

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

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

2021 Longitudinal Survey Report

VA



U.S. Department
of Veterans Affairs

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

2021 Post-Separation Transition Assistance Program Assessment
Longitudinal Survey Report

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EXECUTIVE SUMMARY

The modern Transition Assistance Program (TAP) was 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 TAP Curriculum² 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 Surveys 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 and
3. Guide training and/or operational activities aimed at enhancing the knowledge, awareness and access to benefits and services available to Veterans.

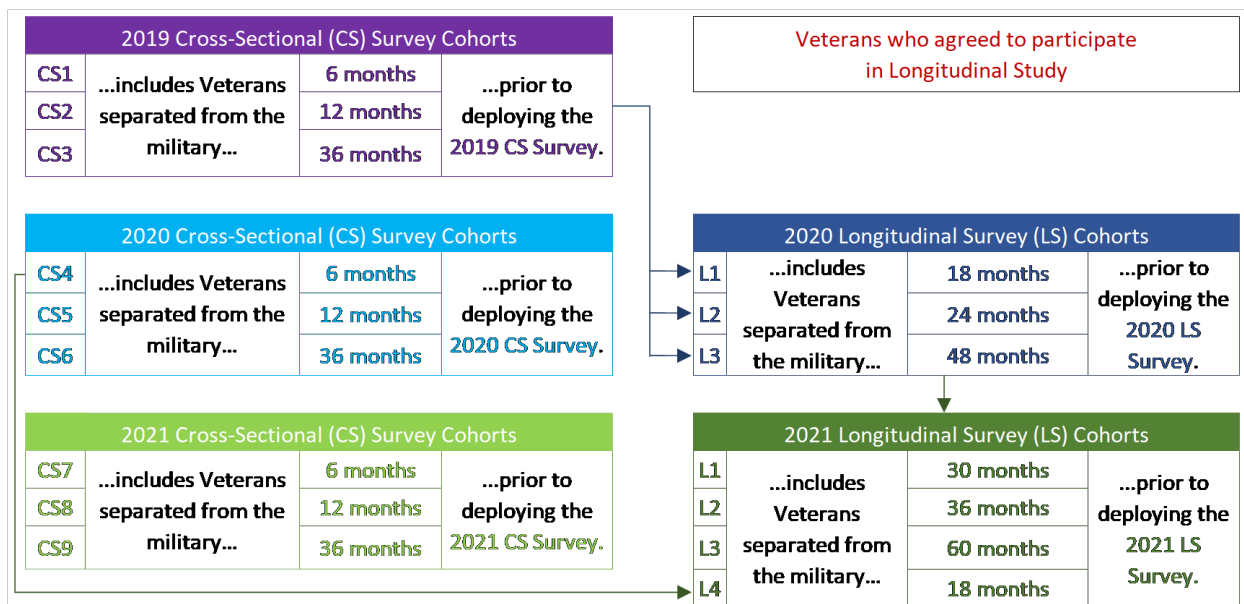
Study Cohorts

Data collection began in 2019 with the administration of the 2019 Cross-Sectional Survey and has continued annually with both a Cross-Sectional and a Longitudinal Survey. This report primarily focuses on the results of the 2021 Longitudinal Survey and is aided by previous Cross-Sectional and Longitudinal Surveys from this study. Cohorts for each survey are described below and summarized in **Error! Not a valid bookmark self-reference.**Figure E-1.

¹ [DoD Transition Assistance Program](#)

² It should be noted that the Transition Curriculum was formerly known as the Transition Goals, Plans, Success (Transition GPS) before October 1, 2019. Many Veterans in this study would have participated in TAP as Transition GPS.

Figure E-1. Overview of Study Cohorts



Source: Study Team

The cohorts for the 2021 Longitudinal Survey are as follows:

- 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.
- Cohort L4: Consists of those Veterans who participated in the 2020 Cross-Sectional Survey in Cohort 4 (CS4) and agreed to participate in the 2021 Longitudinal Survey (new addition).

Throughout this report, data is analyzed from two separate years of Longitudinal Survey data as well as two years of Cross-Sectional Survey data. Data is presented throughout the report for L1, L2, L3 and L4. Baseline responses are based on a Veteran's Cross-Sectional Survey responses (2019 for L1, L2 and L3 and 2020 for L4), while year 1 and year 2 responses are from the Longitudinal Survey.

Study Universe and Participation Rates

The 2021 Longitudinal Survey included Veterans who completed the 2019 Cross-Sectional Survey (Cohorts 1, 2 and 3) and 2020 Cross-Sectional Survey (Cohort 4) and agreed to be contacted annually for a follow-up survey. The 2021 Longitudinal Survey was administered between June 1, 2021, and September 22, 2021. A postcard invitation was first mailed to each Veteran in the Study Universe requesting to complete the survey online. To increase response rates, 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 two months after survey administration commenced, non-respondent Veterans were sent paper surveys to complete and return their responses in a postage-stamped envelope. The gap between the beginning of survey administration and the mailing of paper surveys was extended this year due to print vendor and supply chain issues.

Of the 4,995 Veterans who were invited to participate in the 2021 Longitudinal Survey, 2,484 responded within the survey administration period. The response rate of 49.7% was a decrease of 12.8 percentage points compared to the 2020 Longitudinal Survey. This decrease in the response rate may be due to the reduction of COVID-19 restrictions that kept most people at home during the 2020 survey administration period. However, the response rate for 2021 is in line with expectations for a survey of this nature.

The 2021 Longitudinal Survey begins with a few questions regarding the VA Benefits and Services Course of 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 who participated in TAP and responded to the 2021 Longitudinal Survey:

- Believe the VA Benefits and Services Course is still useful years after separation,
- Apply for VA Benefits at higher rates than the overall Study Universe,
- Have lower scores for most outcomes when compared to the 2020 Longitudinal Survey across cohorts with similar amounts of time since separating from the military,
- Have challenges with understanding salary expectations and cultural norms of a civilian workforce,
- Are not likely to be employed in jobs that align with their military skills and experience,
- Are financially stable despite the COVID-19 pandemic,
- Use the GI Bill to pay for education and
- Are more likely to be satisfied with their lives if they have positive feelings about their health and personal relationships.

VA TAP Related Outcomes

The 2021 Longitudinal Survey first asked Veterans about their experience and thoughts about the VA Benefits and Services Course of TAP. Overall, the course was rated useful by over 45% of Veterans in L1 and L2 at year 2 and 58% of Veterans in L4 at year 1. Over 60% of Veterans believed that the VA Benefits and Services Course was beneficial in helping them gain information and skills needed for their transition. Additionally, at least 43% of Veterans in each cohort said that they continue to use what they learned in the VA Benefits and Services Course.

Veterans also rated their knowledge on several topics related to both VA and their transition. At year 2, about 40% of Veterans in all cohorts said they were knowledgeable about applying for VA Benefits and VA Health Care. The percentage of Veterans who felt they were knowledgeable about obtaining mental health counseling and assistance has declined over the years but is still around 40% as well.

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. The gap between the Study Universe and those who took TAP has been consistent over the course of the study.

Employment

In 2021, Veterans still faced many of the same challenges as the previous year when transitioning to employment. Veterans felt that managing expectations about salary and adapting to differences in the civilian workforce were challenging. Adapting to the differences between military and civilian culture was another challenge for Veterans, as well as searching for a job and understanding how military experience translates to civilian job requirements. Although most cohorts have high percentages of Veterans who work full-time or part-time by choice, many Veterans who are employed are still looking for other jobs to find higher pay, better job satisfaction and better fits for their skills. Only between 31% and 38% of employed Veterans feel their current jobs match their military skills, and the percentage of Veterans actively looking for a job ranges from 20% in L1 to 34% in L4. Commercial job sites (for example, Indeed and LinkedIn) and USAJOBS were the resources Veterans used most to assist in obtaining employment.

Education

The percentage enrolled in education or training increased in the first year after baseline, but for cohorts with two years of follow-up (L1-L3), the percentages enrolled in education did not increase significantly relative to the first year, which was expected. As education is an important driver of long-term outcomes for Veterans, a regression analysis was conducted to understand what factors drove Veterans to pursue education. Those who were in the two lowest personal income groups had a highly positive driver of pursuing education after separation, as did Veterans from the Marine Corps, Air Force and Coast Guard to a lesser extent. In terms of negative factors, Veterans in the National Guard and females were less likely to pursue education. The GI Bill was the most common source of funding Veterans used to pursue education, followed by working part-time or full-time.

Health

In terms of health outcomes, Veterans in the 2021 Longitudinal Survey reported high rates of ongoing physical health conditions, illnesses or disabilities, and many were seeking treatment. Veterans tend to use employer-provided health insurance more as they get further from separation compared to TRICARE coverage, and some switch to utilizing VA as their primary source of coverage after using TRICARE. Veterans in L1, L2 and L3 saw a substantial drop in satisfaction with health from the 2020 follow-up survey, which may partly be explained by the ongoing COVID-19 pandemic.

Financial

Generally, Veterans showed an increase in financial stability in their first year of follow-up, but for Veterans in L1, L2 and L3 in 2021, the percentages responding positively to questions about their financial situation did not increase significantly. This suggests that their immediate opinions about an increase in financial stability did not necessarily continue as time went on. More than 80% of Veterans in L1 and L2 had set aside money for retirement, but L4 only reported 65%. Even though Veterans' feelings may not have changed much, other results show increases in financial stability. At baseline, around 85% of participants reported owning or renting a house or apartment, which increased to about 92% across the four cohorts in 2021. More than 67% of Veterans in L1 reported owning a home or apartment this year. L1, L2 and L3 have seen an increase in homeownership of approximately 5% from baseline, and most of that growth took place in the last year as Veterans took advantage of low interest rates and took advantage of savings since the 2020 Longitudinal Survey. Personal and household income saw mixed results among cohorts but was overall similar to 2020 results.

Life Satisfaction

In 2021, satisfaction scores for different aspects of life satisfaction stayed relatively consistent, with some notable decreases among different cohorts in health satisfaction and quality of life. Additional analysis revealed several important factors impacting Veteran life satisfaction, which included expected income above \$70,000, satisfaction with personal relationships, satisfaction with health, satisfaction with future security and feeling TAP courses provided the information needed for a seamless transition (positive effects) and developing a physical health condition within the last 12 months (a negative effect). Responses and open-ended comments revealed Veterans in the Longitudinal Survey are overall more concerned with physical health conditions than mental and emotional conditions. Those that have had a longer time to adjust to differences in civilian life have less focus on the emotional challenges of the transition. TAP remains an important factor in preparing Veterans to be satisfied with life post-transition.

This study is continuing to track outcomes of African Americans who showed significantly lower levels of overall life satisfaction than other races in 2019 and provide input to other studies being conducted at VA. In 2021, African American Veterans were still the lowest scoring race for satisfaction, but the gap is closing. Only L3 Veterans scored higher than all other races, which will be tracked in the future. African Americans tend to have positive perceptions of TAP, and outside factors such as health and social relationships are more influential to their life satisfaction.

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 had a smaller disparity in overall life satisfaction scores when compared to other races in 2021 than in 2020, they continued to have lower scores than all other races on important life domains such as health and relationships. Even though African Americans generally believe TAP to be useful, this study should continue to track outcomes for African Americans to explore additional methods to increase their overall life satisfaction.

Recommendation 2: 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. This impact continued into 2021 as Veterans in L4 had lower scores in many life domains. Veterans who separated during the COVID-19 pandemic may benefit from additional information and resources about education and job training to find more opportunities in the current economic climate. This study will continue to monitor the outcomes of Veterans who separated during the COVID-19 pandemic and assess whether they may require additional support.

Recommendation 3: Track Education Outcomes Among Veterans in Pay Grades E1 to E3.

Despite the impact of the pandemic, Veterans continued to attain educational credentials as all cohorts saw increases in the percentage of Veterans with at least an undergraduate degree. Additionally, Veterans in the Longitudinal Survey from lower pay grades were more likely to pursue education which is the opposite of findings for the Cross-Sectional Surveys. This study should monitor the educational outcomes for Veterans in low pay grades to see if they are more likely to enter education as they move further from their separation date.

Recommendation 4: Continue Monitoring the Percentage of Veterans Who Seek Treatment for Physical and Mental Conditions.

A high percentage of Veterans reported having a physical or emotional health condition in 2021. Most of those with ongoing conditions reported seeking treatment, but more than one-quarter were not. It is important to track and understand why more Veterans are not seeking treatment. This study should continue to monitor the percentage of Veterans seeking treatment for their conditions and explore the reasons for foregoing treatment, such as lack of healthcare coverage and/or failure to take advantage of available benefits.

VA Focus Areas

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

Even though almost half of the Veterans in the Longitudinal Survey relied on VA as their primary source of health care, only about 45% felt knowledgeable about obtaining VA Health Care. While VA has worked to reduce the burden and complexity of the enrollment/utilization processes, VA should continue to look at ways to assist Veterans with all aspects of the VA Health Care System. VA should continue to 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. Additionally, VA should provide additional communication and documentation to Veterans after they separate from the military to ensure they are able to easily apply for and obtain services when they are needed.

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

Results of the 2021 study continue to reinforce previous findings that mental and emotional health is an important factor impacting a Veteran's overall life satisfaction, which was most pronounced among Veterans who separated in December 2019 and January 2020 (L4). About one-quarter of Veterans with ongoing mental health conditions were not seeking treatment. Additionally, the percentage of Veterans who believe they are knowledgeable about obtaining mental health counseling or assistance has decreased each year of the study. While VA has modified many aspects of their mental health services, VA should consider providing more information about available mental health resources and seek to reduce the stigma associated with mental health treatment. VA should also continue to communicate information regarding mental health services to all Veterans, regardless of when they separated from the military.

Areas to Improve TAP

Recommendation 1: Improve TAP Curriculum Regarding the Challenges Veterans Face During Their Transition.

Similar to results in the Cross-Sectional Survey, Veterans identified different challenges they faced including translating their military experiences to civilian job requirements, managing expectations about salary and adapting to differences between military and civilian workforce cultures, norms and behaviors. The comments from the survey supported these findings, and many included a request to learn more about salary negotiations. The TAP Interagency Working Group should continue to improve messaging and set expectations for TSMs on what they should expect when separating from the military.

Recommendation 2: Provide Additional Information About Continuing Education and Sources of Funding, Particularly the GI Bill.

The most common source of funding for education was the GI Bill, but Veterans commented that they still had difficulty understanding the resource. 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 that the TAP Interagency Working Group should add more information about educational opportunities and funding sources to the TAP Curriculum. It may also 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 200,000 Service members transition from military to civilian life in the United States.³ While each transition is different, some of the most common issues facing newly separated Service members include:

- Reconnecting with family
- Entering the civilian workforce
- Enrolling in VA Benefits and service programs⁴

For a detailed overview of TAP, please refer to the Military to Civilian Transition Report for 2018.⁴

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. Both the Cross-Sectional and Longitudinal Surveys are being administered annually moving forward. In 2020, the Cross-Sectional Survey and Longitudinal Survey results were combined into one report. Beginning this year, the results of the two surveys will be provided separately in two reports. Results from the previous years' surveys can be found here: [PSTAP Assessment Website](#).

The rest of 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 2021 Longitudinal Survey are provided in Sections 3 and

³ DOL Transition Assistance Program Website ([Link](#))

⁴ [DoD Transition Assistance Program](#)

4. Lastly, Sections 5 and 6 provide a summary of the findings and study and program recommendations.

References to terms and abbreviations are included in Appendix A. The 2021 Longitudinal Survey questionnaire is presented in Appendix B. Weighting procedures and nonresponse bias analyses are in Appendix C. Appendix D provides demographic tables for the 2021 Longitudinal Survey, and Appendix E includes a compendium of survey results for the 2021 Longitudinal Survey. Appendix F provides an analysis of all comments from the 2021 Longitudinal Survey, and Appendix G provides demographic tables for respondents of the Longitudinal Survey. Finally, Appendix H provides an in-depth overview of the regression analysis.

1.B. EVOLUTION OF TAP

TAP was created in the National Defense Authorization Act (NDAA) for fiscal year 1991 (P.L. 101-510) Section 502.⁵ In 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 assessment
- 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 transitioning Service members (TSMs) based on their self-assessment.⁶ Additionally, it added more track elections, 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 determine the long-term benefits of these changes. Future studies will continue to analyze the differences

⁵ <https://www.govinfo.gov/content/pkg/STATUTE-104/pdf/STATUTE-104-Pg1485.pdf>

⁶ 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>

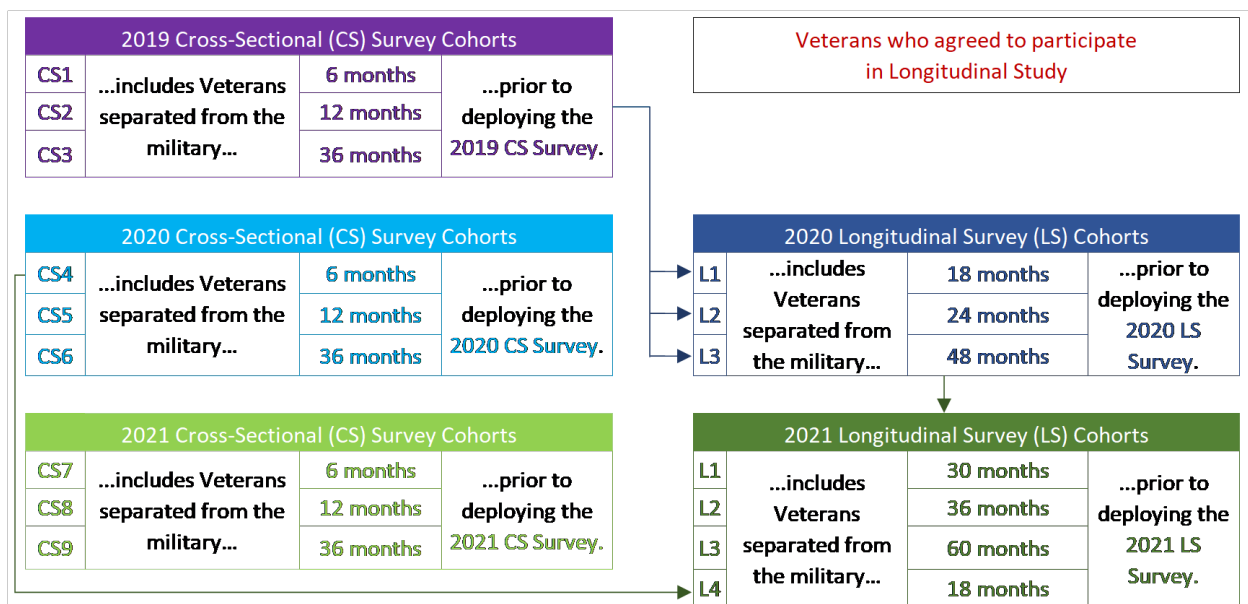
between Veterans who attended the most recent courses versus those who attended prior versions.

Study Cohorts and Relevant TAP Curriculum

The 2021 PSTAP Assessment consists of two separate surveys—Longitudinal and Cross-Sectional. Figure 1 provides a graphical depiction of the cohorts for the 2021 Longitudinal Survey. 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**. 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 2020 cohorts included:

- 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.

Figure 1. Study Cohorts for the 2021 Longitudinal Survey



Source: Study Team

For the 2021 Longitudinal Survey, one additional cohort of Veterans was introduced to include those Veterans who participated in the 2020 Cross-Sectional Survey and indicated their intention to participate in a long-term study. The **cohorts for the 2021 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.
- Cohort L4: Consists of those Veterans who participated in the 2020 Cross-Sectional Survey in Cohort 4 (CS4) and agreed to participate in the 2021 Longitudinal Survey (new addition).

Although the Veterans in the 2021 Longitudinal Survey consists mostly of those Veterans who have taken earlier versions of TAP, it also includes a small number of Veterans who have taken the most recent version of TAP. Future reports will be able to compare the differences among those who took the latest version of TAP and those who attended previous versions.

TAP Curriculum

All courses within TAP are administered via the TAP Curriculum.⁷ The TAP Curriculum provides separating/retiring Service members, their families and caregivers with the skills, knowledge, and resources to successfully re-enter civilian life. The program was designed to ensure Service members are *career-ready* prior to separation. Service members are eligible to begin TAP two years prior to retiring or one year prior to separation.

The TAP Curriculum provides a core curriculum to TSMs in a modular setting. The core curriculum is mandatory with standardized learning objectives focusing on Career Readiness Standards (CRS). The mandatory core curriculum consists of:

- DoD: Managing Your Transition, MOC Crosswalk and Financial Planning (one day)

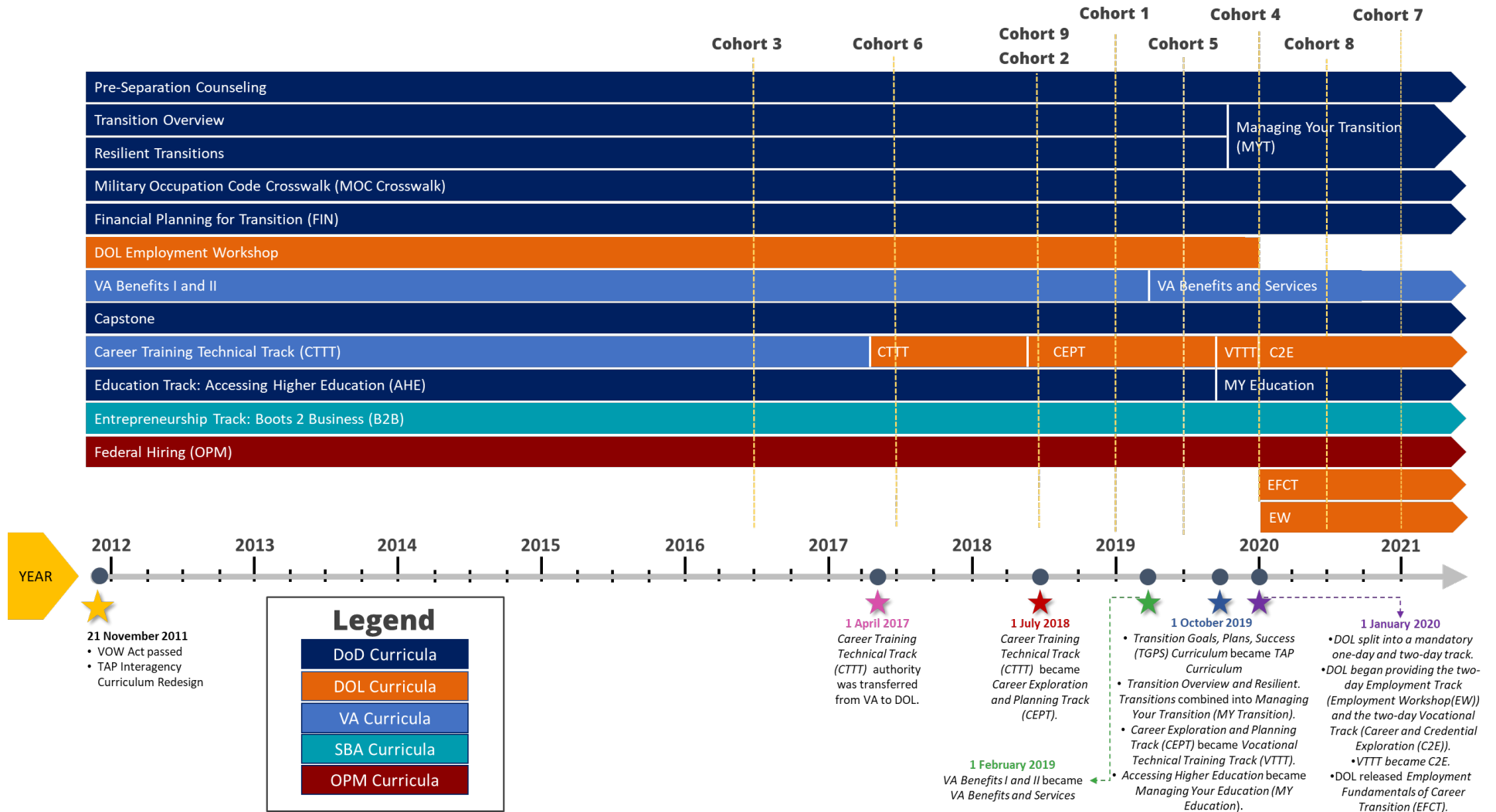
⁷ It should be noted that the Transition Curriculum was formerly known as the Transition Goals, Plans, Success (Transition GPS) before October 1, 2019. Many Veterans in this study would have participated in TAP as Transition GPS.

- DOL: Employment Fundamentals of Career Transition (one day)
- VA: VA Benefits and Services Course (one day)

The TAP Curriculum also provides additional modules on education (DoD Education Track), career exploration and planning (DOL Employment Track) and entrepreneurship (SBA Entrepreneurship Track). The TAP Curriculum covers a wide range of topics to assist Service members throughout their transition. The program implements best practices in adult learning and allows Service members to apply what they learned to ensure they can create and reach their personal and professional transition goals.

Since 2012, the core curriculum has continued to change and improve based on federal policy changes and the needs of TSMs. Figure 2 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 Course while many other Veterans in other cohorts attended VA Benefits I and II. Additionally, the majority of Veterans in CS7 and some members of CS8 took the latest version of TAP, which was introduced in October of 2019. 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 courses taken by the majority of Veterans in our study cohorts, including any course changes that have occurred since 2012.

Figure 2. Overview of TAP Courses for the 2021 Study Populations



Source: Adapted from the Communications Working Group Meeting Minutes.

Table 1. Overview of TAP Curriculum Courses for the 2021 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/brief. 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 (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 (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 Employment Fundamentals of Career Transition (EFCT) and a two-day Employment track in January 2020.
VA Benefits and Services Course	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.	

Table 1. Overview of TAP Curriculum Courses for the 2021 Cross-Sectional Survey Population (continued)

Course/Track	Agency	Length	Description	Course Changes
Additional Tracks				
Vocational 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. VTTT changed to Career and Credential Exploration (CCE) in January 2020.
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
Capstone				
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

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 with the briefings for one-quarter as the contractor transitioned. This change impacted most cohorts except for L3. Second, the VA Benefits I and VA Benefits II briefings were revised in April 2018 and changed to the VA Benefits and Services Course. 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 major changes to TAP were made in the John S. McCain National Defense Authorization Act for Fiscal Year 2019⁸ (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 future surveys as more Veterans attend the latest version of TAP. 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 will conduct a self-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 self-assessment is used to target support of transition-related services pre-transition and will be used to conduct warm handovers to organizations to provide targeted support post-separation.
- TAP structure changes, including one day of DoD training, reduction of the DOL mandated 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 four career tracks.
- The VA Benefits and Services Course was bolstered through additional instructional classroom activities to support engagement, understanding of benefits and services and increase the transfer of knowledge to Service members. The course includes scenario-based examples, more interactive activities and additional focus on key topic areas that matter most to Service

⁸ 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>

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.
- DoD action plan that standardized 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) report⁹ 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 Assessment (PSTAP) 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. Specifically, Veterans' feedback assists VA in improving TAP in three key takeaways:

1. Identifying what is most important to Veterans in determining their satisfaction with TAP,
2. Determining what to do to improve the experience and

⁹ Better Understanding Needed to Enhance Services to Veterans Readjusting to Civilian Life [GAO-14-676].
<https://www.gao.gov/assets/670/665725.pdf>

3. Guiding training and/or operational activities aimed at enhancing the quality of benefits and services available to Veterans.

The Longitudinal Survey instrument was developed in 2019. 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 Defense, including representatives of all the Military Services
- U.S. Department of Veterans Affairs
- U.S. Department of Labor
- U.S. Department of Education
- U.S. Coast Guard (representing U.S. Department of Homeland Security)
- U.S. Small Business Administration
- U.S. Office of Personnel and Management

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 2021 are 2019's Cross-Sectional Survey participants and the 6-month Cohort (Cohort 4) from the 2020 Cross-Sectional Survey. 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 Longitudinal Survey.
- **L2:** Veterans who separated **11 to 12 months** (June or July 2018) prior to fielding the 2019 Cross-Sectional Survey who completed the 2019 Cross-Sectional Survey and enlisted to participate in the Longitudinal Survey.
- **L3:** Veterans who separated **35 to 36 months** (June or July 2016) prior to fielding the 2019 Cross-Sectional Survey who completed the 2019 Cross-Sectional Survey and enlisted to participate in the Longitudinal Survey.
- **L4:** Veterans who separated **5 to 6 months** (in either December 2019 or January 2020) prior to fielding the 2020 Cross-Sectional Survey who

completed the 2020 Cross-Sectional Survey and enlisted to participate in the 2021 Longitudinal Survey.

Throughout this report, data is analyzed from two separate years of Longitudinal Survey data as well as two years of Cross-Sectional Survey data. Data is presented throughout the report for L1, L2, L3 and L4. Baseline responses are based on a Veteran's Cross-Sectional Survey responses (2019 for L1, L2 and L3 and 2020 for L4), while year 1 and year 2 responses are from the Longitudinal Survey.

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. Prior Cross-Sectional Survey responses (2019 and 2020)
4. Prior Longitudinal Survey responses (2020)
5. Current Longitudinal Survey responses (2021)

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 TAP eligible Veterans, 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:¹⁰

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 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 Department of Defense (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.

¹⁰ 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>

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.
 - 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 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 203,294 Veterans' records (referred to as the Study Universe), resulting in 116,027 Veterans who were identified as TAP eligible (57.1% of the Study Universe).

2021 Longitudinal Survey

Recruitment

The 2021 Longitudinal Survey collected responses from Veterans who completed the 2019 Cross-Sectional Survey (Cohorts 1, 2 and 3) and 2020 Cross-Sectional Survey (Cohort 4) and agreed to be contacted for the follow-up survey. From these cohorts, 4,995 Veterans agreed to participate in a follow-up survey.

Survey Instrument

The survey included 57 questions that covered topics including perceptions of the utility of the VA Benefits and Services Course, 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 B includes a copy of the Longitudinal Survey questionnaire.

Survey Responses

Among the 4,995 Veterans contacted, 2,484 responded to the 2021 Longitudinal Survey (Table 2). This is a response rate of almost 50%, which is less than the response rate for 2020 (62%) but still enough to conduct valid statistical analyses. The study team contacted Veterans 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. Email reminders were also sent to non-respondents periodically. 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 2. 2021 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 (30)	666	475	1	289	63	352	52.9%
L2 (36)	1,055	903	2	413	105	518	49.1%
L3 (60)	1,275	933	1	550	123	673	52.8%
L4 (18)	1,999	1,570	0	826	115	941	47.1%
Total	4,995	2,682	4	1,613	406	2,484	49.7%

Source: VA Administrative Data and 2021 Longitudinal Survey Data.

Weighting and Nonresponse Bias Analysis

Analysts constructed weights and conducted 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 Study 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 Longitudinal Survey weights were adjusted to match the population of each respective cohort. Appendix C provides a detailed description of the weighting approach.

The NRBA compares the characteristics of the survey respondents to the entire Study 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.

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

Demographic Profile

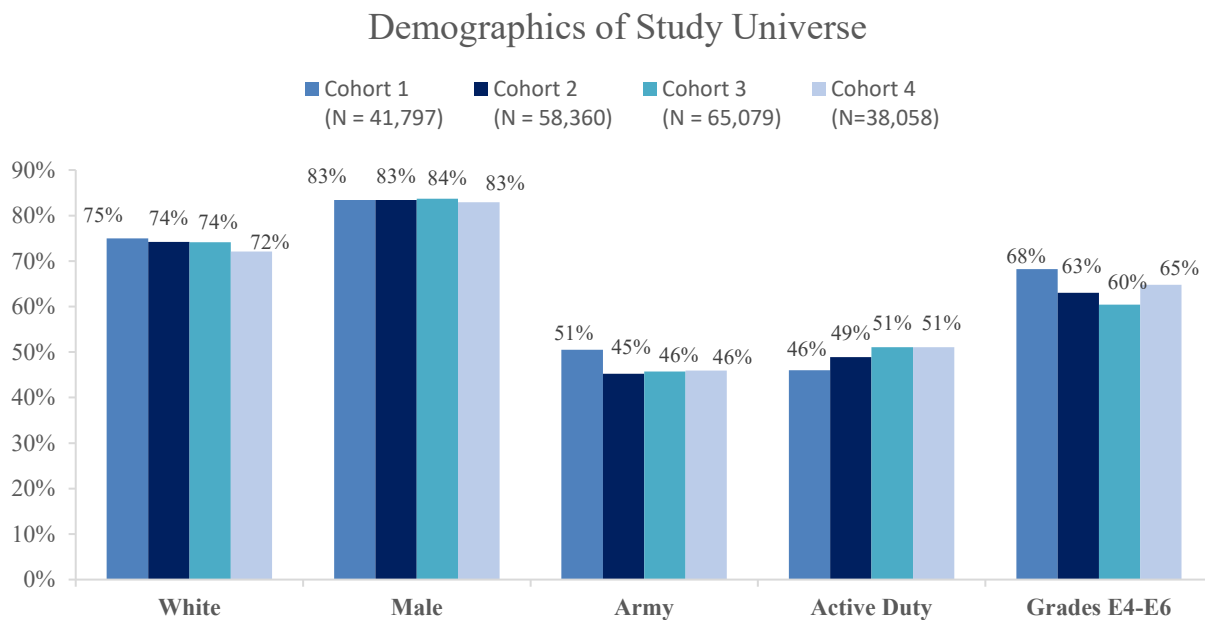
Longitudinal Survey

Figure 3 and Figure 4 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 D provides a detailed demographic breakdown of the Longitudinal Survey demographics in this section. Generally, the difference between the two groups by cohorts is within five percentage points.

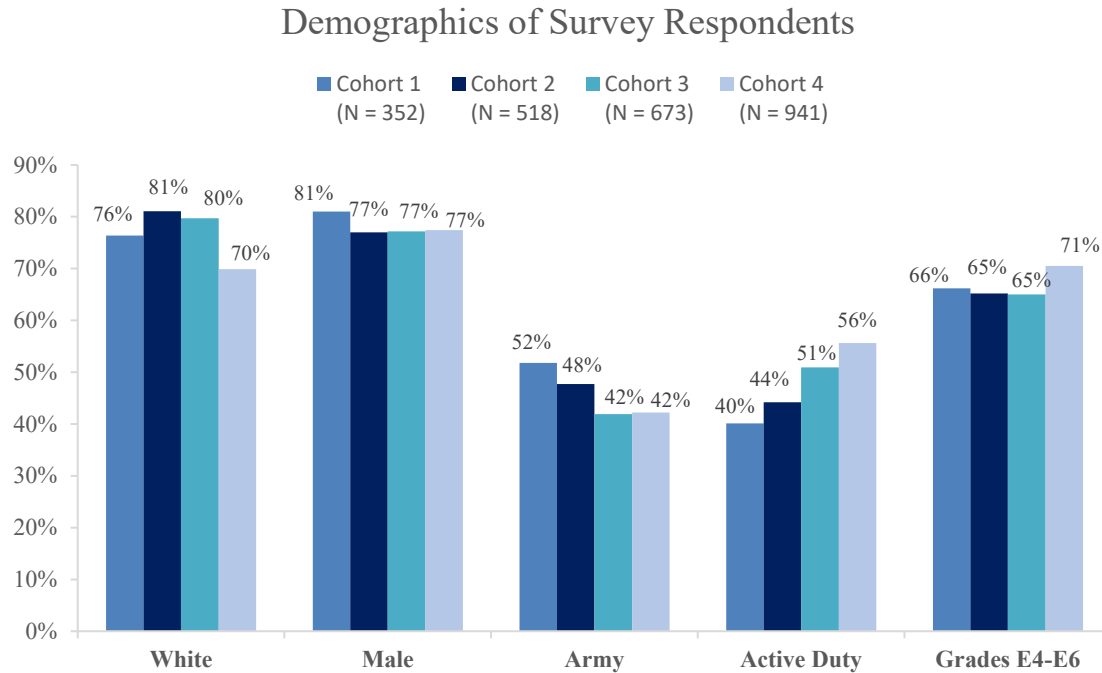
The overall sample of Longitudinal Survey respondents is a diverse group—over 10% of L2 and L3 respondents were African American, and 15% of L4 respondents were African American. Just under 50% of the survey respondents were in the Army for L1 and L2, while just under 40% were in the Army for L3. Nearly 51% and 55% of those who responded to the survey in L3 and L4, respectively, were Active Duty when they separated from the military. Fewer respondents from L1 and L2, around 40%, were Active Duty. All four cohorts had a substantial number of Veterans who were part of the Reserve. Around 78% of survey respondents were male, and about 22% were female.

Figure 3. Demographic Characteristics of 2021 Longitudinal Survey Invitees



Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

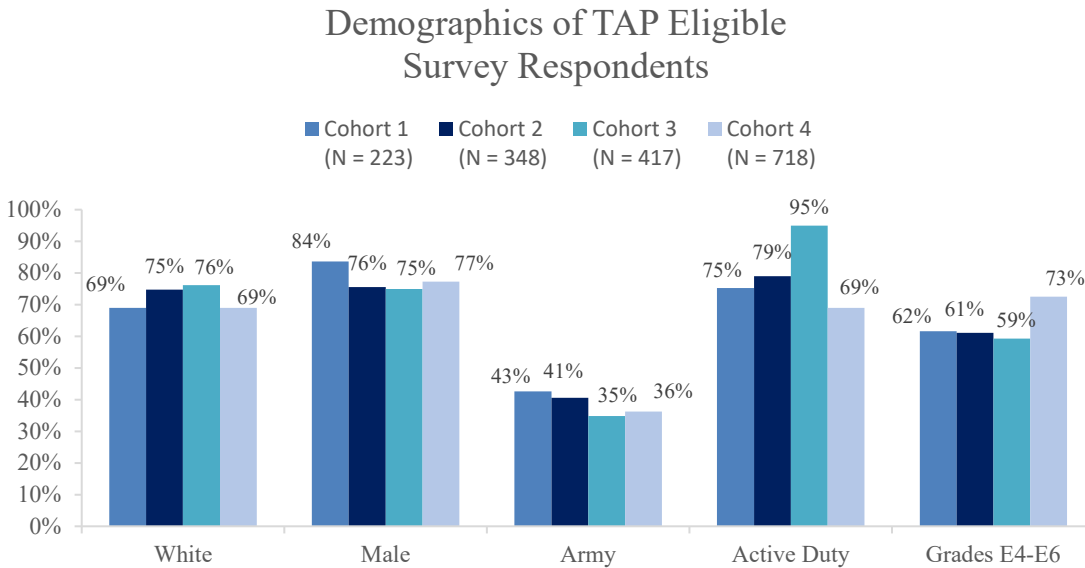
Figure 4. Demographic Characteristics of 2021 Longitudinal Survey Respondents



Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

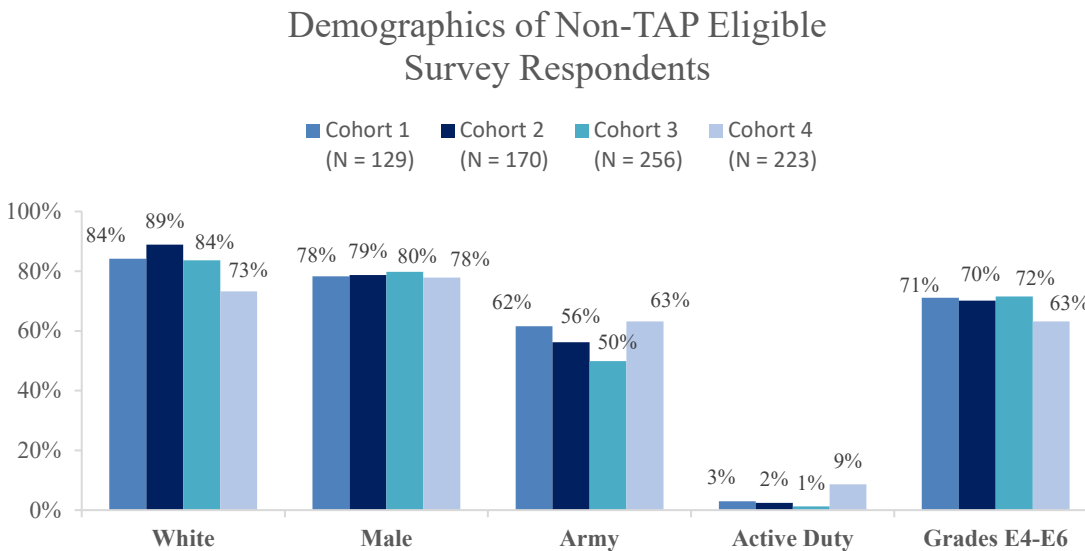
Respondents were either TAP eligible or non-TAP eligible. Figure 5 and Figure 6 compare TAP eligible and non-TAP eligible respondents by Cohort. In the non-TAP eligible group, there was a higher percentage of Veterans that served in the Army (61.6% for L1, 56.2% for L2, 49.9% for L3 and 63.2% for L4). There was a higher percentage of White Veterans in the non-TAP eligible group compared to the TAP eligible group in each of the four cohorts.

Figure 5. Demographic Characteristics of TAP Eligible 2021 Longitudinal Survey Respondents



Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Figure 6. Demographic Characteristics of Non-TAP Eligible 2021 Longitudinal Survey Respondents



Source: 2021 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 Longitudinal Survey combined with data collected from prior Cross-Sectional Surveys.

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 Benefits and Services Course, now known as the VA Benefits and Services Course. 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 the 2020 Longitudinal Survey 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 and 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 2021 Longitudinal Survey. The 2021 Longitudinal Survey includes three cohorts that separated 6 months (L1), 12 months (L2) or 3 years (L3) prior to survey administration of the 2019 Cross-Sectional Survey who agreed to participate in the Longitudinal Survey. Additionally, Veterans who separated six months prior to the administration of the 2020 Cross-Sectional Survey and agreed to participate in the Longitudinal Survey are included in the 2021 Longitudinal Survey. That cohort is labeled as Cohort 4 (L4).

For the 2021 Longitudinal Survey, Veteran responses are labeled as baseline or base (2019 Cross-Sectional Survey responses for L1, L2 and L3 and the 2020 Cross-Sectional Survey for L4). Subsequent annual responses from the Longitudinal Surveys appear by year.

This report also makes references to the 2019 Cross-Sectional Survey Report and the 2020 PSTAP Assessment Outcome Study, which presented the results of the Cross-Sectional and Longitudinal Surveys in one report and is being split into two separate reports moving forward. Those previous reports can be found here: [PSTAP Report Website](#).

3. LONGITUDINAL OUTCOMES OF VETERANS WHO ATTENDED TAP

This section provides the TAP and life domain outcomes of those Veterans who attended TAP based on the 2021 Longitudinal Survey. The Longitudinal Survey first asked several follow-up questions about how Veterans used what they learned from TAP over the past 12 months. The survey then asked a set of life domain questions to identify life changes over the past 12 months. 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 all questions are included in Appendix E, and the detailed output of the regression analysis conducted throughout this section is provided in Appendix H. The main themes of comments provided by Veterans are included in Appendix F.

3.A. KEY FINDINGS

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

VA Benefits and Services Course: The VA Benefits and Services Course is still useful to a high percentage of Veterans, even as far as five years after separation. About 67% of Veterans felt the VA Benefits and Services Course was specifically beneficial in gaining the information and skills they needed to be prepared for their post-military life. Almost 50% of Veterans still use the knowledge they gained from this course as they continue their transition.

Veterans were also asked how knowledgeable they were about certain topics covered in the VA Benefits and Services Course. As expected, Veteran knowledge on VA topics covered in this course declines over time. The one exception was the increase in knowledge about avoiding potential homelessness. Additionally, over 40% of Veterans still felt knowledgeable about applying for VA Benefits and obtaining VA Health Care.

VA Benefits Utilization: Overall, Veterans who took TAP applied for benefits at a higher percentage than the study population, even as much as five years after separation. For Veterans in the Longitudinal Survey, only a small percentage did not know about many VA Benefits, including disability compensation, education, health care and home loans. A slightly higher percentage of Veterans were unaware of life insurance benefits. As for the Veteran Readiness and Employment (VR&E) program, about 13% of Veterans who separated most recently (L1 and L4) did not know about the benefit. Given the current COVID-19 pandemic, the VR&E benefit could be helpful for those Veterans. VA is working on getting more Veterans to enter this program via other programs, such as VA Solid Start and the revitalized Personalized Career Planning and Guidance (PCPG).

Employment: Identifying the challenges Veterans face after separation from military life and entering civilian employment is important to understanding where to improve TAP. In general, Veterans still face several challenges that are consistent with previous PSTAP findings. The most challenging issues for Veterans in the 2021 Longitudinal Survey were managing expectations about salaries, translating military experience to civilian job requirements, and adapting to differences between military and civilian workforce, cultures and norms. As expected, Veterans in L4 rated these challenges the highest of all cohorts as they separated during the COVID-19 pandemic.

In terms of employment, over 90% of Veterans in L1, L2 and L3 worked in permanent positions compared to only 83% of Veterans in L4 (which is a 3% increase over their baseline score). Of those who were employed, over 80% worked full-time and in permanent positions. Additionally, only between 31% (L4) and 38% (L2) felt that their current position matched the skills they had gained in the military. Given that Veterans continue to feel it is challenging to translate their military skills into civilian requirements, it is not surprising to find this result. Veterans who cannot match their skills should restart their careers when they separate from the military, which may lead to frustration and lower earnings.

Veterans were also looking for new jobs in 2021. Overall, the percentage of Veterans actively looking for a job ranged from 20% in L1 to 34% in L4. In looking for employment opportunities, Commercial job sites (for example, Indeed and LinkedIn) and USAJOBS were the resources Veterans used most.

Education: Overall, Veterans continued to attain additional education despite the pandemic. Fewer Veterans in all cohorts have a high school education or less, while an increased number of Veterans have an undergraduate or graduate degree. The overwhelming majority of participants who were enrolled in education or training used GI Bill benefits to finance their studies, though the percentage who relied on the GI Bill decreased in the second year of follow-up for the L1 and L3 cohorts.

The majority of Veterans were satisfied with their education or training experience, though L4 participants (who separated in December 2019 or January 2020) reported significantly lower satisfaction than L1 (who separated in December 2018 or January 2019) at 18 months after separation. Some of this difference could be due to the fact that L4 separated a few months before the pandemic and likely faced challenges in the job market as well as the pandemic impacts to educational programs across the board.

Health and Relationships: Most Veterans reported having a physical or emotional condition and indicated that they received assistance with this. Most of those with ongoing conditions reported seeking treatment, but more than one-quarter were not seeking treatment. Additionally, satisfaction with health dropped in the most recent year compared to the 2020 Survey. There are many factors that could play a role in health satisfaction— as the comments from the survey show that Veterans are frustrated with VA Health Care and the pandemic, which likely led to a decrease in satisfaction with health outcomes.

As has been discussed in 2020, personal relationships have a large impact on a Veteran’s overall life satisfaction. Over 50% of Veterans in all cohorts said they felt isolated from others some of the time or often. For L4 Veterans, this number was almost 62%. This trend also holds when Veterans were asked if they felt a lack of companionship.

Financial Circumstances: Veterans appeared to be financially stable in each cohort despite the pandemic, with over 84% able to pay for all necessary monthly expenses in 2021. However, L4, which separated in December 2019 or January 2020, had comparatively lower levels of financial stability and was less likely to have set aside money for retirement than the other cohorts and less likely to own a home. There was also a high percentage (15%) of Veterans in L4 who received unemployment compensation compared to L1 (5%), L2 (9%) and L3 (7%). Given their time of separation, this is not surprising but should be tracked in future years.

For employed Veterans, there was a general movement toward higher income in 2021. However, this trend did not always continue in the second follow-up year. Veterans in L2 and L3 showed a smaller percentage of those earning above \$100,000, but the percentage was still higher than the baseline results. In terms of household income, the surveys did not show a clear and consistent trend towards higher income levels when comparing each follow-up year. It is important to keep in mind the timing of the surveys and the economic climate. External economic factors can play a large role in determining financial mobility.

Satisfaction and Well-Being: Overall, Veterans in L1 and L2 generally had the highest satisfaction scores, while L4 reported the lowest levels of satisfaction. Veterans in L1 increased their satisfaction scores for health by eight percentage points, and L2 Veterans had a decrease in health satisfaction by six percentage points.

A model was 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:

- Physical health

- Personal relationships
- Future security
- VA Benefits and Services Course providing information on transitioning
- Household income

Interpretation of the model indicates that health and personal relationships are the most important factors for overall life satisfaction. Additionally, Veterans who were satisfied with their future security were also more likely to be satisfied with their overall lives.

Lastly, in previous PSTAP reports, the study identified that African American Veterans had the lowest levels of life satisfaction for all races by at least four percentage points. The study continued to look at outcomes for African American Veterans using the 2021 Longitudinal Survey. In 2021, while African American Veterans overall had lower levels of satisfaction compared to other races, TAP did not seem to be a driver for the lower scores as African Americans were generally satisfied with TAP, and analysis shows other factors that impact differences in satisfaction levels. In comparison to other races, African American Veterans had higher satisfaction rates of ongoing health conditions but were less satisfied with personal relationships, health and future security. Their levels of overall life satisfaction were generally similar to the ones reported in 2020, which were improved from 2019.

3.B. VA TAP-RELATED OUTCOMES

The first four questions of the Longitudinal Survey revisit some of the Cross-Sectional Survey questions regarding VA-related TAP information, including the usefulness of the VA Benefits and Services Course and applying for VA Benefits. This section provides a summary of the responses to these questions.

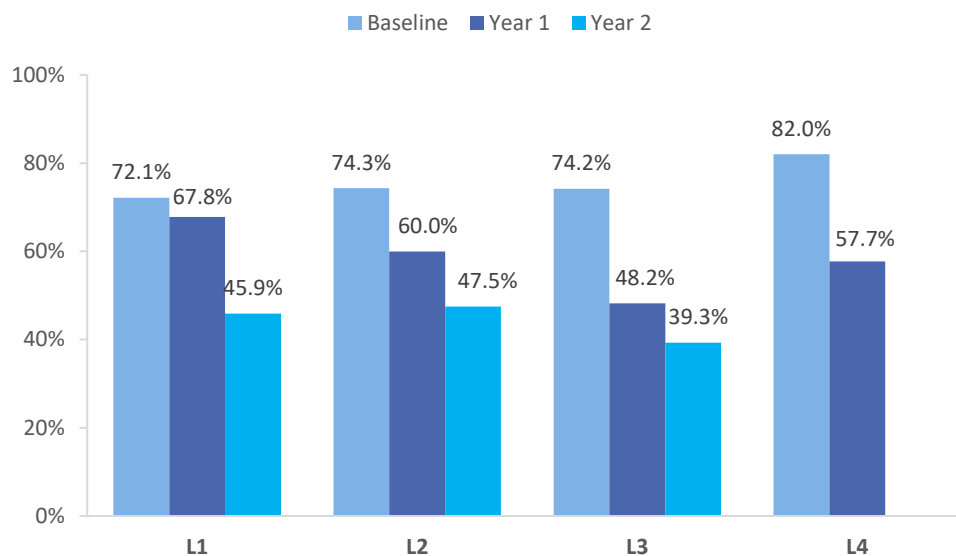
Usefulness of the VA Benefits and Services Course

Veterans were asked to rate the usefulness of the VA Benefits and Services Course on a scale of 1 to 5, where 1 is not useful at all, and 5 is extremely useful (Q4). Veterans who responded with either a 4 or 5 were considered to find the VA course useful.

Comparisons over time *within cohorts*. Overall, the usefulness of the VA Benefits and Services Course declines with time, as one would expect (Figure 7). As the length of time from separation increases, Veterans tend to remember less and less from the course. Additionally, benefit information and processes change over time, leading to Veterans needing to gain additional information from what they have previously learned. However, Veterans still find the course useful.

Differences across cohorts. Almost 60% of Veterans in Cohort L4 said that the VA Benefits and Services Course was useful this year, which is slightly lower than the year 1 scores for L1 and L2 but still considered high. L1, L2 and L3 still reported fairly high levels of usefulness for the course considering that those Veterans separated between 30 (L1) and 60 (L3) months ago. Almost 50% of Veterans in L1 and L2 found the course useful, and about 40% of Veterans in L3 found it useful despite separating five years ago.

Figure 7. Usefulness of the TAP Benefits and Services Course by Cohort: 2021 and 2020 Longitudinal Surveys



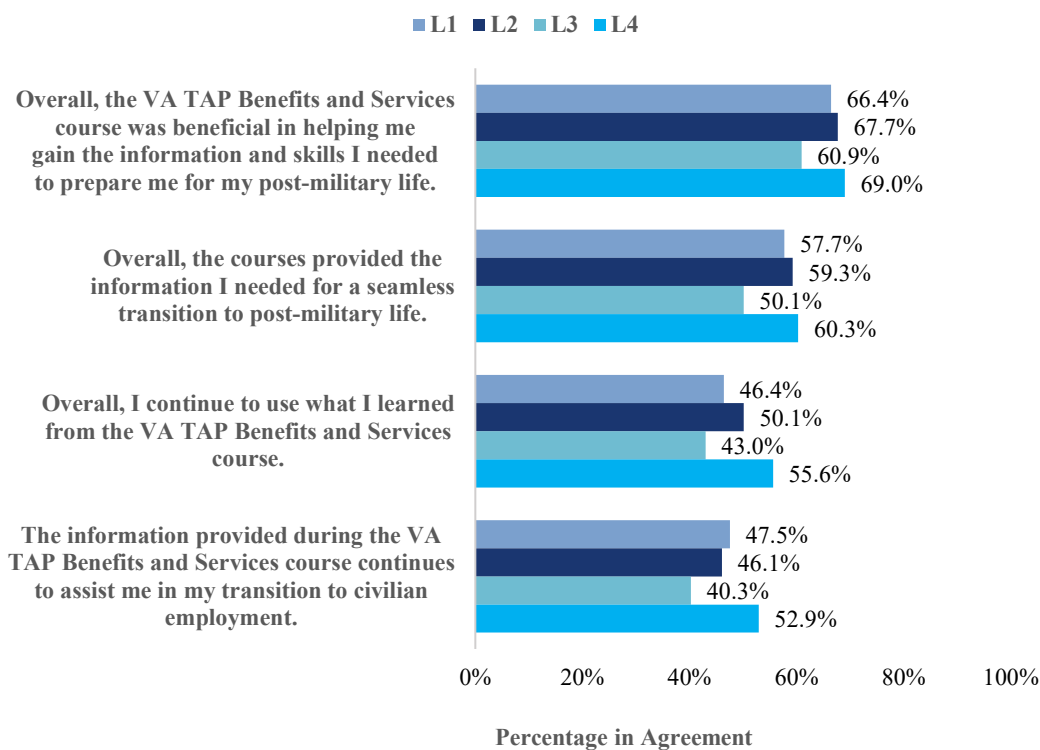
Source: 2020 and 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data. “Useful” ratings are defined as responses of 4 or 5 on a scale of 1 to 5, where 1 is “not useful at all” and 5 is “extremely useful.”

Veterans were also asked to rate their level of agreement with several statements regarding the VA Benefits and Services Course. Question responses ranged from 1 (Strongly disagree) to 5 (Strongly agree). Figure 8 provides the breakdown of the level of agreement with the statements from Question 1. Over 66% of Veterans in L1, L2 and L4 agreed that, *Overall, the VA TAP Benefits and Services Course was beneficial in helping me gain the information and skills I needed to prepare me for my post-military life*. Additionally, despite separating in 2016, over 60% of Veterans in L3 also agreed with the above statement, showing that the VA Benefits and Services Course is still helping Veterans long after they separate from the military.

Over 50% of Veterans agreed with the statement, *Overall, the course provided the information I needed for a seamless transition to post-military life*. Over 60% of Veterans in L4 agreed, but only 50% of L3 (which separated the earliest of the four cohorts) agreed. Scores for questions asking Veterans about the lasting effects of the course

had lower scores, as would be expected. For the statement, *Overall, I continue to use what I learned from the VA TAP Benefits and Services Course*, at least half of Veterans in L2 (50%) and L4 (56%) agreed, while less than half of Veterans in L1 (46%) and L3 (43%) agreed. Scores were also similar for the question, *The information provided during the VA TAP Benefits and Services Course continues to assist me in my transition to civilian employment*. While scores were lower for these questions, they still show that many Veterans are still using the information from the VA Benefits and Services Course years after they separate from the military.

Figure 8. To what extent do you agree or disagree with each of the following statements about the VA TAP Benefits and Services Course? (Questions 1_1, 1_2, 1_3 and 1_4 – Asked of Veterans Who Participated in TAP)



Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Question 2 of the 2021 Longitudinal Survey compared the level of knowledge Veterans believe they have on several topics covered in the VA Benefits and Services Course. Figure 9 provides the comparison of the level of knowledge for each of the cohorts.

Comparisons over time *within* cohorts. For most topics, each cohort had fewer Veterans who were knowledgeable over time, which is expected. Veterans would most likely only know about things important to them and may not gather information about other items regularly. In general, the largest decreases in the percentage of knowledgeable Veterans were for applying for VA Benefits, obtaining VA Health Care and obtaining

mental health counseling or assistance. The largest decrease in knowledge was for applying for VA Benefits. Veterans in L1, L2 and L3 who felt they were knowledgeable about applying for VA Benefits decreased from around 70% in the baseline year to around 40% in years 1 and 2. For L4, the trend was similar as it decreased from 69% in their baseline year (2020) to 41% in year 1 (2021).

The other three topics asked about in the 2021 Longitudinal Survey showed either small decreases in the percentage of Veterans who were knowledgeable or even increases across time. All cohorts saw an increase in Veterans who were knowledgeable when asked about avoiding potential homelessness since their baseline scores. For preparing for potential impacts to their economic well-being after their service, there was only about a 10-percentage point decrease from the baseline for Veterans in L1, L2 and L3 (going from around 60% to 50%). This trend held for L4 as well. Responses varied much more when Veterans were asked about preparing for changes in their personal lives. In L1, 61% of Veterans in year 2 were knowledgeable compared to 53% in the baseline. All other cohorts showed marginal changes over the years.

Differences across cohorts. At the year 2 mark, the largest differences in the percentage of knowledgeable Veterans were for obtaining VA Health Care and preparing for changes in a Veteran's personal life. For obtaining VA Health Care, 51% of L2 felt knowledgeable, while only 43% of L3 and 41% of L2 felt knowledgeable. For preparing for changes in their personal lives, 61% of Veterans in L1 believed they were knowledgeable compared to 48% of L2 and L3. At the year 1 mark, the biggest differences for L4 compared to the other cohorts were regarding being prepared for separation. For preparing for changes in their personal lives, only 49% of Veterans in L4 felt knowledgeable compared to 55% in L3 and 58% in L1. Additionally, only 47% of Veterans in L4 felt knowledgeable about being prepared for impacts to their economic well-being compared to 53% of L2 and 55% of L3.

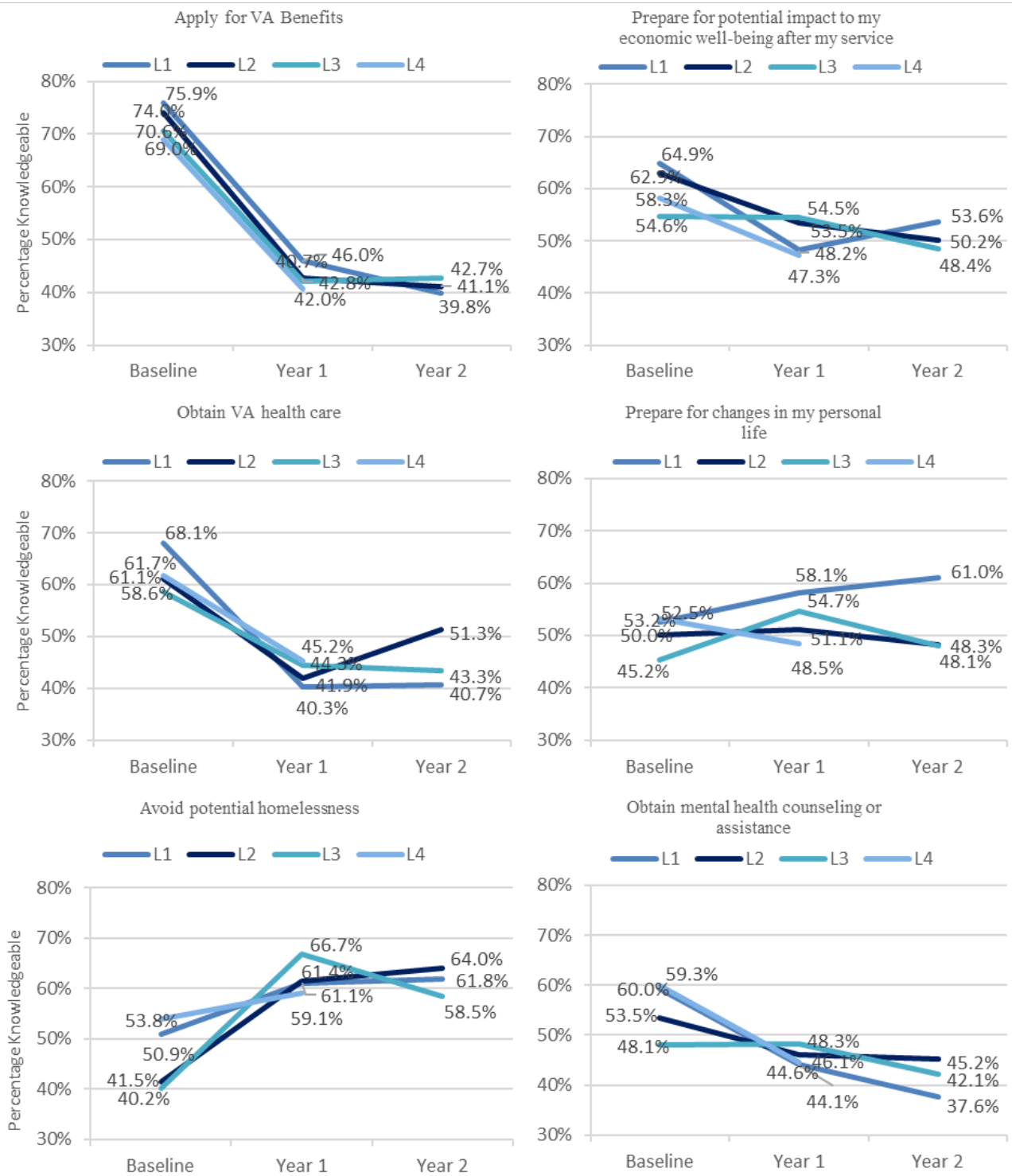
While Veterans agreed that the VA Benefits and Services Course was helpful when applying for VA Benefits, there are still some areas they identified for improvement. Some comments highlighting this include:

- “Outlets for additional service or reserve service clarified with VA Disability. Greater explanation of VA Benefits up front so it is not a discovery process every time I want to pursue a benefit.” (L1)
- “Have benefits educators on hand to give info about VA Benefits and education benefits and also the nearby resources and also nearby Veteran service organizations for the eaters where the vets will settle.” (L2)
- “Spend more time on the VA Benefits like how to exactly apply for VA Healthcare, what to do once approved for VA Healthcare, how to receive

compensation for events that were not recorded due to leadership dissuading reporting.” (L4)

- “Truthfully... the mandatory VA Benefits briefing is of little value at the time it is given during the out- processing briefs because few if any known their VA Disability percentages. One thing the VA should adopt is providing relevant information based on retirement location (assigning services based on disability) with the confirmation of disability rating. It took me almost 20 months to get an initial appointment post-retirement.” (L4)
- “VA has many great programs but knowing about them and how to access them (and when) is daunting. Simplifying how they can be understood (along with their timelines) would be valuable at transition time and beyond! Perhaps a flow chart or decision tree style, or some kind of graphic chart, would help to streamline the overwhelming amount of information. Also, I've had very good experience with my Patient Care Manager (PCM) at the VA hospital but scheduling of appointments by others (who I was told would reach out) has not happened -- in two different cases.” (L4)
- “I think the VA has been doing a great job at helping me with appointment reminders, shipping necessary medications to my home, educational benefits, disability benefits, consoles for other health services, preventive care, and mental health treatment. I feel like in order for the VA to address any issues I may be having; it is my responsibility to report what issues I am having to receive proper care. I do appreciate the great support given since being separated. Not every single interaction has been perfect, but I am more than happy with the care I've received.” (L2)

Figure 9. Percentage of Veterans Who Are Knowledgeable About Specific Information or Resources Provided During the VA Benefits and Services Course, by Topic and Cohort: 2019 and 2020 Cross-Sectional Surveys and 2020 and 2021 Longitudinal Surveys



Source: 2020 & 2021 Longitudinal Survey and 2019 & 2020 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.

Veterans' Benefits Utilization

Veterans were also asked if they have applied for VA Benefits in the last 12 months, intend to apply or if they did not know about several VA Benefits (Table 3). For most VA Benefits, less than 3% of Veterans indicated that they were not aware of the benefits available to them. VA Life Insurance and VR&E programs were two benefits of which Veterans were least aware. L4 had the highest percentage of Veterans that did not know about the VA Life Insurance benefit at around 8%. Over 13% of Veterans from L4 did not know of the VR&E benefit.

VA Education and VA Health Care were the benefits Veterans applied to most in the last 12 months. Over 50% of Veterans in L4 applied for VA Health Care, while only 20% of L3 applied. L4 also had the highest percentage that applied for VA Education at 47%, and L3 had the lowest at about 28%.

Table 3. In the last 12 months, have you applied for these VA Benefits, or do you plan to apply in the future? (Question 3 - Veterans Who Participated in TAP)

Benefit	Intention	L1 (30)	L2 (36)	L3 (60)	L4 (18)
VA Disability Compensation	Applied	28.8%	28.8%	22.2%	56.7%
	Intend to Apply	10.4%	10.2%	7.3%	9.6%
	Didn't Know about Benefit	0.9%	2.5%	2.5%	0.9%
	<i>Total Respondents (N)</i>	<i>(239)</i>	<i>(366)</i>	<i>(423)</i>	<i>(718)</i>
VA Education	Applied	43.9%	36.2%	28.3%	47.0%
	Intend to Apply	11.1%	20.5%	9.4%	25.3%
	Didn't Know about Benefit	2.4%	1.4%	2.3%	1.1%
	<i>Total Respondents (N)</i>	<i>(238)</i>	<i>(366)</i>	<i>(424)</i>	<i>(719)</i>
VA Life Insurance	Applied	12.2%	9.3%	6.8%	16.2%
	Intend to Apply	5.7%	4.8%	3.6%	10.9%
	Didn't Know about Benefit	7.0%	7.3%	6.8%	7.7%
	<i>Total Respondents (N)</i>	<i>(238)</i>	<i>(364)</i>	<i>(422)</i>	<i>(720)</i>
VA Home Loans	Applied	27.7%	25.3%	22.7%	30.0%
	Intend to Apply	20.7%	26.4%	21.9%	30.5%
	Didn't Know about Benefit	2.0%	1.8%	2.3%	4.0%
	<i>Total Respondents (N)</i>	<i>(236)</i>	<i>(362)</i>	<i>(420)</i>	<i>(712)</i>
VA Veteran Readiness & Employment	Applied	11.8%	8.6%	6.2%	13.7%
	Intend to Apply	3.8%	7.4%	6.9%	13.4%
	Didn't Know about Benefit	13.0%	9.2%	4.9%	13.6%
	<i>Total Respondents (N)</i>	<i>(236)</i>	<i>(365)</i>	<i>(422)</i>	<i>(720)</i>
VA Health Care	Applied	33.4%	34.6%	20.3%	52.3%
	Intend to Apply	3.6%	8.3%	7.2%	11.4%
	Didn't Know about Benefit	2.4%	0.4%	1.3%	2.8%
	<i>Total Respondents (N)</i>	<i>(238)</i>	<i>(364)</i>	<i>(419)</i>	<i>(720)</i>

Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Table 4 compares Veterans from the 2021 Longitudinal Survey to those in the overall study population. Overall, a higher percentage of Veterans in the Longitudinal Survey apply for benefits than the general study group. The largest differences in applying for

these benefits include disability compensation and health care. Additionally, Veterans who participated in TAP also apply for life insurance, home loans and VR&E benefits at a higher rate showing that TAP continues to make a difference in benefits applications years after separation.

Table 4. Veteran Benefit Application Status for 2021 Longitudinal Veterans Versus Study Population, by Cohort

Category	Percent	Participated in TAP				Study Population			
		L1 (30)	L2 (36)	L3 (60)	L4 (18)	L1 (30)	L2 (36)	L3 (60)	L4 (18)
Disability	Applied	84.7%	78.5%	81.0%	84.3%	55.6%	55.5%	56.5%	59.3%
Education	Applied for Ch. 33	73.6%	74.5%	85.9%	71.9%	60.6%	61.5%	64.6%	57.4%
	Applied for Ch. 30	19.1%	15.4%	20.0%	12.5%	13.4%	13.2%	13.7%	12.5%
	Applied for Ch. 1606	4.5%	4.5%	4.1%	4.7%	12.9%	10.5%	9.7%	12.3%
	Applied for Ch. 1607	0.7%	1.8%	0.4%	0.8%	2.9%	2.4%	2.6%	2.5%
Home Loan	Applied for Home Loan	68.1%	73.0%	74.4%	65.0%	56.6%	58.2%	59.6%	54.7%
Life Insurance	Applied	17.9%	21.5%	18.5%	21.5%	9.5%	9.5%	8.3%	11.2%
VA Health Care (VHA)	Enrolled in VHA	83.4%	82.7%	81.9%	78.8%	57.5%	57.7%	61.0%	56.5%
VR&E	Applied to VR&E Ch. 31	32.1%	20.7%	23.7%	19.6%	13.3%	14.3%	18.2%	8.9%
	Applied to (PCPG/Ch. 36)	10.9%	7.0%	10.7%	4.0%	4.4%	5.3%	6.6%	3.1%
<i>Total Respondents (N)</i>		<i>(240)</i>	<i>(367)</i>	<i>(426)</i>	<i>(723)</i>	<i>(41,797)</i>	<i>(58,360)</i>	<i>(65,079)</i>	<i>(38,058)</i>

Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Veterans also provided comments regarding specific benefits via the Longitudinal Survey. Some comments highlighting issues with specific benefits include:

- “More time and info spent on VA Benefits application process, especially disability. This is the topic I field the most questions from friends making the

Veterans in the 2021 Longitudinal Survey who took TAP continue to apply for benefits at much higher rates than those in the PSTAP Study Population.

- transition. I would say the information is missing the mark and defers to VSO too much.” (L1)
- “I have full understanding of the stress of the VA. I'm currently waiting for a callback to be re-enrolled (properly) with the VA healthcare system. I had decided to stop using it when I was employed due to the decent benefits I had received.” (L2)
 - “I received no help from any Veteran Representative for my disability appeals. My initial rep left the VA in 2018, but I was never notified. I reached out to three other reps and no one responded. No specific name is listed as my representative.” (L3)
 - “I felt as though the TAP program spoke at length about VA Disability, but not enough about VA healthcare. I spent hours trying to research on my own if I was eligible or not / how much I was eligible for, and what it would cost. Never figured it out and went 2.5 years with no health insurance after separating.” (L2)

3.C. 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

Many Veterans face post-separation challenges that involve finding and adjusting to a new job. Table 5 shows responses to Question 5, which asked about different challenges Veterans may have encountered this year.

Overall, more than 45% of Veterans felt that both managing expectations about salaries and adapting to differences in the civilian workforce were challenging. Knowing the steps in conducting a job search was the least challenging for Veterans with only about 33% of Veterans saying it was challenging. L4 tended to have higher percentages of Veterans who selected “Challenging” for the questions, including about managing expectations about salary where it was roughly 10%age points above the other cohorts.

Comments left by Veterans for Question 56 echoed some of the findings of the survey:

- “The transition process is severely lacking in helping specialized skillsets, such as pilots, find employment that isn't directly using that skillset. For Officers in general, the transition process is not well-suited for helping us find employment that pays equal to or greater than our military pay.” (L1)

- “There could have been a day that job recruiters were brought in for the purpose of initiating the process of finding employment.” (L4)
- “A six-month Employment transitioning program, which allows services members to Intern with civilian companies to include Federal and State government agency.” (L1)
- “One thing I would advise is to better evaluate employment programs that participate in the transitioning program. Now that I am on the other side and have talked to other Veterans, I realize the program I was in was not really trying to help people like me. The program mainly helped employ soldiers that already had a background in the industry, even though the program advertised that it could help place anyone. Since I did not have the background, they wanted I would have been better off working toward certifications on my own.” (L4)
- “Allow more time to transition out of the military where they can receive their military salary for a period of time after the service so they can try to get hired in a career field and try it out after the service. Allow the Veteran a chance to get out of that career field and gain employment elsewhere if that career field doesn't work out while receiving their military salary again until they're permanently employed.” (L4)

Table 5. In the last 12 months, how challenging have the following areas been for you as you continue your transition into civilian life? (Question 5 - Asked of Veterans Who Participated in TAP)

Item	Challenge Level	L1 (30)	L2 (36)	L3 (60)	L4 (18)
Managing my expectations about the salary earned in a civilian job.	Challenging	43.9%	42.5%	42.5%	53.9%
	A little challenging	21.0%	24.9%	26.1%	21.4%
	Not challenging at all	35.0%	32.6%	31.5%	24.7%
	<i>Total Respondents (N)</i>	<i>(202)</i>	<i>(325)</i>	<i>(365)</i>	<i>(628)</i>
Knowing the steps in conducting a job search.	Challenging	31.0%	26.4%	36.7%	38.3%
	A little challenging	28.9%	26.1%	19.8%	26.1%
	Not challenging at all	40.1%	47.6%	43.5%	35.6%
	<i>Total Respondents (N)</i>	<i>(194)</i>	<i>(307)</i>	<i>(325)</i>	<i>(632)</i>
Understanding how my military experiences translate to civilian job requirements.	Challenging	44.5%	37.4%	38.3%	49.4%
	A little challenging	26.4%	25.2%	27.1%	23.1%
	Not challenging at all	29.1%	37.4%	34.6%	27.5%
	<i>Total Respondents (N)</i>	<i>(207)</i>	<i>(330)</i>	<i>(357)</i>	<i>(659)</i>
Adapting to differences between military and civilian workforce cultures, norms and behaviors.	Challenging	39.4%	42.4%	45.2%	54.3%
	A little challenging	28.2%	32.7%	25.1%	20.5%
	Not challenging at all	32.4%	24.9%	29.7%	25.3%
	<i>Total Respondents (N)</i>	<i>(212)</i>	<i>(337)</i>	<i>(377)</i>	<i>(654)</i>
Interacting with civilians who are not familiar with the military.	Challenging	31.5%	38.6%	41.3%	46.6%
	A little challenging	31.3%	27.1%	23.9%	21.6%
	Not challenging at all	37.2%	34.3%	34.8%	31.9%
	<i>Total Respondents (N)</i>	<i>(220)</i>	<i>(345)</i>	<i>(386)</i>	<i>(667)</i>
Working with civilians who share different values from me.	Challenging	38.3%	38.1%	37.5%	42.9%
	A little challenging	22.4%	28.4%	29.6%	23.1%
	Not challenging at all	39.4%	33.5%	32.9%	34.0%
	<i>Total Respondents (N)</i>	<i>(217)</i>	<i>(333)</i>	<i>(385)</i>	<i>(624)</i>

Source: 2021 Longitudinal Survey merged with VA Administrative Data and DoD Data.

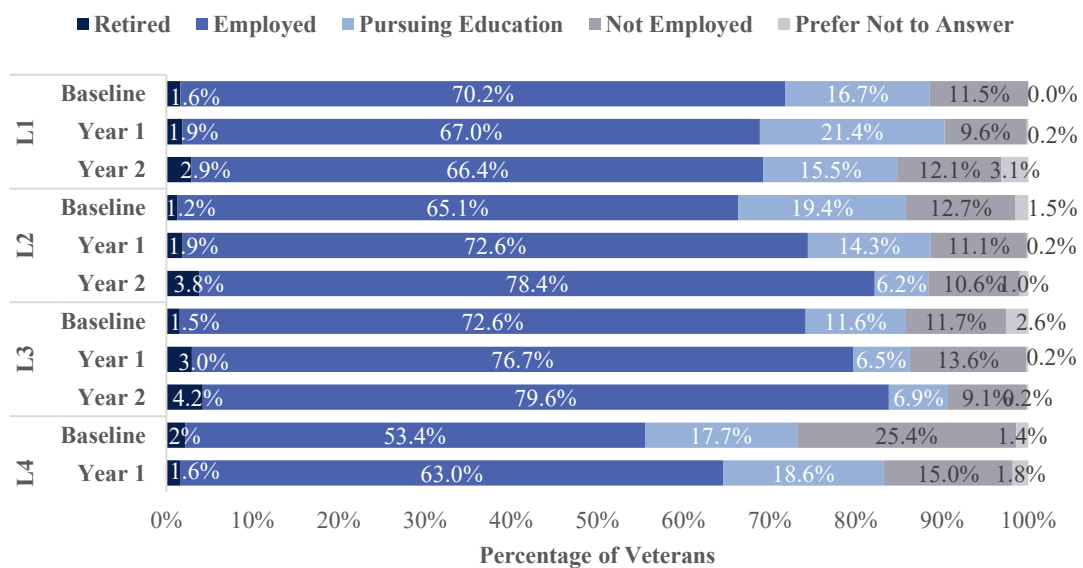
Employment Outcomes

Figure 10 shows the employment status of Veterans that participated in the 2021 and 2020 Longitudinal Surveys and 2020 and 2019 Cross-Sectional Surveys.

Comparisons over time within cohorts. Generally, the percentages are similar to those in the previous survey. Over 78% of Veterans in L2 and L3 were employed in 2021, which is an increase over 2020 as fewer Veterans are still pursuing education. For L1, Veteran employment stayed linear in 2021 while there were decreases in education, which means a higher percentage of Veterans are not employed (12%). This may be a result of them separating around the time that the COVID-19 pandemic began. The results for L4 are promising given the difficulties they faced separating during the COVID-19 pandemic. There was a 9-percentage point increase in Veteran employment and an additional 1% increase in Veterans pursuing education compared to 2020 survey responses. Additionally, the percentage of Veterans not employed decreased from 25% in 2020 to 15% in 2021.

Differences across cohorts. The main difference among cohorts at Year 2 is education. Almost 16% of Veterans in L1 are pursuing education, while only about 6% of L2 and L3 are still pursuing education. Comparing results for year 1 can be difficult given that Veterans in L4 separated right before the COVID-19 pandemic. The results for L4 Veterans vary greatly. They had the highest percentage of unemployed Veterans at 15%; however, their employment numbers are similar to L1 (63% versus 67%) but are at least 10% lower than L2 and L3. They also ranked second in the percentage of Veterans pursuing education with only L1 being higher at year 1 (21% for L1 versus 19% for L4).

Figure 10. Longitudinal Veterans Employment Status: 2019 vs. 2020 vs. 2021 Comparison



Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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.

Veterans provided responses that described the types of employment they were engaged in (Table 6).

Comparisons over time within cohorts. For Veterans that completed the 2021 Longitudinal Survey (L1, L2 and L3), there was not much change in the percentage of Veterans working permanent positions. All three cohorts were above 90%, and changes for each cohort were less than 2%. The largest change was for L4, which went from 80% of Veterans working in permanent positions in 2020 to 83% in 2021. For entrepreneurial activities, there are no clear trends. The percentage of Veterans who owned their own company increased in 2021, but some more than others. L2 increased from 2% in the baseline to 5% in year 2. A larger percentage of Veterans in L1 and L3

also started side businesses to supplement their income. L1 increased from 6% in the baseline to almost 13% in year 2. Similarly, L3 increased from 7% to almost 14% in the same timeframe.

Differences across cohorts. As expected, a smaller percentage of Veterans in L4 are employed in permanent positions compared to all other cohorts at year 1. At the year 2 mark, cohorts L1, L2 and L3 are all over 90% and within three percentage points of each other. As for entrepreneurial activities, only small percentages of Veterans own their own company ranging from L3 (6.6%) to L4 (2.3%). Additionally, over 10% of Veterans in L3 and L1 currently have a side business or hobby to supplement their income.

Table 6. Percentage of Veterans Working in Permanent Positions or Engaged in Any Entrepreneurial Activities (Questions 8 and 13 – Asked of Employed Veterans Who Participated in TAP)

Employment Type	Base L1 (6)	Year 1 L1 (18)	Year 2 L1 (30)	Base L2 (12)	Year 1 L2 (24)	Year 2 L2 (36)	Base L3 (36)	Year 1 L3 (48)	Year 2 L3 (60)	Base L4 (6)	Year 1 L4 (18)
Work in permanent positions	91.8%	90.7%	92.1%	83.7%	91.3%	90.5%	86.3%	93.5%	93.5%	80.2%	83.0%
<i>Total Respondents (N)</i>	<i>(153)</i>	<i>(145)</i>	<i>(165)</i>	<i>(237)</i>	<i>(216)</i>	<i>(273)</i>	<i>(310)</i>	<i>(278)</i>	<i>(332)</i>	<i>(426)</i>	<i>(476)</i>
Engaged in Entrepreneurial Activities											
Own their own company	3.6%	2.5%	3.8%	1.9%	3.2%	5.3%	5.3%	2.5%	6.6%	1.5%	2.3%
Have a side business/hobby to supplement income	6.0%	4.1%	12.6%	11.2%	9.6%	8.3%	7.2%	11.3%	13.5%	7.5%	6.8%
Have taken tangible steps to start a business in the last 12 months	7.8%	7.4%	3.7%	6.0%	7.8%	6.6%	2.8%	6.4%	8.6%	5.3%	5.9%
<i>Total Respondents Who Are Employed (N)</i>	<i>(154)</i>	<i>(146)</i>	<i>(166)</i>	<i>(240)</i>	<i>(216)</i>	<i>(272)</i>	<i>(311)</i>	<i>(280)</i>	<i>(336)</i>	<i>(426)</i>	<i>(478)</i>

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Employed Veterans were also asked about their current employment status (Table 7).

Comparisons over time within cohorts. For Veterans who work full-time, L3 saw the largest increase over the baseline going from 67% to 79% in year 2. Both L2 and L3 also saw a decrease in Veterans who worked full-time and had an additional job. Both cohorts decreased by about 5% as L2 went from 17% in the baseline to 13% in year 2, and L3 went from 15% to 10% in the same timeframe.

Differences across cohorts. Over 87% of L1, L2 and L3 Veterans worked full-time. Between 6% and 13% of these Veterans worked a full-time job and had an additional job. For L4 Veterans, only 77% worked full-time, and of those Veterans, 9% worked full-

time and had an additional job. L4 Veterans had a much higher percentage of Veterans working part-time by choice (12%) compared to all other cohorts with L2 being the second highest (7%). Lastly, 9% of Veterans in L4 worked part-time at one job, which is about 4% larger than L1 at year 1, and the gap is even larger for L2 (2%) and L3 (less than 1%).

Table 7. Describe your current employment (Question 19 – Asked of Employed Veterans Who Participated in TAP)

Current Employment Status	Base L1 (6)	Year 1 L1 (18)	Year 2 L1 (30)	Base L2 (12)	Year 1 L2 (24)	Year 2 L2 (36)	Base L3 (36)	Year 1 L3 (48)	Year 2 L3 (60)	Base L4 (6)	Year 1 L4 (18)
I work full-time	83.4%	86.2%	87.4%	64.3%	78.4%	74.5%	67.2%	79.6%	79.3%	72.0%	68.3%
I work full-time & have an additional job	1.4%	3.1%	6.5%	17.3%	13.8%	12.8%	14.8%	13.9%	10.1%	6.6%	9.1%
I work part-time by choice	11.9%	3.0%	5.1%	10.2%	3.8%	6.9%	12.6%	6.1%	4.4%	12.0%	11.6%
I work part-time at one job	3.1%	4.9%	1.0%	4.3%	2.1%	3.1%	3.7%	0.1%	3.1%	7.0%	9.0%
I work part-time at more than one job	0.2%	2.8%	-	3.9%	1.9%	2.7%	1.6%	0.4%	3.2%	2.4%	1.9%
<i>Total Respondents Who Are Employed (N)</i>	<i>(154)</i>	<i>(146)</i>	<i>(164)</i>	<i>(238)</i>	<i>(217)</i>	<i>(273)</i>	<i>(307)</i>	<i>(280)</i>	<i>(332)</i>	<i>(423)</i>	<i>(476)</i>

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The 2021 Longitudinal Survey also asked whether currently employed Veterans were actively looking for a new job (Table 8). In 2021, 34% of Veterans in L4 were looking for a new job. L1, L2 and L3 all had less than 28% of Veterans looking for a new job with L1 being the lowest at 21%.

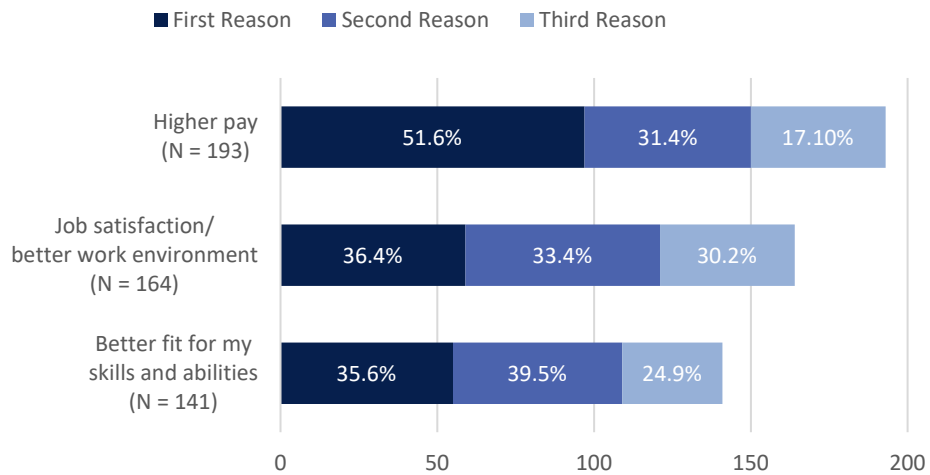
Table 8. Are you actively looking for a new job? (Question 17 – Asked of Employed Veterans Who Participated in TAP)

Actively Looking for a New Job?	L1 (30)	L2 (36)	L3 (60)	L4 (18)
Yes	20.7%	27.7%	24.9%	34.0%
No	79.3%	72.3%	75.1%	66.0%
<i>Total Respondents Who Are Employed (N)</i>	<i>(174)</i>	<i>(281)</i>	<i>(343)</i>	<i>(509)</i>

Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Veterans who were looking for a new job were also asked to rank their top reasons. Figure 11 presents the top three reasons that Veterans were looking for new jobs based on the number of votes received. Similar to the results from 2020, 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.

Figure 11. Primary Reasons for Looking for Another Job (2021 Longitudinal Survey)

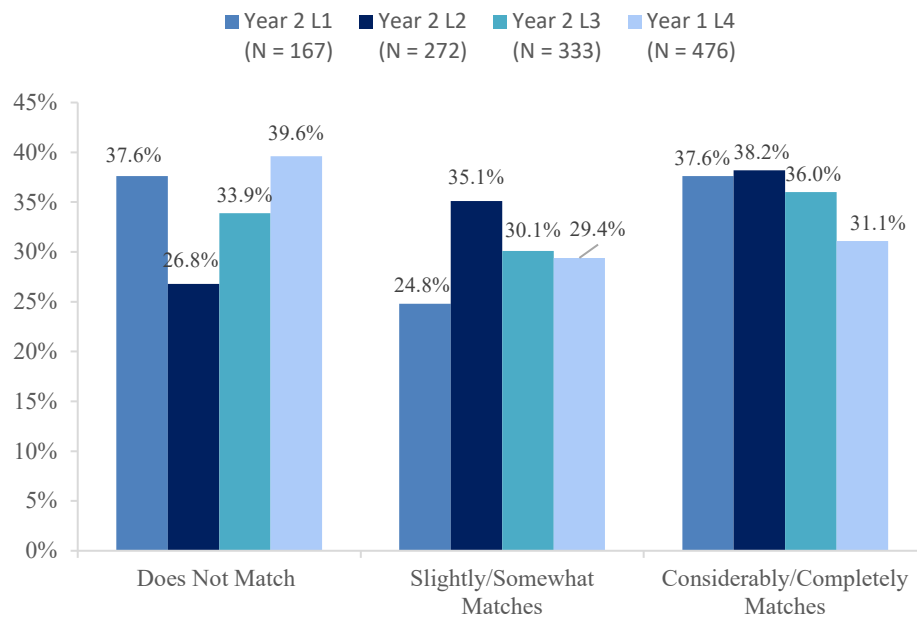


Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

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

In the 2021 Longitudinal Survey, Veterans were asked if their current job matched the skills they built through their military service (Figure 12). 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, fewer than 40% of Veterans felt their current jobs matched their military skills. Conversely, about 38% of L1 and 40% of L4 Veterans believed their jobs did not match their military skillset. The remaining Veterans felt their jobs slightly or somewhat matched their military skillset. 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 12. 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: 2021 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 9). Veterans from all three cohorts had similar percentages of enrolling, registering or establishing profiles in all the benefits systems listed. Around 8% 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 slightly less than 10% of Veterans enrolled, registered, or established a profile.
- For each cohort, the VA Benefits Website had the highest usage at around 80% of Veterans who enrolled, registered or established a profile.

Table 9. In the last 12 months, have you ever enrolled, registered or established a profile or online account with any of the following? (Question 19 - Asked of Veterans Who Participated in TAP)

Benefit System - Enrolled/Registered in Past 12 Months	L1 (30)	L2 (36)	L3 (60)	L4 (18)
VA Health Care System (e.g., myHealthVet.gov)	47.7%	62.6%	62.6%	63.5%
Department of Labor’s American Job Center	9.7%	9.1%	9.1%	8.4%
VA Benefits Website (e.g., eBenefits)	81.5%	81.5%	81.5%	79.2%
Commercial job site (e.g., Indeed, LinkedIn, etc.)	54.5%	55.4%	55.4%	55.1%
USAJOBS (federal employment)	3.2%	3.0%	3.0%	4.0%
<i>Total Respondents (N)</i>	<i>(163)</i>	<i>(251)</i>	<i>(312)</i>	<i>(524)</i>

Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Lastly, Veterans were asked if they used specific resources to gain employment support (Table 10). Overall, 34 % of Veterans used USAJOBS to obtain employment. The second most common tool was commercial job sites, such as Indeed and LinkedIn, which was used approximately 30% of the time based on cohort. The third-highest selected option was the private or non-profit sector, and this resource was used by approximately 14% of Veterans based on cohort.

Table 10. In the past 12 months, did you use any of these resources to assist in obtaining employment? (Question 20 - Asked of Veterans Who Participated in TAP)

Reasons	L1 (30)	L2 (36)	L3 (60)	L4 (18)
USAJOBS (e.g., federal jobs)	32.4%	37.2%	31.6%	35.0%
Veteran Readiness & Employment (VR&E)	7.3%	7.8%	2.6%	9.4%
Department of Labor’s American Job Center	0.7%	3.0%	2.8%	3.3%
Hiring Our Heroes Fast Track	0.4%	0.7%	2.1%	1.7%
Commercial job site (e.g., Indeed, LinkedIn, etc.)	36.0%	24.9%	23.6%	33.7%
Private or non-profit sector (e.g., applying directly, through a recruiter, Veteran hiring initiative, etc.)	13.1%	19.5%	10.7%	14.6%
Other	2.5%	4.5%	2.9%	6.4%
None of the above	46.9%	44.4%	53.2%	40.3%
<i>Total Respondents (N)</i>	<i>(163)</i>	<i>(246)</i>	<i>(294)</i>	<i>(434)</i>

Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

3.D. 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). When comparing percentages, we only discuss differences that are greater than five percentage points as differences smaller than this are unlikely to have implications for policymakers or program staff.

The Longitudinal Survey asked Veterans whether they obtained additional degrees in the last 12 months. Table 11 shows the baseline (2019 for L1, L2 and L3 and 2020 for L4) level of educational attainment and their educational attainment a year later (2020 for L1, L2 and L3 and 2021 for L4) or two years later (2021).¹¹

Comparisons over time *within cohorts*. In each cohort, Veterans earned additional educational degrees and certifications in the time since the previous survey, moving to higher educational levels. However, due to the small sample sizes used for the longitudinal analyses within each cohort, differences in educational attainment compared to prior years within each cohort were found to be statistically insignificant.

Differences *across cohorts*. Cohorts that separated at different times had different levels of education at baseline, and these differences were still apparent in responses to the 2021 survey. For example, the L4 cohort, who separated in December 2019 or January 2020, had the highest percentage of Veterans with a high school degree or less at baseline. The differences between L4 and the other cohorts persisted based on the responses to the follow-up survey—the 2021 Longitudinal Survey responses indicate that the percentage of L4 Veterans with a high school diploma only or less is much higher than that of the other cohorts.

¹¹ Those in L4 did not receive a follow-up in 2020 as that was their baseline year.

Table 11. Educational Attainment of Longitudinal Survey Participants: Comparing 2019, 2020 and 2021

Education level	Base L1 (6)	Year 1 L1 (18)	Year 2 L1 (30)	Base L2 (12)	Year 1 L2 (24)	Year 2 L2 (36)	Base L3 (36)	Year 1 L3 (48)	Year 2 L3 (60)	Base L4 (6)	Year 1 L4 (18)
High school graduate or less	7.9%	6.3%	6.1%	5.1%	5.1%	4.5%	6.2%	6.2%	5.7%	17.0%	14.4%
Trade/technical school or some college	29.4%	29.4%	24.3%	24.2%	22.8%	19.7%	19.6%	18.2%	15.1%	29.1%	28.3%
Associate degree	14.8%	14.5%	12.5%	12.8%	11.9%	9.4%	20.2%	17.6%	14.6%	15.9%	17.7%
Undergraduate degree	24.8%	26.3%	31.8%	30.1%	30.3%	34.3%	29.0%	31.3%	34.3%	23.0%	22.8%
Graduate or Professional degree	21.8%	22.2%	24.1%	27.8%	29.3%	32.1%	24.8%	26.5%	30.1%	14.6%	16.4%
Prefer not to answer	1.3%	1.3%	1.3%	0%	0.6%	0%	0.2%	0.2%	0.2%	0.4%	0.4%
<i>Total Respondents (N)</i>	(236)			(365)			(425)			(722)	

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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. Months since separation at time of survey are displayed in parentheses below each cohort. Differences across cohorts are statistically significant at the $p < 0.05$ level (chi-square test).

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 21 in the Longitudinal Survey 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 statistical model also included commonly used demographic variables (age, gender, grade, cohort, branch and race). The analysis excluded Reserve Retirees and Officers, as they are unlikely to enter an education program, but included all other respondents.

The results of the regression (Table 12) show that members of the National Guard were least likely to enroll in education after separating. Service members in the lowest two pay grades had the largest positive effect, with both grade groups E1-E3 and E4-E6 having at least a 65% probability of enrolling in education. Veterans from the Marine Corps, Air Force and Coast Guard were the most likely branches to enroll in further education after separation. Active- Duty Members were more likely to enroll in education or training programs in the past 12 months.

Table 12. 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	National Guard	(-)	28%	72%
2	Grade E4 - E6	+	68%	32%
3	Grade E1 - E3	+	65%	35%
4	Marine Corps	+	63%	37%
5	Active Duty Member	+	62%	38%
6	Female	(-)	42%	58%
7	Air Force	+	58%	42%
8	White	(-)	42%	58%
9	Coast Guard	+	54%	46%

Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

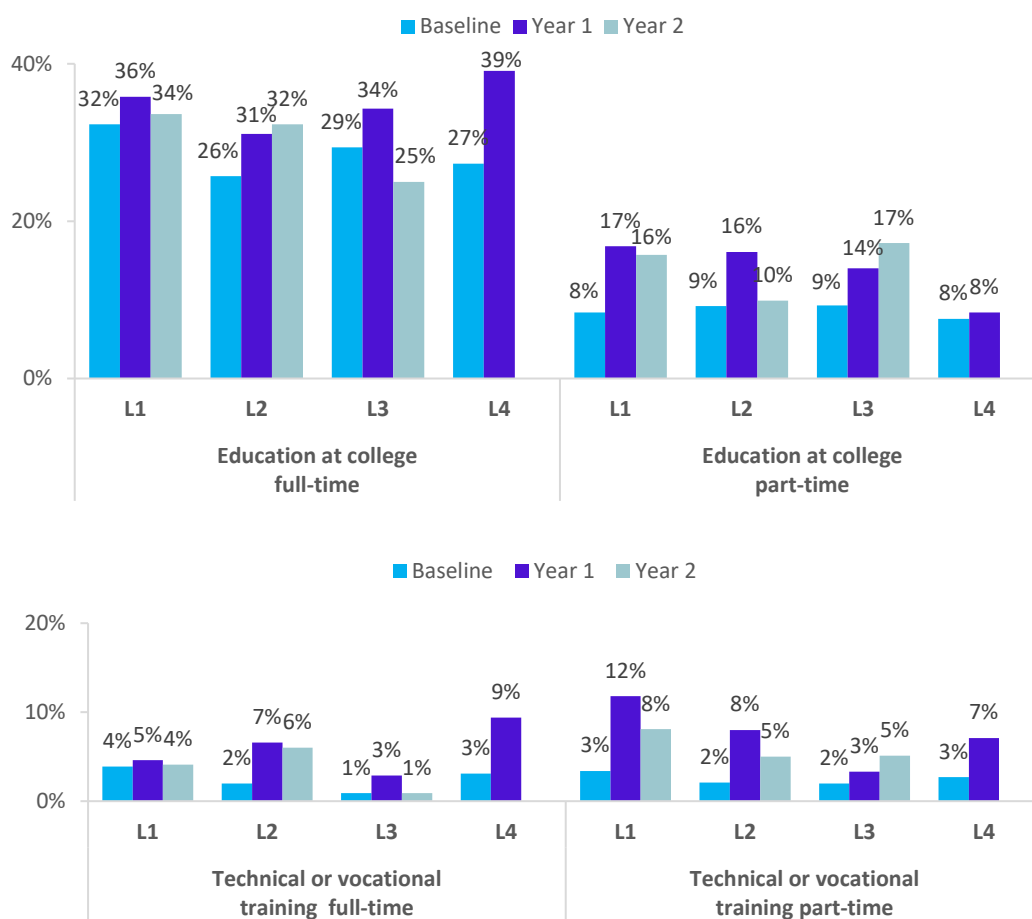
Education Outcomes

Figure 13 summarizes enrollment in education and training programs based on the 2021 Longitudinal Survey responses along with the baseline and year 1 follow-up survey responses.

Comparisons over time *within cohorts*. For each cohort, the percentage enrolled in education or training appears to increase in the first year after baseline. More than one-quarter of Veterans were enrolled in college full-time at baseline, and the percentages enrolled in college full-time are higher in the first year of follow-up. For cohorts with two years of follow-up, however, the percentages enrolled in education or training do not increase significantly relative to the first year of follow-up and are in some cases lower than the first follow-up year. This is not surprising for a cohort such as L3, which at the time of the 2021 survey was approximately 60 months from separation. Most Veterans that enrolled in college or training after separation in L3 likely finished earning their credentials by the time of the second follow-up survey.

Differences across cohorts. The cohorts were similar in terms of the percentages enrolled in education or training. More than one-quarter enrolled in college full-time, and in the first follow-up year, this percentage increased to roughly one-third. Around 10% were in technical or vocational training at the time of the 2021 follow-up. It is possible that after a year of being in the workforce, some 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 in finding new employment, especially Veterans with GI Bill benefits.

Figure 13. Current Enrollment in Education or Training Programs—Longitudinal Survey Participants



Source: 2020 & 2021 Longitudinal Survey and 2019 & 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.
 Note: Among those who participated in TAP. Cohorts 1-4. Percentages do not add to 100% because respondents who indicated that they are not enrolled in education or training programs are excluded from the figure.

Respondents to the follow-up Longitudinal Survey were asked to rank the methods they were using to pay for their education. Table 13 shows the percentages of participants who selected the following choices as one of their top three answers.

Comparisons over time *within cohorts*. As was the case in prior years, most participants selected the GI Bill as one of their top three sources of payment. The second most common source of funding for both years was *working part-time or full-time*. There were small differences in responses between the follow-up survey responses for those in L1, L2 and L3, but the most common funding sources remained the same in each year.

Differences *across cohorts*. The sources of funding used among those enrolled in education or training in each cohort were similar. For each cohort, the GI Bill was the most common source listed in the top three. More than 35% 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% of participants selected *scholarship* as a source of funding denoting they were able to receive additional financial support in paying for their education or training. A further 20% of participants selected money from other sources as a means of paying for their education; this included drawing on their savings, borrowing from friends or family or receiving direct assistance from others.

Table 13. How are you paying for your education/training? Percentage Who Ranked Each Source in the Top Three (Longitudinal Survey Question 25)

Funding Type	Year 1 L1 (18)	Year 2 L1 (30)	Year 1 L2 (24)	Year 2 L2 (36)	Year 1 L3 (48)	Year 2 L3 (60)	Year 1 L4 (18)
Student Loans	11.7%	10.0%	9.7%	11.9%	20.8%	14.6%	13.4%
GI Bill	79.7%	71.5%	69.8%	69.3%	75.5%	69.2%	69.5%
Working part-time or full-time	43.9%	38.2%	36.4%	34.0%	42.7%	48.3%	35.0%
Scholarship	29.8%	21.9%	32.2%	22.3%	14.6%	19.6%	22.6%
Money from other sources	23.9%	19.8%	24.3%	18.3%	19.5%	18.8%	25.0%
Other	25.1%	26.7%	17.2%	15.9%	6.9%	15.7%	15.2%
Prefer not to answer	1.3%	1.1%	3.9%	4.0%	4.3%	2.3%	4.0%
<i>Total Respondents (N)</i>	<i>(88)</i>	<i>(102)</i>	<i>(137)</i>	<i>(162)</i>	<i>(130)</i>	<i>(143)</i>	<i>(331)</i>

Source: 2020 and 2021 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% because respondents may mark multiple options. Months since separation at time of survey are displayed in parentheses below each cohort.

Some Longitudinal Survey respondents indicated that more information about the GI Bill would have helped them plan better for their education. In response to the question, “Thinking back to your transition, is there anything else that VA could have done then or could be doing now to help you after your service?” some responses include:

- “Better explanations of how the GI Bill process operates.” (L1)
- “Utilization of GI Bill is very difficult, additional requirements that have not been well communicated with active-duty services making it difficult to access.” (L2)
- “More emphasis on education benefits. I was aware of the GI Bill from an early point, but once I decided to use the benefits there was much to it that I was never aware of (housing allowance and stipends).” (L3)
- “Have Veterans receive a GI Bill eligibility letter for school enrollment and enroll them in VA Healthcare automatically the day they leave service.” (L4)

Longitudinal Survey respondents were queried on the follow-up survey about their satisfaction with their education in terms of their career and personal salary goals. Table 14 summarizes responses to questions about whether current levels of education allow Veterans to meet career and salary goals. Over 60% of respondents in each cohort believed their current level of education allowed them to pursue their career goals.

Comparisons over time *within cohorts*. There is no consistent trend in satisfaction with current levels of education that applies to all cohorts. Because the baseline surveys do not ask these questions, only cohorts L1, L2 and L3 responded to these questions in the prior year. For some cohorts, the level of satisfaction with current levels of education was similar to or marginally lower than in 2020. For example, for L3, 62.6% responded that their current level of education allowed them to meet their salary goals in 2021 (60 months from separation), compared to 65.8% in 2020 (48 months from separation). The lack of a consistent upward trend in terms of satisfaction with education may reflect the uncertainty in the economy and the labor market at the time of the 2021 survey.

Differences *across cohorts*. Fewer than half of L4 respondents, compared to a majority (greater than 60%) of L1, L2 and L3 respondents, believed that their current level of education allowed them to meet their personal salary goals. The lower levels of satisfaction with current education levels for L4 compared to the other three cohorts may be due to their more recent separation during the COVID-19 pandemic and greater difficulties in obtaining employment that meets their salary goals as a result.

Table 14. 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)

Education Satisfaction	Year 1	Year 2	Year 1	Year 2	Year 1	Year 2	Year 1
	L1 (18)	L1 (30)	L2 (24)	L2 (36)	L3 (48)	L3 (60)	L4 (18)
Does your current level of education allow you to pursue your career goals? <i>Total Respondents (N)</i>	68.8% (208)	64.8% (239)	71.1% (313)	71.5% (365)	72.2% (355)	75.8% (423)	60.1% (716)
Does your current level of education allow you to meet your personal salary goals? <i>Total Respondents (N)</i>	59.8% (208)	62.3% (239)	62.2% (312)	67.5% (365)	65.8% (354)	62.6% (423)	49.4% (716)

Source: 2020 & 2021 Longitudinal Data merged with VA Administrative Data and DoD Data.

Note: Differences in cohort responses to the 2021 Longitudinal Survey are statistically significant at the p<0.05 level (chi-squared test). Months since separation at time of survey are displayed in parentheses below each cohort.

3.E. 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 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.

Comparisons over time within cohorts. Table 15 shows the comparable numbers from the baseline and follow-ups (years 1 and 2) for Veterans who completed the follow-up surveys in 2020 and 2021. The percentages who reported ongoing physical and mental health conditions were similar when comparing the baseline to the follow-ups.

The first year of follow-up completed in 2020 for L1, L2 and L3 seemed to suggest a trend towards fewer Veterans reporting ongoing mental health conditions. However, the percentages with mental health conditions in these cohorts returned to higher levels that were closer to the baseline survey numbers in 2021. Furthermore, the percentage in L4 with ongoing mental health conditions in 2021 did not decline relative to the baseline.

The ongoing uncertainty surrounding the pandemic, and its effects on the economic climate and social isolation, may contribute to these ongoing mental health challenges in 2021.

Among those with ongoing physical or mental conditions, the percentage seeking treatment for these conditions was generally similar in the baseline and follow-up surveys, indicating that Veterans continue to seek assistance to ameliorate these health problems.

Differences across cohorts. More than two-thirds reported a physical health condition each year. There were differences across cohorts in the percentages with mental or emotional health conditions. Less than half of those in cohorts L1 and L2 reported an ongoing mental/emotional health condition, compared to 64% in 2021 for L4. The timing of L4's separation, which occurred immediately before the pandemic, may have contributed to additional mental and emotional health challenges for the L4 cohort.

Many Veterans mentioned mental health challenges in the open-ended comments section of the survey, and some called for more attention to mental health issues leading up to transition.

- “The transition from military to civilian was one of the most challenging things I've ever gone through mentally...” (L2)
- “Mental health is a big factor for some people and not talking about it during a medical brief is not an option. It shouldn't take a long time to get the first session once off active duty and that also should be a priority.” (L3)
- “I only wish I could be able to get the mental health care I need from a therapist that will listen. Or any at all. Having to wait for a referral to go through and having no resources in the community is very unsettling & hard to deal with. Especially since I still haven't recovered from leaving the military.” (L4)

Table 15. Percentage of Veterans with Ongoing Physical and/or Mental/Emotional Health Conditions and if They are Seeking Treatment (Longitudinal Survey Questions 29 through 34)

Health Outcomes	Base L1 (6)	Year 1 L1 (18)	Year 2 L1 (30)	Base L2 (12)	Year 1 L2 (24)	Year 2 L2 (36)	Base L3 (36)	Year 1 L3 (48)	Year 2 L3 (60)	Base L4 (6)	Year 1 L4 (18)
Ongoing physical health condition, illness or disability	78.0%	76.6%	76.1%	73.0%	71.7%	74.2%	72.0%	69.2%	72.9%	76.0%	79.9%
<i>Total Respondents (N)</i>	(236)	(207)	(237)	(358)	(311)	(366)	(414)	(358)	(423)	(723)	(712)
... seeking treatment for a physical health condition (among those with an ongoing physical health condition, illness or disability)	77.6%	75.9%	76.1%	80.0%	75.5%	77.5%	74.2%	75.4%	77.7%	66.7%	76.7%
<i>Total Respondents (N)</i>	(178)	(158)	(185)	(270)	(243)	(283)	(297)	(266)	(318)	(601)	(581)
Did you develop this condition within the past 12 months?	--	18.1%	18.4%	--	9.8%	9.0%	--	8.6%	7.7%	--	14.7%
<i>Total Respondents (N)</i>		(160)	(185)		(243)	(283)		(266)	(317)		(583)
Ongoing mental/emotional health condition	42.9%	38.4%	45.6%	45.6%	44.2%	46.8%	49.8%	43.2%	51.5%	56.7%	63.5%
<i>Total Respondents (N)</i>	(226)	(207)	(239)	(348)	(308)	(365)	(412)	(357)	(421)	(720)	(711)
... seeking treatment for a mental/emotional health condition (among those with an ongoing mental/emotional health condition)	78.1%	78.1%	70.3%	71.4%	63.5%	74.2%	62.5%	69.7%	72.1%	57.2%	68.2%
<i>Total Respondents (N)</i>	(108)	(90)	(116)	(150)	(136)	(162)	(169)	(136)	(188)	(432)	(420)
Did you develop this condition within the past 12 months?	--	6.4%	18.9%	--	15.5%	5.2%	--	6.5%	8.3%	--	14.5%
<i>Total Respondents (N)</i>		(89)	(116)		(136)	(162)		(136)	(200)		(420)

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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.

Differences in 2021 mental/emotional health conditions across cohorts are significant at the p<0.05 level (chi-square test). Months since separation at time of survey are displayed in parentheses below each cohort.

Healthcare Coverage

Table 16 provides a summary of healthcare coverage among Veterans in L1, L2, L3 and L4 who participated in TAP. Approximately 85% of Veterans reported having some form of healthcare coverage. Among those who have coverage, the most common source was VA coverage, followed by TRICARE and employer-provided health insurance.

Comparisons over time *within cohorts*. Not surprisingly, the prevalence of TRICARE coverage among Veterans decreases as more time goes by since separation from the military. In contrast, the prevalence of employer-provided health insurance increases as Veterans gets further from separation. Reliance on VA coverage also increases as more Veterans took advantage of this benefit in the years after separation.

Comparing Veterans in the follow-up to the baseline survey, responses show Veterans were even more reliant upon VA both one year and two years after the baseline survey, with about 45% relying on the VA for coverage in 2021 compared to approximately 35% at baseline. More than one-quarter of Veterans across the four cohorts noted they relied upon employer-provided health insurance and TRICARE as their primary source of coverage at baseline. While the number of Veterans relying upon employer-provided coverage remained largely stable in the follow-up surveys, the number dropped in the follow-up surveys for all four cohorts. This suggests that those reliant on TRICARE switched to the VA as their primary source of coverage following their separation.

Differences *across cohorts*. Veterans in each cohort relied on similar sources of healthcare coverage. Regardless of the time of separation, Veterans were most likely to utilize VA coverage as their primary source. The second and third most common sources across all cohorts were employer-provided insurance and TRICARE.

Table 16. Please select your one primary source of healthcare (Longitudinal Survey Question 36)

Primary Source of Healthcare Coverage	Base	Year 1	Year 2	Base	Year 1	Year 2	Base	Year 1	Year 2	Base	Year 1
	L1 (6)	L1 (18)	L1 (30)	L2 (12)	L2 (24)	L2 (36)	L3 (36)	L3 (48)	L3 (60)	L4 (6)	L4 (18)
VA	38.6%	47.3%	49.3%	34.1%	39.3%	43.1%	33.6%	35.5%	43.2%	40.3%	50.1%
Employer-provided	27.4%	26.7%	26.0%	28.6%	29.4%	29.4%	31.7%	28.8%	29.4%	27.3%	21.5%
TRICARE	27.5%	23.4%	20.3%	26.9%	24.7%	22.6%	27.8%	29.5%	25.2%	22.4%	18.0%
Something else	3.2%	1.9%	1.6%	2.1%	1.4%	1.3%	3.4%	3.0%	0.2%	1.9%	2.8%
Plan you purchased	1.4%	0.3%	1.4%	4.7%	1.5%	0.0%	0.3%	1.5%	0.9%	0.7%	0.4%
Medicaid	0.0%	0.0%	0.0%	1.1%	0.3%	2.1%	0.7%	0.8%	0.2%	1.6%	1.8%
Medicare	0.0%	0.0%	0.0%	0.1%	0.0%	0.6%	1.6%	0.3%	0.5%	1.1%	0.7%
Other government	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	0.8%	0.4%
Prefer not to answer	1.9%	0.4%	1.4%	1.3%	3.4%	0.8%	0.0%	0.6%	0.5%	4.0%	4.4%
<i>Total Respondents (N)</i>	<i>(197)</i>	<i>(204)</i>	<i>(237)</i>	<i>(302)</i>	<i>(309)</i>	<i>(359)</i>	<i>(369)</i>	<i>(353)</i>	<i>(419)</i>	<i>(659)</i>	<i>(708)</i>

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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. Months since separation at time of survey are displayed in parentheses below each cohort.

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 17).

Comparisons over time *within* cohorts. Respondents displayed general satisfaction in each of these categories in both the baseline and follow-up surveys. Satisfaction with physical, emotional/mental health and health care was, on average, over 50% for cohorts L1, L2 and L3, in both the baseline and follow-up surveys.

Of note is the substantial drop in satisfaction for cohorts L1, L2 and L3 in the 2021 follow-up survey compared to the 2020 follow-up survey. Many respondents reported large declines in satisfaction in the 2021 follow-up survey compared to the 2020 follow-up survey. The decline was substantial—often between five and ten percentage points. The reason behind this decline in satisfaction could be attributable to the ongoing COVID-19 pandemic and increased dissatisfaction surrounding it.

Differences *across* cohorts. Respondents in the L4 cohort were less content than the other cohorts in terms of physical health, with only about 40% indicating satisfaction with physical health, compared to more than 50% in the other cohorts.

Table 17. 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...	Base L1 (6)	Year 1 L1 (18)	Year 2 L1 (30)	Base L2 (12)	Year 1 L2 (24)	Year 2 L2 (36)	Base L3 (36)	Year 1 L3 (48)	Year 2 L3 (60)	Base L4 (6)	Year 1 L4 (18)
...your physical health?											
Dissatisfied	26.8%	18.6%	25.7%	28.2%	22.5%	30.1%	32.9%	30.4%	32.5%	36.3%	38.1%
Neither satisfied nor dissatisfied	13.1%	15.3%	18.0%	17.9%	19.4%	15.1%	11.5%	15.7%	16.9%	15.4%	21.8%
Satisfied	60.0%	66.0%	56.3%	53.8%	58.0%	54.8%	55.6%	53.9%	50.6%	48.3%	40.1%
<i>Total Respondents (N)</i>	<i>(239)</i>	<i>(207)</i>	<i>(239)</i>	<i>(367)</i>	<i>(309)</i>	<i>(364)</i>	<i>(424)</i>	<i>(366)</i>	<i>(421)</i>	<i>(717)</i>	<i>(708)</i>
...your emotional/mental health?											
Dissatisfied	25.5%	19.1%	28.8%	26.5%	24.1%	29.4%	30.6%	28.6%	33.2%	38.5%	37.9%
Neither satisfied nor dissatisfied	20.0%	15.9%	16.0%	20.0%	14.9%	20.7%	13.3%	16.2%	14.2%	17.9%	20.1%
Satisfied	54.5%	65.0%	55.2%	53.5%	60.9%	49.9%	56.1%	55.2%	52.6%	43.6%	42.0%
<i>Total Respondents (N)</i>	<i>(239)</i>	<i>(206)</i>	<i>(237)</i>	<i>(366)</i>	<i>(310)</i>	<i>(364)</i>	<i>(426)</i>	<i>(356)</i>	<i>(422)</i>	<i>(721)</i>	<i>(711)</i>
...your health care?											
Dissatisfied	17.3%	9.0%	12.6%	13.3%	11.4%	9.9%	18.6%	14.2%	17.7%	21.0%	20.0%
Neither satisfied nor dissatisfied	22.9%	25.8%	29.6%	20.7%	21.4%	30.7%	16.2%	19.2%	23.5%	31.2%	25.5%
Satisfied	59.8%	65.3%	57.8%	66.1%	67.3%	59.4%	65.2%	66.7%	58.8%	47.8%	54.5%
<i>Total Respondents (N)</i>	<i>(240)</i>	<i>(206)</i>	<i>(238)</i>	<i>(367)</i>	<i>(310)</i>	<i>(365)</i>	<i>(423)</i>	<i>(356)</i>	<i>(420)</i>	<i>(722)</i>	<i>(711)</i>

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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. Cohort differences in 2021 Longitudinal Survey responses to satisfaction with physical health are statistically significant at the $p < 0.05$ level (chi-squared test). The change from Year 1 to Year 2 follow-up for physical health satisfaction is also significant at the $p < 0.05$ level (chi-squared test). Months since separation at time of survey are displayed in parentheses below each cohort.

Marital Status

The Longitudinal Survey asked Veterans in L1, L2, L3 and L4 to indicate their marital status in 2021. Overall, participants in L1, L2 and L3 were similar in their marital status over the three years. Table 18 compares the 2019 (baseline) percentages to 2020 (year 1) among the four cohorts. Veterans in L4, who separated most recently, were less likely to be married than the other cohorts; this stands to reason given the more recent separation and the younger average age of those in L4 compared to the other cohorts.

Table 18. Marital Status of Longitudinal Survey Participants

Marital Status	Base L1 (6)	Year 1 L1 (18)	Year 2 L1 (30)	Base L2 (12)	Year 1 L2 (24)	Year 2 L2 (36)	Base L3 (36)	Year 1 L3 (48)	Year 2 L3 (60)	Base L4 (6)	Year 1 L4 (18)
Living with a Domestic Partner	7.0%	4.9%	6.3%	3.7%	3.2%	5.0%	8.4%	5.8%	6.3%	7.7%	6.6%
Never Married	20.0%	23.1%	19.3%	23.2%	23.2%	18.9%	14.8%	13.5%	12.4%	29.7%	28.2%
Married	60.7%	61.8%	64.0%	63.2%	61.6%	61.5%	64.9%	68.1%	68.0%	49.8%	52.1%
Separated/Widowed/Divorced	10.5%	9.7%	10.2%	8.5%	10.6%	12.7%	11.5%	11.6%	12.0%	11.2%	10.7%
Prefer Not to Answer	1.9%	0.5%	0.3%	1.5%	1.5%	1.9%	0.4%	0.9%	1.3%	1.5%	2.4%
Total Respondents (N)	(238)	(207)	(239)	(367)	(311)	(366)	(426)	(358)	(422)	(723)	(712)

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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. Months since separation at time of survey are displayed in parentheses below each cohort.

Companionship and Social Connections

The surveys asked 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 19 summarizes the responses to these questions. In response to the question, “How often do you feel that you lack companionship?” slightly more than 50% of Veterans in the four cohorts responded *some of the time* or *often*. Similar proportions responded either *some of the time* or *often* when asked if they felt left out or isolated from others.

Comparisons over time within cohorts. Looking at the baseline and follow-ups for the Longitudinal Survey, we see few differences between the three groups in their answers. This suggests some Veterans in L1, L2, L3 and L4 felt a form of isolation since these participants separated from the military, which has persisted into the following year. Table 19 displays the comparable results from the 2019 baseline and the 2020 and 2021 follow-up surveys for L1, L2, L3 and L4.

Differences across cohorts. There were some differences in cohorts. Veterans in L4, who separated most recently, were more likely to report feeling that they lacked companionship in 2021 (27%), compared to L2 and L3 (14% and 16%). These differences indicate that, in many cases, it takes time for Veterans to build social connections.

A key finding to note is that, for most measures of social isolation, the survey does not reveal a clear trend towards lower levels of isolation over time. The 2020 follow-up survey findings suggested that lower percentages of Veterans in the follow-up year felt left out, but for cohorts L1 and L2, this downward trend did not continue in 2021. It is

important to note that external factors, primarily the COVID-19 pandemic, likely played a substantial role in feelings of social isolation and may have contributed to more Veterans feeling isolated in 2021 than would have occurred otherwise. Many respondents to the 2021 survey mentioned social connections in open-ended responses.

- “It isn't all about money or a job. I'm good on that front but relationships, friends, fitting in, are all lacking, and I see that with other Veterans. We had a community and now it's gone, I wasn't prepared for that.” (L1)
- “The other thing I wish the VA had more of was social support. One of the hardest parts about being in the military was moving every 1-2 years - I never could make or keep strong friendships, and I lost touch with all my friends from prior to serving. Now that I'm a civilian, I've had a lot of trouble making new friends.” (L2)
- “TAPS should focus more on preparing transitioning service members for the change in income and lifestyle, as well as communication with civilians. You also lose that camaraderie of family/friendship that comes with being in the military and that transition is difficult.” (L3)
- “The transition process was good. The difficulty reconnecting with my old life, with friends, and with family, has been the challenge.” (L4)

Table 19. 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...	Base L1 (6)	Year 1 L1 (18)	Year 2 L1 (30)	Base L2 (12)	Year 1 L2 (24)	Year 2 L2 (36)	Base L3 (36)	Year 1 L3 (48)	Year 2 L3 (60)	Base L4 (6)	Year 1 L4 (18)
Feel that you lack companionship?											
Never	17.0%	20.0%	23.0%	30.1%	30.4%	27.6%	27.4%	24.4%	26.9%	17.4%	18.3%
Hardly ever	25.8%	27.6%	24.2%	21.8%	28.2%	22.3%	20.7%	21.8%	21.7%	19.5%	21.3%
Some of the time	34.7%	35.6%	28.6%	30.8%	26.9%	36.4%	35.5%	33.1%	35.5%	38.4%	33.3%
Often	22.5%	16.8%	24.2%	17.3%	14.5%	13.8%	26.4%	20.8%	16.0%	24.7%	27.1%
<i>Total Respondents (N)</i>	<i>(240)</i>	<i>(207)</i>	<i>(237)</i>	<i>(365)</i>	<i>(311)</i>	<i>(365)</i>	<i>(425)</i>	<i>(358)</i>	<i>(423)</i>	<i>(723)</i>	<i>(712)</i>
Feel left out?											
Never	18.5%	22.1%	24.5%	28.4%	28.3%	24.9%	25.1%	19.8%	25.1%	19.2%	18.3%
Hardly ever	34.0%	31.3%	28.2%	19.8%	32.9%	27.3%	21.4%	27.3%	27.3%	21.9%	23.8%
Some of the time	29.7%	37.0%	28.2%	29.4%	25.5%	33.2%	30.2%	32.9%	32.3%	35.3%	33.1%
Often	17.7%	9.7%	19.0%	22.3%	13.4%	14.7%	23.3%	20.0%	15.3%	23.6%	24.8%
<i>Total Respondents (N)</i>	<i>(240)</i>	<i>(207)</i>	<i>(237)</i>	<i>(365)</i>	<i>(311)</i>	<i>(363)</i>	<i>(425)</i>	<i>(358)</i>	<i>(423)</i>	<i>(722)</i>	<i>(711)</i>
Feel isolated from others?											
Never	16.3%	21.6%	19.6%	26.4%	30.8%	28.5%	25.2%	21.3%	26.5%	17.5%	18.0%
Hardly ever	27.4%	24.3%	26.8%	17.7%	28.0%	20.7%	18.8%	23.8%	22.7%	20.2%	20.2%
Some of the time	32.3%	35.6%	31.6%	30.3%	19.7%	29.1%	27.1%	26.6%	25.8%	28.5%	31.7%
Often	23.9%	18.5%	22.0%	25.7%	21.5%	21.7%	28.9%	28.3%	25.0%	33.8%	30.1%
<i>Total Respondents (N)</i>	<i>(240)</i>	<i>(207)</i>	<i>(237)</i>	<i>(365)</i>	<i>(311)</i>	<i>(366)</i>	<i>(425)</i>	<i>(358)</i>	<i>(422)</i>	<i>(723)</i>	<i>(711)</i>

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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. Months since separation at time of survey are displayed in parentheses below each cohort.

3.F. FINANCIAL CIRCUMSTANCES

The PSTAP Surveys collect information regarding Veterans’ financial situations. The survey questions addressed Veterans’ income, savings, debt and housing situation. The timing of the survey provides a broad overview of financial circumstances at different lengths of time post-separation.

Comparisons over time within cohorts. Table 20 provides the percentages of those who have completed TAP in each cohort who responded “Yes” to questions about their financial situation. Veterans showed an increase in financial stability in their first year of follow-up, but the changes were not large enough to be significant given the data available. However, for Veterans in L1, L2 and L3 who completed a second follow-up survey, the percentages responding positively to questions about their financial situation

did not always increase significantly relative to the first follow-up. This suggests that the immediate increase in financial stability did not necessarily continue as time went on. This could be due in part to external factors such as the economic climate at the time the study collected responses to the 2021 Longitudinal Survey.

Differences across cohorts. About 90% of participants in L1, L2 and L3 and approximately 84% of Veterans in L4 felt they were able to pay for all necessary expenses. Approximately 60% of Veterans across the four cohorts said they had at least three months of savings as of the 2021 Longitudinal Survey. There was wide variation across the cohorts with more than 70% of Veterans in L1 and fewer than 60% in the other cohorts noting they had at least three months of savings.

More than 80% of L1, L2 and L3 participants said they had the insurance coverage they needed in the event of an unexpected financial occurrence, while approximately 75% of L4 Veterans had insurance in the 2021 follow-up survey. Finally, more than 80% of Veterans in L1 and L2 and 74% in L3 said they set aside money for retirement; for L4, the percentage who had set money aside for retirement was lower than the other cohorts at 65%.

Table 20. Veterans’ Current Financial Situation (Longitudinal Survey Questions 44, 45, 46 and 47)

Financial Situation	Base L1 (6)	Year 1 L1 (18)	Year 2 L1 (30)	Base L2 (12)	Year 1 L2 (24)	Year 2 L2 (36)	Base L3 (36)	Year 1 L3 (48)	Year 2 L3 (60)	Base L4 (6)	Year 1 L4 (18)
Are you able to pay for all necessary expenses, such as mortgage/rent, debt payments and groceries? (Percentage responded “Yes”) <i>Total Respondents (N)</i>	91.5% (238)	95.0% (208)	92.6% (238)	87.6% (359)	95.2% (310)	88.0% (365)	87.7% (416)	90.8% (353)	90.0% (420)	80.1% (721)	83.8% (710)
Does your household have at least 3 months of your typical income set aside in case of an unexpected financial event? (Percentage responded “Yes”) <i>Total Respondents (N)</i>	61.1% (236)	62.6% (207)	70.8% (238)	49.9% (359)	59.1% (311)	58.0% (365)	47.1% (416)	59.3% (356)	55.9% (420)	49.5% (721)	54.2% (710)
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”) <i>Total Respondents (N)</i>	83.5% (236)	88.4% (208)	85.1% (238)	81.8% (359)	88.8% (308)	86.8% (365)	80.1% (416)	82.8% (355)	81.7% (419)	68.8% (722)	74.9% (710)
Has your household begun to set aside money for retirement? (Percentage responded “Yes”) <i>Total Respondents (N)</i>	75.4% (234)	84.0% (208)	83.3% (238)	75.2% (362)	80.3% (311)	82.2% (365)	72.1% (419)	75.6% (355)	73.7% (419)	57.3% (721)	65.0% (709)

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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. Differences in 2021 longitudinal responses across cohorts are statistically significant for Q45, Q46 and Q47 at the p<0.05 level (chi-square test). Months since separation at time of survey are displayed in parentheses below each cohort.

Table 21 shows the baseline and follow-up responses for L1, L2, L3 and L4 regarding debt and housing stability.

Comparisons over time *within cohorts*. More than 75% of Veterans in L1, L2 and L3 and 65% of L4 reported that although they had debt payments, they were not more than one month behind in those payments with little change from baseline to the follow-up surveys.

Differences *across cohorts*. Fewer than 10% of Veterans in L1, L2 and L3 in the 2021 follow-up survey indicated that they were concerned that they would lose their housing as compared to 11% in L4. L4 respondents were also slightly more likely to report not having household debt (19% in the follow-up) compared to respondents in L1, L2 and L3 (approximately 15% overall). It is important to keep in mind, however, that for these responses, household debt includes “financially healthy” forms of debt, such as mortgage payments, as well as “financially unhealthy” debt, such as credit card debt.

Table 21. 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 50)

	Base L1 (6)	Year 1 L1 (18)	Year 2 L1 (30)	Base L2 (12)	Year 1 L2 (24)	Year 2 L2 (36)	Base L3 (36)	Year 1 L3 (48)	Year 2 L3 (60)	Base L4 (6)	Year 1 L4 (18)
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	75.7%	77.1%	77.7%	74.1%	80.3%	75.0%	78.9%	75.6%	80.0%	65.3%	65.2%
Yes, my household is over one month behind in debt payments	7.9%	4.8%	5.9%	6.9%	3.7%	8.5%	9.8%	5.9%	6.0%	10.3%	9.5%
Not Applicable – my household does not have debt	12.7%	15.7%	15.7%	17.5%	15.5%	14.7%	9.4%	15.8%	12.4%	16.1%	19.2%
Prefer not to answer	3.7%	2.5%	0.7%	1.5%	0.5%	1.7%	1.9%	2.7%	1.6%	8.2%	6.0%
<i>Total Respondents (N)</i>	<i>(240)</i>	<i>(208)</i>	<i>(238)</i>	<i>(366)</i>	<i>(310)</i>	<i>(366)</i>	<i>(424)</i>	<i>(356)</i>	<i>(419)</i>	<i>(722)</i>	<i>(709)</i>
Are you currently concerned that you will lose your housing and be unable to find stable alternative housing?											
No	92.8%	90.8%	91.1%	93.5	90.9%	88.9%	91.4	92.8%	89.5%	81.2%	81.4%
Yes	5.3%	8.2%	8.6%	5.8	7.2%	6.6%	8.1	5.6%	8.4%	11.0%	11.2%
Prefer not to answer	1.9%	1.0%	0.4%	0.7	1.8%	4.5%	0.5	1.7%	2.1%	7.8%	7.4%
<i>Total Respondents (N)</i>	<i>(240)</i>	<i>(208)</i>	<i>(238)</i>	<i>(366)</i>	<i>(310)</i>	<i>(366)</i>	<i>(423)</i>	<i>(355)</i>	<i>(419)</i>	<i>(721)</i>	<i>(711)</i>

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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. Differences in responses across cohorts for the 2021 Longitudinal Survey questions Q48 and Q50 are statistically significant at the p<0.05 level (chi-squared level). Months since separation at time of survey are displayed in parentheses below each cohort.

Living Situation

Veterans were also asked about their living situation, shown in Table 22.

Comparisons over time *within* cohorts. The overwhelming majority of participants reported owning or renting an apartment or house, with the number increasing from approximately 85% at baseline to around 92% across the four cohorts in the 2021 follow-up survey. Respondents in L1 were the most likely to own a home, both at baseline and in the follow-up surveys, with more than two-thirds owning a home or apartment in the 2021 follow-up.

Notably, participants in each of the four cohorts saw a substantial increase in homeownership in the 2021 follow-up survey over both the 2020 follow-up and the baseline survey. Over 60% of participants in the L1, L2 and L3 cohorts owned a home in the 2021 follow-up compared to approximately 55% at baseline, with almost all of the increase occurring in the past year. For participants in the L4 cohort, homeownership increased from less than 37% at baseline to more than 45% in the 2021 follow-up.

These changes suggest that some Veterans saw greater financial stability in the years following their separation. Increases in homeownership in the past year suggest that Veterans were able to take advantage of the historically low interest rates resulting from the COVID-19 pandemic. Veterans were able to improve their financial situation and build up savings in the past year to purchase a home or apartment.

Differences *across* cohorts. L4 was less likely to own their home relative to the other cohorts. This difference is apparent at baseline. For example, at baseline, approximately 36.7% of L4 respondents owned their home, compared to 57.8% of L1 respondents. These differences suggest that those in L4, who separated in December 2019 or January 2020, may have had less stable housing than cohorts who separated in earlier years (L1, by contrast, separated in December 2018 or January 2019). Although the trend is towards greater homeownership for all cohorts, L4 began with much lower homeownership rates than the other cohorts, and these disparities continued in follow-up years.

Table 22. Current Living Situation of Longitudinal Survey Participants at Baseline and Follow-Up

Living Situation	Base	Year 1	Year 2	Base	Year 1	Year 2	Base	Year 1	Year 2	Base	Year 1
	L1 (6)	L1 (18)	L1 (30)	L2 (12)	L2 (24)	L2 (36)	L3 (36)	L3 (48)	L3 (60)	L4 (6)	L4 (18)
Rent an apartment	28.5%	25.3%	27.2%	40.6%	39.1%	35.6%	35.7%	33.2%	30.5%	42.8%	40.4%
Own an apartment or House	57.8%	59.0%	67.1%	50.6%	50.4%	56.8%	59.6%	61.2%	63.1%	36.7%	45.5%
Live with a friend or relative and not paying rent	12.9%	15.3%	5.2%	4.8%	7.7%	3.6%	3.5%	1.9%	4.6%	15.0%	10.2%
Other	0.8%	0.1%	0.2%	3.9%	2.6%	1.7%	1.0%	3.1%	1.5%	3.9%	2.5%
Prefer Not to Answer	0.0%	0.3%	0.2%	0.1%	0.2%	2.3%	0.2%	0.7%	0.3%	1.5%	1.3%
<i>Total Respondents (N)</i>	<i>(240)</i>	<i>(207)</i>	<i>(238)</i>	<i>(366)</i>	<i>(309)</i>	<i>(362)</i>	<i>(425)</i>	<i>(356)</i>	<i>(419)</i>	<i>(722)</i>	<i>(710)</i>

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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. Differences between 2021 Longitudinal Survey responses by Cohort are significant at the p<0.05 level. Changes in homeownership from 2020 survey responses to 2021 survey responses are statistically significant at the p<0.05 level. Months since separation at time of survey are displayed in parentheses below each Cohort.

Household Income

Veterans indicated the annual income range for both themselves and their households. Table 23 provides the income ranges for personal and household income, respectively, for Veterans in L1, L2, L3 and L4 who were not in full-time education or full-time training. The findings illustrate that, given more time since separation, Veterans, on average, move towards higher income ranges as they become more established in their careers.

Comparisons over time within cohorts. For each cohort, there appeared to be a movement towards higher income when comparing the first (year 1) follow-up survey to the baseline survey, with the percentages in the highest income category (greater than \$100,000) increasing relative to the baseline. However, this trend did not always continue in the second follow-up year. For example, the percentage of Veterans earning more than \$100,000 in personal income in year 2 was actually lower than in year 1 for L2 and L3 but was still higher than the percentage in the highest income category in the baseline year. In terms of household income, the surveys did not show a clear and consistent trend towards higher income levels when comparing each follow-up year. It is important to keep in mind the timing of the surveys and the economic climate. External economic factors can play a large role in determining financial mobility.

Differences across cohorts. In terms of 2021 personal income for each cohort, around 10% or less in each cohort fell into the lowest income range of less than \$25,000 annual

income. At the other end of the spectrum, more than 30% in L1 and L2 and more than 20% in L3 and L4 were in the highest personal income range of over \$100,000.

In 2021, more than half of Veterans in L1 and more than 40% of L2 and L3 Veterans had a household income of more than \$100,000. Veterans in L4, who separated most recently, were the least likely of the cohorts to have more than \$100,000 in income; nevertheless, more than one-third of L4 Veterans fell in the highest household income range.

Compared to the general population using data from the U.S. Census, cohorts L1, L2 and L3 earn slightly more than the general population when comparing personal and household incomes. In 2020, median personal income was \$41,535 and median household income was \$67,521, respectively.¹² As viewed in the table below, more than 70% of individuals in cohorts L1, L2 and L3 and more than 60% in L4 earned more than \$40,000 in the year 2 follow-up. This suggests these cohorts had higher personal and household incomes than the overall U.S. population, on average.

Table 23. Personal and Household Income Range, Longitudinal Baseline and Follow-up Survey

Income Range	Base L1 (6)	Year 1 L1 (18)	Year 2 L1 (30)	Base L2 (12)	Year 1 L2 (24)	Year 2 L2 (36)	Base L3 (36)	Year 1 L3 (48)	Year 2 L3 (60)	Base L4 (6)	Year 1 L4 (18)
Personal Income Range											
Less than \$25,000	7.4%	8.3%	11.1%	8.5%	9.8%	6.1%	17.2%	9.7%	6.3%	24.5%	10.4%
\$25,001 - \$40,000	13.8%	9.7%	8.4%	18.6%	6.1%	14.6%	17.4%	10.0%	13.7%	18.9%	20.0%
\$40,001 - \$70,000	23.0%	24.8%	16.3%	26.1%	28.8%	23.5%	21.3%	27.4%	26.3%	20.5%	23.5%
\$70,001 - \$100,000	26.6%	24.1%	19.2%	16.1%	12.1%	16.0%	15.4%	18.0%	21.9%	15.3%	16.9%
Greater than \$100,000	24.1%	32.1%	38.5%	26.8%	40.6%	32.5%	26.8%	33.4%	29.8%	14.0%	22.0%
Prefer not to answer	5.1%	1.0%	6.6%	3.9%	2.7%	7.4%	1.9%	1.5%	2.1%	6.8%	7.2%
<i>Total Respondents (N)</i>	<i>(178)</i>	<i>(151)</i>	<i>(175)</i>	<i>(295)</i>	<i>(225)</i>	<i>(270)</i>	<i>(336)</i>	<i>(276)</i>	<i>(341)</i>	<i>(578)</i>	<i>(478)</i>
Household Income Range											
Less than \$25,000	2.4%	3.5%	4.5%	3.4%	6.1%	2.5%	7.1%	5.4%	6.6%	12.6%	5.1%
\$25,001 - \$40,000	10.9%	8.2%	8.8%	8.0%	7.0%	6.6%	12.7%	7.0%	7.4%	17.7%	15.4%
\$40,001 - \$70,000	11.9%	15.2%	8.3%	26.0%	26.2%	24.7%	18.0%	15.0%	23.0%	20.7%	17.7%
\$70,001 - \$100,000	24.7%	23.0%	17.3%	14.3%	10.8%	10.5%	22.3%	27.1%	18.7%	15.1%	16.6%
Greater than \$100,000	44.1%	48.6%	54.3%	42.1%	47.1%	46.6%	37.8%	44.2%	42.2%	25.1%	34.1%
Prefer not to answer	5.8%	1.5%	6.7%	6.0%	2.8%	9.2%	2.2%	1.3%	2.1%	8.9%	11.0%
<i>Total Respondents (N)</i>	<i>(154)</i>	<i>(140)</i>	<i>(165)</i>	<i>(254)</i>	<i>(215)</i>	<i>(263)</i>	<i>(316)</i>	<i>(262)</i>	<i>(318)</i>	<i>(551)</i>	<i>(448)</i>

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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. Differences across cohorts in 2021 longitudinal household income ranges are statistically significant at the p<0.05 level. Months since separation at time of survey are displayed in parentheses below each cohort.

¹² 2020 Census Data. <https://www.census.gov/library/publications/2021/demo/p60-273.html>

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 in the Longitudinal Survey 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, grade, cohort, branch and race). All respondents were included in this analysis. Table 24 provides the results of the regression analysis.

Table 24. Most Important Factors to Income

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of Income Greater Than or Equal to \$70,000	Estimated Probability of Income Less than \$70,000
1	Grade E1 - E3	(-)	18%	82%
2	Grade E4 - E6	(-)	31%	69%
3	Reserve Member	+	63%	37%
4	Grade E7 - E9	+	60%	40%
5	Female	(-)	42%	58%
6	Race: White	+	56%	44%
7	National Guard	(-)	46%	54%

Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

The model suggests that Service members in lower grade groups were less likely to indicate income levels above \$70,000, and those in Grade E7-E9 were more likely to reach higher individual incomes. Reserve members were more likely to indicate higher income, while National Guard members were less likely. Race and gender had some significant effects as well, with females being less likely to report higher income levels and white Service members more likely to report higher pay.

Unemployment Compensation

The follow-up Longitudinal Survey asked respondents whether they received unemployment compensation during the previous 12 months. Only the follow-up surveys asked about unemployment compensation; therefore, there are two years (2020 and 2021) of data available for cohorts L1, L2 and L3, and one year (2021) available for cohort L4 (Figure 14).

Comparisons over time *within* cohorts. The percentages receiving unemployment insurance in the cohorts with two years of data did not change substantially from 2020

to 2021. The percentages in 2020 and 2021 were virtually identical for cohorts L2 and L3. For L1, the percentage receiving unemployment in 2021 was slightly lower than in 2020, but not by a significant degree. The stability in these percentages suggests that the circumstances driving those Veterans who receive unemployment to continue to rely on the benefit were largely unchanged from 2020 to 2021.

Differences across cohorts. As Figure 34 shows, less than 10% received unemployment compensation among Veterans in L1, L2 and L3. Approximately 15% of Veterans in L4 received unemployment compensation, highlighting their more recent entrance into the job market.¹³ This cohort separated during the COVID-19 pandemic and follow-up surveys in the coming year may shed greater light on the impact of the pandemic on receipt of this benefit.

Figure 14. Percent of Longitudinal Survey Respondents Receiving Unemployment Compensation at Follow-up (Longitudinal Survey Question 53 – Asked of Veterans Who Participated in TAP)



Source: 2020 and 2021 Longitudinal Data merged with VA Administrative Data and DoD Data.

¹³ Differences in unemployment benefit receipt in 2021 across the four cohorts are statistically significant at the $p < 0.05$ level (chi-square test).

3.G. 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. Figure 15 provides the percent of satisfied Veterans for different life domains by cohort. As a note, life achievement, personal relationships and spirituality/religion were not included in the Longitudinal Surveys.

Comparisons over time *within* cohorts. Most cohorts have been fairly consistent in their responses annually. Veterans in L1 increased their health satisfaction from 57% in their baseline to almost 65% in year 2. Meanwhile, L2 saw a roughly 6% decrease in health satisfaction during the same time going from 61% to 55%. L2 also increased their satisfaction with their future security from 60% in year 1 to 67% in year 2. For Veterans in L3, their largest change was for quality of life which went from 70% in year 1 to 61% in year 2. Those Veterans also had an increase in being a part of the community from 38% in year 1 to 43% in year 2. However, their scores are still much lower than their baseline, which was 49%. For L4 Veterans, the greatest change from baseline to year 1 was for future security, which rose from 47% to 50%. All other items rose by less than three percentage points.

Differences *across* cohorts. Overall, L1 and L2 have the highest scores in almost all areas except being a part of the community. For that topic, L1, L2 and L3 are within one percentage point of each other (roughly 42%). Veterans in L4 scored the lowest on each of the topic areas with health having the largest difference between L4 at year 1 (38%) and the highest scoring cohort (L1 at year 2 at 65%). There is also a large difference between scores for L1 and L2 when compared to L3. In general, L3 scores are at least eight percentage points lower than the second highest scores (either L1 or L2) for Veteran satisfaction with their lives as a whole, quality, or life, personal relationships and future security.

Figure 15. Satisfaction Scores for Veterans Who Took TAP, Longitudinal Baseline and Follow-up Survey by Cohort



Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 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 55_1 (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 and included taking TAP as a possible explanatory variable. In addition, the model includes several survey questions to better understand what drives overall life satisfaction. Appendix H of this report provides a full list of variables used in this model.

Table 25 lists the significant factors 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 25. Factors Impacting Veteran Satisfaction: Logistic Regression

Importance Rank	Explanatory Variable	Direction of Effect	Estimated Probability of a Positive Response	Estimated Probability of a Negative Response
1	Expected Income above \$70K.	+	71%	29%
2	Do you have an ongoing physical health condition, illness or disability (e.g., high blood pressure, pain)?	+	68%	32%
3	Did you develop this condition within the last 12 months?	(-)	34%	66%
4	How satisfied are you with your personal relationships?	+	62%	38%
5	How satisfied are you with your health?	+	59%	41%
6	How satisfied are you with your future security?	+	57%	43%
7	TAP: Overall, the courses provided the information I needed for a seamless transition to post-military life.	+	56%	44%

Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Health questions were a significant factor in predicting overall life satisfaction. Service members that were satisfied with their health were more likely to be satisfied with life overall. Veterans who developed a health condition, illness or disability in the last 12 months were less likely to be satisfied than those who reported health conditions beginning more than a year ago. Veterans discussed these issues at length in the comments for the Longitudinal Survey. Some of those comments include:

- “I felt entirely unprepared to navigate health insurance as a private citizen; I feel like there could have been a much more thorough process of explaining various state insurance marketplaces, commercial insurance types, etc., for those not eligible to receive VHA care. I also would have liked some connection to school, local and state Veterans Affairs organizations via TAP.” (L2)
- “Definitely encouraging and making mental health teams available to transitioning members. Emphasize VR&E (VRE), early application for disability, caretaker programs (have one speak to transitioning members), make it easier to apply for VRE; Veterans have to interview and compete for jobs both in Gov and civilian. Need to increase internships in different sectors for transitioning members; push more debt reduction programs and options.” (L4)
- “A Veteran mental health counselor should speak with the group about expectation management and what to look for to find a mental health provider that is a Veteran, if needed. I would also like to see more blunt talk about family interaction and have each TAP attendee sit with the Veteran mental health counselor for 50 minutes during or after the TAP course.” (L2)

Social relationships are an important driving factor to overall life satisfaction. Veterans’ feelings about personal relationships and future security were significant factors in their post-separation life satisfaction. Additionally, the COVID-19 pandemic contributed to social isolation significantly in 2021. Veterans who were not able to develop relationships after separation might have had a more difficult time adjusting. Veterans also discussed isolation and the lack of companionship they felt when leaving the military. Some of those comments include:

- “The transition process was good. The difficulty reconnecting with my old life, with friends, and with family, has been the challenge.” (L4)
- “Focus more on preparing transitioning service members for the change in income and lifestyle, as well as communication with civilians. You also lose that camaraderie of family/friendship that comes with being in the military and that transition is difficult.” (L3)

- “The courses were great. VA can't help with this but greatest challenge of transition was and continues to be (3 years post retirement) the relationship with my wife...the strain on our relationship. My employment has not met her expectations and I changed jobs several times before settling on one. Technically we are doing great but we are emotionally retirement has put a huge strain on our relationship as neither one of us is living the life we thought we would post-retirement. Stressing over and over in TAP class the importance of both spouses communicating expectations and preparing for things to not live up to the fantasy.” (L2)

Another variable that drives overall life satisfaction is directly related to TAP. Those that felt the TAP courses provided the necessary information for a seamless transition were more likely to be satisfied, showing how important it is to provide useful, clear and comprehensive transition courses. 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 focusing on preparing Veterans for all of the challenges they will face during the transition to make sure they are best prepared to overcome those challenges. There were also sentiments from Veterans highlighting the importance of spreading awareness of TAP, as well as increasing efforts to make sure Veterans actually participate and are not presented with any barriers from attending.

Trends in Life Satisfaction for African Americans

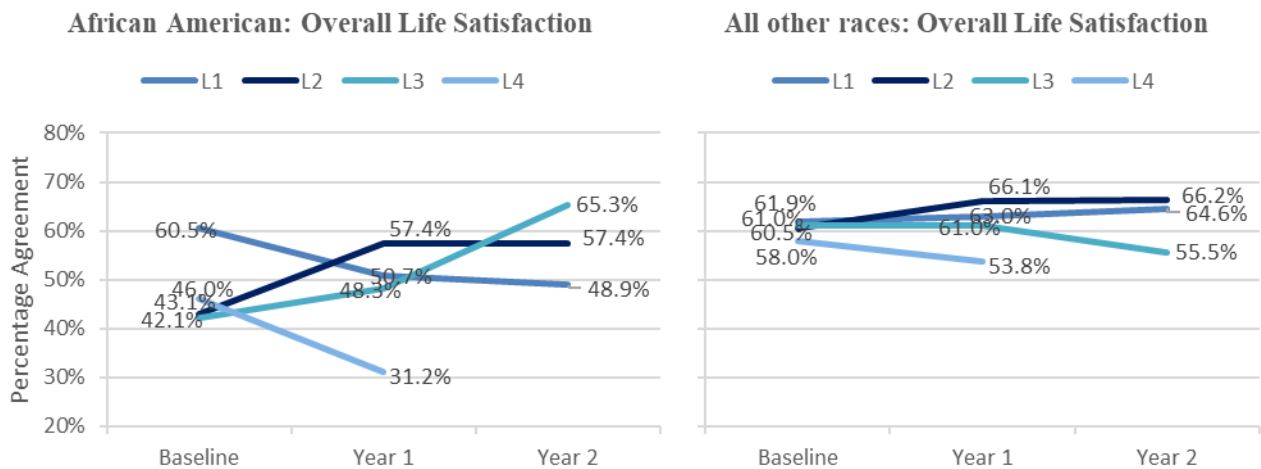
In 2019, it was found that African American Veterans had significantly lower overall life satisfaction scores compared to other races. One of the PSTAP Assessment goals in 2019 was to continue analyzing African Americans to determine if 2019's results were a trend or simply an outlier. The 2021 analysis of Longitudinal Survey data shows mixed results, which may be due to the small number of respondents. While African American Veterans overall 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. Figure 16 provides the overall life satisfaction scores for African Americans and all other races.

Comparisons over time *within cohorts*. African Americans saw varied differences in their responses to life satisfaction. L1 and L2 stayed within about two percentage points from their year 1 results. However, L3 respondents had their life satisfaction rise about 15% from the previous year. L4 respondents saw a noticeable drop from 46% to about 31% satisfied with life overall.

Differences between African Americans and all other races. African American Veterans scored the lowest of all races in both the 2019 and 2020 Cross-Sectional Surveys for overall life satisfaction.

African Americans did not appear as one of the significant factors in the logistic model impacting overall life satisfaction in 2021. This may be in part due to the small sample size of African Americans in the Longitudinal Study. However, their responses to the questions that are significant show notable effects. When comparing African American Veterans against all other races (Table 26), African American Veterans felt less satisfied with personal relationships, health, and future security. Only about 51% of African American Veterans were satisfied with their personal relationships, compared to around 61% of all Non-African American races. The gap between African American Veterans and all other races is about 11% for satisfaction with future security. Over 82% of African Americans also reported a higher prevalence of an ongoing physical health condition, illness or disability, compared to about 71% for other races. L3 is the only cohort in the Longitudinal Survey where African Americans reported higher life satisfaction than all other races combined.

Figure 16. Overall Life Satisfaction for African Americans and All Other Races by Year and Cohort



Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Table 26. 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)

Question	African American				All Other Races			
	L1 (30)	L2 (36)	L3 (60)	L4 (18)	L1 (30)	L2 (36)	L3 (60)	L4 (18)
I am satisfied with my personal relationships.	52.9%	54.9%	61.4%	32.9%	64.0%	69.5%	55.9%	53.9%
I am satisfied with my health.	43.9%	49.8%	61.8%	29.6%	60.0%	55.2%	52.0%	43.2%
I am satisfied with my future security.	36.3%	59.1%	58.6%	33.7%	59.9%	67.1%	54.6%	55.1%
I have an ongoing physical health condition, illness or disability (e.g., high blood pressure, pain).	86.8%	93.3%	65.8%	87.9%	71.7%	65.9%	74.1%	76.1%
<i>Total Respondents (N)</i>	<i>(43)</i>	<i>(60)</i>	<i>(64)</i>	<i>(129)</i>	<i>(288)</i>	<i>(434)</i>	<i>(581)</i>	<i>(729)</i>

Source: 2021 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Overall, even though the gap did decrease from 2019, African Americans are still the lowest scoring race in terms of overall life satisfaction, and year 2 survey responses are mostly similar to year 1 results. African Americans tend not to have negative perceptions of TAP, and outside factors are more influential to their life satisfaction. VA should continue to improve and enhance their access to quality healthcare and mental health services to all Veterans to aid with separation from the military and increase satisfaction outcomes.

4. SUMMARY AND CONCLUSIONS

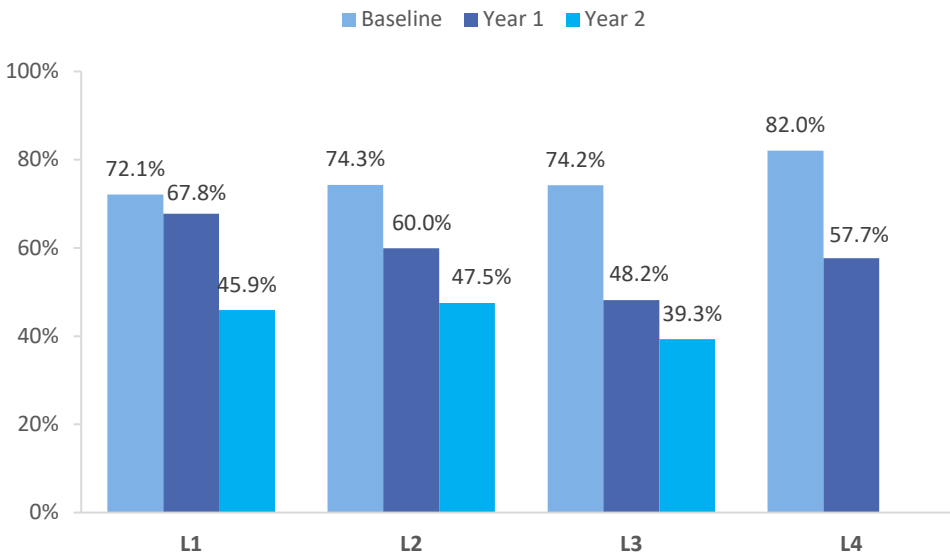
The transition from military to civilian life is unique for each Veteran. TAP provides Veterans with information and resources to prepare them to overcome the challenges of re-entering civilian life. This study has tracked Veterans as they move further from their separation date to analyze whether their outcomes improve over time. As a reminder, PSTAP Surveys Veterans at intervals after separation, and the results of this year's study do not capture all the changes made in the transition space, but the study team will continue to track results to ensure the modifications had the desired impact. The 2021 Longitudinal Survey revealed several findings to help TAP improve its services for Veterans. This section provides a summary of the findings from the 2021 Longitudinal Survey.

4.A. EXPERIENCES WITH VA

Veterans find the information from the VA Benefits and Services Course less useful over time (Figure 17). Given the changes to VA Benefits and processes, this finding is not surprising. However, almost half of the Veterans in L1 and L2 found the course useful in year 2. At the year 1 mark, over 57% of Veterans in L4 found the course useful. This is somewhat lower than Veterans in L1 (68%) and L2 (60%) but still shows that Veterans use information from the course over a year after they separate from the military, which is most likely over two years after they take the course.

About 60% of Veterans indicated that the VA Benefits and Services Course was **somewhat to extremely useful in year 1.**

Figure 17. Percent of Veterans Who Found the VA Benefits and Services Course Useful, by Cohort and Year

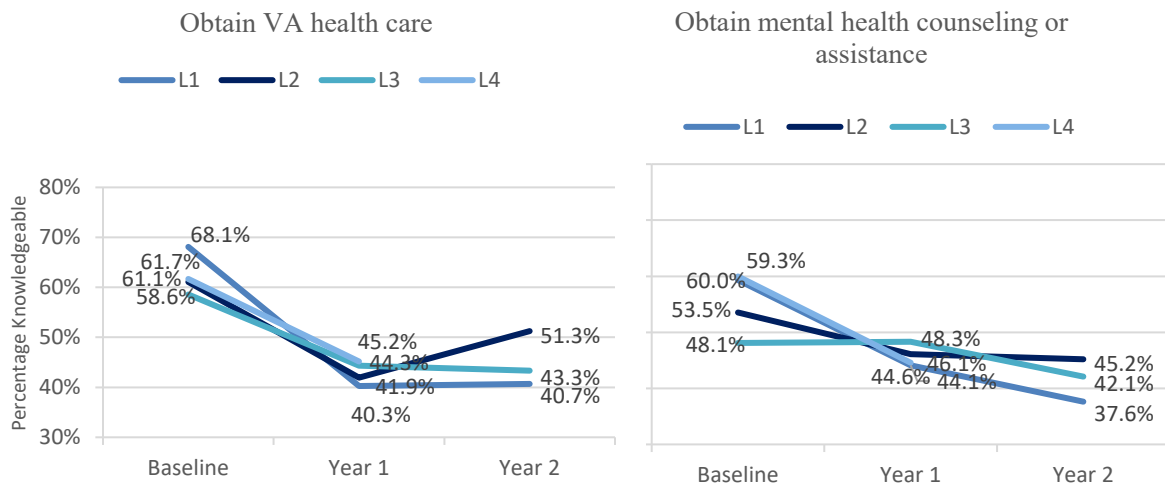


Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.
 Note: Differences are statistically significant at the $p < 0.05$ level (Chi-square test).

Veterans were also asked to rate the level of knowledge they had with several benefits. As identified in previous surveys, both mental health and VA Health Care are important benefits that Veterans need after they separate from the military. Figure 18 shows the level of knowledge Veterans believe they have with obtaining both VA Health Care and mental health counseling.

A Veteran’s knowledge, as expected, decreases over time for obtaining these benefits. Between 59% (L3) and 68% (L1) of Veterans were knowledgeable about obtaining VA Health Care in the baseline. At year one, Veterans’ knowledge dropped to between 40% (L1) and 45% (L4). At year two, L2 rose from 42% to 51%, while L1 and L3 remained a little above 40%. For obtaining mental health counseling and assistance, baseline scores ranged from 48% (L3) to 60% (L4). Scores declined for each cohort this year to between 38% (L1) and 45% (L2). While Veterans do not feel as knowledgeable about these benefits at this time, it is encouraging that over 40% of Veterans still feel knowledgeable, even as far as five years post-separation.

Figure 18. Percent of Veterans Who Are Knowledgeable About Obtaining Key VA Benefits and Services.



Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Overall, Veterans that took TAP have higher percentages of benefits use than the study population. Veterans who took TAP were 20% more likely to enroll in VA Health Care and about 25% more likely to apply for Disability Compensation. As for awareness of available benefits, almost all Veterans in the 2021 Longitudinal Survey were aware of benefits such as health care, education, and disability compensation. VR&E was the benefit that had the highest percentage of Veterans that were not aware, but that was still a low percentage as only 13% of L1 and L4 were unaware, and even fewer Veterans in L2 (9%) and L3 (5%) were unaware.

Veterans who took TAP were more likely to apply for VA benefits compared to Veterans who did not.

4.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 2021 Longitudinal Survey were employment, education, health and relationships, financial circumstances and satisfaction and well-being. Table 27 highlights outcomes for Veterans who took TAP in these life domains for the 2021 Longitudinal Survey.

Table 27. 2021 Longitudinal Survey Outcomes for Veterans Who Took TAP by Domain

Domain / Outcome	Base	Year 1	Year 2	Base	Year 1	Year 2	Base	Year 1	Year 2	Base	Year 1
	L1	L1	L1	L2	L2	L3	L3	L3	L3	L4	L4
	(6)	(18)	(30)	(12)	(24)	(36)	(36)	(48)	(60)	(6)	(18)
Employment											
Percent of Veterans who were employed	70.2%	67.0%	66.4%	65.1%	72.6%	78.4%	72.6%	76.7%	79.6%	53.4%	63.0%
Percent of Veterans who work in permanent positions	91.8%	90.7%	92.1%	83.7%	91.3%	90.5%	86.3%	93.5%	93.5%	80.2%	83.0%
Percent of Veterans who work full-time	83.4%	86.2%	87.4%	64.3%	78.4%	74.5%	67.2%	79.6%	79.3%	72.0%	68.3%
Education											
Percent of Veterans with at least a bachelor's degree	46.6%	48.5%	55.9%	57.9%	59.6%	66.4%	53.8%	57.8%	64.4%	37.6%	39.2%
Percent of Veterans enrolled in education/training programs full-time	32.3%	35.8%	33.6%	25.7%	31.1%	32.3%	29.4%	34.3%	25.0%	27.3%	39.1%
Percent of Veterans enrolled in education and/or training using the GI Bill*		79.7%	71.5%		69.8%	69.3%		75.5%	69.2%		69.5%
Health and Relationships											
Percent of Veterans with ongoing mental/emotional health conditions	42.9%	38.4%	45.6%	45.6%	44.2%	46.8%	49.8%	43.2%	51.5%	56.7%	63.5%
Percent of Veterans whose main source of health care is VA	38.6%	47.3%	49.3%	34.1%	39.3%	43.1%	33.6%	35.5%	43.2%	40.3%	50.1%
Percent of Veterans satisfied with their health care	59.8%	65.3%	57.8%	66.1%	67.3%	59.4%	65.2%	66.7%	58.8%	47.8%	54.5%
Financial Circumstances											
Percent of Veterans able to pay for all necessary expenses	91.5%	95.0%	92.6%	87.6%	95.2%	88.0%	87.7%	90.8%	90.0%	80.1%	83.8%
Percent of Veterans that have begun setting aside money for retirement	75.4%	84.0%	83.3%	75.2%	80.3%	82.2%	72.1%	75.6%	73.7%	57.3%	65.0%
Satisfaction and Well-Being											
Percent of Veterans satisfied with their standard of living	64.2%	65.8%	65.6%	65.8%	70.2%	66.5%	61.7%	62.7%	57.3%	46.2%	48.5%
Percent of Veterans satisfied with their future security	64.0%	65.3%	63.1%	69.0%	59.7%	66.6%	59.5%	56.5%	54.9%	46.5%	49.8%

Source: 2020 and 2021 Longitudinal Survey and 2019 and 2020 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Note question is asked differently in the Cross-Sectional Survey, so baseline data is missing.

Generally, results are similar across cohorts L1, L2 and L3. Outcomes across domains include:

Employment: Over 90% of Veterans who took TAP from cohorts L1, L2 and L3 work in permanent positions. Additionally, over 77% of Veterans who took TAP work in full-time positions. L4 respondents have the lowest percentage employed at 63%, about 10% higher than that of the base year results but still lower than other cohorts at the year one mark.

Education: Between 39% (L4) and 67% (L2) of Veterans who took TAP have at least a bachelor's degree. More than 30% of Veterans who took TAP are enrolled full-time in either an education or training program. Veterans who took TAP and enrolled in education and/or training also take advantage of their GI Bill benefits. About 70% stated that they use those benefits to help pay for education.

Health and Relationships: More than 45% of Veterans that have health care coverage indicated that the VA was their primary source. About 59% of Veterans are satisfied with their health care. Veterans in L4 have the highest rates of ongoing mental/emotional health conditions at above 63%, while L1 was at about 45%.

Financial Circumstances: Veterans who took TAP generally responded positively to questions on their financial circumstances. About 90% of Veterans from L1, L2 and L3 can pay for all necessary expenses, and over 82% of those from L1 and L2 have already begun setting money aside for retirement. About 65% of Veterans from L4 have begun saving for retirement.

Satisfaction and Well-Being: L1 and L2 indicated the highest satisfaction, as above 65% of Veterans from those cohorts who took TAP are satisfied with their standard of living. L4 has satisfaction rates below 50%. Veterans in each cohort responded similarly about satisfaction with their future security.

4.C. MAIN THEMES FROM ANALYSIS

Several key findings and themes were uncovered from the 2021 Longitudinal Survey regarding TAP and Veteran outcomes years after their separation. 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.

- **Veterans still believe that the VA Benefits and Services Course is useful.** At year 2, over 45% of Veterans in L1 and L2 still believe the VA Benefits and Services Course is useful. Additionally, almost 40% of Veterans in L3 (who separated 5 years ago) still believe the courses are useful. At the year 1 mark, 58% of Veterans in L4 believe the courses are useful, which is lower

than L1 and L2 but still high. Overall, it is promising that the information provided by TAP regarding VA Benefits and services is still useful to many Veterans even five years after separation. In the 2021 Longitudinal Survey, about 67% of Veterans also said the VA Benefits and Services Course was beneficial in helping them gain information and skills needed to prepare them for post-military life.

- **Individuals participating in TAP apply for and use VA Benefits at a higher rate than the general Veteran population.**

Veterans who take TAP are more likely to apply for VA Benefits. The gap between Veterans who took TAP and the study population remained consistent this year compared to the 2019 and 2020 Cross-Sectional Surveys.

- **Veterans still encounter challenges to employment well after separation.**

Veterans still face several challenges when searching for and maintaining employment well after separation. The main challenges are managing expectations of salary, adapting to differences between military and civilian workforce cultures, norms and behaviors and translating military experience to civilian jobs.

- “More discussion centered around the culture of corporate America, it is vastly different than the military; expectations in the corporate world, what a typical day looks like, no more 15 minutes prior to the meeting, etc. How to interact with coworkers, and how to relate your military experience to individuals who have zero understanding of the military and may be threatened by your experience.” (L2)
- “There is no way to adequately explain the culture difference between civilians (not government Civs) and the military. It takes some getting used to.” (L4)

- **Most employed Veterans work in permanent positions.**

Permanent positions provide job security for Veterans. Over 90% of employed Veterans in L1, L2 and L3 are employed in permanent positions. For Veterans in L4, only 83% are employed in permanent positions, but that number may be affected by the COVID-19 pandemic.

- **Many Veterans work in jobs that do not match the skills they learned in the military.**

Less than 40% of Veterans said their military skills considerably or completely match their current employment. While not every Veteran necessarily wants

to work the jobs they conducted in the military, it does hurt their ability to earn to their potential after separation.

- **Veterans continue to attain additional education credentials despite the pandemic.**

The percentage of Veterans with at least an undergraduate degree increased for each cohort in 2021. Overall, the percentage of Veterans with at least an undergraduate degree increased by about six percentage points for cohorts L1, L2 and L3. Veterans in L4 showed a smaller increase of about two percentage points. However, Veterans in L4 also showed the largest decrease in Veterans with a high school degree or less going from 17% to 14%.

- **Veterans rely heavily on the GI Bill when pursuing education.**

Around 70% of Veterans who are pursuing education use the GI Bill as one of their primary funding sources. The use of the GI Bill decreased in the second year of follow-up but is still by far the most used source.

- “I think the most beneficial services by far are the GI Bill and VA Disability pay. I would be struggling to survive without them.” (L4)

- **Veterans in pay grades E1 to E3 enter education in later years.**

One of the main findings in previous reports was that Veterans in pay grades E1 to E3 were less likely to enter into education after separation. However, results of the regression analysis of the 2021 Longitudinal Survey show that these Veterans do enter education after separation, just not immediately.

- **Most Veterans are able to pay for all necessary monthly expenses.**

Over 84% of Veterans are able to pay for all necessary monthly expenses. However, L4 Veterans who separated in December 2019 or January 2020 have comparatively lower levels of financial stability and are less likely to have set aside money for retirement than the other cohorts and less likely to own a home.

- **Veterans are starting to save for the future.**

Approximately, 60% of Veterans have savings set aside, which is an increase relative to baseline. However, more than 40% of cohorts L2, L3 and L4 do not have at least three months of typical income set aside in case of emergencies.

- **Some Veterans report mental and emotional health concerns.**

Similar to prior years, Veterans in 2021 noted challenges with mental and emotional health, particularly during and immediately after separation. These challenges were particularly pronounced among Veterans who separated in

December 2019 or January 2020 (L4). Although a majority of those with ongoing mental health conditions reported receiving treatment for their condition, about one-quarter were not seeking treatment.

5. RECOMMENDATIONS

This section provides recommendations and themes based on the analysis of the 2021 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.

5.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 had a smaller disparity in scores when compared to other races in 2021 than in 2020, they continue to score the lowest. African American Veterans scored lower than all other races on important life domains such as health and personal relationships. This study should continue to track long-term outcomes for African Americans to explore additional methods to increase their overall life satisfaction. One activity that continued this year based on previous recommendations was the Veterans Benefits Administration 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: 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. As the pandemic continued into 2021, many outcomes were impacted. Veterans in L4, who separated only a few months prior to the COVID-19 pandemic, show lower scores for satisfaction, employment and other important outcomes. 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 will continue to monitor the outcomes of Veterans who

separated during the pandemic and assess whether they may require additional support.

[Recommendation 3: Track Education Outcomes Among Veterans in Pay Grades E1 to E3.](#)

Veterans continued to attain additional education credentials despite the pandemic. Specifically, all four cohorts saw increases in the percentage of Veterans who have at least an undergraduate degree. Regression analysis also revealed that Veterans in pay grades E1 to E3 are more likely to pursue education, which is different from the results of the Cross-Sectional Survey, which showed in 2020 and 2021 that these Veterans were less likely to pursue education. The study should monitor whether Veterans in the lowest pay grades enter education further from separation. The study should also track whether educational attainment improves in future years or if gains are halted due to the COVID-19 pandemic or additional time since separation.

[Recommendation 4: Continue Monitoring the Percentage of Veterans Who Seek Treatment for Physical and Mental Conditions.](#)

The majority of Veterans reported having a physical or emotional condition. A majority of those with ongoing conditions reported seeking treatment, but more than one-quarter were not seeking treatment. Considering most Veterans have health care coverage, it is important to track and understand why more Veterans are not seeking treatment. This study should continue to monitor the percentage of Veterans seeking treatment for their conditions and explore the reasons for foregoing treatment, such as lack of healthcare coverage and/or failure to take advantage of available benefits.

5.B. AREAS OF FOCUS FOR VA

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

In 2021, almost half of the Veterans in the Longitudinal Survey relied on VA as their primary source of health care. Meanwhile, only about 45% of Veterans in the study noted they felt knowledgeable about obtaining VA Health Care. Health has such a strong impact on overall life satisfaction, and Veterans consistently comment about how difficult it is to navigate the VA Health Care System. While VA has continually improved their health care services and processes, VA should continue to look at ways to assist Veterans with all aspects of the VA Health Care System. VA should also continue to 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. Additionally, VA should provide additional communication and documentation to Veterans after they separate from the military to ensure they are able to easily apply for and obtain services when they are needed.

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

Similar to prior years, Veterans in 2021 noted challenges with mental and emotional health, particularly during and immediately after separation. These challenges were particularly pronounced among Veterans who separated in December 2019 or January 2020 (L4). Although a majority of those with ongoing mental health conditions reported receiving treatment for their condition, about one-quarter were not seeking treatment.

Additionally, the percentage of Veterans who believe they are knowledgeable about obtaining mental health counseling or assistance has decreased each year of the study. VA should consider providing more information about available mental health resources and seek to reduce the stigma associated with mental health treatment. VA should also continue to communicate information regarding mental health services to all Veterans, regardless of when they separated from the military.

“A veteran mental health counselor should speak with the group about expectation management and what to look for to find a mental health provider that is a veteran, if needed. I would also like to see more blunt talk about family interaction and have each TAP attendee sit with the veteran mental health counselor for 50 minutes during or after the TAP course.”

- A Survey Respondent (L2)

5.C. AREAS TO IMPROVE TAP

Recommendation 1: Improve TAP Curriculum Regarding the Challenges Veterans Face During Their Transition.

Even long after Veterans separate from the military, they still face a number of challenges transitioning to civilian employment. Much like the Cross-Sectional Survey, Veterans identified that translating their military experiences to civilian job requirements and adapting to differences between military and civilian workforce cultures, norms and behaviors were two of the most challenging aspects of transitioning to employment. Additionally, Veterans also found managing their expectations about the salary earned in a civilian job was challenging. The comments from the survey supported these findings, and many included a request to learn more about salary negotiations. The TAP Interagency Working Group should continue to improve messaging and set expectations for TSMs on what they should expect when separating from the military.

“Job offer compensation negotiations are very hard for veterans. Example being federal jobs have negotiation room for salary, but veterans typically take the job offer at face value and undervalue their experience they bring to the job. I am often on interview panels for hiring veterans for federal jobs, and the vast majority do not know how to negotiate terms of the job offer with Human Resources, and usually take the job offer for less compensation than the veteran is worth based on their skills and experience.”

*- A Survey Respondent
(L3)*

Recommendation 2: Provide Additional Information About Continuing Education and Sources of Funding, Particularly the GI Bill.

The survey results show that the most common source of funding for education was the GI Bill. However, Veterans commented that they still had difficulty understanding some of the benefits, requirements and processes needed to use the resource. 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.