

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

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

2022 Cross-Sectional Survey Report

VA



U.S. Department
of Veterans Affairs

U.S. Department of Veterans Affairs
Veterans Benefits Administration
Outreach, Transition and Economic Development

2022 Post-Separation Transition Assistance Program Assessment
Cross-Sectional Survey Report

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EXECUTIVE SUMMARY

The modern Transition Assistance Program (TAP) was initially established in 1991¹ to ease the transition of Service members who were involuntarily separated from the military. The program has evolved to serve all transitioning Service members (TSMs) in their transition from military to civilian life with the passing 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 Curriculum,² provides TSMs and their families with the skills and knowledge needed to navigate their transition.

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 aids VA and its partners in the continual improvement of TAP and ensures TSMs receive the information on benefits and services they need in the most effective manner. PSTAP seeks to ensure TAP provides necessary information to improve TSMs' 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 assist VA in improving TAP in three key areas:

1. Identify what is most important to Veterans in determining their satisfaction with TAP.
2. Determine what to do to improve the experience.
3. Guide training and/or operational activities to enhance 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 Longitudinal Survey. Please note that the cohorts are defined by separation date, and their attendance during the TAP courses would have been approximately 6 to 12 months

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.

prior to separation. This report focuses solely on the results of the 2022 Cross-Sectional Survey. Cohorts for each survey are summarized below in Figure E-1.

Figure E-1. Overview of Study Cohorts

2019 Cross-Sectional (CS) Survey Cohorts			
CS1	...includes Veterans separated from the military...	6 months	...prior to deploying the 2019 CS Survey.
CS2		12 months	
CS3		36 months	
2020 Cross-Sectional (CS) Survey Cohorts			
CS4	...includes Veterans separated from the military...	6 months	...prior to deploying the 2020 CS Survey.
CS5		12 months	
CS6		36 months	
2021 Cross-Sectional (CS) Survey Cohorts			
CS7	...includes Veterans separated from the military...	6 months	...prior to deploying the 2021 CS Survey.
CS8		12 months	
CS9		36 months	
2022 Cross-Sectional (CS) Survey Cohorts			
CS10	...includes Veterans separated from the military...	6 months	...prior to deploying the 2022 CS Survey.
CS11		12 months	
CS12		36 months	

Source: Study Team

The 2022 Cross-Sectional Survey cohorts, which are the focus of this report, include:

- Cohort 10 (CS10): Veterans who separated from the military 5 to 6 months (in December 2021/January 2022) prior to 2022 survey deployment.
- Cohort 11 (CS11): Veterans who separated from the military 11 to 12 months (in June/July 2021) prior to 2022 survey deployment.
- Cohort 12 (CS12): Veterans who separated from the military 35 to 36 months (in June/July 2019) prior to 2022 survey deployment.

Comparisons of the results from these cohorts can be made directly with the participants in the 2019, 2020 and 2021 Cross-Sectional Surveys. This report draws conclusions based on differences among cohorts of similar times since separation. Therefore, direct comparisons can be made between the 6-month (CS1, CS4, CS7 and

CS10), 12-month (CS2, CS5, CS8 and CS11) and 3-year cohorts (CS3, CS6, CS9 and CS12).

Study Universe and Participation Rates

The 2022 Cross-Sectional Survey Study Universe included 154,719 Veterans who separated from the military within the respective time stated for each cohort above. CS11 was the largest (N= 62,545) cohort of Veterans, followed by CS12 (N=50,944) and CS10 (N=41,230). The 2022 Cross-Sectional Survey Study Universe was 8% larger than the 2021 Cross-Sectional Survey Study Universe. It is to be noted that, much like CS9 from 2021, CS12 presented a unique challenge because the Veterans in CS12 are the same as those surveyed in 2020 as part of CS5 (both separated in June or July of 2019). To avoid overburdening the Veterans in CS12 / CS5, the study team removed any who already responded to the CS5 survey in 2020 from the CS12 data collection.

Of the Veterans in the Study Universe, not all were TAP eligible. To be TAP eligible, Service members must have at least 180 continuous days of military service and meet a set of criteria determined by the Department of Defense (DoD) (Section 2.A). For TAP-eligible Service members, TAP is a mandatory aspect of their transition from military to civilian life. About 69% of the Study Universe (106,336 Veterans) were identified as TAP eligible in this study compared to 65% in the previous year. Approximately 88% of TAP-eligible Veterans from all cohorts in the 2022 Cross-Sectional Survey attended TAP, which is in line with numbers reported in recent Government Accountability Office reports that approximately 90% of TAP-eligible Service members completed the program.³ The remaining 48,383 Veterans were also included in the target survey population since any Service member can attend any TAP course voluntarily, regardless of their TAP eligibility status. Thus, these non-TAP-eligible Veterans who voluntarily attended TAP were also invited to participate in the survey, and those who indicated that they took most of the main TAP courses were included in the *Attended TAP* group for analysis. Through this approach, the study team gathered valuable information from this group of individuals.

The 2022 Cross-Sectional Survey was administered between May 24 and September 13, 2022. 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 valid email addresses were also sent an email requesting their participation. Throughout the survey administration period, weekly reminder emails were sent to non-respondents.

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

About two months after survey administration commenced, 100,000 non-respondent Veterans in the Cross-Sectional Survey population were sent paper surveys to complete and return 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 154,719 Veterans invited to participate in the 2022 Cross-Sectional Survey, 8,529 responded within the survey administration period. The response rate of 5.5% was about half of the 2021 Cross-Sectional Survey. This decrease in the response rate may be due to the continued reduction of COVID-19 restrictions that kept most people at home during the previous two survey administration periods.

The 2022 Cross-Sectional Survey begins with a series of questions regarding TAP and VA benefits, followed by a series of questions about the study life domains of employment, education, health and relationships, finances and well-being of Veterans. Throughout the report, specific questions are referenced with the following nomenclature: survey Question 13 Part 3 is identified as Q13_3 in the text.

Findings

Overall, the most substantive findings of this year's assessment are summarized below. Veterans who took TAP in 2022:

- Believe the VA Benefits and Services Course is the most useful TAP course.
- Indicate TAP to be more effective if taken primarily in person, but the newly developed instructor-led online course showed positive results in terms of satisfaction with TAP compared to the self-paced online course.
- Have similar scores for most outcomes when compared to the 2021 Cross-Sectional Survey.
- Apply for benefits at higher rates compared to those of the overall Study Universe.
- Have difficulties translating their military experience to civilian employment;
- Seek support for mental and emotional ailments at lower rates than physical ailments (58% versus 70%).
- Are less likely to pursue further education if they were in grade group E1 to E3 at separation.
- Are more likely to be satisfied with their lives if they have positive feelings about their finances, mental health and personal relationships.

For the 2022 Cross-Sectional Survey, the study first determined the definition of Veterans who participated in TAP as follows: Veterans were identified as "Took TAP" if

they reported that they attended the TAP Curriculum (formerly known as the 5-Day Transition Goals, Plans, Success) or at least:

- *The VA Benefits and Services Course,*
- *The Department of Labor (DOL) Employment Workshop and*
- *One of three DoD TAP courses (Managing Your (MY) Transition, Financial Planning for Transition and the Military Occupational Code Crosswalk).*

Of the Veterans who completed the survey, about 88% of TAP-eligible Veterans took TAP. Meanwhile, another 25% of non-TAP-eligible Veterans attended multiple courses.

TAP-Related Outcomes

Amongst the components provided within TAP, the VA Benefits and Services Course was identified as the most useful (about 72% found it useful). This is a slight increase from last year. Overall, scores for almost all courses within TAP were similar to those in the 2021 survey. A regression analysis was also conducted to identify which courses have the most effect on satisfaction with TAP. Those courses were the DoD Transition Overview (now known as Managing Your (MY) Transition), DOL Employment Workshop, VA Benefits and Services Course and DOL Career Technical Training Track. Given the employment-related issues caused by the COVID-19 pandemic, it is understandable that employment-related outcomes were a significant factor in satisfaction with TAP in 2022.

TAP attendance also has a major effect on overall satisfaction with TAP. Veterans who took TAP either all or partly in person have significantly higher satisfaction rates with TAP compared to those taking the courses entirely online. As a response to low satisfaction with the online course, combined with the influx of TSMs taking courses online during the COVID-19 pandemic, TAP developed an instructor-led online course. Veterans who attended the instructor-led online course were significantly more satisfied with TAP compared to those who took the self-paced online course.

The study also analyzed the aspects of the VA Benefits and Services Course that are most important and useful to Veterans. The most important factor driving how useful the VA Benefits and Services Course was preparing Veterans for potential impacts on their economic well-being, followed by preparing for changes in their personal lives and applying for VA benefits.

Benefits

Regarding applying for benefits after separation, Veterans who took TAP were more likely to apply for most VA benefits, including disability claims and VA Health Care, than the overall study population. When comparing the 2021 and 2022 Cross-Sectional

Survey respondents, Veterans in 2022 saw similar enrollment in VA Health Care and other benefits. The one benefit that decreased was home loan applications, which saw a steep drop (more than 10%). While the decline was large, it aligned with national drops in home loan applications.

Employment

In 2022, Veterans still faced many of the same challenges as last year when transitioning to employment. An in-depth analysis was conducted to identify what challenges drive satisfaction with TAP. The analysis identified four challenges as having a significant effect on TAP. Those challenges were translating military experience into civilian job requirements, learning to have a better work-life balance, missing the camaraderie and teamwork that was part of military culture and understanding the specific steps to take in conducting a job search.

Education

In 2022, much like in 2021, a substantial number of Veterans in the 6-month and 12-month cohorts (CS10 and CS11) had only a high school education (22.8% and 17.2%). As education is an important driver of long-term outcomes for Veterans, a further analysis was conducted to understand what factors drove Veterans to pursue education. Taking TAP was a highly positive driver of pursuing education after separation. Regarding negative factors, Veterans in pay grade groups E1 to E3 were less likely to pursue education. As for how Veterans paid for their education, more than 70% used the GI Bill.

Health

In terms of health outcomes, about 75% of Veterans reported having an ongoing physical health condition and about 58% have ongoing mental/emotional health conditions. At the same time, only about 58% of Veterans with mental or emotional health issues reported receiving help for those ailments. The majority (84%), but not all Veterans, had health insurance. Veterans three years from separation were more likely to rely on employer-provided or VA coverage than those six months from separation.

Financial

Overall, Veterans felt financially stable in 2022. About 80% of all Veterans can pay their necessary expenses and about 50% have at least three months of income set aside in case of unexpected financial events. For those employed, earnings were similar for the 2022 Cross-Sectional Survey respondents compared to 2021 respondents. Overall, being in a lower pay grade during service, being a female Veteran and being in the Coast Guard all had a significantly negative effect on earnings. Veterans who were in

pay grades E1 to E3 drove the most negative impact, and the study team will continue to track their outcomes.

Life Satisfaction

In 2022, satisfaction scores for all aspects of life satisfaction were slightly higher for the 6-month and 12-month cohorts compared to similar cohorts in 2021. Scores varied for the 36-month cohort with some being slightly higher and some being marginally lower. To better understand the satisfaction scores reported by Veterans, an additional analysis was conducted to identify factors that affect overall life satisfaction. Those factors include:

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

It is clear that finances, mental/emotional health and having a sense of community are the most important factors for overall life satisfaction. All these factors may have been affected by the ongoing COVID-19 pandemic, which caused many in the U.S. to become isolated while also impacting earnings, housing and overall well-being. As conditions in the U.S. improve, so have scores for many of these important items. The study team will continue to track these areas to see if the numbers continue to improve.

Lastly, in 2019, Black Veterans had significantly lower levels of overall life satisfaction than other races. In 2022, the satisfaction score for Black Veterans remained the lowest. However, the gap between Black Veterans and the highest scoring Veteran race group steadily decreased from 15% in 2019 to 12% in 2020 to 9% in 2021 and 6% in 2022. VA has made efforts since 2019 to improve scores for Black Veterans and the statistics show improvement. This study continues to track these outcomes and provide input to other studies being conducted at VA.

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) Areas to Improve TAP, (2) VA Focus Areas and (3) Future Analyses and Improving the Study.

Areas to Improve TAP

Recommendation 1: Continue to Focus Additional Resources on TSMs in Lower Pay Grades.

A Service member's pay grade has a significant effect on many study outcomes. Specifically, TSMs in the lowest pay grade group (E1 to E3) have negative results that affect both their long- and short-term outcomes. The TAP Interagency Working Group should conduct additional studies and in-depth focus groups to help understand what challenges TSMs in these pay grades face as they transition to civilian life. Emphasis should be placed on leveraging VA benefits to pursue higher education which could increase earnings and employment opportunities in the future.

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

TSMs who take TAP either all or mostly in person reported that TAP was more beneficial than those who complete TAP primarily online. The method of taking TAP was also a significant driver of satisfaction with the program. In 2021, TAP introduced an instructor-led online course to help TSMs who could not attend TAP in person. Preliminary findings indicated that TSMs who attended the instructor-led online course were much more satisfied with their TAP experience when compared to those who took the self-paced online course and only slightly lower than those who completed TAP in person. The study team will continue to monitor the results of this course.

Recommendation 3: Focus Efforts on Improving Selected TAP Courses, Specifically the DOL Employment Workshop and Career Technical Training Track.

Statistical modeling revealed four TAP courses as important to Veteran satisfaction with the program. Those courses were the DOL Employment Workshop, DOL Career Technical Training Track, Managing Your (MY) Transition and VA Benefits and Services. While being important, the DOL courses listed had fewer than 60% of Veterans finding them useful. The TAP Interagency Working Group should collect detailed feedback from Service members on what is effective or not in this course.

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

Since the beginning of the study, two challenges have been identified as important to overall satisfaction with TAP. Those challenges are *How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance after the transition*. Regression analysis identified two additional important challenges Veterans encounter when transitioning to employment: *Specific steps I should take in conducting a job search* and *Missing the camaraderie and teamwork that was part of*

the military culture. Transition challenges, setting expectations and work-life balance should become a more impactful part of the DoD Transition Overview.

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

The survey results showed that about 30% of Veterans were enrolled in education or training programs full-time, and the most common source of funding was the GI Bill. However, Veterans still indicated in the comments that they needed a better understanding of the GI Bill benefits and the educational programs available. Some respondents felt that TAP focused more on finding a job than on providing information about continuing education. Others felt that more information on the process for applying for school and obtaining GI Bill funding would have helped during their transition. These findings suggest adding more information about educational opportunities and funding sources to the TAP Curriculum. 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.

VA Focus Areas

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

In 2022, more than 36% of Veterans relied on VA as their primary source of health care. Overall, at least 56% of Veterans in each cohort used VA as either primary or supplemental health care. While Veterans rely on VA for health care, many Veterans indicated that they were having trouble planning or receiving help or treatment for their physical and mental conditions. Additionally, Veterans commented that they had difficulty maintaining mental health and other medical services during transition. VA 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.

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

VA continues to analyze and improve its mental health services for Veterans. This study will continue to monitor changes in mental health outcomes for Veterans in future years. However, the results of this year's study continue to reinforce the finding that mental and emotional health is a major factor in overall life satisfaction. More than 57% of Veterans who participated in TAP said they have an ongoing mental or emotional health condition, which is higher than in 2021. Still, only about half of Veterans with mental and emotional health issues are currently seeking treatment for said issues. Comments from the survey reflected that Veterans have a difficult time ensuring they transition their mental health appointments as they leave DoD. The VA Benefits and Services Course should continue to ensure that information regarding mental health resources is clear and concise. VA should continue working with DoD to develop and implement additional strategies to improve health care services for TSMs and awareness of those services prior to separation. Expansion and/or implementation of several pilot programs should be considered and potentially accelerated to meet this need. This study will continue to review the effect of the significant improvements underway in this area.

Recommendation 3: Promote Educational and Training Opportunities to Veterans With Low Levels of Education.

Veterans in CS10 and CS11 had lower levels of education, as about 20% had only a high school degree or less. Most of these Veterans are also in the E1 to E3 pay grades, which are less likely to enter education programs. Veterans with only a high school education will need additional education and training to reach their career goals and improve their quality of life. VA should focus on Veterans with only a high school education to ensure that they understand the benefits available to them.

Recommendation 4: Analyze Processes to Improve Veterans' Abilities to Apply for Disability Compensation.

Disability Compensation is the most applied for VA benefit in this study. Veterans' comments noted their frustration with the process of applying for Disability Compensation and wanted more assistance before transition. They also stated that getting the necessary paperwork after transitioning from the military was difficult and caused delays. Considering that more than 70% of Veterans had an ongoing physical health condition, and more than half had a mental or emotional condition, it is important to provide clear information on the disability process for those who need to take advantage of this benefit. VA should review the processes for applying for Disability Compensation and work closely with DoD to ensure paperwork is transferred quickly to limit delays.

Recommendation 5: Continue to Improve the VA Benefits and Services Course.

Across all cohorts, the VA Benefits and Services Course was rated the highest of all TAP courses. As it is a key driver of satisfaction with TAP, this study analyzed what aspects of the course were most important to Veterans. Those topics included preparing for potential effects on economic well-being, preparing for changes in their personal life and applying for VA benefits. VA should focus on these aspects of the VA Benefits and Services course to identify how to improve the course in the future.

Future Analyses and Improving the Study

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

Black Veterans continued to have lower scores in overall life satisfaction when compared to other races. However, the gap has decreased steadily from 15% in 2019 to 6% in 2022. Black Veterans' satisfaction scores were lower than all other races in important life domains, such as emotional/mental health, personal relationships and adjusting toward civilian goals. Even though Black Veterans were more likely to have a positive outlook on TAP, this study should continue to track outcomes for Black Veterans to explore additional methods to increase their overall life satisfaction. The Veterans Benefits Administration continues to implement an engagement plan to determine potential causes and possible activities to address the lower level of overall life satisfaction among Black Veterans.

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 a challenging job market, particularly for workers with less experience in the civilian workforce and less formal education. As the pandemic continued to affect these Veterans in 2022, many outcomes were impacted. Many Veterans in this study were still forced to take TAP online, and the U.S. economy is still recovering. This study will continue to monitor the outcomes of Veterans who separated during the pandemic and assess whether they may require additional support.

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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.⁴ While each transition is different, some of the most common issues facing newly separated Service members include:

- Joining or creating a community
- Entering the workforce or education
- Adjusting to a different pace of life and work
- Finding a new purpose or mission in their lives
- Enrolling in VA benefits and service programs⁵

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, external barriers limited efforts to collect long-term outcomes data linked to TAP attendance. 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 now being administered annually. In 2020, the Cross-Sectional and Longitudinal Survey results were combined into one report. Since 2021, the results of the surveys appear in separate reports along with a combined summary report. Results from previous years can be found here: [PSTAP Assessment Website](#).

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 2022 Cross-Sectional Survey are provided in Sections 3 and 4. Lastly, Sections 5 and 6 summarize the findings and study and program recommendations.

⁴ DOL Transition Assistance Program Website ([Link](#))

⁵ [Veterans Employment Toolkit. "Common Challenges During Re-Adjustment to Civilian Life" LINK](#)

References to terms and abbreviations can be found in the glossary in Appendix A. The 2022 Cross-Sectional Survey can be found in Appendix B. Weighting procedures and nonresponse bias analyses are in Appendix C. Appendix D provides demographic tables for the 2022 Cross-Sectional Survey participants, and Appendix E includes a compendium of survey results for the 2022 Cross-Sectional Survey. Appendix F provides an analysis of all comments from the 2022 Cross-Sectional Survey, and Appendix G provides demographic tables for respondents of the Cross-Sectional 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 502.⁶ In 1990 and 1991, the U.S. greatly decreased and demobilized its military as the Cold War and Gulf War concluded. Because of this, many Veterans and Service members were unemployed and had difficulty with successfully transitioning to civilian life. Therefore, the program's main goal was to ease the transition of Service members who separated. DoD, VA and DOL collaborated to establish and develop the original program, with each agency providing specific information and instruction.

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

- Pre-separation counseling and initial assessment
- Financial changes due to transition
- Educational assistance benefits
- Disability compensation
- Vocational benefits
- Career-seeking strategies for Service members, Veterans and spouses
- Relocation services
- Medical benefits
- Education and career counseling
- Resilience training

TAP has continued to evolve with various revisions, both large and small. The following sections define the study population and outline the TAP Curriculum that the study participants attended. It is to be noted that a major TAP overhaul was completed and

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

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.⁷ Additionally, the NDAA clarified the Employment Workshop as the two-day Employment Track and added a one-day course on employment, reorganized the information flow and allowed for a more direct focus on the individual needs of TSMs. Many of these changes align with the findings and recommendations identified within this study. As the study ages, more Veterans attend the most recent version of TAP. While some comparisons can be made to results between pre- and post-NDAA versions of TAP, the COVID-19 pandemic makes it more difficult to fully understand how effective the changes to TAP were at the time.

Study Cohorts and Relevant TAP Curriculum

The 2022 PSTAP Assessment consists of two separate surveys—Longitudinal and Cross-Sectional. Figure 1 depicts the cohorts for the 2022 Cross-Sectional Survey. Note that the Longitudinal Survey is detailed in the Longitudinal Survey Report.

It should also be understood that Veterans most likely attended TAP courses between 6 and 12 months prior to separation. For instance, Veterans who separated in December of 2021 (Cohort 10) likely started TAP in December of 2020. 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 and has continued annually since. The 2019 through 2021 Cross-Sectional Survey cohorts included:

- Cohort 1 (CS1): Veterans who separated from the military **5 to 6 months** (in December 2018/January 2019) prior to fielding the 2019 survey.
- Cohort 2 (CS2): Veterans who separated from the military **11 to 12 months** (in June/July 2018) prior to fielding the 2019 survey.
- Cohort 3 (CS3): Veterans who separated from the military **35 to 36 months** (in June/July 2016) prior to fielding the 2019 survey.
- Cohort 4 (CS4): Veterans who separated from the military **5 to 6 months** (in December 2019/January 2020) prior to 2020 survey deployment.
- Cohort 5 (CS5): Veterans who separated from the military **11 to 12 months** (in June/July 2019) prior to 2020 survey deployment.

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

- Cohort 6 (CS6): Veterans who separated from the military **35 to 36 months** (in June/July 2017) prior to 2020 survey deployment.
- Cohort 7 (CS7): Veterans who separated from the military **5 to 6 months** (in December 2020/January 2021) prior to 2021 survey deployment.
- Cohort 8 (CS8): Veterans who separated from the military **11 to 12 months** (in June/July 2020) prior to 2021 survey deployment.
- Cohort 9 (CS9): Veterans who separated from the military **35 to 36 months** (in June/July 2018) prior to 2021 survey deployment.

Figure 1. Study Cohorts in the 2022 PSTAP Cross-Sectional Survey

2019 Cross-Sectional (CS) Survey Cohorts			
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CS8		12 months	
CS9		36 months	
2022 Cross-Sectional (CS) Survey Cohorts			
CS10	...includes Veterans separated from the military...	6 months	...prior to deploying the 2022 CS Survey.
CS11		12 months	
CS12		36 months	

Source: Study Team

For the 2022 Cross-Sectional Survey, three additional cohorts of Veterans have been added to the PSTAP Assessment based on their date of separation from the military. Cohorts were identified based on the length of time since Service members separated from the military, like in previous Cross-Sectional Surveys. These cohorts are as follows:

- Cohort 10 (CS10): Veterans who separated from the military **5 to 6 months** (in December 2021/January 2022) prior to 2022 survey deployment.
- Cohort 11 (CS11): Veterans who separated from the military **11 to 12 months** (in June/July 2021) prior to 2022 survey deployment.
- Cohort 12 (CS12): Veterans who separated from the military **35 to 36 months** (in June/July 2019) prior to 2022 survey deployment.

Veterans in the 2022 Cross-Sectional Survey include those who have taken the most recent version of TAP and those who have taken earlier versions. Most Veterans in CS10 and CS11 have participated in the latest version of TAP, which began in October 2019. CS12 Veterans completed TAP before October 2019.

TAP Curriculum

All courses within TAP are administered via the TAP Curriculum.⁸ The TAP Curriculum provides separating or TSMs, their families and caregivers with the skills, knowledge and resources to re-enter civilian life successfully. The program was designed to provide Service members with the tools, resources and information to help them be *career-ready* prior to separation. NDAA FY19 mandated Service members begin TAP two years prior to retiring but no later than 365 days 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:

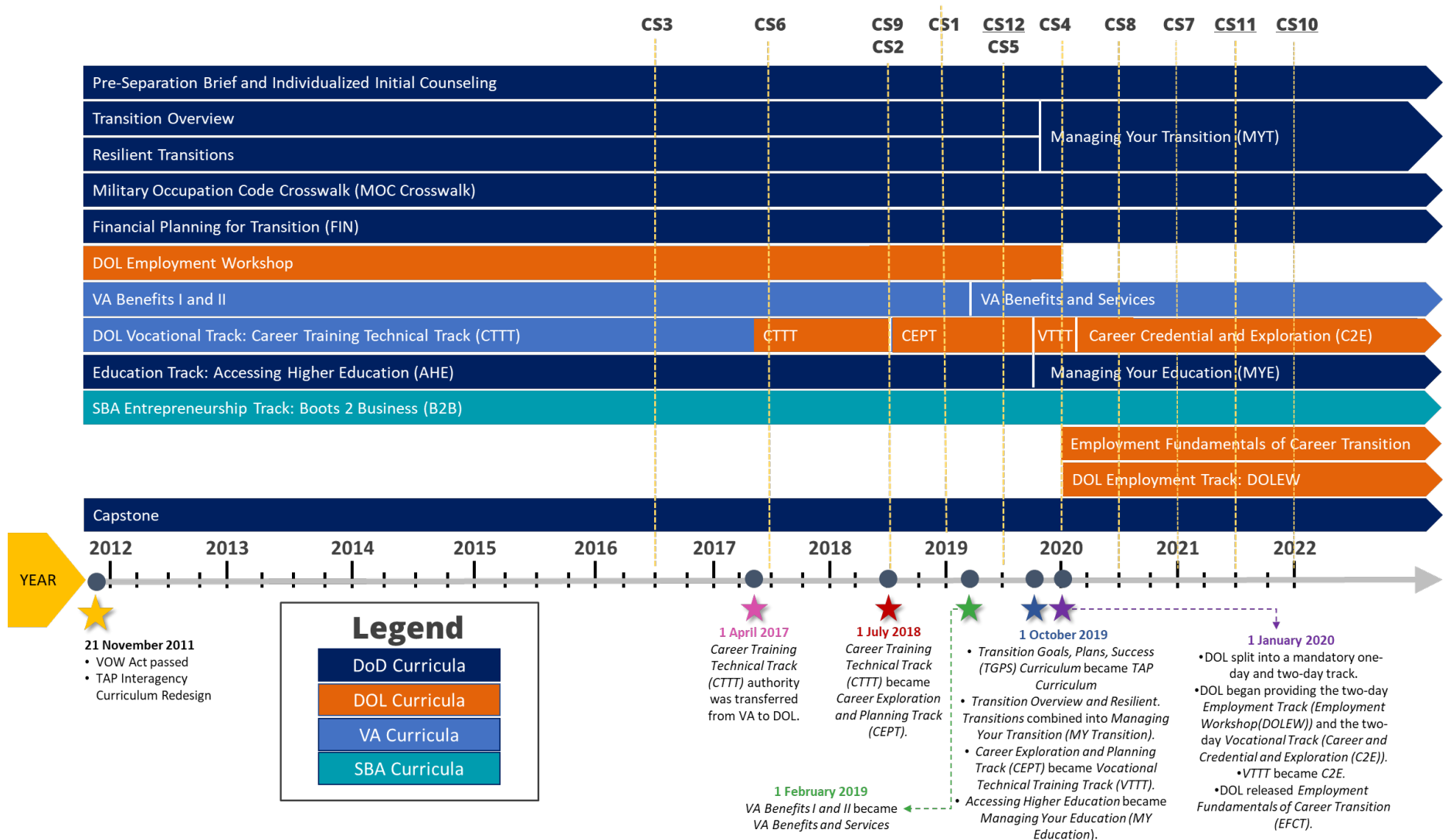
- *DoD: Managing Your Transition, Military Occupational Code (MOC) Crosswalk and Financial Planning for Transition (one-day)*
- *DOL: Employment Fundamentals of Career Transition (one-day)*
- *VA: VA Benefits and Services Course (one-day)*

The TAP Curriculum also includes four tracks focused on specific topics: education (DoD Education Track: Managing Your Education), vocational (DOL Vocational Track: Career Credential and Exploration), employment (DOL Employment Track: Employment Workshop) and entrepreneurship (SBA Entrepreneurship Track: Boots to Business). 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.

⁸ 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.

Since 2012, the curriculum has continued to be updated and improved based on federal policy changes and the needs of TSMs. Continuous efforts to better understand the needs of TSMs and employers, including research on how TSMs learn transition material and the effectiveness of the curriculum, and new changes are implemented annually. 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, most Veterans in CS10 and CS11 took the VA Benefits and Services Course, while many other Veterans in other cohorts attended VA Benefits I and II. Additionally, the majority of CS10 and most members of CS11 took the latest version of TAP, which was introduced in October 2019. This study will continue to track program courses to conduct analyses of how course changes affect outcomes for future cohorts. Table 1 provides a summary of the TAP courses taken by most Veterans in our study cohorts.

Figure 2. Overview of TAP Courses for the 2022 Study Populations



Source: Adapted from the Communications Working Group Meeting Minutes.

Table 1. Overview of TAP Curriculum Courses for the 2022 Cross-Sectional Survey Population

Course/Track	Agency	Length	Description	Course Changes
Individualized Initial Counseling	DoD		Begins the transition process. During the session, TSMs complete their personal self-assessment and Individual Transition Plan (ITP) to identify a framework to achieve realistic career goals based upon an assessment of their personal and family needs as well as their unique skills, knowledge, experience, interests and abilities.	Counseling session/brief. Not a course/track.
Pre-Separation Counseling Brief	DoD	2 hours	Provides TSMs with an overview of TAP and the process, information, resources and opportunities available to assist with transition. The brief content is congressionally mandated and provides information on 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				
Managing Your (MY) Transition	DoD	1.5 hours	Presents a review of the TAP process, curriculum and mandatory components followed by topics important to acknowledge and understand during transition and associated resources. This course discusses common transition concerns such as the loss of purpose and how to find a new purpose, stress as a positive aspect of transition and ways to mitigate negative stress, cultural differences between military and civilian worlds, the importance of a mentor throughout the transition process and reliable resources available during and after transition.	AFTER OCT 2019; Replaced Transition Overview and Resilient Transition
MOC Crosswalk	DoD	2 hours	Demonstrates how to translate military skills, training and experience into civilian credentials 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, health care costs, new expenses and other financial changes related to the transition.	None.
DOL Employment Fundamentals for Career Transition	DOL	1 day	Provides a high-level overview of the employment process and information to develop a resume, 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	1 day	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.

Table 1. Overview of TAP Curriculum Courses for the 2022 Cross-Sectional Survey Population (continued)

Course/Track	Agency	Length	Description	Course Changes
Additional Tracks				
Employment Track: DOL Employment Workshop (DOLEW)	DOL	2 days	Covers emerging best practices in career employment, including the use of emerging technology to network and search for employment. During the employment track, TSMs draft a resume, practice interview questions, create a LinkedIn profile and prepare to network.	AFTER JAN 2020; Employment Track
Vocational Track: Career Credential and Exploration (C2E)	DOL	2 days	Offers an opportunity to complete a personalized career development assessment of occupational interest and ability and to be guided through a variety of career considerations. During the vocational track, TSMs will conduct a comparison of two schools, training programs or credentials.	Career Planning and Exploration Track (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 Credential and Exploration (C2E) in January 2020.
Education Track: Managing Your (MY) Education	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 from Accessing Higher Education Track to Managing Your (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' CRS and viable ITP prior to transition. If CRS cannot be verified, TSMs are referred to the appropriate agency for further assistance.	None

Source: TAP Interagency Working Group.

Recent Policy Changes

While VA continuously refines and updates its TAP offerings, one change is of particular importance for this report. The VA Benefits I and VA Benefits II briefings were revised in April 2018 and changed to the VA Benefits and Services Course. The new course incorporated several major changes:

- Redesigned to give TSMs a more personalized experience, promote one-on-one assistance sessions and highlight Veterans Service Organizations (VSOs).
- Launched “facilitated registration,” an activity inserted to help Service members register for VA Health Care as part of the VA Benefits and Services Course.
- Added an activity in which attendees 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 2019⁹ (FY19 NDAA). This legislation made significant changes to the timelines, process and execution of TAP for all the modules. Cohorts in this Cross-Sectional Survey, specifically CS10 and CS11, were the first cohorts in PSTAP where most Veterans attended the most recent version of TAP. Major changes from this legislation include the following:

- TSM attends individualized initial counseling with a TAP counselor and completes a self-assessment to identify potential areas of risk. This assessment will be taken again during Capstone to determine if the identified areas for risk have been mitigated. The self-assessment is used to target support of transition-related services pre-transition and to conduct warm handovers to organizations to provide targeted support post-separation.
- Each TSM will be classified into one of three tiers after their initial counseling and self-assessment. Tiers include:
 - Tier 1: TSM is mostly prepared for transition and may need only minimal assistance, but the TSM is encouraged to attend a track. This tier is only mandated to attend the five core modules: Managing Your (MY) Transition, MOC Crosswalk, Financial Planning for Transition, VA Benefits and Services and DOL Employment Fundamentals for Career Transition.

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

- Tier 2: TSM has begun the process of preparing for transition and may need some assistance. This tier is mandated to attend the five core modules and may or may not be required to attend a track.
- Tier 3: TSM is unprepared for transition. This tier is mandated to attend the five core modules as well as a track.
- Changes to TAP modules allow for more personalized instruction based on the TSM post-transition goal. The DOL three-day core module was split into two separate modules: DOL Employment Fundamentals for Career Transition (one-day) and DOL Employment Track: Employment Workshop. The three modules within DoD, as well as VA Benefits and Services, remained the same.
- A 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.

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

In response to the GAO report, VA designed the *Post-Separation Transition Assistance Program (PSTAP) Assessment Outcome Study*. The study obtains direct objective and subjective feedback from Veterans regarding their online and/or in-person experience with the TAP courses they took and their subsequent adjustment to civilian life through two separate surveys. The first survey is the Cross-Sectional Survey. This survey is administered annually to Veterans in three cohorts: at 6 months after separation, at 12 months after separation and at 36 months 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 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. Identify what is most important to Veterans in determining their satisfaction with TAP.
2. Determine what to do to improve the experience.

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

3. Guide training and/or operational activities to enhance the quality of benefits and services available to Veterans.

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

- U.S. Department of 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

Cohorts are defined by the length of time passed since the Service member transitioned out of the military as of the projected start date of the survey each year. These cohort time periods were selected to track Veterans who are at varying points in their transitions. Given that each Veteran's transition is a unique experience, and some may take longer than others, it is important to understand how Veterans fare at different times. Additionally, having Veterans in the study who separated as far as three years before survey administration allows for a more complete analysis of outcomes versus the iteration of TAP that was attended. As this is the fourth administration of the Cross-Sectional Survey, the **2022 cohorts** are the focus of this report. Those cohorts are listed below.

- **CS10:** Veterans who separated from the military **5 to 6 months** (in December 2021/January 2022) prior to 2022 survey deployment.
- **CS11:** Veterans who separated from the military **11 to 12 months** (in June/July 2021) prior to 2022 survey deployment.
- **CS12:** Veterans who separated from the military **35 to 36 months** (in June/July 2019) prior to 2022 survey deployment.

This report is focused solely on the results of the Cross-Sectional Survey. Results of the Longitudinal Survey and a combined summary can be found in separate reports.

Throughout this report, data is analyzed from three separate years of Cross-Sectional Survey data. As the goal of this study is to understand how TAP affects Veterans at different times after separation, comparisons made in this report combine data in three groups: 6 months after separation (C1, C4, C7 and CS10), 12 months (1 year) after separation (C2, C5, C8 and CS11) and 36 months (3 years) after separation (C3, C6, C9 and C12).

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, 2020 and 2021)
4. 2022 Cross-Sectional Survey responses

VA Administrative Data

VA provided two sets of administrative data for this study. The first dataset is a list of all Veterans who separated from the military during the time ranges defined by the study cohorts. 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. We used this dataset to (1) ensure 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.

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 when the study was initiated in 2019. Until recently, Service members who qualified for mandatory TAP training were identified as *VOW eligible*. DoD now refers to these Service members as *TAP eligible*. This term is used throughout this report.

To identify Veterans who were TAP eligible, DoD provided an initial data file with a list of Service members who were eligible for TAP between January 1, 2016, and October 2019 using the Defense Manpower Data Center (DMDC) database. Annually, DoD updates this data file with the latest TAP eligibility for new cohorts. DoD uses a strict set of criteria to identify TAP-eligible Service members, as follows:¹¹

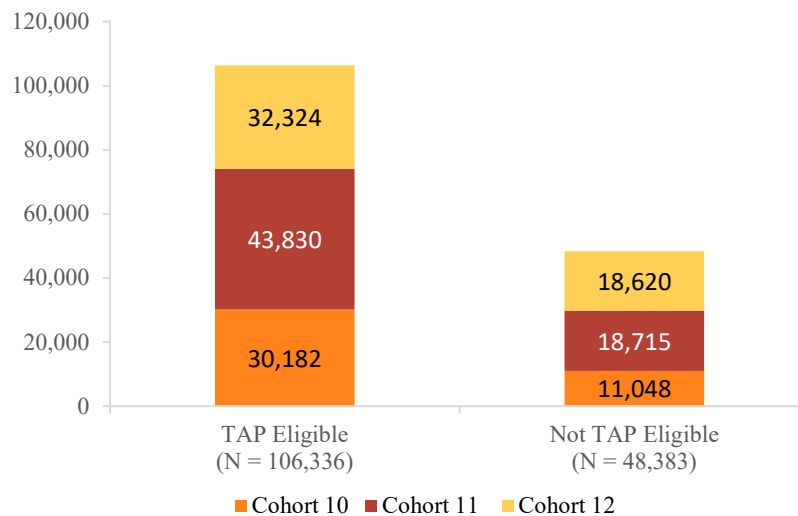
1. Service members who have completed their first 180 days or more of continuous Active Duty in accordance with Title 10, U.S.C., are eligible for the TAP.
2. Service members' full-time or annual duty training and attendance at a school designated as a service school by law while on military orders will not be included in calculating the continuous 180 days.
3. Reserve Component (RC) members may choose to decline pre-separation/transition counseling using the DD Form 2648 for each successive period of Active Duty, as determined by the Military Services in accordance with Title 10, U.S.C., consisting of 180 days or more of continuous Active Duty.
4. Eligible Service members may choose to participate in one or more of the two-day tracks if resources, capacity and operational requirements allow, based on the Service member's interests and ability to meet the CRS and complete the track.
5. The minimum 180-day Active Duty requirement for individualized initial counseling (IC) and pre-separation/transition counseling does not apply to eligible Service members retiring or separating due to a disability.
6. Administrative and punitive separations change the eligibility of a Service member's participation as follows:

¹¹ DoD Instruction 1332.35, Transition Assistance Program (TAP) for Military Personnel. Section 5, Page 27. <https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/133235p.pdf?ver=2019-09-26-095932-007>

- a. 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 two-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 (USPHS) and the National Oceanic and Atmospheric Administration (NOAA) are not generally eligible to attend TAP unless detailed to a Military Service, although these two groups are under discussion for potential inclusion in the future. If detailed to a Military Service, they must comply with that Service's Transition Assistance Program. The Military Services may allow non-detailed USPHS 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 154,719 Veterans' records (referred to as the Study Universe), resulting in 106,336 Veterans who were identified as TAP eligible (68.7% of the Study Universe). This represents an almost 4 percentage point increase in TAP-eligible Veterans in the Study Universe compared to the 2021 Cross-Sectional Survey participants. Figure 3 provides the size of the Study Universe broken down by TAP eligibility and cohort.

Figure 3. Study Universe by TAP Eligibility and Cohort



Source: VA Administrative Data and DoD Data.

2022 Cross-Sectional Survey

Recruitment

Survey recruitment began with a complete list of Veterans who separated from the military during the months specified for each cohort (5 to 6 months after separation, 11 to 12 months after separation or 35 to 36 months after separation). The initial list received from VA included records for 164,782 Veterans. In consultation with VA, analysts excluded some Veterans from the initial list prior to fielding the survey. There were two criteria used to remove potential participants. First, Veterans who separated with less than two months of total service were removed from the survey population because these Veterans were not required to take TAP. Second, records with a foreign address outside of the U.S. and records without a complete address were removed from the sample because it was not possible to contact those Veterans by mail. The team then made additional exclusions by removing deceased Veterans using VA records to identify the date of death.¹²

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

Survey Instrument

The 2022 Cross-Sectional Survey included 55 questions. It was administered between May 24 and September 13, 2022. The topics covered by the questions included participation in TAP classes, perceived utility of TAP classes completed by the Veteran and multiple post-transition outcomes organized by subject area. The post-transition outcomes contained five life domains: (1) employment, (2) education, (3) health and relationships, (4) financial circumstances and (5) general satisfaction and well-being. The survey included two general open-ended response questions that provided Veterans an opportunity to share thoughts about the TAP classes and their transition. The questionnaire is included in Appendix B.

Survey Responses

Among the 154,719 Veterans contacted to complete the 2022 Cross-Sectional Survey, 8,529 responded, which is a 5.51% response rate. Veterans were contacted via three methods: 1) All Veterans in the Study Universe were sent a postcard inviting them to participate in the survey online; 2) Veterans with a valid email address on file received an email invitation with a link to the survey; 3) One month after survey administration began, a sample of 100,000 non-respondents were sent a paper survey via mail. The postcards and emails described the focus and need of the survey and provided a unique login ID to complete the survey. The paper survey included a toll-free telephone number for support in completing the survey if needed. Participants were asked to submit the paper survey using a pre-paid envelope.

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

Table 2 provides the response rates by cohort. CS11 (11 to 12 months after separation) was the largest of the three cohorts, consisting of more Veterans and more respondents than the other cohorts. CS12 had the lowest response rate at 4.2%, which was 1.8 percentage points lower than CS11 and 2.3 percentage points lower than CS10. This can be explained in part by the fact that they are the same Veterans already surveyed as part of CS5, and members of CS5 who already responded to the 2020 Cross-Sectional Survey were excluded. CS10 (5 to 6 months after separation) was the smallest of the three in terms of population size, but CS12 had the lowest amount of completed surveys and the lowest response rate.

Table 2. 2019 through 2022 Cross-Sectional Survey Population and Respondents by Cohort

Cohort	Postcards Mailed	Paper Surveys Mailed	Final Refusals	Completed Surveys (Web)	Completed Surveys (Mail)	Total (Unique) Completed	Response Rate
2019 Cross-Sectional							
CS1	41,797	23,608	10	512	535	1,047	2.5%
CS2	58,360	33,077	16	897	897	1,794	3.1%
CS3	65,079	36,997	21	1,097	896	1,993	3.1%
Total	165,236	93,682	47	2,506	2,328	4,834	2.9%
2020 Cross-Sectional							
CS4	38,058	27,292	35	4,543	590	5,133	13.5%
CS5	48,457	34,804	36	5,951	783	6,734	13.9%
CS6	53,319	37,757	49	5,988	866	6,854	12.9%
Total	139,834	99,853	120	16,482	2,239	18,721	13.4%
2021 Cross-Sectional							
CS7	33,788	22,602	66	3,662	327	3,989	11.8%
CS8	50,505	34,188	83	5,465	584	6,049	12.0%
CS9	59,088	40,591	96	5,617	462	6,079	10.3%
Total	143,381	97,381	245	14,744	1,373	16,117	11.2%
2022 Cross-Sectional							
CS10	41,230	26,528	18	2,267	398	2,665	6.5%
CS11	62,545	40,210	39	3,125	627	3,752	6.0%
CS12	50,944	33,262	28	1,686	426	2,112	4.2%
Total	154,719	100,000	85	7,078	1,451	8,529	5.5%

Source: VA Administrative Data and 2019 through 2022 Cross-Sectional Survey Data.

The overall response rate for the 2022 Cross-Sectional Survey was 5.5%. The 2022 survey received a lower response rate than the 2020 and 2021 surveys. Several factors may have caused this, including the delay in sending paper surveys and the vaccine for the COVID-19 pandemic, which meant more Veterans were not quarantined, leaving less time to complete the survey.

Weighting and Nonresponse Bias Analysis

Analysts constructed weights to conduct a nonresponse bias analysis (NRBA). Weights adjust the number of responses so that the proportion of survey respondents by key characteristics matches the proportion in the survey universe. The weights account for both: 1) the probability of selection and 2) potential nonresponse bias. Since PSTAP was a census (that is, all Veterans in each cohort received an invitation to complete the survey), the probability of selection was the same for all (set to 1). To adjust for nonresponse, the weights were adjusted for differences in response rates among groups based on the known characteristics of respondents and non-respondents. These characteristics include age, race, military service branch, component (Active or Reserve/National Guard), pay grade, character of discharge, cohort, TAP eligibility and length of service. The Cross-Sectional Survey weights were adjusted to match the 2022 population cohort. Appendix D provides a detailed description of the weighting approach.

The NRBA compares the characteristics of the survey respondents to the entire survey universe (non-respondents and respondents combined) using administrative data available for each cohort. The analysis uses 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 D provides a detailed description of the NRBA approach and the results.

Demographic Profile

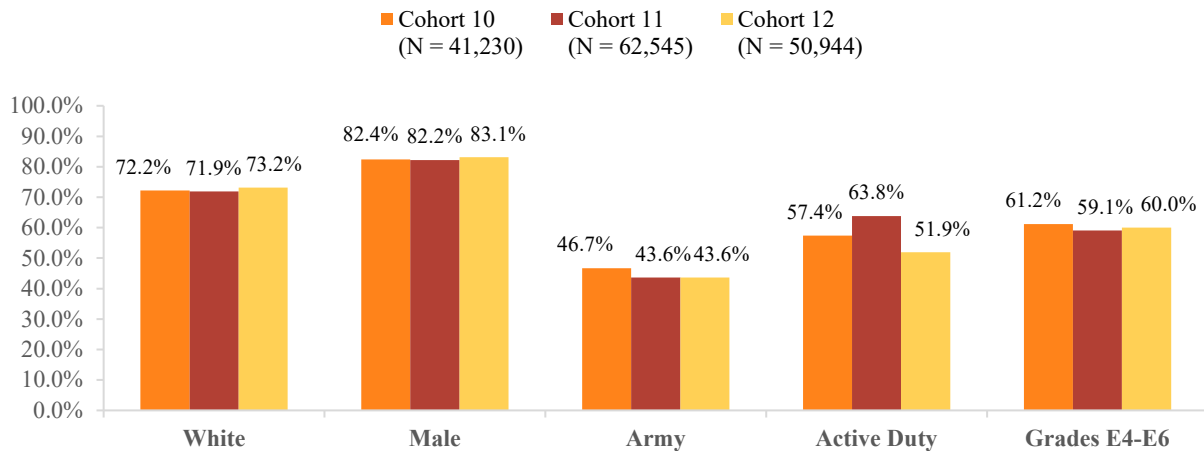
Cross-Sectional Survey

Figure 4 and Figure 5 show the demographic characteristics of the Cross-Sectional Survey invitees and respondents by cohort using administrative data provided by VA. Appendix E provides a detailed demographic breakdown of the Cross-Sectional Survey demographics described in this section. The demographic characteristics of weighted survey respondents are like those of survey invitees. Generally, the percentage difference between the two groups by cohort is within 4.1 percentage points. The most common demographic groups for Veterans in both survey invitees and respondents were white, male, in the Army, Active Duty and in the E4 to E6 pay grades at the time of separation.

The overall sample of survey respondents is a diverse group—the largest minority group being Black Veterans at about 15% to 16% of each cohort. White Veterans

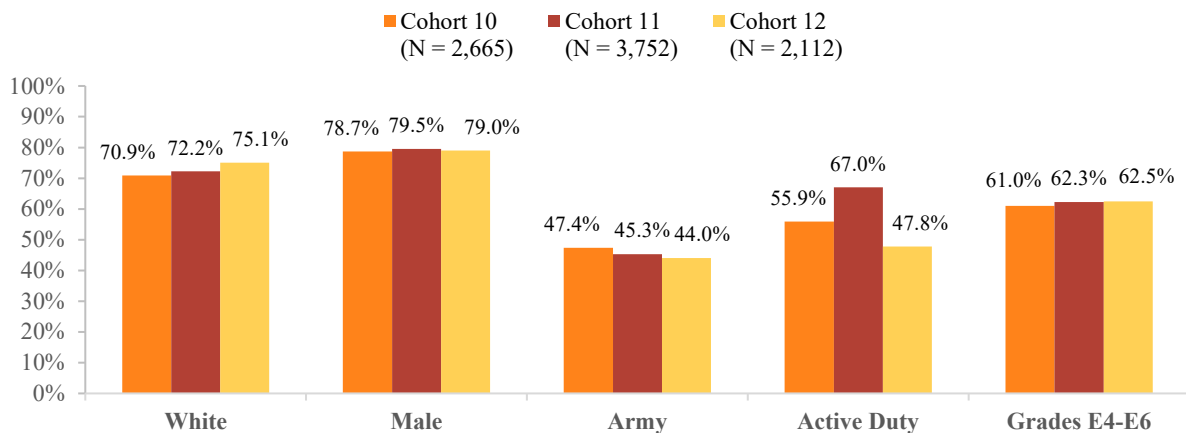
comprised about 72% of the sample. The survey respondents include members from the Army, Marine Corps, Navy, Air Force and Coast Guard, representing each of the five military service branches. Approximately 44% to 47% of each cohort were in the Army. Around 47% to 67% of those who responded to the survey in each cohort were Active Duty when they separated from the military. CS11 has the largest percentage of Active Duty respondents at 67%, followed by CS10 with 56%. CS12 had 48% of Active Duty respondents. Around 79% of survey respondents were male, and about 62% of respondents were from grades E4 to E6.

Figure 4. Demographic Characteristics of 2022 Cross-Sectional Survey Invitees



Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Figure 5. Demographic Characteristics of 2022 Cross-Sectional Survey Respondents



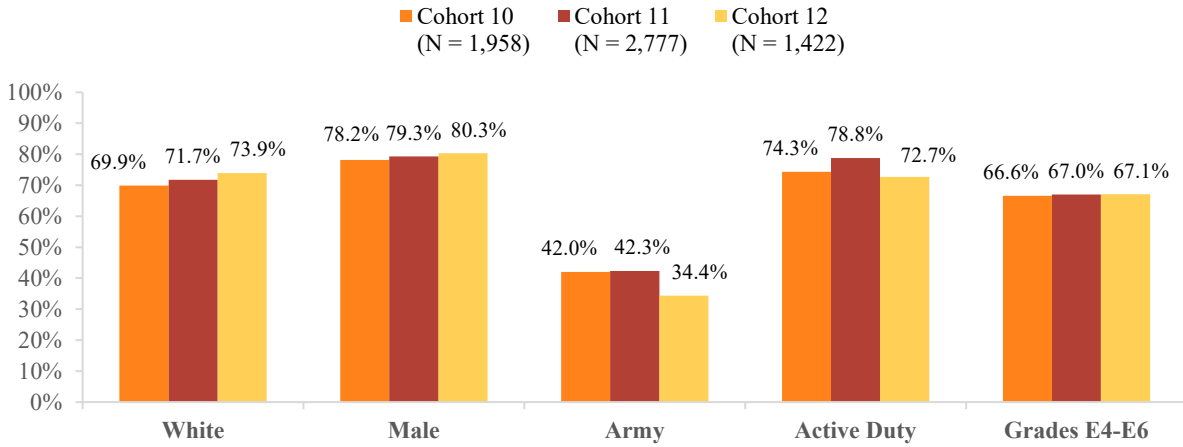
Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

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

There are some distinct differences between the population of TAP-eligible and non-TAP-eligible Veteran respondents. Figure 7 and Figure 8 compare TAP-eligible and non-TAP-eligible respondent Veterans within each cohort. The key difference is that a larger percentage of TAP-eligible Veterans separated as Active Duty Service members than those in the non-TAP-eligible group. For example, in CS10, 74% of TAP-eligible respondents were Active Duty, compared to 9% in the non-TAP-eligible group. These differences are similar in CS12. However, about 38% of CS11 non-TAP-eligible respondents were Active Duty, which is higher relative to the other cohorts.

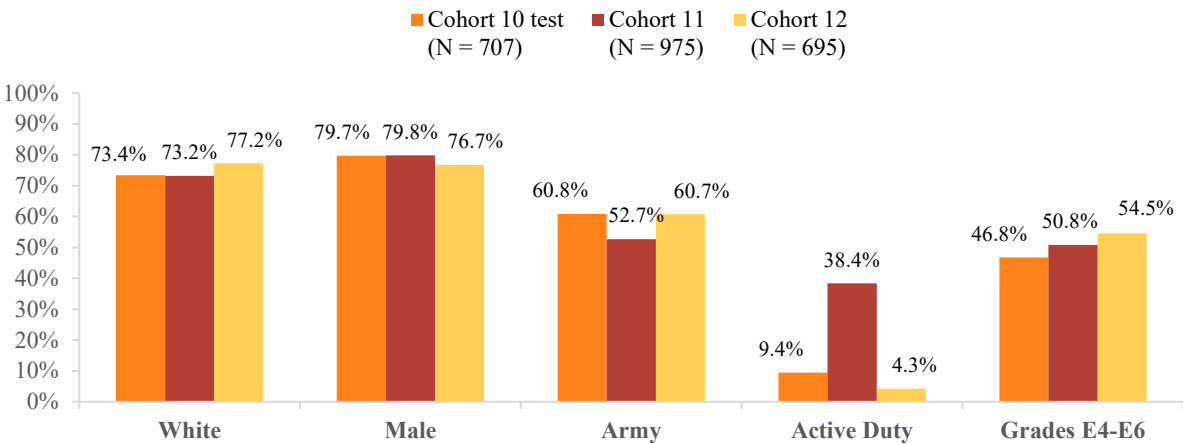
There are also differences in the military branch of the TAP-eligible and non-TAP-eligible respondents from these cohorts. In the non-TAP-eligible group, larger percentages served in the Army (61%, 53%, and 61% for CS10, CS11 and CS12, respectively) compared to those in the TAP-eligible cohorts (42%, 42% and 34% for CS10, CS11 and CS12, respectively). Other comparisons of the major demographic groups between the TAP-eligible and non-TAP-eligible populations are displayed in Figure 6 and Figure 7. The average age of the TAP-eligible respondents is about 13 years lower than the non-TAP-eligible respondents for CS10, 14 years lower for CS11 and 11 years lower for CS12. Between TAP-eligible and non-TAP-eligible respondents, the percentages of male and female Veterans were similar to the Study Universe, as around 80% were male and around 20% were female.

Figure 6. Demographic Characteristics of TAP-Eligible 2022 Cross-Sectional Survey Respondents



Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Figure 7. Demographic Characteristics of Non-TAP-Eligible 2022 Cross-Sectional Survey Respondents



Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

2.B. HOW TO INTERPRET THIS REPORT

Most figures and tables throughout the body of the report present findings for the 2022 Cross-Sectional Survey. The 2022 Cross-Sectional Survey includes three cohorts: those who separated 6 months (CS10), 12 months (CS11) or 36 months (CS12) prior to survey administration. Comparisons of the results from these cohorts can be made directly to the participants in the 2019, 2020 and 2021 Cross-Sectional Surveys. Those cohorts are labeled as CS1, CS2 and CS3 for the 2019 Cross-Sectional Survey, CS4, CS5 and CS6 for the 2020 Cross-Sectional Survey and CS7, CS8 and CS9 for the 2021 Cross-Sectional Survey. This report draws conclusions based on differences among cohorts of similar times since separation. Therefore, direct comparisons can be made between the 6-month (CS1, CS4, CS7 and CS10), 12-month (CS2, CS5, CS8 and CS11) and 36-month cohorts (CS3, CS6, CS9 and CS12).

When comparing cohorts, even very small differences are significant due to large sample sizes. Therefore, we typically will only discuss differences that are greater than 5 percentage points, as differences smaller than this are unlikely to have implications for policymakers or program staff. Under each table and figure, there is a statement on the statistical significance in differences among cohorts.

This report also references the 2019 Cross-Sectional Survey Report and the 2020 and 2021 PSTAP Assessment Outcome Study. Those reports can be found here: [PSTAP Report Website](#). In 2021, the report was split into the Cross-Sectional Survey Report and the Longitudinal Survey Report.

3. VETERANS' EXPERIENCE WITH TAP

The 2022 Cross-Sectional Survey asked Veterans a series of questions regarding their experience with TAP. This section provides an analysis of Veterans' responses to TAP-related questions, including how useful they were in aiding their transition, key areas of the VA-specific aspects of TAP and what VA Benefits and Services Veterans are using. Additionally, when relevant, comments provided by Veterans to Question 7 (*Thinking about your transition, what did you find helpful or what could be improved to better prepare you for civilian life?*) and Question 55 (*Thinking back to your transition process, is there anything else that VA could have done then or could be doing now to help you after your service?*) are included to elaborate on the study findings. A more in-depth report on the main themes of comments provided by Veterans is included in Appendix F.

3.A. KEY FINDINGS

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

TAP Attendance: About 70% of Veterans in the 2022 Cross-Sectional Survey completed the TAP Curriculum, which was similar to the 2021 Cross-Sectional Survey. Overall, 87% of TAP-eligible Veterans took TAP. This aligns with reported numbers of TAP takers from DoD.

Effectiveness of TAP: The VA Benefits and Services Course was identified as the most useful course by Veterans in all three cohorts, as it was in all previous surveys. Veterans rated the usefulness of TAP courses similarly this year when compared to 2021.

After reviewing course scores, a statistical analysis was conducted to identify which TAP courses have the largest effect on satisfaction with TAP, making them the most important in preparing Veterans for the transition to civilian life. In 2022, the most important course in preparing Veterans for transition was the Transition Overview course. Three other courses were also identified as important drivers of satisfaction with TAP. Those were the DOL Employment Workshop, VA Benefits and Services Course and Career Technical Training Track. As expected, employment plays a large role in TAP and in how Veterans perceive its effectiveness. These two items are expected given the COVID-19 pandemic and all the difficulties it caused in terms of both employment and health.

Method of Taking TAP: The way that TSMs take TAP also has an effect on the overall satisfaction with the program. As a response to lower satisfaction with its online course offerings that were heightened due to the COVID-19 pandemic, TAP developed an instructor-led online course. Analysis showed that satisfaction with TAP remained lower for the self-paced online TAP course. However, satisfaction with the instructor-led course was much higher, closer to the in-person TAP course.

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

- Preparing for impacts to economic well-being
- Preparing for changes in personal life
- Applying for VA benefits

VA Benefits Utilization: Overall, Veterans who take TAP apply for benefits at higher percentages than the study population. When analyzing specific benefits, the biggest differences between those who took TAP and the study population were in disability applications, enrolling in VHA health care, VR&E and home loan applications. Most Veterans who participated in TAP understood the VA benefits available to themselves (over 70%), but there is a significant decrease in their understanding of VA benefits available to their families (at least 11%).

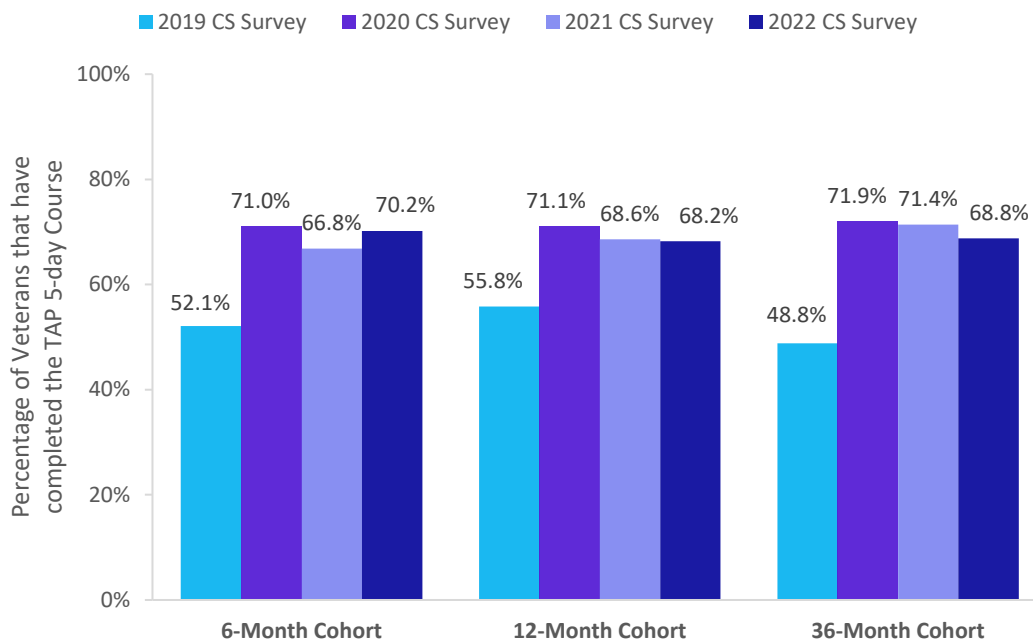
Throughout this chapter, it is also important to recognize that Veterans who took the 2022 Cross-Sectional Survey have been impacted by the COVID-19 pandemic, which has had significant training/education, employment and economic impacts that may have affected transitioning Veterans. While this survey was administered after vaccinations were rolled out, most Veterans participated in TAP during the pandemic, and they faced unique challenges before, during and after separation from the military.

3.B. TAP ATTENDANCE AND SCORES

The first set of questions in the 2022 Cross-Sectional Survey asked all survey participants if they had completed the TAP Curriculum. About 69% of all 2022 Cross-Sectional Veteran respondents indicated that they completed this course (Figure 8), which is comparable to the 2020 and 2021 Cross-Sectional Surveys.

For the 2022 Cross-Sectional Survey, Veterans who did not complete the TAP Curriculum were then asked if they attended any of the primary modules of the TAP Curriculum (Table 3). Overall, Veterans who did not complete the TAP Curriculum were most likely to still attend the VA Benefits and Services Course, followed by the DoD Personal Financial Planning and Transition Overview courses. Veterans in CS12 were less likely to attend courses than CS10 and CS11. All Veteran respondents were then asked to select the optional TAP tracks that they had taken. DoD's Accessing Higher Education Track was the most attended optional course.

Figure 8. Comparison of Veterans That Completed the TAP Curriculum: 2019 through 2022 Cross-Sectional Surveys by Cohort



Source: 2019 through 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Table 3. Which TAP classes did you complete before you or your family member transitioned from the military or were released from Active Duty? (Questions 2 and 4)

Question	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Question 2: Did you complete any of the following TAP courses? (Asked of Veterans who did <u>NOT</u> complete the TAP 5-day course curriculum)			
VA Benefits and Services Course (VA)	23.0%	25.9%	14.5%
Transition Overview (DoD)	19.0%	20.1%	10.0%
Personal Financial Planning for Transition (DoD)	18.7%	20.1%	10.2%
Military Occupational Classification “MOC” Crosswalk (DoD)	14.9%	15.3%	6.1%
Employment Workshop (DOL)	13.8%	14.5%	6.3%
None of the Above	71.2%	67.8%	81.6%
<i>Total Respondents (N)</i>	<i>(840)</i>	<i>(1,221)</i>	<i>(610)</i>
Question 4: Did you complete any of the following optional TAP courses? (Asked of everyone)			
Accessing Higher Education Track (DoD)	21.6%	21.3%	18.7%
Entrepreneurship Track (Small Business Administration)	12.9%	13.4%	11.4%
Career Credentialing and Apprenticeship Track (DOL)	14.4%	11.8%	8.8%
Federal Employment Training (OPM)	11.1%	11.6%	11.4%
None of the Above	63.8%	66.6%	72.9%
<i>Total Respondents (N)</i>	<i>(2,641)</i>	<i>(3,707)</i>	<i>(2,078)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

Identifying Additional Veterans Who Attended TAP

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

- VA Benefits and Services Course
- DOL Employment Workshop
- At least one of the three DoD TAP courses (Transition Overview, Personal Financial Planning for Transition and the MOC Crosswalk)

Given that two of the three DoD courses are normally taken on the same day, it is assumed that if the Veteran indicated that they completed one of the three DoD TAP courses, he or she likely completed the entire set of DoD courses. While Veterans may have attended other courses, they were not included in the requirements for taking TAP as they were not the core courses. This definition of “Took TAP” (as opposed to including only those who indicated that they took the TAP Curriculum) increased the number of Veterans who attended TAP by 2% in the 2020 study, 3.1% in the 2021 study and 2.6% in the 2022 study (Table 4). Overall, more than 84% of TAP-eligible Veterans

took the TAP Curriculum, and an additional 3.5% met the criteria above for completing TAP without selecting the TAP Curriculum. For non-TAP-eligible Veterans, less than 21% of CS11 completed the TAP Curriculum, while 27% of CS12 were able to complete the courses.

Table 4. TAP Course Completion Categories Among Survey Participants by TAP Eligibility

TAP Eligibility	CS10 (6 months)		CS11 (12 months)		CS12 (36 months)	
	%	N	%	N	%	N
TAP Eligible						
1. Completed Transition GPS 5-day course	83.0%	1,619	82.0%	2,264	90.5%	1,285
2. [Among those not in group 1 above] Veterans who completed the VA TAP course, the DOL TAP course and at least one of the three DoD courses	4.9%	96	3.1%	86	2.2%	31
3. Did not complete Transition GPS 5-day course or not in group 2 above	12.1%	236	14.9%	412	7.3%	104
<i>Total Respondents (N)</i>		<i>(1,951)</i>		<i>(2,762)</i>		<i>(1,420)</i>
Not TAP Eligible						
1. Completed Transition GPS 5-day course	23.2%	163	20.5%	199	26.8%	183
2. [Among those not in group 1 above] Veterans who completed the VA TAP course, the DOL TAP course and at least one of the three DoD courses	2.1%	15	1.1%	11	2.4%	16
3. Did not complete the Transition GPS 5-day course or not in group 2 above	74.7%	524	78.4%	760	70.8%	483
<i>Total Respondents (N)</i>		<i>(702)</i>		<i>(970)</i>		<i>(682)</i>

Sources: 2022 Cross-Sectional Survey Data and DoD Administrative Data.

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

The next step was to compare TAP participation rates to expected rates of participation from DoD. DoD’s reporting for TAP participation among TAP-eligible Service members is approximately 85%.¹³ In 2016, DoD reported that approximately 90% of TAP-eligible Service members completed the program.¹⁴ This study found a similar rate of participation. Validating the study’s results, Table 4 displays results of TAP attendance for TAP-eligible and non-TAP-eligible Veterans. Over 84% of TAP-eligible Veterans from all cohorts in the 2022 Cross-Sectional Survey attended the TAP 5-day course. In addition to TAP-eligible Veterans, about 27% of non-TAP-eligible Veterans completed

¹³ Government Accountability Office, Transitioning Veterans: DoD Needs to Improve Performance Reporting and Monitoring for the Transition Assistance Program. Page 9. November 2017.

<https://www.gao.gov/assets/690/688203.pdf>

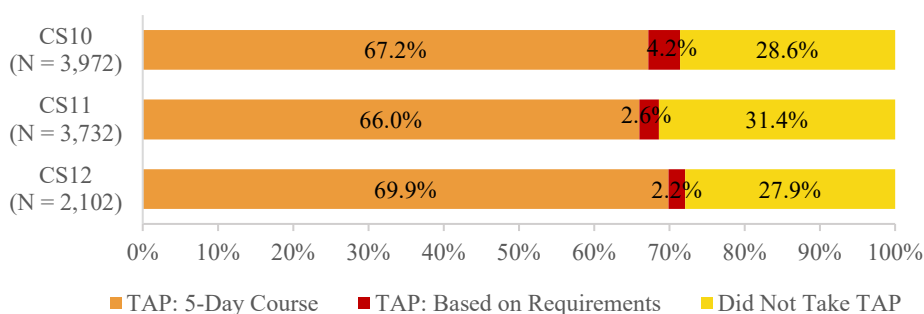
¹⁴ Ibid.

the 5-day course in CS12, while CS7 and CS8 were below 24%. For the remainder of this report, Veterans who took TAP include both TAP-eligible and non-TAP-eligible Veterans who indicated in their survey responses that they took TAP according to the definition above. Total respondents for tables and figures in the remainder of this report include weighted estimates based on all Veterans who participated in TAP and responded to the survey unless otherwise noted.

Compared to the 2021 Cross-Sectional Survey, fewer TAP-eligible Veterans in CS11 and CS12 took the TAP Curriculum than CS8 and CS9. The biggest difference was between CS11 and CS8, where only 82% of CS11 Veterans attended the TAP Curriculum compared to 87% for CS8. About 1.5% more TAP-eligible Veterans in CS10 attended compared to CS7. The percentage of TAP-eligible Veterans added based on those who completed the courses listed above but not the TAP Curriculum was 4.9% for CS10, 3.1% for CS11 and 1.6% for CS12. The percentage of non-TAP-eligible Veterans taking the TAP Curriculum decreased in all cohorts compared to comparable 2021 Veterans.

The 2022 Cross-Sectional cohorts had a similar percentage of Veterans who took TAP compared to the 2021 cohorts. Figure 9 shows the percentage of Veterans in 2022 who took TAP. Overall, more than 70% of respondents in the 2022 Cross-Sectional Survey took TAP among all cohorts based on the two criteria discussed in this section. The cohort with the highest percentage of TAP attendees was CS12, at roughly 72%, while CS11 was the lowest, at about 69%.

Figure 9. TAP Attendance by Course and Cohort for Cross-Sectional Veterans (Includes TAP-Eligible and Non-TAP-Eligible Veterans)



Source: 2022 Cross-Sectional Survey Data Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

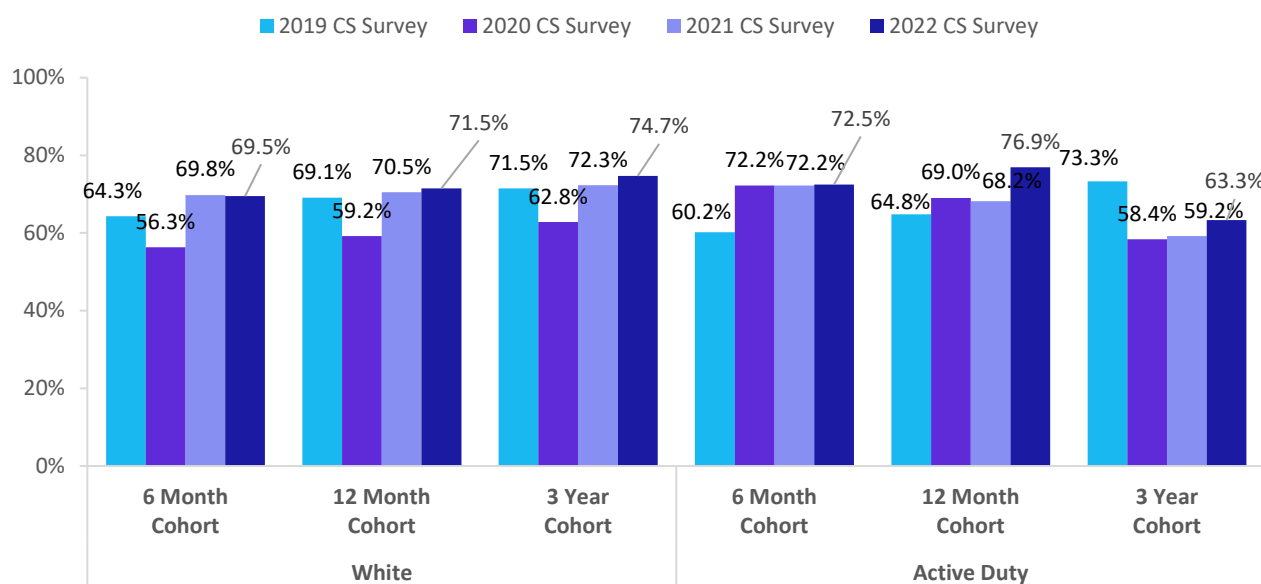
The distribution of the Veterans in the 2022 and 2021 Cross-Sectional Surveys by Active Duty were similar to each other. Figure 10 provides the percentage of 2022 Cross-Sectional respondents (who completed TAP) by White race and Active Duty by cohort. The 2022 Cross-Sectional Survey had a higher percentage of White Veterans

compared to the 2021 Cross-Sectional Veterans. Active Duty Veterans completed TAP at a similar rate as in 2021 for CS10 and CS12, but CS11 did see a rise of about 9%.

Around 16% of each cohort is Black, and about 17% of Veterans from each cohort are female. The survey respondents include members from the Army, Marine Corps, Navy, Air Force and Coast Guard, representing each of the five military service branches. About 45% of each cohort served in the Army. Around 60% of Veterans were in the E4 to E6 pay grades, and more than 58% of each cohort is Active Duty.

For TAP-eligible and non-TAP-eligible Veterans who took TAP, the demographic characteristics were generally similar. The most significant difference between the two groups was their military component. More than 75% of TAP-eligible Veterans were Active Duty, with CS11 having the highest percentage of Active Duty Veterans at more than 76%. Around 43 percent of non-TAP-eligible Veterans were Reserve Members.

Figure 10. Percentage of White and Active Duty Veterans That Completed TAP: 2019 through 2022 Cross-Sectional Surveys



Source: 2019 through 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data

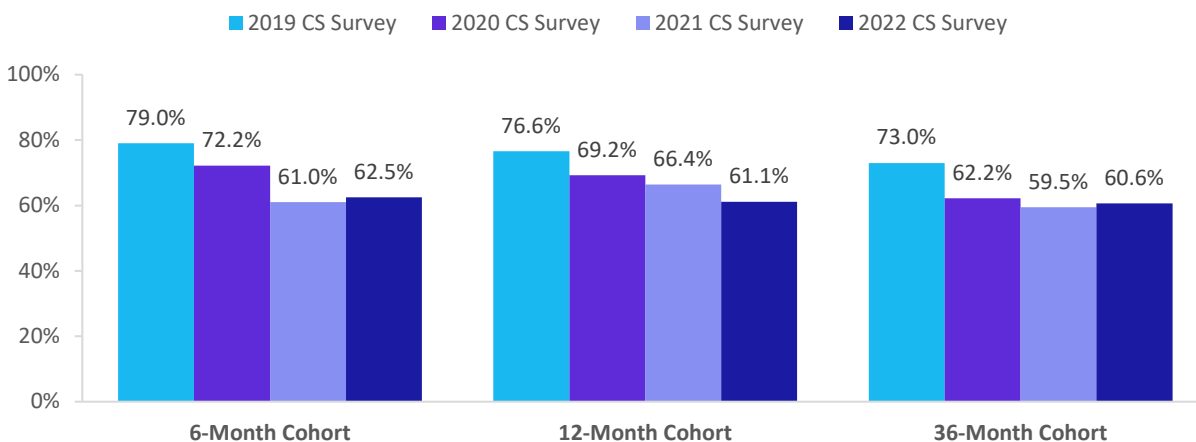
3.C. EFFECTIVENESS OF TAP

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

Importance of TAP Courses on Preparing for Transition

Veterans were asked to rate the usefulness of TAP courses they completed on a scale of 1 to 5, where 1 is not useful at all, and 5 is extremely useful. Veterans who responded with either a 4 or 5 were said to find the course useful. Overall, most Veterans found the TAP Curriculum to be useful (Figure 11). Usefulness scores were slightly lower for CS11 (61% vs. 66%) when compared to the 2021 Cross-Sectional Survey. Veterans in CS10 reported higher usefulness scores for the TAP Curriculum than their counterparts in 2021, up to about 63%, showing signs of improvement after the previous two years, which saw the 6-month cohort scores drop from 79% to 61%.

Figure 11. Usefulness of the TAP 5-Day Course by Cohort: 2019 through 2022 Cross-Sectional Surveys



Source: 2019 through 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data. “Useful” ratings are defined as responses of 4 or 5 on a scale of 1 to 5, where 1 is “not useful at all” and 5 is “extremely useful.”

Note: Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

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

Next, a regression analysis was conducted to understand which TAP courses were most important to a Veteran’s overall feeling of preparedness for transition. The analysis

incorporates the following courses (note: the scores for the TAP Curriculum were excluded from the model):

- VA Benefits and Services
- DOL Employment Workshop
- DoD Transition Overview
- DoD Personal Financial Planning for Transition
- DoD Military Occupational Classification (MOC) Crosswalk
- DOL Career Technical Training Track
- DoD Accessing Higher Educational Track
- SBA Entrepreneurship Track

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

- DoD Transition Overview (now Managing Your (MY) Transition)
- DOL Employment Workshop
- VA Benefits and Services Course
- DOL Career Technical Training Track

Table 5 provides **usefulness scores** for these courses as it has been determined that they are the most important in preparing Service members for transition. In general, the VA Benefits and Services Course is the highest rated, as about 72% of respondents found the course useful. The DOL Employment Workshop is the next highest rated course, followed by the DOL Career Technical Training Track. As with the overall TAP Curriculum, scores for the VA Benefits and Services Course and all other courses on this table were rated similarly in 2021. Scores for other courses can be found in Appendix E.

Table 5. When considering the course information for each TAP module, how useful was the content during your transition? (Question 6 – Asked of Veterans Who Participated in the Courses Listed Below)

Course	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Transition Overview (e.g., Resilient Transitions, Managing Your (MY) Transition)	51.0%	50.6%	48.1%
<i>Total Respondents (N)</i>	<i>(1,914)</i>	<i>(2,598)</i>	<i>(1,436)</i>
Employment Workshop (DOL)	57.6%	53.9%	60.6%
<i>Total Respondents (N)</i>	<i>(1,767)</i>	<i>(2,437)</i>	<i>(1,431)</i>
VA Benefits and Services Course	72.8%	71.3%	71.9%
<i>Total Respondents (N)</i>	<i>(1,530)</i>	<i>(2,024)</i>	<i>(1,195)</i>
Career Technical Training Track (DOL)	54.5%	54.1%	47.5%
<i>Total Respondents (N)</i>	<i>(443)</i>	<i>(537)</i>	<i>(261)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data. “Useful” ratings are defined as responses of 4 or 5 on a scale of 1 to 5, where 1 is “not useful at all” and 5 is “extremely useful.”

Note: Among Veterans who participated in the courses listed below. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

As with 2021, employment is an important driver of overall satisfaction with TAP. As such, DOL should continue to evaluate and enhance their course offerings based on the everchanging needs of TSMs. While the overall course scores are similar to 2021, increases in the employment courses would yield greater satisfaction with TAP.

DOL should focus on continuing to enhance the Employment Workshop as it is one of the most important courses in preparing Service members for transition but is not rated highly.

Additionally, the VA Benefits and Services Course was again identified as an important course and was also the most highly rated. VA should continue to modify its course based on TSM needs. Finally, the DoD Transition Overview course was highlighted as the most important course among this year’s surveyed Veterans. In 2019, the program was modified to incorporate Resilient Transitions into this course, creating the MY Transition course. This study will continue to track its importance as well as Veterans’ satisfaction.

Effect of Taking TAP In Person

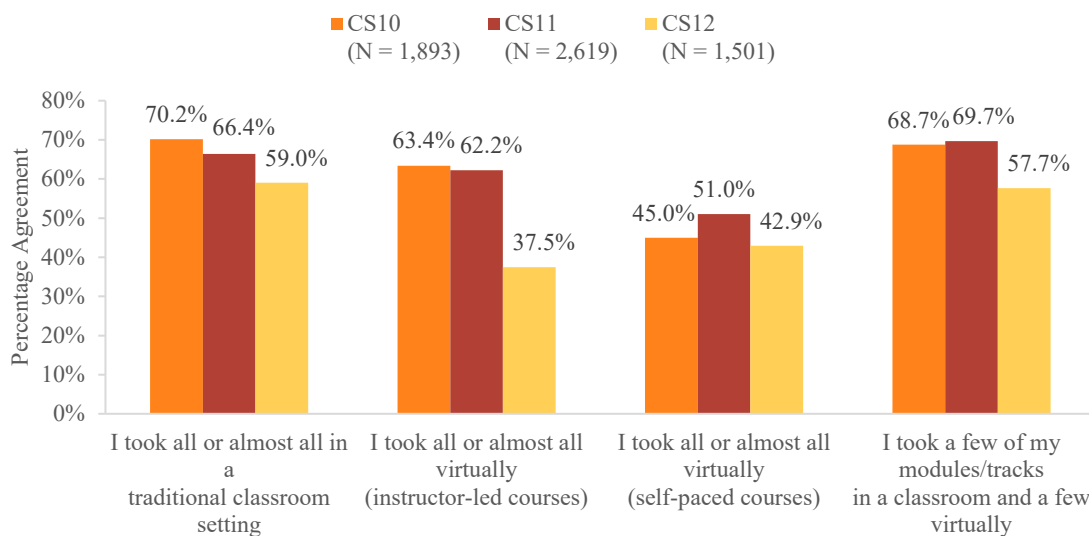
Veterans were asked how they completed TAP (Q5) by choosing one of the four response values: *I took all/almost all in a traditional classroom setting, I took all or almost all virtually (instructor-led course), I took all or almost all virtually (self-paced course) or I took a few in a classroom and a few virtually.* In 2020, about 5% of Veterans took all or almost all of TAP online. Due to the COVID-19 pandemic, the results for the

past two surveys were much different. For CS7, in 2021, about 40% of Veterans took TAP virtually. In the 2022 Cross-Sectional Survey, **more than 45% of Veterans in CS10 and CS11 took TAP virtually**. As a response to lower satisfaction scores of Veterans who took TAP virtually with self-paced courses, TAP implemented an instructor-led online course to facilitate better retention of course information and focused discussion.

Over 45% of Veterans in CS10 took TAP all or mostly online compared to about 5% of CS4 due to the COVID-19 pandemic.

An exploratory analysis found that overall satisfaction with TAP varied based on how Veterans took TAP. Overall satisfaction with TAP is gauged in this study using Q3_1, *Overall, the program was beneficial in helping me gain the information and skills I needed to prepare me for my transition and post-military life*. In general, Veterans who took TAP all or mostly in person rated their overall TAP satisfaction higher than those who took it virtually. For Veterans in CS10 and CS11, there was a significant difference in TAP satisfaction between those who took the instructor-led virtual course compared to those who took the self-paced online course. About 63% of Veterans in CS10 and CS11 were satisfied with TAP when taking the instructor-led virtual course. Comparatively, only between 45% and 51% of Veterans in their respective cohorts were satisfied with TAP when taking the self-paced virtual course. Figure 12 provides responses to Q3_1 based on how TAP was taken.

Figure 12. Overall Satisfaction Scores (Q3_1) by TAP Completion Type (Q5) and Cohort (Asked of Veterans Who Participated in TAP)



Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

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

- Age (capped at 62)
- Cohort
- Military Service Branch
- Component
- Race
- Gender
- Grade (grouped)
- Employment status

Initial results show that the newly developed instructor-led online courses yield higher satisfaction with TAP when compared to the traditional, self-paced online course.

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

- “VA benefits was a death by PowerPoint and not very thoroughly explained. I am constantly having to try to find information for myself or was given the wrong information once I had left.” (CS10 - Dec 2021)
- “Due to COVID, it solidified that these courses need to be in person. Death by power point and online instructor-led modules limited retention.” (CS11 - Jun 2021)
- “Resume writing was the most helpful. VA Benefits was self-paced and very confusing. Would have helped to have an instructor-led course where questions could be asked.” (CS11 - Jun 2021)
- “Transitioned during the 2021 pandemic, Everything was virtual. Not sure I have much input regarding content. I prefer in-person but I know that wasn't an option for me.” (CS11 - Jun 2021)
- “COVID restrictions were still haunting this process. I feel that in-person training is essential with some of this training, whether we actually want to attend or not, some should remain virtual.” (CS10 - Dec 2021)

Overall Effectiveness of TAP

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

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

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

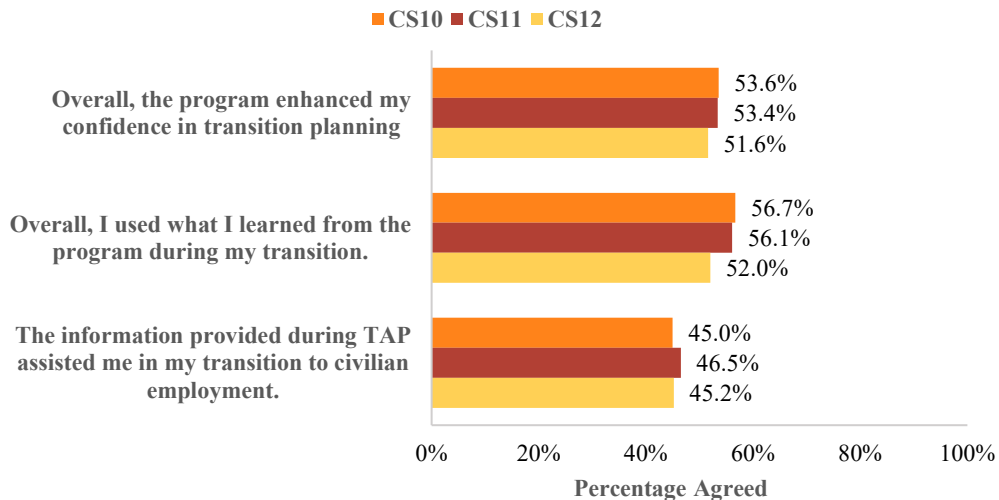
To better understand what aspects of TAP and transitioning (Q3_2 through Q3_8) drive satisfaction with TAP (Q3_1), a partial least squares analysis was conducted. Veterans who responded to questions with a score from 1 to 5 were included in the analysis. Veterans were then grouped based on their satisfaction with TAP (Q3_1). Veterans who responded with a 4 or 5 were considered satisfied with TAP, while all others were considered not satisfied.

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

Figure 13 provides the breakdown of the level of agreement with the most significant factors of Question 3. About 52% of Veterans from CS10, CS11 and CS12 agreed with the statement, *Overall, the program enhanced my confidence in transition planning*. CS10 and CS11 both had more than 56% agreement with the statement, *Overall, I used what I learned from the program during my transition*, more than 4 percentage points higher than CS12. The statement, *The information provided during TAP assisted me in*

my transition to civilian employment, saw 45% to 47% agreement from all cohorts. Veterans had similar scores for each of the items above compared to the 2021 Cross-Sectional Survey. The statement, *The information provided during TAP assisted me in my transition to civilian employment*, saw the largest decrease, as all cohorts saw a drop in agreement of about 10% compared to responses in 2021.

Figure 13. To what extent do you agree or disagree with each of the following statements about TAP? (Questions 3_2, 3_3 and 3_8 – Asked of Veterans Who Participated in TAP)



Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the p<0.05 level (Chi-square test).

After identifying the factors that had the greatest effect on overall satisfaction, an additional regression model was run on the entire respondent population to identify possible demographic differences that may influence satisfaction with TAP. Satisfaction was modeled as a function of the demographic variables to see which were considered important in predicting satisfaction for the important topics identified in Figure 13. The list of demographic variables analyzed in the model includes:

- Race
- Grade (grouped)
- Branch
- Military Component
- CS10 to CS12
- Gender
- Age (capped at 62)
- TAP/No TAP

In general, most demographic variables were significant. A detailed overview of the models and outcomes of this analysis is in Appendix H. Some of the main findings from the demographic modeling include:

- The largest negative effect to satisfaction with TAP was seen in those not finding employment.
- Transition satisfaction scores by grade followed a general increasing linear relationship where higher satisfaction scores are associated with higher grades (E1 to E9).
- For Component, Reserve Members tend to have lower transition satisfaction scores.
- Transition satisfaction was significant for some components, with the Coast Guard seeing the most significant effect.
- Regarding age, transition satisfaction is roughly grouped into two general segments. Transition satisfaction generally was flat, with some variation, for ages under 40. However, for ages over 40, there was a general increasing trend in transition satisfaction.
- CS10 had the highest transition satisfaction scores than other cohorts.
- Finally, taking TAP has a positive effect on satisfaction, as does taking TAP in a classroom setting.

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

- “I had no idea how to apply or what was needed for VA benefits or disabilities. It's been 2 years and I still have not received a copy of my medical records. I think there should be a little more focus in helping the reserve side transition out and what benefits are available to them.” (CS11 - Jun 2021)
- “Being a reservist, I was never introduced to any of the aforementioned programs or classes. I understand active duty Service members are looked at differently regarding transition into civilian life, but members of the reserves and national guard should also have more awareness regarding these classes or programs as we transition out of military service completely.” (CS11 - Jun 2021)

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

- “The TAP class was very much directed towards enlisted sailors, specifically junior enlisted sailors. Much of the class was mainly irrelevant for officers and even more senior enlisted personnel. I think a designated class for officers and senior enlisted sailors would be beneficial. Although the transition may seem easier for that group of people as they are more mature in their career, a class to assist in the transition process could still be very useful and provide value.” (CS12 - Jun 2019)
- “The training and opportunities were driven toward junior enlisted soldiers transitioning, which makes sense given they are the largest population leaving the service. That said, I still feel that a lot of my time spent getting ready to leave was wasted attending instruction that had little or no value for me. I'd recommend more flexibility in the schedule, or better options for separate training for senior NCOs and FG Officers.” (CS11 - Jun 2021)

In the 2010 National Survey of Veterans (NSV),¹⁵ Veterans were asked how supportive their chain of command (immediate leadership) was when they began transition processing. About 31% of Veterans agreed that their chain of command was supportive of their transition, and this percentage was higher for Veterans who served after September 2001, at around 44% agreement.¹⁶ Compared to the 2010 NSV, higher percentages of Veterans from the 2022 Cross-Sectional Survey agreed that their immediate leadership was supportive when they began transitioning. For each cohort, more than 57% of Veterans agreed that their immediate leadership was supportive when they began transitioning, with CS10 and CS11 scoring slightly higher (59% and 60.8%) than CS12 (54%).

The study team analyzed how useful the TAP Curriculum was to Veterans who took TAP but disagreed that their leadership was supportive during their transition to civilian life. Overall, Veterans without leadership support had lower usefulness scores for most TAP courses. For those with leadership support, more than 72% of Veterans from all cohorts felt it was useful. For those who did not have leadership support, around 44% from CS10 and around 40% of CS11 and CS12 felt the course was useful. This trend continued for all other courses.

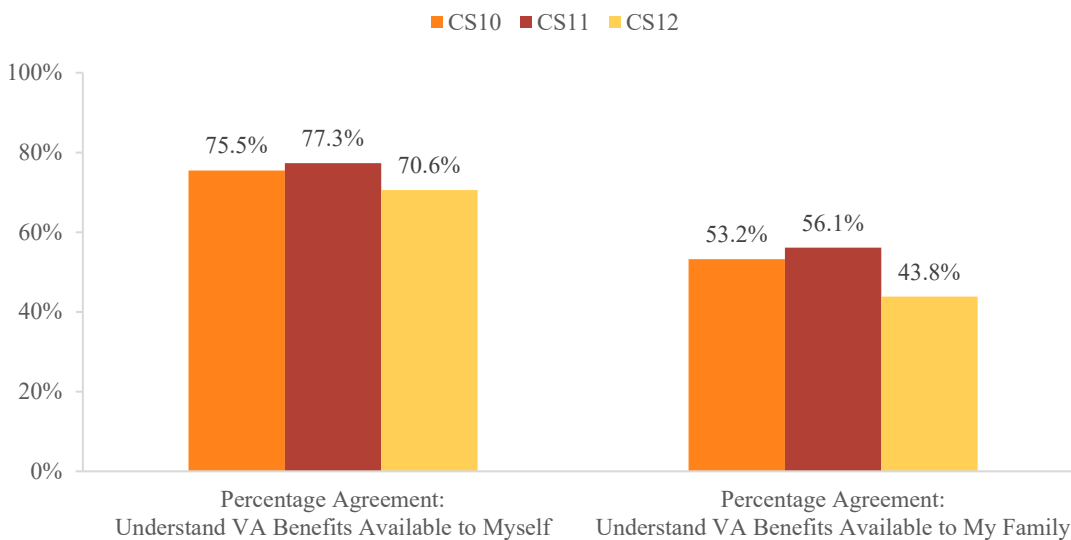
¹⁵ 2010 was the last time NSV was administered.

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

3.D. VA BENEFITS AND SERVICES

Veterans were asked if they understood the VA benefits available to themselves and their families (Figure 14). About 75% of Veterans who participated in TAP understood the VA benefits available to them. CS11 had the highest percentage at around 77%. CS10 scored similarly to CS11 (76%), while CS12 scored lower at 71%. However, fewer Veterans understood the benefits available to their families. Less than 45% of Veterans from CS12 and only around 53% of Veterans in CS10 and 56% in CS11 understood the VA benefits available to their families. In general, this trend is similar to previous years of the Cross-Sectional Survey.

Figure 14. I understand the VA benefits available to: Me as a Veteran vs. My family (Question 8 – Asked of Veterans Who Participated in TAP)



Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

Usefulness of the VA Benefits and Services Course

Veterans were asked to rate the usefulness of the VA Benefits and Services Course (Q6_2: *When considering the course information for each TAP module, how useful was the content during your transition?*). Question responses ranged from 1 (Not useful at all) to 5 (Extremely useful).

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

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

The goal of this analysis was to identify which aspects of the VA Benefits and Services Course (Q9) drive how Veterans perceive the course's overall usefulness (Q6_2). Due to the high correlation between the target question (Q6_2) and our explanatory variables (Q9_1 – Q9_6), a k-fold cross-validation regression modeling solution was employed to identify these key drivers.

The partial least squares analysis identified that all aspects of the VA Benefits and Services Course were statistically significant to the modeling. However, questions Q9_2 (Prepare for potential impact to my economic well-being after my service), Q9_3 (Prepare for changes in my personal life) and Q9_1 (Apply for VA benefits) were the most important variables, with Q9_2 having by far the most importance.

More than 63% of Veterans in CS11 agreed that the VA Benefits and Services Course helped them by providing information on how to apply for VA benefits, and this was between 61% and 62% for CS10 and CS12. CS11 also had the highest percentage agreement that information and resources were provided to *Prepare for potential impact to my economic well-being after my service*. CS12 had the lowest percentage agreement at around 47%, which was the same as CS9 in the 2021 survey. Almost 59% of Veterans in CS11 agreed that the VA Benefits and Services Course helped them by providing information on how to obtain VA Health Care.

Given the importance of Q9_1, Q9_2 and Q9_3, the next step in the analysis was to identify any demographic differences among responses in the survey. First, a satisfaction score was developed for each of the targeted questions (Q6_2, Q9_1, Q9_2 and Q9_3). Individual question scores of 4 to 5 were coded as 1 (Satisfied), and scores of 1 to 3 were coded as 0 (Not Satisfied). Satisfaction was then modeled as a function of the demographic variables to see which were considered important in predicting satisfaction. The initial list of demographic variables in the model included:

- Race
- Grade (grouped)
- Branch
- Component

- CS10 to CS12
- Gender
- Age (capped)
- TAP/No TAP
- Method of completing the module(s)
- Employment status after separation

In general, most demographic variables were significant. A detailed overview of the models and outcomes of this analysis is in Appendix H. Some of the main findings from the demographic modeling include:

- Asian and Black Veterans generally had the overall highest satisfaction scores for each question, while White Veterans had the lowest.
- Satisfaction scores by grade followed a general increasing linear relationship of higher satisfaction scores associated with higher grades for both enlisted members and Officers.
- For Component, Active Duty Members have higher satisfaction scores, and Reserve Members have lower satisfaction scores. Both findings were consistent with analysis in 2021.
- Satisfaction varied by Military Branch, with Coast Guard seeing the lowest.
- Satisfaction generally followed an increasing linear trend with age.
- For cohort, CS10 had lower satisfaction scores.
- Finally, taking TAP has a positive effect on satisfaction.

While Veterans agreed that the VA Benefits and Services Course was helpful when applying for VA benefits, many respondents said they needed more time with the information provided within the course. Some comments highlighting this topic include:

- “There is so much to know about VA benefits, especially medical, that I could not evaluate it all. This that needs repeating. I reviewed topics with the online recorded briefings, and was glad they were available. They were very helpful. It was very important that I started taking more time to address health issues that I had deferred for too long.” (CS10 - Dec 2021)
- “The VA benefits course was good, but should have been more in depth. (CS10 - Dec 2021)
- “The VA benefits was the most important and useful to me as I need to know what support was there for during my transition.” (CS11 - Jun 2021)
- “The VA benefits could be longer & more thorough. Providing more of an explanation of disability process (specifically the DBB process) & providing

information on VSOs should be readily available even outside of TAP” (CS12 - Jun 2019)

- “More details on VA benefits and lessons learned for disability claims” (CS10 - Dec 2021)
- “The transitioning process would be useful if the VA Benefits portion of the class was either extended or had Appointments scheduled with the VA Benefits center. I was transitioning and out-processing during COVID-19 restrictions. The VA Benefits center was closed most days and the virtual or phone assistance was lacking. During the TAP 5 class the VA Rep was very knowledgeable and incredibly receptive to questions. The TAP classes are useful. If the VA Benefit class can be better linked to the VA Benefits office where we start the VA Benefit forms/packet and then have the VA Benefit Office better schedule a sit-down/virtual/call appointment based on what we learned in the class would be very helpful. Especially since the VA Benefits requires a large lead time for packet reviews.” (CS11 - Jun 2021)
- “An in person VA benefits briefing would have been beneficial. Virtual was good but more difficult because you couldn't ask questions. Covid restrictions limited my experience.” (CS11 - Jun 2021)

3.E. VETERANS' BENEFITS UTILIZATION

Veterans were also asked if they have applied or intend to apply for VA benefits or if they did not know about several VA benefits (Table 6). 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 were the two benefits of which Veterans were least aware, which is similar to previous surveys. About 20% of Veterans from all cohorts indicated they did not know of the VR&E benefit, and 19% of Veterans from CS12 did not know about VA Life Insurance.

Table 6. Have you ever applied, or do you intend to apply for any of these VA benefits? (Question 10 - Veterans Who Participated in TAP)

Benefit	Intention	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
VA Disability Compensation	Applied	72.5%	77.0%	76.7%
	Intend to Apply	13.1%	9.5%	8.3%
	Didn't Know About Benefit	1.9%	2.0%	2.2%
	<i>Total Respondents (N)</i>	<i>(1,886)</i>	<i>(2,609)</i>	<i>(1,494)</i>
VA Education	Applied	51.2%	55.4%	71.0%
	Intend to Apply	32.3%	27.3%	16.5%
	Didn't Know About Benefit	0.5%	0.9%	1.3%
	<i>Total Respondents (N)</i>	<i>(1,881)</i>	<i>(2,603)</i>	<i>(1,488)</i>
VA Life Insurance	Applied	18.8%	22.2%	11.6%
	Intend to Apply	22.2%	18.1%	11.6%
	Didn't Know About Benefit	11.1%	9.6%	18.8%
	<i>Total Respondents (N)</i>	<i>(1,881)</i>	<i>(2,597)</i>	<i>(1,494)</i>
VA Home Loans	Applied	35.9%	45.2%	52.2%
	Intend to Apply	43.7%	37.4%	29.8%
	Didn't Know About Benefit	2.0%	1.6%	2.6%
	<i>Total Respondents (N)</i>	<i>(1,886)</i>	<i>(2,603)</i>	<i>(1,487)</i>
VA Veteran Readiness & Employment	Applied	11.5%	11.4%	14.0%
	Intend to Apply	18.1%	15.4%	11.6%
	Didn't Know About Benefit	19.2%	17.9%	22.0%
	<i>Total Respondents (N)</i>	<i>(1,882)</i>	<i>(2,598)</i>	<i>(1,492)</i>
VA Health Care	Applied	50.2%	57.7%	63.2%
	Intend to Apply	22.0%	16.2%	10.8%
	Didn't Know About Benefit	6.2%	4.0%	6.2%
	<i>Total Respondents (N)</i>	<i>(1,878)</i>	<i>(2,603)</i>	<i>(1,486)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

Compared to the 2021 Cross-Sectional Survey, CS10, CS11 and CS12 generally reported similar percentages of applying for VA benefits as CS7, CS8 and CS9. There were a few cases where CS10 reported lower percentages of applying compared to CS7. For example, about 6% fewer Veterans from CS10 said they applied for VA Disability Compensation benefits compared to CS7, and about 10% fewer applied for VA Education.

Table 7 provides the percentage of Veterans who participated in TAP who have applied for VA services compared to the entire study population. In general, the weighted percentage of benefit use is higher for Veterans who participated in TAP. Additionally, the rates of utilization are higher for Veterans in CS9, as they have spent at least two more years in civilian life compared to other cohorts. Some additional findings include:

Generally, Veterans who participated in TAP were more likely to apply for VA benefits compared to the total study population.

- About 80% of Veterans who participated in TAP have applied for Disability Compensation compared to below 55% of the study population.
- About 60% of Veterans who participated in TAP have applied for education benefits under the Post-9/11 GI Bill (Chapter 33). While the CS12 study population had 64% apply for the Post-9/11 GI Bill benefits, CS10 and CS11 were around 57%.
- The general study population has similar rates of utilization for Chapters 1606 and 1607 compared to Veterans who participated in TAP. Given that Chapter 1606 is an education benefit for the Selected Reserve and Chapter 1607 is for Reserves, this result is somewhat unexpected given that Veterans who participated in TAP consist of a higher percentage of Active Duty Service members.
- More than 15% of Veterans who participated in TAP from CS12 applied for VR&E Chapter 31 services. About 3% of Veterans in all cohorts applied to Personalized Career Planning and Guidance (PCPG/Chapter 36).

Table 7. 2021 VA Benefits Utilization for TAP Participants and Study Universe

Category	Percent	Participated in TAP			Study Population		
		CS10 (6 months)	CS11 (12 months)	CS12 (36 months)	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Disability	Applied	80.5%	79.8%	79.1%	55.2%	54.7%	54.0%
Education	Applied for Ch. 33	57.4%	56.9%	64.1%	48.4%	50.4%	57.4%
	Applied for Ch. 30	19.8%	17.6%	18.1%	11.7%	11.5%	11.9%
	Applied for Ch. 1606	14.7%	12.4%	13.1%	11.1%	10.0%	10.8%
	Applied for Ch. 1607	3.8%	3.3%	3.4%	2.1%	2.1%	2.3%
Home Loan	Applied for Home Loan	36.9%	39.2%	43.2%	25.2%	25.3%	30.0%
Life Insurance	Applied	21.4%	23.5%	18.8%	9.3%	10.1%	8.1%
VA Health Care (VHA)	Enrolled in VHA	69.4%	68.6%	76.2%	47.0%	47.3%	54.0%
VR&E	Applied to VR&E Ch. 31	12.9%	12.7%	15.1%	7.5%	7.9%	9.3%
	Applied to (PCPG/Ch. 36)	2.9%	2.7%	3.1%	2.0%	1.9%	2.6%
<i>Total Respondents (N)</i>		<i>(2,665)</i>	<i>(3,752)</i>	<i>(2,112)</i>	<i>(41,230)</i>	<i>(62,545)</i>	<i>(50,944)</i>

Source: VA Administrative Data on benefits use merged with 2022 Cross-Sectional Survey Data.

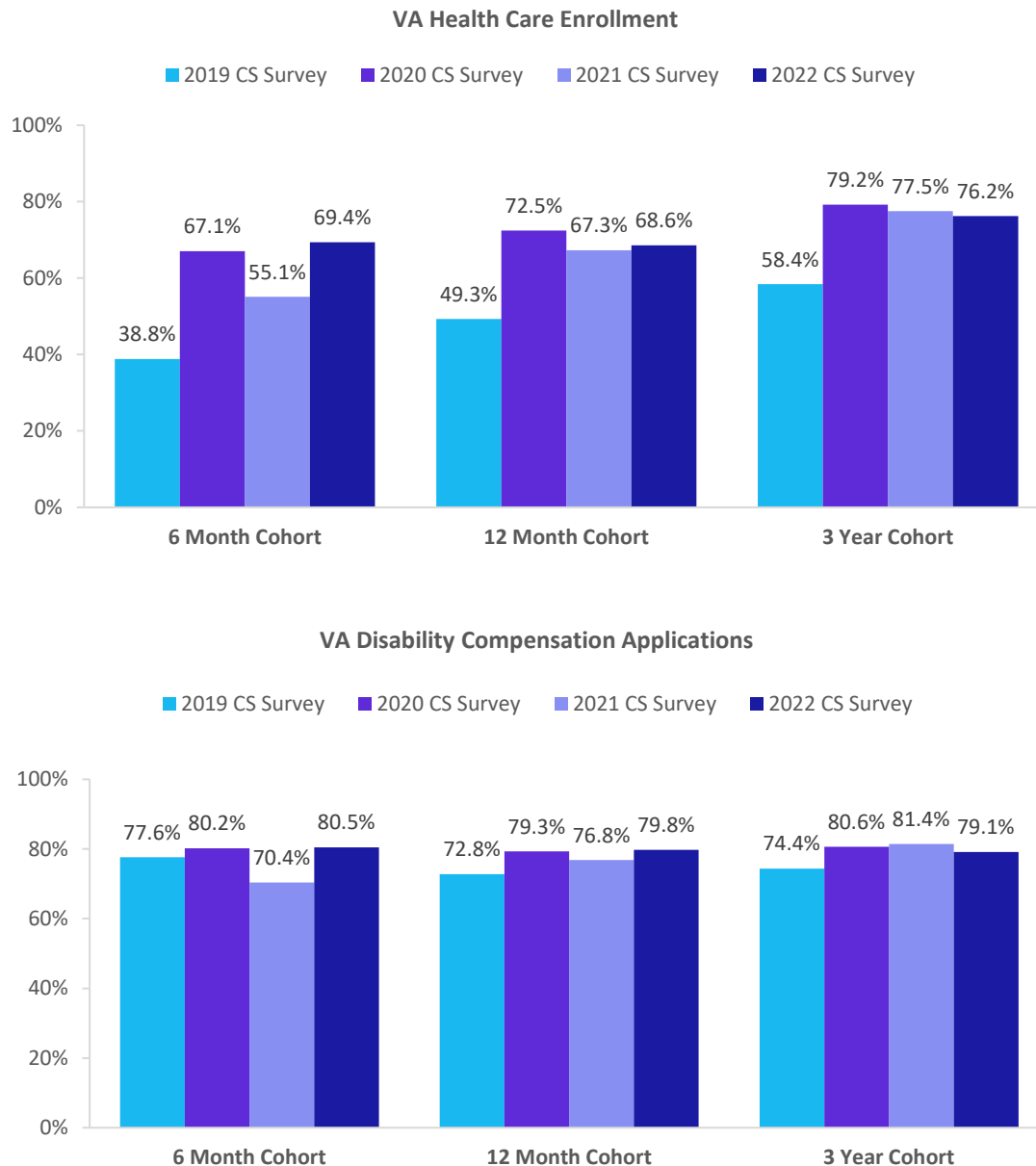
Note: Percentages are weighted for Veterans who participated in TAP.

Veterans who participated in TAP and the Study Population for CS10, CS11 and CS12 generally showed similar percentages of applying for VA benefits compared to CS8, CS9 and CS10. The main differences were some increases in health care and disability applications, as well as a large decrease in home loan applications (Figure 15). While the drop in home loan applications is drastic, it mirrors national home loan applications which declined greatly in 2022 as well.¹⁷

Veterans in the 2022 Cross-Sectional Survey had a large decrease in home loan applications.

¹⁷ “US Housing Market: The First Victim of the Fed.” Allianz Trade, September 22, 2023. https://www.allianz-trade.com/en_global/news-insights/economic-insights/us-housing-market-fed.html

Figure 15. Changes in Applying for VA Disability Compensation and Enrolling in VA Health Care: 2019, 2020 and 2021 Cross-Sectional Surveys (Veterans Who Participated in TAP)



Source: 2019 through 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

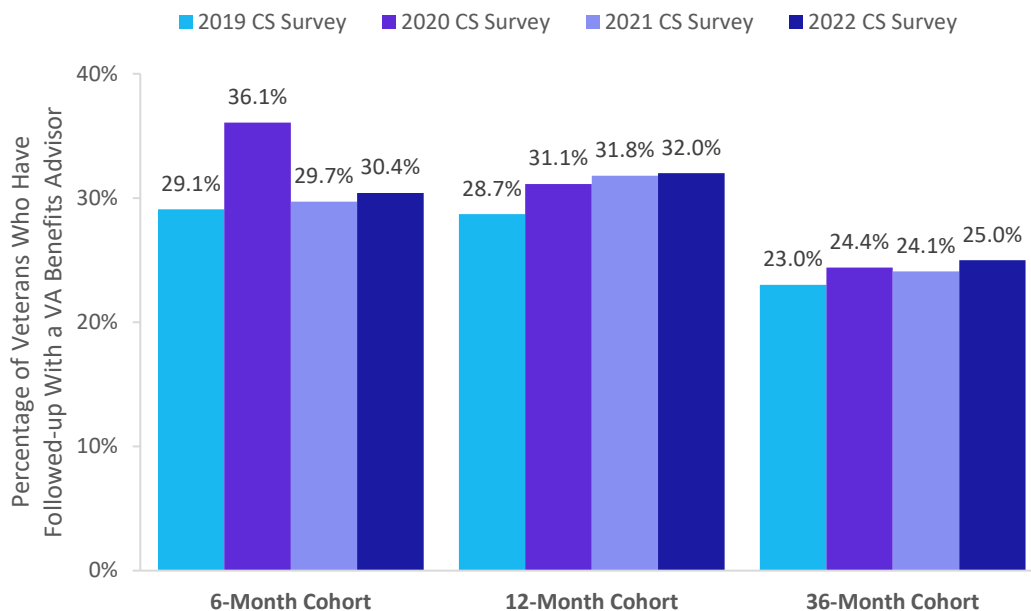
While VA provides an in-depth introduction to their benefits and other programs in the VA Benefits and Services Course, Veterans still feel that they need assistance after transition. One of the programs VA implemented to help Veterans as they transition to civilian life is VA Solid Start (VASS). This program provides Veterans with structured contact with VA during their first year after separation. VASS representatives attempt to contact Veterans around 90, 180 and 365 days post-separation. Representatives are

there to check in on Veterans, answer any questions and assist with getting Veterans the benefits they need. The program was implemented in late 2019. Overall, 29% of CS10 and 30% of CS11 Veterans had at least one successful contact with VASS. The goal of this study is not to evaluate individual programs. Comments regarding VASS included more constructive criticism than in 2021. Some comments, both positive and constructive, include:

- “Transitioning is a stressful and busy time. Often, Service members are too busy with paperwork and appointments to think about VA benefits. A program similar to Solid Start that contacts soon-to-be separated Service members and provides them information or directs them to existing VA or military resources would be very helpful and would increase utilization of VA programs and services.” (CS10 - Dec 2021)
- “I was contacted after separation by the VA solid start program and I felt like that was hugely helpful in giving me information on benefits, helping me make a disability claim, etc. while I did receive this information in the TAP class, it was more helpful after separation because it was more applicable and actionable.” (CS11 - Jun 2021)
- “The VA or some sort of organization should be calling veterans and checking in on them. The VA Solid Start program is a sales pitch and that is the last thing veterans want to hear. They need to be asked how they are doing, are they okay, can we help?” (CS12 - Jun 2019)
- “The VA Solid start needs work. Although I was contacted several times, two of those phone calls resulted with no response from VA solid start when I was told that I would get an email with links/info to find what I was looking for.” (CS11 - Jun 2021)
- “I was not impressed with the VA solid start program. I was not contacted until four months after I got out. I already figured out everything by then. Also the people I talked to only gave basic info and sent me more emails of the same links that the VA sent me when I retired.” (CS10 - Dec 2021)
- “The Solid Start calls probably were originally conceived as a very nice and thoughtful idea, but implementation was disappointing. The contract caller just reads a script and then sends you about a dozen form emails afterward with links if you express any interest in the numerous checklist items they read off. It reminded me of several experiences I had in the Army when general officers issued well intentioned directives that then got totally distorted as they trickled down for implementation. It would have been better not getting these calls because they came across as insincere and checking the boxes.” (CS11 - Jun 2021)

Veterans were also asked whether they have used a VA Benefits Advisor to follow up on concerns or obtain additional information after TAP training (Figure 16) in a one-on-one setting. Overall, Veterans in 2022 used this resource similarly to Veterans in the 2021 Cross-Sectional Survey, as all cohorts had less than a 1% difference from the previous year. VA should continue to leverage the PCPG/Chapter 36 to provide Veterans with personalized counseling and support to help guide their career paths, ensure the most effective use of their VA benefits and achieve their goals as less than 33% of Veterans are currently using this resource.

Figure 16. Do you recall using a VA Benefits Advisor to follow up on concerns or obtain additional information after the TAP training? (Question 11 - Asked of Veterans Who Participated in TAP)



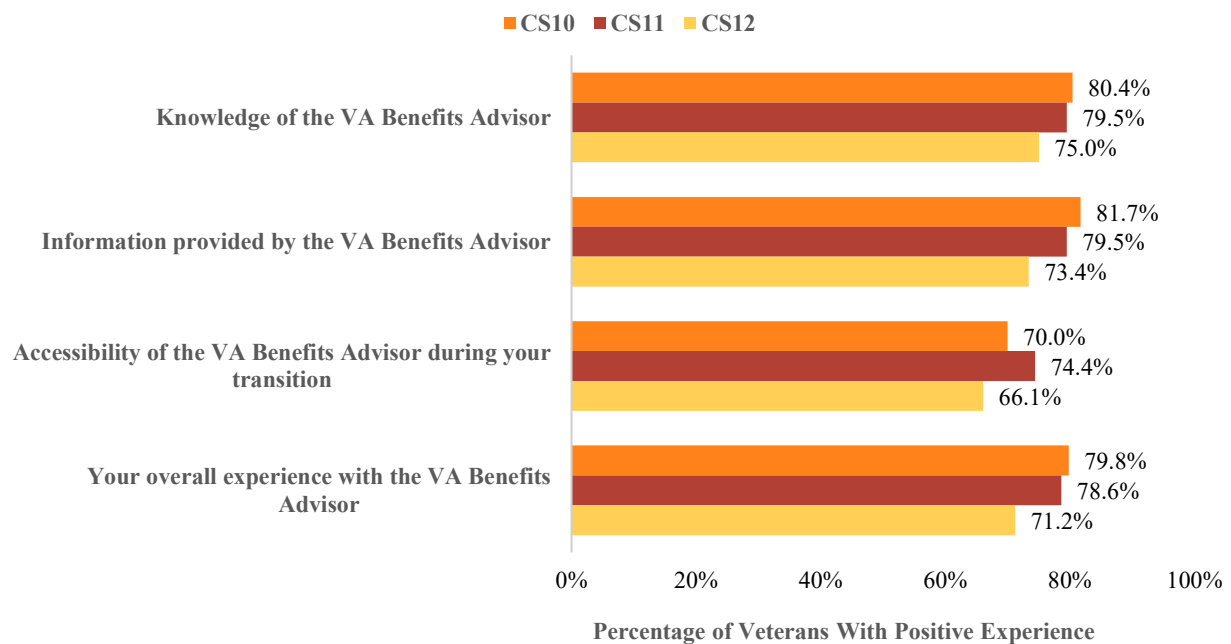
Source: 2019 through 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.
 Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

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

Figure 17 shows the percentage of Veterans with either good or outstanding experiences with their VA Benefits Advisor in several key areas. More than 76% of Veterans from each cohort remarked that their overall experience with the VA Benefits Advisor was positive. More than 78% of Veterans who engaged with a VA Benefits Advisor from each cohort reported that the knowledge and information provided by the

VA Benefits Advisor was either good or outstanding. The lowest-scoring item was *Accessibility of VA Benefits Advisor during transition*. Even though this is the lowest scoring item, more than 71% of Veterans in all cohorts had a good or outstanding experience, which was about 4% higher than last year’s Veterans. Given the overwhelmingly positive scores surrounding the use of this benefit, VA should emphasize the value of its benefits advisors, encourage greater use of this service and place focus on awareness. While some scores of the 2022 Cross-Sectional Survey were similar to the 2021 Cross-Sectional Survey, there were some differences. CS7 reported higher percentages (at least 4 percentage points) that the accessibility of the VA Benefits Advisor was either good or outstanding compared to CS10. However, this was reversed for the comparison between CS8 and CS11, as scores were 4% higher for CS11. Overall experience dropped only for CS12 (4%) in 2022 compared to CS9 in the 2021 Cross-Sectional Survey.

Figure 17. Please rate your experience with the VA Benefits Advisor (VA Rep) on the following items as it relates to your transition. (Question 12 - Asked of Veterans Who Participated in TAP and Engaged with a VA Benefits Advisor)



Source: 2022 Cross-Sectional Survey Data merged with VA Administrative and DoD Data.

4. LIFE DOMAIN OUTCOMES OF VETERANS WHO ATTENDED TAP

This section provides the life domain outcomes of Veterans who attended TAP based on the 2022 Cross-Sectional Survey. The study life domains include employment, education, health and relationships, financial circumstances and satisfaction and overall well-being. While this section highlights the findings, a complete set of the responses to the life domain related questions are included in Appendix E. The detailed output of the regression analysis conducted throughout this section is provided in Appendix H. In addition, a summary of written comments provided by Veterans for Questions 7 and 55 is included in Appendix F.

4.A. KEY FINDINGS

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

Employment: Identifying the challenges that Veterans face as they separate from military life and enter civilian employment is important to understanding where to improve TAP. A statistical model was run to identify the challenges that had the most impact on Veterans being prepared for the transition to civilian life. Overall, the model identified three challenges as having a significant effect on TAP results. Those challenges were *specific steps to take in conducting a job search* (Q13_2), *learning to have a better work-life balance* (Q13_8) and *translating military experience into civilian job requirements* (Q13_3). Additionally, the model identified that Veterans who gained employment close to the time of transition and took TAP in a classroom setting were more likely to be satisfied with the program.

In terms of employment, a higher percentage of Veterans were employed in the 2022 Cross-Sectional Survey compared to 2021. The largest difference was among the 6-month cohorts, as CS10 had an almost 6 percentage point increase in employment when compared to CS7 (61.3% versus 55.5%). Scores for Veterans in 2022 were also similar for full-time employment and working in permanent positions.

Education: Almost 23% of Veterans in CS10 had only a high school education, while CS11 (17%) and CS12 (13%) had under 20%. Without additional education, these Veterans will face challenges in the job market. Veterans who were furthest from separation had higher levels of education (at least some college or a college degree), suggesting that many Veterans used the time since separation to gain additional degrees and credentials. Veterans in the Coast Guard, those in higher pay grades (E4 to E9) and those on Active Duty at the time of separation were more likely to further their education after separation. Those in the National Guard and those in the lower pay

grades at separation (E1 to E3) were less likely to seek out additional education. Given that Veterans in lower pay grades are more likely to need additional education due to their lower rank, VA should make additional efforts to ensure Veterans in these grades understand the importance of increasing their educational attainment. More than 20% of Veterans in all cohorts were currently enrolled in college full-time. Veterans used a variety of funding sources to pay for their education, with the GI Bill being the most common.

Health and Relationships: More than half of Veterans reported an ongoing mental or emotional condition, and more than 70% reported an ongoing physical health condition. The grand majority (84%) had health insurance. Veterans three years from separation were more likely to rely on employer-provided or VA coverage than those six months from separation. Veterans in CS10 and CS11 relied more on TRICARE as their primary form of insurance compared to CS12 (29% for CS10 and CS11 compared to 19% for CS12). Veterans from each cohort mentioned that they would have appreciated more information on how to apply for VA Health Care coverage. Less than half of Veterans said that they were satisfied with their physical or mental/emotional health. Open-ended comments called for more attention to mental and emotional health leading up to, during and after transition.

Financial Circumstances: More than three-quarters of Veterans indicated that they were able to pay for necessary expenses. For Veterans in CS10 and CS11, less than 10% were more than one month behind on debt payments compared to almost 12% for CS12. Veterans noted that they would have appreciated more financial readiness training, and some suggested that training beginning earlier in their military career would have helped. Veterans who separated 3 years ago were more likely to own a home than those who separated 6 or 12 months ago. As for earnings, less than 10% of Veterans in CS11 earned less than \$25,000, which is lower than both CS10 (14%) and CS12 (13%). Veterans who separated at lower pay grades (E1 to E3) were the most likely to fall in the lower income ranges after separation compared to those in higher grades.

Satisfaction and Well-Being: Overall, scores for all satisfaction questions increased slightly in 2022 compared to 2021. Veterans in CS10 and CS11 scored higher on all items compared to their 2021 counterparts (CS7 and CS8). Veterans in CS12 scored similarly to CS9 (2021), with some items scoring slightly lower and others slightly higher.

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

- Being concerned with losing housing
- Setting aside money for retirement
- Satisfaction with emotional/mental health
- Feelings of isolation
- Adjusting well at working towards civilian goals (for example, employment, education and/or entrepreneurship goals)
- Lack of companionship
- Satisfaction with physical health
- Closeness to friends

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

Lastly, the study continued to look at outcomes for Black Veterans, following up on previous findings. In 2021, the analysis revealed that, when compared to all other races, Black Veterans continued to have lower levels of positive responses to all the major survey questions that were deemed important drivers to overall life satisfaction, even though they had higher satisfaction with TAP. In 2022, Black Veterans were still the lowest-scoring race for satisfaction. However, satisfaction scores have increased similarly to other races, and the gap between the highest-scoring race was narrowed. These results will continue to be monitored in future studies.

4.B. EMPLOYMENT

Employment is the first life domain of the Cross-Sectional Survey, and this section explores employment outcomes of Veterans who took TAP.

Challenges Veterans Face During Transition

An important aspect of improving TAP is understanding the challenges that Veterans face. The first question of the 2022 Cross-Sectional Survey employment section (Q13) addresses some of the many challenges Veterans face as they search for employment and those they experience after they are employed. Responses to each statement (Q13_1 to Q13_11) were collected using a 1 to 5 scale, where 1 is Extremely Challenging, and 5 is Not at all Challenging.

To understand the factors that have a significant effect on the transition of Veterans to civilian employment and their relationship to TAP, a statistical model was built using logistic regression. The model analyzed which challenges were most impactful to Veterans' overall satisfaction with TAP using Q3_1, *Overall, the program was beneficial*

in helping me gain the information and skills I needed to prepare me for my transition and post-military life. The model was based on all of the individual sub-questions under Question 13, along with demographic variables, to determine which sub-questions affect the responses for Q3_1. Response values for Q3_1 ranged from 1 (Strongly Disagree) to 5 (Strongly Agree).

In preparation for the regression model, responses for Q3_1 were recoded into two categories—Positive (Agree or Strongly Agree response) and Negative (Strongly Disagree, Disagree or Neither Agree nor Disagree). In a similar fashion, responses for Questions 13_1 through 13_11 were also recoded into three categories: Challenging (Extremely Challenging and Considerably Challenging), Somewhat Challenging and Not Challenging (A Little Challenging and Not at all Challenging). Note that only Veterans who participated in TAP were included in this analysis. Additionally, Reserve Retirees were excluded from the analysis, as they did not enter employment after separation. The statistical model also included the commonly used demographic variables (age, gender, grade, cohort, branch and race). Table 8 provides the top 13 significant factors affecting satisfaction with TAP in descending order of importance based on the regression analysis.

Table 8. Most Important Factors Impacting Satisfaction with TAP – Employment Domain

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of a Positive Outlook on TAP	Estimated Probability of a Negative Outlook on TAP
1	I took all/almost all in a traditional classroom setting	+	60%	40%
2	13_3: How to translate my military experience to civilian job requirements.	+	60%	40%
3	13_8: Learning to have a better work-life balance after the transition	+	60%	40%
4	13_9: Missing the camaraderie and teamwork that was part of the military culture.	(-)	41%	59%
5	Took TAP	+	59%	41%
6	Did you obtain employment after your separation? Yes, work for a business (not self-employed)	+	59%	41%
7	13_2: Specific steps I should take in conducting a job search.	+	58%	42%
8	Coast Guard Member	(-)	43%	57%
9	I took all or almost all virtually (self-paced courses)	(-)	43%	57%
10	How long did it take you to find your current job after separating? More than 3 months but less than 6 months after separating	(-)	45%	55%
11	Active Duty Member	+	54%	46%

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of a Positive Outlook on TAP	Estimated Probability of a Negative Outlook on TAP
12	Reserve Member	(-)	46%	54%
13	National Guard Member	(-)	46%	54%

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Four challenges were identified as the most important to satisfaction with TAP: *How to translate my military experience to civilian job requirements (Q13_3)*, *Learning to have a better work-life balance after the transition (Q13_8)*, *Missing the camaraderie and teamwork that was part of the military culture (Q13_9)* and *Specific steps I should take in conducting a job search (Q13_2)*. Note that all of these challenges were also identified in last year’s 2021 Cross-Sectional Survey as the most significant challenges in Q13 affecting satisfaction. Table 9 shows the responses to these four questions in the 2022 Cross-Sectional Survey.

Table 9. Thinking about your transition to the civilian world, please rate the extent to which you found the following items challenging during the transition process. (Question 13 - Asked of Veterans Who Participated in TAP)

Item	Challenge Level	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Q13_3: How to translate my military experience to civilian job requirements.	Challenging	33.1%	35.1%	38.5%
	Somewhat Challenging	19.1%	19.7%	17.9%
	Not Challenging	47.8%	45.2%	43.5%
	<i>Total Respondents (N)</i>	<i>(1,742)</i>	<i>(2,393)</i>	<i>(1,381)</i>
Q13_8: Learning to have a better work-life balance after the transition.	Challenging	31.5%	33.2%	38.8%
	Somewhat Challenging	17.0%	18.6%	19.3%
	Not Challenging	51.5%	48.2%	41.9%
	<i>Total Respondents (N)</i>	<i>(1,727)</i>	<i>(2,408)</i>	<i>(1,406)</i>
Q13_9: Missing the camaraderie and teamwork that was part of the military culture.	Challenging	48.0%	50.4%	57.6%
	Somewhat Challenging	16.0%	16.2%	16.1%
	Not Challenging	36.0%	33.4%	26.3%
	<i>Total Respondents (N)</i>	<i>(1,755)</i>	<i>(2,448)</i>	<i>(1,420)</i>
Q13_2: Specific steps I should take in conducting a job search	Challenging	22.2%	26.4%	28.4%
	Somewhat Challenging	23.8%	20.8%	23.8%
	Not Challenging	55.1%	54.7%	48.6%
	<i>Total Respondents (N)</i>	<i>(1,686)</i>	<i>(2,337)</i>	<i>(1,358)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data. “Challenging” is defined as responses of “Extremely Challenging,” “Considerably Challenging,” or “Somewhat Challenging” where the answer scale ranges from “Extremely Challenging” to “Not at all Challenging.” “Not Challenging” is defined as responses of “Not at all Challenging.”

Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the p<0.05 level (Chi-square test).

Overall, more than 35% of Veterans indicated that translating their military experience to civilian life was challenging, and as high as 39% for CS12. A comment highlighting

some of the difficulties facing Veterans in this area was, “I don't know what I don't know - meaning I don't know what I am missing. The whole transition process was complicated by COVID and it seemed like no one answered phones when I had questions.” (CS11 - Jun 2021)

Another important challenge area is learning how to have a better work-life balance after transition. About 35% of Veterans felt that this was a challenge during their transition, and this increased as Veterans got further from their separation date. Providing additional support and understanding of the challenges of adapting to a civilian work-life balance and how to overcome those challenges will ultimately have a positive effect on how prepared Service members are when exiting the military. One comment highlighting this issue was, “I was completely unprepared for the mental transition to civilian life. TAP did nothing to prepare me for the identity crisis, lack of self-worth and feeling of being disconnected that I would suffer through for two years after leaving the military. I STRONGLY feel that TAP should prepare transitioning Service members for the enormous mental and emotional strain that transitioning Service members face. I joined the military right out of high school at the age of 18 and served for 32 years. I did not know anything else other than serving in uniform. There were no briefings or counseling available to warn me of the emotional stress I would soon face, and the psychological toll caught me completely off guard.” (CS12 - Jun 2019)

More than half of transitioning Veterans also responded that missing the camaraderie and teamwork that was part of the military culture was a challenge. Comments reflected this sentiment as well, such as this comment: “I have had three jobs in 1.5 years since retiring. Hardest part was being patient enough to learn the organizational structure and lexicon in time to feel that you are bringing value to the new team. Military are generally high performers and it is tough to go back to learning a foundation that allows the Veteran to feel that they contribute and are a member of the team. This is compounded by virtual events that do not allow for learning from fellow employees.” (CS11 - Jun 2021)

Employment Outcomes

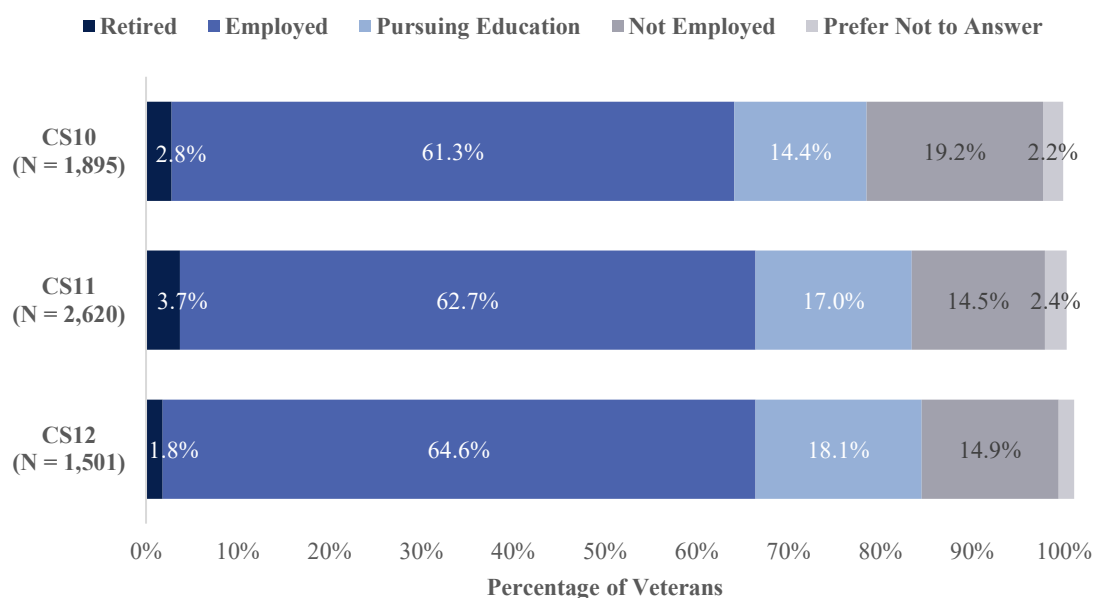
Veterans were also asked if they obtained employment after separation (Figure 18). Veterans in CS12 had the highest percentage who were employed at 65%, with CS10 at the lowest with 61%. Around 3% of Veterans were retired, and more than 16% pursued education.

These results were similar to the 2021 survey responses for Veterans who were retired. There was an increase in the percentage of Veterans who were employed and a decrease in those who were pursuing education. For example, in CS10, about 6% more

Veterans were employed compared to CS7, and about 5% fewer were pursuing education.

The percentage of Veterans who were not employed in 2022 was similar to the corresponding cohorts in 2021. The 6-month cohort in 2022, as expected, had the highest percentage at 19.2% not employed, compared to 18.6% last year. CS11 saw a small decrease of half a percentage point in those not employed compared to CS8.

Figure 18. Did you obtain employment after your separation, retirement or release from Active Duty Service? (Question 14 - Asked of Veterans Who Participated in TAP)



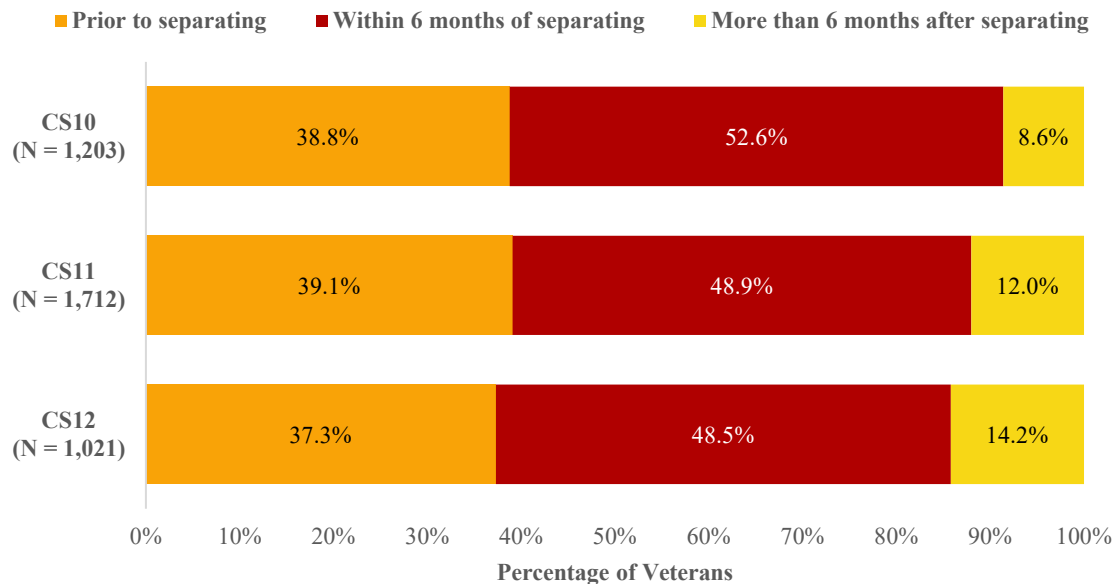
Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data. "Not Employed" is defined as responses of "No, I wanted to work but could not find a job," "No, I took extended time off (greater than 6 months, other than terminal leave) before," or "No, other reason."

Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

Employed Veterans were also asked how long it took to find their first job. Results for all cohorts show more than 37% indicated that they found jobs prior to separating from the military (Figure 19). Around 50% of CS10, CS11 and CS12 Veterans found their first job within six months of separating from the military. More than 91% of Veterans in CS10 who took TAP found their current job within six months of separating from the military, while that was true for 86% of Veterans in CS12. It is important that Veterans are finding employment earlier in CS10 and CS11, as a longer period without finding employment can cause many issues for Veterans. One comment from a Veteran who would like more TAP/VA assistance in finding employment was, "When vets are transitioning, the hardest part would be finding employment. If there were more resources to just talk to

someone or read (website) info to assist in finding jobs would be helpful. Some vets are not able to be social & have info thru friendships/relationships if the info was there & centralized in one spot it would make things much easier & may encourage more vets to search out the info & possibly decrease the percentage of homeless veterans.” (CS12 - Jun 2019)

Figure 19. How long did it take you to find your first job? (Question 15 – Asked of Employed Veterans Who Participated in TAP)



Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among employed Veterans who participated in TAP. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

Compared to the 2021 Cross-Sectional Survey, the largest difference between Veterans in 2022 who took more than six months to find their first job post-transition was between CS12 (14.2%) and CS9 (17.6%). CS10 and CS11 were very similar to their corresponding cohorts in 2021.

Veterans also provided responses that described the types of employment they were engaged in (Table 10). Overall, about 85% of Veterans worked in permanent positions. CS12 has the highest percentage of permanently employed Veterans at around 88%, while CS10 and CS11 had about 84%. Additionally, Veterans reported on their entrepreneurial activities and intentions. More than 3% of employed Veterans own their own company, and between 6% and 11% reported having a side business or hobby that supplements their income. Another 6% of Veterans have taken tangible steps to start a business in the last 12 months. For these questions, results were similar between the 2022, 2021, 2020 and 2019 Cross-Sectional Survey cohorts.

Table 10. Percentage of Veterans Working in Permanent Positions or Engaged in Any Entrepreneurial Activities (Questions 17 and 18 – Asked of Employed Veterans Who Participated in TAP)

Employment Type	CS10	CS11	CS12
Work in permanent positions	84.4%	84.0%	87.7%
<i>Total Respondents (N)</i>	<i>(1,184)</i>	<i>(1,749)</i>	<i>(1,060)</i>
Engaged in Entrepreneurial Activities			
Own their own company	3.1%	3.4%	3.3%
Have a side business/hobby to supplement income	6.7%	7.7%	10.5%
Have taken tangible steps to start a business in the last 12 months	6.3%	5.7%	7.4%
<i>Total Respondents Who Are Employed (N)</i>	<i>(1,180)</i>	<i>(1,746)</i>	<i>(1,055)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among employed Veterans who participated in TAP. Differences for Question 17 are statistically significant at the p<0.05 level (Chi-square test).

Employed Veterans were also asked about their current employment status (Table 11). Overall, about 77% of Veterans work full-time. This was similar to last year, which had seen a drop compared to the 2020 cohorts, where around 85% worked full-time. However, when combining Veterans who work full-time with those who work full-time and have an additional job, more than 85% work full-time.

Table 11. Describe your current employment (Question 19 – Asked of Employed Veterans Who Participated in TAP)

Current Employment Status	CS10	CS11	CS12
I work full-time	75.2%	76.0%	79.4%
I work full-time & have an additional job	10.1%	8.9%	8.7%
I work part-time by choice	8.8%	9.1%	7.1%
I work part-time at one job	5.2%	4.5%	4.0%
I work part-time at more than one job	0.7%	1.5%	0.8%
<i>Total Respondents Who Are Employed (N)</i>	<i>(1,205)</i>	<i>(1,784)</i>	<i>(1,085)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among employed Veterans who participated in TAP. Differences for each question are statistically significant at the p<0.05 level (Chi-square test).

The Bureau of Labor Statistics (BLS) provides statistics on household employment by employment type and age as part of the Current Population Survey (CPS). The CPS provides employment statistics for CPS survey respondents, which includes Veterans and non-Veterans. Based on the CPS data, in 2020, about 86% of adults 25 and over were employed full-time, and about 10% were employed part-time for economic and

non-economic reasons.¹⁸ The percentage of Veterans in each cohort employed full-time is somewhat similar compared to the CPS respondents.

The 2022 Cross-Sectional Survey also asked whether currently employed Veterans were actively looking for a new job (Table 12), and if so, why (Table 13). About 27% of Veterans who took TAP in all three cohorts were actively looking for a new job. Percentages are similar to the 2021 Cross-Sectional Survey as both CS10 and CS12 (around 27% to 28%) were similar to CS7 and CS9 (27% each). CS11 Veterans were about 3 percentage points lower compared to CS8. The most popular reasons Veterans were looking for new jobs were higher pay, job satisfaction/better work environment and better fit to skills and abilities across all three cohorts. These results were also consistent when compared to the 2021 Cross-Sectional Survey.

Table 12. Are you actively looking for a new job? (Question 21 – Asked of Employed Veterans Who Participated in TAP)

Actively Looking for a New Job?	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Yes	26.6%	26.6%	27.8%
No	73.4%	73.4%	72.2%
<i>Total Respondents Who Are Employed (N)</i>	(1,205)	(1,784)	(1,085)

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

¹⁸ Bureau of Labor Statistics. "Household Data: Annual Averages." Page 1, Table 1. January 2022. <https://www.bls.gov/cps/aa2020/cpsaat08.pdf>

Table 13. What are the primary reasons you are looking for another job? (Question 22 – Asked of Employed Veterans Who Participated in TAP)

Reasons for Looking for a Job	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Higher pay	79.7%	77.4%	81.7%
Better fit for my skills and abilities	53.3%	57.6%	57.0%
Want a permanent position	21.9%	25.4%	19.7%
Job satisfaction/better work environment	56.2%	59.5%	68.4%
Something more interesting	39.5%	40.4%	39.7%
More flexible schedule	26.9%	28.7%	25.7%
Better training & educational opportunities	31.0%	33.4%	33.7%
Better hours	31.4%	28.1%	30.8%
Want more hours/full-time position	16.1%	13.8%	15.0%
More opportunities for advancement	50.1%	51.4%	46.3%
Shorter commute	25.5%	30.4%	18.3%
Prefer not to answer	1.0%	1.8%	4.0%
<i>Total Respondents Who Are Employed (N)</i>	(1,205)	(1,784)	(1,085)

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among employed Veterans who participated in TAP. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

Veterans were also asked if they had enrolled, registered or established a profile in a series of benefits systems (Table 14). Veterans from all three cohorts had similar percentages of enrolling, registering or establishing profiles in all the benefits systems listed, but CS10 was at least 6% lower for the VA Health Care System. This was also seen for CS7 last year, which may be partly explained by the timing of separation. Around 9% of Veterans from each cohort did not use any of the benefits systems, about 1% lower than 2021 results. Additional findings from this question include:

- DOL’s American Job Center had the lowest percentages of the four listed benefits systems, as less than 7% of Veterans enrolled, registered or established a profile.
- The VA Benefits Website had the highest usage as about 77% of Veterans in each cohort enrolled, registered or established a profile.

Table 14. Have you ever enrolled, registered or established a profile or online account with any of the following? (Question 23 - Asked of Veterans Who Participated in TAP)

Benefit System	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
VA Health Care System (e.g., myHealthVet.gov)	58.7%	64.6%	66.4%
Department of Labor’s American Job Center	5.4%	7.1%	7.3%
VA Benefits Website (e.g., eBenefits)	74.5%	79.3%	77.1%
Commercial job site (e.g., Indeed, LinkedIn, etc.)	47.6%	54.9%	55.0%
Other - Please specify	3.9%	3.7%	4.4%
None	11.0%	8.0%	8.1%
Prefer not to answer	3.7%	2.1%	1.5%
<i>Total Respondents (N)</i>	<i>(1,895)</i>	<i>(2,620)</i>	<i>(1,501)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the p<0.05 level (Chi-square test).

Generally, CS10, CS11 and CS12 had similar results to cohorts from the 2021 Cross-Sectional Survey, with some seeing improvements. Some of the largest changes include CS12 experiencing a 5% increase in Veterans enrolling, registering or establishing a profile for commercial job sites and an increase of 4% in CS10’s use of the VA Health Care System. All cohorts continued the trend of increasing the use of commercial job sites over several years of survey administration.

Lastly, Veterans were asked if they used specific resources to gain employment support (Table 15). Overall, Veterans most frequently used USAJOBS and commercial job sites, such as Indeed and LinkedIn, as more than 21% of Veterans used these two resources. The second most selected option was the private or non-profit sector, and this resource was used by more than 10% of Veterans.

Table 15. Did you ever gain employment support through any of these resources? (Question 24 - Asked of Veterans Who Participated in TAP)

Reasons	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
USAJOBS (e.g., federal jobs)	20.2%	21.1%	24.0%
Veteran Readiness & Employment (VR&E)	5.5%	4.8%	5.5%
Department of Labor’s American Job Center	1.2%	1.4%	2.3%
Hiring Our Heroes Fast Track	2.7%	2.0%	1.4%
Commercial job site (e.g., Indeed, LinkedIn, etc.)	20.2%	22.3%	21.7%
Private or non-profit sector (e.g., applying directly, through a recruiter, Veteran hiring initiative, etc.)	10.7%	11.5%	15.4%
Other	5.8%	6.4%	6.1%
<i>Total Respondents (N)</i>	<i>(1,895)</i>	<i>(2,620)</i>	<i>(1,501)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Generally, 2022 Cross-Sectional Survey cohorts had similar percentages of Veterans who gained employment support through these resources as those in 2021. Some of the changes from the 2021 Cross-Sectional Survey results included a higher percentage of Veterans selecting USAJOBS and commercial job sites, as all cohorts rose some amount. CS10 saw a decrease from 1.7% to 1.2% of Veterans that gained employment support through DOL's American Job Center, continuing the drop compared to 2.8% in 2020. Hiring Our Heroes Fast Track saw an increase compared to last year's cohorts, as well as direct applications with private or non-profit sector companies.

4.C. EDUCATION

The Cross-Sectional Survey collected Veterans' highest level of formal education completed, current enrollment in education and/or training programs, how they are paying for their current education and/or training and their level of satisfaction with those programs (if enrolled). Table 16 displays the highest education level for Veterans 6, 12 and 36 months from separation. More than 80% of Veterans 12 and 36 months from separation (CS11 and CS12), and 77% of Veterans 6 months from separation (CS10) have completed a level of school higher than a high school diploma or equivalent. Respondents had a wide variety of educational backgrounds. The most common degree was from a trade/technical school or some college, with approximately 26% of Veterans having attained this level of formal education, and at least 35% of Veterans in each cohort had an undergraduate, graduate, or professional degree. It is important to keep in mind that the surveys include Veterans who served as Officers as well as enlisted members. Officers generally complete at least a four-year college degree prior to joining the military. The cohorts for the 2022 Cross-Sectional Survey have similar percentages of Officers compared to the 2021 Cross-Sectional Survey (ranging from 9% to 12%).

Veterans 12 months (CS11) and 36 months (CS12) from separation had higher levels of education relative to Veterans 6 months (CS10) from separation. For example, approximately 43% of Veterans 12 and 36 months from separation attained an undergraduate, graduate or professional degree, which is 8 percentage points higher than Veterans 6 months from separation. Similarly, a larger percentage of Veterans 6 months from separation completed high school or less compared to Veterans 12 and 36 months from separation. About 23% of Veterans 6 months from separation completed high school or less, which is 5 percentage points higher than Veterans 12 months from separation and 9 percentage points higher than Veterans 36 months from separation. About 20% of Veterans 12 and 36 months from separation have a graduate or professional degree.

Table 16. What is the highest degree or level of school you have completed? If currently enrolled, mark the previous grade or highest degree received. (Question 25 - Asked of Veterans Who Participated in TAP)

Education Level	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
High school graduate or less	22.8%	17.2%	13.4%
Trade/technical school or some college	27.1%	25.6%	26.5%
Associate degree	14.4%	13.2%	16.6%
Undergraduate degree	19.9%	23.4%	21.4%
Graduate or Professional degree	15.1%	19.5%	21.7%
Prefer not to answer	0.7%	1.0%	0.6%
<i>Total Respondents (N)</i>	<i>(1,880)</i>	<i>(2,595)</i>	<i>(1,493)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Notes: Differences are statistically significant at the $p < 0.01$ level (Chi-squared test).

Factors Leading to Educational Enrollment

A statistical model was developed using logistic regression. The technique attempts to estimate the probability of a Veteran enrolling in an educational program after separation. To conduct the regression, the responses to Question 26 were recoded into three groups: Enrolled in Further Education, Not Enrolled in Further Education and N/A. Enrolled in Further Education included Veterans who selected any of the following: *Education at college full-time, Education at college part-time, Technical or vocational training full-time, Technical or vocational training part-time* and *Other*. Not Enrolled in Education included a positive response of “No.” N/A was the default for missing values for all possible responses.

The analysis excludes Reserve Retirees and Officers, as they are unlikely to enter into an education program. The statistical model (Table 17) also included commonly used demographic variables (gender, grade, cohort, branch and race).

Table 17. 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	Coast Guard	+	59%	41%
2	National Guard Member	(-)	43%	57%
3	Grade E7 - E9	+	55%	45%
4	Grade E4 - E6	+	55%	45%
5	Grade E1 - E3	(-)	45%	55%
6	Army	(-)	46%	54%
7	Marine Corps	(-)	46%	54%
8	Active Duty Member	+	53%	47%
9	Took TAP	+	53%	47%
10	Asian	+	53%	47%
11	Female	+	53%	47%

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The regression shows that several factors had positive impacts on Veterans pursuing further education. Those in Active Duty, female Veterans, those who took TAP, Asian Veterans and Veterans in pay grades E4 to E9 were more likely to enter education. Veterans in the Army, Marine Corps and National Guard were less likely to enter an education program. As with 2021, Veterans in pay grades E1 to E3 are less likely to enter into education than other groups. Given that higher percentages of those in pay grades E1 to E3 separate with only a high school degree, these Veterans are in the most need of accessing further education. Almost four times as many Veterans in pay grades E4-E6 have a 4-year college degree or master’s degree compared to those in the lowest pay grades.

Education Outcomes

As shown in Table 18, at the time of the survey, approximately 38% of Veterans indicated they were currently enrolled in some form of education or training. Approximately 22% were enrolled in college full-time, which is about 15 percentage points higher than the next most frequently selected option, in college part-time. Among study participants, about 7% of Veterans were enrolled in technical or vocational school either part- or full-time.

Table 18. Are you currently enrolled in any education and/or training programs? Mark all that apply (Question 26 - Asked of Veterans Who Participated in TAP)

Current Enrollment	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Yes - Education at college full-time	22.1%	22.3%	20.8%
Yes - Education at college part-time	7.0%	6.9%	6.0%
Yes - Technical or vocational training full-time	4.0%	4.4%	3.8%
Yes - Technical or vocational training part-time	3.6%	3.5%	2.0%
Other	2.2%	2.4%	3.0%
No	63.0%	62.5%	68.3%
<i>Total Respondents (N)</i>	<i>(1,878)</i>	<i>(2,596)</i>	<i>(1,491)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Respondents may mark more than one answer. Across cohorts, no differences are statistically significant at the $p < 0.05$ level.

Veterans enrolled in education or training paid for their education and training through multiple funding sources. As seen in Table 19, the most common source of funding was the GI Bill; approximately 74% of Veterans utilized their GI Bill benefits provided by VA as a source of funding for their education/training. For comparison, among Veterans who responded to the 2021 Cross-Sectional Survey, about 80% utilized the GI Bill. Slightly less than 8% of participants used student loans to pay for college.

There were differences in how some cohorts paid for the education or training. Veterans in CS12 had the highest percentage of Veterans working part-time or full-time (24%), which was 8 percentage points higher compared to Veterans in CS10. On the other hand, a higher percentage of Veterans 6 months from separation paid for education or training through other sources (20%) relative to Veterans 36 months from separation (14%).

Table 19. How are you paying for your education/training? Mark all that apply (Question 27 - Asked of Veterans Who Participated in TAP)

Education Funding Sources	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Student Loans	7.9%	6.3%	9.7%
GI Bill	70.6%	73.3%	77.4%
Working part-time or full-time	16.0%	20.6%	24.0%
Scholarship	10.8%	11.4%	13.9%
Money from other sources	12.6%	9.1%	9.6%
Other	19.9%	17.0%	13.7%
Prefer not to answer	1.8%	1.0%	0.2%
<i>Total Respondents (N)</i>	<i>(528)</i>	<i>(778)</i>	<i>(390)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and who are enrolled in education and/or training. Percentages do not add to 100 percent because respondents may mark multiple options. The differences across cohorts in the percentages working part-time or full-time, other, or prefer not to answer are statistically significant at the $p < 0.05$ level.

The open-ended comments from the 2022 Cross-Sectional Survey cited the different needs of Officers with more education relative to enlisted Veterans. The varied needs of Veterans based on their experiences and backgrounds are supported by the diversity of educational backgrounds and training experiences provided by respondents in the Survey.

- “The course I attended was tailored towards junior enlisted one-term soldiers for entry level jobs. It was a complete waste of time for senior field grade officers. I hired a business coach to properly transition my talents and experiences.” (CS10 - Dec 2021)

Approximately 70% of Veterans who completed TAP and were enrolled in employment and training programs were satisfied with their education or training experience (Table 20). While most Veterans who completed TAP were satisfied with their learning environment and the extent to which their training advanced their career goals, there were differences between cohorts. For example, a smaller percentage of Veterans 36 months from separation (CS12) that completed TAP (62%) were satisfied with the extent to which their training is advancing their career goals compared to those 6 months (69%) and 12 months (72%) from separation. Similarly, compared to Veterans 36 months from separation, satisfaction with the learning environment (60%) was 8 percentage points higher for Veterans 12 months from separation and 5 percentage points higher for Veterans 6 months from separation.

Table 20. In the last three months of your post-military education or training, how satisfied have you been with: (Question 28; percent somewhat satisfied or very satisfied)

Satisfaction with:	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
The quality of your education or training experience <i>Total Respondents (N)</i>	69.8% (548)	73.2% (812)	65.9% (406)
The extent to which your education or training is advancing your career goals <i>Total Respondents (N)</i>	68.9% (545)	72.0% (809)	62.3% (408)
Your learning environment <i>Total Respondents (N)</i>	65.0% (655)	67.6% (991)	59.9% (482)

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among those currently enrolled in employment/training programs and who participated in TAP. For each, the extent to which education or training is advancing career goals and learning environment. Differences across cohorts are significant at the $p < 0.05$ level.

4.D. HEALTH AND RELATIONSHIPS

This section reports on the health, health care, and personal relationships of Veterans who completed TAP. This includes current and ongoing health conditions, satisfaction with physical and emotional health, access to health care coverage and sources of that coverage. Information on Veterans' relationships include marital status, companionship and sense of isolation.

Ongoing Physical and Mental Health Conditions

The survey asked Veterans to indicate if they have an ongoing physical or mental health condition and, if so, whether they are currently seeking treatment. Approximately 75% of Veterans reported an ongoing physical health condition, illness or disability (Table 21). Of Veterans with an ongoing physical health condition, about 71% were seeking treatment. These percentages are consistent with the 2021 Cross-Sectional Survey, which also found that more than two-thirds of Veterans have a physical health condition.

Slightly more than half of Veterans reported an ongoing mental or emotional health condition. About 58% of Veterans reported an ongoing mental or emotional health condition, and of these Veterans, approximately 57% were seeking treatment. These responses are consistent with findings from previous PSTAP surveys, which consistently show that most Veterans have mental health conditions. For example, slightly more than half of Veterans surveyed in the 2021 Cross-Sectional Survey reported having a mental health condition.

Table 21. Percentage of Veterans with Ongoing Physical and/or Mental/Emotional Health Conditions and if They are Seeking Treatment (Questions 29, 30, 31 and 32 - Asked of Veterans Who Participated in TAP)

Physical health condition, mental/emotional health condition, illness or disability	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Ongoing physical health condition, illness or disability	73.2%	75.3%	75.4%
<i>Total Respondents (N)</i>	<i>(1,873)</i>	<i>(2,574)</i>	<i>(1,481)</i>
... seeking treatment for a physical health condition (among those with an ongoing physical health condition, illness or disability)	70.2%	72.3%	70.3%
<i>Total Respondents (N)</i>	<i>(1,578)</i>	<i>(2,140)</i>	<i>(1,214)</i>
Ongoing mental/emotional health condition	56.9%	57.5%	58.8%
<i>Total Respondents (N)</i>	<i>(1,873)</i>	<i>(2,577)</i>	<i>(1,479)</i>
... seeking treatment for a mental/emotional health condition (among those with an ongoing mental/emotional health condition)	57.8%	56.2%	58.1%
<i>Total Respondents (N)</i>	<i>(1,252)</i>	<i>(1,670)</i>	<i>(917)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Notes: No Differences in cohort percentages are statistically significant at the p<0.05 level (Chi-squared test).

Most Veterans with ongoing mental or emotional health conditions who also sought treatment for these conditions *agreed (31%) or strongly agreed (21%)* that the VA Briefings Course provided information on how to seek help (Table 22). On the other hand, approximately 48% of Veterans who did not seek treatment for mental or emotional health concerns either *disagreed (18%) or strongly disagreed (30%)* that the VA Briefings Course provided information on seeking help for mental issues. These findings were similar to those of the 2021 and 2022 Cross-Sectional Survey. This suggests that there is an opportunity to expand the information provided in the VA Briefings course to help Veterans who felt the briefings did not provide information on how to seek help for a mental condition.

Table 22. Percentage of Veterans Who Agreed that the VA Benefits and Services Course Provided Information on Mental Resources, Given That the Veteran Sought Mental/Emotional Health Treatment (Question 9f Against Question 32 - Veterans Who Participated in TAP)

Are you currently seeking treatment for your mental/emotional health condition(s)?	Strongly Disagree (% and N)		Disagree (% and N)		Neither Agree nor Disagree (% and N)		Agree (% and N)		Strongly Agree (% and N)		Total
No	29.6	267	18.0	190	16.9	191	25.6	321	9.8	136	1,105
Yes	18.1	391	14.1	353	16.1	436	31.1	923	20.5	627	2,730
Prefer not to answer	18.1	108	11.8	80	25.8	180	28.2	221	16.1	142	731

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Notes: Among Veterans who participated in TAP and who have an ongoing mental/emotional health condition. Differences are statistically significant at the p<0.01 level (Chi-squared test).

Health Care Coverage

Health care coverage of Veterans who completed TAP is provided in Table 23. More than 80% of Veterans reported having some form of health care. Veterans 6 months from separation reported having health care at a lower rate (81%) than Veterans 12 (86%) and 36 months (87%) from separation. Both the overall rate of health care coverage and differences in coverage by the time of separation were similar in the 2021 and 2022 Cross-Sectional Surveys.

Among those who have coverage, the most common source was VA coverage, followed by TRICARE and employer-provided health insurance. TRICARE coverage is lower for Veterans further from separation. For example, 44% of Veterans 6 months from separation (CS10) utilized TRICARE, while 32% of Veterans 36 months from separation (CS12) utilized TRICARE. In contrast, Veterans further from separation are more likely to utilize employer-provided health insurance. Approximately 47% of Veterans 36 months from separation utilized employer-provided health insurance compared to 34% of Veterans 6 months from separation. This pattern is understandable in the context of TRICARE's intended use as temporary health care coverage when one separates from the service prior to retirement and that Veterans are more likely to have established a career and secured employer-provided health care further from separation.

However, there are some differences in VA, TRICARE and employer-provided health insurance utilization in the 2021 and 2022 Cross-Sectional Surveys. In the 2022 Cross-Sectional Survey, a higher percentage of Veterans 12 months from separation utilized TRICARE (36% in 2021 and 45% in 2022) overall and as their primary source of health care (24% in 2021 and 30% in 2022), compared to the similar time cohort in 2021. Additionally, Veterans 36 months from separation utilized employer-provided health insurance at a higher rate in 2022 (47%) compared to the similar time cohort in 2021 (41%).

Table 23. Do you have health care coverage? Which of the following best describes your main source of health care coverage? (Questions 33, 34 and 35 – Asked of Veterans Who Participated in TAP)

Health care coverage	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Have health care coverage	80.7%	86.2%	87.4%
Prefer not to answer	4.2%	3.8%	2.2%
<i>Total Respondents (N)</i>	<i>(1,870)</i>	<i>(2,570)</i>	<i>(1,477)</i>
...What type of coverage (answer all that apply)			
VA	56.4%	60.1%	63.8%
TRICARE	44.0%	44.9%	31.7%
Employer-provided health insurance	34.1%	35.5%	46.5%
Something else	2.5%	3.8%	2.6%
Medicaid	1.3%	1.7%	2.0%
Purchased Through the Exchange	1.9%	1.8%	1.1%
Medicare	0.5%	1.5%	2.4%
Other government assisted health plan	1.5%	1.1%	1.0%
Prefer not to answer	4.23	3.5%	1.7%
<i>Total Respondents (N)</i>	<i>(1,691)</i>	<i>(2,354)</i>	<i>(1,365)</i>
...Primary source of health care coverage (among those with health care coverage)			
VA	35.7%	37.0%	39.0%
TRICARE	29.0%	29.9%	18.9%
Employer-provided health insurance	25.0%	24.8%	35.3%
Something else	1.1%	1.8%	1.2%
Plan you purchased through health care exchange	1.8%	1.1%	0.8%
Medicaid	1.3%	0.6%	1.0%
Other government assisted health plan	0.8%	0.4%	0.5%
Medicare	0.4%	0.7%	0.9%
Prefer not to answer	4.7%	3.7%	2.2%
<i>Total Respondents (N)</i>	<i>(1,666)</i>	<i>(2,312)</i>	<i>(1,347)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Notes: Differences are statistically significant at the $p < 0.05$ level (Chi-squared test) for health care coverage. The types of coverage include employer-provided health insurance, TRICARE, VA, Medicare and prefer not to answer, and primary sources of healthcare coverage.

Despite the high levels of coverage, open-ended comments suggest Veterans require more information on health care. Veterans suggested there was an opportunity to better present how to access health care and information on what benefits are available.

- “Digging deep into the health insurance details would have been very helpful. The possibility of VA Health Care was also very ambiguous. Please just lay it all out there and give everyone the facts.” (CS10 - Dec 2021)
- “The VA benefits briefing I received was not good. It did not provide clear info especially regarding the medical benefits. TAPs also did not provide good information on the transition of medical care. Members do not understand how to access care for them and their family members while they are on terminal leave

which is usually not near their last assignment. The process is very confusing. TAPS also doesn't cover how to transition from TRICARE Prime to other TRICARE options upon retirement. We received about a 10-minute brief from the medical facility which was horrible. Quit cutting time out of the briefings which are most important for members transitioning.” (CS11 - Jun 2021)

- “Better explanation of the ins and outs of medical coverage and costs. Also details to properly address timing consideration of how to take advantage of your coverages. Things like referrals, and what happens if you have a medical emergency for a specialist and are unable to wait for the referral. Maybe use some real-world examples in order to better explain.” (CS12 - Jun 2019)

Satisfaction with Health

Table 24 provides a summary of responses from Veterans regarding satisfaction with their physical health, emotional/mental health and health care over the last three months. About 45% of Veterans were *somewhat satisfied* or *very satisfied* with their physical health, and 43% of Veterans were *somewhat satisfied* or *very satisfied* with their mental health. Additionally, about 52% of Veterans were *somewhat satisfied* or *very satisfied* with their health care. However, Veterans further from separation reported higher levels of satisfaction with their health care. 54% of Veterans 12 months from separation (CS11) and 53% of Veterans 36 months from separation (CS12) were *somewhat satisfied* or *very satisfied* with their health care compared to 48% of Veterans 6 months from separation (CS10).

Table 24. Over the last three months, how satisfied have you been with: Your physical health? Your emotional/mental health? Your health care? (Question 36 - Asked of Veterans Who Participated in TAP)

Satisfaction with...	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
... your physical health?			
Dissatisfied	35.3%	32.8%	36.5%
Neither satisfied nor dissatisfied	21.1%	20.6%	18.8%
Satisfied	43.7%	46.6%	44.6%
<i>Total Respondents (N)</i>	<i>(1,849)</i>	<i>(2,561)</i>	<i>(1,475)</i>
...your emotional/mental health?			
Dissatisfied	36.2%	34.2%	38.2%
Neither satisfied nor dissatisfied	22.0%	21.1%	20.9%
Satisfied	41.8%	44.7%	40.9%
<i>Total Respondents (N)</i>	<i>(1,866)</i>	<i>(2,579)</i>	<i>(1,476)</i>
...your health care?			
Dissatisfied	19.2%	19.0%	22.0%
Neither satisfied nor dissatisfied	32.5%	26.6%	25.0%
Satisfied	48.3%	54.4%	52.9%
<i>Total Respondents (N)</i>	<i>(1,867)</i>	<i>(2,569)</i>	<i>(1,478)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Notes: Differences in levels of satisfaction with health care are statistically significant at the $p < 0.01$ level (Chi-squared test).

Although about 40% of Veterans were *satisfied* with their emotional and mental health, more than one-third were *dissatisfied* with their emotional and mental health. Further, the desire for additional support surrounding mental health through TAP was frequently cited in the open-ended responses in the 2022 Cross-Sectional Survey.

- “I feel like more time needs to be given for these courses and they must be in person as online most soldiers will not take it as serious and will just try and complete the course to get it over with. Also, mental health needs to be focused on a lot more because without good mental health none of what is being taught matters as you cannot focus on anything in your life.” (CS10 - Dec 2021)
- “I believe spending more time about the mental and emotional aspect of transitioning. It’s good to get the key classes such as medical and VA Benefits. Having a class on mental and emotional stability will help the military member in transitioning. Meaning, how the military member going to feel mentally, emotionally and socially once they retire.” (CS11 - Jun 2021)
- “Something that could be beneficial for transitioning soldiers would be a class on how to deal with mental health during the transition process. No one warns you what is about to happen to your mental health and it hits you like a ton of bricks.” (CS12 - Jun 2019)

Marital Status

Social scientists consider marriage to be a source of social support, particularly during times of stress.¹⁹ More than 51% of Veterans who participated in TAP were married, and another 7% to 8% were living with a domestic partner (Table 25). On the other hand, around 11% of Veterans who completed TAP were separated, divorced or widowed, and 26% of Veterans were never married.

Table 25. What is your marital status? (Question 37 – Asked of Veterans Who Participated in TAP)

Marital Status	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Living with a domestic partner	7.3%	7.0%	8.2%
Never married	28.7%	24.4%	25.2%
Married	51.2%	55.6%	53.2%
Separated/ Divorced/ Widowed	10.1%	10.9%	11.9%
Prefer not to answer	2.7%	2.1%	1.5%
<i>Total Respondents (N)</i>	(1,872)	(2,580)	(1,481)

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Notes: Differences are not statistically significant (Chi-squared test).

Companionship and Social Connections

Veterans who participated in TAP reported companionship and social connection that they have felt since their transition to civilian life (Table 26). In general, those further from transition reported lower levels of companionship and social connection compared to those who separated more recently. Veterans 36 months from separation (CS12) indicated that they *often* lack companionship, feel left out and feel isolated at a higher rate compared to Veterans 6 (CS10) and 12 months (CS11) from separation. Similarly, Veterans 36 months from separation reported lower levels of *never* feeling a lack of companionship, feeling left out and feeling isolated compared to Veterans 6 and 12 months from separation.

¹⁹ Carolyn E. Cutrona, *Social Support in Couples: Marriage as a Resource in Times of Stress* (Sage Publications, Inc., 1996)

Table 26. How often do you: Feel that you lack companionship? Feel left out? Feel isolated from others? (Question 43 – Asked of Veterans Who Participated in TAP)

How often do you...	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Feel that you lack companionship?			
Never	23.7%	24.2%	19.9%
Hardly ever	20.4%	21.0%	20.7%
Some of the time	34.7%	33.4%	32.2%
Often	21.2%	21.4%	27.2%
<i>Total Respondents (N)</i>	<i>(1,860)</i>	<i>(2,575)</i>	<i>(1,477)</i>
Feel left out?			
Never	24.9%	23.6%	21.0%
Hardly ever	24.0%	24.7%	25.0%
Some of the time	30.9%	31.3%	28.5%
Often	20.2%	20.4%	25.4%
<i>Total Respondents (N)</i>	<i>(1,860)</i>	<i>(2,576)</i>	<i>(1,475)</i>
Feel isolated from others?			
Never	23.3%	23.3%	19.4%
Hardly ever	19.8%	20.1%	20.8%
Some of the time	30.1%	30.4%	28.3%
Often	26.7%	26.2%	31.4%
<i>Total Respondents (N)</i>	<i>(1,862)</i>	<i>(2,572)</i>	<i>(1,478)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Notes: Differences in the percentages are statistically significant at the $p < 0.05$ level (Chi-squared test).

4.E. FINANCIAL CIRCUMSTANCES

Veterans provided information on their current financial circumstances, including their financial situation, debt, living situation and household income. The current financial situation of Veterans who completed TAP is provided in Table 27. Approximately 78% or more of Veterans who completed TAP were able to pay for all necessary expenses. Similarly, more than 71% of Veterans have insurance coverage for their families in case an unexpected financial event were to occur. This suggests that most Veterans feel that their current income is adequate to meet their needs and have some plan to cover unexpected events. However, there is an opportunity to improve Veterans' financial planning. Around 49% of Veterans have income set aside to cover unexpected financial events, and 62% of Veterans have income set aside for retirement. This highlights an opportunity to improve the financial situations among the half of Veterans with no income set aside for unexpected events and the roughly one-third of Veterans with no retirement savings.

Table 27. Veterans’ Current Financial Situation (Questions 44, 45, 46 and 47 – Asked of Veterans Who Participated in TAP)

Financial Situation	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Are you able to pay for all necessary expenses, such as mortgage/rent, debt payments and groceries? (Percentage responded “Yes”)	77.9%	80.2%	78.5%
<i>Total Respondents (N)</i>	<i>(1,851)</i>	<i>(2,559)</i>	<i>(1,463)</i>
Does your household have at least three months of your typical income set aside in case of an unexpected financial event? (Percentage responded “Yes”)	48.9%	51.1%	45.8%
<i>Total Respondents (N)</i>	<i>(1,852)</i>	<i>(2,564)</i>	<i>(1,465)</i>
Does your household have the insurance coverage you and/or your family would need if an unexpected financial event were to occur? (Percentage responded “Yes”)	71.3%	74.6%	71.2%
<i>Total Respondents (N)</i>	<i>(1,854)</i>	<i>(2,559)</i>	<i>(1,460)</i>
Has your household begun to set aside money for retirement? (Percentage responded “Yes”)	60.0%	65.0%	62.2%
<i>Total Respondents (N)</i>	<i>(1,852)</i>	<i>(2,560)</i>	<i>(1,462)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences for income set aside for unexpected financial events, insurance coverage for unexpected financial events and setting money aside for retirement are statistically significant at the p<0.05 level (Chi-square test).

In open-ended comments, Veterans supported the idea that there is an opportunity to provide additional information on retirement or general support for financial planning.

- “Financial readiness should be mandatory training (every third year, or so) for all military personnel. I’m fine, but I could see that many people were not very savvy about personal finances.” (CS11 - Jun 2021)
- “I suggest bringing in a financial counselor to sit down with each military Veteran and creating a budget with them to plan ahead.” (CS11 - Jun 2021)
- “Perhaps a bit more financial education. This could include basics about mortgages, auto loans and other loans. Also include some information about civilian 401k’s and other asset information such as stocks, real estate etc.” (CS12 - Jun 2019)

Veterans provided information on their housing stability and debt, which is presented in Table 28. Most Veterans indicated that they have a stable housing situation and that they can meet their debt obligations. More than 82% of Veterans either do not have debt or are making debt payments on time. Similarly, more than 84% of Veterans are not concerned that they will lose their current housing situation.

Table 28. Is your household more than one month behind on your debt payments (e.g., mortgage or credit card)? Are you currently concerned that you will lose your housing and be unable to find stable alternative housing? (Questions 48 and 49 – Asked of Veterans Who Participated in TAP)

	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
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	66.5%	67.6%	69.7%
Yes, my household is over one month behind in debt payments	7.8%	8.8%	11.7%
Not applicable – my household does not have debt	18.2%	16.5%	12.8%
Prefer not to answer	7.6%	7.1%	5.8%
<i>Total Respondents (N)</i>	<i>(1,851)</i>	<i>(2,557)</i>	<i>(1,465)</i>
Are you currently concerned that you will lose your housing and be unable to find stable alternative housing?			
No	84.8%	85.1%	86.1%
Yes	8.9%	8.4%	9.1%
Prefer not to answer	6.3%	6.5%	4.7%
<i>Total Respondents (N)</i>	<i>(1,849)</i>	<i>(2,553)</i>	<i>(1,464)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences for “Is your household more than one month behind on your debt payments...” are statistically significant at the $p < 0.05$ level (Chi-square test).

In their open-ended comments, some Veterans specifically called out the importance of financial planning and the financial training provided by TAP. Veterans cited the usefulness of the financial planning courses in helping them prepare for the new financial realities upon changing careers.

- “What I found helpful was how to budget your finances monthly...” (CS10 - Dec 2021)
- “Financial management and veterans affairs were the best topics.” (CS11 - Jun 2021)
- “The department of labor module was extremely useful. Also the financial section. It really helps to sit down and look at the numbers to see how your life may be impacted by change in career.” (CS12 - Jun 2019)

Living Situation

Veterans also provided information on their current living situation, displayed in Table 29. The living situation of Veterans varied based on time from separation. For example, 53% of Veterans 6 months from separation (CS10) either rented an apartment, house, or room (40%) or lived with a friend or relative, not paying rent (13%), while 41% of Veterans 36 months from separation rented (33%) or lived with friends or relatives (8%).

Similarly, Veterans 36 months from separation owned homes at a higher rate (54%) relative to Veterans 6 months from separation (40%). This pattern indicates that when Veterans separate, they are more likely to need initial assistance with temporary housing or renting and support for future planning to own as they work towards owning a house. For comparison, in the 2021 Cross-Sectional Survey, around 38% of Veterans 36 months from separation and 42% of Veterans 6 months from separation rented an apartment. In terms of apartment or home ownership, 50% of Veterans 36 months from separation, 42% of Veterans 12 months from separation and 38% of Veterans 6 months from separation owned an apartment or house.

Table 29. Current Living Situation (Question 51 – Asked of Veterans Who Participated in TAP)

Living Situation	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Rent an apartment, house or room	39.9%	34.7%	32.9%
Own an apartment/house	40.2%	48.7%	54.0%
Live with a friend or relative, not paying rent	12.85	9.5%	7.5%
Other	4.1%	3.7%	3.5%
Prefer not to answer	2.9%	3.4%	2.1%
<i>Total Respondents (N)</i>	<i>(1,854)</i>	<i>(2,561)</i>	<i>(1,465)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who completed TAP. Weighted percentages. Differences are significant at the $p < 0.05$ level (chi-squared test).

Household Income

The individual and household income for Veterans not enrolled in full-time education or full-time training is presented in Table 30. Veteran income is higher the further Veterans are from separation. At 6 months from separation (CS10), about 19% of Veterans had an income greater than \$100,000, while 27% of Veterans 36 months from separation (CS12) had an income greater than \$100,000. In comparison, in the 2021 Cross-Sectional Survey, 15% of Veterans 6 months from separation and about 18% of Veterans 12 and 36 months from separation earned greater than \$100,000.

When combining income from other earners in the household, more Veterans fell into higher income ranges than when considering only personal income. Veterans were also more likely to have higher household income the further they were from separation. About 30% of Veterans 6 months from separation had a household income greater than \$100,000, while about 39% of Veterans 36 months from separation had a household income greater than \$100,000. In the 2021 Cross-Sectional Survey, about 24% of Veterans 6 months from separation and about 29% of Veterans 12 and 36 months from separation had a household income greater than \$100,000.

Table 30. Please mark expected annual income range, including salary, as well as any retirement income such as your military retirement, any disability payments, real estate income and any other sources of income before taxes are taken out. YOUR annual income and HOUSEHOLD annual income (Question 52)

	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Personal Income Range			
Less than \$25,000	14.2%	9.5%	13.1%
\$25,001 - \$40,000	17.1%	14.1%	15.1%
\$40,001 - \$70,000	23.7%	22.8%	22.5%
\$70,001 - \$100,000	15.3%	16.5%	15.0%
Greater than \$100,000	19.0%	26.6%	27.2%
Prefer not to answer	10.7%	10.5%	7.1%
<i>Total Respondents (N)</i>	<i>(1,490)</i>	<i>(2,006)</i>	<i>(1,188)</i>
Household Income Range			
Less than \$25,000	8.0%	7.0%	7.5%
\$25,001 - \$40,000	12.1%	9.6%	10.0%
\$40,001 - \$70,000	19.5%	17.4%	18.2%
\$70,001 - \$100,000	16.4%	15.2%	15.5%
Greater than \$100,000	29.8%	37.1%	38.85
Prefer not to answer	14.3%	13.6%	10.05
<i>Total Respondents (N)</i>	<i>(1,431)</i>	<i>(1,902)</i>	<i>(1,142)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP and who were not in full-time education or training. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

Factors Impacting Individual Earnings of Veterans

To further understand what impacts individual earnings for Veterans, a statistical model was built using logistic regression (Table 31). To make the modeling simpler and the coefficients more understandable, Question 52_1 was modeled in its current form three different ways (continuous, ordinal and nominal). As the general results were consistent for all three models, the continuous model results are shown for ease of understanding. The explanatory variables for this regression were similar to previous regressions conducted in the study (age, gender, grade, cohort, branch and race).

Table 31. Most Important Factors to Income

Importance	Explanatory Variable	Direction of Effect	Estimated Change in Expected Income Level (1-7)
1	Grade Group E1 - E3	(-)	72%
2	Grade Group E4 - E6	(-)	47%
3	Active Duty Member	+	39%
4	Reserve Member	+	32%
5	Gender: Female	(-)	26%
6	Air Force	+	20%
7	National Guard Member	+	17%
8	Took TAP	+	15%
9	Coast Guard	(-)	14%
10	Race: Black	(-)	12%

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

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

4.F. SATISFACTION AND WELL-BEING

Veterans were asked to rate their overall satisfaction and how they feel about their lives on a scale of 0 to 10, with 0 being no satisfaction at all and 10 being completely satisfied. Scale scores of 0 to 3 indicate dissatisfaction, whereas scale scores of 7 to 10 indicate satisfaction. Scale scores of 4 to 6 indicate moderate satisfaction. Table 32 provides the percentage of satisfied Veterans for different life domains by cohort.

For each cohort, Veterans felt most satisfied with their safety, as more than 70% were satisfied. Being a part of the community ranked lowest for each, as it did in previous surveys. Under 41% of each cohort strongly felt they were a part of their community. Additionally, health was rated low across all three cohorts. These factors may still be related to the COVID-19 pandemic as it continues to cause issues for individual health and relationships. For almost all life domains, responses were consistent among

cohorts. The only difference above 5% was for life achievement. Only 49% of Veterans in CS10 were satisfied compared to 54% of Veterans in CS11.

Table 32. Thinking about your own life and personal circumstances, how satisfied are you with your: (Question 53 – Asked of Veterans Who Participated in TAP)

Life Domain	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Life as a whole	51.0%	54.5%	53.7%
<i>Total Respondents (N)</i>	(1,843)	(2,555)	(1,416)
Standard of living	59.0%	63.1%	61.0%
<i>Total Respondents (N)</i>	(1,844)	(2,555)	(1,465)
Health	43.3%	41.4%	42.4%
<i>Total Respondents (N)</i>	(1,845)	(2,556)	(1,466)
Life achievement	49.3%	54.2%	50.2%
<i>Total Respondents (N)</i>	(1,845)	(2,557)	(1,465)
Personal relationships	54.6%	54.7%	51.9%
<i>Total Respondents (N)</i>	(1,847)	(2,556)	(1,466)
Safety	70.4%	70.7%	70.9%
<i>Total Respondents (N)</i>	(1,849)	(2,558)	(1,467)
Being a part of the community	38.8%	40.7%	35.5%
<i>Total Respondents (N)</i>	(1,847)	(2,556)	(1,465)
Future security	50.8%	53.2%	49.2%
<i>Total Respondents (N)</i>	(1,844)	(2,554)	(1,463)
Spirituality/Religion	48.1%	50.1%	48.9%
<i>Total Respondents (N)</i>	(1,846)	(2,552)	(1,462)

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

Veterans in the 2022 Cross-Sectional Survey generally had higher satisfaction scores in each life domain than their comparable cohorts in the 2021 Cross-Sectional Survey. The largest differences were between CS11 and CS8. In 2022, personal relationship scores increased by 4 percentage points for CS11, as did satisfaction with life as a whole for both CS10 and CS11.

The comments from the open-ended questions did not directly address these specific life domains. They focused more on difficulties, which would cause scores for these domains to vary. One general trend in the comments was the overall difficulty Veterans had with health care and disability claims. Many Veterans felt it was difficult to get appointments. Others also expressed frustration with the disability claims process and its effect on the Veterans' lives. One Veteran said, "The filing for disability process was extremely long and cumbersome. I am very fortunate that my command allowed me the time to work on this. The process had several steps, and it would have been helpful to have a handout that explained all steps not just step one." (CS11 - Jun 2021)

Factors Impacting Veteran Satisfaction

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

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

Table 33 lists the significant questions found to drive overall life satisfaction. The table provides each question along with the overall effect responses have on the model. The larger the effect, the more important that question is in predicting overall life satisfaction for Veterans.

Table 33. Factors Impacting Satisfaction: Logistic Regression

Importance Rank	Explanatory Variable	Estimated Unit Change in Life Satisfaction Level (1-5)
1	Q49: Are you currently concerned that you will lose your housing and be unable to find stable alternative housing?	90%
2	Q47: Has your household begun to set aside money for retirement?	64%
3	Q36_2: Over the last 3 months, how satisfied have you been with your emotional/mental health?	49%
4	Q43_3: How often do you feel isolated from others?	36%
5	Q3_7: I am adjusting well at working towards my civilian goals (e.g., employment, education and/or entrepreneurship goals).	35%
6	Q43_1: How often do you feel that you lack companionship?	35%
7	Q36_1: Over the last 3 months, how satisfied have you been with: Your physical health?	17%
8	Q42_3: Considering all of your friends, including those who live in your neighborhood, how many friends do you feel close to such that you could call on them for help?	11%
9	Q3_1: To what extent do you agree or disagree with each of the following statements about TAP? Overall, the program was beneficial in helping me gain the information and skills I needed to prepare me for my transition and post-military life.	8%

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Unsurprisingly, the factors that affect overall life satisfaction cover a wide range of life domains. The most important factors deal with a Veteran’s financial well-being. The

effect of financial prosperity on life satisfaction was more important in 2022 than in previous years. Veterans who have a more positive outlook on their mental health also tend to rank their overall life satisfaction higher than those who do not. This aligns with the findings in this report as well as with previous surveys. Mental health should continue to be a focus of the TAP Curriculum to ensure Service members understand the mental challenges they will face throughout their transition to civilian life. In addition to TAP, VA should ensure that Veterans receive the mental health services they require to ease their transition and maintain healthy lifestyles once they separate. Veterans discussed mental health issues at length in the comments for both surveys. Some of those comments include:

- “More focus on the stress of dealing with civilian life that doesn’t have the structure of the military.” (CS11 - Jun 2021)
- “Heavier focus on mental health options and how to access them.” (CS12 - Jun 2019)
- “More time needs to be spent on the mental health aspect of transitioning. I lost my sense of purpose & belonging. I found vets & it helped get me on my right path again.” (CS12 - Jun 2019)
- “Nothing prepares you for the mental health that comes with the transition. I was depressed for 6 months. You feel so helpless and useless. The military made you feel like it justified your every being and way of life. When you leave, you feel like a “no body”. No TAP course can prepare you for the mental aspect. Thank God, I got back on my feet.” (CS11 - Jun 2021)

Social relationships are also a driving factor in overall life satisfaction. Veterans who feel a lack of companionship or a sense of isolation tend to be less satisfied. Given the effect that social relationships have on both mental and physical health,²⁰ it is not surprising to see social connections be such strong drivers of satisfaction. Additionally, the COVID-19 pandemic contributed to social isolation significantly in recent years. While there were slight increases in these scores this year, Veterans still felt isolated. Veterans also discussed isolation and the lack of companionship they felt when leaving the military. Some of those comments include:

- “To improve I think you need Recreational & social gatherings for veterans who feel isolated in the civilian world. On the other hand, I have found the VA to be very helpful for most needs of veterans.” (CS11 - Jun 2021)

²⁰ Julianne Holt-Lunstad, Theodore F. Robles, and David A. Sbarra. “Advancing Social Connection as a Public Health Priority in the United States.” *American Psychologist* 72, no. 6 (2017): pp. 517-530. <https://www.apa.org/pubs/journals/releases/amp-amp0000103.pdf>.

- “There was no help. Maybe for sailors who are getting out who are on shore duty or who are attached to ships who aren't currently deployed experience may be better. All I got from TAP was take a bunch of these NKO type courses with nobody there to really explain or go over the material... I also believe sailors transitioning out the military need more than just some courses online, they need mentoring and people who can go step by step with them and help them as they become a civilian. A lot of resources and things I didn't even know about until after I got out of service. My experience was just “thank you for your service and good luck.” I don't blame everything on poor transition help because it's your life and responsibility at the end of the day just felt like I was alone.” (CS10 - Dec 2021)
- “The largest portion of the transition that was most difficult, was learning social and cultural normalities again. Finding a place of belonging and comfortability was a multi-year task. The relationship between civilians and veterans need work.” (CS12 - Jun 2019)

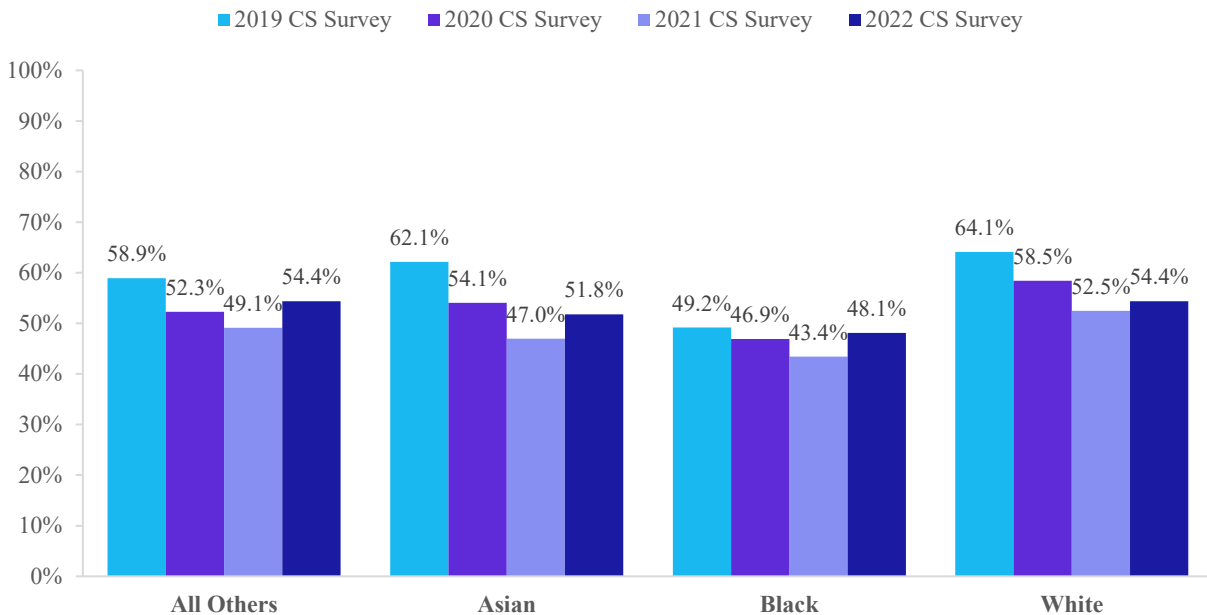
Another variable that drives overall life satisfaction is directly related to TAP. Veterans who are adjusting well to their civilian goals tend to have higher levels of overall life satisfaction. Generally, Veterans who understood what to expect when leaving the military and were able to set achievable goals were more satisfied. TAP should continue to focus on preparing Veterans for all the challenges they will face during transition to make sure they are best prepared to overcome those challenges. The final variables that affect overall life satisfaction are financial in nature. Veterans who are concerned about losing their housing are less satisfied with their lives.

Trends in Life Satisfaction for Black Veterans

In 2019 and 2020, it was found that Black Veterans had significantly lower overall life satisfaction scores compared to other races. As a result of these findings, VA conducted analysis and put efforts into understanding why this was occurring to attempt to improve results for Black Veterans. While Black Veterans scored the lowest of all races in the 2019, 2020, 2021 and 2022 Cross-Sectional Surveys for overall life satisfaction (Figure 20), there were two positive effects seen in the 2022 Cross-Sectional Survey. For the first time since survey administration began, Black Veteran life satisfaction scores increased from the previous year, from 43% to 48%. This is in line with increases in all other races as well. Next, the gap between Black Veterans and the highest scoring Veteran race groups continued to decrease, from 15% in 2019, 12% in 2020, 9% in 2021, to 6% in 2022. This shows that while Black Veterans still struggle more with their life satisfaction when separating from the military, VA's efforts since 2019 appear to

have a positive effect as their results are better this year compared to all previous surveys.

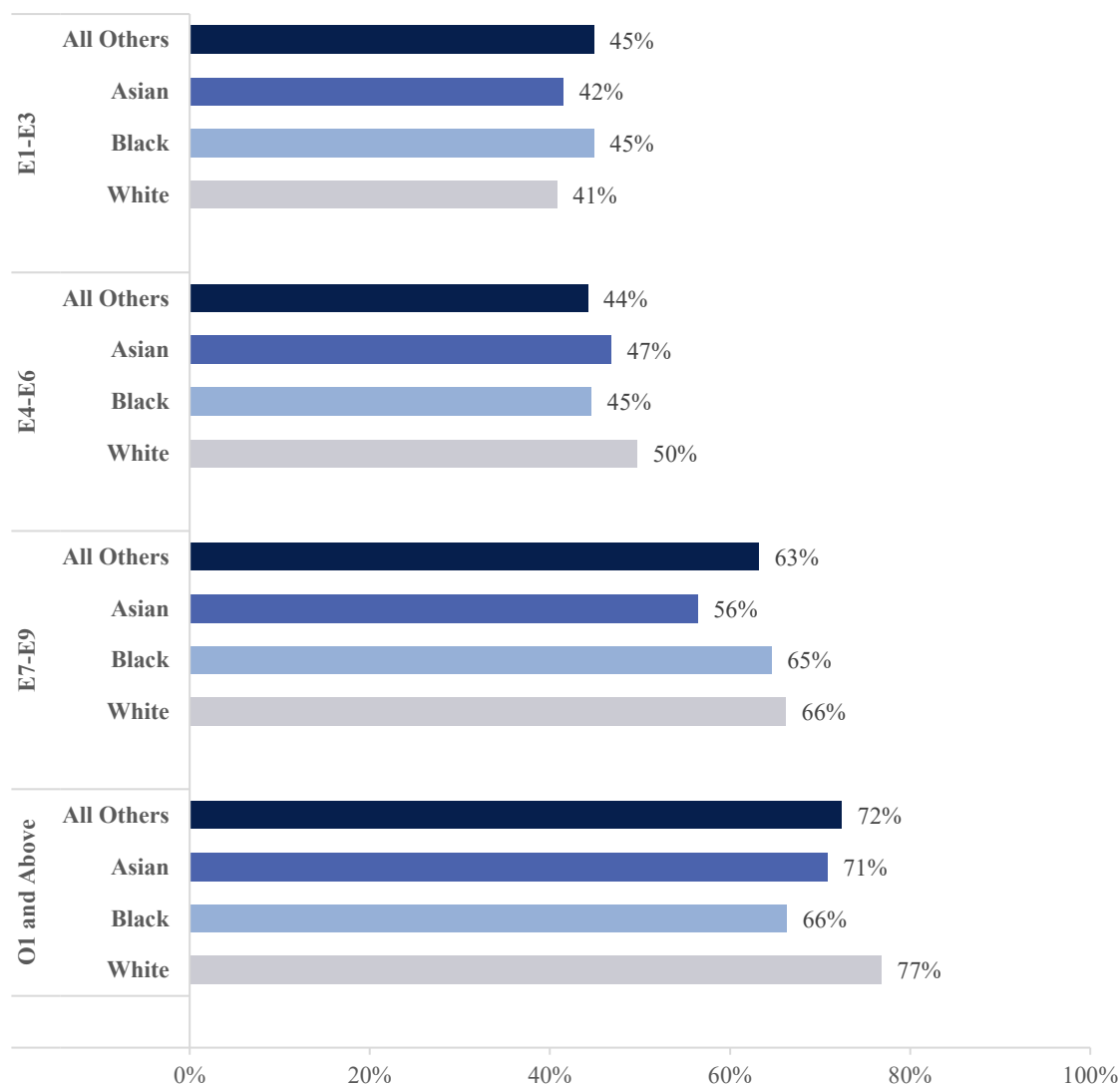
Figure 20. Black Veteran Life Satisfaction Scores for 2019 through 2022 Cross-Sectional Surveys (Weighted)



Source: 2019 through 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.
 Note: Differences for each year are statistically significant at the $p < 0.05$ level (Chi-square test).

Overall life satisfaction was then analyzed by race and pay grade (Figure 21) to see if Black Veteran satisfaction varies by pay grade. In all pay grades except O1 and above, percentages of Black Veterans who were satisfied with their lives were generally similar compared to Veterans of other races. For the E1 to E6 pay grades, about 45% of Black Veterans were satisfied with their lives. For Officers and the E7 to E9 pay grades, more than 65% of Black Veterans were satisfied with their lives. This was comparable to other races in E7 to E9 pay grades, but Veterans from O1 and above of other races had higher satisfaction, with the largest difference being between Black Veterans (66%) and White Veterans (77%).

Figure 21. Percent of Veterans Who Are Satisfied with Their Lives by Race and Pay Grade



Source: 2022 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).

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

Black Veterans did not appear as one of the significant factors impacting overall life satisfaction in the logistic model. However, their responses to the questions that are significant are telling. When comparing Black Veterans against all other races (Table 34), a higher percentage felt isolated, lacked companionship and were less satisfied with their emotional/mental health. Only about 39% of Black Veterans were satisfied

with their emotional/mental health, compared to around 45% of all non-Black races. Around 62% of Black Veterans lacked companionship/felt isolated, while less than 56% of all other races lacked companionship/felt isolated. The gap between Black Veterans and all other races was smaller when discussing how they felt about their adjustment to their civilian goals, scoring lower than all other races by about 5 percentage points. Given that Black Veterans tend to score higher in TAP-related questions, this is not an unexpected finding.

Table 34. Differences Between Black and All Other Races for the Satisfaction Model’s Significant Variables (Questions 36_2, 43_1, 43_3 and 3_7)

	Black			All Other Races		
	CS10	CS11	CS12	CS10	CS11	CS12
I am satisfied with my emotional/mental health.	37.9%	42.2%	36.4%	43.4%	46.6%	44.5%
<i>Total Respondents (N)</i>	<i>(390)</i>	<i>(512)</i>	<i>(257)</i>	<i>(2,225)</i>	<i>(3,160)</i>	<i>(1,803)</i>
I do not feel I lack companionship.	38.0%	41.1%	33.8%	46.8%	47.3%	42.6%
<i>Total Respondents (N)</i>	<i>(390)</i>	<i>(515)</i>	<i>(258)</i>	<i>(2,214)</i>	<i>(3,154)</i>	<i>(1,805)</i>
I do not feel isolated from others.	36.1%	39.6%	35.9%	46.2%	45.7%	41.8%
<i>Total Respondents (N)</i>	<i>(390)</i>	<i>(514)</i>	<i>(258)</i>	<i>(2,215)</i>	<i>(3,150)</i>	<i>(1,806)</i>
I am adjusting well towards my civilian goals.	62.2%	65.9%	61.7%	68.2%	70.5%	66.3%
<i>Total Respondents (N)</i>	<i>(325)</i>	<i>(389)</i>	<i>(191)</i>	<i>(1,681)</i>	<i>(2,425)</i>	<i>(1,359)</i>

Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences for Veterans who responded “I am adjusting well towards my civilian goals” are statistically significant at the p<0.05 level (Chi-square test).

Overall, scores were similar in 2021, and Black Veterans are still the lowest-scoring race in terms of overall life satisfaction. This study shows that Black Veterans do not have negative perceptions of TAP and that outside factors are more influential to their life satisfaction. VA should continue their in-depth analysis of Black Veterans that began because of the 2019 Cross-Sectional Survey findings. Additional analysis will better assist VA in ensuring that they receive the services and benefits they need to be successful during transition.

5. SUMMARY AND CONCLUSIONS

The transition from military to civilian life is unique for each Veteran. TAP provides Veterans with information and resources to prepare them to overcome the challenges of re-entering civilian life. This study has revealed several findings to help TAP improve its services for Veterans. This section provides a summary of the findings from the 2022 Cross-Sectional Survey.

5.A. EXPERIENCE WITH TAP

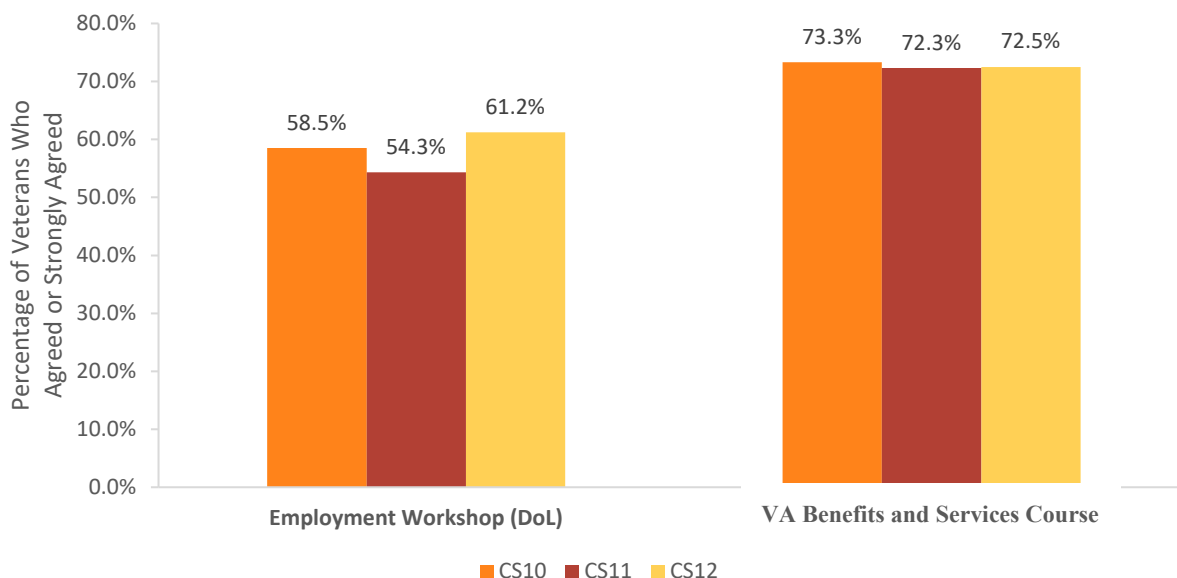
For TAP-eligible Veterans in the study, participation in TAP was in line with DoD expectations. More than 87% of all TAP-eligible Veterans took TAP, while more than 20% of non-TAP-eligible Veterans took TAP.

Veterans rated TAP usefulness higher in 2022 than in 2021 and still felt that most TAP courses were useful, with scores above 60%.

A model was run to identify which TAP courses had the most influence over Veterans' perceptions of how well TAP prepared them for the transition to civilian life. Overall, the most important course was the DoD Transition Overview course. Given that about 50% of Veterans did not find the course useful, focus should be put on improving this course. The DOL Employment Workshop course was the next most important, as it lays the foundation for TSMs looking for employment as they transition from military to civilian life. The DOL Career Technical Training Track and the VA Benefits and Services Course were also found to be very important to Veterans' transition. The importance of these courses to Veterans who were satisfied with TAP shows how important employment and education were to TSMs who transitioned during the COVID-19 pandemic. Scores for the DOL Employment Workshop and the VA Benefits and Services Course can be found in Figure 22. While the VA Benefits and Services Course is ranked highly by Veterans, VA should continue to incorporate feedback from this report and improve this course. Failure to do this could lead to drops in overall TAP satisfaction.

About 72% of Veterans indicated that the VA Benefits and Services Course was useful.

Figure 22. Percentage of Veterans Who Found Important TAP Courses Useful (Question 6 - Asked of Veterans Who Took the Listed Course Only)



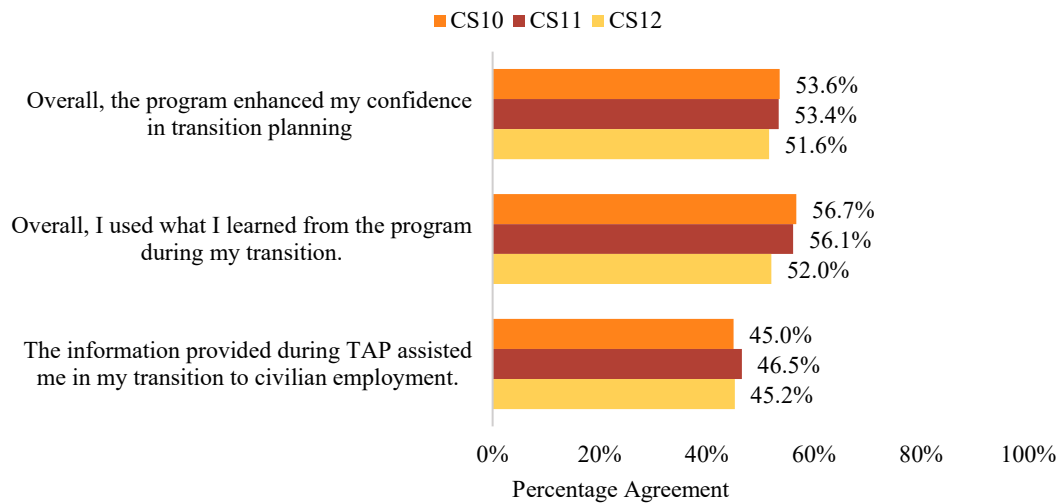
Source: 2022 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences are statistically significant at the $p < 0.05$ level (Chi-square test).

A more in-depth analysis was also conducted to identify what aspects of TAP and the transition to civilian life (Q3_2 through Q3_8) drive overall satisfaction with TAP (Q3_1). The model identified that *Overall, the program enhanced my confidence in transition planning* (Q3_2), *Overall, I used what I learned from the program during my transition* (Q3_3) and *The information provided during TAP assisted me in my transition to civilian employment* (Q3_8) were the most important factors in predicting whether or not a Veteran was satisfied with TAP (Figure 23). Around 53% of Veterans agreed that TAP enhanced their confidence in transition planning.

In addition, around 55% of Veterans used what they learned from the program during their transition. Only around 45% of Veterans agreed that TAP assisted them in their transition to civilian employment, indicating that Veterans want more assistance with employment during their transition.

Figure 23. To what extent do you Agree or Disagree with each of the following statements about TAP? (Question 3 - Asked of Veterans Who Participated in TAP)



Source: 2022 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).

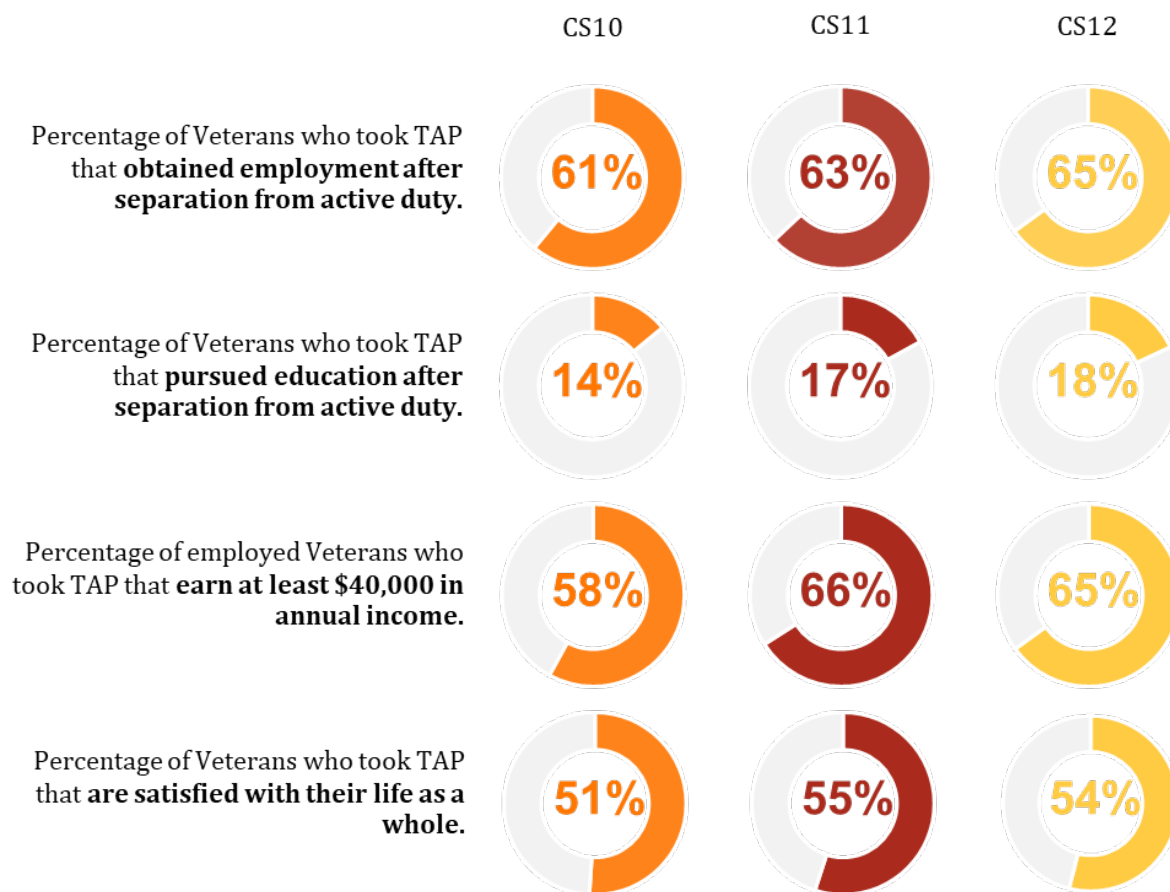
Overall, Veterans who took TAP have higher percentages of benefits use than the study population. Veterans who took TAP were 20% more likely to enroll in VA Health Care, and about 25% more Veterans applied for Disability Compensation. Results for CS11 and CS12 were comparable to their 2021 counterparts, although the percentage of Veterans in CS10 who applied for various VA benefits was higher than CS7 in 2021. Some of this may have been caused by the COVID-19 pandemic.

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

5.B. KEY TAP OUTCOMES ON LIFE DOMAINS

Veterans who participated in TAP exhibit positive outcomes in key life domains. The life domains included in the 2022 Cross-Sectional are employment, education, health and relationships, financial circumstances and satisfaction and well-being. Figure 24 shows major outcomes for employment, education, earnings and overall satisfaction. In general, about 63% of Veterans who took TAP obtain employment after separation, while between 14 and 18% pursue education. Veterans also have positive outcomes in earnings, with at least 51% earning more than \$40,000 in personal income annually. Over 53% of Veterans who took TAP are generally satisfied with their lives.

Figure 24. Key Outcomes for Veterans Who Participated in TAP



Source: 2022 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 who took TAP also have positive outcomes in several other areas. Table 35 highlights outcomes for Veterans who took TAP in five life domains for the 2022 Cross-Sectional Survey.

Table 35. 2022 Cross-Sectional Survey Outcomes for Veterans Who Took TAP by Domain

Domain / Outcome	CS10 (6 months)	CS11 (12 months)	CS12 (36 months)
Employment			
Percent of Veterans who obtained employment within six months	91.4%	88.0%	85.8%
Percent of Veterans who work in permanent positions	84.4%	84.0%	87.7%
Percent of Veterans who work full-time	85.3%	84.9%	88.1%
Education			
Percent of Veterans with at least a bachelor's degree	35.0%	42.9%	43.1%
Percent of Veterans enrolled in education/training programs full-time	26.1%	26.7%	24.6%
Percent of Veterans enrolled in education and/or training using the GI Bill	70.6%	73.3%	77.4%
Health and Relationships			
Percent of Veterans with health care coverage	80.7%	86.2%	87.4%
Percent of Veterans whose main source of health care is VA	35.7%	37.0%	39.0%
Percent of Veterans satisfied with their health care	48.3%	54.4%	52.9%
Financial Circumstances			
Percent of Veterans able to pay for all necessary expenses	77.9%	80.2%	79.5%
Percent of Veterans that have begun setting aside money for retirement	60.0%	65.0%	62.2%
Satisfaction and Well-Being			
Percent of Veterans satisfied with their standard of living	59.0%	63.1%	61.0%
Percent of Veterans satisfied with their future security	50.8%	53.2%	49.2%

Source: 2022 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).

Generally, results are similar across cohorts. Outcomes across domains include:

Employment: A high percentage of Veterans are employed within six months of separating from the military, and more than 85% of Veterans who took TAP work in permanent positions. Additionally, about 86% of Veterans work in full-time positions.

Education: Between 35% and 43% of Veterans who took TAP have at least a bachelor's degree. Around 26% of Veterans who took TAP are enrolled full-time in either an education or training program. Veterans who took TAP and were enrolled in education and/or training also take advantage of their GI Bill benefits. Over 73% stated that they use those benefits to help pay for education.

Health and Relationships: Over 84% of Veterans who took TAP have health care coverage, which is slightly improved for each cohort compared to 2021 results. Of that group, about 37% indicated that VA was their primary source, which is similar to 2021. Over half of Veterans were satisfied with their health care coverage.

Financial Circumstances: Veterans who took TAP generally responded positively to questions about their financial circumstances. Over 79% can pay for all necessary expenses, while more than 62% have already begun setting money aside for retirement.

Satisfaction and Well-Being: About 61% of Veterans who took TAP are satisfied with their standard of living, an improvement compared to cohorts in 2021. Around 51% are satisfied with their future security.

5.C. MAIN THEMES FROM ANALYSIS

Several key findings and themes were uncovered from the 2022 Cross-Sectional Survey regarding TAP, and Veterans who completed the program are listed and described below. The study team will continue to track these areas in the forthcoming years to determine the positive and negative impacts of program and policy changes on TAP.

- **Veterans believe that the VA Benefits and Services Course is useful.**
Over 72% of Veterans believe that the VA Benefits and Services Course is useful, ranking it as the most useful course within the TAP Curriculum again this year. This course aids Veterans in applying for VA benefits, including obtaining VA Health Care. Veterans also reported high usefulness scores on the Accessing Higher Education track and stated that TAP assisted them in their transition to civilian employment.
- **DOL employment courses and tracks are among the most important courses driving satisfaction with TAP.**
A model was run to identify which TAP courses had the most influence over Veterans' perceptions of how well TAP prepared them for the transition to civilian life. The model identified that the most important courses within TAP are the DoD Transition Overview, DOL Employment Workshop course, VA Benefits and Services course and the DOL Career Technical Training Track. Coming out of the COVID-19 pandemic, employment seems to be an important factor impacting many Veterans.
- **Veterans who take TAP in person are more satisfied with the program, but there are positive results with the newly developed instructor-led online course.**
A model was run to identify if taking TAP in person or online had an effect on overall satisfaction with the program. Service members who take TAP either all or mostly in person have significantly higher rates of satisfaction compared to those taking the self-paced online course. In response to the COVID-19 pandemic and these findings, TAP developed an instructor-led online course in

February 2021. For Veterans who attended this version of TAP, their satisfaction scores were more in line with those who took TAP in person. Even with these results, some respondents still believe it is important to provide online courses for those who may have learning issues or outside factors that make in-person training more difficult.

- **Veterans who participated in TAP show high rates of satisfaction with most aspects of their lives and, in general, higher levels of satisfaction compared to 2021.**

More than 50% of Veterans who participated in TAP were satisfied with their lives as a whole and their future security. Veterans felt similarly about their life achievements, and satisfaction rates were higher overall compared to those in the 2021 Cross-Sectional Survey. The study team developed models to identify drivers of satisfaction and found that, overall, a positive mental health outlook and companionship had the most positive effect on life satisfaction.

- **Many Veterans have low levels of education.**

Over 22% of Veterans in CS10 separated from the military with a high school education or less. These Veterans are mostly in the E1 to E3 pay grades and are less likely to enter into education programs than other Veterans. Promoting further education could aid these Veterans and their long-term outcomes.

- **Black Veterans still have lower rates of life satisfaction in 2022.**

In 2022, Black Veterans were still the lowest-scoring race for satisfaction. However, overall life satisfaction scores rose almost 5%, and the gap between the highest-scoring race continued to narrow (going from 15% in 2019 to 6% in 2022). Similar to 2021, Black Veterans are not the least satisfied race in any pay grade, and those in the E1 to E3 pay grade were about 4% more likely to be satisfied than White or Asian Veterans.

- **Veterans face several challenges when transitioning to civilian life that consistently impact satisfaction with TAP.**

Veterans identified challenges when transitioning to employment after military service. Two of the main challenges were *How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance after the transition*. These challenges were also noted in 2021. An additional analysis was conducted to identify the challenges that drove negative responses when Veterans were asked if TAP was beneficial. Many Veterans, especially those in lower pay grades, are also challenged by missing the camaraderie of military culture and knowing the specific steps to conducting a job search. Veterans in the lowest pay grades have the least amount of educational

attainment when separating but are also much more likely to not enter into educational programs, furthering their education gap.

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

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

- “Leadership more encouraging to take advantage of opportunities. “We can't afford to lose you for x amount of time” is too common and makes individuals feel guilty for missing time to take advantage of resources to prepare for civilian life.” (CS12 - Jun 2019)
- “TAP was very useful. I just wish leadership (especially in an infantry unit) would be more supportive of soldiers bettering themselves and taking these courses. Even if it means time away from the unit and/or not benefiting the unit directly.” (CS12 - Jun 2019)

- **TAP has a positive effect on many important life domain outcomes.**

Individuals who take TAP have higher rates of satisfaction with their lives and their outlook than those who did not participate in TAP. Additionally, Veterans who take TAP have a better likelihood of entering into education programs, which leads to an increase in current and future earnings.

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

Veterans who took TAP are more likely to apply for VA benefits. More importantly, Veterans who took TAP apply for VA benefits earlier, which means they are engaging with VA sooner and getting benefits sooner.

- **Veterans have difficulty navigating VA benefits, especially health care.**

Many Veterans found VA benefits systems to be difficult to navigate and felt they needed more guidance. This was true in general but more pronounced for health care and Disability Compensation. Given that VA is the main source of health care for about 37% of Veterans who took TAP, VA may need to explore ways to strengthen their guidance on benefits usage. Veterans also encountered some additional issues with health care due to the COVID-19 pandemic and issues making timely appointments at medical facilities.

- **Veterans who participated in TAP still have difficulty translating their military experience to civilian employment.**

Over 52% of Veterans found it challenging or somewhat challenging to translate their military experience to civilian job requirements. Veterans who can translate their military experience generally have higher satisfaction with TAP overall. Veterans may feel more qualified based on their work in the military and expect a higher salary than they are receiving because they are not translating their skills effectively. Some comments that highlight these issues include:

- “There didn't seem to be enough time to work on things that were specific to you as an individual. For example, writing a resume or how to translate your skills and experiences to a career field outside what you did in the military.” (CS12 - Jun 2019)
- “The resume writing one was a joke. The templates are super outdated and realistically cannot be used if you want to get a job making the same salary as in the military (that also includes making the tax-free benefits you are accustomed too as well) if you are at least an E-5 and above. Better idea is to help the people at least prepare a good elevator speech for the jobs they are considering going into during TAPS. First impressions matter and the majority of people separating/retiring never had to interview for a job before and if they did before the military it's been some years and they need to update it.” (CS11 - Jun 2021)
- **Many Veterans find the mental aspects of transitioning to civilian life challenging.**

Mental and emotional health is the strongest driver of overall life satisfaction, and many Veterans find these issues challenging as they transition to civilian life. Over 57% of Veterans who participated in TAP said they have an ongoing mental or emotional health condition, which is slightly higher than in 2021. VA has focused efforts on increasing knowledge and access to mental health care in recent years.²¹ Still, only about 57% of Veterans with mental and emotional health issues are currently seeking treatment. Additionally, Veterans stated that more services need to be provided during the transition to ensure mental health services are being provided as the Veteran is moved from DoD to VA.
- **Officers exhibit positive outcomes in general but feel left out by TAP.**

Officers have positive earnings and overall satisfaction outcomes, which is expected given their rank. However, comments from the survey were mixed with regard to TAP. In general, Officers thought the VA Benefits and Services Course

²¹ [DoD Transition Assistance Program](#)

was useful but felt many of the other courses were tailored more to lower-ranking Service members. Some comments that highlight this include:

- “Information resources were very helpful. You need to consider having different programs for separating junior enlisted versus retiring officers. I've been in both positions, and what I needed at each time was different.” (CS12 - Jun 2019)
- “More advanced/executive courses for leadership versus putting everyone through same course. I liked seeing it for myself, what my Marines went through, but it was frustrating a lot of the time. I would have preferred a TAP with all officers or SNCOs/Officers, similar experience and career goals.” (CS11 - Jun 2021)
- **TAP would be more beneficial if some courses were offered during military service, not just close to separation.**

Some Veterans believed the transition process should have begun earlier. Veterans believed that some of the courses within TAP (financial planning, preparing for education, employment and so forth) are important to discuss early in their military career and then again during their transition to civilian life. The most frequent request was financial planning to aid TSMs in being prepared financially for life as a civilian. Of note, VA developed Military Life Cycle courses beginning in 2018 designed to provide targeted VA information much earlier in a Service member's career, but that will not be captured in the PSTAP participants for several more years. Some comments regarding the timeliness of TAP include:

- “I wish I could have attended the classes earlier in my career instead of near the tail end. We can mandate taking these classes at least once a year regardless if you stay in or not.” (CS11 - Jun 2021)
- “I didn't get my first VA benefits brief until I attended TAP class at 20 years of service. It was then I learned about my GI Bill benefits and extended for four more years. It would be great if we started learning more about our VA benefits earlier in our military career.” (CS11 - Jun 2021)
- “I would like to see some earlier interaction, especially with those serving more than 20 years. As stated earlier in the survey, there is a lot of information thrown at you at the end. The earlier interaction could eliminate quite a bit of that.” (CS10 - Dec 2021)
- **Many Veterans appear to be financially stable despite the COVID-19 pandemic.**

Most Veterans in each cohort appeared to be financially stable despite the challenges brought on by the pandemic. Almost 80% of Veterans can pay all

their expenses, and more than 62% are already able to save for retirement. Additionally, more than 71% of Veterans have insurance coverage to protect themselves during financial emergencies.

6. RECOMMENDATIONS

This section provides recommendations and themes based on the analysis of the 2022 Cross-Sectional Survey data. The recommendations are presented in three groups as follows: (1) Future Analyses and Improving the Study, (2) Areas of Focus for VA and (3) Areas to Improve TAP. Given the long-term nature of this study, some recommendations from previous years may be repeated as more data is collected and more findings are added to the report each year.

6.A. AREAS TO IMPROVE TAP

Recommendation 1: Continue to Focus Additional Resources on TSMs in Lower Pay Grades.

A Service member's pay grade has a significant effect on many study outcomes. Specifically, TSMs in the lowest pay grade group (E1 to E3) have negative results that affect both their long- and short-term outcomes. For instance, TSMs in the lowest pay grades have the lowest levels of education among all groups yet are less likely to enter education after they separate from the military. Additionally, when these Veterans enter education, the challenges they face are significantly more impactful when compared to other pay grades. Lastly, these Veterans also see much lower levels of overall life satisfaction and lower earnings. The TAP Interagency Working Group should conduct additional studies and in-depth focus groups to help understand what challenges TSMs face in these pay grades as they transition to civilian life. Emphasis should be placed on leveraging VA benefits to pursue higher education, which could lead to increased earnings and employment opportunities in the future. In addition, the TAP Interagency Working Group should provide additional resources to these Veterans, including financial planning services and additional courses, to ensure they have a successful transition and can work toward their separation goals.

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

Veterans who take TAP either all or mostly in person reported that TAP was more beneficial compared to those who complete TAP primarily online. The method of taking TAP was also a significant driver of satisfaction with the program. In 2021, TAP introduced an instructor-led online course to help TSMs who could not attend TAP in person. Preliminary findings indicated that TSMs who attended the instructor-led online course were much more satisfied with their TAP experience when compared to those

who took the self-paced online course. The study team will continue to monitor the results from this course, but VA should still ensure that TSMs take TAP in person whenever possible, including ensuring that leadership understands its importance.

Recommendation 3: Focus Efforts on Improving Selected TAP Courses, Specifically the DOL Employment Workshop and Career Technical Training Track.

Statistical modeling revealed four TAP courses as important to Veteran satisfaction with the program. Those courses were the DOL Employment Workshop, DOL Career Technical Training Track, DoD Transition Overview and VA Benefits and Services. While being important, the DOL courses listed had fewer than 60% of Veterans finding them useful. The TAP Interagency Working Group should collect detailed feedback from Service members as to what is effective and not effective in this course. The analysis shows that improvements to these courses will have greater impacts on future TAP satisfaction than most others.

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

Since the beginning of the study, two challenges have been identified as important to overall satisfaction with TAP. Those challenges are *How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance after the transition*. Regression analysis identified two additional important challenges Veterans

“A program that’s more in touch with today’s job market. Much of the resume prep advice was out of date. It was difficult to translate my experience to what civilian hiring managers actually want to see. TAP didn’t really help with that.”

- A Survey Respondent (CS11)

encounter when transitioning to employment: *Specific steps I should take in conducting a job search* and *Missing the camaraderie and teamwork that was part of the military culture*. Veterans also commented that they had difficulty translating their military skills to civilian employment. Transition challenges, setting expectations and work-life balance should become a more impactful part of the DoD Transition Overview course, as many Veterans remarked that they did not understand the magnitude of the issues they might face when transitioning to civilian life.

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

The survey results showed that about 30% of Veterans were enrolled in education or training programs full-time, and the most common source of funding was the GI Bill.

However, Veterans still indicated in the comments that they needed a better understanding of the GI Bill benefits and the educational programs available to them. Some respondents felt that TAP focused more on finding a job than on providing information about continuing education. Others felt that more information on the process for applying for school and obtaining GI Bill funding would have helped during their transition. These findings suggest adding more information about educational opportunities and funding sources to the TAP Curriculum. 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.

6.B. AREAS OF FOCUS FOR VA

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

In 2022, more than 36% of Veterans relied on VA as their primary source of health care. Overall, at least 56% of Veterans in each cohort used VA as either primary or supplemental health care. While Veterans rely on VA for health care, many Veterans indicated that they were having trouble planning or receiving help or treatment for their physical and mental conditions. Additionally, Veterans commented that they had difficulty maintaining mental health and other medical services during transition. VA 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. This is of the utmost importance as Veterans have commented that mental health issues are worse shortly after separation.

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

VA continues to analyze and improve its mental health services for Veterans. This study will continue to monitor changes in mental health outcomes for Veterans in future years. However, the results of this year's study continue to reinforce the finding that mental and emotional health is a major factor in overall life satisfaction. Over 57% of Veterans who participated in TAP said they have an ongoing mental or emotional health condition, which is higher than in 2021. Still, only about half of Veterans with mental and emotional health issues are currently seeking treatment for said issues. Additionally, only about 42% of Veterans were satisfied with their mental/emotional health. Comments from the survey reflected that Veterans have a difficult time ensuring they transition their mental health appointments as they leave DoD, which is the most important time in their transition to ensure they have mental and emotional support. The VA Benefits and Services Course should continue to ensure that

“It does not address the mental, emotional and cultural transitions of leaving the military and becoming a civilian again. There needs to be a way of slowly reacclimating military members to civilian life. A few classes about job searches and benefits completely ignore the more difficult mental, emotional, cultural and personal changes and challenges.”

- A Survey Respondent (CS11)

information regarding mental health resources is clear and concise. VA should work with DoD to develop and implement additional strategies to improve health care services for TSMs and awareness of those services prior to separation, particularly as service delivery continues to adapt to the conditions created by the ongoing COVID-19 pandemic. Expansion and/or implementation of several pilot programs should be considered and potentially accelerated to meet this need. This study will continue to review the impact of the significant improvements underway in this area.

[Recommendation 3: Promote Educational and Training Opportunities to Veterans with Low Levels of Education.](#)

Veterans in CS10 and CS11 had lower levels of education, as about 20% had only a high school degree or less. Most of these Veterans are also in the E1 to E3 pay grades, which are less likely to enter educational programs, as identified over the last several years of this study. Veterans with only a high school education will need additional education and training to reach their career goals and improve their quality of life. VA should focus on Veterans with only a high school education to ensure that they understand the benefits available to them, such as the GI Bill, and understand the educational and training opportunities available.

[Recommendation 4: Analyze Processes to Improve Veterans' Abilities to Apply for Disability Compensation.](#)

The VA benefit Veterans applied for most in this study was Disability Compensation. Veterans' comments continually noted their frustration with the process of applying for Disability Compensation and wanted more assistance before transition, specifically with understanding what paperwork was needed. They also stated that getting the necessary paperwork after transitioning from the military was difficult and caused delays. Considering that more than 70% of Veterans had an ongoing physical health condition and more than half had a mental or emotional condition, it is important to provide clear information on the disability process for those who need to take advantage of this benefit. VA should review the processes for applying for Disability Compensation and work closely with DoD to ensure paperwork is transferred quickly to limit delays.

[Recommendation 5: Continue to Improve the VA Benefits and Services Course.](#)

Across all cohorts, the VA Benefits and Services Course was rated highest of all TAP courses, consistent with previous Cross-Sectional Survey results. As it is identified as a key driver of satisfaction with TAP, this study analyzed what aspects of the course were most important to Veterans. Those topics included preparing for potential impact to economic well-being, preparing for changes in their personal life and applying for VA benefits. VA should focus on these aspects of the VA Benefits and Services course to identify how to improve the course in the future.

6.C. FUTURE ANALYSES AND IMPROVING THE STUDY

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

While Black Veterans showed small but continued improvements this year, their life satisfaction scores were still lower when compared to other races. While lower, there has been a steady decline in the gap in overall life satisfaction, going from 15% in 2019 to 6% in 2022. Black Veterans' satisfaction scores were also lower than all other races on important life domains such as emotional/mental health, personal relationships and adjusting towards civilian goals. Even though Black Veterans were more likely to have a positive outlook on TAP, this study should continue to track outcomes to explore additional methods to increase their overall life satisfaction. The Veterans Benefits Administration continues to implement an engagement plan to determine potential causes and possible activities to address the low levels of satisfaction among Black Veterans. 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 conducting an analysis and expects to have some additional concrete action items in 2023.

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 a challenging job market, particularly for workers with less experience in the civilian workforce and less formal education. As the pandemic continued to impact these Veterans in 2022, many outcomes were impacted. Many Veterans in this study were still forced to take TAP online, and the U.S. economy is still recovering. This study will continue to monitor the outcomes of Veterans who separated during the pandemic and assess whether they may require additional support.