

U.S. Department of Veterans Affairs
Office of Outreach, Transition and Economic Development (OTED)

**Post-Separation Transition Assistance Program
(TAP) Assessment (PSTAP) Outcome Study**

2020 Cross-Sectional and Longitudinal Survey Report

VA



U.S. Department
of Veterans Affairs



U.S. Department of Veterans Affairs
Office of Transition and Economic Development (OTED)

2020 Post-Separation Transition Assistance Program (TAP) Assessment (PSTAP) Outcome Study Report

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EXECUTIVE SUMMARY

The modern Transition Assistance Program (TAP) was initially established in 1991¹ to ease the transition of Service members who were involuntarily separated from the military. The program has evolved to serve all transitioning Service members (TSMs) in their transition from military to civilian life with the institution of the Veterans Opportunity to Work (VOW) to Hire Heroes Act of 2011 (P. L. 112-56). The version of TAP in place during this study's execution, the Transition Goals, Plans, Success (Transition GPS),² provides TSMs and their families with the skills and knowledge needed to navigate their transition.

In order to continually evaluate and improve this program, the U.S. Department of Veterans Affairs (VA) has designed the *Post-Separation Transition Assistance Program (PSTAP) Assessment Outcome Study*, which began in 2019. The study uses a Cross-Sectional Survey and a Longitudinal Survey to collect information from Veterans after separation. This information will aid VA in the continual improvement of TAP and ensure TSMs receive the information on benefits and services they need in the most effective manner to improve their short and long-term outcomes in the life domains of employment, education, health and relationships, finances and well-being. Specifically, Veterans' responses to the PSTAP will assist VA in improving TAP in three key takeaways:

1. Identify what is most important to Veterans in determining their satisfaction with TAP;
2. Determine what to do to improve the experience;
3. Guide training and/or operational activities aimed at enhancing the knowledge, awareness and access to benefits and services available to Veterans.

Study Cohorts

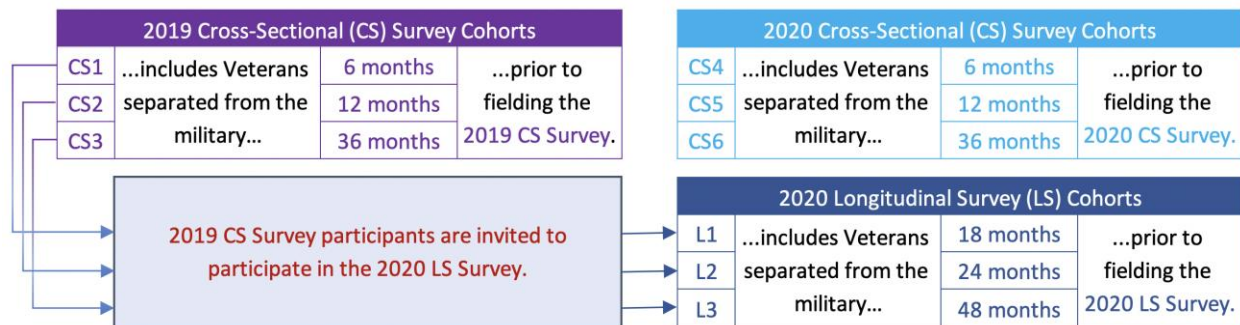
Data collection began in 2019 with the administration of the 2019 Cross-Sectional Survey and continued with the administration of the 2020 Cross-Sectional Survey and the 2020 Longitudinal Survey. Cohorts for each survey are described below and summarized in Figure 1.

¹ Military to Civilian Transition 2018. Page vi. <https://benefits.va.gov/TRANSITION/docs/mct-report-2018.pdf>

² It should be noted that the *Transition GPS* course was renamed to the *TAP Curriculum* on October 1, 2019. However, most Veterans in this study would have participated in TAP as Transition GPS.

- 2019 Cross-Sectional Survey Cohorts
 - Cohort 1 (CS1): Veterans who separated from the military **5 to 6 months** (in December 2018/January 2019) prior to fielding the survey.
 - Cohort 2 (CS2): Veterans who separated from the military **11 to 12 months** (in June/July 2018) prior to fielding the survey.
 - Cohort 3 (CS3): Veterans who separated from the military **35 to 36 months** (in June/July 2016) prior to fielding the survey.

Figure 1. Overview of Study Cohorts



Source: Study Team

- 2020 Cross-Sectional Survey Cohorts
 - Cohort 4 (CS4): Veterans who separated from the military **5 to 6 months** (in December 2019/January 2020) prior to survey deployment.
 - Cohort 5 (CS5): Veterans who separated from the military **11 to 12 months** (in June/July 2019) prior to survey deployment.
 - Cohort 6 (CS6): Veterans who separated from the military **35 to 36 months** (in June/July 2017) prior to survey deployment.
- 2020 Longitudinal Survey Cohorts
 - Cohort L1: Consists of those Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 1 (CS1) and agreed to participate in the 2020 Longitudinal Survey.
 - Cohort L2: Consists of those Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 2 (CS2) and agreed to participate in the 2020 Longitudinal Survey
 - Cohort L3: Consists of those Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 3 (CS3) and agreed to participate in the 2020 Longitudinal Survey

This report, when referencing data from the 2019 Cross-Sectional Survey, will refer to the original cohorts as CS1 (Cohort 1), CS2 (Cohort 2) and CS3 (Cohort 3). The 2019 longitudinal cohorts (which are a subset of the CS1-CS3 cohorts) in the 2020 Longitudinal Survey will be referred to as Baseline L1, L2 and L3.

Survey Universe and Participation Rates

The 2020 Cross-Sectional Survey universe included 139,834 Veterans who separated from the military within the respective time stated for each cohort above. CS6 was the largest (N= 53,319) cohort of Veterans, followed by CS5 (N=48,457) and CS4 (N=38,058). The 2020 Cross-Sectional Survey study universe was 15 percent smaller than the 2019 Cross-Sectional Survey study universe.

Of the Veterans in the study universe, not all were TAP eligible. To be TAP eligible, Service members must have at least 180 continuous days of military service and must meet a set of criteria determined by the Department of Defense (DoD) (See Section 2.A). For TAP eligible Service members, TAP is a mandatory aspect of their transition from military to civilian life. About 61 percent of the study universe (85,548 Veterans) were identified as TAP eligible in this study compared to 54 percent in the previous year. Over 90 percent of TAP eligible Veterans from all cohorts in the 2020 Cross-Sectional Survey attended TAP, which is in line with DoD's report that approximately 90 percent of TAP eligible Service members completed the program.³ The remaining 54,286 Veterans were also included in the target survey population since any Service member is allowed to attend any TAP course virtually, regardless of their TAP eligibility status. Thus, these non-TAP eligible Veterans who voluntarily attended TAP were also invited to participate in the survey, and those who indicated that they took most of the main TAP courses were included in the *Attended TAP* group for analysis. Through this approach, the study team was able to gather valuable information from this group of individuals.

The 2020 Longitudinal Survey universe included 3,001 Veteran respondents from the 2019 Cross-Sectional Survey who agreed to be contacted for a follow-up long-term study. Much like in the 2019 Cross-Sectional Survey, the L3 cohort was the largest (N= 1,277) cohort of Veterans, followed by L2 (N=1,057) and L1 (N=667).

The 2020 Cross-Sectional Survey and the 2020 Longitudinal Survey were administered between June 1, 2020, and August 12, 2020. For each survey, a postcard invitation was

³ Government Accountability Office, "DoD Needs to Improve Performance Reporting and Monitoring for the Transition Assistance Program, Page 9. November 2017. <https://www.gao.gov/assets/690/688203.pdf>

first mailed to each Veteran in the survey universe requesting to complete the survey online. To increase response rates (compared to those in the 2019 survey), Veterans with a valid email address were also sent an email requesting their participation. Throughout the survey administration period, weekly reminder emails were sent to non-respondents. About one month after survey administration commenced, 100,000 non-respondent Veterans in the Cross-Sectional Survey population were sent paper surveys to complete and return their responses in a postage-stamped envelope. For the Longitudinal Survey, all non-respondents were sent a paper survey.

Of the 139,834 Veterans who were invited to participate in the 2020 Cross-Sectional Survey, 18,721 responded within the survey administration period. The response rate of 13.4 percent was an increase of over 10 percentage points compared to the 2.9 percent response rate in the 2019 Cross-Sectional Survey. The increase in response rate could be attributed to the inclusion of email invitations and regular follow-up reminders sent throughout the survey administration period as well as releasing the 2019 Report just prior to the initiation of the 2020 survey data collection. Of the 3,001 Veterans invited to participate in the 2020 Longitudinal Survey, 1,876 responded within the survey administration period with a response rate of 62.5 percent.

Both questionnaires utilized in the PSTAP Assessment follow similar formats and include similar questions to conduct a trend analysis. Each survey begins with a series of questions regarding TAP and VA benefits followed by a series of questions about the study life domains of employment, education, health and relationships, finances and well-being of Veterans. Throughout the report, specific questions are referenced with the following nomenclature: survey Question 13 Part 3 is identified as Q13_3 in the text.

Findings

Overall, the most substantive findings of this year's assessment are summarized below. Veterans in the 2020 PSTAP Assessment who took TAP:

- Continued to have positive outcomes in many areas, including finance, health and education (based on responses in the Longitudinal Survey compared to the Baseline 2019 Cross-Sectional responses),
- Have lower scores for most outcomes when compared to the 2019 Cross-Sectional Survey,
- Believe the VA Benefits Briefings course is the most useful TAP course,
- Indicate TAP to be more effective if taken primarily in person,
- Apply for benefits at higher rates compared to those of the overall study universe as well as to those of the 2019 Cross-Sectional Survey respondents,
- Have difficulties translating their military experience to civilian employment,
- Seek support for mental and emotional ailments at lower rates than physical ailments (53% versus 65%),
- Are less likely to pursue further education if they were in grade group E1 to E3 at separation, and
- Are more likely to be satisfied with their lives if they have positive feelings about their mental health and personal relationships.

For the 2020 Cross-Sectional Survey, the study first determined the definition of Veterans who participated in TAP as follows: Veterans were identified as "Took TAP" if they reported that they attended: the 5-Day Transition Goals, Plans, Success (recently renamed TAP Curriculum) course or at least the:

- *VA Benefits course,*
- *Department of Labor (DOL) Employment Workshop and*
- *one of three DoD TAP courses (Transition Overview, Personal Financial Planning for Transitions and the Military Occupational Classification Crosswalk).*

Of the Veterans who completed the survey, about 90 percent of TAP eligible Veterans took TAP, which is in line with DoD's reporting. Meanwhile, another 30 percent of non-TAP eligible Veterans participated in the program.

Amongst the components provided within TAP, the VA Benefits I/II Briefing (VA Briefings) were identified as the most useful (about 76% found it useful). This is a decrease of about 9 percentage points from last year. Overall, scores for almost all

courses within TAP decreased in comparison to those in the 2019 survey. The only course observing an increase in score was the Office of Personnel Management (OPM) Federal Employment Training course—50 percent of Veterans in 2019 versus about 60 percent in 2020, indicating the course to be useful. A regression analysis was also conducted to identify which courses have the most impact on increasing satisfaction with TAP. Those courses were the DoD Transition Overview and the VA Benefits Briefings.

One of the factors affecting satisfaction is found to be whether Veterans attended TAP in person. Veterans who took TAP either all or partly in person have significantly higher rates of satisfaction with TAP compared to those taking the courses completely online. Even as the recent trend generally is to provide training virtually, TAP is still most effective when participated at least partially in person.

The study also analyzed the aspects of the VA Benefits Briefings that are most important and useful to Veterans. The most important factor driving how useful the VA Benefits Briefings course was learning how to apply for VA benefits, followed by preparing Veterans for potential impacts to their economic well-being after their service and how to obtain VA Health Care.

Benefits

In terms of applying for benefits after separation, Veterans who took TAP were more likely to apply for most VA benefits, including disability claims and VA Health Care, than the overall study population. When comparing the 2019 and 2020 Cross-Sectional Survey respondents, Veterans in 2020 saw an increase of over 20 percentage points in enrollment in VA Health Care. Those same Veterans saw slight increases in the percentage of disability claims as well. Veterans participating in the Longitudinal Survey also saw increases in applying for and using VA benefits.

Employment

In 2020, Veterans still faced many of the same challenges as last year when transitioning to employment. An in-depth analysis was conducted to identify what challenges drive satisfaction with TAP. The analysis identified two challenges as having a significant impact on TAP. Those challenges were (1) translating military experience into civilian job requirements (Q13_3) and (2) learning to have a better work-life balance (Q13_8). Additionally, it was found that Veterans in pay grade group E1 to E3 were more impacted by these challenges than other groups leading to lower levels of satisfaction with TAP.

Education

In 2020, a higher percentage of Veterans pursued education when compared to the 2019 Cross-Sectional Survey cohorts. For the Longitudinal Survey, an increased percentage of L2 and L3 Veterans were employed compared to the Baseline 2019 Cross-Sectional results, while more L1 Veterans were pursuing education. This may be the result of L2 and L3 Veterans having more time since separation and being further into their careers compared with L1. Further analysis was also conducted to understand what factors drove Veterans to pursue education. Taking TAP was a highly positive driver of pursuing education after separation. In terms of negative factors, Veterans in pay grade group E1 to E3 were less likely to pursue education. Over 80 percent of Veterans in education reported using the GI Bill as part of their method of payment.

Health

In terms of health outcomes, a higher percentage of Veterans in 2020 reported having physical and/or mental/emotional health conditions when comparing similar cohorts. At the same time, a lower percentage of those Veterans were seeking medical assistance for these conditions. Meanwhile, Longitudinal Survey participants reported similar percentages of Veterans with physical and mental conditions, but for the most part have a higher percentage seeking help, especially in L3. In terms of health care coverage, a higher percentage of Veterans in 2020 reported using VA Health Care as their primary source of health care.

Overall, Veterans felt financially stable in 2020. Scores regarding saving money and having limited debt were similar to those in 2019. For those employed, earnings declined for the 2020 Cross-Sectional Survey respondents compared to 2019, which might be attributed to Veterans in CS4 and CS5 having lower levels of education, on average, in 2020. Overall, being in a lower pay grade during service, having a lower length of service and being a female Veteran all had a significantly negative effect on earnings. Veterans who were in pay grades E1 to E3 drove the most negative impact, and the study team will continue to track their outcomes. For the Longitudinal Survey, Veterans increased their financial stability in 2020. A higher percentage of Veterans were saving money, able to pay their expenses and owned their own homes compared to their baseline responses. In addition, Veterans in 2020 saw increases in individual and household earnings.

In 2020, satisfaction scores for all aspects of life satisfaction decreased for almost all cohorts when compared to similar cohorts in 2019. The largest differences in scores were between CS4 and CS1, which may be caused partially by COVID-19 as CS4

Veterans separated roughly two to three months prior to the beginning of the pandemic. To better understand the satisfaction scores reported by Veterans, an additional analysis was conducted to identify factors that impact overall life satisfaction. Those factors include:

- Satisfaction with emotional/mental health
- Lack of companionship
- Feelings of isolation
- Adjusting well at working towards civilian goals (for example, employment, education and/or entrepreneurship goals)
- Being concerned with losing housing
- Household income

It is clear that mental/emotional health and having a sense of community are the most important factors for overall life satisfaction. These factors may have been affected by the current COVID-19 pandemic, which caused many in the United States to become isolated.

Lastly, in 2019, African Americans had significantly lower levels of overall life satisfaction than other races. In 2020, African American Veterans were still the lowest scoring race for satisfaction, but with two main differences. First, while many races saw large declines in life satisfaction, African Americans only decreased by a few percentage points. Secondly, the gap between the highest scoring Veteran race group and African American Veterans (lowest scoring) decreased from 15 percent in 2019 to 12 percent in 2020. Additionally, African American Veterans who participated in the 2020 Longitudinal Survey did report higher satisfaction scores than in 2019, but it was still substantially lower than all other races.

The study team provides the following recommendations for stakeholders to help improve the study and the program. The recommendations are focused on three separate areas: (1) Future Analyses and Improving the Study, (2) VA Focus Areas and (3) Areas to Improve TAP.

Future Analyses and Improving the Study

Recommendation 1: Continue to Monitor Results for African American Veterans Who Took TAP.

Although African American Veterans who took TAP, in general, reported somewhat higher scores in 2020 compared to those in 2019, their average score on overall

satisfaction was still lower than that of any other race. Additionally, African American Veterans scored lower when compared to all other races on important life domains such as emotional/mental health, personal relationships and earnings. Even though African Americans believe TAP to be useful, generally ranking either highest or second highest for key questions, this study should continue to track outcomes for African Americans to explore additional methods to increase their overall life satisfaction.

[Recommendation 2: Analyze Effects of the Policy Instituting Rule That TAP Must Begin 365 Days Prior to Separation.](#)

In 2020, over 70 percent of Veterans who took TAP felt they were given the time needed to attend TAP, but comments remarked that some still needed more time. Veterans who felt they were not allotted the proper amount of time to take TAP reported that they did not get as much out of the program. While the National Defense Authorization Act (NDAA) for fiscal year 2019 has made it mandatory for TSMs to begin TAP training at least 365 days prior to separating from the military, most Veterans in this year's study were not impacted by this mandate. The study team recommends continuing to track responses regarding this issue to assess whether the mandate has a positive effect on outcomes such as applying for VA benefits, employment and satisfaction.

[Recommendation 3: Monitor the Long-Term Outcomes of Veterans who Separated Immediately Prior to or During the COVID-19 Pandemic.](#)

Veterans who separated close to the onset of the COVID-19 pandemic had to contend with a global recession and a challenging job market. Veterans in CS4, who separated in December 2019 and January 2020, are likely to continue to face many of these challenges in the months and years ahead. Veterans who were in grades E1 to E3 and separated around this time will have even more challenges in comparison to other Veterans. At the same time, Veterans separating while the COVID-19 pandemic continues to affect the U.S. economy may take advantage of the vast information and resources being made available, particularly about education and job training opportunities in the current economic climate. This study should monitor the outcomes of Veterans who separated during the pandemic and assess whether additional supports may be required.

VA Focus Areas

Recommendation 1: Provide More Assistance to Veterans Navigating the VA Health Care System.

An analysis of study data revealed roughly a 20-percentage point increase in enrollment for VA Health Care in 2020. Veterans reported that the VA Benefits Briefings and other supports were useful in aiding Veterans with enrolling in the VA Health Care System. However, some Veterans in 2020 indicated that they were receiving help or treatment for their physical and mental conditions. VA must review the current course material to ensure that TSMs who have been accustomed to receiving health services during their military careers understand how to continue receiving those services after separation.

Recommendation 2: Improve Access to and Understanding of Mental and Emotional Health Resources During and After Transition.

Results of this study show that mental and emotional health is the leading factor impacting a Veteran's overall life satisfaction. Compared to the 2019 results, a higher percentage of Veterans reported having an ongoing mental/emotional health condition in 2020. At the same time, a lower percentage of those Veterans reported seeking treatment for those conditions. The VA Benefits Briefings should ensure that information regarding mental health resources is clear and concise. VA should consider additional strategies to improve healthcare services for Veterans and increase awareness of those services prior to separation, particularly as service delivery continues to adapt to the conditions created by the ongoing pandemic.

Areas to Improve TAP

Recommendation 1: Focus Additional Resources on Transitioning Service Members in Lower Pay Grades.

A Veteran's pay grade in service has a significant effect on many study outcomes. Specifically, Veterans who were in the lowest pay grade group (E1-E3) have negative results that affect both their long- and short-term outcomes. On average, they also have the lowest level of education and are less likely to enter into education programs. The Interagency Working Group must conduct additional studies and focus groups with TSMs in low pay grades to learn how to more effectively prepare for the challenges they may face during the transition and also stress the importance of pursuing higher education to increase earnings and employment opportunities in the future.

Recommendation 2: Ensure Veterans Have Support to Attend TAP in a Manner That is Most Beneficial for Them.

Veterans who took TAP in person or mostly in person reported that TAP was more beneficial compared to those who completed TAP primarily online. In general, TSMs must be provided ample time and support to take TAP in a format and version that will allow for the most effective learning environment. The TAP Interagency Working Group should conduct focus groups to gather information on what aspects of the online TAP coursework are most and least effective to improve that method of learning.

Additionally, DoD should continue developing and disseminating strong messaging to leadership and commanders that TSMs be allowed to attend TAP on their terms.

Recommendation 3: Focus Efforts on Improving Selected TAP Courses, Specifically the DoD Transition Overview and VA Benefits Briefings.

Statistical modeling revealed five TAP courses as important to Veteran satisfaction with the program. Those courses were the DoD Transition Overview, VA Benefits Briefings, DOL Employment Workshop, DOL Career Technical Training Track and DoD Personal Financial Planning for Transition. The DoD Transition Overview and VA Benefits Briefings were the most important courses affecting satisfaction, with VA Benefits Briefings rated highest of all TAP courses across all cohorts. The Interagency Working Group should collect detailed feedback from Service members as to what is effective and not effective in the DoD Transition Overview course, and VA should continue improving the VA Benefits Briefings course to ensure satisfaction with TAP.

Recommendation 4: Improve TAP Curriculum Regarding the Most Significant Challenges Veterans Face During Their Transition.

A regression analysis identified two main challenges Veterans encounter when transitioning to employment: *How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance* after the transition. The Interagency Working Group needs to continually review the Military Occupational Classification (MOC) Crosswalk course and better map military skills to civilian employment. Additionally, transition challenges and work-life balance should become a more impactful part of the DoD Transition Overview course, as many Veterans did not understand the magnitude of the issues they might face when transitioning to civilian life.

Recommendation 5: Provide Additional Information About Continuing Education and Sources of Funding, Particularly the GI Bill.

The survey results showed that more than 40 percent of Veterans were enrolled in education or training programs and that the most common source of funding was the GI Bill. However, comments submitted by Veterans indicated that even more of them might have enrolled in educational programs had they had a better understanding of the GI Bill benefits and the educational programs available. These findings suggest adding more information about educational opportunities and funding sources to the TAP training. In addition, it may be beneficial to provide follow-up support after separation for those Veterans seeking to take advantage of the GI Bill benefits so that they have a better understanding of the process and what the GI Bill will cover.

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1. OVERVIEW OF THE TRANSITION ASSISTANCE PROGRAM

1.A. INTRODUCTION

Each year, approximately 250,000 Service members transition from military to civilian life in the United States.⁴ While each transition is different, some of the most common issues facing newly separated Service members include:

- Reconnecting with family
- Entering the workforce
- Enrolling in VA benefits and service programs⁵

For a detailed overview of TAP, please refer to the Military to Civilian Transition Report for 2018.⁵

The Transition Assistance Program (TAP) is delivered through the U.S. Department of Defense (DoD) in cooperation with the U.S. Departments of Veterans Affairs (VA), Labor (DOL), Education (ED), Homeland Security (DHS), Small Business Administration (SBA), and Office of Personnel Management (OPM). TAP provides a cohesive and outcomes-based program that standardizes the transition process and better prepares Service members to achieve successful outcomes in their post-military lives.

While VA and its interagency partners continue to improve TAP, there have been limited efforts to collect long-term outcomes data linked to attendance in TAP due to external barriers. Therefore, VA commissioned a first-of-its-kind long-term study linked to TAP attendance designed to track Veterans' long-term outcomes as they continue to transition through civilian life. In 2019, only a Cross-Sectional Survey was administered. In 2020, a Longitudinal Survey was administered alongside the Cross-Sectional Survey.

This section briefly discusses the evolution of TAP and its current state. Section 2 of this report provides an overview of the study and the methodology employed. The results of the 2020 Cross-Sectional and Longitudinal Survey are provided in Sections 3 and 4. Lastly, Sections 5 and 6 provide a summary of the findings and study and program recommendations.

References to terms and abbreviations can be found in the glossary in Appendix A. The 2020 Cross-Sectional Survey can be found in Appendix B, and the Longitudinal Survey is in Appendix C. Weighting procedures and nonresponse bias analyses are in

⁴ Performance Goals Could Strengthen Programs that Help Servicemembers Obtain Civilian Employment, July 2020. <https://www.gao.gov/assets/710/708006.pdf>

⁵ Military to Civilian Transition 2018. Page vi. <https://benefits.va.gov/TRANSITION/docs/mct-report-2018.pdf>

Appendix D. Appendices E and F provide demographic tables for the 2020 Cross-Sectional and Longitudinal Survey participants, respectively. Appendices G and H include a compendium of survey results for the 2020 Cross-Sectional and Longitudinal Survey, respectively. Appendix I provides an analysis of all comments from the 2020 Cross-Sectional and Longitudinal Survey. Appendix J provides demographic tables for respondents of both surveys. Finally, Appendix K provides an in-depth overview of the regression analysis.

1.B. EVOLUTION OF TAP

TAP was created in the NDAA for fiscal year 1991 (P.L. 101-510) Section 502.⁶ In the years of 1990 and 1991, the U.S. greatly decreased and demobilized its military as the Cold War and Gulf War concluded. Because of this, large numbers of Veterans and Service members were unemployed and unable to successfully acclimate to civilian life. Therefore, the main goal of the program was to ease the transition of Service members who were involuntarily separated. DoD, VA and DOL collaborated to establish and develop the original program with each agency providing specific counseling.

Because of TAP, Service members now have better access to and better knowledge of the following services to aid in their change to civilian life:

- Pre-separation counseling
- Educational assistance benefits
- Disability compensation
- Vocational benefits
- Job placement assistance for Service members, Veterans and spouses
- Relocation services
- Medical benefits
- Education and career counseling

TAP has continued to evolve over time with a variety of revisions, both large and small. The following sections define the study population and provide an outline of the TAP curriculum that the study participants attended. It is to be noted that a major TAP overhaul was completed and rolled out in October 2019, driven primarily by the FY19 NDAA. The NDAA directed significant changes to all parts of TAP, including instituting personalized pathways for TSMs based on pre-separation assessments.⁷ Additionally, it added more optional tracks, added time to the VA portion, reorganized the information flow and focused more directly on the individual needs of TSMs. Many of these changes align with the findings and recommendations identified within this study. Given that many of the Veterans in this study did not attend these courses due to the cohort attendance dates, it is too early to understand the long-term benefits of these changes. Future studies will continue to analyze the differences between Veterans who attended the most recent courses versus those who attended prior versions.

⁶ <https://www.govinfo.gov/content/pkg/STATUTE-104/pdf/STATUTE-104-Pg1485.pdf>

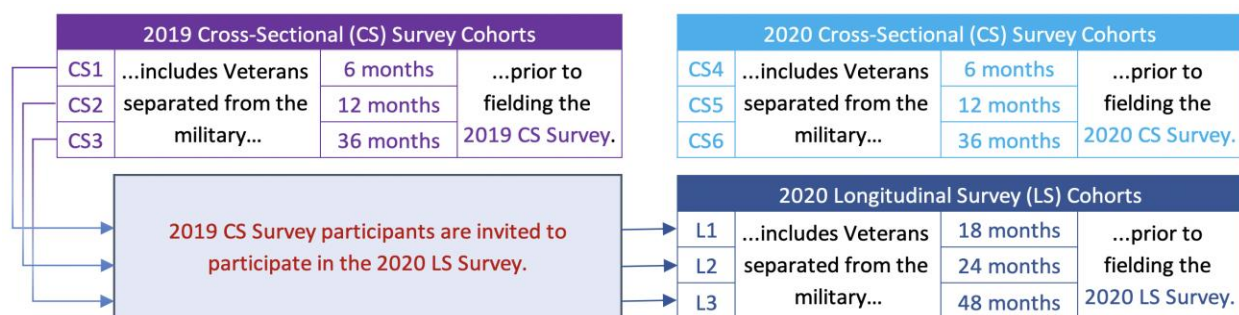
⁷ H.R.5515 - John S. McCain National Defense Authorization Act for Fiscal Year 2019, <https://www.congress.gov/bill/115th-congress/house-bill/5515/text>

Study Cohorts and Relevant TAP Curriculum

The 2020 PSTAP Assessment consists of two separate surveys—Longitudinal and Cross-Sectional. Figure 2 provides a graphical depiction of the cohorts for both the 2020 Cross-Sectional and Longitudinal Surveys. Data collection for the study began in 2019 with the administration of the **2019 Cross-Sectional Survey** and continued with the administration of the **2020 Cross-Sectional Survey and the 2020 Longitudinal Survey**. The 2019 Cross-Sectional Survey cohorts include:

- Cohort 1 (CS1): Veterans who separated from the military **5 to 6 months** (in December 2018/January 2019) prior to fielding the survey.
- Cohort 2 (CS2): Veterans who separated from the military **11 to 12 months** (in June/July 2018) prior to fielding the survey.
- Cohort 3 (CS3): Veterans who separated from the military **35 to 36 months** (in June/July 2016) prior to fielding the survey.

Figure 2. Study Cohorts for the 2020 PSTAP Assessment



Source: Study Team

For the 2020 Cross-Sectional Survey, three additional cohorts of Veterans have been added to the PSTAP Assessment based on their date of separation from the military. Cohorts were identified based on the length of time since Service members separated from the military, similar to the 2019 Cross-Sectional Survey. These cohorts are as follows:

- Cohort 4 (CS4): Veterans who separated from the military **5 to 6 months** (in December 2019/January 2020) prior to survey deployment.
- Cohort 5 (CS5): Veterans who separated from the military **11 to 12 months** (in June/July 2019) prior to survey deployment.
- Cohort 6 (CS6): Veterans who separated from the military **35 to 36 months** (in June/July 2017) prior to survey deployment.

For the 2020 Longitudinal Survey, three cohorts of Veterans were surveyed that included Veterans who participated in the 2019 Cross-Sectional Survey and indicated their intention to participate in a long-term study. The **cohorts for the 2020 Longitudinal Survey** include:

- Cohort L1: Consists of those Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 1 (CS1) and agreed to participate in the 2020 Longitudinal Survey.
- Cohort L2: Consists of those Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 2 (CS2) and agreed to participate in the 2020 Longitudinal Survey
- Cohort L3: Consists of those Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 3 (CS3) and agreed to participate in the 2020 Longitudinal Survey

Throughout this report, references are made to Cohort 1, Cohort 2 and Cohort 3 as both Cross-Sectional and Longitudinal respondents for comparisons. When referencing 2019 Cross-Sectional Survey results, Cohort 1 is labeled as CS1, Cohort 2 is CS2 and Cohort 3 is CS3. When comparing those results to the 2020 Longitudinal Survey, they will be Baseline L1, L2 and L3. Tables and charts are labeled in the sources to limit confusion.

Most Veterans included in the 2020 PSTAP Assessment completed a version of TAP that is different than the current program. For the most part, only Veterans in CS4 had an opportunity to take the latest version of most courses, whereas most other Veterans had already separated by the time the new courses were implemented. Veterans could skip any question within the survey if they did not recall or remember certain aspects of their transition. This section outlines the TAP courses that were in place for each cohort.

TAP Curriculum

All courses within TAP are administered under the overall course named TAP Curriculum.⁸ TAP Curriculum provides separating/retiring Service members, their families and caregivers with the skills and knowledge to successfully re-enter civilian life. The program was designed using DOD's Career Readiness Standards (CRS) to ensure Service members are *career-ready* prior to separation. Service members were eligible to begin TAP two years prior to retiring or one year prior to separation.

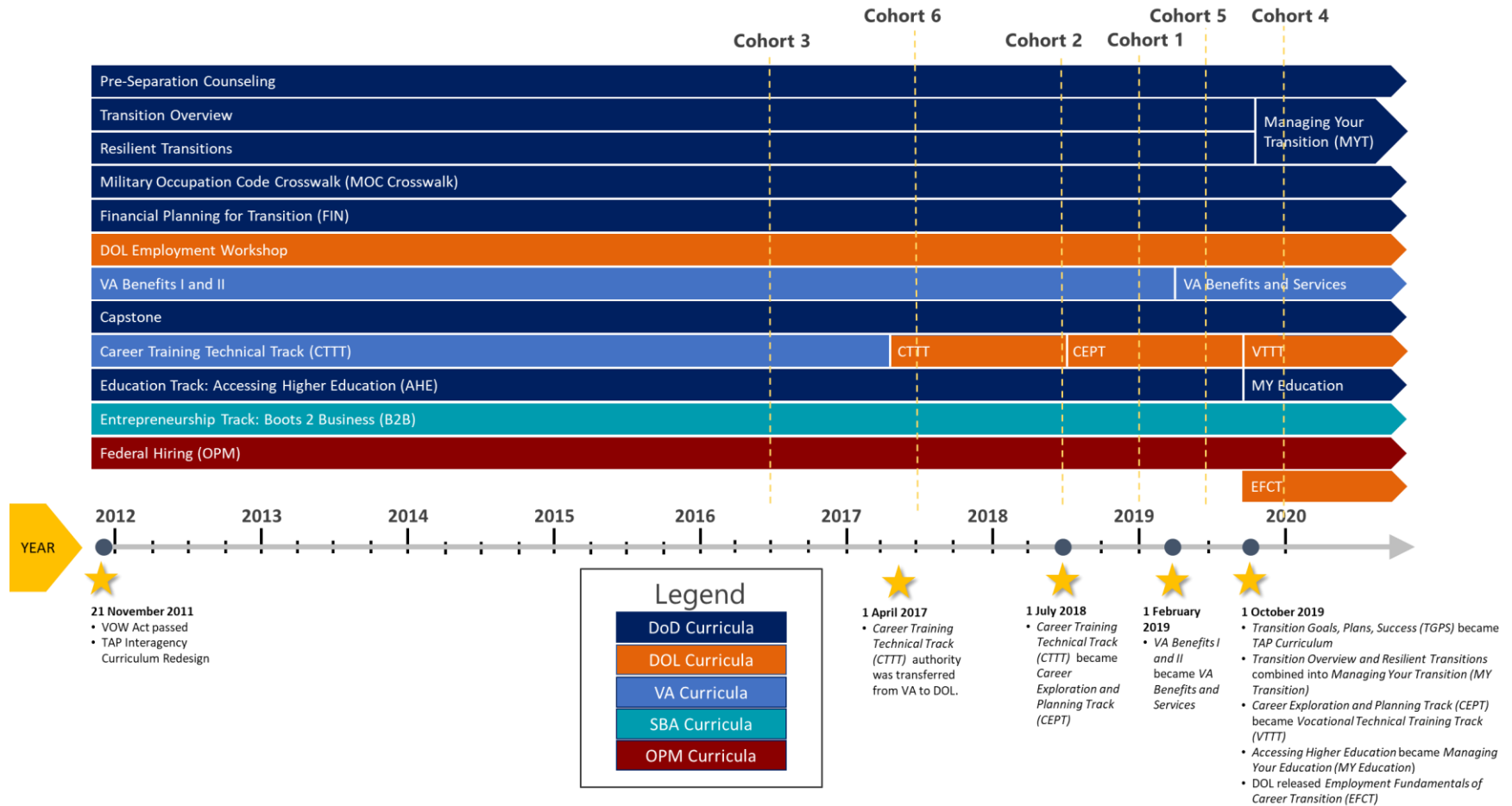
The TAP Curriculum provided a core curriculum to TSMs in a modular setting. The core curriculum was mandatory with standardized learning objectives focused on CRS. The

⁸ It should be noted that the TAP Curriculum program was changed from Transition Goals, Plans, Success (Transition GPS) on October 1, 2019. Most Veterans who participated in this study have taken TAP under Transition GPS.

TAP Curriculum also provided additional modules on education, career exploration and planning and entrepreneurship. The TAP Curriculum courses cover a wide range of topics to assist Service members throughout their transition. The program implemented best practices in adult learning and allowed Service members to apply what they learned to ensure they can create and reach their personal transition goals.

Since 2012, the core curriculum has continued to change and improve based on federal policy changes and the needs of TSMs. Figure 3 provides a timeline of program course changes since 2012. These changes are important to note as cohorts within this study may have participated in different versions of the core courses in TAP. For instance, some Veterans in CS4 took the VA Benefits and Services Briefings while many other Veterans in other cohorts attended VA Benefits I and II. This study will continue to track program courses to conduct analyses on how course changes affect outcomes for future cohorts. Table 1 provides a summary of the TAP Curriculum taken by the majority of Veterans in our study cohorts, including any course changes that have occurred since 2012.

Figure 3. Overview of TAP Courses for the 2020 Study Populations



Source: Adapted from the Communications Working Group Meeting Minutes.

Table 1. Overview of TAP Curriculum Courses for the 2020 Cross-Sectional Survey Population

Course/Track	Agency	Length	Description	Course Changes
Pre-Separation Counseling	DoD	Varies	Introduces the Individual Transition Plan (ITP) and provides TSMs the opportunity to discuss education and training, employment and career goals, financial management, health and well-being, and relocation and housing. Service members take up to one year prior to separation or two years prior to retirement.	Counseling session. Not a course/track
Core Curriculum				
Transition Overview	DoD	30 mins	Helps TSMs understand the importance of preparing for transition and highlights the challenges inherent with any life changing event and opportunities to connect with professional and supportive transition staff throughout TAP.	Combined into Managing Your Transition (MY Transition) on Oct. 1, 2019
Resilient Transitions	DoD	1 hour	Focuses on less obvious topics, such as personal and family transition concerns, civilian vs. military workplace culture, transition-related stressors and effective communication. Provides military and civilian resources for transition support.	Combined into Managing Your Transition (MY Transition) on Oct. 1, 2019
MOC Crosswalk	DoD	2 hours	Demonstrates how to translate military skills, training and experience into civilian credentialing appropriate for civilian jobs. Participants document military career experience and skills, translate that experience into civilian sector occupations and skills, and identify any gaps in their training and/or experience that need to be filled to meet their personal career goals.	None
Financial Planning for Transition	DoD	4 hours	Builds on the financial training provided during the military life cycle and helps TSMs understand how transition will impact their financial situation by discussing the change in income, taxes, healthcare costs, new expenses and other financial changes related to transition.	None
DOL Employment Workshop	DOL	3 days	Lays the foundation of the transition from military to civilian life by helping TSMs and spouses develop a résumé, conduct career research, prepare for networking and interviewing events, and ultimately secure meaningful employment.	Split into a mandatory one-day and additional two-day course in January 2020
VA Benefits I/II	VA	4 hours/ 2 hours	Identifies key VA benefits, services and tools that can help TSMs support themselves and their families in all key areas of transition, including education, employment, finance, housing, health and community support.	Became Benefits and Services on Feb. 1, 2019, and increased to a full day course
Federal Employment Training	OPM	1 hour	Guides U.S. TSMs interested in continuing their service through Federal Employment. The course has five steps plus an introduction to Federal Employment. The steps help Service members gather intel, identify employment opportunities, search for jobs and then find employment.	
Capstone	DoD	Varies	Serves as a culminating event in which Commanders verify achievement of TSMs Career Readiness Standards (CRS) and viable ITP prior to transition. If CRS cannot be verified, TSM is referred to the appropriate agency for further assistance.	None

Table 1. Overview of TAP Curriculum Courses for the 2020 Cross-Sectional Survey Population (continued)

Course/Track	Agency	Length	Description	Course Changes
Additional Tracks				
Employment Track: Career Planning and Exploration Track (CTTT)	DOL	2 days	Allows TSM spouses to complete personalized career development assessments to get tailored job recommendations aligned with their interests and aptitudes. A variety of career considerations are covered, including labor market projections, education, apprenticeships, certifications and licensure requirements.	CTTT switched authority from VA to DOL in April 2017 CTTT changed to Career Exploration and Planning Track (CEPT) in July 2018 CEPT changed to Vocational Technical Training Track (VTTT) on Oct. 1, 2019
Education Track: Accessing Higher Education Track	DoD	2 days	Helps TSMs identify higher education requirements that support their personal career goals. Topics include choosing a program of study, selecting an institution of higher education, exploring funding sources and navigating the admission process.	Changed to Managing Your Education (MY Education) on Oct. 1, 2019
Entrepreneurship Track: Boots 2 Business	SBA	2 days	Provides training for TSMs interested in owning their own businesses. Includes an Introduction to Entrepreneurship workshop, followed by opportunities to enroll in additional entrepreneurship development courses to help participants navigate the business start-up process.	None

Source: TAP Interagency Working Group.

Recent Policy Changes

While VA is continuously making improvements, of particular note for this report are two items. First, the main contractor providing the VA briefings was changed in 2017. This change was accompanied by a slight dip in customer satisfaction of the briefings for one quarter as the contractor transitioned. This change would have impacted CS1 and CS2 but not CS3. Second, the VA Benefits I and VA Benefits II briefings were revised in April 2018, which may include Veterans in CS1 and possibly CS2. The major changes in that revision were as follows:

- Redesigned the VA course to give transitioning Service members a more personalized experience, promote one-on-one assistance sessions and highlight Veterans Service Organizations (VSOs).
- Launched “facilitated registration,” an activity inserted into the curriculum to help Service members register for VA Health Care as part of the VA Benefits and Services course.

- Included an informal activity for the attendees to assess and prioritize their goals. The aim of this exercise is to frame the discussion and activities for the totality of the briefings.

The latest changes to TAP were made in the John S. McCain National Defense Authorization Act for Fiscal Year 2019⁹ (FY19 NDAA). This legislation made significant changes to the timelines, process and execution of TAP for all the modules. However, since the study cohorts in this year's report attended TAP prior to the passage and implementation of the FY19 NDAA requirements, the revisions are not discussed in detail. They will be important in the Longitudinal Survey planned for next year and future Cross-Sectional surveys. Major changes from this legislation include the following:

- DoD provides TSMs with an assessment of all VA/DoD benefits to which they may be entitled no later than 30 days before separation.
- DoD and VA will conduct an assessment to determine potential areas of risk for the TSMs that will be given twice, once at pre-separation and once at Capstone (the final check to make sure TSMs have completed all activities required prior to separation). This assessment will be used to conduct warm handovers to organizations to provide targeted support to the TSM during and post separation.
- TAP “pathways” developed to limit the potential risk of unsuccessful transition, with those at higher risk receiving more intensive services.
- TAP begins at least 365 days prior to the separation date with mandatory initial counseling and a completed Capstone no later than 90 days prior to separation.
- TAP structure changes, including one day of DoD training, reduction of the DOL portion of the curriculum from three days to one, mandated one full day of instruction on VA benefits and participation in two days of instruction on one of the current optional tracks.
- The VA Benefits and Services curriculum was bolstered through additional instructional classroom activities to support engagement, understanding of benefits and services and increase the transfer of knowledge to Service members, including scenario-based examples; more interactive activities; and additional focus on key topic areas that matter most to Service members, such as disability compensation, education benefits and health care benefits.
- Modifications were developed based on direct feedback from Service members provided through assessment data and qualitative input.

⁹ H.R. 5515 – John S. McCain National Defense Authorization Act for Fiscal Year 2019. <https://www.congress.gov/bill/115th-congress/house-bill/5515/text>

- DoD action plan to standardize performance metrics to provide feedback, share best practices, facilitate oversight and ensure TSMs obtain sufficient financial literacy.
- A DoD annual report on TAP attendance data to Congress.
- Extended access by TSMs/family to the DoD Military OneSource program to 365 days from 180 days post-separation.

Moving forward, future annual reports will highlight additional programmatic changes influenced by the survey results and analyses as well as other changes to the program.

2. STUDY OVERVIEW

Service members face numerous complex challenges as they transition from military to civilian life. A key Department of Veterans Affairs (VA) goal is to help prepare Service members for this transition. While VA has continually focused on this goal, a 2014 Government Accountability Office (GAO) report¹⁰ recommended VA *take steps to better understand both the difficulties faced by readjusting Veterans and the characteristics of those who may be more likely to face such difficulties and use the results to determine how best to enhance its benefits and services to these Veterans*. While VA has conducted assessments and surveys in the past to assess TAP services, no long-term studies have focused on the intersection of TAP attendance, benefits usage and long-term Veteran outcomes from a holistic perspective across all life domains.

In response to the GAO report, VA designed the *Post-Separation Transition Assistance Program (PSTAP) Assessment Outcome Study*. The study obtains direct objective and subjective feedback from Veterans regarding their online and/or in-person experience with the TAP courses they took and their subsequent adjustment to civilian life through two separate surveys. The first survey is the Cross-Sectional Survey. This survey is administered annually to Veterans in three cohorts: at six months after separation; at one year after separation; at three years after separation. The Cross-Sectional Survey obtains data on Veterans' TAP attendance and experience with TAP, the use of VA and other benefits and baseline data on various life domains. As part of this survey, Veterans are asked to enroll in the second part of the study, the Longitudinal Survey. The Longitudinal Survey focuses on long-term outcomes of TAP in the same life domains as the Cross-Sectional Survey. Administrative data is also compiled from multiple VA organizations to provide an overview and profile of all cohorts.

The two surveys aim to aid VA in the continual improvement of TAP and ensure TSMs receive the information and benefits they need in the most effective manner to improve their long-term outcomes in the life domains of employment, education, health and relationships, finances and well-being of Veterans. Specifically, Veterans' feedback assists VA in improving TAP in three key takeaways:

1. Identify what is most important to Veterans in determining their satisfaction with TAP;

¹⁰ Better Understanding Needed to Enhance Services to Veterans Readjusting to Civilian Life [GAO-14-676]. <https://www.gao.gov/assets/670/665725.pdf>

2. Determine what to do to improve the experience;
3. Guide training and/or operational activities aimed at enhancing the quality of benefits and services available to Veterans.

The Cross-Sectional Survey instrument was developed in 2018. It focuses on a Veteran's experience with TAP and various life domains (employment, education, health and relationships, financial circumstances and satisfaction and overall well-being). A copy of the survey instrument is included in Appendix B. While VA led the development of the survey items, the TAP Interagency Performance Management Workgroup (PMWG) provided valuable input throughout the process and reviewed the final survey. Members of the PMWG represent the following federal agencies:

- U.S. Department of Veterans Affairs
- U.S. Department of Defense (DoD), to include representatives of all the Military Services
- U.S. Coast Guard (representing U.S. Department of Homeland Security)
- U.S. Department of Labor
- U.S. Department of Education
- U.S. Office of Personnel and Management
- U.S. Small Business Administration

Cohorts are defined by the length of time passed since the Service member transitioned out of the military as of the projected start date of the survey each year. These cohort time periods were selected to track Veterans who are at varying points in their transitions. Given that each Veteran's transition is a unique experience, and some may take longer than others, it is important to understand how Veterans fare at different times. Additionally, having Veterans in the study who separated as far as three years before survey administration allows for a more complete analysis of outcomes versus the iteration of TAP that was attended. As this is the second administration of the Cross-Sectional Survey, the **2020 cohorts** are the focus of this report. Those cohorts are listed below.

- **CS4:** Veterans who separated from the military **5 to 6 months** (in January 2020/December 2019) prior to survey deployment (June 2020).
- **CS5:** Veterans who separated from the military **11 to 12 months** (in June/July 2019) prior to survey deployment (June 2020).
- **CS6:** Veterans who separated from the military **35 to 36 months** (in June/July 2017) prior to survey deployment (June 2020).

The Longitudinal Survey was developed in 2019. It focuses on Veterans' long-term outcomes for various life domains (employment, education, health and relationships, financial circumstances and satisfaction and overall well-being) as well as their current utilization and opinions of VA benefits and services. A copy of the survey can be found in Appendix C. As with the Cross-Sectional Survey, VA led the development with input from the PMWG.

The Longitudinal Survey recruits its participants from the Cross-Sectional Survey respondents. Veterans who complete the Cross-Sectional Survey are asked if they are willing to participate in the Longitudinal Survey. As such, the Longitudinal Survey participants for 2020 are last year's Cross-Sectional Survey participants. Within this report, those cohorts include:

- **L1:** Veterans who separated **5 to 6 months** (in either December 2018 or January 2019) prior to fielding the 2019 Cross-Sectional Survey who completed the 2019 Cross-Sectional Survey and enlisted to participate in the 2020 Longitudinal Survey.
- **L2:** Veterans who separated **11 to 12 months** (June/July 2018) prior to fielding the 2019 Cross-Sectional Survey who completed the 2019 Cross-Sectional Survey and enlisted to participate in the 2020 Longitudinal Survey.
- **L3:** Veterans who separated **35 to 36 months** (June/July 2016) prior to fielding the 2019 Cross-Sectional Survey who completed the 2019 Cross-Sectional Survey and enlisted to participate in the 2020 Longitudinal Survey.

Throughout this report, references are made to Cohort 1, Cohort 2 and Cohort 3 as both Cross-Sectional and Longitudinal respondents for comparisons. When referencing 2019 Cross-Sectional Survey results, Cohort 1 is labeled as CS1, Cohort 2 is CS2 and Cohort 3 is CS3. When comparing those results to the 2020 Longitudinal Survey, they will be Baseline L1, L2 and L3. Tables and charts are labeled in the sources to limit confusion.

2.A. STUDY METHODOLOGY

Study Data Sources

This section provides an overview of the data sources used for recruitment and analysis as follows:

1. VA Administrative Data
2. DoD TAP Eligibility Data
3. 2019 Cross-Sectional Survey responses
4. 2020 Cross-Sectional Survey responses
5. 2020 Longitudinal Survey responses

VA Administrative Data

VA provided two sets of administrative data for this study. The first dataset is a list of all Veterans who separated from the military during the time periods of the study cohorts described above. The list was created from the VA Department of Defense Identity Repository (VADIR) and provided by VA's Performance Analysis and Integrity (PAI) office. The dataset includes background information about Veterans, including name, address, age, race, pay grade, length of service, gender, separation reason, service branch and component. This dataset was used to (1) assure a representative sample of Veterans in the study and (2) provide descriptive information about them for analysis.

The second set of administrative data provided by VA describes participation in Veterans' benefit programs. The benefits data used in this study include the following sources/programs:

- Disability compensation
- Education and GI Bill benefit use
- VA-backed home loans
- Life insurance
- VHA Health Care use
- Veteran Readiness and Employment (VR&E, formerly known as Vocational Rehabilitation & Employment) benefit utilization

This data was used to establish which benefits each survey respondent received because it is more accurate and less burdensome than having the survey ask Veterans to provide this information. Benefit utilization is used to describe the sample and to analyze the results.

DoD TAP Eligibility Data

The study includes all Veterans who separated from the military during the time intervals for each cohort. However, it was not mandatory that all Veterans in the study universe participate in TAP under the Veterans Opportunity to Work (VOW) Act when the study was initiated in 2019. Until recently, Service members who qualified for mandatory TAP training were identified as *VOW eligible*. As of this report, DoD now refers to these Service members as *TAP eligible*. This term is used throughout this report.

To identify Veterans who were TAP eligible, DoD provided an initial data file with a list of Service members who were eligible for TAP between January 1, 2016, and October of 2019 using the Defense Manpower Data Center (DMDC) database. Annually, DoD

updates this data file with the latest TAP eligibility for new cohorts. DoD uses a strict set of criteria to identify TAP eligible Service members, as follows:¹¹

1. Service members who have completed their first 180 days or more of continuous active duty in accordance with Title 10, U.S.C., are eligible for the TAP.
2. Service members' full-time or annual duty training and attendance at a school designated as a service school by law while on military orders will not be included in calculating the continuous 180 days.
3. Reserve Component (RC) members may choose to decline pre-separation/transition counseling using the DD Form 2648 for each successive period of active duty, as determined by the Military Services in accordance with Title 10, U.S.C., consisting of 180 days or more of continuous active duty.
4. Eligible Service members may choose to participate in one or more of the 2-Day Tracks if resources, capacity and operational requirements allow, based on the Service member's interests and ability to meet the Career Readiness Standards (CRS) and complete the track.
5. The minimum 180-day active duty requirement for individualized initial counseling (IC) and pre-separation/transition counseling does not apply to eligible Service members retiring or separating due to a disability.
6. Administrative and punitive separations change the eligibility of a Service member's participation as follows:
 - a. Individualized IC and pre-separation/transition counseling will not be provided to a Service member discharged or released before the completion of that member's first 180 continuous days or more on active duty in accordance with Title 10, U.S.C.
 - b. All eligible Service members will participate in transition assistance. In the case of a Service member who receives a punitive or "Under Other Than Honorable Conditions" discharge, commanders have the discretion to determine participation in the remaining 2-Day Tracks of the transition assistance curriculum; additional waivers for commanders are outlined in Paragraph 8.2 of DoD Instruction 1332.35.
7. Army and Air National Guard members serving in accordance with Title 32, U.S.C., are not required to meet TAP requirements.

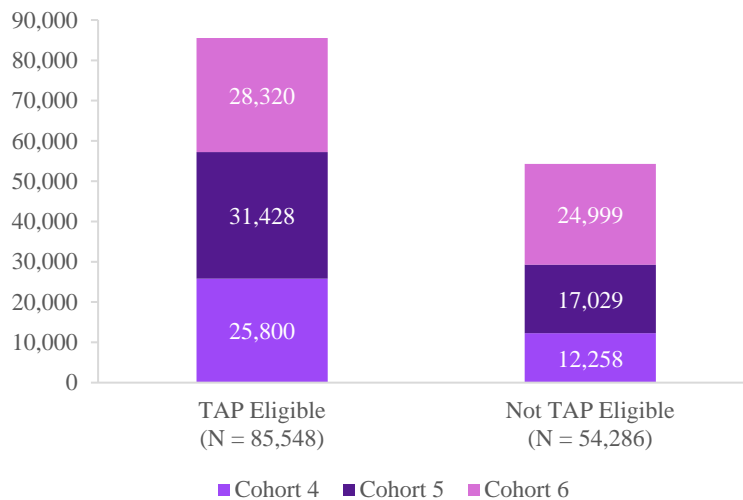
¹¹ DoD Instruction 1332.35, Transition Assistance Program (TAP) for Military Personnel. Section 5, Page 27.

<https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/133235p.pdf?ver=2019-09-26-095932-007>

- a. TAP services may be made available to members of the Army and Air National Guard serving in Title 32 status and Reservists serving in an Inactive Duty for Training status, as resources and capacity allow, and subject to the discretion of the responsible commander.
- b. Service members in Title 32 and Inactive Duty for Training status may avail themselves of the “virtual” curriculum at any time.
- c. Members of the U.S. Public Health Service and the National Oceanic and Atmospheric Administration (NOAA) are not generally eligible to attend the TAP unless detailed to a Military Service. If detailed to a Military Service, they must comply with the transition assistance program of that Service. The Military Services may allow non-detailed U.S. Public Health Service and NOAA members to attend and use transition assistance on a space available basis, giving seating priority to eligible Service members and their spouses.

The updated data was matched with the 139,834 Veterans records (referred to as the study universe), resulting in 85,548 Veterans who were identified as TAP eligible (61.2% of the study universe). This represents an almost 7 percentage point increase in TAP eligible Veterans in the study universe compared to the 2019 Cross-Sectional Survey participants. Figure 4 provides the size of the study universe broken down by TAP eligibility and cohort.

Figure 4. Study Universe by TAP Eligibility and Cohort



Source: VA Administrative Data and DoD Data.

2020 Cross-Sectional Survey

Recruitment

Survey recruitment began with a complete list of Veterans who separated from the military during the months specified for each cohort (5 to 6 months after separation, 11 to 12 months after separation, or 35 to 36 months after separation). The initial list received from VA included records for 182,623 Veterans. In consultation with VA, analysts excluded some Veterans from the initial list prior to fielding the survey. There were two criteria used to remove potential participants. First, Veterans who separated with less than two months of total service were removed from the survey population because these Veterans were not required to take TAP. Second, records with a foreign address outside of the U.S. and records without a complete address were removed from the sample because it was not possible to contact those Veterans by mail. The team then made additional exclusions by removing deceased Veterans using VA records to identify the date of death.¹² After making these exclusions, the 2020 Cross-Sectional Survey universe included 139,834 potential participants across all three cohorts.

Survey Instrument

The 2020 Cross-Sectional Survey included 55 questions. It was administered between June 1 and August 12, 2020. The topics covered by the questions included participation in TAP classes, perceived utility of TAP classes completed by the Veteran and multiple post-transition outcomes organized by subject area. The post-transition outcomes contained five life domains: (1) employment, (2) education, (3) health and relationships, (4) financial circumstances and (5) general satisfaction and well-being. The survey included two general open-ended response questions that provided Veterans an opportunity to share thoughts about the TAP classes and their transition. The questionnaire is included in Appendix B.

Survey Responses

Among the 139,834 Veterans contacted to complete the 2020 Cross-Sectional Survey, 18,721 responded. Veterans were contacted via three methods: 1) All Veterans in the study universe were sent a postcard inviting them to participate in the survey online; 2) Veterans with a valid email address on file received an email invitation with a link to the survey. The postcards and emails described the focus and need of the survey and provided a unique log-in ID to complete the survey; 3) One month after survey administration began, a sample of 100,000 non-respondents were sent a paper survey

¹² Date of death was tracked throughout survey administration to ensure families of deceased Veterans were not contacted.

via mail. The paper survey included a personalized ID to complete the survey online along with a toll-free telephone number for support in completing the survey if needed. Participants were asked to submit the paper survey using a pre-paid envelope.

Staff scanned survey responses from the mail survey into an electronic format for analysis and compiled the scanned mail survey responses with the online responses. Staff then reviewed each electronic scan of the survey to check for accuracy against the responses on the paper version. Throughout the survey administration period, a Help Desk was made available to Veterans. Help Desk staff fielded questions from Veterans related to their eligibility for the study, the survey topics and the purpose of the survey.

Table 2 provides the response rates by cohort. CS6 (35 to 36 months after separation) was the largest of the three cohorts, consisting of more Veterans and more respondents than the other cohorts. CS4 (5 to 6 months after separation) was the smallest of the three.

Table 2. 2019 and 2020 Cross-Sectional Survey Population and Respondents by Cohort

Cohort	Postcards Mailed	Paper Surveys Mailed	Final Refusals	Completed Surveys (Web)	Completed Surveys (Mail)	Total (Unique) Completed	Response Rate
2019 Cross-Sectional							
CS1	41,797	23,608	10	512	535	1,047	2.5%
CS2	58,360	33,077	16	897	897	1,794	3.1%
CS3	65,079	36,997	21	1,097	896	1,993	3.1%
Total	165,236	93,682	47	2,506	2,328	4,834	2.9%
2020 Cross-Sectional							
CS4	38,058	27,292	35	4,543	590	5,133	13.5%
CS5	48,457	34,804	36	5,951	783	6,734	13.9%
CS6	53,319	37,757	49	5,988	866	6,854	12.9%
Total	139,834	99,853	120	16,482	2,239	18,721	13.4%

Source: VA Administrative Data, 2019 Cross-Sectional Survey Data and 2020 Cross-Sectional Survey Data.

The response rate of 13.4 percent for the 2020 Cross-Sectional Survey exceeded that of the 2019 Cross-Sectional Survey, which received an overall response rate of 2.9 percent. The 2020 survey successfully utilized several strategies to increase response rates. The primary enhancement was the addition of email survey invitations and email reminders in the 2020 data collection. In 2019, the team used only postcards and the mailed paper survey to recruit Veterans to participate in the survey.

2020 Longitudinal Survey

Recruitment

The 2020 Longitudinal Survey collected responses from Veterans who completed the 2019 Cross-Sectional Survey (Cohorts 1, 2 and 3) and agreed to be contacted for the follow-up survey. There was a total of 3,001 Veterans who agreed to participate in the 2020 Longitudinal Survey across Cohorts 1, 2 and 3.

Survey Instrument

The survey included 57 questions that covered topics including perceptions of the utility of the VA TAP Benefits and Services briefings, challenges during the transition process, employment status, education, health and financial status and life satisfaction. Survey questions, when applicable, mirrored the Cross-Sectional Survey to allow for trend analysis in the long-term study. Appendix C includes a copy of the Longitudinal Survey questionnaire.

Survey Responses

Among the 3,001 Veterans contacted to complete the survey, 1,876 (62.5%) responded to the 2020 Longitudinal Survey (Table 3). Veterans were contacted via three methods: 1) All Veterans in the study universe were sent a postcard inviting them to participate in the survey online; 2) Veterans with a valid email address on file received an email invitation with a link to the survey. The postcards and emails described the focus and need of the survey and provided a unique log-in ID to complete the survey; 3) One month after survey administration began, all non-respondents were sent a paper survey via mail. The paper survey included a personalized ID to complete the survey online along with a toll-free telephone number for support in completing the survey if needed. Participants were asked to submit the paper survey using a pre-paid envelope. Scanning and help desk protocols for the Longitudinal Survey mirrored the Cross-Sectional Survey.

Table 3. 2020 Longitudinal Survey Population and Respondents by Cohort

Cohort	Postcards Mailed	Paper Surveys Mailed	Final Refusals	Completed Surveys (Web)	Completed Surveys (Mail)	Total Completed	Response Rate
L1	667	595	0	363	67	430	64.5%
L2	1,057	949	0	571	86	657	62.2%
L3	1,277	1,138	1	679	110	789	61.8%
Total	3,001	2,682	1	1,613	263	1,876	62.5%

Source: VA Administrative Data and 2020 Longitudinal Survey Data.

Weighting and Nonresponse Bias Analysis

Analysts constructed weights to conduct a nonresponse bias analysis (NRBA). Weights adjust the number of responses so that the proportion of survey respondents by key characteristics matches the proportion in the survey universe. The weights account for both: 1) the probability of selection and 2) potential nonresponse bias. Since PSTAP was a census (that is, all Veterans in each cohort received an invitation to complete the survey), the probability of selection was the same for all (set to 1). To adjust for nonresponse, the weights were adjusted for differences in response rates among groups based on the known characteristics of respondents and non-respondents. These characteristics include age, race, military service branch, component (Active or Reserve/National Guard), pay grade, character of discharge, cohort, TAP eligibility and length of service. The same general weighting approach was used for both the Cross-Sectional and Longitudinal Surveys. The Longitudinal Survey weights were adjusted to match the 2019 population cohort, while the Cross-Sectional Survey weights were adjusted to match the 2020 population cohort. Appendix D provides a detailed description of the weighting approach.

The NRBA compares the characteristics of the survey respondents to the entire survey universe (non-respondents and respondents combined) using administrative data available for each cohort. The analysis uses both weighted and unweighted data to check for statistically significant differences between respondents and non-respondents. This process serves as a check for nonresponse bias as well as a test of the effectiveness of the weights in mitigating bias. For the Longitudinal Survey, the analysis also compared characteristics of all 2019 respondents to 2020 respondents.

The results of the NRBA indicate that the weighting successfully reduced nonresponse bias for the known characteristics. Appendix D provides a detailed description of the NRBA approach and the results.

Demographic Profile

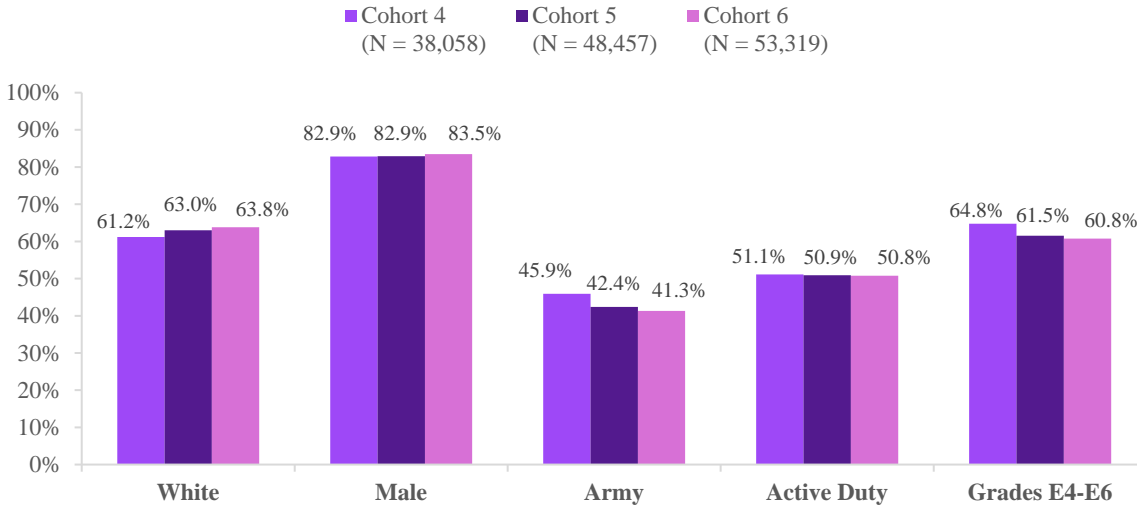
Cross-Sectional Survey

Figure 5 and Figure 6 show the demographic characteristics of the Cross-Sectional Survey invitees and respondents by cohort using administrative data provided by VA. Appendix E provides a detailed demographic breakdown of the Cross-Sectional Survey demographics described in this section. The demographic characteristics of weighted survey respondents are similar to those of survey invitees. Generally, the percentage difference between the two groups by cohort is within 4 percentage points. The most common demographic groups for Veterans for both survey invitees and respondents were White, male, in the Army, Active Duty and in the E4 to E6 pay grades. The greatest difference in representation of the studied demographic groups is that CS4

Active Duty respondents are overrepresented by over 5 percentage points relative to CS4 Active Duty invitees.

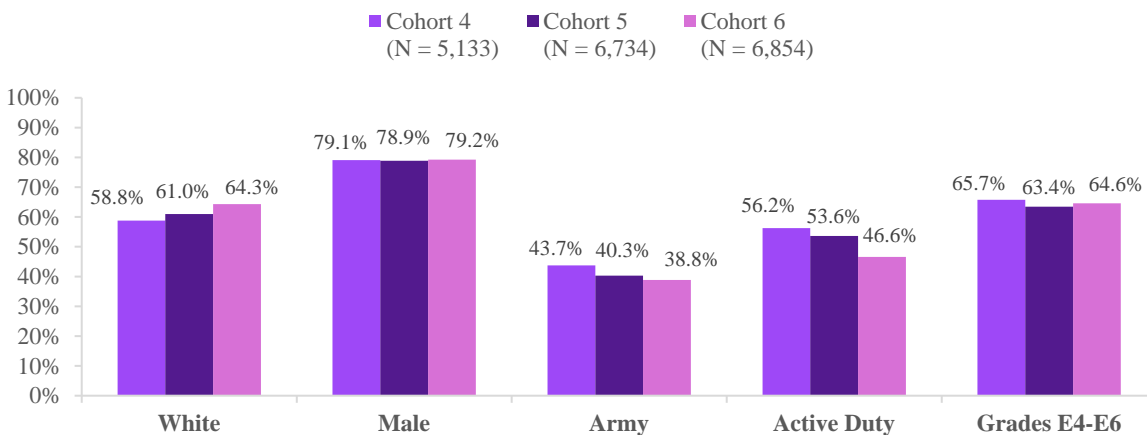
The overall sample of survey respondents is a diverse group—about 15 percent of each cohort is African American, and just under 15 percent of the survey respondents are Hispanic. The survey respondents include members from the Army, Marine Corps, Navy, Air Force and Coast Guard, representing each of the five military service branches. Around 40 percent of the survey respondents were in the Army. Around half of those who responded to the survey in each cohort were Active Duty when they separated from the military, and there were a significant number of members of the National Guard or Reserve. CS4 has the largest percentage of Active Duty respondents with 56.2 percent, followed closely by CS5 with 53.6 percent. CS6 had less than 50 percent of Active Duty respondents (46.7%). Around 79 percent of survey respondents were male, and around 21 percent were female.

Figure 5. Demographic Characteristics of 2020 Cross-Sectional Survey Invitees



Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD data.

Figure 6. Demographic Characteristics of 2020 Cross-Sectional Survey Respondents



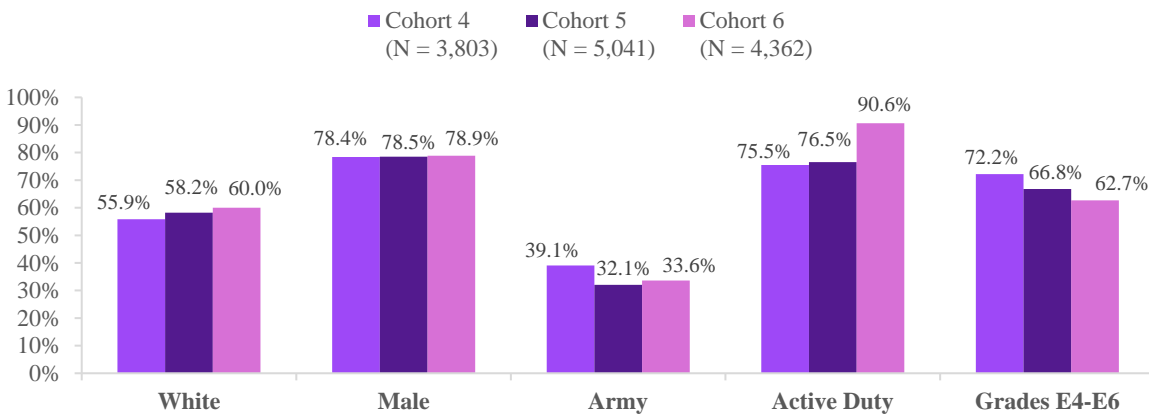
Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Survey respondents were then identified as either TAP eligible or non-TAP eligible. TAP eligible Veterans were required by DoD to complete TAP, while non-TAP eligible Veterans were not required to attend TAP courses. Non-TAP eligible respondents were included in the study for two reasons. First, any Service member can attend TAP courses—if a survey respondent indicated he or she attended TAP, their survey record was not omitted from the study regardless of his/her DoD eligibility status. Second, given that non-TAP eligible Veterans are not required to attend TAP, they would be a comparison group to TAP eligible Veterans. Given that DoD reports that about 90 percent of TAP eligible Veterans attend TAP, it is difficult to reliably compare those who did and did not complete TAP if the study only included TAP eligible Veterans. There

are some distinct differences between the population of TAP eligible and non-TAP eligible Veterans in the sample. Figure 7 and Figure 8 compare TAP eligible and non-TAP eligible Veterans within each cohort. The key difference is that a larger percentage of TAP eligible Veterans separated as Active Duty Service members than those in the non-TAP eligible group. For example, in CS4, 75.5 percent of TAP eligible respondents were Active Duty, compared to 12.2 percent in the non-TAP eligible group. Similar differences in the percentages of active duty exist in the other cohorts. In CS6, nearly all TAP eligible respondents were Active Duty (90.6%).

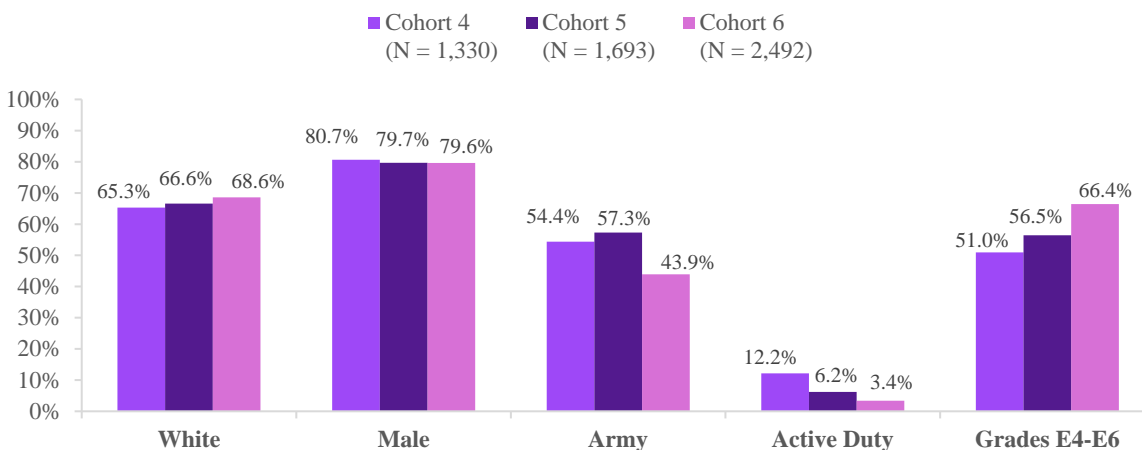
There are also differences in the military branch of the TAP eligible and non-TAP eligible populations from these cohorts. In the non-TAP eligible group, larger percentages served in the Army (54.4%, 57.3% and 43.9% for CS4, CS5 and CS6, respectively) compared to those in the TAP eligible cohorts (39.1%, 32.1% and 33.6% for CS4, CS5 and CS6, respectively). Other comparisons of the major demographic groups between the TAP eligible and non-TAP eligible populations are displayed in Figure 7 and Figure 8. The average age of the TAP eligible respondents is about 12 years lower than the non-TAP eligible respondents for CS4 and CS5, and about 7 years lower for CS6. Between TAP eligible and non-TAP eligible, the percentage of male and female Veterans were similar to the study universe, as around 80 percent were male and around 20 percent were female.

Figure 7. Demographic Characteristics of TAP Eligible 2020 Cross-Sectional Survey Respondents



Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Figure 8. Demographic Characteristics of Non-TAP Eligible 2020 Cross-Sectional Survey Respondents



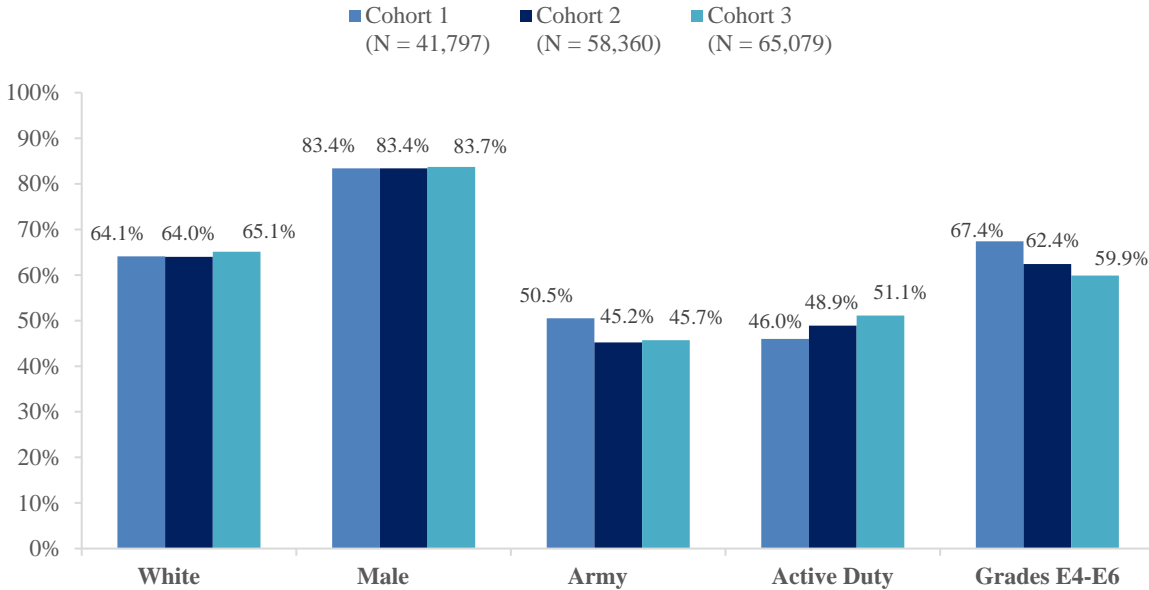
Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Longitudinal Survey

Figure 9 and Figure 10 show the demographic characteristics of the Longitudinal Survey population and respondents by cohort using administrative data provided by VA. The demographic characteristics of weighted survey respondents are similar to the demographic characteristics of survey invitees. Appendix F provides a detailed demographic breakdown of the Longitudinal Survey demographics in this section. Generally, the difference between the two groups by cohorts is within 4 percentage points. One notable difference is that the representation of female Veteran survey respondents in L3 is higher than that of female Veteran invitees (22.3% compared to 16.5%).

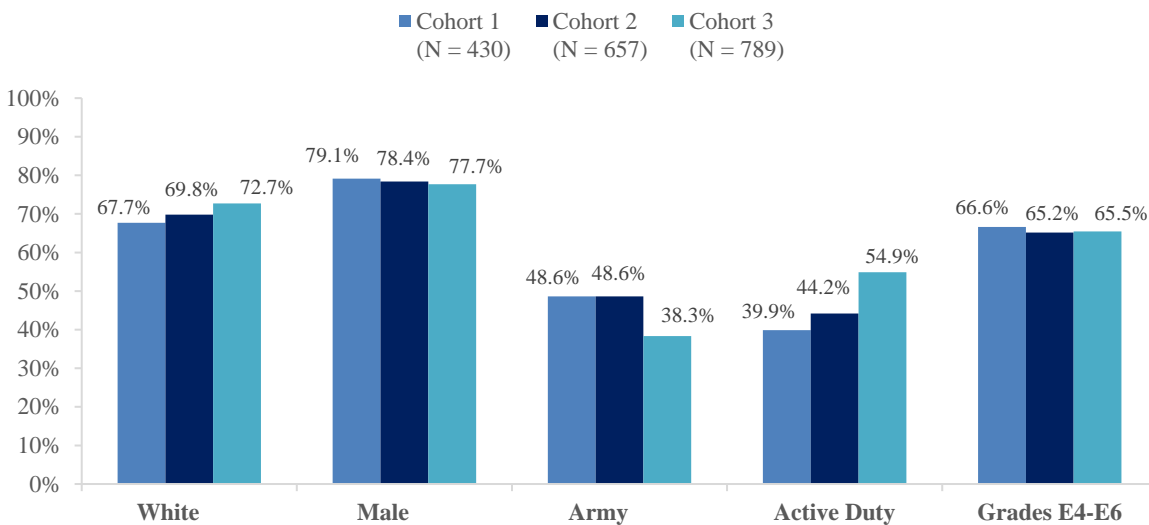
The overall sample of Longitudinal Survey respondents is a diverse group—over 7 percent of L1 and L3 are African American, and 12 percent of L2 respondents are African American. Around 10 percent of each cohort is Hispanic. Participation of these minority groups was about 5 percentage points higher in the Cross-Sectional Survey, which suggests that minority recruitment could be improved for the Longitudinal Survey. Just under 50 percent of the survey respondents were in the Army for L1 and L2, while just under 40 percent were in the Army for L3. Nearly 55 percent of those who responded to the survey in L3 were Active Duty when they separated from the military, while around 40 percent of respondents from L1 and L2 were Active Duty. All three cohorts had a substantial number of Veterans who were part of the Reserve. Around 78 percent of survey respondents were male, and 22 percent were female.

Figure 9. Demographic Characteristics of 2020 Longitudinal Survey Invitees



Source: 2020 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Figure 10. Demographic Characteristics of 2020 Longitudinal Survey Respondents

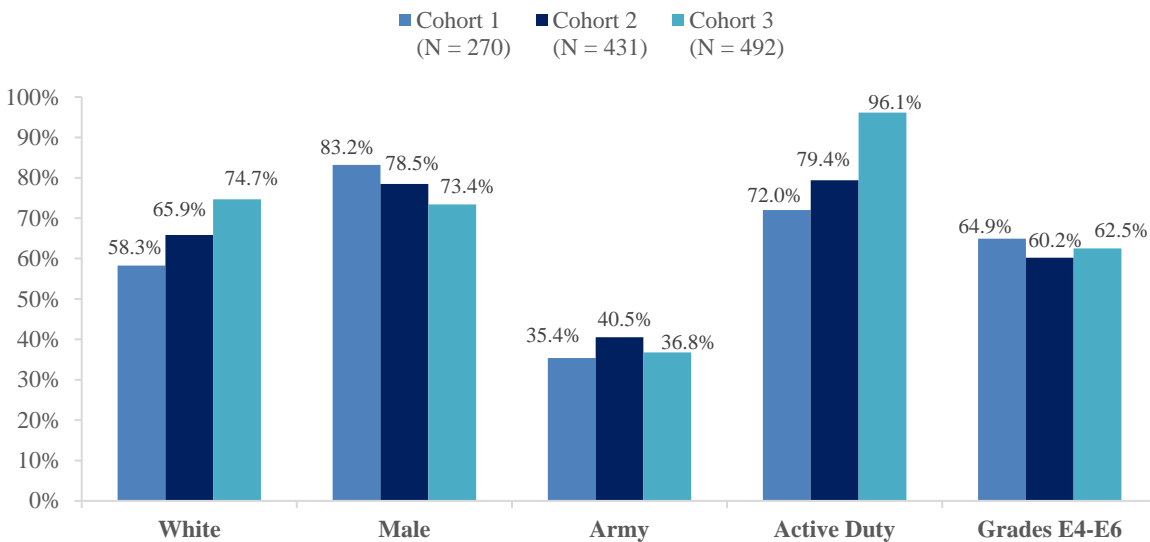


Source: 2020 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Similar to the Cross-Sectional data, respondents were identified as either TAP eligible or non-TAP eligible. Figure 11 and Figure 12 compare TAP eligible and non-TAP eligible respondents by cohort. In the non-TAP eligible group, there was a higher percentage of Veterans that served in the Army (63.6% for L1, 58.2% for L2 and 40.3% for L3). There was a higher percentage of White Veterans in the non-TAP eligible group compared to the TAP eligible group for L1 and L2. The non-TAP eligible group had a

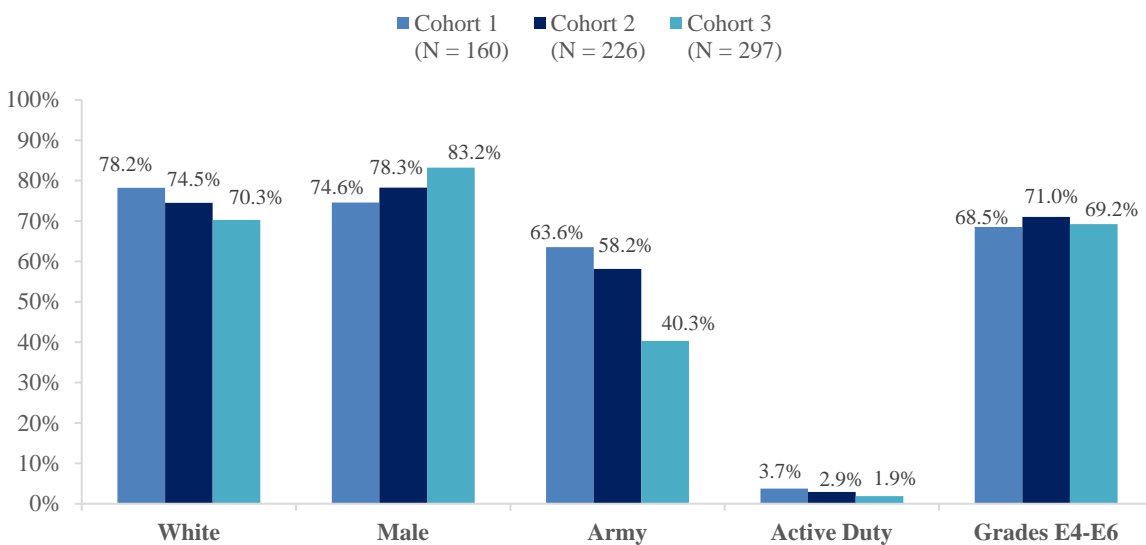
higher percentage of female Veterans in L1 and L2 compared to the TAP eligible group. The average age of non-TAP eligible Veterans was about seven years higher than TAP eligible Veterans for L2 and L3. The average age of L1 non-TAP eligible Veterans was about five years higher compared to L1 TAP eligible Veterans.

Figure 11. Demographic Characteristics of TAP Eligible 2020 Longitudinal Survey Respondents



Source: 2020 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Figure 12. Demographic Characteristics of Non-TAP Eligible 2020 Longitudinal Survey Respondents



Source: 2020 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

2.B. ANALYSIS IN FUTURE YEARS

Future reports will draw on additional data to inform new analyses. These data sources include administrative data linked to each year's survey responses and data collected from the planned Longitudinal Survey combined with the continued collection of Cross-Sectional Survey data.

External Data

The study will explore the availability of additional data from sources outside of VA. Data collected from the PMWG may be of use when analyzing long-term outcomes. Potential data may be harvested from the Social Security Administration to obtain earnings and retirement information, DOL's unemployment insurance data and other sources.

Changes to the VA Program

VA implemented two significant changes to Veteran transition services in 2019. The first was an overhaul of the VA TAP course, now known as the VA Benefits and Services Briefings. A summary of the course can be found in Section 1 of this report. The other change was the implementation of the VA Solid Start program. This program was implemented to ensure more contact between VA and recently separated Veterans in the first year of separation. Veterans receive three calls within the first year of separation and can talk to a qualified representative to get information about benefits and receive any assistance they need.

These two programs are important to improving VA's transition services as they were implemented based on feedback from Veterans. Preliminary findings from last year's study also uncovered that services like these were needed to improve Veteran transitions. Due to the recency of these changes, this report only provides some preliminary findings about their effectiveness. Future reports will provide more in-depth analyses about these programs. For example, Veterans' feedback on these improvements can be included in the surveys, and participation can be gathered from VA administrative records. Tracking these programs will help understand their effectiveness but also identify additional methods to improve the program.

2.C. HOW TO INTERPRET THIS REPORT

Most figures and tables throughout the body of the report present findings for the 2020 Cross-Sectional and Longitudinal Surveys. The 2020 Cross-Sectional Survey includes three cohorts that separated 6 months prior to survey administration (CS4), 12 months (CS5) or 3 years (CS6). Comparisons to results from these cohorts can be made directly to the participants in the 2019 Cross-Sectional Survey. Those cohorts are

labeled as CS1, CS2 and CS3. This report draws conclusions based on differences among cohorts of similar times since separation. Therefore, direct comparisons can be made between the 6-month cohorts (CS1 and CS4), 12-month (CS2 and CS5) and 3-year (CS3 and CS6).

The cohorts for the 2020 Longitudinal Survey include those Veterans who participated in the 2019 Cross-Sectional Survey (labeled as Baseline throughout this report) and agreed to participate in a long-term study. Cohorts are labeled as L1 (now 18 months since separation), L2 (30 months) and L3 (4 years). The 2020 Longitudinal Survey (Year 1) results are also compared to 2019 Cross-Sectional Survey results for those Veterans who completed both the 2020 Longitudinal and 2019 Cross-Sectional Surveys.

This report also makes references to the 2019 Cross-Sectional Survey Report. That report includes all responses for CS1, CS2 and CS3 for the 2019 Cross-Sectional Survey. The report can be found here: [2019 Cross-Sectional Survey Report](#).

3. VETERANS' EXPERIENCE WITH TAP

The 2020 Cross-Sectional Survey asked Veterans a series of questions regarding their experience with TAP. The Longitudinal Survey also asked several follow-up questions about how Veterans used what they learned from TAP over the past 12 months. This section provides an analysis of Veterans' responses to TAP-related questions from both surveys, including how useful they were in aiding their transition, key areas of the VA-specific aspects of TAP and what VA benefits and services Veterans are using. Additionally, when relevant, comments provided by Veterans to Question 7 (*Thinking about your transition, what did you find helpful or what could be improved to better prepare you for civilian life?*) and Question 55 (*Thinking back to your transition process, is there anything else that VA could have done then or could be doing now to help you after your service?*) are included to elaborate on the study findings. A more in-depth report on the main themes of comments provided by Veterans is included in Appendix I.

3.A. KEY FINDINGS

Veterans believe that most of the TAP curriculum is useful in aiding their transition from military to civilian life. In general, TAP has a positive effect on outcomes for Veterans. The following are some of the key takeaways from this section of the report.

TAP Attendance: Over 70 percent of Veterans in the 2020 Cross-Sectional Survey took the 5-Day TAP course compared to 50 percent in the 2019 Cross-Sectional Survey. Overall, the percentage of Veterans who are TAP eligible that took TAP is over 90 percent. This aligns with reported numbers of TAP takers from DoD.

Effectiveness of TAP: Similar to 2019, the VA Benefits Briefings course was identified as the most useful course by Veterans in all three cohorts. Overall, Veterans rated the usefulness of TAP courses lower in 2020 compared to 2019 but still believed the courses to be useful. While most course scores decreased in 2020, the OPM Federal Employment Training course was rated higher in 2020.

After reviewing course scores, a statistical analysis was conducted to identify which TAP courses have the largest effect on satisfaction with TAP making them the most important in preparing Veterans for transition to civilian life. The most important course in preparing Veterans for transition is the DoD Transition Overview course, which is essential in setting the tone for the TAP Curriculum. Of all the statistically significant courses driving positive satisfaction with TAP, this course scored lowest. This means that DoD should focus efforts on improving this course, as incremental increases in scores will have a larger effect on overall transition satisfaction than any other course.

In addition to the TAP Transition Overview course, the VA Benefits Briefings were the second most important course. While this course is ranked highly by Veterans, VA must continue to incorporate feedback from this report and improve the course as not doing this could lead to drops in overall TAP satisfaction.

The analysis also analyzed demographic information to see if some groups were more or less satisfied with TAP. In general:

- Asian and African American Veterans found TAP most useful compared with Veterans in other racial/ethnic groups.
- Veterans in higher pay grades (E7 to E9 and Officers) tend to rate TAP more positively than Veterans in lower pay grades.
- Gender is **not** a significant factor in satisfaction with TAP.

Method of Taking TAP: The way that Service members take TAP also has an impact on the overall satisfaction of the program. Those who take TAP either all or partly in person have significantly higher rates of satisfaction compared to those taking the course completely online. Even as more and more trainings are being provided virtually, TAP is still most effective when done in person. Service members are more equipped to ask questions and discuss other issues this way. Even with these results, some respondents still believe it is important to provide online courses for those who may have learning issues or outside factors that make in-person training more difficult.

VA Benefits Briefings Course: The VA Benefits Briefings course is highly rated by Veterans and one of the most important courses in terms of impacting overall TAP satisfaction. To better understand the most useful aspects of this course, a detailed analysis was conducted to identify what makes the course useful. Overall, the model identified the following three aspects as being the most important pieces to Veterans finding the VA Benefits Briefings course useful:

- Applying for VA benefits
- Preparing for potential impact to economic well-being after service
- Obtaining VA Health Care

Veterans who took the Longitudinal Survey also found the information provided during the VA Benefits Briefings to still be useful.

VA Benefits Utilization: Overall, Veterans who take TAP apply for benefits at higher percentages than the study population. Those Veterans who participated in the Longitudinal Survey also saw a greater increase in benefits use as well. When analyzing specific benefits, the largest increases in benefits use were in VA Health Care, applying for Disability Compensation and applying for the Post-9/11 GI Bill (Chapter 33).

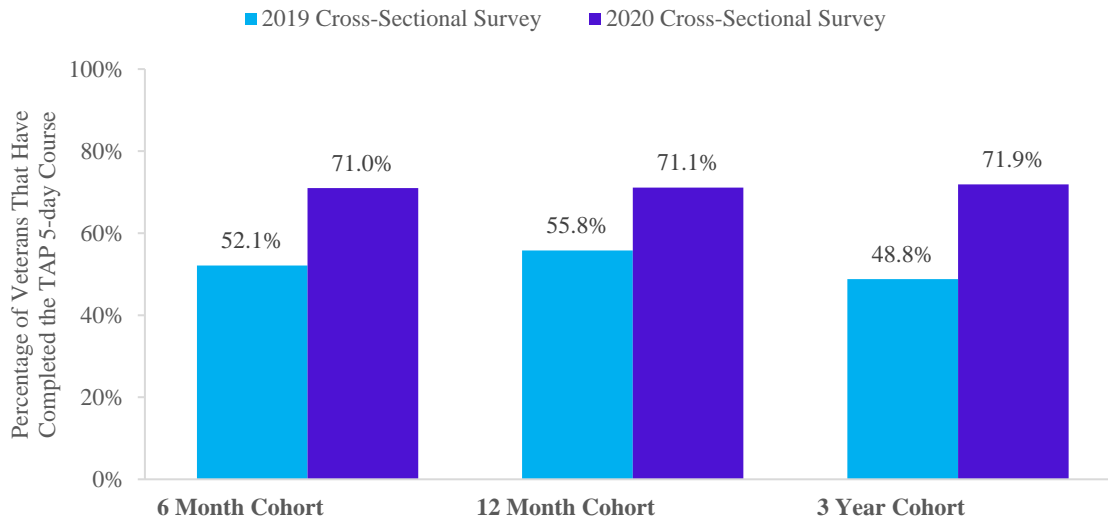
Throughout this chapter, it is also important to recognize that 2020 has been a year with COVID-19, which has had significant training/education, employment and economic impacts that may have affected transitioning Veterans. Given that these surveys were administered in June and July of 2020, the full effect of the pandemic may not be known for another year or two.

3.B. TAP ATTENDANCE AND SCORES

The first set of questions in the 2020 Cross-Sectional Survey asked all survey participants if they completed the TAP 5-day course. About 71 percent of all 2020 Cross-Sectional Veteran respondents indicated that they completed this course (Figure 13). This is an increase from the 2019 Cross-Sectional Survey, where only 50 percent of Veteran respondents indicated that they took TAP.

For the 2020 Cross-Sectional Survey, Veterans who did not complete the 5-day course were then asked if they attended any of the primary modules of the 5-day curriculum. This question deviates from the 2019 Cross-Sectional Survey as Veterans were asked to select the 5-day course or other TAP courses in one question. Table 4 provides the breakdown of primary courses and optional tracks taken by Veterans in the 2020 Cross-Sectional Survey. Of the individual courses, Veterans attended the VA Benefits I/II Briefings (VA Briefings) the most, followed by the DOD's Transition Overview and DOD's Personal Financial Planning for Transition. All Veteran respondents were then asked to select the optional TAP tracks that they had taken. DOD's Accessing Higher Education Track was the most attended optional course. The Small Business Administration's Entrepreneurship Track was the second most attended optional course for CS4 and CS5; for CS6, it was OPM'S Federal Training.

Figure 13. Comparison of Veterans That Completed the TAP 5-day Course: 2019 vs. 2020 Cross-Sectional Survey by Cohort



Source: 2020 Cross-Sectional Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Table 4. Which TAP classes did you complete before you or your family member transitioned from the military or were released from active duty? (Questions 2 and 4)

Question	CS4	CS5	CS6
Question 2: Did you complete any of the following TAP courses? (Asked of Veterans who did not complete the TAP 5-day course)			
VA Briefings (VA)	19.7%	19.5%	20.0%
Transition Overview (DoD)	12.7%	11.8%	13.0%
Personal Financial Planning for Transition (DoD)	12.1%	11.8%	11.8%
Military Occupational Classification "MOC" Crosswalk (DoD)	10.5%	7.5%	9.5%
Employment Workshop (DOL)	9.8%	8.0%	10.4%
None of the above	77.7%	77.1%	74.6%
<i>Total Respondents (N)</i>	<i>(1,230)</i>	<i>(1,527)</i>	<i>(1,581)</i>
Question 4: Did you complete any of the following optional TAP courses? (Asked of everyone)			
Accessing Higher Education Track (DoD)	20.4%	18.1%	17.4%
Entrepreneurship Track (Small Business Administration)	11.5%	10.0%	9.2%
Career Credentialing and Apprenticeship Track (DOL)	9.6%	7.0%	7.6%
Federal Employment Training (OPM)	10.6%	9.8%	9.9%
None of the above	70.5%	73.9%	75.0%
<i>Total Respondents (N)</i>	<i>(5,075)</i>	<i>(6,639)</i>	<i>(6,748)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Identifying Additional Veterans Who Attended TAP

The next focus for the study was to identify any other survey respondents who took TAP based on the courses they had attended. As with the 2019 Cross-Sectional Survey, the study team added to the “Took TAP” category those Veterans who indicated that they completed the required core courses of TAP:

- VA Benefits Briefings
- Department of Labor (DOL) Employment Workshop
- At least one of the three DoD TAP courses (Transition Overview, Personal Financial Planning for Transitions and the Military Occupational Classification Crosswalk)

Given that two of the three DoD courses were normally taken on the same day, it is assumed that if the Veteran indicated that they completed one of the three DoD TAP courses, he or she likely completed the entire set of DoD courses. While Veterans may have attended other courses, they were not included in the requirements for taking TAP as they were not the core courses. This definition of “Took TAP” (as opposed to including only those who indicated that they took the Transition GPS 5-Day course) increased the number of Veterans who attended TAP by 6 percent in the 2019 study but only 2 percent in the 2020 study (Table 5). Overall, 90 percent of TAP eligible Veterans took the 5-day course, and an additional 2 percent met the criteria above for completing TAP without selecting the 5-day course. For non-TAP eligible Veterans, less than 30 percent of CS4 and CS5 completed the 5-day course, while almost 50 percent of CS6 completed the 5-day course.

Table 5. TAP Course Completion Categories Among Survey Participants That are TAP and Not TAP Eligible

TAP Eligibility	CS4		CS5		CS6	
TAP Eligible	%	N	%	N	%	N
1. Completed Transition GPS 5-day course	90.9%	3,456	92.1%	4,643	91.9%	4,007
2. [Among those not in group 1 above] Veterans who completed the VA TAP course, the DOL TAP course and at least one of the three DoD courses	2.2%	75	1.6%	79	1.6%	69
3. Did not complete Transition GPS 5-day course or not in group 2 above	7.9%	272	6.3%	319	6.6%	286
<i>Total Respondents (N)</i>		<i>(3,803)</i>		<i>(5,041)</i>		<i>(4,362)</i>
Not TAP Eligible	%	N	%	N	%	N
1. Completed Transition GPS 5-day course	29.8%	396	28.8%	487	47.1%	1,173
2. [Among those not in group 1 above 1] Veterans who completed the VA TAP course, the DOL TAP course and at least one of the three DoD courses	2.0%	26	1.3%	22	1.9%	49
3. Did not complete the Transition GPS 5-day course or not in group 2 above	68.3%	908	69.9%	1,184	51.0%	1,270
<i>Total Respondents (N)</i>		<i>(1,330)</i>		<i>(1,693)</i>		<i>(2,492)</i>

Sources: 2020 Cross-Sectional Survey Data and DoD Administrative Data.

Note: Unweighted Ns and percentages. Includes only those Veterans included in the TAP Eligible Participant List provided by DoD.

The next step was to compare TAP participation rates to expected rates of participation from DoD. DoD’s reporting for TAP participation among TAP eligible Service members is approximately 85 percent.¹³ In 2016, DoD reported that approximately 90 percent of TAP eligible Service members completed the program.¹⁴ This study found a similar rate of participation. In order to validate the study’s results, Table 5 provides results of TAP attendance for TAP eligible and non-TAP eligible Veterans. Over 90 percent of TAP eligible Veterans from all cohorts in the 2020 Cross-Sectional Survey attended TAP. In addition to TAP eligible Veterans, over 30 percent of non-TAP eligible Veterans completed TAP in CS4 and CS5, while over 40 percent of CS6 completed TAP. For the remainder of this report, Veterans who took TAP include both TAP eligible and non-TAP eligible Veterans who indicated in their survey responses that they took TAP according to the definition above. Total respondents for tables and figures in the remainder of this

¹³ Government Accountability Office, “DoD Needs to Improve Performance Reporting and Monitoring for the Transition Assistance Program,” Page 9. November 2017. <https://www.gao.gov/assets/690/688203.pdf>

¹⁴ Ibid.

report include weighted estimates based on all Veterans who participated in TAP and responded to the survey unless otherwise noted.

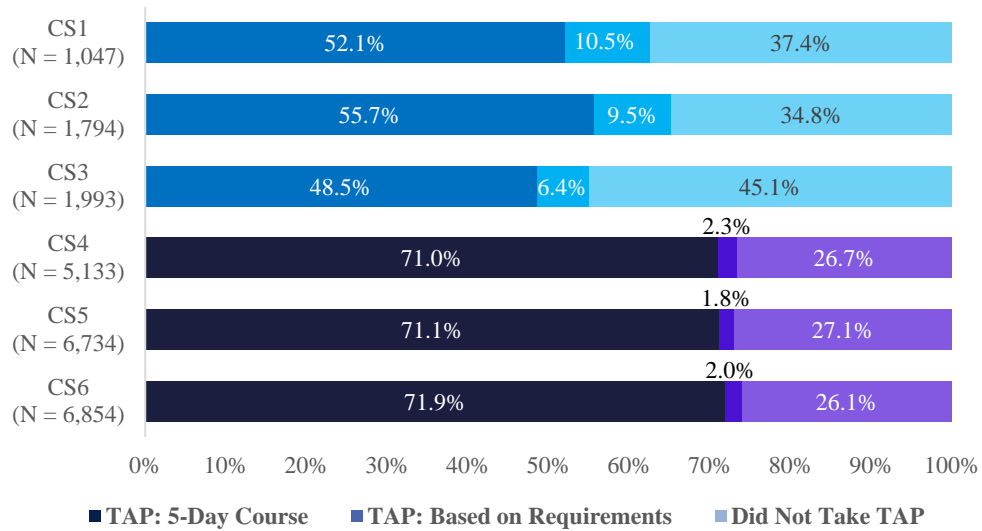
Compared to the 2019 Cross-Sectional Survey, about 15 percent more TAP eligible Veterans in CS4, CS5 and CS6 took the Transition 5-day course than CS1, CS2 and CS3. The percentage of TAP eligible Veterans added based on those who completed the courses listed above but not the 5-day course was about 2 percent for CS4, CS5 and CS6 compared to 8 percent for CS1, CS2 and CS3. The percentage of non-TAP eligible Veterans taking the 5-day course saw a 10 percent increase for CS4 and CS5, as about 30 percent took the course compared to about 20 percent for CS1 and CS2. The largest increase was for CS6, where almost 50 percent of non-TAP eligible respondents took the 5-day course compared to only 19 percent in CS3. This means that Veterans in CS6 were more than twice as likely to take TAP compared to the Veterans who separated three years prior to the 2019 Cross-Sectional Survey. For those who did not participate in the 5-day course, both the 2019 and 2020 Cross-Sectional Surveys included an additional 2 percent of Veterans.

The 2020 Cross-Sectional cohorts (CS4-CS6) had a higher percentage of Veterans who took TAP than the 2019 cohorts (CS1-CS3). Figure 14 provides a comparison between all six Cross-Sectional cohorts. Overall, almost 74 percent of respondents in the 2020 Cross-Sectional Survey took TAP among all cohorts based on the two criteria discussed in this section. In the 2019 Cross-Sectional Survey, the cohort with the highest percentage of TAP attendees was CS2 (roughly 65%), while CS3 was the lowest with only about 55 percent.

Around 14 percent of each cohort is African American, and over 12 percent is Hispanic. Around 21 percent of Veterans from each cohort are female. The survey respondents include members from the Army, Marine Corps, Navy, Air Force and Coast Guard, representing each of the five military service branches. Over 32 percent of each cohort served in the Army. Around 67 percent of Veterans were in the E4 to E6 pay grades, and over 58 percent of each cohort is Active Duty.

For Veterans who took TAP, the demographic characteristics of TAP eligible and non-TAP eligible Veterans were generally similar. The most significant difference between the two groups was their military component. Over 75 percent of TAP eligible Veterans were Active Duty, with CS6 having the highest percentage of Active Duty Veterans at around 92 percent. Around 72 percent of non-TAP eligible Veterans were Reserve Members.

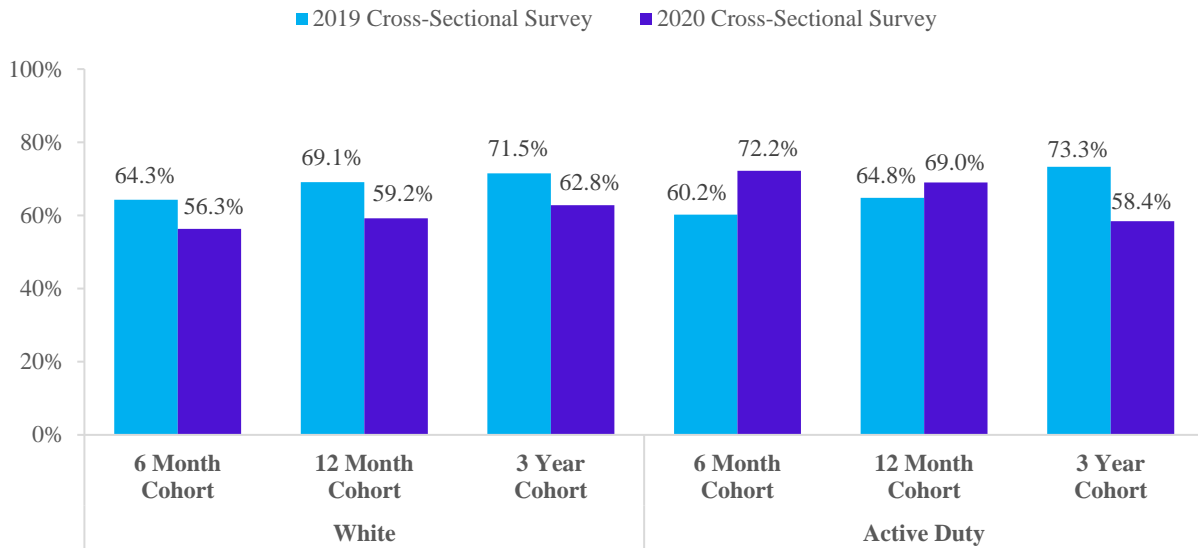
Figure 14. TAP Attendance by Course and Cohort for Cross-Sectional Veterans (Includes TAP Eligible and Non-TAP Eligible Veterans)



Source: 2020 Cross-Sectional Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The distribution of the Veterans in the 2019 and 2020 Cross-Sectional Surveys by gender and pay grade were similar to each other, but not by Active Duty status and race. Figure 15 provides the percentage of 2019 Cross-Sectional respondents (who completed TAP) by White race and Active Duty by cohort. The 2019 Cross-Sectional Survey had a higher percentage of Veterans that were White compared to the 2020 Cross-Sectional Veterans. In the 2020 Cross-Sectional Survey, CS4 and CS5 had a notably higher percentage of Active Duty Veterans compared to CS1 and CS2. It should also be noted that CS3 had a larger percentage of Active Duty Veterans compared to CS6.

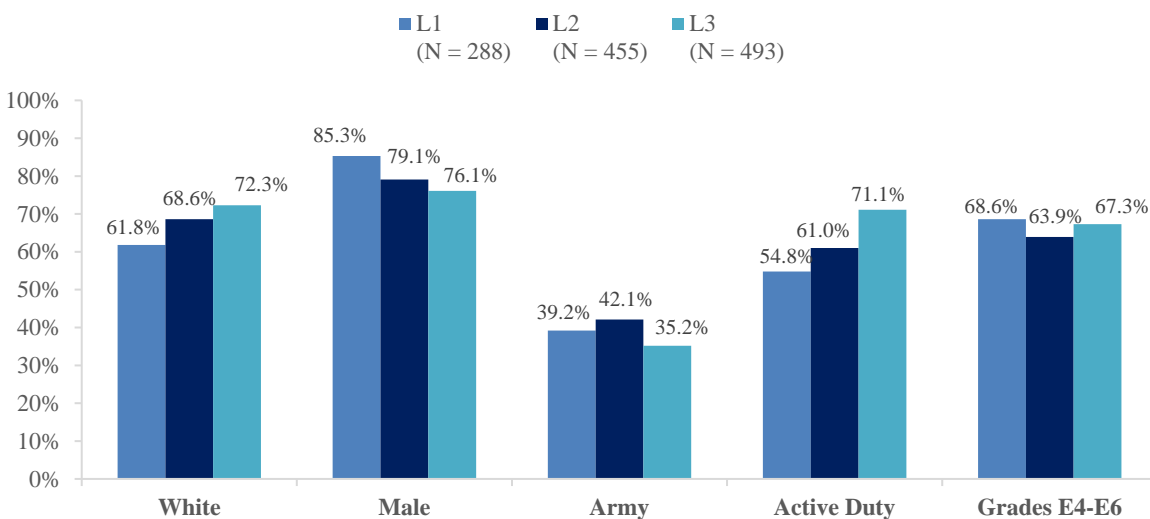
Figure 15. Percentage of White and Active Duty Veterans That Completed TAP: 2019 vs. 2020 Cross-Sectional Surveys



Source: 2020 Cross-Sectional Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Figure 16 shows the demographic characteristics of the 2020 Longitudinal Survey Veterans that completed TAP by cohort. These cohorts consist of those Veteran respondents in the 2019 Cross-Sectional Survey who agreed to participate in the long-term study this year and completed the 2020 Longitudinal Survey. In general, the demographics of the 2020 Longitudinal Survey Veterans were similar to those of the 2019 Cross-Sectional Survey respondents.

Figure 16. Demographic Characteristics of 2020 Longitudinal Veterans that Completed TAP



Source: 2020 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

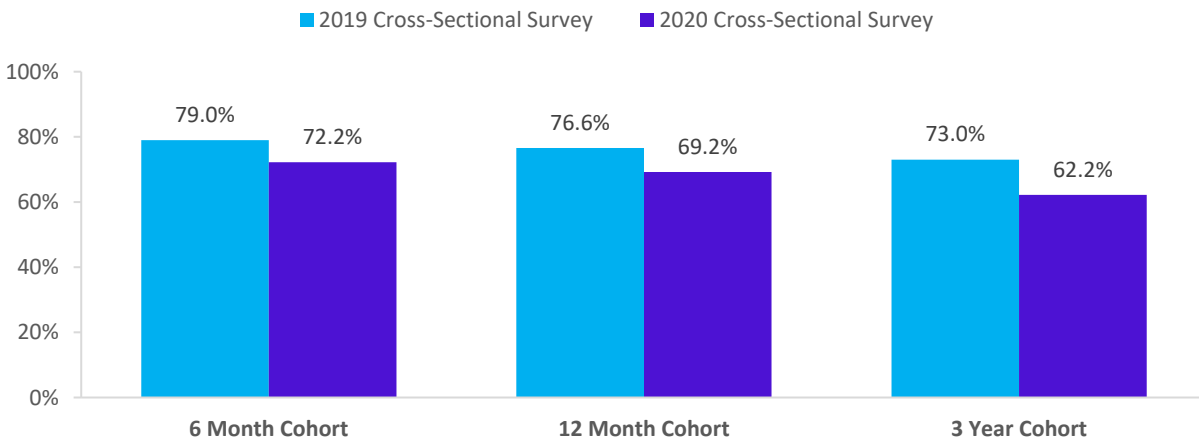
3.C. EFFECTIVENESS OF TAP

Veterans were asked a series of questions about how useful the TAP courses were and how they prepared them for transition. This section provides an overview of those results and comparisons between the 2020 and 2019 Cross-Sectional Surveys.

Importance of TAP Courses on Preparing for Transition

Veterans were asked to rate the usefulness of TAP courses they completed on a scale of 1 to 5, where 1 is not useful at all, and 5 is extremely useful. Veterans who responded with either a 4 or 5 were said to find the course useful. Overall, Veterans found the TAP 5-day course to be useful (Figure 17). Almost 70 percent of CS4 and CS5 Veterans said that the TAP 5-day course was useful, while only 62 percent of CS6 felt the same. Cohorts in the 2020 Cross-Sectional Survey reported lower usefulness scores for the TAP 5-day course than their counterparts in 2019 as the 6-month cohorts had an almost 7 percentage point difference, while the 3-year cohort had an almost 11 percentage point difference. This trend held true for most individual courses as well. The largest difference in scores was among the 3-year cohorts as CS3 scored 10 percentage points higher than CS6.

Figure 17. Usefulness of the TAP 5-Day Course by Cohort: 2019 vs. 2020 Cross-Sectional Surveys



Source: 2020 Cross-Sectional Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD data. “Useful” ratings are defined as responses of 4 or 5 on a scale of 1 to 5, where 1 is “not useful at all” and 5 is “extremely useful.”

Veterans were also asked to rate their level of agreement to the statement that TAP was beneficial to preparing them for post-military life (*Q3_1: Overall, the program was beneficial in helping me gain the information and skills I needed to prepare me for my transition and post-military life*). Question responses ranged from 1 (Strongly disagree) to 5 (Strongly agree).

Next, a regression analysis was conducted to understand which TAP courses were most important on a Veteran's overall feeling of preparedness for transition. The analysis incorporates the following courses (note, the scores for the TAP 5-day course were excluded from the model):

- VA Benefits I/II
- DOL Employment Workshop
- DoD Transition Overview
- DoD Personal Financial Planning for Transition
- DoD Military Occupational Classification (MOC) Crosswalk
- DOL Career Technical Training Track
- DoD Accessing Higher Educational Track
- Small Business Administration Entrepreneurship Track
- Office of Personnel Management Federal Employment Training

The analysis ranked each course based on its importance in determining how prepared Veterans felt for their transition. Overall, there were five courses identified as the most important factors in Service members being prepared for transition. Those courses were (in order of importance):

- DoD Transition Overview (most important)
- VA Benefits I/II
- DOL Employment Workshop
- DOL Career Technical Training Track
- DoD Personal Financial Planning for Transition

Table 6 provides **usefulness scores** for these courses as it has been determined that they are the most important in preparing Service members for transition ranked by importance. In general, the VA Benefits course is the highest-rated course as over 70 percent of respondents found the course useful. As with the overall TAP 5-day course, scores for the VA Benefits and all other courses on this table rated lower in 2020 compared to 2019. The DOL Employment Workshop is the next highest-rated course, followed by the Career Technical Training Track. The lowest scoring courses were the DoD Financial Planning for Transition and Transition Overview. Scores for other courses can be found in Appendix G.

Table 6. When considering the course information for each TAP module, how useful was the content during your transition? (Question 6 – Asked of Veterans Who Participated in the Courses Listed Below)

Course	CS4	CS5	CS6
Transition Overview (DoD)	58.4%	53.3%	49.5%
<i>Total Respondents (N)</i>	<i>(3,830)</i>	<i>(5,048)</i>	<i>(5,024)</i>
VA Benefits I/II (VA)	80.9%	76.5%	73.6%
<i>Total Respondents (N)</i>	<i>(4,002)</i>	<i>(5,317)</i>	<i>(5,332)</i>
Employment Workshop (DOL)	66.8%	63.0%	58.3%
<i>Total Respondents (N)</i>	<i>(3,772)</i>	<i>(4,979)</i>	<i>(4,971)</i>
Career Technical Training Track (DOL)	61.9%	49.4%	48.5%
<i>Total Respondents (N)</i>	<i>(650)</i>	<i>(707)</i>	<i>(759)</i>
Personal Financial Planning for Transition (DoD)	60.2%	56.6%	50.9%
<i>Total Respondents (N)</i>	<i>(3,871)</i>	<i>(5,143)</i>	<i>(5,126)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data. "Useful" ratings are defined as responses of 4 or 5 on a scale of 1 to 5, where 1 is "not useful at all" and 5 is "extremely useful."

Given that the DoD Transition Overview is the most important course impacting transition and has comparatively lower scores, more effort must be put into improving the course. The analysis shows that increasing the usefulness of the DoD Transition Overview course will have the greatest positive effect on Service members being prepared for transition.

Additionally, while the VA Benefits course currently has the highest scores of any course, it is the second most important TAP course. VA must continue to incorporate feedback and improve its course to ensure that Service members are prepared for transition. A minor negative change in course usefulness would yield stronger negative returns in preparation for TSMs.

DoD should focus on improving the Transition Overview course as it is the most important course in preparing Service members for transition but is not rated highly.

In the 2019 Cross-Sectional Survey, OPM’s Federal Employment Training was identified as useful by the fewest Veterans in each cohort, as 56 percent of Veterans from CS2 found it useful compared to only 50 and 48 percent from CS1 and CS3, respectively. The scores increased in the 2020 Cross-Sectional Survey, with about 63 percent of Veterans from CS4 finding OPM’s Federal Employment Training useful, and about 57 percent of Veterans in CS6 rating it useful. Overall, the survey comments were mixed. One Veteran felt the course was extremely useful, stating:

- “I think TAP is essential for all military personnel transitioning to civilian life. For me, I found the OPM class very informative. If it wasn't due to my circumstance, I would have pursued a career in federal government. I'm sure future Service

members thinking of continuing their careers in the federal side would be interested in this section.” (CS6)

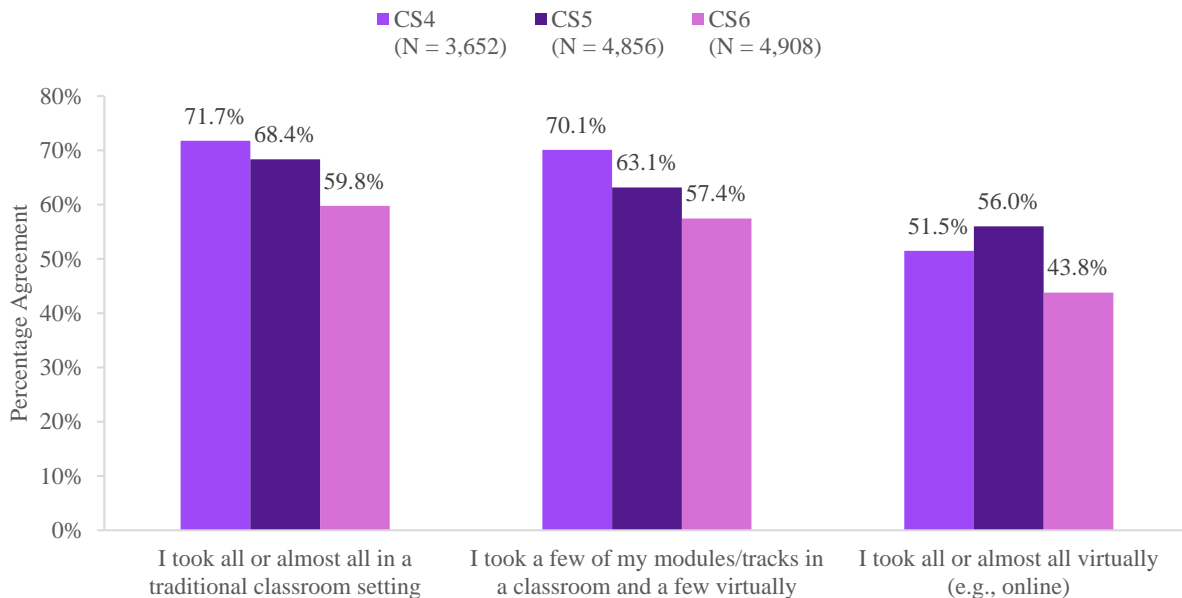
Another Veteran provided constructive critiques on how the course could be improved. Those comments include:

- “The OPM course was said to assist us with obtaining knowledge in applying for Federal jobs. There was nothing said to us that helped in this. The instructor should have broken down each eligibility and explained to us what it means and how to find out if we qualify. As a newly transitioned Soldier I had to complete this research myself.” (CS6)

Effect of Taking TAP In Person

Veterans were asked how they completed TAP (Q5) by choosing one of the three response values: *I took all/almost all in a traditional classroom setting*, *I took all or almost all virtually* or *I took a few in a classroom and a few virtually*. Most (88%) of Service members completed TAP almost entirely in a classroom setting. An exploratory analysis found that overall satisfaction with TAP varied based on how Veterans took TAP. Overall satisfaction with TAP is gauged in this study using Q3_1, *Overall, the program was beneficial in helping me gain the information and skills I needed to prepare me for my transition and post-military life*. Figure 18 provides responses to Q3_1 based on how TAP was taken.

Figure 18. Overall Satisfaction Scores (Q3_1) by TAP Completion Type (Q5) and Cohort (Asked of Veterans Who Participated in TAP)



Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Veterans who took TAP in a classroom setting felt TAP was more beneficial than those who took TAP almost completely virtually regardless of cohort. These results were statistically significant across all three cohorts. From a satisfaction perspective, satisfaction with TAP was highest for those Veterans in a classroom setting, followed by a mix of online/classroom. Veterans taking TAP in a virtual setting had the lowest satisfaction level. In summation, satisfaction with TAP decreased as the amount of virtual training increased.

Additional analysis was also performed to determine if there were any other factors that may have also influenced the difference in the satisfaction levels by completion types, for example, younger ages versus older ages. The variables included in the analysis were:

- Age (capped at 55)
- Cohort
- Military Service Branch
- Component
- Race (grouped)
- Gender
- Grade (grouped)
- Length of Service Category

Veterans who take TAP entirely or mostly in person found the program more useful than those who took it mainly online.

Taking TAP in person was found to be highly statistically significant and a very important factor to Veterans believing TAP to be beneficial to their transition after controlling for the above demographic variables. Overall, respondents indicated that the most effective method of delivering TAP is still in a classroom setting compared to online. Some comments from the survey corroborated these findings. Those include:

- “I was not given time to take in a class setting. The online class was not helpful if it worked at all.” (CS5)
- “The online method is just a way to ‘check the block.’ Training should be conducted in a classroom environment to allow peer interaction. Or there should be a balance of classroom and online training. Suggestions are hold mock interviews, bring someone that retired within the past 180 days to share their personal experience.” (CS4)

- “I had to take the online TAP classes while on deployment. I felt as though I learned nothing. I wasn't given the option to take TAP in-person, given that option it would have helped tremendously.” (CS6)
- “I wish I would have been able to attend the course in-person rather than online. I feel that a more personal experience with an instructor would have been beneficial for me. I had questions that I had to take to my own command rather than an instructor with more training on transitioning. The concept was well intended, however, it should be in-person.” (CS5)
- “My unit could've allowed me to complete the classroom courses. Instead I had 3 days to do everything online.” (CS4)

While taking TAP courses in a classroom setting is preferable, that does not mean online courses should be eliminated. Some Veterans appreciated the online courses. Their comments include:

- “I found it helpful to complete everything online, it really helped me because my husband and I were dual military and I got out after our daughter was born. We don't really have family in the area and I didn't feel comfortable leaving our baby at daycare so I really benefitted from doing all the modules online and would keep this option available for Soldiers to be able to ETS.” (CS5)
- “I completed TAPS in-person while transitioning out of the Army and completed TAPS online and found the online course much more useful than the in-person class. I was able to take better notes and take pictures of slides that I thought would be useful and download information and email myself the information. I wasn't able to do that with the in-person class and I forgot the information or didn't have a way to send it the information to myself to reference later.” (CS5)
- “Taking the classes virtually was very useful and the advisors online were very informative and helpful. My transition advisor at WRNMMC/NSA Bethesda was not helpful in my transition. I had to email him several times to get a response. He was very unorganized and not helpful in my transition even when I had in-person meeting with him. Without the virtual transition center and advisors my transition would have been difficult.” (CS4)

Overall Effectiveness of TAP

Veterans were asked about their level of agreement with the statement that the program was beneficial to prepare them for post-military life (*Q3_1: Overall, the program was beneficial in helping me gain the information and skills I needed to prepare me for my transition and post-military life*). Response values ranged from 1 (Strongly disagree) to 5 (Strongly agree).

Veterans were also asked about their level of agreement to other statements about TAP and the transition process. Those statements include:

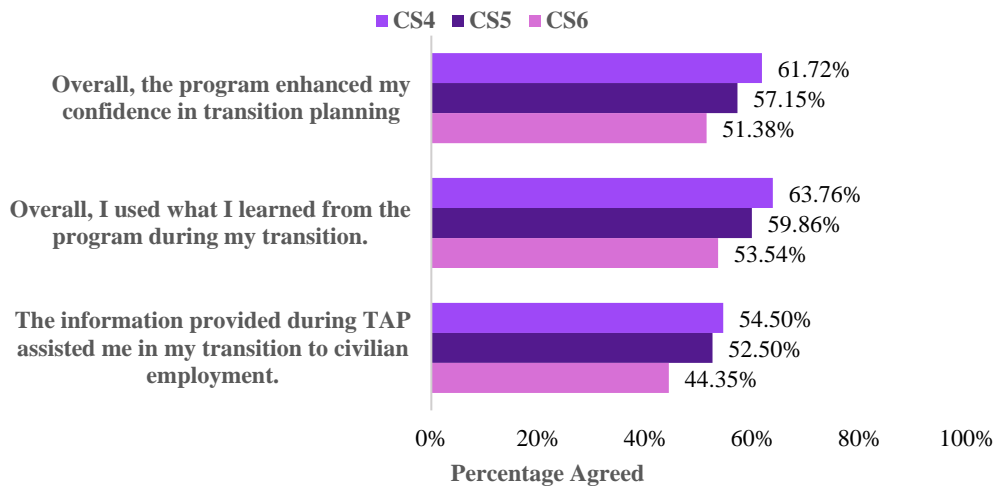
- Q3_2: Overall, the program enhanced my confidence in transition planning.
- Q3_3: Overall, I used what I learned from the program during my transition.
- Q3_4: I was given the time I needed during my military career to attend TAP courses.
- Q3_5: My immediate leadership was supportive of my transition to civilian life (e.g., attending TAP courses and/or attaining Career Readiness Standards).
- Q3_6: The process of transitioning from active duty was more challenging than I expected.
- Q3_7: I am adjusting well at working towards my civilian goals (e.g., employment, education, and/or entrepreneurship goals).
- Q3_8: The information provided during TAP assisted me in my transition to civilian employment.

To better understand what aspects of TAP and transitioning (Q3_2 through Q3_8) drive satisfaction with TAP (Q3_1), a partial least squares analysis was conducted. Veterans who responded to questions with a score from 1 (Strongly disagree) to 5 (Strongly agree) were included in the analysis. Veterans were then grouped based on their satisfaction with TAP (Q3_1). Veterans who responded with a four or five were considered satisfied with TAP, while all others were considered not satisfied.

The partial least squares analysis identified that Q3_2 (*Overall, the program enhanced my confidence in transition planning*), Q3_3 (*Overall, I used what I learned from the program during my transition*) and Q3_8 (*The information provided during TAP assisted me in my transition to civilian employment*) were the most important factors in predicting whether a Veteran was satisfied with TAP.

Figure 19 provides the breakdown of the level of agreement with the most significant factors of Question 3. Over 57 percent of Veterans from CS4 and CS5 agreed with the statement, *Overall, the program enhanced my confidence in transition planning*, but only about 51 percent of CS6 Veterans agreed. CS4 had the highest percentage of agreement with the statement, *Overall, I used what I learned from the program during my transition*, while CS6 had the lowest agreement percentage at around 54. Over 52 percent of Veterans of CS4 and CS5 agreed with the statement, *The information provided during TAP assisted me in my transition to civilian employment*, but only about 44 percent of CS6 Veterans agreed.

Figure 19. To what extent do you agree or disagree with each of the following statements about TAP? (Questions 3_2, 3_3 and 3_8 – Asked of Veterans Who Participated in TAP)



Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Compared to the 2019 Cross-Sectional Survey, Veterans from CS5 and CS6 had substantially lower percentages of agreement compared to CS2 and CS3 for all three statements. CS4 had similar levels of agreement to CS1 except for the statement, *The information provided during TAP assisted me in my transition to civilian employment.*

After identifying the factors that had the greatest impact on overall satisfaction with TAP, an additional regression model was run on the entire respondent population to identify possible demographic differences that may influence satisfaction with TAP. Satisfaction was modeled as a function of the demographic variables to see which were considered important in predicting satisfaction for the important topics identified in Figure 19. The list of demographic variables analyzed in the model includes:

- Race
- Grade (grouped)
- Branch
- Length of Service (LOS)
- Military Component
- CS4 - CS6
- Gender
- Age (capped)
- TAP/No TAP

In general, most demographic variables were significant. The only demographic variable deemed not significant was gender. A detailed overview of the models and outcomes of

this analysis are in Appendix K. Some of the main findings from the demographic modeling include:

- Asians and African Americans generally had the overall highest transition satisfaction scores, while Whites had the lowest.
- Transition satisfaction scores by grade followed a general increasing linear relationship where higher satisfaction scores are associated with higher grades (E1-E9). Officers' pay grades mirrored enlisted pay grades in that Officers in lower pay grades report lower levels of satisfaction when compared to Officers at higher pay grades.
- For Component, Active Duty Members have higher transition satisfaction scores, and Reserve Members tend to have much lower transition satisfaction scores.
- Transition satisfaction varied by Military Branch and question.
- Regarding age, transition satisfaction basically grouped into two general segments. Transition satisfaction generally was flat, with some variation, for ages under 40. However, for ages over 40, there was a general increasing trend in transition satisfaction.
- CS6 had lower transition satisfaction scores than other cohorts.
- For LOS, Service members with more time in service tended to have higher satisfaction scores, meaning that the information may be more important for those Service members who have been in the military for longer periods of time.
- Finally, taking TAP has a positive effect on satisfaction.

There were comments left by Veterans that supported the findings above. Reserve Members also left comments about how they did not have an opportunity to take TAP or were unaware of the program. This probably played a factor in the lower transition satisfaction scores, as they did not get to take the courses that Active Duty Members were able to. Comments include:

- “Leaving the Army Reserves there was no transition. Possibly because it's the reserves and not active duty. But I still feel that a course should be put in place. I also feel that during the time you serve in any branch there should be mandatory classes on Finance, Interpersonal Communication, Resume & Interview prep and college classes or trade school classes that would be beneficial to people leaving the military in order to succeed in civilian life.” (CS5)
- “I was unaware of all this information when I retired, would of helped to have been informed.” (CS5)

Another finding, based mainly on the comments, showed that many Officers commented that TAP was not as useful to them. Some of those comments include:

- “The 5-day TAP course, unfortunately, was a complete waste of time. The program seems to be geared towards junior enlisted Service members and it showed. If this is going to be a requirement for the military, it needs to be tailored to education/experience level. I had high expectations for the course, but it fell flat.” (CS5)
- “As a retiring O-6, I found most of the modules not very useful. I understand most people retiring or separating are lower in grade, but for me, the overall experience did not factor in where in the job market I planned to be.” (CS4)

In the 2010 National Survey of Veterans (NSV),¹⁵ Veterans were asked how supportive their chain of command (immediate leadership) was when they began transition processing. About 31 percent of Veterans agreed that their chain of command was supportive of their transition, and this percentage was higher for Veterans who served after September 2001, at around 44 percent agreement.¹⁶ Compared to the 2010 NSV, higher percentages of Veterans from the 2020 Cross-Sectional Survey agreed that their immediate leadership was supportive when they began transitioning. For each cohort, over 57 percent of Veterans agreed that their immediate leadership was supportive when they began transitioning.

As discussed above, about 57 percent of Veterans said their immediate supervisors were supportive of their transition to civilian life.

Veterans provided both positive comments and suggested areas of improvement regarding their supervisors. Veterans stressed the importance of this factor when it comes to their transition, as Veterans with supportive leadership felt it aided in their learning. One comment regarding a positive experience was, “VA Benefits brief was very helpful. I found out through TAP about the program Hiring our Heroes. My command

Veterans who did not feel supported by leadership during their transition rated the usefulness of TAP courses lower than all Veterans who attended the same courses.

supported this CSP program which allowed me to serve as an intern in a corporate job for 3 months. This program gave me a tremendous wealth of knowledge about securing and maintaining a job in the civilian market” (CS4). When Veterans did not receive support from their leadership, they stressed the troubles it could cause. A negative comment regarding leadership was, “It was extremely stressful during my last two to

¹⁵ 2010 was the last time NSV was administered.

¹⁶ Westat, “National Survey of Veterans, Active Duty Service Members, Demobilized National Guard and Reserve Members, Family Members, and Surviving Spouses,” Page 154. October 18, 2010.
<https://www.va.gov/vetdata/docs/SurveysAndStudies/NVSSurveyFinalWeightedReport.pdf>

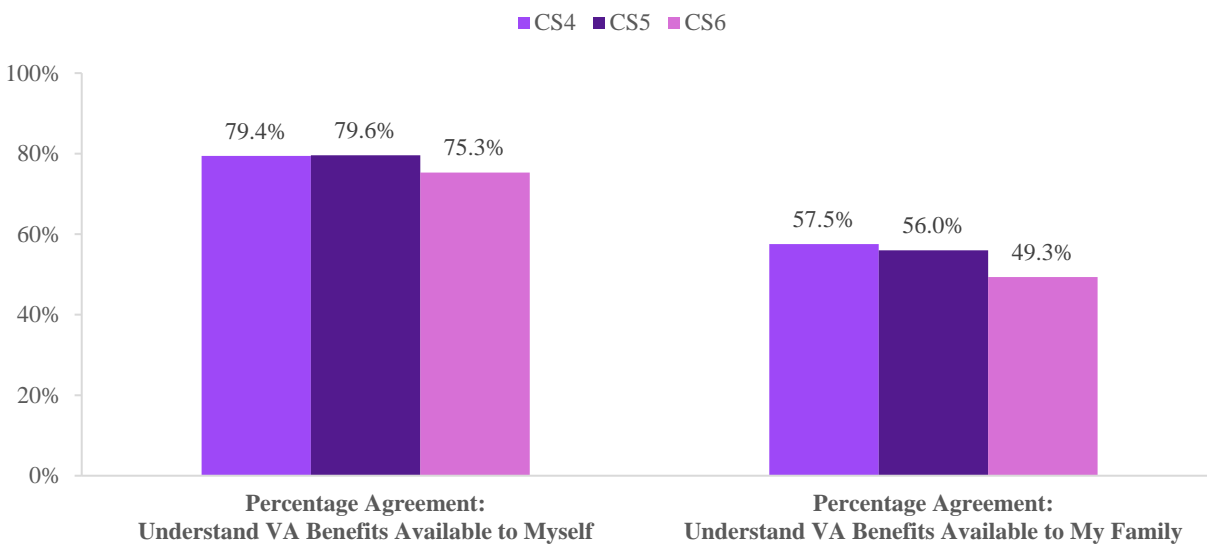
three months as I wasn't given hardly any support from my chain of command. I was left to figure the entire process out on my own with next to no help. My supervisor gave me time to work on some things, but even she didn't know how to help me" (CS5).

The study team analyzed how useful TAP courses were to Veterans who took TAP but disagreed that their leadership was supportive during their transition to civilian life. Overall, Veterans without leadership support had lower usefulness scores for most TAP courses. For the TAP 5-Day course, about 70 percent of Veterans from CS4 and CS5 who took the course felt it was useful, while about 63 percent of Veterans from CS6 felt it was useful. For those who did not have leadership support, around 58 percent of Veterans from CS4 and CS5 felt the course was useful, while only around 46 percent of CS6 Veterans felt the course was useful. This trend continued for all other courses.

3.D. VA BENEFITS BRIEFINGS

Veterans were asked if they understood the VA benefits available to themselves and their families (Figure 20). Over 75 percent of Veterans who participated in TAP understood the VA Benefits available to themselves. CS4 and CS5 had the highest percentage of Veterans that understood the benefits available to them at around 79 percent, while CS6 had the lowest at around 75 percent. However, only about 58 percent of Veterans from CS4 understood the VA Benefits available to their families. For Veterans in CS6, this percentage was below 50 percent.

Figure 20. I understand the VA benefits available to: Me as a Veteran vs. to My family (Question 8 – Asked of Veterans Who Participated in TAP)



Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Compared to CS1, CS2 and CS3 in the 2019 Cross-Sectional Survey, CS4, CS5 and CS6 generally reported similar percentages of agreement when it came to understanding the VA benefits available to them as Veterans and their families. One substantial difference was that over 84 percent of Veterans in CS1 understood the benefits available to them, compared to just around 79 percent for CS4. Another substantial difference was that 56 percent of Veterans in CS5 understood the benefits available to their families, compared to less than 50 percent for CS2.

Usefulness of the VA Benefits Briefings Course

In the survey, Veterans were asked to rate the usefulness of the VA Benefits Briefings course (Q6_2: *When considering the course information for each TAP module, how useful was the content during your transition?*). Question responses ranged from 1 (Not

useful at all) to 5 (Extremely useful). As per Table 6, over 73 percent of Veterans in each cohort found the VA Benefits Briefings useful.

The Cross-Sectional Survey also asked Veterans about how the VA Benefits Briefings aided their transition with several key topics of the course. Question 9 asks, *The VA Benefits Briefings of TAP helped me transition to civilian life by providing information or resources on how to:*

- Q9_1: Apply for VA benefits
- Q9_2: Prepare for potential impact to my economic well-being after my service
- Q9_3: Prepare for changes in my personal life
- Q9_4: Prevent potential homelessness
- Q9_5: Obtain VA Health Care
- Q9_6: Seek help for mental health concerns I might experience

The goal of this analysis was to identify which aspects of the VA Benefits Briefings (Q9) drive how Veterans perceive the courses' overall usefulness (Q6_2). Due to the high correlation between the target question (Q6_2) and our explanatory variables (Q9_1 – Q9_6), a partial least squares modeling solution was employed to identify these key drivers.

The partial least squares analysis identified that all of the explanatory questions were statistically significant to the modeling. However, questions Q9_1 (*Apply for VA benefits*), Q9_2 (*Prepare for potential impact to my economic well-being after my service*), and Q9_5 (*Obtain VA Health Care*) were the most important variables, with Q9_1 having by far the most importance.

Around 70 percent of Veterans in CS4 and CS5 agreed that the VA Briefings provided information on how to apply for VA benefits, while this was only 64 percent for CS6. CS4 had the highest percentage agreement that information and resources were provided to *Prepare for potential impact to my economic well-being after my service*. CS6 had the lowest percentage agreement at around 48 percent. Over 63 percent of Veterans in CS4 and CS5, and about 59 percent of Veterans in CS6, agreed that the VA Briefings provided information on how to obtain VA Health Care.

Given the importance of Q9_1, Q9_2 and Q9_5, the next step in the analysis was to identify any demographic differences among responses in the survey. First, a satisfaction score was developed for each of the targeted questions (Q6_2, Q9_1, Q9_2 and Q9_5). Individual question scores of 4 to 5 were coded as 1 (Satisfied), and scores of 1 to 3 were coded as 0 (Not satisfied). Satisfaction was then modeled as a function of the demographic variables to see which were considered important in predicting satisfaction. The initial list of demographic variables in the model included:

- Race
- Grade (grouped)
- Branch
- LOS
- Component
- CS4 - CS6
- Gender
- Age (capped)
- TAP/No TAP
- Region

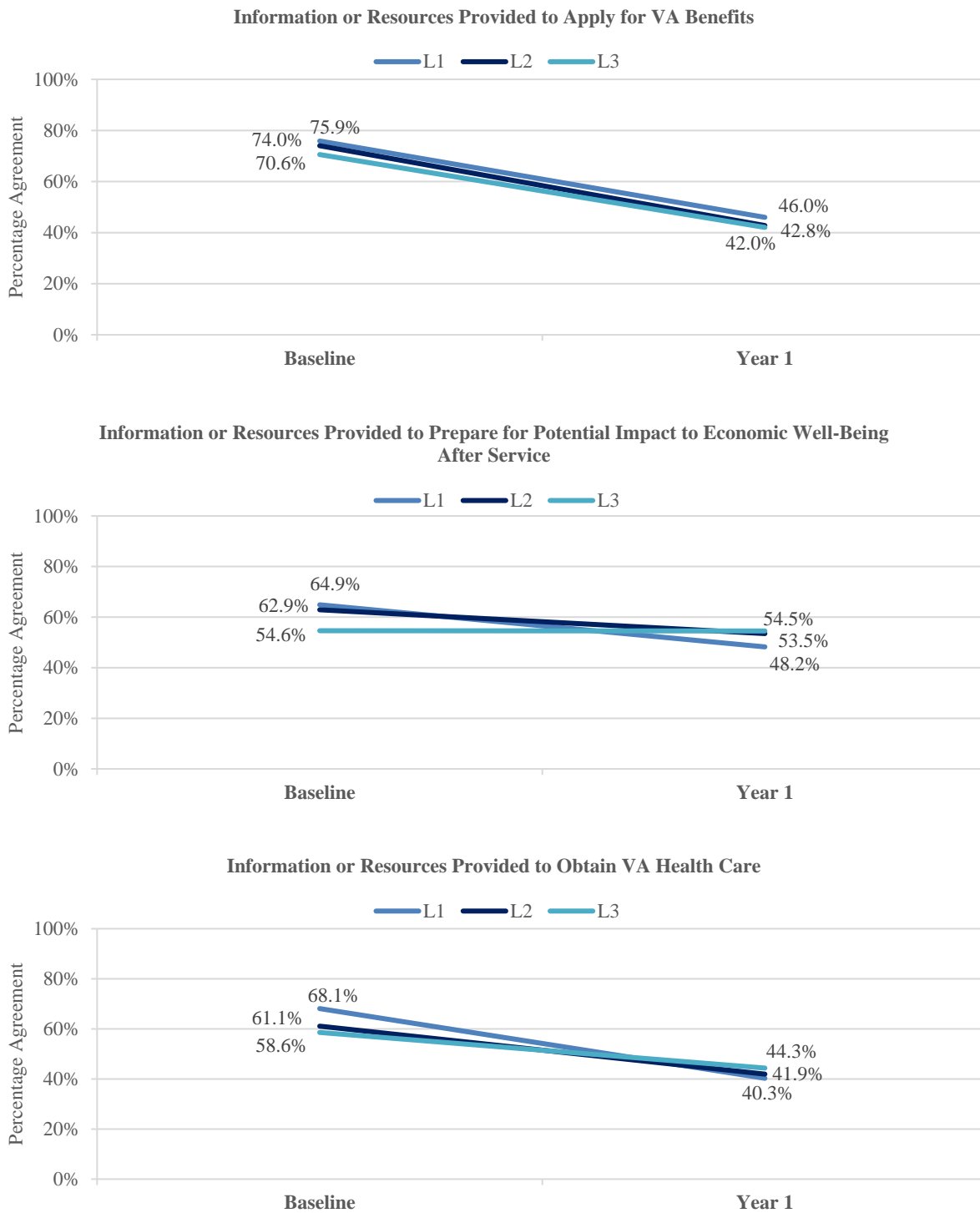
In general, most demographic variables were significant. The only demographic variable deemed not significant was gender. A detailed overview of the models and outcomes of this analysis is in Appendix K. Some of the main findings from the demographic modeling include:

- Asian and African American Veterans generally had the overall highest satisfaction scores for each question, while Whites had the lowest.
- Satisfaction scores by grade followed a general increasing linear relationship of higher satisfaction scores associated with higher grades for both Enlisted Members and Officers.
- For Component, Active Duty Members have higher satisfaction scores, and Reserve Retirees have much lower satisfaction scores.
- Satisfaction varied by Military Branch.
- Satisfaction generally followed an increasing linear trend with age.
- For Cohort, CS6 had lower satisfaction scores, while CS4 had the highest.
- For LOS, members with longer lengths of tenure tended to have higher satisfaction scores.
- Finally, taking TAP has a positive effect on satisfaction.

Of the significant explanatory variables found above, Question 2 of the 2020 Longitudinal Survey can be used to compare the level of agreement of topics covered in the VA Benefits Briefings to the 2019 Cross-Sectional Survey. Figure 21 provides the comparison of the level of agreement of cohorts L1, L2 and L3 in the 2019 Cross-Sectional Survey (Baseline) and the 2020 Longitudinal Survey (Year 1). Generally, the percentage of Veterans in agreement that the information or resources provided in VA Benefits Briefings on different topics helped their transition to civilian life went down from 2019 to 2020. The scores of *Apply for VA Benefits* and *Obtain VA Health Care*

decreased about 20 percentage points for each cohort. *Prepare for potential impact to my economic well-being after my service* saw a decrease in agreement for L1 and L2, but L3 saw an increase in the level of agreement.

Figure 21. Percentage of Veterans Who Agreed That the Information or Resources Provided During the VA Benefits Briefings Helped Their Transition to Civilian Life, by Topic and Cohort: 2019 Cross-Sectional Survey vs. 2020 Longitudinal Survey



Source: 2020 Longitudinal Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who completed TAP and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

Of the Longitudinal Survey participants who took the VA Briefings, over 85 percent of Veterans found the VA Briefings useful in the 2019 Cross-Sectional Survey. For the 2020 Longitudinal Survey, the usefulness scores for the VA Briefings were lower for all three cohorts. Scores for each cohort dropped over 25 percentage points. In the Longitudinal Survey, L1 gave the highest usefulness score for the VA Briefings at around 66 percent, while L3 gave the lowest at around 51 percent.

While Veterans agreed that the VA Briefings were helpful when applying for VA benefits, many respondents said they needed more time with the information provided within the VA Briefings. Some comments highlighting this topic include:

- “Take a longer time with the VA briefings provide more information. The lady that gave my briefing was extremely knowledgeable and helpful but had too small of a time frame to give out the information. Also spend more time on the resume class and GI bill benefits, both of those briefings were too short I didn't get any information about the GI bill benefits until the mandatory out possessing briefing. Would have been better during the 5-day workshop.” (CS5)
- “I think that the VA TAP course should be required multiple times during a person's military career. I think that if I had the training provided earlier in my career I could have worked on how to better transition at retirement instead of trying to rush and figure it out in the last 6 months of my career. I would recommend prior to each re-enlistment to help keep it fresh and up to date.” (L3)
- “I believe the transitioning classes should be two weeks instead of the five-day classes. Especially during the VA benefit briefings, there are a lot of programs that I have found out while retired that were not mentioned in the classroom and some of the processes. It is also a huge disadvantage to be overseas while separating or retiring. I found out about the SkillBridge program late and didn't have the opportunity to participate in it because the information was not shared in my command. That's a huge missed opportunity that I believe a lot of service members could've used to helped them in securing job opportunities in the civilian sector.” (CS4)
- “The VA briefings were helpful and could have possibly been expanded.” (CS5)

3.E. VETERANS' BENEFITS UTILIZATION

Veterans were also asked if they have applied or intend to apply for VA benefits or if they did not know about several VA benefits (Table 7). For most VA benefits, less than 5 percent of Veterans indicated that they were not aware of the benefits available to them. VA Life Insurance and VR&E were two benefits of which Veterans were least aware. CS6 had the highest percentage of Veterans that did not know about the VA Life

Insurance benefit at around 18 percent, while CS4 had the lowest at around 10 percent. Just under 15 percent of Veterans from CS4 did not know of the VR&E benefit, while over 16 percent of Veterans from CS5 and CS6 did not know about VR&E.

Table 7. Have you ever applied, or do you intend to apply for any of these VA benefits? (Question 10 - Veterans Who Participated in TAP)

Benefit	Intention	CS4	CS5	CS6
VA Disability Compensation	Applied	78.5%	79.4%	79.5%
	Intend to Apply	12.1%	9.1%	7.8%
	Didn't Know about Benefit	1.2%	1.3%	1.5%
	<i>Total Respondents (N)</i>	<i>(3,598)</i>	<i>(4,788)</i>	<i>(4,855)</i>
VA Education	Applied	61.8%	68.7%	79.5%
	Intend to Apply	29.0%	23.0%	7.8%
	Didn't Know about Benefit	0.9%	0.6%	1.5%
	<i>Total Respondents (N)</i>	<i>(3,518)</i>	<i>(4,694)</i>	<i>(4,783)</i>
VA Life Insurance	Applied	18.2%	17.9%	16.8%
	Intend to Apply	25.4%	17.8%	12.6%
	Didn't Know about Benefit	10.1%	12.5%	17.9%
	<i>Total Respondents (N)</i>	<i>(3,489)</i>	<i>(4,630)</i>	<i>(4,676)</i>
VA Home Loans	Applied	38.2%	43.7%	51.9%
	Intend to Apply	46.0%	41.0%	32.0%
	Didn't Know about Benefit	1.7%	1.9%	2.6%
	<i>Total Respondents (N)</i>	<i>(3,582)</i>	<i>(4,780)</i>	<i>(4,838)</i>
VA Veteran Readiness & Employment	Applied	11.0%	11.1%	16.4%
	Intend to Apply	25.9%	20.2%	14.5%
	Didn't Know about Benefit	14.8%	16.3%	16.7%
	<i>Total Respondents (N)</i>	<i>(3,255)</i>	<i>(4,363)</i>	<i>(4,456)</i>
VA Health Care	Applied	55.8%	59.0%	64.3%
	Intend to Apply	21.6%	16.1%	10.4%
	Didn't Know about Benefit	4.6%	4.7%	5.4%
	<i>Total Respondents (N)</i>	<i>(3,567)</i>	<i>(4,761)</i>	<i>(4,809)</i>

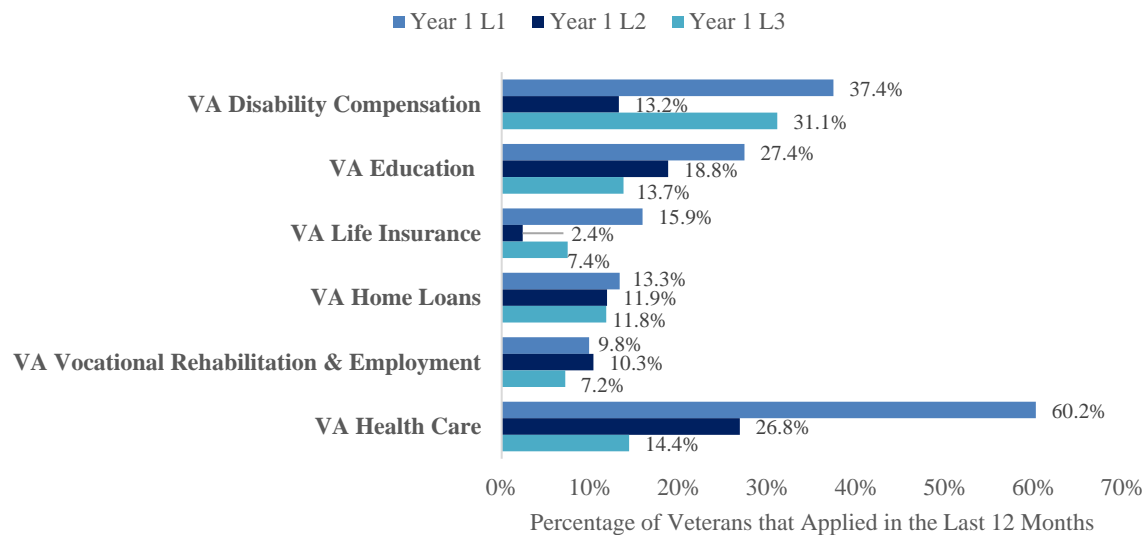
Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Compared to the 2019 Cross-Sectional Survey, CS4, CS5 and CS6 generally reported similar percentages of applying to the VA Benefits as CS1, CS2 and CS3, shown in Table 7. There were a few benefits where CS4, CS5 and CS6 reported substantially higher percentages of applying compared to CS1, CS2 and CS3. For example, about 79 percent of Veterans from CS4, CS5 and CS6 said they applied for VA Disability Compensation. While CS1 did have about 80 percent apply, less than 75 percent from CS2 and CS3 applied.

Figure 22 shows the Veterans from the 2020 Longitudinal Survey that applied for VA Benefits in the last 12 months, given that they responded with *Intend to Apply* or *Didn't know about benefit* for Question 9 in the 2019 Cross-Sectional Survey (Question 10 for the 2020 Cross-Sectional Survey). One of the biggest increases in application percentage came from VA Health Care, where around 60 percent of L1 and around 27 percent of L2 Veterans applied in the last 12 months. VA Disability Compensation saw

an increase as well, as around 37 percent and around 31 percent of L1 and L2 Veterans, respectively, applied in the last 12 months.

Figure 22. 2020 Longitudinal Veterans That Applied for VA Benefits in the Last 12 Months Who Either Answered Intend to Apply or Didn't Know About the Benefit in the 2019 Cross-Sectional Survey, by Cohort



Source: 2020 Longitudinal Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Table 8 provides the percentage of Veterans who participated in TAP who have applied for VA services compared to the entire study population. In general, the weighted percentage of benefit use is higher for TAP eligible Veterans. Additionally, the rates of utilization are higher for Veterans in CS6, as they have spent at least two more years in civilian life compared to other cohorts. Some additional findings include:

- Over 75 percent of Veterans who participated in TAP have applied for disability compensation compared to around 56 percent of the study population. Over 64 percent of Veterans who participated in TAP have applied for education benefits under the Post-9/11 GI Bill (Chapter 33). While the CS6 study population had just under 64 percent apply for the Post-9/11 GI Bill benefits, CS4 and CS5 were around 54 percent.
- The general study population has higher rates of utilization for Chapters 1606 and 1607 compared to Veterans who participated in TAP. Given that Chapter 1606 is an education benefit for the Selected Reserve and Chapter 1607 is for Reserves, this result is expected given that Veterans who participated in TAP consist of a higher percentage of Active Duty Service members.

- Veterans who participated in TAP have higher rates of utilization for education assistance under the Post-9/11 GI Bill (Chapter 33). Both Veterans who participated in TAP and the overall study universe had similar rates of utilization for Chapter 30, which provides education benefits to Veterans and Service members who have at least two years of active duty.
- Over 13 percent of Veterans who participated in TAP applied to the VR&E Chapter 31 services. Around 6 percent of Veterans who participated in TAP from CS6 applied to Personalized Career Planning and Guidance (PCPG/Chapter 36), and around 4 percent of Veterans who participated in TAP from CS4 and CS5 applied for the benefit.
- Generally, Veterans who participated in TAP had higher percentages of applying to VA Benefits compared to the total study population.

Table 8. 2020 VA Benefits Utilization for TAP Participants and Study Universe

		Participated in TAP			Study Population		
Category	Percent	CS4	CS5	CS6	CS4	CS5	CS6
Mortgage Insurance	Applied	0.7%	1.0%	1.5%	0.4%	0.5%	0.7%
Disability	Applied	80.2%	79.3%	80.6%	55.2%	55.2%	56.8%
Education	Applied for Ch. 33	64.6%	70.6%	80.1%	52.2%	55.6%	63.8%
	Applied for Ch. 30	12.3%	12.7%	15.2%	11.6%	12.2%	13.5%
	Applied for Ch. 1606	4.9%	3.8%	3.8%	12.1%	11.2%	8.9%
	Applied for Ch. 1607	1.1%	0.9%	0.7%	2.5%	2.6%	2.3%
Home Loan	Applied for Home Loan	52.6%	56.3%	65.9%	46.6%	49.2%	55.2%
Life Insurance	Applied	14.4%	12.6%	13.2%	8.7%	8.6%	8.9%
VA Health Care (VHA)	Enrolled in VHA	67.1%	72.5%	79.2%	50.1%	53.3%	59.3%
VR&E	Applied to VR&E Ch. 31	13.4%	14.5%	24.1%	8.6%	9.1%	14.2%
	Applied to (PCPG/Ch. 36)	3.8%	3.9%	6.1%	2.8%	2.5%	3.7%
<i>Total Respondents (N)</i>		<i>(3,953)</i>	<i>(5,231)</i>	<i>(5,298)</i>	<i>(38,058)</i>	<i>(48,457)</i>	<i>(53,319)</i>

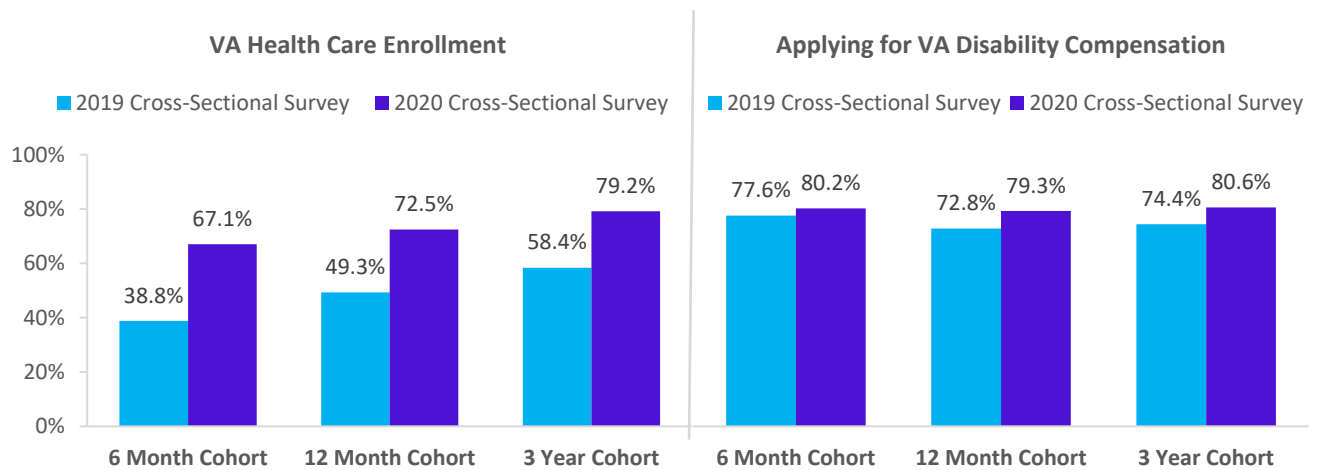
Source: VA Administrative Data on benefits use merged with 2020 Cross-Sectional Survey Data.

Note: Percentages are weighted for Veterans who participated in TAP.

Compared to the 2019 Cross-Sectional Survey, Veterans who participated in TAP and the Study Population for CS4, CS5 and CS6 generally showed higher percentages of using VA Benefits than CS1, CS2 and CS3. Two of the important increases from 2019 for Veterans who participated in TAP were disability compensation applications and VA Health Care enrollment (Figure 23). The largest difference was for enrollment in VA Health Care. In 2019, only 39 percent of CS1 enrolled in VA Health Care compared to

67 percent of CS4. This trend continued for the 12-month and 3-year cohort groups as both saw 20 plus percentage point increases. For disability compensation, about 75 percent of Veterans from CS1, CS2 and CS3 applied, compared to about 80 percent of Veterans from CS4, CS5 and CS6.

Figure 23. Changes in Applying for VA Disability Compensation and Enrolling in VA Health Care: 2019 Cross-Sectional Survey vs. 2020 Cross-Sectional Survey (Veterans Who Participated in TAP)



Source: 2020 Cross-Sectional Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Comparing L1, L2 and L3 between the 2019 Cross-Sectional Survey and 2020 Longitudinal Survey, there was an increase in use for every benefit except for PCPG/Chapter 36. This is because Veterans that applied for the benefit in 2019 later qualified for VR&E Chapter 31, so their status was changed. One of the biggest increases came from VA Health Care enrollment, which saw an increase of over 20 percentage points, with L1 seeing an increase of over 41 percentage points. Another substantial increase came from Veterans that applied for Education Post-9/11 GI Bill (Chapter 33) benefits, where each cohort saw an increase of over 7 percentage points.

Veterans in the 2020 Cross-Sectional Survey who took TAP increased enrollment in VA Health Care by at least 20 percentage points compared to their comparable 2019 cohort.

While VA provides an in-depth introduction into their benefits and other programs in the VA Benefits Briefings, Veterans still feel that they need assistance after transition. One of the new programs VA implemented to help Veterans as they transition to civilian life is VA Solid Start. This program provides Veterans with structured contact with the VA during the first year after separation. VA Solid Start representatives attempt to contact

Veterans around 90-, 180-, and 365-days post-separation. Representatives are there to check in on Veterans, answer any questions and assist with getting Veterans the benefits they need. The program was implemented in late 2019, so only CS4 Veterans had the potential to be contacted by VA Solid Start.

Overall, the impact of the program cannot be judged at this time. While some Veterans in the study have been contacted via VA Solid Start, none had completed the program (received all three calls) before survey administration ended. Preliminary results show slight increases in the percentage of Veterans that apply for VA benefits if they were contacted. Future reports will explore VA Solid Start outcomes in more depth. However, several Veterans identified VA Solid Start as helpful in the comments. Examples of those comments include:

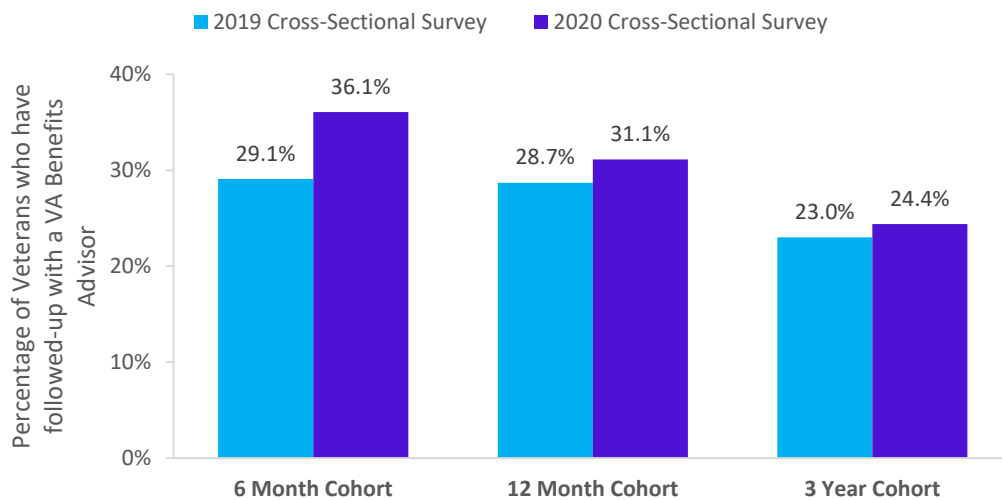
- “Solid Start is great program and I have spoken with a rep twice since transitioning. I think if they contacted me sooner initially it may have been more helpful.” (CS4)
- “...I will also say that the periodic phone calls from the Solid Start program have been extremely helpful! I find myself determined to figure out things on my own and getting frustrated for it. Then, they check in, ask if I'm having any issues and how they can help. It's like the sun parting the clouds. Just when I started to wonder about life insurance, I got a VGLI email and then a VGLI card in the mail. It prompted me to sign up! I appreciate the VA for everything they do to still make veterans feel like valued members of the community. I feel well taken care of.” (CS4)
- “I really love hearing from Laura at VA Solid Start. She has followed up with me twice and gave me great resources. She is very talented. I felt comfortable talking to her about my issues.” (CS4)

Veterans were also asked whether or not they have used a VA Benefits Advisor to follow up on concerns or obtain additional information after TAP training (Figure 24) in a one-on-one setting. Over 30 percent of Veterans from CS4 and CS5 have used a VA Benefits Advisor, compared to about 24 percent for Veterans from CS6. Compared to the 2019 Cross-Sectional Survey, the 2020 cohorts reported higher utilization of the VA Benefits Advisor. There was a 7-percentage point increase in use from CS4 to CS1, suggesting that more recent cohorts of Veterans are using this resource more often.

VA should continue to leverage the PCPG/Chapter 36 to provide Veterans with personalized counseling and support to help guide their career paths, ensure the most effective use of their VA benefits and achieve their goals. In addition, one Veteran's comment highlighted the desire for additional one-on-one counseling services (such as PCPG/Chapter 36 or VA Benefits Advisors) and did not understand these services were

available: “Make everything mandatory. Too many optional classes and overlooked items that are not needed to transition that become needed once you are a civilian. I would even suggest mandatory counseling minimum 6 months after separation. (i.e., mental health, education, employment). Transition is a lot harder than I thought. I personally still don't have everything in order” (CS5).

Figure 24. Do you recall using a VA Benefits Advisor to follow up on concerns or obtain additional information after the TAP training? (Question 11 - Asked of Veterans Who Participated in TAP)



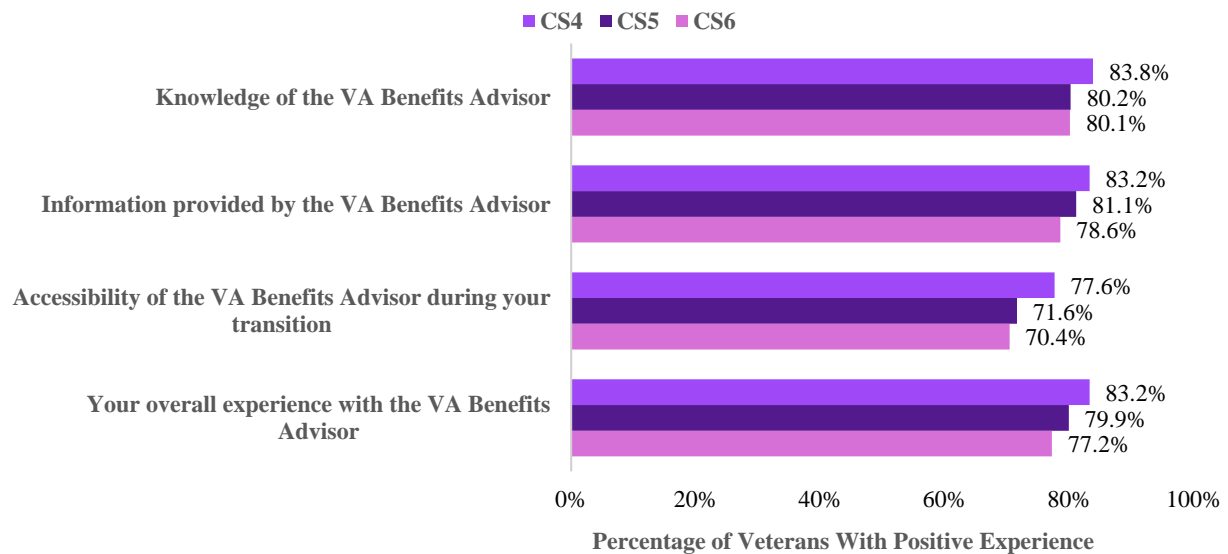
Source: 2020 Cross-Sectional Survey Data and 2019 Cross-Sectional Survey Data merged with DoD Data.

Veterans who used a VA Benefits Advisor were then asked to rate their experiences using a 1 to 5 scale, where 1 is not acceptable and 5 is outstanding. Scale scores of 1 or 2 indicate that their experience was not good, whereas scale scores of 4 or 5 indicate a good experience. Scale scores of 3 indicate their experience was average.

Figure 25 shows the percentage of Veterans with either good or outstanding experiences with their VA Benefits Advisor in several key areas. Over 80 percent of Veterans from each cohort remarked that their overall experience with the VA Benefits Advisor was positive. Over 78 percent of Veterans who engaged with a VA Benefits Advisor from each cohort reported that the knowledge and information provided by the VA Benefits Advisor was either good or outstanding. The lowest scoring item was *Accessibility of VA Benefits Advisor during transition*. Even though this is the lowest scoring item, over 70 percent of Veterans in all cohorts had a good or outstanding experience. Given the overwhelmingly positive scores surrounding the use of this benefit, VA should emphasize the value of its benefits advisors and encourage greater use of this service. While the 2020 Cross-Sectional Survey did have some scores that were similar to the 2019 Cross-Sectional Survey, there were a few key differences. The

first key difference is that CS2 and CS3 reported higher percentages (greater than 4 percentage points) that the knowledge of the VA Benefits advisor was either good or outstanding, compared to CS5 and CS6. Another key difference is that about 86 percent of CS3 Veterans reported that the *Information Provided by the VA Benefits Advisor* was either good or outstanding, compared to just around 79 percent for CS6.

Figure 25. Please rate your experience with the VA Benefits Advisor (VA Rep) on the following items as it relates to your transition. (Question 12 - Asked of Veterans Who Participated in TAP and Engaged With a VA Benefits Advisor)



Source: 2020 Cross-Sectional Survey Data merged with VA Administrative and DoD Data.

4. LIFE DOMAIN OUTCOMES OF VETERANS WHO ATTENDED TAP

This section provides the life domain outcomes of those Veterans who attended TAP based on the 2020 Cross-Sectional and Longitudinal Surveys. The study life domains include employment, education, health and relationships, financial circumstances and satisfaction and overall well-being. While this section highlights the findings, a complete set of the responses to the life domain related questions are included in Appendix G for the Cross-Sectional Survey and Appendix H for the Longitudinal Survey. The detailed output of the regression analysis conducted throughout this section is provided in Appendix K. In addition, a summary of written comments provided by Veterans for Questions 7 and 55 of the Cross-Sectional Survey and 56 of the Longitudinal Survey are included in Appendix I.

4.A. KEY FINDINGS

This section provides a summary of findings for each study life domain.

Employment: Identifying the challenges that Veterans face as they separate from military life and enter civilian employment is important to understanding where to improve TAP. A statistical model was then run to identify the challenges that had the most impact on Veterans believing they were prepared for the transition to civilian life. Overall, the model identified two challenges as having a significant impact on TAP results. Those challenges were 1) translating military experience into civilian job requirements (Q13_3) and 2) learning to have a better work-life balance (Q13_8). Additionally, the model identified that Veterans in pay grades E1 to E3 were more impacted by these challenges than other groups.

In terms of employment, a smaller percentage of Veterans in 2020 entered employment than in 2019. As expected, the results for CS4 were the lowest as they were most affected by the current COVID-19 pandemic. Of those who were employed, over 80 percent work full-time and in permanent positions. Additionally, for those Veterans participating in the Longitudinal Survey, only between 31 (CS4) and 40 (CS5) percent felt that their current position matched the skills they had gained in the military. Given that Veterans felt it challenging to translate their military skills into civilian requirements, it is not surprising to find this result. Veterans who cannot match their skills must restart their careers when they separate from the military, which may lead to frustration and lower earnings.

Education: Overall, a higher percentage of Veterans entered into education in 2020 compared to 2019. For this study, one important finding regarding education is the

current education level of the 2020 cohorts. In 2019, about 10 percent of each cohort had a high school diploma or less. In 2020, CS6 had a similar percent of Veterans at that education level, but CS5 (18%) and CS4 (20%) were much higher. This outcome means that these two cohorts are starting from a much less advantageous position as they exit the military. Additionally, CS4 Veterans may find additional issues as they separated right before the COVID-19 pandemic began.

In terms of factors driving educational enrollment, taking TAP is the strongest variable. Veterans who take TAP are 20 percent more likely to enter education upon separation. In terms of negative factors, Veterans in the lowest pay grades (E1 to E3) are less likely to enter into education. Given that these Veterans are typically less educated to begin, it would be important for TAP to focus efforts on ensuring these Veterans understand the importance of increasing their education and also better understand all of the benefits available to help them. For Veterans who do enter into education, over 80 percent have used the GI Bill as part of their method of payment.

As for Longitudinal Survey outcomes, a higher percentage of Veterans entered some type of education in 2020. The largest increases were for entering college full-time and technical or vocational training part-time. Additionally, about 70 percent of Veterans in the Longitudinal Survey felt their current level of education allowed them to pursue their career goals, and about 60 percent felt their education allowed them to meet their personal salary goals. Future analysis will explore whether or not a Veteran's perception of their education levels leads to increasing their education.

Health and Relationships: Overall, a higher percentage of Veterans in 2020 have an ongoing physical or mental condition than those in 2019. In addition, a lower percentage of 2020 Veterans remarked that they were seeking treatment for those ailments. Meanwhile, Longitudinal Survey participants reported similar percentages of Veterans with physical and mental conditions, but for the most part have a higher percentage seeking help, especially in L3. In terms of health care enrollment, a slightly smaller percentage of Veterans had health care in 2020 compared to 2019. However, a slightly higher percentage of those Veterans identified VA Health Care as their primary health care resource. For the Longitudinal Survey participants, a higher percentage of Veterans in each cohort marked VA Health Care as their primary source of health care compared to 2019, meaning that Veterans are relying on VA more this year to provide health care.

Financial Circumstances: Veterans in 2020 felt financially stable. Scores regarding the ability to pay expenses and save money were similar between 2020 and 2019. However, Veterans in 2020 reported lower earnings, both individually and as a household. A model was run to further understand the individual earnings of Veterans.

Overall, lower pay grades, shorter lengths of service and being a female all had the highest negative effect on earnings. Veterans in pay grades E1 to E3 drove the most negative impact. Given the results in other sections of this report, it is not surprising. Veterans in pay grades E1 to E3 are less likely to increase their education and reported more challenges when exiting the military. TAP must continue to focus additional efforts on this group to ensure more successful outcomes in the future. For the Longitudinal Survey, Veterans increased their financial stability in 2020. A higher percentage of Veterans were saving money, able to pay their expenses and owned their own homes compared to 2019. In addition, Veterans in 2020 saw increases in individual and household earnings.

Satisfaction and Well-Being: Overall, scores for all satisfaction questions decreased in 2020. The largest differences were between CS4 and CS1, which may be partially caused by the COVID-19 pandemic, which will require additional data to analyze. In 2020, future security and safety are at least 10 percentage points less for CS4 than CS1. Health is also a life domain that shows substantial negative changes between 2020 and 2019. CS4 (about 10 percentage point difference), CS5 (about 7) and CS6 (about 9) show large decreases from last year. For the Longitudinal Survey, results remained consistent across years with only single cohorts having substantial differences in some questions.

A model was also run to identify what factors had the largest impacts on overall life satisfaction. Several factors were identified as significant drivers of satisfaction. Those factors include:

- Satisfaction with emotional/mental health
- Lack of companionship
- Feelings of isolation
- Adjusting well at working towards civilian goals (for example, employment, education and/or entrepreneurship goals)
- Being concerned with losing housing
- Household income

Interpretation of the model indicates that mental/emotional health and having a sense of community are the most important factors for overall life satisfaction. Additionally, Veterans who felt they were adjusting to their civilian goals were also more satisfied.

Lastly, the study looked at outcomes for African American Veterans after last year's study identified low levels of overall life satisfaction when compared to other races. In 2020, African American Veterans were still the lowest scoring race for satisfaction, but with two main differences. First, a higher percentage of African American Veterans were

satisfied in 2020 compared to 2019. Second, the gap between African American Veterans (lowest scoring) and the highest scoring Veteran race groups decreased from 17 percent in 2019 to 13 percent in 2020. Both outcomes show a positive trend for African American Veterans in the study. Additionally, it is to be noted that African Americans were not a significant factor in the overall life satisfaction regression model in 2020, unlike in 2019. However, the analysis revealed that, when compared to all other races, African American Veterans had lower levels of positive responses to all the major survey questions that were deemed important drivers to overall life satisfaction.

4.B. EMPLOYMENT

Employment is the first life domain in both surveys of the PSTAP Assessment, and this section explores employment outcomes of Veterans that took TAP.

Challenges Veterans Face During Transition

An important aspect of improving TAP is understanding the challenges that Veterans face. The first question of the 2020 Cross-Sectional Survey employment section (Q13) addresses some of the many challenges Veterans face as they search for employment and those they experience after they are employed. Responses to each statement (Q13_1 to Q13_11) were collected using a 1 to 5 scale, where 1 is extremely challenging, and 5 is not at all challenging. Scale scores of 1 to 3 indicate their experience was challenging, a score of 4 indicates their experience was a little challenging, and a scale of 5 indicates it was not at all challenging.

To understand the factors that have a significant impact on the transition of Veterans to civilian employment and their relationship to TAP, a statistical model was built using logistic regression. The model analyzed which challenges were most impactful to Veterans' overall satisfaction with TAP using Q3_1, *Overall, the program was beneficial in helping me gain the information and skills I needed to prepare me for my transition and post-military life*. The model was based on all of the individual sub-questions under Question 13, along with demographic variables, to determine which sub-questions affect the responses for Q3_1. Response values for Q3_1 ranged from 1 (Strongly disagree) to 5 (Strongly agree).

In preparation of the regression model, responses for Q3_1 were recoded into two categories—Positive (Agree or Strongly Agree response) and Negative (Strongly Disagree, Disagree, or Neither Agree nor Disagree). In a similar fashion, responses for Questions 13_1 through 13_11 were also recoded into two categories: Challenging (Extremely Challenging and Considerably Challenging), Somewhat Challenging and Not Challenging (A Little Challenging and Not at all Challenging). Note that only Veterans who participated in TAP were included in this analysis. Additionally, Reserve Retirees

were excluded from the analysis, as they did not enter employment after separation. The statistical model also included the commonly used demographic variables (age, gender, length of service, grade, cohort, branch and race). Table 9 provides the top 10 significant factors, in descending order of importance, affecting satisfaction with TAP based on the regression analysis.

Table 9. Most Important Factors Impacting Satisfaction With TAP – Employment Domain

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of a Positive Outlook on TAP	Estimated Probability of a Negative Outlook on TAP
1	Active Duty	+	57%	43%
2	Q13_3: How to translate my military experience to civilian job requirements	+	56%	44%
3	Grade E1-E3	(-)	44%	56%
4	Asian	+	56%	44%
5	African American	+	55%	45%
6	Q13_8: Learning to have a better work-life balance after the transition	+	55%	45%
7	Length of Service 5-10 Years	(-)	45%	55%
8	Grade Group E4-E6	+	55%	45%
9	Reserve Member	(-)	46%	54%
10	Grade Group E7-E9	+	53%	47%

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Overall, two challenges were identified as important to satisfaction with TAP: Q13_3 (*How to translate my military experience to civilian job requirements*) and Q13_8 (*Learning to have a better work-life balance after the transition*). Note that both challenges were also identified in last year’s 2019 Cross-Sectional Survey as the top two most significant factors affecting satisfaction. Table 10 shows the responses for these two questions in the 2020 Cross-Sectional Survey.

Table 10. Thinking about your transition to the civilian world, please rate the extent to which you found the following items challenging during the transition process. (Question 13 - Asked of Veterans Who Participated in TAP)

Item	Challenge Level	CS4	CS5	CS6
Q13_3: How to translate my military experience to civilian job requirements.	Challenging	32.1%	31.6%	39.2%
	Somewhat Challenging	18.8%	20.8%	19.5%
	Not challenging	47.6%	46.7%	40.4%
	Prefer not to answer	1.5%	0.9%	0.9%
	<i>Total Respondents (N)</i>	<i>(3,291)</i>	<i>(4,474)</i>	<i>(4,561)</i>
Q13_8: Learning to have a better work-life balance after the transition.	Challenging	26.7%	30.6%	35.8%
	Somewhat Challenging	19.3%	17.3%	18.4%
	Not Challenging	52.5%	51.0%	44.9%
	Prefer not to answer	1.4%	1.1%	0.9%
	<i>Total Respondents (N)</i>	<i>(3,273)</i>	<i>(4,461)</i>	<i>(4,589)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data. “Challenging” is defined as responses of “Extremely challenging” or “Considerably challenging,” where the answer scale ranges from “Extremely challenging” to “Not at all challenging.” “Not Challenging” is defined as responses of “A little challenging” or “Not at all challenging.”

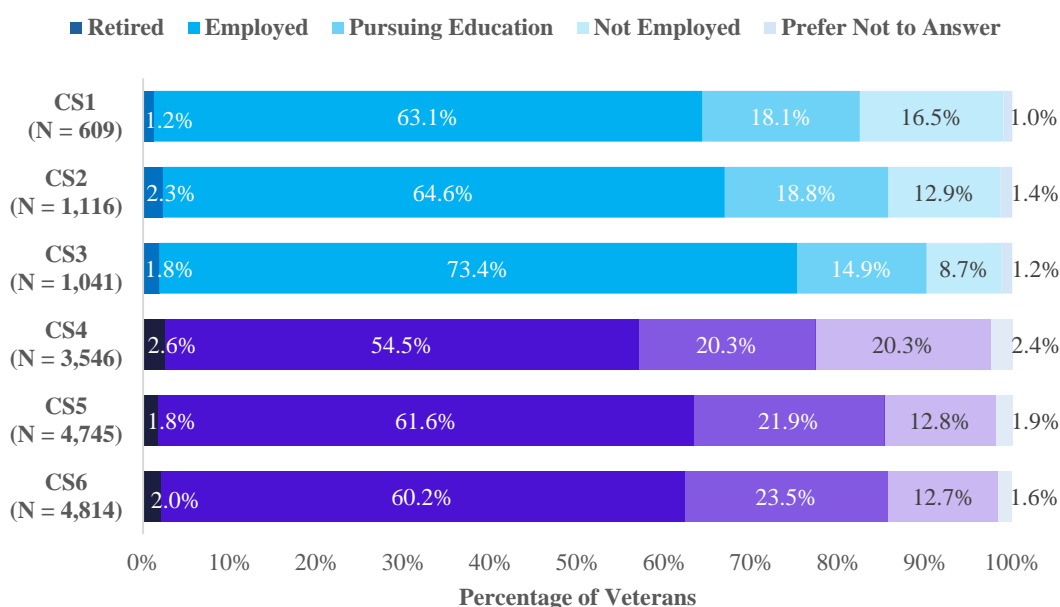
Overall, more than 30 percent of Veterans indicated that translating their military experience to civilian life was challenging. Veterans in 2020 had similar feelings on this challenge when compared to 2019. A comment highlighting some of the difficulties facing Veterans in this area was, “One of the biggest challenges I found was writing a federal resume. Also, I found it very difficult translating all my military training/accomplishments into civilian terms. I held the same rank for the last 10 years of my career and while trying to put all my accomplishments on paper it looked like I had done the same thing for 10 years, which was not the case” (CS4).

The other important challenge area is learning how to have a better work-life balance after transition. Around 30 percent of Veterans felt that this was a challenge during their transition. These results were consistent with the 2019 Cross-Sectional Survey results. Providing additional support and understanding of the challenges of adapting to a civilian work-life balance and how to overcome those challenges will ultimately have a positive effect on how prepared Service members are when exiting the military. One comment highlighting this issue was, “There was great information on logistical matters like finances, housing, and other paperwork we might need to leave the services. I wish there was more warning about how rough the emotional journey was going to be during the transition. Things like culture shock where we work with civilians who don't share the same values, finding a more balanced work-life dynamic, and dealing with new isolation. These things added up for myself and most of my peers who separated around the same time I did. None of us felt ready for that aspect of separation” (CS6).

Employment Outcomes

Veterans were also asked if they obtained employment after separation (Figure 26). Veterans in CS5 had the highest percentage of employment at around 62 percent, while CS4 had the lowest at around 55 percent. Around 2 percent of Veterans were retired, and over 20 percent pursued education.

Figure 26. Did you obtain employment after your separation, retirement, or release from Active Duty service? (Question 13 - Asked of Veterans who Participated in TAP)



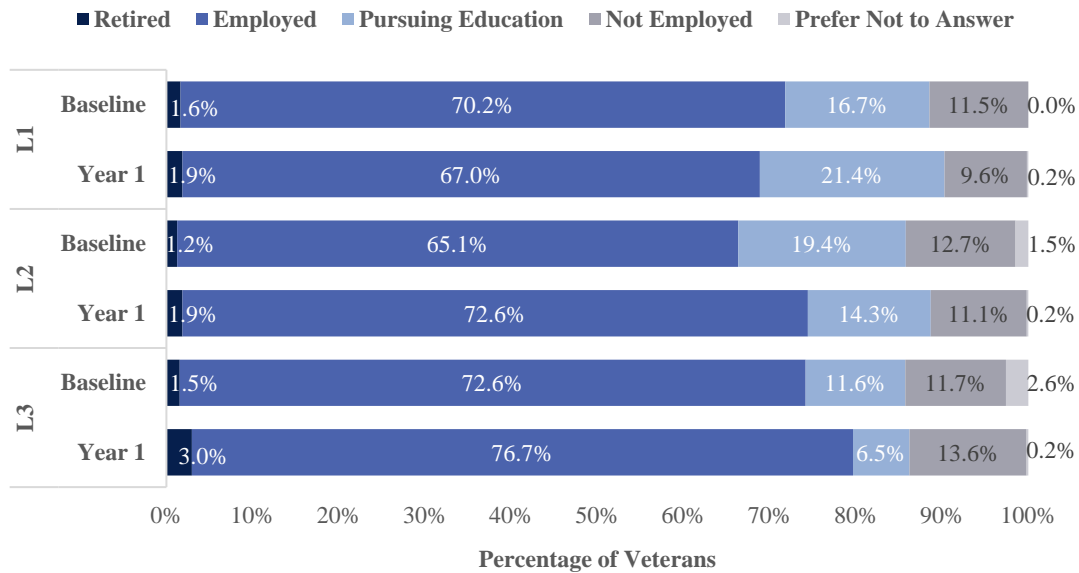
Source: 2020 Cross-Sectional Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data. "Not Employed" is defined as responses of "No, I wanted to work but could not find a job," "No, I took extended time off (greater than 6 months, other than terminal leave) before," or "No, other reason."

CS1, CS2 and CS3 Veterans had higher percentages of employment compared to Veterans from CS4, CS5 and CS6. CS1 and CS3 had substantially higher percentages of employment compared to CS4 and CS6, respectively. For all cohorts except CS3, around 20 percent went into education. Similar to the 2020 Cross-Sectional cohorts, around 2 percent of Veterans retired for the 2019 Cross-Sectional cohorts. Additionally, CS4 and CS6 had increases of 4 percentage points of Veterans that were not employed compared to their 2019 counterparts. This may be due to the COVID-19 pandemic in 2020, especially for CS4, who separated only a few months before the pandemic halted the country.

Figure 27 shows the employment status of Veterans that participated in the 2020 Longitudinal and 2019 Cross-Sectional Surveys. Generally, the percentages are similar to those of last year's survey. L2 and L3 saw increases in Veterans in employment in

2020 and decreases in Veterans pursuing education. The opposite occurred for L1. A larger percentage of Veterans in L1 are pursuing education this year compared to last year, which had a slightly smaller percentage of Veterans in employment.

Figure 27. Longitudinal Veterans Employment Status: 2019 vs. 2020 Comparison

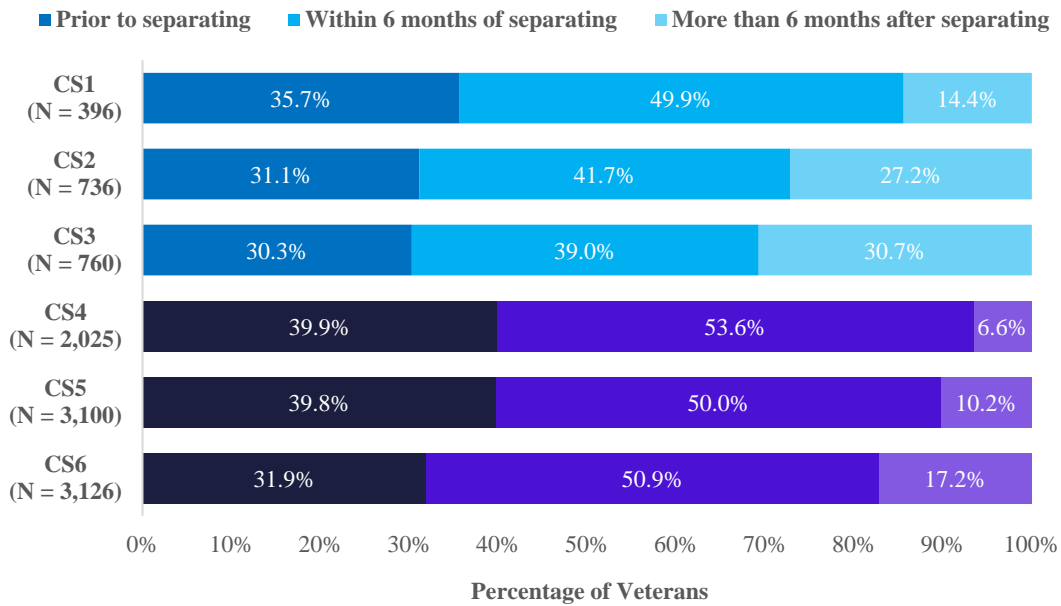


Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data. “Not Employed” is defined as responses of “No, I wanted to work but could not find a job,” “No, I took extended time off (greater than 6 months, other than terminal leave) before,” or “No, other reason.”

Note: Among Veterans who completed TAP and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

Employed Veterans were also asked how long it took to find their first job. Results for CS4 and CS5 are somewhat similar to each other—almost 40 percent indicated that they found jobs prior to separating from the military, whereas the number for CS6 is about 32 percent (see Figure 28). An additional 50 percent of CS4, CS5 and CS6 Veterans found their first job within six months of separating from the military. Overall, over 80 percent of Veterans who took TAP found their current job within six months of separating from the military. It is important that Veterans are finding employment earlier in CS4 and CS5, as a longer period without finding employment can cause many issues for Veterans. One comment from a Veteran who would like more TAP/VA assistance in finding employment was, “The best thing TAP / VA could do to assist transitioning Soldiers is to develop an Intern program with a 4 to 6-month duration. Additionally, create a greater network and integration with Veteran owned businesses local to that specific area to assist with employment and Internships. Greater emphasis in self-employment at the 2 to 5-year mark post separation. This could be information on available financial support programs as well as workshops about VOSB/SDVOSB registration” (L3).

Figure 28. How long did it take you to find your first job? (Question 15 – Asked of Employed Veterans Who Participated in TAP)



Source: 2020 Cross-Sectional Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Compared to the 2019 Cross-Sectional Cohorts, a higher percentage of Veterans from CS4, CS5 and CS6 were able to find their first job within six months of separation. There was a substantial difference in the percentage of Veterans that found their first job more than six months after separation. Nearly 30 percent of CS2 and CS3 Veterans took longer than six months to find a job after separation, compared to less than 17 percent for CS6 and 10 percent for CS5. When comparing the six-month cohorts, CS1 Veterans were 50 percent more likely to need more than six months to find their first job compared to CS4 (14% compared to 7%).

Veterans provided responses that described the types of employment they were engaged in (Table 11). Around 85 percent of Veterans worked in permanent positions. CS6 has the highest percentage of permanently employed Veterans at around 89 percent, while CS4 and CS5 had only 83 percent. Additionally, Veterans reported on their entrepreneurial activities and intentions. About 3 percent of employed Veterans own their own company, and between 7 and 9 percent of Veterans reported having a side business or hobby that supplements their income. Another 6 percent of Veterans have taken tangible steps to start a business in the last 12 months. For these questions, results were similar between the 2020 and 2019 Cross-Sectional Survey cohorts.

Table 11. Percentage of Veterans Working in Permanent Positions or Engaged in Any Entrepreneurial Activities (Questions 17 and 18 – Asked of Employed Veterans Who Participated in TAP)

Employment Type	CS4	CS5	CS6
Work in permanent positions	83.2%	83.2%	88.6%
<i>Total Respondents (N)</i>	<i>(2,032)</i>	<i>(3,118)</i>	<i>(3,398)</i>
Engaged in Entrepreneurial Activities			
Own their own company	2.2%	2.9%	3.4%
Have a side-business/hobby to supplement income	7.4%	7.4%	9.3%
Have taken tangible steps to start a business in the last 12 months	6.5%	5.9%	5.7%
<i>Total Respondents Who Are Employed (N)</i>	<i>(2,033)</i>	<i>(3,115)</i>	<i>(3,401)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

For the Veterans who completed the 2020 Longitudinal Survey, L1, L2 and L3 saw an increase in the percentage of Veterans working permanent positions. For the 2020 responses, L1, L2 and L3 reported 92 percent of Veterans had permanent positions, compared to around 87 percent for the 2019 responses. Veterans from both surveys reported similar percentages of engagement in entrepreneurial activities.

Employed Veterans were also asked about their current employment status (Table 12). Around 85 percent of CS4, CS5 and CS6 Veterans work full-time. Around 9 percent of these Veterans worked a full-time job and had an additional job, and around 8 percent worked part-time by choice. Comparing the 2019 Cross-Sectional cohorts to the 2020 Cross-Sectional cohorts, a slightly higher percentage of Veterans in CS4, CS5 and CS6 work full-time.

Table 12. Describe your current employment (Question 19 – Asked of Employed Veterans Who Participated in TAP)

Current Employment Status	CS4	CS5	CS6
I work full-time	76.7%	75.3%	78.6%
I work full-time & have an additional job	7.6%	9.4%	9.6%
I work part-time by choice	8.4%	9.1%	6.0%
I work part-time at one job	6.0%	5.1%	4.5%
I work part-time at more than one job	1.3%	1.2%	1.3%
<i>Total Respondents Who Are Employed (N)</i>	<i>(2,026)</i>	<i>(3,110)</i>	<i>(3,392)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Bureau of Labor Statistics (BLS) provides statistics on household employment by employment type and age as part of the Current Population Survey (CPS). The CPS provides employment statistics for CPS survey respondents, which includes Veterans and non-Veterans. Based on the CPS data, in 2019, 84 percent of adults 25 and over were employed full-time, and about 2 percent were employed part-time for economic

reasons (not by choice).¹⁷ For each cohort, the percentage of Veterans employed full-time is similar compared to the CPS respondents, which is an increase over 2019.

Comparing the Veterans who took both the 2020 Longitudinal and 2019 Cross-Sectional Surveys, there were some differences between the responses. L1, L2 and L3 had around 90 percent of Veterans working full-time, which is an increase from 83 percent in 2019. The percentage of Veterans working part-time by choice has seen a decrease. In the 2019 Cross-Sectional Survey, around 11 percent worked part-time by choice, compared to around 5 percent reported in the 2020 Longitudinal Survey.

The 2020 Cross-Sectional Survey also asked whether currently employed Veterans were actively looking for a new job (Table 13), and if so, why (Table 14). About 27 percent of Veterans who took TAP in all three cohorts were actively looking for a new job. While the percentages are similar when comparing CS6 to CS3, both CS4 and CS5 (27% each) were lower than CS1 (35%) and CS2 (31%). The most popular reasons Veterans were looking for new jobs were higher pay, job satisfaction/better work environment and better fit to skills and abilities across all three cohorts. These results were also similar when compared to the 2019 Cross-Sectional Survey.

Table 13. Are you actively looking for a new job? (Question 21 – Asked of Employed Veterans Who Participated in TAP)

Actively Looking for a New Job?	CS4	CS5	CS6
Yes	27.4%	27.3%	27.7%
No	72.6%	72.7%	72.3%
<i>Total Respondents Who Are Employed (N)</i>	(2,032)	(3,114)	(3,397)

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

¹⁷ Bureau of Labor Statistics, “Household Data: Annual Averages”, Page 1, Table 1. January 2019. <https://www.bls.gov/cps/cpsaat08.pdf>

Table 14. What are the primary reasons you are looking for another job? (Question 22 – Asked of Employed Veterans Who Participated in TAP)

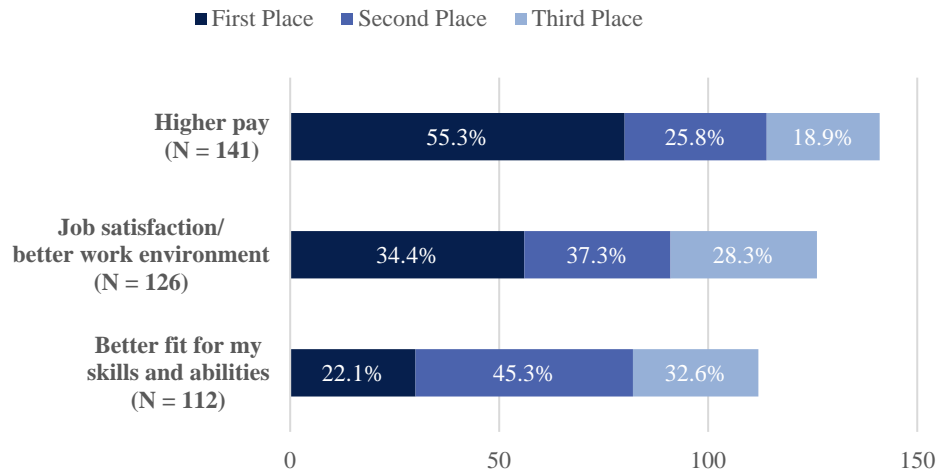
Reasons for Looking for a Job	CS4	CS5	CS6
Higher pay	77.6%	74.9%	76.8%
Better fit for my skills and abilities	58.0%	55.7%	58.7%
Want a permanent position	31.1%	25.2%	23.6%
Job satisfaction/better work environment	59.5%	62.7%	63.4%
Something more interesting	42.9%	40.3%	40.8%
More flexible schedule	21.1%	20.6%	17.1%
Better training & educational opportunities	26.8%	28.6%	32.4%
Better hours	25.2%	26.1%	25.4%
Want more hours/full-time position	18.0%	15.1%	13.2%
More opportunities for advancement	52.5%	49.7%	55.2%
Shorter commute	17.8%	16.0%	19.9%
Prefer not to answer	1.4%	1.3%	2.2%
<i>Total Respondents Who Are Employed (N)</i>	(527)	(780)	(883)

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

For Veterans who took the 2020 Longitudinal Survey and the 2019 Cross-Sectional Survey, the percentage looking for a new job was also slightly lower. The 2019 responses had around 33 percent of Veterans looking for a new job, compared to around 30 percent from the 2020 responses.

In the 2020 Longitudinal Survey, Veterans were asked to rank the top reasons for looking for another job. Figure 29 presents the top three reasons that Veterans were looking for new jobs based on the number of votes received. Similar to the results from 2019, the primary reasons for Veterans looking for new jobs are for higher pay, job satisfaction/better work environment and a better fit for their skills and abilities. Every other category received less than 60 votes in total.

Figure 29. Primary Reasons for Looking for Another Job (2020 Longitudinal Survey)

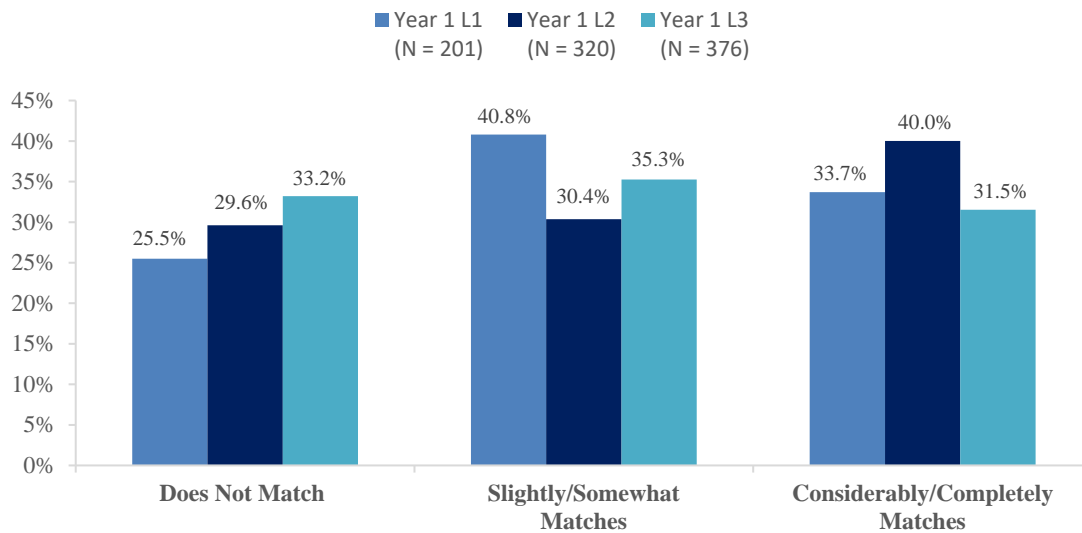


Source: 2020 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Note: The percentage is the weighted percentage to show how many votes of the category were a certain rank.

In the 2020 Longitudinal Survey, Veterans were asked if their current job matched the skills they built through their military service (Figure 30). Veterans who can successfully translate their military skills into civilian jobs are able to transition more easily to civilian employment, and those who find this challenging can have more difficulty in their transition. It is also one of the top three reasons that Veterans look for new jobs. Overall, only between 30 and 40 percent of Veterans feel their current jobs match their military skills. Conversely, between 25 and 33 percent of Veterans stated that their current jobs do not match their military skills at all. While some Veterans may voluntarily want to change their specialty after leaving the military, this may cause a decrease in pay and other hardships in their lives.

Figure 30. How well does your current job match with the skills you have built through your military service? (Question 12 of Longitudinal Survey - Asked of Veterans Who Participated in TAP)



Source: 2020 Longitudinal Data merged with VA Administrative Data and DoD Data.

Veterans were also asked if they had enrolled, registered or established a profile in a series of benefits systems (Table 15). Veterans from all three cohorts had similar percentages of enrolling, registering or establishing profiles in all the benefits systems listed. Around 8 percent of Veterans from each cohort did not use any of the benefits systems. Additional findings from this question include:

- DOL’s American Job Center had the lowest percentages of the four listed benefits systems, as just under 10 percent of Veterans enrolled, registered or established a profile.
- For each cohort, the VA Benefits Website had the highest usage at around 80 percent of Veterans enrolled, registered or established a profile.

Table 15. Have you ever enrolled, registered, or established a profile or online account with any of the following? (Question 23 - Asked of Veterans Who Participated in TAP)

Benefit System	CS4	CS5	CS6
VA Health Care System (e.g., myHealtheVet.gov)	61.8%	62.6%	63.5%
Department of Labor’s American Job Center	9.7%	9.1%	8.4%
VA Benefits Website (e.g., eBenefits)	81.5%	81.5%	79.2%
Commercial job site (e.g., Indeed, LinkedIn, etc.)	54.5%	55.4%	55.1%
Other - Please specify	3.2%	3.0%	4.0%
None	7.3%	7.9%	7.7%
Prefer not to answer	2.7%	2.1%	2.0%
<i>Total Respondents (N)</i>	<i>(3,549)</i>	<i>(4,736)</i>	<i>(4,813)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Generally, CS4, CS5 and CS6 had similar results to CS1, CS2 and CS3 from the 2019 Cross-Sectional Survey. The only substantial difference is the percentage of Veterans enrolling, registering or establishing a profile on commercial job sites. CS1 and CS2 had around 62 percent of Veterans enroll, register or establish profiles on commercial job sites, compared to around 55 percent for CS4 and CS5 Veterans.

Lastly, Veterans were asked if they used specific resources to gain employment support (Table 16). Overall, Veterans used USAJOBS and commercial job sites, such as Indeed and LinkedIn, most frequently. Around 20 percent of Veterans used these two resources. The other higher selected option was the private or non-profit sector, and this resource was used by over 10 percent of Veterans.

Table 16. Did you ever gain employment support through any of these resources? (Question 24 - Asked of Veterans Who Participated in TAP)

Reasons	CS4	CS5	CS6
USAJOBS (e.g., federal jobs)	20.4%	21.0%	23.5%
Veteran Readiness & Employment (VR&E)	3.8%	3.9%	5.1%
Department of Labor’s American Job Center	2.8%	1.8%	2.2%
Hiring Our Heroes Fast Track	1.4%	1.2%	0.9%
Commercial job site (e.g., Indeed, LinkedIn, etc.)	19.5%	20.7%	20.6%
Private or non-profit sector (e.g., applying directly, through a recruiter, Veteran hiring initiative, etc.)	10.1%	12.2%	12.7%
Other	4.2%	4.6%	5.0%
None of the above	56.8%	54.5%	51.6%
<i>Total Respondents (N)</i>	<i>(3,496)</i>	<i>(4,687)</i>	<i>(4,768)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Generally, CS4, CS5 and CS6 had lower percentages of Veterans gaining employment support through these resources than CS1, CS2 and CS3. For example, around 26 percent of CS1, CS2 and CS3 Veterans used commercial job sites, compared to around 20 percent for CS4, CS5 and CS6. Another substantial difference was that around 29 percent of CS2 and CS3 Veterans used USAJOBS, compared to 22 percent of CS5 and CS6 Veterans.

Comparing Veterans who took both the 2020 Longitudinal and 2019 Cross-Sectional Surveys, the usage percentage of the resources was higher in the 2020 responses. For example, in 2019, less than 36 percent of Veterans used USAJOBS, compared to around 50 percent from the 2020 responses. Another substantial increase came from the usage of commercial job sites, where every cohort saw an increase of over 10 percentage points. L1 saw the largest increase in commercial job site usage, as nearly

53 percent of L1 Veterans used commercial job sites compared to about 29 percent from the 2019 responses.

4.C. EDUCATION

The survey asked respondents to indicate their highest level of formal education completed, their current enrollment in education and/or training programs, how they are paying for their current education and/or training and their level of satisfaction with those programs (if enrolled).

Table 17 displays the highest education level reported by respondents in each cohort in the 2020 Cross-Sectional Survey. Around 85 percent of Veterans have completed a level of school higher than a high school diploma (or equivalent). The most common degree was trade/technical school or some college, with approximately 30 percent of Veterans having attained this level of formal education. Each cohort had at least 30 percent or more Veterans with an associate or undergraduate degree. It is important to keep in mind that the surveys include Veterans who served as officers as well as enlisted members. Officers generally complete at least a four-year college degree prior to joining the military. The cohorts for the 2020 Cross-Sectional Survey have similar percentages of Officers compared to the 2019 survey.

CS6 appeared to have attained the highest level of education, with approximately 46 percent having attained an undergraduate or graduate degree, 10 percentage points higher than CS5 and 13 percentage points higher than CS4. This is not surprising given that CS6 Veterans were approximately three years from separation at the time of the survey (as opposed to six months and one year for CS4 and CS5, respectively); therefore, CS6 Veterans had more time to obtain advanced degrees after separation.

Compared to CS1, CS2 and CS3, larger percentages of Veterans in CS4, CS5 and CS6 had only a high school diploma or equivalent. For example, 20.5 percent in CS4 had only a high school degree, compared to only 7 percent in CS3. Because these cohorts are defined by the time of separation, it may be that the Veterans who separated during the times defined by CS4, CS5 and CS6 did not obtain as much formal education as those in CS1, CS2 and CS3.

Table 17. What is the highest degree or level of school you have completed? If currently enrolled, mark the previous grade or highest degree received. (Question 25 - Asked of Veterans Who Participated in TAP)

Education Level	CS4	CS5	CS6
High school graduate or less	20.5%	17.6%	10.4%
Trade/technical school or some college	30.2%	30.9%	26.2%
Associate degree	14.0%	13.3%	16.6%
Undergraduate degree	21.4%	20.6%	28.1%
Graduate or Professional degree	13.3%	16.7%	18.3%
Prefer not to answer	0.5%	1.1%	0.4%
<i>Total Respondents (N)</i>	<i>(3,535)</i>	<i>(4,738)</i>	<i>(4,801)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The Longitudinal Survey asked Veterans who responded to the 2019 Cross-Sectional Survey to indicate whether they obtained additional degrees in the last 12 months. Table 18 shows the baseline (2019) level of educational attainment for L1, L2 and L3 and their educational attainment about one year later (2020). The highest increase in education level was in the percentage of Veterans with at least an undergraduate degree—a 3.8 percentage point increase for L1 (42.4% in 2019 compared to 46.2% in 2020); a 2.5 percentage point increase for L3 (56.6% in 2019 compared to 59.1% in 2020); a 3.9 percentage point increase for L3 (55.1% in 2019 compared to 59.0% in 2020).

Table 18. Educational Attainment of Longitudinal Veterans: 2019 vs. 2020

Education Level	Baseline L1	Year 1 L1	Baseline L2	Year 1 L2	Baseline L3	Year 1 L3
High school graduate or less	7.0%	5.6%	4.7%	4.7%	7.5%	7.5%
Trade/technical school or some college	31.5%	31.4%	22.3%	20.4%	21.2%	19.6%
Associate degree	18.0%	15.5%	16.3%	15.6%	16.0%	13.8%
Undergraduate degree	24.2%	27.7%	33.9%	33.0%	33.9%	35.8%
Graduate or Professional degree	18.2%	18.5%	22.7%	26.1%	21.2%	23.2%
Prefer not to answer	1.2%	1.2%	0.2%	0.2%	0.2%	0.2%
<i>Total Respondents (N)</i>	<i>(284)</i>	<i>(284)</i>	<i>(453)</i>	<i>(453)</i>	<i>(492)</i>	<i>(492)</i>

Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and responded to both the baseline and follow-up surveys.

Factors Leading to Educational Enrollment

To determine the possible impact that taking TAP may have on educational enrollment, a statistical model was developed using logistic regression. The technique attempts to estimate the probability of a Veteran enrolling in an educational program after separation. To conduct the regression, the responses to Question 26 were recoded into

three groups: Enrolled in Further Education, Not Enrolled in Further Education and N/A. Enrolled in Further Education included Veterans who selected any of the following: *Education at college full-time, Education at college part-time, Technical or vocational training full-time, Technical or vocational training part-time* and *Other*. Not Enrolled in Education included a positive response of “No.” N/A was the default for missing values for all possible responses. The analysis excludes Reserve Retirees and Officers, as they are unlikely to enter into an education program. The statistical model also included commonly used demographic variables (age, gender, length of service, grade, cohort, branch and race). Table 19 provides the top 10 significant factors impacting educational attainment after separation.

Table 19. Most Important Factors Leading to Further Education After Separation

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of Enrolling in Education	Estimated Probability of Not Enrolling in Education
1	Took TAP	+	60%	40%
2	Grade E1-E3	(-)	40%	60%
3	Active Duty	+	59%	41%
4	Grade E4-E6	+	56%	44%
5	Female	+	56%	44%
6	National Guard	(-)	45%	55%
7	White	(-)	46%	54%
8	Army	(-)	47%	53%
9	Cohort 5	+	52%	48%
10	Age	(-)	49%	51%

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The regression shows that taking TAP has a significant positive impact on enrolling in an educational program. Considering that about 20 percent of survey participants attended the Accessing Higher Education track of the TAP curriculum, it is not surprising that Veterans who participated in TAP are more likely to enroll in education programs. **Female Veterans are also more likely to enter into an education program.** In addition, Veterans in pay grades E4 to E6, Active Duty and Cohort 5 were more likely to enroll in education, whereas pay grades E1 to E3 and National Guard were less likely to enroll.

Veterans in the lowest pay grades are less likely to pursue education compared to other pay grades.

One important finding in this regression is that Service members separating from the military in pay grades E1 to E3 are much less likely to enter into education than other groups. Given that Veterans in those pay grades have lower levels of overall life satisfaction, lower starting education and lower TAP-related scores, TAP should focus more efforts on getting these Veterans into education programs.

Education Outcomes

As shown in Table 20, more than 40 percent of participants in the Cross-Sectional Survey noted they were currently enrolled in some form of education or training at the time of the survey. Approximately 30 percent were enrolled in college either full or part-time (most said full-time). Approximately 10 percent of participants were enrolled in some other type of education, technical or vocational school. With that in mind, the majority were not involved in education or training but primarily working, as shown in the employment section.

Table 20. Are you currently enrolled in any education and/or training programs? (Question 26 - Asked of Veterans Who Participated in TAP)

Current Enrollment	CS4	CS5	CS6
Yes - Education at college full-time	27.6%	31.5%	22.6%
Yes - Education at college part-time	7.8%	6.7%	7.9%
Yes - Technical or vocational training full-time	5.5%	4.9%	3.0%
Yes - Technical or vocational training part-time	2.7%	2.9%	2.6%
Other	2.7%	2.3%	2.7%
No	55.9%	53.6%	62.6%
<i>Total Respondents (N)</i>	<i>(3,529)</i>	<i>(4,731)</i>	<i>(4,788)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Respondents may mark more than one answer.

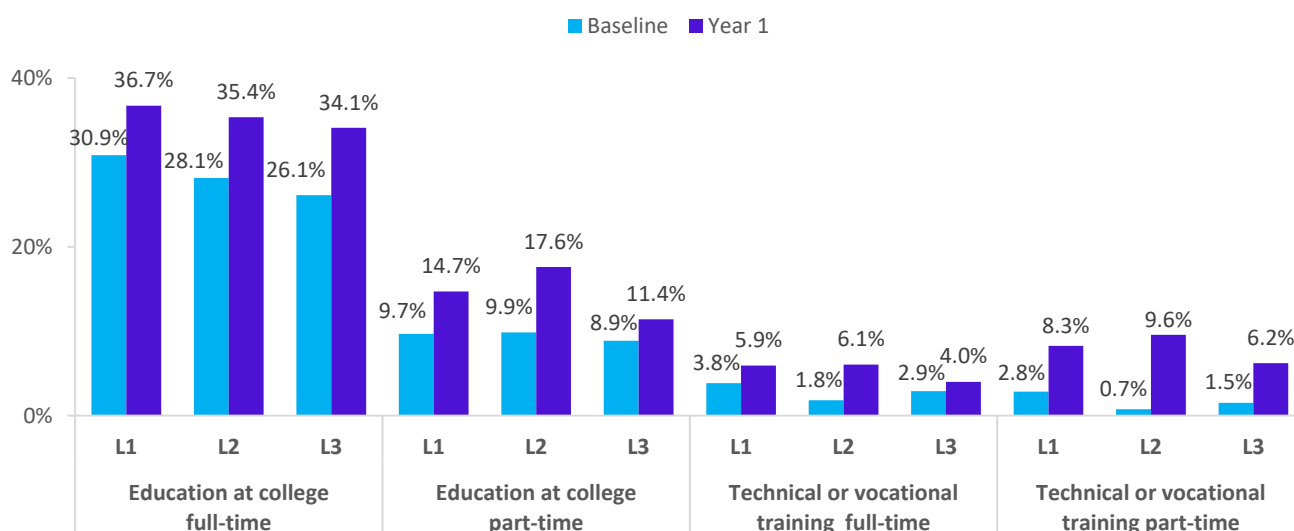
The Longitudinal Survey found that, like the Cross-Sectional Survey, a majority of participants were neither in school nor training at the time of the survey. However, relatively more Veterans indicated that they were enrolled in school or training programs at the time of the follow-up survey compared to the baseline (Figure 31).

Overall, nearly 50 percent of Veterans were in college when responding to the follow-up as compared to approximately 40 percent in the baseline. Another 10 percent were in training during the follow-up as compared to about 5 percent at the baseline. As a result, while more than 50 percent of participants said they were not in training during the baseline, that number dropped to slightly more than 40 percent during the follow-up. It is possible that after a year of being in the workforce, many participants found that additional schooling was necessary to advance in their careers. It is also possible that

the COVID-19 pandemic might have caused some Veterans to lose their employment and seek further education to assist, especially Veterans with GI Bill benefits.

In addition, the percentage of Veterans attending educational programs to further their educational attainment varied significantly among cohorts. Recall that L1 had only been separated for six months, whereas L3 had been separated for three years. L3 is more likely to have either finished their schooling or attained more stable employment when these surveys were administered. This may explain the finding that a lower percentage of L3 respondents were attending school compared to L1 and L2.

Figure 31. Current Enrollment in Education or Training Programs—Longitudinal Survey Participants



Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among those currently enrolled in employment/training programs and who participated in TAP. Cohorts 1-3. Percentages do not add to 100 percent because respondents who indicated that they are not enrolled in education or training programs are excluded from the figure.

Baseline N=1,232 Follow-Up N=1,207

Veterans enrolled in education or training were asked how they were paying for their respective educations. Participants were allowed to select multiple sources, which many did. As seen in Table 21, more than 80 percent of Veterans utilized their GI Bill benefits provided by VA to finance their education/training—by far the most common source of funding. This benefit, which is the most generous of all of the sources available to Veterans, was clearly favored by participants. More than 17 percent of participants noted they were working part-time or full-time to support their educational training, while about 10 percent of participants used student loans, scholarships and money from other sources to pay for their college. Similar percentages of Veterans who responded to the

2019 Cross-Sectional Survey indicated that they were using the sources above to fund their education.

The open-ended comments from the 2020 Cross-Sectional Survey echoed that many took advantage of the GI Bill and felt that the GI Bill was one of the most important benefits.

- “Honestly my leadership helped me with everything before I exited the military, taps was just a review. I already had a start date so the resume course didn't help, I was already signed up to use my GI bill and my leadership helped with that.” (CS4)
- “I found the GI bill comparison tool and mynextmove.org very helpful! I also appreciated that time was set aside to apply for fafsa and compare multiple universities.” (CS4)

Still, others felt that TAP could have included more information on further education and the benefits available.

- “It would be very helpful if the VA rep would speak specifically about GI Bill benefits such as housing (requiring full-time course load), insurance (paid by GI if required by your school), courses covered (no electives), etc.” (CS5)
- “Taps should have more furthering education information. It seemed more job finding oriented and not much for those who are going to school.” (CS4)
- “I think a little detail in how the GI Bill works and maybe a phone call explaining the process once a school is selected and application is processed. I was left guessing and didn't have a lot to go on.” (CS6)

Table 21. How are you paying for your education/training? Mark all that apply (Question 27 - Asked of Veterans Who Participated in TAP)

Education Funding Sources	CS4	CS5	CS6
Student Loans	7.8%	8.6%	13.9%
GI Bill	81.3%	84.0%	79.9%
Working part-time or full-time	15.6%	17.3%	21.1%
Scholarship	10.1%	11.2%	11.3%
Money from other sources	10.9%	9.8%	7.9%
Other	8.9%	10.3%	13.9%
Prefer not to answer	1.8%	0.7%	0.5%
<i>Total Respondents (N)</i>	<i>(1,272)</i>	<i>(1,735)</i>	<i>(1,483)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Respondents may mark more than one answer. Among Veterans who participated in TAP and who are enrolled in education and/or training. Percentages do not add to 100 percent because respondents may mark multiple options.

Respondents to the follow-up Longitudinal Survey were asked to rank the methods they are using to pay for their education. Table 22 shows the percentages of participants who selected the following choices as one of their top three answers. Similar to the Cross-Sectional Survey, most participants in L1, L2 and L3 selected the GI Bill as one of their top three sources of payment. More than 30 percent also selected *working part-time or full-time* as one of their top three funding sources. A majority of those who selected work as a top three source of funding ranked work as their secondary source, suggesting that a substantial portion were working to supplement other sources of funding. Another 20 percent of participants selected money from other sources as a means of paying for their education; for many, this included dipping into their savings, borrowing from friends or family or receiving direct assistance from others.

Table 22. How are you paying for your education/training? Percentage who ranked each source in the top three (Longitudinal Survey Question 25)

Education Funding Sources	Year 1 L1	Year 1 L2	Year 1 L3
Student Loans	11.2%	12.5%	19.6%
GI Bill	85.3%	74.9%	74.6%
Working part-time or full-time	36.7%	31.7%	37.6%
Scholarship	30.0%	28.9%	13.6%
Money from other sources	20.5%	20.1%	16.0%
Other	17.7%	14.5%	8.3%
Prefer not to answer	0.7%	4.3%	5.5%
<i>Total Respondents (N)</i>	<i>(116)</i>	<i>(205)</i>	<i>(181)</i>

Source: 2020 Longitudinal Data merged with VA Administrative Data and DoD Data.

Note: Respondents may mark more than one answer. Among Veterans who participated in TAP and who are enrolled in education and/or training. Percentages do not add to 100 percent because respondents may mark multiple options.

A majority of those enrolled in employment and training programs from CS4, CS5 and CS6 responded that they were satisfied with their education or training experience in the Cross-Sectional Survey (Table 23). At least 70 percent of respondents in each cohort, except CS6 (67%), indicated that they were satisfied with the quality of their education or training experience.

Among those who completed TAP, more than 70 percent who enrolled in education or training programs indicated that they were satisfied with the extent to which the program was advancing their career goals. Similar percentages among those who completed TAP indicated that they were satisfied with the learning environment of their education or training program. These percentages were slightly lower than the 2019 Cross-Sectional Survey percentages for CS1, CS2 and CS3 but generally were within the range of 10 percentage points. Most of the differences related to participants' viewpoints of the quality of their education. The largest differences were in the percentages

satisfied with the quality of their education or training. For example, 81 percent in CS3 were satisfied with the quality of their education and training, compared to only 67 percent in CS6.

Table 23. In the last three months of your post military education or training, how satisfied have you been with: (Question 28)

Satisfaction with:	CS4	CS5	CS6
The quality of your education or training experience <i>Total Respondents (N)</i>	70.3% (1,321)	70.0% (1,808)	66.9% (1,532)
The extent to which your education or training is advancing your career goals <i>Total Respondents (N)</i>	69.5% (1,317)	69.6% (1,802)	63.9% (1,531)
Your learning environment <i>Total Respondents (N)</i>	67.7% (1,317)	67.2% (1,804)	66.3% (1,504)

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among those currently enrolled in employment/training programs and who participated in TAP.

Longitudinal Survey recipients received a different set of questions regarding their satisfaction with their training and education on the follow-up survey than the Cross-Sectional recipients. They were queried on the follow-up survey about their satisfaction with their education in terms of their career and personal salary goals. A large majority of respondents (70%) said they believed their current level of education allows them to pursue their career goals. A smaller percentage (60%) believe their current level of education allows them to meet their personal salary goals.

Table 24. Satisfaction with Level of Education in Terms of Career and Salary Goals (Longitudinal Survey Questions 27 and 28 – Asked of Veterans Who Participated in TAP)

	Year 1 L1	Year 1 L2	Year 1 L3
Does your current level of education allow you to pursue your career goals? <i>Total Respondents (N)</i>	68.5% (284)	69.0% (447)	70.2% (480)
Does your current level of education allow you to meet your personal salary goals? <i>Total Respondents (N)</i>	56.2% (284)	60.8% (447)	62.1% (479)

Source: 2020 Longitudinal Data merged with VA Administrative Data and DoD Data.

4.D. HEALTH AND RELATIONSHIPS

This section reports on the results of the surveys relating to the health, health care and personal relationships of Veterans who completed TAP. The questions relating to this topic include current and ongoing health conditions, access to health care coverage and sources of that coverage. Survey questions covering relationships provide information about Veterans' marital status, family, companionship and sense of isolation.

Ongoing Physical and Mental Health Conditions

The Cross-Sectional and Longitudinal Surveys asked Veterans to indicate if they have an ongoing physical or mental health condition, and if so, whether they are currently seeking treatment. Looking at the data from the Cross-Sectional and Longitudinal Surveys, approximately 70 percent of Veterans reported that they had some sort of ongoing physical health condition, illness or disability (Table 25). Among those with an ongoing physical health condition, more than 60 percent of Veterans in each cohort were seeking treatment. Almost 50 percent of Veterans in CS4, CS5 and CS6 indicated they had an ongoing mental/emotional health condition. Approximately one-half of the Veterans with a mental/emotional health condition said they were seeking treatment.

This stands in contrast to the 2019 Cross-Sectional Survey in which a lower percentage of respondents noted they had a physical or mental health condition, but the percentage of Veterans seeking treatment was higher compared to the 2020 Cross-Sectional Survey. This discrepancy could be related to the COVID-19 pandemic, which resulted in an increase in the number of individuals reporting a mental/emotional health condition, yet some were reluctant to seek help. In addition, some providers decreased the number of appointments per day, reducing the ability to treat ailments. A respondent's comment about COVID-19 is as follows:

- "I have had several VA medical appointments rescheduled or canceled due to COVID 19. When attempting to reschedule, the available appointments are always a considerable amount of time in the future making planning very difficult. I would appreciate more regular engagement about the chance to reschedule an appointment that has been canceled or needing to be moved." (CS5)

Table 25. Percentage of Veterans with Ongoing Physical and/or Mental/Emotional Health Conditions and if They are Seeking Treatment (Questions 29, 30, 31 and 32 - Asked of Veterans Who Participated in TAP)

Physical health condition, mental/emotional health condition, illness or disability	CS4	CS5	CS6
Ongoing physical health condition, illness or disability	73.5%	70.7%	70.4%
<i>Total Respondents (N)</i>	<i>(3,497)</i>	<i>(4,696)</i>	<i>(4,755)</i>
... seeking treatment for a physical health condition (among those with an ongoing physical health condition, illness or disability)	65.1%	65.8%	66.8%
<i>Total Respondents (N)</i>	<i>(2,869)</i>	<i>(3,761)</i>	<i>(3,780)</i>
Ongoing mental/emotional health condition	54.3%	48.2%	50.4%
<i>Total Respondents (N)</i>	<i>(3,494)</i>	<i>(4,687)</i>	<i>(4,747)</i>
... seeking treatment for a mental/emotional health condition (among those with an ongoing mental/emotional health condition)	54.5%	51.8%	53.3%
<i>Total Respondents (N)</i>	<i>(2,196)</i>	<i>(2,650)</i>	<i>(2,693)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The Longitudinal Survey asked Veterans in L1, L2 and L3 the same questions about their physical and mental health on the 2019 Baseline and the 2020 follow-up surveys. Table 26 shows the comparable numbers from the baseline and follow-up (Year 1) for Veterans who completed the follow-up survey in 2020. The percentages who reported ongoing physical and mental/emotional health conditions were similar when comparing the baseline to the follow-up and do not differ substantially from those in CS4, CS5 and CS6. In contrast to CS4, CS5 and CS6, higher percentages of those with ongoing physical and mental health conditions were seeking treatment for those conditions. For example, among those with mental health conditions in L1, 71.8 percent reported seeking treatment on the follow-up survey, compared with only 54.5 percent in CS4.

Table 26. Percentage of Veterans With Ongoing Physical and/or Mental/Emotional Health Conditions and if They are Seeking Treatment (Longitudinal Survey Questions 29 through 34)

	Baseline L1	Year 1 L1	Baseline L2	Year 1 L2	Baseline L3	Year 1 L3
Ongoing physical health condition, illness or disability	72.7%	71.5%	69.0%	70.0%	64.9%	65.2%
<i>Total Respondents (N)</i>	(288)	(282)	(452)	(445)	(492)	(483)
... seeking treatment for a physical health condition (among those with an ongoing physical health condition, illness or disability)	72.2%	75.4%	85.1%	74.3%	65.3%	72.3%
<i>Total Respondents (N)</i>	(215)	(214)	(340)	(345)	(340)	(353)
Did you develop this condition within the past 12 months?	--	16.4%	--	10.6%	--	7.2%
<i>Total Respondents (N)</i>		(216)		(345)		(353)
Ongoing mental/emotional health condition	44.2%	41.8%	42.3%	49.0%	45.5%	44.8%
<i>Total Respondents (N)</i>	(282)	(281)	(454)	(442)	(492)	(482)
... seeking treatment for a mental/emotional health condition (among those with an ongoing mental/emotional health condition)	67.9%	71.8%	67.6%	66.6%	52.7%	67.1%
<i>Total Respondents (N)</i>	(140)	(126)	(208)	(213)	(214)	(200)
Did you develop this condition within the past 12 months?	--	5.4%	--	13.9%	--	7.2%
<i>Total Respondents (N)</i>		(125)		(214)		(200)

Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

Table 27 shows that a high percentage of Veterans that sought out mental/emotional health treatment agreed (responded with *Agree* or *Strongly Agree*) that the VA Briefings course provided information on how to seek help for mental health concerns (57%). For those not seeking treatment for their mental/emotional health issues, only 41 percent of Veterans felt the VA Briefings course provided information on seeking help for mental issues. This shows that those Veterans who felt they understood how to seek help for mental conditions were more likely to be seeking help. VA must ensure that their course provides ample information on how to get the mental health services that many Veterans need when transitioning to civilian life.

Table 27. Percentage of Veterans Who Agreed that VA Briefings Provided Information on Mental Resources, Given That the Veteran Sought Mental/Emotional Health Treatment (Question 9_6 Against Question 32 - Veterans Who Participated in TAP)

Are you currently seeking treatment for your mental/emotional health condition(s)?	VA Briefings provided information on how to seek help for mental health concerns I might experience.										
	Strongly disagree		Disagree		Neither agree nor disagree		Agree		Strongly agree		Total
	%	N	%	N	%	N	%	N	%	N	N
No	20.4%	337	20.5%	379	18.2%	363	29.1%	629	11.8%	281	1,989
Yes	13.5%	450	14.4%	529	15.3%	635	32.5%	1,428	24.3%	1,090	4,132
Prefer not to answer	10.8%	123	11.4%	131	25.3%	311	35.4%	462	17.2%	249	1,276

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Healthcare Coverage

Table 28 provides a summary of healthcare coverage among Veterans in CS4, CS5 and CS6 who attended TAP. Approximately 85 percent of Veterans reported having some form of healthcare coverage. These percentages were similar to the percentages with health care for CS1, CS2 and CS3 from the 2019 Cross-Sectional Survey, which found that around 90 percent in each cohort had healthcare coverage.

Among those who have coverage, the most common source was VA coverage, followed by TRICARE and employer-provided health insurance. Not surprisingly, the prevalence of TRICARE coverage among Veterans decreases as more time goes by since separation from the military. For example, TRICARE coverage is highest among CS4 and lowest among CS6. This finding is consistent with the fact that DoD/VA only provides temporary health care coverage when one separates from the service prior to retirement. In contrast, the prevalence of employer-provided health insurance increases as Veterans get further from separation.

Although a majority of Veterans utilized VA healthcare, some provided open-ended comments indicating that they would have appreciated more information about how VA healthcare works and how to obtain it.

- “Give more guidance on how the VA healthcare system works.” (CS4)
- “I was never honest about how much I didn't understand anything anyone ever said to me about VA Healthcare. I don't want to get sick and I haven't but. I have no clue how to get healthcare.” (CS6)

Table 28. Do you have healthcare coverage? Which of the following best describes your main source of healthcare coverage? (Questions 33, 34 and 35 – Asked of Veterans Who Participated in TAP)

Healthcare Coverage	CS4	CS5	CS6
Have healthcare coverage	82.8%	86.3%	87.4%
Prefer not to answer	4.3%	3.4%	2.6%
<i>Total Respondents (N)</i>	<i>(3,492)</i>	<i>(4,688)</i>	<i>(4,741)</i>
...What type of Coverage (answer all that apply)	CS4	CS5	CS6
VA	58.7%	59.1%	61.7%
TRICARE	40.4%	35.5%	31.6%
Employer-provided health insurance	32.0%	38.0%	42.6%
Something else	3.3%	3.1%	2.6%
Medicaid	1.9%	1.8%	2.1%
Purchased Through the Exchange	1.7%	1.1%	1.5%
Medicare	1.2%	1.2%	1.8%
Other government assisted health plan	1.0%	0.9%	0.8%
Prefer not to answer	4.7%	3.2%	2.4%
<i>Total Respondents (N)</i>	<i>(3,136)</i>	<i>(4,292)</i>	<i>(4,378)</i>
...Primary source of healthcare coverage (among those with healthcare coverage)	CS4	CS5	CS6
VA	37.2%	37.7%	37.8%
TRICARE	27.9%	24.3%	22.0%
Employer-provided health insurance	24.2%	29.7%	31.8%
Something else	1.9%	1.8%	1.2%
Plan you purchased through health care exchange	1.4%	0.7%	0.8%
Medicaid	1.0%	1.2%	1.1%
Other government assisted health plan	0.7%	0.3%	0.4%
Medicare	0.7%	0.7%	0.6%
Prefer not to answer	5.0%	3.7%	3.1%
<i>Total Respondents (N)</i>	<i>(3,111)</i>	<i>(4,273)</i>	<i>(4,343)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The Longitudinal Survey also asked Veterans in L1, L2 and L3 to report their one primary source of healthcare. Similar to CS4, CS5 and CS6, the most common source of healthcare coverage for CS1, CS2 and CS3 was also VA coverage. Comparing Veterans in the follow-up to the baseline survey, responses show Veterans were even more reliant upon VA a year after the baseline survey. Table 29 compares the primary source of healthcare coverage for Veterans in the baseline survey versus in the follow-up survey (Year 1).

Table 29. Please select your one primary source of healthcare (Longitudinal Survey Question 36)

Primary Source of Healthcare Coverage	Baseline	Year 1	Baseline	Year 1	Baseline	Year 1
	L1	L1	L2	L2	L3	L3
VA	41.0%	49.3%	36.3%	39.2%	31.9%	35.8%
Employer-provided health insurance	30.1%	27.0%	26.9%	27.2%	35.0%	31.8%
TRICARE	22.0%	19.6%	28.0%	25.8%	25.4%	26.9%
Something else	3.9%	2.3%	1.4%	1.8%	3.5%	2.0%
Plan you purchased through health care exchange	1.2%	0.2%	4.8%	3.3%	0.8%	1.0%
Medicaid	0.0%	0.0%	0.0%	0.2%	1.5%	0.5%
Medicare	0.0%	0.0%	0.1%	0.0%	1.2%	0.4%
Other government assisted health plan	0.0%	0.0%	1.0%	0.0%	0.6%	0.4%
Prefer not to answer	1.8%	1.6%	1.45	2.5%	0.0%	1.1%
<i>Total Respondents (N)</i>	<i>(235)</i>	<i>(279)</i>	<i>(376)</i>	<i>(443)</i>	<i>(426)</i>	<i>(475)</i>

Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

Satisfaction with Health

Veterans were asked how satisfied they were with their physical health, emotional/mental health and health care over the last three months. Table 30 presents the findings for CS4, CS5 and CS6. Approximately 50 percent of Veterans expressed satisfaction (*somewhat satisfied* or *very satisfied*) with all three of these health categories. Satisfaction among cohorts was very similar with physical health and emotional/mental health. A larger percentage of Veterans were dissatisfied with their physical and emotional/mental health than the health care they had received over the past three months.

Table 30. Over the last three months, how satisfied have you been with: Your physical health; Your emotional/mental health; Your health care? (Question 36 - Asked of Veterans Who Participated in TAP)

Satisfaction with...	CS4	CS5	CS6
... your physical health			
Dissatisfied	34.1%	28.7%	31.3%
Neither satisfied nor dissatisfied	20.3%	20.2%	19.6%
Satisfied	45.6%	51.2%	49.1%
<i>Total Respondents (N)</i>	<i>(3,468)</i>	<i>(4,660)</i>	<i>(4,723)</i>
...your emotional/mental health			
Dissatisfied	34.2%	29.1%	31.1%
Neither satisfied nor dissatisfied	21.6%	21.4%	22.0%
Satisfied	44.2%	49.5%	46.9%
<i>Total Respondents (N)</i>	<i>(3,496)</i>	<i>(4,686)</i>	<i>(4,740)</i>
...your health care			
Dissatisfied	19.2%	16.9%	17.5%
Neither satisfied nor dissatisfied	30.8%	27.8%	28.6%
Satisfied	50.0%	55.3%	53.9%
<i>Total Respondents (N)</i>	<i>(3,492)</i>	<i>(4,666)</i>	<i>(4,738)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

In the Longitudinal Survey, participants displayed even greater satisfaction in each of these categories in the follow-up survey as compared to the baseline, suggesting an improved outlook and sense of physical well-being in the year following their separation. The one exception is L3, which reported slightly higher levels of dissatisfaction with their physical health in 2020 compared to 2019.

Table 31. Over the last three months, how satisfied have you been with: Your physical health; Your emotional/mental health; Your health care? (Longitudinal Survey Question 37)

Satisfaction with...	Baseline L1	Year 1 L1	Baseline L2	Year 1 L2	Baseline L3	Year 1 L3
... your physical health						
Dissatisfied	26.8%	23.3%	31.8%	21.5%	27.9%	31.5%
Neither satisfied nor dissatisfied	14.0%	12.8%	14.2%	17.4%	15.3%	16.6%
Satisfied	59.2%	63.9%	54.0%	61.1%	56.8%	51.9%
<i>Total Respondents (N)</i>	<i>(287)</i>	<i>(282)</i>	<i>(454)</i>	<i>(443)</i>	<i>(491)</i>	<i>(487)</i>
...your emotional/mental health						
Dissatisfied	28.1%	23.7%	28.0%	22.2%	28.0%	26.7%
Neither satisfied nor dissatisfied	19.2%	14.4%	20.9%	19.8%	15.1%	20.6%
Satisfied	52.8%	61.9%	51.1%	58.0%	56.9%	52.7%
<i>Total Respondents (N)</i>	<i>(287)</i>	<i>(281)</i>	<i>(454)</i>	<i>(444)</i>	<i>(491)</i>	<i>(481)</i>
...your health care						
Dissatisfied	16.6%	13.7%	12.3%	10.4%	16.3%	12.5%
Neither satisfied nor dissatisfied	27.7%	24.5%	23.3%	19.9%	17.9%	23.7%
Satisfied	55.7%	61.8%	64.4%	69.6%	65.8%	63.8%
<i>Total Respondents (N)</i>	<i>(287)</i>	<i>(280)</i>	<i>(454)</i>	<i>(444)</i>	<i>(491)</i>	<i>(481)</i>

Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

Marital Status

The next question focused on the marital status of survey respondents. Social scientists often consider marriage to be a source of social support, particularly during times of stress.¹⁸ Among CS4, CS5 and CS6, about 60 percent of participants were either married or living with a domestic partner, compared to about 66 percent in the Longitudinal Survey. About 10 percent were either separated/widowed/divorced in the Cross-Sectional Survey, similar to the Longitudinal Survey. About 25 percent had never been married in the Cross-Sectional Survey, compared to about 20 percent in the Longitudinal Survey.

¹⁸ Carolyn E. Cutrona, *Social Support in Couples: Marriage as a Resource in Times of Stress* (Sage Publications, Inc., 1996)

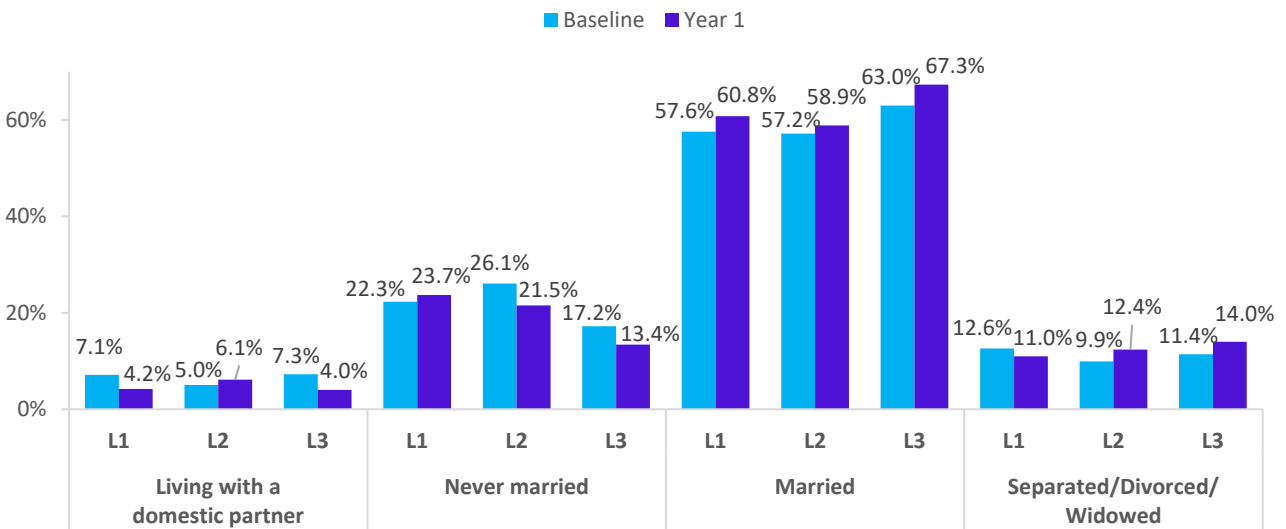
Table 32. What is your marital status? (Question 37 – Asked of Veterans Who Participated in TAP)

Marital Status	CS4	CS5	CS6
Living with a domestic partner	5.7%	7.8%	8.1%
Never married	27.8%	25.5%	20.0%
Married	52.4%	53.3%	55.9%
Separated/ Divorced/ Widowed	11.5%	10.6%	13.6%
Prefer not to answer	2.6%	2.8%	2.3%
<i>Total Respondents (N)</i>	(3,498)	(4,692)	(4,749)

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The Longitudinal Survey asked Veterans in L1, L2 and L3 to indicate their marital status in 2020. Compared to 2019, slightly higher percentages reported that they were married in 2020. Figure 32 compares the 2019 (Baseline) percentages to 2020 (Year 1) among L1, L2 and L3.

Figure 32. Marital Status of Longitudinal Survey Participants



Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

Baseline N=1,233; Follow-Up N=1,209

Companionship and Social Connections

The surveys ask Veterans to respond to questions relating to how they are doing since transitioning to civilian life in terms of social connections and their sense of social isolation. Table 33 and Table 34 summarize the responses to these questions. In response to the question, *How often do you feel that you lack companionship?* slightly more than 50 percent of Veterans in both surveys indicated either *some of the time* or *often*. Similar proportions responded either *some of the time* or *often* to the question, *How often do you feel left out?* Nearly 60 percent indicated that they felt *isolated from others* either *some of the time* or *often*.

Table 33. Here we want to know how you are feeling since your transition to civilian life. How often do you: Feel that you lack companionship; Feel left out; Feel isolated from others? (Question 43 – Asked of Veterans Who Participated in TAP)

How often do you...	CS4	CS5	CS6
Feel that you lack companionship?			
Never	23.1%	24.2%	24.3%
Hardly ever	19.9%	20.9%	20.2%
Some of the time	36.8%	34.7%	34.2%
Often	20.2%	20.3%	21.3%
<i>Total Respondents (N)</i>	<i>(3,487)</i>	<i>(4,680)</i>	<i>(4,737)</i>
Feel left out?			
Never	24.8%	24.9%	24.3%
Hardly ever	22.3%	25.7%	23.8%
Some of the time	32.8%	30.3%	30.7%
Often	20.1%	19.1%	21.2%
<i>Total Respondents (N)</i>	<i>(3,487)</i>	<i>(4,676)</i>	<i>(4,733)</i>
Feel isolated from others?			
Never	23.3%	23.6%	23.8%
Hardly ever	18.5%	20.6%	19.0%
Some of the time	30.6%	30.8%	29.6%
Often	27.6%	24.9%	27.6%
<i>Total Respondents (N)</i>	<i>(3,484)</i>	<i>(4,678)</i>	<i>(4,730)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Looking at the baseline and follow-up Longitudinal Survey, we see little differences between the two groups in their answers. This suggests some Veterans in L1, L2 and L3 felt a form of isolation since these participants separated from the military, which has persisted into the following year. Table 33 displays the comparable results from the 2019 baseline and the 2020 follow-up surveys for L1, L2 and L3. From the Longitudinal Survey of L1, L2 and L3, similar percentages in 2020 reported feeling that they often lacked companionship compared to in 2019. In L1, L2 and L3, fewer Veterans in 2020

(Year 1) indicated that they often felt left out or isolated from others than in 2019 (Baseline).

Table 34. Here we want to know how you are feeling since your transition to civilian life. How often do you: Feel that you lack companionship; Feel left out; Feel isolated from others? (Longitudinal Survey Question 43)

How often do you...	Baseline L1	Year 1 L1	Baseline L2	Year 1 L2	Baseline L3	Year 1 L3
Feel that you lack companionship?						
Never	21.1%	24.2%	27.2%	27.2%	23.6%	26.7%
Hardly ever	19.6%	24.4%	20.1%	25.4%	24.0%	21.1%
Some of the time	36.5%	31.1%	34.1%	28.2%	30.5%	33.9%
Often	22.8%	20.3%	18.6%	19.2%	22.0%	18.3%
<i>Total Respondents (N)</i>	<i>(288)</i>	<i>(282)</i>	<i>(453)</i>	<i>(445)</i>	<i>(491)</i>	<i>(483)</i>
Feel left out?						
Never	20.8%	23.3%	27.5%	27.2%	20.5%	21.7%
Hardly ever	31.8%	31.9%	22.1%	27.4%	24.8%	28.2%
Some of the time	32.5%	33.5%	27.4%	29.5%	31.4%	31.2%
Often	15.0%	11.4%	22.9%	15.9%	23.3%	18.9%
<i>Total Respondents (N)</i>	<i>(288)</i>	<i>(282)</i>	<i>(453)</i>	<i>(445)</i>	<i>(491)</i>	<i>(483)</i>
Feel isolated from others?						
Never	18.7%	24.0%	24.0%	27.2%	22.5%	22.7%
Hardly ever	21.2%	25.0%	18.4%	24.6%	19.5%	23.1%
Some of the time	36.6%	33.9%	31.0%	23.9%	28.7%	27.2%
Often	23.4%	17.1%	26.5%	24.3%	29.3%	26.9%
<i>Total Respondents (N)</i>	<i>(288)</i>	<i>(238)</i>	<i>(453)</i>	<i>(445)</i>	<i>(491)</i>	<i>(482)</i>

Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

4.E. FINANCIAL CIRCUMSTANCES

The PSTAP surveys also provide information regarding Veterans' financial situation. Survey questions addressed Veterans' income, savings, debt and housing situation. Table 35 provides the percentages of those who have completed TAP in each cohort who responded "Yes" to questions about their financial situation. In CS4, CS5 and CS6, more than 80 percent indicated that they were able to pay for all necessary expenses, suggesting that most Veterans feel that their current income is adequate to meet their needs. Different percentages of Veterans indicated that they had adequate savings; about half in each cohort indicated that they had at least three months of their typical income set aside in case of an unexpected event. More than 70 percent have insurance coverage to help in the case of an unexpected financial event, and around 60 percent indicated that they had set aside money for retirement.

In their comments regarding their financial stability, many Veterans thought the financial planning course they received was very useful in assisting them in their transition to civilian life. A Veteran noted:

- “The financial planning course should be mandatory for all service members, and not just during transition. People of all ranks and experience can benefit from this block of instruction.” (CS6)

Table 35. Veterans’ Current Financial Situation (Questions 44, 45, 46 and 47 – Asked of Veterans Who Participated in TAP)

Financial Situation	CS4	CS5	CS6
Are you able to pay for all necessary expenses, such as mortgage/rent, debt payments, and groceries? (Percentage responded “Yes”)	81.0%	83.8%	81.7%
<i>Total Respondents (N)</i>	<i>(3,473)</i>	<i>(4,653)</i>	<i>(4,714)</i>
Does your household have at least three months of your typical income set aside in case of an unexpected financial event? (Percentage responded “Yes”)	50.7%	52.8%	45.3%
<i>Total Respondents (N)</i>	<i>(3,475)</i>	<i>(4,654)</i>	<i>(4,716)</i>
Does your household have the insurance coverage you and/or your family would need if an unexpected financial event were to occur? (Percentage responded “Yes”)	71.2%	74.3%	70.8%
<i>Total Respondents (N)</i>	<i>(3,473)</i>	<i>(4,646)</i>	<i>(4,718)</i>
Has your household begun to set aside money for retirement? (Percentage responded “Yes”)	58.4%	64.2%	61.1%
<i>Total Respondents (N)</i>	<i>(3,473)</i>	<i>(4,656)</i>	<i>(4,723)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The Longitudinal Survey asked the same questions and found similar responses, with slightly greater financial security amongst CS1, CS2 and CS3 than CS4, CS5 and CS6. About 90 percent of participants in CS1, CS2 and CS3 felt they were able to pay for all necessary expenses. A little less than 60 percent of Veterans said they had at least three months of savings, while more than 80 percent said they had the insurance coverage they needed in the event of an unexpected financial occurrence. Finally, more than 75 percent of Veterans in L1, L2 and L3 said they had set aside money for retirement, a small increase compared to their responses in 2019. Importantly, follow-up respondents generally showed greater financial stability than at baseline with a higher percentage in each cohort answering “Yes” to the four questions. This indicates that Veterans in L1, L2 and L3 had generally stable or slightly higher financial security after an additional 12 months of separation from the military.

Table 36. Veterans’ Current Financial Situation (Longitudinal Survey Questions 44, 45, 46 and 47)

Financial Situation	Baseline	Year 1	Baseline	Year 1	Baseline	Year 1
	L1	L1	L2	L2	L3	L3
Are you able to pay for all necessary expenses, such as mortgage/rent, debt payments, and groceries? (Percentage responded “Yes”)	92.7%	95.0%	85.6%	93.0%	85.6%	87.9%
<i>Total Respondents (N)</i>	<i>(288)</i>	<i>(283)</i>	<i>(453)</i>	<i>(443)</i>	<i>(488)</i>	<i>(477)</i>
Does your household have at least 3 months of your typical income set aside in case of an unexpected financial event? (Percentage responded “Yes”)	61.8%	63.5%	51.5%	58.2%	49.1%	58.0%
<i>Total Respondents (N)</i>	<i>(287)</i>	<i>(287)</i>	<i>(451)</i>	<i>(451)</i>	<i>(489)</i>	<i>(489)</i>
Does your household have the insurance coverage you and/or your family would need if an unexpected financial event were to occur? (Percentage responded “Yes”)	83.8%	88.0%	77.7%	89.5%	79.7%	82.8%
<i>Total Respondents (N)</i>	<i>(288)</i>	<i>(283)</i>	<i>(453)</i>	<i>(441)</i>	<i>(490)</i>	<i>(479)</i>
Has your household begun to set aside money for retirement? (Percentage responded “Yes”)	73.3%	82.6%	71.9%	76.9%	72.3%	75.4%
<i>Total Respondents (N)</i>	<i>(287)</i>	<i>(282)</i>	<i>(452)</i>	<i>(443)</i>	<i>(491)</i>	<i>(478)</i>

Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

The survey addressed other facets of financial health, such as debt and housing stability (Table 37). About 10 percent in CS4, CS5 and CS6 were over one month behind in debt payments. More than 60 percent of Veterans in CS4, CS5 and CS6 responded that they have debt but that they are not more than one month behind in payments. In terms of stable housing, less than 10 percent of Veterans are concerned that they will lose their housing and will be unable to find stable alternative housing.

Veterans noted that their transition to civilian life and knowledge of how to ensure their finances were in good shape was assisted by the courses they received. While many thought the classes were useful, some had comments on improving their efficacy, including one Veteran:

- “I found the individuals teaching were helpful in pointing you in the right direction and genuinely wanting you to help your transition be smooth. I believe the financial piece and VA benefits proponents are the most crucial courses and should be double tapped. Maybe updating how the finances should be handled while transitioning and while out. Even look into having a financial advisor, from a place like Edward Jones speak about best ways to accumulate funds while a civilian.” (CS5)

Table 37. Is your household more than one month behind on your debt payments (e.g., mortgage or credit card)? Are you currently concerned that you will lose your housing and be unable to find stable alternative housing? (Questions 48 and 49 – Asked of Veterans Who Participated in TAP)

	CS4	CS5	CS6
Is your household more than one month behind on your debt payments (e.g., mortgage or credit card)?			
No, my household is not more than one month behind on debt payments	65.2%	68.8%	69.9%
Yes, my household is over one month behind in debt payments	8.2%	7.1%	10.8%
Not applicable – my household does not have debt	18.1%	17.9%	13.7%
Prefer not to answer	8.5%	6.2%	5.6%
<i>Total Respondents (N)</i>	<i>(3,468)</i>	<i>(4,649)</i>	<i>(4,712)</i>
Are you currently concerned that you will lose your housing and be unable to find stable alternative housing?			
No	86.5%	88.6%	86.4%
Yes	6.5%	6.4%	8.6%
Prefer not to answer	7.0%	5.0%	4.9%
<i>Total Respondents (N)</i>	<i>(3,469)</i>	<i>(4,650)</i>	<i>(4,711)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

On the Longitudinal Survey, survey responses related to household debt and housing stability were similar when comparing the 2019 baseline to the 2020 follow-up, with some small variations. Similar to CS4, CS5 and CS6, a substantial majority (more than 75%) of Veterans in CS1, CS2 and CS3 reported that although they had debt payments, they were not more than one month behind in those payments. Fewer than 10 percent of Veterans in 2019 indicated that they were concerned that they would lose their housing, and these percentages were slightly higher when comparing the baseline and follow-up percentages. Table 38 shows the baseline and follow-up responses for L1, L2 and L3.

Table 38. Is your household more than one month behind on your debt payments (e.g., mortgage or credit card)? Are you currently concerned that you will lose your housing and be unable to find stable alternative housing? (Longitudinal Survey Questions 48 and 49)

	Baseline L1	Year 1 L1	Baseline L2	Year 1 L2	Baseline L3	Year 1 L3
Is your household more than one month behind on your debt payments (e.g., mortgage or credit card)?						
No, my household is not more than one month behind on debt payments	81.4%	75.8%	75.5%	78.7%	78.6%	76.7%
Yes, my household is over one month behind in debt payments	4.1%	4.9%	6.5%	4.3%	10.0%	5.9%
Not applicable – my household does not have debt	12.4%	17.5%	16.1%	15.9%	9.3%	14.4%
Prefer not to answer	2.1%	1.8%	1.9%	1.0%	2.1%	3.0%
<i>Total Respondents (N)</i>	<i>(288)</i>	<i>(282)</i>	<i>(452)</i>	<i>(443)</i>	<i>(491)</i>	<i>(480)</i>
Are you currently concerned that you will lose your housing and be unable to find stable alternative housing?						
No	94.8%	92.7%	91.9%	89.5%	91.8%	92.2%
Yes	3.8%	6.4%	5.3%	7.7%	7.3%	6.7%
Prefer not to answer	1.5%	0.8%	2.8%	2.9%	0.9%	1.1%
<i>Total Respondents (N)</i>	<i>(288)</i>	<i>(282)</i>	<i>(453)</i>	<i>(443)</i>	<i>(491)</i>	<i>(479)</i>

Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

Living Situation

Veterans were also asked about their living situation. About 40 percent of participants in CS4, CS5 and CS6 noted they rented a house or apartment in the Cross-Sectional Survey. About 45 percent owned an apartment or house. Finally, about 10 percent of Cross-Sectional respondents said they lived with a friend or relative and weren't paying rent.

Table 39. Current Living Situation (Question 51 – Asked of Veterans Who Participated in TAP)

Living Situation	CS4	CS5	CS6
Rent an apartment, house, or room	42.2%	40.7%	38.2%
Own an apartment/house	37.9%	45.0%	50.7%
Live with a friend or relative, not paying rent	13.0%	8.9%	6.3%
Other	6.8%	5.3%	4.7%
<i>Total Respondents (N)</i>	<i>(3,461)</i>	<i>(4,651)</i>	<i>(4,713)</i>

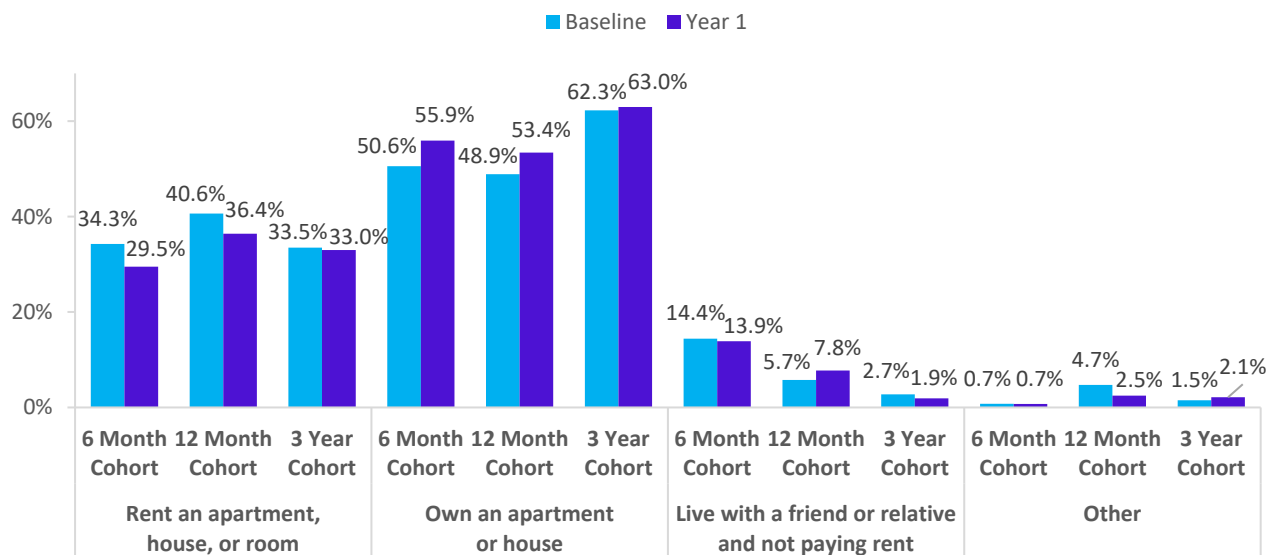
Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who completed TAP. Weighted percentages.

Longitudinal Survey respondents were asked the same question about their living situation in the 2019 baseline survey and the 2020 follow-up survey. Similar to CS4, CS5 and CS6, around 33 percent in CS1, CS2 and CS3 indicated that they were renting an apartment, house or room. Follow-up respondents in the Longitudinal Survey were

more likely to report owning a house in 2020 than at baseline in 2019, suggesting greater financial stability in the year that followed. This suggests that in the additional year since the survey was administered, some were able to improve their financial situation and build up savings in order to purchase a house.

Figure 33. Current Living Situation of Longitudinal Survey Participants at Baseline and Follow-Up



Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

Total number of respondents: Baseline N=1,231 Follow-Up N=1,232, unweighted

Household Income

Veterans indicated the annual income range for both themselves and their households. Table 40 provides the income ranges for personal and household income, respectively, for Veterans in CS4, CS5 and CS6 who were not in full-time education or full-time training. In terms of personal annual income, about 15 percent reported annual earnings of less than \$25,000. A slightly higher percentage indicated a personal annual income in the next range up, \$25,001-\$40,000. The most common income range for Veterans was \$40,001-\$70,000, with 22 percent of participants marking their income in that category. Close to 20 percent of participants in the Cross-Sectional Survey reported an income of greater than \$100,000. Of note is that participants in CS4 earned less than their counterparts in CS5 and CS6. It is possible they have not yet attained the financial and job stability as their peers due to being out of the military for a shorter period. They may also be more susceptible to the COVID-19 economic woes as one participant noted:

- “I transitioned into the worst economic crisis in 100 years due to COVID 19. Before this happened I was working, however I have been laid off for 9 weeks and my wife is the only one with income, which I am thankful for. I plan to take advantage of more opportunities when normal life resumes. I just want to go back to work at this point.” (CS4)

When combining income from other earners in the household, more Veterans fell into higher income ranges than when considering only personal income. Household annual incomes below \$25,000 were uncommon, with around 10 percent of Veterans in the Cross-Sectional Survey and 5 percent in the Longitudinal Survey reporting household incomes in that low range. Even lower percentages were in the lowest income range in CS5 and CS6, which suggests that the additional time since separation allowed these Veterans to move into higher income brackets. Approximately 30 percent of participants in the Cross-Sectional Survey noted a household income greater than \$100,000.

Table 40. Please mark expected annual income range, including salary, as well as any retirement income such as your military retirement, any disability payments, real estate income, and any other sources of income before taxes are taken out. YOUR annual income and HOUSEHOLD annual income (Question 52)

	CS4	CS5	CS6
Personal Income Range			
Less than \$25,000	18.1%	14.6%	11.5%
\$25,001 - \$40,000	18.6%	17.6%	17.1%
\$40,001 - \$70,000	22.6%	22.6%	24.9%
\$70,001 - \$100,000	15.6%	15.4%	17.8%
Greater than \$100,000	15.3%	21.4%	20.0%
Prefer not to answer	9.8%	8.4%	8.7%
<i>Total Respondents (N)</i>	<i>(2,553)</i>	<i>(3,328)</i>	<i>(3,686)</i>
Household Income Range			
Less than \$25,000	10.3%	8.3%	7.1%
\$25,001 - \$40,000	14.4%	13.2%	12.9%
\$40,001 - \$70,000	20.6%	18.6%	19.4%
\$70,001 - \$100,000	16.2%	17.5%	17.3%
Greater than \$100,000	25.1%	30.5%	32.3%
Prefer not to answer	13.7%	11.9%	10.9%
<i>Total Respondents (N)</i>	<i>(2,441)</i>	<i>(3,186)</i>	<i>(3,534)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and who were not in full-time education or training.

Longitudinal Survey recipients had similar responses to the Cross-Sectional Survey, although with largely higher incomes potentially because they had more time since separation to become established in civilian careers. About 10 percent earned less than \$25,000, and about 17 percent earned between \$25,001-\$40,000. Like the Cross-Sectional Survey, about 11 percent earned between \$40,001-\$70,000. About 20

percent earned between \$70,001-\$100,000. Finally, more than 25 percent earned over \$100,000 annually.

When comparing the 2020 follow-up to the 2019 baseline, the follow-up responses indicated similar or lower percentages in the lower income ranges and larger percentages in the highest income range. For example, the percentage in the higher personal income range (greater than \$100,000) in L2 increased from 26.2 percent to 36.4 percent from the baseline to the follow-up, an increase of 10 percentage points. This comparison over time suggests stable or improving earnings for many Veterans in L1, L2 and L3. Table 41 shows the comparison between the baseline and follow-up (Year 1) personal and household income ranges for L1, L2 and L3.

Table 41. Personal and Household Income Range, Longitudinal Baseline and Follow-up Survey

	Baseline L1	Year 1 L1	Baseline L2	Year 1 L2	Baseline L3	Year 1 L3
Personal Income Range						
Less than \$25,000	11.6%	10.7%	8.8%	10.7%	14.6%	9.5%
\$25,001 - \$40,000	21.2%	11.0%	20.9%	13.3%	15.5%	11.9%
\$40,001 - \$70,000	16.6%	25.3%	23.8%	23.5%	26.7%	29.0%
\$70,001 - \$100,000	23.7%	24.4%	16.9%	13.9%	19.1%	20.1%
Greater than \$100,000	22.6%	27.1%	26.2%	36.4%	21.8%	28.2%
Prefer not to answer	4.4%	1.7%	3.5%	2.2%	2.3%	1.3%
<i>Total Respondents (N)</i>	<i>(217)</i>	<i>(206)</i>	<i>(352)</i>	<i>(309)</i>	<i>(399)</i>	<i>(369)</i>
Household Income Range						
Less than \$25,000	1.8%	2.6%	3.3%	7.3%	5.4%	4.7%
\$25,001 - \$40,000	14.6%	8.3%	12.1%	11.5%	11.4%	11.4%
\$40,001 - \$70,000	15.6%	20.1%	24.9%	23.5%	20.2%	15.0%
\$70,001 - \$100,000	22.8%	23.3%	13.1%	11.8%	21.6%	27.7%
Greater than \$100,000	40.7%	43.6%	38.9%	43.6%	38.5%	39.8%
Prefer not to answer	4.5%	2.1%	7.7%	2.3%	2.9%	1.5%
<i>Total Respondents (N)</i>	<i>(189)</i>	<i>(187)</i>	<i>(306)</i>	<i>(294)</i>	<i>(365)</i>	<i>(346)</i>

Source: 2020 Longitudinal Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP, who were not in full-time education or full-time training, and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

Factors Impacting Individual Earnings of Veterans

To further understand what impacts individual earnings for Veterans, a statistical model was built using logistic regression. To make the modeling simpler and the coefficients more understandable, Question 52_1 was recoded into income below and equal to or above \$70,000. The explanatory variables for this regression were similar to previous regressions conducted in the study (age, gender, length of service, grade, cohort, branch and race). Table 42 provides the 10 most significant variables of the regression.

Table 42. Most Important Factors to Income

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of Income Less Than \$70,000	Estimated Probability of Income Greater Than or Equal to \$70,000
1	Grades E1 to E3	(-)	77%	23%
2	Grades E4 to E6	(-)	62%	38%
3	Length of Service Less than 5 Years	(-)	59%	41%
4	Female	(-)	58%	42%
5	Grades E7 to E9	+	43%	57%
6	Hispanic	(-)	55%	45%
7	Did not take TAP	(-)	54%	46%
8	Cohort CS4	(-)	54%	46%
9	African American	(-)	53%	47%
10	Native American, Alaskan Native or Unknown Race	+	48%	52%

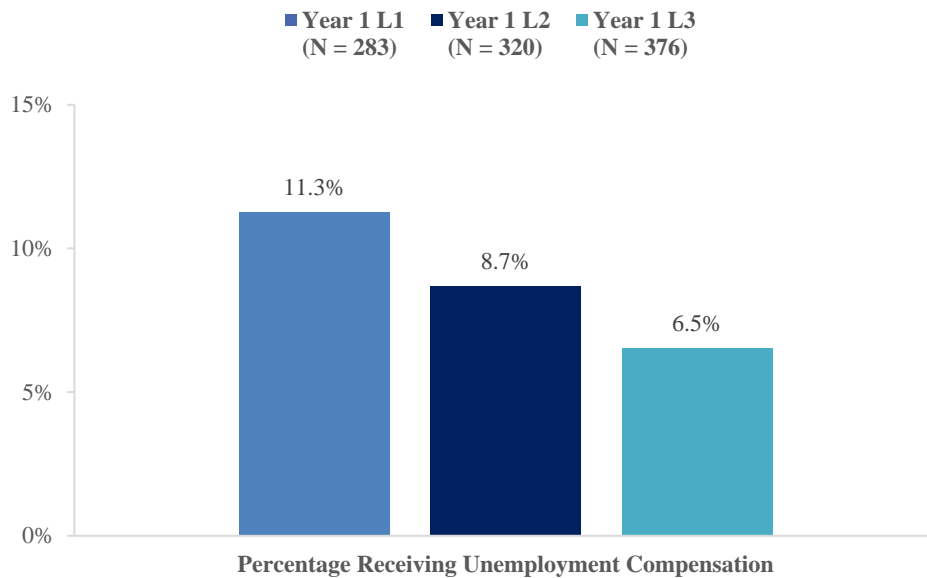
Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The data suggests that an increase in age and grade are more likely to indicate higher individual income. The model shows that TAP has a positive impact on income but being African American or Hispanic had negative impacts on income. One way to improve earnings is through an increase in educational attainment. Given that Veterans in pay grades E1 to E3 are less likely to further their education after separation, it would be expected that they may have lower earnings. It is important to stress the value of education for Veterans in lower grades to help improve their long-term outcomes.

Unemployment Compensation

Respondents to the follow-up Longitudinal Survey were asked if they had received unemployment compensation during the previous 12 months. As Figure 34 shows, a very small percentage—less than 10 percent—received unemployment compensation across the three Longitudinal cohorts, with L3 being the least likely to receive this benefit. Unsurprisingly, a higher percentage in L1 received unemployment benefits than the following cohorts since they separated more recently and were less likely to be established in their careers. Follow-up surveys in the coming year may shed greater light on the impact of the COVID-19 pandemic on receipt of this benefit.

Figure 34. Percent of Longitudinal Survey Respondents Receiving Unemployment Compensation at Follow-up (Longitudinal Survey Question 53 – Asked of Veterans Who Participated in TAP)



Source: 2020 Longitudinal Data merged with VA Administrative Data and DoD Data.

4.F. SATISFACTION AND WELL-BEING

Veterans were asked to rate their overall satisfaction and how they feel about their lives at the moment on a scale of 0 to 10, with 0 being no satisfaction at all and 10 being completely satisfied. Scale scores of 0 to 3 indicate dissatisfaction, whereas scale scores of 7 to 10 indicate satisfaction. Scale scores of 4 to 6 indicate moderate satisfaction. Table 43 provides the percent of satisfied Veterans for different life domains by cohort.

For each cohort, Veterans felt most satisfied with their safety, as about 70 percent of TAP Veterans were satisfied. Being a part of the community ranked lowest for each as only about 40 percent of each cohort felt strongly that they were a part of their community. Additionally, health was rated low across all three cohorts. These two factors may be directly related to COVID-19 as the pandemic has forced increased social isolation and worries about health.

Table 43. Thinking about your own life and personal circumstances, how satisfied are you with your: (Question 53 – Asked of Veterans Who Participated in TAP)

Life Domain	CS4	CS5	CS6
Life as a whole	53.0%	56.4%	55.7%
<i>Total Respondents (N)</i>	(3,455)	(4,642)	(4,705)
Standard of living	60.5%	65.4%	62.8%
<i>Total Respondents (N)</i>	(3,458)	(4,648)	(4,709)
Health	41.7%	47.3%	45.2%
<i>Total Respondents (N)</i>	(3,459)	(4,645)	(4,703)
Life achievement	51.2%	55.0%	53.1%
<i>Total Respondents (N)</i>	(3,457)	(4,649)	(4,709)
Personal relationships	55.5%	58.0%	55.7%
<i>Total Respondents (N)</i>	(3,460)	(4,649)	(4,705)
Safety	69.6%	74.6%	72.3%
<i>Total Respondents (N)</i>	(3,460)	(4,646)	(4,709)
Being a part of the community	37.3%	40.9%	40.6%
<i>Total Respondents (N)</i>	(3,457)	(4,647)	(4,708)
Future security	50.8%	56.4%	52.6%
<i>Total Respondents (N)</i>	(3,455)	(4,643)	(4,703)
Spirituality/Religion	48.5%	50.8%	51.2%
<i>Total Respondents (N)</i>	(3,454)	(4,638)	(4,702)

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Additional findings from this question include:

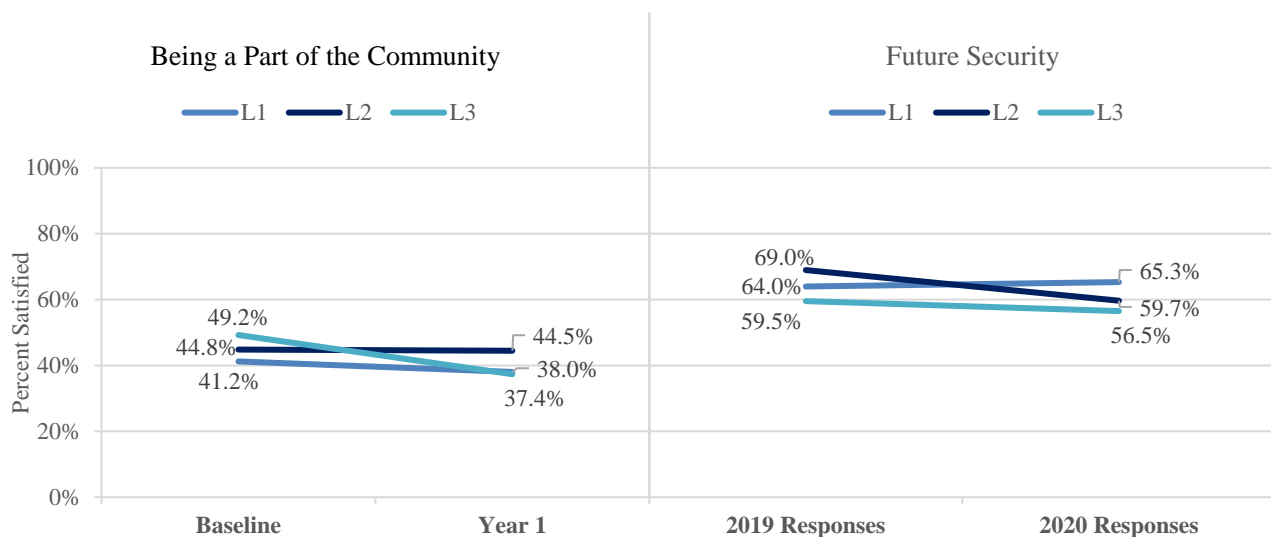
- For almost all life domains, Veterans in CS5 have higher percentages of satisfaction compared to CS4 and CS6, which is consistent with last year’s results.
- Generally, satisfaction was similar across all three cohorts. One domain that had a substantial difference was the future security domain, which had the largest percentage point difference between cohorts at around 6 percentage points (about 56% for CS5 compared to about 51% for CS4).

Veterans in the 2020 Cross-Sectional Survey had lower satisfaction scores than their comparable cohorts in the 2019 Cross-Sectional Survey for each life domain. The largest differences were between CS4 and CS1. In 2020, future security and safety scores were at least 10 percentage points less for CS4 than CS1. Besides safety and future security, health was also a life domain that showed substantial negative changes between 2020 and 2019. The scores for CS4 (about 10 percentage point difference), CS5 (about 7), and CS6 (about 9) had large decreases from last year.

The comments from the open-ended questions did not directly address these specific life domains. They focused more on difficulties, which would cause scores for these domains to vary. One general trend in the comments was the overall difficulty Veterans had with health care and disability claims. Many felt it was difficult to get appointments. One Veterans said, “VA needs to make the availability of appointments for all who need it and works to improve the behavioral health service. Because I think the way it is done does not really addressing the problem that people have” (CS4). Many Veterans also expressed frustration with the disability claims process and its impact on the Veterans’ lives. One Veteran said, “Stop taking so long with peoples disability cases... it’s really hard to keep a civilian job when you’re disabled and not even having a disability rating to fall back on feels like a slap to the face” (CS5).

For Veterans who completed the 2020 Longitudinal Survey, their scores remained mostly consistent with last year’s results. As a note, life achievement, personal relationships and spirituality/religion were not included in the 2020 Longitudinal Survey. While most scores remained consistent, there were two substantial differences. Veterans in L3 had an almost 12 percentage point decrease in their scores for being a part of the community, and L2 saw a 9-percentage point decrease in future security. The COVID-19 pandemic occurring during survey administration could be one of the main reasons for experiencing lower scores this year compared to those of last year.

Figure 35. 2019 (Baseline) vs. 2020 (Year 1) Satisfaction Scores (Longitudinal Survey Questions 55_5 and 55_6)



Source: 2020 Longitudinal Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and completed both the baseline Cross-Sectional and Longitudinal follow-up surveys.

Factors Impacting Veteran Satisfaction

In an effort to determine what factors impact life satisfaction for Veterans, a statistical model was developed using logistic regression. The technique attempts to develop the probability of the event of life satisfaction through a set of possible explanatory variables. First, Question 53 (Life Satisfaction) was recoded into three possible values: Satisfied, Not Satisfied and Not Applicable. Satisfied included a response of 7 to 10. Not Satisfied included a response of 0 to 6. Not Applicable included a value of 11 or the default for missing values.

To account for possible population differences between those taking TAP and not taking TAP, the regression used demographic variables similar to those listed in other sections of this report. In addition, the model includes several survey questions to better understand what drives overall life satisfaction. Appendix K of this report provides a full list of variables used in this model.

Table 44 lists the significant questions found to drive overall life satisfaction. The table provides each question along with the overall effect responses have on the model. The larger the effect, the more important that question is to predicting overall life satisfaction for Veterans.

Table 44. Factors Impacting Satisfaction: Logistic Regression

Importance Rank	Explanatory Variable	Overall Effect
1	Q36_2: Over the last three months, how satisfied have you been with your emotional/mental health?	28.5%
2	Q43_1: How often do you feel lack of companionship?	13.8%
3	Q43_3: How often do you feel isolated from others?	13.5%
4	Q3_7; I am adjusting well at working towards my civilian goals (e.g., employment, education, and/or entrepreneurship goals).	10.3%
5	Q49: Are you currently concerned that you will lose your housing or be unable to find stable alternative housing?	9.3%
6	Q52_2: What is your household income range?	7.6%

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Unsurprisingly, the factors that affect overall life satisfaction cover a wide range of life domains. The most important factor is a Veteran's emotional/mental health. Veterans who have a more positive outlook on their mental health tend to rank their overall life satisfaction higher than those who do not. This aligns with the findings in this report as well as those in the 2019 Cross-Sectional Survey. Mental health must be a focus of the TAP curriculum to ensure Service members understand the mental challenges they will face throughout their transition to civilian life. In addition to TAP, VA must ensure that Veterans receive the mental health services they require to ease their transition and

maintain healthy lifestyles once they separate. Veterans discussed mental health issues at length in the comments for both surveys. Some of those comments include:

- “I said it once, and I’ll say it again, make Mental Health an Absolute Priority for all Service members separating and transitioning into civilian society. As a military police, I know there are many others I worked with who are have either committed suicide or destroyed their households unknowingly because they never sought mental health out of shame and stigmatization that carries over from the military culture. Please save our lives as vets and make mental health a priority, a TOP priority, in the transition process.” (CS4)
- “This may or may not be something y’all could do, but making sure people separating that have mental health issues have appointments set up before they are released, at which ever va they choose. It’s a daunting task to go at it alone and that little step will insure they stay safe and have a care already set up. It may seem minuscule but I know from experience and it took me a year to go and get back on track.” (CS5)
- “I received a phone call from some mental health agency working for the VA maybe 6 months after separation; they called me a number of times, actually. I can’t say how much it helped. I think checking in on veterans via a personal email or phone call “having a VA contact who knows your name” makes such a difference. It would be great to have some sort of a link to the veteran’s state VA/veteran resources and agencies. There are so many resources I simply didn’t know that I didn’t know about...having someone to check in and prompt some of those searches would’ve been an amazing asset.” (L2)

Social relationships are also a driving factor to overall life satisfaction. Veterans who feel a lack of companionship or a sense of isolation tend to be less satisfied. Given the impact that social relationships have on both mental and physical health,¹⁹ it is not surprising to see social connections be such strong drivers of satisfaction. Additionally, the COVID-19 pandemic contributed to social isolation significantly in 2020. Veterans who are not able to develop relationships after separation might have had a more difficult time adjusting in 2020. Veterans also discussed isolation and the lack of companionship they felt when leaving the military. Some of those comments include:

- “I’m not sure how to prepare somebody for a complete loss of identity and isolation, but for me that was the hard part. I got dialed in with a lot of veterans

¹⁹ Julianne Holt-Lunstad, Theodore F. Robles, and David A. Sbarra, “Advancing Social Connection as a Public Health Priority in the United States.,” *American Psychologist* 72, no. 6 (2017): pp. 517-530, <https://www.apa.org/pubs/journals/releases/amp-amp0000103.pdf>

groups and it really kept me centered. Luckily these groups are plentiful where I live. I know not everybody has this option. I think the key is to teach people how to get online and meet people where they are going. For me, it wasn't natural to reach out to strangers on the Internet for help, but I found a lot of good people out here willing to pay it forward that I wish I met earlier.” (CS5)

- “When I returned to civilian life, no one recognized that I had war-related trauma or that I was returning. People mostly ignored that part of my life. I had no one with whom I could process or share. I felt isolated and depressed. I went to VA mental health. However, I really needed a friend. The VFW was a joke.” (CS5)
- “Nothing major, but self-isolation is a real danger to veterans. I find when I push myself to engage others, things work better.” (L1)
- “I appreciate all the effort the military went through to try and prepare me for civilian life. The problems I've found haven't been necessarily economical, but more cultural. It is easy to feel left out in the civilian world, and this loneliness and lead to further isolation. Perhaps a course going over these difficulties would be more helpful for keeping veterans off the streets than another budgeting class.” (CS4)

Another variable that drives overall life satisfaction is directly related to TAP. Veterans who are adjusting well to their civilian goals tend to have higher levels of overall life satisfaction. Generally, Veterans who understood what to expect when leaving the military and were able to set achievable goals were more satisfied. TAP needs to continue to focus on preparing Veterans for all of the challenges they will face during transition and make sure they are best prepared to overcome those challenges.

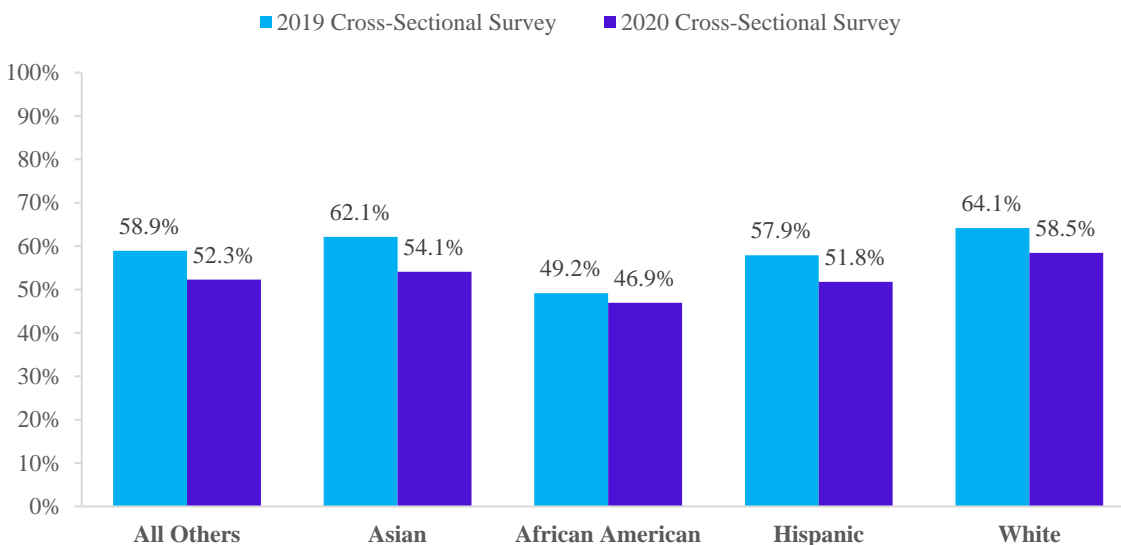
The final variables that impact overall life satisfaction are financial in nature. Veterans with higher household incomes tend to be more satisfied, which one may expect. In addition, Veterans who are concerned about losing their housing are less satisfied with their lives.

Trends in Life Satisfaction for African Americans

In 2019, it was found that African American Veterans had significantly lower overall life satisfaction scores compared to other races. One of the PSTAP Assessment goals in 2020 was to continue analyzing African Americans to determine if 2019's results were a trend or simply an outlier. The 2020 analysis of life satisfaction did not identify African Americans as a significant negative driver of overall life satisfaction. However, scores remain lower for African Americans, and this section further explores their results.

African American Veterans scored the lowest of all races in both the 2019 and 2020 Cross-Sectional Surveys for overall life satisfaction (Figure 36). While the trend continued, there were two positive effects found from the 2020 Cross-Sectional Survey. First, while all races saw decreases in satisfaction between 2019 and 2020, the smallest difference in percentage points was for African Americans. Their scores decreased by 2.3 percentage points, whereas the next smallest difference was 5.6 percentage points for White Veterans. Next, the gap between African American Veterans (lowest scoring) and the highest scoring Veteran race groups decreased from 15 percent in 2019 to 12 percent in 2020. This shows that while African Americans still struggle more with their life satisfaction when separating from the military, their results are better this year compared to 2019.

Figure 36. African American Veteran Life Satisfaction Scores for 2019 and 2020 Cross-Sectional Surveys (Weighted)

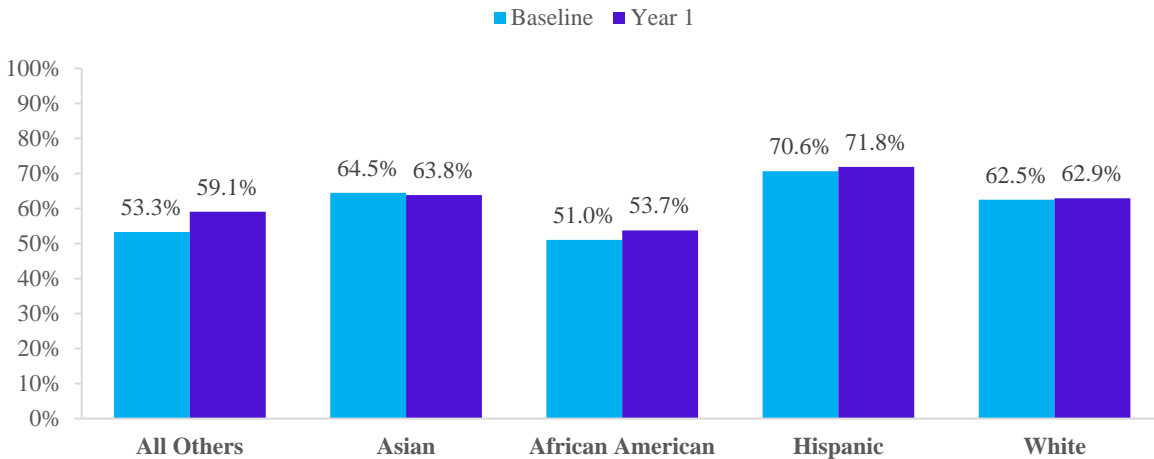


Source: 2020 Cross-Sectional Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

When comparing the life satisfaction scores by race for Veterans who took the 2020 Longitudinal Survey (Year 1) and the 2019 Cross-Sectional Survey (Baseline), the

scores were similar (Figure 37). African American Veterans had the largest increase at around 3 percentage points. All other scores changed by less than 2 percentage points.

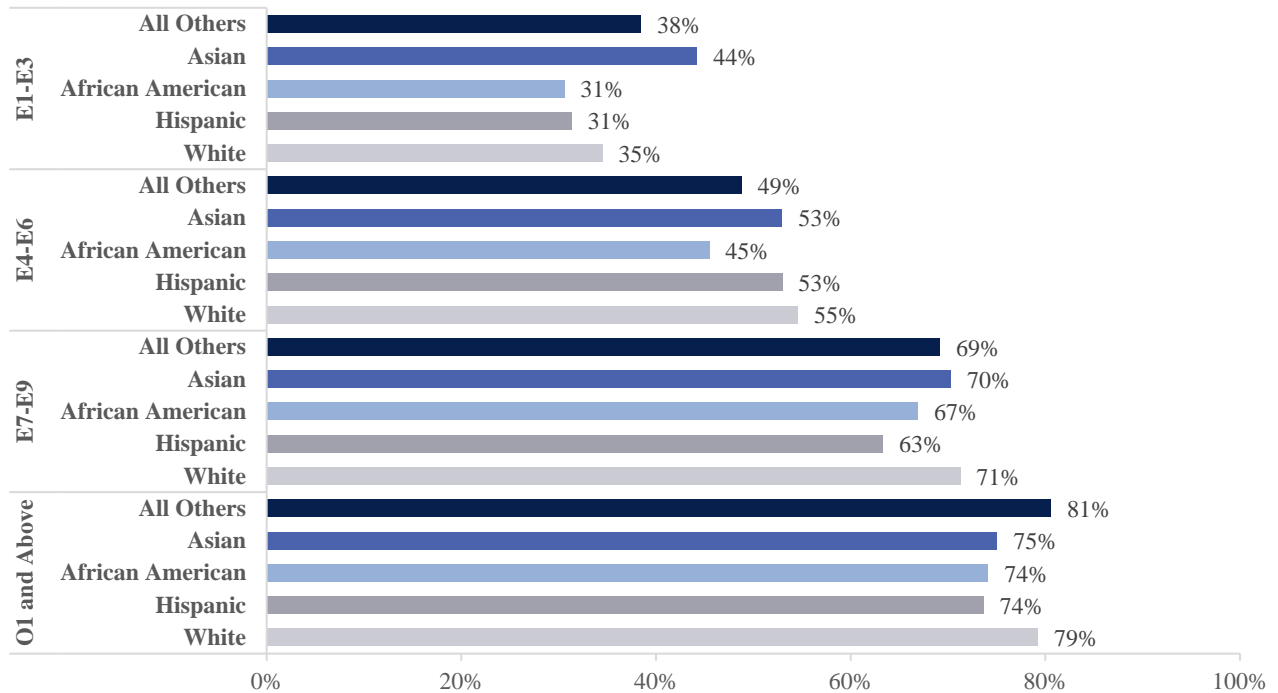
Figure 37. African American Veteran Life Satisfaction Scores for 2019 Cross-Sectional and 2020 Longitudinal Surveys (Weighted)



Source: 2020 Cross-Sectional Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Overall life satisfaction was then analyzed by race and pay grade (Figure 38) to see if African American satisfaction varies by pay grade. In all pay grades except for E7 to E9, African American Veterans had lower percentages of Veterans who were satisfied with their lives compared to Veterans of other races. For the E1 to E6 pay grades, less than 50 percent of African American Veterans were satisfied with their lives. For Officers and the E7 to E9 pay grades, African American Veterans had similar levels of satisfaction as the other races. An additional analysis was conducted on African American Veterans to identify potential factors that led to such low satisfaction scores. The additional analysis was inconclusive, and an analysis of comments from the survey also mirrored the main themes the study team identified in the original analysis.

Figure 38. Percent of Veterans Who Are Satisfied With Their Lives by Race and Pay Grade



Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

While African American Veterans have lower levels of satisfaction compared to other races, TAP does not seem to be a driver for the lower scores. In general, African American Veterans have higher levels of satisfaction with TAP than almost all other races. African Americans also feel that many of the TAP courses they attend are useful.

African Americans do not appear as one of the significant factors in the logistic model impacting overall life satisfaction, unlike 2019. However, their responses for the questions that are significant are telling. When comparing African American Veterans against all other races (Table 45), a higher percentage of African American Veterans felt isolated, lacked companionship and were less satisfied with their emotional/mental health. Only about 40 percent of African American Veterans were satisfied with their emotional/mental health, compared to around 47 percent of all non-African American races. Around 63 percent of African American Veterans lacked companionship/felt isolated, while less than 56 percent of all other races lacked companionship/felt isolated. The gap between African American Veterans and all other races was smaller when discussing how they felt about their adjustment to their civilian goals. CS4 and CS5 scored lower than all other races but by less than 3 percentage points. Meanwhile, African Americans in CS6 had a negative difference of almost 7 percent. Given that

African Americans tend to score higher in TAP related questions, this is not an unexpected finding.

Table 45. Differences Between African American and All Other Races for the Satisfaction Model’s Significant Variables (Questions 36_2, 43_1, 43_3 and 3_7)

	African American			All Other Races		
	CS4	CS5	CS6	CS4	CS5	CS6
I am satisfied with my emotional/mental health.	38.4%	39.6%	41.8%	45.3%	51.0%	47.7%
<i>Total Respondents (N)</i>	<i>(550)</i>	<i>(637)</i>	<i>(683)</i>	<i>(2,946)</i>	<i>(4,049)</i>	<i>(4,057)</i>
I feel I lack companionship.	65.1%	63.5%	60.7%	55.5%	53.6%	54.7%
<i>Total Respondents (N)</i>	<i>(551)</i>	<i>(637)</i>	<i>(685)</i>	<i>(2,936)</i>	<i>(4,043)</i>	<i>(4,052)</i>
I feel isolated from others.	63.6%	63.2%	62.0%	57.2%	54.5%	56.4%
<i>Total Respondents (N)</i>	<i>(551)</i>	<i>(636)</i>	<i>(685)</i>	<i>(2,933)</i>	<i>(4,042)</i>	<i>(4,045)</i>
I am adjusting well towards my civilian goals.	68.9%	70.7%	63.9%	70.9%	73.3%	70.6%
<i>Total Respondents (N)</i>	<i>(614)</i>	<i>(715)</i>	<i>(750)</i>	<i>(3,195)</i>	<i>(4,352)</i>	<i>(4,372)</i>

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Even though the gap has decreased from 2019, African Americans are still the lowest scoring race in terms of overall life satisfaction. This study shows that African Americans do not have negative perceptions of TAP and that outside factors are more influential to their life satisfaction. VA should continue to improve and enhance their mental/emotional health services to all Veterans to aid with separation from the military and increase satisfaction outcomes.

5. SUMMARY AND CONCLUSIONS

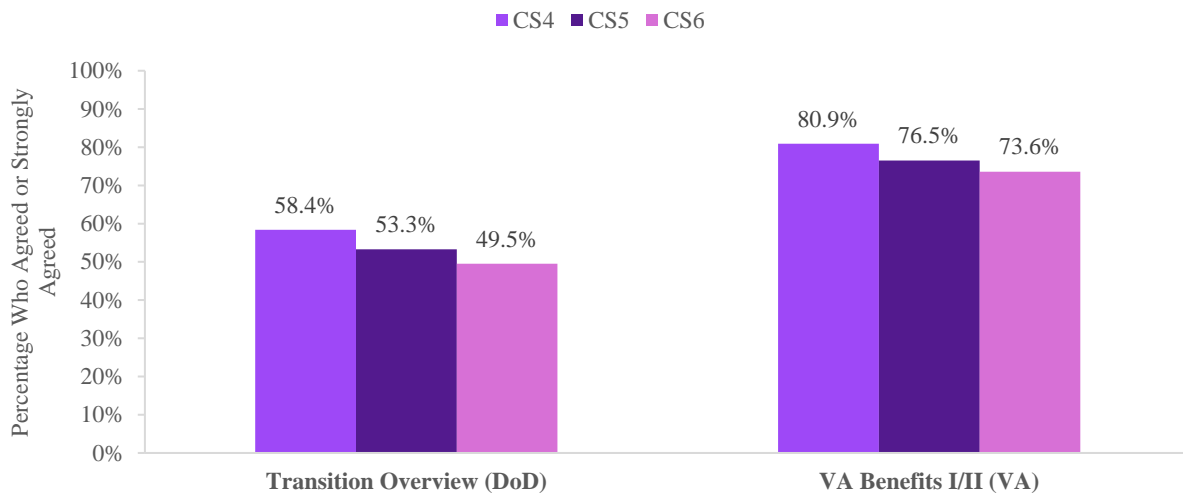
The transition from military to civilian life is unique for each Veteran. TAP provides Veterans with information and resources to prepare them to overcome the challenges of re-entering civilian life. This study has revealed several findings to help TAP improve its services for Veterans. With the initiation of tracking cohorts as part of the Longitudinal Survey, the study will be able to uncover additional findings in the forthcoming years to identify long-term impacts of the program.

5.A. EXPERIENCE WITH TAP

For TAP eligible Veterans in the study, participation in TAP was in line with DoD expectations. Over 90 percent of all TAP eligible Veterans took TAP, while over 30 percent of non-TAP eligible Veterans took TAP. Veterans rated TAP usefulness lower in 2020 than in 2019. Overall, Veterans who attend TAP courses still felt those courses were useful. A model was run to identify which TAP courses had the most influence over Veterans' perceptions on how well TAP prepared them for the transition to civilian life. Overall, the most important course for TAP is the DoD Transition Overview course. The Transition Overview course is considered essential in setting the tone for the week of TAP and may require some updates to improve the course's utility for participants. The VA Benefits Briefings were the second most important course. While this course is ranked highly by Veterans, VA must continue to incorporate feedback from this report and improve the course. Not doing this could lead to drops in overall TAP satisfaction. Scores for these courses can be found in Figure 39. In addition to these two courses, the DOL Employment Workshop, DOL Career Technical Training Track and DoD Personal Financial Planning for Transition were also labeled as important.

Over 73 percent of Veterans indicated that the VA Benefits Briefings were somewhat to extremely useful.

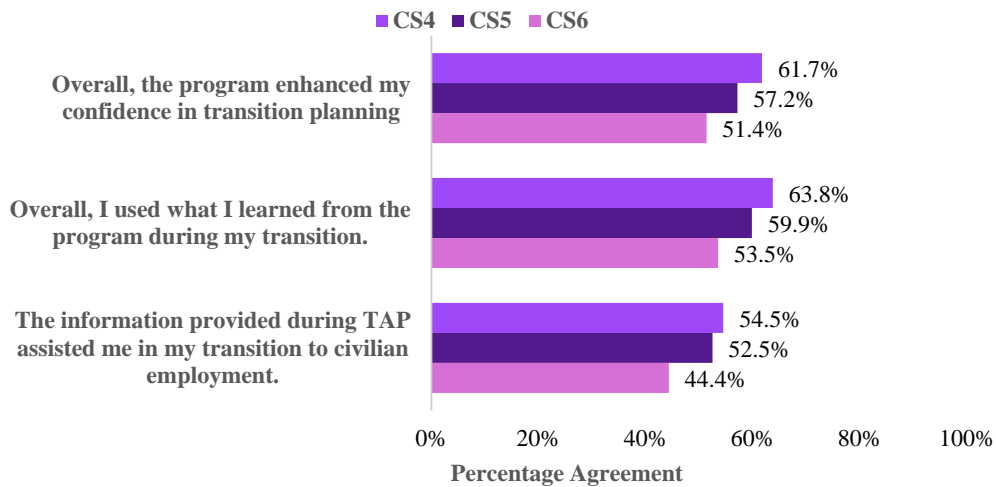
Figure 39. Percent of Veterans Who Found Important TAP Courses Useful (Question 4 – Asked of Veterans Who Took the Listed Course Only)



Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

A more in-depth analysis was also conducted to identify what aspects of TAP and the transition to civilian life (Q3_2 through Q3_8) drive overall satisfaction with TAP (Q3_1). The model identified that Q3_2 (*Overall, the program enhanced my confidence in transition planning.*), Q3_3 (*Overall, I used what I learned from the program during my transition.*), and Q3_8 (*The information provided during TAP assisted me in my transition to civilian employment.*) were the most important factors in predicting whether or not a Veteran was satisfied with TAP. Around 57 percent of Veterans agreed that TAP enhanced their confidence in transition planning. In addition, around 59 percent of Veterans used what they learned from the program during their transition. Only around 50 percent of Veterans agreed that TAP assisted them in their transition to civilian employment, meaning that Veterans want more assistance with employment during their transition.

Figure 40. To what extent do you agree or disagree with each of the following statements about TAP? (Question 5 - Asked of Veterans Who Participated in TAP)



Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

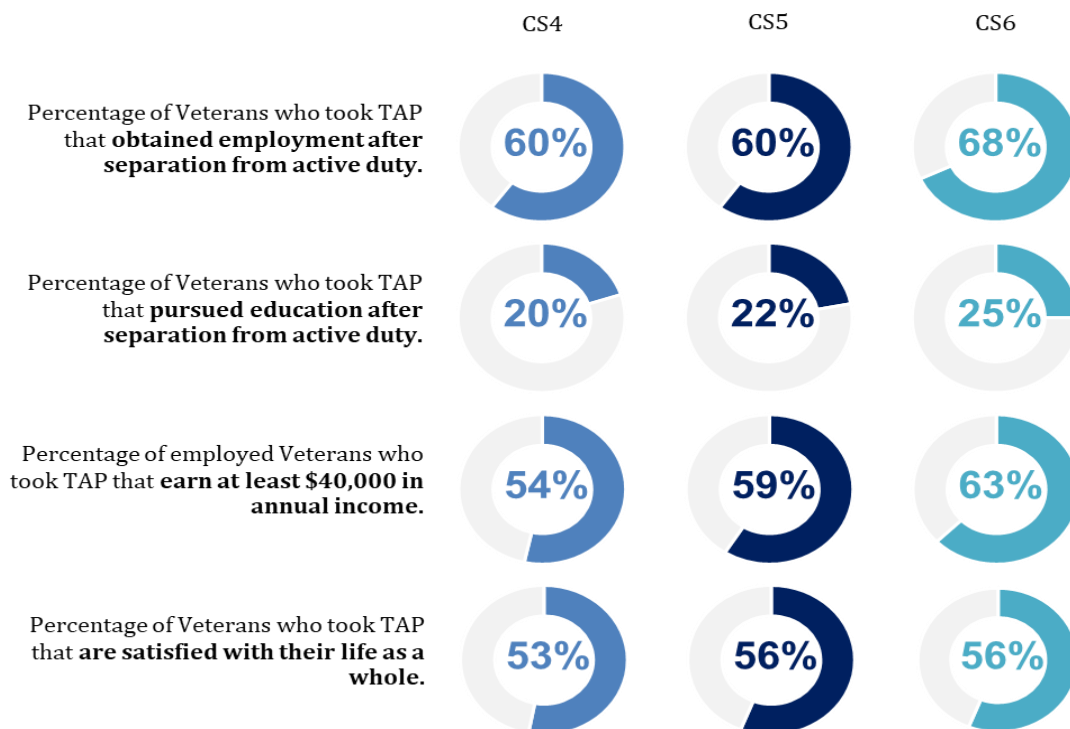
Overall, Veterans who took TAP have higher percentages of benefits use than the study population. One of the important increases from 2019 for TAP participants was VA Health Care enrollment. In 2019, only 39 percent of CS1 enrolled in VA Health Care compared to 67 percent of CS4. This change is also seen in the 12-month and 3-year cohort groups, as both saw 20 plus percentage point increases. Veterans in the Longitudinal Survey also saw a greater use in the benefits available to them. However, Longitudinal Survey Veterans gave lower agreement scores than in the 2019 Cross-Sectional Survey when asked about the resources and information provided during the VA Benefits Briefings.

In 2020, enrollment for Veterans who participated in TAP increased for VA Health Care by approximately 20 percentage points compared to 2019.

5.B. KEY TAP OUTCOMES ON LIFE DOMAINS

Veterans who participated in TAP exhibit positive outcomes in key life domains. The life domains included in the 2020 Cross-Sectional and 2020 Longitudinal Surveys are employment, education, health and relationships, financial circumstances and satisfaction and well-being. Figure 41 shows major outcomes for employment, education, earnings and overall satisfaction. In general, over 60 percent of Veterans who took TAP obtain employment after separation, while between 20 and 25 percent pursue education. Veterans who participated in TAP also have positive outcomes in earnings, with over 54 percent earning at least \$40,000 in personal income annually. These earnings are slightly higher than working individuals from the general population as only 60 percent earn above \$40,000.²⁰ Around 55 percent of Veterans who took TAP are generally satisfied with their lives.

Figure 41. Key Outcomes for Veterans Who Participated in TAP



Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

For the Longitudinal Survey, a higher percentage of Veterans in L2 and L3 are currently employed compared to 2019. L1 has seen an increase in the percentage of Veterans

²⁰ U.S. Census Bureau, Current Population Survey, 2019 Annual Social and Economic Supplement. Workers ages 25-65.

pursuing education, from 16.7 percent in 2019 (after separation) to 21.4 percent currently. There was also an increase in the percentage of Veterans who earn at least \$40,000. About 75 percent of Veterans in the Longitudinal Survey earned at least \$40,000, compared to around 66 percent in 2019. Life satisfaction scores were similar from 2019 to 2020.

Veterans who took TAP also have positive outcomes in several other areas. Table 46 and Table 47 highlight outcomes for Veterans who took TAP in five life domains for the 2020 Cross-Sectional Survey and 2020 Longitudinal Survey, respectively. Generally, results are similar across cohorts. Outcomes across domains include:

Employment: A high percentage of Veterans are employed within six months of separating from the military and over 83 percent of Veterans who took TAP work in permanent positions. Additionally, over 75 percent of Veterans work in full-time positions. Even after one year, there are positive outcomes for all three Longitudinal Survey cohorts. Compared to 2019, Longitudinal Veterans in L2 and L3 saw an increase in the percentage of employed Veterans, while L1 saw an increase in Veterans pursuing education. L1, L2 and L3 saw an increase in the percentage of Veterans working permanent positions. Additionally, L1, L2 and L3 had around 90 percent working full-time, compared to 83 percent in 2019.

Education: Around 40 percent of Veterans who took TAP have at least a bachelor's degree, which is slightly higher than Gulf War II-era Veterans (38%). CS4 and CS5 Veterans do have a higher percentage of Veterans (around 19%) who have a high school degree or less, which is about a 10-percentage point difference from similar cohorts in 2019. Around 30 percent of Veterans who took TAP are enrolled full-time in either an education or training program. Veterans who took TAP also take advantage of their GI Bill benefits. About 80 percent stated that they use those benefits to help pay for education. For Veterans in the Longitudinal Survey, there was an increase in the percentage of Veterans enrolling in an education or training program full-time. Veterans also showed education gains in 2020, as there was an increase in the percentage of Veterans with at least a bachelor's degree for all three cohorts. Additionally, the GI Bill has remained a top resource as over 74 percent of L1, L2 and L3 Veterans ranked it in the top three methods for educational payment.

Health and Relationships: Over 82 percent of Veterans who took TAP have health care coverage. Of that group, about 37 percent indicated that VA was their primary source, which is a 4-percentage point increase over 2019. Additionally, around 53 percent of Veterans were satisfied with their health care coverage. For the Longitudinal Survey participants, a higher percentage of Veterans in each cohort marked VA Health Care as their primary source of health care compared to 2019, meaning that Veterans

are relying on VA more this year to provide health care. Around 65 percent of L1, L2 and L3 Veterans were satisfied with their health care in 2020, which is higher than the 2019 responses.

Financial Circumstances: Veterans who took TAP generally responded positively to questions on their financial circumstances. Over 81 percent can pay for all of their necessary expenses, while over 57 percent have already begun setting money aside for retirement. For the Longitudinal Survey, Veterans increased their financial stability in 2020. A higher percentage of Veterans were saving money, able to pay their expenses and owned their own homes compared to 2019.

Satisfaction and Well-Being: Over 60 percent of Veterans who took TAP are satisfied with their standard of living. As for their futures, around 52 percent are satisfied with their future security. For the 2020 Longitudinal Survey, satisfaction scores generally remained consistent with the 2019 responses. Over 65 percent of L1, L2 and L3 Veterans were satisfied with their quality of life, and over 56 percent were satisfied with their future security.

Table 46. 2020 Cross-Sectional Survey Outcomes for Veterans Who Took TAP by Domain

Domain / Outcome	CS4	CS5	CS6
Employment			
Percent of Veterans who obtained employment within 6 months	93.4%	89.8%	82.8%
Percent of Veterans who work in permanent positions	83.2%	83.2%	88.6%
Percent of Veterans who work full time	76.7%	75.3%	78.6%
Education			
Percent of Veterans with at least a bachelor's degree	34.7%	37.3%	46.4%
Percent of Veterans enrolled in education/training programs full-time	33.1%	36.4%	25.6%
Percent of Veterans using the GI Bill	81.3%	84.0%	79.9%
Health and Relationships			
Percent of Veterans with health care coverage	82.8%	86.3%	87.4%
Percent of Veterans whose main source of health care is VA	37.2%	37.7%	37.8%
Percent of Veterans satisfied with their health care	50.0%	55.3%	53.9%
Financial Circumstances			
Percent of Veterans able to pay for all necessary expenses	81.0%	83.8%	81.7%
Percent of Veterans that have begun setting aside money for retirement	58.4%	64.2%	61.1%
Satisfaction and Well-Being			
Percent of Veterans satisfied with their standard of living	60.5%	65.4%	62.8%
Percent of Veterans satisfied with their future security	50.8%	56.4%	52.6%

Source: 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Table 47. 2020 Longitudinal Survey Outcomes for Veterans Who Took TAP by Domain

Outcome	Year 1 L1		Year 1 L2		Year 1 L3	
	%	Percentage Difference from 2019	%	Percentage Difference from 2019	%	Percentage Difference from 2019
Employment						
Veterans who are currently employed	67.0%	-5.2	72.6%	7.5	76.7%	4.1
Veterans who work in permanent positions	93.0%	0.8	92.0%	7.5	93.7%	10.3
Veterans who work full time	87.4%	9.0	75.8%	1.6	81.5%	10.2
Education						
Veterans with at least a bachelor's degree	46.4%	3.8	59.1%	2.5	59.0%	3.9
Veterans enrolled in education/training programs full-time	42.6%	7.9	41.5%	10.6	38.1%	9.1
Veterans using the GI Bill (Ranked in top three payment methods)	85.3%	--	74.9%	--	74.6%	--
Health and Relationships						
Veterans whose main source of health care is VA	49.3%	8.3	39.2%	2.9	35.8%	3.9
Veterans satisfied with their health care	61.8%	6.1	69.6%	5.2	63.8%	-2.0
Financial Circumstances						
Veterans able to pay for all necessary expenses	95.0%	2.3	93.0%	7.4	87.9%	2.3
Veterans that have begun setting aside money for retirement	82.6%	9.3	76.9%	5.0	75.4%	3.1
Satisfaction and Well-Being						
Veterans satisfied with their quality of life	72.1%	-1.4	70.9%	-0.8	65.9%	-3.6
Veterans satisfied with their future security	65.3%	1.3	59.7%	-9.3	56.5%	-3.0

Source: 2020 Longitudinal Survey Data and 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

5.C. MAIN THEMES FROM ANALYSIS

Several key findings and themes were uncovered from the 2020 Cross-Sectional Survey and 2020 Longitudinal Survey regarding TAP, and Veterans who completed the program are listed and described below. The study team will continue to track these areas in the forthcoming years to determine the positive and negative impacts of program and policy changes on TAP.

- **Around 70 percent of Veterans believe that TAP services are useful.** Around 70 percent of Veterans believe that TAP has aided in their ability to apply for VA benefits, including obtaining VA Health Care. Veterans also stated that TAP assisted them in their transition to civilian employment. Veterans who took TAP also reported high usefulness scores on the 5-Day course, VA Benefits Briefings and the DoD Accessing Higher Education.

- **The DoD Transition Overview and VA Benefits Briefings are the most important courses driving satisfaction with TAP.**

A model was run to identify which TAP courses had the most influence over Veterans' perceptions on how well TAP prepared them for transition to civilian life. The model identified that the two most important courses for TAP are the DoD Transition Overview course and the VA Benefits Briefings course. Of the important courses, the DoD Transition Overview course scored the lowest, whereas the VA benefits Briefings scored the highest in terms of usefulness. The Interagency Working Group should focus on improving these two courses to improve overall TAP satisfaction.

- **Veterans who take TAP in person are more satisfied with the program than those who take it completely online.**

A model was run to identify if taking TAP in person or online had an impact on overall satisfaction with the program. Service members who take TAP either all or mostly in person have significantly higher rates of satisfaction compared to taking the course completely online. Service members are more equipped to ask questions and discuss other issues this way. Even with these results, some respondents still believe it is important to provide online courses for those who may have learning issues or outside factors that make in-person training more difficult.

- **Veterans who participated in TAP show high rates of satisfaction with most aspects of their lives, but in general lower levels of satisfaction compared to 2019.**

Around 55 percent of Veterans who participated in TAP were satisfied with their lives as a whole. Veterans felt similarly about their life achievement. Additionally,

around 53 percent of Veterans who participated in TAP are satisfied with their future security. Although compared to the 2019 Cross-Sectional Survey, satisfaction rates were lower in CS4, CS5 and CS6. The study team also developed models to identify drivers of satisfaction. Overall, a positive mental health outlook and companionship had the most positive impact on life satisfaction.

- **African Americans made improvements but still have lower rates of life satisfaction in 2020.**

In 2020, African American Veterans were still the lowest scoring race for satisfaction, but with two main differences. First, while many races saw large declines in life satisfaction, African Americans decreased by a few percentage points. Second, the gap between the highest scoring Veteran race group and African American Veterans (lowest scoring) decreased from 15 percent in 2019 to 12 percent in 2020. Unlike 2019, African Americans Veterans did not appear as a significant variable to the regression model for life satisfaction but did have lower levels of positive responses to key drivers of life satisfaction. While African American Veterans who participated in the 2020 Longitudinal Survey gave higher satisfaction scores than they gave in 2019, it was still substantially lower than all other races.

- **Veterans, especially in the lowest pay grades, face a number of challenges when transitioning to civilian life.**

Veterans identified challenges when transitioning to employment after military service. Two of the main challenges were, *How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance after the transition*. Additional analysis was conducted to identify the challenges that drove negative responses when Veterans were asked if TAP was beneficial. It was determined that TAP is less beneficial for Veterans in lower pay grades (E1-E3).

- **Leadership has a significant influence on a Veteran's TAP experience.**

Around 57 percent of Veterans who took TAP said that their immediate leadership was supportive of their transition. While the majority had positive experiences, some Veterans commented that they lacked support, and that affected their experience with TAP. An additional analysis concluded that Veterans who participated in TAP, but did not receive sufficient support from leadership, ranked the usefulness of TAP classes lower than those who were supported by leadership. Comments echoing these findings include:

- “The biggest hurdle I had for my transition had to do with how little time my command had given me to prepare for my transition and attend the TAPS

course. To me, that is something that should have more emphasis placed on the individual commands to ensure that sailors who are getting out are cared about as much as those staying in.” (CS4)

- “My chain of command lacked to give me the best transition to civilian life. They were more focused on me staying in the military rather than helping me transit out of it. I wasn't prepared for the transition and took me a long time to get the proper education through nonprofit organizations.” (CS6)
- **TAP has a positive effect on the study of life domain outcomes.**
Individuals who take TAP have higher rates of satisfaction with their lives and their outlook than those who did not participate in TAP. Additionally, Veterans who take TAP have a better likelihood of entering into education programs, which leads to an increase in current and future earnings.
- **Individuals participating in TAP apply for and use VA benefits at a higher rate than the general Veterans population.**
Veterans who took TAP are more likely to apply for VA benefits. More importantly, Veterans who took TAP apply for VA benefits earlier, which means they are engaging with VA sooner and are getting benefits sooner.
- **Veterans have difficulty navigating VA benefits, especially health care.**
Many Veterans found VA benefits systems to be difficult to navigate and felt they needed more guidance. This was true in general, but specifically for health care. Given that VA is the main source of health care for about 37 percent of 2020 Cross-Sectional Veterans who took TAP and about 40 percent of 2020 Longitudinal Veterans who took TAP, VA may need to explore ways to strengthen their guidance on benefits usage. Veterans also encountered some additional issues with health care this year due to the COVID-19 pandemic and issues making timely appointments at medical facilities.
- **Veterans who participated in TAP still have difficulty translating their military experience to civilian employment.**
Over 50 percent of Veterans found it difficult to translate their military experience to civilian job requirements. These percentages are similar for each cohort, despite CS6 having entered civilian life three years prior. This coincides with low usefulness scores for the MOC Crosswalk course. Veterans may feel more qualified based on their work in the military and expect a higher salary than they are receiving because they are not translating their skills effectively. For Veterans who took the 2020 Longitudinal Survey, there was a decrease in the percentage of Veterans who found translating their experience to civilian employment challenging compared to their 2019 responses. However, 44 percent of L1, L2 and L3 Veterans still found it difficult.

- **VA needs to continue to improve mental and emotional health services to Veterans as many struggle with the mental aspects of transitioning to civilian life.**

Mental and emotional health is the strongest driver of overall life satisfaction, and many Veterans struggle with these issues as they transition to civilian life. Over 48 percent of Veterans who participated in TAP said they have an ongoing mental or emotional health condition. VA has focused efforts on increasing knowledge and access to mental health care in recent years.²¹ However, compared to 2019, a lower percentage of Veterans are seeking help for these conditions. For Veterans who participated in the 2020 Longitudinal Survey, there was an increase in the percentage of Veterans who sought treatment for their mental/emotional health condition compared to their responses in the 2019 Cross-Sectional Survey.

- **Officers exhibit positive outcomes in general but feel left out by TAP.**

Officers have positive earnings and overall satisfaction outcomes, which is expected given their rank. However, comments from the survey were mixed with regards to TAP. Officers in general thought the VA Benefits Briefings were useful but felt many of the other programs were tailored more to lower-ranking Service members. Some comments that highlight this include:

- “The 5-day TAP course, unfortunately, was a complete waste of time. The program seems to be geared towards junior enlisted Service members and it showed. If this is going to be a requirement for the military, it needs to be tailored to education/experience level. I had high expectations for the course, but it fell flat.” (CS5)
- “As a retiring O-6, I found most of the modules not very useful. I understand most people retiring or separating are lower in grade, but for me, the overall experience did not factor in where in the job market I planned to be.” (CS4)
- **TAP would be more beneficial if some courses were offered during military service, not just close to separation.**

Some Veterans believed the transition process should have begun earlier. Veterans believed that some of the courses within TAP (financial planning, preparing for education, employment, etc.) are important to discuss early in their military career and then again during their transition to civilian life. Some comments regarding the timeliness of TAP include:

²¹ Military to Civilian Transition Report 2018. Page 23. <https://benefits.va.gov/TRANSITION/docs/mct-report-2018.pdf>

- “The TAPs class should be mandatory well before separation. For instance, the financial planning classes point out many strategies that would be extremely helpful at entry level, after second enlistment etc. many senior individuals in the class which they had this subject matter expertise much earlier on in their careers.” (CS6)
- “Service members should attend the TAP programs multiple times throughout their career. The information is important enough that it should be acted upon much earlier than only a year or two out from retirement or separation. I believe that it should be mandatory to receive this kind of information two or three times throughout a 10- or 20-year career.” (CS5)

6. RECOMMENDATIONS

This section provides recommendations and themes based on the analysis of the 2020 Cross-Sectional and Longitudinal Survey data. The recommendations are presented in three groups as follows: (1) Future Analyses and Improving the Study, (2) Areas of Focus for VA and (3) Areas to Improve TAP. Given the long-term nature of this study, some recommendations from previous years may be repeated as more data is collected and more findings are added to the report each year.

6.A. FUTURE ANALYSES AND IMPROVING THE STUDY

Recommendation 1: Continue to Monitor Results for African American Veterans Who Took TAP.

Although African American Veterans who took TAP saw somewhat higher scores in 2020 in comparison to those in 2019, their average score on overall satisfaction was still lower than any other race. Additionally, African American Veterans scored lower than all other races on important life domains such as emotional/mental health, personal relationships and earnings. Even though African Americans believe TAP to be useful, generally ranking either highest or second highest for key questions, this study must continue to track outcomes for African Americans to explore additional methods to increase their overall life satisfaction. One activity taken based on last year's recommendation was that the Veterans Benefits Administration launched an engagement plan to determine potential causes and possible activities to address the low levels of satisfaction among African Americans. The project includes a Root Cause Analysis, a Human-Centered Design Study and environmental scans of existing programs in the transition space to determine potential causes for the finding. VA is currently in the discovery and analysis phase and, once it is completed, potential activities to address the findings will be developed.

Recommendation 2: Analyze Effects of the Policy Instituting Rule that TAP Must Begin 365 Days Prior to Separation.

In 2019, Veterans stressed the importance of attending TAP courses early, going as far as saying they want to be afforded the time to take courses more than once. In 2020, over 70 percent of Veterans who took TAP felt they were given the time needed to attend TAP, but comments were similar to those in 2019. Veterans who reported that they were not allotted the proper amount of time to take TAP felt they did not get as much out of the program. While the NDAA for fiscal year 2019 has made it mandatory for TSMs to begin TAP training at least 365 days prior to separating from the military,

most Veterans in this year's study were not impacted by this mandate. The study team recommends continuing to track responses regarding this issue to see if the mandate has a positive effect on outcomes such as applying for VA benefits, employment and satisfaction. This study will need to receive course data from DoD on when courses were attended in order to fully conduct this analysis.

Recommendation 3: Monitor the Long-term Outcomes of Veterans Who Separated Immediately Prior to or During the COVID-19 Pandemic.

Veterans who separated close to the onset of the COVID-19 pandemic had to contend with a global recession and challenging job market, particularly for workers with less experience in the civilian workforce and less formal education. Veterans in CS4, who separated in December 2019 and January 2020, are likely to continue to face many of these challenges in the months and years ahead. The lower levels of education, on average, among Veterans who separated around this time in comparison to other Veterans only adds to the challenges. Approximately 20 percent of those in CS4 did not have any formal education beyond a high school diploma, the lowest level of formal education out of any cohort. In addition to having lower levels of education, CS4 also had the largest percentage (18%) of any cohort in the lowest personal income bracket of less than \$25,000 a year. Veterans separating while the COVID-19 pandemic continues to affect the U.S. economy may benefit from additional information and resources about education and job training for opportunities available in the current economic climate. This study should monitor the outcomes of Veterans who separated during the pandemic and assess whether they may require additional supports.

6.B. AREAS OF FOCUS FOR VA

Recommendation 1: Provide More Assistance to Veterans Navigating the VA Health Care System.

Analysis of study data revealed a roughly 20 percentage point increase in enrollment for VA Health Care in 2020 compared to 2019, as well as a slight increase in the percent of Veterans using it as their primary source of health care. This reveals that the VA Benefits Briefings and other supports were useful in aiding Veterans with enrolling in the VA Health Care System. However, some Veterans in 2020 indicated that they were receiving help or treatment for their physical and mental conditions. Additionally, Veterans commented that they had difficulty maintaining mental health and other medical services during transition. VA must review the current course material to ensure that TSMs who have been accustomed to receiving health services during their military careers understand and know how to continue receiving those services after separation.

This is of the utmost importance as Veterans have commented that mental health issues are worst shortly after separation.

Recommendation 2: Analyze Improvements Made by VA to Access and Understand Mental and Emotional Health Resources During and After Transition.

VA continues to analyze and improve its mental health services for Veterans. This study will continue to monitor changes in mental health outcomes for Veterans in future years. However, results of this year's study show that mental and emotional health is the leading factor impacting a Veteran's overall life satisfaction.

"The mental transition was the hardest for me, and it was barely touched on. It was like a slap in the face once it hit me that I was out."

- A Survey
Respondent (CS5)

Compared to the 2019 results, a higher percentage of Veterans reported having an ongoing mental/emotional health condition in 2020. At the same time, a lower percentage of those Veterans reported seeking treatment for these conditions. Of those Veterans not seeking help, over 40 percent disagreed when asked if the VA Benefits Briefings helped provide information on seeking help for mental health concerns. The VA Benefits Briefings must ensure that information regarding mental health resources is clear and concise. Additionally, some comments provided by Veterans stated that they lost their mental health support when exiting the military, and it took more time than expected to set up mental health visits after transition. VA should consider additional strategies to improve healthcare services for Veterans and awareness of those services prior to separation, particularly as service delivery continues to adapt to the conditions created by the ongoing COVID-19 pandemic. Furthermore, the findings suggest an additional way of delivering care to Veterans—by way of telehealth services.

6.C. AREAS TO IMPROVE TAP

Recommendation 1: Focus Additional Resources on Transitioning Service Members in Lower Pay Grades.

A Service member's pay grade has a significant effect on many study outcomes. Specifically, TSMs in the lowest pay grade group (E1-E3) have negative results that affect both their long- and short-term outcomes. For instance, TSMs in the lowest pay grades have the lowest levels of education among all groups yet are less likely to enter education after they separate from the military. Additionally, when these Veterans enter into education, the challenges they face are significantly more impactful when compared to other pay grades. Lastly, these Veterans also see much lower levels of overall life satisfaction. The Interagency Working Group must conduct additional studies and focus groups with TSMs in low pay grades to learn how to more effectively prepare for the challenges they will face when transitioning and also stress the importance of pursuing higher education to increase earnings and employment opportunities in the future.

Recommendation 2: Ensure Veterans Have Support to Attend TAP in a Manner That is Most Beneficial for Them.

Veterans who take TAP either all or mostly in person reported that TAP was more beneficial compared to those who complete TAP primarily online. Additionally, the analysis of comments provided by survey respondents revealed that leadership plays an important role in how and when Service members take TAP. In general, TSMs must be provided ample time and support to take TAP in a format and version that will allow for the most effective learning environment. The TAP Interagency Working Group should conduct focus groups to gather information on what aspects of the online TAP coursework are most and least effective in order to improve that method of learning. Additionally, DoD must continue developing and disseminating strong messaging to leadership and commanders that TSMs be allowed to attend TAP on their own terms with enough time to take and re-take (as necessary) TAP courses and tracks.

Recommendation 3: Focus Efforts on Improving Selected TAP Courses, Specifically the DoD Transition Overview and VA Benefits Briefings.

Statistical modeling revealed five TAP courses as important to Veteran satisfaction with the program. Those courses were the DoD Transition Overview, VA Benefits Briefings, DOL Employment Workshop, DOL Career Technical Training Track and DoD Personal Financial Planning for Transition. Among them, the DoD Transition Overview and VA Benefits Briefings were the most important courses affecting satisfaction, while the DoD Transition Overview course had the lowest *usefulness* score for all cohorts. The Interagency Working Group must collect detailed feedback from Service members as to

what is effective and not effective in this course. The analysis shows that improvements to this course will have the greatest impact on future TAP satisfaction. Across all cohorts, the VA Benefits Briefings course was rated highest of all TAP courses. However, the analysis shows that decreases in satisfaction with this course will cause larger decreases in TAP satisfaction than other courses. VA implemented major changes to this course in 2019, and this study will continue to track outcomes to see if the changes were effective.

Recommendation 4: Improve TAP Curriculum Regarding the Most Significant Challenges Veterans Face During Their Transition.

Similar to last year, the regression analysis identified two main challenges Veterans encounter when transitioning to employment: *How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance after the transition*. For Longitudinal Survey respondents who are employed, only about 35 percent remarked that their current position aligned with the skills they gained in the military. Veterans also remarked in their comments that they had difficulty translating their military skills to civilian employment. The Interagency Working Group needs to continually review the Military Occupational Classification (MOC) Crosswalk course and better map military skills to civilian employment. Additionally, transition challenges and work-life balance should become a more impactful part of the DoD Transition Overview course as many Veterans remarked that they did not understand the magnitude of the issues they might face when transitioning to civilian life.

“If I had to find one thing I wish I knew before getting out, it was just how difficult it could be to translate my military skills to civilian skills. When applying to jobs many people did not seem interested in my job title while enlisted. They only saw USAF and took everything I said as the gospel. It was like they were trying to meet a quota rather than making sure I was a good fit for the company. So maybe spending more time on translating military skills to civilians ones. Also as far as now, maybe just doing surveys like these to see how things have changed!”

- A Survey
Respondent (CS6)

Recommendation 5: Provide Additional Information About Continuing Education and Sources of Funding, Particularly the GI Bill.

The survey results showed that more than 40 percent of Veterans were enrolled in education or training programs, and the most common source of funding was the GI Bill.

However, comments submitted by Veterans indicated that even more of them might have enrolled in educational programs had they had a better understanding of the GI Bill benefits and the educational programs available. Some respondents felt that TAP focused more on finding a job than on providing information about continuing education. Others felt that more information on the process for applying for school and obtaining GI Bill funding would have helped during their transition. These findings suggest adding more information about educational opportunities and funding sources to the TAP training. In addition, it may be beneficial to provide follow-up support after separation for those Veterans seeking to take advantage of the GI Bill benefits so that they have a better understanding of the process and what the GI Bill will cover.