

opportunity



Education & the Military Spouse: *The Long Road to Success*

knowledge

success



The National Military Family Association has generated this report to be a resource, identifying education issues and barriers specific to military spouses.

In response, NMFA created the Military Spouse Education Resource Guide to identify education information specific to the military spouse. Detailed information about starting their education, choosing and/or transferring schools, scholarships, grants, financial aid, in-state tuition, resources for foreign-born spouses, mobile careers and more is included.

Be sure to visit www.nmfa.org for more information.

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Executive Summary

This report seeks to define the unique challenges facing military spouses in attaining educational goals and provides recommendations for the Department of Defense, Congress, other federal government agencies, state governments, and higher learning institutions to assist military spouse-scholars in their educational endeavors.

For this report, responses from nearly 8,000 military spouses were analyzed. As spouses shared their challenges and accomplishments, several strong themes emerged:

Strong Commitment to Educational Advancement: Military spouses clearly recognize the importance of education. They are driven by a personal commitment to achieve their education goals and improve their families' futures by finding employment in their chosen field.

Struggle to Balance School, Work and Military Family Life: Military spouses derive a great deal of satisfaction from pursuing education and professional goals, but they readily admit the difficulties of juggling the responsibilities of school, work, and family in a military environment where the service member spouse is constantly deploying or working long hours due to the high operations tempo.

Service Life Means Unique Education Challenges: The challenge to complete a degree before the next move or continue their education during a deployment forces family decisions about keeping families together, putting spouses' education goals on hold, or changing their education paths mid-stream.

Spouses Know What They Need to Assist Them in Furthering Their Education: Applicants offered many suggestions to help with the high cost of education or to balance work and family.

NMFA and military spouses identified several specific challenges that impede the completion of their education goals. Those obstacles include: balancing education, work, and family, high cost of education pursuits, lengthy and multiple deployments, frequent moves, and the lack of access to, or understanding of, available support resources.

To address these challenges, the spouses surveyed offered what they viewed as practical solutions to the issues they faced. The recommendations included: implementing military spouse education benefits in the service member's compensation package, aggressive marketing of existing education programs, Montgomery G.I. Bill transferability, and continued expansion of in-state tuition benefits.

NMFA in turn offered specific, actionable recommendations to Congress, the Department of Defense and the Services, state and local governments, and institutions of higher learning to remove the impediments military spouses faced while working toward their educational goal.

Forward

In its firm commitment to address the needs of military families, the National Military Family Association (NMFA) created the *Joanne Holbrook Patton Military Spouse Scholarship Program* in 2004. Since its inception, more than 12,000 military spouses have applied for scholarships and the program continues to grow. In 2006 alone, NMFA received nearly 8,000 applications for scholarship aid.

Demographic data represents 7,879 applicants. Analysis of the responses to the open-ended questions was conducted using 1,200 randomly selected applications. While the survey was non-scientific, the sample size is significant and provides a meaningful representation of the military spouse population.

In addition to demographic and survey questions, military spouse-scholars responded to the following open-ended questions:

- ▶ “Briefly describe your most important professional, personal, or educational accomplishment of the past year.”
- ▶ “What is your ultimate educational goal?”
- ▶ “What do you think the government can do or change to help expand the choices available to you and other military spouses?”

Their answers provide insights into the common goals, concerns, and educational constraints of military spouses. The high cost of education; lack of uniformly authorized in-state tuition; and high cost of transferring certifications, credits, and licenses from state to state are among the challenges experienced by applicants.

Spouse-Scholar Background

Military spouses, despite widely dissimilar demographic characteristics, have many things in common. They share pride in their service members, who have chosen a life of service to the Nation. They understand issues of raising children in a military lifestyle; and they cope with the challenging experiences a military spouse must overcome when pursuing a degree or certificate in a post-secondary educational program.

In a 2005 report by the RAND Corporation, *Working Around the Military: Challenges to Military Spouse Employment and Education*¹, researchers found, compared to their civilian counterparts, military spouses are more likely to live in metropolitan areas and are more likely to have graduated from high school and have some college education. Yet the RAND study found, all things being equal, their civilian counterparts tended to have better employment outcomes and higher wages than military spouses. For NMFA and many military spouses, these facts come as no surprise.

37 percent of the survey group reported being a military spouse affected their career and education choice

Military spouses, like their service members and the military as a whole, value education and set education goals for themselves. Yet, military spouses often feel their options are limited. Deployments, the shortage of affordable and quality child care, frequent moves, the lack of educational benefits and tuition assistance for tuition and other associated costs are discouraging. Eventually, many spouses give up on their long-term career goals and take lower-paying jobs for which they may be over-qualified.

In fact, 37 percent of the survey group reported being a military spouse affected their career and education choice. Nearly one in five, 18 percent, said they chose a more portable degree and four percent chose a degree in higher demand than in their preferred field of interest—meaning one that would be useful in most locales. Twelve percent said their relationship to the military influenced what field they chose, and another four percent said they chose a career that would benefit service members and families.

“Yes, the uniformed service lifestyle has affected my chances of going back to school, but this deals more with the personal challenges of moving, having my spouse constantly deployed, financial issues, and not being able to find daycare services so that I can go back to school.”

— Navy Spouse

¹Harrell, Margaret, Nelson Lim, Laura Werber Castaneda and Daniela Golinelli. *Working Around the Military: Challenges to Spouse Employment and Education*. Santa Monica: RAND Corporation, 2005. http://www.rand.org/pubs/research_briefs/2005/RAND_RB9056.pdf.

The 2006 Defense Manpower Data Center (DMDC) Survey of Military Families² revealed 87 percent of spouses have education /training as a personal goal and 54 percent reported training would have helped during their last relocation.

According to the Department of Labor:

“Jobs requiring high levels of education and skill pay higher wages than jobs requiring few skills and little education. Statistics from the Department of Labor’s Bureau of Labor Statistics (BLS) validate this viewpoint by revealing the unemployment rate among people who have a professional degree is significantly lower than the rate of people who have a high school diploma or less than a complete high school education. In addition, earnings increase significantly as a worker’s degree of education rises.”³

Military spouses recognize this fact and are diligently striving to obtain the education necessary to compete in the global marketplace.

“There are two basic reasons I have decided to continue my education now. The first is because I have been in the workforce, in both civilian and government sectors, for over 18 years and have found that in order to promote to the next level, a bachelor’s degree is a must.”

— *Air Force Spouse*

“I certainly wish for my husband to have a successful military career, but I hope to have a successful career of my own as well. It is a sad state of affairs when a spouse has to give up her professional dreams because of lack of opportunity.”

— *Marine Corps Spouse*

² “2006 DMDC Survey of Military Spouses.” Department of Defense. <http://www.dmdc.osd.mil>.

³ “Wages: Educational Level and Pay.” U.S. Department of Labor. <http://www.dol.gov/dol/topic/wages/educational.htm>.

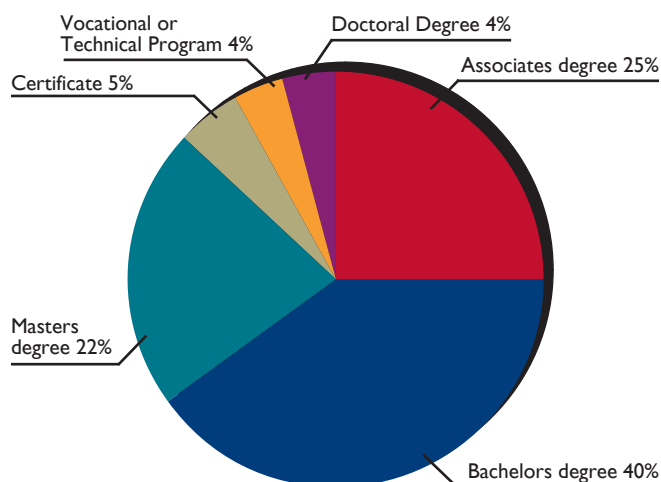
Spouse-Scholar Demographics

The spouse-scholars applying for NMFA scholarships represent a diverse and hard-working group. Forty-four percent of applicants are ages 26 to 35. Half of spouses have been married to their service member four years or less and their distribution followed that of the military as a whole. Approximately 75 percent of applicants are married to enlisted service members. Active duty and Reserve Component spouses are represented. In 2007, 13 percent of applicants are foreign-born spouses.

Nearly every applicant mentioned a specific education level when asked about their education goal. The myriad of education goals cited by scholarship applicants and the varying lengths of time spent in pursuit of those goals demonstrate military spouses are looking for support at all levels of professional development.

In 2007, the most widely sought degree was a Bachelor's degree, followed by an Associate's degree and Master's degree. Nearly one-third of the spouse-scholar applicants are beginning their educational journey. Those seeking an Associates degree or certification were also more likely to say they needed more education or experience to obtain work in a desired field.

2007 Degree Pursuits

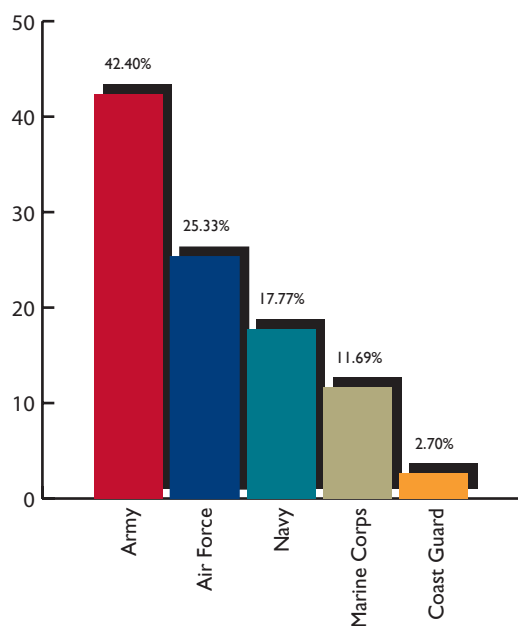


Note: 8 applicants are working toward their GED or Post-Doctoral Program

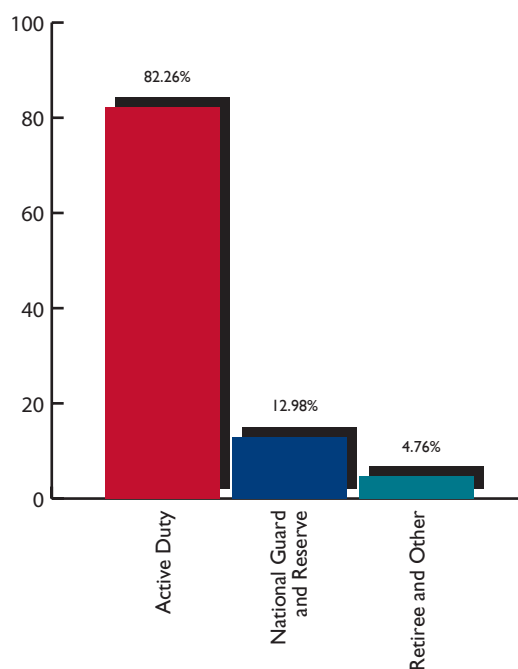
“Since I have begun this program, I have learned that I am just beginning to see the tip of the iceberg. This field is rapidly growing and the possibilities, both personally and professionally, are endless.”

— Army Spouse

Service Affiliation



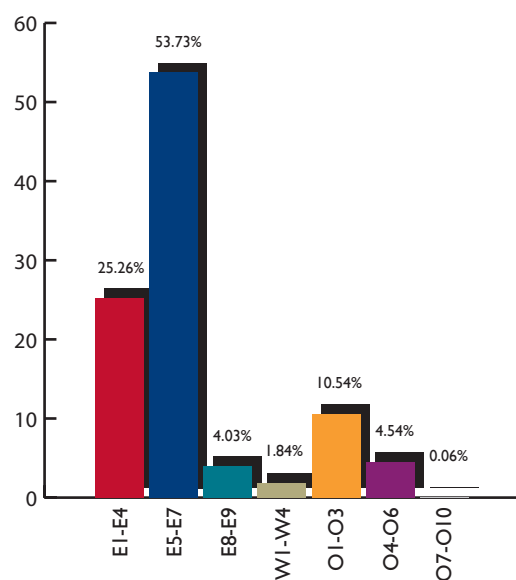
Component



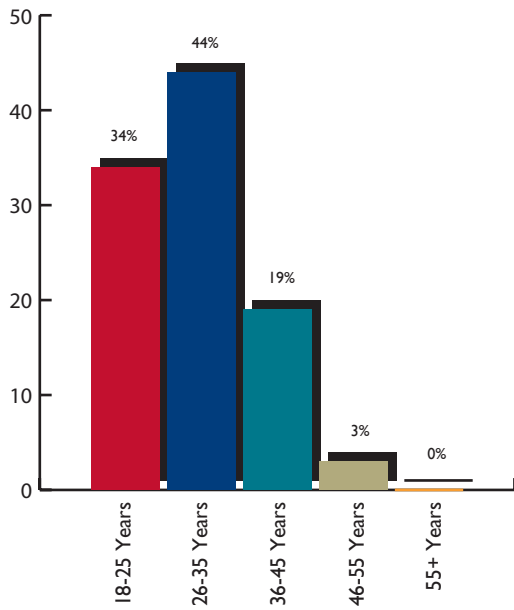
Note: Other indicates Dual Military and Survivors

Note: There were six applicants from PHS and two applicants from NOAA.

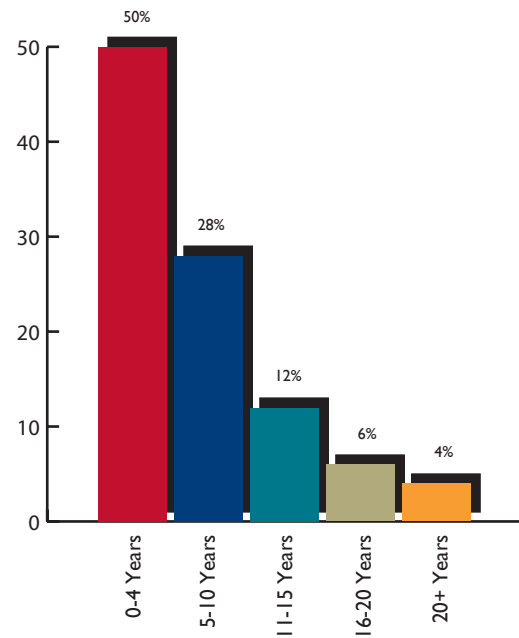
Rank



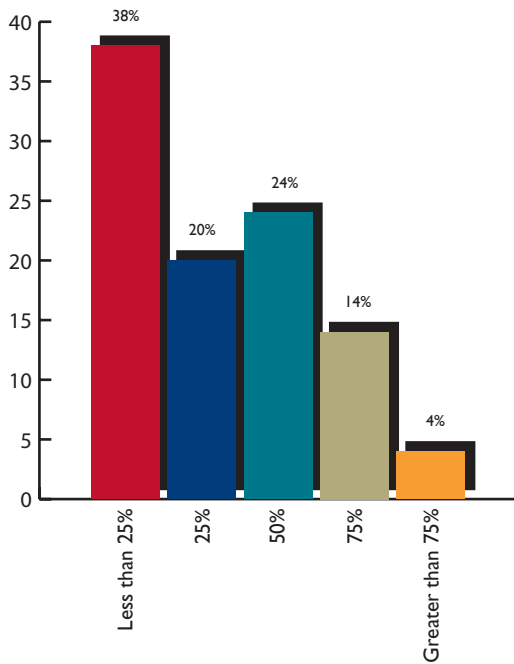
Age



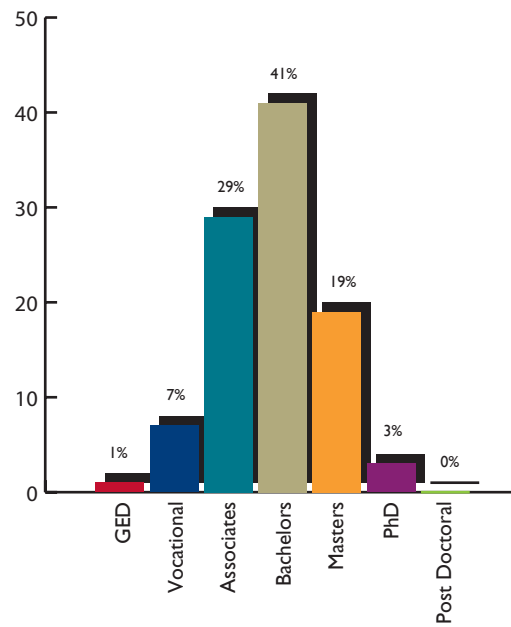
Length of Time Married to Their Service Member Spouse



Percentage of Degree Requirements Currently Completed



Current Degree Goal



Spouse-Scholar Feedback

As spouses shared their challenges and accomplishments, several strong themes emerged:

► **Strong Commitment to Educational Advancement**

Military spouses clearly recognize the importance of education, which is why they are seeking new degrees and applying for scholarships. They believe their attaining higher education will improve their families' futures. Many think their involvement in the education process has a positive impact at home. They are driven by a personal commitment to achieve their education goals, as well as by a desire to find employment in their chosen field. A majority of respondents cited an educational achievement as their major accomplishment of the past year.

► **Struggle to Balance School, Work and Military Family Life**

Military spouses derive a great deal of satisfaction from pursuing educational and professional goals, but they readily admit the difficulties of juggling the responsibilities of school, work and family in a military environment where the service member spouse is constantly deploying or working long hours due to the high operations tempo. Younger spouses and Reserve Component spouses were particularly affected by, and concerned about, the trade-offs they make. The demands of work and family (in addition to the need for more education) often keep military spouses from pursuing positions in their desired field.

► **Service Life Means Unique Education Challenges**

Spouses of uniformed service members face difficult and unique hurdles, including the hardship of regular relocation, lack of desired education programs, and the need to make sacrifices demanded by military realities. The challenge to completing a degree before the next move forces decisions about keeping families together, putting spouse education goals on hold, or changing their education paths mid-stream.

► **Spouses Know What They Need to Assist Them in Furthering Their Education**

Applicants offered many suggestions for new benefits, mostly to help with the high cost of education or to help them balance work and family, such as child care assistance. They also wanted the government to do more: give them more information, more options, more help when they encounter problems related to relocation, and more assistance with finding employment.

Education Pursuits are Important

NMFA was not surprised to learn that a solid majority of applicants maintained a positive view of how their education pursuits would affect their family in the future. While many made general references to long-term benefits, others were more specific by citing future financial security and taking the financial burden off their spouse. In fact, the latest survey of the military reported between 55 percent and 70 percent of military spouses are employed or looking for work⁴. Others felt their personal growth would benefit the families' futures and demonstrate to their children and spouses the importance of education.

“When I returned to college, it inspired my husband to also enroll in college courses. By doing so, he betters himself and becomes a smarter more confident soldier.”

— Army Spouse

⁴“Wages: Educational Level and Pay.” U.S. Department of Labor. www.dol.gov/dol/topic/wages/educational.htm.

NMFA scholarship applicants were motivated to pursue education because they believed it vital to find work in a chosen field. Slightly more than half of applicants were employed when they applied for the NMFA scholarship, but only 50 percent of these spouses were working in the field in which they were pursuing further education.

“Prior to finishing my undergraduate degree in 2003, I had expressed an interest in furthering my education with a Masters or Doctorate degree in linguistics and language studies. After a serious discussion I decided to postpone my goals in order to move with my husband as his military career was beginning. We moved three times in the first two years from training location to permanent. In those two years, I worked as a project assistant at a local college doing research and protocol development, and as a secretary at a law firm as a bilingual receptionist and secretary. It was then that my husband asked me: ‘what do you want to do for your career...you cannot settle simply because we move often. You need to find something that you truly want to do.’”

— Air Force Spouse

49% of the 2007 Scholarship Applicants indicated they are not employed in their field of choice for the following reasons:

- ▶ Training not complete in the field (26%)
- ▶ Service member work schedule too unpredictable (10%)
- ▶ Service member deployed (7%)
- ▶ Certification/license not valid due to relocation (2%)

The majority of those not working in their field of choice cited their need for further education or experience. Many stated they needed to finish their degree before they could obtain a job in their chosen field. Others stated they lacked a specific certification, a higher degree, or the experience needed to work in their field. Reserve Component spouses were particularly likely to cite the need for additional education as the reason for not being able to find work in their desired field.

Applicants repeatedly mentioned their need to choose a career field that would work well with the military lifestyle. Many gave examples of starting over in response to the challenges military life poses to finding employment in their current profession.

“ I most definitely selected a field that was not my top choice. If I had my top choice, I would be working in a laboratory somewhere, conducting the chemical analysis I originally went to school for...I had to choose a field that has abundant placement opportunities and a promising growth rate in order to ensure job security for the future. ”

— Navy Spouse

Many spouses indicated the need or desire to remain in their current profession. This is often a challenge for military spouses who relocate to areas where opportunities in their field may be severely limited (9%), if they even exist. Other challenges include the need for flexible hours (20%) and the lack of child care options (5%) especially when paired with the unpredictable schedule of their service member spouse (17%).

Frequent or recent relocation was also mentioned as a reason for their employment outside their field of study.

“ A person who moves often generally will not get promotions, clearly cannot obtain seniority (or tenure, for teachers) and cannot succeed in positions requiring the building of client base. Also, with the current employment situation many spouses will find they cannot find a position in their field. ”

— Marine Corps Spouse

Active duty spouses more frequently mentioned the need to keep their current job while going to school than did Reserve Component spouses. Active duty spouses were more likely than National Guard and Reserve spouses to comment on the job market being a problem as well. This is perhaps because active duty spouses are moving more regularly than Reserve Component spouses.

Foreign-born spouses particularly mentioned the need to further their education to obtain employment appropriate to the careers they left behind in their homeland. Seventeen percent of foreign-born spouses identified the inability to transfer credits or degrees earned in their native country as the biggest challenge to continuing their education goals.

“ The majority of educational accreditation authorities in the U.S. did not recognize my previous vocational and general studies completed in my country. This has forced me to complete the GED and some college classes which would have not been necessary, otherwise. ”

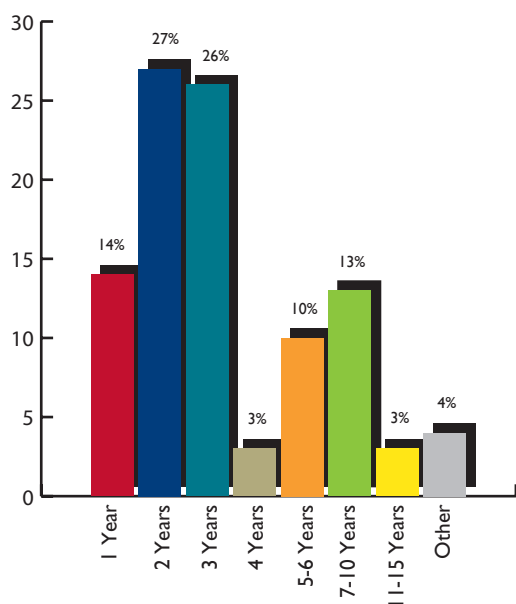
— Navy Spouse

When asked about their education goals, spouses responded in the context of their career plans. In 2007, teaching was often cited (11%) due to the portable and family-friendly aspects of the career. Spouses also selected careers in health care (10%) for similar reasons.

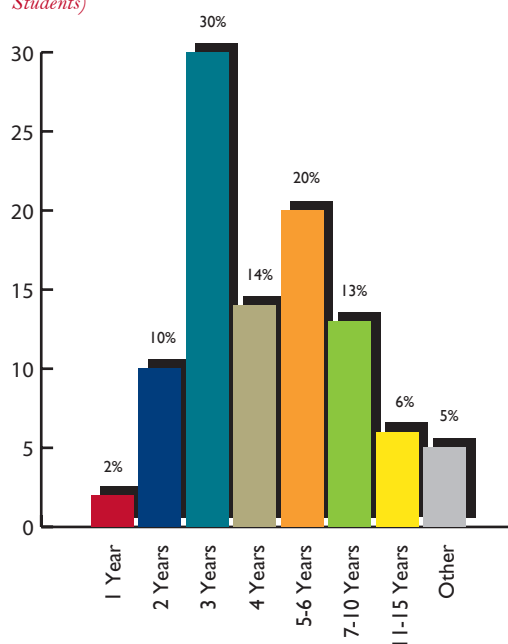
More than 33 percent of military spouses had been working toward their goal for five years or more

Applicants for the NMFA scholarships reported progressing at varying rates toward their immediate education goals. Most applicants were still in the first few years of their education pursuits. More than 50 percent of the 2006 applicants had been pursuing their degree for less than three years. However, more than 33 percent had been working toward their goal for five years or more.

Length of Time Military Spouse Scholarship Applicants Committed to Complete 75% of Their Associates Degree (2007 data: 72% of Respondents are Full-Time Students)



Length of Time Military Spouse Scholarship Applicants Committed to Complete 75% of Their Bachelors Degree (2007 data: 72% of Respondents are Full-Time Students)



Challenges & Barriers to Military Spouse Education

One of the goals of this survey was to determine the specific barriers military spouses experience in the course of pursuing education goals. Some challenges identified are specific to military life, such as frequent moves and deployments. Other obstacles are common to all nontraditional students, working full-time and/or with children at home.

For many years, NMFA has addressed these issues in testimony, articles, and presentations. Prior to the collection of this data much of the support for NMFA's position was anecdotal. The data collected in these surveys provides significant evidence of the issues previously raised. Military spouses have cited the following barriers to the attainment of their education goals.

Impact of Service Life on Education Choices (Selected items)

Hardship of Frequent Moves

- ▶ Delayed schooling due to moving or deployment (25%)
- ▶ Can't finish because of frequent moves (7%)
- ▶ Switched schools numerous times (2%)
- ▶ Took longer to finish (2%)
- ▶ Can't find a job or frequent job changes due to moving (2%)
- ▶ Had to repeat classes because of switching schools (1%)

Limited Choices and Alternative Methods

- ▶ Chose more portable degree (18%)
- ▶ Military service influenced what field to choose, general (12%)
- ▶ Chose high-demand field (4%)
- ▶ Chose an online degree (9%)
- ▶ Chose an accelerated program (6%)
- ▶ Degree desired not available where stationed (9%)
- ▶ Couldn't go to desired school (4%)

Balancing Education, Work and Family

Notwithstanding the optimism and focus of the military spouses who applied for the NMFA scholarships, these applicants readily acknowledged the serious challenges they face in achieving their education goals. For military spouses, the responsibilities of work and family are a constant concern, but also a source of satisfaction.

“Another obstacle for military spouses is child care during deployments or sixteen hour days and nonstandard shifts.”

— Air Force Spouse

This inability to reconcile family and work responsibilities with demands of pursuing a degree or certification was cited repeatedly by applicants. Many specifically mentioned the shortage of adequate, affordable child care, particularly in the evenings and on weekends, when many classes for non-traditional college students meet. While this burden may not be unique, it is difficult for military spouses to reconcile when they are often far from their extended family support system and their service member spouse deploys for months on end.

“The nomadic lifestyle of a military family definitely affected my education choices... There is no extended family to lend childcare support, and it takes time to make friends ... as a junior officer's spouse there was not a lot of discretionary money to pay for childcare on top of tuition and books.”

— Air Force Spouse

Survey data indicates Reserve Component spouses, more so than active duty spouses, mentioned balancing school, work, and family; maintaining a home while their spouse was deployed; and coping with a spouse being deployed to war zones.

“I could not handle taking a regular class while watching three children alone and working full time. I did complete an independent study over the 14 months my husband was away but this only completed 3 hours of credit...my degree requires that students finish within 5 years of beginning the degree...with that 13 month delay (due to the deployment) in my progress I...will not finish in time.”

— National Guard Spouse

Younger spouses frequently remarked about negative impacts on their present situation. These responses likely reflect the reality that younger spouses are more likely to have young children in the home, making it more difficult to manage their daily lives.

Those with a military post office address (suggesting that they are stationed outside the US) were also more focused on current negatives. These spouses are most likely more removed than others from both extended families and general education opportunities.

The High Cost of Educational Pursuits

For military spouses, the total cost of obtaining a degree can be significantly higher than the cost for civilian students. The unique circumstances that accompany the military lifestyle have significant negative impacts upon a spouse's ability to remain continuously enrolled in an educational program. Military spouses are often taking longer than the expected time to complete their degrees. More than one-third of those surveyed have been working toward their goal for five years or more.

“It is absolutely true that people join for patriotism. However, money, benefits, job training, and education are many of the incentives that keep [service members] in [the military]. Offering educational support for spouses is like offering twice the incentive.”

— Army Reserve Spouse

Frequent Moves

The military reality of frequent and unexpected moves has a direct financial impact on their budget. It is easy to understand that military spouses will have to make difficult choices to complete traditional four-year degrees when families are only assigned to a duty station for 2 1/2 or 3 years. Military spouses often find they lose credits when they move, especially higher level degree courses, and must pay either to repeat the class at their new institution or take additional required courses mandatory for graduation. Additionally, if military spouses choose to remain behind and complete the required coursework, their enrollment switches to out-of-state status in 16 states. As the status changes, their tuition status also shifts to the higher out-of-state tuition rate.

The disruption to family life caused by moves can also distract spouse-scholars from their education. Many applicants pointed out that having begun a course of study in one location, they could not find the same course of study when they subsequently moved, thereby delaying the completion of their degree or certification.

“Every school has individual requirements for their nursing program, and moving from school to school makes it very difficult to keep on track. My husband recently received orders which once again put a damper on my goals...I am one class away from all the points needed to be admitted to my current college's nursing program. I am now faced with a hard decision of staying here to finish or moving with my husband where I would have to repeat classes.”

— Coast Guard Spouse

Deployments

Deployments affect military spouse-scholars in ways not shared by their civilian counterparts. When service members deploy, the spouses who remain behind truly become a “one-man band,” responsible for meeting all their family's needs.

“While our military personnel are away from home, the spouses continue to take care of not only their own responsibilities, but the deployed spouses as well. Spouses deserve to be appreciated as much as the service members, while not for the same duties, but for the same devotion.”

— Coast Guard Spouse

Concern for their service members' safety during a deployment can also distract spouse-scholars from their education.

“In November of 2004, my husband was struck by a grenade explosion in Fallujah.... His injuries, frequent surgeries, post-traumatic stress disorder and resulting symptoms required nearly all of our time and attention. It also limited my educational possibilities. How could I further pursue my education while someone so close to me needed my attention and support?”

— Marine Corps Spouse

Lack of Access to or Understanding of Available Support Resources

The NMFA scholarship application responses uncovered a fundamental gap in military spouses' use of existing resources. Many applicants (31%) were not aware of the assistance available at education centers on military installations, nor were they aware that, as military spouses, they are eligible to use these centers. This disconnect between the education centers and a large portion of their target markets causes military spouses to spend time and energy “reinventing the wheel” in researching academic institutions, course offerings, and sources of financial aid.

The lack of knowledge about existing resources led NMFA to develop the Military Spouse Education Resource Guide to identify education information specific to the military spouse. Detailed information about starting their education, choosing and/or transferring schools, scholarships, grants, financial aid, in-state tuition, and more is included. Visit www.nmfa.org for more information.

By not using the education centers, spouse-scholars are not availing themselves of courses and distance learning

opportunities that may be accessible in their own backyards. Thirty-three percent of applicants had not used the education center at their nearest military installation. Additionally, 90 percent did not know about Servicemembers Opportunity College (SOC), a consortium of more than 1800 education institutions meeting the unique needs of military families by agreeing to use military-friendly principles and creating portable degree programs.

“Many military spouses are not aware of what resources are available to them. Like myself, most of the information I have learned has been through word of mouth. I would like to see the government take responsibility to educate military spouses just as they do service members.”

— Coast Guard Spouse

31 percent of military spouse scholarship applicants did not know they were eligible to use the installation education center

Interestingly, the only applicants who sought out and used the services of education centers in large numbers were those on overseas assignments. Eighty-five percent of applicants with military post office addresses reported using education center assistance. Those applicants who did use the education centers obtained information about scholarships and financial aid (25%), met with education counselors (25%), researched schools and courses of study (24%), took classes offered at the centers (14%), and received multiple sources of education support through the centers.

Spouse Solutions for Overcoming Barriers

“ I think if military spouses are going to school and starting careers they will be better suited to handle the stresses of taking care of themselves and their families while their service member spouse is deployed overseas. ”

— Army Reserve Spouse

The ability to define and quantify barriers is only half the equation. Equipped with data regarding the needs and challenges of military spouses, the next step for problem solvers is to determine how to overcome these barriers.

Preferred Benefits for Military Spouses

More than 60 percent of applicants offered ideas for new benefits for military spouses. Benefits in this case specifically refer to direct payments or programs that could be implemented through changes to service members' incomes through additional pay, reimbursements, reduced tax liabilities, or salary deductions for specific services.

Assistance with the high cost of education is a top priority. Twenty-five percent of spouses said that direct tuition assistance for military spouses, similar to the tuition assistance programs offered for service members by the Services, would be a helpful benefit.

In addition, many suggested implementing a GI Bill for spouses, which presumably would offer tuition assistance in return for service members' commitments. Young spouses in particular wanted the military to create more grants and scholarships. Spouses of enlisted service members were also more likely to mention tuition assistance and the GI Bill for

spouses.

Reducing the burden of finding and paying for child care was also important. Eleven percent of applicants wanted to receive child care benefits or have child care services available on their installation. This was a particular concern for those 26 to 35 years of age.

Proposed Changes in Government Policy

Applicants also had many ideas for changes in government policy to help military spouses seeking an education. Some wanted the government to do a better job of providing information to increase awareness of available education benefits or sponsoring workshops for spouses returning to school. Reserve Component spouses particularly wanted more information about available benefits, highlighting the lack of information flow to National Guard and Reserve family members. Geographical dispersion of families away from installations significantly hinders the impact and efficiency of family support programs of all types.

Twelve percent wanted the government to take steps to make school credits for service spouses more transferable from one institution to another:

“ If there is anything that state or federal governments can do to assist military spouses in their pursuit of higher education it would be to establish agreements between institutions across state lines to accept courses from other institutions. Agreements between institutions would allow military spouses to take courses without fear they won't be able to finish their intended course track before their active duty spouse receives new orders. ”

— Navy Spouse

Many spouses wanted to see the military make more education options available on military installations. They suggested a wider range of programs at on-base schools, more distance learning options, and a fully accredited college system on their installations. Those seeking graduate degrees were slightly more likely to reference these kinds of policy proposals. Job placement assistance was also important. Many wanted a system to help with job searches and placement, or suggested that military spouses get preference for government jobs.

Many of these recommendations speak to the lack of information provided to military spouses. Employment assistance programs do exist at all installations, although referral rather than placement is usually the goal of these programs. Servicemember Opportunity College (SOC) agreements could help spouses ensure credits transfer from institution to institution. Military spouses are eligible for the Military Spouse Preference program (MSP), which can be used when competing for DoD positions. NMFA has frequently stated, however, that the MSP provides very little assistance for spouses who must compete with current federal employees or veterans for the same opportunities.

Spread the Word about Existing Programs That Work

NMFA also notes already-existing programs can address some of the barriers to education cited by military spouses. The challenge is to ensure spouses are aware of these important resources.

Education Centers

Every military installation has an education center to address the education needs of service members and their family members. Education center personnel are knowledgeable in many areas, including helping spouses find appropriate education opportunities and financial aid, providing on-base classes and distance learning opportunities, and offering counseling and testing services. At installation education centers, spouses can learn how to earn college credits through testing, find test study materials, and receive advice on transferring credits when moves interrupt the student's college career. For scholar-spouses living far from a military installation, education center counselors can help either by phone or e-mail.

Much has been discussed about the changes to the education landscape online degree programs are causing. In 2007, 54 percent of applicants stated they had been enrolled in a distance learning school and 92 percent of that group stated the program met their needs. When asked why some had not used a distance learning school, 13 percent revealed they were unsure of the value of the degree or quality of the program. This presents an opportunity for a traditional program combined with online options to appeal to a new audience of military spouses.

Montgomery GI Bill Transferability Program

Scholarship applicants had several suggestions for how the government could ease their financial burden including establishing direct tuition assistance from the military, creating more grants and scholarships, and providing more substantial tax credits for educational expenses. Many scholarship applicants sought a GI Bill for spouses or the opportunity to use a portion of their service member's Montgomery GI Bill (MGIB) benefits for their own education. Interestingly enough, this option, although limited, already exists in the Army. On July 21, 2006, the Army announced the implementation of a pilot program allowing reenlisting Soldiers serving in critical skills to transfer up to one-half of their MGIB benefits to their spouse.

The law currently allows any Service to create a transferability plan, under certain conditions, for any service member eligible for the active duty MGIB (MGIB-AD) under Title 38, US Code, Chapter 30, Section 3020. Currently, however, only the Army has implemented a transferability program. The intent of the pilot program is to offer transferability only to active component enlisted Soldiers while the Army pursues legislative changes to allow all Soldiers the ability to transfer benefits. To date, few soldiers have taken advantage of this program. NMFA believes this low response rate could be due to lack of awareness among military spouses or because many reenlistments take place in-theater without the ability for a family discussion of a service member's retention bonus options. The current program is used as a retention tool; therefore the benefit is available to a very narrow population of military spouses. An expanded program could still be tied to retention by providing greater percentages of transferability for longer periods of service.

“The current [State] policies that allow spouses to pay in-state tuition when the spouse is included on the service member's orders are a valuable program and this program should be continued. This has saved my family thousands of dollars, and has facilitated my education despite our frequent moves. I can not encourage state and federal government enough to continue this practice. Due to the variance in pay between the military and private sector, I believe this is the most important thing elected officials can do to encourage military families to seek higher education.”

— Army Spouse

In-State Tuition

NMFA is pleased to report that some states, with the encouragement of DoD and State Liaison offices, are re-examining their in-state tuition rules and reciprocal licensing requirements to encourage spouses to obtain an education locally or to transfer occupational licenses as they move. Currently 31 states meet DoD's criteria for desired in-state tuition policy, that the in-state rate be applied for service members and dependents:

- ▶ In the state of “record” or legal residence
- ▶ In domiciled state while on duty assignment
- ▶ With continuity of in-state rate, once established

Servicemembers Opportunity College

Servicemembers Opportunity College (SOC) Consortium institutions agree to implement policies in compliance with SOC Principles and Criteria, which were developed by the post-secondary education community in partnership with the Department of Defense. In brief the SOC Principles are⁵:

- ▶ Service members and their families should have access to the post-secondary educational opportunities available to other citizens.
- ▶ Education programs for service members should be provided by appropriately accredited institutions.
- ▶ Programs for service members should contain the flexibility necessary to accommodate the schedules and demands of military service. In addition, recognition should be given to knowledge gained through experience.

Approximately 10 percent of SOC schools also participate in the SOC Degree Network System. These institutions take SOC one step further by issuing SOC student agreements and guaranteeing credit transfers with other SOC Degree Network System members. With just a few exceptions, family members may benefit from the educational opportunities available through:

- ▶ SOCAD – Army
- ▶ SOCNAV – Navy
- ▶ SOCMAR – Marine Corps
- ▶ SOCCOAST – Coast Guard

⁵*Servicemembers Opportunity Colleges. www.soc.aascu.org.*

NMFA Recommendations to Military Spouse Education Influencers

“ If the United States military is going to become an employer of choice and wants to attract high quality members and keep them longer, they must improve educational support for spouses. Spouses are continually asked to put their educational aspirations and careers on hold while the military member fulfills their duty and in essence, gains unequivocal education and climbs the rung of the military career ladder. Many spouses are quick to tire of these one-sided compromises and many military careers are cut short. ”

— *National Guard Spouse*

NMFA scholarship applicants offered a number of suggestions for changing government policy to expand or improve access to education, as well as ways to assist military spouses in achieving their education goals. It is important to consider that these recommendations cannot be implemented in a vacuum; rather they require close and intentional collaboration between Congress, DoD, the Services, the States, and educational institutions. Combining spouse suggestions with information NMFA has gathered throughout the lifespan of the NMFA Joanne Holbrook Patton Scholarship Program, NMFA makes the following recommendations to Congress, the Department of Defense and the Services, state and local governments, as well as institutions of higher learning. Each entity can facilitate military spouse education initiatives and when working together can change the landscape and eliminate many of the obstacles spouses face.

Congress:

- ▶ Enact legislative changes designating military spouses as an eligible group for Department of Labor (DoL) training and education funds through a realigned partnership between DoD and DoL.
- ▶ Mandate expanded access to GI Bill transferability programs and mandate increased marketing to raise awareness of this program among service members and their families. Finally, include officer spouses in the pool of eligible candidates for this benefit.
- ▶ Ensure installation education centers have the funding necessary to support spouse education programs and initiatives.
- ▶ Provide additional child care funding to support child care needs of military spouse-scholars.
- ▶ Provide additional funding for education benefits under the “Spouses to Teachers” program.
- ▶ Consider some provision to help defray additional costs incurred by military spouses who ultimately spend more than civilian counterparts to obtain a degree. Some possibilities include:
 - Remove housing allowances from FAFSA calculations to allow more spouses to qualify for need based financial aid programs
 - Provide tuition assistance to spouses
 - Provide an additional education tax credit to military spouses

DoD and the Services

- ▶ Ensure installation education centers are adequately staffed to support family member as well as active duty needs.
- ▶ Actively market education center programs and services to military spouses.
- ▶ Expand GI bill transferability and make full use of existing transferability while seeking legislation to expand the program
- ▶ Expand participation in SOC programs:
 - Increase Degree Network participants
 - Actively market SOC programs to spouses
- ▶ Consider a program similar to the Army's Senior Stabilization Program for spouse-scholars by permitting military members to defer PCS orders up to twelve months to permit a military spouse to complete educational programs in which they are currently enrolled.
- ▶ Expand the National Association of Child Care Resource and Referral Agencies (NACCRRA) partnership, which provides access to affordable child care in remote communities, to provide child care placement assistance and subsidies to military spouses enrolled in full and part-time education programs.
- ▶ Continue to pursue in-state tuition initiatives for military spouses.
- ▶ Provide English as a Second Language (ESL) training to spouses at all installations.
- ▶ Encourage smaller installations to facilitate ESL and other training through partnerships in the local community.
- ▶ Provide GED programs to the 22,500 spouses without high school diplomas⁶.
- ▶ Work with state governments to facilitate reciprocity of licensing and certification requirements for military spouses.

States and Local Governments

- ▶ Provide in-state tuition to military spouses in the service member's home-of-record state as well as in the state where their service member is currently serving and allow them to retain their eligibility if the service member transfers, but they remain behind in order to finish their degree or program.
- ▶ Facilitate reciprocity of licensing and certification requirements for military spouses.
- ▶ Provide for easier transfer of educational credits between state controlled educational institutions.
- ▶ Consider additional state tax credits for military spouse-scholars.

Institutions of Higher Learning

- ▶ Explore and adopt best practices for policies involving military spouse education.
- ▶ Consider participation in SOC Degree Network.
- ▶ Provide alternative programs for non-traditional students and military spouses:
 - Accelerated degree programs
 - Credit for experience
 - Credit by examination
 - Distance education programs

⁶ "2006 Survey of Military Spouses." Defense Manpower Data Center. www.dmdc.osd.mil.

Conclusion

Nearly 8,000 applicants to the *NMFA Joanne Holbrook Patton Scholarship* survey responded with concerns specific to the education challenges affecting military spouses. Out of the 1,200 randomly selected applicants, 37 percent reported that being a military spouse strongly influenced their education and career choice. Information gathered from the open-ended questions revealed military spouse-scholars have a strong commitment to educational advancement while dealing with the unique challenges of balancing school, work, and military family life. The impact of service life on education choices is evident and 25 percent of the applicants revealed that their schooling was delayed due to relocation or deployment. Spouses highlighted the need for financial assistance with the high cost of education and affordable, reliable child care to realize their educational goals.

NMFA encourages policymakers, and those in a position to inform or influence policy related to the military's efforts to enhance spouse education, to use these recommendations for new or enhanced benefits, policy changes, and information outreach when taking action.

Military families are a force multiplier. It is in the best interest of the Nation to ensure barriers to family readiness, such as those discussed in this report, are addressed. Military spouses must have the education resources to ensure they successfully overcome the challenges that accompany a military lifestyle.

success



The National Military Family Association (NMFA) is the only national non-profit organization focusing solely on the families of the Army, Navy, Marine Corps, Air Force, Coast Guard, and the Commissioned Corps of the Public Health Service and the National Oceanic and Atmospheric Administration. NMFA supports military spouses, children, survivors, and parents of active duty, retired, or Reserve Component service members through efforts designed to enhance the opportunities and resources available to them, before they need them. Through outreach efforts, education campaigns, and community and civic involvement, NMFA works to promote and protect the interests of military families. Visit www.nmfa.org for more information.

“ I have witnessed positive changes being made to help enable military spouses to return to school. ”

— Army Spouse

benefits

support

Health Net Federal Services partners with the Department of Defense to provide cost-effective, quality health care programs to nearly three million uniformed service beneficiaries—active duty, National Guard and Reserve, retirees, survivors and their families in the TRICARE North Region. At Health Net, we are committed to serving all service members and their families. We realize that the service members couldn't do what they do without the support of their family members. Visit www.healthnet.com for more information.

