

MAY 2026

# Planning to Pivot: Employment Lessons from a Military Spouse

A Narrative Profile from the Reimagining Military Spouse Employment Initiative





## About This Series

This narrative profile is part of a companion series to the **Reimagining Military Spouse Employment** research initiative. While the data briefs provide statistical analysis of employment patterns, industries, and outcomes, this series puts a human face on the data by following military spouses through the career pivots the research describes.

The series includes three profiles:

- **Planning to Pivot** - A new military spouse navigates early career disruptions, PCS moves, and the compounding effects of short-term decisions on long-term career outcomes.
- **The Accidental Entrepreneur** - A mid-career military spouse confronts childcare barriers, compounding setbacks, and the decision to build something of their own.
- **To Stay or To Go** - A discouraged worker weighs whether to exit the workforce entirely, and what that choice means for identity, finances, and family.

Each profile serves a dual audience: military spouses seeking validation and practical insight, and employers and policymakers looking to understand the lived experience behind the data.

## Related Research

This series draws on findings from the following IVMF publications:

- **Military Spouse Employment Landscape** (March 2025)
- **Where Military Spouses Work: Industries & Occupations** (April 2025)

# I knew that my life would change when I said, “I do,” and married someone who is serving in the United States military.

I expected to move a lot, once every two to four years<sup>1</sup>. I knew that my husband would deploy<sup>1,2</sup> leaving me to navigate life on the home front. I have come to learn that our military community likes to remind each other that “You know what you’re getting yourself into.” And, sure, I knew what to expect on paper. But I didn’t know the extent to which these realities would impact me personally and professionally.

## Early Pivots

I met my husband while they were stationed in Fort Meade, Maryland, just outside of the Washington, DC metro area. I had just finished my undergraduate degree in social work. I learned I was in good company. The vast majority (82%) of military spouses have post-secondary education, with 32% holding a bachelor’s degree.<sup>3</sup> I also was in pursuit of a career in social work, one of the most popular career choices for military spouses.<sup>4</sup> My new military spouse friends also worked in other common, but low-advancement, sectors, including education, health and social services (38%), retail (10%), and professional services (10%).<sup>5</sup> I knew that in order to work in this field, I needed a master’s degree and to obtain a professional license. I’m worried, because more than a third of military spouses work in licensed professions and continue to struggle with regulations that delay employment.<sup>6</sup>

However, I was encouraged to learn that legislation<sup>7</sup> had reduced some procedural bureaucracy, and I could also apply to be reimbursed for the costs.<sup>8</sup> I was hopeful. My career has been in high demand for more than a decade, even more so since the COVID-19 pandemic<sup>9</sup> impacted civilian and military communities alike. My plan was to get a job in my field while taking classes. At the time, I knew that investing in my education was a requirement of my field. I had hoped this strategy would help make up for a lack of professional experience.

It didn’t take long for me to realize that I would need to learn to pivot and adjust the best-laid plans I had for my career. I was forced to pivot when I looked at our budget. Investing in my education wasn’t something we could afford to do. My husband wasn’t fresh out of boot camp, but we didn’t take home an officer’s paycheck either.<sup>10</sup>

I had heard that military pay and benefits are competitive with civilian jobs<sup>11</sup>. And it’s largely true. We didn’t have to worry about paying for medical or dental care or housing, but when I crunched the numbers, our take-home pay was not enough to justify my going back to school. The program I wanted to apply for costs over \$15,000 per year for two years<sup>12</sup>. The duty station was in a high-cost-of-living area, and while we lived on the installation, we still had housing expenses that exceeded our allowance by roughly \$200.<sup>13</sup> We had to pay thousands of dollars out-of-pocket to move me in with him, as the military didn’t cover moving my things after we got married.

<sup>1</sup> While employment challenges described here disproportionately affect women, compounding existing gender-based labor market inequities, male military spouses are not exempt from the negative impacts introduced by the military lifestyle. However, data on male military spouses and same sex military families remains limited, warranting additional research.

### MILITARY SPOUSES

**\$200K+**  
in lost earnings over 20 years

**4X** HIGHER  
UNEMPLOYMENT  
RATE

**EARN  
42% LESS**  
than their civilian counterparts  
across most industries.

Three stylized icons representing different professions: a woman in a red top, a woman in a blue top, and a man in a white lab coat with a stethoscope.



MILITARY SPOUSES

**82%**  
have some  
post-secondary  
education



**1 out of 3** work  
in jobs requiring  
state licenses

**44%**  
of largest bases lack  
enough jobs

We would have to take out loans to make my plan work. We weren't sure if we wanted to join the roughly one-third of military households that have student loan debt.<sup>14</sup> We looked into transferring my husband's GI Bill benefits to me, but learned that service members have to complete six years of service before that becomes an option.<sup>15</sup> So we made the decision to hit pause on my education. I'd keep working and wait until we could afford it.

I didn't know this at the time, but these short-term, financially motivated decisions would have long-term career impacts. The decisions that many spouses make, combined with other military lifestyle challenges, contribute to us earning 42% less than our civilian counterparts.<sup>16</sup> I eventually looked up research that, in black and white, showed me the financial cost of being a military spouse. I learned that the average enlisted spouse earns, on average, \$9,500 less per year than they would if their service member were to leave the service. And officer spouses make \$27,000 less per year on average<sup>17</sup>. This would amount to a loss of just under \$200,000 over my service member's 20-year career, assuming we stay in that long.

Even in those early days, I didn't understand the implications of my decisions. I slowly realized that in order to have a career vs. a job, I had to reinvent myself personally and professionally. Not long after we got married, my husband received orders to move to Fort Bragg in Fayetteville, North Carolina. Like other military spouses, I soon learned that some duty stations have a surplus of jobs, while 44% of the largest military bases don't have enough jobs to go around.<sup>18</sup>



WHAT I WISH WE KNEW

**To Military Spouses:**

*There is no PCS-proof career field. No matter how in-demand or widespread a career field, military-directed Permanent Change of Station (PCS) moves force a career pause. Once I learned this, I was better able to find ways to minimize downtime. I pursued remote work, started job hunts in future duty stations earlier, and focused on career development/education so that my pedigree would offset my patchwork resume.*



WHAT I WISH YOU KNEW

**To Employers:**

*My professional and educational background may not align, but it is not because of a lack of direction or vision. In our dual-income society, military spouses like me are forced to take jobs; we don't always get to invest in building our careers.*

**29 WEEKS**to find a job  
on average**32%**INCOME DROP  
after a PCS move**28%**end up working  
outside their field

## PCS<sup>ii</sup> Pivots

Our first move didn't feel like a turning point, just a logistical challenge to solve. This time, I was ready to pivot. I found myself planning a move and researching jobs and future degree programs near our new duty station to see if they were more affordable. One thing that stood out was the length of his orders and the length of my degree programs. If I wanted to complete my degree in time, I would have to attend school full-time, making full-time employment challenging. Our family could not afford for me not to work. In fact, 72% of enlisted and 61% of officer families agree that two incomes are vitally important to a military family's financial well-being.<sup>19</sup> I needed to work. Knowing that 21.6% of enlisted spouses and 13.3% of officer spouses<sup>20</sup> are unemployed, a rate that is nearly four times higher than our civilian counterparts<sup>21</sup>, convinced me to pivot. Rather than pursuing my linear career path, I knew I needed to look for a job, even if it was outside my field, while also looking into obtaining an online degree that fit into my lifestyle and budget.

My job search began before we arrived in North Carolina, paused while we packed our house, and resumed after we were more settled into installation housing. It was the first time I was part of that roughly 20% of unemployed military spouses.<sup>22</sup> My job hunt lasted four months<sup>23</sup>, far longer than I anticipated it would, double the average time a civilian my age spends looking for employment.<sup>24</sup>

That was the first time I had to step away from my prescribed career path and get creative. Military spouses are often required to engage in occupational adaptation and get creative with how we find career success, expanding our goals to make the most of our circumstances.<sup>25</sup> But I am lucky, the average military spouse job hunt lasts 29 weeks, and 27% of military spouses have been looking for over a year.<sup>26</sup>

I was thrilled to find a job in a region whose unemployment rate fluctuates so frequently.<sup>27</sup> But, like 28% of military spouses, I was offered a position that is not in my field,<sup>28</sup> and it paid less.<sup>29</sup> Soon after starting my new job, I began to feel as though my employer was anticipating my next military move.<sup>30</sup> It felt like I wasn't being given as many opportunities as others to build skills. Projects were assigned to those who weren't going to move in a few years. Luckily, that quickly changed after I went above and beyond on an important project and received praise from my boss, who went as far as to call me a "rockstar".<sup>31</sup> He even said he would go out of his way to hire military spouses into future roles, calling us an "untapped talent pool".<sup>32</sup>

My career was advancing. Sure, I wasn't working in my field, but I had a steady income. We were thrilled when we learned I was pregnant with our first child right around the time my husband received his next set of orders.

PCS stands for Permanent Change of Station, moves that are directed by military orders that often require service members and families to relocate to a new city, state, or country.



## WHAT I WISH WE KNEW

### To Military Spouses:

The career decisions I make today impact my future. Taking jobs that are outside my field helped pay the bills, but it also led to a patchwork resume that became harder to explain to employers. Once I realized these decisions resulted in lost opportunity costs, totaling roughly \$200,000 over the course of a 20-year military career.<sup>33</sup> I began to approach my employment decisions more strategically. I took a job that was outside my field, but required a similar skillset, and pursued my education to help make the transition back to my calling more seamless. I just wish I knew which of these strategies actually worked for other military spouses.



## WHAT I WISH YOU KNEW

### To Employers:

Military spouse unemployment is not just a statistic. Sure, our unemployment rate is four times higher than the civilian rate, but that isn't the entire story. We work harder than most to fill the gaps in our resumes and prove ourselves once offered a position. On average, it takes us 29 weeks to find a job,<sup>34</sup> a reset that eats into the time we have to prove ourselves, promote, and develop professionally. I wish the systems designed to screen candidates didn't filter me out before someone ever had the chance to see what I can do. I wish hiring managers understood that job performance doesn't always look like a linear resume.<sup>35</sup> I don't want a handout or a hiring preference I didn't earn; I just don't want the system to eliminate me before I have a chance to prove myself.

# HOW EMPLOYERS CAN HELP WITH FAMILY PIVOTS

## THE CHALLENGE:

**4x higher unemployment rate than civilians; 29 weeks to find a job on average; 32% income drop after relocating<sup>36</sup>**

## ACTIONS

- ✓ Train AI and applicant tracking systems not to automatically exclude potential military spouse candidates. Resume gaps and short tenures are structural, not performance indicators.
- ✓ Train recruiters and HR professionals on military cultural competence so they understand why resumes feature frequent relocations, employment gaps, or underemployment.
- ✓ Provide hiring managers with a toolkit to identify and evaluate military spouse candidates fairly.<sup>37</sup>



## The Family Pivot

I knew life would change when I married my service member, but I really didn't understand. So I shouldn't have been surprised when I thought I knew how having a child would impact our lives, but I similarly had no idea.

Just like I was prepared to pivot my career after our first move, I was ready to plan another career pivot as soon as I found out I was pregnant. I knew child care would be a huge part of my ability to pivot, so I looked into child care options. When I signed up for the local military Child Development Center (CDC)<sup>iii</sup> waitlist, I was told by other spouses that even though I had signed up before my baby was born, spots typically went to dual military couples or single parents.<sup>38</sup> We also looked into which civilian centers would qualify for military fee assistance. We were hopeful we would get a spot, yet disheartened to hear that Congress had found that some "service members may never gain access to fee assistance,"<sup>39</sup> making affordable child care access a top military quality of life issue.

Still, we hoped for the best. I continued to look for a new job, anticipating a child care spot would open up. I also wondered what I would do if I were offered a position, knowing I would have to go on maternity leave in a few months. I wouldn't be entitled to the same legal protections afforded to pregnant employees who have worked at their companies for at least a year.<sup>40,41</sup> Would it be worth it to be in a position for such a short time and add yet another detour to my resume?

Ultimately, I "chose" to wait to look for a job until after the baby was born, joining the roughly 31% of spouses who are not in the workforce<sup>42</sup>. I stopped actively looking for work because I chose to care for my child.<sup>43</sup> While this decision was a hard one to make, it alleviated the stress of worrying if we could afford child care or school. Because it wasn't a question. Child care was just as expensive, if not more expensive, than going back to school for my master's degree.<sup>44</sup>

But this wise financial decision wasn't without cost. As someone who enjoys working, I didn't know how to process being out of the workforce. And I'm not the only one. In fact, the longer military spouses are unemployed, the greater the impact on our mental health.<sup>45</sup>

The military lifestyle has inherent stressors. We know that we will worry about the safety of our loved ones, so it is not surprising that more than 40% of military spouses have at least one behavioral health condition.<sup>46</sup> I noticed that I wasn't just stressed because I worried for the safety of my husband, I was also stressed during these periods of transition. It was at these times that I felt detached from myself. I was still myself. I loved my family, but I felt a loss of purpose.

**31%**  
are out of the  
workforce

**30%**  
cite childcare as  
the reason they  
left the workforce

**40%**  
report a behavioral  
health condition

## MALE MILITARY SPOUSES & MENTAL HEALTH

According to the 2024 Annual Report on Suicide in the Military, male spouses account for 65% of all military spouse suicides despite representing 14% of the population. And from 2022 to 2023, the male spouse suicide rate increased, while the female spouse rate decreased.<sup>47</sup>

### WHAT WE WISH WE KNEW

While research on military spouse mental health is on the rise, there is little published evidence that examines the mental health challenges based on gender, race, or sexual orientation.

<sup>iii</sup> Child Development Centers (CDCs) are military funded and run child care facilities available to service members and DoD employees.





## WHAT I WISH WE KNEW

### To Military Spouses:

*Leaving the workforce is seen as my choice, but it didn't feel like a choice. Stepping back from paid work was the right decision for my family. But economically, my savings account and earnings potential paid the price for our family decision. Not only did I not bring in income, but my Social Security earnings statements totaled \$0 for the two years we were at this duty station. It also impacted my mental health. It was a family decision, but it felt like I bore the brunt of the costs.*



## WHAT I WISH YOU KNEW

### To Employers:

*Military spouses hold up the Homefront. This means being on call for sick kids and when child care falls through. Supporting us as we support the Homefront is a vital part of thanking military families for their service, but it isn't a handout. We know that despite these challenges, the work needs to get done. If I could find a job that offered flexible work schedules or remote options I could take with me, I could get the work done while supporting the Homefront. Without these options, it becomes harder for military spouses like me to remain in the workforce.*

# HOW EMPLOYERS CAN HELP WITH REENTRY PIVOTS

## THE CHALLENGE:

**31% of spouses are out of the workforce; 30% cite childcare as the reason they left the workforce; childcare costs exceed college tuition in most states**

## ACTIONS

- ✓ Offer job portability—not just remote work, but the ability to transfer within the company during a PCS.
- ✓ Develop remote options and intentionally designate positions for remote work.
- ✓ Provide childcare support through on-site options, subsidies, or tax benefits to offset costs.<sup>48</sup>



---

## The Reentry Pivot

Once our child was a bit older, and child care became slightly more affordable, we decided it was time for me to return to work. After stepping out of the workforce, I expected that returning would feel like picking up where I left off. Instead, it felt like starting over.

My time out of the workforce had created a gap on my resume, and that gap required explanation. Because only 22% of military spouses sustain full-time employment over a three-year period,<sup>49</sup> the majority of us have gotten used to the expectation that we will have to explain our resume gaps. But this time, interviews felt different. Employers asked questions about my long-term plans in ways that made me feel like my answers mattered more than my experience or qualifications. I wasn't just competing for a job; I was trying to prove that I was worth their investment.



This should not be a shock; I had experienced it before. But this time was different. Career interruptions, especially those tied to caregiving, often result in lower wages and slower career progression upon reentry. Research by Harvard Business School discovered that employers have not invested in hiring caregivers. In fact, 26% of companies indicated they prioritized hiring veterans, but only 23% said they prioritized hiring caregivers, who represent 73% of the U.S. population.<sup>50</sup> After sending out my resume to dozens of roles, I realized that my bachelor's degree wasn't enough to open doors to high-paying roles in my field. So, I again revisited the idea of going back to school to obtain my master's degree.

But the data I found was discouraging. According to research, the civilian-military spouse income gap is real. Military spouses with a bachelor's degree earn \$40,000 annually compared to \$74,000 for civilians (46% less),<sup>51</sup> and the gap actually increases with education.<sup>52</sup> Ultimately, I decided to put off my education again, for two reasons: until my children were school-aged, we wouldn't be able to afford child care costs, and obtaining a degree may result in higher pay for civilian workers, but for military spouses, it was a risky investment.

Thankfully, we were stationed back at Fort Meade, Maryland, and I was able to tap into my previously established network. Veterans have reported that networks have been essential to their ability to find work.<sup>53</sup> My friends with mentors were 83% more likely to have sustained employment.<sup>54</sup> It has been said that up to 70% of jobs aren't posted publicly and that networking is one way to tap into these opportunities.<sup>55</sup> So I attended Hiring Our Heroes<sup>56</sup> hiring fairs as I was told 43% of in-person attendees receive a job offer.<sup>57</sup> I also researched available Military OneSource<sup>58</sup> programming and was able to update my resume before applying to positions posted by Military Spouse Employment Partnership (MSEP) employers.

Unfortunately, having an established network doesn't mean I landed my dream job. Instead, I again accepted a position that was peripherally related to my field, but it had growth opportunities. I hoped that I would be able to prove myself and get promoted from within, as I did earlier in my career.

Still, I found myself underemployed, like the roughly 70% of military spouses who work full- or part-time.<sup>59</sup> It was hard to know that I made less than others in my same role. In fact, 41% of military spouses report being paid less than those with similar credentials. And that number climbs to 44% for those with a 4-year college degree and 49% for those with graduate/professional degrees.<sup>60</sup> Despite these harsh realities, I knew I was up to the task and would work to prove myself worthy of promotion.

MILITARY SPOUSES

**22%**  
maintained full-time  
work for three  
consecutive years

**70%**  
of working spouses are  
underemployed

**49%**  
with grad degrees  
are underpaid



WHAT I WISH WE KNEW

**To Military Spouses:**

*I wish I hadn't relied upon furthering my education to help smooth my reentry into the workforce. The return on investment is never a guarantee, but I wish I knew the military spouse-civilian income gap actually increases with education. And despite being highly educated, military spouse underemployment persists across all education levels.<sup>61</sup> Had I known this earlier in my career, I might have pursued other fields that didn't require an advanced degree, rather than banking on investing in my education at some point. While I enjoyed the time I stayed home with family, I wish I had known how hard it would be to overcome the lack of career momentum when I re-entered the workforce.*



WHAT I WISH YOU KNEW

**To Employers:**

*When we make the hard decision to leave the workforce, we do so because we feel the lifestyle doesn't allow us another choice. I wish there had been more options that allowed me to stay connected to my work, roles that could move with me, and flexibility that accounted for the realities of military life. I wish employers knew that stepping away from the workforce doesn't mean I wasn't invested in my career.*



---

## Pivots Helped Me Make Military Life Work

After years of pivoting, we reached a point where something had to change. Moving every two to three years puts a strain on my career and our children's social health. We made the impossible decision not to move with my husband when he got his next set of orders. DoD surveys indicate that roughly 7% of military families choose to “geo bach”, or live geographically separated.<sup>62</sup>

This decision was far from easy and one we didn't want to make. While it allowed me to keep my full-time job, we didn't make the decision because of my career. We did it because we wanted to provide stability for our kids.<sup>63</sup> My sleep suffered.<sup>64</sup> My perceived stress scores were higher than when my husband was deployed.<sup>65</sup> While the separation offered one aspect of stability, it also had a negative impact on our children. I only later learned that children in geo-batching households have lower mental health scores than children in households where a parent is deployed.<sup>66</sup>

Over the years, I have heard military spouses' ability to pivot called “resilience”, but I like the term grit. It acknowledges the hardship we overcome and the cost of our version of the military lifestyle. It can be tempting to blame the military or categorize the experience as entirely negative, but that has not been my experience.

I'm not uncomfortable with pivoting so that I can support my service member. I looked for remote work. I was envious of many of my peers who landed remote jobs, which allowed them to remain employed for more than a few years at a time.<sup>67</sup> I never found a remote job, but I worked hard to develop my ability to pivot, met friends, and experienced new cultures. The strains on my mental health are understood and supported through available programs in ways I know were not available to previous generations of military spouses. When I have been able to find employment, I have felt an increased sense of satisfaction in being able to meaningfully contribute to my household income and knowing I have been able to use the skills I've worked hard to build.

But there are costs that can't be easily measured in surveys or in interviews. It is undeniable that my career has been negatively impacted by the lifestyle. And the vast majority of military spouses have a similar experience. According to research conducted by IVMF and Hiring Our Heroes, “88% of respondents agree or strongly agree that the military lifestyle impacts their ability to find jobs at their experience and/or education level and 90% agree or strongly agree that military service negatively affected their careers.”<sup>68</sup>

But I wish people understood that it's not just about unemployment, sending out resumes every two to three years, for weeks and months on end. Military spouses plan to pivot. We know this is part of the lifestyle. The challenge isn't whether we will pivot, but whether those pivots will move us forward or set us back. Sometimes they do both. I just wish I knew which ones would have gotten me further, faster.



#### WHAT I WISH WE KNEW

### To Military Spouses:

*The military lifestyle builds strength and capacity in military spouses, not just service members. While this growth has caused its fair share of frustration over the years, it has helped me approach my work differently. When the unexpected occurs, I meet the uncertainty with confidence because I've been there before. Sure, it means I face a lot of uncertainty, but the sooner I recognized this was a benefit, not a setback, the faster I found a positive pivot.*



#### WHAT I WISH YOU KNEW

### To Employers:

*Military spouses want to work. We want to develop our own careers, but we also have to support the Homefront. To do this, we need your support and understanding. We pursue career development resources and continue our education, but the income gap persists and even grows with advanced degrees. Our patchwork resumes aren't evidence of instability; they're evidence of ingenuity. Invest in mentorship, create pathways for advancement, and build roles that don't disappear when we move. Doing so isn't just patriotic; it's an investment in a highly skilled, adaptable workforce that is often overlooked.*

## HOW EMPLOYERS CAN HELP WITH PCS PIVOTS

### THE CHALLENGE:

**Military spouses earn 42% less than civilian counterparts; 70% of working spouses are underemployed; only 22% maintain full-time work over 3 years<sup>69</sup>**

### ACTIONS

- ✓ Shift focus from hiring to advancement through mentorship, leadership programs, and remote advancement tracks.<sup>70</sup>
- ✓ Build leadership pathways that help military spouses move beyond entry-level roles<sup>71</sup>
- ✓ Offer mentorship programs—mentorship increases odds of sustained employment by 83%.<sup>72</sup>

# References

- <sup>1</sup> Military OneSource. (n.d.). PCS: The Basics About Permanent Change of Station. Washington, DC: U.S. Department of Defense. <https://www.militaryonesource.mil/moving-pcs-plan-to-move/pcs-the-basics/>
- <sup>2</sup> Defense Manpower Data Center. (2024). 2024 Demographics: Profile of the Military Community. Washington, DC: U.S. Department of Defense. p. 129. <https://demographics.militaryonesource.mil/chapter-5-spouse-demographics/>. Of those roughly 11.4% are dual military marriages, with only 6.8% of male service members being in a dual military marriage compared to 34.6% of female service members who are in dual military marriages.
- <sup>3</sup> Office of People Analytics. (2024). 2024 Active Duty Spouse Survey Infographic. Washington, DC: U.S. Department of Defense. <https://download.militaryonesource.mil/12038/MOS/Infographic/2024-active-duty-spouse-employment-and-education.pdf>
- <sup>4</sup> Maury, R.V., Roman, J.L.R., Stone, B., & Harvie, J.Y. (2025). Military Spouse Employment Landscape: Trends, Barriers, and Opportunities. Syracuse, NY: IVMF, Syracuse University. <https://surface.syr.edu/ivmf/490>
- <sup>5</sup> Maury, R.V., Roman, J.L.R., Stone, B., & Harvie, J.Y. (2025). Military Spouse Employment Landscape: Trends, Barriers, and Opportunities. Syracuse, NY: IVMF, Syracuse University. <https://surface.syr.edu/ivmf/490>
- <sup>6</sup> Military OneSource. (2023). Enhanced Military Spouse Licensure Portability. Washington, DC: U.S. Department of Defense. <https://stepolicy.militaryonesource.mil/priorities/enhanced-military-spouse-licensure-portability/2023>
- <sup>7</sup> U.S. Congress. (2022). Veterans Auto and Education Improvement Act of 2022, Pub. L. No. 117-333, § 19, 136 Stat. 6121. <https://www.congress.gov/bill/117th-congress/house-bill/7939><sup>8</sup>
- <sup>8</sup> U.S. Department of Labor. (n.d.). License Recognition for Military Spouses. Washington, DC: Veterans' Employment and Training Service. <https://www.dol.gov/agencies/vets/veterans/military-spouses/license-recognition>
- <sup>9</sup> American Psychological Association. (2022, November). Mental Health Care Strains [Press release]. <https://www.apa.org/news/press/releases/2022/11/mental-health-care-strains>
- <sup>10</sup> Maury, R. V., Roman, J. 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. p. 16. <https://surface.syr.edu/ivmf/490>
- <sup>11</sup> Department of Defense. (2014). 14th Quadrennial Review of Military Compensation, Vol. 1. Washington, DC: U.S. Department of Defense. [https://militarypay.defense.gov/Portals/3/Documents/QRMC\\_14\\_Vol1\\_final\\_web.pdf](https://militarypay.defense.gov/Portals/3/Documents/QRMC_14_Vol1_final_web.pdf)
- <sup>12</sup> University of Maryland School of Social Work. (n.d.). Tuition and Fees. <https://www.ssw.umaryland.edu/tuition-fees/>
- <sup>13</sup> Blue Star Families. (2025). 2025 Military Family Lifestyle Survey: Comprehensive Report. Washington, DC: Blue Star Families. [https://bluestarfam.org/wp-content/uploads/2026/02/2025-MFLS\\_Full-Report\\_02202026.pdf](https://bluestarfam.org/wp-content/uploads/2026/02/2025-MFLS_Full-Report_02202026.pdf)
- <sup>14</sup> Blue Star Families. (2021). 2021 Military Family Lifestyle Survey: Financial Stability and Housing. Washington, DC: Blue Star Families. p. 2. [https://bluestarfam.org/wp-content/uploads/2022/03/BFS\\_MFLS\\_Results2021\\_Financial-Stability-and-Housing\\_03\\_10.pdf](https://bluestarfam.org/wp-content/uploads/2022/03/BFS_MFLS_Results2021_Financial-Stability-and-Housing_03_10.pdf)
- <sup>15</sup> U.S. Department of Veterans Affairs. (n.d.). Transfer Post-9/11 GI Bill Benefits. <https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>
- <sup>16</sup> Maury, R. V., Roman, J. 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. <https://surface.syr.edu/ivmf/490>
- <sup>17</sup> Department of Defense. (2014). 14th Quadrennial Review of Military Compensation, Vol. 4. Washington, DC: U.S. Department of Defense. p. iv. [https://militarypay.defense.gov/Portals/3/Documents/QRMC-14-Vol\\_4\\_final\\_web.pdf](https://militarypay.defense.gov/Portals/3/Documents/QRMC-14-Vol_4_final_web.pdf)
- <sup>18</sup> Deloitte. (n.d.). Military Spouse Unemployment. Deloitte Insights. <https://www.deloitte.com/us/en/insights/industry/government-public-sector-services/military-spouse-unemployment.html>
- <sup>19</sup> Blue Star Families. (2025). 2025 Military Family Lifestyle Survey: Comprehensive Report. Washington, DC: Blue Star Families. p. 9. [https://bluestarfam.org/wp-content/uploads/2026/02/2025-MFLS\\_Full-Report\\_02202026.pdf](https://bluestarfam.org/wp-content/uploads/2026/02/2025-MFLS_Full-Report_02202026.pdf)
- <sup>20</sup> Office of People Analytics. (2024). 2024 Survey of Active Duty Spouses: Tabulations of Responses. Washington, DC: U.S. Department of Defense. p. 106. <https://www.opa.mil/research-analysis/spouse-family/military-spouse-survey-tabulations-of-responses/2024-survey-of-active-duty-spouses-tabulations-of-responses/>
- <sup>21</sup> Maury, R. V., Roman, J. 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. p. 6. <https://surface.syr.edu/ivmf/490>
- <sup>22</sup> Office of People Analytics. (2024). 2024 Active Duty Spouse Survey Infographic. Washington, DC: U.S. Department of Defense. <https://download.militaryonesource.mil/12038/MOS/Infographic/2024-active-duty-spouse-employment-and-education.pdf>
- <sup>23</sup> Office of People Analytics. (2024). 2024 Active Duty Spouse Survey Infographic. Washington, DC: U.S. Department of Defense. <https://download.militaryonesource.mil/12038/MOS/Infographic/2024-active-duty-spouse-employment-and-education.pdf>
- <sup>24</sup> Bureau of Labor Statistics. (2024). Unemployment Duration in the Pandemic: A Look at Jobseeker Demographics. Washington, DC: U.S. Department of Labor. <https://www.bls.gov/spotlight/2024/unemployment-duration-in-the-pandemic-a-look-at-jobseeker-demographics/>
- <sup>25</sup> DaLomba, E., Greer, M. J., Cruz, E., Harris, A., King, C., Laurel, L., McCuaig, T., & Wilder, R. (2021). The experiences of active duty military spouses with advanced degrees in maintaining and advancing their careers. *Work*, 68(2), 387-398. <https://doi.org/10.3233/WOR-203380>
- <sup>26</sup> Office of People Analytics. (2024). 2024 Survey of Active Duty Spouses: Tabulations of Responses. Washington, DC: U.S. Department of Defense. p. 116. <https://www.opa.mil/research-analysis/spouse-family/military-spouse-survey-tabulations-of-responses/2024-survey-of-active-duty-spouses-tabulations-of-responses/>
- <sup>27</sup> Biz Fayetteville. (2026, February 6). Fayetteville's Evolving Job Market: Opportunities, Trends, and Community Investments. <https://bizfayetteville.com/more-news/2026/2/6/fayettevilles-evolving-job-market-opportunities-trends-and-community-investments/5158>
- <sup>28</sup> Office of People Analytics. (2024). 2024 Survey of Active Duty Spouses: Tabulations of Responses. Washington, DC: U.S. Department of Defense. p. 138. <https://www.opa.mil/research-analysis/spouse-family/military-spouse-survey-tabulations-of-responses/2024-survey-of-active-duty-spouses-tabulations-of-responses/>
- <sup>29</sup> Maury, R. V., Roman, J. 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. p. 6. <https://surface.syr.edu/ivmf/490>
- <sup>30</sup> Society for Human Resource Management. (n.d.). What Employers Should Know About Hiring Military Spouses. <https://www.shrm.org/topics-tools/news/talent-acquisition/what-employers-should-know-about-hiring-military-spouses>
- <sup>31</sup> Hiring Our Heroes. (n.d.). Military Spouses in the Workplace Stories. Washington, DC: U.S. Chamber of Commerce Foundation. <https://www.hiringourheroes.org/stories/military-spouses-in-the-workplace/>
- <sup>32</sup> Hire Heroes USA. (n.d.). Employer Insight: Military Spouse Employment. <https://www.hireheroesusa.org/employer-insight-military-spouse-employment/>
- <sup>33</sup> Department of Defense. (2014). 14th Quadrennial Review of Military Compensation, Vol. 4. Washington, DC: U.S. Department of Defense. [https://militarypay.defense.gov/Portals/3/Documents/QRMC-14-Vol\\_4\\_final\\_web.pdf](https://militarypay.defense.gov/Portals/3/Documents/QRMC-14-Vol_4_final_web.pdf)
- <sup>34</sup> Office of People Analytics. (2024). 2024 Survey of Active Duty Spouses: Tabulations of Responses. Washington, DC: U.S. Department of Defense. p. 116. <https://www.opa.mil/research-analysis/spouse-family/military-spouse-survey-tabulations-of-responses/2024-survey-of-active-duty-spouses-tabulations-of-responses/>
- <sup>35</sup> Maury, R. V., Roman, J. 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. p. 48, Table 11. <https://surface.syr.edu/ivmf/490>
- <sup>36</sup> Maury, R. V., Roman, J. R., Stone, B., & Harvie, J. Y. (2025). Where Military Spouses Work: Industries & Occupations. Syracuse, NY: D'Aniello Institute for Veterans and Military Families, Syracuse University. <https://surface.syr.edu/ivmf/491>
- <sup>37</sup> Maury, R. V., Roman, J. 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. p. 48, Table 11. <https://surface.syr.edu/ivmf/490>
- <sup>38</sup> RAND Corporation. (2022). Child Care in the Military: Availability and Costs on and off of Installations. Santa Monica, CA: RAND Corporation. [https://www.rand.org/pubs/research\\_reports/RRA2186-1.html](https://www.rand.org/pubs/research_reports/RRA2186-1.html)
- <sup>39</sup> House Armed Services Committee. (2024). Quality of Life Report. Washington, DC: U.S. House of Representatives. p. 15. [https://armedservices.house.gov/uploadedfiles/2024\\_house\\_armed\\_services\\_committee\\_quality\\_of\\_life\\_report.pdf](https://armedservices.house.gov/uploadedfiles/2024_house_armed_services_committee_quality_of_life_report.pdf)
- <sup>40</sup> U.S. Department of Labor. (n.d.). Family and Medical Leave Act (FMLA). <https://www.dol.gov/general/topic/benefits-leave/fmla>
- <sup>41</sup> While the Veterans Auto and Education Improvement Act of 2022 increased military spouse licensure protections and the Military Spouse Residency Relief Act adds leniency to other residency-related policies, these protections do not extend to Family and Medical Leave Act (FMLA). <https://www.militaryonesource.mil/financial-legal/legal/military-spouses-residency-relief-act/>
- <sup>42</sup> Office of People Analytics. (2024). 2024 Survey of Active Duty Spouses: Tabulations of Responses. Washington, DC: U.S. Department of Defense. p. 108. <https://www.opa.mil/research-analysis/spouse-family/military-spouse-survey-tabulations-of-responses/2024-survey-of-active-duty-spouses-tabulations-of-responses/>

- <sup>43</sup> Office of People Analytics. (2024). 2024 Survey of Active Duty Spouses: Tabulations of Responses. Washington, DC: U.S. Department of Defense. pp. 118-120. <https://www.opa.mil/research-analysis/spouse-family/military-spouse-survey-tabulations-of-responses/2024-survey-of-active-duty-spouses-tabulations-of-responses/>. The number one reason spouses cited for leaving the workforce was "I am/was caring for children not in school or daycare" (30%), 7% said "child care is too costly" and 1% indicated child care was not available.
- <sup>44</sup> Child Care Aware of America. (2024). The US and the High Price of Child Care: 2024 Affordability Analysis. pp. 24-25. [https://info.childcareaware.org/hubs/Affordability\\_Analysis\\_Updated\\_2024.pdf](https://info.childcareaware.org/hubs/Affordability_Analysis_Updated_2024.pdf). According to this report, "The average annual price of child care for an infant in a center exceeded annual, in-state university tuition by 0.8% to over 100%." In North Carolina, infant care was 65.51% more expensive than college tuition (p. 25). In Maryland, where Fort Meade is located, the cost is 126.97% more expensive (p. 24).
- <sup>45</sup> Hiring Our Heroes. (2020). Military Spouses in the Workplace. Washington, DC: U.S. Chamber of Commerce Foundation. p. 19. <https://www.hiringourheroes.org/resources/military-spouses-in-the-workplace-2020/>. Of the 31% of military spouses who experienced long-term unemployment (27+ weeks), 72% reported lower levels of self-esteem and 41% felt higher levels of uselessness compared to military spouses who were employed.
- <sup>46</sup> Ozechowski, T. J., Hanna, J., Esquivel, A., Stander, V., & McMaster, H. (2025). Spouses serve too: Military life stress among newly enrolled Millennium Cohort Family Study spouses. *Military Psychology*, 1-9. <https://doi.org/10.1080/08995605.2025.2585768>
- <sup>47</sup> Defense Suicide Prevention Office. (2026). Annual Report on Suicide in the Military: Calendar Year 2024. Washington, DC: U.S. Department of Defense. [https://www.dspo.mil/Portals/113/2026\\_CY/documents/DSPO\\_ReportonSuicide\\_CY24\\_20260317\\_508c.pdf](https://www.dspo.mil/Portals/113/2026_CY/documents/DSPO_ReportonSuicide_CY24_20260317_508c.pdf). It is important to note that 78% of male spouses who died by suicide had a history of military service, whereas only 25% of females had a history of service.
- <sup>48</sup> Maury, R. V., Roman, J. 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. pp. 45-51, Tables 10 & 13. <https://surface.syr.edu/ivmf/490>
- <sup>49</sup> Blue Star Families & D'Aniello Institute for Veterans and Military Families. (2026). Endless Adaptation, Limited Progress: An Analysis of Military Spouse Employment Across the Military Family Life-Course. Washington, DC: Blue Star Families. p. 9. <https://bluestarfam.org/military-spouse-employment-research/>
- <sup>50</sup> Fuller, J., & Raman, M. (2024). Hidden Workers: The Case for Caregivers. Boston, MA: Harvard Business School. p. 9. <https://www.hbs.edu/managing-the-future-of-work/Documents/research/Hidden%20Workers%20The%20Case%20for%20Caregivers%20100324.pdf>
- <sup>51</sup> Maury, R. V., Roman, J. 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. p. 15. <https://surface.syr.edu/ivmf/490>
- <sup>52</sup> Maury, R. V., Roman, J. 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. p. 13. <https://surface.syr.edu/ivmf/490>
- <sup>53</sup> Alonso NA, Porter CM, Cullen-Lester K. Building effective networks for the transition from the military to the civilian workforce: Who, what, when, and how. *Mil Psychol*. 2021 Apr 14;33(3):152-168. doi: 10.1080/08995605.2021.1897489. PMID: 38536312; PMCID: PMC10013404. <https://pmc.ncbi.nlm.nih.gov/articles/PMC10013404/>
- <sup>54</sup> Blue Star Families & D'Aniello Institute for Veterans and Military Families. (2026). Endless Adaptation, Limited Progress: An Analysis of Military Spouse Employment Across the Military Family Life-Course. Washington, DC: Blue Star Families. p. 10. <https://bluestarfam.org/military-spouse-employment-research/>
- <sup>55</sup> CNBC. (2019, December 27). How to Get a Job Often Comes Down to One Elite Personal Asset, and Many People Don't Have It. <https://www.cnbc.com/2019/12/27/how-to-get-a-job-often-comes-down-to-one-elite-personal-asset.html>
- <sup>56</sup> Hiring Our Heroes (HOH) is a program of the U.S. Chamber of Commerce that connects service members, veterans, and military spouses with employers through hiring events, fellowships, and career development programs.
- <sup>57</sup> Hiring Our Heroes. (n.d.). About Hiring Our Heroes. Washington, DC: U.S. Chamber of Commerce Foundation. <https://www.hiringourheroes.org/about/>. In 2019, in-person hiring events saw a job offer rate of 43%.
- <sup>58</sup> Military OneSource is a Department of Defense-funded website (<https://www.military-onesource.mil/>) that provides free information, tools, and counseling to support military members and their families, including career assistance, education guidance, and relocation support.
- <sup>59</sup> Blue Star Families. (2025). 2025 Military Family Lifestyle Survey: Comprehensive Report. Washington, DC: Blue Star Families. [https://bluestarfam.org/wp-content/uploads/2026/02/2025-MFLS\\_Full-Report\\_02202026.pdf](https://bluestarfam.org/wp-content/uploads/2026/02/2025-MFLS_Full-Report_02202026.pdf)
- <sup>60</sup> Office of People Analytics. (2024). 2024 Survey of Active Duty Spouses: Tabulations of Responses. Washington, DC: U.S. Department of Defense. p. 130. <https://www.opa.mil/research-analysis/spouse-family/military-spouse-survey-tabulations-of-responses/2024-survey-of-active-duty-spouses-tabulations-of-responses/>
- <sup>61</sup> Office of People Analytics. (2024). 2024 Survey of Active Duty Spouses: Tabulations of Responses. Washington, DC: U.S. Department of Defense. p. 150. <https://www.opa.mil/research-analysis/spouse-family/military-spouse-survey-tabulations-of-responses/2024-survey-of-active-duty-spouses-tabulations-of-responses/>. The DoD's 2024 Active Duty Spouse Survey indicates that 82% of spouses have a post-secondary education, with 20% indicating they have attended "Some college", 12% have an associate's degree, 32% have a bachelor's degree and 18% have an advanced degree. The American Community Survey conducted by the Census Bureau indicated that 76% of spouses had a post-secondary degree with 21.54% having "some college", 10.91% having an associate's degree, 30.42% having a bachelor's degree and 13.24% having an advanced degree.
- <sup>62</sup> Office of People Analytics. (2024). 2024 Survey of Active Duty Spouses: Tabulations of Responses. Washington, DC: U.S. Department of Defense. p. 198. <https://www.opa.mil/research-analysis/spouse-family/military-spouse-survey-tabulations-of-responses/2024-survey-of-active-duty-spouses-tabulations-of-responses/>
- <sup>63</sup> Bradbard, D. A., Maury, R. V., Kimball, M., Wright, J. C. M., LoRe, C. E., Livingston, K., Shiffer, C. O., Simon-Boyd, G., Taylor, J. A., & White, A. M. (2014). 2014 Military Family Lifestyle Survey: Comprehensive Report. Washington, DC: Blue Star Families. p. 18. <https://surface.syr.edu/ivmf/56>
- <sup>64</sup> Blue Star Families. (2021). 2021 Military Family Lifestyle Survey: Comprehensive Report. Washington, DC: Blue Star Families. p. 37. [https://bluestarfam.org/wp-content/uploads/2022/03/BSF\\_MFLS\\_Results2021\\_ComprehensiveReport\\_3\\_22.pdf](https://bluestarfam.org/wp-content/uploads/2022/03/BSF_MFLS_Results2021_ComprehensiveReport_3_22.pdf). According to this report, families who live geographically separated reported worse sleep quality than those who were not separated; only 33% of geo-batching families reported good sleep compared to 42%.
- <sup>65</sup> Blue Star Families. (2021). 2021 Military Family Lifestyle Survey: Comprehensive Report. Washington, DC: Blue Star Families. p. 36. [https://bluestarfam.org/wp-content/uploads/2022/03/BSF\\_MFLS\\_Results2021\\_ComprehensiveReport\\_3\\_22.pdf](https://bluestarfam.org/wp-content/uploads/2022/03/BSF_MFLS_Results2021_ComprehensiveReport_3_22.pdf)
- <sup>66</sup> Blue Star Families. (2021). 2021 Military Family Lifestyle Survey: Comprehensive Report. Washington, DC: Blue Star Families. p. 42. [https://bluestarfam.org/wp-content/uploads/2022/03/BSF\\_MFLS\\_Results2021\\_ComprehensiveReport\\_3\\_22.pdf](https://bluestarfam.org/wp-content/uploads/2022/03/BSF_MFLS_Results2021_ComprehensiveReport_3_22.pdf)
- <sup>67</sup> Blue Star Families & D'Aniello Institute for Veterans and Military Families. (2026). Endless Adaptation, Limited Progress: An Analysis of Military Spouse Employment Across the Military Family Life-Course. Washington, DC: Blue Star Families. p. 14. <https://bluestarfam.org/military-spouse-employment-research/>
- <sup>68</sup> U.S. Chamber of Commerce Foundation. (n.d.). Unemployment and Underemployment Continue to Plague Military Spouses and Affect Financial Readiness. Washington, DC: U.S. Chamber of Commerce Foundation. <https://www.uschamberfoundation.org/workforce/unemployment-and-underemployment-continue-plague-military-spouses-and-affect-financial>
- <sup>69</sup> Maury, R. V., Roman, J. 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. p. iii. <https://surface.syr.edu/ivmf/490>
- Blue Star Families. (2025). 2025 Military Family Lifestyle Survey: Comprehensive Report. Washington, DC: Blue Star Families. [https://bluestarfam.org/wp-content/uploads/2026/02/2025-MFLS\\_Full-Report\\_02202026.pdf](https://bluestarfam.org/wp-content/uploads/2026/02/2025-MFLS_Full-Report_02202026.pdf)
- Blue Star Families & D'Aniello Institute for Veterans and Military Families. (2026). Endless Adaptation, Limited Progress: An Analysis of Military Spouse Employment Across the Military Family Life-Course. Washington, DC: Blue Star Families. p. 10. <https://bluestarfam.org/military-spouse-employment-research/>
- <sup>70</sup> Maury, R. V., Roman, J. 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. p. iii. <https://surface.syr.edu/ivmf/490>
- <sup>71</sup> Maury, R. V., Roman, J. R., Stone, B., & Harvie, J. Y. (2025). Where Military Spouses Work: Industries & Occupations. Syracuse, NY: D'Aniello Institute for Veterans and Military Families, Syracuse University. <https://surface.syr.edu/ivmf/491>
- <sup>72</sup> Blue Star Families & D'Aniello Institute for Veterans and Military Families. (2026). Endless Adaptation, Limited Progress: An Analysis of Military Spouse Employment Across the Military Family Life-Course. Washington, DC: Blue Star Families. p. 10. <https://bluestarfam.org/military-spouse-employment-research/>



D'ANIELLO INSTITUTE FOR VETERANS AND MILITARY FAMILIES (IVMF) delivers class-leading programs in career, vocational, and entrepreneurship training by providing service members, veterans, and military spouses with the knowledge, connections, and experience they need to navigate the transition between military life and the civilian world and workplace. We provide and share access to programs, resources, and partnerships that help transform lives and support their goals after service.

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

In addition, the IVMF delivers research, evaluation, policy insights, and quality-improvement results through a data-informed approach to address evolving challenges facing veterans and their families. Action-oriented and solution-focused, the IVMF empowers partners to measure, improve, and communicate the impact of veteran and military family initiatives.

To learn more about the IVMF, connect with us below:



p 315.443.0141

f 315.443.0312

e [vets@syr.edu](mailto:vets@syr.edu)

w [ivmf.syracuse.edu](http://ivmf.syracuse.edu)



@IVMFSyracuseU



## SUGGESTED CITATION

Barnhill, J., Maury, R. V., & Harvie, J. Y. (2026). Planning to Pivot: Employment Lessons from a New Military Spouse. Syracuse, NY: D'Aniello Institute for Veterans and Military Families, Syracuse University.

## COPYRIGHT

© 2026, 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.