

A Study on Military Spouse Licensure Portability in Legislation and Practice

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Military spouses face employment obstacles such as relocations, leading to un- or underemployment. The Department of Defense (DoD) proposed three best practice guidelines for transfer of licenses for military spouses. In this study, we (a) reviewed state legislation on military spouse licensure portability and identified how states addressed DoD best practices, and (b) interviewed staff and reviewed websites at six occupational boards of each state. Most states have implemented at least two guidelines, while occupational boards have implemented only some of the legislated guidelines. Thirty-seven percent of boards in states with legislation supporting expedited applications for military spouses did not offer them, and not all accommodations are publicly displayed. Financial counselors should recommend military spouses call regulatory offices about accommodations.

Keywords: employment, financial readiness, licensure, military, policy

For nearly two decades, the United States has been actively engaged in the War on Terrorism with an all-volunteer military force. These events have increased interest and investment in the welfare of military families. One of the most commonly reported concerns among military families is military spouse employment (Castaneda & Harrell, 2008; Shiffer et al., 2017). Military spouses have high levels of education and training, yet military spouses often find it difficult to find and maintain employment given the demands of military life (Lim & Schulker, 2010; Shiffer et al., 2017). They are much more likely to be unemployed or underemployed than civilian spouses, and earn far less (Hosek & Wadsworth, 2013; Lim & Schulker, 2010; Shiffer et al., 2017). Notable career challenges specific to military families include service member partners who are often absent from families creating childcare difficulties, and frequent disruptive moves from one duty station to the next (Castaneda et al., 2008).

The employment challenges military spouses face have long-term consequences for the military spouse's career,

overall family financial stability, and the ability to be military ready. Military families with employed spouses report greater financial security, mental health, and satisfaction with the military lifestyle (Shiffer et al., 2015). Financial stability and partner employment both contribute to military members' well-being, family military readiness, and family well-being (Bell et al., 2014; Brunson et al., 1998; Hawkins et al., 2018). In addition, service members with an employed spouse are more likely to have a positive veteran transition experience (Shiffer et al., 2017). Legislation and implementation of programs that reduce barriers to military spouse employment support military families' well-being. The purpose of this study is to examine and evaluate state legislation and implementation that supports military spouse employment through licensure portability. To date, no study has examined how federal guidelines related to military spouse licensure have been implemented by individual states or how that legislation is implemented by licensing and credentialing boards. This study will expand our understanding of legislation implementation in areas key to family financial stability. It will offer specific implications for financial counselors to support military spouses'

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employment opportunities and financial readiness for changes in station.

Relevant Literature and Study Objectives

Frequent Relocation as an Employment Barrier

The frequent moves that military families make from one base to another is a key barrier to the spouses' ability to acquire employment. Service members are asked to move approximately every 2–3 years (Hosek & Wadsworth, 2013). It takes on average 10 months for spouses to find employment following a move (Defense Manpower Data Center, 2014). This delay in employment often leaves military spouses frustrated by their inability to pursue careers they have worked hard to achieve. Permanent changes of station also disrupt opportunities for further education and training. Among military spouses who reported they would like to be in school or training, 28% said they moved too often (Dorvil & Klein, 2016). Income uncertainty also reduces families' likelihood of positive financial behaviors, such as investing in stock ownership (Shin & Kim, 2018).

Military moves are also associated with a substantial decline in earnings, averaging \$2,100 in the year of the move (Burke & Miller, 2016). The reduction in earnings persists at least 2 years after the move (Burke & Miller, 2016). Although military families have more types of savings accounts than their civilian peers, they also have more problematic credit card behaviors (Skimmyhorn, 2016). These problematic credit card behaviors may be due to families navigating unpredictable schedules, locations, and income streams, as well as reductions in spouse income. Szendrey and Fiala (2018) found that lower perceived economic mobility among middle-class families is linked to poorer credit behaviors; it may be that families who are discouraged about spouse income potential are less intentional in their credit behaviors. Relocations can also lead to costs such as higher car payments, as lending organizations are unwilling to give loans for used cars except over the long term at high rates of interest, which does not match the short-term or unpredictable nature of the service member's stay (Varcoe et al., 2003).

Licensure Among Military Spouses

Many military spouses pursue additional education or certification to overcome the employment challenges of being in a military family (Shiffer et al., 2015). Fifty percent of military spouses work in careers that require state licensure or

credentials (Maury & Stone, 2014). While the licensure or credentials are a boon to military spouses' overall employment and earning opportunities, it can be difficult to pursue these careers in a new state. Over 40% of military spouses have had difficulty with portability of licensure or credentials after a permanent change of station, which leads to employment gaps and underemployment (Maury & Stone, 2014). Successful legislation that facilitates the portability of military spouse licensure and credentials can offer military spouses the opportunity to maintain employment during geographic relocations and mitigate financial stress for military families (Kersey, 2013).

Licensure Portability Trends for Military Spouses

The Department of Defense (DoD) has recognized that spousal employment must be addressed to ensure service members and their families are military ready. Over the past decade, the DoD has created the Spouse Employment and Career Opportunities programs, started the "My Career Advancement Account" scholarship program, and expanded the Military Spouse Employment Partnership (MSEP; Friedman et al., 2015; Gonzalez et al., 2015; Meadows et al., 2016).

Moreover, the White House became actively involved in promoting licensure portability in 2012, when First Lady Michelle Obama, along with the Second Lady Dr. Jill Biden, announced a call to action in support of professionally licensed military spouses (White House, 2012). Mrs. Obama and Dr. Biden asked that states create legislation to assist military spouses in their ability to move their licenses and credentials between states (Kersey, 2013).

The DoD released the report *Supporting our Families: Best Practices for Streamlining Occupational Licensing Across State Lines* that year. This report identified three best practice guidelines each state could implement to promote portability of licenses and certificates held by military spouses. These best practices include:

- Endorsement—Occupational boards do not require an examination for military spouses to transfer licenses
- Temporary or Provisional—Occupational boards give permission for military spouses to practice

while they submit additional materials and/or meet additional requirements

- Expedited—Occupational boards prioritize military spouses' application processing (U.S. Department of Defense, 2012)

Once again, a Blue Star family is part of the White House administration (a Blue Star family is a family with at least one member who has served in the military during a time of conflict). The Second Lady of the United States, Mrs. Karen Pence, continues to champion the needs of military spouses. Mrs. Pence spoke recently about the importance of licensure portability as a key to military readiness (Associated Press, 2018). The Department of Defense State Liaison Office (DSLO) likewise continues to advocate for cross-state endorsements of licenses (Gonzalez et al., 2016).

State Laws

Effective implementation of legislation is necessary to provide the desired supports for military families. A review of state legislation in 2012 found that about half of the states had acted on the DoD's recommendations and passed some form of licensure portability (Kersey, 2013). After 5 years of states enacting legislation to address the best practices for military spouse license portability, there is a need to review legislation and to survey occupational boards to assess the extent to which the best practices guidelines are being met in each state. Although there is variability as to how licensing agencies manage transfers of licenses or credentials for military spouses (e.g., Tex. Occ. Laws ch. 55 §001-009, 2015), it remains unclear how licensing and credentialing boards implement the legislation to ensure the transfer of licenses or credentials is completed in a timely and efficient manner.

Study Objectives

This study was conducted through a grant from the U.S. Department of Agriculture as part of the DoD and Department of Agriculture Partnership for Military Families. The DoD's Office of Military Community and Family Policy and the DSLO served as a resource throughout this study. There were two objectives for this study:

- Examine and evaluate the current legislation in each state and Washington, DC, that applies to military spouse licensure portability

- Collect data from occupational boards as to how the legislation is implemented.

Methods

Procedure

In Phase One, the research team identified legislation in each state related to military spouses and licensure portability (November 2016–January 2017). The institutional review board at the authors' university determined this study was exempt from review. Two research scientists coded all information separately and their findings were compared to ensure accuracy. When disagreements occurred, these were discussed with a representative from the DoD State Liaison Office and discrepant codes were resolved. In addition, the Military Officers Association of America (MOAA) provided information regarding licensure and credentials portability for military spouses. The review of the legislation and information provided by MOAA was used to develop the questions for the occupational board staff during the second phase.

In Phase Two, the DoD Office of Military Community and Family Policy's Defense-State Liaison's office identified the occupations to be reviewed. Occupations were excluded if they were part of other initiatives that impacted license portability (e.g., compacts for nursing and physical therapist), or if there were improvements made in law that would require implementation (e.g., teacher certification). Occupations were then identified that were part of a potential growing market or particularly applicable to military spouses (such as those commonly pursued through the DoD My Career Advancement Account). The six boards identified were: Cosmetology, Dental Hygiene, Massage Therapy, Mental Health Counseling, Occupational Therapy, and Real Estate Commission.

A comprehensive procedure was developed for the review of the occupational board including a detailed review of the board's website and scripted calls with a member of the occupational board. Boards were contacted by telephone or by email about the process to transfer licenses or credentials specific to military spouses who were new residents and fully licensed in their previous jurisdiction. Each researcher received training on how to conduct the call. Interviews of staff at occupational boards were conducted over 3 months.

Six occupational boards were contacted in 50 states and Washington, DC, totaling 306 initial contacts (via telephone and email). Out of 306 occupational boards, 3 boards never returned phone calls or emails for an interview.

Measures

State Legislation Related to Military Spouses and Licensure Portability. Two research scientists independently reviewed and coded the legislation for each of the 50 states and Washington, DC, using the following variables: (a) year legislation was enacted, (b) spouses' Service members' status to benefit from the legislation (e.g., active duty, National Guard or Reserves, veterans, or deceased service member), (c) definition of legal union (e.g., married, domestic partners) needed to benefit from license portability accommodations, (d) process for transfer (e.g., transfer license via endorsement, temporary license, and/or expedited procedures), (e) requirements of supplemental information with application (e.g., background check, continuing education requirements), (f) timeline of temporary license, (g) length of time spouses have to benefit after relocation, and (h) temporary license granted by new state or spouses allowed to practice with previous state's license. Research scientists additionally coded (a) if the legislation used the words shall/must, may, or both, and (b) if legislation used the phrase "substantially equivalent."

Occupation Board Implementation of Legislation. The script for the interview is available from authors upon request. Research scientists additionally documented the staff title to whom they were directed (manager/director, licensing specialist, reception staff, etc.), and whether they were directed to the website. Research scientists reviewed websites and applications for any specific information or questions about military status and for the number of requirements to transfer a license.

Results

Phase One

Figure 1 summarizes the legislation from the 50 states and Washington, DC, in the three areas recommended by the DoD. Figure 2 provides the legislation titles. All states and Washington, DC, have legislation or occupational board policies that support new residents' portability of occupational licenses and credentials from previous states and jurisdictions. Most ($n = 46$) have also enacted legislation specific to that of military spouses. A quarter ($n = 17$) had

legislation at the time of this study that proposed two of the best practice guidelines for military spouses portability. Furthermore, half of the states ($n = 25$) have legislation specific to military spouses that encompasses all three of the best practice guidelines to lessen or remove impediments for spouses.

The 46 states that have enacted legislation used a wide range of language to describe how occupational boards are either required or encouraged to facilitate portability of licenses for spouses. Legislation in most states ($n = 35$) uses "shall" or "must" in describing how occupational boards should facilitate licensure portability, while seven states use "may" and four states use both "shall" and "may." For example, Nebraska legislation states occupational boards shall issue temporary licenses while legislation in Alaska states boards shall expedite the issuance of licenses and may issue temporary licenses. The wide variability in language among the states may have contributed to the considerable range of processes of transfer for spouses relocating to various states.

Similarly, the term "substantially equivalent" was frequently used to describe the educational requirements needed by military spouses to transfer the license or credential. Although using this phrase allows each board to determine the necessary requirements to meet before issuing licenses, due to its ambiguity, the phrase is likely to lead to a lack of clarity for military spouses about the experience or information they must possess.

We note two other key differences between states in their legislation:

- Legislation in California and Oregon includes domestic partners as eligible to benefit from bills regarding military spouse licensure portability.
- State legislation from seven states also includes spouses of veterans and/or deceased service members as eligible to benefit from bills regarding military spouses' licensure portability: Arkansas, Colorado, Kansas, Maine, Maryland, New Mexico, and Vermont.

Phase Two

Occupational boards have implemented only a portion of the legislated best practice guidelines. We chose to summarize the implementation of one best practice guideline,

Figure 1. Military spouse licensure portability legislation summary by state.

	Licensure by endorsement	Temporary or provisional licensing	Expedited application
Alabama	●	●	●
Alaska	○	●	●
Arizona	●	○	○
Arkansas	●	●	●
California	●	●	●
Colorado	●	●	●
Connecticut	●	○	○
Delaware	●	●	○
Florida	●	●	○
Georgia	●	●	●
Hawaii	●	●	●
Idaho	●	●	●
Illinois	○	●	●
Indiana	●	●	●
Iowa	○	○	○
Kansas	●	●	●
Kentucky	●	●	●
Louisiana	●	●	●
Maine	●	●	●
Maryland	○	●	●
Massachusetts	●	●	●
Michigan	○	●	○
Minnesota	○	●	●
Mississippi	●	●	○
Missouri	○	●	○
Montana	●	●	●
Nebraska	○	●	○
Nevada	●	○	○
New Hampshire	●	○	○
New Jersey	●	●	○
New Mexico	●	○	●
New York	○	●	●
North Carolina	●	●	○
North Dakota	●	●	●
Ohio	●	●	○
Oklahoma	●	●	●
Oregon	●	●	○
Pennsylvania	○	○	○
Rhode Island	●	●	●
South Carolina	●	●	●
South Dakota	●	●	●
Tennessee	●	●	●
Texas	●	●	●
Utah	●	○	○
Vermont	●	●	●
Virginia	●	●	●
Washington	●	●	●
Washington, DC	○	○	○
West Virginia	○	●	●
Wisconsin	●	●	○
Wyoming	●	●	○

○ Not addressed in legislation
● Addressed in legislation

Note. Data collected between November 2016 and January 2017.

expedition of applications, for this study. We compiled a table that displays board implementation of state legislation on expedition of applications for military spouses (the table is available from the authors upon request). Of the 186 boards in 31 states with legislation supporting expedited applications, only 68 boards (37%) expedited applications. Forty-nine boards (26%) either had no state-specific licensing requirements or processed applications within 2 weeks for all applicants. Sixty-nine boards (37%) neither expedited applications for military spouses nor had quick processing times for all applicants.

Furthermore, not all implementations are publicly displayed. Occupational board staff routinely ($n = 187$) directed research scientists to the website to find answers to their questions. All occupational boards had information about obtaining a license on the website. However, only 44%

($n = 134$) had information specific to military spouse license portability.

Most occupational board applications (59%, $n = 179$) did not indicate how military spouses should identify themselves to benefit from accommodations. Of the 92 boards who expedited applications for military spouses, 24% ($n = 23$) did not post information on their website or ask a question about military status on the application. Numerous staff stated that they believed spouses would call the board to identify themselves.

There was a wide variation among which occupational board staff answered interview questions. Licensing or credentialing specialists, supervisors/managers, and board directors were frequently aware of their state's legislation regarding military spouse licensure portability. Customer service representatives were most

Figure 2. Military spouse licensure portability legislation summary by state.

	Legislation Title		Legislation Title
Alabama	<i>House Bill 638 (2012)</i>	Nebraska	<i>Legislative Bill 88 (2017)</i>
Alaska	<i>House Bill 28 (2011)</i>	Nevada	<i>House Bill 89 (2015)</i>
Arizona	<i>Senate Bill 1458 (2011)</i>	New Hampshire	<i>Chapter 117 (RSA 332-G:7) (2014)</i>
Arkansas	<i>Code § 17-1-106 (2013)</i> <i>House Bill 1723 (2014)</i> <i>House Bill 1184 (2017)</i>	New Jersey	<i>Public Law 2013, Chapter 264 (2013)</i>
California	<i>Bill 1904 (2012)</i> <i>Bill 186 (2014)</i>	New Mexico	<i>House Bill 180 (2013)</i>
Colorado	<i>HB 12-1059 (2012)</i> <i>HB 15-1015 (2015)</i>	New York	<i>Chapter 299 (2016)</i>
Connecticut	<i>Section 20-332-21a (1993)</i>	North Carolina	<i>House Bill 799 (2011)</i> <i>Senate Bill 8 (2017)</i>
Delaware	<i>Statute Chapter 329 (2014)</i>	North Dakota	<i>House Bill 1246 (2013)</i>
Florida	<i>Bill 1228 (2011)</i> <i>Bill 941 (2016)</i>	Ohio	<i>House Bill 490 (2012)</i> <i>House Bill 75 (proposed 2017)</i>
Georgia	<i>House Bill 821 (2016)</i>	Oklahoma	<i>Senate Bill 1863 (2012)</i>
Hawaii	<i>Bill 2257 (2012)</i> <i>ACT 185, SLH 2013 (2013)</i>	Oregon	<i>House Bill 2037 (2013)</i>
Idaho	<i>Senate Bill 1068 (2013)</i>	Pennsylvania	<i>None</i>
Illinois	<i>Senate Bill 275 (2012)</i>	Rhode Island	<i>Bill 629 (2013)</i> <i>Bill 5712 (2013)</i>
Indiana	<i>Senate Bill No. 253 (2012)</i> <i>House Enrolled Act No. 1116 (2012)</i> <i>Senate Enrolled Act No. 219 (2016)</i>	South Carolina	<i>Bill 417 (2013)</i> <i>Bill 3710 (2012)</i> <i>Bill 1107 (2012)</i>
Iowa	<i>None</i>	South Dakota	<i>Bill 177 (2013)</i>
Kansas	<i>House Bill 2178 (2012)</i> <i>House Bill 2154 (2015)</i>	Tennessee	<i>Senate Bill 1039/House Bill 968 (2011)</i>
Kentucky	<i>House Bill 301 (2011)</i>	Texas	<i>Senate Bill 162 (2013)</i> <i>Senate Bill 1733 (2011)</i>
Louisiana	<i>House Bill 732 (2012)</i> <i>Revised Statute 37:3651, Chapter 59 (2016)</i>	Utah	<i>House Bill 384 (2016)</i>
Maine	<i>Public Law 311 (2013)</i>	Vermont	<i>Act 177 (2014)</i>
Maryland	<i>Veterans Full Employment Act of 2013 (2013)</i>	Virginia	<i>House Bill 937 (2012)</i> <i>House Bill 1247 (2014)</i> <i>House Bill 405 (2016)</i>
Massachusetts	<i>VALOR Act (2013)</i> <i>VALOR Act II (2014)</i>	Washington	<i>Bill 5969 (2012)</i>
Michigan	<i>Act 299, Section 339.213 (2014)</i>	Washington, DC	<i>None</i>
Minnesota	<i>House Bill 3172 (2014)</i>	West Virginia	<i>Bill 4151 (2014)</i>
Mississippi	<i>Regulation Part 2601, Chapter 7 (2014)</i> <i>Senate Bill 2419 (2013)</i>	Wisconsin	<i>Senate Bill 550 (2011)</i>
Missouri	<i>House Bill No. 136 (2011)</i>	Wyoming	<i>Bill 74 (2013)</i>
Montana	<i>House Bill 94 (2011)</i>		

Note. Data collected between November 2016 and January 2017.

often not aware of the legislation specific to military spouses.

Discussion and Implications

In this study we assessed the state legislation of the three best practices identified by the DoD and their implementation by six occupational boards. Most states ($n = 48$) have enacted legislation to facilitate the portability of licenses and credentials for military spouses and more than half of those states ($n = 40$) have implemented at least two of the best practices guidelines. We recommend that lawmakers require all three best practices.

Occupational boards have implemented only a portion of the legislated best practice guidelines. Nearly 40% of boards in states with legislation supporting expedited applications for military spouses neither offered expedited applications for military spouses nor had quick processing times for all applicants. Military spouses in these states would face long waits after application, even if other accommodations are available (such as licensure by endorsement or temporary/provisional licenses).

Most websites and applications did not contain information about transfer processes specific to military spouses. This lack of transparency can increase barriers for military spouses navigating relicensure in a new state. Military spouses who are unemployed or underemployed report lower job-search self-efficacy (Trougakos et al., 2007), and individuals who are unemployed or low-income are less thorough in their searches for information (Loibl et al., 2009). Military spouses, particularly those who are currently un- or under-employed, may not go the extra step of calling the board to self-identify or to ask about accommodations for military spouses. Military spouses report that web pages (both military and nonmilitary) are one of the most used and useful financial resources (Plantier & Durband, 2007). Displaying accommodations on websites is an important step towards disseminating information to military spouses.

Implications for Occupational Boards

We recommend that occupational boards prominently display information about accommodations for military spouses. Occupational board websites could include a link to the legislation on portability of licensure for military spouses. The link will increase exposure of information for staff as well as military families. Board executive directors

can include questions about military status on all licensure applications, especially for applications to transfer licenses from another jurisdiction. Occupational boards may also identify a specific staff member to serve as a point of contact for military spouses.

Implications for Financial Counselors and Planners

Financial counselors working with military families have great opportunities to support financial well-being both before and after a permanent change of station that impacts spouse employment. For military clients who are not yet going through a change in station, financial counselors can work to reduce family financial anxiety. Spousal financial stress generally increases in the period right before a permanent change of station (Tong et al., 2018). Related research with military families suggests that financial stress is linked to poorer financial behaviors (Carlson et al., 2015). Financial counselors can educate families about the challenges in employment after a permanent change of station and encourage military families to create savings to prepare for potential interruptions in a spouse's employment. Research suggests that families make saving decisions based on their expected income, and that they are more likely to save if they are saving to be prepared for an emergency (in comparison to saving for retirement, education, a home, etc.; Shin & Kim, 2018). Financial counselors therefore have a key opportunity to educate their military clients about potential changes in income and to help motivate them to prepare by saving. Financial education through the military or another employer has been linked to greater financial literacy, particularly for groups otherwise at risk of low literacy rates (Wagner, 2019).

Furthermore, financial counselors can connect military families with resources to alleviate employment and financial disruptions with a change in station. There are supports available for spousal employment and all other major disruptions experienced during a permanent change of station (Tong et al., 2018). For example, the Military OneSource Career Center offers free career counseling, and the MSEP offers a web portal of jobs offered by companies that promote employment for military spouses. A list of available services is provided in Appendix C of the publicly accessible RAND report, "Enhancing Family Stability During a Permanent Change of Station" (Tong et al., 2018). Knowing about these resources in advance can help reduce financial anxiety during a change in station.

After a permanent change of station, financial counselors could ask a military family their hopes for the spouse's employment, and about the spouse's experience and credentials. If the military spouse is pursuing a licensure or credential in the new location, financial counselors should recommend the military spouse call the regulatory office to inquire about processing accommodations. Our study indicates that many boards have accommodations available, even when they are not publicly displayed. In our interviews, licensing or credentialing specialists and supervisors were frequently aware of the state's legislation on military spouse portability, while customer service representatives were not. Consequently, financial counselors should recommend that clients call and ask to speak with a licensing specialist or manager about accommodations. Counselors with many military clients may choose to contact board licensing specialists or managers directly to inquire about accommodations.

Well-implemented policies have the potential to support military spouse employment and military family well-being. The state legislation that currently allows or requires licensure by endorsement, temporary licenses, and expedited applications and the boards that implement these policies for military spouses support spouse employment and well-being for military families. Increased implementation and public display of these practices will further support military family well-being. Financial counselors can prepare families financially for potential delays in employment and provide resources to help them navigate the process of establishing licensure, ensuring stability for military families during this gap between legislation and implementation.

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Disclosure. The authors have no relevant financial interest or affiliations with any commercial interests related to the subjects discussed within this article.

Acknowledgments. The authors gratefully acknowledge collaboration with the Department of Defense's Office of Family Policy, the National Institute of Food and Agriculture, and the U.S. Department of Agriculture, funded by

the University of Minnesota Award No. 2016-48788-25895.

Funding. The author(s) disclosed receipt of the following financial support for the research, authorship, and/or publication of this article: This work was supported by the Graduate School, University of Minnesota, 2016-48788-25895, awarded to Lynne M. Borden.