

RESEARCH & ANALYTICS

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WHERE MILITARY SPOUSES WORK: INDUSTRIES & OCCUPATIONS

Military spouses face distinct challenges in the workforce due to frequent relocations that disrupt career progression and are often impacted by the limited availability of remote, flexible, or portable roles from employers. While military spouses are highly educated and skilled, their employment opportunities are frequently constrained by non-voluntary geographic moves, industry-specific hiring and retention practices, and a lack of traditional pathways for advancement. Because military life rarely aligns with conventional career trajectories tied to a single employer or location, many military spouses experience employment gaps, underemployment, and long-term earning disparities—even when they bring strong qualifications to the labor market.

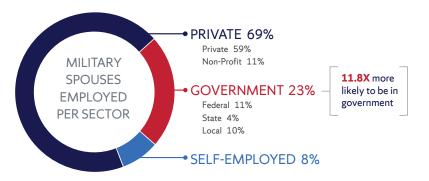
This research brief explores where military spouses work, analyzing industries, occupations, and wage trends. It also highlights employment disparities between military spouses and their civilian counterparts and identifies high-opportunity career paths for military spouses seeking stable employment. This is the first in a series of briefs that will examine the challenges, opportunities, and actionable strategies needed to advance military spouse employment and long-term economic mobility.



Where do Military Spouses Work



Military spouses are distributed across self-employment, private sector, and government employment, with federal jobs playing a unique role in military spouse hiring.



KEY INSIGHTS

OF ACTIVE-DUTY MILITARY
SPOUSES WORK IN THE
PRIVATE SECTOR

TOP INDUSTRIES MILITARY SPOUSES:

- ▶ Education, Health, & Social Services (37.8%)
- Professional, Scientific, & Management Services (10.4%)
- ▶ Retail Trade (9.8%)

Military spouses have 4X HIGHER unemployment rate than civilian spouses

Retail Trade and Service Occupations have the highest unemployment rates (13.4% and 10.9%, respectively).



Military spouses

EARN 42% LESS

than their civilian counterparts across most industries.

Industry Trends for Military Spouses Employment

Military spouses are concentrated in industries that offer frequent job openings, flexible work arrangements, or public sector hiring advantages. These industries include education, healthcare, public administration, and retail trade. However, despite their high participation, military spouses in these industries face lower wages and higher unemployment rates compared to civilians.

TOP INDUSTRIES EMPLOYING MILITARY SPOUSES

Education, Health, and Social Services (37.8%)

- The most common industry for military spouses
- Lower wages than civilians (\$35K vs. \$55K)
- High representation in teaching, nursing, and social work

Retail Trade (9.8%)

- High turnover and frequent hiring, but low wages and high instability
- Median earnings: \$21,450 (vs. \$43,700 for civilians)
- Unemployment rate: 13.4% (highest among all industries)

Professional, Scientific, and Management Services (10.4%)

- Military spouses in this sector earn 50% less than civilians
- Common roles: administrative support, management consulting, HR
- High potential for remote work opportunities



Top Industries Employing Military Spouses

INDUSTRY	PERCENTAGE OF MILITARY SPOUSES EMPLOYED	UNEMPLOYMENT RATE FOR MILITARY SPOUSES	MEDIAN SALARY FOR MILITARY SPOUSES	MILITARY SPOUSE WORKFORCE OUTCOMES
Education, Health & Social Services	37.8%	5.7%	\$35,000	 Military spouses are 1.4x more likely to be employed in this sector than civilians (26.8%). They are 4.4x more likely to be unemployed in this sector than civilians (1.3%). They earn 36.4% less than civilians in the same industry (\$55,000).
Professional, Scientific & Management Services	10.4%	6.0%	\$40,000	 Military spouses are 0.8x less likely to be employed in this sector than civilians (12.9%). They are 2.5x more likely to be unemployed in this sector than civilians (2.4%). They earn 50% less than civilians in this sector (\$80,000).
Retail Trade	9.8%	13.4%	\$21,450	Military spouses are 1.2x more likely to be employed in this sector than civilians (8.4%). They are 5.7x more likely to be unemployed in this sector than civilians (2.4%). They earn 50.9% less than civilians in this sector (\$43,700).
Finance, Insurance & Real Estate	7.5%	3.3%	\$45,000	Military spouses are slightly more likely to be employed in this sector than civilians (7.0%). They are 2.1x more likely to be unemployed than civilians in this sector (1.6%). They earn 43.8% less than civilians in this sector (\$80,000).
Manufacturing	6.9%	3.9%	\$45,000	Military spouses are 0.6x less likely to be employed in this sector than civilians (10.8%). They are 2.9x more likely to be unemployed in this sector than civilians (1.5%). They earn 31.8% less than civilians in this sector (\$66,000).

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Occupational Trends of Military Spouses



Military spouses are often employed in administrative, education, healthcare, and service-related roles. However, they remain underrepresented in leadership and management positions, contributing to wage gaps and career stagnation.

MOST COMMON OCCUPATIONS

EDUCATION, LEGAL, COMMUNITY SERVICE, ARTS & MEDIA

18.6%
Teachers, social workers.

legal assistants

Median wage:
\$30,000 (vs. \$56,000
for civilians)

HEALTHCARE
PRACTITIONERS
& TECHNICAL

14.1% rses, medical technicians, lab assistants

Median wage: \$50,000 (vs. \$76,000 for civilians)

SERVICE OCCUPATIONS

17.8%

Food service, hospitality, childcare, personal care

One of the lowest-paying categories: Median wage \$22,600

High unemployment rate: 10.9%

MANAGEMENT, BUSINESS & FINANCIAL

14.2%

HR specialists, accountants, business analysts

Military spouses earn 36% less than civilians in these roles

Higher potential for career growth with remote and portable work

OFFICE & ADMINISTRATIVE SUPPORT

12.7%

Executive assistants, data entry, clerical roles

High employment stability but lower wages

Top Occupations Employing Military Spouses

OCCUPATION CATEGORY	PERCENTAGE OF MILITARY SPOUSES EMPLOYED	UNEMPLOYMENT RATE FOR MILITARY SPOUSES	MEDIAN SALARY FOR MILITARY SPOUSES	MILITARY SPOUSE WORKFORCE OUTCOMES	
Education, Legal, Community Service, Arts & Media	18.6%	6.9%	\$30,000	Military spouses are 1.3x more likely to be employed in this occupation than civilians (13.9%). They are 4.1x more likely to be unemployed in this field (1.7% civilian rate).	
Service				 They earn 46.4% less than civilians in this field (\$56,000). Military spouses are 1.5x more likely to work in service roles than civilians (11.9%). 	
Occupations	17.8%	10.9%	\$22,600	They are 4.1x more likely to be unemployed (2.6% civilian rate). They earn 30.5% less than civilians in this field (\$32,500).	
Management, Business & Financial	14.2%	2.6%	\$58,000	 Military spouses are 0.7x less likely to be employed in this field than civilians (21.1%). They are 1.9x more likely to be unemployed (1.4% civilian rate). They earn 35.6% less than civilians in this occupation (\$90,000). 	
Healthcare Practitioners & Technical	14.1%	2.3%	\$50,000	 Military spouses are 1.8x more likely to work in this field than civilians (8.0%). They are 2.9x more likely to be unemployed (0.8% civilian rate). They earn 34.2% less than civilians in healthcare occupations (\$76,000). 	
Office & Administrative Support	12.7%	8.9%	\$30,000	 Military spouses are 1.4x more likely to work in this occupation than civilians (9.4%). They are 4.4x more likely to be unemployed (2.0% civilian rate). They earn 28.1% less than civilians in this field (\$41,700). 	

Employment Challenges by Industry & Occupation



Military spouses often experience higher unemployment rates and lower earnings across industries, due to:



Frequent Relocations

Mobility disrupts job continuity.



Limited Career Advancement

High representation in **support roles** rather than leadership positions.



Underemployment

Many military spouses **work below their education** level due to industry barriers or career disruptions.



Wage Gaps

Even in high-demand industries like healthcare, military spouses earn 30-50% less than civilians. (Example: A military spouse nurse earns \$50,000, while a civilian nurse earns \$76,000.)





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Opportunities for Career Growth



Despite these challenges, there are **strategic career paths** that can help military spouses build stable, high-income careers:

INDUSTRIES WITH HIGH REMOTE WORK POTENTIAL:

- Technology & Cybersecurity (IT support, cybersecurity analysts)
- Finance & Accounting (bookkeeping, tax preparation)
- Marketing & Communications (social media, PR, content writing)

PORTABLE CAREERS AND CERTIFICATIONS:

- Teaching Credentials High demand, but not always transferable across states
- Nursing & Healthcare Certifications - Some certifications transfer, but RN/ PA license may not.
- Project Management & HR
 Certifications Nationally
 recognized and remote-friendly
 career pathscareer paths

ENTREPRENEURSHIP AND SELF-EMPLOYMENT:

- 8% of military spouses are selfemployed, but access to capital remains a barrier
- Online businesses and freelancing offer flexibility
- Need for stronger access to business support programs

Career Path	Common Roles	Required Skills/ Certifications	Median Salary Range
Remote & Portable Careers	Digital Marketing Specialist, Content Creator, IT Support, Cybersecurity Analyst	Google Ads Certification, CompTIA Security+, HubSpot Content Marketing	\$50,000 - 90,000
Healthcare & Medical Careers	Registered Nurse, Medical Billing Specialist, Physician Assistant	State RN License, Certified Medical Coder, CPR Certification	\$40,000 - 85,000
Education & Training	K-12 Teacher, Instructional Designer, Corporate Trainer		
Finance & Accounting	Accountant, Financial Analyst, Bookkeeper, Tax Preparer	CPA, QuickBooks Certification, CFA Level 1	\$50,000 - 100,000
Entrepreneurship & Self-Employment	E-commerce Owner, Consultant, Freelance Writer, Virtual Assistant	Business License, Shopify Certification, Digital Business Skills	Variable (\$40,000 - 100,000+)
Government & Public Administration	HR Specialist, Program Manager, Federal Contracting Specialist	SHRM-CP, PMP, Federal Hiring Preference (MSP)	\$55,000 - 90,000
Technology & Cybersecurity	Software Developer, Cloud Engineer, Cybersecurity Analyst	AWS Certified Solutions Architect, CISSP, Python, JavaScript	\$70,000 - 120,000

Conclusion & Key Takeaways



Military spouse employment has remained a persistent challenge, despite growing employer awareness and targeted hiring initiatives. While efforts have expanded job access, the reality remains that military spouses face higher unemployment, lower wages, and career stagnation compared to their civilian counterparts.

One of the core challenges is that military spouses are concentrated in industries with lower wages and fewer leadership opportunities, including education, healthcare, and retail. Meanwhile, they remain underrepresented in high-growth, high-income fields like technology, finance, and engineering. Even when they secure jobs in professional and management roles, military spouses often earn significantly less than their civilian peers due to career disruptions and limited advancement opportunities.

Frequent relocations further compound employment instability. Military spouses move 3.6 times more often than civilian families, leading to employment gaps that reduce long-term earnings potential. Data from 2023 shows that military spouses who relocated in the past year reported mean earnings of \$31,222, while those who remained in place earned \$45,793—a gap of nearly 32%.

SHIFTING FOCUS FROM HIRING TO CAREER CONTINUITY

While hiring initiatives have expanded employment access, the next phase must focus on career mobility and long-term workforce stability. Employers need to prioritize:

- Career Progression and Leadership Development Creating pathways that help military spouses move beyond entry-level roles into
 mid-level and leadership positions. This includes mentorship programs, targeted leadership training, and skills-based career mapping that
 align with long-term professional goals. Employers can support upward mobility by offering internal promotion pipelines, reskilling opportunities, and flexible career progression models that account for relocation challenges.
- Remote and Portable Careers Expanding location-flexible job opportunities in industries where military spouses can maintain career continuity across moves. Employers can enhance remote hiring, hybrid roles, and portable career tracks in fields such as technology, finance, healthcare administration, and education. Strengthening partnerships with military spouse networks, remote-first companies, and virtual job platforms can improve job accessibility and long-term retention.
- Pay and Career Mobility Ensuring military spouses receive fair compensation by valuing experience, skills, and career progression rather
 than tenure or geographic stability. Employers can enhance pay fairness through skills-based hiring, transparent pay structures, and upskilling initiatives that support long-term career advancement.

THE CHANGING LANDSCAPE OF GOVERNMENT JOBS

Federal employment has traditionally offered greater stability for military spouses, but recent policy shifts and budget constraints have changed this landscape. The impact of policies and federal workforce restructuring should be closely monitored as part of future military spouse employment strategies.

23%

OF MILITARY SPOUSES ARE EMPLOYED IN

GOVERNMENT

- ▶ Federal jobs are a key employer for military spouses
- ▶ 10.3% of military spouses work in federal government roles
- Median income: \$58,000 (higher than other industries for military spouses)
- ▶ Federal hiring preferences improve employment stability

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CONCLUSION

Military spouse employment requires systemic, long-term solutions that extend beyond hiring initiatives. Employers, policymakers, and military spouse advocates must work together to:



Expand Career-Focused Workforce Initiatives - Move beyond short-term hiring programs and develop sustainable career pathways for military spouses. Participation across broader industries, including STEM, finance, and remote-friendly sectors, is essential to increasing access to higher-paying and growth-oriented jobs. Large corporations, mid-sized businesses, and small enterprises all play a role in ensuring military spouses are included in hiring efforts and workforce development programs. Apprenticeships, mentorship programs, and leadership development initiatives should be expanded to help military spouses transition beyond entry-level positions and build long-term careers.



Strengthen Federal and Private-Sector Partnerships - Develop cross-sector collaborations to create sustainable employment pathways both inside and outside the military space. Expanding hiring partnerships between military organizations, federal agencies, and private companies can increase access to diverse job opportunities and improve retention. Employment transition programs should be enhanced to provide targeted career coaching, upskilling, and networking opportunities for military spouses. Additionally, corporate military spouse hiring incentives should prioritize long-term career progression, ensuring that spouses are placed in jobs with clear opportunities for advancement rather than just filling short-term hiring quotas.



Evaluate Remote Work Policies & Job Portability - Employers should assess the impact of remote work policies on military spouse hiring, retention, and performance. Job portability is critical for ensuring career continuity across frequent relocations, yet many companies still lack structured policies to support mobile workers. Expanding telecommuting options, creating hybrid job structures, and investing in virtual workforce support programs will allow military spouses to maintain stable employment regardless of location. Employers should also evaluate the bottom-line impact of remote hiring, including cost savings, productivity benefits, and workforce retention.



Monitor the Evolving Employment Landscape & Improve Data Collection - The workforce challenges faced by military spouses are shifting, requiring ongoing research and data-driven decision-making. Organizations should enhance data collection efforts to track employment trends, wage disparities, and long-term career outcomes. More research is needed to evaluate job satisfaction, upward mobility rates, and the effectiveness of military spouse hiring initiatives. Improving workforce analytics will help policymakers and employers tailor programs that lead to lasting economic security for military spouses.

By shifting from temporary solutions to long-term career investment, the employment landscape for military spouses can move toward greater stability, financial security, and career growth opportunities.



D'ANIELLO INSTITUTE FOR VETERANS AND

MILITARY FAMILIES (IVMF) delivers class-leading programs in career, vocational, and entrepreneurship training, providing service members, veterans and military spouses the knowledge, connections, and experience they need to navigate the gap between their military lives and the civilian world and workplace. We share access to programs, resources, and partnerships to help transform lives and help them achieve their goals after service.

The D'Aniello Institute also consults with and advises service organizations across the country on better ways to coordinate care that serves the needs of veterans and the military family community.

And the IVMF delivers research, evaluation, policy insights, and quality improvement results in a data-informed approach to address evolving challenges to support veterans and their families through collaboration with government, industry, and community partners nationwide. Action-oriented and solution-focused, the IVMF empowers partners to measure, improve, and communicate the impact of veteran and military family initiatives.



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