



**SPOUSE AND PARTNER  
EMPLOYMENT SURVEY**  
\_\_\_\_\_ **2024**

**REPORT**



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# Overview

The AFF Spouse and Partner Employment Survey received 678 responses from Army spouses and partners, including those in long-term relationships (LTR(E)). The survey asked about availability of employment, barriers to employment and unique challenges spouses and partners face when seeking employment.

Recognising that dual serving families may experience unique barriers, the survey gave an opportunity to explore these. We only received nine responses from dual serving families, therefore these are reviewed separately on page 13. The survey was also open to single serving parents (PStatCat2), however not enough responses were received to report on this category.

While our survey did not focus specifically on non-UK partners and spouses, a number of respondents cited the unique barriers and challenges they have faced in trying to access employment as an Army family living in the UK. These are reviewed on page 14.

Dual income families are the norm throughout the UK, and this is no different amongst Army families, with nearly three-quarters of spouses and partners in employment or full-time education. However, of the remainder, only 3% of respondents were not currently working by their own choice.

The overarching view is that being a military spouse or partner continues to pose significant challenges to employment and is a barrier to a fulfilling career. A study undertaken by RAND UK<sup>1</sup> into financial stability among Armed Forces families, funded by the Forces in Mind Trust (FiMT) and supported by AFF, supports this view. It found the majority of military partners believed that Service life impacted their employment situation negatively or very negatively.

However, 92% of respondents did feel that working as an Army spouse/partner was still worth it, despite the challenges it can present, exemplifying the resilience, determination and 'can do' attitude of most spouses and partners.

“

*It's worth the career and being able to have something of my own.  
But it's hard to have to do everything around the house, solo parent  
and keep the family functioning on top of that all.*

## Key findings

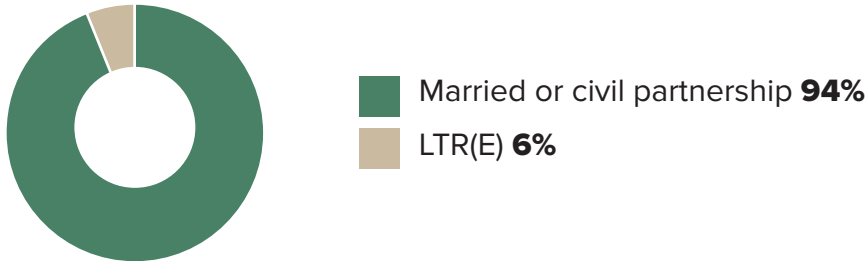
1. Considerable impact of an overseas posting on spousal employment
2. Evidenced the significant link between childcare and employment
3. Spousal employment barriers increase the financial pressures felt by Army families
4. The level of under-employment amongst Army spouses and partners is substantial, with many reporting an impact on their skills and job satisfaction
5. There remains a notable lack of understanding and support from the chain of command regarding spousal employment and the duties and responsibilities of the Service person to support their family.

1. Slapakova, L, Thue, K, Huxtable, L (2023) Examining the Financial Stability of UK Military Families, An Exploratory Analysis: [https://s31949.pcdn.co/wp-content/uploads/Financial-stability-of-military-families\\_FINAL.pdf](https://s31949.pcdn.co/wp-content/uploads/Financial-stability-of-military-families_FINAL.pdf)

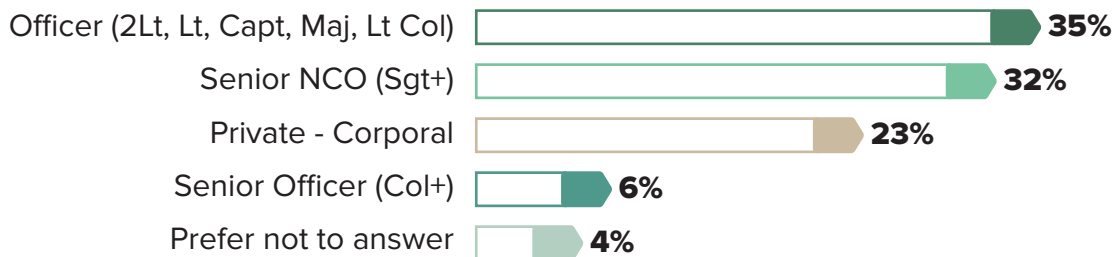
# Demographics

In this survey we asked several demographic questions and whilst not all respondents completed these, a significant number did (659). These questions help frame our understanding of the respondents who took the survey.

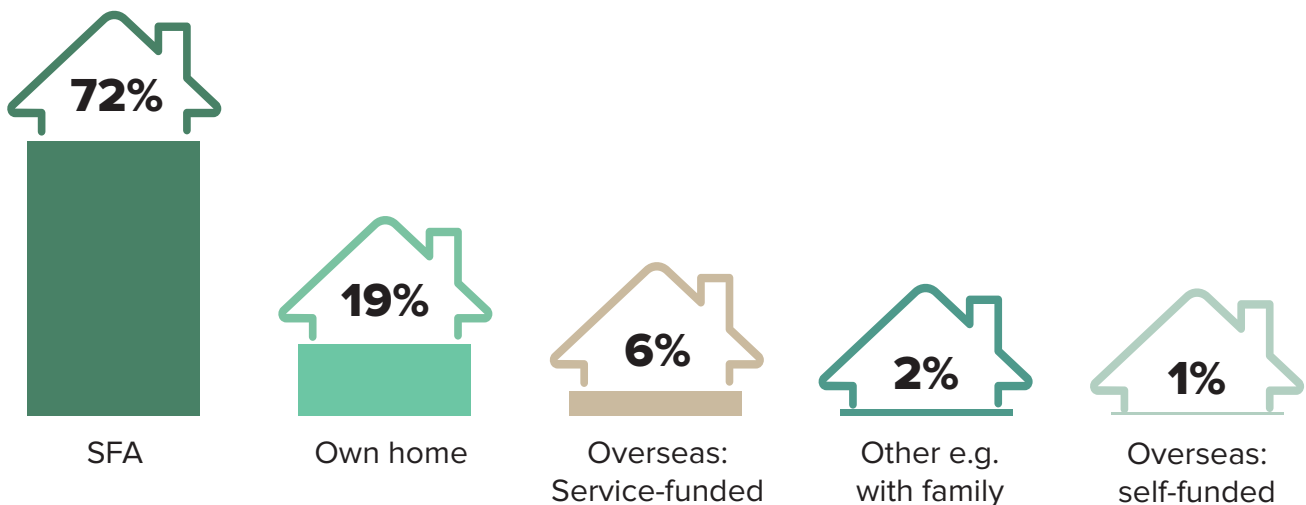
## Your relationship



## What is the Service person's rank?

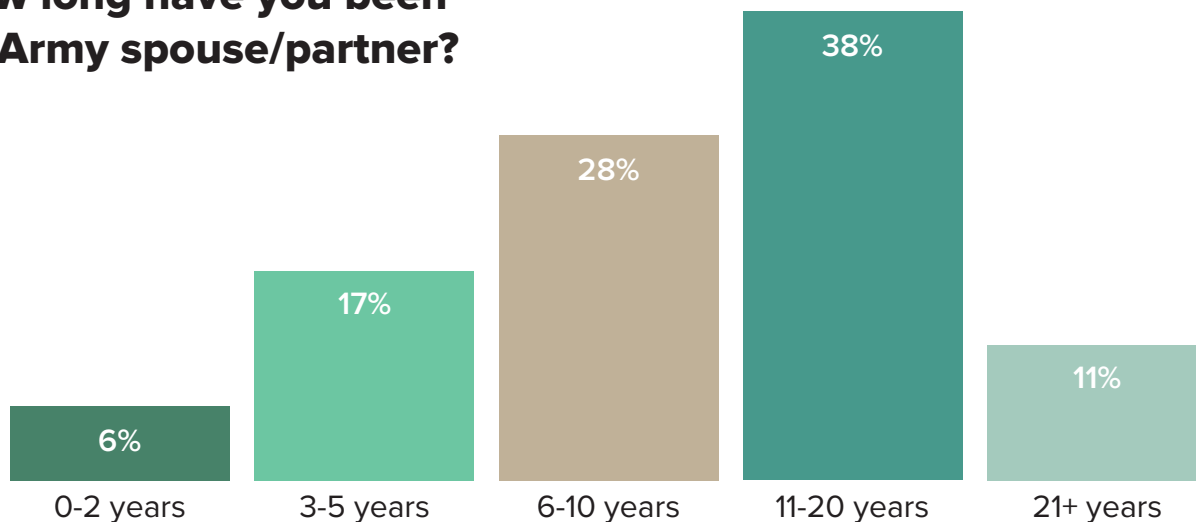


## Where do you live?

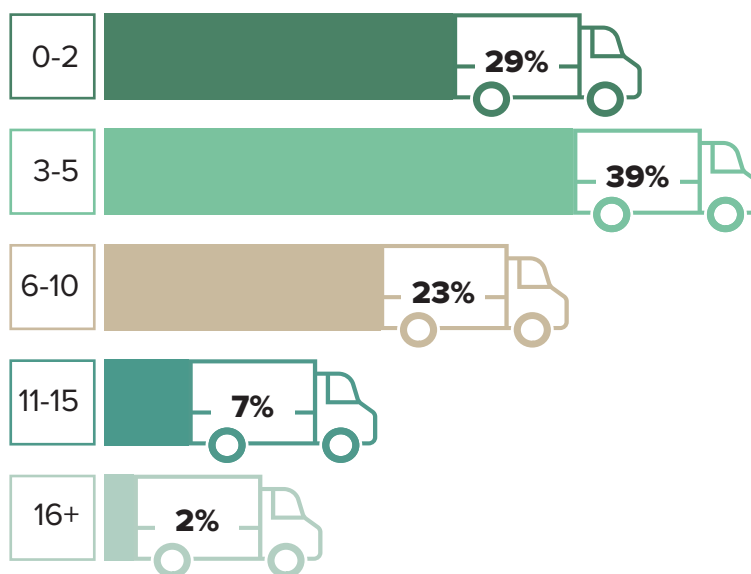


Of the 19% of families who lived in their own home, 48% were unaccompanied. A number of respondents cited the need for secure employment and stable childcare as a factor in their decision to settle in an area.

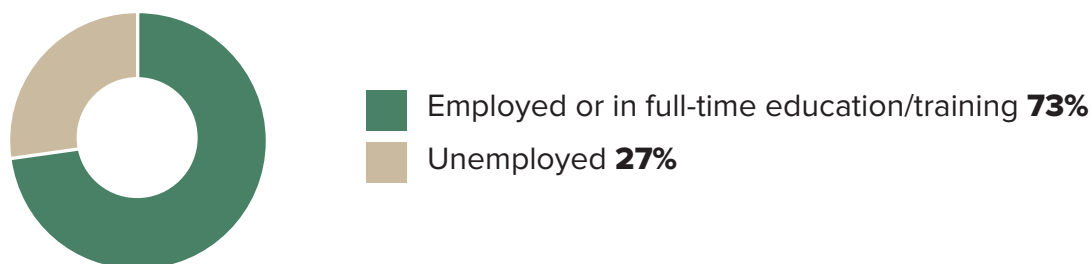
## How long have you been an Army spouse/partner?



## How many times have you moved home since you became an Army spouse/partner?



## Are you currently working or in full-time education?

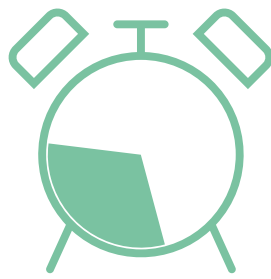


## Working hours



**46%**

Full-time



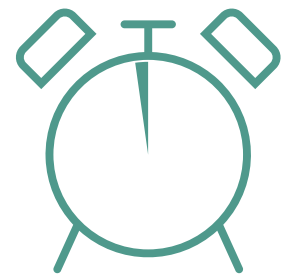
**31%**

Part-time



**21%**

Don't work



**2%**

Volunteer

## How many employers have you had since becoming an Army spouse/partner?



Most of the respondents (73%) were working or in full-time education, with 46% of respondents employed on a full-time basis. More than half (51%) have had up to three employers since becoming an Army spouse/partner, a further 33% having had between four and six employers. Over 6% had more than 10 employers in that time.

## You told us...

“The uncertainty and lack of support during deployments due to not being on a married ‘patch’ have been an issue. That said, the benefit of living in a fixed location and building a friend/support group has helped going back to work after having children and more broadly when dealing with Service life.”

“I left a very good job - which I was only able to maintain through being married unaccompanied - to go on an overseas posting. I have been very lucky to get a job at the same company on our return to the UK. We decided to once again be married unaccompanied, which is not ideal, as there were no job opportunities (and a very poor house and no school places) where my husband was posted to.”

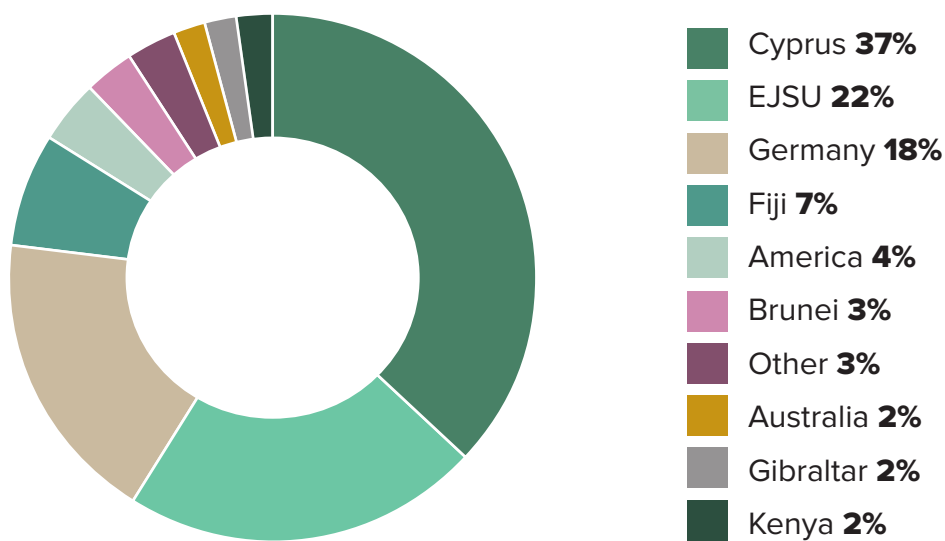
“My husband would love to be more involved, but we made the decision for me to stay in the home which we owned and the job which I am currently in. My current job is fulfilling and provides a good salary. We couldn't afford for me to move with him and live off just his salary. I don't want to get a job just to ‘earn money’ I need a job which is fulfilling which uses the skills which I have worked hard to develop over years.”

# Overseas employment

Spouse and partner employment is a key consideration for families posted overseas, as many locations have restricted employment opportunities. The extent of this has been highlighted in the survey responses we received.

A total of 112 families (17%) answering our survey were living overseas, of these 37% were in Cyprus and 44% were based throughout the rest of Europe.

## Where are you living overseas?



The figure for overseas partners and spouses who were unemployed was 61% compared to 20% of those living in the UK. Only 8% were not working through their own choice.



Of those who were employed overseas, 11% were working from home and a further 20% were hybrid working – only five of these were working remotely overseas for a UK employer, and in some European locations their continued employment was limited due to post-Brexit legislation.

Just 19% of spouses and partners overseas felt satisfied (or very satisfied) that their qualifications matched their job - 74% cited the main reason for their current job was the limited employment opportunities where they lived.



## The top three difficulties faced when maintaining employment overseas:



No opportunity for employment in overseas location



Lack of guidance about remote working overseas



Lack of ability to work remotely overseas

## You told us...

*“ We are overseas and there is a very limited amount of job options for me. I have gone with the obvious option of work that is in line with my qualifications, but it is a big step backwards and does not add to my CV and experience.*

*“ Transferable skills have been key to me finding employment overseas and me being ‘ok’ with taking a significant pay cut and a role with zero responsibilities.*

*“ We need clearer guidance for overseas posting and support - for both remote working and also funding to support CPD whilst overseas.*

*“ We need stronger clarity for working overseas - solid, concrete answers. People live in fear because there’s limited info.*

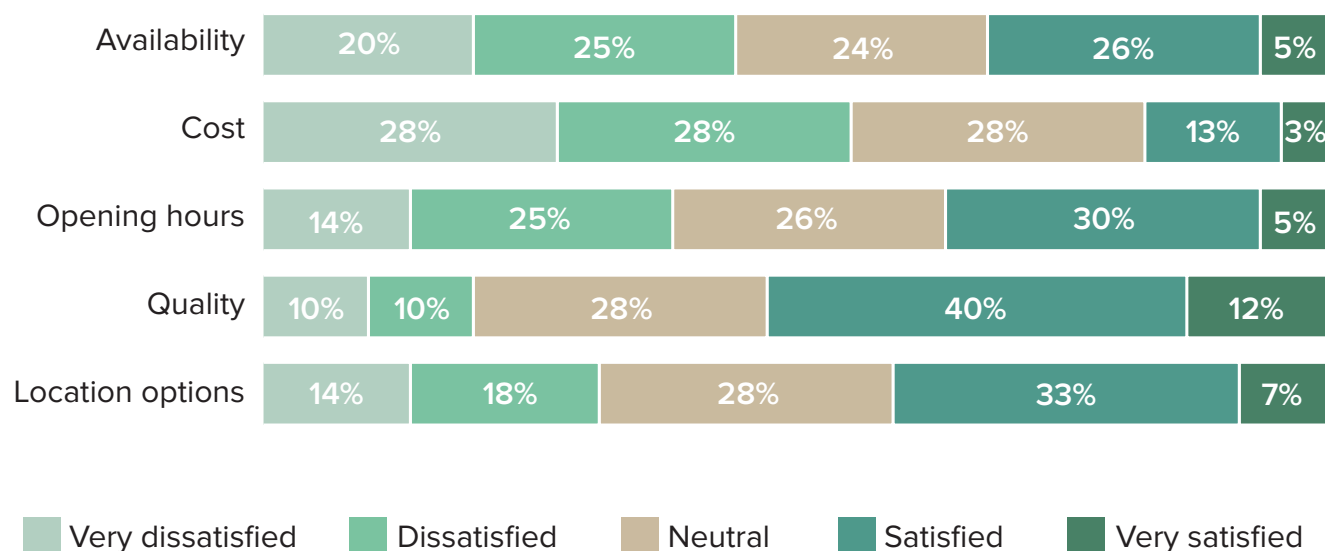
*“ The military MUST confirm guidelines for overseas and remote working. Many friends and Service personnel will no longer consider an overseas posting if a spouse cannot work (from home) to supplement the family income. It is no longer feasible to live/survive on one salary.*

# Employment and childcare

Access to affordable, quality childcare is a barrier to employment for all families in the UK, but being an Army family adds an additional level of complexity for many.

A total of 83% of respondents said they had children and childcare was stated as a limiting factor for spouses and partners to working the number of hours they wanted, and 45% of respondents were dissatisfied with the availability of childcare places. The cost of childcare was frequently noted as a barrier to employment, which can be seen in the results below.

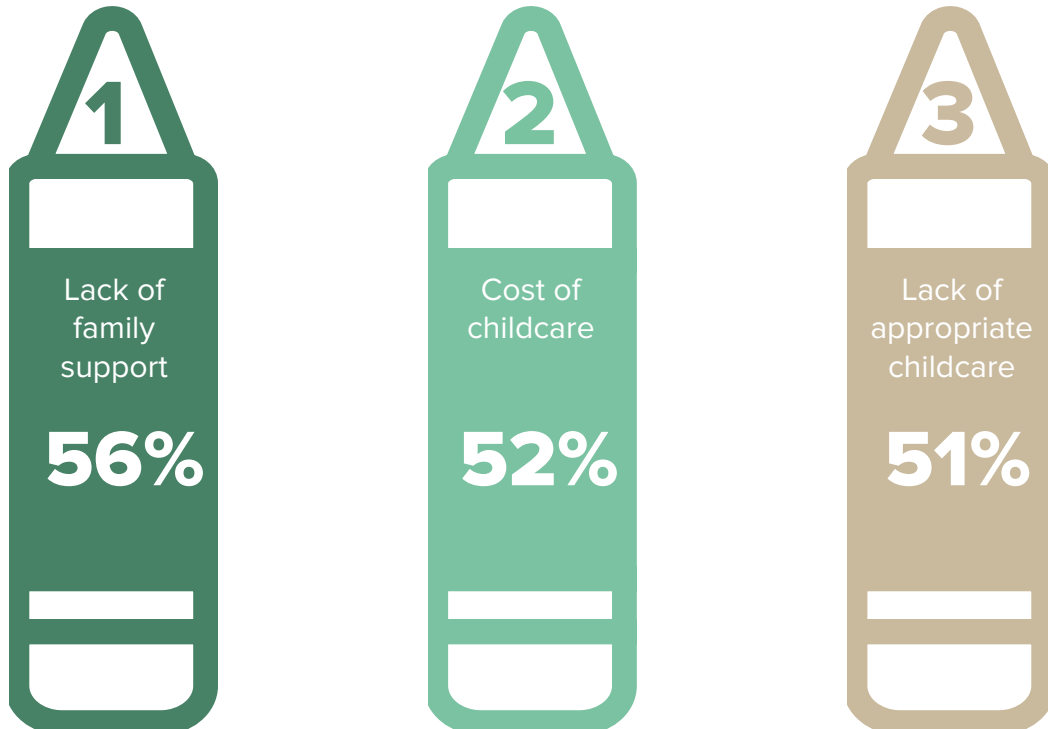
## Childcare satisfaction rates



The impact of the Service person's workload and hours was highlighted by 33% of respondents who said they were unable to help with childcare arrangements, even on an occasional basis.

When asked about their childcare arrangements while working or studying, 11% of respondents said their children were in boarding school, 48% of respondents had children at primary school, and a further 18% had children at secondary school.

**The top three challenges in maintaining employment for those with children:**



**You told us...**

*“It’s a vicious cycle of not being able to find work without childcare, but not affording childcare because we are not eligible for free hours without us both working, therefore not able to fully put children in care and able to work.”*

*“I work the amount of time I am able to, based on childcare needs and the lack of dependability on spousal availability and distance from family members.”*

*“Frequently moving roles has meant I am unable to progress in my career along with my peers, this is unfortunate. Having subsidised childcare has changed everything, I am really grateful that the Army values me as a spouse, and the benefits that come to family life of me being able to have a career and thrive.”*

*“The subsidised term-time childcare is a game changer. It is the best thing to happen for working spouses.”*

# Finances

The main reason for working was financial for 57% of respondents. Many responses reflected the financial difficulties experienced as an Army family, and the need for a second income as a result of the cost-of-living crisis.

## Top 3 reasons for being in current job role:



Concerns were raised about the impact frequent moves (and therefore changes in employer) may have on future pension pots.

Some spouses and partners said they had lost out on either occupational or statutory maternity pay as a result of postings affecting their employment during qualifying periods. Others said the impact of frequent moves meant they could not afford to start a family.

## You told us...

“Financially it makes a huge difference to the quality of life we have and the happiness of our home. One income isn't enough in this day and age to be able to provide the basics.

“Due to moving, though I worked pretty much since 16, I won't be entitled to employee maternity pay as I'm always on short, fixed-term contracts. This meant we have delayed starting a family as I couldn't just afford statutory maternity pay.

“I need to find a permanent position, for careers development and so I can get maternity leave (we want to start a family). At the moment I am on a year's fixed-term contract, then in the next 21 months we are due to move three times and so it is going to be tough to maintain employment both to develop my career and to be able to start a family.

“I had to leave a job I loved and return my full maternity pay because of a relocation.

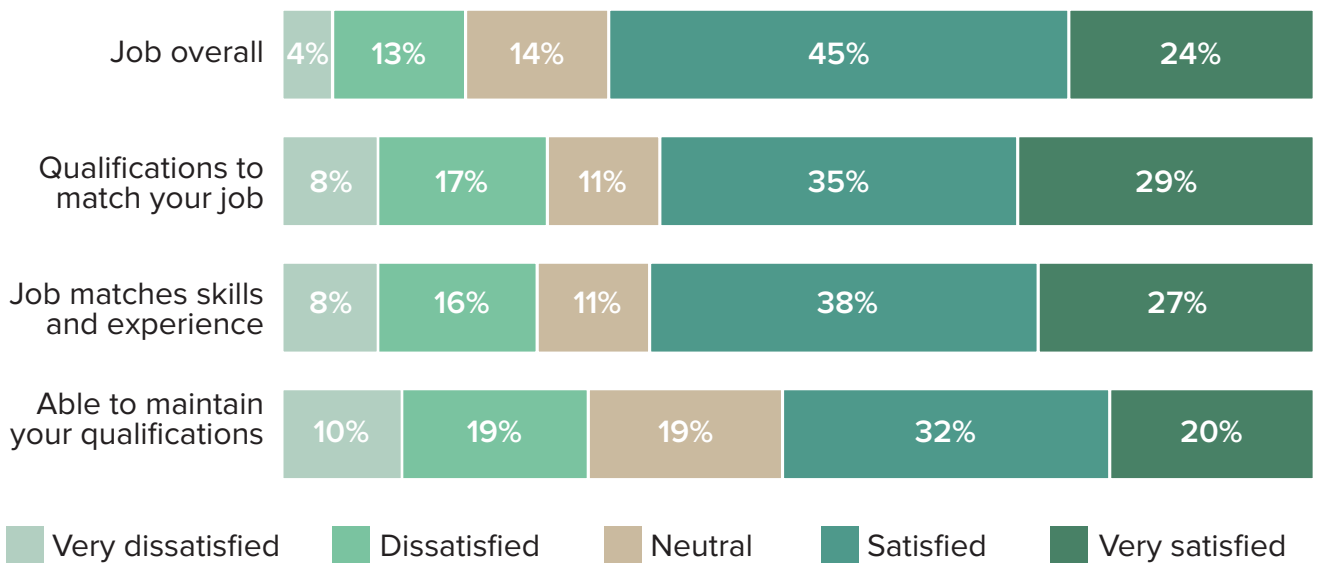
“It's something I have recently started to really worry about but it's my pension, or rather lack of one! The constant moving every three years and changing of jobs means I have lots of little pension pots but no consistency and by the time I do retire I worry it's going to be very little!

# Skills and job satisfaction

Overall job satisfaction was high – 68% of respondents were satisfied or very satisfied with their job overall, and 65% were satisfied or very satisfied that their current job matched their skills and experience.

But 28% reported that they were unable to maintain their employment qualifications due to the Army lifestyle. Only 24% of respondents were able to transfer their jobs between their two most recent postings.

## Job satisfaction rates



More than a third of respondents – 37% – said one of their challenges in maintaining employment was difficulty in gaining promotion/progression due to postings, followed by 29% who said their patchy CV and career history was a barrier for them.

These figures suggest that many spouses and partners were not able to command the salary they would if they could fulfil their employment and earning potential.

On the more positive side, 39% of respondents said their employer had made reasonable adjustments to support them as an Army spouse/partner.

## You told us...



*I wish to retrain to become a nurse. This is, however, not doable as we move too much to be in one place long enough to get a degree. It needs to be three years, but we only stay for two. Even if we were able to, my husband's work and deployments are too sporadic to cover shifts for placements for looking after the children. Once employed, there would be ways of doing shifts that worked round deployments, but it's the three years of getting there that's the issue.*

# Support from Service person and chain of command

While 37% of respondents said the Service person had some flexibility to support them in managing work/childcare commitments, 33% of respondents said the serving person's workload/hours meant they were unable to help, even on an occasional basis.

Almost half of Officer families - 49% - reported the Service person as having some flexibility with work to support with childcare, compared to 28% of Other Rank families, and 5% of all respondents reported that the Service person would not ask their chain of command for any time off.

Respondents told us the Service person's flexibility was dependent on their chain of command at the time. The majority stated that childcare responsibilities and arrangements fell to the non-serving person, despite their employment status. For many, the frequency of deployments and lack of support meant that they needed to plan as if they were a single parent.

## You told us...

*“ This has always varied a lot as it depends on my husband's boss at the time and if they are understanding of young families' needs and childcare hardships.*

*“ I have learnt that although there may be flexibility available sometimes, my Service person is reluctant to ask, so all childcare arrangements fall to me.*

*“ I rarely ask my husband for assistance because his chain of command like to mess him around so I often juggle everything on my own and take it on the chin if I'm late or can't manage.*

*“ The chain of command still thinks the Army is the priority at all times. There needs to be a greater recognition that the Service person is only one half of the family and that there might be times when the non-serving person's role takes priority. The Army always assumes that ALL childcare will be undertaken by the spouse and whilst some chain of command are supportive, there is too much difference between what a commander will support or not which makes it very difficult to plan or rely on the Service person.*

*“ We are only now able to have the flexibility due to my partner's rank! Prior to that we have always struggled, and I have always been the one to suffer. Flexibility, chain of command understanding, understanding of the individual family's needs, and actual compassion are only afforded to senior ranks and Officers. The Privates and JNCOs do not stand a chance.*

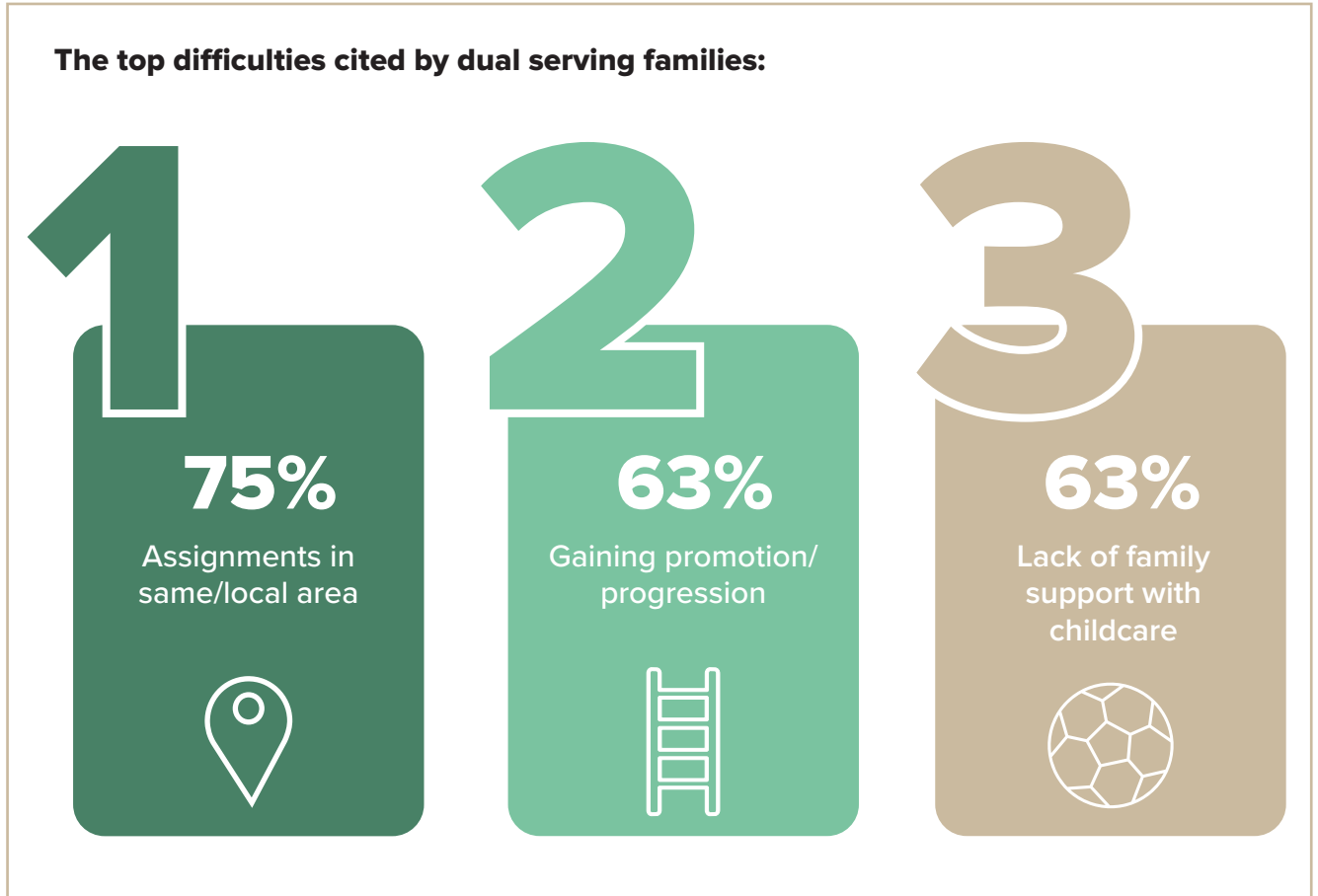
*“ It is my job that has to be flexible around looking after the children. Very little flexibility given by the Army.*

*“ I can't comment on any military support as I've never received any and am usually made to feel like an afterthought or baggage belonging to my husband rather than an actual person.*

*“ When I was working, my Service person asked for time off due to needing someone at home with a very sick child. After I had taken five days, I asked if he could try. He got told it's my problem and the Service person's job comes first above and beyond anything else.*

# Dual serving families

Of the nine dual serving families who responded to our survey, all were Regular Service, and three were based overseas.



A unique challenge for dual serving couples is the synchronisation of their posting cycles and locations, with the suggestion that pan-Service career manager chats would allow for better co-ordination.

There was a suggestion that there was a lack of understanding or compassion towards dual serving couples.

While 75% said one or both partners had considered leaving the military in the last 12 months, 80% felt that working as a dual serving family was 'worth it'.

# Non-UK families

It has been noted in other surveys, including the recent Positive Futures report<sup>1</sup> commissioned by Forces Families Jobs, that non-UK families face unique barriers in gaining employment as a UK military family.

Similar issues with the availability of quality childcare and their own employment prospects were raised by non-UK families who are currently living married unaccompanied in their home nation. They also told us about the impact this separation has on family life.

Non-UK respondents were not specifically identified within our employment survey, so more research needs to be conducted to fully understand the barriers that exist for this cohort. However, some comments made within the survey do give an insight into the feelings within this group.

## You told us...

“

*I'm not from this country. Working in the UK I've faced separate challenges that are never taken into consideration, and I'm mocked for my accent or made fun of for not understanding certain cultural things.*

“

*Everything is left on the spouse to handle. Appointments, childcare drop-off and pick-up. It's frustrating. Coming from a different country's military, I find it absurd how the UK Army treats families.*

“

*My husband is in the UK and I'm in Fiji. I've had to change my work three times now as there is no-one reliable to look after our kids... we hired a nanny but we had to let them go as our plans kept on changing due to my husband's commitment to the Army. So, I have resorted to staying at home and looking after our kids rather than change jobs.*

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1. The Executive Summary for the Positive Futures for Military Partners report is available on request from AFF.



# Conclusions

## Overseas employment

1. Spousal employment is disproportionately impacted by overseas postings with many becoming unemployed or significantly under-employed while overseas.
2. There is a general lack of knowledge and understanding about the feasibility of remote working overseas. Many only become aware of barriers once they have moved overseas.
3. Along with a lack of employment opportunities, there is no funding available to support spouses and partners in maintaining their Continuing Professional Development (CPD) whilst abroad.

## Employment & childcare

4. The lack of childcare options is a significant barrier to employment for many Army spouses and partners.
5. This is no different to the experiences of civilian counterparts, however there is no opportunity for an Army family to go on a childcare waiting list in good time when they are mobile. In addition, the lack of local trusted support networks (family and established friends) increases the difficulties exponentially for Army families, meaning many are unable to work in the roles or hours that they would otherwise choose.
6. The MOD Wraparound Childcare scheme has made a positive difference to many, but it is recognised that this is not a solution that works for all families. The introduction of the working parent entitlement is intended to mitigate the cost of childcare for children aged nine months upwards. Though this may improve the funding for families, the lack of suitable childcare options will continue to be a barrier in some areas and prevent spouses and partners from returning to employment.
7. There is a far wider issue with childcare in the UK: until more people see working as a childminder or in a nursery as a career choice in its own right, with appropriate development opportunities and remuneration, there will always be a deficit in availability of childcare places.

## Finances

8. Having a second family income is an absolute need for many Army families. Spouses and partners reported often being unable to fulfil their salary potential due to the impact of Army life.
9. Frequent moves adversely impact spousal pensions, with many being unable to build the savings they would otherwise do and having a number of small 'pots' that will not provide sufficient pension in the future.
10. There is a marked impact on spouses and partners being able to benefit from both occupational and statutory maternity pay as a result of postings affecting employment during qualifying periods. This has resulted in some families being unable to afford to start a family when they wish.

## Job satisfaction and skills

11. The level of under-employment (where the job doesn't match the skills and experience) among Army spouses and partners is substantial. Many report an impact on their career development and job satisfaction.
12. The majority of spouses and partners said they were unable to retain or transfer their job when posted.
13. Spouses and partners cited the difficulty in gaining promotion/progression and a patchy career history as the main challenges in maintaining a rewarding career.
14. Spouses and partners were unable to improve their job opportunities and career potential through re-training or CPD due to lack of funding and the impact of postings (i.e. time to complete a degree course or fulfil employer return of service requirements).

## Support from chain of command and Service person

15. There remains a notable lack of understanding and consistency from the chain of command regarding spousal employment.
16. Flexibility to be able to support with work and childcare commitments increases significantly with rank.
17. Responsibility for parenting and childcare often falls to the non-serving spouse, despite their employment status.

## Non-UK spousal employment

18. Although not specifically identified within the survey, it was noted that non-UK families face unique difficulties in gaining employment in the UK, including the transferability of qualifications and cultural barriers.

# Recommendations

Issue	Recommendations
<p>Lack of clear and consistent information on spousal employment overseas to enable families to make informed decisions</p>	<ul style="list-style-type: none"> <li>• MOD to produce FAQs regarding spousal employment overseas, particularly relating to the impact of host nation agreements and accompanied status</li> <li>• Army to signpost families to information to ensure they can understand any potential impact on spousal career</li> <li>• The Families Federations to engage with Defence Relationship Management and employers to understand barriers for employers, and how these might be overcome</li> </ul>
<p>Lack of opportunity for spouses and partners to undertake re-training or CPD due to posting cycle and funding availability, which limits career and earnings potential. It is widely recorded that this has an impact on Army families during transition and beyond</p>	<ul style="list-style-type: none"> <li>• Army to allow posting extensions to enable spouses to complete qualification/return of service</li> <li>• Funding to support spousal employment training</li> <li>• Spouses and partners to access Career Transition Partnership resources during transition period to enable best possible outcomes for family as Service leavers</li> </ul>
<p>Lack of knowledge of employment support available to spouses</p>	<ul style="list-style-type: none"> <li>• Further improve signposting and communication on employment support</li> </ul>
<p>Lack of understanding and inconsistency by the chain of command in enabling Service personnel flexibility to support spousal employment</p>	<ul style="list-style-type: none"> <li>• Top-down shift in attitude and culture required to enable and encourage Service personnel to better support their spouse/partner's employment</li> </ul>
<p>Lack of knowledge and understanding of the unique barriers faced by non-UK spouses and partners to having fulfilling careers</p>	<ul style="list-style-type: none"> <li>• MOD to commission research study to ensure barriers are understood and addressed</li> </ul>
<p>Lack of suitable childcare options for mobile Army families, compounded by the lack of support by the Service person and chain of command</p>	<ul style="list-style-type: none"> <li>• MOD exploring alternative solutions to childcare with local authorities, while also looking internally as to how it can better support Army families</li> <li>• Promotion and support of the flexible working options by the chain of command that are already available for Service personnel to empower them to support spouse/partner's employment</li> <li>• Demonstrable support by the local chain of command to enable Service personnel to ask for some flexibility in their hours to support school pick-up/drop-off when in barracks, etc</li> </ul>





army  
families  
federation

**Army Families Federation is a charitable incorporated organisation registered in England and Wales.**

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