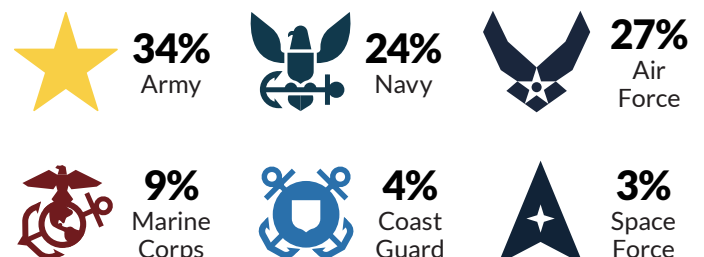
Four percent of respondents identified as lesbian, gay, bisexual, or queer.

Due to extremely small samples of male and unmarried respondents in the group of respondents who participated in all waves, men and unmarried respondents were excluded from the survey data analyses.

EDUCATION

With regards to education, 38% reported their highest level of education was a master’s degree, 35% a bachelor’s degree, 6% reported one or more years of college and no degree, 6% associate degree, 5% a doctorate or professional degree, 4% reported some college credit but less than 1 year of college credit, 3% attended vocational or trade school, and the rest had a GED or high school diploma (2%).

SERVICE MEMBER BRANCH





Methods

QUALITATIVE JOURNEY MAPPING INTERVIEWS

The 1,487 eligible and interested respondents to the 2022 MFLS were invited to participate in a journey mapping interview. The purpose of the journey mapping interview was to understand how different experiences over the life-course impacted military spouse employment trajectories, from the perspective of military spouses. Respondents could participate in the interview regardless of their participation in any of the six waves.

PARTICIPANTS IN JOURNEY MAPPING INTERVIEWS (N=100)

AGE RANGE

Interview participants (N=100) ranged in age from 26 to 59 years, with a mean age of 38.

RACE/ETHNICITY

White	69%
Hispanic or Latino/a/x	10%
Black/African American	6%
Multiple racial or ethnic identities	15%

SERVICE MEMBER RANK

Participants represented a range of service member ranks, with the largest proportions at O-4 (17%), E-7 (16%), and E-6 (15%). Smaller shares were distributed across other enlisted, warrant officer, and officer ranks.

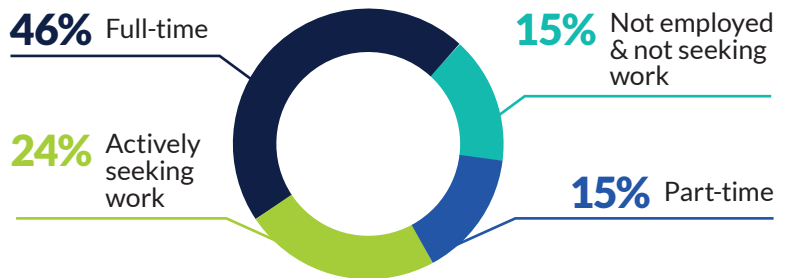
GENDER

The sample was predominantly female (97%), with three male participants (3%).

EDUCATION

Educational attainment was high, with 55% holding a bachelor's degree, 28% a master's degree, and 7% a doctorate; 10% reported either a high school diploma (5%) or an associate degree (5%)

EMPLOYMENT STATUS





Findings

Across seven time points,

39-50%

of respondents reported full-time employment at any given wave (35 or more hours per week).

Because employment status often changed, the data show clear movement in and out of full-time work.

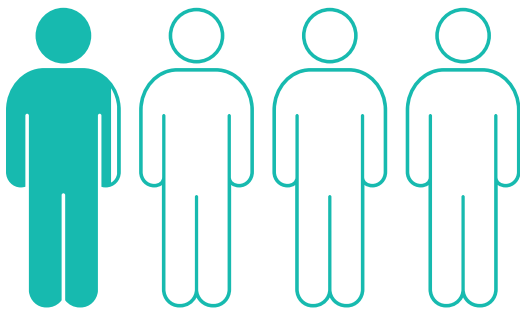
Over the full study period, only

68 RESPONDENTS

OR

22% OF THE TOTAL SAMPLE

maintained full-time employment at every wave. That 22% represents a benchmark for continuity in military life.



Even among a highly educated and motivated sample, fewer than 1 in 4 spouses sustained steady full-time work for three consecutive years.

Their experiences reveal what stability requires: flexible employers, portable roles, remote work, reliable childcare, and access to mentoring or professional networks – conditions that remain the exception rather than the norm.

For this report, we focus on the sub-sample of participants who sustained full-time employment across all seven time points, compared with those who did not. This comparison highlights what distinguishes continuous employment from the stop-and-start patterns most spouses experience.

Of the remaining 78% (n=240), many worked at multiple points but rarely without disruption, underscoring that interruptions stem from systemic barriers, not lack of engagement. This gap has real implications for family financial stability and readiness. Sustained employment buffers against income volatility and future stressors (separation from the military, retirement, etc.), yet only a small fraction of spouses achieve it. **Understanding what distinguishes that 22% is key to enabling more families to maintain steady, portable careers.**



Findings

MULTIVARIATE ANALYSIS

To identify which factors most strongly influence the ability to maintain full-time employment across all waves, a logistic regression model was estimated using demographic, military, and employment-related variables. The dependent variable identified respondents who maintained consistent full-time employment across all waves, while those not employed full time at every wave were coded as zero. The model incorporated a range of independent variables

reflecting human capital, family context, and structural job characteristics.⁵

The regression model demonstrated good fit (Nagelkerke $R^2 = .25$; classification accuracy = 72.7%). Among the predictors, **four stood out as statistically significant: education, job location flexibility, satisfaction with pay and benefits, and participation in mentorship programs.**

Predictor	Odds Ratio (Exp(B))	Significance (p)	Interpretation
Education (What is the highest level of education you have completed?)	1.57	< .001	Higher educational attainment is associated with greater odds of consistent full-time employment across waves.
Job Location Flexibility (I have the flexibility to change my work location (in office, at home, or elsewhere) to manage other obligations, such as household, medical, or childcare needs, when necessary.)	1.45	0.001	Jobs that can be performed in multiple or changing locations are associated with higher odds of consistent full-time employment.
Pay and Benefit Satisfaction (How satisfied have you been in your primary employment with your pay and benefits?)	1.64	< .001	Greater satisfaction with compensation is associated with higher odds of consistent full-time employment.
Mentorship Participation (Have you participated in the following types of employment support programs: coaching or mentorship)	1.83	0.021	Participation in mentoring or coaching is associated with higher odds of consistent full-time employment.



Employment stability among military spouses seems to **depend less on demographic or military factors and more on human capital and the nature of the work itself.** Education, flexible job structures and employers, and access to mentoring relationships form a combination that supports continuity across relocations and family transitions. While the model⁶ explains about one-quarter of the overall variance, it shows a consistent pattern: **spouses with higher education and flexible employment are best positioned to maintain full-time work over time.**

⁵The variables included in the model: Service member rank, Education, Age, Race/ethnicity, PCS move, Child age, Job schedule flexibility, Job location flexibility, Transferability, Remote work, Satisfaction with pay and benefits, Satisfaction with vocational fit, and Participation in various employment support programs (mentorship and coaching, career fair, interview prep, etc.)

⁶Please note: as with any study, there are limitations. The analysis depends on respondents who completed all waves, so results may reflect a more engaged and stable subset. Measures are self-reported, introducing potential error. Several predictors overlap conceptually, which can blur individual effects. Some program categories have small counts, limiting statistical power. Timing of measures may not perfectly align with later outcomes. Important contextual factors such as local labor demand and childcare access were not included. The model is associative rather than causal, and a nonsignificant coefficient does not mean a factor is unimportant in practice.



Entry into Military Life

Marriage, Accession, and First Duty Station

JOURNEY MAPPING INTERVIEWS

When military life begins with marriage, accession, and that first duty station, **spouses often leave jobs suddenly and find little support to keep their careers moving forward.** Themes from this study highlight the disruptive impact of abrupt relocations and job loss.



MARRIAGE AND INITIAL RELOCATION

Many spouses leave stable jobs due to Permanent Change of Station (PCS) orders, disrupting career continuity.

This forced disruption, often coupled with the loss of professional network and momentum, **leads many spouses to take lower-paying or less-fulfilling jobs.**

“I had built a really stable career in marketing over eight years, and then my husband got orders for a PCS. We moved to a state where my certifications weren’t recognized, and **I had to start all over again.**”



PRIORITIZING THE SERVICE MEMBER’S PATH

Cultural expectations often dictate that the service member’s career comes first.

Spouses frequently **sacrifice their own professional aspirations** to ensure mission readiness and family stability, reinforcing a cycle where their careers remain secondary regardless of income potential.

“*My husband’s career was going to come first.*”



LACK OF ONBOARDING FOR SPOUSAL CAREERS

Few systems exist to integrate spouses’ career needs into the relocation process.

Without structured support or continuity programs, spouses often **restart their job search from scratch**, resulting in stalled career growth and repeated underemployment.

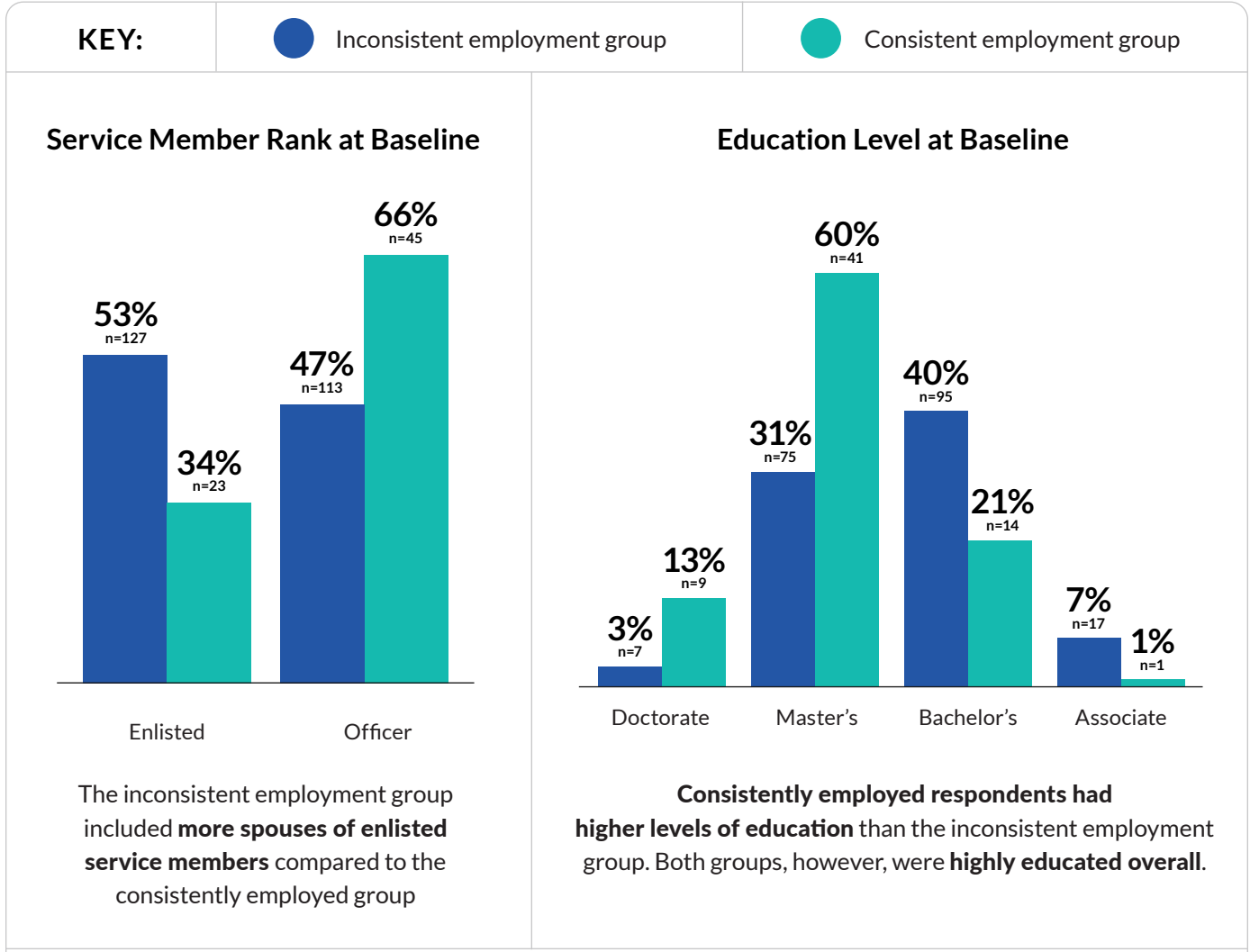
“I was not even able to apply to jobs before we moved again.”



Entry into Military Life

Marriage, Accession, and First Duty Station

QUANTITATIVE DATA | The Impact of Moving



The inconsistent employment group (N=240) had more spouses of color compared to the consistent employment group (N=68) (15% compared to 5% Black/African American; 35% compared to 5% Hispanic or Latino/a/x or of Spanish origin; 21% compared to 5% Asian; and 6% compared to 0% American Indian/Alaskan Native).

While race/ethnicity and rank were not significant predictors in the regression model due to sample size limitations, there is an indication in the cross sectional data that from the beginning of military life, **some military spouses may have unique challenges. This is an important area for future analysis and research.**



Stabilization and First Assignments

Career Development and PCS Moves

JOURNEY MAPPING INTERVIEWS

In the early assignments phase of military life, spouses often experience abrupt career interruptions, leave jobs with little notice, and receive limited support. This contributes to disrupted employment continuity and underemployment relative to their skills and qualifications. Themes from this study highlight the challenges of trying to balance career growth with the disruption of PCS moves.



RESTARTING WITH EACH MOVE

Frequent relocations can reset career progress, forcing spouses to re-establish themselves in new labor markets and rebuild lost professional momentum.

“Every time we move, I have to start from the bottom again.”



EMPLOYER SKEPTICISM AND DISCRIMINATION

Employers often hesitate to invest in military spouses, perceiving them as short-term hires, which limits access to meaningful career opportunities.

“How long are you going to be here? I can't hire you knowing you're going to leave soon.”



UNDEREMPLOYMENT AND LOST EARNING POTENTIAL

Highly educated spouses are frequently placed in jobs below their skill level, leading to long-term income loss and diminished professional fulfillment.

“I have a doctorate. They want me to answer phones because I 'seem professional'?”



GENDERED CULTURAL ASSUMPTIONS

Persistent stereotypes and outdated gender norms undermine spouses' professional identities, reducing them to traditional support roles rather than recognizing them as skilled workers.

“They handed me a military spouse book from the 1950s on how to 'wifey.'”

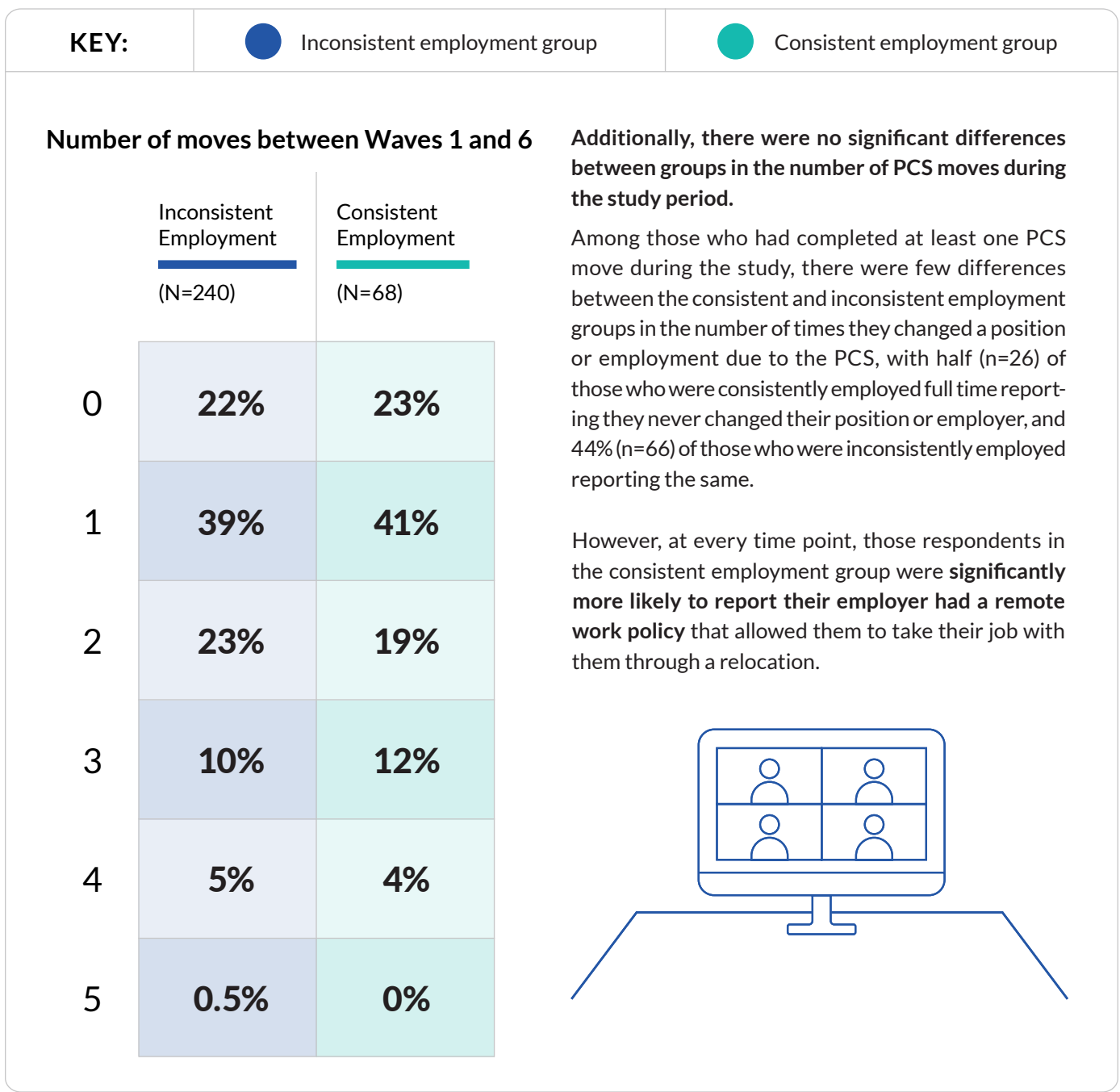


Stabilization and First Assignments

Career Development and PCS Moves

QUANTITATIVE DATA | The Impact of Moving

At baseline, both groups reported moving several times due to service member orders over the course of their time in the military, reinforcing the central role of moving in military family life and the potential for disruption to the military spouse career. **At baseline, there was no significant difference in the number of times the consistent employment group and inconsistent employment group had previously moved.**





Family Formation

Childbirth, Childcare, and the Parenting Years

JOURNEY MAPPING INTERVIEWS

During the family formation years, childbirth, and childcare demands often reshape spouses' employment, as limited childcare access and gendered caregiving expectations pull many out of the workforce.

Themes from this section demonstrate that military spouses are often **impacted in their employment journey during these years by forces beyond their control**, including the reality of earnings versus childcare expenses, restrictions on access to childcare for those needing part-time work, and the need to center their employment schedule around the needs of their children.



CHILDCARE COST VERSUS EARNINGS

High childcare costs often outweigh potential earnings, making paid work financially unsustainable for many spouses.

"Childcare for two kids was about \$1,500 to \$1,600 ... it just didn't make sense to work just to pay for childcare."



SCHEDULE-DRIVEN JOB SELECTION

Spouses frequently select jobs based on school or childcare availability rather than career goals, limiting long-term growth and advancement.

"Jobs I take align completely with my kids' schedule."



STRUCTURAL BARRIERS TO CARE ACCESS

Rigid childcare eligibility rules, particularly for part-time or nontraditional work, exclude many spouses from needed support.

"You had to prove you were working full time to get daycare ..."



SPOUSAL ROLE AS DEFAULT CAREGIVER

Cultural and household expectations often place caregiving responsibilities on spouses by default, reinforcing employment disruptions and unequal labor at home.

"If the kiddo has a doctor's appointment, it's never, 'Hey babe, can you take the kiddo?' It's, 'I need to figure out how to make that happen.'"



Family Formation

Childbirth, Childcare, and the Parenting Years

QUANTITATIVE DATA | Need for Flexible Employment Arrangements

At baseline, a **larger proportion of the inconsistent employment group had children ages 20 or younger** (78%, n=187) than those who were consistently employed (57%, n=38).

Among those in both groups with children, there were few differences between the two groups in the number of children under age 20 living at home. Additionally, roughly half of both groups had at least one child who was preschool age or younger.

KEY:



Inconsistent employment group



Consistent employment group

Among those inconsistently employed spouses who did not work at some point in the study, many expressed a desire or a need to stay at home with their children and/or that the cost/benefit ratio of cost of childcare to what they would earn did not make sense for their family.

Of those not working at baseline, the top five reasons for why they were not working were:

41%
n=62

"I want or need to stay home with my child(ren)"

40%
n=60

"My service member's daily work schedule is too long"

34%
n=51

"Childcare is too expensive"

34%
n=51

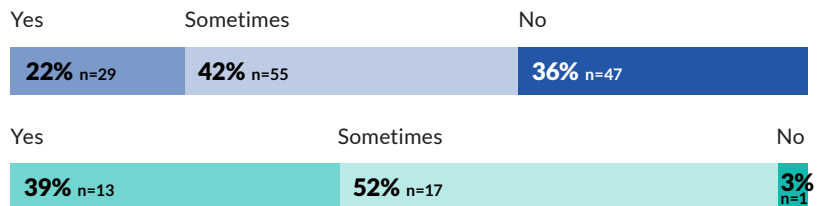
"My service member's daily schedule is too unpredictable"

28%
n=42

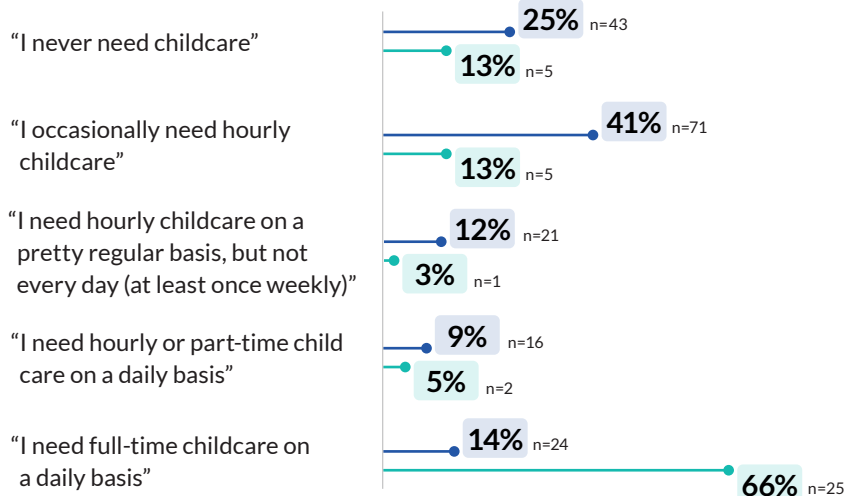
"Childcare is unavailable or the waitlist is too long"

Additionally, those spouses in the inconsistent employment group were **significantly less satisfied with childcare** and the level of care they do have ($\chi^2(3, N = 165) = 17.5, p < .01$).

"I am able to find childcare that works for my current situation"



Similarly there was an observable difference in the childcare needs of the two different groups. Respondents in the inconsistent employment group more often required hourly childcare and have different childcare needs than employed spouses.





Family Formation

Childbirth, Childcare, and the Parenting Years

QUANTITATIVE DATA | Need for Flexible Employment Arrangements

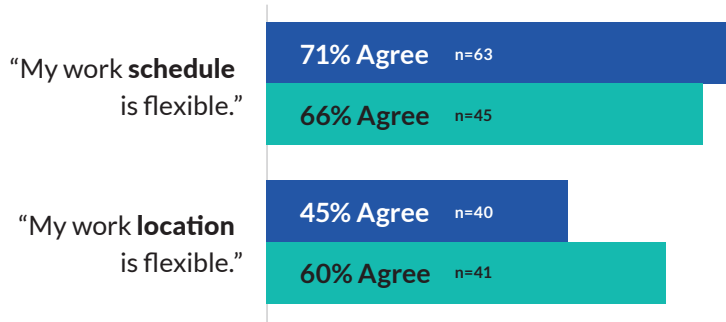
KEY:

Inconsistent employment group



Consistent employment group

For years, military spouses have reported the need for flexibility in their work. At baseline, currently working respondents described their work flexibility in the following ways:



A significantly greater proportion of those who maintained full-time employment across the waves indicated their work location was flexible ($\chi^2(4, N = 157) = 10.51, p = .03$).

As previously stated, respondents who indicated they have the flexibility to change their work location (in office, at home, or elsewhere) to manage other obligations have **higher odds of consistent full-time employment**.

And again, at every time point, those respondents in the consistent employment group were significantly more likely to report **their employer had a remote work policy that allowed them to take their job with them through a relocation** than those who were inconsistently employed.

At every time point, there was a significant difference between the two groups in remote options.

Proportion of respondents who worked remotely or not, at each wave

		Wave 1 (Nov. 2022)	Wave 2	Wave 3	Wave 4	Wave 5	Wave 6 (May 2025)
Inconsistent Employment (N=113-134)	Some to all remote hours	50%	61%	59%	55%	57%	51%
	No remote hours	50%	39%	41%	45%	43%	49%
Consistent Employment (N=68)	Some to all remote hours	84%	87%	87%	88%	90%	81%
	No remote hours	16%	13%	13%	12%	10%	19%



Mid-Career Service

Deployments, Solo Parenting, and Unpaid Labor

JOURNEY MAPPING INTERVIEWS

In the mid-career phase, as the service member's responsibilities intensify, deployments and long hours often leave spouses managing households and parenting largely on their own. These increased demands of solo parenting and unpaid labor make it significantly harder for spouses to sustain employment.

The themes in this section describe how during the mid-career phase, unpredictable schedules, the burden of invisible labor, limited employer flexibility, and cultural pressures around caregiving collectively constrain the ability of spouses to pursue and sustain employment.



SCHEDULE INSTABILITY BLOCKS JOB COMMITMENT

Unpredictable military schedules often prevent spouses from securing or maintaining consistent employment, particularly in roles that require reliable availability.

"His schedule is so unpredictable that I don't feel like I can work a normal job."



LACK OF EMPLOYER UNDERSTANDING

Many employers struggle to accommodate the realities of military life, such as irregular schedules and caregiving demands, which limits spouses' access to sustainable jobs.

"It's not that I don't want to work – I literally can't do nights and weekends."



INVISIBLE LABOR AND EMOTIONAL LOAD

Spouses shoulder significant unpaid labor, both at home and within the military community, often unrecognized and expected, adding to the emotional and logistical strain that undermines their own careers.

"The commander told my husband they chose us for this assignment over another family because I was involved in the squadron, and the other wife wasn't."



CULTURAL PRESSURES REINFORCE CAREGIVING ROLES

Persistent cultural norms within the military reinforce the expectation that spouses prioritize caregiving and service member support over their own employment, perpetuating career sacrifice.

"His command told him, 'We don't care if your wife has a job. She should be here supporting you.'"



Mid-Career Service

Deployments, Solo Parenting, and Unpaid Labor

QUANTITATIVE DATA

Service Member Schedule and Flexibility

At all waves, there were no significant differences between the two groups in reported hours per week worked by the service member (when not deployed). For both groups, the **average number of hours was 50 hours per week.**

There were no significant differences between the two groups in their perceptions of their service member's schedule or flexibility. For example, roughly 45% (n=108) of those in the inconsistent employment group said their service member's day-to-day schedule was predictable, compared to 38% (n=26) of those who were consistently employed.

At each wave, respondents were asked if their service members had used any of the programs from the below list:

- Career intermission program
- Parental leave policies
- Stabilization
- Extension of orders (voluntary)
- Compassionate reassignment

75%

did not utilize any of the listed programs

Roughly three-quarters of all respondents at all time points said their service member had not used any of the listed programs and there were no differences in program use between the two groups.

QUANTITATIVE DATA

Underemployment and Uncertainties Related to Wage and Compensation

KEY:



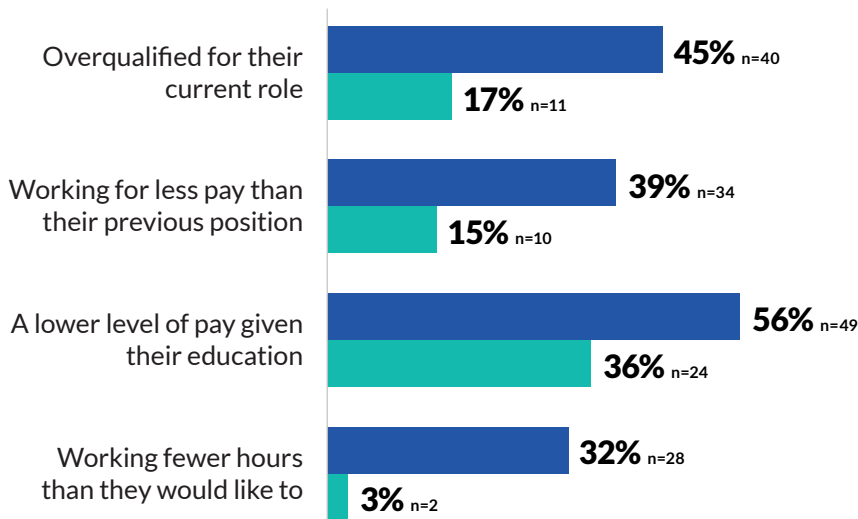
Inconsistent employment group



Consistent employment group

Despite high levels of education, military spouses face underemployment and uncertainties related to wage and compensation, potentially reflecting persistent hiring biases across the workforce.

Underemployment Concerns at Baseline



This same trend persisted throughout the subsequent waves, even when there was a slight proportional increase in respondents who reported working full time.

Of those not working at baseline, 27% (n=41) said they were not working because they had been out of the workforce for so long they didn't know how to re-enter and 23% (n=35) said they were overqualified for positions in their area.



Reassessment and Resilience

Career Pivots and Adaptive Strategies

JOURNEY MAPPING INTERVIEWS

During the reassessment and resilience phase, persistent career disruptions lead many spouses to pivot toward more flexible paths, including remote work, entrepreneurship, or nonprofit roles as they adapt to ongoing challenges.

In this phase of life, military spouses often rely on strategic adaptation, leveraging networks and creative workarounds to maintain employment. They pursue flexible opportunities, such as starting their own business or finding jobs that accommodate family needs, rather than relying on formal systems or traditional solutions.



STRATEGIC ADAPTATION

Spouses often pivot toward self-employment, additional training, or credentialing as proactive strategies to regain control over their career paths.

“I started looking into what it would take to create my own business.”



NETWORKING OVER FORMAL ACCESS

With limited access to formal hiring pipelines, spouses frequently rely on personal networks and word-of-mouth to secure employment opportunities.

“Every job I had, I landed because of somebody I knew.”



WORKAROUNDS OVER SOLUTIONS

Flexibility is prioritized over systemic support.

Rather than depending on institutional fixes, spouses often design individualized workarounds, such as flexible jobs or self-created roles, that allow them to balance employment with family responsibilities.

“I needed a job where I could take my kids to an appointment ...”



Reassessment and Resilience

Career Pivots and Adaptive Strategies

QUANTITATIVE DATA | Work Fields and Transitioning Careers

KEY:



Inconsistent employment group



Consistent employment group

Military spouses work across multiple fields and often transition career fields as needed.

There were observable differences in the proportion of spouses from each group working in different fields, with a notably larger share of the inconsistent group working in healthcare and education.

Top five career fields for consistent employment group at baseline (N=66)

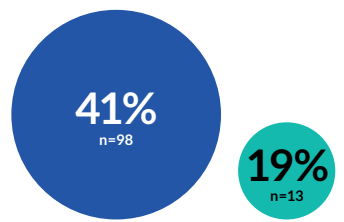
- 12%** Community and Social Services
- 11%** Healthcare/Health Services
- 11%** Education/Education Services
- 11%** Government/Policy
- 11%** Military/Defense

Top five career fields for inconsistent employment group at baseline (N=86)

- 22%** Healthcare/Health Services
- 22%** Education/Education Services
- 6%** Financial and Business Services
- 6%** Communications/Marketing/
Public Relations
- 5%** Other, Nonprofit, Government/Policy,
Science and Engineering Occupations,
Administrative Services

There were no significant differences between the two groups at baseline regarding their time in the current career field, though there was a slightly larger proportion of those in the inconsistent employment group who had been in their current career field for less than one year (23% (n=42) compared to 13% (n=9) of those in the consistent employment group). Job portability and licensing requirements presented a barrier, particularly for the

Reported at least one change in career field throughout the study period:



Those in the inconsistent employment group were **significantly more likely to change their career field throughout the study period** than those in the consistent employment group (χ^2 (4, N = 308) = 12.22, $p = .02$).

inconsistent employment group, who were significantly more likely to report at baseline that their profession requires a license or certification (χ^2 (3, N = 308) = 15.48, $p < .01$): 44% (inconsistent employment group, n=91) compared to 34% (consistent employment, n=23).

At each wave, respondents were asked if they had completed a new certificate or degree in the six months prior, but there were no significant differences between the groups in receipt of additional certifications or degrees.



Crisis Points

Divorce, Separation, and Caregiving Transitions

JOURNEY MAPPING INTERVIEWS

Life events like divorce or family health needs often force a sudden reentry into the workforce, and that can come into tension with the long-term implications of long unemployment or underemployment.

Sudden workforce reentry after major life changes exposes how fragile military spouses' economic security can be, as they struggle with rebuilding careers, navigating stigma, and finding support in the absence of strong safety nets.



EMERGENCY CAREER REENTRY

Major life changes often push spouses back into the workforce abruptly, requiring them to rebuild careers under pressure and without adequate preparation.

“When I separated and got divorced, I took my career more seriously.”



LONG-TERM FINANCIAL INSTABILITY

Years of interrupted employment leave many spouses without retirement savings or career continuity, resulting in long-term financial vulnerability.

“I was starting over at 40 with no retirement savings.”



STIGMA OF DEPENDENCY

Social stigma around financial dependency adds emotional strain, making spouses feel judged whether they prioritize caregiving or attempt to reenter the workforce.

“I didn’t want to be seen as a ‘dependa’ ... There’s no winning.”



LACK OF SAFETY NETS

Few support systems exist for rebuilding careers. The absence of structured reintegration pathways leaves spouses isolated in their attempts to reestablish careers after caregiving or service-related disruptions.

“Once you step out of the workforce because of a PCS or deployment, there’s no structured way back in. Nobody is there to bridge that gap, you’re basically on your own to reinvent yourself every single time.”



Crisis Points

Divorce, Separation, and Caregiving Transitions

QUANTITATIVE DATA | Outside Resources and Support

Across groups, spouses reported leveraging networking and mentorship, participating in employment programs, at a high rate of utilization. These resources can be important for spouses needing to get back into their careers after a gap. As mentioned above, **participation in mentoring or coaching⁷ throughout the study period was associated with higher odds of consistent full-time employment.**

Predictor	Odds Ratio (Exp(B))	Significance (p)	Interpretation
Mentorship Participation (Have you participated in the following types of employment support programs: coaching or mentorship)	1.83	0.021	Participation in mentoring or coaching is associated with higher odds of consistent full-time employment.

When asked what was most helpful about the employment support programs, respondents said the following:

“... mentors allowed me to **speak with people in the industry** I'm trying to break into and get good feedback and ask questions.”

“I love getting career support from my mentor. **Industry specific support is vital.**”

“1 on 1 coaching!
It really helps to make a personal connection and receive personalized advice and support.”

⁷Support not associated with higher odds/did not come out in the model: Résumé, Interview Prep, Search Engine, Career Planning, Entrepreneurship Information, Networking, Professional Development, Fellowships, Career Fair, and Job Placement



Transition and Retirement

Spousal Career Delays Come Due

JOURNEY MAPPING INTERVIEWS

As the service member retires or separates, many spouses discover the long-term cost of years spent out of the labor force. Some attempt to restart careers; others remain underemployed.

At this transition, some military spouses face the cumulative impact of delayed career development, with résumé gaps and missed opportunities leaving them far behind peers in the civilian workforce. Years of unpaid or unrecognized labor, such as volunteer leadership, often fail to translate into employment value, resulting in underemployment, financial insecurity, and limited retirement savings despite decades of supporting the service member's career.



DELAYED CAREER REALIZATION

Spouses often confront the consequences of years spent prioritizing the service member's career, realizing too late that their own professional development has been delayed.

"Retirement came up fast, and suddenly, my career became the priority because his was ending. But I was way behind."



UNRECOGNIZED LABOR

Decades of unpaid or volunteer work, while valuable to the military community, are rarely acknowledged as transferable skills in the civilian labor market.

"They don't see 15 years of FRG leadership or volunteer hours as real experience."



RÉSUMÉ GAPS AND LOST OPPORTUNITIES

Extended workforce absences result in résumé gaps that make it difficult to compete with civilian peers, limiting access to meaningful employment opportunities.

"I applied to 50 jobs and didn't hear back — I think they saw the gaps."



RETIREMENT INSECURITY

Long-term underemployment and career sacrifices leave many spouses financially vulnerable at retirement, without sufficient savings, benefits, or retirement security.

*"I have no pension,
no savings.
I supported his career
while losing mine."*



Transition and Retirement

Spousal Career Delays Come Due

QUANTITATIVE DATA

Long-Term Implications of Underemployment and Unemployment

Spouses with consistent full-time work reported greater personal incomes at each wave, while their peers in the inconsistent employment group inconsistently are more likely to report no income or earnings below \$60K. Those income differences map directly to household financial status and likely to retirement readiness. **In short: sustaining spouse employment across the life course is one of the strongest levers families have to absorb the income shock of transition.**

Change in the proportion of respondents in each income bracket from 2021 (Wave 1) to 2024 (Wave 6)⁸

Personal Income	Inconsistent Employment N=240	Consistent Employment N=68
No Income	-12%	NA
Less than \$30K	+4%	-8%
\$30K-less than \$60K	+6%	-11%
\$60K-less than \$100K	+5%	-7%
Greater than \$100K	+5%	+29%

At Wave 1, 43% of those in the inconsistent employment group (N=240) reported no personal income in 2021 (compared to 0% in the consistent employment group (N=68)).

By Wave 6, half of those in the consistent employment group reported their personal income was greater than \$100K in 2024 (compared to 6% in the inconsistent group).

Family financial status at Waves 1 and 6

Family Financial Status	WAVE 1		WAVE 6	
	Inconsistent Employment N=240	Consistent Employment N=66	Inconsistent Employment N=237	Consistent Employment N=67
Finding it difficult to get by + Just getting by	25%	9%	27%	11%
Doing okay + Living comfortably	75%	91%	73%	89%

There were also significant differences between the two groups at Wave 1 ($\chi^2(3, N = 306) = 17.07, p < .01$) and Wave 6 ($\chi^2(4, N = 304) = 21.31, p < .01$) in family financial status.



At Wave 6, 82% (n=194) of respondents in the inconsistent employment group characterized the impact of their spouse's military affiliation or service on their career as slightly to extremely negative, compared with 66% (n=44) of those respondents who had maintained full-time employment throughout the study.

⁸Waves 1 and 6 were conducted in 2022 and 2025, yet the income questions referenced the years prior (2021 and 2024, respectively).



Conclusion

Military spouses demonstrate adaptability and determination, yet **systemic barriers and cultural expectations continue to constrain career advancement.**

There is no single path to military spouse employment; each spouse requires support tailored to their life stage and circumstances. Flexible strategies and evidence-informed interventions are essential to sustaining progress.

Without **reforms in employer practices, policy structures, and military culture,** spouses will continue to face cycles of disruption, career pauses, and delayed or denied advancement.

By examining employment across the military life-course, this report underscores the need for ***life-course-informed, equity-driven, and flexible solutions that recognize each spouse's unique pathway and potential.***