PMI | U.S.

ON THE HOME FRONT

Addressing the Needs of U.S. Military Spouses

WHITE PAPER
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"We earned our own version of a combat badge, back home."

—Debra Mendelsohn,
military spouse[1]

1 https://www.rand.org/pubs/articles/2016/the-resilience-of-military-families.html

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THE HOME FRONT

The men and women who volunteer to join America's armed forces don't serve alone. Virtually every soldier, Marine, sailor, airman, and Coast Guardsman who serves this nation is, in turn, served by someone else—often a spouse or partner—who keeps the home fires burning. The spouses of military personnel typically set aside personal goals and even their identities to serve as caregivers, cheerleaders, and coordinators, helping their service members succeed in their missions. Later, when these service members retire from active duty and transition back to civilian life, they continue to rely on the people who love them, especially their spouses and children. Family members support their veterans' job searches, coordinate medical appointments and benefits, and help them establish new, post-military identities and senses of purpose.

For some partners, this support extends to helping their veterans recover from injuries and other long-term effects of military service. Certain of these conditions shadow veterans—and their families—for the remainder of their lives. For spouses, caring for their veterans requires learning not only how to navigate the healthcare system operated by the Veterans Administration but also becoming adept at recognizing and responding to the signals of conditions such as post-traumatic stress disorder (PTSD).

This commitment on the home front makes military service possible. Without loved ones willing to do the demanding work of making a home, often raising children in their partner's absence, our men and women in uniform would be far less able to bear the sacrifices of their service to this nation.

These spouses and partners do this oftentimes difficult and exhausting work without wearing a uniform or receiving a paycheck from any branch of the military. They do it without fanfare because they share the dreams and are invested in the life of the person they love. And they do this work well: Whether as a partner to an active-duty service

member or the spouse of a veteran, millions of Americans serve as the unheralded and largely unseen backbone of our fighting forces. Their service on the home front strengthens our nation's defense.

A life of shared sacrifice and service should not go unacknowledged. And these spouses and other family members should not have to fight alone. They need support just as their service members and veterans do—and their needs and concerns should be addressed. Beyond that, the value they bring to our armed forces should be respected and celebrated.

This paper explores what life is like for military spouses, those whose partners have transitioned back to civilian life as well as those in active service. We take a deep dive into who our military families are, their hopes and challenges, and how each of us can do more for them.

In the following pages, we speak of the spouses of active-duty military and veterans as two distinct groups. While these groups often share common experiences and outlooks, they differ in meaningful ways.

Spouses of active-duty military tend to be younger and face the familiar challenges of starting out in life. They move often, and while the military provides housing support, they face the stress of constant relocation and disruption. The responsibilities of parenting (especially in their partners' extended absence) are never-ending, finding a job isn't easy, close friendships are difficult to build and sustain, and the emotional stress is enormous.

Spouses of veterans, in comparison, typically are older and, in certain respects, more stable as their days of constant relocation are over. But they often must play "catch-up" with their careers and identities, having set their personal priorities aside during the years of active service. Some are placed in the role of caregiver as their veterans learn to live with long-term injuries or illnesses, a circumstance that can put enormous strain on marriages and families. Years after their commitment to the military is over, many families of veterans continue to pay a steep price.

For some, these pressures are too much. Some families are economically vulnerable and struggle to make ends meet. Many spouses—caregivers, especially—face loneliness and isolation. Establishing an identity separate from the military can be difficult for veteran and spouse alike. Importantly, these pressures affect our nation's ability to recruit personnel; compared with previous eras, fewer military families today recommend a military life.[2]

These home-front heroes need our support. This report seeks to identify how Americans can better serve those who make it possible for the 1.3 million men and women in our armed forces to defend and protect our nation.

2 https://www.mfan.org/wp-content/uploads/2024/06/MFAN-2023-MFSPS-Full-Report.pdf

SERVING THOSE WHO SERVED: A RECAP OF OUR 2024 STUDY

In summer 2024, Philip Morris International (PMI) released *Serving Those Who Served: Empowering U.S. Veterans and Their Families to Create Better Futures*.[3] This paper examined the changing face of America's 18 million veterans—a population that is growing younger and more diverse—analyzed their needs, and offered a framework through which organizations and individuals can support their better futures.

3 https://pmiempoweringveterans.com/

Drawing on secondary research and conversations with veterans and their families and advocates, we uncovered several core insights that now guide PMI's efforts to provide these men and women with meaningful support:

1. **We need to listen to veterans.**
   Veterans' needs are complex, and there are no one-size-fits-all solutions. Talking with veterans individually and in small groups afforded us insights that augmented our learning from veterans' organizations and advocates.

2. **Symbolic gestures don't solve problems.**
   While public recognition is appreciated, veterans most value practical help finding work, accessing the benefits they're due, and coping with any physical or mental challenges they brought home with them.

3. **Veterans want to continue to serve.**
   The most effective thing we can do for our veterans is help them secure meaningful employment and find ways to contribute to their communities. Their desire to serve others doesn't end at the time of their discharge.

4. **The transition to civilian life requires navigation—and support.**
   Veterans face a thicket of programs and benefits when they leave the military, but they can't always take immediate advantage of them. Veterans need guidance,

legal support, and, sometimes, protection from predatory organizations more interested in siphoning off discharge payments than helping their clients get ahead.

5. **Long-term health needs are more complex for today's youngest veterans.**
   Due to the concussive effect of some of today's weaponry, traumatic brain injury (TBI) is more common among post-9/11 veterans, as is PTSD. These conditions can make it more difficult for veterans to readjust to civilian life, requiring intervention to help them secure stable housing and employment, mental healthcare, and other services.

What we have learned about our veterans is that they do best when supported—especially by those closest to them. Spouses and partners, extended family, and friends form a critical nexus of support for each member of our military community. It is vital, therefore, that we focus on the health and well-being not just of veterans but of their partners as well.

WHO ARE MILITARY FAMILIES?

Active military are well-tracked and surveyed. That is less true of veterans—and not at all true of their families. A consistent concern expressed by families of veterans is that no one reaches out to them to understand their needs and challenges. Consequently, longitudinal studies of military and post-military families are sorely lacking.

This was confirmed in late 2024 by the RAND Epstein Family Veterans Policy Research Institute. Daniel Schwam, a RAND Corporation Senior Quantitative Analyst, shared:

> ***"Veterans' family members are critical to veterans' well-being, but little research has been done to understand these family units."***[4]

Here, we present some of what is known about active-duty and veteran families. However, much more research is

4 "Veteran Families in America" webinar, RAND Epstein Family Veterans Policy Research Institute, December 5, 2024

"My mom, a military spouse, could find a school, find a house, find a grocery store, anything, 10 times faster than her civilian colleagues. And she did this 14 times in 26 years."

—**Meghan Ogilvie,**
veteran spouse and CEO, Dog Tag Inc.

Key Facts About Families of Active-Duty Military

- As of 2022, there were more than 578,000 spouses of active-duty U.S. service members. About 10 percent are men, and 14 percent are themselves in the military. Nearly seven in 10 have children under age 18 living at home full or part time.[5]
- Roughly half of America's 1.3 million active-duty troops are married, 5 percent are divorced, and 45 percent have never married.[6] The Army has the highest share of married members (53 percent), while the Marine Corps has the lowest (37 percent). Among all branches, officers are more likely than enlisted members to be married. Since 2010, the percentage of married service members has decreased across all branches.[7]
- In 2023, only 57.6 percent of military families—a group that includes the families of active-duty members and veterans—said they would recommend military life. This is down significantly from the 74.5 percent who said they would recommend it in 2019.[8] The most commonly cited reasons for not recommending military life are general hardship, a perceived culture shift, pay and benefits, politics and bureaucracy, and differences and divisions.

5 https://download.militaryonesource.mil/12038/MOS/Infographic/2021-survey-of-active-duty-spouses.pdf

6 https://demographics.militaryonesource.mil/chapter-5-marital-status/

7 https://www.militaryonesource.mil/data-research-and-statistics/military-community-demographics/archive/

8 https://www.mfan.org/wp-content/uploads/2024/06/MFAN-2023-MFSPS-Full-Report.pdf

- In a 2023 study, 11.9 percent of military members—active-duty and veterans—reported thoughts of suicide in the past two years, more than double the rate within the full U.S. population.[9]

- Roughly half of military spouses are aged 26–35.[10] The average age of a married active-duty member is 32.2.[11]

- Military families move every 2.5 years on average.[12]

- The unemployment rate of active-duty spouses was 21 percent in 2021—well above the overall civilian rate of 5.35 percent.[13] Roughly half of active-duty spouses were employed, while a third were not seeking work and not in the labor force.[14]

- 84 percent of military spouses have some college education, and 25 percent hold a bachelor's degree (versus 63 percent and 23 percent, respectively, among the entire U.S. adult population).[15]

9 Ibid.

10 https://download.militaryonesource.mil/12038/MOS/Infographic/2021-survey-of-active-duty-spouses.pdf

11 https://demographics.militaryonesource.mil/chapter-5-marital-status/

12 https://www.mfan.org/topic/moving-permanent-change-of-station/effects-of-moving-on-military-families

13 https://www.bls.gov/opub/mlr/2022/article/us-labor-market-shows-improvement-in-2021-but-the-covid-19-pandemic-continues-to-weigh-on-the-economy.htm

14 militaryonesource.mil/12038/MOS/Reports/2021-demographics-report.pdf

15 https://www.afa.org/7-facts-you-should-know-about-military-spouses/; https://www.census.gov/newsroom/press-releases/2022/educational-attainment.html

- Three in four active-duty spouses have experienced a deployment during their spouse's military career, with 41 percent saying their spouse was deployed to a combat zone.

"My life turned a total 180. The plan was that when he graduated from college [after returning to school in his mid-40s], I was going to go back to school and complete my degree. He got sick, and I watched my sturdy, handsome, tall, proud husband melt before my eyes. … I was angry, and there was nobody I could talk to about it. He's a soldier. He's a warrior. Well, he went belly up, and I'm still fighting."[16]

—Candy,
spouse of a Vietnam-era Navy SEAL
who was exposed to Agent Orange and diagnosed with PTSD

16 https://www.unitedhealthgroup.com/content/dam/UHG/PDF/uhf/caregivers-of-veterans-study.pdf

Key Facts About Families of U.S. Military Veterans

- There are approximately 14.7 million veteran households in the U.S.—representing 11.4 percent of all households. In these homes, 93 percent of the occupants are civilians.[17]
- As of 2024, there were an estimated 11.2 million spouses of military veterans in the U.S.[18]
- More than two-thirds of veteran households (68 percent) include a married couple.[19]
- Among post-9/11 veteran families, 61 percent are white, 13 percent are Black, 8 percent are Hispanic, and 16 percent are multiracial.[20]
- More than a quarter of children who live with a veteran parent (26.7 percent) live in or near poverty.[21]
- Nearly half of female veterans (49.6 percent) are married to a veteran, with another 5.6 percent married to an active-duty service member.[22]

17 https://www.rand.org/pubs/research_reports/RRA1363-19.html

18 https://www.afa.org/7-facts-you-should-know-about-military-spouses/#:~:text=The%20Department%20of%20Defense%20reports,who%20are%20spouses%20of%20veterans.

19 https://www.rand.org/pubs/research_reports/RRA1363-19.html#:~:text=Veteran%20households%2C%20defined%20as%20those,partnered%20couple%20than%20nonveteran%20households.

20 Ibid.

21 https://www.census.gov/library/working-papers/2022/demo/SEHSD-WP2022-04.html?utm_source=chatgpt.com

22 https://www.rand.org/pubs/research_reports/RRA1363-19.html

- Almost all post-9/11 veteran families (89 percent) include at least one family member who has attended college. Two-thirds of these college attendees have attained a degree. College attendance and completion rates are considerably lower in veteran households led by single parents or unmarried couples.

- Veteran spouses report that they earn less than other civilians with equivalent academic degrees due to ongoing bias.[23] That said, veteran household incomes tend to be higher than those of their civilian peers, adjusted for age and marital status.[24]

- Entrepreneurship among veteran spouses is common: 89 percent of surveyed military-affiliated spouses see themselves as entrepreneurs, and 48 percent see themselves as social entrepreneurs. However, only 28 percent of these spouses can support themselves and their families fully through their businesses.[25]

23 Jim Craig, Associate Dean for Interdisciplinary Studies and Strategic Initiatives, University of Missouri–St. Louis

24 https://www.rand.org/pubs/research_reports/RRA1363-19.html

25 https://surface.syr.edu/cgi/viewcontent.cgi?article=1460&context=ivmf&_gl=1*o9a9c1*_gcl_au*MjA4Nzc2MDQuMTcyNjE2Mjk4Mg..*_ga*MTk5NjI1Mjg2LjE3MjYxNjI5ODI.*_ga_QT13NN6N9S*MTcyNjE2Mjk4MS4xLjEuMTcyNjE2MzQ3OS4yMi4wLjA.

Caregivers

Caregivers of veterans are an important subgroup. As our prior report revealed, post-9/11 veterans have a 43 percent chance of having a service-connected disability, significantly higher than that of veterans from earlier periods. One estimate, in 2021, indicated there are 1.1 million spouses caring for veterans of this era.[26]

Some 70 percent of caregivers are spouses or partners, and they care for their loved ones for an average of 10 years.[27] Other caregivers, outside of paid personnel, include children, parents, siblings, other relatives, and friends.

26 https://www.rand.org/pubs/research_reports/RR499.html

27 https://www.hsrd.research.va.gov/research_topics/caregiving.cfm#:~:text=There%20are%20almost%205.5%20million,an%20average%20of%2010%20years.

"Transition is not only for the military member; it's for the whole family, right? We are transitioning, and most of the military spouses that are transitioning are also caregivers."

—Janet Sanchez,
Founder & President,
Esposas Militares Hispanas USA Armed Forces

Military and veteran families in need of caregiving face exceptional challenges. More than a third of these households (35 percent) have incomes below 130 percent of the federal poverty level, the threshold set by the U.S. military to identify service members and their families who may be experiencing financial hardship and could benefit from additional support programs.[28] Alarmingly, 43 percent of caregivers to service members and veterans aged 60 or younger meet the criteria for probable depression, and 20 percent have had suicidal thoughts—both four times the rate among non-caregivers. Caregivers are also less likely to see a doctor.[29]

28 https://www.rand.org/pubs/research_reports/RRA3212-1.html
29 https://www.rand.org/pubs/research_reports/RRA1363-19.html

Military Life in Brief

Military life is not one life but many, with no two families sharing the same experiences. Much depends on the branch of service, the member's rank, and the locations and frequency of deployment. Whatever path a military career takes, the family follows it as well. For some men and women in uniform, that sense of possibility is one of the attractions of service: It allows them to meet a higher purpose while living a life of opportunity and change.

For the families of active-duty military, attachment to the U.S. Armed Forces comes with benefits. Healthcare coverage is generally considered excellent, and a housing allowance makes it possible for families to live off-base. But there are also sacrifices, potentially including frequent deployments and moves, fears associated with deployment, displacement from family, friends, and familiar surroundings, and myriad other financial and emotional costs.

Some families seek to alleviate the strain of relocation by staying in one place, with the service member moving solo and returning to the family when feasible. The financial and emotional costs of such arrangements are considerable, however, and so most military families opt to move together.[30]

30 https://www.cna.org/reports/2023/05/Feasibility-of-Thrift-Savings-Plan-Contributions-by-Military-Spouses.pdf

Once active-duty service ends, a new chapter begins. In theory, the process of retirement and separation gives departing military personnel a chance to understand their benefits—such as education and training support and healthcare options for any injuries sustained. In reality, this process can be rushed, as our prior report on veterans indicates.[31] Often, veterans and their spouses don't understand how to access their benefits and protect their rights—especially if their discharge papers are not "perfect."

Veterans' spouses tell us the process of transitioning to civilian life can be wrenching: While there are new opportunities and potential freedoms, there is also the loss of institutional structure and support, community, and colleagues. And in the case of veterans living with injuries and long-term care needs, there are a host of fresh challenges.

The reality is that life in the military involves two bases. On military bases, our troops are trained, equipped, and primed to defend our nation and our freedoms. Then there is the home base, where the rest of life happens. This is where our active military and veterans return to their families and personal lives and where they can build a future.

Both bases are critical. And the needs of both need to be woven into the fabric of care we provide our military men and women and their families.

31 https://pmiempoweringveterans.com/

ACTIVE-DUTY MILITARY SPOUSES: ISSUES & CHALLENGES

"Most people need a two-income-earning family to survive—to be in the middle class. And if it's really hard for the military spouse to find employment, it's very hard for that family to thrive."

—**Elisa Borah,**
Research Director,
Veteran Spouse Network, University of Texas at Austin

On the Economic Edge

Our active-duty troops do not volunteer for the sake of an easy life; hard work, modest pay, and a lack of material rewards come with the territory. Whether living on base or off, families must budget carefully to afford basics such as food and utilities. There is little margin for error, and if an emergency arises, things can get difficult quickly. Nearly two in three military families (63 percent) report "some stress" or "a great deal of stress" over their finances.[32]

One indication of the financial straits of many military families: A decade ago, nearly half the students at Department of Defense (DoD) schools were eligible for free or reduced-price meals—an indication of poverty.[33]

The unfortunate result is a subterranean economy of economic desperation: Payday loan offices and pawn shops spring up around military bases to take advantage of service members' financial hardship.[34] Congress has passed laws targeting such operations, which charge military families usurious interest rates on loans tied to future paychecks, but the operations persist and often skirt the law.[35]

Two major trouble areas for many families are housing and hunger:

32 https://bluestarfam.org/wp-content/uploads/2021/03/BSF_MFLS_CompReport_FULL.pdf

33 https://feedingamericaaction.org/learn/issue-areas/military-hunger/#:~:text=In%202019%2C%20less%20than%202,food%20insecurity%20among%20this%20population.&text=Nearly%20half%20of%20the%20students,the%202014%2D15%20school%20year.

34 https://www.military.com/daily-news/2013/11/25/payday-lenders-find-loopholes-to-target-troops.html

35 https://www.nytimes.com/2022/06/30/your-money/fort-campbell-military-installations.html

- **Housing:** Securing and retaining an affordable place to live is the top source of financial stress for service members and their spouses. While government-owned on-base housing is available for free, it may be inadequate, and there can be waiting lists. Fewer than half of active-duty family respondents who live in military housing (42 percent) report that they are satisfied with their housing. Many active-duty troops and their families opt instead for subsidized, private housing off base. This involves paying market rental rates, and even with the military's housing allowance, some expenses aren't covered.[36]

- **Hunger:** In 2023, one in five military and veteran families experienced food insecurity or hunger. Among active-duty troops and their families, it's even worse: One in four active-duty military spouses experience low or very low food security.[37] Active-duty troops receive basic allowances for food, but such allowances do not cover meals for their families.

Typically, families on the economic edge have access to resources provided by the military, civic organizations, and federal anti-hunger programs. The Department of Defense has a basic needs allowance (BNA) for service members whose household income falls below 130 percent of the nation's poverty line. That usually rules out seeking help

36 https://bluestarfam.org/wp-content/uploads/2024/04/BSF_MFLS_Comp_Report_Full_Digital-042424.pdf

37 https://www.mfan.org/wp-content/uploads/2024/06/MFAN-2023-MFSPS-Full-Report.pdf

from other federal anti-poverty programs such as SNAP (Supplemental Nutrition Assistance Program).[38]

Military families are sometimes cautioned not to seek benefits or admit any kind of economic hardship for fear that such an admission would hurt their military career. This stigma, despite the efforts of many organizations, continues to keep too many families living in a state of economic hardship.

38 https://veteran.com/snap-benefits/

In 2023, Blue Star Families asked spouses of active-duty service members to rank their most challenging military life issues.[39] The results are below:

ISSUES CONCERNING ACTIVE-DUTY MILITARY SPOUSES*

Military spouse employment	**53%**
Military pay	**38%**
Amount of time away from family as a result of military service	**36%**
Housing allowance / off-base housing concerns	**36%**
Dependent child(ren)'s education	**35%**
Relocation/PCS issues	**32%**
Childcare challenges (affordability, accessibility, quality)	**31%**
Access to military/VA healthcare system(s)	**28%**
Concerns about the transition from military to civilian life	**25%**
Military housing concerns	**23%**

*Respondents were asked to select up to five military life issues that most concerned them at the time of the survey.

39 https://bluestarfam.org/wp-content/uploads/2024/04/BSF_MFLS_Comp_Report_Full_Digital-042424.pdf

"Military spouses that come in looking for work, they're often overeducated. Every time they move, the one thing that is accessible is education, right? The one thing they're underserved in is experience. So, they are overeducated for a lot of available job opportunities and don't get them because they don't have the experience."

—**Meghan Ogilvie,**
veteran spouse and CEO, Dog Tag Inc.

The "Family Relocation Tax"

Over the course of a military career, families move every two to three years on average. Each year, more than 400,000 U.S. service members and their families are on the move. Boxing, unboxing, and moving a family's entire life to a new place isn't just a hassle—it represents a kind of tax on their finances, friendships, and ability to build an enduring support system.[40]

Military spouses pay the lion's share of this "tax." Because they can't remain in an in-person job amid relocations, they are more likely than the general population to be unemployed or underemployed. With each move, the spouse forfeits an average of one year's salary.[41] Something as basic as qualifying for a 401(k) or pension program is delayed, forcing them to surrender retirement savings that haven't yet vested and undermining their ability to save for the long term.

At the same time, many spouses of active-duty service members need job flexibility to accommodate solo parenting and caretaking responsibilities. Unfortunately, "flexibility" often translates to fewer hours worked, fewer professional opportunities, and, therefore, less pay.

40 https://19thnews.org/2022/11/military-families-moving-pcs-season/

41 https://www.cna.org/reports/2023/05/Feasibility-of-Thrift-Savings-Plan-Contributions-by-Military-Spouses.pdf

The relocation tax is hard to avoid. Military bases are not always near dynamic economic areas, making it difficult for family members to secure a competitive job.

"At Fort Irwin, there were no jobs. There were no career spouses out there," said Kristen Rheinlander, Manager of Corporate Partnerships at The Headstrong Project. "The closest town was 45 minutes away on a two-lane desert road. You just stuck to what you knew. No spouse was starting a career unless they could work their way into it remotely."

Since military spouses are, on average, more educated than their civilian counterparts,[42] they end up in jobs that do not tap their full talents and capabilities and often are forced to settle for positions that demand less and pay less—around 25 percent less, on average—than they are qualified to make.[43] Many of these jobs are entry-level positions.[44]

42 Harrell, Margaret C., Nelson Lim, Laura Werber, and Daniela Golinelli. 2005. Working Around the Military: Challenges of Military Spouse Employment. RAND Corporation.

43 https://www.afa.org/7-facts-you-should-know-about-military-spouses/

44 https://bluestarfam.org/wp-content/uploads/2024/04/BSF_MFLS_Comp_Report_Full_Digital-042424.pdf

"As a spouse, you can get some money while you go to school. There are benefits to that. So, you go get all those great credentials, except you still come out with no experience. People struggle with that; it's hard."

—Melissa C.,
military spouse

A particular challenge is faced by spouses who need to transfer an occupational license to a new state. If a family moves to a state without a reciprocity agreement, the spouse must get a new license before they can work, a process that can take around two months and cost between $5,000 and $10,000 in lost income.[45] Despite efforts by Congress and several federal agencies to streamline this process, only half of U.S. states currently offer full license reciprocity for military spouses.[46]

45 https://bluestarfam.org/wp-content/uploads/2024/04/BSF_MFLS_Comp_Report_Full_Digital-042424.pdf

46 https://www.cna.org/reports/2023/05/Feasibility-of-Thrift-Savings-Plan-Contributions-by-Military-Spouses.pdf

The Family Doctor: Health and Wellness Issues

Any young family spends an inordinate amount of time at the doctor's office or medical clinic. Among military families, issues of healthcare are more complex. While affordability is not usually an issue due to the military's medical and wellness offerings, the ease of making appointments and maintaining continuity of care is not a given. For a family member with a chronic condition, moving every two years or so means finding a new doctor or medical team that understands the condition. Coordinating care can be "difficult, if not impossible."[47]

Only 46 percent of active-duty families have a positive view of their healthcare; this compares with 63 percent of reservists' families and 70 percent of military retirees. The biggest challenges appear to be the quality of available care providers, difficulty securing appointments, and an inability to maintain consistent care.[48] A major feature of military healthcare services is the TRICARE system, which enables dependent families to get care through both military hospitals and clinics and civilian healthcare networks.[49] The level of access is determined by the type of plan a family chooses. TRICARE is generally seen as a cost-effective way to get basic medical care. However, some active-duty families say it can be difficult to see a specialist. This is especially true for reproductive healthcare.[50]

47 https://bluestarfam.org/wp-content/uploads/2024/04/BSF_MFLS_Comp_Report_Full_Digital-042424.pdf

48 https://www.mfan.org/wp-content/uploads/2024/06/MFAN-2023-MFSPS-Full-Report.pdf

49 https://www.tricare.mil/GettingCare

50 https://www.businessinsider.com/military-women-suffer-infertility-at-3-times-the-rate-of-civilians-2018-12

Active-duty service members who suffer a moderate to major traumatic brain injury can expect to require ongoing therapies and monitoring, as TBI can lead to changes in behavior, increased anger, and suicidal thoughts.[51] Spouses and partners will need to find caregivers who can treat and support their loved ones. At the same time, they will need to find ways to protect themselves and other family members from these negative emotional effects. The burden of this care and protection can be overwhelming, and yet spouses rarely find the time to attend to their own health and wellness needs.

"After 10 moves with the 11th coming up this month, I've given up on making anything more than acquaintances."

—Active-duty Army spouse,
Blue Star Families 2023 Military Families Lifestyle Survey[52]

51 https://www.sciencedirect.com/science/article/pii/S2211335523001584?via%3Dihub
52 https://bluestarfam.org/research/mfls-survey-release-2023/

Relocating the Family: A Carousel of Disruption

Frequent moves put military families on a conveyor belt of changing schools, houses of worship, and friend groups. After a move, family members frequently struggle to find community and build friendships, especially among their new civilian neighbors. In response, the U.S. Department of Defense has created online platforms such as Military OneSource[53], which offers virtual support groups, career coaching and job fairs, and information about local schools, sports leagues, and cultural activities and events. Additionally, Virtual Family Readiness Groups[54] offered through individual military installations can connect far-flung families, even across hundreds or thousands of miles.

With the near-universal availability of digital connectivity, virtual friendships and family interactions are now commonplace.[55] Yet families forced to rely on these screen-mediated relationships consistently report lower feelings of well-being.[56] Loneliness is common among active-duty and veteran family members—by some estimates, more than half experience it.[57] In a 2023 survey of military members and their families—both active-duty and veterans—59 percent said they experienced loneliness, up from 54 percent in 2021

53 https://www.militaryonesource.mil/

54 https://www.militaryonesource.mil/parenting/new-parents/military-family-readiness-system/

55 https://bluestarfam.org/wp-content/uploads/2024/04/BSF_MFLS_Comp_Report_Full_Digital-042424.pdf

56 Ibid.

57 https://www.mfan.org/wp-content/uploads/2022/07/MFAN-Programming-Survey-Results.pdf

and 41 percent in 2019. Loneliness was most common among parents—married or single—and active-duty spouses.[58] Even with online connections, each move takes many families further from friends and the sense of connection they want to feel with others, especially loved ones.

58 https://www.mfan.org/wp-content/uploads/2024/06/MFAN-2023-MFSPS-Full-Report.pdf

"Daily micro-trauma is how I would describe my life as an active-duty military spouse ... in the absence of [my] service member. Hardships like, how am I going to get my kid in daycare today? If I don't, I can't go to work. Daycare called me—my child got ranch dressing on his face and his face turned red. Daycare kicked him out. Now I don't have somebody to watch my kid, and I've got to work.

... As spouses, we feel bad for comparing our hardships to the hardships experienced by our service members because they deal with bodily injury, combat, suicide, and death. We don't feel like our stuff can compare to what our service members are dealing with."

—Jaime O'Bannon-Chapman,
military spouse and Director of Military Affairs and Diversity Initiatives, ROI Training

Marriage in the Military

The pressures on a married couple, especially as they begin life together, start a family, and navigate careers, are enormous. Active-duty military service brings additional challenges. The stresses of constant relocation, long deployments, and forced separations and the challenge for the spouse left behind to lead a one-parent household—combined with the economic pressures detailed earlier—create the context for marital instability. This goes some way toward explaining why divorce among active-duty service members is twice as common as among civilians.[59]

Studies conducted using U.S. Census data show that those who have served in the military have the highest rates of divorce of any career field.[60]

59 https://www.cdc.gov/nchs/data/dvs/marriage-divorce/national-marriage-divorce-rates-00-22.pdf; https://download.militaryonesource.mil/12038/MOS/Reports/2021-demographics-report.pdf [Nationally, in 2021, there were 2.5 divorces per 1,000 people; among active-duty military, the figure was 4.5 divorces per 1,000 people.]

60 https://www.military.com/daily-news/opinions/2023/06/22/why-divorce-particularly-hard-military-families.html

"We're going through a divorce ...my husband's choice. [H]is PTSD and TBI has destroyed our life, and its devastating to have a perfect life before they go to war, and when they come back, it's destroyed."[61]

61 Military spouses speak up: A qualitative study of military and Veteran spouses' perspectives, JOURNAL OF FAMILY SOCIAL WORK 2017, VOL. 20, NO. 2, 144–161

In the case of divorce, military spouses face a special challenge. In addition to having to carry the weight of running a family as they did before (for those with primary custody), they must do it without their spouse's income, healthcare coverage, and retirement and housing benefits.[62] They are now cut off from the support systems and critical resources they need to relaunch their lives.

The issues that make intimacy and partnership challenging for military couples can also lead to rage and physical and psychological abuse. Compared with civilians, active-duty service members are three times more likely to commit some kind of domestic violence or abuse.[63]

62 https://www.usaa.com/inet/wc/advice-military-going-through-military-divorce?akredirect=true#:~:text=Unless%20you%20qualify%20under%20the,Continued%20Health%20Care%20Benefit%20Program.

63 https://www.usmedicine.com/clinical-topics/womens-health/intimate-partner-violence-more-common-with-veterans-military-personnel/

"Combat soldiers can lash out, right? When things aren't going well, whether that's at work or at home. When things don't go according to plan, there's backlash for that, and it's someone's fault. And a lot of times when you're standing there or if you're running the home or, you know, whatever your role is in the relationship, a lot of times you're going to bear the brunt of that."

—U.S. military spouse

The Department of Defense recorded more than 40,000 domestic abuse incidents between 2015 and 2019.[64] And that number reflects only the abuses reported; there are likely many more spouses, partners, girlfriends, and boyfriends who stay silent. The military has taken steps to address and prevent this abuse.[65] However, as with other issues military families face, there is a stigma attached to seeking help. This is a pattern, and it is something we need to account for when we create programs meant to help these families.

64 https://www.gao.gov/products/gao-21-289#:~:text=The%20Department%20of%20Defense%20recorded,and%20respond%20to%20domestic%20abuse.

65 https://www.militaryonesource.mil/relationships/prevent-violence-abuse/domestic-abuse-help/

VETERAN SPOUSES: ISSUES & CHALLENGES

"When we transition from an active-duty spouse to a veteran spouse, we need current employment. We need training to become better mental health allies. We might need mental health support ourselves because we lose our identities—we forget who we are. … I thought it would be easy. We have all the problems."

—Verenice Castillo,
veteran spouse and Founder & CEO,
Military Spouse Advocacy Network

A Major Life Change with No Preparation

Approximately 200,000–250,000 active-duty service members leave the U.S. military and enter the civilian labor market each year.[66] That process is challenging for everyone. The service member needs to understand how to apply for education, health, and other benefits, but it's not always a straightforward process. The government's Transition Assistance Program (TAP) exists to support these troops, but those who most need the help don't always receive it.[67]

In the end, spouses are expected to help new veterans navigate their benefits, figure out how to translate their skills to the civilian workforce, and embrace their new civilian identity. But are spouses prepared for this additional role?

Usually, no. Spouses report that they are given little access to TAP or related services and information, so they are poorly prepared to support their partners through the process. Nor do they receive help planning for their own transitions. "I've been in and out of so many of the national programs. In this space, everything was veteran-focused or service member–focused," Flossie Hall, a military spouse and CEO of the Stella Foundation, told us. "We would raise our hands and go, 'What about us? What about the spouses?' You have this service member who is being provided all this information,

66 https://www.rand.org/pubs/perspectives/PEA1363-7.html; Zogas, A. (2017). US military veterans' difficult transitions back to civilian life and the VA's response. RI, USA: Watson Institute; Brown University

67 https://www.rand.org/pubs/conf_proceedings/CFA1363-3.html

these resources, these mandatory trainings. And then there's the spouse, who's not sure what they're supposed to do."

One specific challenge is making ends meet immediately after military retirement. The paychecks stop, and post-service retirement pay doesn't begin immediately. The military says these payments kick in within 30–45 days,[68] but some families report having waited as long as three months. For a household just starting a fully independent financial life, the gap in pay is jarring. Add the fact that post-active-duty military retirees must cover more of their healthcare costs (such as deductibles and co-pays), and civilian life instantly becomes more expensive.[69]

A common complaint from the spouses and partners of veterans is that the military branches and related government agencies and programs fail to see them as a potential asset in the transition process.

68 https://www.dfas.mil/RetiredMilitary/about/how-long-does-it-take/

69 https://www.militarybenefit.org/get-educated/retired-military-insurance/

"In transition, nobody handed me a template or a book and said, 'Here's the programs you have to go through. Here's what your service member has to do.' They gave him a bunch of training, which was also sparse and hard to figure out. But nobody talked to me … not one conversation, not one required training, not one planning session about what we were going to do. Nothing."

—Flossie Hall,
military spouse and CEO, Stella Foundation

Whether the goal is to help service members find civilian work, attain education or job training, access medical benefits, learn to live with an injury or condition stemming from their service, or something else, programs focused on veterans should integrate spouses and partners into their marketing, orientation, and follow-up efforts. This is especially true for spouses who are expected to take a leading role in providing at-home support and care.

"In the past, the way DoD treated us—the way the VA treated us—was normally as an appendage. We are only useful as information gatherers for the person who's actually going through transition. They only recently also started viewing a military spouse's experience through the lens of an individual also going through transition."

—Sue Hoppin,
veteran spouse and Founder, National Military Spouse Network

After Service, the Veteran Still Comes First

Transitioning to civilian life means everything is disrupted … again. The family needs to find a new place to live, jobs that allow them to earn a decent living, and identities separate and apart from the military.

For the veteran's spouse, this can be a moment of release—for once, life is not going to be interrupted every few years by relocation. Long-held plans can finally be activated, and longer-term commitments can be made.

But sometimes, spouses can't seize these opportunities because the needs of a new veteran come first and the rest of the family second. Spouses report that, as a result, they experience frustration, disappointment, anger, exhaustion, and, ultimately, a crisis of identity. Many spouses of new veterans want to move forward in their lives, but the responsibilities of being "married to the military" never seem to cease.

The reality is that the promise of a life independent of the military—even when it can be grasped—is still shadowed by the long-term effects of life inside the military. A spouse who has dutifully put their partner first through two decades or more of service probably doesn't have the kind of job record that will lead easily to professional opportunities right away.

"You're so busy getting the kids settled and getting the service member settled, that by the time you turn around and look, it might be two years before you're ready to take on your own issues of transition. And then the resources are no longer there."

—Sue Hoppin,
veteran spouse and Founder, National Military Spouse Network

"Some veteran spouses will talk about how when their service member is transitioning, they will hear, 'Well, now it's your turn,'" said Evie King, President of InDependent. "I can tell you right now, there is no spouse out there who has not worked for the last 20 years who's going to be able to get a job right out of the gate—right when their service member transitions. And it's putting so many spouses in a state of panic."

Injuries Seen and Unseen: Managing Long-Term Health

The physical and psychological impacts of military service can last a lifetime. One in five post-9/11 veterans has a traumatic brain injury[70]—an injury correlated with shorter lifespans and greater mortality due to suicide.[71] TBI is often caused by a severe blast or blow to the head, including explosions in close proximity.[72] PTSD, conditions stemming from exposure to burn pits and other health hazards, and amputations are among the other conditions common among veterans that require long-term care.

The disturbing reality is that an estimated 8 in 10 veterans will have some need for long-term services and support in their lifetime—and yet few spouses are adequately prepared to manage the physical and mental injuries of war.[73] Spouses want to give their physically or mentally injured partners as much dignity and status in the home as they once enjoyed, but that can be made difficult by some conditions. For veterans who suffer from mental health issues or brain injuries such as PTSD or TBI, the effects on relationships may be profound—impacting not just the veterans' lives but the lives of their partners and children and the state of their marriages. It is not unusual for spouses of veterans to develop what is known as secondary PTSD[74] due to the

70 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8837911/
71 Ibid.
72 https://braintrauma.org/info/faq
73 https://www.rand.org/pubs/perspectives/PEA1363-9.html
74 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2080512/

strain of caregiving and managing a partner's mental health issues and symptoms.[75]

The situation is worsened by inadequate access to specialized healthcare, especially mental health services. While military members and their families often enjoy excellent healthcare while on active duty, things may change once they transition to civilian life. The VA system of care provides a full array of medical services, but complaints about the system's quality and accessibility abound.[76]

75 https://behavioralhealthnews.org/the-hidden-effects-of-combat-related-ptsd-on-spouses/

76 https://www.13newsnow.com/article/news/national/military-news/hampton-va-medical-center-gross-medical-incompetence-employee-reprisals-congress/291-924254cb-5f10-4a11-b55e-69cb06131ad6, https://www.fayobserver.com/story/news/2024/04/23/tillis-rouzer-investigate-fayetteville-nc-va-medical-center/73428861007/, https://www.wgrz.com/article/news/local/buffalo-va-managers-misconduct-investigation-finished-questions-remain/71-af2d6cf2-aa52-441c-b28e-3cf45624d768, https://www.wavy.com/news/local-news/hampton-va-medical-center-director-reassigned-amid-house-committee-probe/, https://idahocapitalsun.com/2023/11/15/va-veterans-crisis-line-to-face-new-investigation-by-congressional-watchdog-agency/, https://veterans.house.gov/news/documentsingle.aspx?DocumentID=6537

“For spouses of veterans facing invisible wounds like PTSD or TBI, the challenges multiply. Not only must they navigate the daily struggles their loved one faces, but they do so under the added pressure of justifying the need for support.

Unlike physical injuries, there is no recognized scale that accurately reflects the caregiving burden placed on these spouses. What is the cost of constantly ensuring that the stove has been turned off so the house doesn’t burn down? Or the mental toll of monitoring loud environments to prevent a PTSD trigger that takes their spouse back to the battlefield?

This relentless vigilance carries a real cost—one that remains unmeasured and unsupported, leaving families without the help they need."

—**Meredith Beck,**
Vice President, Government Affairs and Community Engagement,
Elizabeth Dole Foundation

Among veteran families, satisfaction with mental health care is low; only 52 percent rate it positively, with the remainder rating it negatively or returning neutral responses.[77] A significant issue appears to be access to appointments, with only 48 percent of veteran families rating their access to appointments positively. Limited provider availability and the difficulty of establishing care in a new location also pose problems.

The well-being of these veterans' family caregivers is also a concern. As mentioned above, one study uncovered that 43 percent of caregivers to service members or veterans aged 60 or younger met the probable criteria for depression, and 20 percent had suicidal thoughts—both four times the rate for non-caregivers. These caregivers were also less likely to see a doctor.[78] In our discussions with spouses of veterans, many reported that they or their friends put off their own self-care and medical needs to focus on their veterans first and their families second. Sometimes, their own needs are never met.

All too often, the mental well-being of caregivers is ignored. There is a clear need to increase awareness of this issue among the caregiver community and ensure healthcare providers, social workers, family members, and others regularly ask these women and men about their personal well-being. These caregivers and their resiliency are essential to the health of the veteran and the entire family. Ignoring their needs may carry a high cost.

77 https://www.mfan.org/wp-content/uploads/2024/06/MFAN-2023-MFSPS-Full-Report.pdf
78 www.rand.org/t/RRA321201

"When David and I met, he had just gotten out of the Marine Corps. It wasn't too long into our relationship when I realized that he was battling PTSD. He gets really down sometimes. It's hard for me to see him whenever he gets in those modes. It's difficult as a spouse to know the person that you love so deeply goes through those things. Sometimes it can be a little isolating because other people can't understand it unless they've really experienced it—in his shoes. To be completely honest, it's really hard.

... As far as coping, I didn't really cope. I would just cry for a while, and then I would put my big girl panties on and go about my day or my night or whatever. But you know, it can feel soul-crushing, almost like you just have a weight sitting on your chest. And yeah, I honestly didn't really take care of me at all."

—**Britney A.,**
veteran spouse

Isolation & Loss of Community

A recurring theme among spouses—of both active-duty members and veterans—is the problem of isolation and lack of community. While a military base can offer a spouse access to other spouses and partners who share many of the same responsibilities and experiences, frequent moves mean that no community of friends remains for long.

"When you're active duty and you're moving a lot, you're isolated from a daily support system," said Jaime O'Bannon-Chapman, Director of Military Affairs and Diversity Initiatives, ROI Training. "But when you're the spouse of a veteran, you're isolated from the military support systems that are there."

Many military spouses report that those most in need of connection are the least likely to get involved. "If you're not highly connected, you feel lost and alone," Flossie Hall told us. "You usually just turn to your base or your command, and if they don't give you what you need, you're kind of out of luck."

"When you get to separation of service, you can have a service member who doesn't know what they're doing, and they're lost, and you also have

a military spouse who doesn't know what they're doing, and they're lost. You have a recipe for disaster."

—Brittany Boccher,
military spouse advocate and 2017 AFI
Military Spouse of the Year

Even during the active-duty years, a spouse is often referred to as "the trailing spouse" and is expected to keep things going on the home front without support. "A lot of times, you take on their service and their identity, too," said Kristen Rheinlander of The Headstrong Project. "So now, when you transition to civilian life, you have two floundering fish in the sea."

The lack of a support network also can be an issue for the spouses of the 53 percent of veterans who marry after their active-duty service is complete.[79] These spouses don't share the reference points of having been with a veteran when they went through training and deployment.

79 https://www.rand.org/pubs/research_reports/RRA1363-19.html

Hurdles to a New Career

Due to constant relocations and the demands of service, many military spouses put their needs—including careers—aside. Following their partners' separation from service, some spouses hope they finally can focus on building their skills and careers without interruption or delay.

"The spouses are educated, knowledgeable," said Verenice Castillo, Founder & CEO of the Military Spouse Advocacy Network. "They are capable of dealing with whatever is coming their way, and they have a strong foundation for when … they separate [from the military] or their service member retires."

That said, coordinating the post-service job search can be difficult. Oftentimes, both partners start looking for work simultaneously. It's difficult for both to succeed, at least initially.

"Transition was really stressful and difficult, and we didn't have the leisure of leaning on another income," said Amy Harding, who lived in 16 homes during her husband's military career. "Many don't because spouses have not been able to build a career."

While median family incomes for veterans—adjusting for marital and employment status—are consistently higher than for their civilian peers,[80] that doesn't negate the struggles of those at the lower end of the spectrum or make up for lost earnings. The absence of a long-term career path has a

80 https://www.rand.org/pubs/research_reports/RRA1363-19.html

staggering cost that some spouses discover only many years later as they realize the absence of retirement savings. "I went through my employment history of 22 years because I married my husband right at the start of this whole thing. I looked at all my jobs, and I estimated—and I don't want to call it a loss, because I hate to say that—but a loss of one million dollars," said Natalie Worthan, Founder of the Veterans Collaborative. "Only two employment opportunities in 22 years have invested in my retirement. In over 22 years of work as a contracted employee, the only 401(k) savings I have is what I put into it. And when I took off time, I took it off with no pay."

While their partner is on active duty, many spouses would like to seek employment. That's difficult in the remote locations where many military bases are situated. Jobs are scarce. And with moves every two or three years, active-duty spouses aren't able to build a continuous career path.

The situation isn't much easier after the transition back to civilian life. Spouses of newly discharged veterans report four major hurdles to finding good jobs:

- In the absence of a resume packed with experience, potential employers may lack faith in a military spouse's ability to perform the job.

- Gaps in employment may signal to potential employers that the candidate is not committed to their career or long-term employment.

- Skills and experience may be underdeveloped due to career interruptions.

- Ageism, conscious or not, may hinder the employment of spouses considered too old for entry-level work in a new career field.[81]

Advocates for military spouses say it's critical that these women and men take a proactive approach to their careers before their service members transition to civilian life. This may include acquiring new skills, formal education, and leadership training.

The challenge is even greater for spouses who suddenly are thrust into the role of caregiver for a veteran who has a physical or mental injury. "They cannot leave their home, or maybe they can leave their home, but they need hybrid work so they can make sure they can get their veteran to

81 Interview with Kelly Grivner-Kelly, Program Manager, Hire Heroes USA

their appointments," said Shawn Moore, Director, Support Programs and Senior Advisor for Suicide Prevention, Elizabeth Dole Foundation. Shawn, whose husband retired from service with significant long-term mental health injuries and ultimately took his own life, said she had to balance her husband's medical needs with her efforts to earn a living.

"I lost my husband to suicide in February. … Had I not been working, had I not found work that was conducive to being able to stay at home when needed, I mean, I would be homeless. I would be worried about putting food on my table to support my kids afterward."

—**Shawn Moore,**
Director, Support Programs and Senior Advisor for Suicide Prevention,
Elizabeth Dole Foundation

A Lack of Spousal Support Programs

Many veteran spouses lack critical information regarding support services for their own transition back to civilian life. "We get a lot of veteran spouses that come to us and ask, 'Am I even allowed to participate in this free service?'" said Kelly Grivner-Kelly, a Program Manager at Hire Heroes USA.

Brandon Harding, who retired after decades of military service, explains there is no formal transition process for spouses: "There was one day, during one of the transition briefs, that [my wife] could have attended. It was, 'OK, so here's what you can expect for your retirement. Do you want to buy retirement insurance for your income?' It's nothing about the emotional or psychological component of 'Oh, we've been doing this for nearly 30 years—all these deployments, all these moves. Now, we're not going to be in the military. How do we do that?'"

The Department of Labor has programs that may be useful; in particular, a virtual program called Transition Employment Assistance for Military Spouses, which provides information on how to update a resume, get hired by the federal government, handle interviews, and negotiate salaries.[82] Yet, there are no tracking mechanisms in place to follow military spouses' well-being after their service members' transitions.

82 https://www.dol.gov/agencies/vets/programs/tap/teams-workshops

Rejoining the Family—A Delicate Dance

"[Reintegration] is quite difficult. Especially for us military spouses. We are so used to doing things our way while they are gone. And when they come back, it's hard for the spouse to somewhat relinquish that control."[83]

—Tarnisha Gibson,
military spouse and mother to U.S. Army veterans

For the family left behind when a service member is deployed far from home, life proceeds. There are dishes to be done, school buses to meet, homework to finish, and paperwork to fill out. For some, there is also a larger web of relationships and networks, including religious institutions, PTA groups, and families who meet regularly in parks, at pools, or in backyards. The absent service member isn't part of the daily routine.

83 https://kdhnews.com/military/studying-military-families-joy-of-reunion-challenged-by-reality-of-everyday-life/article_fe0a2de0-d2d4-11e5-9bd4-c3560297c1c6.html

When service is over and a member of the military returns home for good, there is celebration, relief, and plenty of hugs. But the household routine typically doesn't change—and the service member, now a veteran, must adjust to the way the family has constructed its life. This can be challenging. It takes about eight months for service members to successfully reintegrate into their family structures, according to the RAND Corporation.[84] Some families never comfortably reintegrate, and studies show that any length of deployment increases the risk of divorce.[85]

84 https://www.rand.org/pubs/articles/2016/the-resilience-of-military-families.html

85 https://www.rand.org/news/press/2013/09/03.html

"As spouses, we don't know how to support our veterans. If our veteran is in crisis or spiraling, we aren't taught how to deal with it. We don't have suicide prevention training; we're not aware of the signs. And even if we can learn how to support our veteran, we also need to know how we can support ourselves when—or let's be honest—if we focus on our own well-being."

—**Betsey,**
military spouse

Marriage After the Military: New Roles, New Stressors

Upon their return to civilian life, some service members transition relatively easily, transferring their skills and experiences seamlessly to civilian jobs and reentering the embrace of their families and communities. This is not the case for all veterans, especially for enlistees who come from disadvantaged backgrounds and lack the educational achievement, social capital, and other advantages of a middle-class upbringing.

The challenges of returning to civilian life place special burdens on married couples. A Pew Research study found that for post-9/11 veterans who were married while in service, the chances of an easy reentry plunge from 63 percent to 48 percent.[86] This bears further study, as many factors could contribute to this decline. Ideally, the supports put in place for veterans returning to civilian life will take into account the additional pressures on domestic life. Such factors could include the spouse's interest in building a stable career and home, the need to find a balance between the veteran's and spouse's future needs, as well as ongoing challenges associated with military service, such as physical or mental injuries.

86 https://www.pewresearch.org/social-trends/2011/12/08/the-difficult-transition-from-military-to-civilian-life/

Around half of U.S. couples seek marriage counseling at some point,[87] but current and former service members and their spouses typically are reluctant to talk about their relationship troubles with therapists or others.[88] Some active-duty members are concerned their commanders will find out—although the military stresses that marriage counseling has no impact on security clearance.[89] Others simply don't have the headspace to deal with troubles at home while attempting to cope with the intensity of their commands and missions or the pressures of building a career after transitioning to civilian life.

Veterans and their spouses are especially hesitant to talk about a critical marriage stressor, sexual dysfunction—a condition reported by around 20 percent of veterans.[90] For veterans who have lost sexual function due to battlefield injury, there are therapies and solutions that can help them and their partner—but getting help requires that they seek it. We need to find ways to reduce the stigma of discussing these issues with a healthcare provider. A combination of patient education, normalization by emphasizing the prevalence of the problem, and other outreach can make it easier for veterans and their partners to access the treatment they need.

87 https://dotdashmeredith.mediaroom.com/2023-02-07-Verywell-Mind-Releases-Relationships-Therapy-Survey,-Finds-99-of-Couples-Currently-in-Therapy-Say-it-Had-a-Positive-Impact-on-Their-Relationship; https://www.forbes.com/health/mind/does-marriage-counseling-work/

88 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7351137/

89 https://onlinelibrary.wiley.com/doi/10.1002/jclp.22921

90 https://www.research.va.gov/currents/1115-3.cfm; https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10340479

In our conversations with veteran spouses and their advocates, the theme of marital stress arose often: Whether they married before, during, or after service, these spouses report that the military experience is a critical part of their marriage—shaping the couple's identity, providing a valuable source of pride and community, and potentially leaving a legacy of injury or other long-term effects. Spouses say they accept this but wish there were more recognition of the challenges and stresses involved. Supporting military and veteran families may, in fact, start with this basic building block of marital support so the veteran and their spouse can work together to succeed in life after the military.

In 2023, Blue Star Families asked spouses of veterans to rank their five most challenging life issues.[91] The results are below:

ISSUES CONCERNING VETERAN SPOUSES	
Access to military/VA healthcare system(s)	**55%**
Understanding of military/veteran issues among civilians	**35%**
Military spouse employment	**34%**
Military benefits	**34%**
Concerns about the transition from military to civilian life	**30%**

91 https://bluestarfam.org/wp-content/uploads/2024/04/BSF_MFLS_Comp_Report_Full_Digital-042424.pdf

CLOSING THE GAPS: STEPS WE CAN TAKE TODAY

"How do you move your family? How do you pick your forever home? Do you sell your house? Where are the best taxes? What are you going to do with your career? When you Google, it's overwhelming. There are hundreds of thousands of veterans- and military-focused nonprofits and organizations, and they've all received funding, and they all specialize in one thing.

You drown in a sea of resources because you just need a 10-step, 18-month transition guide that is given to each family member, sharing all the resources you need. Like, 'Here's the checkbox.' [We need] exit counseling for the family where you talk through all of these things with a dedicated human—that would be a dream world, right?"

—**Flossie Hall,**
military spouse and CEO, Stella Foundation

A military family experiences the challenges of service as a unit. Consequently, to properly meet the needs of veterans, we must meet the needs of every member of the family. In our *Serving Those Who Served* white paper, PMI explored specific steps individuals and organizations can take to support our military veterans. Here, we detail ways in which the private sector, service organizations, and policymakers can assist military spouses.

- **Learn More, Listen More, Survey More**
  Helping active-duty and veteran spouses requires regular surveys and studies. If we want to better support this population, we need timely data on their well-being and other critical indicators.

  The Department of Defense, for example, does not currently know the extent to which spouse/partner well-being can be tied to factors such as their service members' morale. While reputable survey data exist, there is a need for ongoing research support. Longitudinal studies would help to fill existing gaps in understanding.

- **Support Military Partners on Their Terms**
  Too often, programs dedicated to serving veterans treat spouses and partners as an afterthought or overlook them entirely, leaving them out of potentially helpful support programs. This is a lost opportunity. If we want to support veterans, we must also support the people who share their lives. For example, a corporation with a hiring or supplier-diversification program prioritizing veterans should consider extending it to the spouses/

partners of active-duty members and veterans. Employee resource groups and other affinity groups should aim to better meet the needs of spouses/partners in addition to the veterans themselves. What is done for one group should be done for the other because their lives are intertwined.

"[Our church] reached out and told us, 'We have Community Group tonight; you're welcome to come.' And we went. Neither one of us are the people who are going to pour our hearts out to people we don't know. But David opened his soul to these people. He didn't even know them … it was almost like a last straw type of thing.

It was a saving-grace moment, where we knew it was something we needed. And ever since, we've been to Community Group every Monday night. Just knowing they're not judging me in any way, shape, or form and that they love me—and him—I feel totally comfortable talking to them. And a lot of the time, if you just get it off your chest or say it to someone else, especially someone you trust and you're close with, it just—it instantly feels better."

—Britney A.,
veteran spouse

- **Address Isolation As If It Were a Disease**
  One of the greatest threats facing a veteran spouse is loneliness and isolation. It can undermine their ability to support their veteran in good times and bad and lead to or exacerbate mental health challenges. Creating and supporting networks of spouses/partners of veterans is a simple way to begin to address this issue. Because so many military spouses build trust with one another while on base, there is a greater likelihood that they can get the help they need from similar networks following their spouses' service. Readily available outlets for volunteering, social support, and fellowship can also be a powerful means for active-duty military families to address the loneliness and isolation that come from frequent relocations.

- **Employ Military Spouses and Partners**
  One of the best ways to help military and veteran spouses is with good-paying and reliable employment—especially jobs that can be performed remotely. Employers who want to help military families should do more to publicize employment opportunities, provide paid apprenticeships, and coordinate job transfers. Ideally, such employers will establish practices and benefits that are valued by military families, starting with offering flexible hours for childcare, medical visits, and other personal matters. Other valuable programs might include providing time off from work for spouses of relocating or deployed service members and National Guardsmen as well as dedicated employee resource groups and support systems for spouses, especially caregivers of veterans.

- **Make State Occupational Licenses Portable**
  State and federal public policymakers should accelerate efforts to make occupational licenses immediately portable from state to state for military spouses.

- **Support Entrepreneurship**
  One of the best ways to support active-duty and veteran spouses is to enable their business ambitions. Dedicated programs aimed at supplier diversification—which already exist for veteran-owned businesses—should extend to spouses of service members. In addition, corporations can support small businesses owned by active-duty and veteran spouses by sponsoring networking events and leadership development.

"I help spouses and empower them to learn how to build a business they can move around with them. You can do it from a hotel. You can do it from a U-Haul. You can do it while somebody's deployed. … They need a job. They know they have value. But they don't have any money."

—Moni Jefferson,
CEO & Founder, Association of Military Spouse Entrepreneurs

- **Provide Emergency Financial Support and Food Supplies**
  Emergency relief is available at the military branch level through the DoD's Military and Family Support Center.[92] In an emergency, however, such support is not always available as quickly as needed. To help vulnerable families, organizations should establish and regularly fund emergency financial support programs for all branches, at all levels. As an example, some military families and their advocates say a helpful approach to food insecurity would be for every military installation

92 https://www.armyemergencyrelief.org/

to have a food bank that can accept and disburse donations.[93] Currently, among active-duty families who report experiencing food insecurity, 14 percent cite food banks or charities as a major food source.[94] Ideally, this wouldn't be necessary, but until these shortages can be addressed through public policy, organizations and companies should step up and provide basic food bank services at the nearest military installation.

- **Provide Extra Help During the Transition to Civilian Life**

  It's clear that for active-duty members of the military and their spouses, the transition to civilian life is filled with questions, choices, and enormous uncertainty. Ideally, the Department of Defense would take a more active role in providing the necessary support, along with enough time for transitioning members—and their families—to access and understand the available programs. Outside groups and employers can play a valuable role here by helping military families navigate the processes, including by setting up legal clinics, helplines, and other reliable sources of information—places where military families can get their questions answered.

93 https://www.rand.org/pubs/articles/2023/why-are-us-military-families-experiencing-food-insecurity.html

94 https://bluestarfam.org/wp-content/uploads/2024/04/BSF_MFLS_Comp_Report_Full_Digital-042424.pdf

- **Expand Access to Free Legal Services**
  Military families may be in need of free or low-cost legal services to help them apply for education or medical benefits, open a business, resolve a business dispute, or file for divorce.[95] Organizations with specialized skills and expertise in these areas can offer their services on a pro bono basis.

- **Tailor Programs of Their Own**
  With spouses and partners typically excluded from the counseling sessions and training the military provides in the lead-up to service separation, there is a need for programs and informational resources geared specifically to these critically important family members. This should include peer support groups and fellowship opportunities.

95 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10013504/

"We like being around other spouses because we can say all the hard things that we don't want to say in front of a room full of service members. So spouses' programs need to exist outside of the veteran programs and the service member programs."

—Flossie Hall,
military spouse and CEO, Stella Foundation

- **Deliver Respite Care for Caregivers**
  Family caretakers need to know they can take a break. They need access to support groups to address issues of burnout and loneliness. Many caregivers—especially of veterans—did not train for this role and could benefit from being connected with other caregivers, as well as to educational resources and emotional support. It would be especially helpful to coordinate volunteer networks offering short-term respite care so caregivers have time to see to their needs, including their own medical appointments.

In addition to offering respite care, these volunteers could help caregivers schedule appointments and access transportation and prescription pickups as needed, and generally support the caregivers' health and wellness. Medical professionals serving veterans should also take care to inquire about caregivers' well-being and recommend services as warranted, including for mental health support.

- **Offer Targeted Education Support & Career Coaching**
  Veterans have access to education benefits, but spouses are on their own. Ideally, organizations would create programs to extend scholarships and education support to these partners. Many military families struggle to save for large expenses. Providing scholarships, as well as mentorship and career guidance, to both spouses and veterans can put economically struggling families on the path to financial security.

CORPORATE PRACTICES TO SUPPORT MILITARY SPOUSES

- **Embrace Learn-to-Earn & Returnship Programs**
  Companies can recruit and hire military spouses for paid apprentice programs that lead to full-time employment. "Returnship programs"—which focus on people who have left the workforce for a sustained period and are ready to return—are another promising avenue. Such programs can provide veteran spouses an on-ramp to the working world and make it possible to quickly catch up on relevant skills.

- **Adopt Remote Work & Flexible Schedule Practices**
  Military spouses who are also caregivers value work arrangements that account for their demanding family schedules. Corporations looking to hire and retain these workers should include remote work and flexible-schedule opportunities to accommodate these needs.

- **Support Transitions**
  Companies with 50 employees or more are legally required to provide additional time off to military spouses during deployments. They can also consider providing time off to allow spouses to support their service members' transition back to civilian life.

- **Offer Dedicated Career Counseling**
  When embarking on any career path, it's vital to understand the pathways to success—and mentors can be particularly useful to military spouses who need guidance. Companies can encourage their own motivated leaders—at all levels—to serve as mentors, career coaches, and advocates for military spouses.

PMI U.S. + MILITARY FAMILIES

PMI U.S.[96] is proud to support the nation's servicemen and -women and their families through a multipronged approach that includes:

- Backing national veterans service organizations
- Supporting our employee resource group, HONOR, devoted to military-affiliated employees and the unique challenges they may face
- Funding local veterans-focused events and initiatives
- Bringing together members of the military community and their advocates, academics, policymakers, and others to push critical issues into the center of conversations and make measurable progress on removing the obstacles that prevent some veteran and military spouses from living their best lives

96 "PMI U.S." is the collective name for Philip Morris International Inc.'s U.S. subsidiaries.

In 2024, PMI U.S. committed more than $3 million to veterans-related causes. This funding supports national and community-based service organizations, sponsors legal clinics through partnerships with select law schools, and engages with local veterans-focused causes and events. In June 2024, PMI U.S. sponsored and participated in VetFest, a Nashville-based event for the local military and veteran community.

PMI U.S. currently supports two university-based veterans law clinics: the Veterans' Advocacy Law Clinic at the University of Arizona James E. Rogers College of Law and the Veterans and Servicemembers Legal Clinic at the University of Florida Levin College of Law. In July, we announced a $700,000 commitment to Colorado-based veterans causes, including $350,000 in funding for the Rocky Mountain Veterans Advocacy Project, an independent law clinic drawing student law clerks from the University of Denver Sturm College of Law and dedicated to helping veterans access benefits and care.

Also in 2024, PMI U.S. provided $440,000 to the active-duty military aid organizations supporting each branch of the U.S. Armed Forces: Army Emergency Relief, the Air Force Aid Society, the Navy-Marine Corps Relief Society, and Coast Guard Mutual Assistance. While some of this funding is dedicated to hurricane relief efforts, these organizations also provide crucial support to military spouses through emotional and mental health services, financial assistance, employment and career resources, educational opportunities, legal aid, community-building activities, childcare and family support, and health and wellness programs.

PMI U.S. committed $100,000 to the University of Texas at Austin Foundation in support of the Veteran Spouse Network (VSN). VSN is housed within the Institute for Military and Veteran Family Wellness at UT's Steve Hicks School of Social Work and facilitates a community of support for military and veteran spouses and families, providing peer support, education, and training on topics unique to military and veteran family life. Programs are offered nationwide through virtual and in-person opportunities, and all programs are free.

Our company also provides $100,000 annually to the Elizabeth Dole Foundation, which focuses on military caregivers. The foundation was an active participant in four listening sessions we held to better understand the challenges faced by military spouses.

In 2025, PMI U.S. will hire active-duty and veteran spouses on select U.S. military bases. To ensure these paid positions meet the needs of this population, we will offer both remote and in-person positions and flexible full- and part-time schedules appropriate for a range of skills and experience levels.

We believe that one of the most important things we can do for military spouses is listen and learn to understand which programs and initiatives would serve them and their families best. These efforts are ongoing and have helped us begin to recognize and address gaps in services and resources.

"It's clear that military spouses—whether in active duty or afterward—play an essential role in the lives of our veterans, and it's important that we understand where we could serve them better. It's a chance for us as an organization to show our appreciation and to do critical work for people who are making enormous sacrifices for our nation and its security."

—J.B. Simko,
Chief Civil Society & Underage Prevention Officer, PMI U.S.

Veterans have explained to us that spouses are vital partners not only in service members' personal lives but in their military careers. Seeing and serving the military family holistically was, therefore, a critical next step for us in our efforts to help our veterans create better futures for themselves, their families, and their communities.

Military Spouses and Our Smoke-Free Future

As a company on a mission to create a smoke-free future—a world without cigarettes—PMI U.S. also feels compelled to address the higher-than-average rates of smoking among current and former service members and their spouses.

- Researchers studying the spouses of post-9/11 service members and veterans concluded that smoking rates among spouses and partners stood at 15.1 percent.[97] Another study found that 17 percent of military spouses regularly smoke cigarettes.[98] Both figures are meaningfully higher than the 11.5 percent of U.S. adults who smoke.[99]

- Military deployment is associated with higher rates of smoking initiation and recidivism, particularly among those with prolonged deployments, multiple deployments, or combat exposure.[100]

- The American Lung Association estimates that 21.6 percent of U.S. military veterans smoke—rising to 50.2 percent among male veterans and service members aged 18–25.[101]

97 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6914216/

98 https://pubmed.ncbi.nlm.nih.gov/28992577/

99 https://www.cdc.gov/mmwr/volumes/71/wr/mm7111a1.htm?s_cid=mm7111a1_w

100 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3321386/#:~:text=Smoking%20levels%20increased%20among%2057,those%20deployed%20without%20combat%20exposure.

101 https://www.lung.org/research/sotc/by-the-numbers/top-10-populations-affected

- The Department of Veterans Affairs reports that seven in 10 veterans who smoke cigarettes would like to quit.[102]

Philip Morris International has never sold cigarettes in the United States. Moreover, since 2016, our company has committed to accelerating an end to cigarette smoking worldwide.

The best choice a smoker can make is to quit tobacco and nicotine altogether. For those adults who don't quit, the next best option is to switch from cigarettes—*the most harmful form of nicotine consumption*—to a smoke-free product that has been scientifically demonstrated to be a better choice than continued cigarette use.

Whether it involves quitting tobacco and nicotine altogether or switching to a better, smoke-free alternative, we want to see cigarette use eliminated in the U.S. Armed Forces and among its veterans and military spouses. And we are committed to doing all we can to speed up this process.

102 https://www.mentalhealth.va.gov/quit-tobacco/index.asp

CLOSING THOUGHTS

In his second inaugural address—remembered for its appeal to bind the nation's wounds from the Civil War and end the scourge of slavery—President Abraham Lincoln famously called on the nation to "to care for [those] who shall have borne the battle and for [their] widow and orphan." He understood and made clear that the nation owed a debt of gratitude and was obligated to lift up those who bore the enormous weight of defending this nation and its liberties. And he connected the service of those in uniform to the welfare of their families.

This is as true today as it was more than 150 years ago. In our efforts to support veterans as they transition back to civilian life, we are equally focused on serving those who make a career of military service possible: the spouses and partners of our men and women in uniform. The sacrifices of service are considerable. The displacement and dislocation are constant. And the stresses, pressures, and challenges are great.

It is vital, therefore, that we support veterans and their families in a holistic way—recognizing that no American soldier, Marine, airman, or sailor ever serves alone. They are supported by one another and by their families and friends back home. That support raises morale and contributes to the security of our nation and the success of every mission. Because of this family support, our nation is stronger, and our home front is more secure.

As a company committed to being an exemplary corporate citizen, PMI U.S. has set a goal to raise these issues to a place of prominence—to convene discussions so people learn about the needs and concerns of our military spouses and devise ways to address them. PMI U.S. is taking action to provide U.S. veterans and their families with the individualized support they require. In doing so, we hope to inspire others to make their commitment to our veterans felt and seen.

Progress on this front will require the concerted effort of many millions of Americans—and we look forward to helping lead the way.

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