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RESEARCH & ANALYTICS
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THE ACCIDENTAL ENTREPRENEUR: HOW MILITARY SPOUSES TAKE THEIR CAREERS INTO THEIR OWN HANDS

A Narrative Profile from the Reimagining Military Spouse Employment Initiative

USAA®

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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:

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- **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 child care 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)
- Data Brief: Military Spouse Entrepreneurs (2024)

While I am an entrepreneur, I didn't always see myself that way.

If you had asked me 10 years ago what I'd be doing professionally, in a million years, I would never have guessed I would own my own business. It seemed far outside my comfort zone. On paper, being your own boss sounds like a vacation. You set your own schedule, don't have to answer to a boss, and you get to creatively solve problems. But in reality, it is a non-stop, pressure-filled, high-risk, high-reward line of work. I wasn't looking for entrepreneurship. It was the military lifestyle that made me consider becoming my own boss.

Today, I am one of the roughly one in 13 military spouses who are self-employed.[1] While I am an entrepreneur, I didn't always see myself that way. For a while, I was just a military spouse trying to find a way to pay off my student loans. Eventually, I joined the other 89% of military spouses who own their own business and embrace their entrepreneurial identity.[2]

As a military spouse of nearly 20 years, I am fascinated by how my perception of entrepreneurship has evolved. Entrepreneurship is often framed as a personality trait, something associated with risk-takers or young children holding fistfuls of cash at their highly successful lemonade stand. It is no wonder we have a hard time acknowledging our own work. I became an entrepreneur after repeated professional disruptions and relocations. I didn't see something in myself I wanted to share with the world, I just saw an opportunity to make a difference in my life and the lives of others, so I took it.[3]

Trying to Make Traditional Employment Work

While I didn't always know I would be an entrepreneur, I always knew that I was someone who needed to work to provide for myself and my family. I was raised by a single mom who taught me the importance of consistent employment.[4] She had to establish a career, work long hours, rarely called out sick, yet, somehow always made things work. Watching her shaped how I understood adulthood. I grew up believing that having my own career was not optional. I knew that no matter what a future husband could provide, it was important for me to bring in my own income. Her example certainly helped instill my work ethic and purpose. But it was only after my first military Permanent Change of Station (PCS) move that I realized I don't do well emotionally if I'm not working. I am a person who needs to work for my own personal fulfillment, not just for the income it provides.

I started dating my now-husband while we were attending college. He knew I was driven even then. We both were. I knew he wanted to serve his country when we met. He had been granted a ROTC scholarship that would help him pay for his Computer Science degree. We knew he would have a job as an Air Force officer upon graduation.[5] He wanted to become a pilot. I wanted to become a nurse practitioner. I knew very little about the military at that time, but I knew that nurses were needed everywhere, and that he looked cute in his uniform.

We got married shortly after graduation, and we both entered the military lifestyle at different paces. In order to become a pilot, the Air Force sent my husband to all sorts of different schools. He had to go to Colorado for initial flight training, Ohio for medical screening, and a few other places. I decided to stay in our home state of Florida until he settled into one location, Laughlin Air Force Base in Texas, where he would remain for roughly a year. I had considered moving to Texas before him, but didn't want to risk having to move again if things didn't work out and plans changed.

Because I had applied for my license prior to graduation, while we were in Florida, I wasn't sure how easy it would be to transfer to a new state. Luckily, unlike many other licensed professions, nursing has a licensure compact program, making it easier to transfer licenses to new states.[6] Luckily, both Florida and Texas participated in this program.

I was excited about getting my first job as a nurse. I knew that the military has roughly 17,000 nursing positions, filled by military personnel and civilians.[7] And I was also moving to a state that was experiencing a significant nursing shortage.[8] As a result, I was able to find a good-paying job quickly after obtaining my license.

Other than navigating licensure, which was more paperwork than a true barrier to work, I was hopeful future moves would yield similar results.

Then we got orders to move to Little Rock, Arkansas, where my husband would learn to fly the C-130 cargo plane. This training was set to last a few months, with the possibility of staying there longer. I didn't know if I should bother applying for a new license despite the fact that Arkansas offered military spouses expedited processing.[9] It was then that I started to realize the military lifestyle was not just influencing my career choices, it was objectively limiting them.[10] I wanted to work and make smart financial choices, but there was not enough certainty for me to feel like I was making an informed decision.

In our family, we make decisions as a team, as often as we are able, given the nature of the military lifestyle. One thing that was important to us early on was finding balance. While my husband was like 47% of his peers, in that he felt that he was successfully balancing work and family life,[11] I didn't feel as though I was able to find the same balance. Even early on in our military experience, my career decisions felt reactive to his career.

Looking back, I was really lucky to have found a job so quickly in our first duty station. I soon found out that moving didn't just mean applying for and landing new jobs and updating my licensure. It meant adjusting my approach to my career to align with circumstances over which I had no control.

MILITARY SPOUSES

1 IN 13
ARE SELF-EMPLOYED[1]

89%
VIEW THEMSELVES AS ENTREPRENEURS[2]

81%
CONSIDER THEMSELVES SUCCESSFUL IN THEIR VENTURES[2]

WHAT I WISH WE KNEW

To Military Spouses:

Jobs that are considered "portable" are not always compatible with military life. While I was mulling over how I would work as a nurse while moving around in support of my spouse's career, I struggled to make it work. And I'm not alone, military spouses working in healthcare and education are more likely to report inconsistent employment.[12] I wish I knew that jobs that are in high demand do not equate to improved military spouse employment outcomes. We may have more opportunities on paper, but not all opportunities easily fit into the military lifestyle.

WHAT I WISH YOU KNEW

To Community Leaders:

Licensure is a requirement for many fields, but it shouldn't be a barrier or cause unnecessary delays. As military spouses, we can share our experiences with leaders and ask for change, but as community leaders, you have the power to demand change and to insist that pipelines be sped up so civilians and military spouses can find employment without delay. Doing so benefits everyone.

WHY MILITARY SPOUSES START A BUSINESS [13]

Opportunity Driven

63%
Identified a business opportunity and decided to pursue it

42%
Wanted a challenge to pursue

Necessity Driven

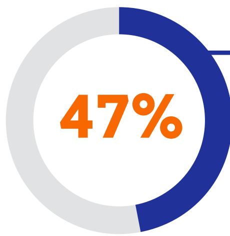
23%
Could not work due to spouse's military service obligations

19%
Could not work due to child care/caregiver responsibilities

CAREER EXPERIENCES [14]

What impact has being a military spouse had on your ability to pursue a career?

NEGATIVE	NEUTRAL	POSITIVE
46%	34%	20%



FELT THEY DIDN'T GET A JOB OR WERE TREATED DIFFERENTLY FOR BEING A MILITARY SPOUSE

- **74% agree that entrepreneurship has positively contributed to their professional life**

HOW COMMUNITY LEADERS CAN HELP

Credential portability continues to limit employment continuity for military spouses in licensed professions. Many states have enacted expedited processing policies, and compact agreements in nursing, teaching, and other fields have demonstrated that workable solutions exist.

Community leaders can build on these models:

- Advocate for your state to join or expand licensure compact agreements in fields where they exist, reducing the burden on military spouses who must re-credential at every duty station.
- Where compacts are not yet available, support state-level expedited processing policies for military spouse license transfers. Several states provide replicable models.
- Review hiring and screening practices to ensure that credential gaps resulting from relocation are evaluated in context, not treated as indicators of professional instability.

The Department of Defense State Liaison Office works directly with states on these policies and maintains resources for policymakers at **statepolicy.militaryonesource.mil**.

Enter Entrepreneurship: Two Birds, One Stone

Once I realized that I would have to be prepared to renew my license each time we moved, I figured I was fully aware of the main barriers to getting and retaining a job as a nurse. Boy, was I wrong. This illusion was shattered the moment we got orders overseas. I knew that working overseas might be a challenge. I had heard that the Status of Forces Agreements, called SOFAs, could affect everything from employment eligibility to taxes and business registration. But again, I assumed that every military installation needed nurses.

I considered asking my previous employer if they would consider moving me into a remote, telehealth role, but I didn't know how telehealth overseas would work. Would my license cover me while I worked abroad?

Even if I was able to find an employer who was willing to look into the legality of telehealth overseas, I didn't want to have to pay close to 40% of my income in taxes.[15] Friends told me Germany was strict about taxing anyone residing and working in the country, so I focused my efforts on working on base.

I was told to check USAJobs for openings, but that I could volunteer with the Red Cross to work as a nurse at a Military Treatment Facility in the meantime. Getting hired by military hospitals turned out to be harder than I had hoped it would be.[16] In fact, many of the nurses employed by military treatment facilities were recruited from the states or were local nationals. I didn't know any military spouse nurses who were paid. Undeterred, I applied for any positions I saw appear on USAJobs and started working as a volunteer nurse to gain experience and keep my skills up to date for when I had to renew my license.

But like roughly 33% of military households,[17] I had student loan debts. While my husband made extra money to offset the higher cost of living, called a cost-of-living allowance (COLA), I didn't like the idea of being in debt. We were accruing interest every day I was out of work. And I didn't have a way to pay it off myself. I'd like to tell you that this wasn't a significant source of stress, but it was.

This was the first time I was forced to get creative to remain employed, or more accurately, employable.

We decided to start a family while we were overseas to minimize my professional downtime. But I realized that once I had kids, I would become the primary caregiver. I knew this would be the case, but I hadn't anticipated how this would limit my ability to take night shifts, which are often offered to new employees. I also realized that if I were to be able to maintain full-time stable employment, I would need full-time stable child care.[18] I quite literally could not be in two places at the same time.

Nurses were in high demand, but the available jobs demanded things of my finances and family that made following a traditional career path challenging. These realities forced me to consider a new career trajectory.

I didn't know it then, but this ability to roll with the punches would eventually serve me well as a small business owner. The first thing I considered was telehealth because military spouses who have remote jobs are significantly more likely to remain employed for longer periods of time.[19] As a healthcare professional, many employers expect nurses to report in person to an office. Telemedicine was also an option I considered, but I worried it would distance me from my patients.

My idea started as a favor.

While I lived overseas, I met other spouses who routinely asked for medical advice. They didn't know how to navigate Tricare. They needed support that they couldn't reliably find. And they needed someone who would understand their frustrations and needs. I was faced with a choice: continue to work my way up in each new location, or try something entirely new.

I quietly decided to start my own business, offering patient advocacy services to military families. I had been doing it without pay the entire time I was in Germany, so I figured, why not give it a try, while looking for a traditional job. I suppose I could call myself a social entrepreneur, like the 48% of other spouses whose businesses also create solutions for social, cultural, or environmental issues.[20] I wanted to help my community, and I wanted to work. I suppose this means I am part of the 71% of spouses who started their business to pursue an opportunity rather than the 29% who start it out of necessity.[21]

SELF-EMPLOYMENT EARNINGS: MILITARY SPOUSES VS. CIVILIAN SPOUSES

STATUS	SELF-EMPLOYMENT CLASSIFICATION	AVG. ANNUAL EARNINGS
Military Spouse	Not incorporated	$32,896
Civilian Spouse	Not incorporated	$70,161
Military Spouse	Incorporated	$48,820
Civilian Spouse	Incorporated	$121,813

Incorporated: *A legally registered business entity (such as a corporation) that is separate from its owner.*

Not incorporated: *A business owned directly by an individual (typically a sole proprietorship) that is not legally separate from its owner.*

Source: IVMF analysis of U.S. Census Bureau American Community Survey,2018-2023.[36]

WHAT I WISH WE KNEW

To Military Spouses:

Entrepreneurship isn't scary. You sometimes stumble into it by doing what you already do best, serving others and working hard. I wish that I had known that military spouses have layered employment challenges. Just when you think you've solved one (licensure), another pops up (moving overseas). Sometimes you have to innovate to find something closer to your definition of success. Early on, I chased stability in my career, but in reality, I should have pursued flexibility, as it was being flexible that allowed me to find my way to a more fulfilling employment journey that let me show up for my family and my career.

WHAT I WISH YOU KNEW

To Community Leaders:

The majority of military spouse entrepreneurial ventures are first-time businesses where the spouse is the sole owner.[22] This is significant because roughly 20-30% of first-time business ventures fail within the first year.[23] This means the military spouse who is trying something new may not be a serial entrepreneur; many of us are hoping entrepreneurship will offer us employment security when traditional employment does not. We need your help supporting both career paths and hiring processes, and robust entrepreneurial resources.

BUSINESS CHARACTERISTIC[24]

67%

INDICATE THIS BUSINESS IS THEIR FIRST BUSINESS

77% started the business more to pursue an opportunity than out of necessity

- 29% of those who listed Spouse as their primary military identity started entrepreneurship out of necessity (71% to pursue opportunity)
- 20% of those who listed Spouse as a secondary military identity started entrepreneurship out of necessity (80% to pursue opportunity)

THE NATURE OF BUSINESS

All Military Spouses	Military Spouse as Primary Affiliation	Military Spouse as Secondary Affiliation	
10%	17%	6%	Product-based business
66%	59%	71%	Service-based business
24%	24%	23%	Both product and service-based business

TYPE OF BUSINESS

All Military Spouses	Military Spouse as Primary Affiliation	Military Spouse as Secondary Affiliation	
48%	59%	41%	Online (e-commerce)
34%	30%	37%	Brick & mortar
16%	10%	20%	Blend of e-commerce and brick & mortar

All Military Spouses | Military Spouse as Primary Affiliation | Military Spouse as Secondary Affiliation

Because military spouses can have multiple military affiliation identities we have broadly categorized into these two groups: people who consider their primary military affiliation to be as a military spouse, or those for whom military spouse is a secondary military affiliation (e.g., most often they are a servicemember who is also married or related to another servicemember).

HOW EMPLOYERS CAN HELP

Military spouses are more likely than their civilian counterparts to be launching their first business, often without established networks, access to capital, or mentorship.

Employers and procurement professionals can meaningfully reduce those barriers:

- When sourcing vendors or contractors, consider military spouse-owned businesses. Even small, one-time contracts build revenue stability and professional credibility that help these businesses survive relocation cycles.
- Encourage colleagues and business partners to do the same. Referrals within professional networks are low-cost and have outsized impact for businesses with limited marketing reach.
- Connect with organizations that support military spouse entrepreneurs to identify qualified vendors and build longer-term supplier relationships.

Steep Learning Curve

I will admit it, I jumped in blind.

After three years in Germany, I was excited to find a new job while also investing in my new business. Starting my own patient advocate business was exciting, but beyond humbling. Like 23% of my peers, I faced difficulties due to my lack of experience in entrepreneurship.[25] I had no idea how much I didn't yet know about owning a business. I had to decide what kind of business I wanted to start. Would I form a nonprofit, limited liability corporation with my own branding, or just work as an independent contractor?

I had so many decisions to make. I needed to shop for and get insurance coverage, come up with a business plan, a marketing strategy, and learn how to collect fees and pay taxes on those fees. I also needed to find out how I was going to let my friends know that I was no longer handing out free advice. I had to have uncomfortable conversations with well-meaning neighbors and family, pointing them to my business rather than continuing to offer them free medical advice.

Like many first-time entrepreneurs, I underestimated how expensive it is to build something before it becomes profitable. I needed funding.[26] While for-profit ventures are supposed to be money-making, most people, myself included, don't realize the amount of money entrepreneurs put into their business. In talking with my fellow military spouse entrepreneurs, I found that roughly 30% of us cite funding as a top barrier.[27]

Another barrier was just knowing where to look for resources and advice. While the Small Business Association (SBA) now has specific resources for military spouse entrepreneurs, it did not always. For a long time, I didn't realize that the majority of military-related entrepreneurial resources were not exclusively available to veterans. Veteran was always used in the titles of the organizations. While the fine print said programming was open to spouses, it was not always readily apparent. These veteran-focused entrepreneurial incubators help veterans (and spouses) develop business and marketing plans, understand finances, connect with local business leaders, and provide business training.[28] And these efforts have worked because veterans comprise over 5% of small businesses.[29]

I didn't realize that getting certified as a small business would help me until I learned more about the process from the SBA.[30] When I first got started, I wanted to be sure I was taking advantage of all available resources. I looked into many funding streams, including applying for government contracts, possibly offering my services to military families through more official channels. My research revealed that 60% of military spouses found obtaining certifications to be difficult, and government contracts and certifications were harder to figure out and apply for than civilian applications. I was surprised to find that my military spouse entrepreneur friends who were also veterans seemed to have a harder time navigating government requirements.[31]

I decided government contracts were not a reliable funding source for me, so I looked into nonprofit grants and loans to see if those were options for me as I got the business up and running. Like the 60% of other spouse entrepreneurs, I found it difficult to apply for grants from nonprofits.[32] Loan applications seemed somewhat easier, but there were financial risks associated with taking out a loan. My research discovered that 36% of military spouses report having business debt, averaging $197,878.[33]

It struck me how much work was involved in getting access to what seemed like not that much money. Most military spouse entrepreneurs need less than $25,000 in capital.[34]

And for all this work, I was shocked to learn that self-employed military spouses earn substantially less than their civilian counterparts. Military spouses operating unincorporated businesses report an average personal income of $32,896 compared to $70,161 for civilian spouses. Among incorporated businesses, military spouses average $48,820 compared to $121,813 for civilians. In other words, entrepreneurship may solve some employment barriers, but it does not eliminate the military spouse earnings penalty.[35]

I decided to invest in myself and start my business slowly, and in such a manner that I wouldn't put our family at greater financial risk. For us, that looked like me not working full-time. I ramped down my work for civilian employers as I ramped up my own business. It was a financial loss, but not a full-blown financial risk.

A more pressing challenge was staying certified as I moved. This is a challenge I would have had to contend with if I worked for someone else or for myself. But since I was used to having to get licensed every time we moved from state to state, the paperwork didn't worry me too much.

THE MILITARY SPOUSE EARNINGS PENALTY FOLLOWS SPOUSES REGARDLESS OF THE CAREER PATH THEY CHOOSE.

Whether working for the government, a nonprofit, a private employer, or themselves, military spouses report the lowest average personal income among comparable spousal groups.

WHAT I WISH WE KNEW

To Military Spouses:

Not everyone is cut out to be an entrepreneur. The free time I thought I would have was not a reality. I wish someone had told me that. There were times I questioned whether I made the right choice. Had I started my journey with the goal of starting my own business, I would have likely not started. But, by the time I realized what I had built, I had developed many of the skills I would need.

I wish I had known that military spouses earn less than both civilian spouses and veteran spouses across virtually every type of work. Whether employed by the government, a nonprofit, a private employer, or working for themselves, military spouses report the lowest average personal income among comparable spousal groups. The penalty follows military spouses regardless of the career path they choose.[36] I chose to pursue this path for the purpose it gave me, but it didn't offer us the financial security we thought it would.

WHAT I WISH YOU KNEW

To Community Leaders:

Most military spouse entrepreneurs are also veterans. Research by IVMF identified that 60% of entrepreneurs considered their status as military spouses as a secondary identity, over 90% of those primarily identified as veterans.[37] Why does that matter?

Military spouses and veterans have different career journeys. Sure, those with dual identities face struggles, but they also have additional resources available to them that we, as military spouses, do not. As you look to support our veterans, also consider extending your support to military spouses as well.

Strategies for Success

Successful civilian business owners I have met over the years all say the same thing: They wouldn't be where they are today if it weren't for their mentors. As a military spouse and accidental entrepreneur, I have struggled to align the necessity of networking and the realities of living a highly mobile life. I would make a new connection at our duty station only to be told that we needed to pack up and move again.

When I was finally able to speak with civilians in my field, they were not always able to relate. Their struggles were not the same. Sure, they had to deal with income fluctuation like all entrepreneurs do, but they didn't have to worry about having to market their products and services to new communities or have to navigate state laws every two to three years. They would listen, in awe, of the constant business resets, nod their heads and tell me, "I don't know how you do it." Military spouses, entrepreneurs or not, hate this phrase. It feels like a compliment, praise for overcoming, but in reality, all we want is for someone to offer us a genuine solution, so we don't have to overcome.

For me, starting the business wasn't actually the hardest part. Keeping it alive through PCS moves, deployments, child care changes, and shifting regulations was a full-time job all by itself. Every PCS required more than planning a typical household move. I also had to plan how my business would survive the transition. I had to save up to prepare to take financial hits during these transitions. I had to reestablish myself in a new location, building my reputation slowly through word of mouth. But I also realized there were some aspects of my work that I could do remotely. I would have to say goodbye to some clients, but they became some of my best marketers. Others were able to remain as clients after I started offering stand-alone case management support vs. medical advice.

My main strategy for success was not a long list. There was no formula. When I look back success was built as I learned to develop flexibility. This skill helped me adjust my expectations when military orders shifted. It helped me recalibrate how I measured success. And it helped me come up with new ideas, the ideas that helped keep my business going when I wasn't sure if it would. Over time, I realized that flexibility wasn't just a business strategy, it became how I measured my professional success. If I could get through a new challenge, then my business was doing well.

MILITARY SPOUSES' BARRIERS TO BUILDING A BUSINESS

30% cite lack of funding as a top barrier[38]

23% faced difficulty from lack of business experience[39]

60% find certifications difficult to obtain[40]

WHAT I WISH WE KNEW
To Military Spouses:

One of the most valuable lessons I learned as an entrepreneur was that military life requires transition planning long before transitions happen. Civilian entrepreneurs worry about market shifts or economic downturns. Military spouse entrepreneurs have to prepare for those same risks while also preparing for PCS orders, deployments, child care disruptions, and sudden changes in state or international regulations. This doesn't even account for the shifts in the business I'm offering. I learned to keep larger emergency savings, maintain portable systems, and think several moves ahead whenever possible.

WHAT I WISH YOU KNEW
To Community Leaders:

Military spouse entrepreneurs offer a service to the communities they serve and strengthen the financial readiness of their own households, while contributing to the local economy. Supporting these efforts through providing local small business resources is critical to our success. One way to support military spouses is to help connect them with resources before they arrive to your location. Just as state policies support military student transitions, consider expanding program eligibility to those who have not yet arrived.[41]

My Family's Profit & Loss Statement

Not working was never an option for me. Starting my own business seemed like a no-brainer. It helped keep my passion for learning and growth alive while I struggled to find purpose in a life that told me I was a military "dependent." On paper, it was the perfect solution, until I actually looked at the paperwork. Just as I have learned to review my company's profits and losses over the years, I have had to stop and ask myself if the rewards outweigh the emotional and financial costs of running a business.

Let's talk dollars. If I'm honest, I know that my business isn't yet making enough money to support our family. In fact, only 28% of military spouse entrepreneurs say their businesses can fully support their families.[42]

In fact, the average military spouse entrepreneur had an annual revenue of $835,129 in 2021. But our median annual income was just $30,000, meaning some of our businesses are highly successful, while others don't bring in enough to support a family. And the differences for spouses who were also veterans and those who have never served are stark. The average revenue for a veteran military spouse entrepreneur was $1,219,436 compared to just $148,866 for those who only identify as a military spouse.[43]

Let's talk about the time. When I was working for someone else, my shifts were fairly predictable. I knew when I would show up to work and roughly when I would leave. When I first started my business, I didn't work as many hours as I really didn't know that I was, in fact, starting a business. I was brainstorming at that point. By the time I officially wanted to start my own business, a lot of the planning was already done. But the second I started truly investing in my own business, predictability went out the window. I had to find pockets of time to make work, work. And I'm not alone, roughly 49% of military spouse entrepreneurs report working 35+ hours on their businesses, 40% work 10-35 hours, and 11% work less than 10 hours.[44]

Personally, the value of my entrepreneurship is hard to measure. Like the 74% of military spouse entrepreneurs, I can say that my work has positively contributed to my professional life.[45] But it also contributed to my stress levels. When I was working as an employee, there were always times I took my work home with me, but when I started working for myself, there was not a moment I was truly detached from my work. And I'm not alone, 23% of spouse entrepreneurs say their businesses caused them a great deal of stress.[46]

I call it my money-making mental load. There is never a time I'm not thinking of my business. When I see a clever marketing ad, I wonder how I could do something similar. When my husband announces that we are headed to a new duty station, I spend hours and hours wondering if it is possible to PCS-proof my business. I worry my research will miss some new state law that will put my family in hot water.

People often describe the military community as a tribe, and entrepreneurship made me understand why. While my family has been supportive of my work, it is my military community that has been front and center, spreading the word and offering assistance. Even my local community has provided resources to help.

While everyone wants to help, they don't always have the money to support my business financially. And I'm not sure how this tribe will grow with me after my husband gets out. So, today, I'm looking for ways to grow my business to expand beyond the active-duty community, to serve veterans and civilians so I can cast a wider net and transition-proof my business. And I'm lucky that my chosen career field is in high demand. If I ever want to return to working for someone else, I can.

Looking back, if I could talk to my younger self, I imagine she would want to ask me if entrepreneurship was worth it.

The honest answer is yes, but not for the reasons I expected.

If my goal had been to maximize my income, entrepreneurship probably would not have been the most efficient path. The data makes that clear and my experience confirms it. Military spouse entrepreneurs often earn less than their civilian counterparts, and many of our businesses do not generate enough income to fully support our families. The hours can be long, the stress compiles on an already stressful lifestyle, and the uncertainty never completely disappears.

But entrepreneurship gave me something that traditional employment struggled to provide: continuity, purpose, and a sense of control.

Every PCS, every deployment, every change in family circumstances required me to adapt. Yet through all those transitions, I was able to continue building something that belonged to me. I didn't have to start over every time we moved. I didn't have to ask a new employer to take a chance on me. Instead, I made the decision to take a chance on myself, trusting that I would find a way to handle whatever came my way.

Work continuity came with a cost, but it also came with a sense of purpose. It allowed me to maintain a professional identity while still being able to drop everything when the school nurse calls. It allowed me to keep learning, growing, and contributing to my family and community when traditional career paths seemed out of reach.

Looking back, I don't think entrepreneurship solved my employment challenges. It just helped me feel more in control of my own journey. And judging by the number of military spouses who continue to build businesses despite the risks, I don't think I'm alone.

WHAT I WISH WE KNEW

To Military Spouses:

Nearly half of military spouses report that their military affiliation negatively affects their career opportunities.[47] If you've ever felt that your resume, career progression, or earning potential was shaped by military life, you are not imagining it. The data confirms what many of us have experienced firsthand. Understanding those realities is important because it allows us to make informed decisions, advocate for ourselves, and recognize that our career challenges often stem from systemic barriers rather than our winding resume.

WHAT I WISH YOU KNEW

To Community Leaders:

While 81% of military spouse entrepreneurs consider themselves successful, only 28% say their businesses can provide for their families.[48] That gap says a lot about how military spouses define success and how financially vulnerable we are. For many of us, success is not solely measured in profit. It is measured in continuity, flexibility, identity, and the ability to maintain meaningful work despite constant disruption.

Military spouses earn less than civilian counterparts across nearly every employment category, including self-employment. Supporting military spouse entrepreneurs means both helping spouses build sustainable businesses and reducing the structural barriers that make entrepreneurship the only viable option.

THE SUCCESS VS. SUSTAINABILITY GAP[49]

81% CONSIDER THEMSELVES A SUCCESSFUL ENTREPRENEUR

YET ONLY

28%

ARE ABLE TO FINANCIALLY SUSTAIN THEMSELVES OR THEIR FAMILY WITH INCOME FROM THEIR CURRENT BUSINESS

- **30% are able to partially sustain with this business**
- **37% cannot financially sustain with this business**
- **5% cannot and do not intend to do so**

HOW EMPLOYERS & COMMUNITY LEADERS CAN HELP

Most military spouse entrepreneurs consider themselves successful, yet few can fully support their families with their business income alone. That gap reflects documented structural barriers that limit capital access, reduce revenue potential, and reset business momentum with every relocation.

Employers, procurement teams, and community organizations each have a role in narrowing it:

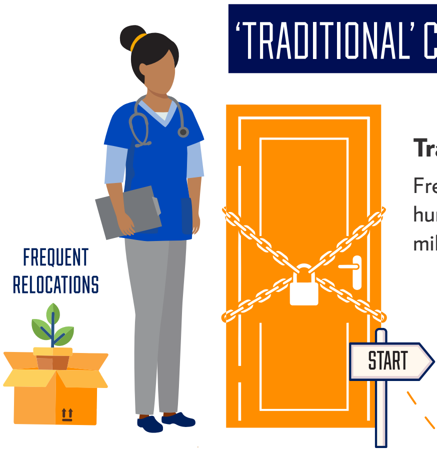
- Include military spouse-owned businesses in supplier diversity programs. Do not require formal program membership. Informal outreach and intentional sourcing at any contract scale makes a difference.
- When direct hiring is not possible, consider project-based or consulting arrangements. Predictable contract work builds the financial stability these businesses need to sustain through PCS moves.
- Connect military spouse entrepreneurs with local chambers of commerce, small business development centers, and mentorship networks. Introductions made before a spouse arrives at a new duty station reduce the time and energy cost of reestablishing a client base.
- Advocate for grant programs and funding streams that explicitly include military spouse-owned businesses. Research confirms there are significant differences in resource access and revenue outcomes between military spouse-owned and veteran-owned businesses. Both groups warrant dedicated support.

THE ACCIDENTAL ENTREPRENEUR: THE MILITARY SPOUSE CAREER JOURNEY

Military spouses navigating employment do not follow a single path. Structural barriers, including credential portability requirements, child care constraints, and overseas employment restrictions, narrow the options available at each phase of military life. Faced with the same set of closing doors, military spouses respond differently. Some step away from the workforce entirely. Some accept underemployment to stay in their field. Others, like the spouse in this profile, open the door to entrepreneurship, not because they set out to start a business, but because it was the option that remained. The graphic below illustrates the doors a military spouse may encounter across a career, the trade-offs each one carries, and why entrepreneurship is often less a deliberate choice than a response to the choices that were foreclosed.

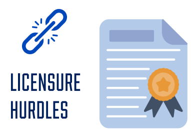
DOOR#1

'TRADITIONAL' CAREER PATH



Traditional Barriers

Frequent relocations and licensure hurdles create obstacles before military spouses are even hired.

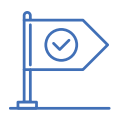


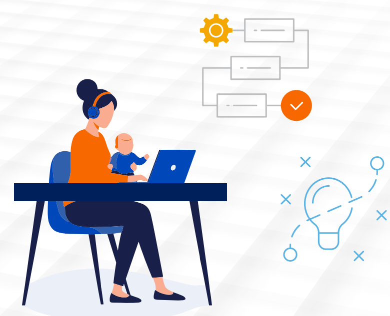
DOOR#2

LEAVING THE WORKFORCE

Workforce Exit & Underemployment

Moves often force career pauses or occupational switching, interrupting career progression and upward mobility.





DOOR#3

UNDEREMPLOYMENT

The Portability Paradox

Even high-demand fields like nursing and education face inconsistent employment due to licensing and PCS cycles. Spouses take roles below their qualifications and rebuild their networks with each move.

DOOR#4

ENTREPRENEURSHIP

Choosing Entrepreneurship

Because of high unemployment and underemployment, traditional employment does not work for many spouses. Some enter entrepreneurship by accident and turn it into a career.

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p 315.443.0141
f 315.443.0312
e vets@syr.edu
w ivmf.syracuse.edu

@IVMFSyracuseU

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