

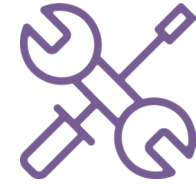
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Supporting Military Couples Through Employment and Financial Transitions

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Today's Presenter



Dr. Jennifer Rea

- Assistant Professor at the University of Arizona in Human Development and Family Science
- As a military spouse, Dr. Rea brings firsthand PCS experience and research-driven insight to her work on family resilience, career access, and well-being.

Learning Objectives

1. Recognize how PCS moves and other transitions impact spouse employment, income stability, and relational/mental well-being
2. Apply an integrated, whole-family approach that aligns employment support, financial counseling, and relationship/mental health awareness
3. Implement strategies to address employment gaps (e.g., self-advocacy, resume/skills translation, portable careers, informed financial decision-making)
4. Demonstrate effective multidisciplinary collaboration among financial counselors, employment readiness specialists, and behavioral health providers
5. Connect couples with validated resources and coordinated referral pathways that sustain family readiness and well-being

Webinar Roadmap

01

Recognize Patterns

Identify key challenges military families face during a PCS.

02

Identify Root Causes

Distinguish between presenting concerns from underlying systemic or transition-related barriers.

03

Choose Next Steps

Apply practical, role-appropriate strategies to address employment gaps.

04

Coordinate Support

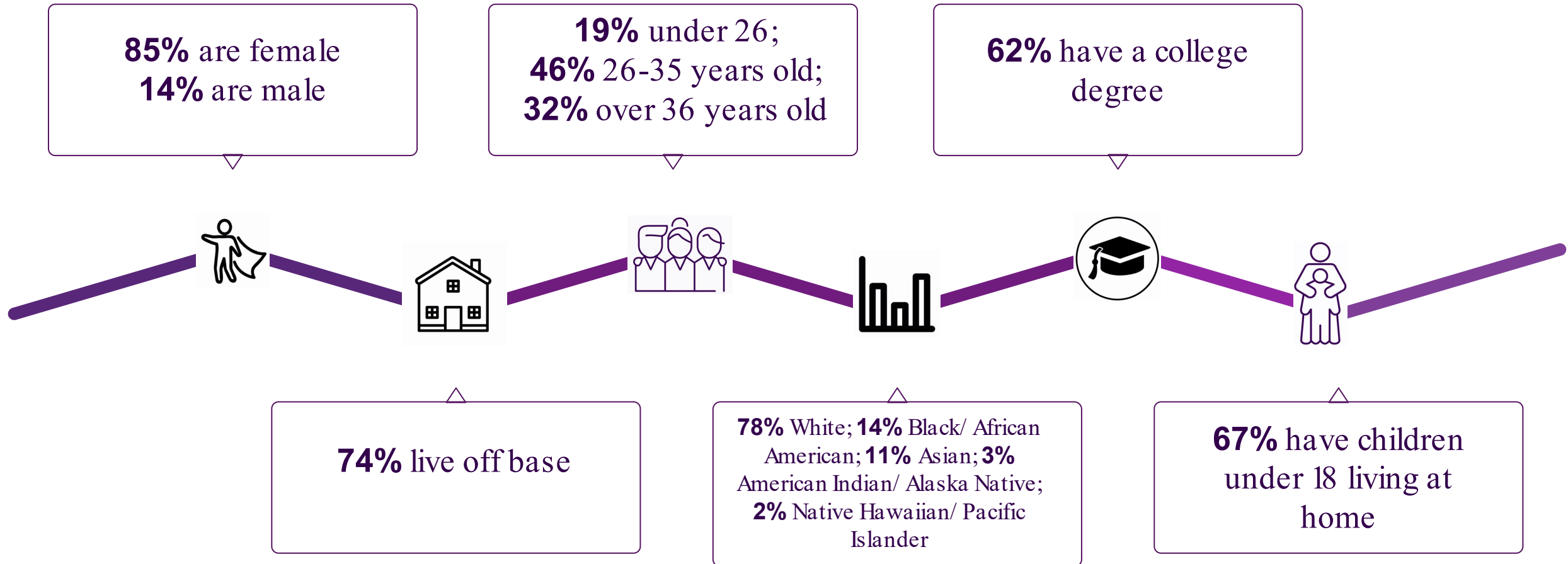
Use multidisciplinary collaboration and a SBAR handoff to support effective referrals.

05

Stay in Role & Connect Families

Support couples within scope while connecting them to trusted, coordinate resources.

Who are military spouses?



Source: 2024 Active Duty Spouse Survey

The Provider's Reality & Why This Matters

A Moment From Practice

Think of the most complicated PCS-related case you've worked with recently. What made it hard to untangle?

Why This Matters for Providers

Commonly Observed Challenges



Job Loss or Delays

A PCS disrupts employment, threatening income stability and career continuity – especially in licensed or portable careers (OPA, 2025).



Financial Stress

Relocation costs, income gaps, and changing living expenses strain families during and after PCS moves (OFR, 2021; O'Neal, Lucier-Greer, Peterson, & McKay, 2023).



Couple Conflict

Relationship strain is often labeled as money issues, but PCS stress, isolation, and life transitions drive family tension (Peetz, Meloff, & Royle, 2023; Vandenberg et al., 2023).



Misaligned Referrals

Families often juggle multiple systems, rebuild support networks, and navigate disconnected referrals – making the process overwhelming (Russo & Fallon, 2025; Meadows et al., 2016).



AUDIENCE

Who This Webinar is For

Financial Professionals

Financial counselors, PFMs, CPFs

Career Specialists

Employment readiness & career professionals

Behavioral Health

MFLCs, EFMP, family advocacy staff

Community Support

Chaplains, educators, Extension professionals, community-based service providers



Families experience services as **one system**—not separate offices.

Case Study #1: Entry Points & Systems Thinking

CASE STUDY

Meet the Martinez Family

Service Member Profile

Active-duty Army (E-6)

Spouse Background

Civilian spouse in early childhood education

Family Composition

Two children, ages 2 and 5

Current Challenges

PCS to a new state with different licensing requirements in 60–90 days, credential transfer delayed, child care waitlists, rising financial anxiety and family stress



Photo by Sgt. Ashley Morris /dvids



Case Study Pause: Where Do You Meet This Couple?

Your professional role shapes what you notice first and how you can help. This couple might enter services through



Employment & Career Services

Seeking job search support, resume help, or career counseling after job loss



Financial Counseling

Requesting budgeting assistance, debt management, and/or emergency financial support



Mental Health & Chaplaincy

Presenting with relationship conflict, anxiety, or stress management concerns



Education & Programming

Attending workshops on transition skills, financial literacy, or family resilience

Double ABC-X Model of Family Stress & Adaptation

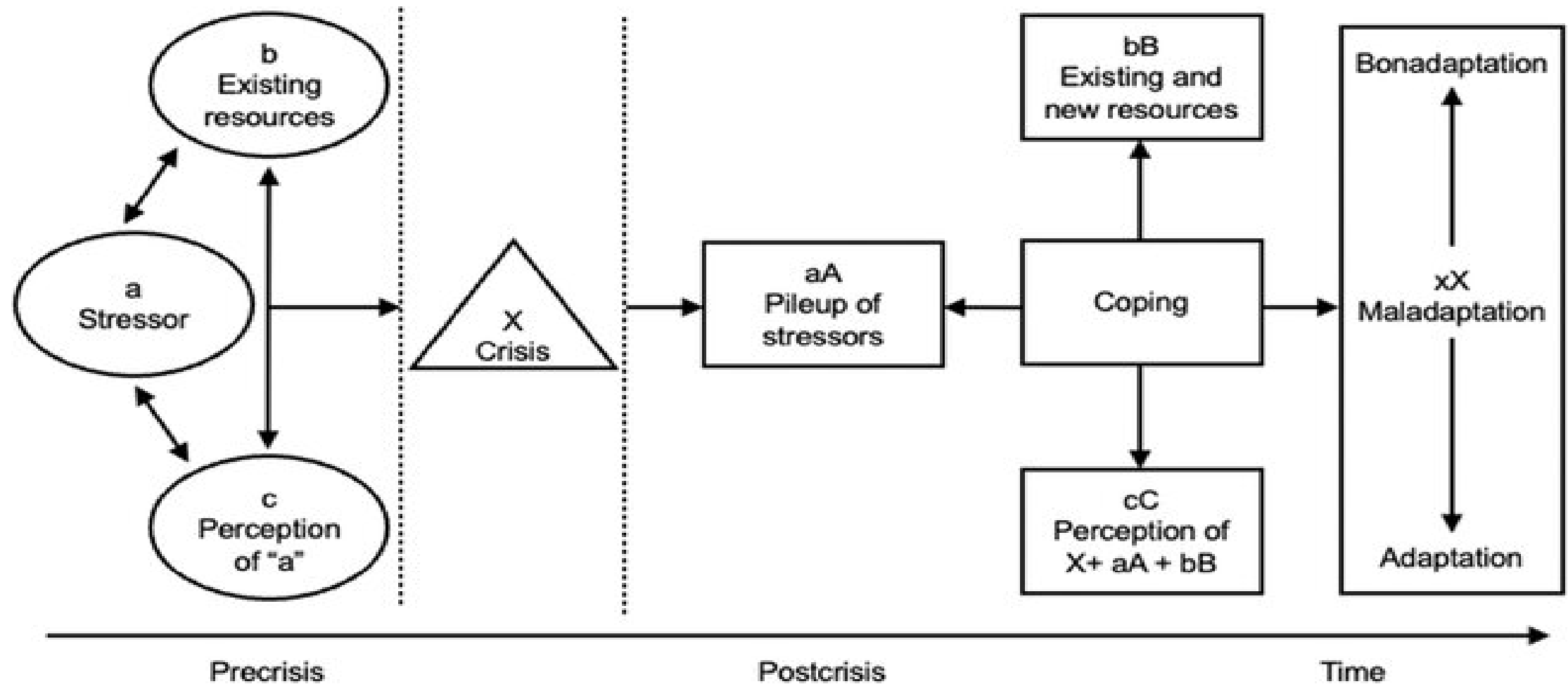


Figure adapted from: Grunberg, Geller, Hoffman, & Patterson, 2022

Mapping the Double ABC-X Model to the Martinez Family

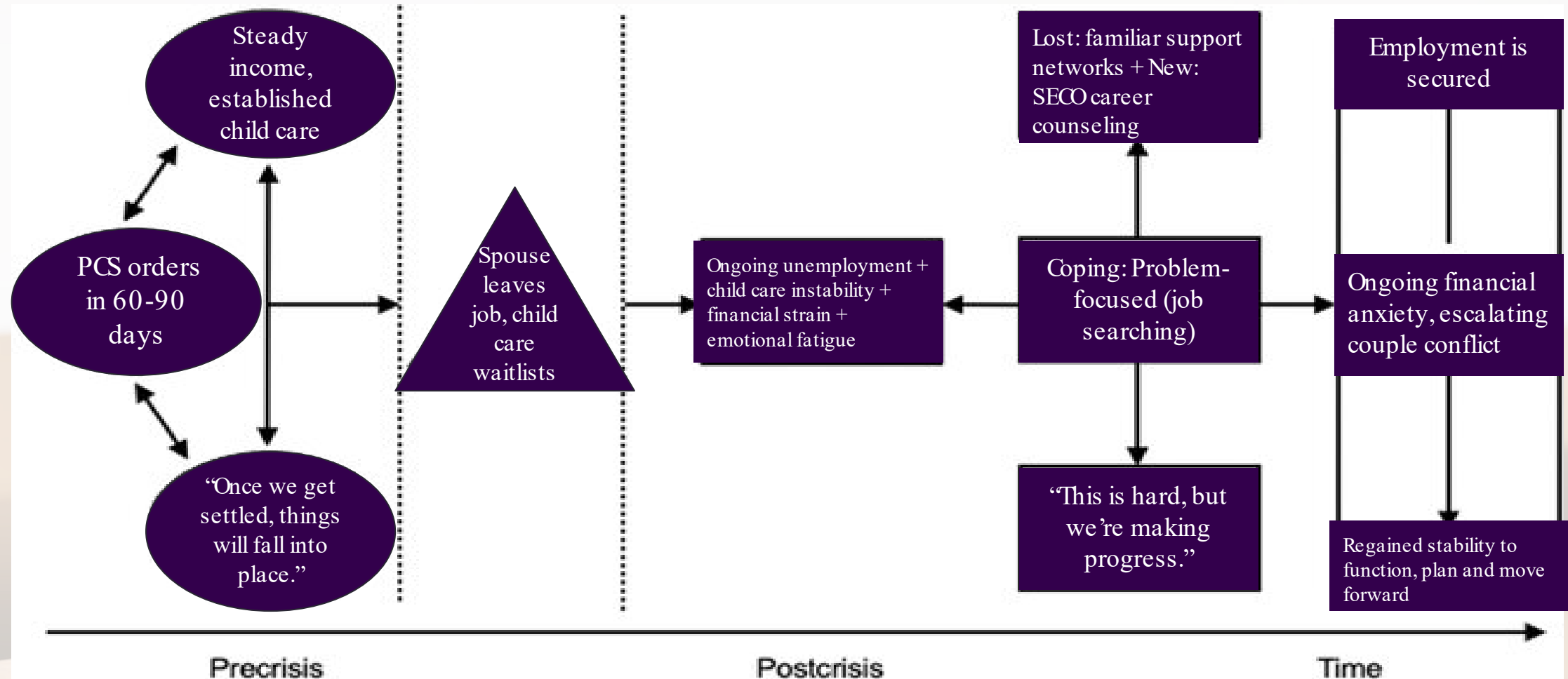


Figure adapted from: Grunberg, Geller, Hoffman, & Patterson, 2022

What the Data Tells Us and Why it Matters

2024 Active Duty Spouse Survey (ADSS) Findings

69%

Labor Force Participation
Employed + Unemployed and
actively seeking work

63%

Area of Education or Training
Spouses working within their area of
“expertise”

39%

Remote Work
Percentage of employers

20%

Spouse Unemployment Rate
Approximately 4x higher than the
general U.S. population

1 in 3

Underemployed
Military spouses working below
skill, education, or desired hours

64%

Flexible Scheduling
Percentage of employers

2024 ADSS Findings (Continued)

#1

Top Career Barrier

"Frequent military moves" cited as primary obstacle to employment

2x

Unemployment Risk

PCS more than doubles odds of spouse unemployment

45%

Loss of Income

Experienced during a PCS move

14%

Extended Job Search

Take 1-4 months to find work post-PCS

54%

Availability of Child Care

Percentage of spouses who experienced this problem due to a PCS

Resilience Has Limits: Financial Skills vs. Structural Strain

< 50%

Feel Financially Comfortable
Active Component enlisted — first time
below 50% on record

73%

Primary Financial Strain Driver
Increased debt and expenses driven
by inflation and cost growth

33%

Report Financial Improvement
72% attribute gains to better
financial management skills

E7-E8

Senior Enlisted Pressure
Steepest declines as family and PCS
costs accumulate

~ 25%

Spouse Employment Disruption
PCS-related income loss destabilizes
dual-income households

16%

Financial Support to Family Members
Provided unplanned financial support to a
family member outside of the household

Financial literacy is rising—but resilience requires resources. Systems matter as much as skills.

The Transition Disruption Cascade



PCS Orders

Relocation timeline established



Employment Disruption

Job loss, credential delays, or reduced hours –although remote work and federal/NAF portability can reduce impact



Child Care Instability

Waitlists, gaps, or unaffordable options



Income Gaps

Underemployment or extended unemployment



Financial & Relational Stress

Anxiety, conflict, and overwhelm emerge

Poll: Which of these effects do you see most often in your role?

Employment disruption?

Child care access barriers?

Financial stress?

Relationship strain?

Or families who feel completely overwhelmed by the time they reach you?

Primary Barriers to Military Spouse Employment

PCS Move Patterns - Though occurring less frequently than in the past - PCS moves can still significantly disrupt spouse employment and household stability.

Licensure & Credential Portability - State-based licensure requirements can delay employment and contribute to underemployment or workforce exit, particularly in licensed professions.

Child Care Access & Affordability - Limited availability, waitlists, and cost barriers can delay workforce entry and constrain employment options, making child care access a key gatekeeper to employment.

Remote Work Access & Employer Practices - Remote work can support employment continuity for some spouses, but uneven access, job-type limitations, and employer practices reduce its overall reach.

Education Funding & MyCAA Awareness - Limited awareness, declining utilization, and reimbursement delays can reduce access to education and training benefits such as MyCAA.

Underemployment & Income Adequacy - Persistent underemployment and insufficient wages contribute to financial strain and increase stress at the household level.

Translating Barriers into Provider Action

Licensure & Career Disruption

"I'm qualified, but I can't work yet."

"I don't know who to ask – or how long this will take."

"We can't afford to wait."

State-Based Complexity

- Varied requirements by profession and state
- Policies consistently understood or applied

Uneven Reciprocity & Compacts

- Limited profession and state coverage
- Inconsistent implementation

Inconsistent Pathways

- Temporary/expedited options unevenly applied
- Self-advocacy often required

Processing & Information Delays

- Delays, unclear guidance, income loss
- Limited awareness of military spouse policies

❏ These barriers reflect policy and systems challenges - not spouse capability or motivation.

Employment Gaps & Underemployment

Many are Employed – But Underemployed



- ★ Working, yet **significantly underemployed**
- ★ Underemployment scores remained **flat at 2.9 since 2021**
- ★ Progress in employment has **not** translated into job quality

Underemployment Drives Financial Stress



- ★ Underemployment is a **strong predictor of financial strain**
- ★ **57%** of spouses report their pay is insufficient to meet living expenses
- ★ Income gaps persist even after re-employment

A Job Alone is Not the End Goal



- ★ Employment without:
 - Adequate pay
 - Sufficient hours
 - Alignment with skills does **not** equal stability
- ★ Providers can help families:
 - Balance **immediate income needs** with long-term career and financial goals



Image was AI generated using Gamma

Child Care as a Foundation for Employment Stability

1

Before PCS

Established child care - on the installation or in the community - supports predictable schedules, job continuity, and family routines.

2

Shortly After PCS

Families work to rebuild child care using available installation, community, and assistance-based options. Availability and timing shape return-to-work outcomes.

3

Months After PCS

As care stabilizes, families experience greater predictability and stronger alignment between work and family needs, supporting sustained employment.



QR Code linking to [MilitaryChildCare.com](https://militarychildcare.com) for military-operated & community-based child care search and fee assistance

Case Study #2 Complexity & Sequencing

Meet the Nguyen Family

Service Member Profile

Air National Guard (E-2); Full-time civilian employment in emergency management

Spouse Background

Civilian spouse, licensed physical therapist (PT); Employed in a hospital-based outpatient clinic

Family Composition

One child, age 6 months; Grandparents live in household - Grandmother is employed part-time

PCS Status

PCS-like relocation in 30-60 days tied to Air National Guard duty and civilian employment transition

Case Study Pause: What Feels Most Urgent?

If the Nguyen family came to you today, what would you do first –from your role?

■ Employment & Licensure Navigation

Clarifying licensure timelines, employment options, or career pathways

■ Financial Stabilization

Addressing shortterm income gaps, cash flow timing, or budgeting needs

■ Family Care & Well-Being

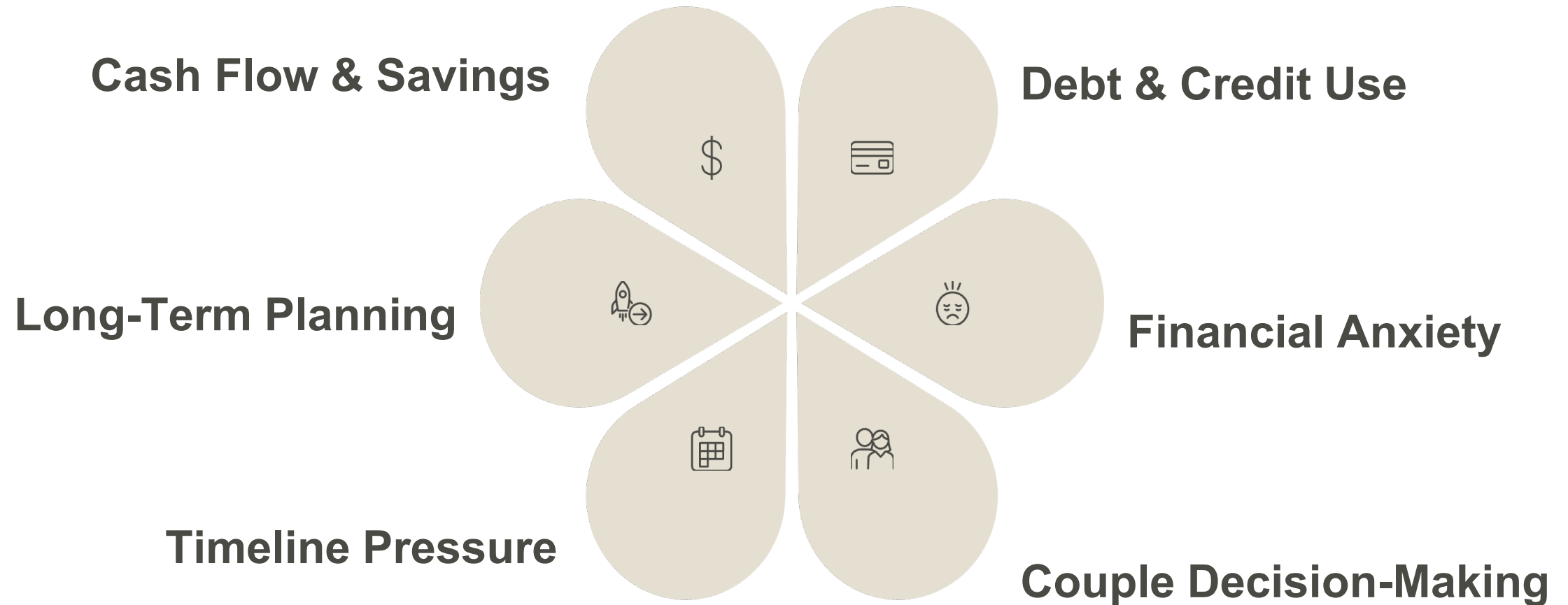
Navigating child care access, interim care strategies, and emotional stress

■ Care Coordination & Referrals

Sequencing supports and facilitating warm handoffs across providers

Employment, Finances, & Emotional Load

Employment + Finances Across Military Transitions





Financial Well-Being Is a Paradox

Recent survey data highlights an important insight about military spouse finances.

The Numbers Say...

Many military spouses meet traditional financial well-being benchmarks:

- Adequate emergency savings
- Manageable debt-to-income ratios
- Regular retirement contributions
- Good credit scores

But Families Report...

At the same time, spouses often report:

- Persistent worry about money
- Stress about employment instability
- Anxiety about future transitions
- Concern about long-term career impacts

Financial Anxiety Is Relational, Not Just Financial

The Anxiety-Satisfaction Link

Higher financial anxiety is linked to lower relationship satisfaction beyond income or account balances.

How Anxiety Manifests

- Less agreement on spending priorities
- More strained financial decisionmaking processes
- Fewer caring interactions between partners

The Power of Shared Decisions

Shared financial decisionmaking is linked to higher relationship satisfaction, but it does not fully offset financial anxiety.

 **Key Insight:** Financial anxiety impacts how couples relate, not just how they budget.

Sources: Dew & Dakin, 2011; LeBaron et al., 2018; Peterson, O'Neal, & Gracia, 2025

Agreement on Spending *is* a Key Protective



The Protective Effect

Greater agreement on spending is strongly linked to **higher relationship satisfaction** and more caring interactions.



Buffering Anxiety

Agreement on spending actually **buffers the negative effects of financial anxiety.**



What Agreement Reflects

- Shared priorities and values
- Clear, realistic expectations
- Mutual understanding of trade-offs

Bottom Line: Alignment creates stability—even when financial stress remains.

Constant Adjustment Increases Emotional & Financial Load



Relocation & Housing

New locations, housing markets, and costs necessitate constant budget recalibration.



Employment Disruption

Frequent moves interrupt careers, requiring license transfers or professional re-entry.



Shifting Household Roles

Caregiving, household, and parenting duties shift with deployments and relocations.



Deployment Transitions

Pre- and post-deployment cycles create ongoing family adjustment.



Relationship Changes

Marital transitions (marriage, separation, divorce) add complexity to an already demanding life.



Financial stress reflects constraint-based adaptation—not poor planning or relationship failure.

Your Role: Translate, Triage, and Refer



Translate the Issue

- Separate presenting concerns from underlying barriers
- Name stress as constraint-based, not personal
- Help couples see how employment, finances, and life stage connect



Triage Next Steps

- Identify the next best step
- Balance income needs, career timing, and life-stage demands
- Integrate financial literacy and planning in transition conversations



Refer Strategically

- Match referrals to the actual barrier
- Coordinate employment, financial, and relationship supports
- Tailor referrals —one-size-fits-all misses key needs



You may not fix everything—but you reduce confusion and create momentum.
That *is* the intervention.

Coordination Tool SBAR

SBAR: Your Communication Framework

A shared language for coordinated care across employment, financial, and behavioral health support.



S – Situation

What's happening right now?

- Concise statement of the immediate concern(s)
- Include *what changed, when it started, and how it's affecting the family*



B – Background

What context matters?

- Chronology and relevant history (PCS, deployment, employment, child care)
- Prior supports attempted and outcomes
- Any patterns that inform current status



A – Assessment

What's the root cause?

- Professional impression of underlying barriers
- Structural vs. financial vs. emotional vs. relational contributors
- Consider severity, urgency, and impact



R – Recommendation

What's the next best step?

- Clear, actionable guidance for the receiving provider
- Proposed timeline, expected goal, and follow-up plan
- Indicate urgency if applicable



Source: *When Love Takes Flight: A Dual Military Family's Journey* [Image 12 of 12], by SSgt Lauren Cobin, identified by DVIDS, complies with the restrictions shown on <https://www.dvidshub.net/about/copyright>.

SBAR Case Scenario: Dual-Military



S – Situation

What's happening right now?

- Dual-military, kids ages 1 & 3
- 6 months from PCS
- Stress about child care + career decisions
- OCONUS orders for one partner; other awaiting orders
- Unsure if they can stay together



B – Background

What context matters?

- Both recently promoted
- Different assignment cycles
- Prior PCS required one partner to delay schooling
- Limited child care at gaining base
- No nearby family support



A – Assessment

What's the root cause?

- Structural barriers:
 - Assignment coordination
 - Rigid timelines
 - Child care shortages
- Secondary effects: financial strain, emotional stress, & unequal career impact



R – Recommendation

What's the next best step?

- Warm handoff to gaining-base supports
- Coordinate child care, employment, financial services
- Plan sequencing, not perfection
- Share SBAR so family doesn't retell story

Resources & Precision Referrals

Essential Tools for Practice



Education & Career Navigation

- [SECO](#) career counseling & PCS navigation
- MyCAA eligibility screening & timing guidance
- Resume & skill translation for military moves
- Interstate compacts / multi-state licensing pathways
- State licensing boards & regulatory navigation



Financial Support & Transitions

- FINRED [Personal Financial Managers & Counselors](#) / Education tools
 - [MilSpouse Money Mission](#)
- Budgeting for [PCS](#) moves, employment gaps, & income volatility
- DoW reimbursement options to offset re-licensing costs
- [SCRA](#) updates relevant to PCS & financial protections
- Short-term financial bridge strategies



Employment & Small Business Pathways

- [Job search platforms](#) and career coaching
- Remote and portable career databases
- Interim or bridge employment options
- [SCORE](#): Small business mentoring and [entrepreneurship](#) support

Benefits & Long-Term Planning Levers - Spousal IRAs, SGLI/ FSGLI, SBP considerations, FSAs & child care cost planning
Timing often matters as much as benefit selection

Mental Health & Family Well-Being - MFLCs, Military OneSource counseling [Building Healthy Relationships](#) [Relationship Resource tool](#) + [The Blog Brigade](#), behavioral health clinics, TRICARE coverage & referrals, perinatal & ~~family~~ ^{early} support programs, telehealth & virtual therapy options, crisis support: 988

QUICK REFERENCE

Where to Start First: 8-Minute Triage Decision Tree

Facing multiple challenges? Start with the biggest barrier first. This guide helps you identify what's most urgent and take action.



Child Care Access

Primary Resources: Military OneSource, MilitaryChildCare.com

- Contact installation child care office directly
- Explore interim options (temporary, on installation, community-based)
- Confirm waitlist status and priority eligibility



Spouse Employment / PCS

Primary Resource: MySECO

- Resume review and skill translation for military moves
- Identify portable or remote career options
- Career coaching aligned to PCS timelines / military lifestyle



CashFlow Gap

Primary Resource: FINRED

- Budgeting tools for PCS and employment gaps
- Identify emergency relief pathways (AER, NMCRS, AFAS, CGMA)
- Immediate financial counseling and sequencing



Distress or Conflict

Primary Resources: MFLCs, Military OneSource, Behavioral Health

- MFLC for short-term, non-medical counseling
- Military OneSource for 24/7 support
- Warm handoff to Behavioral Health as appropriate

Reflection, Commitment, and Close

Your Reflections & Key Takeaways



One new thing I'll do when supporting military families



One person or group I'll **collaborate with** to better support families together



One skill I'll intentionally **strengthen** based on what I learned today

1. Name transition-related barriers early

Surface employment, child care, financial, and caregiving constraints before they escalate.

2. Coordinate across systems

Align employment, financial, and family support resources rather than addressing concerns in isolation.

3. Sequence support intentionally

Use SBAR and just-in-time resources to prioritize what's most actionable *right now*.



Questions?

Image was AI generated using ChatGPT

Thank You!



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YouTube: <https://www.youtube.com/DoDFINRED>



MilSpouse Money Mission: <https://www.milspousemoneymission.org>



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Upcoming Event



ETHICS in ACTION

Continuing education credit will be
available for this session!

Ethics in Action: Applying Ethical Standards in Financial Counseling

Thursday, March 26, 2026
11 am EST - 1 pm EST

This session examines the Military Standards of Ethical Conduct, the AFCPE Code of Ethics, financial disclosure requirements, and federal gifting guidelines.

Continuing Education



This webinar has been approved for 1.5 continuing education (CE) credits from the following organizations:

- American Association for Family and Consumer Sciences (CFCS & CPFPE)
- Association for Financial Counseling & Planning Education
- Commission for Case Manager Certification
- National Council on Family Relations
- Society for Human Resource Management
- The Center for Financial Certifications (FinCert.org)
- University of Texas at Austin School of Social Work
- Certificate of attendance

Evaluation Link

Go to the event page for the evaluation and post-test link.

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