

LIMITED EDUCATIONAL OPPORTUNITIES AND FINANCIAL HELP FOR MILITARY  
SPOUSES STATIONED OVERSEAS

by

Adriana Torres De Pérez

A Capstone Project Presented in Partial Fulfillment

Of the Requirements for the Degree

Doctor of Education

Liberty University

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APPROVED BY:

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### **Acknowledgments**

First and foremost, I would like to thank my parents for shaping me to be the person that I am today, many of my achievements I owe to you, including this one. They raised me with rules and with some liberties, but in the end, they motivated me to achieve my dreams. I thank my professors for their guidance and advice. Most important, I am grateful to God for the energy and determination He gave me throughout this process.

### **Dedication**

This project is dedicated to my children Haley, Joy, and Levi, for their patience because you always understood how much this meant to me. My husband, Carlos, who supported me through this challenging journey while serving the country. All the military spouses I met throughout my journey, especially those who helped me complete this study. You deserve more thanks that I can give. Dr. Smith, your wisdom and inspiration helped me to thrive during difficult times.

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## **EXECUTIVE SUMMARY**

The purpose of this applied study was to solve the problem of limited educational opportunities and financial help for military spouses stationed overseas and design measures to address the issue. This multimethod study used a qualitative approach to understand better the problems spouses encounter in overseas posts while taking into consideration their personal experiences. A group of six spouses was interviewed individually to understand their needs, goals, and opinions. Also, data from two quantitative methods were collected and analyzed. A survey that addresses the importance of post-secondary education was available to one group of 30 spouses. Archival data were used to determine the impact of the Military Spouse Career Advancement Accounts (MyCAA) has on spouse's employment and post-secondary education. Additionally, factors that prevent enlisted spouses from attaining educational goals were analyzed. Therefore, this study sought to improve military spouses' educational preparation and career portability when using MyCAA benefits during an overseas tour.

## **1.0 INTRODUCTION TO THE STUDY AND RELATED LITERATURE**

### **Overview**

The purpose of this applied study was to solve the problem of limited educational opportunities and financial help for military spouses stationed overseas and design measures to address the issue. For military spouses, attaining educational goals is difficult since the family's finances are affected by relocations, job interruptions, and limited income. The lack of job opportunities within a specified period discourages spouses and makes them dropout out of the labor market (Hisnanick & Little, 2015). A significant achievement that can help spouses obtain financial security is getting a post-secondary education. In addition to earning more, college-educated people also have lower unemployment and poverty rates than their less-educated peers (Pew Research Center, 2014, para. 3). As the demand for career preparedness continues to rise, the cost of education has also increased. Post-secondary expenses comprise room and board, tuition and fees, books and supplies, personal expenses, and transportation. Tuition is the costliest of the five categories (Kane, 2015, p. 2).

When pursuing career goals, spouses must obtain financial assistance since servicemember's earnings provide for the family's expenses, but it is inadequate to support other necessities. The average salary for an E-5 (enlisted member with at least three years of service) ranges from \$35,000 to \$36,000 per year (Department of Defense, 2018). Military pay is below the national average. In 2018, the annual mean wage data collected from employers in all industry sectors in metropolitan and nonmetropolitan areas in every state and the District of Columbia was \$51,960 (Bureau of Labor Statistics, 2018, para. 1). Although available, scholarships such as the Military Spouse Career Advancement Accounts (MyCAA) and other tuition assistance programs are not enough to fund spouse's education since it is limited to



certain military ranks and educational programs. Eligible spouses can receive up to \$4,000 of tuition assistance when pursuing licenses, certificates, certifications, or associate degrees (DoD, 2019). In this chapter, MyCAA is analyzed from a historical perspective, while the importance of military spouses' employment is scrutinized through a social lens. Included in this chapter are the educational setting and background, problem introduction, significance, and purpose of this study, related literature, as well as a summary.

### **The Educational Setting and Background**

The United States of America has 4,800 defense sites in more than 160 countries around the world (U. S. Department of Defense, 2019). Installations such as these were conceived to train American and foreign military forces. Asia and Europe have the highest number of military families stationed overseas, which accounts for 70% of the U. S. active-duty military presence worldwide (Pew Research Center, 2019). A combination of battalions and squadrons representing the Army, Air Force, Marines, and Navy can be found in one installation or separately. The Coast Guard is absent in this study since mobility for this branch is limited to selected areas along the Pacific and Atlantic (Department of Homeland Security, 2019). Although military reservists and national guard members can be activated to serve overseas tours, this study will not include their spouses since accompanied overseas tours for these branches are very rare. The Army National Guard, the Air National Guard, and reservists operate under state authority (DoD, 2019).

When compared with stateside locations, overseas duty stations offer limited educational and career opportunities. Worldwide military installations have education centers that deliver general development and higher education classes, but post-secondary programs are limited (Vance, Polson, & Persyn, 2014). The combination of distance learning with face-to-face

programs may support and meet a spouse's educational needs, but educational services vary based on location and base population. In some East Asia and European countries, anti-base activists put at risk the safety of military members and their families, which discourages institutions from implementing educational programs due to security reasons (Yeo, 2017). This aspect affects a spouse's professional development since they must remain at a location that offers limited access to post-secondary programs and resources. Spouses stationed in Southeast Asia, which comprises bases in Japan and South Korea, were selected for this study. Alliances established after the Cold War allowed the presence of American military bases in Japan and South Korea (Goo & Lee, 2014). These countries form part of the United States Indo-Pacific Command (USINDOPACOM) in which servicemember from the Army, Air Force, Marines, and Navy cooperate to maintain security, respond to contingencies, and prevent violence (U. S. Indo-Pacific Command, 2019).

Another group of military spouses stationed in Western Europe including, bases in Germany, Belgium, Netherlands, Spain, and England, also participated. The European Command's mission focus on developing partnerships with international allies to prepare forces, prevent conflicts, and protect and defend the United States (United States European Command, 2019). Military bases in Southeast Asia and Western Europe include servicemember from all four branches of the military forces. In 2017, the number of active-duty personnel stationed in Southeast Asia was 63,007, while Western Europe had 47,091 servicemembers (Pew Research Center, 2017).

Military spouses play an essential role throughout the service member's career. Blakely and Hennessy (2014) explained that the overall health and well-being of spouses are affected by different factors such as deployments, extended duty-hours, and family separations. In a study,

Lewy, Oliver, Bentson, and McFarland (2014) found that among 569 military spouses in need of counseling services, 61% were parents, and 83% were enlisted servicemembers. Emotional and psychological difficulties can negatively affect spouses' employment since stressful situations influence performance. Also, overseas assignments present unique challenges for military spouses when compared with jobs within the United States since financial aid under MyCAA depends on location. Study-abroad programs (excluding programs of study offered by participating My Career Advancement Account Scholarship schools on overseas military installations) are not covered under MyCAA (DoD, 2019, p. 2).

The career and financial benefits offered under the MyCAA program are only available to junior enlisted spouses (E-1 to E-5), which forces senior enlisted spouses (E-6 to E-9) to seek other resources when pursuing their career goals. For junior enlisted spouses, career exploration might not hurt their professional goals, since the time spent in a particular job or profession might help define a career path. The anticipation of future moves might affect career investments and choices (Burke & Miller, 2018, p. 1265). A reason for this is that the early stages of the service member's career are unpredictable, and a permanent change of station (PCS) can be outside the usual mobility range. For senior enlisted spouses (E-6 to E-9), PCS moves are significant, especially when relocating overseas. Frustration among spouses is fueled in part by accepting jobs at lower levels (Runge, Waller, MacKenzie, & McGuire, 2014). A change in residence could complicate, damage, or halt spouses' career goals since some academic programs are not available through online formats.

### **Introduction to the Problem**

Military spouses face unique social, psychological, and financial challenges throughout the service member's career. Pflieger, Mann, McMaster, Donoho, and Riviere (2018) indicated that military spouses face financial strains due to work-family conflicts. Job opportunities are numerous in the United States, but employability is significantly affected when stationed abroad. Moving overseas requires preparation to live without a second income since finding a job can take up to six-months (MOS, 2018). The lack of job opportunities nourishes a loss of autonomy in military spouses since it is often associated with leaving employment and becoming financially dependent on the husband (Blakely, Hennessy, Chung, & Skirton, 2014). Access to social support, emotional, informational, or practical assistance allows spouses to cope with stressors (Oblea. Badger, & Hopkins, 2016, p. 45). Therefore, spouses must receive support to find jobs in similar career fields or acquire additional academic preparation.

Classes considered as non-academic or ungraded courses such as those taken as part of an internship, apprenticeship, practicum, or clinical supervision as well as comprehensive exams, and college-level entrance examinations are not eligible under MyCAA (MOS, 2012). Although limited, financial aid under MyCAA can help spouses obtain diplomas, certifications, or licenses (University of Maryland Asia, 2019, para. 1). The problem is that MyCAA is only available to certain ranks, programs, and locations. Junior spouses (E-1 to E-5) are eligible to receive funds, but specialized programs require attendance within the United States. For senior spouses' (E-6 to E-9) limitations are more significant since they are ineligible to obtain financial aid under MyCAA.

## **Historical**

MyCAA was created in November 2007 by the Department of Defense (DoD) to provide financial help for junior spouses of active duty service members in pay grades E-1 to E-5. Upon creation, MyCAA offered \$6,000 for educational expenses in four-year programs or advanced educational degrees (Department of the Navy, 2010). A revision made in 2010 reduced the amount of aid to \$4,000 that can only be used to earn associate degrees, certifications, and licensures during a three-year window in careers that can be taken from one duty station to the other (DoD, 2016). This provision was made to promote career portability among military spouses since service members maintain a mobility status throughout their careers. Friedman, Miller, and Evans (2015) indicated that the purpose of MyCAA is to help spouses “obtain the education and training that will serve them well in the job market and reduce unemployment and underemployment” (p. 13).

Intending to protect military families from unethical educational services, President Barack Obama signed the Executive Order: Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members (The White House, 2012). This policy ensured transparency and accountability for a variety of educational benefits under the G.I. Bill, diverse tuition assistance programs, and MyCAA. Institutions of higher education and trade schools are required to respect students’ rights by avoiding false recruiting while providing counseling services and quality information.

## **Social**

Bonura and Lovald (2015) indicated that employers might be reluctant to hire military spouses based on their mobility status since they move at least once in five years. The lack of employment opportunities can limit spouses’ social connections upon relocations. Mailey,

Mershon, Joyce, and Irwing (2018) explained that adjustment to a new location could be challenging for military spouses since it is difficult to relate to others, especially when surrounded by individuals with different backgrounds, values, and life experiences. A higher level of personal and social adjustment is experienced by spouses who move overseas due to changes in career status, environment, culture, and language. Borah and Fina (2017) suggested that relocations affect spouses' personal and social wellbeing since military assignments impact licensures, job longevity, and network contacts. Securing employment in foreign posts presents a challenge since jobs might require additional credentials. Thus, career development and portability in foreign locations can be affected by financial aid restrictions imposed by MyCAA.

### **Significance of the Study**

This multimethod study informed governmental agencies about the importance of reexamining program restrictions and extending MyCAA benefits to all military spouses. Career portability is essential and beneficial for military spouses, but overseas assignments limit MyCAA benefits since some programs require completion within the United States. Certifications and licensures must be obtained through approved testing organizations that expand employment or portable career opportunities for military spouses (Military One Source, 2019, para. 7). Service members must maintain a mission-ready status (deployable status), which makes childcare difficult when spouses leave overseas posts to complete a certification or licensure in the United States. The lack of monetary funds to cover expenses prevent junior enlisted spouses from attending sessions in the certifying state. In a study that compared finances of 606 military families and 13,346 civilian families, Skimmyhorn (2016) found that military members had a higher amount of debt, which was worsened by frequent relocations.

On the contrary, senior enlisted spouses (E-6 and above) do not qualify for the educational benefits offered by MyCAA. Thus, a high number of spouses are not able to further their education, obtain a license or certification due to the lack of monetary funds. The acquisition of a license is a difficult task for military spouses since they must spend both time and money to comply with regulations every time they move (National Conference of State Legislators, 2019). This aspect limits senior spouses' opportunities to obtain a job and to earn an income upon relocations. As a result, spouses depend on the servicemember's salary, which might not be enough to provide for post-secondary education. Living paycheck to paycheck "implies substantial barriers against saving for the future, whether it is the retirement of the military member and spouse, or the education of their children" (Ross, Walker, Arnold, & Mancini, 2017, p. 579). Offering unlimited access to MyCAA benefits and reconsidering restrictions will benefit the educational goals of junior and senior spouses stationed overseas. Consequently, revisions to MyCAA should be made to ensure that all military spouses stationed overseas are suitable candidates to receive financial aid when seeking associate degrees, certifications, licenses, four-year degrees, and graduate diplomas.

### **Purpose of the Study**

The purpose of this applied study was to solve the problem of limited educational opportunities and financial help for junior and senior spouses stationed overseas to inform governmental agencies and formulate a solution to address the issue. It is crucial to find a solution to this problem since spouses receiving MyCAA benefits might not be able to complete their current program due to restrictions. Meanwhile, senior spouses are ineligible to receive any benefits due to rank. These limitations create additional financial and emotional stress in military families. A multimethod, qualitative-quantitative design was used to achieve this

study's objective. The first approach comprised interviews with military spouses stationed in Southeast Asia and Western Europe. The second approach included a survey using themes from the interviews. The third used archival data from the 2015 Survey of Active Duty Spouse (SADS) and the 2017 Demographics Profile of the Military Community (DPMC). Meadows, Griffin, Karney, and Pollak (2015) suggested that military spouses are more likely to be unemployed when compared with their civilian counterparts. Therefore, this study will evaluate the effects MyCAA has over educational opportunities among enlisted spouses during an overseas tour.

### **Related Literature**

Transformational learning is driven by self-directed learning, whose primary goal is to fulfill personal aspirations. Mezirow (1985) determined that “no concept is more central to what adult education is all about than self-directed learning (p. 17). By taking the initiative to advance their knowledge, adults realize their needs, establish learning goals, identify resources, choose a path, and adopt a plan or methodology. Zhou (2015) implied that engaging in activities for task engagement is stimulated by an individual's desire to succeed. Frey and Alman (2013) explained that “adults are responsive to some external motivators (i.e., better jobs, higher salaries, promotions)” (p. 7). Pursuing a certification or degree makes a person more competitive and increases their level of expertise when compared with other job seekers. Therefore, adults' efforts to direct and sustain tasks are maintained by different motivators, even when evident obstacles are present along the way. Overcoming disappointments is a challenge, but confidence help adults increase efforts towards achieving their professional goals (González & Rodríguez, 2017).



## Narrative

**Barriers.** Among the implications of not pursuing education are personal, work, and financial reasons. In a qualitative study about motivation and barriers for adult students, Kettell (2018) mentioned that inter- and intra-personal factors impact the number of funding adults can invest in their education. After the responses of 295 participants were analyzed, 85% wanted to attend college, while 95% said they would attend “one” day (Kettell, 2018). Difficulties are not only experienced by first-time students but also by those enrolled in secondary institutions. Retention rates among under-represented and disadvantaged groups is a significant challenge for post-secondary schools (Kettell, 2018). Lukianova (2016) indicated that discouragement produces negative emotions in individuals and reduces their willingness to learn, especially when responsibilities limit their ability to manage their lives.

**Time.** The lack of personal time is an obstacle that limits adult’s efforts to pursue a career since work responsibilities leave individuals with little time to attain educational goals. Family-related roles and childcare responsibilities are some of the unique challenge’s student-parent face when pursuing their academic studies (Rhijn, Lero, & Burke, 2016). Collinson and Cook (2001) determined that making time for individual learning is difficult since adding minutes per day to “free up” a half-day might not be possible. This conclusion was the result of considering a) rescheduled or restructured time, (b) ordinary time, (c) free-up time, (d) better use of time, and (e) purchased time.

Planning class schedules that will work with family obligations can be challenging and might cause anxiety and other emotions among nontraditional adult students; thus, flexible educational plans can assist adults in pursuing educational goals (Quiggins et al., 2016). The unique social and cultural experiences of the military make classroom reintegration more

difficult since transitions, obligations, and adult responsibilities delay educational goals (Lim, Interiano, Nowell, Tkacik, & Dahlberg, 2018). Meeting the needs of nontraditional adult students should include flexible policies to embrace diversity, offering mentoring programs, establishing support groups, maintaining students' services outside office hours, and offering chat support available from home or workplace (Remenick, 2019). Therefore, an evaluation of responsibilities, employment, opportunities, resources, and support could simplify the development and attainment of post-secondary careers.

**Work.** Patterson's (2017) determined that inflexible work schedules affect an adult's career development by limiting opportunities to advance their education. Findings in the study revealed that out of 8,000 adults (20-years and older), 54% of the participants did not have the flexibility to plan work hours. A deterrent such as "too busy at work" was also identified as a constriction to pursue post-secondary education. Work schedules and shifts limit the number of courses, the amount of time spent in class, and a disposition to complete a program of study (Hunter, 2017). Bergson (2017), as cited by Patterson (2017) recommended that "employers need to recognize implications of supporting employees' skill-building, either through the support of nonformal education opportunities or through release time to gain external instruction" (p. 58). Work-related barriers such as these limit adult's opportunities to initiate or continue their education. For military spouses, the challenge to maintain educational goals is not only affected by work-related obligations but by limitations imposed by governing regulations and professional requirements since these differ from state to state. A spouse might be forced to lose or postpone a license when credits or certification hours are not transferable. Consequently, attaining a job to fund a plan of study might not be possible since dual incomes are necessary to meet the financial needs of military families (Owen & Combs, 2017).

**Cost.** Another factor that prevents adults from continuing their education is the cost of tuition. A financial burden is often experienced by those who cannot fund their education but must rely on student loans. Chapman and Lounkaew (2015) mentioned that about 88% of students with debts have loans that require payments over extended periods. Funding education is a difficult task that should be analyzed carefully since a family's financial stability can be affected by educational costs. In the academic year 2017-2018, the average cost of attendance at 4-year institutions for students living off-campus with family was \$14,400, while attendance at 2-year institutions was \$9,200 (National Center for Education Statistics, 2016). Covering the cost of attendance presents financial challenges for military families since the monthly payment for an E-4 with six-years of service is \$2,664, while an E-6 with similar years of service earns \$3,254 (MOS, 2019).

In a study that analyzed the cost and benefits of adult education, Stenberg and Westerlund (2016) determined that degree completion does not guarantee wage gains since it declines with age. Other disadvantages that outweighed the benefits of education also mentioned in this study were opportunity costs (tuition, books, and other expenses) and credit rationing (loan, funds limitations). Debt-financed scenarios produce significant hardships for students and their families because of the amount the debt will accrue when money is borrowed to pay for their education (Martin, 2015). Consequently, obtaining a degree or certification should be achieved without requiring adult students to acquire loans or sacrifice family and personal finances.

**Age.** Education is one of the essential resources that empower adults, but a lack of motivation to learn is frequently related to age. In a study that investigated the learning choices and motivation of 846 mature adults 45 years and over (MAs), Marcaletti, Iñiguez, and Kotura

(2018) found that female MAs who were employed were motivated to learn and were open to diverse learning paths. Meanwhile, working male MAs were highly interested in work-related learning opportunities. Those who were unemployed, economically inactive, and poorly qualified lacked the motivation to learn. The results of this exploratory study show that there is a noticeable variation in MA's motivation to learn, their perceptions of the barriers they perceive to learning, and the types of learning they undertake (Marcaletti, Iñiguez, & Kotura, 2018, p. 463).

MAs students have additional difficulties in adapting to new learning environments since educational institutions do not adequately recognize factors such as background, gender, ethnicity, and disabilities. Institutions focus on younger students whose social and academic practices differ from those of older students (Mallman & Lee, 2014). Policies for educational inclusion need to focus on people for over 45 years old because this is the point at which the aging process and all the myths related to it begin (Merriam & Kee, 2014). Age or parental status does not limit academic success. In a study of motivation among adult students, Lovell (2014) determined that nontraditional students with older children had higher levels of motivation and were more academically successful than parents whose children were younger.

Rabour, BrckaLorenz, and Shoup (2018) compared educational engagement among adult learners and traditional-aged students. Data analysis of the 2013 and 2014 National Survey of Student Engagement (NSSE) surveys were performed to identify adult learner characteristics, academic engagement, and social interactions with traditional-age peers and faculty. The findings showed that first-year adult learners 21 years and older were more likely to take online classes, to have started their education at a different institution, be enrolled part-time, and were less likely to aspire to an advanced degree. Furthermore, adult students are more academically engaged but interacted less with other students and staff. They likely do not have the time or

money to be enrolled full-time, and they may be more limited by geography than their traditional peers (Rabour, BrckaLorenz, & Shoup, 2018, p. 30).

**Facilitators.** Increasing knowledge, skills, and expertise motivate adult learners to enroll in post-secondary educational programs. Learning environments that facilitate career actualization improve student self-determination from a holistic approach. By providing adult learners with a big-picture context, self-awareness and self-advocacy skills become essential elements when pursuing career goals (Lindsay, Cagliostro, & Carafa, 2018).

**Motivation.** Intrinsic motivation is present when adult students perform activities for inner satisfaction rather than for acquiring separate benefits (Bye, Pushkar, & Conway, 2007). In a study that examined the motivation and barriers of 139 undergraduate students, Quiggins et al. (2016) determined that student's motivation to continue their education was related to personal satisfaction. List & Nadasen (2016) found that adult students who had children under 18 years old and transferred from community college to 4-year institutions had higher levels of motivation when compared with nonparents. Rothes, Lemos, and Gonçalves (2016) indicated that autonomous motivation (studying a subject only because it is compelling) has more significant benefits than having controlled motivation (pressure to perform) since it nourishes self-efficacy and helps develop deep-learning strategies.

Nontraditional students have similar extrinsic motivators (grades, learning objectives, and degree completion) when compared with traditional students. As a difference, nontraditional students internalize the reward value more than regular students (Woods & Frogge, 2017). Panacci (2015) explained that adult motivation is reflected when “students with the first knowledge voice, the “entry voice” focus on being a successful student by learning academic knowledge, memorizing course content, and getting good grades (para. 27). Nevertheless,

students who are only motivated by external rewards are at-risk of dropping out (Fyer, Bovee, and Nakao, 2014). To avoid this problem, Vanslambrouch, Zhu, Lombaerts, Philipsen, and Tondeur (2017) recommended that institutions promote student's motivation by evaluating their needs and interests.

**Competency.** Shahhosseini and Hamzehgardeshi (2015) mentioned that updating personal knowledge is a desirable accomplishment among adult learners. Keeping skills up to date is necessary since advances in technology and research demand effective practices among career-minded individuals. Thus, maintaining up-to-date credentials ensures employment in specific career fields. Deming et al., (2016) indicated that applicants looking for jobs in business and health are more likely to receive a call back than those with the same experience but do not hold a post-secondary degree. Advanced education is essential to improve socioeconomic status or to progress professionally, and many adult learners desire to become more visible and marketable in the current competitive professional landscape (Luke, 2016, p. 74).

**Relevance.** Educational programs with practical designs influence student's participation since time spent benefits their learning experience. Wynn et al. (2017) suggested that educators should support and ensure a student's success since academic support lessens barriers that halt their education. Hence, providing support, building confidence, and hands-on experience are some of the strategies that can help adult learners attain adequate preparation. For this, Wynn et al. (2017) recommended the development of educational programs that support innovative ways to recruit and retain students from underrepresented backgrounds.

**Post-secondary education.** In the discourse on diversity in colleges and universities in the United States, an often-neglected population is nontraditional adult learners (Chen, 2017, p. 1). These are aged students 25 and over and those under 25 with adult responsibilities such as

being financially responsible for their education (Chen, 2017). In the past, adult education was unnecessary since abilities suffered a gradual decline after attaining a formal education.

However, in the United States, 50% of adult learners are currently enrolled in colleges, universities, and trade schools (Dirkx, 2009). Continuing education or a technical program prepares students to develop the knowledge and skills necessary to enter a desired career field.

***Vocational careers.*** These types of programs offer students an opportunity to learn in a career-focused environment and provides hands-on learning experiences. Technical careers are a solution to fulfill jobs in specific fields since most programs deliver focused-skill courses rather than general education content (Carruthers & Sanford, 2018). Employability is high since shortages in particular career fields require qualified technicians. According to the U. S. Department of Labor (2019), the occupations with the most significant change of employment between 2016 – 2026 are specialists, operators, mechanics, medical assistants, repairers, aides, and installers. Growing occupations such as these are expected to increase by 2.2 million, which accounts for 19% of all new jobs.

The length of a technical program depends on the specialty, which can range from a few months to a couple of years. This approach makes vocational programs shorter, and the cost could be minimal when compared to four-year programs. Jones and Yang (2016) indicated that a difference in fees between a two-year and a four-year program is the institution's financial model since for-profit private institutions tuition is moderate while for-profit schools have a lower cost, but these rely heavily on tuition revenue.

***Certifications.*** Specialized programs allow adult learners to acquire specific skills and become more valued in certain areas. Education in certified careers fields provide opportunities for people to obtain jobs in the fields of manufacturing, transportation, healthcare, science,

technology, and engineering (U. S. Department of Education, 2019). Xu and Trimble (2016) indicated that adult learners enrolled in certificate programs increase their chances of finding a job or switch to a new industry. While a certification offers significant economic and career advantages for adult learners, these do not prevent adults from continuing their education. Individuals with less than a bachelor's degree can benefit from acquiring postsecondary education to advance into an upper salary labor market (Yerger, 2017).

***Traditional college.*** Public and private institutions offer four-year programs for adult learners who seek to obtain a degree in a traditional manner. Very often, a decision to follow this path is due to a false belief that considers community college degrees as less desirable and insignificant, but at the same time, adults who desire a longer span education benefit from attending this type of program (Tyndorf & Martin, 2018). Following a structured schedule and face-to-face interactions with professors, receiving instant feedback, and interaction with classmates is a common practice of traditional programs. In a study, Johnson, Taasooobshirazi, Clark, Howell, and Breen (2016) mentioned that the number of adult learners enrolled in conventional college is projected to grow by 2 million in the next five years since institutions promote enrollment by indicating that campus attendance is a predictor for academic success. Most important, self-efficacy and peer support have a more significant impact on “predicting higher achievement for nontraditional students” (Johnson et al., 2016, p. 14).

***Online.*** While a significant stimulus for learning lies in career advancement, a key impediment for pursuing an education among adult learners is program delivery. Adults must choose between distance learning, hybrid or blended, or face-to-face programs (Mitchell, 2017). Many working adults have limited time to attend on-campus classes when enrolled in a program.



Thus, students who live far away from campus and those who work full or part-time benefit from online learning (Watts, 2017).

Online programs allow students to access the content at any time and receive feedback often. At the same, financial costs are less when compared with traditional education since some expenses are minimal, and work schedules are flexible. McPherson and Lawrence (2015) indicated that the quality and price of online courses have improved over time, and rates of completion continue to grow. Course completion is not only influenced by personal and career goals but by cost (Torres & Beier, 2018, p. 215). Adult learners who continue acquiring online education do so due to affordability. The supply of online programs follows a demand for economically viable education that can prepare individuals while making content accessible (Hoxby, 2014). Although difficult to manage family, friends, work, and time, adult learners can continue acquiring an education primarily if learning is accomplishable from home. Online students who can regulate their efforts and schedules teach themselves to be successful anywhere they are (Gering et al., 2018).

**Military life.** The lives of active duty military service members are affected in part by the commitment the individual has for the country and the career. Although the military service provides education, resources, opportunities for upward mobility, and skills, it also has the potential to shape an individual's entire life (Gaylor et al., 2018). The military requires active-duty personnel to move frequently, spouses' careers are regularly interrupted, and employers are hesitant to offer them jobs that require a substantial investment in training or a long learning curve (Hosek & MacDermid, 2015, p. 41). In many ways, military families are not different when compared with civilian counterparts since the need for dual incomes, childcare, education, and housing are similar. As a difference, military families are uncertain about job security,

retirement benefits, and employment prospects (Pianin, 2015). Loneliness, lack of companionship, problems making decisions alone, lack of adequate social outlets, problems disciplining children, problems handling finances, and feelings that the military is unconcerned about their well-being are also among the complaints of these spouses (Russo & Fallon, 2014, p. 409).

***Military rank.*** The United States Military Force is composed of different branches that include Army, Air Force, Navy, Marines, and the Coast Guard. These organizations divide active-duty personnel in enlisted and officer ranks. Mattila, Tukiainen, and Kajalo (2017) explained that exercising power and authority is the hierarchical core of military titles (as cited in Jaffe, 1984). Within these groups, soldiers acquire junior or senior status. After completing basic training, enlisted servicemembers advance to the next rank and are paid a base salary with additional allowances (U. S. Department of Defense, 2019). Enlisted ranks range from E-1 to E-9; thus, enlisted soldiers earn the grade of E-4 after having served a minimum of two years and have attended specific training classes (U. S. Navy, 2019). Senior service members holding ranks from E-7 to E-9 are obligated to demonstrate higher levels of responsibility and respect (Military, 2019).

***Junior servicemembers.*** Military spouses of enlisted service members in the ranks of E-1 to E-5 are eligible to receive Military Spouse Career Advancement Accounts (MyCAA) benefits, which are useful if a change in career or certification is needed (Military One Source, n. d.). Most military families with junior status do not know about the availability of MyCAA and similar programs. An analysis of the 2015 Survey of Active Duty Spouses (2015) showed that 49% of the participants were not aware of the existence of the benefits the MyCAA program offers to eligible military spouses (Dorvil & Klein, n. d.).

*Senior servicemembers.* Spouses of senior service members in the ranks of E-6 to E9 are ineligible for MyCAA benefits. As service members acquire status, their salaries also increase. A factor that is not considered by governmental authorities is that the needs of the service members in this category rise considerably. Families grow, financial obligations multiply, and household expenses increase. Concerning the economic needs of military families, Hosek and Wadsworth (2013) explained that “among active-duty service members, 22 percent of junior enlisted staff (pay grades E1–E4) had children, compared with 60 percent of midcareer personnel (pay grades E5–E6) and 82 percent of senior personnel (pay grades E7–E9) (p. 42).

Service in the military affects not only the military member, but also the family of the military member (Wolf, Rinfrette, Eliseo, & Nochajski, 2018, p. 80). Critical events such as deployments, extensive training, long work hours, and family separations create emotional and financial stressors in most families. By entering the workforce, spouses seek to alleviate some of the family’s financial obligations. Woodworth (2015) recommended developing a plan for a home-based business in professions ranging from cake decorator, photographer, or web design. However, limited job opportunities obligate spouses to stay at home or work in low-paying jobs. Another important observation made by Woodworth (2015) is that working could be more expensive than not working since the cost of childcare could add up to more than what the salary is in specific career fields.

The inability to obtain financial aid such as the one provided by MyCAA makes spouses to seek loans or to remain uneducated until the service member retires from their military. A reason for this is that “it just becomes easier for them (spouses) to follow the military lifestyle than to preserve in their desires and convictions” (Gleiman & Swarengen, 2012, p. 81). Circumstances like these damage spouses’ chances to obtain a respectable job since professional

preparation is inadequate, and career development is interrupted. Military families stationed overseas are affected by the length of overseas assignments. Kröger, Kliem, Zimmermann, and Kowalski (2018) explained that families also face financial and housing insecurity, and frequent separations due to deployment (as cited in Allen, Rhoades, Stanley, & Markman, 2010). Thus, a spouse's motivation to enroll in career preparation programs is put on hold until they return to the United States, or the service member separates or retires from military service.

***Mobility.*** Service members are given assignments every three to four years, which often forces a spouse to switch careers rapidly and limits job opportunities in newly assigned stations. Frequent moves impact 35% of military spouses who hold certifications and licensures, while 79% of spouses have moved at least once in the last five years (Bonura & Lovald, 2015). A change in location impacts their wellbeing since opportunities to interact with other families from the same military community or developing connections with families from the same background can be challenging (O'Neal, Mancini, & DeGraff, 2016).

***Overseas assignments.*** International moves present significant career challenges for spouses since medical and legal services rely on government sponsorship (DOD, 2016). Overseas tours last between three, four, or more years, which affects the spouse's self-confidence. Adjustment to a new environment can positively or negatively impact spouses' willingness to become independent (Blakely, Hennessy, Chung, & Skirton, 2014). Remote locations also limit spouses' opportunities for employment since previous career achievements might not be significant in the new site.

Difficulties or the inability to obtain employment during an overseas tour produce feelings of worthlessness among spouses (Blakely, Hennessy, Chung, & Skirton, 2012). Career changes affect spouses' credentials in specific careers and interrupt their professional experience.

Programs such as MyCAA partly aim residual harms from PCS moves for military spouses by helping them develop more portable careers (Burke & Miller, 2018). Hisnanick and Little (2014) explained that relocations affect spouses' decisions to work or not due to less favorable labor market conditions in their new duty station, but the lack of educational skills. Barriers such as these reduce spouse satisfaction since acquiring a new diploma, or certification might cause financial strains on the family when financial aid is not available in their new location and military rank limit benefits. Blakely et al., (2014) indicated that during an overseas tour, military spouses were affected by additional stressors such as employment and financial issues when compared with those living in a domestic location.

**Employability.** Military spouses are more likely to be unemployed or underemployed when compared with their civilian counterparts (Meadows, Griffin, Karney, & Pollak, 2015). When considering new career paths, spouses are obligated to enroll in online programs since some programs in overseas locations are limited. Mitchell (2017) determined that “online education has become an accepted—and even expected—form of teaching and learning” (p. 336). While acquiring a diploma or certificate, employment opportunities can be limited or nonexistent since qualifications hinder spouses' preparedness from performing in specific career fields or occupations. Donoho et al., study (2018) indicated that deployments do not cause depression on military spouses, but those who are unemployed are at higher risk of developing a major depressive disorder (MDD). Out of 9,038 spouses that participated in the study, 4.9% had MDD. Among the significant causes for MDD were limited educational attainment, number of children, and unemployment.

In a similar study, Lara, Han, and Neuhausen (2019) explored associations between mental health and employment among female military spouses. Significant factors included in

this study were the inclusion of the service members characteristics and spouses' employment. The sample included 1,164 spouses from all the military branches, of which 72% were married to enlisted servicemembers while the rest were married to officers. Among the participants, 33% never held a job, 39% had a job, and 27% held a position at least once. Lara, Han, and Neuhausen (2019) determined that spouses who were not employed or were at least employed once were at higher risk of depression when compared with spouses who were employed. When rank was taking into consideration, junior spouses (E1-E4) had the lowest percentages in employment and relocations while senior spouses (E5-E9) had a higher rate of work. Spouses with a high school diploma or some college were less likely to be employed than spouses with more than a college degree (Lara, Han, & Neuhausen, 2019, p. 16). As a result, spouses who were employed reported fewer depressive symptoms.

In 2015, there were 641,639 active-duty spouses, of which 23% were unemployed (DoD, 2015). Although beneficial, career preparation does not ensure employability unless a program offers quality training or is recognized by educational authorities in the United States. Female and male military spouses need to seek and acquire career preparation that can be transferred to different locations since employability benefits not only the family's finances but also their mental health.

***Career advancement.*** The cost of career preparation continues to rise in institutions across the country. While some online schools offer affordable tuition, military salaries are inadequate. Military pay for enlisted servicemembers is an average of 10% less than their civilian counterparts (Grier, Gregory, & Rebhan, 2011). Spouses are dedicated to support the active duty member mission and raise a family while they continue a professional career or run their businesses. However, military assignments might end this routine when a change of station

or when the service member changes career fields. There is a low probability that a spouse might find a perfect match and that a new job will produce the same earnings (Hisnanick & Little, 2014). Upon relocation, spouses are obligated to find new ways to support their education. Maintaining career goals is a difficult task since a change of station (PCS) occurs at least every two years (Spencer, Page, & Clark, 2016). Therefore, spouses must find preparation programs that offer affordable education.

**Earnings.** Meadows, Griffin, Karney, and Pollak (2016) considered that obstacles such as deployments and moves affect military spouses' incomes due to reduced labor force participation. Bakhurst, Loew, McGuire, Halford, and Markman (2017) indicated that out of 1,000 spouses interviewed, 60% believed that being a military spouse negatively impacted their employability since frequent moves limited training opportunities and career advancement (as mentioned in Castaneda & Harrell, 2008). Employment growth in new locations can be suitable, but when aspects such as childcare, cost of living, housing, and transportation remain, spouses might reconsider job prospects in urban areas (Morrison & Lowell, 2016). Employment in military bases can be difficult to obtain; thus, spouses transitioning into the civilian workforce might experience reduced wages, higher costs of transportation, long working hours, and other stressors that affect their self-worth (Greer, 2017).

Educational levels can also limit job opportunities, especially when vacancies are nonexistent on spouses' career fields. Burke and Miller (2018) suggested that older spouses experience more difficulties in replacing wages after a move when compared with younger spouses. Less-educated women likely leave the labor force because of the declining labor market opportunities for less-skilled female workers (Huang, 2018, p. 2012). By age 40, non-

college educated women have a 45% less cumulative working hours while educated women experience a 27% decrease (Erosa, Fuster, & Restuccia, 2016).

***Family stressors.*** Financial difficulties affect the behaviors of family members and, subsequently, the quality of their relationships (Ross, O’Neal, Arnold, & Mancini, 2017, p. 572). Marital satisfaction is affected by employment status, satisfaction with military life, and location (Chung, Skirton, & Hennessy, 2012). Ross et al. (2017) mentioned that there is a significant lack of warmth and an increase in hostility towards the service member when a spouse experiences financial stress during an overseas tour. Collins, Lee, Wadsworth, and MacDermid (2018) indicated that spouses might quit their job or reduce working hours when acting as a single parent during extended training, job transitions, before and during deployments. Health issues multiply when life stress, depression, low levels of social support, lower-income, and lower education are present in the lives of military spouses (Klaman & Turner, 2016).

Spouse’s experience of military life is quite different from the service member's experience and should be considered when understanding factors that influence marital quality from the military’s spouses’ perspective (Pflieger, LeardMann, McMaster, Donoho, & Riviere, 2018, p. 721). In a study of military 95 military spouses, Collins, Lee, and MacDermid (2017) found that financial, school and work problems are related to depressive symptoms among 48 military spouses. A reason for this is that a higher level of economic difficulties affects the families of enlisted members (Okafor, Lucier, & Mancini, 2016). Thus, family burdens decrease when spouses obtain credentials that enhance job prospectus.

Geographical separations and frequent relocations are unique stressors often experienced by military spouses. Events such as these can increase symptoms of depression, anxiety, and insomnia. In a study that explores stressors experienced by military families, Owens and Combs



(2017) indicated that “when the cause of an event is unclear, individuals who experience causal uncertainty frequently experience confusion, doubt, and a feeling of powerlessness. Uncertainty is associated with believing they are unable to influence a change in unwanted events” (p. 26). For spouses, stressors are not limited to employment, finances, or education but include, in some cases, the dissolution of the family unit. Owens & Combs (2017) suggested that this type of issue is frequently associated with military assignments since a move negatively affects spouses’ careers and family relations due to the lack of control regarding when and where to move. New locations might lack appropriate services for the family, which forces a military member to move across the United States or the world.

**Financial aid.** Beginning a new program or certification requires military spouses to seek loans or grants. In the process, stress and frustration may be experienced by military-connected students due to the bureaucracies to receive financial aid (Willimas, 2017). Scholarships and assistance programs for each one of the military branches offer funds for undergraduate degrees that range between \$160 to 2,200 applicable to undergraduate degrees, which are available on a semester or yearly basis (Army Emergency Relief, 2019). Thus, spouses seeking certifications in technical careers might be obligated to delay their educational goals due to program restrictions. Circumstances such as these create more stress in military families when compared with civilian families since study programs must rely on student loans. Mentzer, Black, and Spohn’s (2015) findings established “the negative role of loans in student persistence: loans also negatively impact the military student population” (p. 42).

In a study that analyzed the negative impact of student debt, Gervais and Ziebarth (2019) explained that the most common type of financial aid used by students include federal student loans consist of grants, loans (subsidized, unsubsidized, Perkins, PLUS) and work-study

programs (Gervais & Ziebarth, 2019). An analysis of the Baccalaureate and Beyond Longitudinal Study (B&B) and a sample from the 1993 National Postsecondary Student Aid Survey (NPSAS) with follow-up surveys performed in 1994, 1997, and 2003 were used to obtain information regarding jobs, earnings, and type of loans secured by college students. The sample included 11,200 students, but data analysis was performed only for 5,630 students due to missing information. Gervais and Ziebarth (2019) found that “students who took on student debt during their undergraduate studies made about 4.2% less than those who did not borrow. The gap between the two groups closes to about 1.5% in 1997 and 1.9% ten years after graduation” (p. 1353).

Increasing college tuition and the stagnation of family incomes make adult students seek various means to fund their education. The Federal Pell Grant is awarded to undergraduate students and does not require repayment. The amount given depends on the student’s financial need and the cost of attendance. A considerable amount of student debt could be avoided by receiving grant aid for which the student might be eligible (Kofoed, 2017, p. 3). However, the Pell Grant has limited funding and only covers a small portion of tuition and fees, which make students seek loans to cover the rest of their school expenses (Montalto, Phillips, McDaniel, & Baker, 2018). Herzog (2018) suggested that Pell Grant-eligible students who took loans to cover additional college costs were at higher risk of leaving their programs after their first year. Therefore, funding or discounts should be made by institutions to help low-income students pay for college.

***The Military Spouse Career Advancement Accounts (MyCAA).*** Created in 2009, MyCAA offers up to \$4,000 on educational aid for those spouses who seek to acquire diplomas, certifications, or licenses in specific career fields (MacDermid & Southwell, 2011). MyCAA

allows spouses to obtain and maintain a career that will travel with them (MOS, 2019). Portable occupations are in high demand since employment opportunities in the private sector are numerous in the country. Careers in the healthcare, educational, and business fields are challenging to transfer from one location to another, which makes military spouses consider this type of employment (Ott, Morgan, Akroyd, & Duane, 2017). For instance, a massage therapist job outlook will grow 26% between 2016 – 2026 (Bureau of Labor Statistics, 2019). While this occupation it is portable, a certification in this career field while stationed overseas might not be liable. MyCAA benefits for certificates in Germany include accounting, computer studies, foreign languages, and management (University of Maryland Europe, 2019).

Employment opportunities for spouses stationed overseas are limited, which makes the use of MyCAA funds beneficial when considering a significant career change. While access to educational programs is varied, financial aid for military spouses is insufficient. Active duty spouses in grades E-1 to E-5 who seek an associate degree, certificate, or licensure may receive up to \$2,000 per year and up to \$4,000 total under MyCAA (Liberty University, 2019). Spouses of junior servicemembers are eligible to receive MyCAA benefits, while assistance for senior spouses is nonexistent under this program.

Courses in the medical and healthcare, business, legal, creative arts, fitness, and digital media are available through MyCAA, but these are only applicable towards an associate degree. Tuition costs for courses leading to an associate degree, license, or certification except for general studies and liberal art programs (University of Phoenix, 2019). Certifications as barbers, colorists, cosmetologists, nail technicians, and makeup must be completed in the United States since schools require students to attend face-to-face classes (MOS, 2019). Thus, spouses

stationed overseas must have the financial means to attend certification sessions for this type of career.

***G.I. Bill.*** The G. I. Bill is available to military members, and it is transferable. Spouses of service members who have completed at least six years of service can use available benefits (U. S. Department of Veterans Affairs, 2019). While this benefit is available to dependents and the amount of financial aid is suitable, most spouses do not have access to these assets since service members use this benefit to fund their education. According to the U. S. Department of Veteran Affairs (2017) “in Fiscal Year 2016, about 790,000 veterans received education benefits under the Post-9/11 GI Bill with a total payment of US\$11.6 billion” (as cited in Zhang, 2017, p. 82). Bailey, Drury, and Grandy (2017) suggested that service members use the GI Bill to enhance their education, skills, and career preparation as a pathway of readjustment into civilian life.

***Scholarships.*** Various scholarships and awards available to spouses seeking degrees, certifications, licensures, clinical supervision, and credits (National Military Family Association, 2019). This type of assistance is limited and highly competitive. Spouses are required to apply to diverse organizations and military branches. The National Military Family Association (NMFA) offers scholarships to spouses of all military branches disregarding rank, type of degree, or educational level. The average amount of scholarship funds is \$1,000 applicable towards degrees, certifications, licensure, clinical supervision for mental health licensure, CEUs, business expenses, and more (NMFA, 2019). The amount of help is limited but valuable to military families. Other opportunities to obtain scholarships include those awarded by private organizations and companies, but restrictions such as eligibility, location, and competitiveness discourage spouses seeking this type of financial aid.

## Theoretical Review

For this multimethod study, an analysis of the Transformative Learning theory (TL) developed by Jack Mezirow (1978) was used to explain how adults' personal experiences form part of their learning process. Life-changing events incite individuals to reflect or question their perspectives. Mezirow (1997) focused on how individuals learn through reflection, which helps them define issues and ways to resolve their problems (Lundgren & Poell, 2016). Mezirow (1997) indicated that "transformative learning is the essence of adult education since it helps individuals become more autonomous thinkers by learning to negotiate his or her values, meanings, and purpose rather than uncritically acting on those of others (p. 11). This conceptual framework helps explain how military spouses establish personal goals and advance their careers during transitional periods.

A vital element considered to be an essential part of Mezirow's (1997) TL theory is critical reflection since adults think how they feel, what they believe, and how they act. Mezirow (1997) considered that personal paradigms help adults evolve and develop adaptive skills. Preparing for unexpected trials is part of career preparation and the military lifestyle since job-related challenges, and frequent relocations assist in the development of resiliency.

Thomas Kuhn's (1962) paradigm theory influenced Mezirow's (1978) TL theory. According to Kuhn (1962), a paradigm exists when a view has been proven successful, and ideas are adopted from other perspectives until these become the dominant theory (Schwartz, 2018). Kuhn's (1962) paradigm theory explains the importance of approaching new phenomena using four different phases. In the first phase, Kuhn (1962) adopted the term paradigm from the works of Robert Merton (1945), who was concerned with how prior expectations shape perceptions. The second phase addressed Kuhn's (1962) main ideas when using the term paradigm, such as

sociological notion, construct notion, and metaphysical paradigm. The third phase referred to the understanding of phenomena by focusing on things that matter rather than becoming overwhelmed by excessive information. The last phase considered the need to review discoveries by evaluating previous knowledge.

Paolo Freire's (1970) conscientization theory also influenced Mezirow's (1978) view of learning processes. Papastephanou (2016) indicated that an analysis of how society works is recognized when individuals use conscientization. Thus, a person must act to change present conditions. In an article, Schugurensky (1998) analyzed Freire's (1970) contributions to adult education. A developmental view adopted by Freire (1970) considered critical reflection as an essential bond between individual consciousness and the social world. As an authoritarian system, banking education found teachers to be knowledgeable and the student as ignorant. Thus, Freire (1970) elaborated a liberatory educational model in which the teacher becomes a facilitator, and students are a cultural circle. A transition from an immature to a critical consciousness is a crucial element to achieve a transformation. Although both theorists established an emphasis on transformational learning, Mezirow (1978) focused on individual transformation while Freire (1978) placed his efforts on social change.

Jürgen Habermas's (1971) communicative action also influenced Mezirow's (1978) theory of transformative learning. In a study, Calleja (2014) explained that Habermas (1971) is a significant influence in Mezirow's view. According to Calleja (2014), transformative learning is influenced by a sociolinguistic context (established through grounding statements), and by the dynamics of communicative action. When the speaker and the listener understand the meaning of a sentence or dialogue, humanization is present. Similarly, communicative action includes the lifeworld that comprises individual skills while learning includes intuitive skills (how to deal

with a situation). Both achieved through critical reflection, while social integration relies on socially acquired practices. This conception of the ‘lifeworld’ is an essential reference to Mezirow’s understanding of ‘meaning schemes’ and ‘meaning perspectives’ (Calleja, 2014, p. 125).

Kitchenham’s (2008) study offered a clear explanation of the history and stages of transformative learning. The term transformation originated in Mezirow’s (1978) qualitative research of U. S. women returning to postsecondary education. Details about the study’s findings were absent, but critical self-reflection (assumptions) and critical discourse (best judgment) formed part of transformative learning. In 1985, the initial theory was reviewed and modified to include terms such as instrumental (information learning), dialogic (time and place to learn), and self-reflective (why they are learning). In 1991, a new revision introduced three types of meaning, including epistemic (how knowledge works), sociolinguistic (how language used in social settings), and psychological (how people viewed themselves). In 2000, a new revision introduced the terms moral-ethical and subjective, but their significance was unclear.

DeCapua, Marshall, & Frydland (2017) study of TL among low-literate adults, established that “as adult learners gain knowledge and information, they engage in critical examination and evaluation of their existing perspectives and opinions and undergo a process of personal, social, and professional change” (p. 18). A comparison of teacher’s journals and checklists with classroom observations for eight weeks revealed that changing a frame of reference was difficult for the teacher since this did not occur until students failed. In this case, feedback given after classroom observations helped the teacher initiate a transformational learning process in the classroom that benefited teachers and students. Therefore, having a

mentor is crucial since skills, knowledge, and understanding are not enough questioning personal assumptions.

Embracing new perceptions allow adult learners to gain confidence and to strive for success. In a study that evaluated core conditions of a helping relationship and necessary skills of counseling, Fazio and Ballard (2016) suggested that TL positively influences thinking habits and produces new frames of reference since a focus on self-awareness can increase personal insight and understanding. TL experiences proceed when vision, mastery experiences, intellectual challenges, personalized attention, and creative lessons exist. According to Fazio and Ballard (2016), a vital core method in the transformation of ideas is self-reflection, since it increases awareness of preconceived ideas.

A shift in perception nourishes a desire to continue acquiring an education disregarding the kinds of difficulties experienced. Hoggan (2015) indicated that adults must learn to deal with transitions and how to respond to new demands; thus, “adults need to learn to provide a living for themselves” (p. 59). A distinctive feature of this article is the importance worldview has over universal perceptions and understanding. Changing an individual’s perception requires a shift in assumptions, beliefs, attitudes, expectations, and ways of interpreting experiences.

Mezirow (2000) as cited in Nohl (2015) established 10 phases that are used to explain how our perceptions can transform our frame of reference indicated that TL occurs when an individual experience the following stages:

1. A perplexing problem.
2. Self-examines situations with feelings of fear, anger, guilt, or shame.
3. Assess assumptions critically.
4. Recognize distress.



5. Explores possible options, roles, and actions.
6. Plans course of action.
7. Acquires knowledge to execute new plans.
8. Seeks new roles temporarily.
9. Builds competence and self-confidence.
10. Restores into own's life using a new perspective.

Nohl (2015) continued to explain that transformative learning might “begin unnoticed, incidentally, and sometimes even casually, when a new practice is added to old habits” (p. 45). As the transformation process begins, individuals experience five phases that include a non-determining start (unexpected situations), experimental inquiry (exploration), social testing (reactions from people), shifting relevance (into a focused experience), and social consolidation (end of transformation). In his study, Nohl (2015) recruited and interviewed 80 individuals who were on three different occasions. Participants were asked to narrate their life stories from the beginning to the present. Then, interviewees answered a set of questions. By analyzing the participant's experiences through the stages and phases of transformative learning, Nohl (2015) determined that new behaviors may be present long before manifested; thus, one experiences a gradual transformation.

**Andragogy.** A significant word used in TL is andragogy, which seeks to explain how adults learn. Malcom Knowles's (1980) adult learning theory considers that individuals are ready to learn when assuming new social or life roles (Teaching Excellence in Adult Literacy, 2011.). As adults engage in self-educating activities, their motivation is controlled by internal, rather than external factors. For instance, adults learn by doing, especially when actions benefit their experience. Youde (2018) explained that a core principle of the andragogical model

suggests that adult learning is not content-oriented, but problem-centered. In a qualitative study of adult education, Allen and Zhang (2015) interviewed 18 adult engineering students who transferred from a community college to university. This study used Knowle's (1980) theoretical framework of adult learning in which andragogy was measured by analyzing the following principles:

1. adults need to know why
2. self-concept
3. role of experience
4. readiness to learn
5. orientation to learning and
6. motivation.

After analyzing data for three different interviews, Allen and Zhan (2015) found that participants' motivation to pursue a degree in engineering represented the personal interest and the hands-on experiences embedded in the program. The participants' approach to success was supported by their sense of responsibility to learn (Allen & Zhan, 2015, p. 77).

**Self-directed learning.** Adult learners establish learning goals taking into consideration interests and strengths. Khiat (2014) suggested that juggling different roles make adults acquire skills that help them monitor their learning by identifying resources, organize commitments, and conduct activities. Thus, adults embrace the responsibility for their education. Gureckis and Markant's (2012) study recognized that self-directed learning aids individuals to focus on useful information, engage in passive observation, and facilitates encoding and the retention of materials. Managing and organizing their learning maintains adults involved in their educational journey. A reference of causal education or intervention-cased causal learning (learner

intervenes or manipulates a variable in the environment) appears in this study, which explains how an event can cause a chain reaction effect. For instance, Gureckis and Markant's (2012) indicated that engaging or practicing bad behaviors make adults angry. This idea gives transformational learning a more in-depth meaning since observing results causes a shift in decisions. This type of learning environment emphasizes self-directed information gathering because the learner is in charge of which interventions to perform at each point in time" (Gureckis & Markant's, 2012, p. 467).

Adult learners are self-directed, and their knowledge optimizes when their personal experience is recognized and utilized during the learning process (Chen, 2014, p. 407). A key aspect of adult learning is previous knowledge, which is influenced by personal experiences. While many adults may have held part-time jobs and have been with organizations that were not befitting of adult students' role, most of their time was spent as a student, and this primary identity moves with them to college (Chen, 2017, para. 11). Individuals learning experiences change when assumptions through interpretation are established (Calleja, 2014).

TL theory adds value to other types of organized learning by helping spouses to regularly re-assess the validity of their knowledge and enables them to apply what they learn in unexpected situations. Because of this, TL has a place in all forms of university and adult education (Christie et al., 2015, p. 22). Acquiring a post-secondary education requires spouses not only to face school and life responsibilities but to be efficient while learning new skills.

### **Summary**

The benefits of post-secondary education are numerous, particularly the financial gains obtained after completing an educational program. Improving their financial status is essential for military families since military rank limit salaries. While supporting the servicemember's

career, numerous military spouses seek to advance their preparation, but financial difficulties limit their career goals. Although limited, financial aid under MyCAA can help spouses obtain diplomas, certifications, or licenses. The problem is that MyCAA is only available to certain ranks, programs, and locations. The purpose of this applied study was to solve the problem of limited educational opportunities and financial help for junior and senior spouses stationed overseas to inform governmental agencies and formulate a solution to address the issue. While MyCAA offers tuition assistance, the limitations imposed under this program are detrimental for military spouses. A reason for this is that it is only available to spouses of certain ranks, eligible career fields are limited, and the amount of tuition is restricted. For spouses stationed overseas, eligibility for the program can also hurt their finances since certain licensures and certifications require participants to attend testing sessions in the United States. For this, spouses must cover additional expenses to participate in courses in the state of interest. Consequently, MyCAA can benefit military spouses career portability by lifting restrictions regarding rank and educational programs as to include four-year degrees and graduate programs since several of these programs offer transferable licenses and can be completed through online formats.

## **2.0 RESEARCH PROCEDURES**

### **Overview**

The purpose of this applied study was to solve the problem of limited educational opportunities and financial help for junior and senior spouses stationed overseas to inform governmental agencies and formulate a solution to address the issue. Financial aid under MyCAA can help spouses obtain diplomas, certifications, or licenses. The problem is that MyCAA is only available to certain ranks, programs, and locations. Educational research on military spouses' post-secondary preparation is limited but necessary due to the importance of servicemember related issues have over education. A significant number of published studies focus on educational opportunities for servicemembers. While these studies offer valuable insights into educational programs and financial assistance, studies do not provide useful information for spouses. A limited body of knowledge exists regarding why financial aid is inadequate for military spouses when stationed overseas. In this chapter, permissions to secure approval for the study, the researchers' role, ethical considerations, research questions, data collection, and a summary are included.

### **Permissions**

An approval form to conduct the study was submitted to the department chair. Once the proposal was approved at the department level, the study was forwarded to the Institutional Review Board (IRB) for review and approval (Joyner, Rouse, & Glatthorn, 2013, p. 43). With approval from the IRB (see Appendix A), an open invitation was made to potential candidates through a social media outlet such as a closed Facebook group (see Appendix B). The invitation explained the study's purpose, the researcher's background, and objectives. It also included a link to a screening questionnaire (see Appendix C). Spouses who were interested in participating

in this multimethod study completed a screening questionnaire (see Appendix C) to determine eligibility. A link containing the questionnaire was made available to interested spouses. The information collected through the questionnaire determined spouses' eligibility to participate in this multimethod study.

After eligibility was determined, a list of potential candidates was created. Potential candidates received an electronic copy (via email) of the consent form (see Appendix E). Spouses were required to sign the form and submit it to the researcher electronically. After consent forms were collected, the researcher contacted each one of the participants to clarify questions or concerns regarding the collection of information, interviews, and survey links. Potential candidates who did not submit the consent letter the first time received a second letter. Candidates were asked to sign and return the consent form or to decline participation in the study. After consent forms were collected, the researcher updated the database. Potential participants who did not return the consent forms or did not decline participation in the study were contacted through email to verify interest. Candidates who did not respond to the email, a third email was sent to remind spouses to submit their forms. This process continued until 25 consent forms were collected. Interviewees were selected as well as those participants who took the online survey. Based on total participation for this study, a convenience sampling method was used to select participants for the interviews and the survey. Interviewees were selected once the first six consent forms were collected.

Spouses selected for the interviews were contacted for availability. Once a time and day were established, conversations were recorded. Verbatim transcripts of the discussions were completed using NVivo. Spouses selected to take the survey received instructions on how to access the survey. Survey takers who did not complete the survey in the same week received a

reminder at the end of the fourth week of March. Alternative candidates were selected and contacted until ten spouses submitted the survey.

### **The Researcher's Role**

The participants understood that as a researcher familiar with the military lifestyle, I was interested in understanding the limitations of educational and career portability experienced by military spouses in diverse overseas locations. As a retired enlisted spouse who served three European tours, I was not unfamiliar or isolated from the study as I had previous knowledge about the hardships experienced when living abroad. Although MyCAA benefits were available during part of my overseas tours, I did not have the opportunity to learn about the benefits until I surpassed my junior spouse status. For this reason, I sought to learn about military spouse's experiences, especially those who held a senior status since many junior spouses did not use MyCAA to fund their education.

Based on the length of military service, junior spouses do not have as many responsibilities when compared with senior spouses since "46% of enlisted are below 26 years-old" (Air Force Personnel Center, 2019, p. 2). Decision-making becomes complicated for spouses who have been married for about nine years and have two children (Martindale, Nichols, Zuber, Graney, & Burns, 2016). Dorvil (2017) Determined that "68% of E5-E9 (senior) spouses did not attend school due to childcare expenses" (p. 15).

In order to minimize the influence of biased assumptions, I undertook measures to ensure that expectations and experiences did not interfere with participants' selection, interactions, research, analysis, and findings. Writing memos during the study can dissipate personal beliefs. This bracketing method aids the identification of individual perceptions that prevent the researcher from freedom to engage with the raw data (Tufford & Newman, 2010). The

interviews required a high level of unbiased views since personal interest can influence data interpretation. A reflection of the participant's worldview should direct the research rather than the researcher's understanding (Sorsa, Kiikkala, & Astedt, 2014).

Consequently, I engaged in self-reflection to prevent unbiased assumptions. A neutral analysis was achieved by exercising credibility through reflective journaling, and confirmability was established by maintaining methodological memos that can be reviewed by a mentor. Avoiding transferability was met by focusing on individual stories, and by showing a range of qualitative and quantitative data that shows the realities of the researched problem. Protocols and procedures that ensure trustworthiness are necessary to ensure the integrity of the study (Connelly, 2016).

### **Ethical Considerations**

The information given to the participants included details regarding the researcher's background, as well as the study's purpose and goals. Participation in the study was voluntary. Informed consent was required for each one of the participants. Confidentiality was maintained by providing pseudonyms for the interviewees. The online survey was available only to selected military spouses. Geographical location and servicemember's contact information was protected as well as the participants' identity and responses. All the data collected was maintained in a secure place while all electronic files were password protected and only available to the researcher.

### **Research Questions**

**Central Question:** How can MyCAA (Military Spouse Career Advancement Accounts) be improved to benefit military spouse's career portability while stationed overseas?



**Sub-question 1:** How would military spouses in an interview inform the Department of Defense (DoD) of needed improvements to MyCAA while stationed overseas?

**Sub-question 2:** How would military spouses taking a survey inform the Department of Defense (DoD) of needed MyCAA improvements while stationed overseas?

**Sub-question 3:** How would quantitative survey data inform the Department of Defense (DoD) of MyCAA limitations for spouses?

### **Data Collection and Analysis**

Qualitative and quantitative collection methods were used in this multimethod study to determine the educational and career needs of military spouses when using MyCAA during an overseas tour. A qualitative approach in the form of interviews was used to understand experiences and describe the meaning of central themes in the life of the participants (Moser & Koirstjens, 2016). The quantitative approach included a survey developed after interview responses are analyzed. Also, archival data served as a quantitative method to scrutinize information recorded by governmental agencies.

### **Interviews**

The first question for this study explored how would military spouses in an interview inform the Department of Defense of needed improvements to MyCAA while stationed overseas. Spouses were recruited through a Facebook post using the researcher's page. A link [<https://s.surveypplanet.com/rv7yuWWU>] to a screening questionnaire was shared with interested spouses. After submitting screening questionnaires, eligible spouses received consent forms using a cloud service that allowed participants to sign electronically. After forms were collected, a convenience sample method was used to select one group of participants from Western Europe and one from Southeast Asia as follows: Two junior (E1-E5) and two senior (E6-E9) spouses

stationed in Southeast Asia. One senior (E6-E9) and one junior (E1-E5) spouse stationed in Western Europe. Malterud, Sierma, and Guassora (2015) suggested that the quality of interviews and the level of communication between researchers and participants are reliable when participants are fewer. Interviews were conducted through e-conference due to participants and the researcher's geographical location. Virtual environments facilitate collaboration during projects when participants cannot meet in person (Imhonopi, Urim, Onwumah, & Kasumu, 2017). Individual discussions using open-ended questions were performed to obtain information and details about the spouse's career and educational goals. These sessions were conducted to explore participant's experiences, describe circumstances, and explain problems from a personal perspective (Joyner, Rouse, & Glathorn, 2013). It is necessary to understand the participant's own experiences since this will allow pursuing in-depth information during interviews (Wolgemuth et al., 2015). The interviewees were given pseudonyms to protect their identity.

Interviews were conducted during the first three weeks of March. The discussions comprised vital questions that helped define specific areas of interest but allowed pursuing a response or idea in more detail (Gill, Stewart, Treasure, & Chadwick, 2008). As data collection strategies, interviews are appropriate since unknown issues not previously addressed in other studies might surface during the discussions. Themes not considered through a questionnaire help researchers develop a rapport with participants and more in-depth knowledge of the investigated topic (Bickman & Rog, 2009).

Interviews for participants in Southeast Asia were performed during the second and third weeks of March. Due to the time difference, the interviewees were asked to provide a convenient time for the e-conference. Candidates living in Western Europe were interviewed

during the second week and third week of March. Time and day were scheduled based on the participant's availability.

The open-ended questions included in the interview were as follows:

1. Tell me about your experience as a military spouse. It is vital to establish the participant's overall military experience since this aspect can give us a deeper understanding of needs, goals, and struggles that prevent spouses from continuing their career preparation. A transient lifestyle affects a spouse's relationships, employment, and overall health (Lim & Schulker, 2010).
2. What is your experience in dealing with your husband's military rank? Learning about a spouse's opinion regarding their role in the service member's career is a crucial feature of this study since their level of satisfaction can influence their development in the civilian environment. A mission first culture obligates military spouses to lose their sense of identity, put their own needs aside, halt their careers, and balance diverse roles (Mailey, Mershon, Joyce, & Irwin, 2018).
3. Please describe your educational and career preparation. Spouse's self-evaluation will provide perceptions about educational and career goals. The military lifestyle influence career paths and educational purposes (Ott, Morgan, Akroyd, & Duane, 2018).
4. What is your overall perception of your job-seeking experience as a military spouse? Frequent relocations force spouses to seek employment every 2 to 3 years, which interrupts career goals, work history, and accrued benefits.

Compulsory transitions produce issues and obstacles for military spouses that can

be worse in overseas locations since family support, and a sense of disconnection make adjustments stressful (Thomas, 2018).

5. What do you think could be done to improve your employability? Labor force among military spouses has declined in the last 20 years (Whitby & Compton, 2016). Thus, it is essential to learn if military spouses consider education to be an element that can help them expand job opportunities.
6. Please describe the procedures to obtain an occupational license/certificate in your career field? Career portability can be considered an advantage when relocations are frequent, but regulations might outweigh its benefits. Unforeseen obstacles might delay or prevent military spouses from obtaining jobs in overseas locations since new licenses or certifications might be necessary for the new country (Maury, 2012).
7. What resources do you feel are necessary to advance your education? Awareness regarding services and support will help the researcher understand spouses' level of participation and integration in their community. Supporting the needs of military families may include self-efficiency programs that emphasize strength-based and resilience-building strategies (Gewirtz, Erbes, Polusny, Fogatch, & DeGarmo, 2011).
8. What are your thoughts regarding using MyCAA (Military Spouse Career Advancement Accounts) to pursue your career and educational goals?  
  
Evaluating the importance of this program can help develop a policy that meets the educational of spouses in a more efficient manner. Among junior spouses

(E1-E4), 39% did not use MyCAA benefits due to restrictions for specific programs, training, and tests (Dorvil, 2017).

9. What resources do you feel are necessary for the successful completion of a program or certification when stationed overseas? Considering military spouses' needs is important since limitations that influence their personal development might also affect their overall wellbeing. Spouses experience anger, anxiety, and boredom when faced with unique and multifaceted situations (Myrick, Green, Barnes, & Nowicki, 2018).

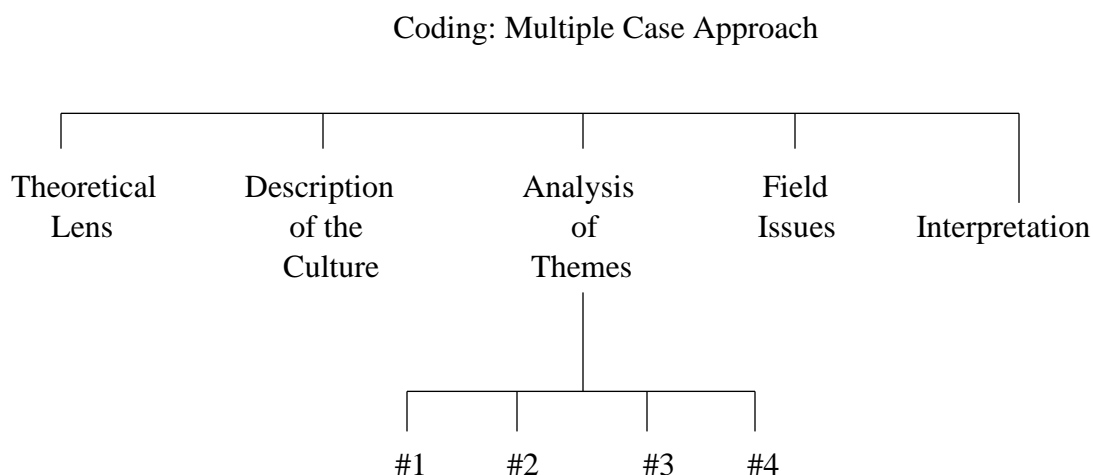
10. What do you think could be done to improve MyCAA at overseas locations?

Opinions about this program can help authorities to meet the needs of all military spouses disregarding rank and place. MyCAA (My Career Advancement Account Scholarship) is available to spouses in pay grades E-1 to E-5 pursuing a license, certificate, or associate degree (DoD, 2019).

The analysis of interview responses is labor intense. Neal, Neal, VanDyke, and Kornbluh (2014) suggested that following a coding system such as rapid identification of themes from audio recordings (RITA) can expedite coding. An approach such as this one provides fundamental research, identifies issues necessary to create a codebook, generates a coding form, and tests and refines codebook from a subset of interviews. Elliot (2018) supported the idea of developing a coding system that facilitates interview analysis since “codes are intimately related to both the research questions and the adopting procedures that generate the codes” (p. 2,843).

Transcripts were verbatim; however, a concentration on written content was maintained. This procedure eliminated expressions such as “um” or “er” but allowed forms of an agreement such as “yeah” and “OK.” Eliminating disfluencies that occur within the flow of speech helps to

focus on the central message (Collins, Leonard, & O'Mahoney, 2019, p. 1). A multiple case approach was used to identify critical aspects necessary to formulate the survey's questions. Labels to identify topics or themes enabled the categorization of raw data (Elliot, 2018). The analysis of a spouse's personal experiences is crucial since these provided insights into educational issues faced during an overseas tour. Themes obtained from the interviews were used to formulate the survey's questions (see Figure 1). For each one of the interviews, descriptions were made. Also, we advance codes for themes within each case, and for topics that are similar and different in cross-case (Creswell & Poth, 2018, p. 218).



*Figure 1.* Coding qualitative data from interviews using a reference about the theoretical lens, codes on the description of the culture and an analysis of themes, a code on field issues, and a code on interpretation (Creswell & Poth, 2018, p. 216)

The data collected could produce about 30 to 50 codes. Overlaps and redundant information reduced the number of codes, which became the major headings in a qualitative report (Elliot, 2018). After transcriptions were finished and distributed, the interviewee's confirmed accuracy through email.

## Survey

The second sub-question for this study explored how military spouses taking a survey inform the Department of Defense of needed MyCAA improvements while stationed overseas. After data from the interviews were analyzed, questions for the online survey were created. Bickman and Rog (2019) indicated that surveys are developed to “ask about respondents’ perceptions or feelings about themselves, others, or ideas” (p. 391). Continuation of topics, the introduction of new ones, different aspects, comparisons, agreements, and disagreements were used to design questions of which participants answered using a 5-point Likert scale. Items were rated from 1 (strongly disagree) to 5 (strongly agree) and averaged to create an overall scale score ranging from 1 to 5 (Pflieger et al., 2018, p. 722). Co-creating meaning to describe essential aspects of personal experiences is significant since this aspect prevents ambiguity and guarantees topic specificity (Morgan & Hoffman, 2018).

A total of 12 questions were formulated after the qualitative data were coded. A descriptive survey does not assume a hypothesis but serves to collect data that will be reported to understand overall trends (Kelley, 2018, p. 361). A link for the survey was sent to 10 female spouses stationed in Southeast Asia and 9 female spouses stationed in Western Europe during the fourth week of March. Answers to the survey questions were rated using a 5-Point Likert Scale. Participants agreed or disagreed with a statement by rating answers that ranged from 1 (strongly disagree) to 5 (strongly agree). Numerical values for this range from “1” to “5” respectively. Survey data was analyzed using descriptive statistics. Data was used to summarize the characteristics of a set of data that can be applied to diverse measurement types (Turner & Houle, 2019). Frequency counts for each one of the questions were analyzed. The mean of each question determined the average response. Graphs were used to show the responses to the

survey questions and to analyze trends in data. The results were used to represent factors that limit MyCAA (Military Spouse Career Advancement Accounts) at overseas locations.

### **Document Analysis**

The third sub-question explored “how quantitative survey data inform the Department of Defense of MyCAA limitations for spouses. This investigation is performed every two years to understand military life, employment opportunities, familial relationships, child well-being, finances, PCS moves, and deployment (DoD, 2015). The 2017 Demographics Profile of the Military Community was used to describe the number and percentage of active-duty enlisted personnel stationed overseas, including rank, and age range of military spouses.

The 2015 Survey of Active Duty Spouse (ADSS) was used to analyze educational preparation and career portability of 45,077 spouses while taking into consideration the servicemember’s rank. The main reasons for not using MyCAA as well as percentages of spouses who are not eligible and the number of spouses who were not aware of this type of financial aid were also identified using this document. This document is updated every two years to understand better aspects of military life and the main aspects that impact the family’s atmosphere

### **Summary**

In this chapter, the critical aspects of the study were discussed. A description of the multimethod approach, as well as the reason why this method is the most appropriate to address the educational and career needs of military spouses stationed overseas, was examined. The essential aspects of this study were evaluated by presenting relevant information about research questions, participants, and the researchers’ role. Procedures to ensure transparency and data collection analysis were also discussed. A qualitative approach was presented by discussing the



type of interviews made to spouses stationed in Southeast Asia and Western Europe.

Quantitative analysis methods for the survey and document analysis were also presented. Lastly, ethical considerations were addressed to prevent potential issues during research.

### **3.0 FINDINGS**

#### **Overview**

The purpose of this applied study was to solve the problem of limited educational opportunities and financial help for junior and senior spouses stationed overseas to inform governmental agencies and formulate a solution to address the issue. Financial aid under MyCAA can help spouses obtain diplomas, certifications, or licenses. The problem is that MyCAA benefits are limited to certain ranks, programs, and locations. Educational research on military spouses' post-secondary preparation is limited but necessary due to the importance of servicemember related issues have over education. In this chapter, a description of participants, results by research questions, emerged themes, discussion of findings, and a summary is included.

#### **Description of the Participants**

The selection of participants for this multimethod study included two pools of military spouses stationed overseas. One sample pool included enlisted spouses stationed in Southeast Asia, and another sample pool included enlisted spouses stationed in Western Europe. Not included in this study were enlisted spouses married to active-duty members. An open invitation to participate in the study, including a link to a screening questionnaire (see Appendix C), was posted on the researcher's Facebook page. Candidates answered a series of questions that focused on the areas of military rank, financial aid awareness, and post-secondary education. The average time spent answering the questionnaire was one-minute. After eligibility was determined, 25 spouses received an invitation to participate in the study. Interviewees were selected using a convenience sampling method. As spouses submitted a signed confidentiality

form, arrangements for the interviews were made. Interviewees were identified using P1, P2, P3, P4, P5, and P6. Eligible survey takers included 19 spouses.

### **Interview Participants**

The interviewees included four spouses stationed in Southeast Asia and two spouses stationed in Western Europe as follows: Two junior (E1-E5) and two senior (E6-E9) spouses stationed in Japan; one junior (E1-E5) spouse stationed in England and one senior (E6-E9) spouse stationed in Germany. Time and day for the interviews were scheduled based on the spouse's availability, and after the researcher received signed confidentiality forms.

**Spouse 1.** A 25-year-old Marine junior (E1-E5) spouse stationed in Japan. She was a self-employed hairstylist, and her education included a 9-month career preparation program and a one-year community college. Before moving overseas, her working experiences included a salaried job as and a part-time clerical position at Body Works.

**Spouse 2.** A 39-year-old Air Force senior (E6-E9) spouse stationed in Osaka, Japan. As a teacher, she had to acquire additional certifications to work in South Carolina and Virginia. Although her spouse was an E3 during that time, she was unable to qualify for financial aid on her duty station due to her level of education. She worked as a teacher for the Department of Defense Schools (DoDEA) in Germany and Japan, where she is currently living.

**Spouse 3.** A 32-year-old Air Force senior (E6-E9) spouse who lived in Chatan, Japan. After the first semester of dental school at the University of Pennsylvania, she decided to marry her husband, who was already a servicemember stationed in Florida. Due to this change, she decided to become an elementary teacher. She worked in the public school district in Delaware but had to resign due to her husband's military assignment to Germany. After arriving in Germany, she started a job as a kindergarten teacher with DoDEA. As the tour-ended, she

enrolled in a doctoral program since chances to obtain a job in Japan were slim. She was able to transfer her DoDEA job to Japan and currently works as a first-grade teacher.

**Spouse 4.** A 32-year-old Marine junior (E1-E5) spouse who lived in Ishikawa, Japan. Before moving to Japan, she was a nursing student. She had to interrupt her education and leave her nursing program a 1 ½ year before graduation. She did not work during the time of the interview due to the limited job opportunities in her duty station. Unemployment allowed her to enroll in a career preparation program and continue her post-secondary education in the field of medical billing.

**Spouse 5.** A 34-year-old Air Force junior (E1-E5) spouse stationed in England. Her first overseas tour was in Germany, where she worked as a high school substitute teacher for DoDEA. Before moving to Germany, she worked as an Applied Behavior Analysis (ABA) therapist for children with autism. After her Germany tour ended, she relocated to the United States for a year while her husband served a one-year tour in Korea. During this time, she began a master's program in social work. After her husband completed the one-year unaccompanied tour, they received orders to England where she currently lives.

**Spouse 6.** A 42-year-old Air Force senior (E6-E9) spouse stationed in Germany. This assignment was her third overseas tour. Previous overseas tours included Iceland and England. She worked as a civilian employee (GS) and held a master's degree in human resources. A second master's degree in psychology was in progress at the time of the interview. She was appointed a leadership role in her husband's unit. As a Key Spouse, she played an essential role in her community since she served as a resource to the command by connecting families, spouses, and support programs that promote resiliency among families.

## Survey Participants

After the selection of interviewees, 19 spouses received invitations for the survey. All survey takers were females, and their average age was 30.3 years old. Eleven spouses were stationed in Southeast Asia, and eight were stationed in Western Europe. Nine were junior spouses (E1-E5), and ten were senior spouses (E6-E9). Unknown service member military rank disqualified spouse (P3). One spouse (P12) did not qualify for the survey due to prior military service. IP address showed that P28 accessed the survey from a stateside location; thus, participation was not allowed. All the qualifying participants had a high school diploma. (See Table 1).

Table 1

### *Answers to the Screening Questionnaire*

Spouse	Age	Rank	HS Dip	Mil Serv	6-M in Loca tion	3-Year Tour	1 PCS moves	Employed 0-3 Years	Qualified For the Study
P1	34	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P2	40	E6-E9	Yes	No	Yes	Yes	Yes	Yes	Yes
P3	50	Unknown	Yes	No	Yes	Yes	Yes	Yes	No
P4	31	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P5	27	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P6	27	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P7	24	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P8	34	E6-E9	Yes	No	Yes	Yes	Yes	Yes	Yes
P9	34	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P10	36	E6-E9	Yes	No	Yes	Yes	Yes	Yes	Yes
P12	32	E6-E9	Yes	Yes	Yes	Yes	Yes	Yes	No
P13	39	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P14	25	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P15	39	E6-E9	Yes	No	Yes	Yes	Yes	Yes	Yes
P16	32	E6-E9	Yes	No	Yes	Yes	Yes	Yes	Yes
P17	29	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P18	30	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P19	31	E6-E9	Yes	No	Yes	Yes	Yes	Yes	Yes
P20	24	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P21	37	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P22	26	E6-E9	Yes	No	Yes	Yes	Yes	Yes	Yes
P23	24	E1-E5	Yes	No	Yes	Yes	Yes	Yes	Yes
P24	30	E6-E9	Yes	No	Yes	Yes	Yes	Yes	Yes

P25	34	E1-E5	Yes	No	Yes	Yes	Yes	No	Yes
P26	32	E1-E5	Yes	No	Yes	Yes	No	Yes	Yes
P27	24	E1-E5	Yes	No	Yes	Yes	No	Yes	Yes
P28	43	E6-E9	Yes	No	No	Yes	Yes	Yes	No

*Note.* Answers to the screening questionnaire were used to identify survey takers. Spouses who completed the screening questionnaire but did not qualified were not considered (P3, P12, & P28). All the participants were female spouses.

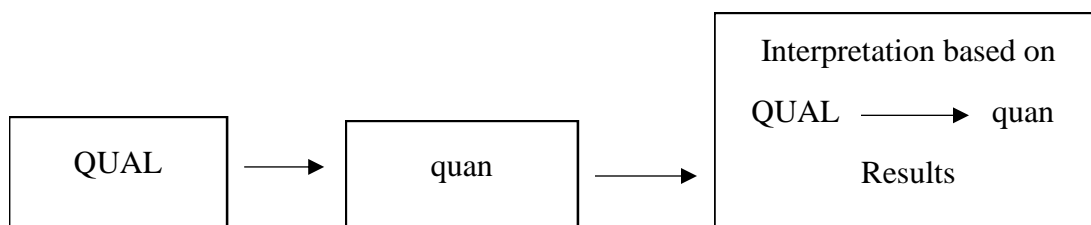
## Document Analysis

The 2017 Demographics Profile of the Military Community was used to describe the number and percentage of active-duty enlisted personnel stationed in Europe, marital status, and age range of military spouses. A total of 5.1% of enlisted active-duty personnel were stationed in Europe (65,855), of which approximately 50% were married. Spouses' ages differed from 25 to 41 years (p. 136). The 2015 Survey of Active Duty Spouse (SADS) was used to analyze educational and professional preparation, use of MyCAA, and career portability of 45,077 military spouses while taking into consideration the servicemember's rank. The main reasons for spouses not using MyCAA as well as percentages of those spouses who are not eligible, along with the number of spouses who were not aware of this type of financial aid, were also identified using this document. This document is updated every two years to understand better aspects of military life and the main influences that impact the military family.

## Results

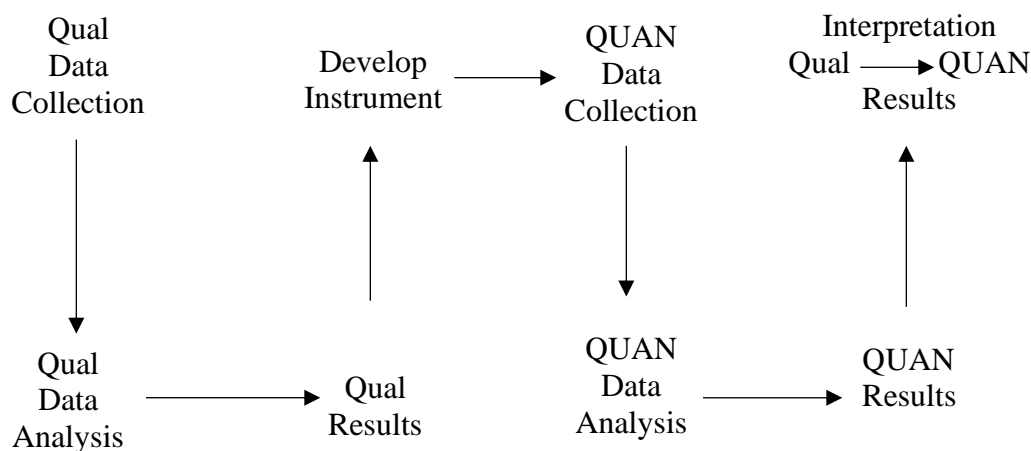
This multimethod study used methodological triangulation. A phenomenon can be studied using qualitative and quantitative methods since these generate better results (Johnson, Onwuegbuzie, & Turner, 2007). A proposed approach to analysis was within-methods since it permits the use of a range of qualitative procedures simultaneously. This approach allowed consensual validation while establishing credibility (Creswell & Poth, 2018). For this multimethod study, the qualitative phase preceded the quantitative phase (see Figure 2). An

exploratory design method was necessary since the first method helped develop the second method (Creswell, 2014).



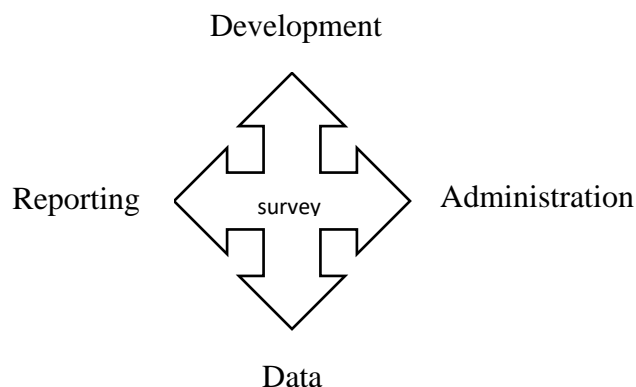
*Figure 2.* Exploratory design flow chart in which qualitative data precedes quantitative data in the gathering and analysis process. Adapted from “Designing and Conducting Mixed Methods Research” by J. Creswell and P. Clark, 2007, Thousand Oaks, CA: Sage.

In order to find themes related to their educational experience during an overseas tour, semi-structured interviews were necessary: Two junior (E1-E5) and two senior (E6-E9) spouses stationed in Southeast Asia, one junior (E1-E5) spouse stationed in Western. As one of the most common forms of qualitative data collection, interviews permit the recording of events, including practices and standards (Jamshed, 2014). Conducting individual interviews with a small group of respondents allowed the exploration of situations, ideas, or programs of interest. This approach was useful since information collected through interviews served to develop a survey (see Figure 3). It emerged as a hybrid, ambiguous and complex, where social conventions from everyday life were available and activated, yet framed, defined as adequate in that situation (Aarsand & Aarsand, 2018, p. 2). This process allowed the interviewer and interviewee to engage in a production of meaning, knowledge, and stories (Roulston, 2014).



*Figure 3.* The collection and analysis of qualitative data can be used to develop and test an instrument that is not available but needed in exploratory research. (Creswell & Clark, 2007, p. 76.)

Second, a quantitative survey was available to a group of 19 military spouses to identify their educational experiences and needs while stationed overseas. Unfortunately, only 10 spouses were able to complete the survey. Procedures to administer the survey followed a process that entailed what and how to distribute, and when to initiate to ensure a high-quality research process and outcome (Ponto, 2015, p. 168) (see Figure 4). The selection of this method supported the primary purpose of a survey since “collects information from a sample of individuals through their responses to questions” (Check & Schutt, 2012, p. 160).





*Figure 4.* The purpose of a study determines a survey's design by following a cycle in which a strategy to develop, implement, obtain information, and interpret outcomes are needed for measuring a population's opinion, knowledge and attitudes. Adapted from "Basic Survey Designs" by Hayden Poole, n. d. Retrieved from <https://www.slideserve.com/hayden-poole/basic-survey-design-techniques>

Finally, the analysis of archival data included characteristics of the military force, spouse's educational preparation, and career portability while taking into consideration the servicemember's rank and geographical location.

### **Sub-question 1**

Sub-question for this study was, "How would military spouses in an interview inform the Department of Defense (DoD) of needed improvements to MyCAA while stationed overseas?" A qualitative approach in the form of interviews served to analyze differences among participant's perspectives, which included four military spouses stationed in Southeast Asia and two spouses stationed in Western Europe. Interviews can be structured, which produce quantitative data, semi-structured include predetermined open-ended questions, and others emerge from dialogues between interviewer and interviewee(s). Unstructured interviews use field notes to identify a problem and the study's participants (DiCicco & Crabtree, 2006). A distinctive element of interviews is self-disclosure, which produces emerging themes needed to shape a research instrument (Sivagurunathan, Orchard, MacDermid, & Evans, 2019). The themes uncovered in the qualitative analysis were education, certifications, career transition, employability, finances, military life, profession, MyCAA, resources to advance education, and base resources.

Table 2

*Frequency of Codes*

Codes	Frequency
Academic resources needed to advance education	6
Base resources	15
Career transition	3
Completing a certification	5
Education	19
Employability	19
Financial help	8
Being a military dependent	2
Family separation	7
Mobility as military spouse	9
Role as military spouse	9
MyCAA certifications	9
MyCAA should expand services	11

*Note.* Emerged themes from interviews. NVivo 12 was used to analyze and identify themes through responses given by four military spouses stationed in Southeast Asia and one military spouse stationed in Western Europe.

**Theme #1.** The first theme that emerged from spouses' interviews was the need for academic resources to advance education. Maintaining a course of study is difficult for spouses stationed overseas since academic programs have limitations. One spouse mentioned that “you do have the opportunity to continue your education as long as you’re working with a curriculum that is supported here.” In one instance, a spouse who is a hairstylist indicated that “we are required 24 hours of continuing education every three-years and back stateside, you’ll be able to go to a class, and you’ll get hands-on learning.” While acquiring credit hours is essential, employment opportunities are higher after taking tests that demonstrate overall knowledge. For one spouse, the lack of support is evident in overseas locations since she explained that a wide range of testing services could help spouses continue their education. In her case, “there was a

certification that I didn't have time to get before I moved, and I am required to have it here, and they don't offer the testing." Therefore, the lack of resources discourages spouses from continuing the career paths they had before moving to overseas locations.

**Theme #2.** The second theme found in the interviews was base resources. While spouses indicated that schools should offer resources that support programs in remote locations, they considered that their current base should allow them to fulfill requirements when their schools are unable to deliver the needed support. For example, about programs in which specific requirements are necessary, a spouse explained that "I think they (base authorities) could work with the hospitals here with Naval to get a clinical into the rotations maybe. Because I know they do that for the Navy personnel to get them to finish whatever they need to continue their education in the military, but they don't do that for spouses."

Supporting spouses' career preparation and readiness is vital during an overseas tour since tour-length prevents them from finishing their programs or from obtaining occupational licenses. In one instance, one spouse mentioned that "in many certifications, they require you to do so many hours of internship before you can sit and take a test to get that certification. Well, if there are no internships, you can't just sit and test for certification." It is important to consider that overseas tours take a minimum of 3-4 years, which discourages spouses from continuing their education. One spouse explained that while thinking of her career choices, she did not want to "wait till we go back stateside to start up because there are many hours to acquire before getting a license." Another one explained that "most people are in these programs are having to wait to get back to the states to do their internships and test for the certification."

Facilitating career or similar experiences can help spouses meet program requirements.

One spouse indicated that “it is hard to find other places that let you get like hours in. So maybe, not even paid. You are there, something supervised.” Another spouse added that “there are not many places that I found on the base, so it would be nice if something like that could open for spouses who are going through that in their career and educational paths to kind of help prepare the spouse for her on the job work.” While there are government agencies that support families, there is a lack of coordination between career preparation and spouses’ support. A spouse mentioned that “I find myself having to look up a lot of stuff on my own. My school helps me occasionally, but it is kind of limited because they don’t know what is available over here.”

A spouse suggested that on-base agencies should equip “the spouses with knowledge for how to go down these career paths, how to be financially secure.” A similar opinion was given by a spouse who considered the advantages of having a support program dedicated to support spouses’ career preparation. She indicated that it would be beneficial if “the FRC (Family Readiness Center) had something big and regular like preparation to know what career paths you can choose.” A senior spouse whose experience of being stationed in an overseas remote location helped her realize that it is beneficial to have “facilitators available wherever you are so they can help you map out your degree program, progress, and conduct audits for you. Sometimes these things can be done over the phone, but it’s not as easy. You got time difference schedules and appointments, and sometimes this makes the communication a little bit more difficult.”

**Theme #3.** The third theme revealed in the interviews was career transition. By supporting the service member career demands, spouses must leave behind their jobs, careers, and professional preparation. For one spouse, moving to a different location required her to change certifications. When asked about her experience as a military spouse, she explained that it required her to continue updating her resume and obtain additional certifications since “they

did not employ athletic trainers in the school setting, so I was required to do a career change due to our duty station.” While another spouse indicated that “before we had to move overseas I was an ABA therapist for children with autism and that's where most of my experience was, but since moving overseas, I’ve had just not to work or I did work at the high school for a couple of years.” For some spouses, moving overseas requires them to leave their academic programs and start new ones as in the case of a spouse stationed in Japan who mentioned that “well, I have a year-and-a-half left in nursing school that is put on hold until we get back to the States and, presently, I’m going to school for medical billing and coding.”

**Theme # 4.** The fourth theme found in the interview process was completing certifications in overseas locations. Taking advantage of online programs when stationed overseas has a downside. Although programs are plenty, one spouse explained that it was difficult to find a “school that is willing to work with you, to do everything online that you can’t.” Another spouse explained that she chooses to enroll with the American Health Information Management Association (AHIMA) since they “they provide testing here for medical billing and coding, thankfully, which is why one of the reasons I picked it through AHIMA.”

**Theme #5.** The fifth theme that surfaced during the interviews was education. Interviewees academic and professional preparation varied. Even though a delay in accomplishments is inevitable due to military assignments, spouses continued to develop their credentials and professional careers. One spouse held a trade license but continuing her career preparation was hard since she was “in and out of college since I graduated high school about eight years ago and as far as education within the military like stateside goes, I hadn’t done much education until this past year when I started doing online through my old community college.”

Another spouse explained that “I started my master’s program for social work, and that’s what I’ve just been doing for the past three years.” One spouse mentioned that after leaving a pre-dental program, she attended the “University of West Florida, where I got into the biology program, and I continued to work on my bachelor’s degree. So, I began my master’s degree. I finished in 2015 with a master’s in reading to be a reading specialist. I decided to go back and start my doctorate, so now I’m at Drexel University working on my educational leadership and management doctoral degree.” A spouse held “one undergraduate degree in classical studies and a minor in biology. My first graduate is in Master of Science in Ethical Training for Sports Medicine,” and a second master’s degree was in progress. Continuing their education is important for spouses, no matter where they are. One spouse explained her degree was nontransferable; therefore, she enrolled in a program to become a “medical billing and coding.”

**Theme #6.** The sixth theme that arose during the interview process was employability. Every spouse expects to experience gaps in their professional careers, for one spouse getting orders to a new station means to plan a family separation. She mentioned that instead of looking for a job in anticipation of a move, she “remained at the duty station until it was convenient for me to move. I always waited for a job to open up. I never PCS’d with my husband so that so I didn’t have to lose progression in my career.” Another spouse added that on her own experience, employment in overseas locations means that “the job opportunities are minimal.” For one spouse, her concerns focused on future career opportunities and retirement. She mentioned that “my life revolves around building my resume. I’m just constantly thinking about what I need to be doing now to make sure that my resume is staying current and up-to-date, so I am hireable.” She was also concerned about keeping a stable career since working for different districts prevented her from earning primary benefits such as retirement. Committing her life to support

her husband's career meant that she was not "able to invest like a normal educator would in like my pension." A senior spouse explained that seeking employment was extremely difficult for her. As a senior enlisted spouse, she is currently working in a temporary government job "at the cost of being overqualified and underpaid. Typically, my friends don't even bother with employment because of the situation. Of my eight closest friend group here, I am the only one who is employed."

Connections help improve the chances of spouses getting employment. One spouse who regularly volunteers in her husband's unit explained that by doing so, job-seeking on base could be less complicated since "it helps a lot having a letter of recommendation from your colonel of the unit or lieutenant colonel or anything like that." Another spouse explained that "at the beginning of this school year while I was still in Germany, you know, I emailed all the principals, and I ended up getting a job and flying ahead of my husband about a month early." However, at the same time, she indicated that her experience is not very common since she mentioned that "this last move was overseas to overseas so since I was already in the DoDEA system, I was able to continue with that, and even still I think, I was still me being lucky." Although military spouses are the first choice over civilian and foreign nationals over employment opportunities on base, one spouse explained that "I do know that there is military spouse preference when you go from one base to the next, but unless you have the experience it is tough to get into the system." A more detailed explanation of her own experience while looking for a job on base was given by a spouse who was stationed in Germany and is currently in Japan. She explained that "there a certain number of Germans who get hired over Americans. Out here in Japan, if I were even to attempt to get a job at the PX, the struggle would be me being more qualified, not being more qualified, but having a local Japanese person hired over me

because they must have a certain number of Japanese working on the base.” Spouses stationed overseas, as one spouse indicated, “have to be prepared to leave one job in hopes there’s another job” since “not working is difficult.”

**Theme #7.** Financial help was the seventh theme discussed by the spouses during the interviews. Acquiring a post-secondary is driven by a motivation that entails the improvement of employment opportunities and the pursuit of interests (Rhijn, Lero, & Burke, 2016). Some military spouses consider that the acquisition of a degree is vital, but the rising cost of education is discouraging. One spouse described her frustration when she mentioned that “the amount of loans I have and all of that together is just very terrifying, very stressful, and I have no idea that despite all of my hard work and my preparation and my degrees if I’ll have a job.” While acquiring degrees ensures better pay, a spouse explained that financial help is needed even when holding a degree. A spouse received a denial for financial help when she “asked for assistance in paying for some classes because teachers don’t get paid that much. My husband was an E3, and because I had already had a master’s, I didn’t qualify for assistance.”

She also mentioned that PCS moves means financial stress since she must “apply again for their certificate, and it depends on what state is for, what I need to do, how much money I need to pay, and what the process is. There is a possibility that I may have to take more examinations and pay more money.” Even though some programs offer help for military dependents, a spouse mentioned that “each program that I attempted required an application fee some waived it because of the military status, but others didn’t.” Spouses could use the servicemember’s G.I. Bill, but this could also cause frustration among spouses when considering the disadvantages of using those funds. For example, a spouse indicated that “I’ve spent a lot of money on my education. This time around for my doctorate, I did use my husband's G.I. Bill, which I’m so



grateful that he gave to me. It was a hard decision to come to that because we also have three children that I feel like I've taken it away." While resources for military spouses are available, these might not efficiently help spouses find the resources needed when pursuing a post-secondary preparation. While talking about resources, a spouse stated that "I know that there are quite a few finance classes, but you meet lots and lots of military families who struggle to get by. So, adding any extra expense of classes or books is enough to turn somebody away."

**Theme #8.** The eight-theme discussed during the interviews was being a military dependent. For some spouses, following their husbands is not an easy task since they depend on the servicemember's mobility status. Moving overseas presents more implications as one spouse explained, "I need to have an extra signature on everything for health records even to be able to ship my car, that is on my name, overseas. I needed to have his approval for a power of attorney; this is taking away my independence and being able to do things without him." Another spouse offered a different perspective regarding spouse reliance in the servicemember's career. She explained that "military spouses might not ever get a career and I know tons like these when they retire when the husbands or their wives retire, what are they going to do to help support the family?" Military service increases stress, marital challenges, and demands on families (Routon, 2016).

**Theme #9.** Family Separation was the ninth theme that emerged during the interviews. Families of military personnel face several challenges such as employment decisions, household, relationship changes, and parenting, among others, which make separation adjustments even more challenging (Wood., MacDonald, Charbonneau, & Urban, 2019). One spouse mentioned that most military assignments were extremely difficult for her and her children, "you know wherever we were, we'll go an entire school year without their dad, without my husband and

then follow him. Finish out the school year to make it more comfortable for the kids. For me, to finish out my year of teaching.” Also, she added that “I spent the majority of the Germany tour by myself. I was working full-time in the with the kids because my husband was always gone.” A more distinctive situation was the one experienced by a spouse who had to endure a move from Germany to the United States since her husband “did it a one-year unaccompanied tour, which was hard.” From there, they received orders to move to England. In parallel, the home front family was going through a transposing transition, moving forward as an altered family unit, taking on new roles and responsibilities, and trying to connect with the deployed member simultaneously and find support from other military families (Yablonsky, Barbero, & Richardson, p. 1, 2015).

**Theme #10.** The tenth theme that emerged during the interviews was mobility as a military spouse. As a military spouse, a change in a station is expected every three to four years. One spouse moved from Pennsylvania to Florida then to Delaware before moving overseas. “So, as my time was coming up in Germany, I knew we were moving again.” Another one mentioned that “my experiences include living in North Carolina for over 10 years, then Germany for four years and now Japan.” Although predictable, PCS moves do not guarantee a place in the United States, but multiple geographical locations could be the case for some families. In a particular case, one spouse lived in Florida, Iceland, Georgia (twice), England, and now Germany. Another spouse moved from Germany to California and then to England, where she currently lives.

**Theme #11.** This role as a military spouse was the eleventh theme found during the interviews. As spouses, supporting the husband's careers is not limited to move from one place to the other but to support the servicemember's duties. One spouse explained that “I am very

active with my husband's unit and volunteering on base." Another spouse mentioned that her role required her to share some military duties. As a senior enlisted spouse in a high-ranking position, she had the duty to support and "can congratulate the spouses. Military members can be successful on their own, but they can be more successful with the support of their wives and families." A different opinion was given by a spouse who explained that "my life as a military spouse, I feel like isn't typical for a lot of military spouses as I always focused on myself and my career and of course supported my husband. But my goals were always a priority to me."

Another spouse shared a similar opinion; she mentioned that "I'm just really angry about it, you know. I work so hard, and I have to give up so much because of my husband's career." Then she added that some spouses use their husband's careers to justify their shortcomings or lack of interest in advancing their careers. My cousin "always made an excuse saying, I'm just supporting my husband right now. I know he's worked hard to become a commissioned officer which is fantastic; however, I would not put my career on hold just for my husband. But like I said, this is how I feel fulfilled, and I know not everybody feels the same way." An interesting statement was made by a spouse who considered that it is crucial to learn about how military spouses feel about their husband's careers when she indicated that "I don't read about the struggles that spouses have and of course I live it. I'm friends with spouses, and so I think that any way that they can help military families. I think it should be happening because we sacrifice a lot for our husband's career."

**Theme #12.** The twelfth theme that emerged from the interviews was MyCAA certifications. When asked about her opinion regarding certifications, one of the spouses explained that "MyCAA is a great opportunity for spouses, for military members who are just starting." She also added that "I learned about (MyCAA) at a time that when my husband was

within the ranks, I believe it's E5 maybe E4, so I'm familiar with it. But I had been working, I think I might be done with my bachelors' already, and this (MyCAA) seems more like a preparation program." Another spouse shared a similar opinion. She did not use MyCAA, but she has seen other spouses take advantage of the program "I think it is great that there are preparation programs for spouses without careers or jobs because there are military spouses who don't have that." A senior enlisted spouse mentioned that thorough her trajectory, she "meet many women who didn't go to college; they didn't know what to do. So, I think a program like MyCAA is a good program." For one junior spouse, the experience was different. She explained that "I've had many people approach me about it, but it was representatives for it." Then she added, "there is not a lot of field of studies, and they are (schools) pretty particular about their programs. Billing and coding for medical or if you want to be specifically a computer analyst or something like that. Those aren't things that I was looking for." Another junior spouse shared her personal experience using MyCAA, "I used MyCAA a few years ago to get a certification in drug and alcohol addiction counseling. I thought it was a good program. I learned a lot from them and got to get the certification covered with the program." A senior spouse referred to MyCAA's original regulations before adjustments to the program were made in 2010. Upon creation, MyCAA offered \$6,000 for educational expenses in four-year programs or advanced educational degrees (Department of the Navy, 2010). The spouse mentioned that she "used MyCAA during the 2007-2009 period before rank restrictions and when the funds were higher. Recognizing that type of program was not sustainable on the way that it was, I made sure that I utilized every dollar that it was available."

**Theme 13#.** MyCAA should expand services was the thirteenth theme stemming from spouse interviews. MyCAA is a workforce development program that provides up to \$4,000 of

financial assistance for licenses, certifications, or associate degrees to pursue an occupation or career field (Military One Source, 2020). Revisions, as one spouse indicated, should be made because “it is a great program; however, I wish it would extend to more support for military spouses who want a traditional path as far as the degrees because I haven’t found much support financially.” A similar opinion was given by a spouse who indicated that the program should offer more opportunities for spouses who want and need an advanced education since “not every military spouse wants to do some of those programs, you know, so help them by expanding the selections.” Another spouse who used MyCAA mentioned that spouses should be able to receive “more information about how MyCAA works. I know when I first used it, I was trying to look for something that would be similar to my career field before I got into my master’s program. But now looking back, I wish I would’ve saved it till after because, well, the certification I got is still useful, but it would be more beneficial to me to use it towards some of my requirements for my licensing”

### **Sub-question 2**

Sub-question two for this study was, “How would military spouses taking a survey inform the Department of Defense (DoD) of needed MyCAA improvements while stationed overseas?” Questions were developed using emerging themes and critical information obtained from the interviews. Surveys were distributed among 11 spouses stationed in Southeast Asia and eight spouses stationed in Western Europe with questions related to post-secondary education opportunities in overseas locations. However, only seven spouses stationed in Southeast Asia and three stationed in Western Europe completed the survey. Quantitative survey data revealed four themes. Themes included post-secondary preparation programs, MyCAA limitations, overseas locations, and financial help.

**Theme #1.** The first theme compiled in the quantitative survey was post-secondary preparation programs. Table 3 shows mean scores for two questions related to post-secondary preparation programs education on a scale of 1 (strongly disagree) to 5 (strongly agree).

Table 3

*Mean Scores*

Question	Mean
1. Do you think that vocational education and training could have a positive impact on your life as a military spouse if a change in career is necessary during an overseas tour?	3.7
5. Do you think that spouses who continue their education are more likely to find a job in their current overseas location?	3.5

Spouses considered that post-secondary education was important during an overseas tour; however, continuing their education did not guarantee employment in overseas locations. A change in career during a tour was considered to have a positive impact on spouses' lives, especially during an overseas tour.

**Theme #2.** The second theme was MyCAA limitations. Table 4 shows questions that focused on restrictions that prevent some military spouses from using MyCAA.

Table 4

*Mean Scores*

Question	Mean
2. Do you believe that military spouses would enroll in a program through MyCAA if courses were credited to earn a bachelor's, master's, or professional licensing?	4.5
3. Do you think that MyCAA should avoid rank limitations and be available to all enlisted military spouses?	4.8

6. Do you think that schools that offer courses through MyCAA should provide hands-on learning experiences to military spouses enrolled in online trade programs?	4.5
12. Do you think that MyCAA could be used to cover the cost of courses needed to renew professional or occupational licenses?	4.2

Spouses considered that MyCAA restrictions should disappear. Military rank precludes senior (E6-E9) spouses from using MyCAA; thus, survey takers believed that the scholarship should be open to spouses of all ranks. At the same time, courses taken through MyCAA should count towards a bachelor and graduate degrees. Similarly, schools should support the curriculum by providing hands-on experience to online students. Lastly, courses should not be limited, but classes needed to fulfill license requirements should be covered under MyCAA.

**Theme #3.** The third theme was overseas locations. Questions addressed career-related issues that prevent spouses from finishing programs during an overseas tour. Table 5 shows the mean scores for each one of the questions.

Table 5

*Mean Scores*

Question	Mean
4. Do you believe that spouses enrolled in career preparation programs that require internship hours should be allowed to acquire field experiences in their current location?	5.0
7. Do you think that there is a need in your current location to prepare military spouses without occupations to become career-ready before military separation or retirement?	4.0
8. Do you think that career development programs for military spouses are necessary in your current location?	4.8

10. Do you think that there is a need to expand testing services for military spouses in your current location?	4.3
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This theme had one of the highest mean scores from the survey. Spouses considered that internship hours were valuable during their career preparation and that these types of experiences should be allowed in their current location. Career development programs were also considered to be necessary, as well as the availability and range of testing services. Although not as important when compared with the issues already discussed, spouses considered that career readiness is needed before their husbands separate or retire from military service.

**Theme #4.** The final theme from the quantitative survey referred to financial help. The need for financial support was addressed in two different questions. Table 6 shows the mean scores for each one of the questions.

Table 6

*Mean Scores*

Question	Mean
9. Do you think that fees for occupational and professional licenses should be waived for military spouses when applying from overseas locations?	4.5
11. Do you think that there is a need to provide additional financial help for military spouses to cover the cost of books, kits, and other materials needed for a course?	4.8

The need to cover additional costs is relatively high. Survey takers considered that spouses should receive additional financial support to cover the cost of books and other materials needed when enrolled in post-secondary preparation programs. Spouses also believed that license-



related fees should be waived for spouses stationed overseas. Job opportunities are limited; thus, spouses felt that eliminating additional costs can alleviate financial burden in military families.

### **Sub-question 3**

Sub-question three for this study was, “How would quantitative archival data inform the Department of Defense (DoD) of MyCAA limitations for spouses stationed overseas?” Public records from governmental agencies were used; the information included relates to the population of interest. Data from this type of record is reliable since researchers have examined and assessed the level of trustworthiness in terms of authenticity and reliability (Gilliand, McKemmish, & Lau, 2017). The 2017 Demographics Profile of the Military Community (DPMC) was used to describe the number and percentage of active-duty enlisted personnel stationed overseas, age of spouses, and military spouse's unemployment rate. This report, prepared by the U. S. Department of Defense (DoD), presented a synthesis of demographic information that described the military community in the fiscal year 2017 (DoD, 2017).

**Theme #1.** The first theme from the DPMC was the total of military forces stationed in the United States and abroad. In 2017, the total number of active-duty enlisted personnel was 1,065,234. The highest percentage of active duty service members were stationed in U.S. territories, followed by Southeast Asia and Europe. Table 7 shows the rates of enlisted personnel by region.

Table 7

#### *Percentage of Active Duty Enlisted Members Worldwide*

Location	Percentage
United States	87.2%
Southeast Asia	5.7%

Western Europe	5.1%
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**Theme #2.** The second theme that emerged during DPMC analysis was the age of military spouses. The total number of active-duty spouses was 612,127. The majority (91.5%) of active-duty spouses were female. Table 8 shows that half (50%) were 30 years of age or younger, while the other half (50%) were over 30 years of age. The average age of spouses was between 26 to 30 years.

Table 8

*Percentage of Military Spouses Age*

Age	Percentage
25 years or younger	24.9%
26 to 30 years	25.1%
31-35 years	21.8%
36-40 years	14.7%
41 years or older	13.5%

**Theme #3.** The third theme that emerged during the analysis of DPMC was spouse's unemployment rates. The unemployment rate was calculated by dividing the number of unemployed spouses by the total number of spouses employed in the civilian force. Table 9 shows the employment trends between 2010, 2015, and 2017. A decrease in spouse's unemployment is shown between 2010 and 2015, but the rate increased between 2015 and 2017.

Table 9

*Percentage of Unemployment Rates*

Year	Percentage
2010	26%
2015	23%
2017	24%

The 2015 Survey of Active Duty Spouse (SADS) was used to analyze educational preparation and career portability of 45,077 spouses while taking into consideration the servicemember's rank. Time taken to find employment, reasons for not attending a post-secondary education program, MyCAA awareness, MyCAA limitations, and career portability of spouses were included in this survey. Distinctions between spouses stationed stateside and those stationed overseas do not appear in this report.

**Theme #1.** The first theme obtained from SADS was the time taken to find employment after a PCS move. Time to obtain jobs varied from 1 to 10 plus months. A comparison between 2015 and 2017 is shown in Table 10. While percentages seemed to decrease in 2017, an increase of 3% (from 27 to 30 percent) was experienced by spouses who took more than ten months to find employment. For 2015, 61% of the spouses were unemployed from 4 to 10 months plus, and 38% of spouses were unemployed between 0-4 months.

Table 10

*Percentage of Time Taken to Find Employment*

Time	2015	2017
Less than 1 month	11%	15%

1-4 months	27%	26%
4-7 months	23%	20%
7-10 months	11%	10%
10 months or more	27%	30%

**Theme #2.** The second theme that emerged during SADS analysis was the reasons for not attending school or training program. During 2015, the percentage of spouses who wanted to attend a post-secondary but could not do due to diverse reasons are shown in Table 11. The cost of education had the highest percentage, while the inconvenience of hours and locations was close to 50%. This information shows there is a need to support a spouse's financial needs and to provide venues that are accessible at different times and from different locations.

Table 11

*Percentage for Not Attending School*

Reasons	Percentage
Cost of education	76%
Family responsibilities	65%
Expense childcare	45%
Hours/location not convenient	44%

**Theme #3.** The third theme obtained from SADS analysis was the awareness of MyCAA among military spouses. MyCAA covers expenses for classes that lead to a license, certification, or associate degree. Universities and schools have partnerships with MyCAA and offer resources that help spouses attain the benefits of the program. In 2015, almost half of the

spouses were aware of the scholarship but did not use it while the other half were not aware of the benefits. Table 12 shows the awareness of MyCAA.

Table 12

*Percentage of MyCAA Use Among Military Spouses*

Reasons	Percentage
Yes, in the past 12 months	5%
Yes, but not in the past 12 months	11%
Aware but do not use it	35%
Not aware of the benefits	49%

**Theme #4.** The fourth theme uncovered from SADS analysis was barriers for spouses who would like to use MyCAA. The service member's rank prevents spouses from obtaining MyCAA benefits. Spouses who were aware of the program but did not qualify are shown below. For those spouses who were aware and qualified for the scholarship, reasons for not using MyCAA are also shown in Table 13.

Table 13

*Percentage of Barriers that Prevents the use of MyCAA*

Reason	Percentage
Unqualified due to rank (E5-E9)	49%
Tests, training, classes not covered (E1-E4)	34%

**Theme #5.** Career portability of spouses was the fifth theme stemmed from SADS.

Occupational licenses helped spouses preserve their financial gains after a PCS move. However, time to acquire a license or credential varies from less than a month up to 10 months or more.

Table 14 shows that half of the spouses obtained their occupation or professional licenses between 0-4 months, while the other half spouses obtained theirs after four months (see Table 14).

Table 14

*Career Portability*

Time to Obtain a License	Percentage
Less than 1 month	14%
Between 1-4 months	36%
Between 4-7 months	20%
Between 7-10 months	8%
10 months or more	22%

## Discussion of Results

Themes revealed during the collection and analysis of data validated the literature and theory discussed in this study. The need for base resources and spouses' retirement were not addressed in the literature; however, these issues emerged as important topics during data analysis. Theoretical concepts of adult learning supported how life-changing events shape the spouses' learning process.

### Narrative Review Discussion

Based on the literature review, spouse's age and employment were a barrier to obtaining a post-secondary education. Nevertheless, an increased level of motivation to achieve career

goals help adults continue with their career plans (Marcaletti, Iñiguez, and Kotura (2018).

Interviews revealed that age or employment did not matter since the youngest spouse (24-years old) who was self-employed expressed the same motivation to pursue a career as the oldest spouse (42 years old) who held a full-time job. Both spouses were enrolled in post-secondary programs.

The cost of education is also a barrier for spouses when enrolled in a post-secondary program. A junior (E4) service member with an average of six years of service earns approximately \$2,664 monthly, while an E-6 with similar years of service earns \$3,254 (MOS, 2019). Interviewees agreed that the cost of education was a burden for their families. They considered that scholarships and financial aid were necessary to cover tuition, tests, licenses, and certifications. In one instance, one spouse whose husband was an E6 had to transfer his G.I. Bill benefits to help her cover the cost of tuition. Survey results indicated that means 91.8% of spouses believed that scholarships and financial aid should be available to spouses disregarding rank, and 55.6% indicated that restrictions in the type of program should be eliminated. These results showed that there is a financial need to support spouses enrolled in academic preparation programs. Document analysis showed that 76% of spouses wanted to attend post-secondary schools; however, the cost of education was a barrier to their career plans (SADS, 2015).

Motivation and competency were facilitators to attain a post-secondary education. Personal satisfaction drives a student's motivation to continue with their education (Quiggins et al., 2016). Interviews corroborated this principle. Despite experiencing gaps in their education, spouses continued their programs, started new ones, or switched certifications to continue upgrading their career and professional goals. One senior spouse (E6-E9) who moved from

Germany to Japan continued her doctoral program during that move. Two senior spouses (E6-E9) were in the path of earning a second master's degree despite multiple relocations. One junior spouse (E1-E5) continued her master's degree after enduring her husband's one-year unaccompanied tour to Korea and a move to England. One junior spouse (E1-E5) had to put her nursing program on hold until she returned to the United States. In the last instance, acquiring a certification does not prevent career advancement since the spouse enrolled in a medical certification program. This type of opportunity helps adults to acquire a higher salary even when education is less than a bachelor's degree (Yerger, 2017). Ninety-two percent of the survey takers considered that there is a high need for career development programs in their current location.

Traditional post-secondary programs are not an option for all the spouses stationed overseas. Although almost every base has satellite offices for universities or community colleges, online programs are on-demand since learning continues from home. Interviewed spouses shared this in common; all of them enrolled in online programs. Document analysis showed that forty-four percent of military spouses considered that inconvenient hours and locations were a barrier to their education (SADS, 2015). In overseas locations, online programs ensure content availability and increase affordability while adults manage family and work (Hoxby, 2014). Based on survey results, 65.2% of spouses indicated that schools should support the curriculum by providing hands-on learning experiences for online students.

An important theme that emerged during an interview but not considered under military life or employability was spouses' retirement. Mobility impacts job continuation, which jeopardizes the spouse's chances to accrue benefits. A senior spouse (E6-E9) expressed her concern regarding her retirement. As a teacher, she has worked for different districts, and upon



her husband's future retirement, she projected that finding a job in a new school district was detrimental for her career; thus, her possibilities for a teacher pension were less. According to 82.5% of spouses, career readiness before the servicemember's military separation or retirement is vital in their future civilian careers.

As discussed in the literature section, overseas assignments can last from three or more years, which affects military spouse's employability, career advancement, and earnings. Based on data collected through the interviews, employment opportunities for spouses are not influenced by the servicemember's rank. Instead, overseas posts offer limited opportunities to obtain employment or to advance careers. One senior (E6-E9) and one junior (E1-E5) spouse were underemployed, one junior (E1-E5) spouse was unemployed, and one junior (E1-E5) spouse was self-employed. Two senior (E6-E9) spouses transferred their DoDEA teaching jobs. In 2015, the average time to find a job was 4-10 months (SADS, 2015). Survey results showed that 61.5% of spouses do not consider that continuing their education could help them obtain a job in overseas locations.

Unemployment is experienced by 23% of military spouses (SADS, 2015). This difficulty made financial resources a must among spouses who sought to acquire licenses or credentials. MyCAA benefits offered to alleviate some of the financial burdens, but restrictions discouraged spouses from seeking this type of resource. Thirty-four percent of junior (E1-E4) spouses indicated that tests, training, and needed classes were not covered under MyCAA; thus, spouses were not able to apply for the scholarship. The outlook for occupational jobs is expected to grow in the next six years (Bureau of Labor Statistics, 2019); however, MyCAA does not allow spouses to use benefits and to acquire licenses or certificates if they surpass rank limitations. One senior spouse (E6-E9) was able to use the benefits before changes in 2010 reduced funds

from \$6,000 to \$4,000 and decreased the type of and the number of programs (not bachelor or master programs). Information found on SADS (2015) reflected that 90% of the spouses who qualified did not use the funds in a given year. Using the funds without mapping a career made a spouse regret her decision to use MyCAA in a certification that looked appealing to her. As a graduate student, she realized that getting certifications should be a critical decision since benefits should apply to credentials in their career field.

### **Theoretical Review**

In this multi-method study, Jack Mezirow's (1978) transformative learning theory explained how life-changing events influence an adult's learning experiences. Influenced by Thomas Kuhn's (1962), the paradigm theory considered that perspectives are adopted until views are proven to be successful (Schwartz, 2018). Mezirow (1978) determined that expectations shaped perceptions, excessive information prevented from focusing on important things, and the evaluation of previous knowledge helped make discoveries. For military spouses who had experienced a previous overseas tour, grounded expectations shaped their perceptions about future overseas assignments. While one senior (E6-E9) spouse assumed that getting employment during her second overseas assignment was almost impossible, she enrolled in a doctoral program. She was overwhelmed, stressed, and anxious while trying to manage a full-time job, graduate school, and family. Unnecessary information can cause confusion, which makes individuals take abrupt actions, especially for spouses whose average age is between 26-30 years (DPMC, 2017). Misunderstandings made a junior (E1-E5) spouse use MyCAA funds to obtain a certificate that seemed beneficial at the time, but it has not been useful in her present career. Considering prior knowledge helped a senior (E6-E9) spouse discover a way to maintain career progression. As a teacher, she did not move with her husband when he received orders to Japan.

She remained in Germany until she found a way to get a transfer to Japan while continuing to work for DoDEA.

Paolo Freire's (1970) conscientization theory also influenced Mezirow's (1978) TL theory. Freire's explained how conscientization (self-reflection) helps to adjust to environmental changes. This principle explained how a junior (E1-E5) spouse did not stop her education after facing challenges in her academic program. She dropped from her nursing program 1 ½ before graduation. After moving to Japan and seeing that continuing her education in that field was impossible, she enrolled in a medical billing program. Nevertheless, challenges continued since she had to find a school that not only supported the program but was able to offer tests in overseas locations. Vocational and education programs are needed when other types of program are not available. Fifty-four percent of spouses surveyed believed that enrolling in these types of programs could have a positive impact on their lives as military spouses.

Jürgen Habermas's (1971) communicative action principles also influenced Mezirow's (1978) theory by explaining the understanding of sociolinguistic communication through critical reflection. This perspective allows individuals to communicate effectively while pursuing career goals. It may involve articulating their self-referenced perceptions of the learning journey. It could also include their perceptions of peer pressures or external influences, entrenched, or emerging (Dann, 2014, p. 401). All the interviewed spouses experienced critical reflection since their journeys showed that attaining career and academic goals benefited from feedback and feedback interpretation in diverse environments.

In Mezirow's (1978) TL theory, andragogy explained how adults learn by evaluating readiness to acquire new knowledge while assuming new roles. Adult learning is not content-oriented but problem-centered. Adults are interested in learning subjects relevant to their life or

job (Youde, 2018). Document analysis showed that 49% of senior (E6-E9) spouses sought to enroll in post-secondary programs, but they did not qualify for MyCAA. For those already enrolled in career preparation programs, the need to obtain field experiences is relatively high. Survey results indicated that 100% of spouses considered that internships are needed in their current location since this type of experience allows them to obtain additional skills.

Self-directed learning allows adults to monitor their progress while embracing responsibility for their success. The “ideal” of every profession is that each professional maintains a continuing concern over his or her education and participates in continuing professional education throughout a lifetime of practice (Curran et al., 2019, p. 74).

Interviewees and survey takers recognized that advancing their education was vital irrespective of geographical location. For example, interviews revealed that spouses continued their post-secondary education despite experiencing setbacks in their professional careers, lack of financial resources, and the limited support to continue their education in remote posts. Self-directed learning allows adults above 24 years old to learn while managing different roles as a spouse, parent, student, and worker (Khat, 2014).

This multimethod study diverged from existing and previous research since there is limited information that focuses on educational opportunities and financial help for military spouses stationed overseas. Issues such as mental health, deployments, and unemployment are the most common issues studied by researchers (Carrie 2018; Lewy 2014; Lufkin 2017; McMaster 2018; Myrch 2018; Owen 2017; Pflieger 2018; Pianin 2015; Routon 2016; Runge 2014; Thomas 2018; Yablonsky 2015). The importance and impact of MyCAA have on military spouses’ post-secondary education has not studied. Furthermore, overseas tours present more challenges since limited employment opportunities significantly reduce spouse’s earnings; thus,

financial help can alleviate the cost of post-secondary education. Information about MyCAA use and awareness appeared in governmental reports that analyze demographic characteristics of the military community, but details about overseas locations are unknown. The opinions, knowledge, and impact of MyCAA from the spouse's personal view are not known to the public. Methods to improve benefits, adjust restrictions, encourage participation, and increase awareness can expand the use of this type of financial aid, but researchers have not considered studying this aspect of military life.

Therefore, this study sought to bring awareness to the problem of limited educational opportunities for military spouses stationed overseas. By interviewing spouses from diverse ranks, locations, professions, and educational backgrounds, this study provided a diversity of opinions. Similarly, a survey was created with the themes that emerged from the interviews. Spouses were able to rate the need for resources, career advising, expansion of program selection, and the importance of MyCAA. Lastly, governmental documents indicated the demographic characteristics of military spouses in overseas locations, as well as the use of MyCAA.

### **Summary**

Military spouses support service members throughout their careers. Frequent relocations force spouses to put their professional careers on hold. While the achievement of educational goals is highly desired and contributes to the achievement of essential goals, these are delayed due to the lack of financial resources. Similarly, overseas assignments limit spouses' opportunities to enroll in specific educational programs. Therefore, personal conversations in the form of interviews were performed to six military spouses to describe participants and their experiences. Data collected showed that spouses need resources to continue a post-secondary

education as well as support from base authorities. Survey analysis showed a strong need for financial support due to limited job opportunities in overseas locations. Document analysis highlighted essential elements of the military community by scrutinizing spouses' financial help, enrollment in post-secondary education, MyCAA, and career portability. A discussion of results showed a theoretical connection of existing knowledge of the problem and a theoretical approach to understand the problem of limited educational opportunities for spouses stationed overseas.

## **4.0 SOLUTION TO THE PROBLEM**

### **Overview**

The purpose of this applied study was to solve the problem of limited educational opportunities and financial help for junior (E1-E5) and senior (E6-E9) spouses stationed overseas to inform governmental agencies and formulate a solution to address the issue. This chapter examines a solution to the study's central question. Details regarding resources and funds needed, role and responsibilities of stakeholders, an adequate timeline, solution implications, and an evaluation plan focused on solving educational issues for military spouses. A summary of the chapter restates the essential findings.

### **Restatement of the Problem**

Financial aid under MyCAA aids military spouses by providing financial support when pursuing diplomas, certifications, or occupational licenses. The problem is that MyCAA was only available to certain ranks and programs. Restrictions such as internships, practicums, college-level exams, and entrance examinations are not covered even when these are part of a program approved under MyCAA. Interviews revealed that the need for financial help is vital across all enlisted ranks since junior (E1-E5) spouses could not receive financial help due to advanced education (surpassed the associate degree level) and senior (E6-E9) spouses were not eligible. Thus, spouses accrued financial debt to cover the cost of education. Survey and document analysis indicated a need for financial support due to limited job opportunities.

### **Proposed Solution to the Central Question**

The central question for this multimethod study was, "How can MyCAA (Military Spouse Career Advancement Accounts) be improved to benefit military spouse's career portability while stationed overseas? A solution to this problem surfaced through information

obtained during interviews. For junior (E1-E5) spouses, the solution centered around curriculum support. The educational, computer, medical, childcare, and paralegal fields are highly portable careers for military spouses, but fulfilling requirements presented a problem in overseas locations. Some of these programs require students to attend a face to face classes, accrue internship hours, or take examinations (MOS, 2019). In order to help military spouses, continue or begin their post-secondary education from overseas locations, schools and universities should ensure that programs under MyCAA are fully supported. The survey ratings showed similar results, 65.2% of participants strongly agreed that MyCAA programs should provide hands-on learning experiences for spouses enrolled in online trade programs, and 100% considered that internships and field experiences should be allowed in their current locations. Although data for spouses stationed overseas was not specific, SADS (2015) found that 44% of spouses did not attend a trading school due to inconvenience on the hours/locations (Dahl, 2015). Findings such as these reinstate the need to review guidelines for programs under MyCAA to ensure that career requirements are fulfilled through online venues. The Department of Education allows institutions to deliver online examinations for students in remote locations since having an authorized proctor on-site, validates examinations. This procedure is enough for institutions that adopted online offerings to become accredited, which, in return, benefits student certifications (Mayadas, Bourne, & Bacsich, 2009).

For senior (E6-E9) spouses with advanced degrees, the need for financial help is major. Even though MyCAA assists military spouses in pursuing licenses or certifications necessary to gain employment in an occupation or career field (MOS, 2020), senior spouses are not eligible to apply for this scholarship. Senior servicemembers in categories (E6-E9) earn between \$3,254 and \$4,345 before taxes (DoD, 2020). Thus, it is expected that compensations are enough to

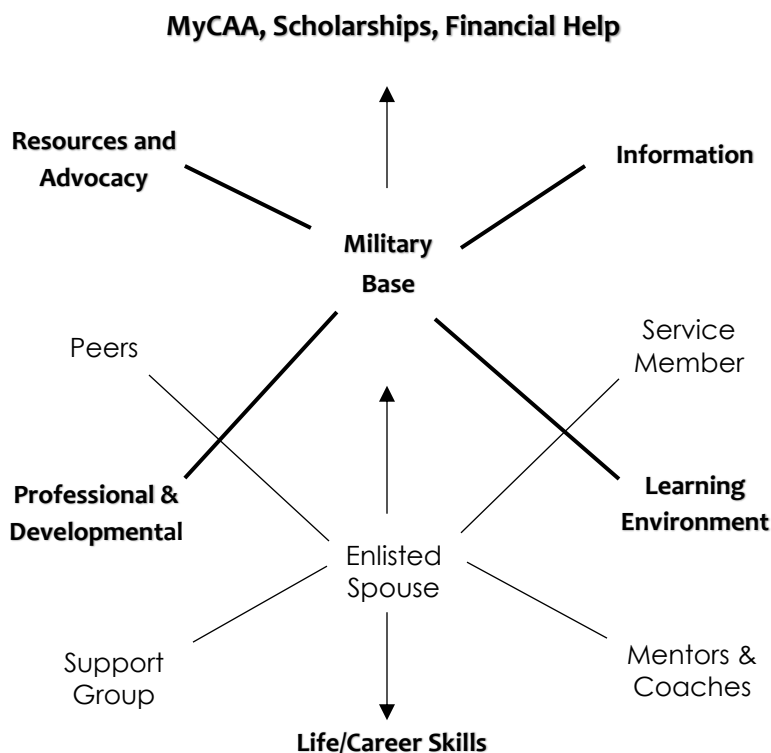


provide for family expenses, living costs, and more. Nevertheless, as spouses advance their education, debt to cover the cost of tuition is inevitable. Interviewees indicated that limited employment opportunities, childcare costs, mobility, and unemployment affected their finances. The servicemember's career affects military spouses' career and employment since the lifestyle demands relocations, family separations, and other unique challenges (Trewick & Muller, 2014). Holding a senior (E6-E9) status hindered the spouses' eligibility to enroll in vocational and trade programs under MyCAA. Ninety-two percent of survey takers strongly agree that rank limitations should disappear, and eighty-seven percent thought that the renewal of professional or occupational licenses should be part of MyCAA. Although rank distinctions are not specific, SADS (2015) data indicated that 76% of spouses would like to enroll in school, but the cost of education is a significant barrier, while 38% of spouses did not use MyCAA due to servicemember's rank. Easing the cost of education is vital since "military spouses are more likely to be involuntarily working part-time or underemployed, that is, working at a job requiring less education or skills that they possess" (Lim & Schulker, 2010, p. 44). Consequently, MyCAA should provide funds for senior (E6-E9) spouses since financial difficulties and the high cost of education are experienced by all military spouses (Williams, 2017; Herzog, 2018; Kofoed, 2017; Gervais & Ziebarth, 2019; Mentzer, Black, & Spohn, 2015). Alleviating financial burden encourages all spouses to obtain a post-secondary education that can help them manage financial struggles, increase earnings, safeguard their employability, expand professional credentials, and accrue retirement savings and assets. These objectives can be achieved by developing a program that focuses on spouses' post-secondary education.

In order to make educational opportunities and financial help accessible to spouses stationed overseas, the researcher proposes the creation of a program that can oversee

educational programs and resources. The Combined Military Branches Education Program for Military Spouses can assess, monitor, and implement the necessary changes to existing educational programs in bases throughout Southeast Asia and Western Europe. Allowing military spouses from all branches have access to the same type of scholarships and benefits can help base authorities share resources and information while establishing a robust program that benefits spouses post-secondary education.

MyCAA is open to diverse schools, programs, and universities. Different goals drive institutions; thus, the development of a program that allows spouses from diverse branches access information from a neutral perspective is needed. Every military branch has different resources and workforce, but a program that focuses on the spouse's post-secondary education and financial help can be introduced on every base. Since, as discussed in the findings of the data collected, a neutral authority can help spouses evaluate their career goals, analyze circumstances, identify opportunities, and seek resources (see Figure 5).



*Figure 5.* Multi-systematic approach that centers around the needs of enlisted spouses and enables them to take control of their lives by evaluating career, educational, and family unit through different elements (adapted from *A Model of Learning, Powered by Technology*, Parkay, Anctil, & Hass, 2014, p. 366)

### **Resources and Funds Needed**

Establishing a new program requires an individual to manage program responsibilities. A financial petition to base authorities ensures that a paid employee oversees the program. If unable, the FRC can adopt programs that benefit the military community. Career skills programs are already in place; thus, this agency could expand current services by offering post-secondary education resources. Considering agency limitations, Red Cross volunteers could fulfill responsibilities. Another organization that could support the program goals is the Spouses Association due to the availability of base volunteers recruited through this group. Supporting a program across different branches of the military might present difficulties since program guidelines and regulations could vary. However, a program that benefits military spouses post-secondary education could be supported by diverse branches.

### **Roles and Responsibilities of Stakeholders**

In response to support military spouse's efforts to complete their education in remote locations without hurting their financial health, military authorities should support a plan that benefits spouses post-secondary education. Adopting a program that focuses on what type of educational and financial needs should be met in the community, and the extent to which current programs are meeting these needs is essential. Differentiated educational services, as well as the number of resources, goals, and the environment, shape the vision of a program needed in a unique community (Davis, Rimm, & Del Siegle, 2011). These considerations could help a committee evaluate the educational needs of military spouses, the adequacy of MyCAA,

and scholarships available in their location. These measures facilitate the development of guidelines that ensure life and career skills are transferable during an overseas assignment. A standard program that provides financial support to all enlisted military spouses ensures opportunities to advance their careers, obtain certifications and licenses, and maintain educational goals. Most importantly, a measure such as this can help prevent less job-related interruptions for spouses throughout the servicemember's career.

A campaign to promote MyCAA through base authorities can be accomplished through an agency such as the FRC. Although this agency offers career classes, it is limited to inform spouses about updating resumes, developing portfolios, goal setting, and interviewing skills. The career education center house diverse minor colleges, schools, and universities. The problem is that competition to enroll students in their programs might outweigh the spouse's educational goals. Therefore, supporting a program that helps individuals to plan, follow, and reach goals from a neutral stand can educate spouses about different scholarships, financial aid, and schools without imposing biased views.

A coordinator for the Combined Military Branches Education Program for Military Spouses program can assess spouse's educational needs, develop and launch a campaign to inform spouses about MyCAA, and seek opportunities for spouses in need of internships, practicum hours, and remote training. As an advocate, the coordinator's primary goal is to ensure the spouse's educational needs are considered and find ways to fulfill those needs. If the command budget does not allow a salaried position, base authorities can recruit a coordinator through the Red Cross. Many administrative positions on base are currently fulfilled by Red Cross volunteers who are spouses that seek to update their resumes, acquire new skills, or look for leadership opportunities.

### **Timeline**

The following is a recommended timeline to assess community needs, identify connections, develop guidelines, obtain resources, inform the public, establish and evaluate the Combined Branches Education Program for Military Spouses. Before introducing the program in the community, the sequence of steps includes the following:

- 6-months: Determine the range of vocational, academic programs, and financial needs of spouses in the community through a needs assessment.
- 5-months: Evaluate financial implications when compared to similar projects, identify resources, and establish guidelines to obtain the support needed.
- 4-months: Establish communication with post-secondary schools on base to assess their services, programs, and develop connections with representatives.
- 3-months: Define strategies for delivery, ways services are presented to spouses, which includes newcomers briefing, campaign seasons, monthly meetings, and/or online venues (webpage).
- 2-months: Evaluate internal capacities to deliver the program by analyzing manpower, assignments, and activities.
- 1-month: Analyze milestones, goals, accomplishments, and progress. Inform agencies on base, promote the program in the community.
- 0-month: Program introduction.
- 1-month after: Ensure that the program meets its goals and the needs of spouses through evaluations and feedback.

- 2-6 months after: Monitor progress, adjust the program if needed.

### **Solution Implications**

The introduction of a new program needed in the community does not guarantee organization-wide support. In order to be successful, project management and accountability are keys to ensure guidelines and objectives are met. One of the significant difficulties that can halt the program is the lack of human resources. The program coordinator holds a responsibility to promote, launch, and manage the program. While this is a full-time (or part-time) salaried position, this job might not be included in the commands' budget. The FRC could adopt this program and deliver the services in conjunction with career preparation skills classes. If FRC is unable to adopt, the Red Cross can take responsibility for the program since volunteer(s) can assume responsibilities. Another agency that can be considered a resource to manage the program is Spouses Associations. This group is present on every base, is volunteered driven, and supported by the command.

Even though human resources and the lack of support might hinder progress, the overall gains of the Combined Military Branches Education Program for Military Spouses surpass obstacles. Policymakers should consider the extent to which the spouse's career and post-secondary education benefit the community when financial support and guidance are available to spouses. Supporting the servicemember's career require spouses to sacrifice theirs. Thus, base authorities should consider the benefits of offering the same educational and career resources for all military spouses, ensure that requirements for certificates and occupational licenses can be fulfilled from overseas locations, and provide opportunities to complete on the job experiences, internships, and practicum hours, as well as expanding testing services. Therefore, supporting a

program that enhances a spouse's skills benefits their wellbeing, family's finances, and the community.

### Evaluation Plan

In order to establish the effectiveness of the Combined Military Branches Education Program for Military Spouses, the program coordinator should use formative and summative evaluations (see Figure 6).

Type Assessment	
Needs Assessment	Spouse's educational and financial needs are evaluated through a needs assessment. This process allows for the establishment of short and long-term goals resources currently in place are considered.
Process Evaluation	Includes the collection of critical information such as college enrollment, number of certificates completed, number of tests taken on base, number of spouses who took courses using MyCAA, and the number of spouses who obtained other scholarships.
Outcome Evaluation	After six months, establish interventions, changes, and/or adjusted to the program are needed.
Impact Evaluation	Conduct focus groups to learn a spouse's experiences before and after the program is introduced into the community. Determine the impact of the program by gathering data that shows changes in college enrollments, MyCAA course completion success rate, and scholarship applications.

*Figure 6.* Assessments needed to evaluate the Combined Military Branches Education Program for Military Spouses. Adapted from "Types of Evaluation" by Center for Disease Control and Prevention, 2020. Retrieved from <https://www.cdc.gov/std/Program/pupestd/Types%20of%20Evaluation.pdf>

Colleges and schools that serve military spouses might limit the type of data needed for program assessment. To solve this dilemma, informing institutions that efforts to promote spouses' post-secondary education could improve enrollment numbers and program completion

might guarantee cooperation and collaboration among the agencies involved. Yearly reports presented to the base command may not be perfect, but it offers accountability and facilitates credibility. To fulfill our need for services and hold organizations accountable, it is vital to establish a system that scrutinizes procedures (Parkay, Anctil, & Hass, 2014).

### **Summary**

This study sought to solve the problem of limited educational opportunities and financial help for military spouses stationed overseas. MyCAA financial help was available to spouses, but rank limitations and level of education prevented spouses from attaining this and other types of scholarships. Interviews with spouses stationed in Southeast Asia and Western Europe were performed to learn about spouse's perceptions, experiences, and opinions. Data collected through interviews was used to design a survey that was made available to another group of spouses stationed in the locations previously mentioned. Interviews and survey results showed that spouses of all ranks experience financial burden. Thus, there is a need to support military spouse's post-secondary preparation. Second, limited job opportunities in overseas locations force spouses to enroll in new programs and to obtain new certification or occupational licenses. The lack of resources to support internships, practicums, and job experience prevent spouses from completing requirements. These obstacles make spouses to lose job opportunities or to stop their education entirely since some schools require students to fulfill program assignments in stateside campuses. A proposal to ensure that spouses post-secondary and career goals are supported through a program that oversees their education was discussed. The Combined Military Branches Education Program for Military Spouses ensures that all enlisted spouses have access to the same type of financial aid and scholarships. Most importantly, it promotes



opportunities for spouses in need of job experiences, internships, and practicum hours as well as expanding the range of test services in overseas locations.

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## APPENDIX A

# LIBERTY UNIVERSITY

## INSTITUTIONAL REVIEW BOARD

March 24, 2020

Adriana Perez  
Jeffrey Savage

Re: Modification - IRB-FY19-20-35 Limited Educational Opportunities and Financial Help for Military Spouses Stationed Overseas

Dear Adriana Perez, Jeffrey Savage:

The Liberty University Institutional Review Board (IRB) has rendered the decision below for IRB-FY19-20-35 Limited Educational Opportunities and Financial Help for Military Spouses Stationed Overseas.

Decision: Exempt

Your stamped consent form can be found under the Attachments tab within the Submission Details section of your study on Cayuse IRB. This form should be copied and used to gain the consent of your research participants. If you plan to provide your consent information electronically, the contents of the attached consent document should be made available without alteration.

Sincerely,

**G. Michele Baker, MA, CIP**  
*Administrative Chair of Institutional Research*  
**Research Ethics Office**

## APPENDIX B

Dear Military Spouse:

As a graduate student in the School of Education at Liberty University, I am conducting research as part of the requirements for a doctoral degree. The purpose of my research is to understand the importance of educational and career support for military spouses stationed overseas. If you are an enlisted spouse currently stationed in Southeast Asia or Western Europe I invite you to participate in my study. The criteria for participation in his study is as follows:

- ✓ be a high school graduate
- ✓ between the ages of 24 and 55
- ✓ no previous military history of their own
- ✓ a minimum of one-year residency in current location
- ✓ overseas assignment must be at least a three-year tour
- ✓ a minimum of one permanent changes of station (PCS) in the last 10 years
- ✓ have an employment history of at least 0-3 years

If you are willing and eligible to participate, you will first be asked to complete a screening questionnaire to determine eligibility for the study. From the participants that are eligible, six will be randomly selected (three from Southeast Asia and three from Western Europe) to participate in an interview via e-conferencing software. The interview will be recorded and should last approximately 30 minutes. An additional thirty participants will be randomly selected (fifteen from Southeast Asia and fifteen from Western Europe) to complete a 12-question online survey will be made available to some participants and, which will take approximately 10-15 minutes. Instructions on how to access the survey, including an access code, will be sent via email to select the chosen participants.

Your name and/or other identifying information will be requested as part of your participation, but the information will remain confidential.

To participate, please click on the following link to complete the screening questionnaire [\[REDACTED\]](#). If you are eligible chosen to participate, I will contact you to either schedule your interview or to provide information about the online survey. A consent form will be provided to you via email. You will be asked to sign the consent form, and return it to the researcher prior to your scheduled interview or survey taking.

Sincerely,  
Adriana Torres De Pérez  
Doctoral Candidate

**APPENDIX C**

Do you have a high school diploma (Y/N) \_\_\_\_\_

Are you between the ages of 24 and 55? \_\_\_\_\_

Have you served in the military? \_\_\_\_\_

Have you lived at least six-months in your current location? \_\_\_\_\_

Current assignment is at least a three-year tour? \_\_\_\_\_

Have you experienced at least one moves (PCS) in the last ten years? \_\_\_\_\_

Do you have an employment history of at least 0-3 years (Y/N)? \_\_\_\_\_

## APPENDIX D CONSENT FORM

### Limited Educational Opportunities and Financial Help for Military Spouses Stationed Overseas

Adriana Torres De Pérez

Liberty University

School of Education

You are invited to be in a research study on educational and career preparation for military spouses stationed overseas. You were selected as a possible participant because you are an enlisted active duty's spouse between 24 and 55 years of age stationed in Southeast Asia and Western Europe. Please read this form and ask any questions you may have before agreeing to be in the study.

Adriana Torres De Pérez, a doctoral candidate in the School of Education at Liberty University, is conducting this study.

**Background Information:** The purpose of this applied study is to solve the problem of limited educational opportunities and financial help for junior and senior spouses stationed overseas to inform governmental agencies and formulate a solution to address the issue.

**Procedures:** If you are willing and eligible to participate in this study, I would ask you to do one of the following: From the participants, six will be randomly selected (three from Southeast Asia and three from Western Europe) to participate in an interview. The interview will be recorded and conducted utilizing e-conferencing software and should last approximately 30 minutes. An additional thirty participants will be randomly selected (fifteen from Southeast Asia and fifteen from Western Europe) to complete a 12-question online survey which will take approximately 10-15 minutes. Instructions on how to access the survey will be sent via email to chosen participants.

**Risks:** The risks involved in this study are minimal, which means they are equal to the risks you would encounter in everyday life.

**Benefits:** Participants should not expect to receive any direct benefits from taking part in this study. The findings of this study may help spouses to identify educational resources available within their career field. Most important, governmental agencies may identify areas of educational needs for military spouses who have used, are using, and those who do not know about the benefits of MyCAA (Military Spouse Career Advancement Accounts) during an overseas assignment.

**Confidentiality:** The records of this study will be kept private. In any sort of report, I might publish, I will not include any information that will make it possible to identify a subject. Research records will be stored securely, and only the researcher will have access to the records. if I share the data that I collect about you, I will remove any information that could identify you, if applicable, before I share the data.

- Participants will be assigned a pseudonym. I will conduct the interviews in a location where others will not easily overhear the conversation.
- Data will be stored on a password locked computer and may be used in future presentations. After three years, all electronic records will be deleted.
- Interviews will be recorded and transcribed. Recordings will be stored on a password locked computer for three years and then erased. Only the researcher will have access to these recordings.

**Voluntary Nature of the Study:** Participation in this study is voluntary. Your decision whether or not to participate will not affect your current or future relations with Liberty University. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships.

**How to Withdraw from the Study:** If you choose to withdraw from the study, please contact the researcher at the email address included in the next paragraph. Should you choose to withdraw, data collected from you, will be destroyed immediately and will not be included in this study.

**Contacts and Questions:** The researcher conducting this study is Adriana Torres De Pérez. You may ask any questions you have now. If you have questions later, you are encouraged to contact her at [REDACTED]. You may also contact the researcher's faculty chair, Dr. Jeffrey Savage at [REDACTED].

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher, you are encouraged to contact the Institutional Review Board, 1971 University Blvd., Green Hall Ste. 2845, Lynchburg, VA 24515 or email at [REDACTED].

Please notify the researcher if you would like a copy of this information for your records.

**Statement of Consent:** I have read and understood the above information. I have asked questions and have received answers. I consent to participate in the study.

☐ The researcher has my permission to-audio/video record me as part of my participation in this study.

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Signature of Participant

Date

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Signature of Investigator

Date