



# **DEPENDENCY AND DIVORCE/SEPARATION IN THE FOREIGN SERVICE: EXPERIENCES, CONSEQUENCES, AND RECOMMENDATIONS**

**RESEARCH FINDINGS AND RECOMMENDATIONS**

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## EXECUTIVE SUMMARY

In any circumstances, divorce can be difficult, both financially and emotionally. Foreign service spouses may face additional challenges when their relationships come to an end, because of their unique legal status and reduced ability to work due to regular international transfers. The EUFASA Research Department (ERD) therefore conducted an interview study with ex-spouses and -partners of foreign service officers, and examined existing support from both Ministries of Foreign Affairs and family associations in EUFASA member countries.

Interviewees faced a plethora of issues, many of them specific to their status as a foreign service spouse. From the interviews, it was clear that the cycle of foreign postings as a foreign service spouse hinders accompanying partners' access to not only income, but also social insurances and pension contributions, and often makes it difficult for partners to have their own bank account, as well. At the same time, spouses' legal status while abroad is dependent upon the foreign service officer, and access to information and the type of support structures are more limited than they would have at home. As there are many factors at play which may interact and reinforce each other, and much depends on whether the spouse can earn a living wage in each location where they are posted, even highly educated and motivated spouses have trouble maintaining their financial independence.

For most of the ex-spouses and -partners we interviewed therefore, following a foreign service officer on postings abroad had resulted in a significant loss of their financial security and functional independence, and when the relationship failed, they had difficulties in hiring appropriate legal counsel, re-establishing themselves including finding a job and renting a home, and securing their retirement. When problems in the relationship occurred abroad, the diplomatic status of the employee appears to have made it harder for the partner/spouse to get legal representation and may have made it harder to have their case heard by a family court. These spouses were sometimes unable to turn to either the MFA or the representation for information, assistance, or a sympathetic ear. Additional challenges arose for those with minor children. The few supports currently offered by MFAs and foreign service family associations in EUFASA member countries failed to meet most of the needs of these partners and spouses.

However, the challenges of financial dependence do not just affect those foreign service spouses and partners whose relationships fail. In fact, divorce and separation serve as a powerful lens to understand the multiple and complex ways in which all foreign service spouses' independence and rights are fundamentally curtailed. Following a foreign service officer's career makes it difficult for many spouses and partners to exercise their rights to participate in essential parts of the social security system in European welfare states, including the right to participate in the labour market, the right to support in unemployment, and the right to a dignified income in old age.

Enabling foreign service spouses to maintain their financial security is not only in the interest of the partners themselves; it is also in the interest of all Ministries of Foreign Affairs. As spousal factors have been found to be the most common reason why expatriates leave assignments abroad early, strengthening the ability of partners and spouses to maintain their financial security is essential in making a foreign service career attractive for highly qualified professionals. A wide range of recommendations are given for how both MFAs and family associations can address each of the issues our interviewees encountered, from simple information to policy-level solutions. Several current policy solutions from European countries are included.

# BACKGROUND & RESEARCH METHODOLOGY

## Background

Although statistics are often cited that about half of marriages end in divorce, one cannot predict what percentage of current marriages will at some point fail. Divorce rates have fallen in Europe slightly since peaking in 2006; in 2021 there were 1.7 divorces per 1000 population in the European Union<sup>1</sup>. Even in normal circumstances, divorce can be a challenging experience, both financially and emotionally.

Foreign service<sup>2</sup> spouses, however, may face additional challenges when their relationships come to an end, because of their unique legal status and reduced ability to work due to regular international transfers. In an EUFASA survey (2019) of over 1200 diplomatic partners<sup>3</sup> of European diplomats, 50% said that the mobile MFA lifestyle put a strain on their relationship, with nearly half of respondents (48%) stating the aspect of MFA Officer's job that was most challenging for their relationship was the long working hours and lack of work-life balance<sup>4</sup>. The EUFASA Research Department (ERD) therefore conducted a qualitative interview study with ex-spouses and -partners of foreign service officers to understand in detail the challenges caused by separation or divorce. Supports available to these partners and spouses were also examined. This paper presents the findings of that research, and makes recommendations to Ministries of Foreign Affairs and foreign service family associations.

## Research design

To understand the range of experiences foreign service partners and spouses have when separating or divorcing, ERD conducted in-depth interviews with men and women who had permanently separated from or divorced foreign service officers. Interviews were sought with both male and female participants who had been in same-sex and opposite-sex relationships with foreign service officers from several different foreign services in Europe. A wide range of ages and separations/divorces involving couples both with and without children were also targeted to shed light on as many issues as possible. Ministries of Foreign Affairs (MFAs) and foreign service family associations of EUFASA countries were also surveyed about the supports that they offer for foreign service partners and spouses in their systems who are facing separation or divorce.

## Interview methodology

All 22 EUFASA member associations were asked to share a request for interviews in their networks; online interviews were conducted between 2020 and 2023. Each interviewee was asked to describe their experience with divorce/separation, including the process of filing for divorce, settlement conditions, their employment and financial situation (including pension and social security), what support they received (if any), etc. Interviews lasted approximately 75 to 120 minutes. Because of the sensitive nature of the topics, the interviews were not voice-recorded; interviewers instead took detailed notes. Each interviewee was

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<sup>1</sup> Eurostat, 2023.

<sup>2</sup> We use the terms "diplomat" and "foreign service officer" interchangeably to refer to internationally transferable foreign service staff who have diplomatic status when posted abroad.

<sup>3</sup> The terms "partner" and "spouse" are used interchangeably in this report to refer to all partners and spouses, unless stated otherwise.

<sup>4</sup> Devine Mildorf, 2020.

then provided with the draft transcript of the interview, and then asked to correct any errors, and add any information they felt was missing. Interview transcripts were only used by the research group once the interviewee explicitly approved their text. Each text was then analysed by multiple members of the research team to identify each issue that the respondents faced.

### **Interview sample**

A total of twelve in-depth interviews were conducted with nine women and three men who had accompanied foreign service officers in nine different foreign service systems. The interviewees ranged in age from their late 30s to mid-60s, and their relationships had all lasted at least 10 years, and in several cases more than 20 years. Six were foreign-born spouses, not from the same country as the ex-partner. Eleven of the interviewees divorced/separated from heterosexual relationships; one had been in a same-sex partnership. Most interviewees (10) had been married; two had been in long-term partnerships. All divorced or separated while the foreign service officer was posted abroad and half (6) had minor children at the time.

As interviews were deliberately sought with different types of respondents to understand the range of experiences partners and spouses might have, the sample cannot be considered to be representative of the whole population of divorced/separated spouses. However, by diversifying the respondents the research team aimed to uncover as many issues as possible.

### **Questionnaires**

All (22) EUFASA member associations were asked to complete a questionnaire on the support their association offers to partners/spouses facing divorce/separation, if any. Members associations were also asked to have their MFAs complete a similar survey about the support the MFA provides, including whether a policy on divorce/separation exists, and what supports, if any, are provided during and after a divorce/separation (for example, access to psychological support, right to repatriation if separation occurs while abroad, access to legal information, etc.)

### **Confidentiality**

All interviews have been anonymised. Information that might lead to identification of a specific person (for example, names, ages, sending MFA, countries of origin, or posting locations) has been redacted. Within the research team, only the researcher who led the interview knows the identity of interviewees. Each interviewee has been given a pseudonym in this report.

*The European Union Foreign Affairs Spouses' Partners and Families Association (EUFASA) is an international non-profit association (Association Internationale Sans But Lucratif or AISBL) under Belgian law. The purpose of EUFASA is to promote the exchange of information and ideas among its member associations, thus improving the support of spouses, partners and families of officers employed by European Ministries of Foreign Affairs (MFAs). EUFASA aims to identify effective family support practices, raise awareness both at national and EU levels, and gain support for family-friendly policies within European MFAs. The EUFASA Research Department (ERD) conducts research focused on the partners, spouses, and family members of transferable foreign service employees with the objective of providing high-quality data and actionable information relevant to policy on foreign service partners and families. More information about EUFASA can be found at <https://eufasa.org/>.*

## FINDINGS

The context of divorce or separation served as a useful lens to understand the many complex and mutually reinforcing ways in which the independence of foreign service partners and spouses is fundamentally and structurally reduced. The cycle of foreign postings significantly hinders accompanying partners' access to income, social security, information, legal assistance and other support structures they would normally have in their home country, making them comparatively more vulnerable. In following a foreign service officer's career, many spouses and partners are effectively put in a position similar to that of a minor child, with their legal and financial status curtailed, and dependent upon their spouse.

Interviewees faced a plethora of issues, many of them specific to their status as a foreign service family member. While differences in MFA supports, laws, and labour markets in posting countries played a role in each person's experience, every interviewee mentioned financial challenges and issues of financial dependence during the interview. In most cases, multiple factors contributed to create a financial and legal dependence during the relationship, which later put the spouse at a greater disadvantage in hiring appropriate legal counsel, re-establishing themselves including renting or buying a home, and preparing to retire securely. The best efforts of partners and spouses to continue their employment during postings abroad were generally not enough to avoid financial dependence on the foreign service officer, and the few supports offered by MFAs and foreign service family associations in EUFASA member countries failed to meet most of the needs of these partners and spouses.

The complete interview texts can be found in Appendix A.

### Economic vulnerability and dependence

#### **Economic dependence is very difficult to avoid when accompanying a foreign service officer abroad**

Most of the interviewees had tried to work regularly throughout their marriages/partnerships, but the limited right to work in some posting locations, coupled with local labour market conditions and the transfer cycle made it difficult for nearly all of them to maintain employment and earn enough to avoid financial dependency. While several mentioned the work they had done during the relationship to represent the MFA while on postings abroad, this work was generally unpaid and proved hard to translate into useful competencies on a CV. Although several interviewees mentioned that their ex-partner or ex-spouse had received a financial allowance for them, only one said that his ex-partner had passed the allowance on to him.

“I was financially independent when we met; I had my own company.... He didn't want me to work; he said it would be a conflict of interest if I worked.” (Gabriela)

“There is always a “no” about working when you are a diplomatic spouse. “No, you don't speak the language”. “No, because of immunity.” “No, you are not allowed to work in this country.” (Karina)

“The economic dependence is terrible. I spent 20 years abroad. I only ever had temporary jobs: I was a translator; I taught at a university; I was a tourist guide. I tried my best, but I could not pursue a career, as I would have if I stayed in my home country.” (Esther)

“You do become dependent on your partner/spouse, whether you want to or not. I always resisted that, but I still became dependent. Be sure to look after yourself financially. When we entered this life, you get information but it’s all, “oh, you are going abroad, how marvellous!” There is never any conversation about personal financial responsibility. It is implied that your partner will take care of you. Which they do – until they don’t.” (Jeremy)

Even when returning to headquarters, interviewees reported they had significant difficulties in re-entering the workforce and earning a living wage, due to gaps in their work and salary histories.

“It took me four or five years to get a real job. I found little things here and there, but finding a job took a long time. Many people told me, “Just write in the CV that you were a diplomat’s wife,” but what do you write? “My job was being a spouse”?” (Karina)

In addition to missing income, interviewees often mentioned that they had been unable to pay into social insurance programs or pension scheme while they were abroad, as government safety net programs typically exclude those leaving the country.

“I have been 100% financially dependent on him. He always gave me what I wanted, but everything was in his name: our apartment, our car. I worked before we got married, but then we had children and went on postings. How can you possibly work when you change countries every few years? I worked for some years in the capital, but it was not an insured income... The worst is that we don’t get any pension.” (Diana)

“As for social security, pension contributions, health insurance, I didn’t get anything. I had been abroad for nearly 20 years, I couldn’t make any contributions. I won’t have the minimum number of years of contributions to get any pension when I reach retirement age.” (Karina)

Financial insecurity and the resulting stress appeared to be the greatest concern among the interviewees. Women who had been unable to regularly earn a liveable salary while accompanying their spouses abroad mentioned the significant stress they experience in trying to support their minor children alone, having received only very small settlements.

“It’s been very stressful. I left post with just a couple suitcases and haven’t been able to go back, so I have been moving for several months between family and hotels and AirBNBs with just a few of my things. We have no apartment or house here, and without an income, I cannot rent an apartment.” (Gabriela)

“In the end, the total settlement I am getting from my ex-husband – compensation in lieu of pension and health care, division of household effects, and alimony – is about what one year of my annual salary would have been, had I stayed at the international organization I was at when I met my husband. As I am not that far from retirement age, I will have to be very careful with money.”  
(Ingrid)

Nearly every interviewee mentioned that divorce had resulted in (or would result in, for those who were separated but not divorced) the loss of their health insurance. Having to purchase health insurance is a significant financial burden for partners who already are missing years of earnings, savings, and pension contributions, as well as the necessary work and salary histories to earn a decent income.

“We have had a joint bank account since we got married. Only when we split, I opened my own account. I struggled a lot financially. I am not entitled to any pension. We agreed with my husband that he would pay me a modest sum every month, and that is my only income to live on. He is not legally obliged to do that though. I was advised by a lawyer not to get a divorce in order not to lose my health insurance. With growing age, one needs more healthcare, and I only have health insurance through my husband.” (Cindy)

“My husband refused to continue my MFA health insurance because he wanted to cut all ties. I called the insurance company to ask if I could continue my health insurance, but they told me there is no provision for spouses in the event of divorce. After decades of being insured with private insurance companies, I am without private healthcare and the MFA health insurance provider told me I would have to start with a two-year probation, which entails much higher premiums.” (Ingrid)

A few interviewees also mentioned that they knew of other foreign service spouses who want to leave their relationships but lack the financial resources to be able to do so.

### **Banking challenges reinforce dependency**

Interviewees mentioned several additional issues that make it hard for them to bank or save for retirement. The efforts of banks to reduce their risks and costs by restricting accounts to customers with permanent residence in the country appear to have made it challenging for foreign service spouses to keep their own bank accounts. Some interviewees mentioned that they had had no bank account of their own prior to the divorce. One ex-spouse reported that her bank closed her accounts and sold her investments because of her status as a PEP (politically exposed person) after she married her husband. As PEP status is maintained even after divorce, she continues to have trouble with bank accounts.



“Had I stayed in my country or in my career as an international professional, I would have had my own source of income and investments, a pension, health care and a home... but so little was in my control after we married and were posted abroad ... You can't even have a bank account in your own name. When we met, I had my own salary and bank accounts. But marrying my husband made me dependent and officially a PEP, and one bank closed my accounts, and sold all my investments. Now I have no credit, no financial standing in my own country.” (Ingrid)

The many factors described above (poor access to local job markets, ineligibility for pension contributions, missing social insurance contributions, lack of unemployment support, barriers to banking, etc.) are all either unique to, or heightened for, foreign service spouses, and result in the spouse entering the process of divorce or separation with a significant financial and legal handicap. When their relationships failed, most interviewees had only very limited resources to pay for legal counsel, to rent or buy a home, or to support oneself after a separation, because of having followed their spouse's career abroad.

For foreign-born spouses and partners, the barriers to banking can be even higher, for example due to language barriers with banks at headquarters, and bank restrictions on customers with passports from certain countries which are considered to present greater legal or financial risk.

## Practical vulnerability and dependence

### ✦ **Structural factors at the MFA can further reinforce partners' and spouses' dependence.**

MFAs may rightfully hesitate to get involved in the private relationships of their employees. However, it appears that a completely hands-off approach to partners and spouses can reinforce their vulnerability and dependence. A few interviewees felt that giving spouse allowances to the foreign service officer instead of directly to the spouse and the lack of a contact point for spouses within the MFA reinforced their dependence on the foreign service officer.

“[The MFA] did not answer to me but to my husband. They said I was not supposed to contact them directly, all communication had to go through the [foreign service] officer. But my husband was not interested in doing things that would help me... The MFA care only about their own people, the spouse is nothing, especially after divorce.” (Francis)

“He used the allowances for spouses correctly I think, but the money never came to me. It was his choice how the money was spent, I had no control over it. If I had had it, I would have saved some of it. But I didn't know about it. I was 100% dependent on him. The one who has the money has the control. Not making money, I had no control.” (Gabriela)

One interviewee who had been in an abusive relationship mentioned that her ex-husband's ability to control diplomatic pouch mail enabled him to intercept her communication with their bank and to gain full control of their joint bank accounts. A few interviewees mentioned that their ex-spouses (the MFA employees) controlled information from the MFA, or tried to control the partner's/spouse's access to colleagues at the MFA who might have been supportive. This issue was in some cases further complicated by fears of losing the little support that they receive from the MFA as accompanying partners if the MFA were to know that the relationship might be ending.

“Some months ago, my husband told me we should tell the MFA the same story, but I don't know what my husband has told the MFA. I have not said anything to the MFA about the separation, because I don't know what they know, and I have been afraid I would lose all support from them.” (Gabriela)

A few of the interviewees were prevented from recovering their own belongings by their ex-spouses/-partners. While our research method does not allow us to infer how often this happens, this surely represents a significant breach of the conduct MFAs expect from their employees. One foreign service officer made the return of his ex's belongings contingent upon her signing the divorce and settlement agreement after he had kept her things for more than four years, in effect using her belongings as leverage to push her to accept a poor settlement:

“He made the divorce settlement conditional on me accepting the half of our belongings he attributed to me. I have to organize and pay to move it myself, with only a two-month timeline, to get the financial settlement.” (Ingrid)

## Legal vulnerabilities

### ✦ Foreign service spouses also face particular legal hurdles

To be able to accompany a foreign service officer on post, the partner/spouse typically receives a diplomatic visa. Several interviewees mentioned that they lost their ability to stay in the country when the foreign service officer ended the relationship abroad, that they were afraid they would be forced to leave right away, or that they lacked access to a visa to return to the country to recover their belongings after a separation or to visit their children.

Foreign service officers' diplomatic immunity can also make it difficult to hold them accountable when there are issues abroad, which can leave partners and spouses who are abused with very few places to go for help.

“In our final posting, he physically abused me, and when I asked him to leave the home he refused and said there was no point calling the police as he had diplomatic immunity.” (Bea)

Several interviewees had been confused about issues of jurisdiction, for example in which country to consult a lawyer, or whether one must file for divorce or custody in a particular country. A few mentioned that it was very difficult to find a lawyer to represent them, because lawyers at headquarters either did not want to take clients abroad or lacked experience with cases where other national or international laws may become relevant. One interviewee said that a few lawyers refused to represent her because they did not want to or could not argue a case against a foreign service officer. Interviewees also commented that when they did find a lawyer, the fees were high and the lawyer still did not always have the required expertise.

The combination of needing specialist legal representation while having unclear or limited jurisdiction to hear a case against someone with diplomatic immunity, and only limited financial resources resulted in some spouses feeling that they were unable to get a fair settlement in the divorce proceedings.

### **Custody issues are much more complicated for foreign service families**

Additional challenges arise for partners and spouses who have minor children at the time of a separation. The Hague convention of 1980, intended to prevent international kidnapping and to provide for the return of children who are illegally removed from their habitual residence by a parent<sup>5</sup>, can make it impossible for foreign service partners and spouses to leave a post with their minor children if the foreign service officer does not agree.

“*I told my [abusive] ex-husband I wanted to return [with the children] to my home city. He refused... If I did not follow his instructions, then I would have been guilty of kidnapping.” (Bea)*

Custody and visitation rights were deeply difficult issues for our interviewees with minor children. This issue affected the fathers we interviewed differently than the mothers, at least in part because courts tend to award custody to mothers. Both of the fathers we interviewed separated while at post abroad, which affected their rights to stay in the country and ability to work. Their custody hearings took place in the local courts and in both cases, the fathers lost custody of their children.

“*I would have loved to have had custody of the children, but when we split up abroad, I wasn’t even able to stay in the country legally, and work was a problem. Custody laws depend on the legislation of the country, and I had not realized my rights as a father there were much less than if we had been in Europe. No local judge would give me custody, and I could not file for custody at headquarters because the children were living abroad.... How can you stay close to your children in this kind of situation? Even if you are rich, you might not get a visa to see your children.” (Leo)*

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<sup>5</sup> 28. Convention of 25 October 1980 on the civil aspects of international child abduction.

Both fathers remain deeply concerned about the next international transfer, if they will be able to see their children regularly, and what help, if any, their MFAs will provide, so that the children can see their fathers.

“*Soon she will return here to headquarters, and we will have shared custody. She says she plans to go abroad again with the kids after one post here, to somewhere that isn’t too far away. She didn’t ask me if I would agree to that.*”  
(Leo)

*“The big question is what happens with the next transfer. It will be more difficult for me to get what I want than for her to get what she wants. I don’t think there is any support from the MFA for divorced parents for travel to see their kids or anything. It’s possible that she will be sent with the kids to a place where I cannot go. I don’t know, but it could happen. My ex-wife and I have good communication, but [when it comes to postings] what you ask for and what you get can be two different things.”* (Hugo)

The financial, legal, and practical issues that spouses faced are summarized in Figure 1.

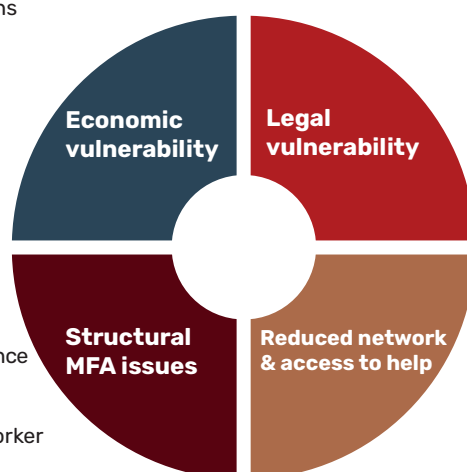
**Fig. 1 Factors contributing to spouses’ economic, legal, and practical vulnerability and dependence**

### **Economic vulnerability**

- Limited/no unemployment assistance at HQ
- Lower social insurance contributions
- Reduced savings & investments
- Reduced access to job market
- Reduced professional network
- Lower income
- Gaps in CV reduce employability
- Reduced pension contributions
- Loss of health insurance
- Barriers to banking

### **Structural MFA issues**

- Information and allowances only to employee enforces spouse dependence
- MFAs hesitant to get involved in personal issues
- MFA colleagues may support co-worker over spouse



### **Legal vulnerability**

- Custody hearings abroad disadvantage partners who are unable to work locally
- Family court judge may not hear cases against diplomats who have immunity
- Immunity makes it hard to hold abusive foreign service officers accountable
- Hague convention makes it hard to leave post with children
- Hard & expensive to find a lawyer with right experience

### **Reduced network & access to help**

- Family & friends too far away to help & may not understand
- Social supports limited in new location
- Support structures abroad may be unknown or inaccessible

## Needs and existing supports

From the interviews, the following needs appeared to be most prominent:

### Prior to any problems in the relationship:

- Clarity about their legal and financial situation when accompanying someone abroad, including information about what could happen in case of separation abroad and custody issues
- Access to job markets (local and remote)
- Ability to pay into pension funds and social insurances
- Access to unemployment assistance

### Once a problem arises:

- Sufficient financial resources to afford legal counsel and to re-establish oneself
- Information about their rights and where one could, should, or must file for divorce and custody
- Contact information for appropriate legal counsel
- An empathetic culture at the MFA or representation
- Direct access to information/advice which cannot be controlled or censored by the employee
- Access to an ombudsman or whistle blower line in case of abuse
- Repatriation from post and the right to collect their own belongings
- Health insurance
- Access to unemployment assistance
- Re-entry into the job market

### **MFAs offer little support to partners facing divorce or separation**

Unfortunately, MFAs appear to offer very few supports to these partners and spouses. Of the 15 MFAs which returned the survey, five provide only repatriation as the sole support, and three provide no support at all. Three MFAs repatriate partners/spouses to headquarters; an additional three MFAs offer repatriation to either headquarters or another country; and another three consider repatriation on a case-by-case basis, but approval is not guaranteed.

“Once you are divorced, or separated, the Ministry does not even repatriate you or pay to ship your things back home. They paid to send me here – they could have at least sent me back home. It would have been a nice gesture. From where we were posted, it was expensive to return home and to ship my things.” (Leo)

Other supports are rarely offered. Three of the 15 MFAs reported providing access to a social worker, and two provide access to psychological support. Two give some support for couples counselling; one will allow spouses to complete a job training program if it was started prior to the separation; and one reported providing legal information to partners.

Further, spouses and partners – including some of our interviewees – are sometimes afraid to contact the MFA when there is a problem in the relationship, as they fear losing the little support they receive if they are perceived as no longer belonging to the family unit. This means that they lose support at the very time they may need it most.

The effect of separation/divorce on child allowances appears to vary widely, as allowances vary widely over foreign service systems, and also depend on individual custody decisions.

### **Associations provide only minimal support**

Of the 20 family associations which returned the survey, fewer than half (8) reported providing some support to these partners and spouses. This included contact information or assistance accessing a lawyer (7/20); contact information or assistance accessing psychological support (5/20); legal information (4/20); connecting them with a social worker (3/20); social support (3/20); and access to a small interest-free loan for financial emergencies (1/20). One fifth (4/20) of the associations assist partners/spouses in getting psychological support or counselling for their children.

### **A “success” story?**

It may be helpful to consider what factors played a role in a case where a separation went relatively well. Jeremy had a job with a local salary and health insurance at post abroad when his relationship with his partner ended. His partner had given him the partner allowance throughout their relationship, so Jeremy was in a better position financially when they separated. Jeremy’s ex also voluntarily continued providing the same financial support for some months after the relationship ended, and as they both agreed on how to split their belongings and assets, no (expensive) legal counsel was necessary. The staff at the mission abroad were supportive and gave Jeremy some time to work out his housing and visa before reporting that he was no longer part of the employee’s household which would result in the loss of his diplomatic visa. As the couple had no children, there were no custody issues to be solved.

While not all of these factors can be applied to other cases (e.g., naturally MFAs cannot prevent couples with minor children from separating), some lessons can perhaps be drawn, for example the importance of continuing employment whenever possible, having an empathetic and understanding culture at the mission, and encouraging employees to think about and discuss the financial welfare of their partners and spouses.

## OUR FINDINGS IN CONTEXT

As this research shows, foreign service spouses are put into a position of unique and significant dependence. The legal and financial dependence of the spouse at the time of a divorce is, in great part, the direct result of having been a foreign service spouse, and is out of step with today's European standards. The economic consequences for spouses of accompanying diplomats on foreign postings meet EIGE's definition of economic violence<sup>6</sup>, defined as "any act or behaviour which causes economic harm to an individual." Types of economic violence include economic control, where finances and financial decision-making are limited or controlled; economic exploitation, for example taking wages or financial aid without permission; and economic sabotage, in which one is prevented from pursuing, obtaining or maintaining employment and or education.

One may be tempted to think that the cases presented here represent the role of the spouse as it was in the past, that today's foreign service spouses and partners work, and that they are surely much less dependent than they used to be. While the situation seems to be more financially acute for older interviewees who have most of their potential earning years behind them, every person we interviewed had had trouble keeping their earnings at a level that would allow a dignified income in retirement. Foreign service spouses are sometimes told that they "know what they signed up for", but in reality they cannot know what the real long-term implications will be, as their ability to work, save, and maintain financial independence depends greatly on the posting locations they will be sent to.

Both educational attainment and interest in professional employment have previously been found to be very high among diplomatic partners and spouses<sup>7</sup>, however working in the local labour market abroad requires a legal mechanism such as a bilateral work agreement. While many European countries endeavour to sign such agreements, this is a long and often difficult process which requires the will of both the sending and receiving states, and there are still many posts where partners and spouses are not allowed to work<sup>8</sup>.

Even when partners and spouses may access the local job market, language skills, a lack of recognition of certifications gained in other countries, and the regular transfer rhythm all present significant barriers to work. As a result, while the unemployment rate in the European Union is very low (5.9% in August 2023<sup>9</sup>), a 2020 survey of spouses in EUFASA member MFAs found that only 34% had ever worked in the local labour market abroad, 24% had been self employed while abroad, and 26% had some experience with cross-border remote work in their years as a foreign service spouse<sup>10</sup>.

The earnings, pension contributions, and social insurances which foreign service spouses lose when accompanying officers abroad are significant. The wide variations in salary by country and by professional field, as well as variations between systems in the percentage of postings in locations where a foreign service spouse may work, mean that the amount of lost salary varies significantly from case to case and country to country. Using the EU average annual salary of 33,511 Euros<sup>11</sup>,

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<sup>6</sup> European Institute for Gender Equality, 2023.

<sup>7</sup> Devine Mildorf and Winne Larsen, 2023.

<sup>8</sup> Devine Mildorf and Winne Larsen, 2023.

<sup>9</sup> Devine Mildorf and Winne Larsen, 2023.

<sup>10</sup> Devine Mildorf et al., to be published in 2024.

<sup>11</sup> Eurostat, 2022.

a spouse who was unable to work 50% of the time while following their partner's 30-year foreign service career would lose 502,665 Euros in earnings, plus pension and social insurance benefits. If benefits, the effects of compound interest, and the higher average level of education among foreign service spouses are accounted for, this figure would be significantly higher. Salary loss will be greater for spouses from countries with higher average salaries, such as Switzerland, Luxembourg, and Finland as compared to spouses from European countries with lower average salaries, such as Czechia, Poland or Hungary.

Even when spouses are able to work, salaries abroad are often not comparable with European levels, and their earnings are often ineligible for making contributions to social insurances or pension schemes at home. The EU strives for the active participation of its citizens in its labour markets, and the European Pillar of Social Rights establishes, among others, the right to participate in the labour market (Principle 1), the right to support in unemployment (Principle 4), and the right to a dignified income in old age (Principle 15). However, in many European foreign service systems, spouses are simply not allowed to contribute to 2nd pillar pension accounts while abroad, nor may they contribute towards their invalidity insurance, denying them the right to be a part of the state social welfare system that other citizens take for granted.

The effects of lost salary, pension contributions, and social insurances are further compounded by the amount of time typically needed to find a job, and a lack of access to public unemployment support when returning to headquarters after accompanying a foreign service officer abroad.

The results of these effects likely often remain invisible, as the long-term economic consequences for a spouse who remains married will be masked by the foreign service officer's income during employment, and subsequently by his or her pension and savings in retirement. The economic consequences of following a diplomat abroad suddenly snap into sharp focus, however, when the couple separates or divorces; but as the spouse generally loses whatever connection they had from the MFA and family association at the same time (and MFAs may consider divorce a private matter which does not concern them, anyway), MFAs may rarely see the real consequences of the dependency into which spouses and partners fall.

When a divorce or separation occurs, it is more complicated and appears to be significantly more injurious to the spouse when it happens abroad. Not only is the spouse more dependent, both legally and financially, on the foreign service officer when abroad; he or she may also lack a strong support network and access to known services and supports when living in a foreign country and culture. The foreign service officer, however, not only continues to have the steady income and structural supports of their employer; she or he is also significantly advantaged by diplomatic immunity.

Pursuant to the 1961 Vienna Convention on Diplomatic Relations, family court judges may not hear cases in their courts against diplomats who have immunity. This means that, if the foreign service officer is unwilling to provide adequate support, the spouse or partner has very little legal recourse to get a settlement for alimony and/or child support, or to have court-ordered maintenance payments enforced. This is not a new issue; the scope of this problem was so significant among United Nations employees with diplomatic status in the 1990s that the UN introduced a wage-garnishment program<sup>13</sup>. While presumably only a minority of foreign service officers seek to avoid their responsibilities to their ex-spouses and children when divorcing, it is troubling that spouses and children can be left with few resources, and little or no legal recourse.

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<sup>13</sup> Castro, 2014.



Additionally, custody hearings will likely be held in local courts, where the spouse's visa is dependent upon the foreign service officer and therefore likely to be lost, hampering the spouse's ability to show the court that they can provide a secure home in-country for their minor children. The economic vulnerability of the spouse or partner and resulting power imbalance in the couple is therefore further reinforced by the foreign service officer's diplomatic immunity. The significant challenges of custody and maintaining visitation in the face of the foreign service employee's continuing international transfers raise further questions about the rights and best interests of the child and of the parents.

## **Implications for MFAs and associations**

It is in the MFAs' interests for spouses to be able to maintain their own financial independence and practical agency as much as possible. European MFAs are finding it increasingly difficult to post foreign service officers abroad and to retain them in the longer term<sup>14</sup>, often because the conditions tied to overseas postings do not work for the family. Within Europe, the norm is for both members of a couple to participate in the labour market, and a second salary is no longer a luxury. Previous research has also shown that the most common reason that expatriates leave a job abroad earlier than planned is because the spouse was unhappy, for example because of being unable to work<sup>15</sup>. Significant costs result when foreign service officers leave the career, both economically and also in lost experience and know-how. Active support of partners and spouses to maintain their own financial independence is therefore essential for the attractiveness of a foreign service career. The greater the spouse's ability to earn and save, the more attractive the career for prospective foreign service employees and families.

When the issue of divorce or separation does arise, foreign service spouses are likely to need more support and information, right as they are losing whatever support they have had from their MFA or family association. As several issues are different in a foreign service context than in the general population (legal right to stay in the country, questions about jurisdiction, custody issues, etc.), the usual social supports may be far away, and support services may be unavailable or linguistically inaccessible, these partners and spouses should be able to receive appropriate information and support from their MFA and family association.

<sup>14</sup> In discussions with the authors.

<sup>15</sup> See, for example, Andreason, 2008; Black, 1989; and Brown, 2008.

## RECOMMENDATIONS

Our research shows that foreign service partners and spouses do not face just one or two complications in maintaining their financial independence, but rather a complex web of barriers that affects their financial situation and compounds over years. As one cannot predict years in advance which relationships will fail, it is essential to help all partners and spouses to maintain their ability to earn, save, and contribute to social insurances over their years of service as a foreign service spouse so that they have sufficient resources, no matter the fate of their relationships in the future.

Other, more specific supports such as legal information and repatriation support are needed when the relationship fails. As separation and divorce are highly complex issues with several significant legal, financial, and social aspects, the engagement of both associations and MFAs is important. The focus should be on minimizing the financial and legal barriers that put partners and spouses at a disadvantage, compared to what their situation would have been, had they stayed at headquarters.

Below, we provide an extensive catalogue of possible approaches to address each issue identified by our research, ranging from information to supports and programs, and policy-level solutions. Current policy solutions are also included, for example to guarantee the right of a spouse to return to a public sector job they left in order to accompany their spouse abroad. All MFAs and family associations, no matter their size, budget, or current policies, should find measures here that they can realistically implement to better support their partners and spouses. Ideally MFAs and associations will work together to identify needs in their system and how they can collaborate to best cover those needs.

## Catalogue 1: Approaches to support long-term financial independence for all partners/spouses

### Issue:

### International transfers make it difficult to work consistently and earn a wage that allows financial security

#### Information to provide:

- Provide a list of posting countries for which work permits are available
- Inform spouses how to get a work permit
- Provide legal & practical information about remote work
- Provide information on personal finance basics for foreign service spouses (importance of own bank account; right to pension contributions; allowances; social insurances; etc. *See Appendix B for a document template*)
- Encourage couples to discuss or sign agreements about splitting of assets in case of divorce

#### Supports to offer:

- Offer job training options
- Optimize ability to hire spouses abroad
- Have regular planned transfers & inform families as early as possible about transfers
- Widen support for separate households
- Offer courses on self-employment, CV writing, etc.
- Offer internships in the MFA to assist spouses (re-)enter job market at HQ (*see Swiss model of professional projects*)
- Provide a spouse sponsorship program which reimburses spouses up to a certain amount of money for developing skills for a portable career (*see UK model*)
- Provide support for acquiring language competency at post, and at headquarters for foreign-born spouses

#### Policy changes to consider:

- Actively pursue legal mechanisms to allow spouses to work abroad
- Pursue legal agreements and mechanisms to facilitate remote work
- Guarantee spouses the right to return to their government-funded job after accompanying a foreign service employee abroad (*see Lithuanian Law of the Diplomatic Service, art. 28; and Slovenian foreign affairs act, art. 51*)
- Consider longer postings (4-5 years) and giving employees more notice (at least 6 months) before transfers
- Consider creative solutions to postings in challenging locations, such as shared tandem posts<sup>16</sup> (*see Swiss model*) and increased support for split households

<sup>16</sup> In a shared tandem posting, two employee share two posts – one in the field and one at headquarters, switching every 2 – 3 months.

**Issue:** **Reduced or no ability to contribute to a pension fund (inability to work, or work abroad ineligible for contributions)**

**Information to provide:**

- Inform spouses/ partners about pension issues
- Encourage foreign service officers to consider options to protect their partners' / spouses' financial security, for example a checklist of issues couples should discuss before going abroad
- Encourage good personal finance – even more important when there are gaps in social insurances (*see Appendix B for a model document to give partners/spouses on personal finance issues*)

**Policy changes to consider:**

- Create a pension option for partners/spouses (*see Finnish, Swiss and other models described in Devine Mildorf and Winnie Larsen, 2023*)
- Strengthen other supports, e.g., find mechanisms to give allowances directly to spouse/partner (*see Estonian foreign service act, art. 6Z; providing that an allowance of double the minimum wage paid directly to unemployed spouses*)

**Issue:** **Reduced or no ability to contribute to social insurances**

**Information to provide:**

- Clearly inform spouses/ partners about the issue
- Encourage foreign service officers to consider options to protect their partners' / spouses' financial security
- Encourage good personal finance hygiene as being even more important when there are gaps in social insurances

**Policy changes to consider:**

- Find mechanisms to allow partners to make uninterrupted contributions to social insurances (*see Finnish, UK, and Czech models*)
- Allow time abroad with foreign service officer to count toward social insurances (*see Slovenian foreign affairs act, art. 51*)
- Strengthen other supports, such as mechanisms to give allowances directly to spouses/ partners (*see Estonian model*)

**Issue:**

**Bank protocols to reduce risk & PEP status limit spouses' ability to bank, save, and maintain financial independence**

Information to provide:

- Inform about the issue
- Provide a list of banks at HQ which will accept foreign service clients; also consider online banks
- Provide contact for a bank ombudsman if there is one

Supports to offer:

- HR or directorate at HQ can write a letter to the spouse's bank stating that they are abroad with the foreign ministry and have their tax residence at HQ

Policy changes to consider:

- Work with regulators / banks to find solutions

**Issue:**

**Reduced access to unemployment assistance**

Information to provide:

- Inform partners about the issue

Supports to offer:

- Make coaching available to help spouses (re-)enter employment

Policy changes to consider:

- Pass legislation allowing spouses/ partners to access unemployment benefits at HQ
- Guarantee spouses the right to return to their job after accompanying a foreign service employee abroad, which reduces joblessness (*see Slovenian foreign affairs act, art. 51*)

**Issue:**

**Professional networks are eroded by repeated international transfers**

Information to provide:

- Encourage partners/spouses to continue their careers and maintain their networks

Supports to offer:

- Provide spouses with networking links, events, or groups
- Course on networking with tools like LinkedIn

**Issue:** Spouse allowances paid to the employee may not reach the spouse, further decreasing spouse's financial independence and ability to hire legal counsel, to repatriate and to support oneself

- |                                    |   |
|------------------------------------|---|
| <b>Information to provide:</b>     | <ul style="list-style-type: none"> <li>• Encourage employees to think about spouse's financial well-being and to transfer spouse allowances to spouse</li> </ul>  |
| <b>Supports to offer:</b>          | <ul style="list-style-type: none"> <li>• Offer personal finance workshops for foreign service couples going abroad</li> <li>• Help spouses to work (for example, by offering courses to aid employment, pursuing legal agreements to allow spouses and partners to work at post, etc.)</li> </ul>   |
| <b>Policy changes to consider:</b> | <ul style="list-style-type: none"> <li>• Find solutions to pay spouses directly, ideally taxable and pensionable income (<i>taxable: see art. 67 of <u>Estonian foreign service act</u>; or see <u>Lithuanian model</u></i>)</li> <li>• Strengthen other supports, such as helping partners work, ensuring unemployment benefits for spouses, etc.</li> </ul> |

**Issue:** Foreign-born spouses face additional barriers in working and maintaining their financial security

- |                                    |  |
|------------------------------------|--|
| <b>Information to provide:</b>     | <ul style="list-style-type: none"> <li>• Actively inform foreign-born spouses about how to get a work permit at headquarters, if required</li> <li>• Actively inform spouses about how to write a CV and apply for jobs at headquarters</li> </ul> |
| <b>Supports to offer:</b>          | <ul style="list-style-type: none"> <li>• Offer support for foreign-born partners and spouses to develop language proficiency in the national language(s)</li> <li>• Offer courses on (re-) entering the job market at headquarters</li> </ul>      |
| <b>Policy changes to consider:</b> | <ul style="list-style-type: none"> <li>• Offer official information in additional language(s) to make information more accessible to foreign-born spouses</li> </ul>   |

## Catalogue 2: Legal information and supports for all spouses

### Issue:

**International law to prevent kidnapping can make it more difficult for abused spouses to leave safely with their children**

### Information to provide:

- Provide information for partners/spouses about laws to prevent kidnapping before going abroad, for example in pre-departure seminar
- Encourage couples to discuss custody before going abroad
- Provide a contact person (lawyer) with knowledge on the topic in case of questions

### Supports to offer:

- Provide partners/spouses with access to 1-2 hours of legal counsel to discuss these issues before going abroad

### Policy changes to consider:

- MFAs may want to discourage placing employees abroad if there are known difficulties in the relationship and children are involved
- Employees should feel able to ask to delay a posting abroad when the relationship is under threat

### Issue:

**Partner/spouse will likely lose their visa to stay in/enter the country if divorce happens while abroad, complicating child custody decisions and possibly visitation.**

### Information to provide:

- Inform spouses prior to going abroad about this issue, for example in a pre-departure seminar
- Give spouses contact information for the embassy's lawyer at post

### Supports to offer:

- Encourage a supportive culture and an empathetic problem-solving approach in missions abroad

### Policy changes to consider:

- MFA should consider policy to enable foreign service children to visit with their parents after a divorce/separation

**Issue:**

**Sometimes partners/ spouses are unable to retrieve their own belongings after a relationship fails abroad**

**Information  
to provide:**

- Inform spouses before a problem occurs
- Information and contact information for an ombudsman spouses can contact in case they have a problem

**Supports  
to offer:**

- MFAs should recognize joint belongings as such, having both names on moving goods & paperwork
- Inform employees that preventing spouses from retrieving their own belongings is illegal and not the conduct they expect from their employees.
- Train employees on what to do in case of divorce or separation
- Introduce a buddy system for spouses abroad, a way for another spouse at post to help to recover belongings
- Create an ombudsman or mediator function that spouses can access

**Policy changes  
to consider:**

- Employees should be informed that incorrect behaviour toward spouses (for example, preventing access to their own belongings) will be subject to the MFA Code of Conduct (*see Swiss model of Code of Conduct*)



### Catalogue 3: Social and structural supports for all partners/spouses

#### Issue:

**Employees at missions abroad may tend to protect & support their colleagues. While in theory, spouses have consular support while abroad, in practice embassy employees may hesitate to speak up against a colleague, especially if it is someone more senior. Within the representation, confidential assistance or support is not really possible.**

#### Information to provide:

- Provide spouses with information about divorce and spouses' rights and a template agreement about how to settle things in case of a separation
- Information on who to contact abroad in case of problems

#### Supports to offer:

- Provide a liaison officer at missions abroad with guidelines emphasizing that support must be fair and impartial
- Provide a whistle blower line that spouses may access

#### Policy changes to consider:

- MFAs should have a policy to always intervene when the situation creates reputational risks for the MFA or representation and certainly if there is any concern about the safety or welfare of the spouse / partner or children

#### Issue:

**MFA communication exclusively through the employee can enable employees to control the partners' information and finances, and makes confidentiality impossible for spouses in difficult situations. Spouses in abusive situations are in more danger when they cannot approach the MFA.**

#### Information to provide:

- Associations can share information from MFAs with their members on their websites

#### Supports to offer:

- Provide a Family Office which can communicate directly with partners and spouses
- Find practical solutions to enable spouses to get MFA information

#### Policy changes to consider:

- Allow / encourage MFA to collect contact details for spouses with their permission and provide direct information

**Issue:** Divorce is a taboo subject for many spouses, associations, and MFAs. MFAs may want to avoid giving the impression that the career is associated with increased risks to the relationship.

**Information to provide:**

- Make information about divorce available to spouses in a way they can see the information privately (eg., on a website, not in face-to-face meetings)
- Provide information about divorce together with information on other topics to help normalize the issue (*see US model*)

**Issue:** Social support is different when being moved internationally every few years. Partners/ spouses may have fewer family/friends around to support them through a break-up (safe place to stay; financial help; emotional support, etc.)

**Information to provide:**

- Inform spouses about this and encourage them to maintain their networks and develop new ones

**Supports to offer:**

- Give spouses access to psychological support
- Encourage networking and experience sharing among foreign service partners/spouses

**Issue:** Spouses fear losing support from the MFA when they need it most

**Information to provide:**

- Provide written information and contacts that spouses can access confidentially

**Policy changes to consider:**

- Spouses/partners should continue to have access to Family Office/MFA for a limited time after divorce/separation, or longer if there are minor children

When the prospect of divorce or separation arises, partners and spouses will have needs for specific information and support. The following table presents possible solutions to address these needs for MFAs and associations with a variety of resource levels. Support for these partners and spouses is best addressed collaboratively by MFAs with input and participation from associations.

## Catalogue 4: Supports for partners/spouses facing divorce or separation

### Issue:

**When divorcing, spouses often have limited financial resources for legal counsel, repatriation, a place to live, or job training**

### Information to provide:

- Provide information about how to access social services at HQ
- Provide information about how to access a social worker
- Provide information on low-cost legal support

### Supports to offer:

- Cover some/all of the cost of a consultation with a lawyer
- Create a no-interest loan that partners can access in financial emergencies (*see Swiss association's emergency fund*)
- A divorce insurance fund, where members pay in a certain amount each year; those needing legal counsel can get funds for counsel
- Give divorced spouses access to employment-related courses for some time after separation

### Policy changes to consider:

- Family Offices and associations can continue their support at least for a limited time after divorce/ separation (access to courses, job training, etc.)
- Make it part of MFA policy to always repatriate spouses/partners who separate while abroad
- Make short-term housing available to newly divorced spouses for a limited time after returning to headquarters

**Issue:** Partners' health insurance is lost when divorcing if the partner does not have health insurance through employment

Information to provide:

- Provide information about health insurance options, including low-cost options

Supports to offer:

- MFAs could cover health insurance for a limited time after divorce
- Association can contract insurance company to cover spouses (*see Italian model*)

Policy changes to consider:

- MFAs negotiate agreements with health insurance companies to offer cover after divorce

**Issue:** It is often difficult to find a lawyer with experience with foreign service/ international divorce

Information to provide:

- A list of lawyers who have had cases of foreign service separation/divorce before

Supports to offer:

- Create a legal insurance fund with a qualified lawyer, where spouses pay an annual fee to get legal help if needed

**Issue:** Partners/spouses are unclear on the legal process of divorce or separation

Information to provide:

- Provide information for spouses about what they should know about divorce and separation, including the process, possible jurisdiction(s), contacts for legal counsel, possible outcomes of custody hearings abroad, etc. (*see [US information on divorce in the foreign service](#)*)

**Issue:** When on posting, diplomatic immunity may make it hard to hold abusive spouses accountable

**Information to provide:**

- Provide spouses with direct information about what to do and who to contact in case of abuse
- Share MFA code of conduct (*see Swiss model*) with employees and spouses, and clearly communicate expectations of fair and correct behaviour

**Supports to offer:**

- Make a whistle-blower line or confidential ombudsman available to spouses
- Provide access to confidential counselling and/or social worker
- Provide partners with a Family Office or contact person at HQ
- Provide a liaison officer at missions abroad, and make sure they have a basic protocol / guidelines of what to do in such cases
- Develop a code of conduct if there isn't one (*see Swiss model*)
- Encourage a welcoming and empathetic culture in missions abroad

**Policy changes to consider:**

- There is a reputational risk and a moral responsibility when an employee's behaviour is inappropriate, illegal, and/or a poor representation of the home country. MFA policy should be to get involved when any situation crosses this line
- Introduce policy and procedures to report & investigate possible abuse, and to hold employees accountable (removing immunity, recalling employee, etc.)

**Issue:** Diplomatic immunity can enable employees to avoid court rulings for alimony and child support, and can make it possible to avoid making court-ordered payments

**Information to provide:**

- Encourage couples to talk openly about their finances and to consider writing an agreement beforehand about how to separate finances and determine maintenance if the relationship fails

**Policy changes to consider:**

- Allow spouses / partners to ask the MFA to lift immunity if the employee avoids court, or refuses to pay court-mandated support

**Issue:** International law to prevent kidnapping can make it more difficult for abused spouses to leave safely with their children

**Information to provide:**

- Provide information for partners/spouses about laws to prevent kidnapping
- Provide a list of lawyers who have experience with family law and divorce in the foreign service

**Supports to offer:**

- Give partners/spouses access to psychological support
- Give partners/spouses access to a social worker

**Issue:** Sometimes partners/ spouses are unable to retrieve their own belongings from the ex-partner or spouse at post

**Supports to offer:**

- MFAs should recognize joint belongings as such, having both names on removal goods & paperwork
- Inform employees that preventing spouses from retrieving their own belongings is illegal and not the conduct they expect from their employees
- Introduce a buddy system for spouses abroad, so that another spouse at post can recover belongings
- Create an ombudsman or mediator function that spouses can access

**Policy changes to consider:**

- Incorrect behaviour of employees toward spouses should be subject to the MFA Code of Conduct (*see Swiss model*)

**Issue:** Social support is different when being moved internationally every few years. Partners/spouses may have fewer family/friends around to support them

**Information to provide:**

- Provide partners / spouses with contact information for psychological support
- Provide contacts for marriage counselling and mediation services, including those that can be accessed from abroad

**Supports to offer:**

- Give partners/ spouses access to psychological support

**Policy changes to consider:**

- Continue to provide support to partners & spouses during separation/divorce and for some time afterwards

## CONCLUSION

Foreign service spouses and partners experience a multitude of barriers unique to the foreign service which make it difficult to maintain their financial independence. The financial situation spouses find themselves when faced with separation or divorce should therefore be understood as a consequence of having been a foreign service spouse. The opportunity for all foreign service spouses to reliably earn, save, and maintain their financial independence – despite the challenges of international transfers – would not only help spouses to maintain their independence and financial ability to take care of themselves if the relationship fails at some point, but also benefit MFAs by making long-term foreign service careers more attractive for highly qualified candidates. Additional supports are needed once a relationship fails.

Both MFAs and foreign service family associations can make important contributions on this issue, and should ideally collaborate in improving supports for partners and spouses. While existing supports and resourcing levels vary from MFA to MFA and between associations, both MFAs and foreign service family associations should be able to find solutions here that they can implement.

“It’s arrogant, privileged and elitist of MFAs to assume that it is a step up to accompany a foreign service officer abroad, and that spouses don’t sacrifice as much as they benefit from a unique lifestyle, which is also full of adaptation, isolation and vulnerability. Vulnerable populations need reasonable safeguards – that should not be optional, it should be mandatory – a basic right.” (Ingrid)

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## APPENDIX A:

# Interviews with ex-spouses and -partners

### Amy

My husband and I had been together for 16 years before we got a divorce. Our marriage was happy, but the divorce was a very difficult and emotional period. It happened more than ten years ago, and it is still a sensitive issue for me.

Before the divorce, my husband was posted in a neighbouring country, and I stayed in the capital with our children. We were building a house there. He would come to visit us but not very often. I would not say he was a bad father, but he was not too invested in the family when the children were little. While I was a full-time mother, he was absorbed in his important diplomatic world. When he came home, he was not interested in our children's drawings or what new they have learnt. Our younger children were born close together. When they were little, I needed full support from my husband. I did not get it. I guess after 16 years, our love has disappeared. Love is work. It is a job and if you don't work on it continually, it will go away. So one summer, I told him I wanted to split up. I thought he would be more human and try to recover our relationship, but he did not.

It was not an easy decision to make. Back then, I did not have a job, and the kids were still little. I knew that if we got a divorce, I would quickly have to find a new place to live, a job, and secure kindergarten for our kids, which was also difficult. There were long queues for state-subsidized kindergarten and private ones were unaffordable for me. If we were posted somewhere far away, I probably would not have had the courage to do it. It would have been too complicated. But as it was so close, I could just pack our car, put the kids in their seats and drive.

The divorce took one year. Even though we agreed on everything - how to split the custody of our children and property - it was a long process. We both spent a lot of money on legal fees. And there were a lot of negative emotions involved. We were fighting a lot; sometimes I did not even recognize myself. We agreed on some settlement that just about covered private kindergarten for our children.

I have always tried to work, even on our postings. I have an excellent education, and before we had kids, I worked full-time. I managed to work in between kids as well, so my CV was quite good. When we split, I found a job relatively quickly, and when we finally got to the court hearing, I was already employed. I had some small savings, and my father helped me financially to get through the period of unemployment.

I did not get much support from the MFA, and honestly, I did not expect much. I vaguely remember I went to see somebody from HR during the divorce period. I was hoping they would talk to my husband and explain that it was going to be very difficult for the kids and me. I was looking for some sense of humanity. The most emotional support I got was from my friends and from my church. He, on the other hand, had great support from his family. They put a lot of pressure on me. They thought I was surely seeing another man. With two small kids, I thought that was a bad joke.

My mother-in-law always wondered why I was trying so hard to work; she thought I was too focused on my career. The truth is, I think everyone should work and be socially responsible. Everyone should do something worthwhile. Not just be a housewife. I try to give this example to my daughter. You never know what might happen.

## **Bea**

I met my husband in 1998, and we were married 6 years later. From the beginning of the marriage, there were issues, as I had to deal with his layers of addictions including alcohol, gambling, pornography, other women, broken promises and many lies. His role within the MFA served as a solid cover for his alcohol abuse and lifestyle choices.

Our relationship deteriorated, and I was exposed to long-term psychological abuse and constant criticism in front of the children and latterly my family. In our final posting, he physically abused me, and when I asked him to leave the home he refused and said there was no point calling the police as he had diplomatic immunity. I had to flee from the family home with the children. I returned when my ex-husband was finally persuaded to leave the home and find alternative accommodation.

I was very frightened and changed the locks on the doors once he left the family home. I left the children's passports and my own with friends as well as a suitcase of clothes and money in case we had to flee the house. These situations do not suddenly occur; it is the result of a pattern of behaviour over time. We moved many times in our marriage, and each relocation was meant to be a fresh start and more focus on our family unit.

I attended individual counselling through the MFA provision. Together we tried marriage guidance, paid for by the MFA, but my ex-husband did not co-operate, and I was advised that he was not just out of the marriage but the family as well. The counsellor advised me to leave the relationship. My ex-husband also attended AA for a short period of time, but this too was unsuccessful.

We were on a foreign posting with children when I knew my marriage was over. I told my ex-husband I wanted to return to my home city (not the country of my husband). He refused to agree to this and would only allow me to return to the sending state (where there was no support) or remain in the country we were currently residing in. He would not allow us to go to my home country where I did have support. If I did not follow his instructions, then I would have been guilty of kidnapping. I did approach the ambassador to ask for legal advice – he listened but there was no positive help. I was told that if he asked (the headquarters) for advice, my ex-husband would no doubt hear about it. His wife met me on a personal level for coffee, but in reality she was as powerless as I was. She offered to organise a farewell party when we eventually left the country. However, I refused the offer, as I felt it was not appropriate, and there was certainly nothing to celebrate.

My legal team advised me to relocate to my ex-husband's country and fight for relocation and a judicial separation from there. My ex-husband wanted us in his country so that he could pretend that all was well and that I had gone home for our children's education. The MFA paid for our removal

back to my husband's country while he remained in his posting for one more year. The personnel in the MFA, who I had known for many years, advised me that all communication with regard to the relocation had to be processed through my ex-husband. I had to escalate this in HR to explain this was neither possible nor acceptable.

My financial situation was compromised. I had no income of my own, as I felt it important to ensure that the children had a secure environment as we moved from one posting to another. All our bank accounts were joint accounts, and over time my ex-husband controlled them and all the financial information. He used the MFA addresses for bank account purposes. When our marriage ended, he cancelled my bank cards. When I requested replacements, he withheld them when they arrived in the diplomatic bag. I had to personally request that any items which arrived in my name would be held back for me to collect in person.

When we got married, I had my own flat, a car and earned more money than my husband. I supported my ex-husband in his career and was an active diplomatic spouse serving on the family association.

The children and myself did, through the courts, get our relocation, and I am now judicially separated from my husband. The psychologist who interviewed the family said my husband was dealing with multiple addictions and it was not possible to save the marriage. The whole process was traumatic for everyone. Three years later, I am living with my family, and we do not have our own home. I am very fortunate that my family has supported us through this time both emotionally and financially.

I am back at university doing a post-graduate degree, which I am enjoying, and regaining my self-confidence, and the children are settled and doing well at school.

When you are abroad and your marriage is in difficulties, you are very much alone. You do not have many real friendships, and your family is many miles away. It is easy to cover things up and hope that things will improve. My experience has been frightening and isolating. My concern is for the children in these situations. If I had no children, I would have been on a plane and left immediately. It is not possible with children. Every aspect of our lives was impacted.

## Cindy

People are telling me I knew what life I was going to have when I got married. I had no idea. I married my husband in my mid-twenties. We studied together, we shared the same interests, and our relationship was based on friendship. I accompanied him on postings throughout his career. Only shortly before his retirement, we split and we still live separately now.

I spent my life doing the job of a diplomatic wife. And I was perfect in that job. I know how to organize events, all the logistics. That is what I can do better than anything else. Even though we have had relationship problems since the mid-nineties, I felt I had no other alternative but to stay in the relationship. I was already over 50, so I would not get any job in [the sending MFA country]. When he got a mistress on posting, I thought maybe it is his big love; these things happen. But then we moved to another posting and he got another mistress. And yet, he did not want to get a divorce. We have children and a lot in common.

A few years ago, I went through periods of depression. Medication and psychotherapy helped. Also thanks to the psychotherapy, I realized that I don't want to live with him anymore. We agreed that back in the capital, I would live in our apartment, and he would move somewhere else. He was not happy but accepted it; it suited him in a way. Since then he has evolved, also thanks to the pandemic. He is nicer to me now, and we get along.

We have had a joint bank account since we got married. Only when we split, I opened my own account. I struggled a lot financially. I am not entitled to any pension. We agreed with my husband that he would pay me a modest sum every month, and that is my only income to live on. He is not legally obliged to do that though. I was advised by a lawyer not to get a divorce in order not to lose my health insurance. With growing age, one needs more healthcare, and I only have health insurance through my husband.

I always worked a bit, doing some teaching and translations, but these were not jobs through which I could pay social and health insurance and contribute towards my pension. I managed to generate only small savings from these jobs.

## **Diana**

My husband and I were together for over 20 years. We had a nice marriage. I would have staked my life on my belief that he would never cheat on me. I could always trust him; he was no womanizer. We have been divorced for about a year now.

Before his last posting, we spent several years in the capital. He would not get a posting for political reasons, and he felt really frustrated. Eventually, he got posted to a country outside of Europe. However, there were no suitable schools, so I decided to stay a few more years in the capital so that our child could finish school. When we came to visit him, I noticed something was going on. He eventually admitted that he was in a relationship with a local woman. I gave him a chance to save our marriage, but he did not take it. I applied for a divorce in our home country.

I think it was like a mid-life crisis by the book. He was in his fifties; he felt the need to be confirmed as a man again. After the frustrating years in the capital, he was finally a high-ranking diplomat; he felt like somebody special again. Being an E.U. diplomat is a powerful position and very attractive to women. Men are somehow easily forgiven their shortcomings. They can be ugly, old, and fat and still get a young woman just because they are in a position of power. The woman my ex-husband is in a relationship with is much younger than him.

The divorce was relatively smooth but still not easy and very expensive. He first wanted to reach settlement without any lawyers. But he did not take me seriously and kept changing his mind. He thought that because I was financially dependent on him, I would submit to his will. So I hired a wonderful lawyer who was recommended to me through our association and who fully understood my situation. It was a real battle, but eventually I got an apartment and a financial settlement; I am being paid monthly. The amount is linked to my ex-husband's salary, so once he is back in the capital it will be less than now. I am also entitled to one-third of his pension, and I get health insurance through him. I am still recovering from the shock, but probably in the future I will have to think of an additional income.

I have always had my own account where I would receive state support for our children. But otherwise, I have been 100% financially dependent on him. He always gave me what I wanted, but everything was in his name: our apartment, our car. I worked before we got married, but then we had children and went on postings. How can you possibly work when you change countries every few years? I worked for some years in the capital, but it was not an insured income. While on postings, he would get allowance for me. But again, he got it, not me. The worst is that we don't get any pension.

We are on good terms now, but back then, I felt really hurt and disappointed. What hurts me the most is that he is not involved with his own children anymore. He used to be such a good father, and now he has not seen them for a long time. That makes me really sad.

What I really missed during the divorce period was the support from other women. Many highly educated women put the blame for what happened on me. They said I should have never let him go on a posting alone, because men are so weak and easily seduced. Some also blamed the woman, saying that women, especially in some parts of the world, are aggressive in picking up men. Nobody said it was actually his fault. He was the one who was unfaithful. I think women should be more supportive of each other.

Within our association, you can talk to some people about divorce privately, but you cannot write about it in our newsletter, you cannot openly give advice to spouses on what they can do in their advantage. The MFA does not want to hear about it. Divorce is taboo; it is a stain on their public image. They don't like scandals. When officers get a divorce, the MFA supports the officer but not the spouse. In the case of the spouse, it is considered her private problem. I know of a case of an ambassador who would beat his wife, threaten her and stalk her. It was even in the media. The MFA withdrew the ambassador back to the capital, and he would never get a foreign posting again because the MFA would not risk its reputation. Nevertheless, he maintained his job, his income, and the ex-wife was left with little support.

## Esther

My husband and I had been together for 26 years. He fell in love with another person. We got a divorce about 4 years ago.

The first few years of our last posting together were really difficult. He would have various dates over the years even before, but in diplomacy that is normal. Ambassadors go abroad for meetings for days and weeks. I assumed it was for work purposes. But at our last posting, I noticed he was seeing a lot of young people and I got suspicious. It was painful because after 25 years of relationship when he was supposed to be my best friend, I found out that he was a liar. I had to confront him about it; he would not admit it on his own.

He asked the MFA to repatriate me from the posting early. The official reason he gave was that I needed to support my family back home. Our MFA pays for early repatriations of spouses even when the officer stays on posting. Our son chose to go back home with me even though he was studying at a university on posting. He did not want to stay with his father and his new partner.

We got divorced in one day. We agreed to split our property and he would pay me a monthly settlement for three years. He said that after that, my mother could support me. I could have gotten a better settlement but I did not want the battle. It would have been splashed all over the tabloids and I did not want to put myself in such a situation. The majority of society here is still quite conservative, they don't want any fuss.

I received no support from the MFA; the only support I got was from my mother. And I know I was lucky to have that support. That is probably why I found the courage to get the divorce. I know about diplomatic spouses who are beaten by their husband, but they stay in the relationship because they have no choice. They are completely financially dependent on their husband. We have a saying: "there would be no bread on the table" if they got a divorce.

The economic dependence is terrible. I spent 20 years abroad. I only ever had temporary jobs: I was a translator; I taught at a university; I was a tourist guide. I tried my best, but I could not pursue a career, as I would have if I stayed in my home country. My only income now is rent from my apartment. I share that income with my son. I don't qualify for a retirement pension and I pay my own health insurance, which is costly. I recently got married to a wonderful man, so it is ok for now, but you really want to be independent. If I did not have that apartment, what would happen to me?

I would say about 20% of marriages at our MFA are long-distance relationships. The spouses don't want to be so dependent on the officers. They cannot risk being left with no income and no social security. And they cannot speak openly about this. They don't want to complain because it would not be received well by the MFA.

## Francis

I have been married for 35 years, that is a long time. The divorce came as a huge shock to me.

We had some difficulties in the relationship but those were coming from outside. We were posted in a hardship country and that put a big strain on the relationship. I thought it had nothing to do with my husband and me but obviously, it was too much. I am not quite sure what the reason for divorce was, he did not explain. I guess he felt he would be better off without me.

At one point we were evacuated from the country of posting for security reasons. When we were allowed to go back to posting, my husband could not go so I decided to go on my own. All our belongings were there and I needed to be there because our MFA pays a spouse allowance only if the spouse is in the country of posting. I also needed one more year that would count towards my pension. I knew that financially it would be difficult for me after the divorce.

I tried to find out from our MFA how long I was allowed to be absent from posting. They did not answer to me but to my husband. They said I was not supposed to contact them directly, all communication had to go through the [foreign service] officer. But my husband was not interested in doing things that would help me. It is a preposterous policy. The MFA care only about their own people, the spouse is nothing, especially after divorce. What helped was that I could remain a member of our association, which also provided useful information.

When I returned back to posting, without my husband, I was not sure what I would be able to bring back home. All our things were in his name and the local authorities were quite difficult. I was also worried that we may have to pay the costs for movers so I tried to sell a lot of things locally. It was really stressful and time consuming. There was no official support from the MFA but my husband's colleagues on posting were really nice to me. They offered company, and invited me to dinners. They even helped bring our things back home in their suitcases.

The divorce itself was quick. One has to sign the divorce papers; there is no other option. After some period you just get a message from authorities that it is done. Luckily, our children are already grown up so it did not affect them.

If we had gotten divorced in my country of birth, the divorce settlement would have been different. But my husband's country is very equalitarian. There is no tradition of women as housewives, everybody has to work. That is the background to the national law that does not provide for any type of allowance for the lower-earning spouse after divorce. Everybody is responsible for themselves. If there is no pre-nuptial agreement, which we didn't have, everything you own is divided in half. Even my private pension insurance that I have been paying for. It is considered an investment, not pension, and as such, my husband could claim one half of it. He did not but he did claim half of the inheritance I received from my parents. I know it may seem unfair but I consulted several lawyers and they all confirmed that that was the law in this country.

I have always been working, I can work from anywhere. But because I was a freelancer, I only ever paid the minimum pension insurance. Right now I am still working and will work for as long as I can. I will eventually have my private pension and some small state pension. But I am thinking of moving back to my home country where the living costs are lower than here.

It has been a really stressful and difficult period. I have been losing a lot of weight and eventually found out that I have developed an autoimmune disease where one of the main triggers is stress.

My advice to others would be to take care of your finances and to make the officer pay for private pension insurance. I wish I had known that in the country where I live now, private pension insurance is considered an investment and is therefore part of the divorce settlement. In legal systems like this one, I suppose the only other option is to sign a contract with the spouse about the division of assets in case of a divorce. That can be done at any time.

## **Gabriela**

I have been married for 13 years. We were a fantastic couple, and enjoyed each other's company. We were posted together on four continents. I consider my case a consequence of the covid pandemic, of all the restrictions and regulations. I didn't realize that the pandemic affected him to the point that apparently, he had a crisis. We both agreed that I should leave the post for some time because the restrictions were far too stressful – for him, too, I realize now. I left our posting for some time away, suspecting nothing, even when he asked for my key when I left. When I was ready to return, he told me not to come back, that he didn't want to see me anymore. That caught me fully by surprise, my husband had not told me that he wanted to separate.



I had no idea what my future would be, or what to do. I could not return to post, my own country did not feel like an option, and I wasn't thinking of coming to this country [headquarters] because although I now have citizenship, I am not originally from here and I had never lived here. I stayed with family for a few months in another country. When I thought about living here, I started panicking. I don't know the system here. But I could not stay with my family for too long because of visa issues, and it seemed I had to be here to consult a lawyer about my rights and what to do. So I came here.

It's been very stressful. I left post with just a couple suitcases and haven't been able to go back, so I have been moving for several months between family and hotels and AirBNBs with just a few of my things. We have no apartment or house here or anywhere else, and without an income, I cannot rent an apartment. I was living on a credit that he was paying, but I was afraid he could stop paying at any time. I was exhausted and afraid. I didn't know where or how to start. Without the support of the association, I don't know how I could have done it.

It was hard to find a lawyer, it seemed a lot of them did not want to take my case when I was in another country. In this country, I am supposed to have a lawyer in the same region where I live. It was already hard to find a lawyer in this country I could work with because of language issues.

We are separating; my husband does not want to file for divorce. I don't know why. Apparently, he is not in a rush. I am not in a rush either, so if someone files, it will be him. We are still working out an agreement on financial support. I think the current offer should be enough for me to live on. My lawyer thinks I should push for more, but I am pushing for other things, like being able to get my belongings. I think maybe the current amount my husband and his lawyer have offered is good enough. I am just exhausted, I don't want to fight with him.

My age plays a big role. I was financially independent when we met; I had my own company. I knew I would lose that when we got married, but it was nice to help him with his career. He didn't want me to work; he said it would be a conflict of interest if I worked. He used the allowances for spouses correctly I think, but the money never came to me. It was his choice how the money was spent, I had no control over it. If I had had it, I would have saved some of it. But I didn't know about it. I was 100% dependent on him. The one who has the money has the control. Not making money, I had no control. Now I am of an age that it's hard to find a job. Had I been younger, I would go back to my country and work, but now I can't.

I have my own bank account here with my own money from before our marriage, but it's not much, and I don't really understand the statements because of the language. Thanks to help from a social worker, I now receive a very small pension. As I understand it, if we divorce, my pension will go up. My husband will, I think (depending on the final agreement), keep paying for my health insurance. I don't understand the social security or the retirement system here clearly, and don't know what I will receive from them. I find taxes here very confusing – I never had to file a tax return in this country before. Recently I was able to open a bank account in a language I understand, and this was such a feeling of freedom for me.

Now I realize I signed many documents in his language, trusting him, not knowing exactly what they were. I believe that he was honest, but now I wonder if I signed something that might work against me if we divorce.

I know how these things would work in my own country, but here it's different. I have heard that the law here is very clear. But when you don't speak the language or know the system, you can be lost, or get cheated. I know another foreign woman here who is divorced; when she got married, her husband

asked her to sign several forms that she could not read. Of course she signed, she was in love. When they divorced, it turned out that one of the papers she signed was an agreement that in case of a divorce, she had no right to his property. She had had no idea.

The association has been essential for me. They know the system, but they are still outside the system; they are in between. They gave me information, and contacts for lawyers and a social worker, and supported me.

The social worker was a huge help to me. She helped me understand my pension rights and helped me get my pension. It's a very small amount, just enough to buy a few lunches a month. It took several hours to do all the paperwork and at the end she told me she was only supposed to spend three hours on my case, but she didn't want to leave me before the issue was settled. But I never told her about the separation – I was afraid that I would lose this support if she knew.

Some months ago, my husband told me we should tell the MFA the same story, but I don't know what my husband has told the MFA. I have not said anything to the MFA about the separation, because I don't know what they know, and I have been afraid I would lose all support from them.

We need some support [when this happens] – it's very traumatic. I have citizenship here now by marriage. But there are many spouses without citizenship. How would they get support? What happens to them? You spend years representing this country and supporting this country – if you divorce and you are not a citizen, will the system help you? I consider myself lucky. I have citizenship here, I had help from the association. But what happens to those who don't?

There has to be more input from Human Resources. The diplomat has all the power, because information and knowledge are power. The spouse has no power, especially if they are financially dependent on the diplomat. Spouses should get a dossier when they come into the system explaining things like what is expected of them, what compensation there is for representation at different levels, allowances, etc. They should know about the allowances, this could help them be more financially independent. Like there's a sort of orientation when you come into the system; there should be an orientation when you are leaving. How to manage things, the bureaucracy.

Spouses who are not citizens here or who haven't lived here should be given information about how to hire a lawyer. I think we have to file for divorce in the country of our headquarters, but what about spouses who are not citizens? Is it possible to file for divorce somewhere else? Do these spouses even know that they can apply for citizenship here? They are entitled to know. This information should be in a binder for spouses.

Moving around like this is not for everyone. Know it will be a challenge. There are additional stresses, and sometimes a lot of alcohol, which is not a good way to manage. I see a lot of diplomats abroad now without their families. It is a stressful way of life. In my case, I want to blame the pandemic and the stress.

It would have helped me a lot if I could have found a legal advisor earlier. It was really hard to find a lawyer from abroad. If I could give recommendations to other spouses, I would tell them to always be aware that something can happen to the relationship. Abroad, we can be so vulnerable. I was blind. Listen to the signs.

## Hugo

I was married for over ten years. We separated a few years ago while posted abroad. First, we moved into separate rooms in our apartment for a year, so we could both stay with our kids, who were primary school age. We did this for the kids; with time it was too hard for me to handle and then I could not handle it anymore. I saw no other way than to move out since she was not willing to move out.

I rented a place at post to be close to the kids, a bit outside the capital because rents there are very expensive. Financially it was hard for me. My hours at work were reduced during the pandemic, and then I lost my job. The kids were with me more during this time. Once I moved my official residence back to headquarters, where I am from, that got the ball rolling as an official separation. I lost my [diplomatic] passport because I was no longer an accompanying spouse. My health insurance also became more expensive because I no longer was covered by the MFA insurance. It was a hard time, and it was also hard to be there for my kids at post, while working out my financial situation at home at the same time. I was lucky to qualify for unemployment assistance. I didn't want any money from her, and I didn't want to be dependent on the MFA.

The divorce took quite a while because of covid, and it was more complicated because my ex-wife and children were at post, while I was officially living here [at headquarters]. I was advised by a court here that for the children's protection, we had to get divorced in the country where the children were living. I am not really sure why that is. That made things more complicated. Luckily the trip between headquarters and the post is not too long, and I could travel without a visa.

We had an amicable divorce. Separating our pension savings was very complicated; we worked out a solution with a mediator, but I still don't know if our agreement will go through with the tax authorities. Good legal support would have been very helpful. I talked to a lawyer; it cost me a fortune, but he didn't understand the situation. You need to know family law, international law, and also diplomatic status/law. You need people with this expertise, but I could not find anyone.

I lost a lot of time, and I think a lot of money, because of being registered at post. If I had to do it again, I would not move my registration from headquarters, because of taxes and insurance when working. Maybe if you can't work in the posting country, you will have to register there, I don't know. I am lucky that I can work here at home. I have restarted my career, and things are better now.

Before this last posting abroad, my ex-wife and I had been at headquarters. We had both worked about 80%; things were pretty equal for both of us and I took care of a lot of the childcare. But when she was transferred abroad, she worked 100+%, and the kids were mostly with me. I would have liked to have had custody of the children. But she didn't want to give up the kids, and I could not pay for an apartment away at post while also taking care of the children. It was also unclear what would happen with support for the kids' schooling abroad if I had custody instead of my wife while she was posted abroad. I didn't want to fight a war I could not win. The kids are with me for a few days every other week, and during vacations. It's more than some fathers get.

The partners' and families' association was helpful. They also warned me that the MFA would drop support if we separated. We also did couples therapy. A men's organization was helpful for me. Friends and family were supportive, and working with a mediator was good.

I did not get any support from the MFA, except for good support from a psychologist through our system. They had helped me already before the separation, with reorienting myself and talking with me about what would change with the move abroad. They were really good. I talked with them again when we were separating – that helped. But that support fell away when I moved back to headquarters and was no longer officially accompanying a spouse.

I lost all status as an accompanying partner as soon as we separated. You are nothing anymore in the system when you separate. In my view, though, nothing had really changed when we separated – I am still the father, I am still here for my kids. If you don't have kids, OK. But with kids, you are still the parent. If your ex-spouse and kids are in a country where you can't get a visa to visit them, that's a catastrophe. The Ministry doesn't need to give me money. But I am still the father; some status as a father so I can be with my kids would be helpful. Mothers usually get custody of the kids because of historical reasons, it was originally a protection for mothers. Many things in society have changed, but this is not reflected in the law. As a father, you usually lose custody. You need support to be able to visit your kids.

For a long time, my ex-wife didn't know where her next posting would be – headquarters, or somewhere else – that was hard. Finally I found an apartment here [at headquarters], I didn't yet know where she and the kids would be, but the apartment was good for me and I took it. It worked out with the kids, we are all at headquarters right now. The big question is what happens with the next transfer. It will be more difficult for me to get what I want than for her to get what she wants. I don't think there is any support from the MFA for divorced parents for travel to see their kids or anything. It's possible that she will be sent with the kids to a place where I cannot go. I don't know, but it could happen. My ex-wife and I have good communication, but [when it comes to postings] what you ask for and what you get can be two different things.

I am a general critic of this system, which functions like it's still always men diplomats who are followed by their wives. Society has changed, but the system has not kept up. In any case, it's a mess. It's a mess. People should be prepared for that – but I don't know how one can prepare for this.

## Ingrid

I was a professional at an international organization when we met through our work. At that time, he was a new diplomat in his foreign service system and I had a promising career. We married and had two children, one of whom has special needs; we were posted all around the world. We had six postings while we were together. I always tried to work, and we had several postings where I could work – consulting, work at a university; but it was hard to get a meaningful income. We were together for more than 20 years.

A few years ago, we moved halfway around the world to start a new post. I noticed some strange things after we arrived, like he would say he was working in the office, but when I went by to see if he wanted to go to lunch together, he wasn't there. It was difficult to imagine that he was cheating on me as we had just arrived at the new posting, far away from our previous posting – and he had just given a lovely speech when we were leaving the previous post about how important his family was to him. I was totally unprepared for what happened.

I confronted him. At first, he denied it and then gave me no answers, but the next day, he told the Ambassador that I would be leaving to take care of my elderly parents, and he booked me and the children one-way tickets to my home country. He wished to maintain his integrity and façade of a family at all costs.

I was in a state of utter shock and disillusionment. I think he felt ashamed, and his reaction was just to cut all ties with me to avoid any potential embarrassment.

I wanted to stay at the post. I had a job, and I knew how important it is for teenagers to have a father figure present, but this was not an option he was willing to consider. I had no bargaining power. Our shipment was still on the way; I had to leave before my things arrived. I had left the previous post with only one suitcase; I had given him my second one for his suits.

I didn't have time to consult anyone, I didn't know who to ask. I was in shock. Prior to my departure from the post, I asked my husband to sign a paper stating that I was leaving. That paper ended up not being helpful for me, because it established a date of separation for the divorce, so I was not entitled to income he made during our separation in a very lucrative posting for his MFA.

In my home country, my children and I were fortunate to move in with my elderly parents, because I didn't have a job or income. I didn't have much of a choice. I just wanted to get the kids into school here, that was my priority. They were in high school at the time, it's an important time. Particularly in the diplomatic career, the husband comes first, and then the children. I come last, especially at the beginning of a new post when there are so many demands to settle in and organize the household and routine.

I signed the divorce papers one week ago – over 4 years since we separated. There were so many uncertainties and no precedents to guide me. I didn't know – do we file for divorce in his country? In my country? Should I ask for a divorce, or wait until he does? Here in my country, legal fees can cost the equivalent of 70,000 Euros or more. The kids are out of school now and one is off to university, so I just wanted to make it as uncomplicated as possible. I still continue to be the main support for my children, especially my autistic son. I also believed that my ex-husband, as an elite civil servant, would do the honourable thing and recognize my contribution to his career and his family. As it turned out, it was far too easy for him to “erase me from his life” (his words to his lawyer), with few consequences for his career. I was naïve and misled as to the standard of accountability in his MFA.

The association helped me find a lawyer in his country. But jurisdiction was uncertain and I had to change lawyers when he returned to capital after his posting, shifting from one jurisdiction to another in his home country. I didn't even know which lawyer to go to – a few lawyers refused to represent me because they did not want to go to court against someone from the MFA. Most diplomats settle out of court because it's easier and less damaging to their career, so there is no public record and you don't know what to expect. I did the best I could under the circumstances.

In this foreign service system, you make very little in the first half of the career. You are really subsidizing the MFA, given that inflation may erode your earnings, and the children usually have to go to an expensive private school due to language and qualification issues. So we had few investments. We had no property. His father has an extra apartment, so we never considered the need to invest in a place for retirement. And in the foreign service your life is so dynamic, you just don't think about a permanent place to live.

It's not normal for educated people to work for decades and not have investments or property. Had I stayed in my country or in my career as an international professional, I would have had my own source of income and investments, a pension, health care and a home... but so little was in my control after we married and were posted abroad – your rights are tied to those of your husband and his diplomatic status. You can't even have a bank account in your own name. When we met, I had my own salary and bank accounts. But marrying my husband made me dependent and officially a PEP [politically exposed person], and one bank closed my accounts, and sold all my investments. Now I have no credit, no financial standing in my own country. I checked, I will remain on the list as a PEP, even though I am divorced now. Even my parents are affected because they are related to me. Sometimes their banker has had to intervene on their behalf to justify that their financial transactions are legitimate. These are new OECD guidelines that OECD countries must implement, and the rules aren't impacted by divorce.

My husband refused to continue my MFA health insurance because he wanted to cut all ties. I called the insurance company to ask if I could continue my health insurance, but they told me there is no provision for spouses in the event of divorce. After decades of being insured with private insurance companies, I am without private healthcare and the MFA health insurance provider told me I would have to start with a two-year probation, which entails much higher premiums.

In the end, the total settlement I am getting from my ex-husband – compensation in lieu of pension and health care, division of household effects, and alimony – is about what one year of my annual salary would have been, had I stayed at the international organization I was at when I met my husband. As I am not that far from retirement age, I will have to be very careful with money. There is no question that the standard of living I was accustomed to and worked for ever since I graduated from university and started a career has been significantly eroded.

I still have no access to my things, even now after more than four years. He refused to let me get my things, not even health records or the kids' school records as he claimed he couldn't locate them. When we packed from the previous post, I packed thinking that we were a unit. I didn't pack thinking about me, I packed as part of a team. My husband was taking care of documents, so I didn't have them. Looking back, I wish I had taken pictures of all the records, but I didn't think that way when we were packing. It is a hectic process and you have to divide responsibilities. He made the divorce settlement conditional on me accepting the half of our belongings he attributed to me. I have to organize and pay to move it myself, with only a two-month timeline, to get the financial settlement.

Above and beyond the loss of our family unit and the life we had built together, the loss of my household, my belongings, and important documents was psychologically hard for me. I know it's just things, but it was stressful. And who is prepared to be a single parent? Especially when the father is in a distant posting, with Covid restrictions not allowing him to have visits from his children (or so he maintained). I lost my sense of purpose beyond that of being a care giver. I am lucky I found an amazing cognitive behavioural therapist who helped me and the kids a lot.

I had no help from the MFA with getting my personal belongings, no provision for health insurance, and no right to a part of his pension. I got no support from the Ambassador, nothing. Once you are no longer useful, you are just out. You are on your own. But – of course you will take care of the children!

My parents supported me, they provided a home. But they are very judgmental. They asked why it didn't work with my husband. My life before sounded so glamorous, but there is a lack of understanding about what it is really like. My children didn't grow up in the same cultural background



as my parents did, and my family didn't understand that. They see what skills my children didn't develop while growing up abroad, but they don't appreciate what my kids can do.

People seem to think I should have been ready to move on after two years. I think it takes at least 18 months to get over it all, but I moved in with my elderly parents with two teenagers, and the divorce has only now has been finalized. It's been difficult. It's taken me a long time to recover, longer than I had hoped. It takes about a year as a diplomatic family to get settled in a new post; but it takes longer to settle when you are not, when you don't have the status or help. I felt isolated and alone, making decisions for our teenage boys that would have been made with my ex-husband. The stress has had a physical impact on my body. My hair started falling out. There were times when I resorted to suboptimal coping mechanisms, such as alcohol and sleeping. I had several panic attacks when I felt I just couldn't cope. You really need support from the beginning to avoid sliding into depression and despair. Your status has been so diminished, understanding so lacking; not to speak of your superficial loss of status.

We are so vulnerable. I always knew I was taking a risk marrying a diplomat, but even as a well-educated Western person, I didn't realize how vulnerable we really are. It's the juxtaposition of living a diplomatic life ... you live a life of privilege, yet you are in a position of dependence. It's impossible to see the future and to protect yourself accordingly. After a divorce, the foreign service officer continues with their very privileged career – and you have to pick up the pieces of your life without accumulated “standing”.

Now that the divorce is final, I have finally relaxed. I got a position to work abroad. At my age, it's not easy to find gainful employment. Everyone said, oh, you have a PhD, it will be easy to find a job, but it's not. The network is missing, I have no professional connections here.

Some psychological support at the beginning would have been helpful. That, and help with logistics – a plan for getting my belongings, and for the kids' schooling. There should be some provision for getting access to the home, a provision to get one's belongings. I should have the same right to have my things shipped to me that my husband has. It should be a right, along with the right to a part of his pension and access to health care.

I felt that I was made invisible, with no rights. It leads to disempowerment. You go from being the wife of a diplomat to being nothing. You have no idea what will happen, because no one talks about this. I am not a disempowered woman, but I felt I was robbed of all my rights. There should be a way to have some standing with the MFA, support from the MFA that is commensurate with the work you have done for the MFA for so many years.

Spouses should receive a package of information when they get married. MFAs could have checklists. Ideally couples should have to sign a paper before going abroad about what to do in case something happens, a kind of template which tells you what your rights are and gives information about what to do and whom to contact in the MFA. You are outside your context when you are abroad, distant from friends and family. I had no friends I could ask for on-the-ground, real-time help. Ideally, you should avoid leaving your home at all costs until the situation gains clarity as it is your best (if only) bargaining position.

It's like being a guest on a cruise ship, and you come to realize you don't have a ticket. It's all great if you are aboard, but what happens if you jump off or get thrown off? No one is going to rescue you; with the vista of candle-light dinners and tuxedos in the distance, you watch from colder and more turbulent waters – you had better know how to swim, and hope that the shore is not far away.

It's arrogant, privileged and elitist of MFAs to assume that it is a step up to accompany a foreign service officer abroad, and that spouses don't sacrifice as much as they benefit from a unique lifestyle, which is also full of adaptation, isolation and vulnerability. Vulnerable populations need reasonable safeguards – that should not be optional, it should be mandatory – a basic right.

## Jeremy

My ex-partner and I were together officially more than a decade. We were friends before that. I accompanied him on three posts on three continents – not always to the easiest countries, but those were real experiences.

Our posting was about half finished when we split up. It was actually clear to us that the separation was going to be permanent, but my ex told his supervisor that we were having a trial separation, because we were worried what would happen to me – I was living in official housing at the time, and I had my visa through my partner. It was during Covid, and there were no flights to leave the country. He didn't want me to be thrown in the street. He moved into an AirBNB for a few weeks, and then I spent a few weeks in an AirBNB, and then a friend decided to move before his lease was up, and I was able to take over that apartment. Now he has left post, but I am still here.

Everything was jointly owned – furniture, pets, bank accounts, a house at headquarters. We came up with an agreement between us; we didn't consider consulting any lawyers. It was so much easier, not being married. I think he felt guilty ending the relationship, so he gave me a fair split. It was very amicable. In the years I had accompanied him abroad, he had gotten an allowance for me from the Ministry and had always transferred it directly to me. He said, it is essentially mine, it's recognition of earnings I lost following him. I said to him that I wanted to have the same amount of money for a few months. I was working locally, but on a local salary, and I needed to pay rent after moving out. He gave me the same monthly allowance for six months from his own accounts.

We sold the house and split the money 50-50. We split our bank accounts and our furniture evenly as well. He kept the pets, because we both recognized that they would be better off where they were, with more space, and in a place they already knew. For a while, I visited the pets at his place once a week, but I stopped because it was too hard. I am grateful that we never got into screaming and shouting and fighting about money. We both even got a message from the head of mission saying how impressed they were that we were able to manage so well after splitting up.

Losing my partner and my best friend was hard enough, but losing my financial freedom made it even harder. I don't know what I would do if I hadn't been working. I didn't want to use the money from selling the house just to pay rent. I don't know what I would have done.

I have health insurance here, as a local employee. It's not as comprehensive as the insurance I had before, but I have health insurance, just because I have a job here. I pay local social security contributions. I cannot contribute to the state pension in my country; the only pension I can contribute to is a private one. I worry about that for the future, it is one of the reasons I think about maybe not staying here long-term. I was lucky we could split our bank accounts amicably. If we had disagreed, I might not have had access.

The management at the mission were emotionally very supportive. It was clear that they had never



dealt with something like this before; it seemed that there was no policy on what to do. I wonder – if my ex had just thrown me out, and I had told the mission that I needed a place to live for a few weeks – would they have said “no”? Once the foreign service officer says, “you are no longer my partner”, you are really on your own. What would they have done? It’s tough. I was lucky my ex agreed to give me six months of support, and that I had a job – and it is quite hard to get a job here as a foreigner. What would have happened otherwise? It’s really like having the rug pulled out from underneath you.

I don’t know if headquarters tells the management locally at the missions to use their own discretion in these sorts of cases. In our case, the local management waited a while to inform the host government. That was probably against what they were supposed to do, but they wanted to give me time to organize myself before I lost my diplomatic visa. I talked with them about this, they felt the host government didn’t need to be informed immediately, because I was working locally, paying taxes locally... their feeling was that the host government didn’t need to know right away. I think it was a local decision by management at the mission to manage it this way. I guess if my visa had been removed right away, I would have been working here illegally. I would hope the local authorities would have had some understanding for the situation, but I don’t know. I hope it is the case that the responsible staff at post are given the authority to make the best decision locally, in each situation.

The staff at the mission reached out on a human level. I think it helped that they knew me. No one told me about what, if anything, partners are entitled to, so I assume there is nothing. There was no financial support, no one offered counselling or anything like that. No one from headquarters reached out to me at any point to see if I needed anything, but to be fair, I didn’t reach out, either. It felt like I was on my own. But my ex and I managed everything amicably... maybe if things had turned out differently, they would have offered more support.

It seems there is a policy at least about logistical things. My ex was the foreign service officer, so he knew more about these things... but we were able to send our belongings back to two separate addresses at headquarters. I could have even had my things returned earlier, before he left post. We decided against that, there was no reason to do that, but I could have. And I was offered a return flight back to headquarters.

There was no support from the family association, no proactivity from their side. I am sure they knew the situation. To be fair, I didn’t reach out to them; maybe if I had, they would have been supportive. I didn’t feel like I couldn’t reach out – but I just didn’t see how they could help me.

I had good support from friends and family, though it was difficult being far away, and of course Covid made things harder. My parents offered that I could come home, they told me I could just book a ticket home and they would work it out. But I am stubborn. I wanted to do things on my own terms. I have friends here, I have a job. I wanted to go when I was ready, not because I had to go.

The main thing I keep thinking about is the financial side. I was lucky: we were able to settle things amicably, and I had a job. But what if I had not had that? What if I had had no financial means? No one ever got in touch to tell me about any options I might have.

It would have been nice to have had some guidance, but thinking about it now, they handled it well overall. They recognized it was on us to settle our personal issues, and we managed it amicably. I guess that sounds like a contradiction, to want guidance but also to be left alone. It was that human aspect that I really appreciated – I never felt like anyone was rushing me. They were respectful of our privacy and the time we needed.

Honestly, I don't think anything about my situation is different because I was not married. Our MFA treats the partner/spouse as a partner/spouse, whether married or not. I never felt we were treated any different as gay partners.

I will sound a bit jaded, a bit bitter, but because I have seen the situation with other partners and spouses... I don't know how to say this, but be aware that all of this can suddenly be gone one day. No one ever thinks it will happen to them, but things have happened to others in the past. You should have a back-up plan.

You do become dependent on your partner/spouse, whether you want to or not. I always resisted that, but I still became dependent. Be sure to look after yourself financially. When we entered this life, you get information but it's all, "oh, you are going abroad, how marvellous!" There is never any conversation about personal financial responsibility. It is implied that your partner will take care of you. Which they do – until they don't.

## Karina

We first met when I was working abroad, and he was abroad on his first posting. We were together for 17 years and have been divorced now for more than ten years.

The first thing I think of, the first feeling I had – I was so, so scared. We had just arrived at a new post; our things had not even arrived yet. He met a woman and fell in love with her. I stayed in the same house with him in the new post for a year, because the kids had just enrolled in school there. We had separate bedrooms in the same house. It was very hard, but we didn't have any options as the new post was in a very expensive country, and I couldn't afford to rent a separate place and I wasn't allowed to work there.

He was the one who filed for divorce, at headquarters. If you had asked me before, I would have said it would never happen to me.

I called the association. They were nice on the phone, but they couldn't help me. They were the only ones I knew to call. They couldn't give me the name of a lawyer.

The lawyer I found was not a good lawyer. The settlement I got was really, really, really bad. We had been posted to several expensive places, and we had had little savings. I got some money every month, but just for a few years.

We had had an apartment at headquarters; we sold it and split the money. Luckily, the apartment was also in my name, so I got half of the money. But the housing market was very bad at that time due to the crisis, so we didn't get a good price when we sold it.

As for social security, pension contributions, health insurance, I didn't get anything. I had been abroad for nearly 20 years, I couldn't make any contributions. I won't have the minimum number of years of contributions to get any pension when I reach retirement age.

I had had my own bank account in my own name when we divorced, but there was very little money in it. Everything else was in joint accounts, though I found out later that my husband had also been transferring money into another account I hadn't known about.

One of our kids did not do well at school back in our country; my ex offered to have the kids stay with him at the new post he was on at the time, so they could attend school there. I was one of the hardest things I have done. Once the kids were with him, I only got about 500 Euros a month, and once the kids went to the university three years later, I got no financial support at all, not even compensation for the years I couldn't work.

I was so scared when I got divorced. I knew it would be hard to get a job – the economy wasn't good at that time, and there were no jobs in my country. You are on your own. You have to have money. You have to work – but you don't have the experience you should have for your age.

I got no support from the MFA – nothing. We were new at the post when everything happened, so I didn't know many people there. I was very lonely, but I am an outgoing person. I met people at the new post, and that was helpful. I happened to know the ambassador's wife from a previous post – she was very nice to me. My husband didn't want me to mix with people from the embassy, but I am nicer than him [laughs] and they were happy to spend time with me.

My family was supportive, but they couldn't do anything except call. I was very, very unhappy for that year I stayed in the same house with my husband and the children. It was uncomfortable in the house, but very cold outside in the winter, and I was not allowed to work locally. I realized then that I could be sad without being depressed.

When I was with my husband, I had worked whenever I could. But the jobs I had were not things I chose – they were the things I had the opportunity to do. There is always a "no" about working when you are a diplomatic spouse. "No, you don't speak the language". "No, because of immunity." "No, you are not allowed to work in this country." At one post, I was lucky to get a job at another embassy. That embassy had a policy of first advertising the job among their own spouses; none of them wanted the job, so they sent the job announcement to other EU embassies for their spouses. It was a good opportunity, and I wanted to work, but it wasn't a job that interested me. I also worked a lot as the wife of a diplomat, but for no money, and I couldn't put what I had done on a CV in a way that Human Resources could understand. People think diplomatic spouses go from cocktail to cocktail and that's all. The rest of the world doesn't understand what diplomatic spouses do. So when I divorced, I had nothing on my CV that connected with anything I wanted to do.

He didn't want to help me. He knows people, he could have used his network to help me look for a job, but he didn't. You think you have the courage, the intelligence, and the skills to start a career. No, you can't – there are all these years missing in your CV. You can't make them up. Without a CV, you need contacts, but I didn't have the right contacts.

It took me four or five years to get a real job. I found little things here and there, but finding a job took a long time. Many people told me, "Just write in the CV that you were a diplomat's wife," but what do you write? "My job was being a spouse"? The CV issue has been very hard. I have cried so much. I will always wonder if my life now really is better than what it would have been.

There should be a way to be proud of what we did. Several years after the divorce, I had a job where I was hiring people for a job that works directly with customers. I decided to hire diplomatic spouses. People thought I was crazy, but diplomatic spouses have language skills, they know how to be with people, are polite, good with networking etc.

It's an international life – but it's not your international life. It's his. You are the one who has to make a lot of effort with the language, the culture... for them [foreign service officers], the culture is the

same everywhere they go. They talk about the same system and the same politicians from home. I am thankful for the opportunity to have been in so many places, to have met so many people, and to have learned so much. But I was already living and working abroad before I met him – I didn't need him to be able to do that.

He is still together with the other woman, they have a child together now. I am happy for him – I can see their relationship is real.

Divorce is very complicated for diplomatic spouses. You pay a very high price when you get divorced. You know from the first second that you will have to leave the family home with the children. You take your suitcase and your children, and you have to go. It was important to me that the children spend time with their father – the kids had to fly for hours each time to visit him.

It would have been helpful if the association had had a protocol in case of divorce, a list of maybe five lawyers whom other diplomatic spouses had used, or maybe if they could connect you with others who had been through a divorce. You feel very lonely abroad.

As for the MFA, I assumed I was not going to get any support or information from them. Who would I even talk to? There is no one there that spouses can contact. A good idea would be for the MFA to pay contributions to spouses' pensions and social security when they are abroad following their spouses' careers.

If I were to give advice to other spouses, I would say that it's good to get involved with your husband's work, but there's another life out there. If you can work, do it for yourself. Charity work is good, but do it because you want to do it, if it's a good fit for you. If not, try to work, to have something for yourself. Going to events is part of your "job", but you can get so involved that you have nothing without him. It's a beautiful life, the kids and I loved going to these different countries. It has good things and bad things about it, like everything. But you can easily end up not having your own life without him.

I wish I knew how hard it would be for me to find a job. You cannot have a career as a diplomatic spouse, and after the divorce, I sent so many CVs and just heard "no", "no", "no"... I never thought it would be like that. Starting over in my mid-40s was very hard.

I feel like I wasn't protected by the Ministry. If you compare to the wife of a CEO who works abroad – those wives are not involved in their husbands' work, but the companies support them so that they are happy. MFAs need our contributions more than private companies need their spouses to contribute, but we get less support.

## Leo

I went abroad on a year-long contract as a teacher in my twenties – that's where we first met. She was working at the embassy there. We continued to see each other intermittently after my contract ended and I returned home. Once I started my PhD, I had more flexibility about where I could live, and we went on three more posts abroad together. The children were born on one of those posts.

We never got married. We had something like a registered partnership, with the same rights, but without a marriage ceremony. There were some difficult times in our relationship, and we split some months before the pandemic, while on a post far away from headquarters. After my ex informed the ministry that I was no longer part of her household, I lost my visa to stay in the country. I was lucky to be able to rent a place close to my children without having to show that I had a visa to be in the country. "Luckily" Covid meant that visa restrictions were relaxed for those who were already inside the country, and it is a country that, legislatively speaking, functions more loosely. That worked to my advantage.

Custody has been a hot potato. She will have custody when she is abroad with the children, and we will share custody when she returns to headquarters. Immediately after we split up, I was supposed to have free visitation with the children, but we could not implement that because of Covid.

Then she was transferred with the children to a new post. Between the pandemic and security issues that sometimes restrict travel to that country, I was unable to see my children for a year and a half. Now I can go to visit, and while things are not great between my ex and me, it works well enough that I can stay at her place when I visit the kids, and she travels somewhere while I am there. Soon she will return here to headquarters, and we will have shared custody. She says she plans to go abroad again with the kids after one post here, to somewhere that isn't too far away. She didn't ask me if I would agree to that. By then, I will have the right to refuse that she takes the children out of the country. She will not be able to take the children out of the country without my consent.

I would have loved to have had custody of the children, but when we split up abroad, I wasn't even able to stay in the country legally, and work was a problem. Custody laws depend on the legislation of the country, and I had not realized my rights as a father there were much less than if we had been in Europe. No local judge would give me custody, and I could not file for custody at headquarters because the children were living abroad. I know these things are my responsibility, not the Ministry's – but I wish I had known, that someone had told me.

How can you stay close to your children in this kind of situation? Even if you are rich, you might not get a visa to see your children. The association should have clear information about custody, about what your rights are, what could happen if you split while abroad. I found out the hard way. Had I known what could have happened, I would have asked her for a signed agreement beforehand on how we would manage custody, just in case. People seem to know what is theoretically possible, but there is a big gap between what is possible and what actually happens.

I was able to work during our posts abroad, though on a limited salary – my monthly salary was about enough to cover one flight back home – it was far from an expat salary. I could not contribute to a pension fund because I was working abroad. At least I had health insurance because I was working.

Our ministry has a policy to favour hiring spouses if they were equally qualified with another candidate for a job at the embassy. This sounds good, but realistically, two candidates are never exactly the same, so this policy just leads to resentment. I once applied for a job at the embassy, but the head of mission didn't want to hire me, even though I was the more qualified candidate. They can always find some reason to say why the candidates are not actually equal if the head of mission does not want to hire the spouse. The hardest time I had finding a job was when I came back to headquarters – it took two years to find a job that wouldn't be a big step backwards for me.

Once you are divorced, or separated, the Ministry does not even repatriate you or pay to ship your things back home. They paid to send me here – they could have at least sent me back home. It would have been a nice gesture. From where we were posted, it was expensive to return home and to ship my things.

As for how we split our belongings: we had decided years ago to have separate accounts. This was problematic for several years, because I was running the household, but she made most of the family income, so I was using her money and she didn't always agree with how I spent the money. We kept things very separate; when she bought a house, she bought it for herself. She bought a small vacation place for us both, but when we split, my name wasn't on the papers, and she kept it. She decided how everything would be split. I wasn't in an emotional place to fight, and I wasn't in a legal or financial position to fight, either. When I disagreed, she just ignored me, and I had no leverage to fight back.

I got no support from the MFA. To be fair, I didn't ask for it either, but they don't pay attention to spouses, there is no communication with them – so I didn't expect anything. It would have been nice if they had at least repatriated me, and had given me some information. The association gave me a supportive shoulder, but they could not offer me anything tangible. I got good support from a phenomenal group of expats at our post. They helped me move, they included me in events and outings. I think expats really know how it is, and they made a lot of efforts to help me.

Actually, I come from a family of diplomats, so this life wasn't alien to me – but there were still many things I didn't know, especially the legal and financial aspects. It is important to discuss boundaries, to have discussions on finances, employment, and kids. I think a lot of spouses don't feel entitled to ask for these things. When you are going to accompany someone abroad, the reaction is “wow, you are going overseas!”, like it's all candy. But it's a big gamble when you go overseas. There is a power imbalance, and spouses should know they have the right to ask about these things, to understand their situation and to say what they need. I know several [foreign service] spouses who don't divorce, because they are afraid of what will happen to them.

We never discussed our expectations when going abroad together, and I wonder now why we didn't. It would be good if some kind of coaching were offered for spouses, to help them to know that they can – and have the right to – talk about expectations in the couple when they go abroad. Spouses should know they can say, “I am happy to accompany you abroad, but this is what I need...” I think this should be explicitly addressed, for example it could be included in workshops for spouses before they go abroad the first time, or maybe checklists of things to discuss and organize before you go overseas.

## APPENDIX B:

# Personal finance tips for spouses (template)

*Family associations and MFAs can use this document as a template to develop a guide on personal finance for partners and spouses in their systems.*

As regular international moves can make it challenging for partners/spouses to consistently work, it is especially important for partners/spouses to be aware of and actively take part in their own personal financial situation. This document is meant to give partners/spouses helpful information about managing their own personal finances. However, everyone's situation is unique, and this information sheet is not intended to give financial or legal advice. Be sure to check the latest information, and to consult appropriate professionals when necessary.

1. **Talk with your partner or spouse openly and often about your finances, your values in spending and investing, and your financial goals.** It can be hard to talk about money and “what ifs”, but doing so can help avoid financial difficulties in the future. No matter which partner manages the finances, you should both be aware of your financial situation, have bank accounts and bank cards, and be able to manage financially in case of an emergency.
2. **Employment:** Employment among partners and spouses is a very individual issue and tricky when moving every few years, but in general, being employed (or self employed) can help you to save more for retirement, fill gaps in your pension fund, and build a financial safety net.

In order to legally work abroad, there must be a legal framework that allows you work in that country (for example, a memorandum of understanding or a bilateral agreement; *a list of countries where working permits are possible can be shared here*). Be aware that it is not always legally possible to work remotely across borders. Few, if any, bilateral agreements specifically allow remote work and often the place of work is defined as the country where the worker is physically located, NOT the country where the work is received. Working locally may also result in requirements to file a tax return locally, and/or losing diplomatic status. It may not always be possible to give up diplomatic status in order to work. It is important – and your responsibility – to inform yourself of your legal ability to work and your tax obligations both at headquarters and at post before working. Even if you cannot continue a well-paying career, working for a small local salary or volunteering abroad can be a good investment to develop new competencies and maintain or improve your career options for the future.

*(Add information about the ability to work in representations abroad, and employment resources here).*

3. **Pension contributions:** Contributing every year to a pension fund will give you more income in your retirement. *(Share information about options to contribute to public and private pension funds here, as well as helpful links).*



4. **Social insurances:** Because of the challenges of working regularly / working abroad, regular moves, you may not always be able to contribute to social insurances and social security programs. If contributions are missed, the amount received during retirement will be reduced. You can find out more and check your contributions at *(share links here)*.
5. **Allowances:** While posted abroad, transferable employees receive additional allowances for their partners/spouses for things like international mobility and representation activities. Allowances are NOT a salary and cannot be deposited in a pension fund / retirement scheme *(adjust information here to the situation within your MFA)*. Discuss with your partner what allowances he/she receives for you, and how you would like to manage allowances.
6. **Bank accounts:** In the case of divorce or the employee's death, the partner might not be able to access money from joint accounts or from the deceased's account until the required paperwork is settled (court decision made, death certificates issued and translated; etc.). For this reason, be sure to have at least one bank account in your name only, with enough money to cover your expenses for 3 – 6 months (or longer, depending on your situation), just in case.

As international customers can result in increased legal requirements and risks for banks, many banks may refuse to accept customers who live abroad, or may close accounts when customers move abroad. Additionally, international banking guidelines to counter corruption and terrorism require banks to do increased due diligence on prospective customers who are considered to be politically exposed ("politically exposed persons", or PEPs), including political figures and diplomats above a certain level, and their family members. As a result, it can be hard to open and/or keep a bank account when moving abroad. Our ministry families have had good experience with the following banks: *insert list of banks that work with diplomats in your system*. It may also be helpful to keep an address at headquarters while posted abroad.

7. **Taxes:** Taxes are very individual and depend on several factors. During postings abroad, generally only federal tax at headquarters will need to be paid, unless you work, or you or your partner/ spouse have property and/or investments at headquarters or in another country. You are responsible for understanding your tax situation if you work or invest abroad. Consulting a tax advisor may be a good idea depending on your situation; *add contact information for tax advisers here*.

For information about double taxation treaties and how to determine if you need to pay tax in another country, please consult the tax treaty between your (headquarters) state and the country of posting. Additional tax laws may apply if you have a passport other than from your headquarters country.

8. **Investing:** Savings accounts are a safe place to keep money you will need in the short term (for example, the next 2–5 years), but as the interest they pay is generally lower than the rate of inflation, they are not a good place to save a lot of money for retirement. The stock market is more volatile, but over the long term (at least 10 years), investing in a broadly diversified mutual fund or exchange-traded fund will generally lead to having more money for retirement. Owning a property is another option that may increase your financial security for the future. A mixture of both savings and investments is almost always a good idea. There is no one right solution for everyone, so you might want to talk to a qualified independent financial adviser to develop a plan. *(Contact information about financial planners can be added here)*.



If you do not have citizenship in your headquarters country, or if you have a second passport, your investment options may be different. Find out what options you have. Investing in stocks, real estate or other property in other another country may result in you needing to file or pay tax in that country.

- 9. Retirement planning:** As a foreign service spouse, your options for retirement savings are different than you would have if you lived and worked in one country. It can be very helpful to find out beforehand what resources you will have in retirement, so you can optimize your resources. *(Share links here to any retirement planning information from your MFA, and appropriate retirement planning resources).*
- 10. Will:** It is a difficult topic to talk about, but an important one. Laws about inheritance rights vary widely from country to country, and if you or your partner dies while abroad and local law is applied, you/your partner may be unable to inherit as you intended. Make sure you both have wills and both explicitly state in your wills that you want *(headquarters)* law to apply in case of a death while abroad. *(Add any important additional information on wills here.)*