

RESEARCH REPORT | MARCH 2025

Military Spouse Employment Landscape: Trends, Barriers and Opportunities

Rosalinda Vasquez Maury | Jenna-Lyn R. Roman | Brice Stone | Jeanette Yih Harvie



This research is funded in part by USAA.
The contents of this publication are solely
the responsibility of the authors.



Executive Summary

Military spouses remain a uniquely positioned but persistently underleveraged segment of the U.S. labor force. Despite being well-educated, resilient, and highly mobile, their employment outcomes continue to lag behind civilian peers. This report draws primarily on data from the U.S. Census Bureau's American Community Survey (ACS), offering a comparative view of active-duty spouses alongside veteran and civilian spouses across industries, occupations, and geographies. To provide a more comprehensive perspective, these findings are considered alongside other national research efforts that offer deeper insights into the lived experiences, household dynamics, and employment challenges specific to military-connected families.

Key Findings

- Unemployment is only part of the story. Using data from the Census in 2023, the unemployment rate for **active-duty military spouses** was 8.83%, **nearly four times higher than the civilian spouse** rate of 2.48%. However, this number alone obscures the broader reality: many military spouses are employed in roles that do not reflect their qualifications, are underpaid relative to their peers, or cycle through unstable jobs due to mobility and caregiving responsibilities.
- Earnings gaps highlight deeper workforce challenges. **Active-duty military spouses** reported a median income of \$35,000—**42% lower than their civilian counterparts**. For those who relocated within the past year, average income dropped to \$31,222, compared to \$45,793 for those who stayed in place. These short-term losses accumulate over time, limiting financial security and long-term career growth.
- Employment is concentrated in low-advancement sectors. **Military spouses are heavily employed in Education, Health & Social Services (38%), Retail (10%), and Professional Services (10%)**. These sectors, while often portable, tend to offer lower wages and fewer opportunities for promotion. For example, military spouses working in Service Occupations earn a median of \$22,600, compared to \$58,000 for those in management or finance—who still earn 36% less than civilians in similar roles.
- Workforce participation masks employment quality. **Active-duty spouses have a labor force participation rate of 61%, nearly identical to civilian spouses (63%)**. Yet their employment outcomes—especially income, job continuity, and advancement—fall significantly behind. This suggests that simply increasing participation is not enough; attention must shift to the quality and trajectory of employment.
- Mobility and child care demands remain key constraints. **Frequent relocations—3.6 times more often than civilian families—and the high prevalence of young children in the home (69% of active-duty spouses) lead to recurring employment interruptions**. These factors make it challenging to build tenure, pursue promotions, or sustain upward career momentum.

- **Employment outcomes vary across communities and populations.** Unemployment rates vary by state, with Georgia (14.29%) and Arizona (16.28%) reporting some of the highest rates for military spouses. Outcomes also differ across demographic groups. Female spouses face a higher unemployment rate (8.83% vs. 7.26% for males), and minority spouses report average earnings that are 36% lower than their white counterparts.
- Employer hiring programs are growing—but uneven. **Over 80 companies have launched targeted initiatives to hire military spouses, particularly in finance, logistics, and professional services.** Large firms in banking, insurance, and real estate lead the way, with other sectors like transportation, hospitality, and legal services also offering entry points. However, program transparency, career alignment, and retention outcomes vary widely across organizations
- Public sector and nonprofit roles provide stability—but have limits. **Government jobs, particularly at the federal level, remain more stable and portable due to hiring preferences and remote work options.** However, these roles account for only 10% of military spouse employment. Local and state positions often lack workplace flexibility and may not align with military relocation patterns
- **No single data source tells the full story.** While the ACS offers the most comprehensive national view of employment trends, other large-scale surveys focused on the military-connected community provide valuable context. These efforts often capture the day-to-day realities influencing employment—such as child care access, relocation challenges, and career continuity. When considered together, these data sources offer a more complete understanding of employment outcomes, lived experience, and relative impact across sectors and life stages.

Conclusion and Where to Go From Here

Military spouse employment is not a story of lack of effort or qualification—it is a structural challenge shaped by mobility, caregiving, occupational segregation, and limited advancement opportunities. While progress has been made, a shift is needed—from focusing on getting military spouses “a job” to enabling them to build careers that grow across relocations, offer income stability, and reflect their talents.

Moving forward, several areas should be prioritized to drive meaningful progress:

- **Repositioning the business case for military spouse hiring.** Too often, military spouses are recruited into entry-level or temporary roles under the banner of social responsibility. Employers must evolve their approach to recognize the strategic advantage of hiring this workforce—particularly in roles requiring adaptability, resilience, and high-quality output. Highlighting productivity, retention, and the value of portable skills will be key to expanding hiring beyond low-tier jobs.

- Shifting from hiring to advancement. **While hiring pipelines have improved, they often lack the supports needed to retain and promote military spouses.** Employer efforts should focus not only on access but on long-term career development—through mentorship, leadership programs, and remote advancement tracks.
- **Mapping career progression within industries and occupations.** Current research largely focuses on sector entry points. What’s missing is a deeper understanding of how military spouses move—or fail to move—within industries over time. Future research must explore sector-specific trajectories, identify promotion bottlenecks, and document scalable pathways to leadership roles.
- **Building long-term, evidence-driven programs.** Sustainable employment solutions require more than short-term fixes. Programs must be designed for durability and adaptability, with continuous evaluation, stakeholder feedback loops, and outcome tracking at their core. This includes greater investment in infrastructure and policies that support career continuity—such as child care access, professional credentialing solutions, and portable employment pathways.
- Expanding cross-sector collaboration. **While military-connected coalitions have been instrumental in driving visibility and launching targeted initiatives, future progress depends on integration beyond the military community.** Military spouse employment must be connected to broader regional and national workforce development strategies. Many of the challenges military spouses face—such as career disruptions, licensing barriers, and limited access to child care—mirror those experienced by women, caregivers, minority workers, and professionals in mobile or contract-based careers. Embedding military spouse efforts within these larger conversations—through chambers of commerce, industry associations, workforce boards, and state agencies—can unlock new partnerships, reduce duplication, and scale solutions that benefit a wider cross-section of the labor force.

The path forward must prioritize not just employment, but long-term economic mobility. That means reframing how we measure success, shifting incentives, and developing systems that reward retention, growth, and skill alignment.

Military Spouse Employment Landscape: Trends, Barriers, and Opportunities

Table of Contents

Introduction	1
Method and Approach	1
Labor Market Assessment	1
Private Sector Employment Programs Scan	2
Review of Past Recommendations	2
Understanding Military Spouses	4
Meet Today's Military Spouses	4
Military Spouses Population	4
A Closer Look at Military Spouse Employment	5
Understanding Military Spouse Employment Outcomes	6
Key Influences on Employment for Military Spouses	15
Industry and Occupation for Military Spouse Employment	18
Industries	18
Occupations	27
Locations	35
Military Spouse Employment Initiatives in the Private & Public Sectors	36
Organization Initiative Spotlights	38
Types of Available Jobs in Military Spouse Friendly Organizations	39
Locations of Jobs at Military Spouse Friendly Organizations	40
Gaps in Private & Public Sector Employment	41
Takeaways & Future Research	42
Employer Recommendations for the Talent Acquisition of Military Spouses	44
Flexibility	44
Diversity Initiatives	46
Military Spouse Employment Coalitions	49
Additional Recommendations for Military Spouse Employers	51
Recommendations for Military Spouses	52
Impact & Future Directions	52
Conclusion	54
Key Takeaways and Critical Areas for Opportunity	54
Where to Go from Here	56
References	59

Introduction

Numerous employers have proactively dedicated resources to recruiting and hiring veterans and military spouses.¹ Yet, compared to veterans, whose rate of unemployment has declined significantly over the past two decades, the unemployment rates for military spouses have remained consistently higher and the earnings consistently lower. In navigating the multifaceted challenges faced by military spouses in the workforce, a paradigm shift is required—one that transcends traditional solutions and embraces a comprehensive, forward-thinking approach. While acknowledging the commendable progress made by various stakeholders, it is imperative to delve deeper into the nuances and complexities within the employment landscape for military spouses. This paper aims to provide deep dive insights that propel us toward a future where military spouses not only overcome obstacles but thrive in their professional journeys.

Method and Approach

The overarching objective of this research effort is to assess the current employment landscape for military spouses, evaluate private sector employment programs designed for them, and review past recommendations related to military spouse employment. Specifically, this research analyzes employment trends and challenges faced by military spouses, examines existing private-sector employment initiatives, and assesses recommendations made over the past decade to determine their implementation status.

To accomplish these objectives, we employed a multi-pronged research approach utilizing publicly available datasets, industry analysis, and literature reviews. This research employs a combination of quantitative labor market analysis, qualitative industry research, and exploratory literature review to provide a comprehensive understanding of military spouse employment trends.

Labor Market Assessment

The primary data source for assessing labor market conditions among military spouses is the U.S. Census Bureau's American Community Survey (ACS). The ACS is a continuous, nationwide survey designed to provide reliable and timely demographic, social, economic, and housing data. The federal government utilizes ACS data to evaluate and administer programs, while nongovernmental organizations use it to monitor trends among key subgroups, often at the state level. Journalists leverage ACS data to report on emerging social trends, and state and local governments track year-to-year changes in their jurisdictions.

It is important to note that ACS data may differ from other federal surveys, such as those measuring unemployment rates for military spouses. Differences arise due to variations in sample sizes and survey methodologies, including the phrasing of questions. Despite these discrepancies, ACS remains the most comprehensive dataset available, as it includes veterans, military spouses, spouses of veterans, and the civilian nonmilitary population while providing extensive demographic, social, economic, and housing data.

For this analysis, we define Armed Forces spouses as individuals age 18 or older who are married to an active-duty service member, excluding those who are themselves veterans or serving in the military (i.e., dual-military couples). Annual unweighted samples for this group include 4,521 (2018), 4,098 (2019), 2,718 (2020), 4,162 (2021), 4,510 (2022), and 3,097 (2023), totaling 23,106 observations across six years. To provide meaningful comparisons, we also examine veteran spouses—those married to a veteran but not veterans or active duty themselves—and civilian spouses, defined as married individuals with no direct military affiliation (neither spouse is active duty or a veteran). Sample sizes for these comparison groups are substantially larger. For example, in 2018, the veteran spouse sample totaled 29,299 and the civilian spouse sample was 346,039; by 2023, these figures were 24,974 and 355,678, respectively. Distinguishing among these groups allows us to isolate how veteran status shapes employment outcomes and ensures that the experiences of Armed Forces spouses are not conflated with those of veteran or civilian households.

Private Sector Employment Programs Scan

To evaluate private-sector employment programs for military spouses, we conducted an extensive internet-based review of Military Spouse Employment Initiatives in both the private and public sectors. This research took place between October 2024 and December 2024. The majority of information was obtained through web-based sources, including company websites and publicly available reports. One company's employment initiatives were initially identified through a business-focused television program, prompting further investigation through their corporate website. Additionally, a conversation with a company founder at a conference led to a follow-up discussion for further insights. To supplement this research, we gathered anecdotal perspectives from members of the Career Military Spouses Facebook group, verifying and cross-referencing their input through online research.

This approach was exploratory, aiming to identify patterns and emerging trends in private-sector employment efforts for military spouses. We reviewed over 80 large corporations, many of which are publicly traded and have been recognized for their military spouse-friendly employment practices. To categorize these companies effectively, we applied a standard industry taxonomy while making necessary adjustments to reflect unique employment trends relevant to military spouses.

Review of Past Recommendations

To analyze past recommendations for employers on hiring military spouses, we conducted an exploratory literature review and an assessment of online resources between July and September 2024. Our research began with identifying key organizations known for their military spouse employment research, supplemented by additional literature already familiar to our team.

We performed a targeted search for peer-reviewed articles using our university library's EBSCO database, employing keywords such as "military spouses," "military families," and related variations. These were combined with search terms related to human resource management and employment in the United States. To ensure relevance, we filtered results for full-text, peer-reviewed articles published within recent years.

Additionally, we conducted a Google search to identify leading employers recognized for their support of women and parents in the workplace, as these insights often align with best practices applicable to military spouses. This multi-source approach allowed us to assess whether prior recommendations for improving military spouse employment have been implemented and whether any new challenges have emerged over time.

Understanding Military Spouses

Military spouses play a critical yet often overlooked role in supporting service members and maintaining family stability within military life. Their experiences are shaped by frequent relocations, career disruptions, and the unique demands of military service, all of which influence their employment opportunities, financial security, and overall well-being. While statistics provide important insights into the challenges they face, they do not fully capture the resilience, adaptability, and resourcefulness that define military spouses. These individuals navigate a constantly changing landscape, balancing family responsibilities, career aspirations, and the unpredictability of military life. Understanding their diverse backgrounds, employment barriers, and long-term career trajectories is essential for developing meaningful solutions that enhance job stability, career growth, and economic mobility for military spouses across different service branches and career stages.

Meet Today's Military Spouses²

The average active-duty military spouse is female, 34.9 years old, has some college or a bachelor's degree, and is more than likely to have children in the home. She is four times less likely to be employed and makes about 42% less than her civilian colleagues. She has moved 3.6 times more often than her civilian neighbors, and her service member has experienced frequent deployments. This mobility and military lifestyle highlight some of the unique challenges faced by military families.

When her service member separates, she faces new career challenges, often finding herself behind her civilian peers due to the employment disruptions and gaps she experienced during military life. As a veteran spouse, she is typically older than active-duty military spouses and has access to fewer resources, yet she continues to experience employment challenges, earning less than her civilian counterparts with limited opportunities for career advancement.

Military Spouses Population

The military spouse population can be categorized into several groups, including those supporting active-duty personnel, National Guard or Reserve members, and spouses of veterans. Presently, there are over 901,000 active-duty and select reserve military spouses, with more than 561,000 supporting active-duty service members and over 340,000 affiliated with selected reserve members. Furthermore, there are over 11 million spouses of veterans in the United States today, with an additional 400,000 surviving spouses of veterans. It's also important to understand that there are other subpopulations of military spouses to include Gold Star Spouses

It's also important to recognize other subpopulations of military spouses, such as Gold Star Spouses, who have lost their loved ones in service to the nation. Furthermore, military-affiliated partners who are not legally married, long-term caregivers of veterans, and former spouses who

were once part of the military community but remain connected through co-parenting or other commitments also form part of this diverse population.

Key Highlights

Active Duty, Guard, and Reserve³

- 901,000+ active duty and select reserve military spouses
 - Over 561,000 active-duty military spouses
 - Over 340,000 selected reserve spouses

Spouses of Veterans⁴

- Over 11 million spouses of veterans in the U.S. today

Surviving Spouses of Veterans⁵

- Over 450,000 surviving spouses of veterans

A Closer Look at Military Spouse Employment

The term "Military Spouses" often refers to individuals who are part of currently serving military families. Most research on military spouses focuses on this population. While this report includes some insights on spouses of veterans, its primary focus is on active-duty spouses. However, additional research is needed to explore various subpopulations of military spouses and examine the long-term impacts of military life on career trajectory and lifelong earnings.

To fully understand the employment outcomes of military spouses, it is essential to consider several key factors that influence their employment situation. Dual-income households are less common among military families than civilian families. While 57% of civilian (non-military) married families had dual incomes between 2013 and 2019, only 54% of active-duty military families did. Additionally, about 5% of active-duty military personnel are in a dual-military marriage, meaning they are married to another active-duty service member, a reservist, or a National Guard member.⁶ Gender composition is another important factor, as the vast majority of military spouses are women, with ~90% of active-duty military spouses and 85% of selected reserve spouses being female.⁷ While prior research has broadly identified gender disparities in employment, the specific experiences of military spouses warrant further examination. Age differences also play a role, with active-duty military spouses in the labor force averaging 34.9 years in 2023, compared to 49.5 years for civilian spouses and 52.8 years for spouses of veterans.⁸ Parental responsibilities add another layer of complexity, as active-duty military spouses are 1.41 times more likely to have children under the age of 18 at home than their civilian counterparts (69% vs. 49%).⁹ Finally, frequent relocation presents one of the most significant employment challenges. Active-duty military personnel move, on average, once every two to three years—3.6 times as often as civilian families—which often leads to employment gaps, disruptions in education, and increased rates of unemployment or underemployment.¹⁰ While these factors are central to understanding the employment

challenges faced by military spouses, they do not capture the full scope of influences on their career trajectories. Other considerations, such as occupational licensing requirements across different states, employer perceptions of military spouse job commitment, access to affordable childcare, availability of remote work opportunities, and the impact of deployments on household responsibilities, also play a significant role. A comprehensive analysis of military spouse employment must account for these intersecting variables to develop more effective policies and support systems that address their unique needs.

Understanding Military Spouse Employment Outcomes

Military spouses continue to face significant employment challenges, with unemployment rates nearly four times higher than their civilian counterparts. In 2023, the unemployment rate for active-duty military spouses was 8.83%, compared to 2.48% for civilian spouses. The highest unemployment rates occur among younger military spouses (ages 18 to 34), reflecting early-career instability and barriers to workforce entry.

Beyond unemployment, underemployment remains a pressing issue, as many military spouses work in roles that do not fully utilize their education and experience. This is particularly concerning given that military spouses are often highly educated yet still experience substantial income disparities. The median income for active-duty military spouses is 42% lower than their civilian counterparts, with the gap widening at higher education levels. Earnings increase with age, but military spouses aged 18 to 34 still earn 40% less than civilians, while those aged 35 to 54 earn 29% less. These disparities highlight the structural challenges military spouses face in securing equitable employment opportunities.

Frequent relocations further exacerbate employment instability and wage disparities. Active-duty military female spouses who relocated in the past year earn significantly less than their civilian peers, making it difficult to achieve long-term financial security. With one in four active-duty military spouses moving in a given year, these disruptions create employment gaps, hinder career progression, and limit opportunities for upward mobility.

The demographic profile of active-duty military spouses differs significantly from that of veteran and civilian spouses. As mentioned previously, age is a critical factor, as active-duty spouses tend to be much younger, with an average age of 34.83 years, compared to 63.90 years for veteran spouses and 53.18 years for civilian spouses. Additionally, over half (51.83%) of active-duty spouses are under the age of 35, while only 9.12% of veteran spouses and 16.58% of civilian spouses fall into this younger age bracket.

Active-duty military spouses also experience higher mobility rates, with 26.26% having moved within the past year, compared to only 5.89% of veteran spouses and 7.29% of civilian spouses. Mobility plays a significant role in employment outcomes, often disrupting career progress and limiting long-term earnings potential.

From an employment perspective, 60.99% of active-duty military spouses are in the labor force, compared to 35.28% of veteran spouses and 63.33% of civilian spouses. However, despite similar labor force participation rates to civilian spouses, active-duty military spouses face considerably higher unemployment rates (8.52%), compared to 2.35% for veteran spouses and 2.18% for civilian spouses. These higher unemployment rates contribute to substantial income disparities, as active-duty military spouses report a median personal income of \$35,000, which is significantly lower than that of veteran spouses (\$47,100) and civilian spouses (\$60,000).

When focusing specifically on female spouses, the disparities remain consistent. Active-duty female spouses face an unemployment rate of 8.83%, far higher than the 2.26% for veteran spouses and 2.48% for civilian spouses. Additionally, their median personal income of \$32,000 is markedly lower than that of veteran spouses (\$45,000) and civilian spouses (\$49,000).

Age also plays a major role in employment outcomes. Among spouses aged 18-34, unemployment rates for active-duty spouses reach 10.11%, while their median income stands at \$30,000—substantially lower than both veteran spouses (\$42,000) and civilian spouses (\$50,000). For spouses aged 35-54, median incomes increase to \$44,000 for active-duty spouses, but remain well below that of their civilian counterparts (\$62,370). In the 55 and older category, median earnings are \$57,500 for active-duty spouses, compared to \$44,300 for veteran spouses and \$58,000 for civilian spouses.

The impact of relocation is particularly evident in income disparities. Among those who did not move in the past year, active-duty military spouses reported a mean total personal income of \$45,793, significantly lower than both veteran spouses (\$58,304) and civilian spouses (\$80,450). However, among those who relocated in the past year, military spouses saw an even greater income gap, with an average income of just \$31,222, compared to \$56,454 for veteran spouses and \$78,128 for civilian spouses. This highlights the negative impact of frequent moves on military spouse employment and earnings.

Table 1. Demographic and Employment Outcomes For Active-Duty Spouses, Spouses of Veterans, and Civilian Spouses, 2023

	Active-Duty Military Spouses	Spouses of Veterans	Civilians Spouses (Nonmilitary)
Demographics			
Average Age of Spouses	34.83	63.90	53.18
Average Age of Spouses in Labor Force	34.94	52.78	49.45
Percent Female	90.52%	88.95%	51.18%
Average Age for Females	34.27	53.06	47.28
Percent Minority	35.19%	28.41%	28.79%
18-34	51.83%	9.12%	16.58%
35-54	44.52%	43.42%	51.28%
55 and older	3.65%	47.46%	32.14%
Less than High School	3.69%	6.56%	8.81%
High School or GED	20.25%	32.33%	24.98%
Some College, No Degree	21.54%	21.27%	16.68%
Associate Degree or Equivalent	10.91%	10.07%	8.87%
Bachelor's Degree	30.42%	18.23%	23.84%
Higher than Bachelor's Degree	13.24%	11.55%	16.81%
Moved in the Last Year	26.26%	5.89%	7.29%
Children at Home	69.13%	29.77%	48.88%
Live in Non-Metropolitan Area	62.38%	66.06%	60.54%
Live in Metropolitan Area	37.62%	33.94%	39.46%
Employment Outcomes			
Percent in the Labor Force	60.99%	35.28%	63.33%
Unemployment Percentage	8.52%	2.35%	2.18%
Mean Total Personal Income	\$47,107	\$62,208	\$84,838
Median Total Personal Income	\$35,000	\$47,100	\$60,000
Unemployment for Non-Metropolitan Area	8.98%	2.39%	2.05%
Unemployment for Metropolitan Area	7.80%	2.28%	2.37%
Female Spouses Employment Outcomes Only			
Unemployment Percentage	8.83%	2.26%	2.48%
Mean Total Personal Income	\$44,216	\$59,619	\$68,159
Median Total Personal Income	\$32,000	\$45,000	\$49,000
18 to 34 Spouses Employment Outcomes Only			
Percent in the Labor Force	51.83%	9.12%	16.58%
Unemployment Percentage	10.11%	3.86%	2.48%
Mean Total Personal Income	\$36,979	\$49,207	\$64,931
Median Total Personal Income	\$30,000	\$42,000	\$50,000
35 to 54 Spouses Employment Outcomes Only			
Percent in the Labor Force	44.52%	43.42%	51.28%
Unemployment Percentage	7.02%	2.57%	2.33%
Mean Total Personal Income	\$56,731	\$66,235	\$89,500
Median Total Personal Income	\$44,000	\$50,000	\$62,370
55 and older Spouses Employment Outcomes Only			
Percent in the Labor Force	3.65%	47.46%	32.14%
Unemployment Percentage	4.35%	1.85%	1.78%
Mean Total Personal Income	\$72,657	\$61,014	\$87,657
Median Total Personal Income	\$57,500	\$44,300	\$58,000

	Active-Duty Military Spouses	Spouses of Veterans	Civilians Spouses (Nonmilitary)
Moved in the Past Year Employment Outcomes			
No Move - Mean Total Personal Income	\$45,793	\$58,304	\$80,450
Move - Mean Total Personal Income	\$31,222	\$56,454	\$78,128

Data Source: U.S. Census Bureau, 2023 American Community Survey ¹¹

Note: Move in the past year is from 2022

For the purposes of these findings: Active-duty spouse is a spouse whose partner is on active duty. They themselves are not currently on active duty and have no prior service. Spouse of Veterans is a spouse whose partner is currently a veteran. Neither they nor their partner is currently on active-duty and have no prior service. Civilian spouse is a spouse neither they nor their partner is currently on active duty or a veteran, and they have no prior service.

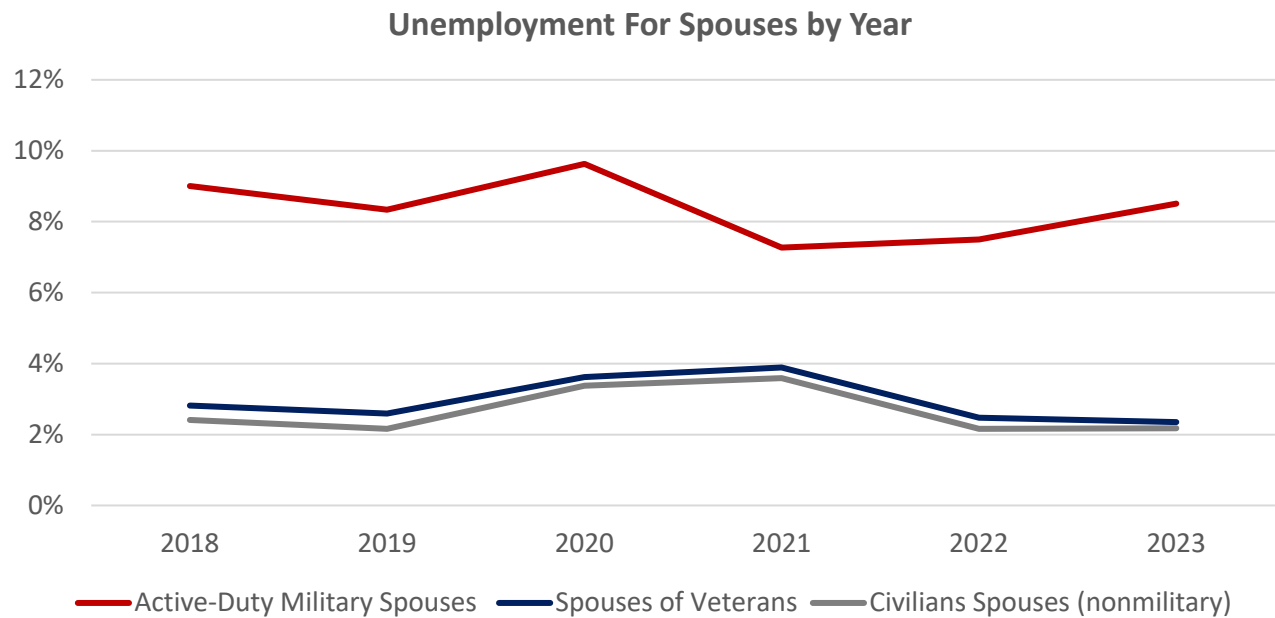
The unemployment rate for active-duty military spouses has remained consistently high over the past five years, significantly exceeding that of both veteran and civilian spouses. This persistent trend highlights the systemic employment challenges military spouses encounter, particularly as they navigate frequent relocations, childcare responsibilities, and barriers to career advancement.

Examining median income trends, the wage gap between active-duty military spouses and civilian spouses has remained stark from 2018 to 2023. While veteran spouses experience more moderate income disparities, active-duty spouses continue to face the largest earnings gap.

When looking at income by age, the gap is most pronounced for younger military spouses (ages 18-34), who earn significantly less than their civilian counterparts. This suggests that the early-career employment disruptions caused by frequent relocations and lack of career stability have long-term effects on lifetime earnings.

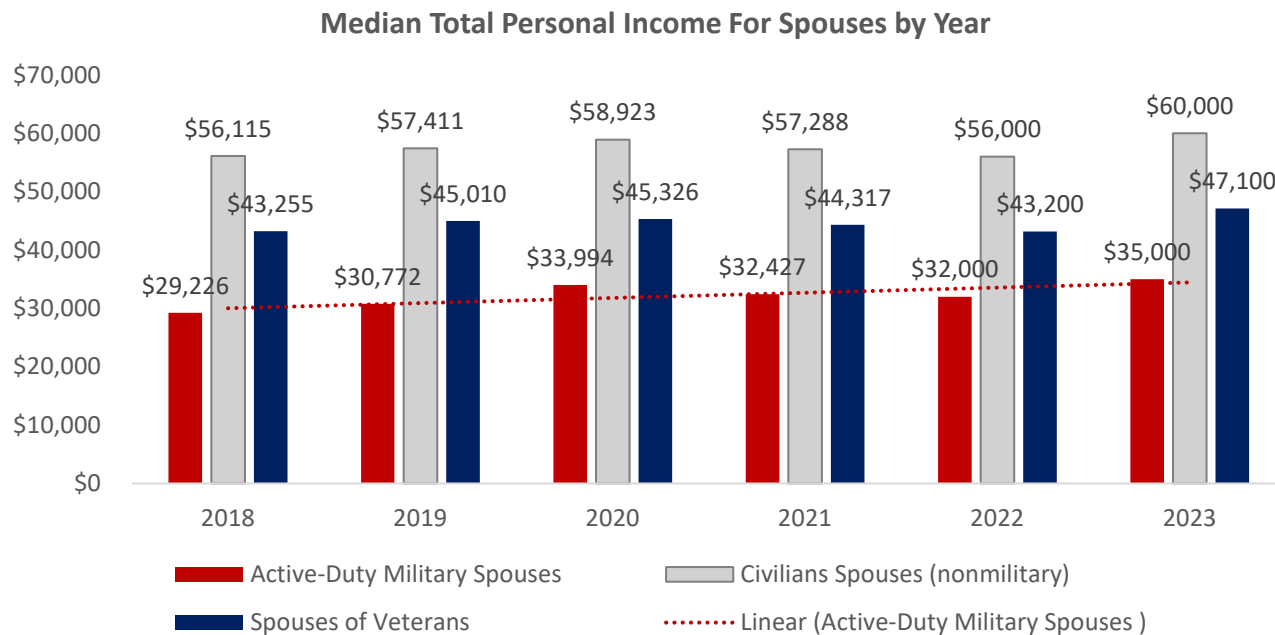
A similar trend appears when analyzing income by educational attainment. Active-duty military spouses with a bachelor's degree or higher earn substantially less than civilian spouses with the same level of education. This points to the limited job opportunities available to highly educated military spouses, further exacerbating underemployment concerns.

Figure 1. Unemployment Rate For Active-Duty Spouses, Spouses of Veterans, and Civilian Spouses, 2018-2023



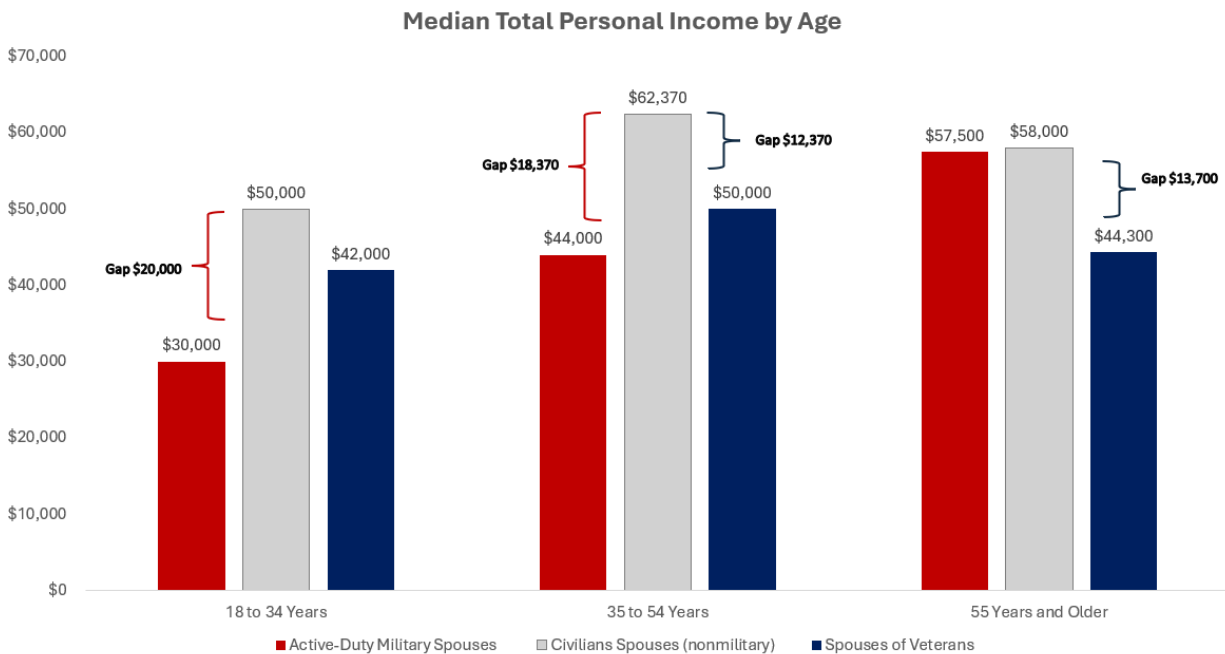
Data Source: U.S. Census Bureau, 2018-2023 American Community Survey ¹²

Figure 2. Median Income For Active-Duty Spouses, Spouses of Veterans, and Civilian Spouses, 2018-2023



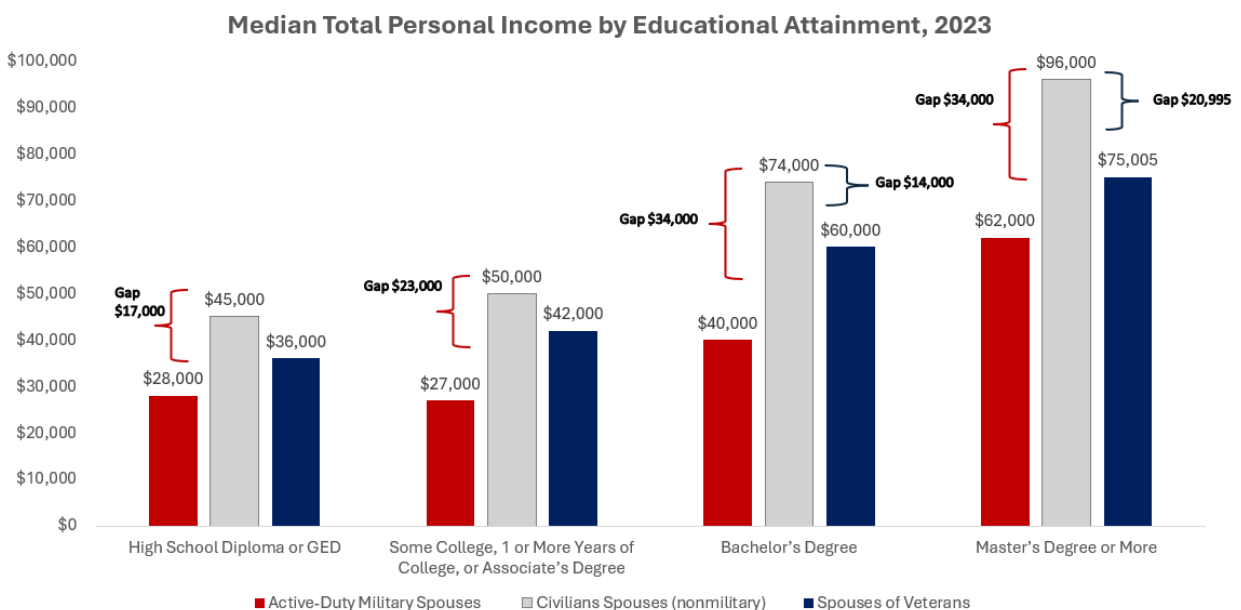
Data Source: U.S. Census Bureau, 2018-2023 American Community Survey ¹³

Figure 3. Median Income For Active-Duty Spouses, Spouses of Veterans, and Civilian Spouses By Age, 2023



Data Source: U.S. Census Bureau, 2023 American Community Survey ¹⁴

Figure 4. Median Income For Active-Duty Spouses, Spouses of Veterans, and Civilian Spouses By Educational Attainment, 2023



Data Source: U.S. Census Bureau, 2023 American Community Survey ¹⁵

When analyzing the employment landscape for military spouses, it is important to examine the types of jobs they hold and the sectors in which they are employed. Military spouses often navigate employment constraints shaped by frequent relocations, limited job portability, and employer perceptions of job stability. The data categorizes individuals into various worker classifications, including private-sector wage and salary positions, nonprofit employment, and government jobs.

Many active-duty military spouses (69%) work in the private sector, a slightly lower proportion than civilian spouses (61.57%). Nonprofit employment accounts for 10% of military spouse jobs, yet military spouses are 0.557 times less likely to work in nonprofit organizations compared to civilians, suggesting potential barriers to entry into this sector. Government employment represents a significant share of military spouse jobs, with 23% working in federal, state, or local government roles. Notably, 10.31% of active-duty military spouses are employed in the federal government, a rate 11.864 times higher than that of civilian spouses. This trend reflects federal initiatives aimed at improving military spouse hiring, including military spouse programs and remote federal employment opportunities.

In terms of government employment distribution, 9.45% of military spouses work for local government, while 3.65% are employed by state government. Meanwhile, self-employment remains relatively low, with only 8% of military spouses working for themselves. While self-employment can offer flexibility, frequent relocations and employment instability may limit the feasibility of entrepreneurship for many military spouses.

Despite these employment patterns, military spouses continue to face barriers to career progression, job stability, and flexible work options. While government hiring initiatives have helped some military spouses secure federal jobs, private-sector employment remains the primary workforce destination, yet challenges persist. Addressing these issues requires expanded remote work opportunities, more portable career pathways, and targeted workforce development programs tailored to the unique needs of military spouses to improve employment outcomes and long-term career stability.

Table 2. Percent Distribution of Class of Worker For Active-Duty Spouses, Spouses of Veterans, and Civilian Spouses, 2023

Class of Worker	Active-Duty Military Spouses	Spouses of Veterans	Civilians Spouses (Nonmilitary)
Self-Employed, Not Incorporated	5.53	6.72	7.60
Self-Employed, Incorporated	2.15	3.75	5.52
Wage/Salary, Private	58.38	56.71	61.57
Wage/Salary at Non-Profit	10.26	11.48	9.33
Federal Government Employee	10.31	3.86	2.04
State Government Employee	3.65	5.26	4.17
Local Government Employee	9.45	11.99	9.54
Unpaid Family Worker	0.27	0.23	0.22

Data Source: U.S. Census Bureau, 2023 American Community Survey ¹⁶

For the purposes of these findings: Active-duty spouse is a spouse whose partner is on active duty. They themselves are not currently on active duty and have no prior service. Spouse of Veterans is a spouse whose partner is currently a veteran. Neither they nor their partner is currently on active-duty and have no prior service. Civilian spouse is a spouse neither they nor their partner is currently on active duty or a veteran, and they have no prior service.

Key Highlights

Unemployment, Underemployment, and Earnings

- Active-duty military spouses are nearly four times more likely to be unemployed than their civilian counterparts. In 2023, their unemployment rate was 8.83%, compared to 2.48% for civilian spouses. Among age groups, younger military spouses (ages 18 to 34) experience the highest unemployment rates (10.11%), significantly higher than both veteran and civilian spouses in the same age bracket.
- On average, active-duty military spouses earn 42% less than their civilian counterparts. This wage gap persists across education levels and career stages, limiting long-term earnings potential.
- Despite being highly educated, many military spouses are underemployed, often working in roles that do not fully utilize their education and experience. Military spouses with a bachelor's degree or higher earn significantly less than their civilian counterparts, indicating barriers to career-aligned employment.
- The income gap increases with education—active-duty military spouses with higher education levels experience even greater disparities compared to civilians. Military spouses with a bachelor's degree earn a median income of \$44,000, compared to \$62,370 for civilian spouses. The disparity persists at higher education levels.
- Earnings increase with age, but significant gaps remain. Military spouses aged 18 to 34 earn 40% less than their civilian counterparts, while those aged 35 to 54 earn 29% less. Even among older spouses (ages 55+), income disparities persist, though they narrow slightly.
- Relocation significantly impacts earnings. Active-duty military spouses who relocated in the past year reported a mean income of \$31,222, significantly lower than those who remained in the same location (\$45,793). Female military spouses who moved in the past year earned 45% less than their civilian counterparts, highlighting the financial instability caused by frequent moves.

Employment Characteristics

- Labor force participation for active-duty military spouses is slightly lower than civilian spouses and higher than veteran spouses. In 2023, 60.99% of active-duty military spouses were in the labor force, compared to 63.33% of civilian spouses. Given the age differences between active-duty and veteran spouses, the lower labor force participation rate among veteran spouses (35.28%) is expected. While the labor force participation rate of active-duty military spouses (60.99%) is relatively close to that of civilian spouses (63.33%), their unemployment rate remains disproportionately high, highlighting the persistent employment challenges they face.

- Most active-duty military spouses work in the private sector, though government employment provides key opportunities. In 2023, 69% of military spouses were employed in the private sector, with 10% working in nonprofit organizations. Government employment accounts for 23% of military spouse jobs, with 10% in federal positions, a significantly higher rate than civilian spouses due to targeted hiring initiatives.
- Federal employment is a major source of stability for military spouses. Active-duty military spouses are 11.864 times more likely to be employed in federal government roles compared to their civilian counterparts, benefiting from military spouse hiring programs and remote federal employment opportunities.

Key Influences on Employment for Military Spouses

Military spouses face a range of employment challenges influenced by gender, race, education, relocation, and geographic location. These factors not only impact job opportunities but also contribute to disparities in earnings and long-term career progression.

There are some key differences in employment and income by gender for military spouses. Female military spouses are 1.2 times more likely to be unemployed than their male counterparts, with an unemployment rate of 8.83% compared to 7.26% for male military spouses. Additionally, female military spouses earn 40% less on average, reflecting the persistent gender wage gap and the challenges women face in securing stable and well-paying employment. These differences often reflect the combined impact of frequent moves, caregiving responsibilities, and limited access to flexible or portable careers. These factors can disrupt career continuity and make it harder to advance professionally or earn at levels consistent with education or experience.

There are also differences in employment outcomes for military spouses from different racial and ethnic backgrounds. Minority military spouses experience higher unemployment rates and lower earnings compared to their white counterparts. On average, minority military spouses earn 36% less than white military spouses. These patterns may reflect differences in regional job availability, access to career networks, and representation in certain industries, along with other structural factors. Supporting career development for minority military spouses requires more targeted outreach, improved hiring practices, and better access to high-growth sectors.

There are also differences in employment outcomes based on educational attainment. Military spouses with higher levels of education generally have lower unemployment and higher earnings. However, even those with higher level of degrees earn significantly less than similarly educated civilian spouses. For instance, active-duty military spouses with a bachelor's degree earn 46% less than their civilian counterparts. Despite their qualifications, military spouses often face challenges in turning education into stable, career-aligned employment due to frequent relocations, breaks in work history, and limited access to roles that match their skills.

Frequent moves create some of the biggest employment challenges for military spouses. Active-duty military personnel relocate once every two to three years, moving 3.6 times more often than civilian families. Between 2018 and 2022, military spouses moved within the same state 10.19% of the time, between states 16.29%, and abroad 2.0% of the time, compared to 6.88%, 1.55%, and 0.19% for civilian spouses, respectively. This means military spouses are 11 times more likely to move across states or internationally than their civilian counterparts. These relocations disrupt employment continuity, making it difficult for military spouses to secure long-term positions, complete educational programs, or establish professional networks. In 2022, military families who moved across states earned 33% less on average than those who remained in the same location, illustrating the long-term financial impact of mobility.

Geographic location and proximity to metropolitan areas influence employment opportunities and earnings for military spouses. Employment outcomes vary by region, with many military spouses concentrated in the Pacific, South Atlantic, and Mountain regions, where job availability differs based on industry presence and economic conditions. Military spouses who live near metro areas earn 10% more on average than those in non-metropolitan areas. This highlights the importance of regional labor market conditions in shaping employment prospects. While metro areas may offer greater access to job opportunities, military spouses in rural or remote locations face additional barriers to workforce participation, including fewer employment options, limited childcare availability, and reduced access to professional networks.

These factors play a significant role in shaping military spouse employment outcomes, but they are not the only ones. Other important considerations include access to dependable childcare, employer perceptions of job commitment, state-specific occupational licensing hurdles, limited access to remote or hybrid work, and the difficulty of rebuilding professional networks after each move. These issues contribute to employment gaps, stalled career growth, and underemployment. Addressing them requires both employer-driven and government-supported solutions that improve job portability, expand career development opportunities, and support policies that reflect the demands of military life. Employers can play a key role by offering flexible work arrangements, recognizing prior experience, and providing advancement opportunities regardless of location. At the same time, public policy can help by reducing barriers to employment across state lines, supporting remote and flexible work infrastructure, and funding targeted workforce development initiatives that meet the unique needs of military families.

Key Highlights

Demographics

- Gender differences – Female military spouses are 1.2 times more likely to be unemployed than male spouses (8.83% vs. 7.26%). They earn 40% less on average compared to male counterparts.
- Race and ethnicity – Minority military spouses earn 36% less on average than white military spouses and experience higher unemployment rates.

Mobility

- Active-duty military families move on average once every two to three years—3.6 times as often as civilian families.
- Between 2018 and 2022, military spouses moved within the same state 10.19% of the time, between states 16.29%, and abroad 2.0%. In contrast, civilian spouses moved within the same state 6.88%, between states 1.55%, and abroad 0.19%.

- Military spouses are 11 times more likely to move between states or abroad than their civilian counterparts. These relocations impact employment continuity, reduce earnings, and present challenges to completing education or building long-term careers. In 2022, military families who moved across states earned 33% less on average than those who remained in place.

Geography

- Military spouses living near metropolitan areas earn 10% more on average than those in non-metro areas.
- Employment outcomes vary by region. Many military families are concentrated in the Pacific, South Atlantic, and Mountain regions, where local labor markets influence job availability, wages, and access to support services.

Education

- Military spouses with higher levels of education tend to have lower unemployment and higher earnings. However, they still earn less than their civilian peers with similar qualifications.
- Active-duty military spouses with a bachelor's degree earn 46% less on average than civilian spouses with the same degree.

These factors highlight the unique employment challenges faced by military spouses, emphasizing the need for targeted support and policies to improve their economic stability and career prospects.

Industry and Occupation for Military Spouse Employment

Employment opportunities for military spouses vary significantly depending on their industry and occupational engagement. The following sections explore the industries and occupations that military spouses are most employed in, including a deeper analysis of industries and occupations with the largest populations. Given the mobility of military spouses and structural employment barriers they face, understanding these distributions helps policymakers and employers develop strategies to improve workforce participation and economic stability within this population.

Industries

Industries represent broad economic sectors where individuals are employed based on the goods or services they produce. Military spouses, like their civilian counterparts, work across various industries. However, their distribution across industries differs due to the unique challenges they face, such as frequent relocations and employment gaps. The following tables present the distribution of military spouses across different industries, and we further analyze selected industries with the highest concentrations of military spouses.

As seen in the table 3, the Educational, Health, and Social Services sector employs the largest percentage of active-duty military spouses (37.80%), making it a dominant sector for this population. This is slightly higher than the representation among veteran spouses (37.98%) and significantly higher than civilian spouses (26.81%). The Professional, Scientific, and Management sector employs a smaller percentage of active-duty military spouses (10.42%) compared to veteran spouses (12.55%) and civilian spouses (12.95%). It is unclear whether these sectors have entry barriers due to skill and experience requirements or geographic constraints, and further research is needed to explore this. Industries such as Agriculture, Mining, and Utilities have very small sample sizes among active-duty military spouses and are therefore excluded from further analysis.

Table 3. Percent Distribution of Spouses by Top Level Industry for 2023

Top Level Industry	Active-Duty Military Spouses	Spouses of Veterans	Civilians Spouses (Nonmilitary)
Agriculture, Forestry, Fishing and Hunting*	0.67	0.43	1.64
Arts, Entertainment, Recreation, Accommodations, and Food Services	5.32	8.94	5.13
Construction*	2.98	2.32	7.87
Educational, Health and Social Services	37.80	37.98	26.81
Finance, Insurance, Real Estate, and Rental and Leasing	7.49	6.52	7.02
Information and Communications*	1.09	1.08	1.75
Manufacturing	6.93	4.15	10.75
Mining*	0.17	0.11	0.53
Other Services (Except Public Administration)	5.91	5.06	5.13
Professional, Scientific, Management, Administrative, and Waste Management Services	10.42	12.55	12.95
Public Administration	6.23	6.9	4.35
Retail Trade	9.78	10.45	8.35
Transportation and Warehousing*	3.21	1.94	4.38
Utilities*	0.54	0.32	1.09
Wholesale Trade*	1.46	1.24	2.26

Data Source: U.S. Census Bureau, 2023 American Community Survey ¹⁷

* Very small numbers for Active-Duty military spouses

For the purposes of these findings: Active-duty spouse is a spouse whose partner is on active duty. They themselves are not currently on active duty and have no prior service. Spouse of Veterans is a spouse whose partner is currently a veteran. Neither they nor their partner is currently on active-duty and have no prior service. Civilian spouse is a spouse neither they nor their partner is currently on active duty or a veteran, and they have no prior service.

Table 4 illustrates unemployment rates by industry for military spouses. Active-duty military spouses face higher unemployment rates in industries that typically require customer-facing roles or flexible scheduling, such as Retail Trade (13.40%), Other Services (11.70%), **and** Arts, Entertainment, and Food Services (10.24%). These industries often rely on part-time or seasonal employment, which may not offer the stability that many military spouses seek.

The Public Administration sector, while generally offering more structured employment, also has a relatively high unemployment rate among active-duty military spouses (8.59%). This may be due to requirements such as security clearances or geographic limitations restricting job availability. Industries with small representation, such as Mining and Utilities, were excluded from unemployment calculations due to insufficient sample sizes. It remains uncertain whether

military spouses work in industries with lower job stability or if frequent relocations pose a greater challenge. Further research is needed to better understand these employment dynamics.

Table 4. Unemployment Percentage of Spouses by Top Level Industry for 2023

Top Level Industry	Active-Duty Military Spouses	Spouses of Veterans	Civilians Spouses (Nonmilitary)
Agriculture, Forestry, Fishing and Hunting*	-	1.21	2.58
Arts, Entertainment, Recreation, Accommodations, and Food Services	10.24	3.56	3.16
Construction*	6.98	2.57	2.62
Educational, Health and Social Services	5.67	1.45	1.29
Finance, Insurance, Real Estate, and Rental and Leasing	3.31	1.83	1.58
Information and Communications*	-	2.95	3.31
Manufacturing	3.90	2.04	1.51
Mining*	-	-	1.38
Other Services (Except Public Administration)	11.70	1.98	1.86
Professional, Scientific, Management, Administrative, and Waste Management Services	6.01	2.75	2.44
Public Administration	8.59	1.42	0.96
Retail Trade	13.40	2.06	2.35
Transportation and Warehousing*	5.56	3.64	2.24
Utilities*	-	-	0.91
Wholesale Trade*	-	3.87	1.57

Data Source: U.S. Census Bureau, 2023 American Community Survey ¹⁸

* Very small numbers for Active-Duty military spouses. For those with small sample sizes estimations were not provided

For the purposes of these findings: Active-duty spouse is a spouse whose partner is on active duty. They themselves are not currently on active duty and have no prior service. Spouse of Veterans is a spouse whose partner is currently a veteran. Neither they nor their partner is currently on active-duty and have no prior service. Civilian spouse is a spouse neither they nor their partner is currently on active duty or a veteran, and they have no prior service.

Table 5 highlights median earnings across different industries for military spouses. Active-duty military spouses earn significantly less than their civilian counterparts in many industries, particularly in Finance, Insurance, and Real Estate, which may indicate barriers to accessing higher-paying roles. Further research is needed to assess whether these gaps are driven by career progression challenges, employer hiring practices, or other structural barriers. The highest-paying industries for active-duty military spouses include Utilities (\$119,000) and Mining (\$88,000), though both industries have small sample sizes, making these estimates less

reliable. Active-duty military spouses working in Educational, Health, and Social Services report a median income of \$35,000, lower than both their veteran counterparts (\$58,000) and civilian counterparts (\$55,000). This suggests that military spouses may be overrepresented in lower-paying roles such as teaching assistants or administrative support rather than higher-earning positions. The most significant wage gap occurs in Finance, Insurance, Real Estate, and Rental and Leasing, where active-duty military spouses earn a median income of \$45,000—43.8% less than their civilian counterparts (\$80,000). This discrepancy could indicate limited career progression opportunities, credentialing barriers, or difficulties in obtaining positions with higher salaries. The wage disparities across industries suggest that military spouses may be concentrated in lower-level roles rather than senior or management positions. Further research is needed to evaluate career trajectories within different industries and identify the specific challenges military spouses face in advancing into higher-paying roles.

Table 5. Median Total Personal Income of Spouses In the Labor Force by Top Level Industry for 2023

Top Level Industry	Active-Duty Military Spouses	Spouses of Veterans	Civilians Spouses (Nonmilitary)
Agriculture, Forestry, Fishing and Hunting*	\$22,000	\$32,350	\$45,400
Arts, Entertainment, Recreation, Accommodations, and Food Services	\$26,000	\$29,000	\$35,700
Construction*	No Obs.	\$56,500	\$60,000
Educational, Health and Social Services	\$35,000	\$58,000	\$55,000
Finance, Insurance, Real Estate, and Rental and Leasing	\$45,000	\$60,000	\$80,000
Information and Communications*	\$40,000	\$58,000	\$80,840
Manufacturing	\$45,000	\$52,000	\$66,000
Mining*	\$88,000	-	\$83,000
Other Services (Except Public Administration)	\$20,000	\$30,000	\$40,000
Professional, Scientific, Management, Administrative, and Waste Management Services	\$40,000	\$56,000	\$80,000
Public Administration	\$58,000	\$60,000	\$70,000
Retail Trade	\$21,450	\$33,300	\$43,700
Transportation and Warehousing*	\$25,900	\$50,000	\$56,000
Utilities*	\$119,000	\$76,500	\$90,000
Wholesale Trade*	\$51,000	\$55,000	\$65,000

Data Source: U.S. Census Bureau, 2023 American Community Survey ¹⁹ Income excludes zero (0) income values.

* Very small numbers for Active-Duty military spouses

For the purposes of these findings: Active-duty spouse is a spouse whose partner is on active duty. They themselves are not currently on active duty and have no prior service. Spouse of Veterans is a spouse whose partner is currently a veteran. Neither they nor their partner is currently on active-duty and have no prior service. Civilian spouse is a spouse neither they nor their partner is currently on active duty or a veteran, and they have no prior service.

Selected Industries Discussion

The following section provides a deeper analysis of the top industries employing military spouses. Each section describes the nature of the industry, its workforce composition, and regional and educational distributions.

1. Educational, Health, and Social Services

The Educational, Health, and Social Services sector encompasses institutions that provide education, healthcare, and social assistance to individuals. This industry includes a wide range of occupations, from teachers and healthcare professionals to social workers. Military spouses frequently find employment in this sector due to its widespread availability, high demand, and flexible career paths.

Examples of Employment:

- Educational services such as schools, colleges, universities, and tutoring centers.
- Health services such as hospitals, clinics, nursing homes, and medical practices.
- Social services such as childcare services, family services, and community food and housing, emergency, and other relief services.

Labor Statistics:

- This industry employs 37.8% of active-duty military spouses, 37.98% of veteran spouses, and 26.81% of civilian spouses. Active-duty military spouses are 1.41 times more likely to be employed in this sector than civilians.
- The unemployment rate for active-duty military spouses is 5.67%, compared to 1.45% for veteran spouses and 1.29% for civilian spouses. Active-duty military spouses are 4.4 times more likely to be unemployed in this sector than civilians.
- Active-duty military spouses in this industry earn a median income of \$35,000, while veteran spouses earn \$58,000 and civilian spouses earn \$55,000. This means active-duty military spouses earn 36.4% less than their veteran counterparts and 36.4% less than civilians in the same industry.
- A majority of active-duty military spouses in this industry are in the South Atlantic, Pacific, and Mountain regions.
- A majority of active-duty military spouses have a bachelor's degree or some college education.

2. Professional, Scientific, Management, Administrative, and Waste Management Services

This industry consists of a broad range of services, including legal, scientific research, consulting, and administrative support. Many military spouses with specialized skills find employment in this sector, particularly in management consulting, legal services, and research institutions.

Examples of Employment:

- Professional services such as legal services, accounting, and consulting firms.
- Scientific services such as research and development laboratories and technical services.
- Management services such as administrative support and office management.
- Waste management such as waste collection and disposal services.

Labor Statistics:

- This sector employs 10.42% of active-duty military spouses, 12.55% of veteran spouses, and 12.95% of civilian spouses. Active-duty military spouses are 0.80 times less likely to be employed in this sector than civilians.
- The unemployment rate for active-duty military spouses is 6.01%, while it is 2.75% for veteran spouses and 2.44% for civilians. Active-duty military spouses are 2.46 times more likely to be unemployed in this sector than civilians.
- Active-duty military spouses in this sector earn a median income of \$40,000, compared to \$56,000 for veteran spouses and \$80,000 for civilian spouses. This means active-duty military spouses earn 50% less than their civilian counterparts.
- A majority of active-duty military spouses in this industry are in the South Atlantic, Mountain, and West South Central regions.
- A majority of active-duty military spouses have a bachelor's degree or higher.

3. Retail Trade

This sector involves the sale of goods and services to consumers. Many military spouses work in this sector due to its accessibility, flexible work hours, and the ability to transfer jobs when relocating.

Examples of Employment:

- General merchandise such as department stores and warehouse clubs.
- Food and beverage stores such as grocery stores, supermarkets, and specialty food stores.
- Clothing and accessories stores such as apparel shops, shoe stores, and jewelry stores.
- Online retail such as e-commerce platforms like Amazon and Etsy.

Labor Statistics:

- This sector employs 9.78% of active-duty military spouses, 10.45% of veteran spouses, and 8.35% of civilian spouses. Active-duty military spouses are 1.17 times more likely to be employed in this sector than civilians.
- The unemployment rate in this sector is 13.40% for active-duty military spouses, the highest among all industries, compared to 2.06% for veteran spouses and 2.35% for civilians. Active-duty military spouses are 5.7 times more likely to be unemployed in this sector than civilians.
- Active-duty military spouses working in retail earn a median income of \$21,450, while veteran spouses earn \$33,300 and civilian spouses earn \$43,700. This means active-duty military spouses earn 50.9% less than their civilian counterparts, suggesting they are more likely to hold lower-wage, part-time, or entry-level positions in the retail sector.
- A majority of active-duty military spouses in this industry are in the South Atlantic, Pacific, and Mountain regions.
- A majority of active-duty military spouses have a high school diploma or some college education.

4. Finance, Insurance, Real Estate, and Rental and Leasing

This industry encompasses financial transactions, insurance, property management, and rental services. Military spouses working in this sector often take roles in banking, real estate, and insurance sales.

Examples of Employment:

- Finance roles in banks, credit unions, and investment firms.
- Insurance roles in life, health, property, and casualty insurance companies.
- Real estate roles in real estate agencies, property management companies, and appraisal services.
- Rental and leasing roles in equipment rental, vehicle leasing, and rental centers.

Labor Statistics:

- This sector employs 7.49% of active-duty military spouses, 6.52% of veteran spouses, and 7.02% of civilians.
- The unemployment rate in this sector is 3.31% for active-duty spouses, compared to 1.83% for veteran spouses and 1.58% for civilians. Active-duty military spouses are 2.09 times more likely to be unemployed in this sector than civilians.
- Active-Duty military spouses in this sector earn a median income of \$45,000, compared to \$60,000 for veteran spouses and \$80,000 for civilian spouses. This means active-duty military spouses earn 43.8% less than their civilian counterparts.
- The Northeast and Pacific regions have the highest concentration of military spouses in finance-related roles.
- The majority of military spouses in this industry have a bachelor's degree.

5. Manufacturing

The Manufacturing sector includes the production of goods, ranging from textiles and electronics to food processing and aerospace components.

Examples of Employment:

- Production roles in automotive manufacturing, electronics, and consumer goods.
- Food processing roles in beverage companies, dairy production, and packaged goods.
- Textile and apparel roles in clothing and footwear manufacturers.

Labor Statistics:

- This sector employs 6.93% of active-duty military spouses, 4.15% of veteran spouses, and 10.75% of civilians.
- The unemployment rate in this sector is 3.90% for active-duty spouses, compared to 2.04% for veteran spouses and 1.51% for civilians. Active-duty military spouses are 2.58 times more likely to be unemployed in this sector than civilians.
- Active-duty military spouses earn \$55,806, while veteran spouses earn \$70,628 and civilians earn \$90,714, meaning active-duty military spouses earn 39% less than civilians.
- Active-duty military spouses in the manufacturing sector earn a median income of \$45,000, compared to \$52,000 for veteran spouses and \$66,000 for civilian spouses. This means active-duty military spouses earn 31.8% less than their civilian counterparts.
- Many military spouses in manufacturing have technical certifications or associate degrees.

Occupations

Occupations refer to the specific job roles individuals perform within various industries. The distribution of military spouses across different occupations is influenced by several factors, including educational background, job portability, and industry demand. Military spouses, particularly those married to active-duty service members, often seek occupations that offer flexibility and remote work opportunities due to frequent relocations. The following tables present the distribution of military spouses across different occupations, followed by an analysis of occupational trends, unemployment rates, and income disparities.

As seen in table 6, Education, Legal, Community Service, Arts, and Media is the most common occupation group for active-duty military spouses (18.58%), which is higher than the representation among both veteran spouses (16.33%) and civilian spouses (13.86%). Healthcare Practitioners and Technical Occupations is the second most common category for active-duty military spouses (14.12%), significantly higher than its representation among civilian spouses (8.00%). Active-duty military spouses are also more likely to work in Service Occupations (17.78%) than both veteran and civilian spouses, suggesting a concentration in roles that offer flexibility but may lack stability and upward mobility. In contrast, Management, Business, and Financial Occupations employs a lower proportion of active-duty spouses (14.23%) compared to veteran spouses (18.44%) and civilian spouses (21.06%), which may indicate barriers to entering higher-paying leadership roles.

Table 6. Percent Distribution of Spouses by Occupation for 2023

Occupation	Active-Duty Military Spouses	Spouses of Veterans	Civilians Spouses (Nonmilitary)
Computer, Engineering, and Science	4.35	3.39	7.18
Construction and Extraction*	1.07	1.27	5.17
Education, Legal, Community Service, Arts, and Media	18.58	16.33	13.86
Farming, Fishing, and Forestry*	0.27	0.23	0.56
Healthcare Practitioners and Technical	14.12	10.91	8.00
Installation, Maintenance, and Repair*	0.86	1.01	3.35
Management, Business, and Financial	14.23	18.44	21.06
Office and Administrative Support	12.73	16.50	9.41
Production	2.74	3.82	5.16
Sales and Related	10.42	8.53	8.19
Service	17.78	15.42	11.96
Transportation and Material Moving	2.85	4.15	6.09

Data Source: U.S. Census Bureau, 2023 American Community Survey ²⁰

* Very small numbers for Active-Duty military spouses.

For the purposes of these findings: Active-duty spouse is a spouse whose partner is on active duty. They themselves are not currently on active duty and have no prior service. Spouse of Veterans is a spouse whose partner is currently a veteran. Neither they nor their partner is currently on active-duty and have no prior service. Civilian spouse is a spouse neither they nor their partner is currently on active duty or a veteran, and they have no prior service.

Table 7 presents unemployment rates across different occupations for military spouses. Similar to industry-based trends, active-duty military spouses tend to experience higher unemployment rates in occupations that require on-site work and frequent job transitions. The Retail Trade and Service Occupations report some of the highest unemployment rates among active-duty military spouses, aligning with the trends seen in industry-based employment.

The Production Occupation category shows the highest unemployment rate for active-duty military spouses (17.65%), compared to just 1.89% for veteran spouses and 2.13% for civilians. Transportation and Material Moving Occupations also exhibit high unemployment among active-duty spouses (11.32%), which is notably higher than veteran (3.00%) and civilian (2.49%) spouses.

Table 7. Unemployment Percentage of Spouses by Occupation for 2023

Occupation	Active-Duty Military Spouses	Spouses of Veterans	Civilians Spouses (Nonmilitary)
Computer, Engineering, and Science	4.94	2.49	1.60
Construction and Extraction*	-	3.800	3.18
Education, Legal, Community Service, Arts, and Media	6.94	1.85	1.69
Farming, Fishing, and Forestry*	-	3.57	5.77
Healthcare Practitioners and Technical	2.28	0.99	0.78
Installation, Maintenance, and Repair*	-	3.59	1.22
Management, Business, and Financial	2.64	1.74	1.38
Office and Administrative Support	8.86	2.24	2.03
Production	17.65	1.89	2.13
Sales and Related	10.31	2.03	2.26
Service	10.88	2.29	2.63
Transportation and Material Moving	11.32	3.00	2.49

Data Source: U.S. Census Bureau, 2023 American Community Survey ²¹

* Very small numbers for Active-Duty military spouses. For those with small sample sizes estimations were not provided

For the purposes of these findings: Active-duty spouse is a spouse whose partner is on active duty. They themselves are not currently on active duty and have no prior service. Spouse of Veterans is a spouse whose partner is currently a veteran. Neither they nor their partner is currently on active-duty and have no prior service. Civilian spouse is a spouse neither they nor their partner is currently on active duty or a veteran, and they have no prior service.

Table 8 highlights income disparities by occupation, demonstrating that active-duty military spouses generally earn less than their civilian counterparts across most occupational groups. While certain occupations, such as Computer, Engineering, and Science Occupations, offer higher median salaries (\$82,500 for active-duty military spouses), these earnings still fall below those of civilians in similar roles (\$100,000). The largest income disparity exists in Management, Business, and Financial Occupations, where active-duty military spouses earn a median income of \$58,000

compared to \$90,000 for civilians. This gap suggests that military spouses may be underrepresented in higher-paying managerial or executive roles within this category. In contrast, active-duty spouses working in Service Occupations earn significantly less (\$22,600) than their civilian counterparts (\$32,500), reinforcing the trend of military spouses being concentrated in lower-paying service roles. These findings highlight the challenges that military spouses face in securing stable, high-paying jobs, particularly in occupations requiring career progression and long-term employer investment. Further research is needed to explore the specific barriers within each occupational category and identify strategies to improve employment outcomes for military spouses.

Table 8. Median Total Personal Income of Spouses by Occupation for 2023

Occupation	Active-Duty Military Spouses	Spouses of Veterans	Civilians Spouses (Nonmilitary)
Computer, Engineering, and Science	\$82,500	\$88,000	\$100,000
Construction and Extraction	\$70,400	\$54,000	\$55,000
Education, Legal, Community Service, Arts, and Media	\$30,000	\$48,000	\$56,000
Farming, Fishing, and Forestry	\$19,200	\$30,000	\$35,000
Healthcare Practitioners and Technical	\$50,000	\$66,000	\$76,000
Installation, Maintenance, and Repair	\$54,500	\$60,000	\$60,000
Management, Business, and Financial	\$58,000	\$72,000	\$90,000
Office and Administrative Support	\$30,000	\$40,000	\$41,700
Production	\$30,500	\$40,000	\$49,700
Sales and Related	\$24,000	\$39,500	\$60,000
Service	\$22,600	\$29,200	\$32,500
Transportation and Material Moving	\$26,400	\$35,000	\$45,000

Data Source: U.S. Census Bureau, 2023 American Community Survey ²² Income excludes zero (0) income values.

* Very small numbers for Active-Duty military spouses

For the purposes of these findings: Active-duty spouse is a spouse whose partner is on active duty. They themselves are not currently on active duty and have no prior service. Spouse of Veterans is a spouse whose partner is currently a veteran. Neither they nor their partner is currently on active-duty and have no prior service. Civilian spouse is a spouse neither they nor their partner is currently on active duty or a veteran, and they have no prior service.

Selected Occupation Discussion

The following section provides a deeper analysis of the top occupations employing military spouses. Each section describes the nature of the occupation, its workforce composition, and regional and educational distributions.

1. Education, Legal, Community Service, Arts, and Media

The Education, Legal, Community Service, Arts, and Media occupation category includes roles that provide instruction and training, legal support, community services, creative arts, and media communication. Many military spouses work in this field due to its demand for skilled professionals and the availability of remote or flexible employment opportunities.

Examples of Employment:

- In education, occupations include teachers, education administrators, and librarians.
- In the legal sector, occupations include lawyers, paralegals, and legal assistants.
- In community service, occupations include social workers, community service managers, and counselors.
- In the arts sector, occupations include artists, musicians, actors, and graphic designers.
- In media, occupations include journalists, editors, photographers, and public relations specialists.

Labor Statistics:

- This occupation employs 18.58% of active-duty military spouses, 16.33% of veteran spouses, and 13.86% of civilian spouses. Active-duty military spouses are 1.34 times more likely to be employed in this field than civilians.
- The unemployment rate for active-duty military spouses in this occupation is 6.94%, while it is 1.85% for veteran spouses and 1.69% for civilian spouses. Active-duty military spouses are 4.11 times more likely to be unemployed in this field compared to civilians.
- Active-duty military spouses working in this occupational category earn a median income of \$30,000, while veteran spouses earn \$48,000 and civilian spouses earn \$56,000. This means active-duty military spouses earn 46.4% less than their civilian counterparts, suggesting that they may be concentrated in lower-paying roles within these fields.
- A majority of active-duty military spouses in this field are located in the South Atlantic, Mountain, and West South Central regions.
- Most active-duty military spouses in this occupation have a bachelor's degree or higher.

2. Service

The Service occupation category includes jobs that involve providing personal and protective services to individuals and communities. This field is popular among military spouses due to the availability of service-related roles across various industries and the flexibility that many positions offer.

Examples of Employment:

- In protective services, occupations include firefighters, police officers, and security guards.
- In food preparation and serving, occupations include chefs, waitstaff, and bartenders.
- In building and grounds maintenance, occupations include janitors, housekeepers, and landscapers.
- In personal care and service, occupations include childcare workers, hairstylists, and fitness trainers.

Labor Statistics:

- This occupation employs 17.78% of active-duty military spouses, 15.42% of veteran spouses, and 11.96% of civilian spouses. Active-duty military spouses are 1.49 times more likely to be employed in this field than civilians.
- The unemployment rate for active-duty military spouses in this occupation is 10.88%, while it is 2.29% for veteran spouses and 2.63% for civilian spouses. Active-duty military spouses are 4.14 times more likely to be unemployed in this field compared to civilians.
- Active-duty military spouses in service occupations earn a median income of \$22,600, compared to \$29,200 for veteran spouses and \$32,500 for civilians. This means active-duty military spouses earn 30.5% less than their civilian counterparts, highlighting a pattern of employment in lower-wage service roles.
- A majority of active-duty military spouses in this field are located in the South Atlantic, Pacific, and Mountain regions.
- Most active-duty military spouses in this occupation have a high school diploma or some college education.

3. Management, Business, and Financial Operations

This occupation category includes roles that focus on managing resources, operations, and finances within organizations. Military spouses working in this field often have higher educational backgrounds and specialized skills that qualify them for managerial and financial positions.

Examples of Employment:

- In management, occupations include general managers, operations managers, and marketing managers.
- In business operations, occupations include human resources specialists, management analysts, and logisticians.
- In financial operations, occupations include accountants, auditors, and financial analysts.

Labor Statistics:

- This occupation employs 14.23% of active-duty military spouses, 18.44% of veteran spouses, and 21.06% of civilian spouses. Active-duty military spouses are 0.68 times less likely to be employed in this field than civilians.
- The unemployment rate for active-duty military spouses in this occupation is 2.64%, while it is 1.74% for veteran spouses and 1.38% for civilian spouses. Active-duty military spouses are 1.91 times more likely to be unemployed in this field compared to civilians.
- Active-duty military spouses working in management, business, and financial occupations earn a median income of \$58,000, while veteran spouses earn \$72,000 and civilian spouses earn \$90,000. This means active-duty military spouses earn 35.6% less than their civilian counterparts, indicating barriers to higher-paying leadership and executive positions.
- A majority of active-duty military spouses in this field are located in the South Atlantic, Mountain, and West South Central regions.
- Most active-duty military spouses in this occupation have a bachelor's degree or higher.

4. Healthcare Practitioners and Technical

The Healthcare Practitioners and Technical occupation category includes jobs that provide diagnostic, therapeutic, and preventive healthcare services. Many military spouses pursue healthcare careers due to the industry's demand for professionals and opportunities for remote or mobile employment.

Examples of Employment:

- In healthcare practice, occupations include physicians, nurses, dentists, and pharmacists.
- In technical healthcare roles, occupations include laboratory technicians, radiologic technologists, and medical records technicians.

Labor Statistics:

- This occupation employs 14.12% of active-duty military spouses, 10.91% of veteran spouses, and 8.00% of civilian spouses. Active-duty military spouses are 1.77 times more likely to be employed in this field than civilians.
- The unemployment rate for active-duty military spouses in this occupation is 2.28%, while it is 0.99% for veteran spouses and 0.78% for civilian spouses. Active-duty military spouses are 2.92 times more likely to be unemployed in this field compared to civilians.
- Active-duty military spouses in healthcare occupations earn a median income of \$50,000, compared to \$66,000 for veteran spouses and \$76,000 for civilian spouses. This means active-duty military spouses earn 34.2% less than their civilian counterparts, despite the field generally offering competitive salaries.
- A majority of active-duty military spouses in this field are located in the South Atlantic, Pacific, and Mountain regions.
- Most active-duty military spouses in this occupation have a bachelor's degree or higher.

5. Office and Administrative Support

The Office and Administrative Support occupation category includes roles that perform a variety of clerical and administrative duties essential to the functioning of businesses and organizations. Military spouses often work in these roles due to their transferable skills and availability across industries.

Examples of Employment:

- In administrative support, occupations include executive assistants, office clerks, and data entry keyers.
- In customer service, occupations include customer service representatives, call center agents, and receptionists.
- In financial clerical work, occupations include billing and posting clerks, payroll and timekeeping clerks, and bookkeeping clerks.

Labor Statistics:

- This occupation employs 12.73% of active-duty military spouses, 16.50% of veteran spouses, and 9.41% of civilian spouses. Active-duty military spouses are 1.35 times more likely to be employed in this field than civilians.
- The unemployment rate for active-duty military spouses in this occupation is 8.86%, while it is 2.24% for veteran spouses and 2.03% for civilian spouses. Active-duty military spouses are 4.36 times more likely to be unemployed in this field compared to civilians.
- Active-duty military spouses in office and administrative support roles earn a median income of \$30,000, while veteran spouses earn \$40,000 and civilian spouses earn \$41,700. This means active-duty military spouses earn 28.1% less than their civilian counterparts, reinforcing the trend of military spouses being overrepresented in lower-wage administrative roles.
- A majority of active-duty military spouses in this field are located in the South Atlantic, Mountain, and West South Central regions.
- Most active-duty military spouses in this occupation have a high school diploma or some college education.

Locations

The geographic distribution of military spouses highlights key states with the largest populations, including California, Virginia, Texas, North Carolina, and Florida. These states collectively house a significant portion of the active-duty military spouse workforce, yet they also exhibit considerable variations in unemployment rates. For example, North Carolina and Georgia report some of the highest unemployment rates among military spouses at 12.77% and 14.29%, respectively, while Virginia and California show lower rates at 5.18% and 6.78%. These disparities suggest that state-level policies, job market conditions, and access to employment resources may play a role in workforce outcomes.

Examining metro-area data within these states reveals further variation in employment challenges. Cities such as Jacksonville, North Carolina (22.22%), Tucson, Arizona (15.00%), and El Paso, Texas (14.81%) report some of the highest unemployment rates among military spouses. Conversely, other metropolitan areas with large military populations, such as Virginia Beach, Virginia (7.07%) and San Antonio, Texas (9.76%), report lower but still significant levels of unemployment. However, it is important to interpret metro-area data with caution, as smaller sample sizes can lead to increased variability and limit generalizability. More research is needed to better understand employment conditions within these regions, particularly in areas with high concentrations of military spouses, to ensure findings accurately reflect broader workforce trends and inform effective policy and program interventions.

Understanding the geographic distribution of military spouse employment is essential for targeting resources and policy efforts. High-unemployment regions may require tailored workforce development programs, employer engagement strategies, and expanded remote work opportunities to support military spouses more effectively. By addressing regional disparities and expanding research in smaller metro areas, policymakers and stakeholders can develop data-driven solutions to improve employment outcomes across diverse locations.

Table 9. Distribution of Active-Duty Military Spouse Population and Unemployment Rates in Top Population States (2023)

State	Percentage of Military Spouse Population (%)	Unemployment Rate (%)
California	11.62	6.78
Virginia	10.43	5.18
Texas	9.69	7.73
North Carolina	7.46	12.77
Florida	5.52	8.57
Georgia	5.26	14.29
Washington	4.36	10.59
Hawaii	4.29	9.23
Maryland	3.33	8.77
Colorado	2.84	8.77
New York	2.62	8.62
Arizona	2.13	16.28

Data Source: U.S. Census Bureau, 2023 American Community Survey ²³

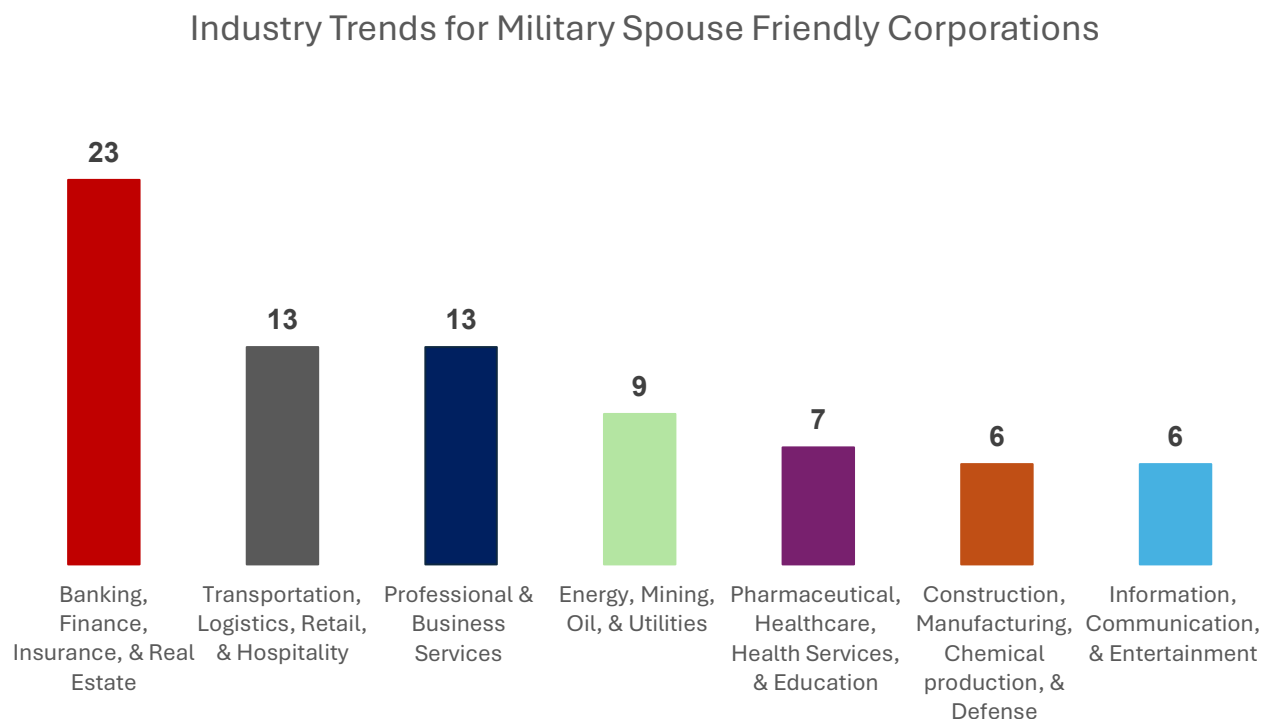
For the purposes of these findings: Active-duty spouse is a spouse whose partner is on active duty. They themselves are not currently on active duty and have no prior service. Spouse of Veterans is a spouse whose partner is currently a veteran. Neither they nor their partner is currently on active-duty and have no prior service. Civilian spouse is a spouse neither they nor their partner is currently on active duty or a veteran, and they have no prior service.

Military Spouse Employment Initiatives in the Private & Public Sectors

Building and maintaining employment as a military spouse in conjunction with the home and family demands that lifestyle presents can be daunting. While there are established, well-known programs aimed at assisting military spouses with this challenge such as Skillbridge, the Military Spouse Hiring Preference, and the Military Spouse Employment Partnership, it can still be difficult for spouses to know which organizations offer what programs that might be beneficial – particularly in the private sector. These data reflect a survey of large private sector companies, mid-level and small entrepreneurial firms, and some public sector organizations that offer opportunities beyond the other programs already mentioned.

To survey the overall landscape of private sector programs geared toward military spouses, we reviewed the websites of over 80 large, often publicly traded corporations that have been recognized for being military spouse friendly in their employment practices. To understand the trends in sectors this group of organizations comprise, we utilized a typical industry taxonomy of sectors with some adjustments and overlaid those categorizations onto the industries for the corporations we reviewed. Among this group of over 80 corporations, the top sector represented with 23 organizations was the banking, financial, insurance, and real estate industries. Two additional sectors well-represented amongst these companies were the transportation, logistics, retail, and hospitality industries and the professional and business services sectors each with 13 organizations listed. Figure 5 below provides a visual representation of the overall industry trends for the organizations we examined. There is some likelihood that these trends might extrapolate to the employment landscape as a whole. For military spouses early in their career development, this information could be used to select an educational concentration or sector to work in that tends to support the selection and development of military spouses.

Figure 5. Number of Military Spouse Employment Initiatives Identified By Industry



While 9 companies were grouped into the energy, mining, oil, and utilities industries and 6 belonged to the construction, manufacturing, chemical production, and defense industries, these organizations seemed to be targeting transitioning military service members or military spouses who had previous military experience. Although 7 organizations were in the pharmaceutical, healthcare, education, and health services sectors which aligns with some of the traditional fields associated with military spouses such as education and social services, these corporations seemed to belong more aimed at the business side of healthcare rather (e.g., pharmaceutical industry) than the people side (e.g., medical assistants, hospital administrators) and they were not any true education organizations such as large school boards represented. These are the findings from this group of military spouse friendly organizations, and they may not impact younger, early career military spouses as they may have interest in other sectors such as technology rather than the industries previous generations of military spouses gravitated towards.

Organization Initiative Spotlights

A large national firm in the insurance industry has had robust hiring efforts geared toward military spouses since 2020. As a result of this initiative, more than 300 military spouses have benefited with portable and lasting career opportunities. A large international transportation company has a hiring and retention program that features military ambassadors with the goal of attracting, hiring, onboarding, and retaining military connected individuals. These ambassadors

are a team of veterans and military spouses focused on easing the path of post-military transitioning and cultivating a community where veterans, current military, and supporters can connect through shared experiences and learn about development opportunities. The results of this program are more than 1,800 military spouse employees and 10,200 employees who self-identify as previous military members which is one in seven employees in this organization. Finally, a large multinational professional services firm has a Military Spouse Initiative Program that was created by military spouses for military spouses fostering a workplace that supports, attracts, and helps retain military spouses through transition support and career development. This firm is proud to employ more than 3,000 individuals from the military connected community and continually looking for talented and dedicated individuals to join their company.

The efforts of these and other large scale corporations to hire and retain military spouses is laudable. However, there are smaller firms who are also finding unique and meaningful ways to engage in similar efforts. One organization based in the southeastern part of the U.S., focuses on manufacturing and selling personal and home accessories and their mission from the outset targeted the hiring of military spouses and offered a number of career opportunities that are uninhibited by geography. A northeastern based legal consultation and jury preparation service provider has a targeted military spouse hiring initiative. This company offers flexible, remote work for military spouses.

For the public sector and non-profits there are numerous organizations offering programs to military spouses. One state run family and protective services division located in a state with many military installations has hiring initiatives directed at military as well as veterans. A non-profit retail provider for military personnel, veterans, and families offers both a military spouse hiring program and an associate transfer program for employees to retain their job at another location when that spouse is PCSing, or relocating, due to their military member's career.

Types of Available Jobs in Military Spouse Friendly Organizations

The types of jobs and job levels the organizations that have been recognized for the military spouse hiring offer was explored further. For this endeavor, we choose to focus on the larger corporations and public sector jobs rather than the smaller firms given that the number of jobs and variety of offering ought to increase with the size of organizations.

As noted, the financial activities, insurance, banking, and real estate outpaced all other industries in terms of activities around military spouse recruiting and hiring. Some of these organizations had robust benefits and other offerings in place for military spouses whereas other companies in these industries were less transparent about their program outcomes making the ability to examine the effectiveness of these programs to be more of a challenge. For military spouses so inclined, these industries appear to offer an abundance of open mindedness toward military spouse hiring and, potentially, a fairly robust variety in terms of locations in which companies in these industries are present.

Perhaps unsurprisingly, organizations in the transportation, retail, food stores, and hospitality industries that are people facing, tend to be high turnover, and are always in need of a large number of talented employees were amenable to recruiting and hiring military spouses. These organizations tended to have impressive numbers of military spouses hired, however, the context around the long term effectiveness of these hires in terms of retention and employee fit with the organization was not as evident. For the companies in the professional and business services, these organizations seemed to convey a preference for military experience and did not provide extensive data on program outcomes or effectiveness. Taken together, it is hard to discern the opportunities for military spouses in these industries.

In addition, companies in the energy, oil, mining & utilities industries, the messaging around the ideal job candidates on the careers pages clearly indicated the value a veteran would offer those organizations. Two organizations in these industries offered military spouse specific benefits, most were clearly trying to attract applicants with prior military experience which in many cases does not necessarily include military spouses. These particular organizations and roles are geared toward specialized expertise that could most easily be acquired through military service. Healthcare has traditionally been an important industry for employed military spouses. When looking at the military spouse hiring initiatives among the pharmaceutical and healthcare industries, there appears to be a preference in the messaging by these organizations for veterans who have medical expertise. Again, this is somewhat unexpected considering there are multiple ways to obtain medical education and training. Military spouses are just as likely to have that expertise as civilians as veteran service members would.

For the organizations in the information, communication, and entertainment industries, some of which are very large companies, a subset of these organizations emphasized large numbers of military spouse hiring. Other organizations in these industries are not quite as specific in the clarity used to report the success of their military spouse hiring initiatives. Considering both options, a further unpacking of the fit of military spouses within these organizations as well as the retention of the spouses hired warrants further exploration. Although there were a number of organizations in the construction, manufacturing, chemical, and defense industries that we reviewed, those organizations may be targeting recruiting military spouse applicants who also had military experience at some point in their work experience. These organizations and roles are geared toward specialized expertise that could most easily be acquired through military service.

Locations of Jobs at Military Spouse Friendly Organizations

Similar to the approach taken in the available jobs section above, the locations of and flexible work arrangements available targeted the larger corporations and public sector jobs. For the public sector jobs we surveyed, these opportunities were for predominantly on-site positions with little mention of workplace flexibility offerings. Several of these public sector organizations had numerous job opportunities available, sometimes several hundred across a particular geographic region. Some of these organizations such as a transit department and a credit union both based in the southeastern United States as well as an environmental agency and a social service agency both located in the south central part of the U.S. These organizations represent

the chance for military spouses to work while they are living with their service members in those military installation rich areas of the country. These organizations also offer transitioning veterans the option to retire in their last duty station and not have to relocate elsewhere for work.

In contrast, two large health systems located in the northern plains and the northeast as well as a medical provider and insurance located also located in the northeast provide jobs to military spouses and veterans, but lack the proximity to military installations. This drastically limits the number of spouses who could realistically work for those organizations while their military member is engaged in active duty service. Several of the organizations either explicitly (e.g., offer an Associate Transfer program during Permanent Changes of Station (PCS) (i.e., military relocations)) or could conceivably provide some position mobility to employees who are military spouses because they are national agencies. Given the recent trends of return to office mandates with organizations reversing work from home policies and other flexwork opportunities²⁴, it is likely that the large, private sector corporations would have similar themes with these public sector organizations.

Gaps in Private & Public Sector Employment

Like the job landscape there is tremendous diversity in the opportunities these select organizations offer to their applicant pool. Even though we can assess the openness to hiring military spouses and the types of jobs open at the time that this research was conducted, it is a challenge to tease out if there are types of job opportunities that are specifically targeted toward the military spouses in the applicant pool. Some of the organizations offered numerous types of jobs that would be appropriate for early career military spouses (i.e., the feature entry level jobs) whereas other organizations appear to want to tap into job candidates with technical or defense industry expertise. This distinction is key because an organization simply being open and wanting to hire military spouses does not necessarily mean that positions are available to match the education and work experience of the military spouses currently seeking work.

Another gap is that many of the corporations noted that they offered training programs for military spouses whose experience fit with their organization. Several organizations offer these training opportunities at the time of transition, which does not entirely align with the military spouse experience, particularly for military spouses whose service member is still active duty. What seems to be lacking from the training offerings aimed at military spouses are programs for mid-career spouses who are perhaps trying to move laterally from one industry to another. That aspect of training programs might benefit from further development and exploration at the larger corporations who might be inclined to offer such opportunities.

After analyzing the locations of available jobs across the corporations and government / non-profit organizations examined for this research, there are some potential limitations in terms of utility for military spouses looking to obtain or change their employer. As noted earlier, the peak Covid availability of flexwork options or remote work for most organizations has decreased considerably. For many of the job postings reviewed for this project. there was a substantial on-

site or entirely in-person requirements for candidates in these roles. Given that there is typically a degree of inflexibility in terms of location for military spouses who wish to cohabitate with their active duty service members, these requirements can present a problem. Military spouses who do not desire to live apart from their service member to advance their career are restricted to living in remote communities that are advantageous for military activities, but infrequently beneficial for civilian careers and, specifically, the education and past experiences of the individual military spouses who PCS alongside their military members. For spouses of retired or veteran several members, the location constraints of these jobs could be less of an issue as couples without a service commitment to the armed forces have much more agency in where their family lives and, consequently, seeks employment.

Takeaways & Future Research

While this research has explored several notable concerns related to military spouse employment, there are several key takeaways as well as some opportunities for additional research in future projects. First, the size or type of organization does not necessarily dictate the viability of fostering military spouse recruitment and hiring programs. Small, mission-driven companies target military spouses and veterans as employees which can actually boost company performance with support from the military-connected community and the public at large. Based on this research, clearly for profit, private business (versus non-profit or state or local government agencies) can make a difference in this space.

Second, not all recruitment, selection, or retention efforts need to be Herculean efforts. Some firms choose to expand their veteran focused programs or employee resource groups to include military spouses or use established programmatic ideas from organizations like Hiring Our Heroes or the Military Fellowship Program. For organizations inclined to make a small commitment to military spouse employment for those individuals who meet the job qualifications and fit with the organization, there are plenty of other examples out there of how to execute that commitment.

Finally, there is tremendous variability in the degree to which organizations message their commitment to the hiring and retention of military spouses in relation to the effort the organizations are bringing to this issue. Perhaps for numerous reasons, some organizations provide little to no information on military spouse hiring or employees on their public facing websites. This can add a challenge for military spouses seeking employment to know that certain organizations encourage having military spouse employees. The variability around messaging on the part of organizations could be complicated by the fact that, at times, military spouses are stigmatized when trying to access and maintain employment²⁵. Stigmatization directly impacts an individual's choice about how to present their identity, specifically how to present their identity in the workplace, and how to grapple with characteristics of identity that may be viewed by others as less favorable.²⁶ Continued strides in receptivity and openness by organizations toward military spouse employment would likely foster military spouses inclined to present that identity in a professional capacity to perceive that they have the agency to do so without repercussions.

As noted, there are some aspects of this topic that would benefit from future research. Military spouse unemployment is challenging for the vast majority of members of this community as it has remained over 20% for over a decade.²⁷ However, a significant portion of spouses fall into the early career classification who may not have earned a college degree and have 3 years or less full time work experience. These spouses, given their relative youth, tend to have more family responsibilities than their civilian cohorts, but they also have the constraints of military life which present location and flexibility challenges in conjunction with competing with military spouses with more work experience and civilian job applicants for desirable jobs.²⁸

Another concern with some military spouse recruitment and hiring programs, though we commend all organizations for making strides in this area, is the needed inclusion of focus on the retention of military spouses and other military-connected individuals once hired. Some organizations offer employee resource groups for military-connected persons or recognition. The importance of ensuring that military spouses feel welcome and included once they become employed at an organization. Failing to provide appropriate retention guardrails for military spouses only provides a short term solution to employment challenges for members of this demographic group. Consequently, fit and being valued within organizations is a key component to mitigating military spouse employment obstacles in a meaningful way.

Lastly, military spouses often seek jobs with flexibility, autonomy, and remote work opportunities - just like the vast majority of job applicants on the market. One of the main differences is that military spouses are seeking these desirable organizational attributes not because they are a benefit or nice to have, but because these job characteristics are tantamount to a requirement for a job that can integrate into a dual career marriage in which one of the spouse's career is in the military. The military as a rule offers little in the way of flexibility for its members and their families *and*, more than likely, military spouses would also juggle additional family demands as a single parent might should the military member deploy or require training away from home for an extended period of time.²⁹ While it is understandable that military spouses seek jobs with desirable characteristics, what is optimal for tackling the military spouse employment situation head on is having organizations seek out military spouses for the unique skills and abilities they are likely to possess. Researchers from the IVMF, offered insight into a business case for organizations to recruit and select military spouses.³⁰ Until those making hiring decisions at organizations truly understand the value of military spouses, the problem of military spouse employment remains a case of what ought to be done because it is the right thing to do rather than doing what one can make a business case for doing. The business case for military spouse employment is ripe to be revisited to further explore the specific value this group offers based on their unique life experience.

Employer Recommendations for the Talent Acquisition of Military Spouses

Military spouses, specifically the spouses of active duty service members, face a myriad of challenges as it pertains to employment. Military spouses are unemployed at a rate four times higher than their civilian counterparts. Further, military spouses are often underemployed, their employment not matching what would be expected for their education or experience. Military spouses overall earn considerably less than civilians with the same levels of education. According to Blue Star Families 2023 Military Family Support Programming Survey, this earning deficiency can impact whether service members or their spouses are likely to recommend military service to others, service member retention, and other family fiscal indicators such as food insecurity.

Military spouses should not be sought out by employers because of the vocational challenges they face, but because of the job relevant education and experience they bring to organizations. Some of the knowledge, skills, and abilities military spouses are noted for is unmatched adaptability, versatility, resilience, resourcefulness, and an entrepreneurial mindset. Organizations savvy enough to develop a strategy for recruiting, selecting, and retaining military spouses are positioned to realize a substantial return on investment in terms of both financial performance and positive social impact.

Flexibility

The awareness of the utility and advantages of offering employees telework and flex work options rapidly accelerated during the COVID 19 pandemic. Positions with these types of options as well as part-time or positions that can move across locations or geographies were particularly helpful to military spouses pursuing employment.³¹ Given the frequent relocation of military families and the shifting caregiving requirements that deployments and other types of temporary assignments military spouses experience, offering these types of flexible work options is a tremendous step toward improvements in the overall military spouse employment situation.³² Other research also noted the need for organizations to offer remote and portable job options when seeking to hire and retain military spouses.³³ Various research have also recommended employers offer flexible work opportunities when possible to better support military spouse employment.³⁴

Other ways that flexibility can be implemented to benefit military spouses is through job design and portability. Human resource teams within organizations could identify opportunities for specific jobs that could be a regional fit for military spouses due to the proximity to or location of military installations. Similarly, if opportunities for flexibility can be identified for certain jobs at organizations that can move across locations or span geographic locations military spouses could likely retain those roles during future relocations with their service members. Other ways that job design can aid military spouse employment is the ability to move a military spouse employee to a new job within the same company, if possible, should the spouse need to

relocate or use remote work options. This can be achieved by maintaining similar job responsibilities and pay, but having the military spouse do different work within the organization. Employers can intentionally identify a specific number or types of positions and/or job responsibilities that can be designated for remote work. Providing job portability would provide avenues for career progression among military spouse employees which would alleviate some of the persistent underemployment spouses encounter.

Table 10. Workplace Flexibility Selected Recommendations

Recommendations	Outcomes & Progress	Next Steps	Employer Benefits
Offer workplace flexibility (e.g., flextime, flexplace)	Increased employment stability for military spouses	Create flexible work arrangements in jobs geared specifically for military spouses. Identify gaps, remove barriers, & implement flexibility solutions	Decreased turnover, increase retention, increased engagement, & job performance
Develop remote options for current & future job vacancies	Identify jobs that a business case can be made for remote work	Remain open to the opportunity remote work offers military spouses. Maintain some remote work jobs within organizations	A more diverse applicant pool, decreased turnover, lowers recruitment and training costs
Offer job portability	Develop options for jobs that are portable across different geographic locations. Offers military spouses jobs they can maintain during relocations which provides financial & career stability	Implement more comprehensive offerings of portability solutions. Identify challenges associated with Status of Forces Agreements (SOFAs) when military spouses work overseas & develop guidance to assist military spouses and their employers.	Decreases costs associated with turnover & training of new employee, increases organizational commitment from military spouses

Diversity Initiatives

One recommendation to organizations that emerged was the idea that military spouse's ought to be included in the diversity strategies and initiatives for sourcing, hiring, recruitment, and retention talent.³⁵ The authors noted ways that this talent pipeline might be better accessed by employers through the training of hiring professionals raising awareness of the barriers that impact military spouse employment. For organizations that already seek to build a workforce that promotes diversity and inclusion, the inclusion of military spouses could easily be incorporated into their existing efforts.

Those inclusion efforts could also include additional efforts such as forming military affinity groups or employee resource groups for military-connected individuals similar to other groups an organization might support. A final step toward the inclusion of military spouses in an organization would be to highlight successful military spouse employees.³⁶ This action along with others would foster an environment in which military spouses would feel welcomed and included by their employer by highlighting successful military spouse employees. By using a variety of channels, these efforts would bolster other important organizational outcomes such as organizational commitment, employee retention, job satisfaction, and job performance due to perceived fit by the employed military spouses.

Employers can implement a systematic mentorship model by identifying other military-connected employees to provide peer support for other military spouse employees. In addition, the identification of training opportunities that can be leveraged to onboard military spouse hires is key so they can succeed, advance, and thrive in the organization. Hiring military spouses enhances your company's efforts toward implementing a more diverse workforce which subsequently enriches organizational culture and improves overall team performance. Prioritizing hiring military spouses and ensuring that the priority is shared across the organization is crucial as is training your human resource professionals and recruiters on military cultural competence, so they are familiar with the barriers that impact military spouse employment.

Table 11. Diversity Initiatives Selected Recommendations

Recommendations	Outcomes & Progress	Next Steps	Employer Benefits
Include military spouses as part of an overall strategy for sourcing, hiring, recruitment, & retention	Increased awareness of organizational benefits military spouses bring	<p>Further expand the perceived value of military spouses for organizations & increase the number of organizations who include military spouses benefits as part of their diversity initiatives.</p> <p>Include veteran spouses as well as non-married partners for these opportunities</p>	Access to an underutilized, sometimes overlooked talent pool can benefit organizations in the long term
Treat military spouse applicants the same way as civilian applicants	Train your recruiters & HR professionals on military cultural competence so they are familiar with the barriers that impact military spouse employment	<p>Train AI not to automatically exclude potential military spouse candidates through the applicant tracking systems.</p> <p>Provide a toolkit / develop training materials so that individuals might be able to identify military spouse candidates & understand why their resume might feature frequent relocations, employment gaps, or instances of underemployment</p>	<p>Not removing military spouses from the job applicant pool because there are aspects of their resume that might make them look like an unreliable hire.</p> <p>More applicants with diverse employment & life experiences will be included for hiring consideration</p>

Recommendations	Outcomes & Progress	Next Steps	Employer Benefits
Encourage the formation of military-connected affinity groups in organizations	Enable military spouse employees to interact with others & provide support	Increase the number of organizations offering these affinity groups. Ensure the quality of these groups when offered, particularly to include spouse-focused topics rather than being skewed too heavily toward veteran service member concerns.	Encourage military spouse employees to self-identify by proactively & visibly destigmatizing their military affiliation
Identify people & services to provide mentorship & support for military spouses	Provides a system for offering individualized support for military spouses within organizations	Encourage organizations to develop military spouses mentorship programs by providing evidence of the value of this activity.	Fostering these types of programs could increase perceptions of fit amongst military spouses & build increased organizational commitment among military spouse employees
Highlight successful military spouses employees	Greater visibility of military spouses' contributions, acknowledges the contributions of military spouses in an organization	Move the needle from one or two examples of exemplary MS employees to the knowledge & foster the expectation that most military spouses provide value to the organizations they work for Promote success stories through multiple channels	Increased belonging at work. Can reduce feelings of stigma for other military spouses Enhanced workplace culture and morale
Increase opportunities for military spouses to grow and advance professionally	Provided the opportunity for military spouses to stay with one organization longer	Include veteran spouses as well as non-married partners for these opportunities	Expand military spouse job experiences & responsibilities

Recommendations	Outcomes & Progress	Next Steps	Employer Benefits
Regularly assess and adjust DEI strategies to reflect evolving workforce needs	Ensures continued alignment with talent and business priorities	Implement a system for reassessing military spouse inclusion efforts	Maintains employer competitiveness in an evolving DEI climate

Military Spouse Employment Coalitions

Another key recommendation to employers wishing to capitalize on military spouse talent is for them to engage in formalized programs and join groups with those same goals. Hiring Our Heroes specifically recommends employers engage in military spouse hiring events that are offered regularly. A related suggestion in RAND report involved improving communication with key stakeholders who participate in the military spouse employment search.³⁷ For employers and organizations seeking a higher level of involvement, research recommends attending and participating on coalitions, task-forces, and planning meetings related to military spouse employment.³⁸ These efforts can promote the dissemination of best-practices, the identification of top military spouse talent, and the development of effective methods of reducing barriers to employment as well as the opportunity to engage with other like-minded businesses.

Some employer directed recommendations addressed the raising awareness of military spouses to hiring professionals and the organizations they work on behalf of. For example, the Military Spouse Employment Research Collective (MSERC) and Hiring Our Heroes developed a conceptual framework highlighted the importance of employer knowledge and attitudes as an opportunity to develop a common understanding of the employment-related experiences of military spouses. A related piece described the current and overarching employment concerns military spouses face.³⁹ This paper recommended approaching military spouse applicants in the same manner as civilian applicants and suggested that could impact some of the typical employment difficulties such as unemployment and underemployment military spouses often experience. Overall, companies truly seeking to tap into the military talent pool would benefit from attending and participating in coalitions, task-forces, and planning meetings related to military spouse employment. Those opportunities offer the ability to share best-practices, identify top military spouse talent, and develop effective methods of reducing barriers to employment. Involvement in larger, structured coalitions helps raise awareness among employers and sheds light on the importance of educating hiring professionals about the unique challenges faced by military spouses. These efforts have helped in reducing biases and misperceptions in recruitment processes.

Table 12. Coalition Selected Recommendations

Recommendations	Outcomes & Progress	Next Steps	Employer Benefits
Determine existing training & educational opportunities that can be tailored to military spouses	Provides tools & support for military spouse success in organizations	Encourage organizations who are not positioned to repurpose training materials to develop them	Upskilling the current human capital already working within organizations
Attend & participate in meetings related to military spouse employment	Develop effective methods of reducing barriers to employment	Highlight the value this level of engagement provides the organizations involved in terms of firm performance	Sharing of best-practices & identify top military spouse job candidates
Attend military spouse hiring events	<p>Helps the unemployment challenge, progression & retention can help with underemployment</p> <p>These efforts have contributed & continue to increase awareness & adoption of military spouses friendly policies</p>	<p>Sharing best practices and building a network of supportive employers</p> <p>Include veteran spouses as well as non-married partners for participation in these hiring events</p>	<p>Access to an underutilized, sometimes overlooked talent pool can benefit organizations in the long term</p> <p>Alleviate the unemployment and underemployment numbers experienced in the community</p>
Fellowships	<p>Provides military with paid 12-week fellowships at employers in various industries & locations</p> <p>Host employers provide program fellows with hands-on professional training & mentorship in the civilian workplace</p>	Organizations & employers alone cannot solve the military spouse employment situation	Extended exposure to military spouse candidates to evaluate their skills and potential fit within a particular organization
Licensing	Working collaboratively to remove some of the licensure barriers that exist for military spouses, veteran spouses, & partners	Full cooperation between 50 states & U.S. territories to honor professional licenses of teachers, nurses, lawyers, & other professionals	Organizations would be able to hire qualified military spouse job candidates sooner because there is a limited wait for them to acquire their license in a new location

Additional Recommendations for Military Spouse Employers

Some additional recommendations that employers could utilize when trying to support military spouse employees, but also their total workforce are contained in the table below. These recommendations are drawn from the best practices of organizations known for being the best companies for parents, people with families, or women to work.⁴⁰

Table 13. Additional Selected Support Recommendations for Employers

Recommendations	Outcomes & Progress	Next Steps	Employer Benefits
Make wellbeing a priority within workplace cultures while educating leaders to be attuned to mental health symptoms	Some destigmatization of mental health & increased attention on wellbeing in the workplace Encouraged employers to actively cultivate empathy for the military spouse experience	Provide more opportunities for & better access to resources to maintain positive mental health & wellbeing rather than waiting to fix problems after they occur	Benefits all employees, not just military spouses
Minimize childcare costs & ensure access to childcare; provide tax-benefits for childcare to mitigate childcare costs	Incorporate the needs of the military spouse population to ease the burden of frequent moves, unpredictable schedules of their service members, & difficulties obtaining quality childcare	Increase options for childcare & consider other types of caregiving responsibilities such as for those with service members requiring it, adult children unable to care for themselves, & eldercare demands	Aligns with expectations for companies included in greatest/best workplaces for parents/families Benefits include organizations engaging in best practices from a human resource standpoint
Offer employer sponsored savings plans & financial education to better prepare military spouses for retirement	Can provide an opportunity for MS to save for future, unexpected financial hardships Brings awareness & information to military spouses who typically, due to instances of unemployment & underemployment are less financially prepared for retirement	Provide retirement options more likely to mesh with the employment realities for military spouses	Engaging in best practices & acting with ethical behavior in terms of the future of current employees

Recommendations for Military Spouses

Some of the findings in the literature were recommendations not directed at the employer or organizational level. MSERC and Hiring Our Heroes' (HOH) conceptual framework noted ways in which military spouses themselves along with their families and government programs and policies, in addition to employers could develop a common understanding of the employment experiences of military spouses. Frequently, suggestions for addressing the military spouse employment situation which as the MSERC/HOH framework suggests is a multi-layered issue are directed solely at military spouses. The tools and resources located on the Department of Labor's (DOL) Military Spouses webpage as well as several other pages the DOL provides, are directed to and designed for the use of individual military spouses looking for employment opportunities. The U.S. Government Accountability Office (GAO) tends to focus more on government programs and policies for its military spouse employment recommendations. Researchers at RAND noted the importance of increasing the targeted outreach to employer partners who offer telecommuting positions as well as those that have offices in the Midwest, South, and West, but these actions seemed targeted to programs and policies to then solicit employers to engage in these activities without directly recommending employer action.⁴¹

Impact & Future Directions

Recommendations geared toward employers as it pertains to military spouse employment can be grouped into a few distinct categories (e.g., flexibility, diversity, coalition involvement). Progress has been made in establishing what military spouses need and benefit from in terms of support from potential and current employers, however, remote and flexible work as well as diversity initiatives, specifically DEI are hot button political issues. Private sector and government have decreased the availability of flexible work arrangements. For a variety of reasons, DEI often receives as much support as it does pushback for various political and social ideologies. Both of these obstacles present substantial obstacles in terms of military spouse employment and these systemic challenges are beyond the control of employers or spouses for that matter.

Frequent relocations and a lack of transferable occupational licenses continue to be significant barriers to meaningful increases in military spouse employment. Recent research by Blue Star Families contained in their suggests that military spouse unemployment and underemployment impacts force readiness and retention.⁴² With the increase in concerted efforts to provide attention to and offer solutions for the military spouse hiring situation, a lingering question persists about why the needle has not really moved in terms of measurable results. While many organizations were able to fully embrace workplace flexibility during peak Covid-19 times and to some degree thereafter, this opportunity which is crucial to military spouse employment, was available for jobs for employees of all backgrounds. Essentially, the flexible work options were not just reserved for military spouses. Diversity initiatives may not have made a substantial impact for several reasons. First of all, not all military spouses disclose their status to employers. Second, organizations do not benefit in the same way from hiring a military spouse as they do

from hiring individuals who are people of color, veterans, persons with disabilities. As a result, there may be less motivation to put resources toward diversity hires the organization will not receive government incentives or other tangible benefits for. Being a military spouse is a concealable social identity. If someone does not disclose that information, an employer is unlikely to know. If organizations are seeking to appear diverse to their employees and stakeholders, there are other types of diversity such as race, sex, and gender that would better demonstrate a commitment to having a diversified workforce more clearly.

When organizations choose to employ military spouses, it not only supports the economic security of that individual military family, but it supports national security and the economy as a whole. Embarking on a mission driven human resource strategy offers companies the opportunity to distinguish themselves from their competitors by offering a competitive advantage. Companies are frequently getting media attention for less than ideal reasons. Hiring military spouses offers organizations the chance to enhance their corporate reputation. There is also the potential for increased customer acquisition and brand loyalty as offering support for military families can attract new clients and customers. Customers and clients often appreciate and support businesses that demonstrate a commitment to the military community.

Conclusion

Military spouse employment has long been a pressing issue, one that persists across generations despite increased attention, research, and policy efforts. While significant strides have been made in raising awareness and implementing hiring initiatives, the cyclical nature of unemployment and underemployment among military spouses continues. This recurrence highlights a fundamental challenge: many existing programs address immediate needs but do not create sustainable, long-term solutions.

Key Takeaways and Critical Areas for Opportunity

This research examines employment trends, challenges, and private-sector initiatives aimed at improving workforce outcomes for military spouses. It also reviews past policy recommendations and their alignment with ongoing efforts.

- Military spouse employment remains unstable and cyclical, with unemployment rates significantly higher than those of civilian spouses. In 2023, the unemployment rate for active-duty military spouses was 8.52%, nearly four times higher than the 2.18% unemployment rate for civilian spouses.
- Despite ongoing efforts, military spouses continue to experience underemployment and employment instability across generations, suggesting that existing solutions have not created long-term workforce stability.
- Employment is concentrated in a few industries with lower wages and limited advancement opportunities. Military spouses are overrepresented in education, healthcare, and retail—industries that typically offer lower earnings and fewer pathways to leadership. In contrast, participation in higher-paying fields such as technology, finance, and engineering remains low. For example, military spouses in Management, Business, and Financial Occupations earn a median income of \$58,000, which is 35.6% less than their civilian counterparts, who earn \$90,000.
- Private-sector engagement has helped, but broader employer participation is needed. Many employers have made meaningful commitments to hiring military spouses, and these efforts should be recognized. However, the number of companies actively working to address military spouse employment remains relatively small. Solving this challenge requires participation across all business sizes and sectors, from large corporations to mid-sized firms and small businesses. Expanding engagement across industries and employer types will be key to driving sustained impact.
- Career progression remains a major challenge. While awareness and hiring efforts have expanded, many initiatives focus on entry-level roles rather than career mobility, leadership development, or internal promotions. Military spouses in Professional,

Scientific, and Management Services earn a median income of \$40,000, which is 50% less than their civilian counterparts, who earn \$80,000. This suggests that even when employed, military spouses face significant barriers to advancement within this field.

- Frequent relocations disrupt employment and earnings. Active-duty military spouses relocate 3.6 times more often than civilian families, creating employment gaps that limit career continuity and financial stability. Military spouses who moved in the past year reported mean earnings of \$31,222, compared to \$78,128 for civilian spouses—a gap of 60%.

Other Areas for Consideration and Employer Best Practices

- Workplace flexibility and remote work remain underleveraged. While remote work has expanded opportunities, many employers have not fully embraced long-term location-independent roles. Increased employer adoption of remote and hybrid work options could significantly reduce employment disruptions for military spouses.
- Economic pressures and childcare constraints continue to limit workforce participation. Access to affordable childcare remains one of the most significant employment barriers, particularly for spouses of junior service members who are often in lower-income brackets. Without reliable and affordable childcare, maintaining consistent employment—especially for in-person roles—remains a challenge.
- Employers can play a greater role in retention. Many hiring initiatives focus on getting military spouses in the door but do not address long-term retention or career advancement. Employers should prioritize mentorship, internal mobility, and tailored professional development to support military spouses beyond initial hiring.
- Employers should rethink talent acquisition strategies to better integrate military spouses. Companies that have been most successful in military spouse hiring efforts leverage targeted recruitment strategies, such as skills-based hiring, direct partnerships with military spouse organizations, and designated military spouse hiring pipelines. Expanding these practices across industries could lead to more sustainable employment outcomes.
- A skills-based hiring approach could expand access to higher-paying jobs. Many military spouses gain valuable skills through nontraditional work experiences, yet traditional hiring processes often overlook these competencies. Employers who prioritize transferable skills over rigid credentialing requirements may improve hiring outcomes for military spouses.
- Entrepreneurship presents a viable alternative. Many military spouses turn to self-employment to create job stability, yet access to startup funding, mentorship, and business development programs remains inconsistent. While some entrepreneurial programs exist, they are not widely accessible across industries and geographic regions.

These findings highlight the ongoing employment challenges military spouses face and reinforce the need for systemic, long-term solutions. The next section explores where to go from here, outlining key policy, employer, and research strategies to drive meaningful workforce transformation.

Where to Go from Here

Frameworks for Thinking About Military Spouse Employment

Various theories inform the understanding of military spouse employment, ranging from individual labor market behavior to social network theory and systemic institutional approaches. Some frameworks focus on individual barriers, such as skills and education gaps, while others take a broader view, examining policy constraints, employer incentives, and structural labor market inequities. All of these perspectives remain valid, but the issue must be considered holistically. Future initiatives should incorporate multiple theoretical approaches, recognizing that the military spouse employment landscape is shaped by complex, intersecting factors rather than a single root cause. In addition, as conversations around diversity, equity, and inclusion are also evolving, they may also influence future policies and initiatives aimed at addressing employment disparities for military spouses.

Shifting from Hiring to Career Continuity

While hiring initiatives have helped increase employment access, the focus must now shift toward long-term career development. Military spouses need pathways that support career progression, not just entry into the workforce. This includes ensuring that remote and portable work opportunities continue to evolve in response to changes in the labor market. Policies and programs should be designed with an emphasis on career mobility, promotions, and leadership development, not just job placement.

Revisiting the Business Case for Military Spouse Hiring

Employers have increasingly recognized the value of military spouse employees, yet hiring remains disproportionately focused on lower-tier roles rather than mid-level and executive positions. The business case for hiring military spouses must evolve to highlight not just social responsibility but also the competitive advantages of hiring this workforce. Data on productivity, resilience, and retention should be leveraged to demonstrate the strategic benefits of integrating military spouses into talent pipelines.

Policy Considerations and Structural Reforms

Policy changes can be instrumental in breaking the cycle of military spouse employment challenges. Revisiting the idea of military spouse status as a protected employment class could provide greater legal protections. Efforts to streamline licensing transfer requirements have made significant progress, but further action is needed to ensure seamless credential portability across states. Additional employer tax incentives could further encourage military spouse hiring and retention. Moreover, policies surrounding Status of Forces Agreements (SOFA) should be reassessed to improve employment options for military spouses overseas.

Building Long-Term, Evidence-Driven Programs

Rather than short-term interventions, future employment programs should be rooted in long-term strategies with measurable outcomes. Evidence-based initiatives that incorporate continuous evaluation and feedback loops will ensure that programs remain effective and adaptable. Investments in entrepreneurial incubators, childcare support, and employment

training can provide sustainable pathways for military spouses to build careers that endure across relocations.

Expanding Research and Industry-Specific Case Studies

Understanding employment challenges at a deeper level requires targeted research within specific industries. Industry-specific case studies can identify best practices and scalable solutions while also addressing sector-specific barriers that military spouses face. Continued research should track long-term employment outcomes, measuring not just employment rates but also job quality, wages, and career progression.

Strengthening Collective and Regional Coalitions

While there has been significant progress in military spouse employment efforts, much of it has been driven by a coalition of the committed and willing. Unlike the veteran space, which has benefited from broad-based backing and systemic support, military spouse employment initiatives have not received the same level of investment or coordinated effort. Some organizations and companies have undertaken key initiatives, and their contributions are noteworthy, yet they have not reached the same scale or collective momentum seen in veteran hiring efforts. While national-level coalitions have been valuable, they should be integrated with local and regional workforce development efforts beyond the military-connected space. Military spouse employment is not a stand-alone issue—it intersects with broader economic trends, labor force shifts, and industry needs. Collaborating with regional employers, professional associations, and industry-specific coalitions, both within and beyond the military-connected sphere, will create more opportunities for military spouses and ensure they are not siloed into separate, disconnected efforts. Expanding engagement beyond the existing coalition of dedicated stakeholders to a wider range of employers and policymakers will help drive more coordinated and sustained progress.

Sustained Funding for Employment Support and Career Growth

Financial support plays a key role in advancing military spouse employment. Beyond scholarships and grants for education, ongoing investment is needed for entrepreneurial programs, childcare infrastructure, and workforce development initiatives. Equally important is funding for coalition research and data-driven programs that inform policy and industry efforts. Without sustained financial backing, these initiatives may struggle to maintain momentum, limiting their long-term impact. To make meaningful progress, continued funding must support both direct employment efforts and the broader systems that help military spouses build lasting, fulfilling careers.

Final Thoughts

Military spouse employment remains a complex challenge that requires a shift in both policy and perspective. While progress has been made, true transformation will require structural reforms that prioritize long-term career continuity, employer engagement beyond entry-level hiring, and policies that support workforce stability. The goal is not just to help military spouses

find jobs but to create sustainable employment systems that eliminate the cycle of unemployment and underemployment for future generations.

References

¹For more information about the business case for hiring military spouse employees see:

https://ivmf.syracuse.edu/wpcontent/uploads/2016/12/ForceBehindtheForce.BusinessCaseforLeveragingMilitarySpouseTalentACC_02.21.18.pdf

² Data used is from 2023 American Community Survey using data from Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Renae Rogers, and Megan Schouweiler. *IPUMS USA: Version 15.0* [2023 American Community Survey]. Minneapolis, MN: IPUMS, 2024. <https://doi.org/10.18128/D010.V15.0>. Notes: The variables created for military spouse and civilian for the above come from U.S. Census Bureau, 2023 American Community Survey only. Military spouses are identified as being in the armed forces family/household, but dual military families are excluded from this analysis. A Veteran can be identified as a military spouse if they are not in the active-duty component but are a Veteran. A civilian can be identified as neither being in the armed forces family/household as well as Veteran family/household. Office of the Deputy Assistant Secretary of Defense for Military Community and Family Policy. (2023). *2023 demographics profile of the military community*. U.S. Department of Defense.

<https://download.militaryonesource.mil/12038/MOS/Reports/2023-demographics-report.pdf>

³ Office of the Deputy Assistant Secretary of Defense for Military Community and Family Policy. (2023). *2023 demographics profile of the military community*. U.S. Department of Defense.

<https://download.militaryonesource.mil/12038/MOS/Reports/2023-demographics-report.pdf>

⁴ Schwam, D., Kleykamp, M., & Williams, K. M. (2024). *Veteran families in America* (Report No. RR-A1363-19). RAND Corporation. https://www.rand.org/pubs/research_reports/RR-A1363-19.html. Notes: In this report, veteran households—defined as those in which either the head of household or spouse is a veteran—account for approximately 11% of all U.S. households. Given that there are approximately 14.7 million veteran households in the U.S., and 68% of these are married, we can estimate that there are around 10 million married veteran households.

⁵ U.S. Census Bureau. (2021). *Veterans in the United States: 2021 report*. U.S. Department of Commerce.

<https://www.census.gov/newsroom/press-releases/2021/veterans-report.html>

⁶ Data used is from 2018-2023 American Community Survey using data from Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Renae Rogers, and Megan Schouweiler. *IPUMS USA: Version 15.0* [2018-2023 American Community Survey]. Minneapolis, MN: IPUMS, 2024. <https://doi.org/10.18128/D010.V15.0>. Notes: The variables created for military spouse and civilian for the above come from U.S. Census Bureau, 2023 American Community Survey only. Military spouses are identified as being in the armed forces family/household, but dual military families are excluded from this analysis. A Veteran can be identified as a military spouse if they are not in the active-duty component but are a Veteran. A civilian can be identified as neither being in the armed forces family/household as well as Veteran family/household. Office of the Deputy Assistant Secretary of Defense for Military Community and Family Policy. (2023). *2023 demographics profile of the military community*. U.S. Department of Defense.

<https://download.militaryonesource.mil/12038/MOS/Reports/2023-demographics-report.pdf>

⁷ Office of the Deputy Assistant Secretary of Defense for Military Community and Family Policy. (2023). *2023 demographics profile of the military community*. U.S. Department of Defense.

<https://download.militaryonesource.mil/12038/MOS/Reports/2023-demographics-report.pdf>

⁸ Data used is from 2023 American Community Survey using data from Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Renae Rogers, and Megan Schouweiler. *IPUMS USA: Version 15.0* [2023 American Community Survey]. Minneapolis, MN: IPUMS, 2024. <https://doi.org/10.18128/D010.V15.0>. Notes: The variables created for military spouse and civilian for the above come from U.S. Census Bureau, 2023 American Community Survey only. Military spouses are identified as being in the armed forces family/household, but dual military families are excluded from this analysis. A Veteran can be identified as a military spouse if they are not in the active-duty component but are a Veteran. A civilian can be identified as neither being in the armed forces family/household as well as Veteran family/household. Office of the Deputy Assistant Secretary of Defense for Military Community and Family Policy. (2023). *2023 demographics*

profile of the military community. U.S. Department of Defense.

<https://download.militaryonesource.mil/12038/MOS/Reports/2023-demographics-report.pdf>

⁹ Ibid

¹⁰ Ibid

¹¹ Data used is primarily from 2023 American Community Survey using data from *Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Renae Rogers, and Megan Schouweiler. IPUMS USA: Version 15.0 [2023 American Community Survey]*. Minneapolis, MN: IPUMS, 2024. <https://doi.org/10.18128/D010.V15.0>. Notes: The variables created for military spouse and civilian for the above come from U.S. Census Bureau, 2023 American Community Survey only. Military spouses are identified as being in the armed forces family/household, but dual military families are excluded from this analysis. A Veteran can be identified as a military spouse if they are not in the active-duty component but are a Veteran. A civilian can be identified as neither being in the armed forces family/household as well as Veteran family/household. The variables used in the labor force are from calculated employment status variables and only include those that are employed and unemployed and exclude those not in the labor force. The variable for income calculations is "inctot" – total personal income. In all calculations, (1) values of 9999999 are excluded, (2) all negative values are excluded, and (3) all values of zero (0) are excluded. Thus, values presented are all positive income values with no inflation adjustment. In addition, the calculations for all groups are of those in the labor force only and population 18 and over

¹² Ibid. See previous note

¹³ Ibid. See previous note

¹⁴ Ibid. See previous note

¹⁵ Ibid. See previous note

¹⁶ Ibid. See previous note

¹⁷ Ibid. See previous note

¹⁸ Ibid. See previous note

¹⁹ Ibid. See previous note

²⁰ Ibid. See previous note

²¹ Ibid. See previous note

²² Ibid. See previous note

²³ Ibid. See previous note

²⁴ Elliott, B. (2024). Return-to-office mandates: How to lose your best performers. *MIT Sloan Management Review*, 65(4), 80-82.

²⁵ Maury, R. & Stone, B. (2014). Military spouse employment report. Institute for Veterans and Military Families, Syracuse University, in collaboration with: Military Officers Association of America.

https://ivmf.syracuse.edu/wp-content/uploads/2016/06/MilitarySpouseEmploymentReportACC_03.20.18.pdf

Roman, J.R., & Minei, E. M. (2024). Military Spouse Employment Obstacles: When Personal Identity Impacts Professional Success. SAGE Publications: SAGE Business Cases Originals.

²⁶ Hastings, S. O., Minei, E., & Warren, S. (2021). Organizational practices leading to closeting: the interactional construction of 'closets'. *Journal of Applied Communication Research*, 49(6), 687-704.

²⁷ Blue Star Families (2023). Military Family Lifestyle Survey: Spouse Employment. https://bluestarfam.org/wp-content/uploads/2023/03/BSF_MFLS_Spring23_Finding1_Spouse_Employment.pdf

²⁸ Roman, J.R., & Minei, E. M. (2024). Military Spouse Employment Obstacles: When Personal Identity Impacts Professional Success. SAGE Publications: SAGE Business Cases Originals.

²⁹ Ibid

³⁰ Bradbard, D.A., Maury, R., & Armstrong, N.A. (2016). The force behind the force: A business case for leveraging military spouse talent (employing military spouses, paper no. 1). Institute for Veterans and Military Families, Syracuse University. <https://surface.syr.edu/cgi/viewcontent.cgi?article=1109&context=ivmf>

³¹ Bradbard et al., 2016

³² Roman, J.R., & Minei, E. M. (2024). *Military Spouse Employment Obstacles: When Personal Identity Impacts Professional Success*. SAGE Publications: SAGE Business Cases Originals.

³³ Hiring Our Heroes / Institute for Veterans and Military Families (n.d.) Hidden Financial Costs of MS Unemployment. <https://www.hiringourheroes.org/resources/hidden-financial-costs-military-spouse-unemployment/>

-
- ³⁴ Blue Star Families. (2019) Military Family Lifestyle Survey. <https://bluestarfam.org/wp-content/uploads/2019/03/2018MFLS-ComprehensiveReport-DIGITAL-FINAL.pdf>. Blue Star Families. (2024) The 2023 Military Family Support Programming Survey. <https://bluestarfam.org/research/mfls-survey-release-2024/>.
- Bradbard, Deborah A.; Linsner, Rachel; Maury, Rosalinda V.; and Pitoniak, Amber, "Helping Military Spouses Find Careers that Move with Them" (2019). Institute for Veterans and Military Families. 121. <https://surface.syr.edu/ivmf/121>
- ³⁵ Bradbard et al., 2016
- ³⁶ Ibid
- ³⁷ Posard, Marek N., Gabriella C. Gonzalez, Luke J. Matthews, Karen Christianson, Jamie L. Ryan, Shirley M. Ross, and Irineo Cabrerros, Evaluation of the Military Spouse Employment Partnership Program: Report on the Second Stage of Analysis. Santa Monica, CA: RAND Corporation, 2021. https://www.rand.org/pubs/research_reports/RRA531-1.html.
- ³⁸ Bradbard et al., (2016)
- ³⁹ Moeser-Whittle, E. (2021) Help Wanted: Military Spouse Employment. <https://www.newsweek.com/rankings/americas-greatest-workplaces-parents-families-2023>
- ⁴⁰ Peachman, R. (2023, July 23). Meet America's best employers for women 2023. Forbes. <https://www.forbes.com/sites/rachelpeachman/2023/07/23/meet-americas-best-employers-for-women-2023>; Newsweek. (2023). *America's greatest workplaces for parents and families 2023*. <https://www.newsweek.com/rankings/americas-greatest-workplaces-parents-families-2023>
- ⁴¹ Posard, Marek N., Gabriella C. Gonzalez, Luke J. Matthews, Karen Christianson, Jamie L. Ryan, Shirley M. Ross, and Irineo Cabrerros, Evaluation of the Military Spouse Employment Partnership Program: Report on the Second Stage of Analysis. Santa Monica, CA: RAND Corporation, 2021. https://www.rand.org/pubs/research_reports/RRA531-1.html.
- ⁴² Blue Star Families. (2024) The 2023 Military Family Support Programming Survey. <https://bluestarfam.org/research/mfls-survey-release-2024/>

D'ANIELLO INSTITUTE FOR VETERANS AND MILITARY FAMILIES (IVMF) is the first national institute in higher education singularly focused on advancing the lives of the nation's military, veterans, and their families. Through its professional staff and experts, and with the support of founding partner JPMorgan Chase Co. as well as U.S. Navy veteran, IVMF Advisory Board Co-Chair, University Life Trustee and Co-Founder & Chairman Emeritus of the Carlyle Group Daniel D'Aniello '68, H'20 and his wife, Gayle, the IVMF delivers leading programs in career and entrepreneurship education and training, while also conducting actionable research, policy analysis, and program evaluations. The IVMF also supports veterans and their families, once they transition back into civilian life, as they navigate the maze of social services in their communities, enhancing access to this care working side-by-side with local providers across the country. The Institute is committed to advancing the post-service lives of those who have served in America's armed forces and their families.

ACKNOWLEDGMENT

This report is published by Syracuse University's D'Aniello Institute for Veterans and Military Families (IVMF) under contract with the United Services Automobile Association (USAA) (<https://www.usaa.com/>). The principal authors of this report are Rosalinda Vasquez Maury, M.S., Director of Applied Research, IVMF; Jenna-Lyn R. Roman, M.S., Instructor of Management, Michael A. Leven School of Management, Entrepreneurship and Hospitality, Michael J. Coles College of Business, Kennesaw State University; Brice Stone, Ph.D., Research Fellow, IVMF; and Jeanette Yih Harvie, Ph.D., Research Associate, IVMF.

SUGGESTED CITATION

Maury, R.V., Roman, J.L.R., Stone, B., & Harvie, J.Y. (2025). Military Spouse Employment Landscape: Trends, Barriers, and Opportunities. Syracuse, NY: D'Aniello Institute for Veterans and Military Families, Syracuse University.

COPYRIGHT

© 2025, IVMF at Syracuse University. This content may be distributed freely for educational and research uses as long as this copyright notice is attached. No commercial use of this material may be made without express written permission.