

Military Spouse Employment: Part-Time Workforce Characteristics and Perspectives

GAO-24-106263

Q&A Report to the Committee on Armed Services, House of Representatives

February 8, 2024

Why This Matters

Employment is a top concern for spouses of active-duty military service members, according to the Department of Defense (DOD). Military spouses may face challenges obtaining or maintaining employment that meets their financial or professional needs due to the demands of military life. These demands include frequent moves, overseas deployments, and irregular work hours for the service member.

Some military spouses may pursue part-time employment—although it generally pays less and provides fewer benefits than full-time employment—because they can more quickly find part-time jobs. Other military spouses may work part time because it allows them to better balance work with caregiving or other responsibilities. However, managing military life and limited or unsatisfactory employment options could create additional stress for military spouses and families. This could, in turn, affect military families' decisions about whether the service member remains in the military.

House Report 117-397 includes a provision for GAO to examine the characteristics and experiences of military spouses who work part time. We are providing information on the size, demographic characteristics, employment experiences, and health and well-being of this workforce.

Key Takeaways

- In 2021, about a third of employed military spouses worked part time based on our estimates using data from DOD's most recent survey of military spouses. Overall, we estimate that there were about 540,000 civilian spouses of active-duty military service members. The vast majority—around 90 percent—were women. Additionally, we estimate that about half of all military spouses (270,000) were employed in 2021. Of these individuals who were employed, about a third (88,000) worked part time.
- Military spouses we interviewed who worked part time reported various employment challenges, including being underpaid or overqualified for their job, lacking opportunities for career advancement, and not earning retirement benefits. Although many other civilian workers may experience similar challenges, military spouses discussed how military life—including frequent moves—contributes to their employment challenges.
- In DOD's 2021 survey, military spouses who worked part time reported levels of satisfaction with military life that were similar to military spouses who worked full time. However, DOD reported that, overall, military spouses' satisfaction with military life has been decreasing since 2012.

How many military spouses worked part time?

We estimate that about 88,000 of approximately 540,000 military spouses who were civilians worked part time in 2021, according to our analysis of data from DOD’s Survey of Active Duty Spouses.¹ The 2021 survey data were the most recent and comprehensive data available on the employment status and well-being of military spouses at the time of our review. To focus on employment issues outside of military service, our analysis did not include military spouses who were active-duty service members themselves, only military spouses who were civilians. Our estimates are described in more detail below.

Overall employment status

The employment status of the estimated 540,000 military spouses—of whom around 90 percent were women—was as follows:

- **Employed.** About half (270,000) worked for pay in either a full-time or part-time capacity.²
- **Not employed and not seeking work.** Around a third (196,000) were neither working nor seeking work for various reasons, such as attending school or caring for children or other family members.
- **Not employed but seeking work.** The smallest segment (about 74,000) were unemployed but actively seeking work.

Part-time employment

Of the estimated 270,000 employed military spouses, about 88,000 or a third (32 percent) worked part time (see fig. 1).³ Within the general civilian population, about 19 percent of married and employed individuals worked part time in 2021, according to our analysis of data from the Bureau of Labor Statistics. Various factors could help explain this difference, including age, gender, educational level, or other demographic characteristics.

Figure 1: Estimated Percentage of Employed Military Spouses Who Worked Part Time or Full Time in 2021



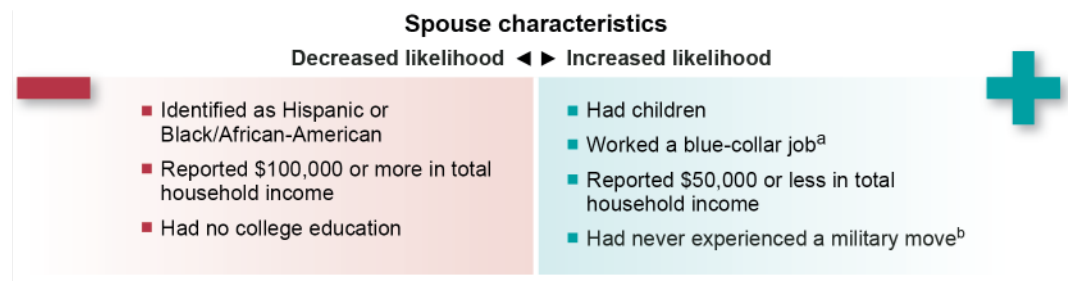
Source: GAO analysis of Department of Defense (DOD) 2021 Active Duty Spouse Survey data. | GAO-24-106263

Note: Estimates in the figure have a maximum margin of error of ±2 percentage points within a 95 percent confidence interval. We rounded the estimated number of employed military spouses to the nearest thousand individuals.

What do we know about the demographic characteristics of military spouses who worked part time?

We found that employed military spouses were more likely or less likely to work part time based on various demographic characteristics in our statistical model (see fig. 2).⁴

Figure 2: Selected Characteristics of Employed Military Spouses that Indicated Increased or Decreased Likelihood of Working Part Time in 2021



Source: GAO analysis of Department of Defense (DOD) 2021 Active Duty Spouse Survey data. | GAO-24-106263

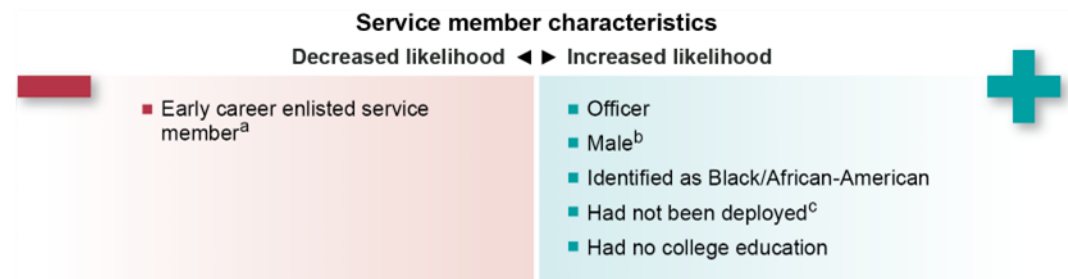
Note: In our statistical model, these selected characteristics were statistically significant at least at the 95 percent confidence level. Our model solely included employed military spouses and did not explain why different groups of military spouses were more likely or less likely to work part time. To examine potential reasons why the groups we identified were more likely or less likely to work part time, we would need to explore a wider range of characteristics via an experimental design, which was outside the scope of this study.

^aWe categorized the self-reported careers of military spouses into blue-collar and white-collar jobs. We defined blue-collar jobs as those that typically involve manual labor or do not generally require a 4-year college degree (e.g., customer service representatives, commercial drivers). In contrast, we defined white-collar jobs as those that tend to require higher levels of education or entail administrative and managerial work (e.g., teachers, nurses).

^bBased on the available data, we compared employed military spouses who never experienced a military move to those who experienced at least one move. We could not examine the potential impact of multiple military moves.

Additionally, we found that military spouses were more likely or less likely to work part time based on various demographic characteristics of their service member spouse (see fig.3).

Figure 3: Selected Characteristics of Service Members that Indicated Increased or Decreased Likelihood of Their Spouse Working Part Time in 2021



Source: GAO analysis of Department of Defense (DOD) 2021 Active Duty Spouse Survey data. | GAO-24-106263

Note: In our statistical model, these selected characteristics were statistically significant at least at the 95 percent confidence level. Our model solely included employed military spouses and did not explain why different groups of military spouses were more likely or less likely to work part time. To examine potential reasons why the groups we identified were more likely or less likely to work part time, we would need to explore a wider range of characteristics via an experimental design, which was outside the scope of this study.

^aThese results included service members from DOD's first four pay grades (E-1 through E-4) out of nine total pay grades for enlisted service members.

^bAbout 83 percent of service members were male in 2021 according to DOD data. Nonetheless, we found this was a statistically significant characteristic associated with increased likelihood of employed military spouses working part time. We did not examine any potential dynamics between the gender of the service member and the gender of the individual to whom they were married.

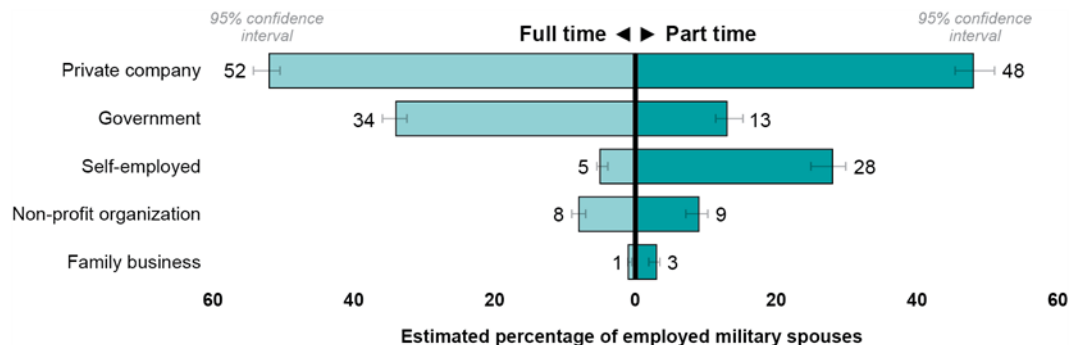
^cThe statistically significant category included spouses of service members who had not been deployed since September 11, 2001 (in comparison to spouses of service members who had been deployed since that time).

For a complete list of the characteristics included in our statistical model, including characteristics that we did not find to be associated with increased or decreased likelihood of working part time, see appendix I.

What were the largest employment sectors for military spouses who worked part time?

The largest employment sector was private companies, in which about half of employed military spouses worked part time or full time in 2021 (see fig. 4). In contrast, self-employment was more prevalent among the military spouses who worked part time (28 percent) than among those who worked full time (5 percent).⁵

Figure 4: Military Spouse Employment by Sector, 2021



Source: GAO analysis of Department of Defense (DOD) 2021 Active Duty Spouse Survey data. | GAO-24-106263

Note: Estimates in the figure have a maximum margin of error of ± 3 percentage points within a 95 percent confidence interval.

Government was the third largest employment sector among military spouses who worked part time, but the second largest among those who worked full time. This sector included about 73,000 military spouses employed either part time or full time across federal, state, and local governments.

DOD was the largest employer of civilian military spouses who were employed in the government sector. Specifically, DOD employed nearly two-thirds (about 46,000) of the estimated 73,000 military spouses who were working in government in 2021.⁶

- **DOD civil service positions.** Of those 46,000 DOD-employed military spouses, more than half (about 25,000) worked in federal civil service positions at DOD, and mostly in full-time jobs. Among the positions they held were budget analysts, information technology specialists, and nurses.
- **Positions often at military bases.** The remaining 21,000 DOD-employed military spouses worked at entities that are often located on DOD military bases that generate revenue (e.g., retail stores) or collect operating fees (e.g., recreational facilities). Such positions included educational and training instructors, food service workers, and retail store workers.

What were some common reasons military spouses said they worked part time?

The 17 military spouses we interviewed from five discussion groups said they worked part time because they needed flexible schedules to care for children or to accommodate frequent military moves.

Child care needs

Nearly all military spouses we interviewed said they worked part time because they were the primary caregivers for their children.⁷ They said they needed flexible jobs with reduced hours because their service member spouse was not consistently or predictably able to contribute to child care.⁸ For example, one military spouse noted that her husband's rotating schedule changed every few months, and it was difficult to find an employer that would grant her that much flexibility. Similarly, many military spouses noted that when the service member was on duty, the military spouse needed to frequently function as a single parent,

responsible for all school drop-offs and pickups or grocery shopping, for example.

Statement from a military spouse on the impact of child care needs

"I would like to be working full time; I have worked full time. But child care is the major limiting factor. And it's not just access to safe and affordable child care. When my spouse is on temporary duty assignment, like right now, I am in single-parent mode. There is no backup...I do not have family nearby."

Source: GAO transcription of discussion group recordings. | GAO-24-106263

Furthermore, getting help with child care was difficult, several military spouses said. Some noted that child care costs were prohibitive or that child care services were not readily available. Some other military spouses said that, due to relocations, they did not have nearby friends or family members who could help care for their children. For example, one military spouse noted that she would prefer to work full time; however, it was not possible without family nearby to help with her two young children.

Frequent moves

Many military spouses who worked part time also described the adverse effects of frequent military moves on their employment opportunities, in some cases leading them to take part-time work. Many spouses also noted that these moves led to the end of their employment. For example, one military spouse said she had to give up her full-time "dream job" when she moved from one country to another. In general, many military spouses described how these moves made it difficult to pursue work that paid more or that was better aligned with their specific career goals and skills.⁹ For example, one military spouse said she had tried unsuccessfully for years to obtain a federal civil service job. After she finally obtained one, she said her husband received a relocation order fewer than 30 days later. Her employer was unable to transfer her job to the new location.

Statement from a military spouse on the impact of military moves

"We run into these problems when [moving with the military]. You are in a new place; you don't know anybody. I get into this rotation of, you get to a new [location], you get a not-so-good job—a \$13 an hour job. You do that for a year, get your schedule figured out, and then land a great job making \$80,000. Everything is going good, and then guess what? You get [military move] orders and it's time to move again."

Source: GAO transcription of discussion group recordings. | GAO-24-106263

Moreover, some military spouses said that moving their families was a time-consuming process that took away from working. For example, they needed to spend time locating schools or child care for their children or housing for their families. One military spouse said that after a move the burden to establish new routines for the family generally falls to the military spouse and that fulfilling these responsibilities takes time away from searching for a job. A few others noted that finding a new job after each move can also be time-consuming.

What employment challenges did military spouses who worked part time report?

The military spouses we interviewed in our discussion groups reported various employment challenges, including being underemployed (e.g., overqualified for a job), lacking a career path or opportunities for advancement, and not earning retirement benefits.

Underemployment

Nearly all of the 17 military spouses we interviewed expressed frustration with at least one form of underemployment. While there is not a single, universal measure of underemployment, it generally refers to working in a job that does not meet one's financial or professional needs. Below are examples of why military spouses said their part-time jobs did not fully meet their needs.

- **Being underpaid.** Nearly all the military spouses said they were not satisfied with their current pay or perceived that they were underpaid compared to their colleagues. For example, one military spouse said part-time work allowed her to “be a mom” but it did not provide enough money “to make ends meet” or to pay for travel to visit family out of state. Some military spouses said they felt that gaps in their work experience and shorter periods of employment—both of which were often due to frequent military moves—played a role in their pay levels. For example, one military spouse said she had to start at the bottom of the pay scale with each move. Several also said that jobs with better pay might not be readily available in their new location; they often found that their employment options were limited to entry-level positions or lower-paying jobs, such as retail or child care positions.
- **Working outside their professional field.** Several military spouses said they had to take jobs outside their professional fields because they could not find relevant jobs in their locations. For example, one spouse who could not find work as a paralegal when she accompanied her husband to an overseas location instead worked as a fitness instructor. Another spouse said that she would prefer to work in public policy, the field in which she held a master's degree; however, her husband's frequent moves prevented her from building necessary professional expertise in a policy area.
- **Seeking a full-time job.** Although many spouses said they were unable to work full time for the reasons described previously, some said they could work full time if an employer offered that or if child care were more readily available. For example, one teacher with decades of experience and relevant education said she was not offered full-time positions while she was teaching overseas. She said the schools she taught at generally provided full-time positions only to teachers who could commit to staying in the country for a certain amount of time.

Statement from a military spouse about her level of pay

“My plan was to work full time when my husband retired...but because of my employment gaps and career change, I could not find employment that paid enough. So, I'm continuing to work part time so that I can say I've got 3 or 4 years' experience in [my] career field... [My husband and I have] applied to literally the same company, and he got offered \$10,000 more than me, even though he didn't have a degree [like me].”

Source: GAO transcription of discussion group recordings. | GAO-24-106263

Lack of career path

Many military spouses we interviewed expressed frustration with their career path. A few stated that they had *jobs* but wanted *careers*. As one military spouse explained it, the two words have different implications; a part-time job is not your career, and she found it less fulfilling. Another spouse said she settled for unsatisfactory jobs because she was not offered positions that aligned with her career goals. Some spouses said they believed employers were unwilling to hire military spouses because of their frequent moves. Similarly, several other spouses said they found it difficult to obtain raises and promotions, in part,

because of frequent moves and the resulting lack of job continuity on their resumes.

Statement from a military spouse about the lack of career options

“Women in our forties are ready for that career move, and our kids are old enough that we are in a position...to make a career move. But, again, we’re subject to deployments, [military] moves, and availability [of jobs]...it’s extremely limited. So, we just continue to take the [part-time] job.”

Source: GAO transcription of discussion group recordings. | GAO-24-106263

Lack of retirement benefits

Many military spouses expressed concern about their lack of retirement savings, noting that their part-time jobs generally did not offer retirement benefits.¹⁰ Some others said they did not stay in previous jobs long enough to qualify for their employers’ retirement account matching contributions, or said they experienced challenges rolling over funds into new retirement accounts when they left their jobs. One military spouse explained that it is common among military spouses to have “a trickle” of retirement contributions at one job, and then “a trickle” from another, but nothing if they are working as independent contractors. She also lamented that “it hurts my brain” to navigate all the retirement account transfers.

Some military spouses said their lack of individual retirement savings and low earnings made them feel dependent on their service member spouse for their long-term financial security. For example, one military spouse said that because she made trade-offs like accepting jobs without retirement benefits in exchange for job flexibility to care for children, she was dependent on her service member spouse to sustain her financially in retirement.

To help manage the above employment challenges, many military spouses told us that having more opportunities for remote work and other portable jobs that they could keep after moving would greatly improve their ability to maintain stable employment and develop their careers. Many military spouses also expressed a desire for better access to federal civil service jobs, including more transparency in the hiring process and more portable positions.¹¹

Statement from a military spouse on the desire for job stability

“I never imagined it would be almost impossible to find steady, remote work as a military spouse. Preferably it would be [within the federal civil service]. Because I would like stability. I would very much like to know how much I will get paid every month. I would very much like to have that work stability, so I am not always hustling.”

Source: GAO transcription of discussion group recordings. | GAO-24-106263

How did military spouses who worked part time characterize their health?

Military spouses who worked part time reported similar levels of physical and mental health in recent years as military spouses who worked full time. To consider the potential impact of the COVID-19 pandemic on military spouses’ responses to questions about their health and well-being in DOD’s 2021 survey, we also analyzed available data in the 2019 survey on these topics.¹²

Physical health

We estimate that in 2019 almost 60 percent of military spouses—whether employed part time or full time—rated their general health as excellent or very good. We could not compare how military spouses’ general health changed between 2019 and 2021 because the 2021 survey did not ask military spouses to rate their general health.

Mental health

Military spouses employed part time and full time generally reported similar levels of mental health in 2021 and in 2019. However, we could not directly compare military spouses' mental health across both years because the 2021 survey used a slightly different mental health measure.

- In 2021, DOD used a mental health index to measure how often military spouses felt depressed, nervous, or anxious in the previous week. The average mental health score for military spouses who worked part time was not statistically different from those who worked full time.¹³
- However, after controlling for various characteristics of individual military spouses and their service member spouse using the 2021 survey data, we found that military spouses with the best mental health scores (lowest incidence of mental health issues) were more likely to be employed full time than part time.¹⁴ In contrast, we did not find differences based on part-time versus full-time employment among those with "moderate" or "high" levels of mental health issues.

How did military spouses who worked part time characterize their financial well-being?

Although military spouses who worked part time scored slightly lower on a financial well-being scale than those who worked full time, the average scores for both groups were within a range that indicated a moderate level of financial well-being in 2021. This financial well-being measure was one that DOD adapted from an existing Consumer Financial Protection Bureau (CFPB) scale and applied to its military spouse survey data. Specifically, the average financial well-being score for military spouses who worked part time in 2021 was approximately 56, on a scale of 0 to 100, compared to 59 for military spouses who worked full time.

However, after controlling for various characteristics of individual military spouses and their service member spouse, military spouses who worked part time were less likely to have slightly below average scores (41-50) compared to those who worked full time.¹⁵ Nonetheless, we did not find differences based on part-time versus full-time employment among military spouses with the lowest or highest levels of financial well-being (scores of 0-40 or 61-100, respectively).

How satisfied with military life are military spouses who worked part time?

Military spouses who worked part time reported levels of satisfaction with military life that were similar to the levels for other military spouses, including those who worked full time.

- Almost half of military spouses who worked part time or full time said they were "satisfied" or "very satisfied" with the military lifestyle.¹⁶ However, DOD reported that, overall, military spouses' satisfaction with military life has been decreasing since 2012 and was statistically lower in 2021 than in all previous years.¹⁷ DOD's report did not include an assessment of why military spouses' reported satisfaction with military life has decreased over time.
- More than half of military spouses—whether employed part time or full time, unemployed but seeking work, or out of the workforce altogether—said they supported the idea of their service member spouse remaining on active duty.
- Nonetheless, several military spouses who participated in our discussion groups said their employment challenges were a factor in their family's discussions about whether to remain in military life. However, none of these individuals said they were considering leaving military life until after their spouse completes the 20 years of service that are required to qualify for a defined benefit military pension.¹⁸

Agency Comments

We provided a draft of this report to DOD for review and comment. DOD did not have any comments on the report.

How GAO Did This Study

To estimate the size and demographic characteristics of military spouses who worked part time, we analyzed data from DOD's 2019 and 2021 surveys of military spouses, the two most recent surveys available at the time of our review. This biennial survey examines the experiences and attitudes of a generalizable sample of military spouses on a range of topics, including employment, health and well-being, and satisfaction with military life.

To examine whether military spouse and service member characteristics and military spouses' perspectives about their health and well-being were associated with their part-time or full-time employment status, we calculated descriptive statistics and conducted quasi-binomial logistic regressions using the 2021 survey data.¹⁹ Our analyses included military spouses who were legally married to active-duty members of the Army, Navy, Marine Corps, and Air Force (including Space Force) because those were the service branches included in DOD's survey. Our analyses did not include military spouses married to members of the Coast Guard, which is within the Department of Homeland Security. Additionally, since we sought to provide information on the military spouse part-time workforce overall, we did not examine characteristics and experiences of military spouses by service branch.

In our regression model, we accounted for demographic factors of employed military spouses and service members, including age, gender, and race. Additionally, we accounted for military experiences (e.g., military moves and deployments) and military spouses' attitudes about their employment, family's health and financial well-being, and military life. For the complete list of characteristics included in our model, see appendix I. Associations we identified were statistically significant at least at the 95 percent confidence level in our regression model.

To consider the potential impact of the COVID-19 pandemic on military spouses' health and financial well-being, we analyzed available data on these topics using the 2019 and 2021 DOD survey data. We then assessed whether our conclusions differed depending on whether the data were from before (2019) or during (2021) the pandemic. We did not identify any substantial differences within the scope of our analyses.

To focus on employment issues outside of military service, our analysis included only military spouses who were civilians. We did not include military spouses who were active-duty service members themselves.

All percentage estimates in this report have a margin of error of plus or minus 10 percentage points or fewer.

To calculate the number of military spouses employed by DOD, we analyzed DOD administrative data on civilian personnel for calendar years 2021 and 2022, the most recent full years of data at the time of our review.²⁰

We determined that the DOD survey and administrative data were reliable for our purposes. To assess whether the data were reliable, we interviewed DOD officials about the agency's processes for collecting and maintaining these data and any potential data limitations relevant to our planned analyses. We also conducted electronic tests for missing data, outliers, and obvious errors.

To describe the potential benefits and challenges of working part time, we conducted five virtual discussion groups with a non-generalizable sample of 17 military spouses, including spouses of enlisted service members and officers in

any military service branch. We interviewed one of these 17 military spouses individually rather than as part of one of our discussion groups due to scheduling challenges. We selected discussion group participants by disseminating a short online survey to collect information on their employment experiences. We selected military spouses who said they (1) were married to a current or former active-duty service member, (2) worked part time at some point while their spouse was on active duty, (3) were not currently serving on active duty themselves, and (4) had at least one child.²¹ We also sought demographic variation across our groups.²²

To characterize the views of these military spouses throughout this report, we defined modifiers (e.g., “nearly all”) to quantify participants’ views as follows:

- “Nearly all” represents 14 to 17 participants,
- “Many” represents nine to 13 participants,
- “Several” represents six to eight participants,
- “Some” represents three to five participants, and
- “A few” represents two participants.

We interviewed representatives of three military service organizations—which we selected based on their prior published work on military spouse employment issues—to obtain examples of challenges related to part-time employment for military spouses.

To obtain background information on the topic, we reviewed relevant peer-reviewed literature and literature produced by non-academic, professional organizations, including military service organizations and business groups, from the past 10 years.

To obtain DOD’s perspectives on employment opportunities and challenges for military spouses, we interviewed an official from DOD’s Office of Military Community and Family Policy, which provides military spouse employment assistance, among other services.

We conducted this performance audit from September 2022 to February 2024 in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

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Appendix I: Variables Included in Regression Analysis

Table 1: Variables Included in Regression Analysis of Employed Military Spouses (Part Time or Full Time), 2021

Dependent variable: Likelihood of part-time employment among employed military spouses
Demographic characteristics of military spouses and service members
Age, military spouse
Career field, military spouse
Child(ren) in household
Gender, both
Highest education level, both
Pay grade, service member
Race and/or ethnicity, both
Total household income
Service members' military experiences
Household relocated due to a change in the service member's military base
Number of deployments for the service member since September 11, 2001
Military spouses' attitudes on...
Needing to find a job that allows them to work more hours
Personality changes, if any, in their spouse after their spouse returned home from deployment
Satisfaction with military life
Their family's financial well-being
Their mental health

Source: GAO analysis of Department of Defense (DOD) 2021 Survey of Active Duty Spouses data. | GAO-24-106263

Endnotes

¹DOD's survey includes data on spouses of active-duty members of the Army, Navy, Marine Corps, and Air Force (including Space Force). Based on our analysis of the 2021 survey data, we estimate that about 546,000 military spouses were civilians. However, we could only estimate the employment status of about 540,000 military spouses—based on how many reported their employment status in the survey. Throughout our report, we rounded our estimated numbers of military spouses to the nearest thousand individuals. All percentages we estimate from the 2021 survey data have a margin of error of plus or minus 10 percentage points or fewer.

²This employment does not account for any unpaid work that military spouses may perform, such as caring for children or other family members or volunteer work.

³DOD estimated the same percentage of employed military spouses (32 percent) worked part time in 2019 based on its previous survey.

⁴Using the 2021 survey data, we conducted a regression analysis to account for demographic characteristics and other factors that might be associated with employed military spouses working either part time or full time. We reported on factors that we found to be statistically significant at least at the 95 percent confidence level in our regression model.

⁵Similar percentages of military spouses also reported being self-employed in DOD's previous survey in 2019, which was conducted prior to the COVID-19 pandemic.

⁶We calculated this rough estimate of the share of military spouses employed by DOD by dividing the number of military spouses identified in DOD’s 2021 administrative data on civilian employment (about 46,000) by the 2021 survey-based estimate of the total number of military spouses who worked in federal, state, or local government positions (about 73,000).

⁷To characterize the views of military spouses throughout this report, we defined modifiers (e.g., “nearly all”) to quantify participants’ views as follows: “Nearly all” represents 14 to 17 participants, “many” represents nine to 13 participants, “several” represents six to eight participants, “some” represents three to five participants, and “a few” represents two participants.

⁸We previously identified similar child care challenges for military families, including frequent moves, non-traditional work hours, and deployments. See GAO, *Military Child Care: DOD Efforts to Provide Affordable, Quality Care for Families*, [GAO-23-105518](#) (Washington, D.C.: Feb. 2, 2023).

⁹We previously reported that frequent military moves and difficulty transferring occupational licenses pose challenges for military spouses pursuing careers. See GAO, *DOD Should Continue Assessing State Licensing Practices and Increase Awareness of Resources*, [GAO-21-193](#) (Washington, D.C.: Jan. 27, 2021).

¹⁰We previously estimated in 2015 that full-time workers were about 2.6 times more likely than part-time workers to be eligible for a retirement savings program offered by their employer, after controlling for various characteristics of individual workers such as age, education, gender, and occupation. See GAO, *Retirement Security: Federal Action Could Help State Efforts to Expand Private Sector Coverage*, [GAO-15-556](#) (Washington, D.C.: Sept. 10, 2015).

¹¹The President signed an executive order in June 2023 that, in part, directed certain federal agencies to identify strategies for eliminating barriers to employment in the federal civil service for military spouses. See Exec. Order No. 14,100, 88 Fed. Reg. 39,111 (June 15, 2023).

¹²Compared to prior years, the 2021 survey was shorter and covered different topics. According to DOD officials, the 2021 survey was modified because the Office of Management and Budget requested a shorter survey as well as the addition of questions related to COVID-19 and food security, among other topics.

¹³In 2021, DOD’s mental health index ranged from 0 to 12, with higher scores representing higher incidence of mental health issues. We categorized this range into 0-2 (low), 3-8 (moderate), and 9-12 (high). We also found that in 2019 the average mental health scores for military spouses were not statistically different based on part-time versus full-time employment.

¹⁴For the list of the characteristics included in our regression model, see appendix I.

¹⁵The CFPB Financial Well-Being Scale does not set parameters for “good” or “bad” scores, but it can be used to establish benchmarks to analyze individuals’ financial well-being, according to CFPB. We categorized scores based on ranges DOD used in its analysis of the 2021 survey data.

¹⁶Even after controlling for various characteristics of individual military spouses and their service member spouse, we did not find a difference in the reported satisfaction of military spouses who worked part time compared to those who worked full time.

¹⁷DOD, Office of People Analytics, *Results From the 2021 Active Duty Spouse Survey*, Report No. 2023-045 (Alexandria, VA: Feb. 9, 2023).

¹⁸A defined benefit pension is an employer-sponsored retirement plan that typically provides a benefit for the life of the participant, based on a formula specified in the plan that accounts for factors such as an employee’s salary history and years of service. In contrast, a defined contribution plan is an employer-sponsored, account-based plan, such as a 401(k), that allows individuals to accumulate tax-advantaged retirement savings in an individual account based on employee or employer contributions and the investment returns (gains and losses) earned on the account. The military retirement system includes both a defined benefit and a defined contribution component. See GAO, *Military Pensions: Servicemembers Need Better Information to Support Retirement Savings Decisions*, [GAO-19-631](#) (Washington, D.C.: Sept. 19, 2019).

¹⁹A quasi-binomial logistic regression can be used to estimate the probability of an outcome when there is too much variability in the data for a traditional probability model (e.g., logistic regression) to produce accurate estimates.

²⁰We only discussed the 2021 DOD administrative data in our report because they were from the same year as the 2021 survey data on the broader military spouse population that we analyzed.

²¹We selected military spouses that had at least one child based, in part, on our background interviews with military service organizations. Officials from these organizations noted that military spouses with children are often limited in the hours they can work because they may face challenges finding affordable child care or may be responsible for taking their children to and from school, for example.

²²We sought to accommodate the schedules of all military spouses who applied to participate and met our selection criteria. However, we could potentially be missing the perspectives of military spouses who have less flexible work schedules if they chose not to apply to participate or did not respond to our meeting invitation due to concerns about their availability.