

**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 Longitudinal 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
Longitudinal Survey Report

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EXECUTIVE SUMMARY

The modern Transition Assistance Program (TAP) was established in 1991¹ to ease the transition of Service members who were involuntarily separated from the military. The program has evolved to serve all transitioning Service members (TSMs) in their transition from military to civilian life with the institution of the Veterans Opportunity to Work (VOW) to Hire Heroes Act of 2011 (P.L. 112-56). The version of TAP in place during this study's execution, the TAP Curriculum² provides TSMs and their families with the skills and knowledge needed to navigate their transition.

In order to continually evaluate and improve this program, the U.S. Department of Veterans Affairs (VA) has designed the *Post-Separation Transition Assistance Program (PSTAP) Assessment Outcome Study*, which began in 2019. The study uses a Cross-Sectional Survey and a Longitudinal Survey to collect information from Veterans after separation. This information will aid VA in the continual improvement of TAP and ensure TSMs receive the information on benefits and services they need in the most effective manner. 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 aimed at enhancing the knowledge, awareness and access to benefits and services available to Veterans.

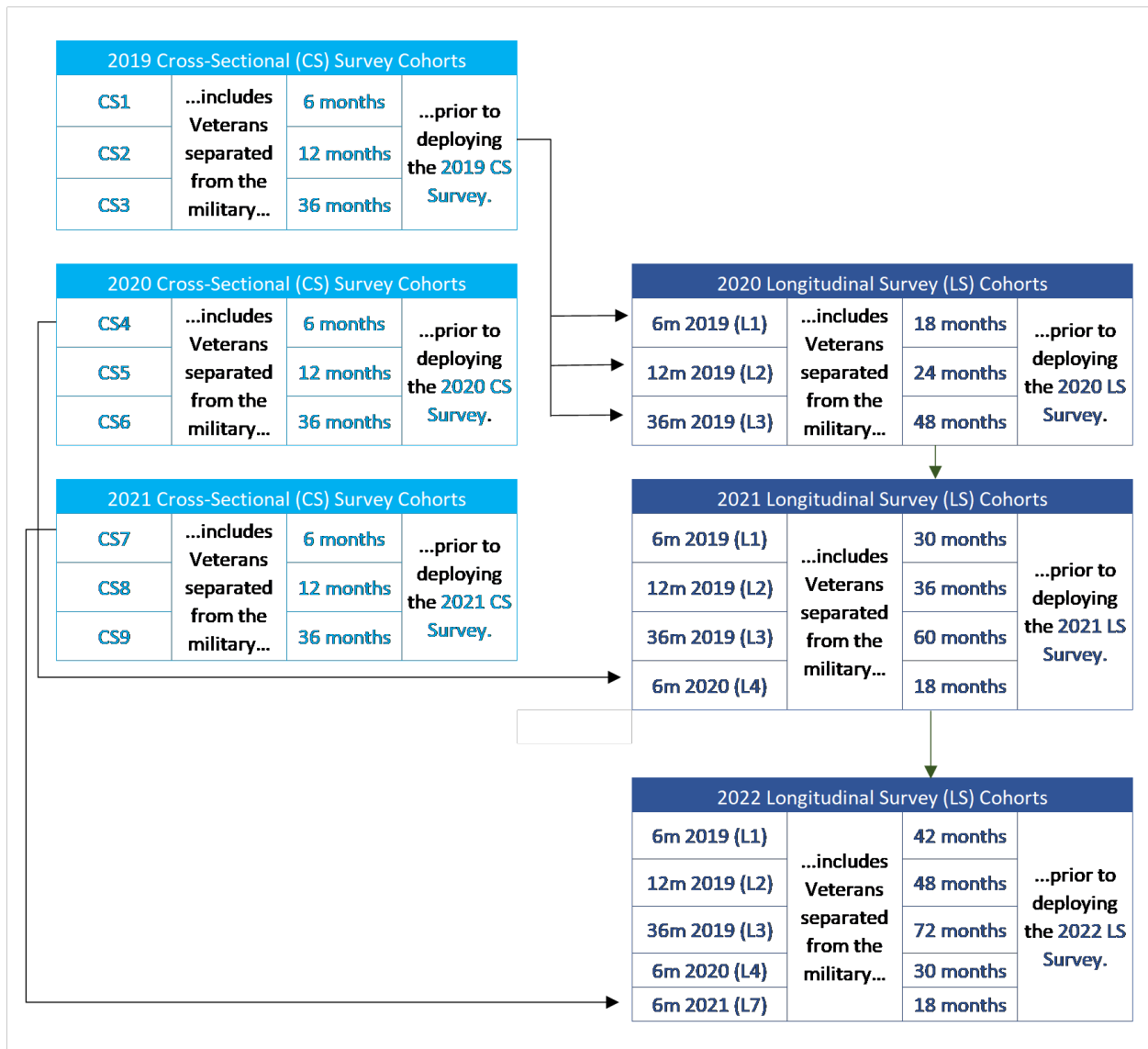
Study Cohorts

Data collection began in 2019 with the administration of the 2019 Cross-Sectional Survey and has continued annually with both a Cross-Sectional and a Longitudinal Survey. This report primarily focuses on the results of the 2022 Longitudinal Survey and is aided by previous Cross-Sectional and Longitudinal Surveys from this study. Cohorts for each survey are described below and summarized in Figure E-1.

¹ [DoD Transition Assistance Program](#)

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

Figure E-1. Overview of Study Cohorts



Source: Study Team

The cohorts for the 2022 Longitudinal Survey are as follows:

- Cohort 6m 2019 (formerly L1): Consists of Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 1 (CS1) and agreed to participate in the 2020 Longitudinal Survey.
- Cohort 12m 2019 (formerly L2): Consists of Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 2 (CS2) and agreed to participate in the 2020 Longitudinal Survey.

- Cohort 36m 2019 (formerly L3): Consists of Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 3 (CS3) and agreed to participate in the 2020 Longitudinal Survey.
- Cohort 6m 2020 (formerly L4): Consists of Veterans who participated in the 2020 Cross-Sectional Survey in Cohort 4 (CS4) and agreed to participate in the 2021 Longitudinal Survey.
- Cohort 6m 2021: Consists of Veterans who participated in the 2021 Cross-Sectional Survey in Cohort 7 (CS7) and agreed to participate in the 2022 Longitudinal Survey (new addition).

It is to be noted that the cohort naming conventions were changed to easily identify each cohort and when they separated from the military. For instance, former cohort L1 is now named 6m 2019, which means that Veterans in this cohort separated six months prior to the administration of the 2019 Cross-Sectional Survey. All surveys were administered in June; therefore, Veterans in 6m 2019 separated in December 2018 or January 2019.

Throughout this report, data is analyzed from three separate years of Longitudinal Survey data as well as three years of Cross-Sectional Survey data. Data is presented throughout the report for 6m 2019, 12m 2019, 36m 2019, 6m 2020 and 6m 2021. Baseline responses are based on a Veteran's Cross-Sectional Survey responses (2019 for 6m 2019, 12m 2019 and 36m 2019, 2020 for 6m 2020 and 2021 for 6m 2021), while year 1, year 2 and year 3 responses are from the Longitudinal Survey.

Study Universe and Participation Rates

The 2022 Longitudinal Survey included Veterans who completed the 2019 Cross-Sectional Survey (Cohorts 1, 2 and 3), 2020 Cross-Sectional Survey (Cohort 4) and 2021 Cross-Sectional Survey (Cohort 7) and agreed to be contacted annually for a follow-up survey. The 2022 Longitudinal 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 a valid email address were also sent an email requesting their participation. Throughout the survey administration period, weekly reminder emails were sent to non-respondents. About two months after survey administration commenced, non-respondent Veterans were sent paper surveys to complete and return their responses in a postage-stamped envelope. The gap between the beginning of survey administration and the mailing of paper surveys was extended this year due to print vendor and supply chain issues.

Of the 6,381 Veterans who were invited to participate in the 2022 Longitudinal Survey, 2,395 responded within the survey administration period. The response rate of 38% was a decrease of 12 percentage points compared to the 2021 Longitudinal Survey. This decrease in the response rate may be due to the reduction of COVID-19 restrictions that kept most people at home during the 2020 survey administration period. However, the response rate for 2022 is in line with expectations for a survey of this nature.

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

Findings

The most substantive findings of this year's assessment are summarized below.

Veterans who participated in TAP and responded to the 2022 Longitudinal Survey:

- Believe the VA Benefits and Services Course is still useful years after separation.
- Apply for VA Benefits at higher rates than the overall Study Universe.
- Have challenges with understanding salary expectations and cultural norms of a civilian workforce.
- Are not likely to be employed in jobs that closely align with their military skills and experience.
- Have increased their levels of education since the beginning of the study.
- Are generally satisfied with their health care.
- Are financially stable despite the COVID-19 pandemic.
- Use the GI Bill to pay for education.
- Are more likely to be satisfied with their lives if they have positive feelings about their health and personal relationships.

VA TAP Related Outcomes

The 2022 Longitudinal Survey first asked Veterans about their experience and thoughts about the VA Benefits and Services Course of TAP. Overall, the percentage of Veterans who find the course useful declines over time. This year, the course was rated useful by 40% of Veterans in the 6m, 12m and 36m cohorts from 2019. The later cohorts found the course more useful (50% for the 6m 2020 cohort and 59% for the 6m 2021 cohort) as they were closer to separation than others. Almost two-thirds of Veterans believed that the VA Benefits and Services Course was beneficial in helping them gain information and skills needed for their transition. Additionally, over 41% of Veterans in each cohort said that they continue to use what they learned in the VA Benefits and Services Course.

Veterans also rated their knowledge on several topics related to both VA and their transition. At year 3, about 40% of Veterans in all cohorts said they were knowledgeable about applying for VA Benefits and VA Health Care. About 40% of Veterans were knowledgeable about obtaining mental health counseling and assistance as well.

In terms of applying for benefits after separation, Veterans who took TAP were more likely to apply for most VA Benefits, including disability claims and VA Health Care, than the overall study population. The gap between the Study Universe and those who took TAP has been consistent over the course of the study.

Employment

In 2022, Veterans still faced many of the same challenges as the previous year when transitioning to employment. Veterans felt that managing expectations about salary and adapting to differences in the civilian workforce were challenging. Adapting to the differences between military and civilian culture was another challenge for Veterans, as well as searching for a job and understanding how military experience translates to civilian job requirements. The percentage of Veterans employed increased for all cohorts except the 12m 2019 cohort (4 percentage point decrease) in 2022. Although most cohorts have high percentages of Veterans who work full-time or part-time by choice, many Veterans who are employed are still looking for other jobs to find higher pay, better job satisfaction and better fits for their skills. Only between 31% and 36% of employed Veterans feel their current jobs do not match their military skills, and the percentage of Veterans actively looking for a job ranges from 24% in the 6m 2019 cohort to 34% in both the 12m 2019 and 6m 2021 cohorts. Commercial job sites (for example, Indeed and LinkedIn) and USAJOBS were the resources Veterans used most to assist in obtaining employment.

Education

The percentage enrolled in education decreased this year compared to last year for most cohorts, as would be expected as Veterans move further from separation. While the percentage of Veterans pursuing education decreased, the percentage of Veterans in each cohort who have an undergraduate degree or higher increased for all cohorts. Both the 12m and 36m 2019 cohorts have over 60% of Veterans with an undergraduate degree or higher. In terms of paying for education, the GI Bill was the most common source of funding, followed by working part-time or full-time.

Health

In terms of health outcomes, between 68% and 82% of Veterans in the 2022 Longitudinal Survey reported ongoing physical health conditions, illnesses or disabilities, and over 70% were seeking treatment. Veterans tend to use employer-provided health insurance more as they get further from separation compared to TRICARE coverage, and some switch to utilizing VA as their primary source of coverage after using TRICARE. Veterans reported similar levels of satisfaction with their health in 2022 compared to 2021; about 50% were satisfied with their mental and emotional health this year, which is still a driver of overall life satisfaction.

Financial

Generally, Veterans are able to pay for all necessary monthly expenses (81%). While Veterans can pay for expenses, fewer have money set aside for retirement this year than reported last year. Both the 12m and 36m 2019 cohorts decreased since last year from 82% and 76%, respectively, to 70%. Additionally, only about 49% of Veterans have at least three months of income set aside in case of emergencies. While some financial markers are lower this year, a higher percentage of Veterans own their home this year compared to last year. Only the 36m cohort in 2019 saw a small decrease while the 6m 2019 and 6m 2021 both increased by more than 6 percentage points. Personal and household income saw mixed results among cohorts. Results were overall similar to 2021, but Veterans in more recent cohorts saw a decrease of at least 7% in Veterans who earned less than \$25,000.

Life Satisfaction

In 2022, Veterans in all cohorts were satisfied with their lives as a whole. There was only an 8 percentage point gap between the lowest-scoring (54% for 6m 2020) and highest-scoring cohort (62% for the 6m and 12m 2019 cohorts). For future security, the cohorts that separated most recently were less satisfied than those in the 2019 Cross-Sectional Survey. Additional analysis revealed several important factors impacting Veteran life satisfaction, which included satisfaction with mental or emotional health, satisfaction with personal relationships and satisfaction with future security.

This study is continuing to track outcomes of Black Veterans who showed significantly lower levels of overall life satisfaction than other races in 2019 and provide input to other studies being conducted at VA. In 2022, Black Veterans in the 36m 2019 and 6m 2021 cohorts actually showed much higher levels of satisfaction with their lives overall than all other races (67% versus 59% and 57% versus 49%, respectively). For the 36m cohort, this is the second year in a row where they scored higher than all other races. Black Veterans tend to have positive perceptions of TAP, and outside factors such as health and social relationships are more influential to their life satisfaction.

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

Areas to Improve TAP

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

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

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

The survey results show that the most common source of funding for education was the GI Bill. However, Veterans commented that they still had difficulty understanding some of the benefits, requirements and processes needed to use the resource. Some Veterans specifically mentioned a need for additional information on how to use the GI Bill to fund graduate education. These findings suggest adding more information about educational opportunities and funding sources to the TAP training, especially related to graduate education. In addition, it may be beneficial to provide follow-up support after separation for Veterans seeking to take advantage of the GI Bill benefits, especially related to graduate education. Additional support can help those who may be reconsidering their education choices or considering pursuing additional education to have a better understanding of the process and what the GI Bill will cover.

Areas of Focus for VA

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

In 2022, almost half of the Veterans in the Longitudinal Survey relied on VA as their primary source of health care. Meanwhile, only about 45% of Veterans in the study noted they felt knowledgeable about obtaining VA Health Care. Health has such a strong impact on overall life satisfaction, and Veterans consistently comment about how difficult it is to navigate the VA Health Care System. While VA has continually improved their health care services and processes, VA should continue to look at ways to assist Veterans with all aspects of the VA Health Care System. VA should also continue to review the current course material to ensure that TSMs who have been accustomed to

receiving health services during their military careers understand and know how to continue receiving those services after separation. Additionally, VA should provide additional communication and documentation to Veterans after they separate from the military to ensure they are able to easily apply for and obtain services when needed.

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

Similar to prior years, Veterans in 2022 noted challenges with mental and emotional health, particularly during and immediately after separation. These challenges were particularly pronounced among Veterans who separated in later cohorts (2020 and 2021). Over 60% of Veterans in those cohorts report having a mental or emotional health condition. About 70% of those with ongoing mental health conditions reported receiving treatment for their condition. VA should consider providing more information about available mental health resources at separation and seek to reduce the stigma associated with mental health treatment. VA should also continue to communicate information regarding mental health services to all Veterans, regardless of when they separated from the military.

Recommendation 3: Study the High Percentage of Veterans Who Have Mental and Physical Conditions Who Do Not Seek Treatment for Physical and Mental Conditions.

The majority of Veterans reported having a physical or emotional condition. A majority of those with ongoing conditions reported seeking treatment, but about 30% were not seeking treatment. Considering most Veterans have health care coverage, it is important to track and understand why more Veterans are not seeking treatment. VA should conduct studies to understand the reasons some Veterans are foregoing treatment, such as a lack of awareness of available treatments, social stigma associated with seeking treatment or barriers to receiving treatment, such as lack of available transportation.³

Future Analyses and Improving the Study

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

Black Veterans who took TAP had mixed results for overall life satisfaction in 2022. For the first time, Black Veterans in some cohorts scored higher in overall satisfaction as well as key areas that drive satisfaction, such as future security, personal relationships and mental and emotional health. This study should continue to track long-term

³ The examples listed here come from open-ended comments provided by Veterans who completed the survey.

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 activities to address the low levels of satisfaction among Black Veterans. The project included 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 analysis and expects to have 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, many outcomes were impacted. Veterans in later cohorts (6m 2020 and 6m 2021) who separated near or during the COVID-19 pandemic show lower scores for satisfaction, employment and other important outcomes. They also report a higher percentage of Veterans with mental and emotional health issues. Veterans who separated during these times may benefit from additional information and resources about education and job training for opportunities available in the current economic climate as they also have lower rates of education. This study will continue to monitor the outcomes of Veterans who separated during the pandemic and assess whether they may require additional support, even though it is difficult to separate the results from other factors that affect Veterans when they separate from the military. Given the difficulty of identifying the impacts of COVID-19, additional studies may be required to fully understand its impacts.

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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 partnership 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](#).

The rest of this section briefly discusses the evolution of TAP and its current state. Section 2 of this report provides an overview of the study and the methodology employed. The results of the 2022 Longitudinal Survey are provided in Section 3. Lastly, Sections 4 and 5 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 are included in Appendix A. The 2022 Longitudinal Survey questionnaire is presented in Appendix B. Weighting procedures and nonresponse bias analyses are in Appendix C. Appendix D provides demographic tables for the 2022 Longitudinal Survey, and Appendix E includes a compendium of survey results for the 2022 Longitudinal Survey. Appendix F provides an analysis of all comments from the 2022 Longitudinal Survey, and Appendix G provides demographic tables for respondents of the Longitudinal Survey. Finally, Appendix H provides an in-depth overview of the regression analysis.

1.B. EVOLUTION OF TAP

TAP was created in the National Defense Authorization Act (NDAA) for Fiscal Year 1991 (P.L. 101-510) Section 502.⁶ 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 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 provides a graphical depiction of the cohorts for the 2022 Longitudinal Survey. Data collection for the study began in 2019 with the administration of the **2019 Cross-Sectional Survey** and continued with the administration of the Cross-Sectional and Longitudinal Surveys for the past two years.

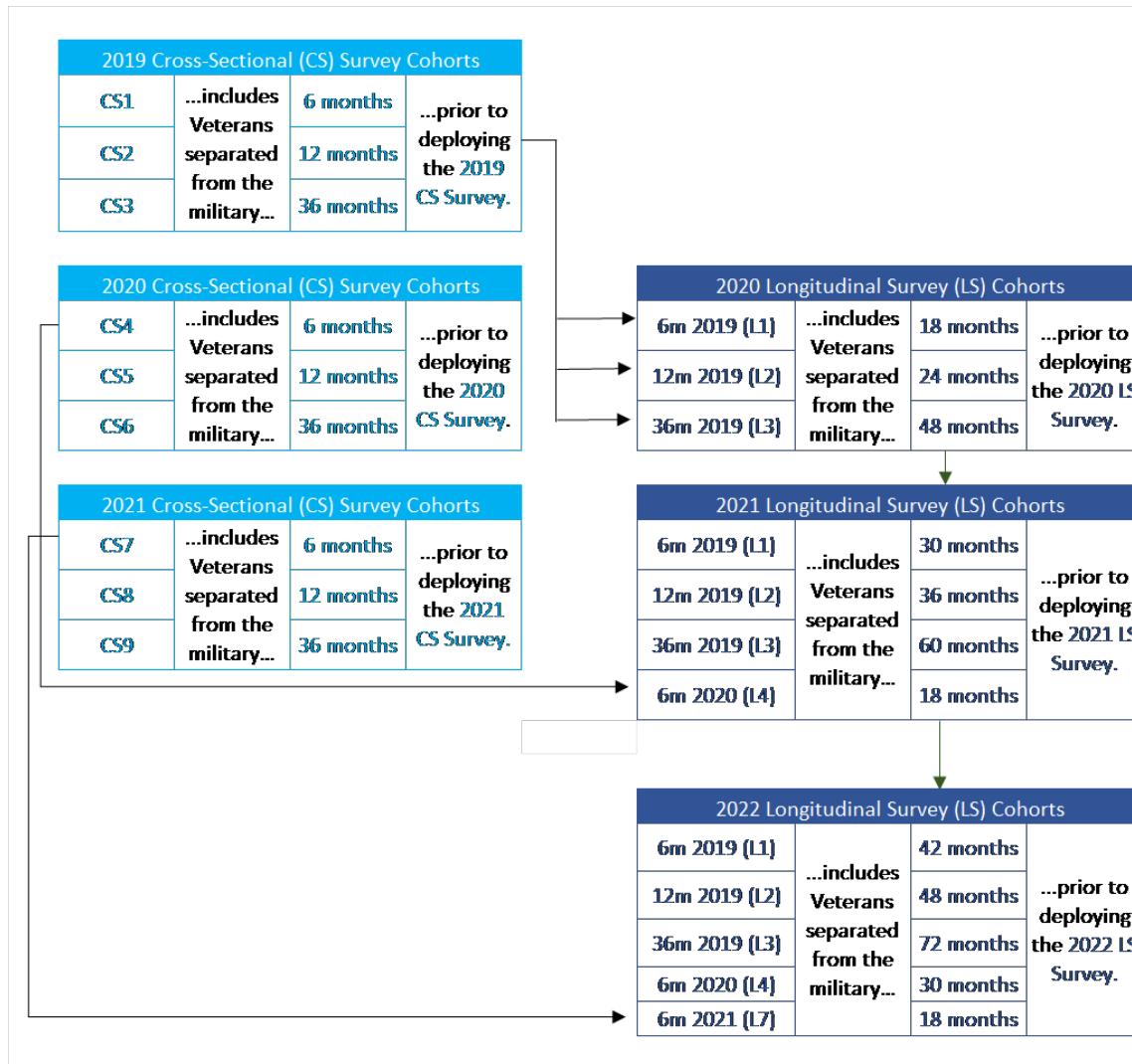
For the 2022 Longitudinal Survey, one additional cohort of Veterans was introduced to include those Veterans who participated in the 2021 Cross-Sectional Survey and indicated their intention to participate in a long-term study. The **cohorts for the 2022 Longitudinal Survey** include:

- Cohort 6m 2019 (formerly L1): Consists of Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 1 (CS1) and agreed to participate in the 2020 Longitudinal Survey.
- Cohort 12m 2019 (formerly L2): Consists of Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 2 (CS2) and agreed to participate in the 2020 Longitudinal Survey.
- Cohort 36m 2019 (formerly L3): Consists of Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 3 (CS3) and agreed to participate in the 2020 Longitudinal Survey.
- Cohort 6m 2020 (formerly L4): Consists of Veterans who participated in the 2020 Cross-Sectional Survey in Cohort 4 (CS4) and agreed to participate in the 2021 Longitudinal Survey.

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 6m 2021: Consists of Veterans who participated in the 2021 Cross-Sectional Survey in Cohort 7 (CS7) and agreed to participate in the 2022 Longitudinal Survey (new addition).

Figure 1. Study Cohorts for the 2022 Longitudinal Survey



Source: Study Team

It is to be noted that the cohort naming conventions were changed to more easily identify each cohort and when they separated from the military. For instance, former cohort L1 is now named 6m 2019, which means that Veterans in this cohort separated six months prior to the administration of the 2019 Cross-Sectional Survey. All surveys were administered in June, therefore Veterans in 6m 2019 separated in December of 2018 or January of 2019.

Although the Veterans in the 2022 Longitudinal Survey consists mostly of those who have taken earlier versions of TAP, it also includes a small number of Veterans who

have taken the most recent version of TAP. Future reports will be able to compare the differences between those who took the latest version of TAP and those who attended previous versions.

TAP Curriculum

All courses within TAP are administered via the TAP Curriculum.⁸ The TAP Curriculum provides separating or retiring Service members, 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)

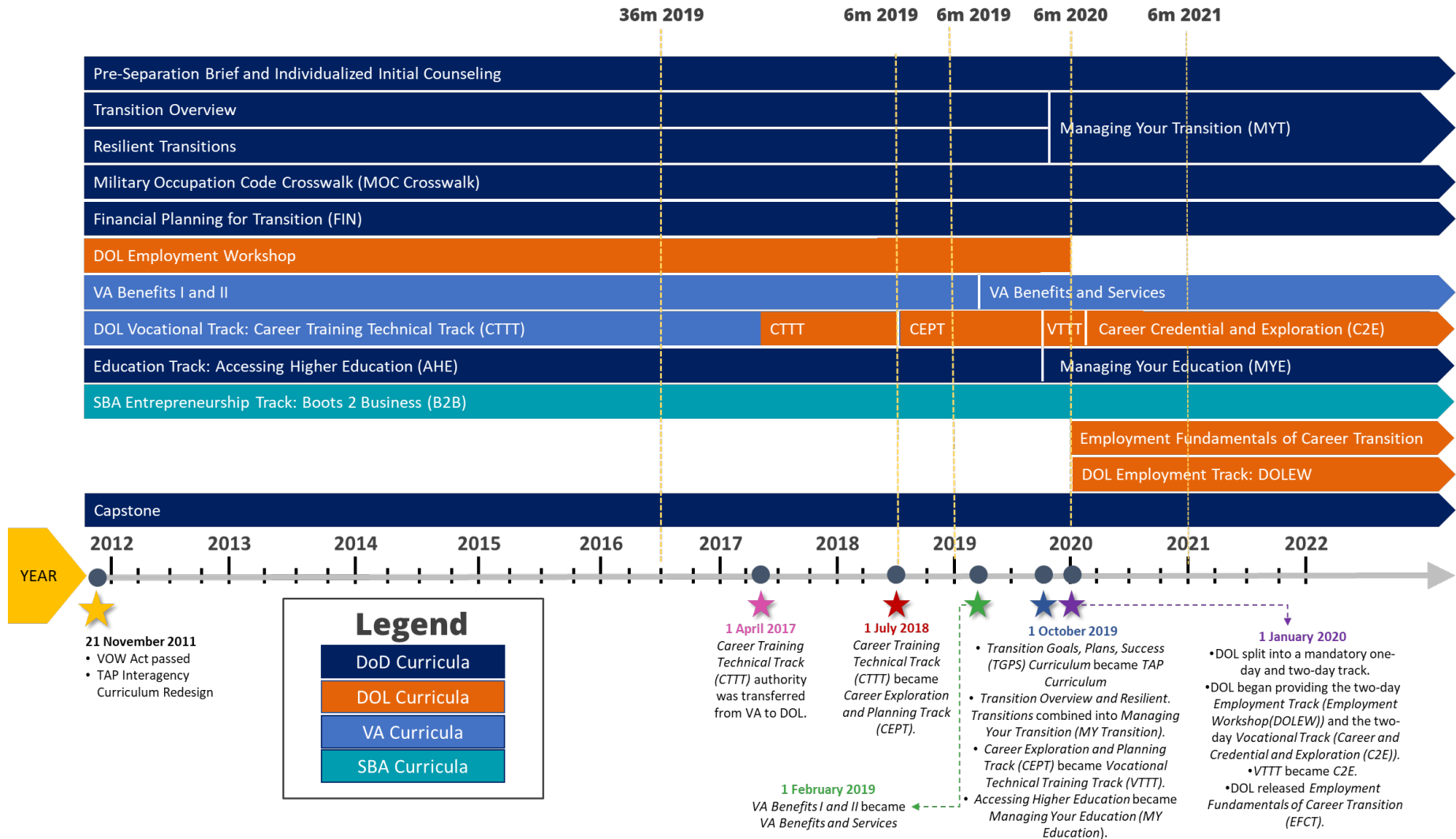
The TAP Curriculum also includes four tracks focused on specific topics: education (DoD Education Track: Managing Your Education), vocational (DOL Vocational Track: Career Credential and Exploration), employment (DOL Employment Track: Employment Workshop) and entrepreneurship (SBA Entrepreneurship Track: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

Since 2012, the core curriculum has continued to change and improve based on federal policy changes and the needs of TSMs. Figure 2 provides a timeline of program course changes since 2012. These changes are important to note, as cohorts within this study may have participated in different versions of the core courses in TAP. For instance, some Veterans in the 6m 2020 cohort took the VA Benefits and Services Course while many other Veterans in other cohorts attended VA Benefits I and II. Additionally, the majority of Veterans in the 6m 2021 cohort took the latest version of TAP, which was

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.

introduced in October 2019. This study will continue to track program courses to conduct analyses on how course changes affect outcomes for future cohorts. Table 1 provides a summary of the TAP courses taken by the majority of Veterans in our study cohorts, including any course changes that have occurred since 2012.

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



Source: Adapted from the Communications Working Group Meeting Minutes.

Table 1. Overview of TAP Curriculum Courses for the 2022 Longitudinal 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 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 Longitudinal 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' Career Readiness Standards (CRS) and viable ITP prior to transition. If CRS cannot be verified, TSM is referred to the appropriate agency for further assistance.	None

Source: TAP Interagency Working Group.

Recent Policy Changes

While VA 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 an 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. TSMs in this tier are encouraged to attend a track but are 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.
 - 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.

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>

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

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

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

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

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

The Longitudinal Survey instrument was developed in 2019. It focuses on a Veteran's experience with TAP and various life domains (employment, education, health and relationships, financial circumstances and satisfaction and overall well-being). A copy of the survey instrument is included in Appendix B. While VA led the development of the survey items, the TAP Interagency Performance Management Workgroup (PMWG) provided valuable input throughout the process and reviewed the final survey. Members of the PMWG represent the following federal agencies:

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

The Longitudinal Survey recruits its participants from the Cross-Sectional Survey respondents. Veterans who complete the Cross-Sectional Survey are asked if they are willing to participate in the Longitudinal Survey. As such, the Longitudinal Survey participants for 2021 are 2019's Cross-Sectional Survey participants and the 6m Cohort (Cohort 4) from the 2020 Cross-Sectional Survey. Within this report, those cohorts include:

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

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

- **6m 2021:** Veterans who separated **5 to 6 months** (in either December 2020 or January 2021) prior to fielding the 2021 Cross-Sectional Survey who completed the 2021 Cross-Sectional Survey and enlisted to participate in the 2022 Longitudinal Survey.

Throughout this report, data is analyzed from three separate years of Longitudinal Survey data as well as two years of Cross-Sectional Survey data. Data is presented throughout the report for 6m 2019, 12m 2019, 36m 2019, 6m 2020 and 6m 2021. Baseline responses are based on a Veteran's Cross-Sectional Survey responses (2019 for 6m 2019, 12m 2019 and 36m 2019, 2020 for 6m 2020 and 2021 for 6m 2021), while year 1, year 2 and year 3 responses are from the Longitudinal Survey.

2.A. STUDY METHODOLOGY

Study Data Sources

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

1. VA Administrative Data
2. DoD TAP Eligibility Data
3. Prior Cross-Sectional Survey responses (2019 through 2021)
4. Prior Longitudinal Survey responses (2020 and 2021)
5. Current Longitudinal Survey responses (2022)

VA Administrative Data

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

DoD TAP Eligibility Data

The study includes all Veterans who separated from the military during the time intervals for each cohort. However, it was not mandatory that all Veterans in the Study Universe participate in TAP 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 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.

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>

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:
 - 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 237,802 Veterans' records (referred to as the Study Universe), resulting in 132,931 Veterans who were identified as TAP eligible (55.9% of the Study Universe).

2022 Longitudinal Survey

Recruitment

The 2022 Longitudinal Survey collected responses from Veterans who completed the 2019 Cross-Sectional Survey (Cohorts 1, 2 and 3), 2020 Cross-Sectional Survey (Cohort 4) and 2021 Cross-Sectional Survey (Cohort 7) and agreed to be contacted for the follow-up survey. From these cohorts, 6,381 Veterans agreed to participate in a follow-up survey.

Survey Instrument

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

Survey Responses

Among the 6,381 Veterans contacted, 2,395 responded to the 2022 Longitudinal Survey (Table 2). This is a response rate of almost 38%, which is less than the response rate for 2021 (50%) but still adequate to conduct valid statistical analyses. The study team contacted Veterans via three methods: 1) All Veterans in the Study Universe were sent a postcard inviting them to participate in the survey online; 2) Veterans with a valid email address on file received an email invitation with a link to the survey. Email reminders were also sent to non-respondents periodically. The postcards and emails described the focus and need of the survey and provided a unique login ID to complete the survey; 3) One month after survey administration began, all non-respondents were sent a paper survey via mail. The paper survey included a personalized ID to complete the survey online along with a toll-free telephone number for support in completing the survey if needed. Participants were asked to submit the paper survey using a pre-paid envelope. Scanning and help desk protocols for the Longitudinal Survey mirrored the Cross-Sectional Survey.

Table 2. 2022 Longitudinal Survey Population and Respondents by Cohort

Cohort (months after separation)	Postcards Mailed	Paper Surveys Mailed	Final Refusals	Completed Surveys (Web)	Completed Surveys (Mail)	Total Completed	Response Rate
6m 2019 (42)	666	546	1	216	61	277	41.6%
12m 2019 (48)	1,055	851	1	316	101	417	39.5%
36m 2019 (72)	1,275	1,009	0	426	105	531	41.7%
6m 2020 (30)	1,998	1,709	1	519	110	629	31.5%
6m 2021 (18)	1,387	1,161	1	444	97	541	39.0%
Total	6,381	5,276	4	1,921	474	2,395	37.5%

Source: VA Administrative Data and 2022 Longitudinal Survey Data.

Weighting and Nonresponse Bias Analysis

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

The NRBA compares the characteristics of the survey respondents to the entire Study Universe (non-respondents and respondents combined) using administrative data available for each cohort. The analysis uses weighted and unweighted data to check for statistically significant differences between respondents and non-respondents. This process serves as a check for nonresponse bias as well as a test of the effectiveness of the weights in mitigating bias.

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

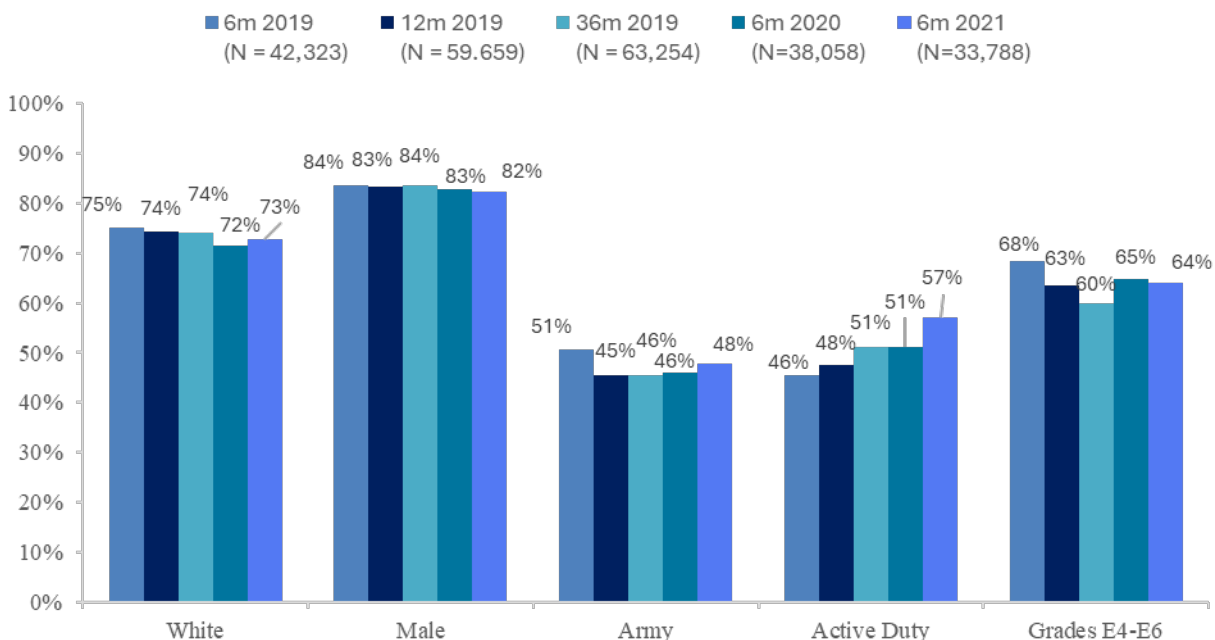
Demographic Profile

Longitudinal Survey

Figure 3 and Figure 4 show the demographic characteristics of the Longitudinal Survey population and respondents by cohort using administrative data provided by VA. The demographic characteristics of weighted survey respondents are similar to the demographic characteristics of survey invitees. Appendix D provides a detailed demographic breakdown of the Longitudinal Survey demographics in this section. Generally, the difference between the two groups by cohorts is within 5 percentage points.

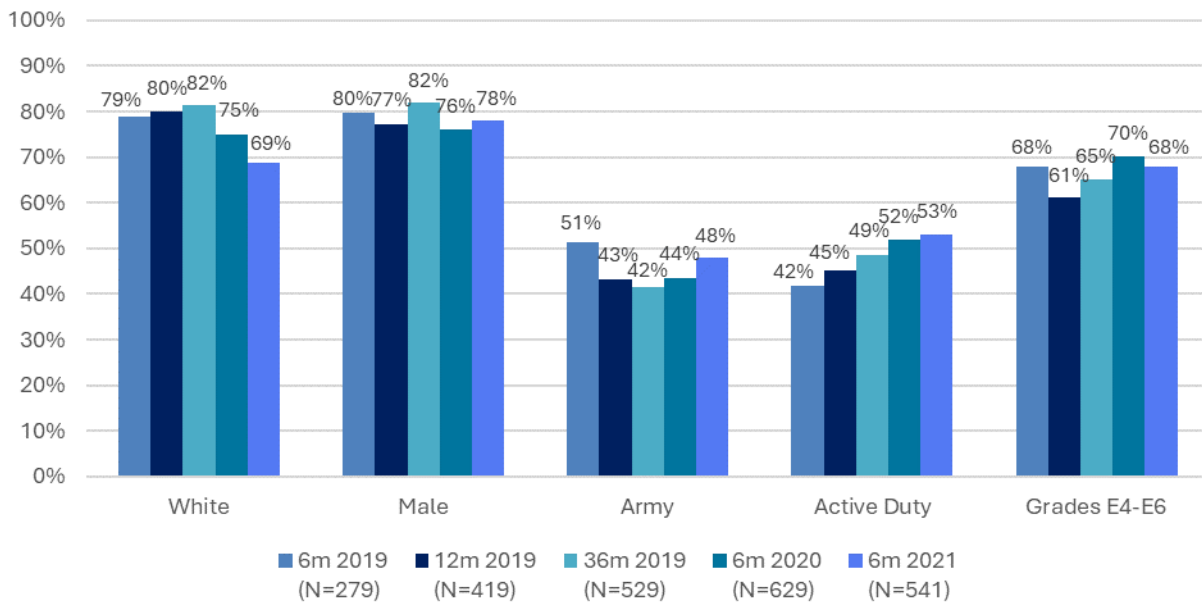
The overall sample of Longitudinal Survey respondents is a diverse group—over 17% of 6m 2021 respondents were Black. About 51% were in the Army for the 6m 2019 cohort, while just about 45% were in the Army for the 12m 2019 cohort. More than 52% of those who responded to the survey in the 6m 2020 and 6m 2021 cohorts were Active Duty when they separated from the military. Fewer respondents from the 6m 2019 cohort, 42%, were Active Duty. All four cohorts had a substantial number of Veterans who were part of the Reserve, representing about a third of the overall Study Universe. Over 76% of survey respondents were male.

Figure 3. Demographic Characteristics of 2022 Longitudinal Survey Invitees



Source: 2022 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

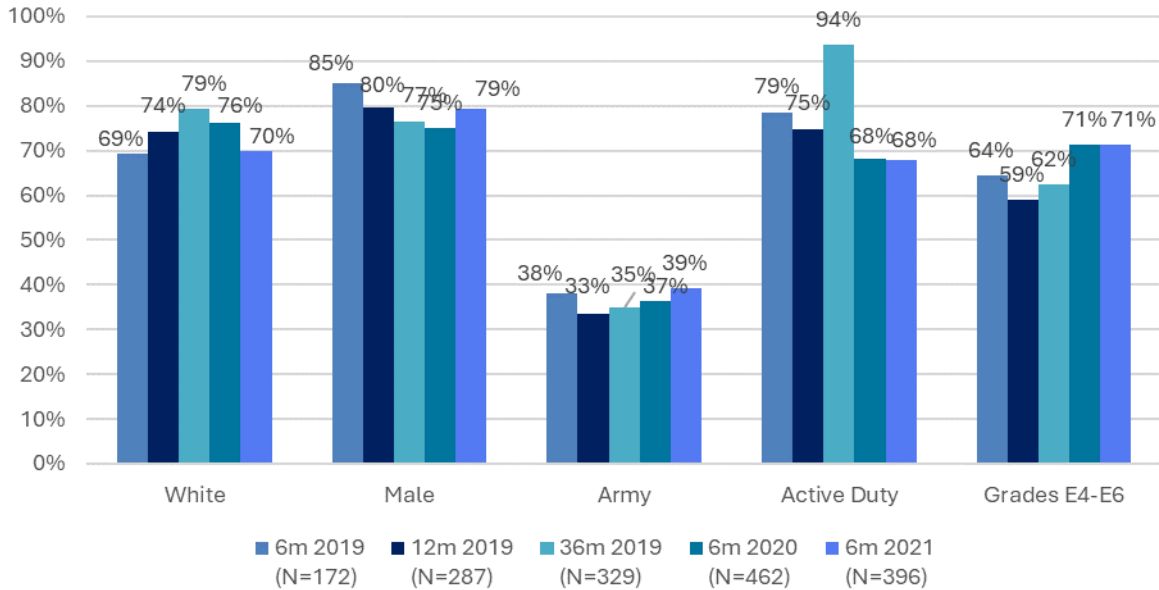
Figure 4. Demographic Characteristics of 2022 Longitudinal Survey Respondents



Source: 2022 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

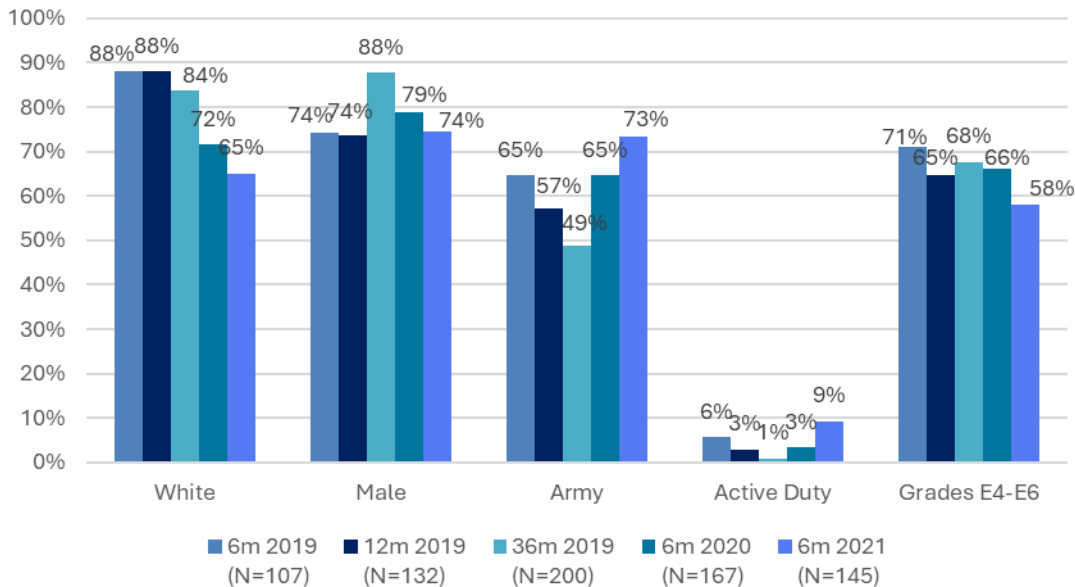
Respondents were either TAP eligible or non-TAP eligible. Figure 5 and Figure 6 compare TAP eligible and non-TAP eligible respondents by cohort. In the non-TAP eligible group, there was a higher percentage of Veterans that served in the Army (as high as 73% for the 6m 2021 cohort, compared to 39% in the 6m 2021 cohort as the highest percentage in the TAP eligible group). There was a lower percentage of White Veterans in the TAP eligible group compared to the non-TAP eligible group in each cohort except for the 6m 2020 and 2021 cohorts. As expected, a much higher percentage of TAP eligible Veterans were Active Duty at the time of the survey.

Figure 5. Demographic Characteristics of TAP Eligible 2022 Longitudinal Survey Respondents



Source: 2022 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Figure 6. Demographic Characteristics of Non-TAP Eligible 2022 Longitudinal Survey Respondents



Source: 2022 Longitudinal 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 Longitudinal Survey. The 2022 Longitudinal Survey includes three cohorts: those who separated 6 months (6m 2019), 12 months (12m 2019) or 36 months (36m 2019) prior to survey administration of the 2019 Cross-Sectional Survey who agreed to participate in the Longitudinal Survey. Additionally, Veterans who separated six months prior to the administration of the 2020 Cross-Sectional Survey (6m 2020) and the 2021 Cross-Sectional Survey (6m 2021) and agreed to participate in the Longitudinal Survey are included in the 2022 Longitudinal Survey.

For the 2022 Longitudinal Survey, Veteran responses are labeled as baseline or base (2019 Cross-Sectional Survey responses for 6m 2019, 12m 2019 and 36m 2019, the 2020 Cross-Sectional Survey for 6m 2020 and the 2021 Cross-Sectional Survey for 6m 2021). Subsequent annual responses from the Longitudinal Surveys appear by year. It is to be noted that in previous years, cohorts were labeled L1, L2, L3 and L4. To eliminate confusion, the cohorts have been relabeled based on the months from separation and the year they were originally surveyed.

When comparing percentages, this report only discusses differences that are greater than 5 percentage points as differences smaller than this are unlikely to have implications for policymakers or program staff.

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

3. LONGITUDINAL OUTCOMES OF VETERANS WHO ATTENDED TAP

This section provides the TAP and life domain outcomes of Veterans who attended TAP based on the 2022 Longitudinal Survey. The Longitudinal Survey first asked several follow-up questions about how Veterans used what they learned from TAP over the past 12 months. The survey then asked a set of life domain questions to identify life changes over the past 12 months. The study life domains include employment, education, health and relationships, financial circumstances and satisfaction and overall well-being. While this section highlights the findings, a complete set of the responses to all questions are included in Appendix E, and the detailed output of the regression analysis conducted throughout this section is provided in Appendix H. The main themes of comments provided by Veterans are included in Appendix F.

The discussions in this section center on two comparisons: 1) changes in the last year and 2) differences in 2022. Changes in the last year are comparisons of responses to the same questions within the same cohort from the last year (2021) to the current year (2022). A weighted T-test is used to test the significance of differences in the last year. Differences in 2022 are comparisons of responses collected in 2022 across cohorts, and a weighted chi-squared test is used to test for differences across cohorts.

There are many potential comparisons due to the length of the survey and number of cohorts and follow-ups. To avoid identifying spurious relationships, this report only discusses differences that are both substantively large and statistically significant. The following minimum standards are used to identify substantively and statistically significant findings: the difference must be at least 5 percentage points (substantive significance) with a statistical significance of $p < 0.05$.

Readers should note that some differences that appear substantively large may not be statistically significant. The sample size and distribution of responses both impact the statistical significance test. If a question is asked of only a subset of respondents, for example, the substantive difference may be large, but the sample size may be too small to achieve statistical significance.

3.A. KEY FINDINGS

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

VA Benefits and Services Course: The VA Benefits and Services Course is still useful to a high percentage of Veterans, even as far as five years after separation. Over 60% of 2019 Cross-Sectional Survey cohorts and 67% of Veterans in the later cohorts felt the VA Benefits and Services Course was specifically beneficial in gaining the information and skills they needed to be prepared for their post-military life. Between 41% (6m

2019) and 49% (6m 2020) of Veterans still use the knowledge they gained from this course as they continue their transition.

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

VA Benefits Utilization: Overall, Veterans who took TAP applied for benefits at a higher percentage than the study population, even as much as five years after separation. For Veterans in the Longitudinal Survey, only a small percentage did not know about many VA Benefits, including disability compensation, education, health care and home loans. A slightly higher percentage of Veterans were unaware of life insurance benefits. As for the Veteran Readiness and Employment (VR&E) program, over 12% of Veterans who separated most recently (6m 2020 and 6m 2021) did not know about the benefit. Given the current COVID-19 pandemic, the VR&E benefit could be helpful for those Veterans. VA is working on getting more Veterans to enter this program via other programs, such as VA Solid Start and the revitalized Personalized Career Planning and Guidance (PCPG).

Employment: Identifying the challenges Veterans face after separation from military life and entering civilian employment is important to understanding where to improve TAP. In general, Veterans still face several challenges that are consistent with previous PSTAP findings. The most challenging issues for Veterans in the 2022 Longitudinal Survey were managing expectations about salaries, translating military experience to civilian job requirements and adapting to differences between military and civilian workforce, cultures and norms. As expected, Veterans in the 6m 2021 cohort rated these challenges the highest of all cohorts as they separated during the COVID-19 pandemic.

In terms of employment, at least 90% of Veterans in all cohorts worked in permanent positions. Of those employed, over 84% worked full-time and in permanent positions, but 10% of those also worked an additional job. Additionally, about one-third of Veterans felt that their current position did not match the skills they had gained in the military. Given that Veterans continue to feel it is challenging to translate their military skills into civilian requirements, it is not surprising to find this result. Veterans who cannot match their skills may restart their careers when they separate from the military, which may lead to frustration and lower earnings.

Veterans were also looking for new jobs in 2022. Overall, the percentage of Veterans actively looking for a job ranged from 23% in 6m 2019 to 34% in 6m 2021. For Veterans

looking for employment opportunities, Commercial job sites (for example, Indeed and LinkedIn) and USAJOBS were the resources used most.

Education: Overall, Veterans continued to attain additional education despite the pandemic. Fewer Veterans in all cohorts have only a high school education or less, while an increased number of Veterans have an undergraduate or graduate degree. The overwhelming majority of participants who were enrolled in education or training used GI Bill benefits to finance their studies, and the percentages increased for all cohorts except for the 12m cohort in 2019.

The majority of Veterans were satisfied with their current levels of education in terms of their career goals and salary. Satisfaction only decreased slightly for the 12m cohort in 2019 for both topics and for the 6m 2020 cohort in terms of meeting their salary goals. The 6m cohort for 2019 increased in both areas by almost 10 percentage points.

Health and Relationships: Most Veterans reported having a physical (over 68%) or emotional (over 50%) condition and indicated that they received assistance with this. Most of those with ongoing conditions reported seeking treatment, but more than one-quarter were not seeking treatment, with those with mental or emotional conditions being slightly higher than those with physical conditions. Additionally, satisfaction with health dropped between 1 and 3 percentage points in the most recent year compared to the 2021 Survey. There are many factors that could play a role in health satisfaction—as the comments from the survey show, Veterans are frustrated with VA Health Care and the pandemic, which likely led to a decrease in satisfaction with health outcomes.

As has been discussed in previous surveys, personal relationships have a large impact on a Veteran's overall life satisfaction. Over 50% of Veterans in all cohorts said they felt isolated from others some of the time or often. For Veterans in the latest cohorts (6m 2020 and 6m 2021), this number was over 62%. This trend also holds when Veterans were asked if they felt a lack of companionship.

Financial Circumstances: Veterans appeared to be financially stable in each cohort despite the pandemic, with over 81% able to pay for all necessary monthly expenses in 2022. However, the latest two cohorts (6m 2020 and 6m 2021) had comparatively lower levels of financial stability and were less likely to have set aside money for retirement. These two cohorts were also less likely to own their own home than the later cohorts. Another positive trend for all Veterans in the study was the decrease in the use of unemployment compensation in the past 12 months from over 10% to less than 5% for each cohort.

For employed Veterans, there was a general movement toward higher income in 2022. Over 60% of Veterans have individual earnings over \$40,000. In terms of household income, the surveys did not show a clear and consistent trend towards higher income

levels when comparing each follow-up year. However, over 69% of Veteran households did still earn over \$40,000. It is important to keep in mind the timing of the surveys and the economic climate. External economic factors can play a large role in determining financial mobility.

Satisfaction and Well-Being: Overall, Veterans from the 2019 Cross-Sectional Survey had the highest satisfaction scores. For well-being topics, Veterans in the 6m 2019 cohort had higher levels of satisfaction than other cohorts, although their scores decreased by over 10 percentage points for both health and personal relationships.

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

- Satisfaction with emotional/mental health
- Future security
- Personal relationships

Interpretation of the model indicates that health, future security and personal relationships are the most important factors for overall life satisfaction.

Lastly, in previous PSTAP reports, the study identified that Black Veterans had the lowest levels of life satisfaction for all races by at least 4 percentage points. The study continued to look at outcomes for Black Veterans using the 2022 Longitudinal Survey. Black Veteran life satisfaction varied greatly by cohort when compared to other races, with some cohorts scoring lower, such as the 12m 2019 cohort that scored 7% lower than all other races, while some scored higher, such as the 36m 2019 and 6m 2021 cohorts that scored 8% higher than all other races.

3.B. VA TAP-RELATED OUTCOMES

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

Usefulness of the VA Benefits and Services Course

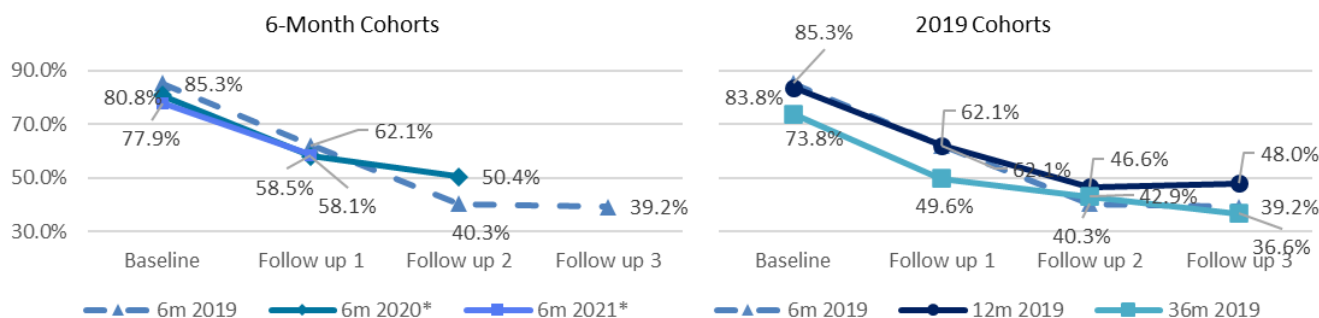
Veterans were asked to rate the usefulness of the VA Benefits and Services Course on a scale of 1 to 5, where 1 is not useful at all, and 5 is extremely useful (Q4). Veterans who responded with either a 4 or 5 were considered to find the VA course useful.

Changes in the last year. Overall, the usefulness of the VA Benefits and Services Course generally declines with time, as one would expect (Figure 7). As the length of

time from separation increases, Veterans tend to remember less and less from the course. Additionally, benefit information and processes change over time, leading to Veterans needing to gain additional information from what they have previously learned. However, Veterans still find the course useful.

Differences in 2022. The cohorts from the 2019 Cross-Sectional Survey trend in a similar fashion from year to year. The 12m cohort still scores the highest, with almost 50% of Veterans believing the course is still useful compared to under 40% for the 6m and 36m cohorts. As for the comparison of the 6m cohorts, over 50% of the 6m 2020 cohort still found the course useful compared to only 40% of the 6m 2019 cohort when looking at the latest responses (follow up 2).

Figure 7. Usefulness of the TAP Benefits and Services Course by Cohort



Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 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."

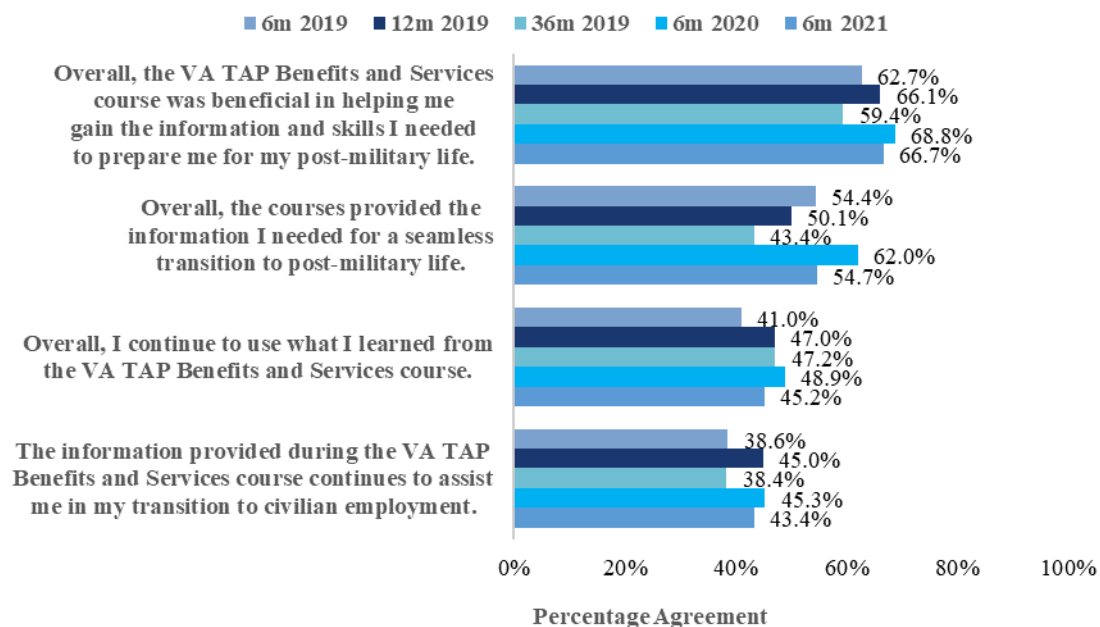
Note: Differences statistically different from previous years among Veterans who participated in TAP and responded to both the baseline and follow-up surveys: *p<0.05 are indicated in the 2022 change row.

Veterans were also asked to rate their level of agreement with several statements regarding the VA Benefits and Services Course. Question responses ranged from 1 (Strongly disagree) to 5 (Strongly agree). Figure 8 provides the breakdown of the level of agreement with the statements from Question 1 for this current survey. Over 66% of Veterans in the 12m 2019, 6m 2020 and 6m 2021 cohorts agreed that, *Overall, the VA TAP Benefits and Services Course was beneficial in helping me gain the information and skills I needed to prepare me for my post-military life.* Additionally, despite separating in 2016, 60% of Veterans in the 36m 2019 cohort also agreed with the above statement, showing that the VA Benefits and Services Course is still helping Veterans long after they separate from the military. This is consistent with responses from previous years, meaning that the information gained from the course remains beneficial to Veterans for a long time after separation.

Responses from Veterans varied greatly for the statement, *Overall, the course provided the information I needed for a seamless transition to post-military life.* Over 60% of

Veterans in the 6m 2020 cohort agreed, but only 54% of the 6m 2019 and 6m 2021 cohorts agreed. Veterans in the 36m 2019 cohort scored the lowest for this question, with only 43% of Veterans agreeing with the statement. Scores for questions asking Veterans about the lasting effects of the course had lower scores, as would be expected. For the statement, *Overall, I continue to use what I learned from the VA TAP Benefits and Services Course*, less than half of Veterans agreed, with the 6m 2020 cohort being the highest (49%) and the 6m 2019 cohort scoring the lowest (41%). Scores were lower (ranging from 38% for the 36m 2019 cohort to 45% for the 12m 2019 and 6m 2020 cohorts) for the question, *The information provided during the VA TAP Benefits and Services Course continues to assist me in my transition to civilian employment*. While scores were lower for these questions, they still show that many Veterans are still using the information from the VA Benefits and Services Course years after they separated from the military.

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



Source: 2022 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Question 2 of the 2022 Longitudinal Survey compared the level of knowledge Veterans believe they have on several topics covered in the VA Benefits and Services Course. Table 3 provides the comparison of the level of knowledge for each of the cohorts.

Changes in the last year. For the 6m 2019 cohort, most areas saw an increase this year compared to the previous year. The areas with the highest increases included a 12

percentage point increase for *Avoid potential homelessness* and an 11% increase for *Obtain mental health counseling or assistance*. Outside of these cohorts, most changes within each cohort were within 5 percentage points of previous responses except for a 7 percentage point decrease in *Apply for VA Health Care* for the 12m 2019 cohort and a 9 percentage point decrease for *Avoid potential homelessness* for the 36m 2019 cohort. While these results were large, they were not statistically significant.

Differences in 2022. At the year 3 mark, the largest knowledge gaps were between the 6m 2019 and 36m 2019 cohorts. The percentage point difference was well over 10 for all categories except for *Apply for VA benefits*, which was at 9 percentage points. The only category in which the two cohorts were close was for *Obtain mental health counseling or assistance*, which was 49% and 48%, respectively. The 12m 2019 cohort was between both cohorts in all categories except for mental health care, which was lower at 37%.

As for the 6m cohorts, a strong trend is present. Other than applying for VA benefits, the 6m 2019 cohort scored the highest in every category, with the 6m 2020 cohort ranking second. The 6m 2021 cohort was generally about 10 percentage points lower than the 6m 2019 cohort in each of these categories. For applying for VA benefits, the 6m 2019 and 6m 2021 cohorts scored about the same (47%), while the 6m 2020 cohort was about 7 percentage points lower.

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

- “TAP is a terrific tool for transitioning Veterans. It can be improved by hosting workshops on: VA benefits disability claims. By workshop, I’m talking going through the steps together ensuring enrollment of Veterans into these programs.” (6m 2019)
- “There is nothing they could have done then, maybe help with disability compensation. Now, I would like assistance with healthcare-related matters, mental health, and benefits related to education (such as the extension of the GI bill if in nursing school). There is not much I expect however because there are so many Veterans.” (12m 2019)
- “Inform troops on disability, do not let them exit without at least starting the process. It is not fair to troops and the sacrifices they made.” (6m 2020)
- “I believe that the topics of post-service options were talked about fine, but I don't think that TAPS explained the PROCESSES of gaining benefits. The HOW TO. Many of us in the military need concrete instructions of how to

apply and do things. Once you leave active duty, no one gives us direct instructions.” (6m 2020)

- “I've said this in previous surveys, but the TAP programs were almost completely useless to me at the time of separation. I barely paid attention during those modules, and the things I did pay attention to I forgot by the time I started using them (namely GI Bill and VA disability compensation). I had to relearn those things I wanted to accomplish while I was accomplishing them. Having post-separation TAP counselors available now might help me (or others) figure out how to get those kinds of benefits and services, but I don't know how you make that idea stick in the head of a service member that is just focused on not being in the military anymore.” (6m 2021)
- “Have on-line courses that one can log on to any time to learn TAP and other VA benefits and how the process works.” (6m 2021)

Table 3. Percentage of Veterans Who Are Knowledgeable About Specific Information or Resources Provided During the VA Benefits and Services Course, by Topic and Cohort: 2019 through 2021 Cross-Sectional Surveys and 2020 through 2022 Longitudinal Surveys

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Apply for VA benefits					
Follow up 1	47.4	42.2	46.0	41.4	42.4
Follow up 2	40.4	40.8	--	45.2	46.1
Follow up 3	47.2	--	--	48.9	38.8
2022 Change	6.8	-1.4		3.7	-7.3
Prepare for changes in my economic situation after service					
Follow up 1	48.5	53.1	47.6	57.7	60.9
Follow up 2	56.1	48.7	--	56.4	52.2
Follow up 3	57.9	--	--	51.4	43.1
2022 Change	1.8	-4.4		-5.0	-9.1
Prepare for changes in my personal life					
Follow up 1	54.8	50.9	46.9	56.0	54.5
Follow up 2	66.3	52.3	--	54.0	52.1
Follow up 3	57.1	--	--	49.1	43.1
2022 Change	-9.2	1.4		-4.9	-9.0
Avoid potential homelessness					
Follow up 1	64.2	63.2	54.2	64.5	65.1
Follow up 2	59.2	59.3	--	66.5	62.4
Follow up 3	71.8	--	--	68.1	53.9
2022 Change	12.6	-3.9		1.6	-8.5
Apply for VA Health Care					
Follow up 1	40.8	43.0	41.9	41.5	41.3
Follow up 2	45.0	47.7	--	51.0	42.3
Follow up 3	52.1	--	--	44.1	38.4
2022 Change	7.1	4.7		-6.9	-3.9
Obtain mental health counseling or assistance					

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Follow up 1	39.4	45.2	38.2	44.2	44.7
Follow up 2	38.3	45.5	--	45.9	44.4
Follow up 3	49.4	--	--	37.4	48.4
2022 Change	11.1	.3		-8.5	4.0

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Veterans' Benefits Utilization

Veterans were also asked if they have applied for VA Benefits in the last 12 months, intend to apply or if they did not know about several VA Benefits (Table 4). For most VA Benefits, less than 3% of Veterans indicated that they were not aware of the benefits available to them. VA Life Insurance and VR&E programs were two benefits of which Veterans were least aware. The 6m 2021 cohort had the highest percentage of Veterans who did not know about the VA Life Insurance benefit at around 11%. Sixteen percent of Veterans in the 6m 2021 cohort and 12% of the 6m 2020 cohort did not know about the VR&E program. Additionally, almost 7% of Veterans in the 6m 2021 cohort did not know about VA Health Care, which is higher than normal and should be tracked in the future.

VA Education and VA Health Care were the benefits Veterans applied to most in the last 12 months. Over 40% of Veterans in the 6m 2021 cohort and 38% of the 6m 2020 cohort applied for VA Health Care, while only 26% of the 36m 2019 cohort applied. The 6m 2021 cohort also had the highest percentage that applied for VA Education in the last 12 months at 49%, and the 36m 2019 cohort had the lowest at about 24%.

Veterans in the 6m 2020 and 6m 2021 cohorts also applied for Disability Compensation over the past 12 months, with 41% who applied in the 6m 2020 cohort and 54% who applied in the 6m 2021 cohort.

Table 4. In the last 12 months, have you applied for these VA Benefits, or do you plan to apply in the future? (Question 3 – Veterans Who Participated in TAP)

Benefit	Intention	6m 2019	12m 2019	36m 2019	6m 2020	6m 2021
VA Disability Compensation	Applied	23.4%	24.4%	23.9%	40.5%	54.3%
	Intend to Apply	12.2%	9.7%	13.0%	8.4%	9.5%
	Didn't Know About Benefit	2.7%	1.4%	1.3%	2.6%	3.3%
	<i>Total Respondents (N)</i>	<i>(184)</i>	<i>(296)</i>	<i>(322)</i>	<i>(465)</i>	<i>(387)</i>
VA Education	Applied	48.4%	29.5%	24.0%	42.8%	48.9%
	Intend to Apply	9.1%	20.2%	11.0%	18.2%	14.3%
	Didn't Know About Benefit	0.0%	0.0%	0.4%	1.4%	1.6%
	<i>Total Respondents (N)</i>	<i>(182)</i>	<i>(295)</i>	<i>(322)</i>	<i>(461)</i>	<i>(387)</i>
VA Life Insurance	Applied	8.9%	10.7%	5.8%	10.3%	19.2%
	Intend to Apply	7.3%	9.3%	5.5%	6.0%	7.8%
	Didn't Know About Benefit	6.6%	3.1%	4.4%	8.5%	10.6%
	<i>Total Respondents (N)</i>	<i>(183)</i>	<i>(295)</i>	<i>(320)</i>	<i>(465)</i>	<i>(388)</i>
	Applied	25.0%	27.4%	21.1%	25.3%	28.2%

Benefit	Intention	6m 2019	12m 2019	36m 2019	6m 2020	6m 2021
VA Home Loans	Intend to Apply	20.4%	23.3%	18.6%	23.3%	33.3%
	Didn't Know About Benefit	2.4%	1.2%	0.3%	1.7%	2.7%
	<i>Total Respondents (N)</i>	<i>(181)</i>	<i>(294)</i>	<i>(319)</i>	<i>(462)</i>	<i>(385)</i>
VA Veteran Readiness & Employment	Applied	9.7%	8.3%	6.7%	7.3%	13.9%
	Intend to Apply	8.5%	6.4%	3.2%	13.3%	8.0%
	Didn't Know About Benefit	6.4%	5.5%	7.7%	12.0%	16.0%
	<i>Total Respondents (N)</i>	<i>(184)</i>	<i>(295)</i>	<i>(321)</i>	<i>(464)</i>	<i>(387)</i>
VA Health Care	Applied	28.5%	32.9%	26.1%	37.5%	42.8%
	Intend to Apply	7.2%	11.4%	4.1%	8.3%	9.9%
	Didn't Know About Benefit	1.9%	0.2%	0.4%	0.8%	6.6%
	<i>Total Respondents (N)</i>	<i>(184)</i>	<i>(294)</i>	<i>(320)</i>	<i>(461)</i>	<i>(385)</i>

Source: 2022 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Figure 9 compares Veterans from the 2022 Longitudinal Survey to those in the overall study population. Overall, a higher percentage of Veterans in the Longitudinal Survey apply for benefits than the general study group. The largest differences in applying for these benefits include disability compensation and health care. Additionally, Veterans who participated in TAP also apply for life insurance, home loans and VR&E benefits at a higher rate, showing that TAP continues to make a difference in benefits applications years after separation.

Figure 9. Veteran Benefit Application Status for 2022 Longitudinal Veterans Versus Study Population, by Cohort



Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

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

- “More assistance with the health care transition and the time that it takes to get new appointments (new patient wait time for referrals is around 90 days or longer).” (6m 2020)
- “Make the disability approval process a little more user friendly.” (6m 2021)
- “I used the VA home loan and that worked well. I used the GI Bill and it took considerable effort to obtain the correct information and overcome the issues caused by the VA. Every other interaction with the VA has been extremely frustrating and completely useless.” (36m 2019)
- “Prevent gaps in mental health care. When most Service members retire, they relocate. Any medical needs other than emergency care has a void, prescriptions run out, and trying to reach back to your last primary care physician is near impossible. No contingency plan because you don't know what to expect when you retire. Nothing was briefed about potential health care gaps when you retire and relocate.” (6M 2020)
- “Provide as much information and guidance on the VA Disability application process as early in the transition timeline as possible.” (6m 2021)
- “I felt education was covered well except for VR&E. The education path I wanted wasn't approved for GI Bill. I changed my path to meet VA/GI Bill requirements. I found out later I could have qualified for VR&E and it would have been covered.” (6m 2019)

Veterans in the 2022 Longitudinal Survey who took TAP continue to apply for benefits at much higher rates than those in the PSTAP Study Population.

While Veterans do have specific suggestions about benefits, many are happy with what they have received from VA. Some examples include:

- “No, the VA has been very helpful. Within a year of retiring, I applied for and received VA disability compensation, and a VA home loan. I transferred my post 9/11 GI Bill benefit to my daughter to pay for her college. I applied for VA health care and received my first COVID vaccination via the VA. I feel very thankful for services received from the VA.” (36m 2019)
- “No. I transitioned a couple of years ago and had nothing but a wonderful experience working with the VA. I took advantage of my Post 911 education,

disability, mortgage, and medical care. I am a firm believer in the good work of the VA.” (6M 2020)

- “TAP was most beneficial regarding VA disability and compensation process. Thank you for educating me with process and policies.” (6m 2021)

3.C. EMPLOYMENT

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

Challenges Veterans Face During Transition

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

Overall, more than 45% of Veterans felt that both managing expectations about salaries and adapting to differences in the civilian workforce were challenging. Knowing the steps in conducting a job search was the least challenging for Veterans with less than 34% saying it was challenging. The 6m 2021 cohort had higher percentages of Veterans who selected “Challenging” for certain questions, including those about managing expectations about salary, adapting to differences between military and civilian workforce cultures and interacting with civilians who are not familiar with the military. This may be due to the unique challenges these Veterans faced separating in the middle of the COVID-19 pandemic.

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

- “Civilian employment isn't easy to transition into - when you work 25 years for a purpose that has nothing to do with the bottom-line, it is very difficult to find fulfillment in work that is solely to pay for a company owner's mansion, Ferrari, etc. no sense of purpose.” (12m 2019)
- “Better prepare every member for their emotional/mental transition from military to civilian life with a STRONG, in-depth and lengthy emphasis on the vast differences in culture, employment culture and civilians' lack of understanding of a military members' worth, value and well-rounded expertise! These things are typically what results in the new veteran being passed over for several jobs for which they are very likely overqualified.” (12m 2019)
- “While there was some information on entrepreneurship, the driving focus was employment elsewhere. Would have liked more information on

- entrepreneurship, small business loans, etc and perhaps the ability to set up one-on-one counseling to see what I may qualify for specifically.” (36m 2019)
- “The VA does not adequately describe how difficult the transition can be mentally, for everyone. Or maybe, I just didn't realize it at the time out of ignorance. Additionally, the VA is primarily suited toward government employment. I'm glad I had a network of people to lean on for private sector employment, but I believe it would be beneficial for LinkedIn to describe how the recruiting services/process works and give details about LinkedIn and job websites such as GlassDoor and Indeed.” (6m 2020)
 - “I would've liked better assistance with employment opportunities way before time of separation. I was unsure if I was going to get a job as soon as I retired from the military. I did not want a time period where I was jobless even though I was receiving retirement pay.” (6m 2021)

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

Item	Challenge Level	6m 2019	12m 2019	36m 2019	6m 2020	6m 2021
Managing my expectations about the salary earned in a civilian job	Challenging	41.1%	47.3%	38.0%	48.1%	54.2%
	A little challenging	23.1%	25.4%	27.5%	25.3%	22.7%
	Not challenging at all	35.8%	27.2%	34.5%	26.6%	23.1%
	<i>Total Respondents (N)</i>	<i>(160)</i>	<i>(250)</i>	<i>(272)</i>	<i>(401)</i>	<i>(344)</i>
Knowing the steps in conducting a job search	Challenging	35.8%	29.0%	31.0%	37.9%	35.6%
	A little challenging	20.9%	29.1%	27.2%	26.6%	23.0%
	Not challenging at all	43.3%	41.9%	41.8%	35.5%	41.4%
	<i>Total Respondents (N)</i>	<i>(149)</i>	<i>(235)</i>	<i>(250)</i>	<i>(385)</i>	<i>(345)</i>
Understanding how my military experiences translate to civilian job requirements	Challenging	50.2%	38.4%	34.3%	45.6%	50.1%
	A little challenging	20.2%	31.1%	33.4%	28.2%	19.6%
	Not challenging at all	29.6%	30.4%	32.3%	26.1%	30.2%
	<i>Total Respondents (N)</i>	<i>(164)</i>	<i>(251)</i>	<i>(268)</i>	<i>(411)</i>	<i>(355)</i>
Adapting to differences between military and civilian workforce cultures	Challenging	48.3%	44.4%	40.9%	50.4%	56.9%
	A little challenging	26.4%	31.6%	27.1%	29.7%	19.2%
	Not challenging at all	25.4%	24.0%	32.0%	19.9%	23.9%
	<i>Total Respondents (N)</i>	<i>(165)</i>	<i>(259)</i>	<i>(285)</i>	<i>(415)</i>	<i>(351)</i>
Interacting with civilians who are not familiar with the military	Challenging	39.5%	37.3%	40.0%	43.7%	49.6%
	A little challenging	25.1%	35.2%	24.4%	30.2%	21.7%
	Not challenging at all	35.4%	27.5%	35.6%	26.1%	28.6%
	<i>Total Respondents (N)</i>	<i>(168)</i>	<i>(266)</i>	<i>(301)</i>	<i>(434)</i>	<i>(356)</i>
Working with civilians who share different values from me	Challenging	43.9%	39.1%	43.0%	50.2%	46.7%
	A little challenging	25.1%	35.3%	23.3%	25.0%	17.4%
	Not challenging at all	30.9%	25.6%	33.7%	24.8%	35.9%
	<i>Total Respondents (N)</i>	<i>(162)</i>	<i>(259)</i>	<i>(289)</i>	<i>(407)</i>	<i>(347)</i>

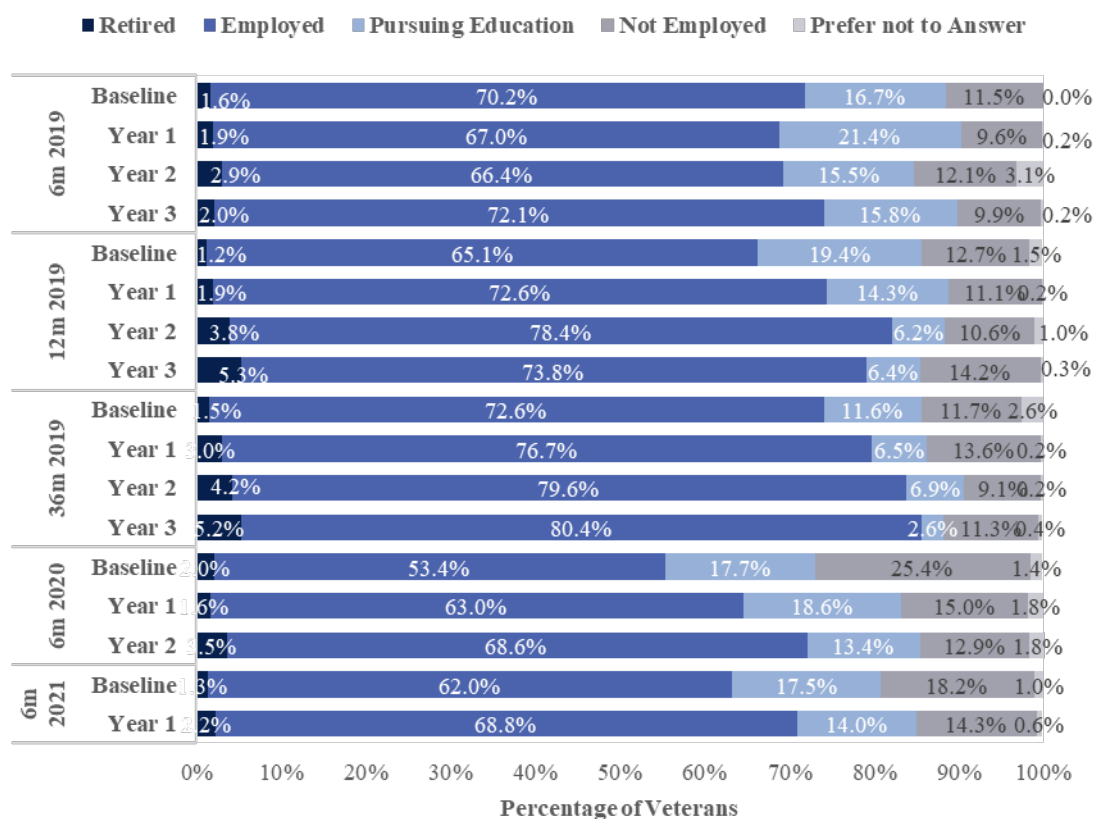
Source: 2022 Longitudinal Survey merged with VA Administrative Data and DoD Data.

Employment Outcomes

Figure 10 shows the employment status of Veterans over the course of the study.

Changes in the last year. Generally, the percentages are similar to those in the previous survey. All cohorts saw an increase from last year's survey in Veterans who are currently employed except for the 12m 2019 cohort, which saw a decrease of about 5% and a corresponding increase in those not employed. The 6m 2019, 6m 2020 and 6m 2021 cohorts all saw an increase in those currently employed by at least 6%, the highest being the 6m 2020 cohort with a 7% increase. Those results followed the promising increases noted in last year's Longitudinal Report in employment and those pursuing education.

Figure 10. Longitudinal Veterans Employment Status: 2019 vs. 2020 vs. 2021 vs. 2022 Comparison



Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 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."

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

Differences in 2022. There are differences between cohorts in Year 3 for education. More than 13% of Veterans in the 6m cohorts are pursuing education, while only about 6% of the 12m 2019 cohort and less than 3% of the 36m 2019 cohort are still pursuing education. Comparing results for Year 1 can be difficult given that Veterans in the 6m 2020 cohort separated right before the COVID-19 pandemic, but the 6m 2021 cohort did have similar results to the 6m 2020 cohort.

Changes in the last year. For Veterans who completed the 2022 Longitudinal Survey, those in the 6m cohorts saw the most noticeable increase in those working in permanent positions, although given the small size of respondents, the differences were not statistically significant. All three cohorts were at or above 90%, with the largest change being almost 7% in the 6m 2019 cohort. For entrepreneurial activities, there are no clear trends. The percentage of Veterans who owned their own company varied

based on cohort, but the largest increase was in the 6m 2019 cohort, where 7.3% reported owning their own company, compared to 1% for last year's results.

Differences in 2022. As expected, a smaller percentage of Veterans in the 6m 2021 cohort are employed in permanent positions compared to all other cohorts, at 90%. For those cohorts in the 2019 Cross-Sectional Survey, over 92% of Veterans work in permanent positions. As for entrepreneurial activities, only small percentages of Veterans own their own company, ranging from 7% (6m 2019) to 3% (6m 2021). Additionally, over 7% of Veterans in all cohorts currently have a side business or hobby to supplement their income. The 36m 2019 cohort is the highest at 12%.

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

Employment Type	6m 2019				6m 2020			6m 2021		12m 2019				36m 2019			
	Base (6)	Y1 (18)	Y2 (30)	Y3 (42)	Base (6)	Y1 (18)	Y2 (30)	Base (6)	Y1 (18)	Base (12)	Y1 (24)	Y2 (36)	Y3 (48)	Base (36)	Y1 (48)	Y2 (60)	Y3 (52)
Work in permanent positions	95.8	92.2	88.0	94.9	87.1	85.5	91.1	86.6	89.9	85.1	94.0	90.3	92.8	84.7	96.9	91.1	92.8
<i>Total Respondents N</i>	121	111	99	141	285	251	333	246	276	189	175	174	253	239	207	206	253
Engaged in Entrepreneurial Activities																	
Own their own company	2.4	1.8	1.0	7.3	2.5	2.2	3.1	1.3	3.0	1.5	1.6	5.8	4.0	5.0	1.7	8.8	4.3
Have a side business/hobby to supplement income	6.3	4.2	10.6	7.1	6.7	6.1	9.4	6.3	7.9	8.0	9.4	8.0	7.8	8.8	6.2	11.1	12.0
Have taken tangible steps to start a business in the last 12 months	16.9	8.5	1.8	3.6	4.0	6.7	6.4	11.7	7.7	2.8	10.3	6.8	10.9	3.4	5.0	1.5	9.3
<i>Total Respondents Who Are Employed N</i>	122	112	100	141	285	251	331	248	277	191	175	173	215	239	207	208	251

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: The results of this table are not significant due to low response rates.

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

Changes in the last year. All cohorts except for the 6m 2021 cohort saw a decrease in Veterans who worked full-time. The 6m 2019 cohort saw the largest decrease from year 2 to year 3 in those who worked full-time, going from 88% to 82%. The 12m 2019 and 36m 2019 cohorts saw the largest rise from the previous year in Veterans who simultaneously worked a full-time job and an additional part-time job. The 36m 2019 cohort had an increase of more than 5 percentage points in that group.

Differences in 2022. The 6m 2019 and 12m 2019 cohorts saw Veterans working full-time at about 79% and 82%, respectively. The 6m 2019 cohort had the lowest percentage of Veterans who worked full-time and had an additional part-time job compared to other cohorts, at about 4%, while other cohorts were all above 9%.

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

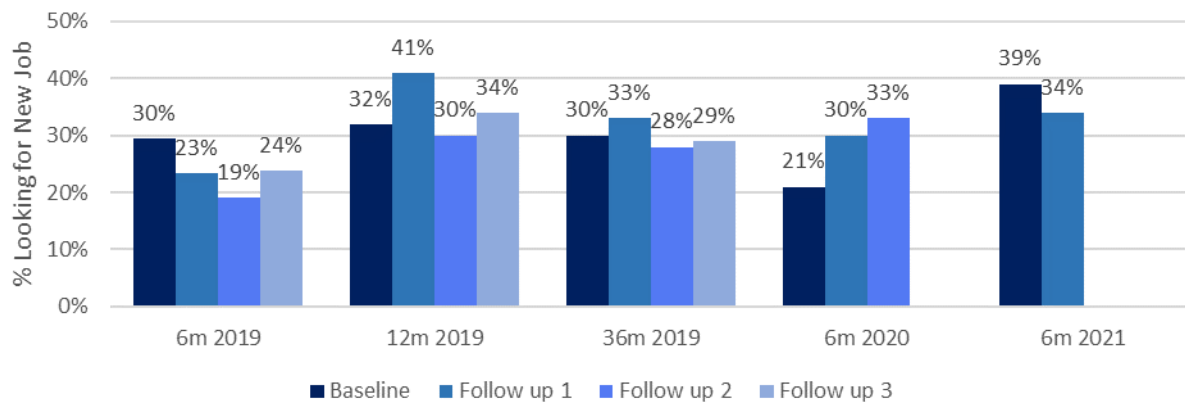
Employment Status	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
I work full-time					
Baseline	88.1	78.3	74.0	68.7	70.0
Follow up 1	87.0	75.3	74.0	78.9	83.4
Follow up 2	87.6	75.2	--	82.2	79.5
Follow up 3	81.8	--	--	78.7	74.1
2022 Change	-5.8*	-0.1	0.0	-3.5	-5.4
I work full-time & have an additional job					
Baseline	1.3	4.6	12.5	12.7	10.2
Follow up 1	1.8	8.5	11.9	9.5	8.5
Follow up 2	5.0	9.4	--	6.1	7.4
Follow up 3	4.2	--	--	10.3	12.9
2022 Change	-0.8	0.9	-0.6	4.2	5.5
I work part-time by choice					
Baseline	9.2	11.7	8.9	12.9	12.3
Follow up 1	2.4	9.5	8.8	6.6	8.1
Follow up 2	6.2	8.6	--	5.7	4.6
Follow up 3	8.6	--	--	6.9	8.5
2022 Change	2.4	-0.9	-0.1	1.2	3.9
I work part-time at one job					
Baseline	1.2	3.3	2.5	3.2	3.2
Follow up 1	5.6	6.2	3.5	1.8	0.0
Follow up 2	1.2	4.2	--	3.2	2.8
Follow up 3	2.9	--	--	3.6	2.7
2022 Change	1.7	-2.0	1.0	0.4	-0.1
I work part-time at more than one job					
Baseline	0.2	2.2	2.0	2.6	4.3
Follow up 1	3.3	0.4	1.9	3.2	0.0
Follow up 2	0.0	2.7	--	2.7	5.7
Follow up 3	2.5	--	--	0.5	1.8

Employment Status	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
2022 Change	2.5	2.3	-0.1	-2.2	-3.9
Total Respondents Who Are Employed (N)	(140)	(332)	(275)	(215)	(252)

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The 2022 Longitudinal Survey also asked whether currently employed Veterans were actively looking for a new job (Figure 11). In 2022, about 34% of Veterans in the 6m 2021 and 12m 2019 cohorts were looking for a new job, with the 6m 2020 cohort following at 32.9%. The 6m 2019 cohort was the lowest with less than 24% of Veterans searching for a new job.

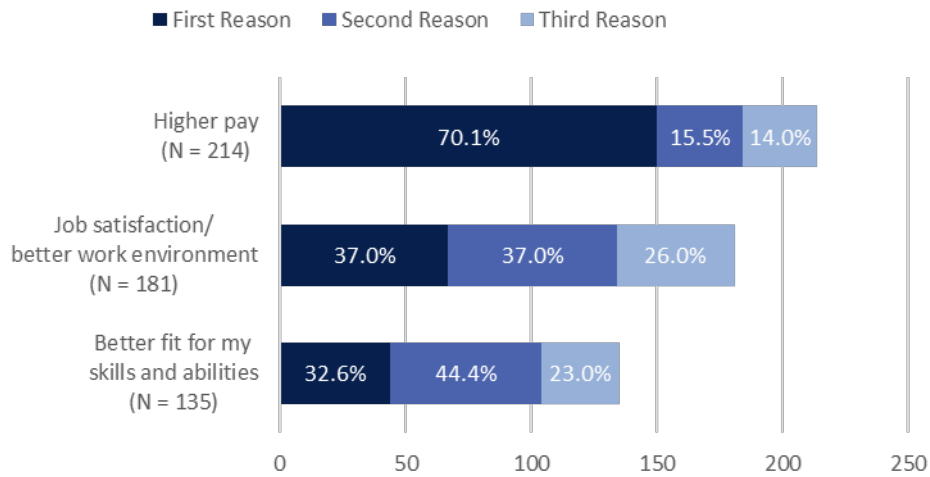
Figure 11. Are you actively looking for a new job? (Question 17 – Asked of Employed Veterans Who Participated in TAP)



Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Veterans who were looking for a new job were also asked to rank their top reasons. Figure 12 presents the top three reasons Veterans were looking for new jobs based on the number of responses received. Similar to the results from the last two Longitudinal Surveys, the primary reasons Veterans look for new jobs are for higher pay, job satisfaction/better work environment and a better fit for their skills and abilities.

Figure 12. Primary Reasons for Looking for Another Job (2022 Longitudinal Survey)

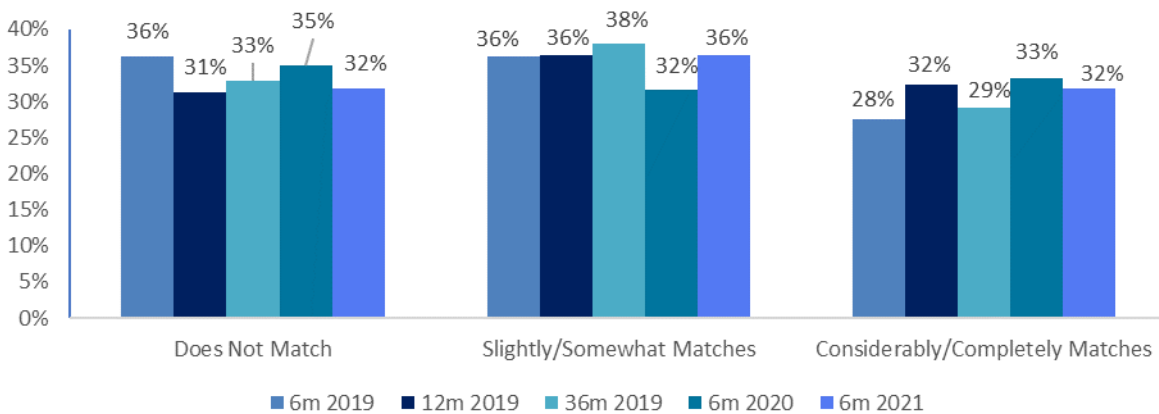


Source: 2022 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

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

In the 2022 Longitudinal Survey, Veterans were asked if their current job matched the skills they built through their military service (Figure 13). Veterans who can successfully translate their military skills into civilian jobs are able to transition more easily to civilian employment, and those who find this challenging can have more difficulty in their transition. It is also one of the top three reasons that Veterans look for new jobs. Overall, fewer than 34% of Veterans felt their current jobs matched their military skills. Conversely, about 31% of Veterans believed their jobs considerably or completely matched their military skillset. This was within 1% of the previous year's survey results. The remaining Veterans felt their jobs slightly or somewhat matched their military skillset. While some Veterans may voluntarily want to change their specialty after leaving the military, this may cause a decrease in pay as they enter a new field.

Figure 13. How well does your current job match with the skills you have built through your military service? (Question 12 of Longitudinal Survey – Asked of Veterans Who Participated in TAP)



Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Veterans were also asked if they had enrolled, registered or established a profile in a series of benefit or employment systems (Table 8). Veterans from all three cohorts generally had similar percentages of enrolling, registering or establishing profiles in all the systems listed, except for the higher percentages reported by the 6m 2021 cohort as expected. Over 27% of Veterans from this cohort enrolled in the VA Health System within the last 12 months. DOL’s American Job Center had the lowest percentage reported of the listed benefits systems, as slightly less than 2.5% of Veterans from all cohorts, except for the 6m 2019 cohort (3.4%), enrolled, registered or established a profile in the last 12 months. Veterans also reported using commercial job sites such as LinkedIn more frequently than USAJOBS in all cohorts. Overall, the 6m 2021 cohort was the most frequent user of these resources except for DOL’s American Job Center, which was the least frequently used resource of all.

Table 8. In the last 12 months, have you ever enrolled, registered or established a profile or online account with any of the following? (Question 19 – Asked of Veterans Who Participated in TAP)

Benefit System - Enrolled in Past 12 Months	6m 2019	12m 2019	36m 2019	6m 2020	6m 2021
VA Health Care System (e.g., myHealtheVet.gov)	10.3	9.2	12.3	14.6	27.4
Department of Labor’s American Job Center	3.4	1.0	0.2	2.4	1.9
VA Benefits Website (e.g., eBenefits)	9.7	5.1	4.4	6.2	19.4
Commercial job site (e.g., Indeed, LinkedIn, etc.)	10.2	9.3	6.6	12.8	18.9
USAJOBS (federal employment)	9.8	5.7	5.3	8.7	12.7
<i>Total Respondents (N)</i>	<i>(186)</i>	<i>(293)</i>	<i>(323)</i>	<i>(465)</i>	<i>(387)</i>

Source: 2022 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Lastly, Veterans were asked if they used specific resources to gain employment support (Table 9). Overall, about 31% of Veterans used USAJOBS to obtain employment. Commercial job sites were almost equally important to Veterans, being used more than 30% of the time. The third-highest selected option was through the private or non-profit sector, and this was used by approximately 14% of Veterans across cohorts.

Table 9. In the past 12 months, did you use any of these resources to assist in obtaining employment? (Question 20 – Asked of Veterans Who Participated in TAP)

Resource	6m 2019	12m 2019	36m 2019	6m 2020	6m 2021
USAJOBS (e.g., federal jobs)	22.3	37.9	31.9	25.2	36.7
VA Veteran Readiness and Employment (formerly known as Vocational Rehabilitation and Employment)	3.0	5.0	2.9	7.2	9.3
Department of Labor’s American Job Center	4.1	3.8	1.2	5.2	3.1
U.S. Chamber of Commerce Foundation’s Hiring Our Heroes Fast Track	0.1	0.2	1.8	1.9	2.7
Commercial job site (e.g., Indeed, LinkedIn, etc.)	27.2	31.0	21.3	31.9	39.8
Private or non-profit sector (e.g., applying directly, through a recruiter, Veteran hiring initiative, etc.)	13.3	16.3	9.0	13.4	18.1
Other	6.2	3.0	4.0	3.7	9.7
None of the above	52.6	41.9	55.8	45.6	33.6
<i>Total Respondents (N)</i>	<i>(185)</i>	<i>(295)</i>	<i>(321)</i>	<i>(467)</i>	<i>(388)</i>

Source: 2022 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

3.D. EDUCATION

The survey asked respondents to indicate their highest level of formal education completed, their current enrollment in education and/or training programs, how they are paying for their current education and/or training and their level of satisfaction with those programs (if enrolled). The Longitudinal Survey asked Veterans whether they obtained additional degrees in the last 12 months. Table 10 shows the Baseline level of educational attainment and their educational attainment a year later (2020 for 2019 cohorts, 2021 for the 6m 2020 cohorts, and 2022 for the 6m 2021 cohort), two years later (2021 for 2019 cohorts and, 2022 for the 6m 2020 cohorts), and three years later (2022).

Table 10. Educational Attainment of Longitudinal Survey Participants: Comparing 2019, 2020 and 2021

Degree Level	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
High school graduate or less					
Baseline	11.3	14.8	19.5	7.1	8.2
Follow up 1	9.3	12.6	15.7	7.1	8.2
Follow up 2	9.0	10.0	--	6.8	8.2
Follow up 3	7.2	--	--	6.5	8.2
2022 Change	-2.8	-2.6*	-3.8*	-0.3	<0.1
Trade / technical school or some college					
Baseline	28.8	26.5	25.7	21.3	19.5
Follow up 1	28.6	26.0	28.1	19.5	17.6
Follow up 2	26.7	22.4	--	19.3	13.7
Follow up 3	23.4	--	--	17.0	9.1
2022 Change	-3.3	-3.6	2.4	-2.3	-4.6*
Associate degree					
Baseline	20.4	18.0	14.9	16.1	13.3
Follow up 1	17.9	18.7	13.2	14.9	11.2
Follow up 2	17.9	16.6	--	13.0	11.7
Follow up 3	12.5	--	--	11.8	12.5
2022 Change	-5.4	-2.1	-1.7	-1.2	0.8
Undergraduate degree					
Baseline	20.0	24.1	21.8	31.2	31.7
Follow up 1	24.3	23.9	22.1	32.4	33.2
Follow up 2	28.1	26.0	--	31.9	32.5
Follow up 3	33.9	--	--	32.4	33.9
2022 Change	5.8	2.1	0.3	0.5	1.4
Graduate degree					
Baseline	19.5	16.0	17.3	24.2	27.3
Follow up 1	19.9	18.2	20.2	26.0	29.8
Follow up 2	20.2	21.1	--	29.1	33.9
Follow up 3	24.7	--	--	32.3	36.3
2022 Change	4.5	2.9*	2.9	3.2	2.4
Total Respondents					
N	184	469	388	296	323

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up surveys.: *p<0.05 are indicated in the 2022 change row.

The results in the table highlight the diversity in education levels for Veterans who participated in TAP. In each cohort except for the 6m 2021 cohort, no more than 10% of Veterans reported having only a high school education or less in 2022 (in the 6m 2021 cohort, 16% had only a high school education). On the other end of the education spectrum, the 2022 survey showed that about half of Veterans in each cohort had an undergraduate or graduate degree.

Changes in the last year. In most cohorts, there were slight changes in educational attainment that indicate Veterans are earning additional degrees and attaining higher education levels, such as lower percentages of Veterans reporting an education of high school or less. However, these changes are all smaller than 5 percentage points.

Differences in 2022. While each of the 6m cohorts separated at different times and appear to have different levels of current education, these differences are not statistically significant.

Factors Leading to Educational Enrollment

To determine the possible impact that taking TAP may have on educational enrollment, a statistical model was developed using logistic regression. The technique attempts to estimate the probability of a Veteran enrolling in an educational program after separation. To conduct the regression, the responses to Question 21 in the Longitudinal Survey were recoded into three groups: Enrolled in Further Education, Not Enrolled in Further Education and N/A. Enrolled in Further Education included Veterans who selected any of the following: *Education at college full-time*, *Education at college part-time*, *Technical or vocational training full-time*, *Technical or vocational training part-time* and *Other*. Not Enrolled in Education included a response of “No.” N/A was the default for missing values for all possible responses. The statistical model also included commonly used demographic variables (age, gender, grade, cohort, branch and race). The analysis excluded Reserve Retirees and Officers, as they are unlikely to enter an education program, but included all other respondents.

The results of the regression (Table 11) show that members of the National Guard were the only group to be significant in determining educational enrollment further after separating from the military. Those in the National Guard were less likely to enroll in education after separating.

Table 11. Most Important Factors Leading to Further Education After Separation

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of Enrolling in Education	Estimated Probability of Not Enrolling in Education
1	National Guard	(-)	31%	69%

Source: 2022 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

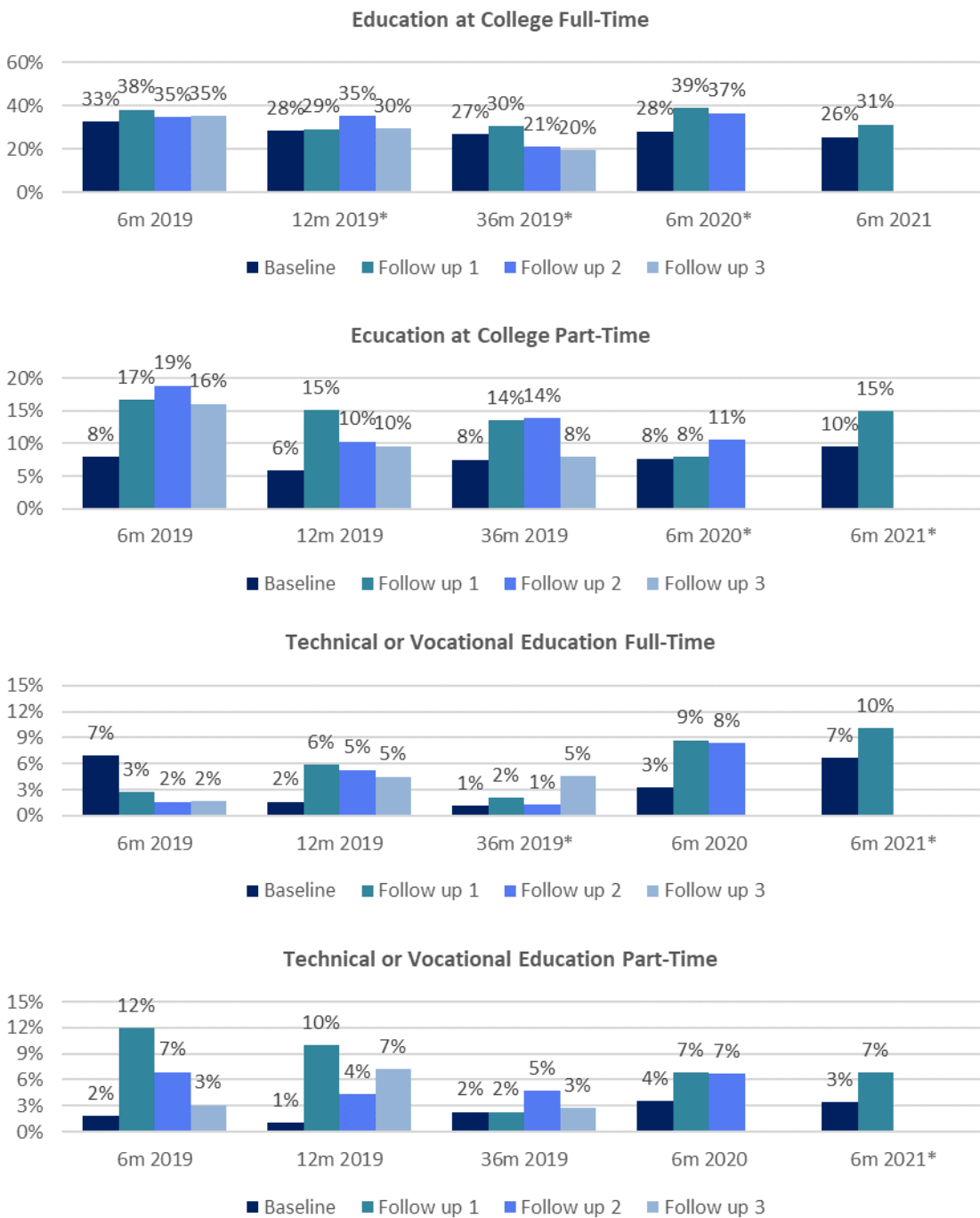
Education Outcomes

Figure 14 summarizes enrollment in education and training programs based on the 2022 Longitudinal Survey responses along with the baseline, year 1 and year 2 follow-up survey responses. In all cohorts except for the 36m 2019 cohort, nearly a third of Veterans were enrolled in college full-time. Less than 20% were enrolled in college part-time, and under 10% were enrolled in vocational education programs.

Changes in the last year. For most cohorts, there was not a significant change in enrollment in education and training programs in the past year. However, there was a slight increase in education at college part-time for the 2021 6m cohort. Around 15% of Veterans in the 2021 6m cohort are currently enrolled in college part-time, which is an increase in enrollment since baseline. Additionally, fewer Veterans in the 2019 12m cohort participated in college full-time. Since these Veterans are now 48 months from separation, it is likely that Veterans who entered college immediately after separation are beginning to complete college. While there appear to be other changes in education and training participation in the last year, most changes are small or statistically insignificant.

Differences in 2022. There were slight differences in enrollment in education and training programs in the 2022 Longitudinal Survey responses. Despite being only 18 months since separation, only about 31% of Veterans in the 2021 6m cohort participated in college full-time in 2022. This is the third lowest participation rate for cohorts in 2022. Additionally, only about 20% of Veterans in the 36m 2019 cohort were enrolled in college full-time. However, this is not surprising as this cohort has mostly completed full-time college enrollment, as the cohort was about 72 months from separation at the time of the 2022 Longitudinal Survey.

Figure 14. Current Enrollment in Education or Training Programs—Longitudinal Survey Participants



Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Among those who participated in TAP. Cohorts 1-7. Percentages do not add to 100% because respondents who indicated that they are not enrolled in education or training programs are excluded from the figure. Differences across cohorts for education at college full-time in the 2022 Longitudinal Survey are statistically significant at the $p < 0.05$ level (chi-square test).

Respondents to the follow-up Longitudinal Survey were asked to rank the methods they are using to pay for their education. Table 12 shows the percentages of participants who selected the following choices as one of their top three answers. The GI Bill remained the most common source of funding, with more than two-thirds of Veterans enrolled in higher education. Like in prior years, more than one-third reported working full or part-time to help fund their education, and just under one-quarter received money from scholarships.

Changes in the last year. While the order or top funding sources did not change in the last year, the percentage of Veterans that ranked each source as a top funding source for education and training changed slightly in 2022. For example, Veterans who attended training or education in the 2020 6m cohort were less likely to utilize student loans or work full or part-time to fund their education or training and were more likely to utilize scholarships or other funding sources. Additionally, a larger percentage of Veterans in the 2019 36m cohort ranked the GI Bill and student loans as one of their top three funding sources relative to Veterans in this cohort who attended education or training in 2021. A larger proportion of Veterans in the 2019 6m cohort that attended college or training used the GI Bill in comparison to Veterans in this same cohort that attended college or training in 2021.

Differences in 2022. The sources of funding utilized by Veterans who attended training or education were similar across cohorts in 2022 responses. The GI Bill was the most used funding source. It was ranked as a top three funding source for 64% to 79% of Veterans in each cohort. Additionally, the second ranked funding source was working full-time or part-time. It was ranked as a top three funding source for between 29% to 44% of Veterans who attended education or training.

Table 12. How are you paying for your education/training? Percentage Who Ranked Each Source in the Top Three (Longitudinal Survey Question 25)

Funding Type	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Student loans					
Follow up 1	10.1	18.1	6.6	11.4	23.4
Total Respondents N	72	155	165	110	91
Follow up 2	7.0	11.9	--	8.8	18.1
Total Respondents N	65	189	--	102	90
Follow up 3	13.1	--	--	14.7	28.1
Total Respondents N	74	--	--	120	86
2022 Change	6.1	-6.2*		5.9	-10.0*
GI Bill					
Follow up 1	81.6	72.3	76.2	71.6	75.0
Total Respondents N	72	155	165	110	91
Follow up 2	66.3	73.3	--	68.1	63.0
Total Respondents N	65	189	--	102	90
Follow up 3	79.2	--	--	64.5	74.6
Total Respondents N	74	--	--	120	86
2022 Change	12.9*	1.0		-3.6	11.6*

Funding Type	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Working full or part-time					
Follow up 1	39.1	38.0	29	37.3	42.1
Total Respondents N	72	155	165	110	91
Follow up 2	44.2	31.4	--	30.4	46.2
Total Respondents N	65	189	--	102	90
Follow up 3	41.3	--	--	32.9	44.6
Total Respondents N	74	--	--	120	86
2022 Change	-2.9	-6.4*		2.5	-1.6
Scholarship					
Follow up 1	16.4	19.0	15.4	29.3	15.4
Total Respondents N	72	155	165	110	91
Follow up 2	23.4	23.4	--	30.2	22.9
Total Respondents N	65	189	--	102	90
Follow up 3	23.3	--	--	25.0	18.0
Total Respondents N	74	--	--	120	86
2022 Change	-0.1	4.4*		-5.2*	-4.9*
Money from other sources					
Follow up 1	24.4	21.7	27.4	23.0	19.7
Total Respondents N	72	155	165	110	91
Follow up 2	23.1	21.5	--	17.0	17.7
Total Respondents N	65	189	--	102	90
Follow up 3	24.0	--	--	22.6	20.7
Total Respondents N	74	--	--	120	86
2022 Change	0.9	-0.2		5.6	3.0*
Other					
Follow up 1	20.7	12.9	15.8	19.9	7.6
Total Respondents N	72	155	165	110	91
Follow up 2	19.6	17.2	--	20.7	15.0
Total Respondents N	65	189	--	102	90
Follow up 3	16.4	--	--	15.6	20.9
Total Respondents N	74	--	--	120	86
2022 Change	-3.2	5.3*		-5.1	5.9*

Source: 2020 through 2022 Longitudinal Data merged with VA Administrative Data and DoD Data.

Note: Respondents may mark more than one answer. Among Veterans who participated in TAP and who are enrolled in education and/or training. Percentages do not add to 100% because respondents may mark multiple options. Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up surveys.: *p<0.05 are indicated in the 2022 change row.

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

- “Provided a better understanding of how the VA can help, specifically regarding disability. I recall a Transition Assistance meeting where I told a VA rep about injuries that happened during my service and thought that was the extent of getting VA disability. I also had no guidance on how to utilize the GI bill. I had to do a lot of research on my own.” (36m 2019)
- “Better explain the benefits of VA health care and how to seek out scholarships for education / how to use the GI bill for graduate degrees.” (6m 2019)

- “Help me transfer what is left of my GI bill to the post 9-11 Education benefits. I've still not been able to do that.” (6m 2020)

Longitudinal Survey respondents indicated their satisfaction with their education in terms of their career and personal salary goals. Table 13 summarizes responses to questions about whether current levels of education allow Veterans to meet career and salary goals. Over 54% of respondents in each cohort believed their current level of education allows them to pursue their personal salary goals.

Changes in the last year. While there appear to be changes in the past year for both satisfaction with level of education in terms of career and salary goals, these changes are not statistically significant.

Differences in 2022. Satisfaction of education related to salary goals differed between cohorts in 2022. Around 73% of Veterans in the 2019 6m cohort indicated that their current level of education allowed them to meet their personal salary goals. In comparison, around 55% of Veterans in the 2020 6m cohort and 54% of Veterans in the 6m 2021 cohort were satisfied that their current level of education allowed them to meet their personal salary goals.

Table 13. Satisfaction with Level of Education in Terms of Career and Salary Goals (Longitudinal Survey Questions 27 and 28 – Asked of Veterans Who Participated in TAP)

Item	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Does your current level of education allow you to pursue your career goals?					
Follow up 1	71.2	60.8	60.8	73.9	69.2
Total Respondents N	162	383	383	200	218
Follow up 2	59.5	65.9	--	71.8	72.6
Total Respondents N	150	464	--	241	271
Follow up 3	75.3	--	--	68.9	74.4
Total Respondents N	186	--	--	292	323
2022 Change	15.8	5.1		-2.9	1.5
Does your current level of education allow you to meet your personal salary goals?					
Follow up 1	55.4	59.6	54	63.7	64.1
Total Respondents N	162	361	384	253	210
Follow up 2	63.2	55.2	--	69.3	65.3
Total Respondents N	150	464	--	242	271
Follow up 3	73.0	--	--	66.5	67.3
Total Respondents N	185	--	--	292	322
2022 Change	9.8	-4.4		-2.8	2

Source: 2020 through 2022 Longitudinal Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up surveys.: *p<0.05 are indicated in the 2022 change row. Differences across cohorts in the 2022 Longitudinal Survey are statistically significant for current levels of education, allowing Veterans who participated in TAP achieve their personal salary goals at the p<0.05 level (chi-square test).

Veteran comments suggest that their satisfaction with career and salary goals may go beyond education. Veterans expressed **difficulty in translating their military skills to civilian skills**. Veterans feel that civilian employers may not understand the skills they

have acquired through their time in service, which makes it difficult to obtain employment. Comments for this topic include:

- “More info on how to translate military service to civilian service. How to interview better, how to have confidence in the interview.” (12m 2019)
- “The only thing that I can really think of is how hard it is to find work when you have a military specialty that really doesn't translate into anything outside of government.” (6m 2020)

3.E. HEALTH AND RELATIONSHIPS

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

Ongoing Physical and Mental Health Conditions

The Longitudinal Surveys asked Veterans to indicate if they have an ongoing physical or mental health condition and, if so, whether they were currently seeking treatment. In 2022, the majority of Veterans have a physical or mental health condition (Table 14). Between 68% and 82% of Veterans reported an ongoing physical health condition, illness, or disability. Of Veterans with a physical condition, between 70% and 79% were seeking treatment for this condition. Additionally, between 48% and 65% of Veterans have a mental or emotional health condition, and 64% to 74% of these Veterans were seeking treatment for this condition.

Changes in the last year. Recently separated Veterans were more likely to seek treatment in 2022 compared to 2021. There was a 14 percentage point increase in seeking treatment for physical health conditions for Veterans in the 2021 6m cohort.¹²

Additionally, Veterans were more likely to have a mental or emotional health condition in 2022. For example, there was an increase of 8 percentage points in Veterans in the 2020 6m cohort that had an ongoing mental or emotional health condition. There was also an increase in ongoing mental or emotional health conditions in other cohorts. However, these changes were not statistically significant. In some cases, the lack of statistical significance may be related to small sample sizes, especially in the 2019 6m cohort.

¹² Although the percentage of Veterans in this cohort seeking treatment for mental or emotional health conditions was about 13 percentage points higher in 2022 compared to 2021, this change was not statistically significant.

Differences in 2022. Recently separated cohorts were more likely to report ongoing mental or emotional health conditions. Around 65% of Veterans in the 2020 6m cohort and 60% of Veterans in the 2021 6m cohort reported an ongoing mental or emotional health condition. In comparison, 48% of Veterans in the 2019 6m cohort reported an ongoing mental or emotional health condition.

There also appeared to be a difference in Veterans who reported ongoing physical health conditions, illnesses or disabilities based on time since separation. Although there appear to be large differences across cohorts in physical health conditions, the differences were not statistically significant.

Table 14. Percentage of Veterans with Ongoing Physical and/or Mental/Emotional Health Conditions and if They are Seeking Treatment (Longitudinal Survey Questions 29 through 34)

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Has an ongoing physical health condition, illness or disability					
Baseline	72.7	74.0	76.7	72.3	68.2
<i>Total Respondents N</i>	182	468	386	287	310
Follow up 1	69.4	77.5	82.6	75.5	66.0
<i>Total Respondents N</i>	161	359	383	252	208
Follow up 2	71.4	78.4	--	72.9	71.4
<i>Total Respondents N</i>	148	459	--	241	273
Follow up 3	68.4	--	--	72.6	68.3
<i>Total Respondents N</i>	185	--	--	293	323
2022 Change	-3.0	0.9	5.9	-0.3	-3.1
Seeking treatment for physical health condition					
Baseline	73.2	71.9	63.0	86.1	73.9
<i>Total Respondents N</i>	129	383	328	220	220
Follow up 1	74.1	80.7	76.9	78.3	73.8
<i>Total Respondents N</i>	117	252	321	204	203
Follow up 2	64.4	79.1	--	76.0	74.8
<i>Total Respondents N</i>	114	379	--	187	204
Follow up 3	70.5	--	--	76.3	74.3
<i>Total Respondents N</i>	140	--	--	227	241
2022 Change	6.1	-1.6	13.9*	0.3	-0.5
Developed a physical condition in past 12 months^a					
Follow up 1	16.0	11.5	18.2	7.3	6.3
<i>Total Respondents N</i>	119	297	321	204	203
Follow up 2	19.8	9.1	--	9.1	6.0
<i>Total Respondents N</i>	114	379	--	187	204
Follow up 3	13.6	--	--	14.3	14.1
<i>Total Respondents N</i>	140	--	--	227	242
2022 Change	-5.3	-1.8	--	5.2	8.1
Has an ongoing mental or emotional health condition					
Baseline	43.4	54.7	55.2	48.1	44.3
<i>Total Respondents N</i>	176	466	385	280	308
Follow up 1	39.2	56.7	60.1	44.9	39.1
<i>Total Respondents N</i>	161	359	381	251	270
Follow up 2	36.2	65.0	--	46.9	49.8
<i>Total Respondents N</i>	150	459	--	240	271
Follow up 3	48.0	--	--	52.6	52.0
<i>Total Respondents N</i>	186	--	--	294	322
2022 Change	11.8	8.3*	4.9	5.7	2.2

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Seeking treatment for mental or emotional health condition					
Baseline	71.5	60.8	55.1	74.3	62.0
Total Respondents N	76	278	213	127	117
Follow up 1	60.1	71.5	68.1	63.8	64.0
Total Respondents N	67	200	152	118	98
Follow up 2	73.4	74.7	--	73.3	70.2
Total Respondents N	65	272	--	106	113
Follow up 3	64.1	--	--	70.2	62.0
Total Respondents N	92	--	--	143	133
2022 Change	-9.3	3.2	13	-3.1	-8.2
Developed a mental or emotional condition in past 12 months^a					
Follow up 1	4.4	14.1	15.0	10.9	7.6
Total Respondents N	67	200	204	119	98
Follow up 2	18.9	8.7	--	3.9	13.2
Total Respondents N	65	272	--	107	113
Follow up 3	10.2	--	--	8.3	10.6
Total Respondents N	92	--	--	143	131
2022 Change	-8.7	-5.4	--	4.4	-2.6

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up surveys: *p<0.05 are indicated in the 2022 change row. Differences across cohorts in the 2022 Longitudinal Survey are statistically significant for reporting a mental health condition at the p<0.05 level (chi-square test).

^a The baseline survey did not ask whether respondents developed the condition in the past 12 months.

Some Veterans reported that they **did not feel TAP prepared them for the mental issues faced after transition**. Many Veterans stated that even though TAP discussed mental difficulties, they never understood how difficult it was to transition to civilian life. Veterans mentioned the difficulties in transitioning to civilian employment, not having the support of military members with them and general isolation after transition as some of the main issues. These issues were highlighted in the following comments from the survey:

- “Focus purely on mental health services and reducing the stigma to seek help, the number one issue is mental health and retraining the brain back into civilian mode. Mental health stigma reduction.” (6m 2020)
- “Help Veterans redefine their purpose and set goals to achieve it. It sounds simple, but the mental shift required from being committed to the service in uniform 24/7, knowing exactly what was required and how to do it every day, and then re-orienting toward a different life purpose that may not be clearly defined before transitioning was the most challenging. Some of us need to find a new mission to focus on, or we get lost and can't figure out what to do with our new freedom.” (36m 2019)
- “I believe if the VA can help emphasize Service members separating in the future to be ready to get back into the civilian world and how much different it is compared to the military and to seek help with mental and physical health when first getting out to help ease into the transition. I wish I would have been

prepared better for this and took a long time to readjust and become comfortable with being a civilian again.” (6m 2021)

Health Care Coverage

Table 15 provides a summary of health care coverage among Veterans who attended TAP. Veterans most frequently utilized VA as their primary source of health care, as about 39% to 50% of Veterans indicated this was their primary source of health care. Veterans also frequently cited employer-provided (25% to 35% of Veterans) or TRICARE (18% to 21% of Veterans) as their primary source of health care.

Changes in the last year. Veterans who separated between December 2020 and January 2021 increased utilization of VA as their primary health care source in 2022 relative to 2021. There was a 12 percentage point increase in utilization of VA as a primary health care source for Veterans in the 2021 6m cohort. Correspondingly, there was an 8 percentage point decrease in utilization of employer-provided health care and a 6 percentage point decrease in utilization of TRICARE as a primary health care source for this same cohort of Veterans.

Differences in 2022. While there appear to be some differences in primary sources of health care among cohorts, these differences are small and not statistically significant.

Table 15. Please select your one primary source of health care (Longitudinal Survey Question 36)

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
VA					
Baseline	38.5	41.4	33.5	39.2	30.9
<i>Total Respondents N</i>	157	429	352	253	277
Follow up 1	45.7	49.0	45.8	41.1	34.8
<i>Total Respondents N</i>	158	358	383	252	268
Follow up 2	43.4	50.1	--	46.1	41.7
<i>Total Respondents N</i>	149	455	--	236	269
Follow up 3	45.8	--	--	49.2	39
<i>Total Respondents N</i>	185	--	--	290	319
2022 Change	2.4	1.1	12.3*	3.1	-2.7
Employer-provided					
Baseline	27.4	28.2	33.6	24.5	35.6
<i>Total Respondents N</i>	157	429	352	253	277
Follow up 1	28.0	24.9	25.4	26.4	35.8
<i>Total Respondents N</i>	158	358	383	252	268
Follow up 2	25.7	25.5	--	26.6	33.2
<i>Total Respondents N</i>	149	455	--	236	269
Follow up 3	30.4	--	--	28.5	35.4
<i>Total Respondents N</i>	185	--	--	290	319
2022 Change	4.7	0.6	-8.2*	1.9	2.2
TRICARE					
Baseline	24.3	20.9	25.8	25.1	26.4
<i>Total Respondents N</i>	157	429	352	253	277
Follow up 1	23.6	17.8	19.6	28.0	24.1
<i>Total Respondents N</i>	158	358	383	252	268
Follow up 2	24.2	17.6	--	21.2	23.9
<i>Total Respondents N</i>	149	455	--	236	269
Follow up 3	20.2	--	--	18.0	20.8
<i>Total Respondents N</i>	185	--	--	290	319
2022 Change	-4	-0.2	-6.2*	-3.2	-3.1
Something else (including plan purchased through health care exchange)					
Baseline	5.3	5.4	3.7	7.2	4.5
<i>Total Respondents N</i>	157	429	352	253	277
Follow up 1	2.2	3.6	2.7	2.3	4.5
<i>Total Respondents N</i>	158	358	383	252	268
Follow up 2	4.7	1.9	--	0.7	0.3
<i>Total Respondents N</i>	149	455	--	236	269
Follow up 3	0.0	--	--	0.5	2.7
<i>Total Respondents N</i>	185	--	--	290	319
2022 Change	-4.7	-1.7	-1	-0.2	2.4
Other government health care (including Medicaid and Medicare)					
Baseline	2.0	1.7	2.0	4.0	5.7
<i>Total Respondents N</i>	157	429	352	253	277
Follow up 1	0.0	0.2	2.8	0	0.7
<i>Total Respondents N</i>	158	358	383	252	268
Follow up 2	0.0	1.8	--	3.6	1.0
<i>Total Respondents N</i>	149	455	--	236	269
Follow up 3	1.9	--	--	1.0	1.1
<i>Total Respondents N</i>	185	--	--	290	319
2022 Change	1.9	1.6	0.8	-2.6	0.1

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up Surveys: *p<0.05 are indicated in the 2022 change row.

Satisfaction with Health

Veterans were asked how satisfied they were with their physical health, emotional/mental health and health care over the last three months. Table 16 presents the Veterans who indicated that they were satisfied or very satisfied with their physical health, emotional/mental health and health care over the past three months. Around 53% to 65% of Veterans reported that they were satisfied with their health care. Additionally, less than 60% of Veterans in each cohort were satisfied with their physical health, and less than 55% in each cohort were satisfied with their mental or emotional health.

Changes in the last year. There appeared to be differences in satisfaction with emotional and mental health for Veterans in the 2019 6m cohort; however, due to smaller sample sizes in the 2019 6m cohort, this change is not statistically significant. There also appear to be changes in other cohorts in the last year; however, these changes were small and not statistically significant.

Differences in 2022. Although there appeared to be differences in health satisfaction from 2021 to 2022, the differences were not statistically significant and could be due to small sample sizes.

Table 16. Over the last three months, how satisfied have you been with: Your physical health? Your emotional/mental health? Your health care? (Longitudinal Survey Question 37)

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Satisfied with your physical health					
Baseline	66.1	51.3	44.0	53.8	59.7
Total Respondents N	186	464	384	297	322
Follow up 1	68.9	43.7	41.3	59.4	53.1
Total Respondents N	161	357	382	251	270
Follow up 2	62.1	49.1	--	55.8	58.4
Total Respondents N	150	456	--	241	271
Follow up 3	59.6	--	--	55.0	57.3
Total Respondents N	186	--	--	292	322
2022 Change	-2.5	5.4	-2.7	-0.8	-1.1
Satisfied with your emotional/mental health					
Baseline	58.0	48.8	44.0	55.3	55.0
Total Respondents N	185	468	385	297	323
Follow up 1	67.2	51.7	40.2	61.4	56.6
Total Respondents N	160	359	382	252	270
Follow up 2	67.1	50.2	--	49.7	59.4
Total Respondents N	149	458	--	240	272
Follow up 3	50.3	--	--	54.6	53.7
Total Respondents N	186	--	--	293	320
2022 Change	-16.8	-1.5	-3.8	4.9	-5.7
Satisfied with your health care					
Baseline	60.1	50.0	50.8	63.5	63.5
Total Respondents N	186	467	386	297	321
Follow up 1	58.1	55.6	52.5	71.6	69.4
Total Respondents N	161	359	383	252	271
Follow up 2	64.7	58.2	--	64.2	64.5
Total Respondents N	149	458	--	240	270
Follow up 3	60.7	--	--	65.0	63.3
Total Respondents N	186	--	--	293	320
2022 Change	-4.0	2.6	1.7	.8	-1.2

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up surveys: *p<0.05 are indicated in the 2022 change row.

Veterans desire for additional **mental health counseling** could explain part of the dissatisfaction with their health care. Veterans wanted mandatory mental health counseling to be part of their transition to help identify potential or ongoing issues. Veterans also said that transitioning from mental health counseling while on active duty to VA and civilian counseling caused delays at a crucial time of their transition. Lastly, Veterans mentioned they wanted periodic check-ins after their transition. VA instituted the Solid Start program in 2019 to assist Veterans after transition and provide periodic check-ins and assistance. Some comments highlighting this input include:

- “Better mental health screening before getting out and free mental health counseling several months after getting out.” (6m 2020)

- “Having a physician or counselor discuss mental health changes during and after transition and what could be factors of influence.” (6m 2020)
- “Mental health care is very hard to find in rural areas! There are very few that take Tricare and no one to call to assist!!! They also need to prepare people for the fact you will have to pay co pays etc. for health care for medical dental etc.” (6m 2020)
- “The TAP program should have more mental health resources such as online counseling.” (6m 2020)

Marital Status

The Longitudinal Survey asked Veterans to indicate their marital status in 2022 (Table 17). The most frequently selected marital status for Veterans was married, with between 57% and 70% of Veterans indicating they were married in 2022.

Changes in the last year. There appears to be a decrease in the percentage of Veterans married in the 2019 12m cohort. However, this change was not statistically significant. Additionally, other changes in the last year were small and not statistically significant.

Differences in 2022. Similarly, there appear to be slight differences in marital status across cohorts. However, these differences were not statistically significant.

Table 17. Marital Status of Longitudinal Survey Participants

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Living with a Domestic Partner					
Baseline	7.1	7.8	6.8	3.8	6.2
<i>Total Respondents N</i>	184	468	386	297	321
Follow up 1	4.7	7.6	4.7	8.3	5.0
<i>Total Respondents N</i>	161	359	383	252	271
Follow up 2	6.4	8.2	--	5.5	7.3
<i>Total Respondents N</i>	150	459	--	241	273
Follow up 3	5.5	--	--	7.8	6.1
<i>Total Respondents N</i>	186	--	--	293	323
2022 Change	-0.9	0.6	-2.1	2.3	-1.2
Never Married					
Baseline	20.6	22.8	22.6	23.7	13.1
<i>Total Respondents N</i>	184	468	386	297	321
Follow up 1	21.0	23.7	22.9	17.0	10.2
<i>Total Respondents N</i>	161	359	383	252	271
Follow up 2	16.4	20.3	--	19.5	11.0
<i>Total Respondents N</i>	150	459	--	241	273
Follow up 3	19.8	--	--	19.0	8.5
<i>Total Respondents N</i>	186	--	--	293	323
2022 Change	3.4	-3.4	0.3	-0.5	-2.5
Married					
Baseline	62.8	55.3	58.3	59.8	64.6
<i>Total Respondents N</i>	184	468	386	297	321
Follow up 1	64.1	58.3	60.9	65.8	68.6
<i>Total Respondents N</i>	161	359	383	252	271
Follow up 2	67.0	59.4	--	64.0	68.5
<i>Total Respondents N</i>	150	459	--	241	273
Follow up 3	67.1	--	--	57.1	69.7
<i>Total Respondents N</i>	186	--	--	293	323
2022 Change	0.1	1.1	2.6	-6.9	1.2
Separated/Widowed/Divorced					
Baseline	9.2	11.2	9.4	10.4	15.8
<i>Total Respondents N</i>	184	468	386	297	321
Follow up 1	9.7	7.8	10.3	8.7	15.1
<i>Total Respondents N</i>	161	359	383	252	271
Follow up 2	10.2	10.6	--	9.2	11.1
<i>Total Respondents N</i>	150	459	--	241	273
Follow up 3	7.1	--	--	7.8	15.0
<i>Total Respondents N</i>	186	--	--	293	323
2022 Change	-3.1	2.8	0.9	-1.4	3.9

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up Surveys: *p<0.05 are indicated in the 2022 change row.

Companionship and Social Connections

The survey collected information related to Veterans’ social connections and their sense of social isolation since transitioning to civilian life. Table 18 presents the percentage of Veterans that responded “often” or “some of the time” to each question. Most Veterans suggest they may feel socially isolated or have a lack of social connections. Over 50% of Veterans in each cohort felt a lack of companionship often or some of the time, and over 51% felt isolated from others often or some of the time.

Changes in the last year. There appeared to be trends in companionship and social connections from 2021 to 2022; however, none of the changes were statistically significant.

Differences in 2022. Veterans who recently separated were more likely to feel social isolation or a lack of companionship in 2022 compared to Veterans who separated earlier. About 57% of Veterans in the 2020 6m cohort and 60% of Veterans in the 2021 6m cohort felt left out often or some of the time, compared to 42% of Veterans in the 2019 6m cohort.

Table 18. Here we want to know how you are feeling since your transition to civilian life. How often do you: Feel that you lack companionship? Feel left out? Feel isolated from others? (Longitudinal Survey Question 43)

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Often or some of the time feel lack of companionship					
Baseline	57.4	61.9	57.4	51.7	49.9
Total Respondents N	186	470	387	296	323
Follow up 1	46.5	59.9	57.4	42.7	54.0
Total Respondents N	161	358	383	252	271
Follow up 2	43.2	61.0	--	50.1	48.2
Total Respondents N	148	459	--	241	273
Follow up 3	50.1	--	--	53.8	50.3
Total Respondents N	186	--	--	291	321
2022 Change	6.9	1.1	<0.1	3.7	2.1
Often or some of the time feel left out					
Baseline	40.4	57.4	57.4	50.0	52.0
Total Respondents N	186	469	387	295	322
Follow up 1	41.6	56.9	59.7	42.7	49.8
Total Respondents N	161	357	382	251	271
Follow up 2	45.5	56.6	--	49.0	44.4
Total Respondents N	148	458	--	239	273
Follow up 3	42.4	--	--	49.8	42.7
Total Respondents N	186	--	--	291	320
2022 Change	-3.1	-0.3	2.3	0.8	-1.7
Often or some of the time feel isolated from others					
Baseline	56.2	59.0	63.0	55.3	55.4
Total Respondents N	186	470	387	295	321
Follow up 1	50.0	61.9	63.1	45.4	52.4
Total Respondents N	162	357	383	252	271
Follow up 2	51.9	62.8	--	50.9	46.4
Total Respondents N	148	458	--	241	272
Follow up 3	53.3	--	--	59.1	51.1
Total Respondents N	186	--	--	291	319
2022 Change	1.4	0.9	0.1	8.2	4.7

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up surveys: *p<0.05 are indicated in the 2022 change row. Differences across cohorts in the 2022 Longitudinal Survey for often or some of the time feeling left out are statistically significant at the p<0.05 level (chi-square test).

3.F. FINANCIAL CIRCUMSTANCES

The PSTAP surveys collect information regarding Veterans' financial situation. The survey questions addressed Veterans' income, savings, debt and housing situation. The timing of the survey provides a broad overview of financial circumstances at different lengths of time post-separation (Table 19).

Table 19. Veterans' Current Financial Situation (Longitudinal Survey Questions 44 - 47)

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Percentage able to pay for all necessary expenses, such as mortgage/rent, debt payments and groceries					
Baseline	89.2	85.6	80.0	90.7	81.9
Total Respondents N	184	468	388	293	314
Follow up 1	94.6	87.7	81.8	94.4	90.3
Total Respondents N	162	358	340	249	268
Follow up 2	90.0	83.3	--	87.3	89.5
Total Respondents N	150	455	--	241	272
Follow up 3	91.1	--	--	89.6	86.1
Total Respondents N	186	--	--	291	321
2022 Change	-1.3	-4.4	1.8	2.3	-3.4
Percentage with at least 3 months of typical income set aside in case of an unexpected financial event					
Baseline	60.6	55.5	51.7	54.0	50.0
Total Respondents N	181	467	388	290	317
Follow up 1	63.4	59.5	54.4	61.5	60.0
Total Respondents N	160	358	377	250	270
Follow up 2	74.5	51.9	--	59.6	57.4
Total Respondents N	150	457	--	242	272
Follow up 3	61.6	--	--	56.7	49.5
Total Respondents N	186	--	--	292	323
2022 Change	-12.9*	-7.6	2.7	-2.9	-7.9
Percentage of households that have the insurance coverage needed if an unexpected financial event were to occur					
Baseline	87.7	79.2	77.0	77.5	86.5
Total Respondents N	183	468	388	295	318
Follow up 1	89.7	80.0	73.7	88.6	86.9
Total Respondents N	162	359	376	248	269
Follow up 2	86.6	75.8	--	82.0	81.7
Total Respondents N	150	456	--	242	271
Follow up 3	82.5	--	--	82.0	85.2
Total Respondents N	186	--	--	293	323
2022 Change	-4.1	-3.2	-3.3	<0.1	3.5
Percentage of households who have begun to set aside money for retirement					
Baseline	80.2	66.5	64.9	71.1	72.7
Total Respondents N	182	468	388	294	318
Follow up 1	87.4	70.0	68.3	86.2	76.9
Total Respondents N	161	357	377	250	268
Follow up 2	82.6	68.6	--	81.7	76.3
Total Respondents N	150	456	--	241	271
Follow up 3	83.0	--	--	70.0	70.0
Total Respondents N	184	--	--	292	322
2022 Change	0.4	-3.4	3.4	-9.9	-1.9

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up surveys: *p<0.05 are indicated in the 2022 change row.

In each cohort, over 80% of Veterans were able to pay for all necessary expenses, and about half had enough savings to cover an unexpected financial event. Furthermore, over 70% of Veterans had insurance to cover an unexpected financial event, and over 68% were setting aside money for retirement.

Changes in the last year. Fewer Veterans have income set aside to cover unexpected financial events in 2022 compared to 2021. For Veterans in the 2019 6m cohort, there was an approximately 13 percentage point decrease in Veterans who had three months of income set aside for an unexpected financial event in 2022 compared to 2021. Although other cohorts also appeared to have lower percentages of Veterans able to pay for expenses and contribute to savings, these differences were not statistically significant.

Differences in 2022. Veterans in separate cohorts appear to have different financial situations based on the time since separation; however, these differences were not statistically significant. Table 20 shows the baseline and follow-up responses regarding debt payments and housing stability. Between 5% and 11% of Veterans noted they were more than one month behind on their debt payments. Additionally, between 6% and 15% of Veterans were concerned they would lose their housing and be unable to find alternative housing.

Table 20. Is your household more than one month behind on your debt payments (e.g., mortgage or credit card)? Are you currently concerned that you will lose your housing and be unable to find stable alternative housing? (Longitudinal Survey Q48 and 50)

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Percentage of households more than one month behind on debt payments					
Baseline	7.8	9.7	12.1	8.6	14.0
Total Respondents N	186	469	387	296	322
Follow up 1	6.4	9.7	11.3	3.3	10.4
Total Respondents N	162	358	377	249	270
Follow up 2	2.7	11.0	--	11.4	7.5
Total Respondents N	150	455	--	242	272
Follow up 3	5.4	--	--	6.4	10.3
Total Respondents N	186	--	--	288	323
2022 Change	2.7	1.3	-0.8	-5	2.8
Percentage concerned that they will lose their housing and be unable to find stable alternative housing					
Baseline	8.3	8.4	9.3	5.3	7.1
Total Respondents N	185	468	386	296	322
Follow up 1	8.2	8.9	15.0	7.0	7.2
Total Respondents N	162	359	377	249	270
Follow up 2	8.1	14.6	--	7.1	8.0
Total Respondents N	150	457	--	242	272
Follow up 3	9.4	--	--	6.1	8.9
Total Respondents N	185	--	--	294	322
2022 Change	1.3	5.7	5.7	-1	0.9

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up surveys: *p<0.05 are indicated in the 2022 change row. Differences across cohorts in the 2022 Longitudinal Survey are statistically significant at the p<0.05 level (chi-square test).

Changes in the last year. In the last year, there appears to be a slight increase in Veterans who were concerned they could lose their housing; however, this trend is not statistically significant.

Differences in 2022. More recently separated cohorts appear to have higher proportions of Veterans with housing stability concerns. Around 15% of Veterans in both the 2020 and 2021 6m cohorts expressed concern with their housing stability, which is about 5 percentage points higher than the 2019 6m cohort. In addition, a smaller percentage of the 2019 6m cohort was at least one month behind on debt payments relative to the 2020 and 2021 6m cohorts. This might indicate that the 2019 6m cohort had a higher level of financial stability in 2022 compared to the other 6m cohorts. Higher levels of financial stability among the 2019 6m cohort compared to the 2020 and 2021 cohorts are expected, given that the 2019 6m cohort has had more time since separation to gain financial stability and stable housing than the other 6m cohorts.

Living Situation

Veterans were also asked about their living situation, which is shown in Table 21. Most Veterans reported that they owned or rented a home or apartment in 2022. Owning an apartment or house was the most frequently reported living situation for Veterans in

each cohort. Around 48% of Veterans in the 2021 6m cohort reported owning a home or apartment, while around 70% of Veterans in the 2019 6m cohort owned a home or apartment. Renting an apartment was the second most frequently selected living situation, with around 23% to 39% of Veterans indicating they rented an apartment in 2022. Additionally, less than 9% of Veterans were living with a friend or relative.

Table 21. Current Living Situation of Longitudinal Survey Participants at Baseline and Follow Up

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Rent an apartment					
Baseline	22.8	37.1	42.8	39.5	33.5
<i>Total Respondents N</i>	186	469	388	296	323
Follow up 1	19.9	36.3	38.6	37.3	31.5
<i>Total Respondents N</i>	160	359	379	248	270
Follow up 2	29.2	31.9	--	34.7	25.3
<i>Total Respondents N</i>	150	456	--	242	272
Follow up 3	23.0	--	--	28.6	26.4
<i>Total Respondents N</i>	186	--	--	294	321
2022 Change	-6.2	-4.4	-4.2	-6.1	1.1
Own an apartment or house					
Baseline	57.8	41.7	40.1	49.8	61.3
<i>Total Respondents N</i>	186	469	388	296	323
Follow up 1	61.8	49.6	47.5	56.4	64.4
<i>Total Respondents N</i>	160	359	379	248	270
Follow up 2	62.6	52.9	--	60.9	68.4
<i>Total Respondents N</i>	150	456	--	242	272
Follow up 3	70.1	--	--	62.8	65.8
<i>Total Respondents N</i>	186	--	--	294	321
2022 Change	7.5*	3.3	7.5*	1.9	-2.6
Live with a friend or relative (not paying rent)					
Baseline	18.7	13.6	15.1	6.3	4.0
<i>Total Respondents N</i>	186	469	388	296	323
Follow up 1	18.0	10.1	8.8	5.4	1.4
<i>Total Respondents N</i>	160	359	379	248	270
Follow up 2	7.5	6.3	--	4.3	4.8
<i>Total Respondents N</i>	150	456	--	242	272
Follow up 3	6.1	--	--	6.2	5.9
<i>Total Respondents N</i>	186	--	--	294	321
2022 Change	-1.4	-3.8	-6.3	1.9	1.1
Other					
Baseline	0.7	7.7	1.9	4.3	1.0
<i>Total Respondents N</i>	186	469	388	296	323
Follow up 1	0.3	4.0	5.0	0.9	2.6
<i>Total Respondents N</i>	160	359	379	248	270
Follow up 2	1.0	9.0	--	0.1	1.0
<i>Total Respondents N</i>	150	456	--	242	272
Follow up 3	0.9	--	--	2.4	2.0
<i>Total Respondents N</i>	186	--	--	294	321
2022 Change	-0.1	5.0	3.1	2.3	1.0

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up Surveys: *p<0.05 are indicated in the 2022 change row.

Changes in the last year. In most cohorts, there was an increase in home or apartment ownership between 2021 and 2022. Both the 2019 and 2021 6m cohorts increased ownership of an apartment or house by about 8 percentage points. Changes in living situation for the 2019 36m cohort were small and not statistically significant.

Differences in 2022. Differences in the 2022 living situation across cohorts were not statistically significant.

Personal Income

Table 22 provides the income ranges for personal income for Veterans who were not in full-time education or full-time training. While there was a diverse range of incomes in Veterans who have completed TAP and were not currently in education or training, over 60% reported an income of over \$40,000.

Table 22. Personal Income Range, Longitudinal Baseline and Follow-up Survey

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Less than \$25,000					
Baseline	26.0	29.2	23.7	21.9	20.0
Follow up 1	22.4	22.7	17.1	15.4	14.2
Follow up 2	20.3	14.6	--	12.4	14.0
Follow up 3	19.5	--	--	14.9	11.2
2022 Change	-0.8	-8.1*	-6.6*	2.5	-2.8
\$25,001 - \$40,000					
Baseline	15.1	18.9	25.7	21.3	18.6
Follow up 1	4.5	13.9	18.0	14.1	12.7
Follow up 2	15.4	18.0	--	12.3	11.8
Follow up 3	12.6	--	--	14.1	8.8
2022 Change	-2.8	4.1	7.7	1.8	-3.0
\$40,001 - \$70,000					
Baseline	21.0	20.5	17.7	20.7	22.2
Follow up 1	30.3	19.4	27.0	24.9	26.8
Follow up 2	11.3	18.9	--	27.8	20.7
Follow up 3	15.4	--	--	20.3	24.4
2022 Change	4.1	-0.5	9.3*	-7.5	3.7
\$70,001 - \$100,000					
Baseline	20.6	13.7	13.2	14.8	14.9
Follow up 1	20.6	22	13.8	13.8	21
Follow up 2	23.3	21.6	--	18.2	25.3
Follow up 3	18.8	--	--	17	18
2022 Change	-4.5	-0.4	0.6	-1.2	-7.3*
\$100,001 and up					
Baseline	15.4	14	15.4	19.7	22
Follow up 1	21.3	17.8	19.9	30.7	23.9
Follow up 2	28.4	21.6	--	27.6	25.7
Follow up 3	32.1	--	--	29.3	34.9
2022 Change	3.7	3.8	4.5	1.7	9.2*
Total Respondents					
N	184	451	374	287	318

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up surveys: *p<0.05 are indicated in the 2022 change row.

Changes in the last year. Recently separated Veterans reported increased personal income in the last year. There was an 8 percentage point decrease in Veterans from the 2020 6m cohort and a 7 percentage point decrease in Veterans from the 2021 6m cohort that earned less than \$25,000. There was a corresponding 9 percentage point increase in Veterans from the 2021 6m cohort that earned \$40,001 to \$70,000. There was also a shift in reported income ranges within the 2019 36m cohort that suggests Veterans in this cohort saw an increase in income in the last year. While there was a decrease of 7 percentage points of Veterans in the \$70,001 to 100,000 income range, there was a 9 percentage point increase in Veterans reporting \$100,000 or more.

Differences in 2022. Veterans further from separation appear to be more likely to report higher incomes. For example, 27% of Veterans in the 2021 6m cohort were in the

\$40,001 to \$70,000 range, while Veterans in other 6m cohorts more frequently appear in higher personal income ranges.

Household Income

Veterans also indicated the annual income range for their households. Table 23 provides the income ranges for the household income for Veterans who were not in full-time education or full-time training. Overall, household income trends were similar to personal income. For example, over 69% of Veterans reported earning over \$40,000 in household income.

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

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Less than \$25,000					
Baseline	10.2	13.6	10.2	9.6	10.5
Follow up 1	6.4	11.2	12.1	11.1	4.8
Follow up 2	11.8	10.3	--	10.0	10.9
Follow up 3	4.4	--	--	12.9	2.4
2022 Change	-7.4	-0.9	1.9	2.9	-8.5*
\$25,001 - \$40,000					
Baseline	14.8	16.8	25.0	18.9	14.0
Follow up 1	5.6	10.6	12.2	8.1	12.2
Follow up 2	8.4	13.3	--	9.5	5.8
Follow up 3	8.7	--	--	8.2	5.7
2022 Change	0.3	2.7	-12.8*	-1.3	-0.1
\$40,001 - \$70,000					
Baseline	17.1	19.8	18.8	19.6	21.3
Follow up 1	27.7	15.0	22.3	24.8	18.5
Follow up 2	15.1	14.5	--	23.3	24.9
Follow up 3	19.2	--	--	19.5	19.3
2022 Change	4.1	-0.5	3.5	-3.8	-5.6
\$70,001 - \$100,000					
Baseline	24.4	12.7	11.4	13.3	16.2
Follow up 1	19.1	22.7	15.2	12.7	26.3
Follow up 2	15.7	18	--	10.5	18.7
Follow up 3	17.4	--	--	12.1	18.7
2022 Change	1.7	-4.7	3.8	1.6	<0.1
\$100,001 and up					
Baseline	30.2	29	25.2	35.4	34.9
Follow up 1	40.1	31.7	31.9	41.9	36.3
Follow up 2	47.5	37.4	--	44.3	36.9
Follow up 3	48.4	--	--	43.9	51.1
2022 Change	0.9	5.7	6.7	-0.4	14.2*
Total Respondents					
N	184	451	374	287	318

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up surveys: *p<0.05 are indicated in the 2022 change row.

Changes in the last year. Veteran household income generally increased in the last year. For example, there was a decrease of about 13 percentage points of Veterans in

the 2021 6m cohort who reported household earnings between \$25,001 and \$40,000. There was also an increase in the percentage of Veterans in the 6m 2021 cohort in each of the household income categories above \$70,000. However, these changes were not statistically significant. Additionally, there was a 9 percentage point decrease in Veterans in the 2019 36m cohort reporting a household income less than \$25,000, and a corresponding 14.2 percentage point increase in Veterans from this cohort that reported earning over \$100,000.

Differences in 2022. Similar to personal income, Veterans further from separation appear to be more likely to report higher household incomes; however, these differences were not statistically significant.

Factors Impacting Individual Earnings of Veterans

To further understand what impacts individual earnings for Veterans, a statistical model was built using logistic regression. To make the modeling simpler and the coefficients more understandable, Question 52 in the Longitudinal Survey was recoded into income below and equal to or above \$70,000. The explanatory variables for this regression were similar to previous regressions conducted in the study (age, gender, grade, cohort, branch and race). All respondents were included in this analysis. Table 24 provides the results of the regression analysis.

Table 24. Most Important Factors to Income

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of Income Greater Than or Equal to \$70,000	Estimated Probability of Income Less than \$70,000
1	Grade E1 - E3	(-)	28%	72%
2	Officers	+	71%	29%
3	Grade E4 - E6	(-)	35%	65%
4	National Guard	+	60%	40%
5	Took TAP	+	59%	41%
6	Reserve Member	+	59%	41%
7	Female	(-)	42%	58%
8	Race: White	+	56%	44%

Source: 2022 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

The model suggests that Service members in lower grade groups were less likely to indicate income levels above \$70,000, and Officers were more likely to reach higher individual incomes. Reserve members and the National Guard were both more likely to indicate higher incomes. Race and gender had some significant effects as well, with females being less likely to report higher income levels and white Service members more likely to report higher pay. Additionally, Veterans who took TAP were also more likely to indicate a higher income.

Unemployment Compensation

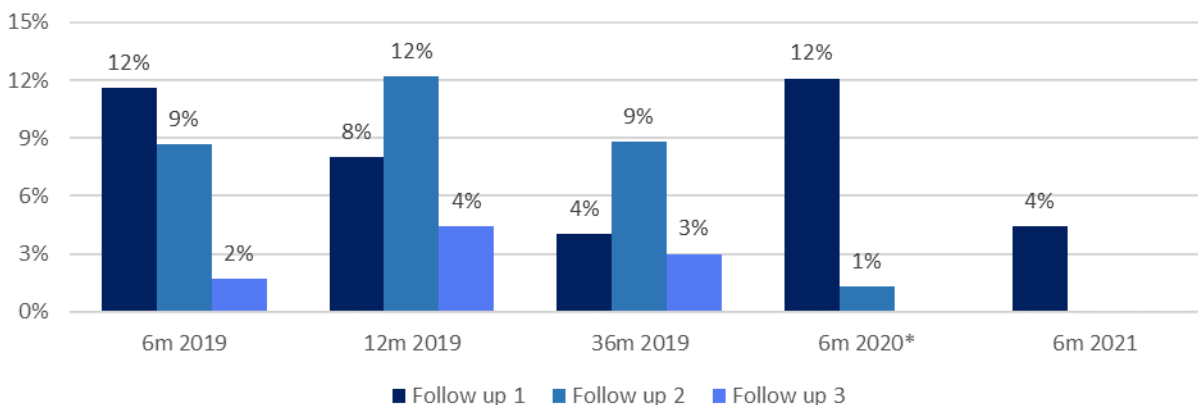
The follow-up Longitudinal Survey asked respondents whether they received unemployment compensation during the previous 12 months. Only the follow-up surveys asked about unemployment compensation; therefore, there were three years (2020, 2021 and 2022) of data available for the 2019 cohort, two years (2021 and 2022) available for the 2020 cohort and 1 year (2021) for the 2021 cohort (Figure 15).

Veterans reported low levels of unemployment in 2022, with less than 5% of Veterans in each cohort who received unemployment insurance. Further, less than 2% of Veterans in the 2019 and 2020 6m cohorts reported that they received unemployment compensation.

Changes in the last year. Similar to national unemployment trends, Veteran utilization of unemployment compensation decreased between 2021 and 2022. For example, around 12% of Veterans in the 2020 6m cohort utilized unemployment compensation in 2021, while only 1.3% of these Veterans utilized unemployment compensation in 2022. Other cohorts followed similar trends, and while the decrease in the 2019 12m cohort was nearly significant (with a p-value of 0.058, just above the cutoff for significance of 0.05), the other changes were not statistically significant.

Differences in 2022. While there appears to be a difference between cohorts in receipt of unemployment compensation in 2022, these differences were not statistically significant.

Figure 15. Percentage of Longitudinal Survey Respondents Receiving Unemployment Compensation at Follow-up (Longitudinal Survey Question 53 – Asked of Veterans Who Participated in TAP)



Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Note: Differences statistically different from previous year among Veterans who participated in TAP and responded to both the baseline and follow-up surveys: * $p < 0.05$ are indicated in the 2022 change row.

3.G. SATISFACTION AND WELL-BEING

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

Life Satisfaction

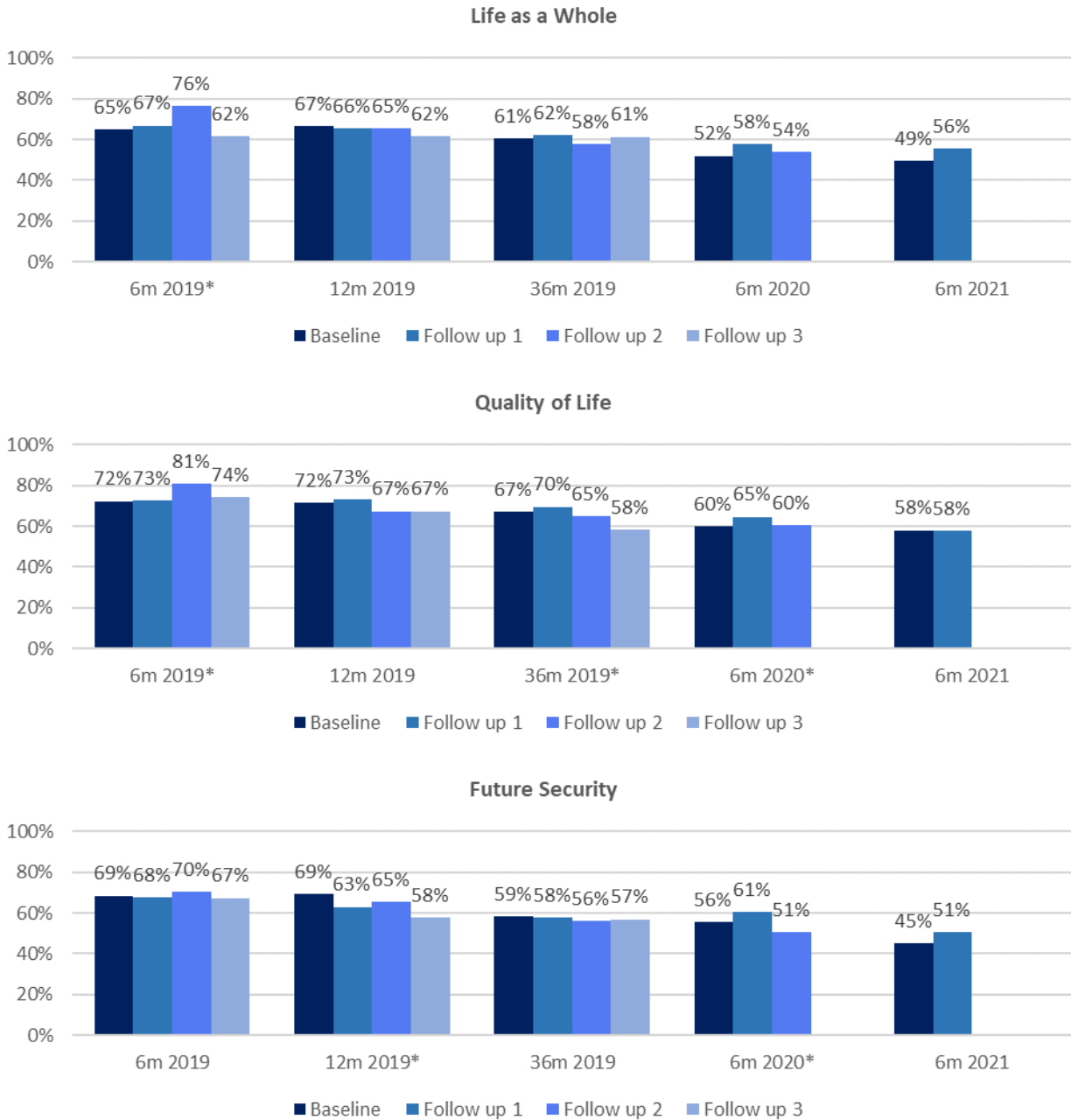
Figure 16 provides the percentage of satisfied Veterans for general life satisfaction domains, including satisfaction with their lives as a whole, their quality of life and their future security. As a note, life achievement, personal relationships and spirituality/religion were not included in the Longitudinal Surveys.

Changes in the last year. Most cohorts have been fairly consistent in their responses annually. For overall life satisfaction, the largest decrease was for Veterans in the 6m 2019 cohort, which went from 76% to 62% over the past year. However, this is only a 3% decrease from the baseline results. Veterans in the 6m 2021 cohort showed the greatest increase in the baseline, going from 49% to 56% for overall life satisfaction. For quality of life, all but one cohort were within 5 percentage points of the baseline, as only the 36m 2019 cohort decreased by a larger margin (going from 67% to 58%). However, both the 6m 2019 and 36m 2019 cohorts saw 7 percentage point decreases from follow up 2 to follow up 3. As for future security, the 6m 2019 and 36m 2019 cohorts have

been consistent throughout at around 68% and 58%, respectively. Both the 12m 2019 and 6m 2020 cohorts decreased over the last year, with the 12m 2019 cohort decreasing by 7 percentage points to 58% and the 6m 2020 cohort decreasing by 10 percentage points to 51%. The 6m 2021 cohort was the only one to increase over the past year, going from 45% to 51%.

Differences in 2022. Overall, the 6m 2019 and 12m 2019 cohorts are the highest-scoring cohorts for all three categories. The gap between those two cohorts is smaller this year than in 2021, as the 6m 2019 cohort saw larger decreases in most scores compared to other groups. Additionally, the 6m 2021 cohort is the only one to show large increases from last year for both overall satisfaction and future security. While this cohort has increased scores compared to last year, it is still either the lowest or second lowest-scoring in all three categories this year, along with the 6m 2020 cohort. This may be due to the long-lasting effects of the COVID-19 pandemic.

Figure 16. Satisfaction Scores for Veterans Who Took TAP, Longitudinal Baseline and Follow-up Surveys by Cohort for Life as a Whole, Quality of Life and Future Security



Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

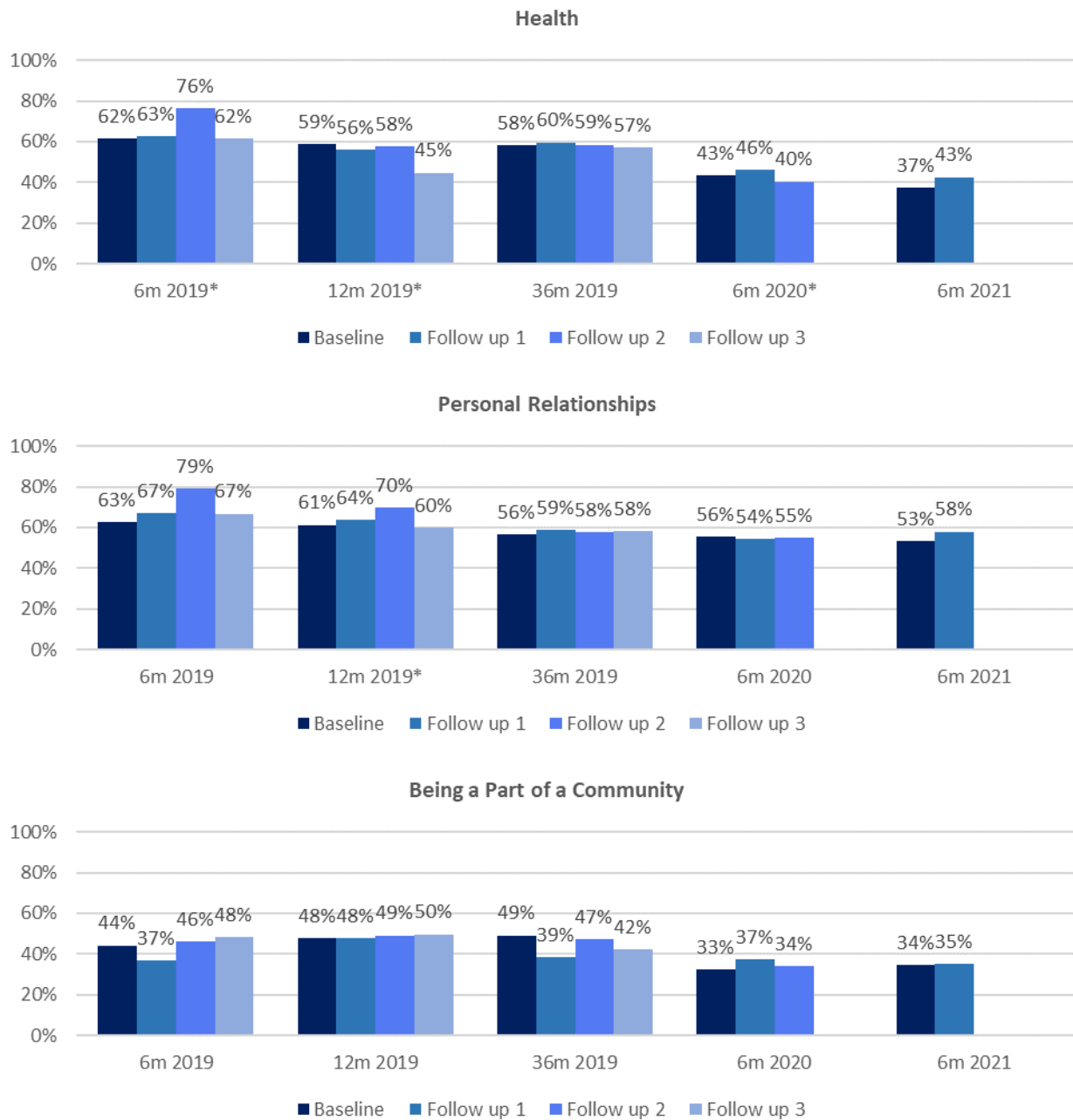
Well-Being

Figure 17 provides the percentage of satisfied Veterans for well-being domains, including health, personal relationships and being a part of the community.

Changes in the last year. Both the 6m 2019 and 12m 2019 cohorts show a steep decline in both health and personal relationship satisfaction when compared to last year. Responses for each group fell by more than 10 percentage points, including 14% for the 6m 2019 and 13% for the 12m 2019 cohorts in the health satisfaction category. The 6m 2020 cohort also showed a significant decline in health satisfaction. As for being a part of the community, scores remained low and generally within 5 percentage points of the baseline responses, showing no statistically significant results.

Differences in 2022. Overall, the 2019 cohorts scored higher in all categories when compared to the 6m 2020 and 6m 2021 cohorts. This may be due to the COVID-19 pandemic impacting their transition more than the others for these specific factors. In general, the pandemic made it more difficult for separating Service members to become a part of their community and build relationships with people outside the military. The 6m 2019 cohort scored much higher than other cohorts for both health and personal relationships. The next highest cohort for each was at least 7 and 5 percentage points behind, respectively. As for being a part of a community, all cohorts scored low. The 12m 2019 cohort scored highest at only 50% satisfaction. The 6m and 36m 2019 cohorts scored slightly lower at 48% and 42%, respectively. For the 6m 2020 and 6m 2021 cohorts, only a little over one-third were satisfied with being a part of the community.

Figure 17. Satisfaction Scores for Veterans Who Took TAP, Longitudinal Baseline and Follow-up Surveys by Cohort for Life as a Whole, Quality of Life and Future Security



Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Factors Impacting Veteran Satisfaction

In an effort to determine what factors impact life satisfaction for Veterans, a statistical model was developed using logistic regression. The technique attempts to develop the probability of the event of life satisfaction through a set of possible explanatory variables. First, Question 55_1 (Life Satisfaction) was recoded into three possible values: Satisfied, Not Satisfied and Not Applicable. Satisfied included a response of 7 to 10. Not Satisfied included a response of 0 to 6. Not Applicable included a value of 11 or the default for missing values.

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

Table 25 lists the significant factors found to drive overall life satisfaction. The table provides each question along with the overall effect responses have on the model. The larger the effect, the more important that question is when predicting overall life satisfaction for Veterans.

Table 25. Factors Impacting Veteran Satisfaction: Logistic Regression

Importance Rank	Explanatory Variable	Direction of Effect	Estimated Probability of a Positive Response	Estimated Probability of a Negative Response
1	How satisfied have you been with your emotional/mental health?	+	69%	31%
2	How satisfied are you with your future security?	+	62%	38%
3	How satisfied are you with your personal relationships?	+	59%	41%

Source: 2022 Longitudinal Survey Data merged with VA Administrative Data and DoD Data.

Health was the most significant factor in predicting overall life satisfaction. Service members who were satisfied with their health were more likely to be satisfied with life overall. Veterans discussed these issues at length in the comments for the Longitudinal Survey. Some of those comments include:

- “Allow an easier transition with mental health care, maybe even a warm handoff from Military to civilian mental health care. The same should be done for medical care too, but the mental health is crucial. I work in the community and there are lots of vets out here not getting the mental health care they

need. I know two in my closest four friends. But I see it all over the community and social media.” (12m 2019)

- “All Veterans will have difficulty once they transition out of the service, one of the things that helped me was talking to a psychiatrist about my personal issues. The Philly VA assisted me with getting in touch with a psychiatrist in my network, I'm very thankful for their support. Mental health OUTSIDE the services is not as when we are in... Maybe letting SMs know that there are MH websites readily available on the state sites or something to that affect.” (12m 2019)

Another significant driver of overall satisfaction for those who completed the 2022 Longitudinal Survey is **future security**. Veterans who feel safe with their future are more likely to be satisfied with their lives as a whole. As TAP plays a large role in getting Veterans set up for their future outside of the military, it is very important that the program works for them. Some comments about their future and the role TAP plays in Veterans' lives are below.

- “The VA is doing a great job answering my questions and getting the care I need. It was my military unit who never have me transition information or how to work with a VA. Everything that I have found out has been with me looking on the internet and reading up on everything. If I ever had a question I would just call the VA and they would answer my questions and send me in the right direction. With the price of food and gas these days being financially stable is not something I see in the near future. If the government would benefit Veterans like they do other countries, I believe Veterans would be having a better life.” (12m 2019)
- “It would have been hard to predict that the culture of our civilian world has drifted so far from the culture of the Army when I served. Assistance in bridging the values relating to service with the values we encounter today would be helpful. Increasing the GI Bill to allow for additional skill development in the future would be very helpful as well. As you age and grow and learn, having the ability to change course and pursue another chapter in career would be great too.” (36m 2019)
- “Talk to me about my future and have a plan to either go to college or get a career or both. I'm seriously lost and confused and in desperate need of help and guidance.” (6m 2021)

Social relationships are an important driving factor to overall life satisfaction. Veterans' feelings about personal relationships were significant factors in their post-separation life satisfaction. Additionally, the COVID-19 pandemic contributed to social isolation

significantly over the last few years, and the effects of that are still being seen in this survey. Veterans who were not able to develop relationships after separation might have had a more difficult time adjusting. Veterans also discussed isolation and the lack of companionship they felt when leaving the military. Some of those comments include:

- “I retired as a Reservist. Some targeted training to Guardsmen and Reserves would be nice to help deal with some of the issues we have. Losing the Brotherhood of the Air Force, in my case the Chief’s Group, and the Fire Fighter community. I had a harder time dealing with that then work, financial, and integration. It was honestly quite lonely and took me about a year to year and a half to figure out who I was. I received no help on this from the VA or military.” (6m 2019)
- “Help troops with educational plan and connecting to resources in that community. Talk about the potential mental health changes due to losing the brother/sisterhood of the military.” (6m 2020)
- “TAP and VA was and has always been very helpful. I don’t think they could have prepared me for the personal struggle I feel after losing my military identity after serving over 32 years commissioned service. I went from 100 miles per hour to zero overnight. Plus, I moved to a non-military community. They are kind and nice, but no real understanding.” (6m 2021)
- “As a guardsman I served 4 hours from my home. After my retirement I no longer had a military community around me. That has probably affected me the most. I do go visit my last duty station from time to time. I also travel great distance to attend reunions.” (6m 2019)

Trends in Life Satisfaction for Black Veterans

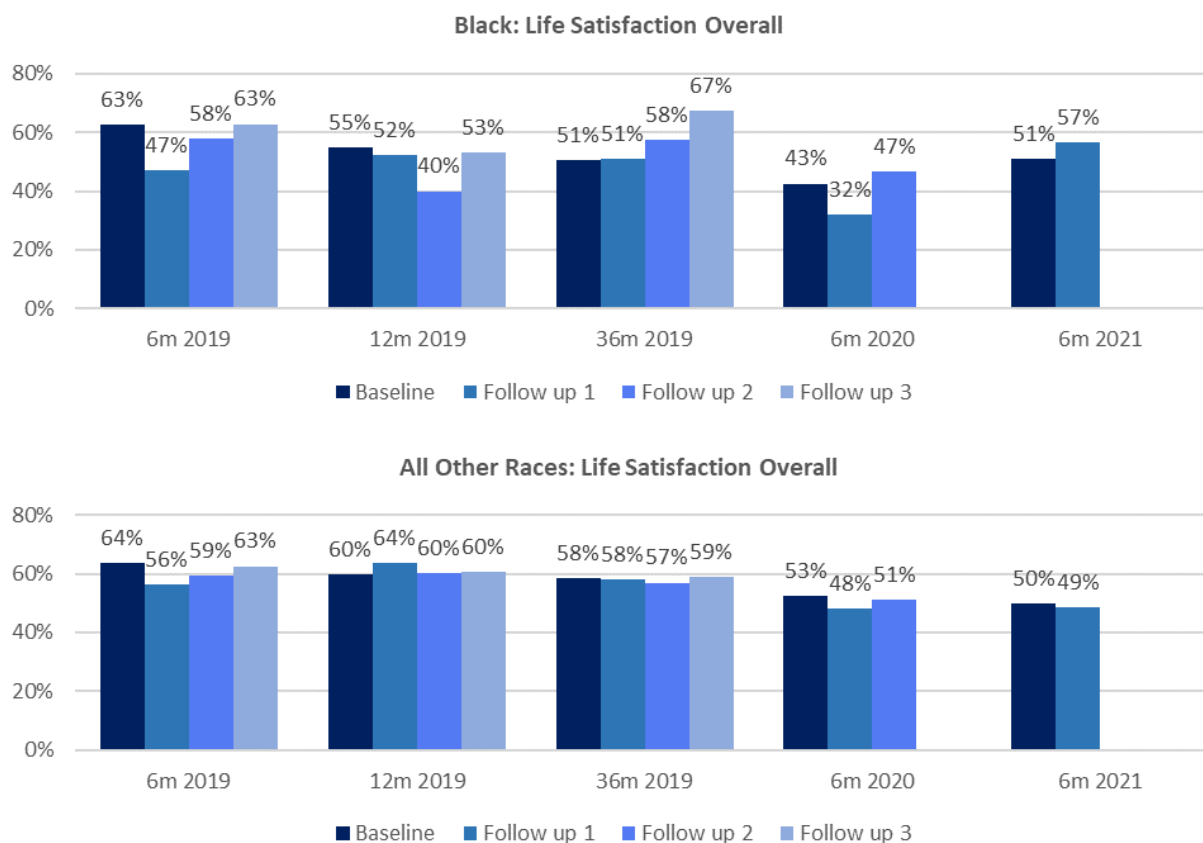
In 2019, it was found that Black Veterans had significantly lower overall life satisfaction scores compared to other races. One of the PSTAP Assessment goals in 2019 was to continue analyzing Black Veterans to determine if 2019’s results were a trend or simply an outlier. The 2022 analysis of Longitudinal Survey data shows mixed results, which may be due to the small number of respondents.

Figure 18 provides the overall life satisfaction scores for Black Veterans and all other races.

Changes in the last year. Black Veterans increased their life satisfaction over the last year, with all cohorts increasing satisfaction by at least 5 percentage points. The largest increase was 15 percentage points for the 6m cohort in 2020, followed by a 13 percentage point increase for the 12m cohort in 2019.

Differences between Black Veterans and all other races. Black Veterans' life satisfaction varied greatly by cohort when compared to all other races who responded to the 2022 Longitudinal Survey. The 12m 2019 and 6m 2020 cohorts scored lower in 2022 than all other races by 7 and 4 percentage points, respectively. However, both the 36m 2019 and 6m 2021 cohorts scored 8 percentage points higher than all other races.

Figure 18. Overall Life Satisfaction for Black Veterans and All Other Races by Year and Cohort

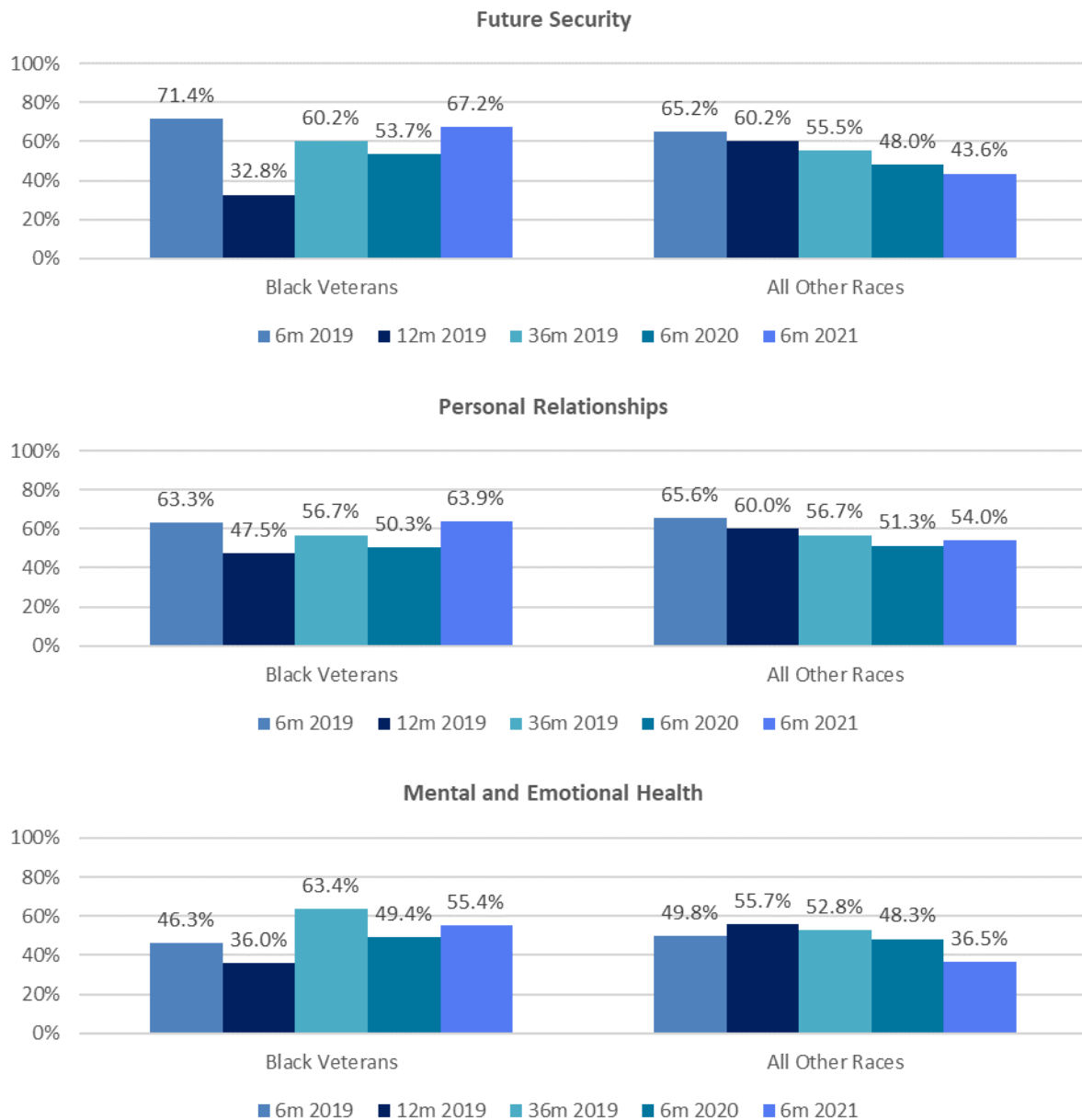


Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Black Veterans did not appear as one of the significant factors in the logistic model impacting overall life satisfaction in 2022. This may be in part due to the small sample size of Black Veterans in the Longitudinal Study. However, their responses to the questions that are significant show notable effects. When comparing Black Veterans against all other races (Figure 19), Black Veterans showed some mixed results. For instance, Black Veterans in the 6m 2021 cohort scored much higher than all other races on future security, personal relationships and satisfaction with their mental and emotional health. The results are the opposite for the 12m 2019 cohort, with Black Veterans scoring lower than all other races for each item. The other cohorts in the study

showed similar results between Black Veterans and all other races for the 2022 Longitudinal Survey.

Figure 19. Differences Between Black Veterans and All Other Races for the Satisfaction Model’s Significant Variables (Questions 36_2, 43_1, 43_3 and 3_7)



Source: 2020 through 2022 Longitudinal Survey Data and 2019 through 2021 Cross-Sectional Survey data merged with VA Administrative Data and DoD Data.

Overall, the Longitudinal Survey showed more positive outcomes for Black Veterans in 2022 as they increased their overall life satisfaction and scored higher in some key markers when compared to all other races. This study will continue to track results for Black Veterans in the future.

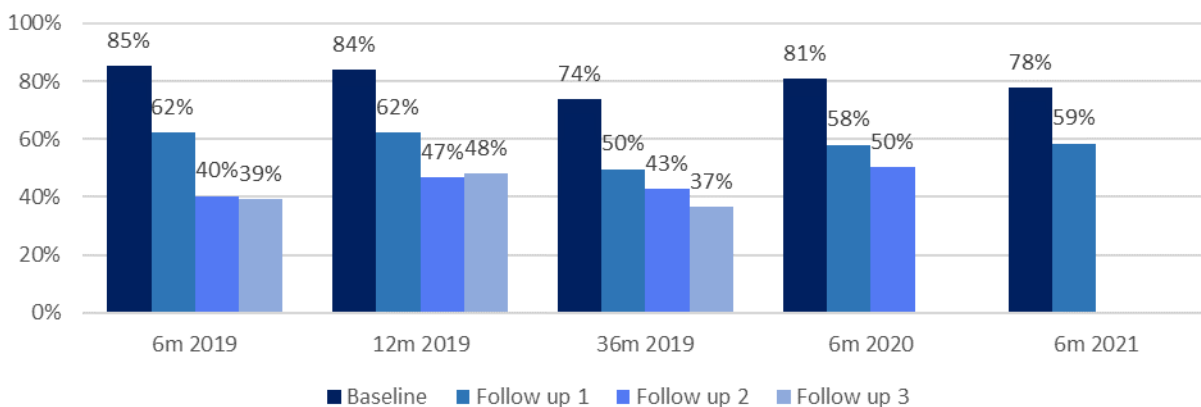
4. SUMMARY AND CONCLUSIONS

The transition from military to civilian life is unique for each Veteran. TAP provides Veterans with information and resources to prepare them to overcome the challenges of re-entering civilian life. This study has tracked Veterans as they move further from their separation date to analyze whether their outcomes improve over time. As a reminder, PSTAP Surveys Veterans at intervals after separation, and the results of this year's study do not capture all the changes made in the transition space, but the study team will continue to track results to ensure the modifications had the desired impact. The 2022 Longitudinal Survey revealed several findings to help TAP improve its services for Veterans. This section provides a summary of the findings from the 2022 Longitudinal Survey.

4.A. EXPERIENCES WITH VA

Veterans find the information from the VA Benefits and Services Course less useful over time (Figure 20). Given the changes to VA Benefits and processes, this finding is not surprising. However, almost half of the Veterans in the 12m 2019 cohort still found the course useful. Over 50% of Veterans in the later cohorts (6m 2020 and 6m 2021) also still found the course useful. At the year 1 mark, 59% of Veterans in the 6m 2021 cohort found the course useful, which is close to previous cohorts in the same period. This shows that Veterans use information from the course over a year after they separate from the military, which is most likely over two years after they take the course.

Figure 20. Percentage of Veterans Who Found the VA Benefits and Services Course Useful by Cohort and Year



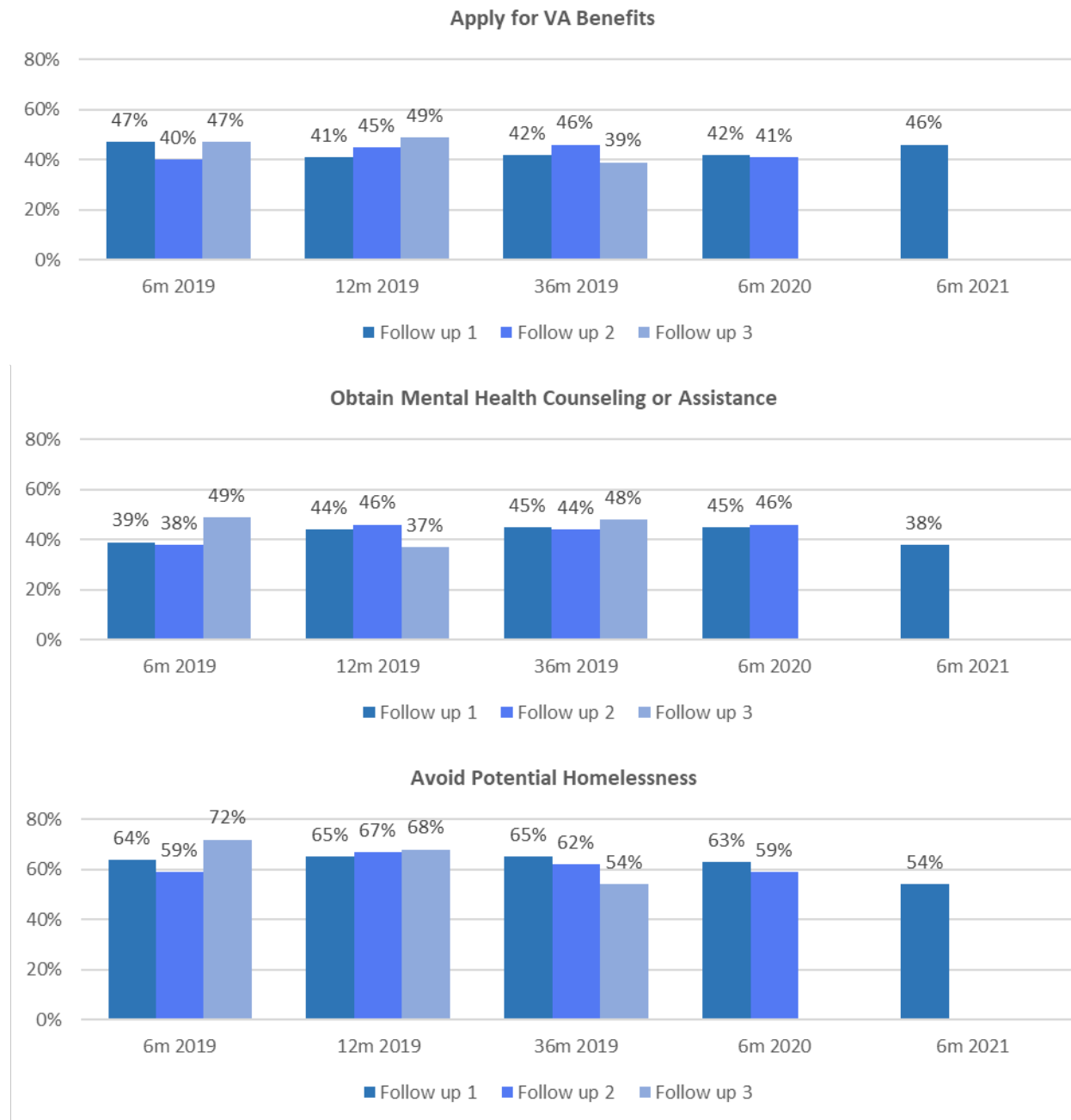
Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

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

Veterans were also asked to rate the level of knowledge they had with several benefits. As identified in previous surveys, both mental health and applying for benefits are important to Veterans after they separate from the military. Figure 21 shows the level of knowledge Veterans believe they have with applying for VA benefits, mental health counseling and avoiding potential homelessness.

A Veteran's knowledge, as expected, decreases over time when applying for benefits. Less than half of the Veterans in the Longitudinal Survey felt knowledgeable about applying for VA benefits. For obtaining mental health counseling and assistance, scores varied by cohort, with the 6m 2019 cohort increasing by 11 percentage points from last year and the 12m 2019 cohort decreasing by 9 percentage points. It is encouraging that over 40% of Veterans still feel knowledgeable, even as far as five years post-separation. As for avoiding homelessness, scores also varied by cohort. Veterans in the 6m 2019 cohort saw a 13-percentage point increase over the previous year, while the 36m 2019 cohort decreased by 11 percentage points.

Figure 21. Percentage of Veterans Who Are Knowledgeable About Obtaining Key VA Benefits and Services.



Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Overall, Veterans who took TAP have higher percentages of benefits use than the study population. Veterans who took TAP were more likely to enroll in VA Health Care and about 25% more likely to apply for Disability Compensation. As for awareness of available benefits, almost all Veterans in the 2021 Longitudinal Survey were aware of benefits, such as health care, education and disability compensation. VR&E was the benefit that had the highest percentage of Veterans that were not aware, but that was still a low percentage as only 16% of the 6m 2021 and 12% of the 6m 2020 cohorts were unaware, and even fewer Veterans were unaware in the 2019 cohorts (roughly 6%).

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

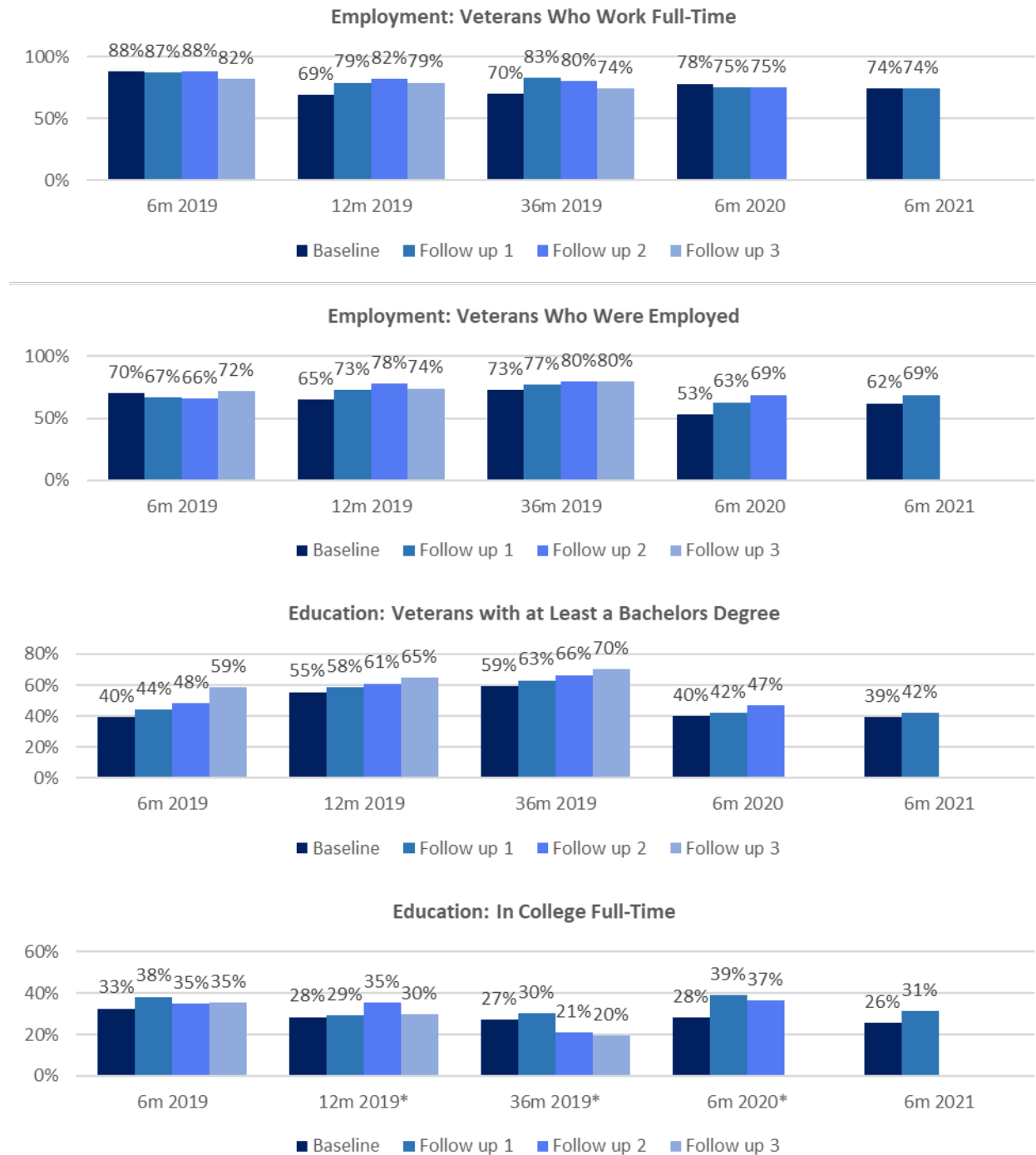
4.B. KEY TAP OUTCOMES ON LIFE DOMAINS

Veterans who participated in TAP exhibit positive outcomes in key life domains. The life domains included in the 2022 Longitudinal Survey were employment, education, health and relationships, financial circumstances and satisfaction and well-being. Figure 22 highlights outcomes for Veterans who took TAP in the employment and education life domains.

Employment: Over 74% of Veterans who took TAP work in full-time positions with the 6m cohort of 2019 being highest at 82%, and both the 36m cohort in 2019 and the 6m cohort in 2021 were lowest at 74%. As for employment, the percentage of Veterans employed has increased for each cohort since their baseline responses. For the 2022 Longitudinal Survey responses, the longer the Veteran has been separated, the more likely they are to be employed, as the 36m cohort in 2019 has the highest rate of employment (80%), while the 6m cohorts in 2020 and 2021 were the lowest (69%).

Education: Time from separation is also a driver in education. About 70% of Veterans in the 36m cohort of 2019 have at least a bachelor's degree. The percentage declines for each subsequent cohort based on the time of separation. The 6m 2021 cohort is the lowest at 42%. More recently separated cohorts with lower levels of education are more likely to be enrolled in college. Around 20% of Veterans in the 36m cohort of 2019 are enrolled in college full-time, compared to 37% of Veterans in the 6m 2020 cohort and 31% of Veterans in the 6m 2021 cohort.

Figure 22. Longitudinal Survey Outcomes for Key Employment and Education Topics



Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

Table 26 provides highlighted outcomes for the health, financial and life satisfaction domains of the 2022 Longitudinal Survey.

Health and Relationships: More than 48% of Veterans state that they have an ongoing mental or emotional health condition, with the 6m cohort of 2020 being highest at 65%. Recently separated cohorts were more likely to report a mental or emotional health condition. Around 65% of Veterans in the 2020 6m cohort and 60% in the 2021 6m cohort reported an ongoing mental or emotional health condition compared to 48% of Veterans in the 2019 6m cohort. Over 52% of Veterans are currently satisfied with their health care as well. Veterans in cohorts from the 2019 Cross-Sectional Survey all had satisfaction percentages greater than 60%.

Financial Circumstances: Veterans who took TAP generally responded positively to questions on their financial circumstances. About 89% of Veterans in cohorts from the 2019 Cross-Sectional Survey can pay for all necessary expenses, while slightly lower percentages of Veterans can pay for expenses in the 6m cohorts in 2020 and 2021 (about 82%). However, Veterans may have less money set aside for unexpected financial events. There was a 13-percentage point decrease in Veterans from the 6m 2019 cohort with three months of income set aside for unexpected financial events.

Satisfaction and Well-Being: Generally, Veterans are satisfied with their lives overall. Over 60% of Veterans in all three 2019 cohorts are satisfied with their lives overall. For the 2020 and 2021 cohorts, satisfaction is slightly lower (around 55%); however, those numbers have increased from the baseline. As for future security, about two-thirds of Veterans in the 6m 2019 cohort feel satisfied. All other cohorts are below 60%, with the 2020 and 2021 6m cohorts being the lowest at 51%.

Table 26. Longitudinal Survey Outcomes for Key Health, Financial and Satisfaction Topics

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Has an ongoing mental or emotional health condition					
Baseline	43.4	54.7	55.2	48.1	44.3
<i>Total Respondents N</i>	176	466	385	280	308
Follow up 1	39.2	56.7	60.1	44.9	39.1
<i>Total Respondents N</i>	161	359	381	251	270
Follow up 2	36.2	65.0	--	46.9	49.8
<i>Total Respondents N</i>	150	459	--	240	271
Follow up 3	48.0	--	--	52.6	52.0
<i>Total Respondents N</i>	186	--	--	294	322
2022 Change	11.8	8.3*	4.9	5.7	2.2
Satisfied with your health care					
Baseline	60.1	50.0	50.8	63.5	63.5
<i>Total Respondents N</i>	186	467	386	297	321
Follow up 1	58.1	55.6	52.5	71.6	69.4
<i>Total Respondents N</i>	161	359	383	252	271
Follow up 2	64.7	58.2	--	64.2	64.5
<i>Total Respondents N</i>	149	458	--	240	270
Follow up 3	60.7	--	--	65.0	63.3
<i>Total Respondents N</i>	186	--	--	293	320
2022 Change	-4.0	2.6	1.7	.8	-1.2

	6m 2019	6m 2020	6m 2021	12m 2019	36m 2019
Percentage able to pay for all necessary expenses, such as mortgage/rent, debt payments and groceries					
Baseline	89.2	85.6	80.0	90.7	81.9
<i>Total Respondents N</i>	184	468	388	293	314
Follow up 1	94.6	87.7	81.8	94.4	90.3
<i>Total Respondents N</i>	162	358	340	249	268
Follow up 2	90.0	83.3	--	87.3	89.5
<i>Total Respondents N</i>	150	455	--	241	272
Follow up 3	91.1	--	--	89.6	86.1
<i>Total Respondents N</i>	186	--	--	291	321
2022 Change	-1.3	-4.4	1.8	2.3	-3.4
Percentage with at least 3 months of typical income set aside in case of an unexpected financial event					
Baseline	60.6	55.5	51.7	54.0	50.0
<i>Total Respondents N</i>	181	467	388	290	317
Follow up 1	63.4	59.5	54.4	61.5	60.0
<i>Total Respondents N</i>	160	358	377	250	270
Follow up 2	74.5	51.9	--	59.6	57.4
<i>Total Respondents N</i>	150	457	--	242	272
Follow up 3	61.6	--	--	56.7	49.5
<i>Total Respondents N</i>	186	--	--	292	323
2022 Change	-12.9*	-7.6	2.7	-2.9	-7.9
Satisfaction with their lives overall					
Baseline	65.0	52.0	49.4	66.6	60.5
<i>Total Respondents N</i>	131	469	387	208	226
Follow up 1	66.8	57.9	55.8	65.6	62.2
<i>Total Respondents N</i>	119	219	239	180	198
Follow up 2	76.4	53.8	--	65.4	57.9
<i>Total Respondents N</i>	117	281	--	182	194
Follow up 3	61.5	--	--	61.8	61.3
<i>Total Respondents N</i>	135	--	--	212	234
2022 Change	-14.9	-4.1	6.4	-3.6	3.4
Satisfied with their future security					
Baseline	68.5	55.6	45.1	69.3	58.5
<i>Total Respondents N</i>	136	469	386	211	224
Follow up 1	67.6	60.6	50.5	63.0	57.7
<i>Total Respondents N</i>	124	226	231	175	185
Follow up 2	70.3	50.5	--	65.3	56.0
<i>Total Respondents N</i>	114	271	--	170	189
Follow up 3	67.4	--	--	57.9	57.0
<i>Total Respondents N</i>	139	--	--	191	216
2022 Change	-2.9	-10.1	5.4	-7.4	1.0

Source: 2020 through 2022 Longitudinal Survey and 2019 through 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

4.C. MAIN THEMES FROM ANALYSIS

Several key findings and themes were uncovered from the 2022 Longitudinal Survey regarding TAP and Veteran outcomes years after their separation. The study team will continue to track these areas in the forthcoming years to determine the positive and negative impacts of program and policy changes on TAP.

Veterans still believe that the VA Benefits and Services Course is useful.

The 12m cohort still scores the highest from the 2019 cohorts, with almost 50% of Veterans believing the course is still useful compared to under 40% for the 6m and 36m cohorts. Over 50% of the 6m 2020 cohort still found the course useful compared to only 40% of the 6m 2019 cohort when looking at the latest responses. Overall, it is promising that the information provided by TAP regarding VA Benefits and Services is still useful to many Veterans this far separated.

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

Veterans who take TAP are more likely to apply for VA Benefits. This gap between Veterans who took TAP and the study population was most noticeable in application rates for disability compensation and health care but also exists for life insurance, home loans, PCPG and VR&E benefits.

Veterans still encounter challenges to employment well after separation.

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

- “Better assistance for Veterans whose military jobs don't translate to civilian roles. I was a Naval Flight Officer - there is no mil to civ translation for that and it's been very difficult finding a civ job that isn't related to defense.” (6m 2021)

Most employed Veterans work in permanent positions.

Permanent positions provide job security for Veterans. About 90% of employed Veterans in all cohorts who participated in TAP are employed in permanent positions.

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

Less than 34% of Veterans in all cohorts felt their military skills matched their current employment, and almost 35% felt that their current job only slightly or somewhat

matched their experience. While not every Veteran necessarily wants to work the jobs they conducted in the military, it does hurt their potential earning ability after separation.

Veterans continue to attain additional education credentials despite the pandemic.

The percentage of Veterans with at least an undergraduate degree increased for each cohort in 2022. The percentage of Veterans with an undergraduate degree increased by about 6 percentage points for the 6m 2019 cohort. The percentage of Veterans with a graduate degree also increased between 2% and 5% for all cohorts.

Veterans rely heavily on the GI Bill when pursuing education.

More than 64% of Veterans who are pursuing education use the GI Bill as one of their primary funding sources. The use of the GI Bill increased for the 36m and 6m 2019 cohorts, rising above 79% for the 6m 2019 cohort.

- “I believe the part of TAP that specifically deals with VA benefits could be longer. It's a whole lot of information coming at you in a short amount of time. It's hard to digest it all so fast or even know what to ask when you're not familiar with the program. I served 30 years yet did not know anything about VA benefits other than the GI Bill. And it's become the most important asset in my retirement. (12m 2019)

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

Over 81% of Veterans are able to pay for all necessary monthly expenses. However, Veterans from the two most recent cohorts, 6m 2020 and 6m 2021, have comparatively lower levels of financial stability and are less likely to have set aside money for unexpected financial events than the other cohorts and less likely to own a home.

Veterans might be using savings to cover rising costs.

Over 49% of Veterans have at least three months of income set aside in case of an unexpected financial event. For Veterans in the 2019 6m cohort, there was an approximately 13 percentage point decrease in Veterans who had three months of income set aside for an unexpected financial event in 2022 compared to 2021. However, the changes in savings have not yet impacted savings for retirement. While there are some differences in savings between 2021 and 2022, there has not been a statistically significant percentage of Veterans who have begun to set aside money for retirement. More than 68% of Veterans in all cohorts have begun to set savings aside for retirement, which is an increase relative to baseline, with the highest being the 6m 2019 cohort at 83%.

Some Veterans report mental and emotional health concerns.

As seen in each year of the Longitudinal Survey, Veterans in 2022 again noted challenges with mental and emotional health, particularly during and immediately after separation. These challenges were particularly pronounced among Veterans in the 6m 2020 and 6m 2021 cohorts, with 65% of Veterans in the 6m 2020 cohort and 60% of Veterans in the 6m 2021 cohort reporting an ongoing mental or emotional health condition. In addition, these more recently separated cohorts are more likely than those who separated longer ago to say they feel left out. It is possible that Veterans who separated during the COVID-19 pandemic feel disconnected from their peers and VA. Although a majority of those with ongoing mental health conditions reported receiving treatment for their condition, more than one-quarter were not seeking treatment. Regression analysis showed that emotional/mental health is the most important factor impacting Veteran satisfaction.

5. RECOMMENDATIONS

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

5.A. AREAS TO IMPROVE TAP

Recommendation 1:

Continue to Improve TAP Curriculum Regarding the Challenges Veterans Face During Their Transition.

Even long after Veterans separated from the military, they still face a number of challenges transitioning to civilian employment. Much like the Cross-Sectional Survey, Veterans identified that translating their military experiences to civilian job requirements and adapting to differences between military and civilian workforce cultures were two of the most challenging aspects of transitioning to employment.

Additionally, Veterans also found managing their expectations about the salary earned in a civilian job challenging. The comments from the survey supported these findings, and many included a request to learn more about salary negotiations. The TAP Interagency Working Group should continue to improve messaging and set expectations for TSMs on what they should expect when separating from the military.

“At first I thought I was prepared for transition to employment outside of DoD. Since then, I have realized the cultural changes are more than I can deal with. The transition assistance program through the VA/DoD spent little if any time preparing Veterans for the possibility of significant culture shock when leaving DoD. I work with a group that is very aware of positional titles/credentials, and although my work is on par with theirs, I experience frequent disparaging comments about my lack of formal education/credentials outside of the military.”

*- A Survey
Respondent (6m
2019)*

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

The survey results show that the most common source of funding for education was the GI Bill. However, Veterans commented that they still had difficulty understanding some of the benefits, requirements and processes needed to use the resource. Some Veterans specifically mentioned a need for additional information on how to use the GI Bill to fund graduate education. These findings suggest adding more information about educational opportunities and funding sources to the TAP training, especially related to graduate education. In addition, it may be beneficial to provide follow-up support after separation for Veterans seeking to take advantage of the GI Bill benefits to help those who may be reconsidering their education choices or considering additional education to have a better understanding of the process and what the GI Bill will cover.

5.B. AREAS OF FOCUS FOR VA

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

In 2022, almost half of the Veterans in the Longitudinal Survey relied on VA as their primary source of health care. Meanwhile, only about 45% of Veterans in the study noted they felt knowledgeable about obtaining VA Health Care. Health has such a strong impact on overall life satisfaction, and Veterans consistently comment about how difficult it is to navigate the VA Health Care System. While VA has continually improved their health care services and processes, VA should continue to look at ways to assist Veterans with all aspects of the VA Health Care System. VA should also continue to review the current course material to ensure that TSMs who have been accustomed to receiving health services during their military careers understand and know how to continue receiving those services after separation. Additionally, VA should provide additional communication and documentation to Veterans after they separate from the military to ensure they are able to easily apply for and obtain services when needed.

“Since my retirement occurred during COVID-19 onset, services for my mental health was very slow. VA could have maintained priority on all Veterans who suffer from PTSD and immediately start us in a program.”

- A Survey
Respondent
(6m 2020)

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

Similar to prior years, Veterans in 2022 noted challenges with mental and emotional health, particularly during and immediately after separation. These challenges were particularly pronounced among Veterans who separated in later cohorts (2020 and 2021). Over 60% of Veterans in those cohorts report having a mental or emotional health condition. About 70% of those with ongoing mental health conditions reported receiving treatment for their condition. VA should consider providing more information about available mental health resources at separation and seek to reduce the stigma associated with mental health treatment. VA should also continue to communicate information regarding mental health services to all Veterans, regardless of when they separated from the military.

Recommendation 3: Study the High Percentage of Veterans Who Have Mental and Physical Conditions Who Do Not Seek Treatment for Physical and Mental Conditions.

The majority of Veterans reported having a physical or emotional condition. A majority of those with ongoing conditions reported seeking treatment, but about 30% were not. Considering most Veterans have health care coverage, it is important to track and understand why more Veterans are not seeking treatment. VA should conduct studies to understand the reasons some Veterans are foregoing treatment, such as a lack of awareness of available treatments, social stigma associated with seeking treatment or barriers to receiving treatment, such as lack of available transportation.¹³

5.C. FUTURE ANALYSES AND IMPROVING THE STUDY

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

Black Veterans who took TAP had mixed results for overall life satisfaction in 2022. For the first time, Black Veterans in some cohorts scored higher in overall satisfaction as well as key areas that drive satisfaction, such as future security, personal relationships and mental and emotional health. This study should continue to track long-term 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 activities to address the low levels of satisfaction among Black Veterans. The project included a Root Cause Analysis, a Human-Centered Design Study and environmental scans of existing programs in the

¹³ The examples listed here come from open-ended comments provided by Veterans who completed the survey.

transition space to determine potential causes for the finding. VA is currently conducting an analysis and expects to have 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, many outcomes were impacted. Veterans in later cohorts (6m 2020 and 6m 2021) who separated near or during the COVID-19 pandemic show lower scores for satisfaction, employment and other important outcomes. They also report a higher percentage of Veterans with mental and emotional health issues. Veterans who separated during these times may benefit from additional information and resources about education and job training for opportunities available in the current economic climate as they also have lower rates of education. This study will continue to monitor the outcomes of Veterans who separated during the pandemic and assess whether they may require additional support, even though it is difficult to separate the results from other factors that affect Veterans when they separate from the military. Given the difficulty of identifying the impacts of COVID-19, additional studies may be required to fully understand its impacts.