

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

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

2021 Cross-Sectional Survey Report

VA



U.S. Department
of Veterans Affairs

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

2021 Post-Separation Transition Assistance Program Assessment
Cross-Sectional Survey Report

May 24, 2022

Submitted by:

Economic Systems Inc. (Prime Contractor)

3120 Fairview Park Drive, Suite 500

Falls Church, VA 22042

703.642.5225

www.econsys.com

Westat, Inc. (Subcontractor)

1600 Research Boulevard

Rockville, MD 20850

301.251.1500

www.westat.com

EXECUTIVE SUMMARY

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

In order to continually evaluate and improve this program, the U.S. Department of Veterans Affairs (VA) has designed the *Post-Separation Transition Assistance Program (PSTAP) Assessment Outcome Study*, which began in 2019. The study uses a Cross-Sectional Survey and a Longitudinal Survey to collect information from Veterans after separation. This information will aid VA in the continual improvement of TAP and ensure TSMs receive the information on benefits and services they need in the most effective manner to improve their short and long-term outcomes in the life domains of employment, education, health and relationships, finances and well-being. Specifically, Veterans' responses to the PSTAP will assist VA in improving TAP in three key 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 Longitudinal Survey. Please note that the cohorts are defined by separation date and their attendance during the TAP courses would have been approximately 6 to 12 months prior to separation. This report focuses solely on the results of the 2021 Cross-Sectional Survey. 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.

- 2019 Cross-Sectional Survey Cohorts
 - Cohort 1 (CS1): Veterans who separated from the military **5 to 6 months** (in December 2018/January 2019) prior to fielding the 2019 survey.
 - Cohort 2 (CS2): Veterans who separated from the military **11 to 12 months** (in June/July 2018) prior to fielding the 2019 survey.
 - Cohort 3 (CS3): Veterans who separated from the military **35 to 36 months** (in June/July 2016) prior to fielding the 2019 survey.
- 2020 Cross-Sectional Survey Cohorts
 - Cohort 4 (CS4): Veterans who separated from the military **5 to 6 months** (in December 2019/January 2020) prior to 2020 survey deployment.
 - Cohort 5 (CS5): Veterans who separated from the military **11 to 12 months** (in June/July 2019) prior to 2020 survey deployment.
 - Cohort 6 (CS6): Veterans who separated from the military **35 to 36 months** (in June/July 2017) prior to 2020 survey deployment.

Figure E-1. Overview of Study Cohorts

2019 Cross-Sectional (CS) Survey Cohorts			
CS1	...includes Veterans separated from the military...	6 months	...prior to deploying the 2019 CS Survey.
CS2		12 months	
CS3		36 months	

2020 Cross-Sectional (CS) Survey Cohorts			
CS4	...includes Veterans separated from the military...	6 months	...prior to deploying the 2020 CS Survey.
CS5		12 months	
CS6		36 months	

2021 Cross-Sectional (CS) Survey Cohorts			
CS7	...includes Veterans separated from the military...	6 months	...prior to deploying the 2021 CS Survey.
CS8		12 months	
CS9		36 months	

Source: Study Team

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

Comparisons of the results from these cohorts can be made directly to the participants in the 2019 and 2020 Cross-Sectional Surveys. This report draws conclusions based on differences among cohorts of similar times since separation. Therefore, direct comparisons can be made between the 6-month (CS1, CS4 and CS7), 12-month (CS2, CS5 and CS8) and 3-year cohorts (CS3, CS6 and CS9).

Study Universe and Participation Rates

The 2021 Cross-Sectional Survey Study Universe included 143,381 Veterans who separated from the military within the respective time stated for each cohort above. CS9 was the largest (N= 59,088) cohort of Veterans, followed by CS8 (N=50,505) and CS7 (N=33,788). The 2021 Cross-Sectional Survey Study Universe was 2.5% larger than the 2020 Cross-Sectional Survey Study Universe. It is to be noted that CS9 presented a unique challenge because the Veterans in CS9 are the same as those surveyed in 2019 as part of CS2 (both separated in June or July of 2018). To avoid overburdening the Veterans in CS9 / CS2, we removed any who already responded to the CS2 survey in 2019 from the CS9 data collection.

Of the Veterans in the Study Universe, not all were TAP eligible. To be TAP eligible, Service members must have at least 180 continuous days of military service and must meet a set of criteria determined by the Department of Defense (DoD) (Section 2.A). For TAP eligible Service members, TAP is a mandatory aspect of their transition from military to civilian life. About 65% of the Study Universe (92,726 Veterans) were identified as TAP eligible in this study compared to 61% in the previous year. Approximately 90% of TAP eligible Veterans from all cohorts in the 2021 Cross-Sectional Survey attended TAP, which is in line with numbers reported in recent Government Accountability Office reports that approximately 90% of TAP eligible Service members completed the program.³ The remaining 50,655 Veterans were also

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

included in the target survey population since any Service member is allowed to attend any TAP course voluntarily, regardless of their TAP eligibility status. Thus, these non-TAP eligible Veterans who voluntarily attended TAP were also invited to participate in the survey, and those who indicated that they took most of the main TAP courses were included in the *Attended TAP* group for analysis. Through this approach, the study team was able to gather valuable information from this group of individuals.

The 2021 Cross-Sectional Survey was administered between June 1, 2021, and September 22, 2021. A postcard invitation was first mailed to each Veteran in the Study Universe requesting to complete the survey online. To increase response rates, Veterans with a valid email address were also sent an email requesting their participation. Throughout the survey administration period, weekly reminder emails were sent to non-respondents. About two months after survey administration commenced, 100,000 non-respondent Veterans in the Cross-Sectional Survey population were sent paper surveys to complete and return in a postage-stamped envelope. The gap between the beginning of survey administration and the mailing of paper surveys was extended this year due to print vendor and supply chain issues.

Of the 143,381 Veterans invited to participate in the 2021 Cross-Sectional Survey, 16,117 responded within the survey administration period. The response rate of 11.2% was a decrease of 2.2 percentage points compared to the 2021 Cross-Sectional Survey. This slight decrease in the response rate may be due to the reduction of COVID-19 restrictions that kept most people at home during the 2020 survey administration period. However, the response rate for 2021 is still much larger than the 2019 Cross-Sectional Survey and allows for even very small differences among cohorts to be significant.

The 2021 Cross-Sectional Survey begins with a series of questions regarding TAP and VA benefits, followed by a series of questions about the study life domains of employment, education, health and relationships, finances, and well-being of Veterans. Throughout the report, specific questions are referenced with the following nomenclature: survey Question 13 Part 3 is identified as Q13_3 in the text.

Findings

Overall, the most substantive findings of this year's assessment are summarized below.

Veterans who took TAP in 2021:

- Believe the VA Benefits and Services Course is the most useful TAP course,
- Indicate TAP to be more effective if taken primarily in-person, but due to the COVID-19 pandemic, more TSMs were forced to take the online version of TAP,
- Have lower scores for most outcomes when compared to the 2020 Cross-Sectional Survey,
- Apply for benefits at higher rates compared to those of the overall Study Universe,
- Have difficulties translating their military experience to civilian employment,
- Seek support for mental and emotional ailments at lower rates than physical ailments (56% versus 68%),
- Are less likely to pursue further education if they were in grade group E1 to E3 at separation and
- Are more likely to be satisfied with their lives if they have positive feelings about their mental health and personal relationships.

For the 2021 Cross-Sectional Survey, the study first determined the definition of Veterans who participated in TAP as follows: Veterans were identified as "Took TAP" if they reported that they attended the TAP Curriculum (formerly known as the 5-Day Transition Goals, Plans, Success) or at least:

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

Of the Veterans who completed the survey, about 90% of TAP eligible Veterans took TAP. Meanwhile, another 33% of non-TAP eligible Veterans attended multiple courses.

TAP-Related Outcomes

Amongst the components provided within TAP, the VA Benefits and Services Course was identified as the most useful (about 71% found it useful). This is a decrease of about five percentage points from last year. Overall, scores for almost all courses within TAP decreased in comparison to those in the 2020 survey. A regression analysis was also conducted to identify which courses have the most impact on increasing satisfaction with TAP. Those courses were the DOL Employment Workshop and the

DOL Career Technical Training Track. Given the employment-related issues caused by the COVID-19 pandemic, it is understandable that employment-related outcomes drove overall satisfaction with TAP in 2021.

One of the factors affecting satisfaction is found to be whether Veterans attended TAP in-person. Veterans who took TAP either all or partly in-person have significantly higher rates of satisfaction with TAP compared to those taking the courses completely online. Even as the recent trend generally is to provide training virtually, TAP is still most effective when participated at least partially in-person. Given that about 40% of Veterans in CS7 took TAP online due to the COVID-19 pandemic compared to only about 5% of CS4 in 2020, it is not surprising to see lower TAP-related scores in general.

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

Benefits

In terms of applying for benefits after separation, Veterans who took TAP were more likely to apply for most VA benefits, including disability claims and VA Health Care, than the overall study population. When comparing the 2020 and 2021 Cross-Sectional Survey respondents, Veterans in 2021 saw similar enrollment in VA Health Care and other benefits.

Employment

In 2021, Veterans still faced many of the same challenges as last year when transitioning to employment. An in-depth analysis was conducted to identify what challenges drive satisfaction with TAP. The analysis identified four challenges as having a significant impact on TAP. Those challenges were translating military experience into civilian job requirements (Q13_3), learning to have a better work-life balance (Q13_8), specific steps to take in conducting a job search (Q13_2) and missing the camaraderie and teamwork that was part of military culture (Q13_9). Additionally, the model identified that Veterans in pay grades E1 to E3 were more impacted by these challenges than other groups.

Education

In 2021, much like in 2020, a substantial number of Veterans in the 6-month and 12-month cohorts (CS7 and CS8) had only a high school education (23.5% and 20.6%). As education is an important driver of long-term outcomes for Veterans, a further analysis was also conducted to understand what factors drove Veterans to pursue education. Taking TAP was a highly positive driver of pursuing education after separation. In terms of negative factors, Veterans in pay grade group E1 to E3 were less likely to pursue education. In terms of funding sources for Veterans pursuing education, the GI Bill was the most common source of funding.

Health

In terms of health outcomes, a similar percentage of Veterans in 2021 reported having physical and/or mental/emotional health conditions compared to similar cohorts. At the same time, only about 50% of Veterans with mental or emotional health issues reported receiving help for those ailments. The grand majority (84%), but not all Veterans, had health insurance. Veterans three years from separation were more likely to rely on employer-provided or VA coverage than those six months from separation.

Financial

Overall, Veterans felt financially stable in 2021. Scores regarding saving money and having limited debt were similar to those in 2020. For those employed, earnings were similar for the 2021 Cross-Sectional Survey respondents compared to 2020 respondents. Overall, being in a lower pay grade during service, being a female Veteran and being in the Army all had a significantly negative effect on earnings. Veterans who were in pay grades E1 to E3 drove the most negative impact, and the study team will continue to track their outcomes.

Life Satisfaction

In 2021, satisfaction scores for all aspects of life satisfaction decreased for almost all cohorts when compared to similar cohorts in 2020. The largest differences in scores were between CS8 and CS5. To better understand the satisfaction scores reported by Veterans, an additional analysis was conducted to identify factors that impact overall life satisfaction. Those factors include:

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

- Lack of companionship

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

Lastly, in 2019, African Americans had significantly lower levels of overall life satisfaction than other races. In 2021, African American Veterans were still the lowest scoring race for satisfaction. However, the gap between African American Veterans and the highest scoring Veteran race group decreased from 2020 to 2021. This study is continuing to track these outcomes and provide input to other studies being conducted at VA.

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

Future Analyses and Improving the Study

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

Although African American Veterans who took TAP had a smaller disparity in life satisfaction scores when compared to other races in 2021 than in 2020, they continued to score the lowest. African American Veterans scored lower than all other races on important life domains such as emotional/mental health, personal relationships and adjusting towards civilian goals. Even though African Americans believe TAP to be useful, generally ranking either highest or second highest for key questions, this study should continue to track outcomes for African Americans to explore additional methods to increase their overall life satisfaction.

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

The National Defense Authorization Act (NDAA) for fiscal year 2019 made it mandatory for TSMs to begin TAP training at least 365 days prior to separating from the military. Veterans in CS7 were the only cohort to have a significant number of respondents be included in this mandate. However, due to the COVID-19 pandemic, it is difficult to understand exactly how this mandate has impacted transitions of Veterans. The study team recommends continuing to track responses regarding this issue to assess whether the mandate has a positive effect on outcomes such as applying for VA benefits, employment and satisfaction.

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

Veterans who separated close to the onset of the COVID-19 pandemic had to contend with a global recession and challenging job market, particularly for workers with less experience in the civilian workforce and less formal education. This impact continued into 2021. About 40% of Veterans in CS7 were forced to take TAP online, which led to lower satisfaction with the program and not being as prepared as possible for their transition. Veterans who separated during the COVID-19 pandemic may benefit from additional information and resources about education and job training for opportunities available in the current economic climate. This study will continue to monitor the outcomes of Veterans who separated during the pandemic and assess whether they may require additional support.

Recommendation 4: Modify Survey to Track Impacts of Instructor-Led Online TAP Courses on Outcomes.

Results reveal that Veterans are much less satisfied with TAP when they take the courses online. This issue was exacerbated in 2021 as the COVID-19 pandemic forced a much higher percentage of Veterans to take courses online instead of in-person. To improve services to TSMs, TAP has developed and implemented an instructor-led online TAP course that allows for more interaction for TSMs. This study will modify Question 5 (*How did you complete the module(s)?*) to include an option for the instructor-led online course and track outcomes for those Veterans compared to traditional online and in-person courses.

VA Focus Areas

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

Enrollment for VA Health Care only decreased slightly in 2021, though it should be noted there was a roughly 20 percentage point increase in 2020 compared to 2019. The VA Benefits and Services Course and other supports remained useful in aiding Veterans with enrolling. However, some Veterans in 2021 indicated that they were having trouble planning or receiving help or treatment for their physical and mental conditions. Additionally, Veterans commented that they had difficulty maintaining mental health and other medical services during transition. VA should continue to review the current course material to ensure that TSMs who have been accustomed to receiving health services during their military careers understand how to continue receiving those services after separation.

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

Results of this year's study reinforce the finding that mental and emotional health is the leading factor impacting a Veteran's overall life satisfaction. Over 51% of Veterans who participated in TAP said they have an ongoing mental or emotional health condition. Comments suggest that Veterans have a difficult time ensuring they transition their mental health appointments as they leave DoD, which is the most important time in their transition to ensure they have mental and emotional support. The VA Benefits and Services Course should ensure that information regarding mental health resources is clear and concise. VA should work with DoD to develop and implement additional strategies to improve healthcare services for TSMs and provide awareness of those services prior to separation, particularly as service delivery continues to adapt to the conditions created by the ongoing COVID-19 pandemic.

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

More than 20% of recently separated Veterans in CS7 and CS8 had only a high school education. According to this study, most of these Veterans are also in the E1 to E3 pay grades, which are less likely to enter education programs. Veterans with only a high school education will need additional education and training to reach their career goals and improve their quality of life. VA should focus on Veterans with only a high school education to ensure that they understand the benefits and educational and training opportunities available to them.

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

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

Areas to Improve TAP

[Recommendation 1: Continue to Focus Additional Resources on Transitioning Service Members in Lower Pay Grades.](#)

A Service member's pay grade has a significant effect on many study outcomes. TSMs in the lowest pay grade group (E1 to E3) have negative results that affect both their long- and short-term outcomes. For instance, they have the lowest levels of education among all groups yet are less likely to enter education after separation. These Veterans also see much lower levels of overall life satisfaction. The TAP Interagency Working Group should conduct additional studies and focus groups to help TSMs in low pay grades learn how to prepare for the challenges they will face when transitioning more effectively. Emphasis should be placed on pursuing higher education to increase earnings and employment opportunities. In addition, the TAP Interagency Working Group should provide additional resources to these Veterans, including financial planning services and additional courses to ensure they have a successful transition and can work toward their separation goals.

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

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

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

Statistical modeling revealed five TAP courses as important to Veteran satisfaction with the program. Those courses were the DOL Employment Workshop, DOL Career Technical Training Track, DoD Accessing Higher Education Track, DoD Personal Financial Planning for Transition and VA Benefits and Services. The DOL Employment Workshop and Career Technical Training Track were the most important courses

affecting satisfaction, and the DOL Career Technical Training Track course had the lowest *usefulness* score for two cohorts. The TAP Interagency Working Group should collect detailed feedback from Service members as to what is effective and not effective in this course. The VA Benefits and Services Course was rated highest of all TAP courses. VA implemented major changes to this course in 2019, and this study will continue to track outcomes to see if the changes were effective.

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

In addition to the two challenges identified last year that remained significant in 2021 (*How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance after the transition*), regression analysis identified two additional important challenges Veterans encounter when transitioning to employment: *Specific steps I should take in conducting a job search* and *Missing the camaraderie and teamwork that was part of the military culture*. Veterans also remarked in comments that they had difficulty translating their military skills to civilian employment. Transition challenges and work-life balance should become a more impactful part of the DoD Transition Overview course as many Veterans remarked that they did not understand the magnitude of the issues they might face when transitioning to civilian life.

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

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

CONTENTS

1. Overview of the Transition Assistance Program	1
1.A. Introduction	1
1.B. Evolution of TAP	2
Study Cohorts and Relevant TAP Curriculum.....	3
Recent Policy Changes	9
2. Study Overview	11
2.A. Study Methodology	13
Study Data Sources	13
Weighting and Nonresponse Bias Analysis	19
Demographic Profile	19
2.B. Analysis in Future Years	23
External Data	23
Changes to the VA Program.....	23
2.C. How to Interpret this Report	23
3. Veterans' Experience with TAP	25
3.A. Key Findings	25
3.B. TAP Attendance and Scores	27
Identifying Additional Veterans Who Attended TAP	28
3.C. Effectiveness of TAP	32
Importance of TAP Courses on Preparing for Transition.....	32
Effect of Taking TAP In-Person	35
Overall Effectiveness of TAP	38
3.D. VA Benefits and Services	42
Usefulness of the VA Benefits and Services Course	43
3.E. Veterans' Benefits Utilization	46
4. Life Domain Outcomes of Veterans who Attended TAP	53

4.A.	Key Findings	53
4.B.	Employment	55
	Challenges Veterans Face During Transition	55
	Employment Outcomes	58
4.C.	Education	65
	Factors Leading to Educational Enrollment	66
4.D.	Health and Relationships	70
	Ongoing Physical and Mental Health Conditions	70
	Marital Status	74
4.E.	Financial Circumstances	76
	Living Situation	78
	Household Income	78
	Factors Impacting Individual Earnings of Veterans	79
4.F.	Satisfaction and Well-Being	80
	Factors Impacting Veteran Satisfaction	82
	Trends in Life Satisfaction for African Americans	84
5.	Summary and Conclusions	88
5.A.	Experience with TAP	88
5.B.	Key TAP Outcomes on Life Domains	91
5.C.	Main Themes from Analysis	93
6.	Recommendations	98
6.A.	Future Analyses and Improving the Study	98
6.B.	Areas of Focus for VA	100
6.C.	Areas to Improve TAP	102

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:

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

For a detailed overview of TAP, please refer to the DoD Transition Assistance Program website.⁵

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

While VA and its interagency partners continue to improve TAP, there have been limited efforts to collect long-term outcomes data linked to attendance in TAP due to external barriers. Therefore, VA commissioned a first-of-its-kind long-term study linked to TAP attendance designed to track Veterans' long-term outcomes as they continue to transition through civilian life. In 2019, only a Cross-Sectional Survey was administered. In 2020, a Longitudinal Survey was administered alongside the Cross-Sectional Survey. Both the Cross-Sectional and Longitudinal Surveys are being administered annually moving forward. In 2020, both the Cross-Sectional and Longitudinal Survey results were combined into one report. Beginning this year, the results of the surveys will be provided in separate reports. Results from previous years can be found here: [PSTAP Assessment Website](#).

This section briefly discusses the evolution of TAP and its current state. Section 2 of this report provides an overview of the study and the methodology employed. The results of

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

⁵ [DoD Transition Assistance Program](#)

the 2021 Cross-Sectional Survey are provided in Sections 3 and 4. Lastly, Sections 5 and 6 provide a summary of the findings and study and program recommendations.

References to terms and abbreviations can be found in the glossary in Appendix A. The 2021 Cross-Sectional Survey can be found in Appendix B. Weighting procedures and nonresponse bias analyses are in Appendix C. Appendix D provides demographic tables for the 2021 Cross-Sectional Survey participants, and Appendix E includes a compendium of survey results for the 2021 Cross-Sectional Survey. Appendix F provides an analysis of all comments from the 2020 Cross-Sectional Survey, and Appendix G provides demographic tables for respondents of the Cross-Sectional Survey. Finally, Appendix H provides an in-depth overview of the regression analysis.

1.B. EVOLUTION OF TAP

TAP was created in the 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, large numbers of Veterans and Service members were unemployed and unable to successfully acclimate to civilian life. Therefore, the main goal of the program was to ease the transition of Service members who were involuntarily separated. DoD, VA and DOL collaborated to establish and develop the original program with each agency providing specific counseling.

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

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

TAP has continued to evolve over time with a variety of revisions, both large and small. The following sections define the study population and provide an outline of the TAP

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

Curriculum that the study participants attended. It is to be noted that a major TAP overhaul was completed and rolled out in October 2019, driven primarily by the FY19 NDAA. The NDAA directed significant changes to all parts of TAP, including instituting personalized pathways for transitioning Service members (TSMs) based on their self-assessment.⁷ Additionally, it added more track elections, added time to the VA portion, reorganized the information flow and focused more directly on the individual needs of TSMs. Many of these changes align with the findings and recommendations identified within this study. Given that many of the Veterans in this study did not attend these courses due to the cohort attendance dates, it is too early to understand the long-term benefits of these changes. Future studies will continue to analyze the differences between Veterans who attended the most recent courses versus those who attended prior versions.

Study Cohorts and Relevant TAP Curriculum

The 2021 PSTAP Assessment consists of two separate surveys—Longitudinal and Cross-Sectional. Figure 1 provides a graphical depiction of the cohorts for the 2021 Cross-Sectional Survey. Note that the Longitudinal Survey is detailed in the Longitudinal Report. It should also be understood that Veterans most likely attended TAP courses between 6 and 12 months prior to separation. For instance, Veterans who separated in December of 2019 (Cohort 4) likely started TAP in December of 2018. Data collection for the study began in 2019 with the administration of the **2019 Cross-Sectional Survey** and continued with the administration of the **2020 Cross-Sectional Survey** and the **2020 Longitudinal Survey**. The 2019 and 2020 Cross-Sectional Survey cohorts included:

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

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

Figure 1. Study Cohorts in the 2021 PSTAP Cross-Sectional Survey

2019 Cross-Sectional (CS) Survey Cohorts			
CS1	...includes Veterans separated from the military...	6 months	...prior to deploying the 2019 CS Survey.
CS2		12 months	
CS3		36 months	

2020 Cross-Sectional (CS) Survey Cohorts			
CS4	...includes Veterans separated from the military...	6 months	...prior to deploying the 2020 CS Survey.
CS5		12 months	
CS6		36 months	

2021 Cross-Sectional (CS) Survey Cohorts			
CS7	...includes Veterans separated from the military...	6 months	...prior to deploying the 2021 CS Survey.
CS8		12 months	
CS9		36 months	

Source: Study Team

For the 2021 Cross-Sectional Survey, three additional cohorts of Veterans have been added to the PSTAP Assessment based on their date of separation from the military. Cohorts were identified based on the length of time since Service members separated from the military, similar to the 2019 and 2020 Cross-Sectional Surveys. These cohorts are as follows:

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

Veterans in the 2021 Cross-Sectional Survey include those who have taken the most recent version of TAP and those who have taken earlier versions. Most Veterans in CS7 have taken the latest version of TAP, which began in October of 2019, while fewer Veterans in CS8 attended the latest version. CS9 Veterans completed TAP before October of 2019.

TAP Curriculum

All courses within TAP are administered via the TAP Curriculum.⁸ The TAP Curriculum provides separating/retiring Service members, their families and caregivers with the skills, knowledge and resources to successfully re-enter civilian life. The program was designed to ensure Service members are *career-ready* prior to separation. Service members are eligible to begin TAP two years prior to retiring or one year prior to separation.

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

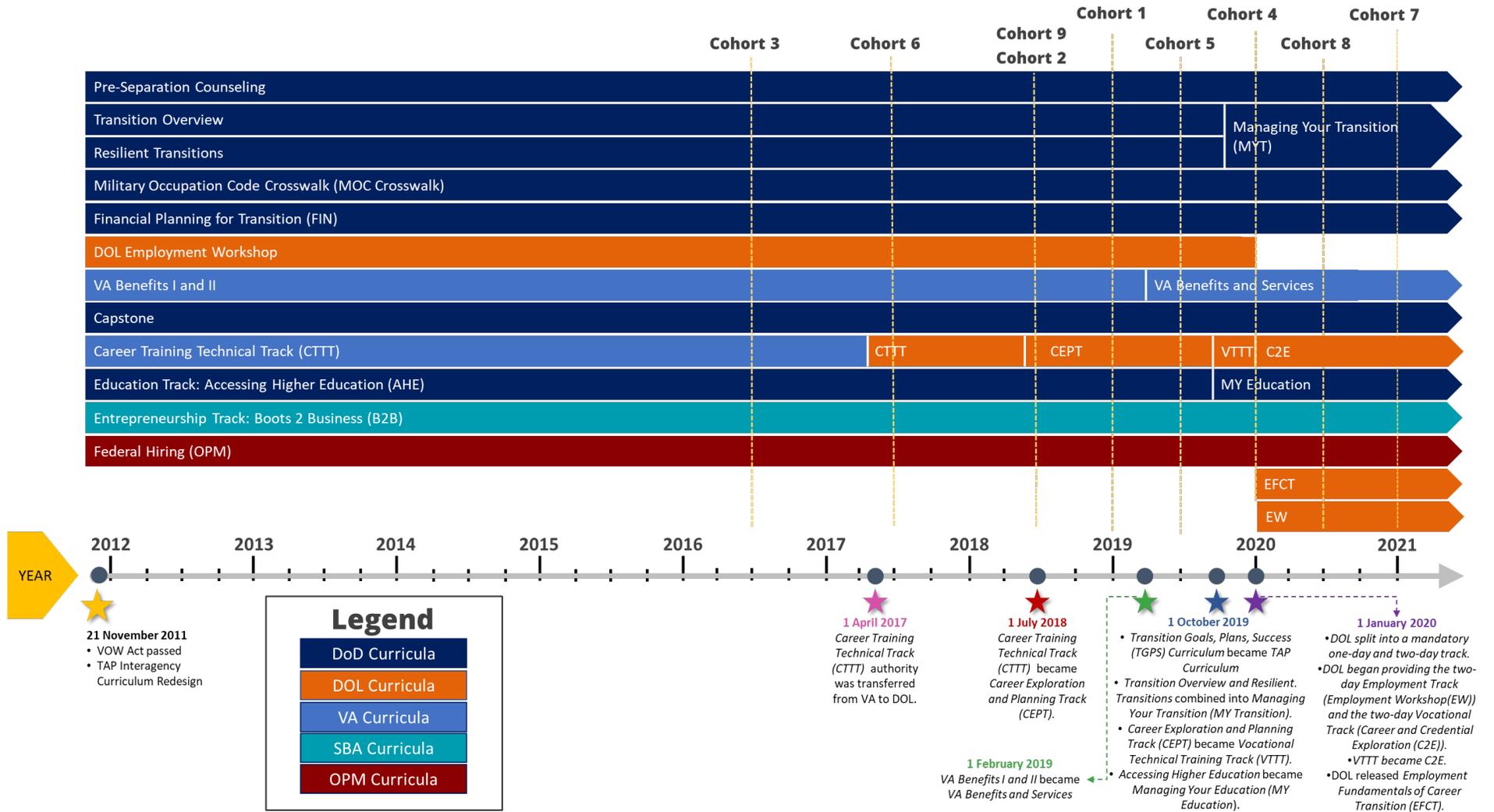
- DoD: Managing Your Transition, Military Occupational Classification (MOC) Crosswalk and Financial Planning (one-day)
- DOL: Employment Fundamentals of Career Transition (one-day)
- VA: VA Benefits and Services Course (one-day)

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

Since 2012, the core curriculum continues to change and improve based on federal policy changes and the needs of TSMs. Figure 2 provides a timeline of program course changes since 2012. These changes are important to note as cohorts within this study may have participated in different versions of the core courses in TAP. For instance, some Veterans in CS4 took the VA Benefits and Services Course while many other Veterans in other cohorts attended VA Benefits I and II. Additionally, the majority of CS7 and some members of CS8 took the latest version of TAP, which was introduced in October of 2019. This study will continue to track program courses to conduct analyses on how course changes affect outcomes for future cohorts. Table 1 provides a summary of the TAP courses taken by the majority of Veterans in our study cohorts, including any course changes that have occurred since 2012.

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.

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



Source: Adapted from the Communications Working Group Meeting Minutes.

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

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

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

Course/Track	Agency	Length	Description	Course Changes
Additional Tracks				
Vocational Track: Career Planning and Exploration Track (CTTT)	DOL	2 days	Allows TSM spouses to complete personalized career development assessments to get tailored job recommendations aligned with their interests and aptitudes. A variety of career considerations are covered, including labor market projections, education, apprenticeships, certifications and licensure requirements.	CTTT switched authority from VA to DOL in April 2017. CTTT changed to Career Exploration and Planning Track (CEPT) in July 2018. CEPT changed to Vocational Technical Training Track (VTTT) on Oct. 1, 2019. VTTT changed to Career and Credential Exploration (CCE) in January 2020.
Education Track: Accessing Higher Education Track	DoD	2 days	Helps TSMs identify higher education requirements that support their personal career goals. Topics include choosing a program of study, selecting an institution of higher education, exploring funding sources and navigating the admission process.	Changed to Managing Your Education (MY Education) on Oct. 1, 2019.
Entrepreneurship Track: Boots 2 Business	SBA	2 days	Provides training for TSMs interested in owning their own businesses. Includes an Introduction to Entrepreneurship workshop, followed by opportunities to enroll in additional entrepreneurship development courses to help participants navigate the business start-up process.	None
Capstone				
Capstone	DoD	Varies	Serves as a culminating event in which Commanders verify achievement of TSMs Career Readiness Standards (CRS) and viable ITP prior to transition. If CRS cannot be verified, TSM is referred to the appropriate agency for further assistance.	None

Source: TAP Interagency Working Group.

Recent Policy Changes

While VA is continuously making improvements, of particular note for this report are two items. First, the main contractor providing the VA briefings was changed in 2017. This change was accompanied by a slight dip in customer satisfaction of the briefings for one-quarter as the contractor transitioned. This change impacted most cohorts except for CS3. Second, the VA Benefits I and VA Benefits II briefings were revised in April 2018 and changed to the VA Benefits and Services Course. The major changes in that revision were as follows:

- Redesigned the VA course to give TSMs a more personalized experience, promote one-on-one assistance sessions and highlight Veterans Service Organizations (VSOs).
- Launched “facilitated registration,” an activity inserted into the curriculum to help Service members register for VA Health Care as part of the VA Benefits and Services Course.
- Included an informal activity for the attendees to assess and prioritize their goals. The aim of this exercise is to frame the discussion and activities for the totality of the briefings.

The latest major changes to TAP were made in the John S. McCain National Defense Authorization Act for Fiscal Year 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 CS7 and CS8, were the first cohorts in PSTAP where the majority of Veterans attended the most recent version of TAP. Major changes from this legislation include the following:

- DoD provides TSMs with an assessment of all VA/DoD benefits to which they may be entitled no later than 30 days before separation.
- DoD will conduct a self-assessment to determine potential areas of risk for the TSMs that will be given twice, once at pre-separation and once at Capstone (the final check to make sure TSMs have completed all activities required prior to separation). This self-assessment is used to target support of transition-related services pre-transition and will be used to conduct warm handovers to organizations to provide targeted support post-separation.

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>

- TAP structure changes, including one-day of DoD training, reduction of the DOL mandated portion of the curriculum from three days to one, mandated one full day of instruction on VA benefits and participation in two days of instruction on one of the current tracks.
- The VA Benefits and Services curriculum was bolstered through additional instructional classroom activities to support engagement, understanding of benefits and services and increase the transfer of knowledge to Service members. The curriculum includes scenario-based examples, more interactive activities, and additional focus on key topic areas that matter most to Service members, such as Disability Compensation, education benefits and health care benefits.
- Modifications were developed based on direct feedback from Service members provided through assessment data and qualitative input.
- 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.

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

2. STUDY OVERVIEW

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

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

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

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

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 quality of benefits and services available to Veterans

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

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

Cohorts are defined by the length of time passed since the Service member transitioned out of the military as of the projected start date of the survey each year. These cohort time periods were selected to track Veterans who are at varying points in their transitions. Given that each Veteran's transition is a unique experience, and some may take longer than others, it is important to understand how Veterans fare at different times. Additionally, having Veterans in the study who separated as far as three years before survey administration allows for a more complete analysis of outcomes versus the iteration of TAP that was attended. As this is the third administration of the Cross-Sectional Survey, the **2021 cohorts** are the focus of this report. Those cohorts are listed below.

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

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

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

2.A. STUDY METHODOLOGY

Study Data Sources

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

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

VA Administrative Data

VA provided two sets of administrative data for this study. The first dataset is a list of all Veterans who separated from the military during the time ranges defined by the study cohorts. The list was created from the VA Department of Defense Identity Repository (VADIR) and provided by VA's Performance Analysis and Integrity (PAI) office. The dataset includes background information about Veterans, including name, address, age, race¹¹, pay grade, length of service, gender, separation reason, service branch and component. We used this dataset to (1) assure a representative sample of Veterans in the study and (2) provide descriptive information about them for analysis.

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

- Disability Compensation
- Education and GI Bill benefit use

¹¹ Data for ethnicity was not able to be provided by VA for this year's survey. This means that Hispanic is not included in the race variable, unlike previous reports.

- 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*. As of this report, DoD now refers to these Service members as *TAP eligible*. This term is used throughout this report.

To identify TAP eligible Veterans, DoD provided an initial data file with a list of Service members who were eligible for TAP between January 1, 2016, and October of 2019 using the Defense Manpower Data Center (DMDC) database. Annually, DoD updates this data file with the latest TAP eligibility for new cohorts. DoD uses a strict set of criteria to identify TAP eligible Service members, as follows:¹²

1. Service members who have completed their first 180 days or more of continuous Active Duty in accordance with Title 10, U.S.C., are eligible for TAP.
2. Service members' full-time or annual duty training and attendance at a school designated as a service school by law while on military orders will not be included in calculating the continuous 180 days.
3. Reserve Component (RC) members may choose to decline pre-separation/transition counseling using the Department of Defense (DD) Form 2648 for each successive period of Active Duty, as determined by the Military Services in accordance with Title 10, U.S.C., consisting of 180 days or more of continuous Active Duty.

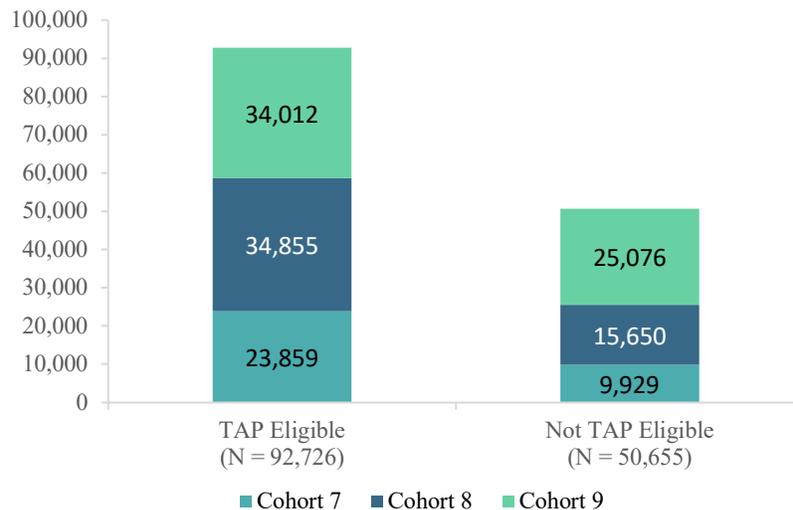
¹² DoD Instruction 1332.35, Transition Assistance Program (TAP) for Military Personnel. Section 5, Page 27.
<https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/133235p.pdf?ver=2019-09-26-095932-007>

4. Eligible Service members may choose to participate in one or more of the 2-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 2-Day Tracks of the transition assistance curriculum; additional waivers for commanders are outlined in Paragraph 8.2 of DoD Instruction 1332.35.
7. Army and Air National Guard members serving in accordance with Title 32, U.S.C., are not required to meet TAP requirements.
 - a. TAP services may be made available to members of the Army and Air National Guard serving in Title 32 status and Reservists serving in an Inactive Duty for Training status, as resources and capacity allow, and subject to the discretion of the responsible commander.
 - b. Service members in Title 32 and Inactive Duty for Training status may avail themselves of the "virtual" curriculum at any time.
 - c. Members of the U.S. Public Health Service and the National Oceanic and Atmospheric Administration (NOAA) are not generally eligible to attend TAP unless detailed to a Military Service. If detailed to a Military Service, they must comply with the TAP of that Service. The Military Services may allow non-detailed U.S. Public Health Service and NOAA members to attend and use transition assistance on a space available basis, giving seating priority to eligible Service members and their spouses.

The updated data was matched with the 143,381 Veterans records (referred to as the Study Universe), resulting in 92,726 Veterans who were identified as TAP eligible (64.7% of the Study Universe). This represents an almost four percentage point

increase compared to the 2020 Cross-Sectional Survey participants. Figure 3 provides the size of the Study Universe broken down by TAP eligibility and cohort.

Figure 3. Study Universe by TAP Eligibility and Cohort



Source: VA Administrative Data and DoD Data.

2021 Cross-Sectional Survey

Recruitment

Survey recruitment began with a complete list of Veterans who separated from the military during the months specified for each cohort (5 to 6 months after separation, 11 to 12 months after separation or 35 to 36 months after separation). The initial list received from VA included records for 172,494 Veterans. In consultation with VA, analysts excluded some Veterans from the initial list prior to fielding the survey. There were two criteria used to remove potential participants. First, Veterans who separated with less than two months of total service were removed from the survey population because these Veterans were not required to take TAP. Second, records with a foreign address outside of the U.S. and records without a complete address were removed from the sample because it was not possible to contact those Veterans by mail. The team then made additional exclusions by removing deceased Veterans using VA records to

identify the date of death.¹³ CS9 presented a unique challenge because the Veterans in CS9 are the same as those surveyed in 2019 as part of CS2 (both separated in June or July of 2018). To avoid overburdening the Veterans in CS9 / CS2, we removed any who already responded to the CS2 survey in 2019 from the CS9 data collection. After making these exclusions, the 2021 Cross-Sectional Survey Study Universe included 143,381 potential participants across all three cohorts.

Survey Instrument

The 2021 Cross-Sectional Survey included 55 questions. It was administered between June 1 and September 22, 2021. The topics covered by the questions included participation in TAP classes, perceived utility of TAP classes completed by the Veteran and multiple post-transition outcomes organized by subject area. The post-transition outcomes contained five life domains: (1) employment, (2) education, (3) health and relationships, (4) financial circumstances and (5) general satisfaction and well-being. The survey included two general open-ended response questions that provided Veterans an opportunity to share thoughts about the TAP classes and their transition. The questionnaire is included in Appendix B.

Survey Responses

Among the 143,381 Veterans contacted to complete the 2021 Cross-Sectional Survey, 16,117 responded, which is an 11.2% response rate. Veterans were contacted via three methods: 1) All Veterans in the Study Universe were sent a postcard inviting them to participate in the survey online; 2) Veterans with a valid email address on file received an email invitation with a link to the survey. The postcards and emails described the focus and need of the survey and provided a unique log-in ID to complete the survey; 3) One month after survey administration began, a sample of 100,000 non-respondents were sent a paper survey via mail. The paper survey included a toll-free telephone number for support in completing the survey if needed. Participants were asked to submit the paper survey using a pre-paid envelope.

Staff scanned survey responses from the paper survey into an electronic format for analysis and compiled the scanned paper survey responses with the online responses. Staff then reviewed each electronic scan of the survey to check for accuracy against the responses on the paper version. Throughout the survey administration period, a Help

¹³ Date of death was tracked throughout survey administration to ensure families of deceased Veterans were not contacted.

Desk was made available to Veterans. Help Desk staff fielded questions from Veterans related to their eligibility for the study, the survey topics and the purpose of the survey.

Table 2 provides the response rates by cohort. CS9 (35 to 36 months after separation) was the largest of the three cohorts consisting of more Veterans and more respondents than the other cohorts, but the response rate was 10.3% which was lower than the other cohorts. This can be explained in part by the fact that CS9 are the same Veterans already surveyed as part of CS2 and members of CS2 who already responded to the 2019 Cross-Sectional Survey were excluded. CS7 (5 to 6 months after separation) was the smallest of the three, both in terms of population size and the number of respondents.

Table 2. 2019, 2020 and 2021 Cross-Sectional Survey Population and Respondents by Cohort

Cohort	Postcards Mailed	Paper Surveys Mailed	Final Refusals	Completed Surveys (Web)	Completed Surveys (Mail)	Total (Unique) Completed	Response Rate
2019 Cross-Sectional							
CS1	41,797	23,608	10	512	535	1,047	2.5%
CS2	58,360	33,077	16	897	897	1,794	3.1%
CS3	65,079	36,997	21	1,097	896	1,993	3.1%
Total	165,236	93,682	47	2,506	2,328	4,834	2.9%
2020 Cross-Sectional							
CS4	38,058	27,292	35	4,543	590	5,133	13.5%
CS5	48,457	34,804	36	5,951	783	6,734	13.9%
CS6	53,319	37,757	49	5,988	866	6,854	12.9%
Total	139,834	99,853	120	16,482	2,239	18,721	13.4%
2021 Cross-Sectional							
CS7	33,788	22,602	66	3,662	327	3,989	11.8%
CS8	50,505	34,188	83	5,465	584	6,049	12.0%
CS9	59,088	40,591	96	5,617	462	6,079	10.3%
Total	143,381	97,381	245	14,744	1,373	16,117	11.2%

Source: VA Administrative Data, 2019, 2020 and 2021 Cross-Sectional Survey Data.

The response rate of 11.2% for the 2021 Cross-Sectional Survey exceeded that of the 2019 Cross-Sectional Survey, which received an overall response rate of 2.9%. The 2021 survey received a lower response rate than the 2020 survey. Several factors may have caused this, including the delay in sending paper surveys and the vaccine for the COVID-19 pandemic, which meant more Veterans were not quarantined, leaving less time to complete the survey.

Weighting and Nonresponse Bias Analysis

Analysts constructed weights to conduct a nonresponse bias analysis (NRBA). Weights adjust the number of responses so that the proportion of survey respondents by key characteristics matches the proportion in the 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 Cross-Sectional Survey weights were adjusted to match the 2021 population cohort. Appendix C provides a detailed description of the weighting approach.

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

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

Demographic Profile

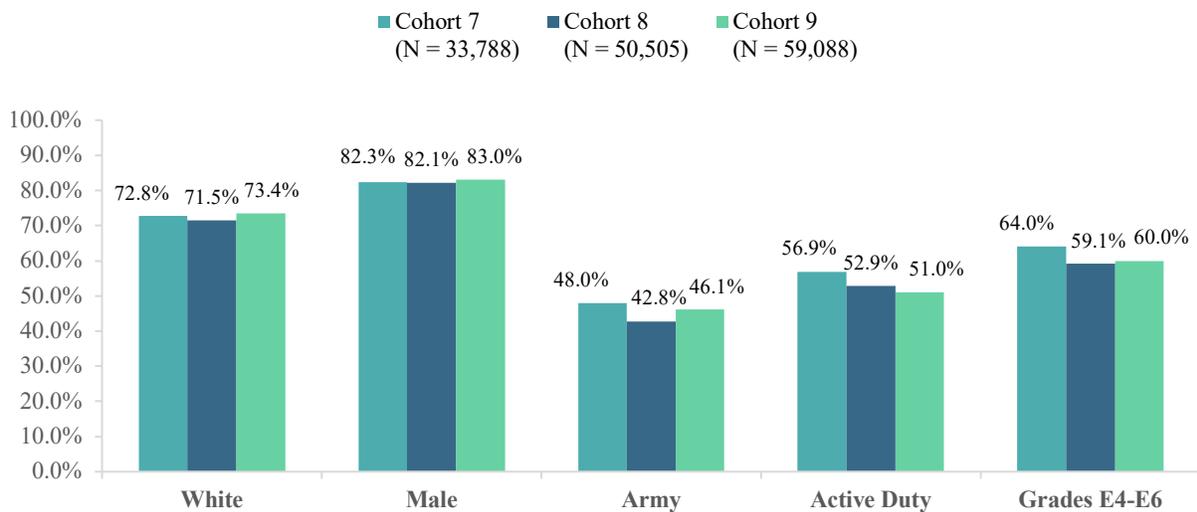
Cross-Sectional Survey

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

The overall sample of survey respondents is a diverse group—about 15% of each cohort is African American. The survey respondents include members from the Army,

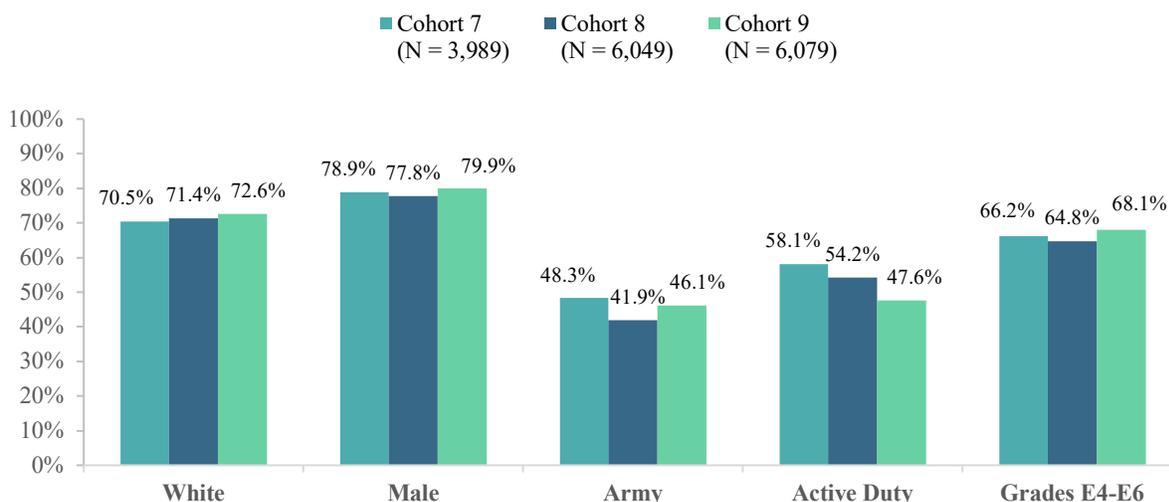
Marine Corps, Navy, Air Force and Coast Guard, representing each of the five military service branches. Around 45% of the survey respondents were in the Army. Around half of those who responded to the survey in each cohort were Active Duty when they separated from the military, and there were a significant number of members of the National Guard or Reserve. CS7 has the largest percentage of Active Duty respondents with 58.1%, followed closely by CS8 with 54.2%. CS9 had less than 50% of Active Duty respondents (47.6%). Around 78% of survey respondents were male, and around 22% were female. CS7 had the largest percentage of Veterans separating from grades E4 to E6 (64%, compared to 59% from CS8).

Figure 4. Demographic Characteristics of 2021 Cross-Sectional Survey Invitees



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

Figure 5. Demographic Characteristics of 2021 Cross-Sectional Survey Respondents



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

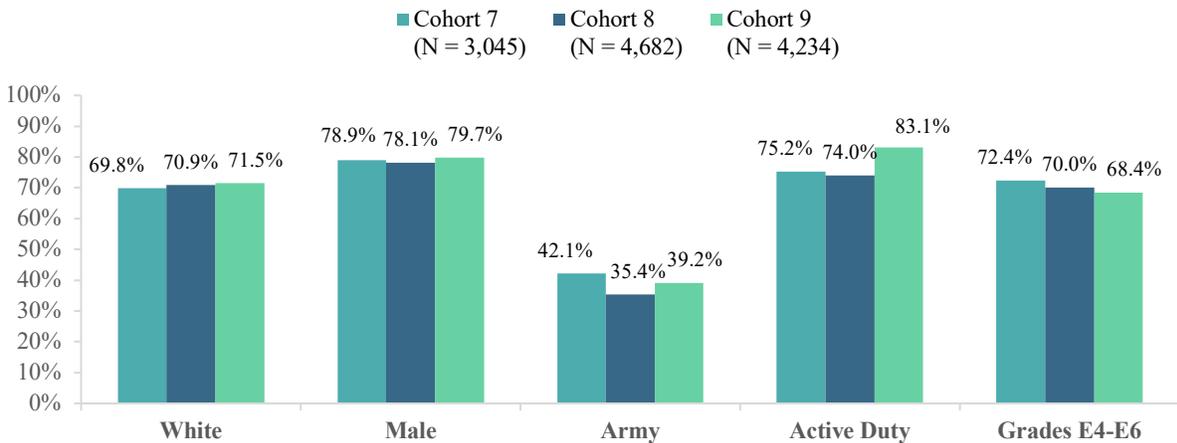
Survey respondents were then identified as either TAP eligible or non-TAP eligible. TAP eligible Veterans were required by DoD to complete TAP, while non-TAP eligible Veterans were not required to attend TAP courses. Non-TAP eligible respondents were included in the study for two reasons. First, any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

Figure 6 and Figure 7 compare TAP eligible and non-TAP eligible Veterans within each cohort. There are some distinct differences between the population of TAP eligible and non-TAP eligible Veterans in the sample. The key difference is that a larger percentage of TAP eligible Veterans separated as Active Duty Service members than those in the non-TAP eligible group. For example, in CS7, 75.2% of TAP eligible respondents were Active Duty, compared to 13.7% in the non-TAP eligible group. Similar differences in the percentages of Active Duty exist in the other cohorts.

There are also differences in the military branch of the TAP eligible and non-TAP eligible populations from these cohorts. In the non-TAP eligible group, larger percentages served in the Army (64.3%, 57.8% and 54.7% for CS7, CS8 and CS9, respectively) compared to those in the TAP eligible cohorts (42.1%, 35.4% and 39.2%

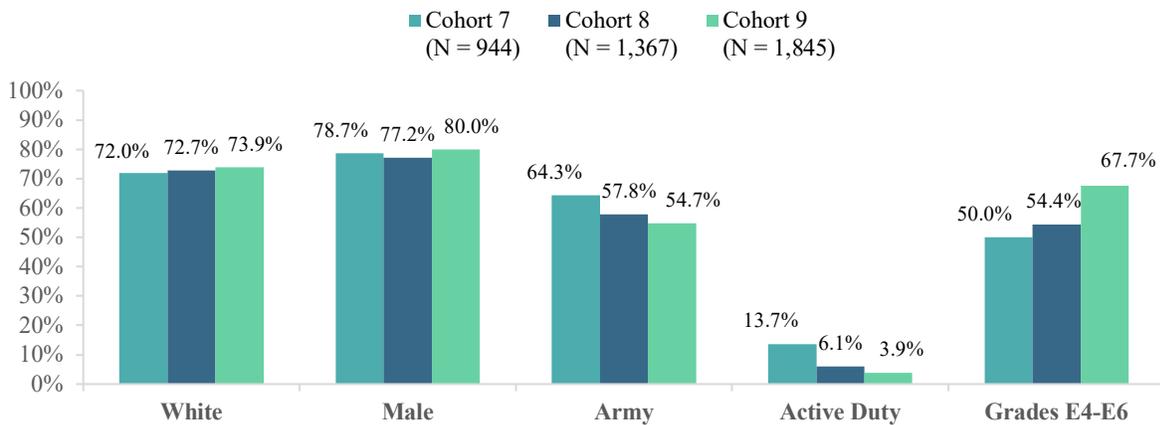
for CS7, CS8 and CS9, respectively). Other comparisons of the major demographic groups are displayed in Figure 6 and Figure 7. The average age of the TAP eligible respondents is about 14 years lower than the non-TAP eligible respondents for CS7 and CS8 and about 7 years lower for CS9. Between TAP eligible and non-TAP eligible Veterans, the percentage of male and female Veterans was similar to the Study Universe, as around 80% were male and around 20% were female.

Figure 6. Demographic Characteristics of TAP Eligible 2021 Cross-Sectional Survey Respondents



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

Figure 7. Demographic Characteristics of Non-TAP Eligible 2021 Cross-Sectional Survey Respondents



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

2.B. ANALYSIS IN FUTURE YEARS

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

External Data

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

Changes to the VA Program

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

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

2.C. HOW TO INTERPRET THIS REPORT

Most figures and tables throughout the body of the report present findings for the 2021 Cross-Sectional Survey. The 2021 Cross-Sectional Survey includes three cohorts that separated 6 months prior to survey administration (CS7), 12 months (CS8) or 3 years (CS9). Comparisons to results from these cohorts can be made directly to the

participants in the 2019 and 2020 Cross-Sectional Surveys. Those cohorts are labeled as CS1, CS2 and CS3 for the 2019 Cross-Sectional Survey and CS4, CS5 and CS6 for the 2020 Cross-Sectional Survey. This report draws conclusions based on differences among cohorts of similar times since separation. Therefore, direct comparisons can be made between the 6-month (CS1, CS4 and CS7), 12-month (CS2, CS5 and CS8) and 3-year cohorts (CS3, CS6 and CS9).

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

This report also makes references to the 2019 Cross-Sectional Survey Report and the 2020 PSTAP Assessment Outcome Study. Those reports can be found here: [PSTAP Report Website](#). Moving forward, separate reports are being developed for the Cross-Sectional and Longitudinal Surveys.

3. VETERANS' EXPERIENCE WITH TAP

The 2021 Cross-Sectional Survey asked Veterans a series of questions regarding their experience with TAP. This section provides an analysis of Veterans' responses to TAP-related questions, including how useful they were in aiding their transition, key areas of the VA-specific aspects of TAP and what VA Benefits and Services Veterans are using. Additionally, when relevant, comments provided by Veterans to Question 7 (*Thinking about your transition, what did you find helpful or what could be improved to better prepare you for civilian life?*) and Question 55 (*Thinking back to your transition process, is there anything else that VA could have done then or could be doing now to help you after your service?*) are included to elaborate on the study findings. A more in-depth report on the main themes of comments provided by Veterans is included in Appendix F.

3.A. KEY FINDINGS

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

TAP Attendance: About 70% of Veterans in the 2021 Cross-Sectional Survey completed the TAP Curriculum, which was similar to the 2020 Cross-Sectional Survey. Overall, TAP eligible Veterans who took TAP is over 87%. This aligns with reported numbers of TAP takers from DoD.

Effectiveness of TAP: The VA Benefits and Services Course was identified as the most useful course by Veterans in all three cohorts, as it was in 2020 and 2019. Veterans rated the usefulness of TAP courses lower in 2021 compared to 2020 but still believed the courses to be useful.

After reviewing course scores, a statistical analysis was conducted to identify which TAP courses have the largest effect on satisfaction with TAP making them the most important in preparing Veterans for transition to civilian life. In 2021, the most important course in preparing Veterans for transition was the DOL Employment Workshop course. This means that DOL should focus efforts on improving this course, as incremental increases in scores will have a larger effect on overall transition satisfaction than any other course. In addition to the DOL Employment Workshop course, the next two most important courses were also DOL sponsored. Those were the Career Technical Training Track and the Accessing Higher Education Track. The other two courses identified as important were the Personal Financial Planning for Transition (DoD) and

the VA Benefits and Services Course. While these courses were not as important as the DOL Employment Workshop, both DoD and VA should continue to focus on improving these courses and incorporating Veteran feedback to ensure course scores do not decrease.

Method of Taking TAP: The way that Service members take TAP also has an impact on the overall satisfaction of the program. This past year saw many more Veterans taking TAP online due to the COVID-19 pandemic. In fact, roughly 40% of Veterans in CS7 took TAP online compared to roughly 5% in 2020. In 2021, those who took TAP either all or partly in-person had significantly higher satisfaction rates than those taking the course completely online. Even as more and more trainings are being provided virtually, many Veterans feel that TAP is still most effective when done in-person. Service members are more equipped to ask questions and learn about other resources this way. In response to these findings in previous years, TAP is now available online with instructor-led courses instead of through PowerPoint.

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

- Applying for VA benefits
- Obtaining VA Health Care
- Preparing for Changes in My Personal Life

VA Benefits Utilization: Overall, Veterans who take TAP apply for benefits at higher percentages than the study population. When analyzing specific benefits, the largest increases in benefits use were in enrolling in VA Health Care, applying for Disability Compensation, applying for a Home Loan and applying for the Post-9/11 GI Bill (Chapter 33). Most Veterans who participated in TAP understood the VA benefits available to themselves (over 73%), but there is a significant decrease in their understanding of VA benefits available to their families.

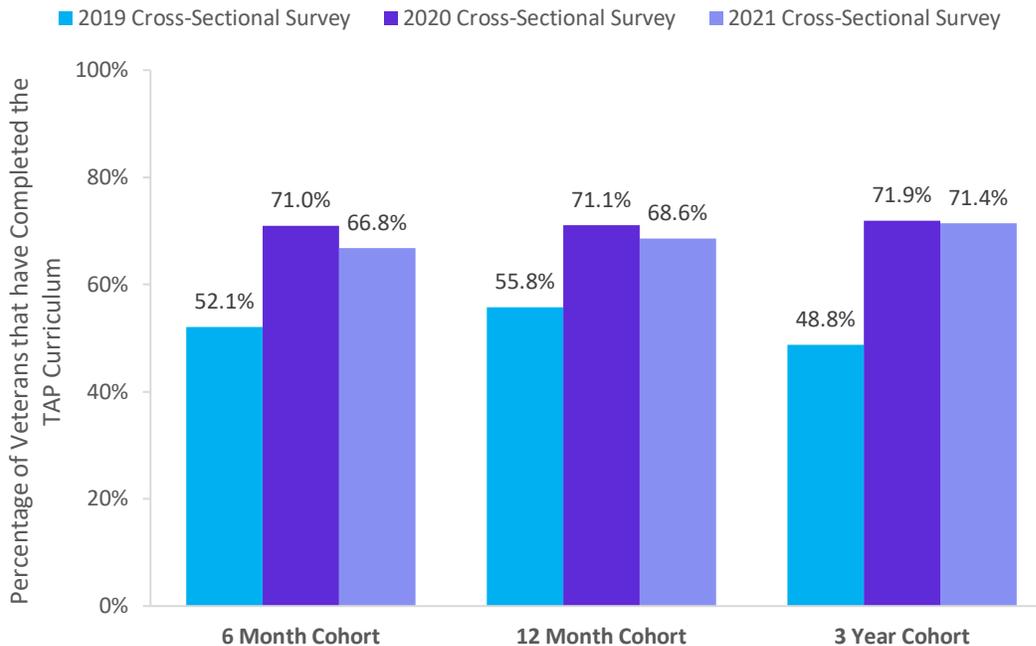
Throughout this chapter, it is also important to recognize that Veterans who took the 2021 Cross-Sectional Survey have been impacted by the COVID-19 pandemic, which has had significant training/education, employment and economic impacts that may have affected transitioning Veterans. Given that these surveys were administered from June through September of 2021, the full effect of the pandemic will continue to impact these results and future surveys.

3.B. TAP ATTENDANCE AND SCORES

The first set of questions in the 2021 Cross-Sectional Survey asked all survey participants if they had completed the TAP Curriculum. About 70% of all 2021 Cross-Sectional Veteran respondents indicated that they completed this course (Figure 8), which is comparable to the 2020 Cross-Sectional Survey.

For the 2021 Cross-Sectional Survey, Veterans who did not complete the TAP Curriculum were then asked if they attended any of the primary modules of the TAP Curriculum (Table 3). Overall, Veterans who did not complete the TAP Curriculum were most likely to still attend the VA Benefits and Services Course followed by the DoD Personal Financial Planning and Transition Overview courses. All Veteran respondents were then asked to select the optional TAP tracks that they had taken. DoD's Accessing Higher Education Track was the most attended optional course. The SBA's Entrepreneurship Track was the second most attended optional course for CS7 and CS9; for CS8, it was OPM'S Federal Training.

Figure 8. Comparison of Veterans That Completed the TAP Curriculum: 2019, 2020 and 2021 Cross-Sectional Survey by Cohort



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

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

Question	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Question 2: Did you complete any of the following TAP courses? (Asked of Veterans who did not complete the TAP 5-day course curriculum)			
VA Benefits and Services Course (VA)	26.9%	22.6%	19.4%
Transition Overview (DoD)	20.5%	15.3%	14.1%
Personal Financial Planning for Transition (DoD)	21.3%	15.5%	13.7%
Military Occupational Classification “MOC” Crosswalk (DoD)	17.8%	12.2%	9.5%
Employment Workshop (DOL)	15.3%	11.9%	10.8%
None of the Above	67.0%	73.1%	75.9%
<i>Total Respondents (N)</i>	<i>(1,144)</i>	<i>(1,512)</i>	<i>(1,332)</i>
Question 4: Did you complete any of the following optional TAP courses? (Asked of everyone)			
Accessing Higher Education Track (DoD)	23.2%	22.5%	20.0%
Entrepreneurship Track (Small Business Administration)	13.0%	11.4%	11.7%
Career Credentialing and Apprenticeship Track (DOL)	12.9%	11.5%	8.6%
Federal Employment Training (OPM)	11.0%	11.7%	11.1%
None of the Above	66.1%	68.2%	72.5%
<i>Total Respondents (N)</i>	<i>(3,950)</i>	<i>(5,977)</i>	<i>(5,976)</i>

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

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

Identifying Additional Veterans Who Attended TAP

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

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

Given that two of the three DoD courses are normally taken on the same day, it is assumed that if the Veteran indicated that they completed one of the three DoD TAP courses, he or she likely completed the entire set of DoD courses. While Veterans may have attended other courses, they were not included in the requirements for taking TAP as they were not the core courses. This definition of “Took TAP” (as opposed to including only those who indicated that they took the TAP Curriculum) increased the number of Veterans who attended TAP by 2% in the 2020 study and 3.1% in the 2021 study (Table 4). Overall, 87% of TAP eligible Veterans took the TAP Curriculum, and an

additional 3.1% met the criteria above for completing TAP without selecting the TAP Curriculum. For non-TAP eligible Veterans, less than 30% of CS8 completed the TAP Curriculum, while 43% of CS9 were able to complete the courses.

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

TAP Eligibility	CS7 (6 months)		CS8 (12 months)		CS9 (36 months)	
	%	N	%	N	%	N
TAP Eligible						
1. Completed Transition GPS 5-day course	81.5%	2,470	87.3%	4,074	92.0%	3,885
2. [Among those not in group 1 above] Veterans who completed the VA TAP course, the DOL TAP course and at least one of the three DoD courses	5.2%	158	3.1%	146	1.6%	69
3. Did not complete Transition GPS 5-day course or not in group 2 above	13.3%	404	9.6%	449	6.3%	268
<i>Total Respondents (N)</i>		<i>(3,032)</i>		<i>(4,669)</i>		<i>(4,222)</i>
Not TAP Eligible						
1. Completed Transition GPS 5-day course	34.0%	320	27.8%	378	43.8%	801
2. [Among those not in group 1 above 1] Veterans who completed the VA TAP course, the DOL TAP course and at least one of the three DoD courses	2.0%	19	1.3%	18	2.0%	37
3. Did not complete the Transition GPS 5-day course or not in group 2 above	63.9 %	620	70.9%	981	54.2%	1028
<i>Total Respondents (N)</i>		<i>(940)</i>		<i>(1,359)</i>		<i>(1,829)</i>

Sources: 2021 Cross-Sectional Survey Data and DoD Administrative Data.

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

The next step was to compare TAP participation rates to expected rates of participation from DoD. DoD's reporting for TAP participation among TAP eligible Service members is approximately 85%.¹⁴ In 2016, DoD reported that approximately 90% of TAP eligible Service members completed the program.¹⁵ This study found a similar rate of participation. Validating the study's results, Table 4 displays results of TAP attendance for TAP eligible and non-TAP eligible Veterans. Over 90% of TAP eligible Veterans from all cohorts in the 2021 Cross-Sectional Survey attended TAP. In addition to TAP eligible Veterans, over 45% of non-TAP eligible Veterans completed TAP in CS9, while CS7

¹⁴ Government Accountability Office, "DoD Needs to Improve Performance Reporting and Monitoring for the Transition Assistance Program," Page 9. November 2017. <https://www.gao.gov/assets/690/688203.pdf>

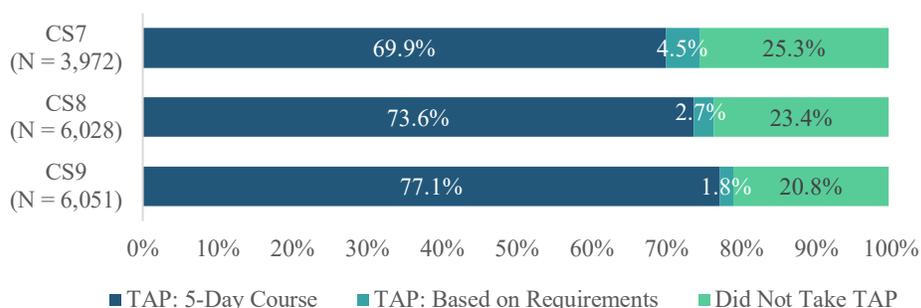
¹⁵ Ibid.

and CS8 were below 36%. For the remainder of this report, Veterans who took TAP include both TAP eligible and non-TAP eligible Veterans who indicated in their survey responses that they took TAP according to the definition above. Total respondents for tables and figures in the remainder of this report include weighted estimates based on all Veterans who participated in TAP and responded to the survey unless otherwise noted.

Compared to the 2020 Cross-Sectional Survey, fewer TAP eligible Veterans in CS7, CS8 and CS9 took the TAP Curriculum than CS4, CS5 and CS6. The biggest difference was between CS4 and CS7 where only 81% of CS7 Veterans attended the TAP Curriculum compared to 91% for CS4. CS8 and CS9 attendance was closer to their 2020 Cross-Sectional Survey counterparts, with CS8 being 5% lower and CS9 remaining nearly the same. The percentage of TAP eligible Veterans added based on those who completed the courses listed above, but not the TAP Curriculum, was about 5% for CS7. CS8 (3.1%) and CS9 (1.6%) were closer to CS4, CS5 and CS6 (roughly 2%). The percentage of non-TAP eligible Veterans taking the TAP Curriculum saw a 4% increase for CS7, as about 34% took the courses compared to about 30 % for CS4. Both CS8 and CS9 had slight decreases from 2020. For those who did not participate in the TAP Curriculum, the 2021 Cross-Sectional Survey included an additional 4 % of Veterans, increasing from 2% in 2020.

The 2021 Cross-Sectional cohorts had a similar percentage of Veterans who took TAP compared to the 2020 cohorts. Figure 9 shows the percentage of Veterans in 2021 that took TAP. Overall, about 74% of respondents in the 2021 Cross-Sectional Survey took TAP among all cohorts based on the two criteria discussed in this section. The cohort with the highest percentage of TAP attendees was CS9 at roughly 77%, while CS7 was the lowest with about 70%.

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



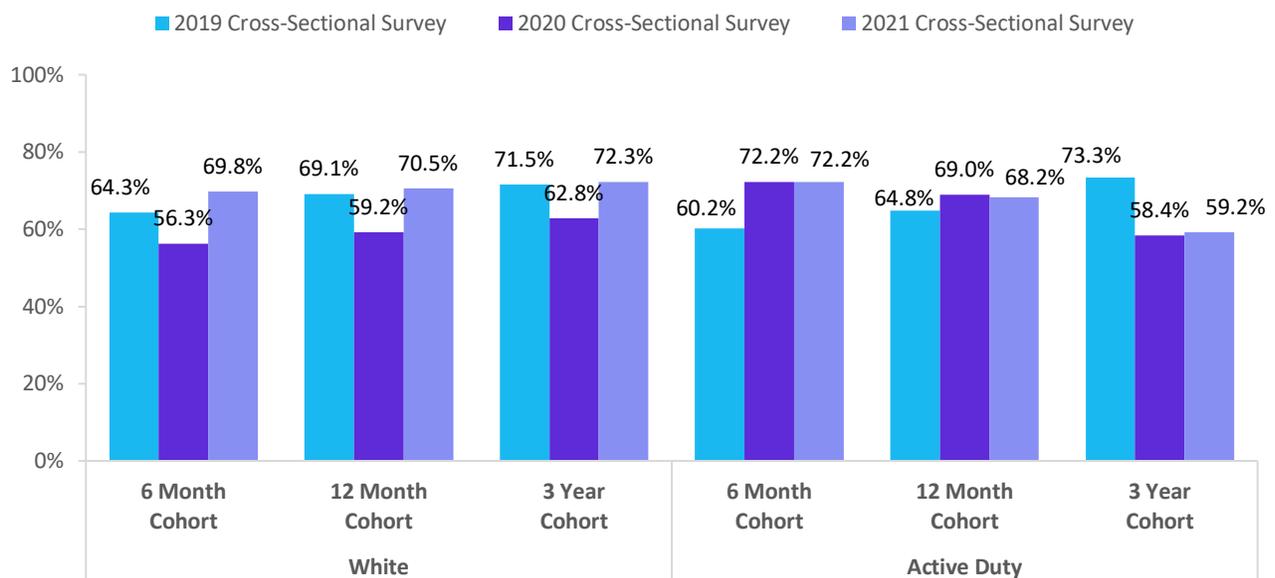
Source: 2021 Cross-Sectional Survey Data Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

The distribution of the Veterans in the 2021 and 2020 Cross-Sectional Surveys by Active Duty were similar to each other. Race data was not similar due to the lack of ethnicity data received from VA. Figure 10 provides the percentage of 2021 Cross-Sectional respondents (who completed TAP) by White race and Active Duty by cohort. The 2021 Cross-Sectional Survey had a higher percentage of Veterans that were White compared to the 2020 Cross-Sectional Veterans. As discussed, some of the variance in the race percentages is due to the inability to obtain accurate data on Hispanic Veterans in 2021. Active-Duty Veterans completed TAP at a similar rate as in 2020.

Around 16% of each cohort is African American. About 21% of Veterans from each cohort are female. The survey respondents include members from the Army, Marine Corps, Navy, Air Force and Coast Guard, representing each of the five military service branches. Over 45% of each cohort served in the Army. Around 66% of Veterans were in the E4 to E6 pay grades, and over 52% of each cohort is Active Duty.

For TAP eligible and non-TAP eligible Veterans who took TAP, the demographic characteristics were generally similar. The most significant difference between the two groups was their military component. Over 77 % of TAP eligible Veterans were Active Duty, with CS9 having the highest percentage of Active-Duty Veterans at over 83%. Around 49% of non-TAP eligible Veterans were Reserve Members.

Figure 10. Percentage of White and Active Duty Veterans That Completed TAP: 2019, 2020 and 2021 Cross-Sectional Surveys



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

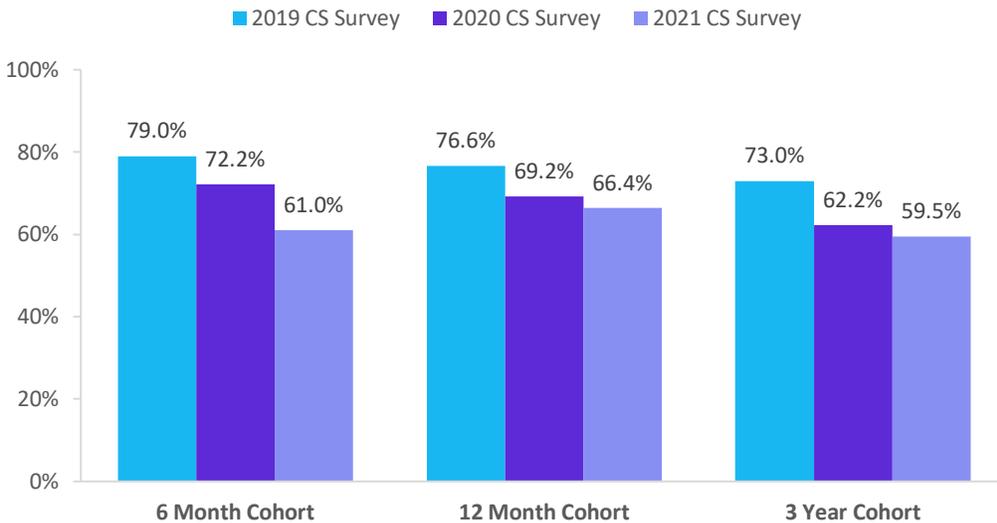
3.C. EFFECTIVENESS OF TAP

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

Importance of TAP Courses on Preparing for Transition

Veterans were asked to rate the usefulness of TAP courses they completed on a scale of 1 to 5, where 1 is not useful at all, and 5 is extremely useful. Veterans who responded with either a 4 or 5 were said to find the course useful. Overall, a majority of Veterans found the TAP Curriculum to be useful (Figure 11). Usefulness scores were slightly lower for CS8 (66% vs. 69%) and CS9 (59% vs. 62%) when compared to the 2020 Cross-Sectional Survey. Veterans in CS7 reported lower usefulness scores for the TAP Curriculum than their counterparts in 2020 with an over 11-percentage point difference and an 18% difference from 2019.

Figure 11. Usefulness of the TAP 5-Day Course by Cohort: 2019, 2020 and 2021 Cross-Sectional Surveys



Source: 2019, 2020 and 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 for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

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

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

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

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

- DOL Employment Workshop (most important)
- DOL Career Technical Training Track
- DoD Accessing Higher Education Track
- DoD Personal Financial Planning for Transition
- VA Benefits and Services Course

Table 5 provides **usefulness scores** for these courses as it has been determined that they are the most important in preparing Service members for transition. In general, the VA Benefits and Services Course is the highest rated as about 70% of respondents found the course useful. The DoD Accessing Higher Education Track is the next highest rated course, followed by the DOL Employment Workshop. As with the overall TAP Curriculum, scores for the VA Benefits and Services Course and all other courses on this table mostly rated lower or similarly in 2021 compared to 2020. Scores for other courses can be found in Appendix E.

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

Course	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Employment Workshop (DOL)	56.5%	59.0%	56.3%
<i>Total Respondents (N)</i>	<i>(2,788)</i>	<i>(4,319)</i>	<i>(4,490)</i>
Career Technical Training Track (DOL)	56.3%	53.3%	48.1%
<i>Total Respondents (N)</i>	<i>(556)</i>	<i>(805)</i>	<i>(652)</i>
Accessing Higher Education Track (DoD)	65.3%	64.1%	60.7%
<i>Total Respondents (N)</i>	<i>(869)</i>	<i>(1,282)</i>	<i>(1,190)</i>
Personal Financial Planning for Transition (DoD)	54.4%	54.7%	50.3%
<i>Total Respondents (N)</i>	<i>(2,954)</i>	<i>(4,512)</i>	<i>(4,614)</i>
VA Benefits and Services Course	69.9%	73.5%	69.3%
<i>Total Respondents (N)</i>	<i>(3,027)</i>	<i>(4,659)</i>	<i>(4,742)</i>

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

Given that the DOL Employment Workshop is the most important course impacting transition and has lower scores than the VA Benefits and Services Course, more effort should be put into continuing to improve the course. The analysis shows that increasing the usefulness of the DOL Employment Workshop course will have the greatest positive effect on Service members being prepared for transition. Given that many comments from Veterans in the survey mentioned employment-related topics, it is not surprising that the Employment Workshop course is so important. Additionally, while the VA Benefits and Services Course currently has the highest *usefulness* score of any course and is identified as an important TAP course, VA should continue to incorporate feedback and improve this course to ensure that Service members are prepared for transition. In 2020, the VA Benefits and Services Course was rated the second most important course, but it is now fifth as scores were lower in 2021.

DOL should focus on improving the Employment Workshop as it is the most important course in preparing Service members for transition but is not rated highly.

In the 2019 Cross-Sectional Survey, OPM’s Federal Employment Training was identified as useful by the fewest Veterans in each cohort, as 56% of Veterans from CS2 found it useful compared to only 50% and 48% from CS1 and CS3, respectively. The scores increased in the 2020 Cross-Sectional Survey, with about 63 % of Veterans from CS4 finding the course useful, and about 57% in CS6 rating it useful. In the 2021

Cross-Sectional Survey, about 58% of CS7 and CS8 found the course useful, while only 53% found it useful in CS9. Overall, the survey comments were mixed on the course. Some comments said it was very useful because they were planning to work at OPM. One Veteran felt the course was extremely useful, stating:

- “The OPM class was very helpful, as it gave up to date information on resume’ writing and interview process.” (CS8)

Overall, many critiques said that the OPM course, which is facilitated by DOL, needed to be longer and that the resume and interview training did not reflect their real-world experiences. Another Veteran provided constructive critiques on how the course could be improved. Those comments include:

- “The OPM class gave bad information. The person teaching had no clue about resume writing or the OPM hiring process. The other classes taught were the same. The courses seemed rushed or like the instructor was just going through the paces. I currently work in Human Resources for an agency and I often think about how we were told stuff like copy the announcement text and paste in your resume for example. I was fortunate to have a mentor who helped me get my foot in the door and getting my resume together as well helping me understand the civilian side of employment. The program could use some updating and Subject Matter Experts (SMEs) to teach the topics.” (CS8)

Effect of Taking TAP In-Person

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

2021 Cross-Sectional Survey. While CS9 remained at about 5%, higher percentages of CS7 and CS8 Veterans took TAP online. For CS8, over 15 percent took TAP online, and **almost 40 percent of Veterans in CS7 took TAP online**. An exploratory analysis found that overall satisfaction with TAP varied based on how Veterans took TAP.

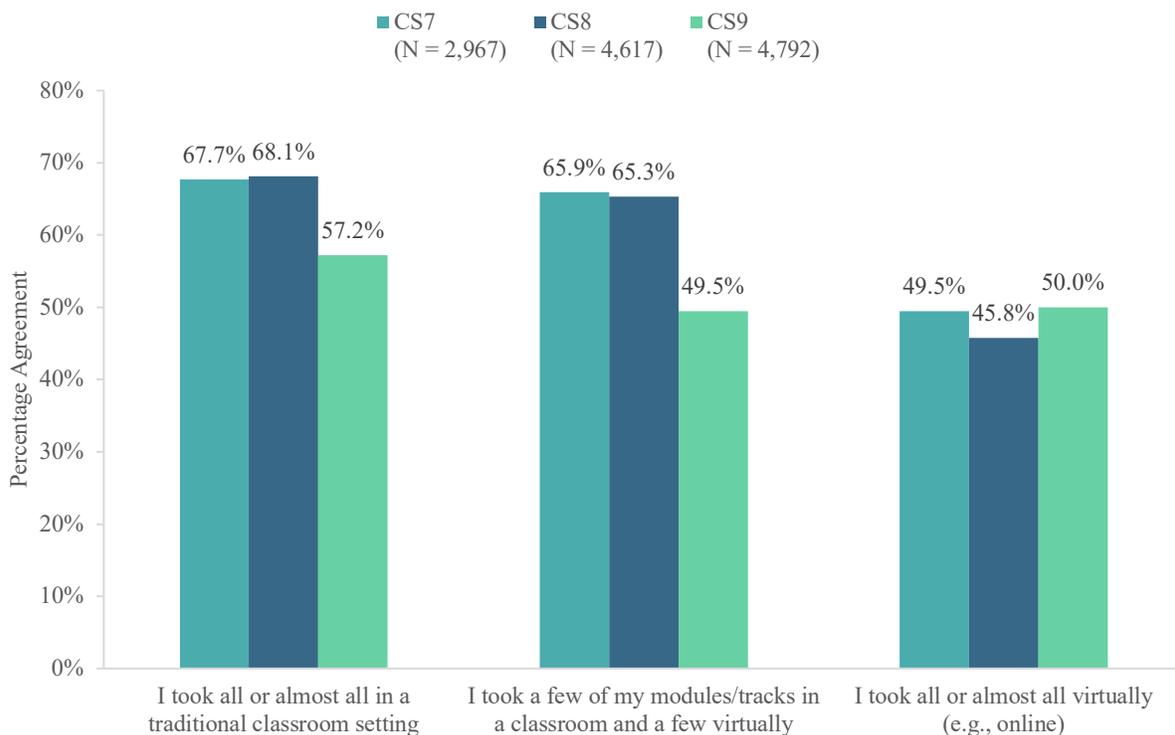
Overall satisfaction with TAP is gauged in this study using Q3_1, *Overall, the program was beneficial in helping me gain the information and skills I needed to prepare me for my transition and post-military life*. Similar to last year’s survey, Veterans from CS7 and CS8 who took TAP in a classroom setting felt TAP was more beneficial than those who took TAP almost completely virtually (at least a 17% difference), and this was reflected in Veterans’ comments. The satisfaction scores are more uniform across completion

Almost 40% of Veterans in CS7 took TAP all or mostly online compared to about 5% of CS4 due to the COVID-19 pandemic.

type for CS9, but there was still a preference for in-person classes. Satisfaction was only slightly less for those who took a few modules/tracks in a classroom and a few virtually compared to all or almost in a classroom setting. In summation, satisfaction based on classroom setting is significantly improved by having at least some courses in a traditional classroom setting. Figure 12 provides responses to Q3_1 based on how TAP was taken.

Similar to last year’s survey, Veterans from CS7 and CS8 who took TAP in a classroom setting felt TAP was more beneficial than those who took TAP almost completely virtually (at least a 17% difference), and this was reflected in Veterans’ comments. The satisfaction scores are more uniform across completion type for CS9, but there was still a preference for in-person classes. Satisfaction was only slightly less for those who took a few modules/tracks in a classroom and a few virtually compared to all or almost in a classroom setting. In summation, satisfaction based on classroom setting is significantly improved by having at least some courses in a traditional classroom setting.

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



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

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

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

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

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

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

- “I did all my courses online and it didn't feel like I learned anything because it was in the middle of a pandemic. I think if it would be online then it needs to have an instructor. I think there are things that aren't talked about after transitioning. also, more information on people who decide to get out and go reserves. I went reserves and there is still a lot that I don't know. I wish I would have known more.” (CS7)
- “Due to the pandemic, I was forced to do the Transition Assistance Program (TAPS) classes virtually via Joint Knowledge Online (JKO). This experience would end up leaving me with more questions than answers as I wouldn't have a point of contact to get additional information on some of the topics or benefits discussed in the JKO. I believe that an effort should be made to hold TAPS classes over a virtual meeting application such as Zoom or Hangouts so that people will still have access to the instructor or liaison as they go through the modules each day. If this has already been done then BZ.” (CS7)
- “A lot of the content was lost in the online classes versus the in-person classes. I feel my peers received a much stronger understanding of their benefits and transitioning than I did. So maybe the online classes could be conducted via Zoom in the future instead of ‘death by PowerPoint.’” (CS8)

- “I did my TAPS during the pandemic and did everything online. I was in dire need of transitioning support due to the type of separation but didn’t get the full extent because of the pandemic. If I have a chance of doing it again in actual class where an actual or face to face class instructor or person will give an advice or guide me, it might help a lot.” (CS8)

It is to be noted that TAP implemented new, instructor-led online courses in February of 2021 as a response to the negative feedback on the PowerPoint only online method. Veterans in the 2021 Cross-Sectional Survey transitioned before the implementation of the new instructor-led courses.

Overall Effectiveness of TAP

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

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

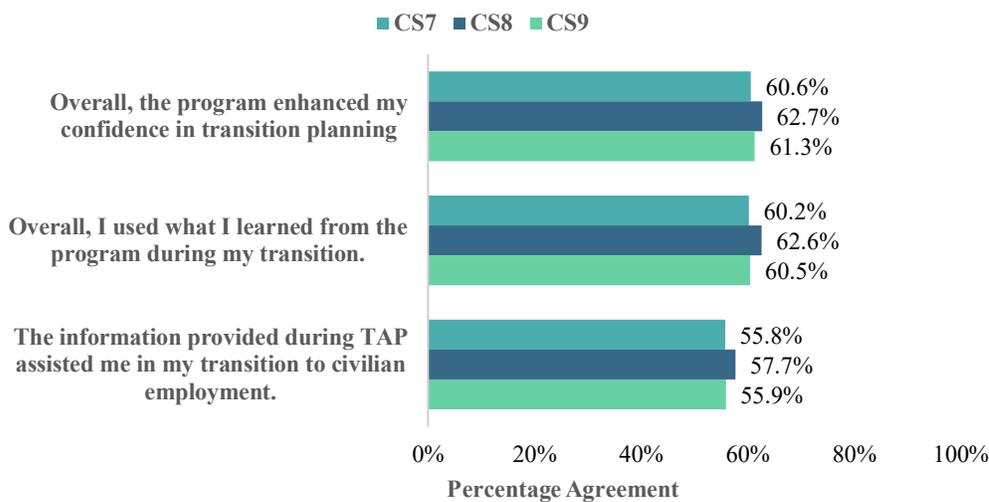
- Q3_2: Overall, the program enhanced my confidence in transition planning.
- Q3_3: Overall, I used what I learned from the program during my transition.
- Q3_4: I was given the time I needed during my military career to attend TAP courses.
- Q3_5: My immediate leadership was supportive of my transition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

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

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

Figure 13 provides the breakdown of the level of agreement with the most significant factors of Question 3. Over 53% of Veterans from CS7 and CS8 agreed with the statement, *Overall, the program enhanced my confidence in transition planning*, but only about 49% of CS9 Veterans agreed. CS8 (58%) had the highest percentage of agreement with the statement, *Overall, I used what I learned from the program during my transition*, about three percentage points higher than CS7 and six percentage points higher than CS9. These differences were similar for the statement, *The information provided during TAP assisted me in my transition to civilian employment* as CS8 had about 50 % of Veterans agreeing with the statement.

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



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

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

Compared to the 2020 Cross-Sectional Survey, Veterans had similar or lower scores for each of the items above. The largest differences were found in CS7 where all scores were at least seven percentage points lower from the previous year. CS8 and CS9 Veterans responded in a similar fashion to the 2020 Cross-Sectional Survey with scores ranging from one to four percentage points lower.

After identifying the factors that had the greatest impact on overall satisfaction, an additional regression model was run on the entire respondent population to identify

possible demographic differences that may influence satisfaction with TAP. Satisfaction was modeled as a function of the demographic variables to see which were considered important in predicting satisfaction for the important topics identified in Figure 13. The list of demographic variables analyzed in the model includes:

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

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

- Asians and African Americans generally had the overall highest transition satisfaction scores, while American Indians or Alaskan natives had the lowest.
- Transition satisfaction scores by grade followed a general increasing linear relationship where higher satisfaction scores are associated with higher grades (E1 to E9). Officers' pay grades mirrored enlisted pay grades in that Officers in lower pay grades report lower levels of satisfaction when compared to Officers at higher pay grades.
- For Component, Active-Duty Members and Reserve Retirees have higher transition satisfaction scores, and Reserve Members tend to have much lower transition satisfaction scores.
- Transition satisfaction varied by Military Branch and question.
- Regarding age, transition satisfaction basically grouped into two general segments. Transition satisfaction generally was flat, with some variation, for ages under 40. However, for ages over 40, there was a general increasing trend in transition satisfaction.
- CS8 had the highest transition satisfaction scores than other cohorts.

- For LOS, Service members with more time in service tended to have higher satisfaction scores, meaning that the information may be more important for those Service members who have been in the military for longer periods of time.
- Finally, taking TAP has a positive effect on satisfaction.

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

- “As an Army Reservist this is NOT on a priority list in any Command that I have been part of. I had an 8 hour Retirement briefing that I had to drive 11 hours to and pay for myself and because that was the only location in my "window" of retirement. As a Reservist I was told this briefing was a requirement for Retirement Packet. I asked for information and was simply given a website for dates and times of courses. I was given very little support about retirement process, and I do NOT believe it was my Commands fault. This is an Army Reserve issue that needs to be addressed!!” (CS8)
- “For the reserves side of the house a better understanding of everyone how the out processing should be done or having someone at a unit that can help soldiers who want to Expiration Term of Service (ETS) get through the process quickly and seamlessly.” (CS7)

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

- “Difficult for the military to put on a course that is useful for both 22-year-old enlisted personnel who have no adult experience outside the military and Officers with a professional degree and pre-military lives. However, the program did a better job than I anticipated it would at being useful for such a wide audience.” (CS9)
- “TAP was a waste of time. It covered basic items such as 'applying for a credit card' and a discussion about credit scores and mortgages. TAP is more relevant to someone directly out of high school who has recently joined the military. It is NOT relevant for Officers who have a Master’s Degree in Business Administration and 15 years of professional expertise.” (CS9)

In the 2010 National Survey of Veterans (NSV),¹⁶ Veterans were asked how supportive their chain of command (immediate leadership) was when they began transition processing. About 31% of Veterans agreed that their chain of command was supportive of their transition, and this percentage was higher for Veterans who served after September 2001, at around 44% agreement.¹⁷ Compared to the 2010 NSV, higher percentages of Veterans from the 2021 Cross-Sectional Survey agreed that their immediate leadership was supportive when they began transitioning. For each cohort, over 51% of Veterans agreed that their immediate leadership was supportive when they began transitioning with CS7 and CS8 scoring slightly higher (56%) than CS9 (51.6%).

The study team analyzed how useful the TAP Curriculum was to Veterans who took TAP but disagreed that their leadership was supportive during their transition to civilian life. Overall, Veterans without leadership support had lower usefulness scores for most TAP courses. For those with leadership support, about 62% of Veterans from CS7 and CS9 and about 68% from CS8 felt it was useful. For those who did not have leadership support, around 44% from CS7 and CS9 and around 51% of CS8 felt the course was useful. This trend continued for all other courses.

3.D. VA BENEFITS AND SERVICES

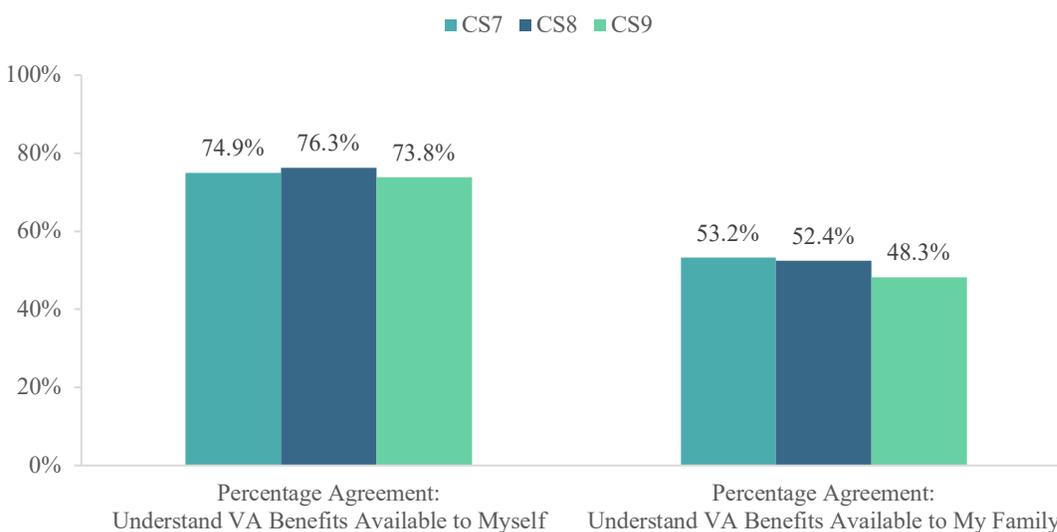
Veterans were asked if they understood the VA benefits available to themselves and their families (Figure 14). About 75% of Veterans who participated in TAP understood the VA benefits available to themselves. CS8 had the highest percentage at around 76%, while CS7 and CS9 were slightly under 75%. However, fewer Veterans understood the benefits available to their families. Less than 50% of Veterans from CS9 and only around 53% of Veterans in CS7 and CS8 understood the VA benefits available to their families. Compared to CS4, CS5 and CS6 in the 2020 Cross-Sectional Survey, 2021 cohorts generally reported similar percentages of agreement when it came to understanding the VA benefits available to them as Veterans and their families.

¹⁶ 2010 was the last time NSV was administered.

¹⁷ Westat, "National Survey of Veterans, Active Duty Service Members, Demobilized National Guard and Reserve Members, Family Members, and Surviving Spouses," Page 154. October 18, 2010.

<https://www.va.gov/vetdata/docs/SurveysAndStudies/NVSSurveyFinalWeightedReport.pdf>

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



Source: 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.
 Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

Usefulness of the VA Benefits and Services Course

Veterans were asked to rate the usefulness of the VA Benefits and Services Course (Q6_2: *When considering the course information for each TAP module, how useful was the content during your transition?*). Question responses ranged from 1 (Not useful at all) to 5 (Extremely useful). As per Table 5, over 69% of Veterans in each cohort found the VA Benefits and Services Course useful.

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

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

The goal of this analysis was to identify which aspects of the VA Benefits and Services Course (Q9) drive how Veterans perceive the course's overall usefulness (Q6_2). Due to the high correlation between the target question (Q6_2) and our explanatory

variables (Q9_1 – Q9_6), a partial least squares modeling solution was employed to identify these key drivers.

The partial least squares analysis identified that all of the explanatory questions were statistically significant to the modeling. However, questions Q9_1 (*Apply for VA benefits*), Q9_5 (*Obtain VA Health Care*) and Q9_3 (*Prepare for changes in my personal life*) were the most important variables, with Q9_1 having by far the most importance.

Over 65% of Veterans in CS8 agreed that the VA Benefits and Services Course provided information on how to apply for VA benefits, while this was about 60% for CS7 and CS9. CS8 had the highest percentage agreement that information and resources were provided to *Prepare for potential impact to my economic well-being after my service*. CS9 had the lowest percentage agreement at around 47%. Over 60% of Veterans in CS8, and about 56% of Veterans in CS7 and CS9, agreed that the VA Benefits and Services Course provided information on how to obtain VA Health Care.

Given the importance of Q9_1, Q9_3 and Q9_5, the next step in the analysis was to identify any demographic differences among responses in the survey. First, a satisfaction score was developed for each of the targeted questions (Q6_2, Q9_1, Q9_3 and Q9_5). Individual question scores of 4 to 5 were coded as 1 (Satisfied), and scores of 1 to 3 were coded as 0 (Not Satisfied). Satisfaction was then modeled as a function of the demographic variables to see which were considered important in predicting satisfaction. The initial list of demographic variables in the model included:

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

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

- Asian and African American Veterans generally had the overall highest satisfaction scores for each question, while American Indian or Alaskan Native Veterans had the lowest.
- Satisfaction scores by grade followed a general increasing linear relationship of higher satisfaction scores associated with higher grades for both enlisted members and Officers.
- For Component, Active-Duty Members have higher satisfaction scores, and Reserve Members have much lower satisfaction scores.
- Satisfaction varied by Military Branch.
- Satisfaction generally followed an increasing linear trend with age.
- For cohort, CS7 and CS9 had both lower satisfaction scores (62% each), while CS8 had the highest.
- Finally, taking TAP has a positive effect on satisfaction.

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

- “VA has many programs and resources. During the transition it seemed like a lot of information to digest at one time. It is a positive that the VA has these resources, just seemed like they briefed quickly, and it became confusing.” (CS9)
- “The VA brief was too short. They offer far too many benefits for a few hours of lecture/presentation. The book provided is full of useful information; but it quickly becomes overwhelming.” (CS7)
- “Repeat VA benefits info-it was a lot to absorb.” (CS7)
- “The presentation of VA benefits was not very helpful. I can read the benefit guide. What I really need to know is how to navigate the VA claim process and how to access benefits in my state of final residence.” (CS8)
- “I think that discussing VA benefits should incorporate more time than was allotted.” (CS8)

3.E. VETERANS' BENEFITS UTILIZATION

Veterans were also asked if they have applied or intend to apply for VA benefits or if they did not know about several VA benefits (Table 6). For most VA benefits, less than 3% of Veterans indicated that they were not aware of the benefits available to them. VA Life Insurance and VR&E were the two benefits of which Veterans were least aware, which was the same in the 2020 Cross-Sectional Survey. Over 20% of Veterans from all cohorts indicated they did not know of the VR&E benefit, and 19% of Veterans from CS9 did not know about VA Life Insurance.

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

Benefit	Intention	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
VA Disability Compensation	Applied	71.0%	77.3%	80.9%
	Intend to Apply	15.2%	10.9%	8.4%
	Didn't Know about Benefit	2.8%	2.2%	2.3%
	<i>Total Respondents (N)</i>	<i>(2,673)</i>	<i>(4,176)</i>	<i>(4,258)</i>
VA Education	Applied	55.4%	65.5%	75.5%
	Intend to Apply	32.5%	25.4%	16.4%
	Didn't Know about Benefit	1.3%	0.9%	1.5%
	<i>Total Respondents (N)</i>	<i>(2,609)</i>	<i>(4,074)</i>	<i>(4,185)</i>
VA Life Insurance	Applied	18.5%	20.5%	17.0%
	Intend to Apply	25.4%	18.3%	13.6%
	Didn't Know about Benefit	12.1%	12.9%	19.1%
	<i>Total Respondents (N)</i>	<i>(2,589)</i>	<i>(4,078)</i>	<i>(4,142)</i>
VA Home Loans	Applied	36.7%	43.6%	51.0%
	Intend to Apply	45.9%	39.9%	32.5%
	Didn't Know about Benefit	3.1%	2.6%	3.0%
	<i>Total Respondents (N)</i>	<i>(2,643)</i>	<i>(4,146)</i>	<i>(4,254)</i>
VA Veteran Readiness & Employment	Applied	9.8%	11.7%	17.5%
	Intend to Apply	21.2%	18.0%	14.6%
	Didn't Know about Benefit	21.3%	21.7%	21.2%
	<i>Total Respondents (N)</i>	<i>(2,435)</i>	<i>(3,831)</i>	<i>(3,922)</i>
VA Health Care	Applied	50.8%	60.6%	65.4%
	Intend to Apply	22.9%	15.9%	11.0%
	Didn't Know about Benefit	6.9%	5.3%	5.8%
	<i>Total Respondents (N)</i>	<i>(2,650)</i>	<i>(4,171)</i>	<i>(4,250)</i>

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

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

Compared to the 2020 Cross-Sectional Survey, CS7, CS8 and CS9 generally reported similar percentages of applying for VA benefits as CS4, CS5 and CS6. There were a few cases where CS7 reported lower percentages of applying compared to CS4. For example, about 7.5% fewer Veterans from CS7 said they applied for VA Disability Compensation benefits compared to CS4.

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

Generally, Veterans who participated in TAP had higher percentages of applying to VA benefits compared to the total study population.

- About 75% of Veterans who participated in TAP have applied for Disability Compensation compared to below 55% of the study population.
- Over 60% of Veterans who participated in TAP have applied for education benefits under the Post-9/11 GI Bill (Chapter 33). While the CS9 study population had just under 60% apply for the Post-9/11 GI Bill benefits, CS7 and CS8 were around 50%.
- The general study population has similar rates of utilization for Chapters 1606 and 1607 compared to Veterans who participated in TAP. Given that Chapter 1606 is an education benefit for the Selected Reserve and Chapter 1607 is for Reserves, this result is somewhat unexpected given that Veterans who participated in TAP consist of a higher percentage of Active-Duty Service members.
- Over 18% of Veterans who participated in TAP from CS9 applied to the VR&E Chapter 31 services. About 5% from CS9 applied to Personalized Career Planning and Guidance (PCPG/Chapter 36), and only around 3% from CS7 and CS8 applied for the benefit.

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

Category	Percent	Participated in TAP			Study Population		
		CS7 (6 months)	CS8 (12 months)	CS9 (36 months)	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Disability	Applied	70.4%	76.8%	81.4%	46.8%	51.4%	54.6%
Education	Applied for Ch. 33	60.0%	67.5%	78.8%	48.1%	52.3%	59.6%
	Applied for Ch. 30	11.9%	11.9%	13.8%	11.2%	11.1%	12.5%
	Applied for Ch. 1606	3.3%	3.9%	3.7%	10.9%	9.9%	9.5%
	Applied for Ch. 1607	0.8%	1.0%	0.8%	2.0%	2.1%	2.2%
Home Loan	Applied for Home Loan	53.9%	57.7%	67.3%	45.4%	48.6%	55.5%
Life Insurance	Applied	12.4%	15.5%	12.8%	6.9%	9.5%	8.9%
VA Health Care (VHA)	Enrolled in VHA	55.1%	67.3%	77.5%	37.8%	47.8%	56.6%
VR&E	Applied to VR&E Ch. 31	10.1%	11.4%	19.9%	5.1%	6.6%	10.1%
	Applied to (PCPG/Ch. 36)	2.8%	4.0%	7.4%	1.8%	2.7%	4.1%
<i>Total Respondents (N)</i>		<i>(3,989)</i>	<i>(6,049)</i>	<i>(6,079)</i>	<i>(33,788)</i>	<i>(50,505)</i>	<i>(59,088)</i>

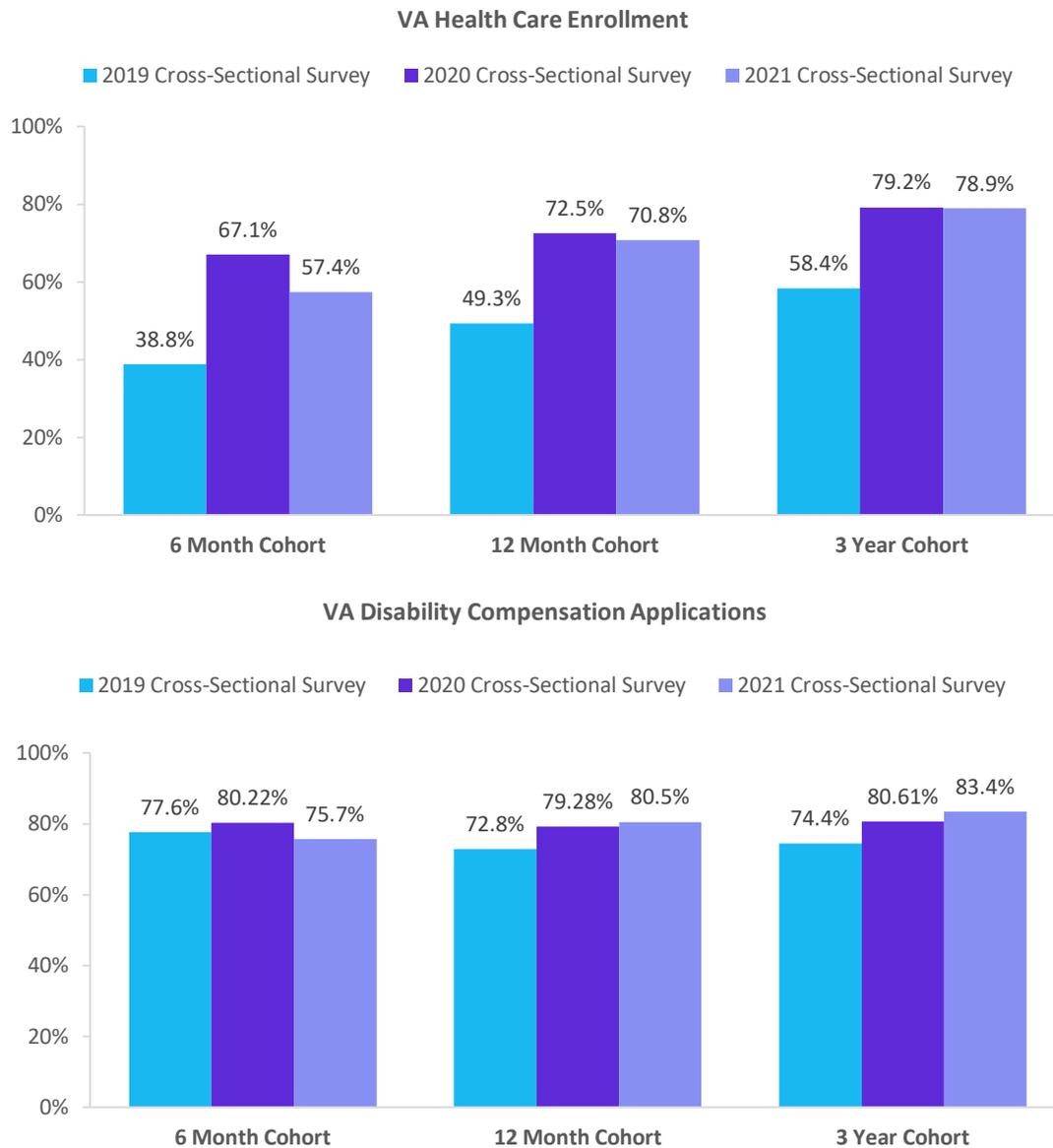
Source: VA Administrative Data on benefits use merged with 2021 Cross-Sectional Survey Data.

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

Compared to the 2020 Cross-Sectional Survey, Veterans who participated in TAP and the Study Population for CS7, CS8 and CS9 generally showed similar percentages of applying for VA benefits compared to CS4, CS5 and CS6, with some increases noted in Education and Life Insurance (Figure 15).

Veterans in the 2021 Cross-Sectional Survey who took TAP had a decrease in enrollment in VA Health Care by over 10 percentage points in CS7 compared to CS4.

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



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

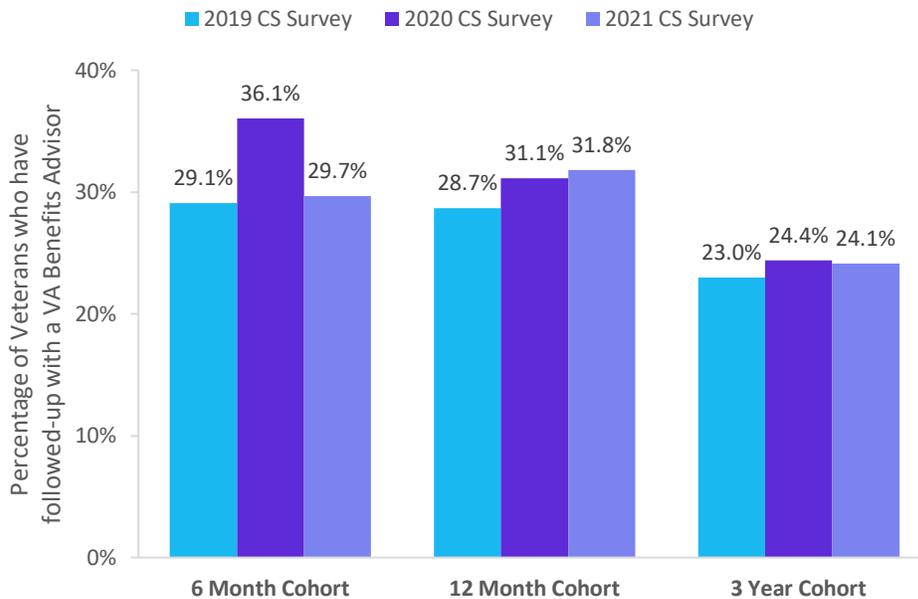
While VA provides an in-depth introduction into their benefits and other programs in the VA Benefits and Services Course, Veterans still feel that they need assistance after transition. One of the programs VA implemented to help Veterans as they transition to civilian life is VA Solid Start (VASS). This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

Veterans the benefits they need. The program was implemented in late 2019, and Veterans in CS7 and CS8 have been contacted by VASS at different intervals. Overall, 45% of CS7 and 53% of CS8 Veterans had at least one successful contact with VASS. The goal of this study is not to evaluate individual programs.

- “Solid Start Program is a great way to keep up with Veterans. I was glad that someone checks up on me and makes sure that I am taken care of with the option of sharing anything that the VA can offer especially when things are not working out.” (CS7)
- “I appreciate the calls from the Solid Start Program. I feel if there was something missed in transition it would be found out there.” (CS8)
- “The Solid Start Program is a great program and a very good aid in the transition process. It reaches out to you instead of you reaching out for information which helps you stay on track with your benefits in the middle of so much change during your first year after retirement.” (CS8)
- “No there is nothing more the VA could have done to get me where I am today. My rep Kim at VASS was absolutely amazing in my transition. Solid start is without a doubt, the most important program the VA provided for me. Kim kept me abreast of timelines that I needed to hit. She provided every question with a detailed answer. I never felt truly lost because I could call Solid Start for assistance. A+++ and please keep this program going for our future Veterans.” (CS8)

Veterans were also asked whether or not they have used a VA Benefits Advisor to follow up on concerns or obtain additional information after TAP training (Figure 16) in a one-on-one setting. Compared to the 2020 Cross-Sectional Survey, the 2021 cohorts reported similar utilization of the VA Benefits Advisor in the 12-month and 3-year cohorts, but there was an over six-percentage point decrease in use from CS4 to CS7. This suggests that more recent cohorts are using this resource less often. VA should continue to leverage the PCPG/Chapter 36 to provide Veterans with personalized counseling and support to help guide their career paths, ensure the most effective use of their VA benefits and achieve their goals.

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



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

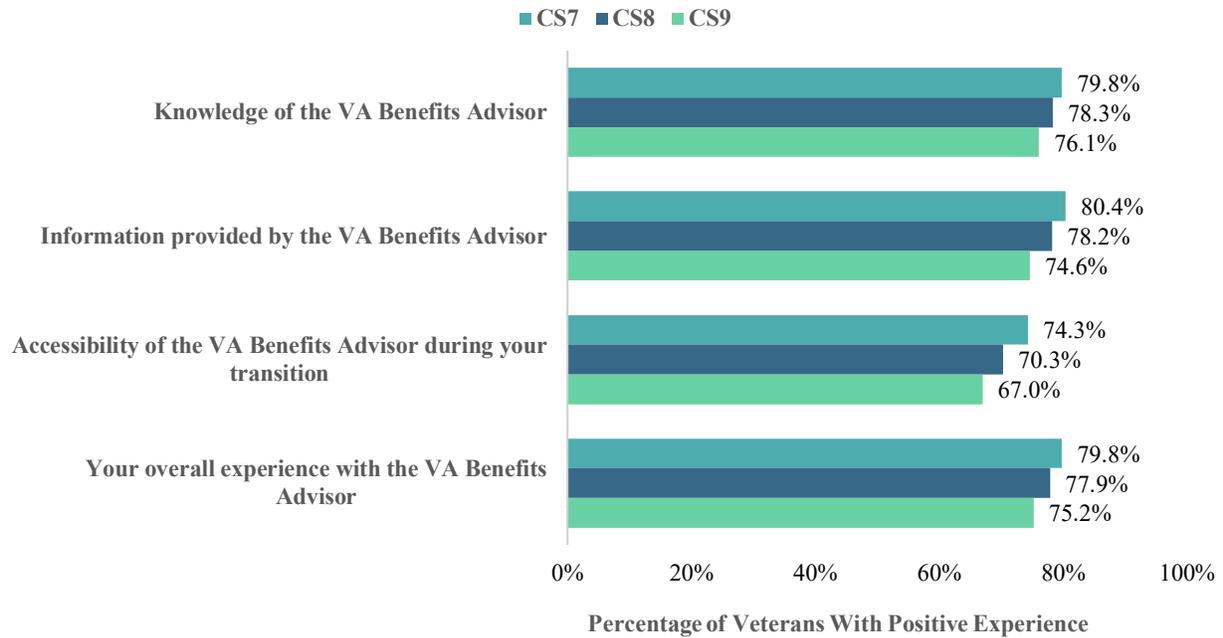
Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

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

Figure 17 shows the percentage of Veterans with either good or outstanding experiences with their VA Benefits Advisor in several key areas. Over 75% of Veterans from each cohort remarked that their overall experience with the VA Benefits Advisor was positive. Over 74% of Veterans who engaged with a VA Benefits Advisor from each cohort reported that the knowledge and information provided by the VA Benefits Advisor was either good or outstanding. The lowest scoring item was *Accessibility of VA Benefits Advisor during transition*. Even though this is the lowest scoring item, over 67% of Veterans in all cohorts had a good or outstanding experience. Given the overwhelmingly positive scores surrounding the use of this benefit, VA should emphasize the value of its benefits advisors, encourage greater use of this service and place focus on awareness. While some scores of the 2021 Cross-Sectional Survey were similar to the 2020 Cross-Sectional Survey, there were some differences. CS4 and CS6 reported higher percentages (at least four percentage points) that the knowledge of the VA Benefits Advisor was either good or outstanding, compared to CS7 and CS9.

About 83% of CS4 Veterans reported that the *Information Provided by the VA Benefits Advisor* was either good or outstanding, compared to just around 80% for CS7. Overall experience dropped the most (3.4%) for the 6-month cohort in 2021 compared to the 2020 Cross-Sectional Survey.

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



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

4. LIFE DOMAIN OUTCOMES OF VETERANS WHO ATTENDED TAP

This section provides the life domain outcomes of Veterans who attended TAP based on the 2021 Cross-Sectional Survey. The study life domains include employment, education, health and relationships, financial circumstances and satisfaction and overall well-being. While this section highlights the findings, a complete set of the responses to the life domain related questions are included in Appendix E for the Cross-Sectional Survey. The detailed output of the regression analysis conducted throughout this section is provided in Appendix H. In addition, a summary of written comments provided by Veterans for Questions 7 and 55 of the Cross-Sectional Survey are included in Appendix F.

4.A. KEY FINDINGS

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

Employment: Identifying the challenges that Veterans face as they separate from military life and enter civilian employment is important to understanding where to improve TAP. A statistical model was run to identify the challenges that had the most impact on Veterans believing they were prepared for the transition to civilian life. Overall, the model identified four challenges as having a significant impact on TAP results. Those challenges were *translating military experience into civilian job requirements* (Q13_3), *learning to have a better work-life balance* (Q13_8), *specific steps to take in conducting a job search* (Q13_2) and *missing the camaraderie and teamwork that was part of military culture* (Q13_9). Additionally, the model identified that Veterans in pay grades E1 to E3 were more impacted by these challenges than other groups.

In terms of employment, a similar percentage of Veterans entered employment in 2021 as those in 2020. As expected, the results for CS7 were the lowest as they were most affected by the COVID-19 pandemic. Scores for Veterans in 2021 were also similar for full-time employment and working in permanent positions.

Education: A substantial percentage of Veterans in the 6-month and 12-month cohorts (CS7 and CS8) had only a high school education (23.5% and 20.6%, respectively). Without additional education, these Veterans will face challenges in the job market. Veterans who were furthest from separation had higher levels of education (at least some college or a college degree), suggesting that many Veterans used the time since separation to gain additional degrees and credentials. Veterans who were on Active Duty at the time of separation, as well as female Veterans, were more likely to seek out

additional education than male Veterans or Guard/Reserve. Those in the lower pay grades at separation (E1 to E3) were less likely to seek out additional education compared to those in higher pay grades, even though these Veterans likely needed additional education the most given their lower rank at separation. Approximately one-quarter of those in CS7 and CS8 enrolled in college full-time. Veterans used a variety of funding sources to pay for their education, with the GI Bill being the most common.

Health and Relationships: More than half of Veterans reported an ongoing mental or emotional condition, and more than 70% reported an ongoing physical health condition. The grand majority (84%), but not all Veterans, had health insurance. Veterans three years from separation were more likely to rely on employer-provided or VA coverage than those six months from separation. Veterans from each cohort mentioned that they would have appreciated more information on how to apply for VA Healthcare coverage. Less than half of Veterans said that they were satisfied with their physical or mental/emotional health. Open-ended comments called for more attention to mental and emotional health leading up to, during and after transition.

Financial Circumstances: More than three-quarters of Veterans indicated that they were able to pay for necessary expenses. Less than 10% were more than one month behind on debt payments. Veterans noted that they would have appreciated more financial readiness training, and some suggested that training beginning earlier in their military career would have helped. Veterans who separated three years ago were more financially stable and significantly more likely to own a home than those who separated six or twelve months ago. Furthermore, those who separated three years ago were less likely to fall in the lowest personal income range (less than \$25,000 a year). Veterans who separated at lower pay grades (E1 to E3) were the most likely to fall in the lower income ranges after separation compared to those in higher grades.

Satisfaction and Well-Being: Overall, scores for all satisfaction questions decreased in 2021. The largest differences were between CS8 and CS5, where practically all items were five percentage points lower in 2021. Standard of Living and Health showed the most decreases from 2020.

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

- Satisfaction with emotional/mental health
- Adjusting well at working towards civilian goals (for example, employment, education and/or entrepreneurship goals)
- Feelings of isolation

- Being concerned with losing housing
- Lack of companionship
- Closeness to friends

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

Lastly, the study continued to look at outcomes for African American Veterans following up on previous findings. In 2020, the analysis revealed that, when compared to all other races, African American Veterans continued to have lower levels of positive responses to all the major survey questions that were deemed important drivers to overall life satisfaction. In 2021, African American Veterans were still the lowest scoring race for satisfaction. These results will continue to be monitored in future studies.

4.B. 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

An important aspect of improving TAP is understanding the challenges that Veterans face. The first question of the 2021 Cross-Sectional Survey employment section (Q13) addresses some of the many challenges Veterans face as they search for employment and those they experience after they are employed. Responses to each statement (Q13_1 to Q13_11) were collected using a 1 to 5 scale, where 1 is Extremely Challenging, and 5 is Not at all Challenging.

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

In preparation for the regression model, responses for Q3_1 were recoded into two categories—Positive (Agree or Strongly Agree response) and Negative (Strongly Disagree, Disagree or Neither Agree nor Disagree). In a similar fashion, responses for Questions 13_1 through 13_11 were also recoded into two categories: Challenging

(Extremely Challenging and Considerably Challenging), Somewhat Challenging and Not Challenging (A Little Challenging and Not at all Challenging). Note that only Veterans who participated in TAP were included in this analysis. Additionally, Reserve Retirees were excluded from the analysis, as they did not enter employment after separation. The statistical model also included the commonly used demographic variables (age, gender, length of service, grade, cohort, branch and race). Table 8 provides the top nine significant factors, in descending order of importance, affecting satisfaction with TAP based on the regression analysis.

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

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of a Positive Outlook on TAP	Estimated Probability of a Negative Outlook on TAP
1	Race: Black	+	60.3%	39.7%
2	Grade Group O1 and above	(-)	43.5%	56.6%
3	Cohort 8	+	56.4%	43.6%
4	Grade Group E1-E3	(-)	43.8%	56.2%
5	Q13_3: How to translate my military experience to civilian job requirements	+	56.0%	44.0%
6	Active Duty	+	54.2%	45.8%
7	Q13_8: Learning to have a better work-life balance after the transition	+	53.4%	46.6%
8	Q13_2: Specific steps I should take in conducting a job search	+	53.3%	46.7%
9	Q13_9: Missing the camaraderie and teamwork that was part of the military culture	(-)	48.0%	52.0%

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

Overall, four challenges were identified as important to satisfaction with TAP: Q13_3 (*How to translate my military experience to civilian job requirements*), Q13_8 (*Learning to have a better work-life balance after the transition*), Q13_2 (*Specific steps I should take in conducting a job search*) and Q13_9 (*Missing the camaraderie and teamwork that was part of the military culture*). Note that both the Q13_3 and Q13_8 challenges were also identified in last year’s 2020 Cross-Sectional Survey as the two most significant challenges in Q13 affecting satisfaction. Table 9 shows the responses for these four questions in the 2020 Cross-Sectional Survey.

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

Item	Challenge Level	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Q13_3: How to translate my military experience to civilian job requirements.	Challenging	31.5%	35.0%	40.0%
	Somewhat Challenging	20.0%	19.1%	19.1%
	Not Challenging	46.0%	44.7%	39.5%
	Prefer not to answer	2.4%	1.2%	1.4%
	<i>Total Respondents (N)</i>	<i>(2,410)</i>	<i>(3,843)</i>	<i>(3,914)</i>
Q13_8: Learning to have a better work-life balance after the transition.	Challenging	28.8%	31.3%	37.3%
	Somewhat Challenging	17.8%	18.8%	18.0%
	Not Challenging	50.8%	48.7%	43.1%
	Prefer not to answer	2.5%	1.1%	1.6%
	<i>Total Respondents (N)</i>	<i>(2,397)</i>	<i>(3,882)</i>	<i>(3,968)</i>
Q13_2: Specific steps I should take in conducting a job search.	Challenging	22.7%	23.3%	27.2%
	Somewhat Challenging	24.5%	22.9%	24.6%
	Not Challenging	50.4%	52.4%	46.7%
	Prefer not to answer	2.4%	1.4%	1.6%
	<i>Total Respondents (N)</i>	<i>(2,342)</i>	<i>(3,761)</i>	<i>(3,847)</i>
Q13_9: Missing the camaraderie and teamwork that was part of the military culture.	Challenging	44.1%	50.0%	56.6%
	Somewhat Challenging	16.9%	17.1%	15.9%
	Not Challenging	36.4%	31.6%	25.9%
	Prefer not to answer	2.5%	1.4%	1.5%
	<i>Total Respondents (N)</i>	<i>(2,448)</i>	<i>(3,960)</i>	<i>(4,024)</i>

Source: 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data. “Challenging” is defined as responses of “Extremely Challenging” or “Considerably Challenging,” where the answer scale ranges from “Extremely Challenging” to “Not at all Challenging.” “Not Challenging” is defined as responses of “A little Challenging” or “Not at all Challenging.”

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

Overall, more than 36% of Veterans indicated that translating their military experience to civilian life was challenging, and as high as 40% for CS9. Veterans in 2021 had similar feelings on this challenge when compared to 2020. A comment highlighting some of the difficulties facing Veterans in this area was, “COVID was a huge challenge in my transition and canceled my skill bridge program, so it left me scrambling to get my affairs in order.” (CS8).

Another important challenge area is learning how to have a better work-life balance after transition. Over 33% of Veterans felt that this was a challenge during their transition, and these results were consistent with the 2020 Cross-Sectional Survey results. Providing additional support and understanding of the challenges of adapting to a civilian work-life balance and how to overcome those challenges will ultimately have a positive effect on how prepared Service members are when exiting the military. One comment highlighting this issue was, “Civilian life is becoming more and more challenging. I personally have been going to school full-time and taking advantage of the Chapter 33 GI Bill and VA work study opportunities. Even with both of these, I still

occasionally struggle with bills and find myself living from paycheck to paycheck. (which appears to be the norm for the average middle class American worker). During my Soldier for Life briefings, I greatly appreciated the realistic approach my counselors had in managing our expectations of the transition to civilian life. I also had a Veteran as a counselor so they were able to understand our expectations and level with us. I also benefited from the instructions of how to navigate and set up a LinkedIn account. (Also, the free one year premium for transitioning soldiers). Lastly, I made use of the resume I built during the course as well.” (CS8).

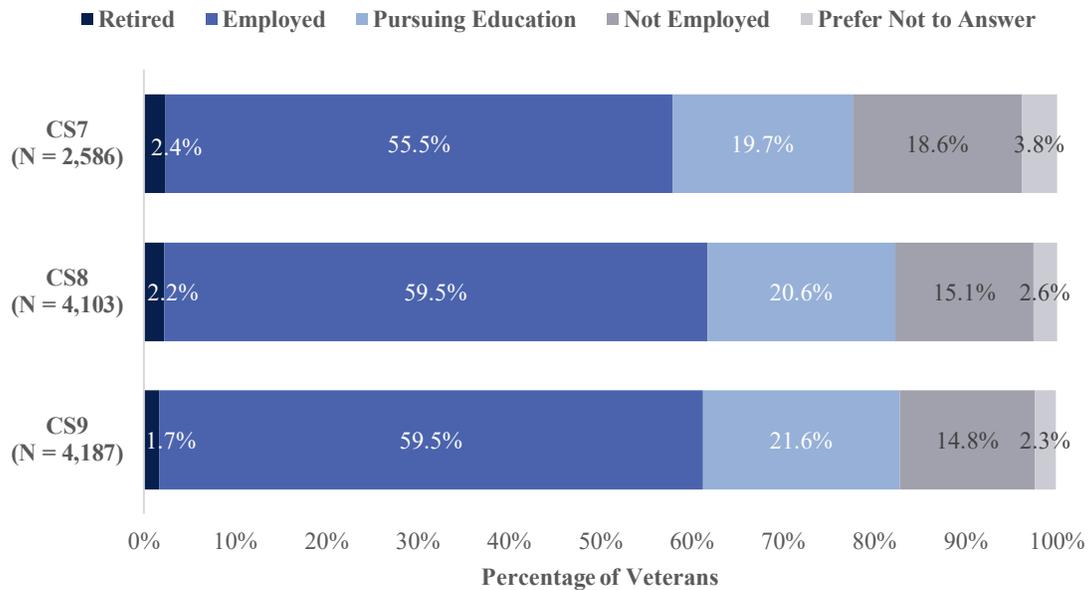
More than 50% of transitioning Veterans also responded that it was challenging to miss the camaraderie and teamwork that was part of the military culture. Comments reflected this sentiment as well, such as this comment, “TAP courses help with the part of advertising yourself to get a job or be an entrepreneur. TAP does not help with the psychological part or transitioning, which entail, missing your friends, missing the environment of being surrounded by likeminded people. Having a mission every day, so you start to feel like a failure. This is just my experience as an 0311 transitioning to civilian life.” (CS7)

Demographically, African American Veterans were the most likely group to have a positive outlook on TAP along with Veterans in CS8 and Active-Duty Veterans. Officers and Veterans in the lowest pay grade both were more likely to have negative feelings about TAP, which is consistent with last year’s findings.

Employment Outcomes

Veterans were also asked if they obtained employment after separation (Figure 18). Veterans in CS8 and CS9 both had a higher percentage of employment (59.5%) than CS7 at around 56%. Around 3% of Veterans were retired, and over 20% pursued education.

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



Source: 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.”

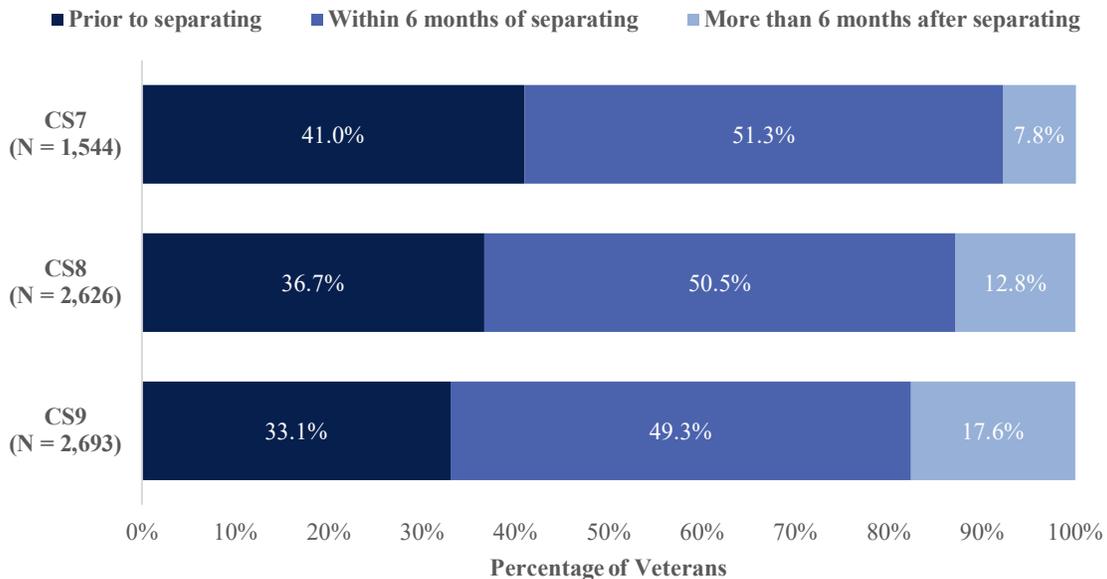
Note: Among Veterans who participated in TAP. Differences for each question are statistically significant at the $p < 0.05$ level (Chi-square test).

These results were similar to the 2020 survey, as both CS4 and CS7 had slightly lower percentages of Veterans employed or pursuing education compared to their other cohorts. CS4 and CS7 were both surveyed six months after separation, in 2020 and 2021, respectively. 2020 results showed a jump up from 2019, but 2021 results remained relatively steady with all cohorts staying within about two percentage points. Like the 2020 Cross-Sectional cohorts, around two percent of Veterans in the 2021 Cross-Sectional cohorts retired. CS7 had the highest percentage of Veterans that were not employed at about 19%.

Employed Veterans were also asked how long it took to find their first job. Results for CS7 show 41% indicated that they found jobs prior to separating from the military, whereas the number for CS9 is about 33% (Figure 19). An additional 50% of CS7, CS8 and CS9 Veterans found their first job within six months of separating from the military. Over 82% of Veterans in CS9 who took TAP found their current job within six months of separating from the military, and that was true for about 10% more for Veterans in CS7. It is important that Veterans are finding employment earlier in CS7 and CS8, as a longer period without finding employment can cause many issues for Veterans. One comment from a Veteran who would like more TAP/VA assistance in finding employment was, “I

think the briefings should be more realistic. I understand the intent of wanting the servicemember to feel confident with their decision to leave the military, but the briefings made it seem as if employers would be lined up at the door if our resumes were well written which is not the case. There are a lot of qualified civilians trying to enter the federal job system, so it is a lot of competition out there.” (CS7)

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



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

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

Compared to the 2020 Cross-Sectional Cohorts, a higher percentage of Veterans from all cohorts in 2021 took more than six months to find their first job post-transition. This difference was largest in CS8, which was almost 3 percentage points higher than CS5.

Veterans provided responses that described the types of employment they were engaged in (Table 10). Overall, over 81% of Veterans worked in permanent positions. CS9 has the highest percentage of permanently employed Veterans at around 88%, while CS7 had about 81%. Additionally, Veterans reported on their entrepreneurial activities and intentions. About 3% of employed Veterans own their own company, and between 8 and 10% reported having a side business or hobby that supplements their income. Another 6% of Veterans have taken tangible steps to start a business in the last 12 months. For these questions, results were similar between the 2021, 2020 and 2019 Cross-Sectional Survey cohorts.

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

Employment Type	CS7	CS8	CS9
Work in permanent positions	81.4%	84.0%	87.5%
<i>Total Respondents (N)</i>	<i>(1,548)</i>	<i>(2,690)</i>	<i>(2,902)</i>
Engaged in Entrepreneurial Activities			
Own their own company	3.0%	2.6%	4.1%
Have a side-business/hobby to supplement income	8.3%	9.5%	9.0%
Have taken tangible steps to start a business in the last 12 months	6.9%	6.2%	6.4%
<i>Total Respondents Who Are Employed (N)</i>	<i>(1,548)</i>	<i>(2,690)</i>	<i>(2,898)</i>

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

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

Employed Veterans were also asked about their current employment status (Table 11). Overall, almost 77% of Veterans work full-time, but this was a drop compared to the 2020 cohorts where around 85% worked full-time. Over 9% of these Veterans worked a full-time job and had an additional job, and about 5% worked part-time at one job.

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

Current Employment Status	CS7	CS8	CS9
I work full-time	74.9%	77.0%	77.1%
I work full-time & have an additional job	9.7%	8.6%	10.8%
I work part-time by choice	7.8%	8.7%	6.6%
I work part-time at one job	5.7%	4.5%	4.3%
I work part-time at more than one job	1.9%	1.2%	1.2%
<i>Total Respondents Who Are Employed (N)</i>	<i>(1,545)</i>	<i>(2,684)</i>	<i>(2,893)</i>

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

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

Bureau of Labor Statistics (BLS) provides statistics on household employment by employment type and age as part of the Current Population Survey (CPS). The CPS provides employment statistics for CPS survey respondents, which includes Veterans and non-Veterans. Based on the CPS data, in 2019, 84% of adults 25 and over were employed full-time, and about 2% were employed part-time for economic reasons (not

by choice).¹⁸ The percentage of Veterans in each cohort employed full-time is somewhat similar compared to the CPS respondents but was closer to the 2020 Cross-Sectional Survey.

The 2021 Cross-Sectional Survey also asked whether currently employed Veterans were actively looking for a new job (Table 12), and if so, why (Table 13). About 28% of Veterans who took TAP in all three cohorts were actively looking for a new job. Percentages are similar to the 2020 Cross-Sectional Survey as both CS7 and CS9 (about 27% each) were similar to CS4 and CS6 (27% each). CS8 Veterans were about two percentage points higher compared to CS5. The most popular reasons Veterans were looking for new jobs were higher pay, job satisfaction/better work environment and better fit to skills and abilities across all three cohorts. These results were also similar when compared to the 2020 Cross-Sectional Survey.

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

Actively Looking for a New Job?	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Yes	27.4%	29.1%	27.7%
No	72.6%	70.9%	72.3%
<i>Total Respondents Who Are Employed (N)</i>	(1,543)	(2,687)	(2,902)

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

¹⁸ Bureau of Labor Statistics, “Household Data: Annual Averages”, Page 1, Table 1. January 2019. <https://www.bls.gov/cps/cpsaat08.pdf>

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

Reasons for Looking for a Job	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Higher pay	83.8%	75.3%	75.8%
Better fit for my skills and abilities	58.9%	57.7%	57.1%
Want a permanent position	25.1%	21.4%	24.4%
Job satisfaction/better work environment	59.5%	62.8%	65.7%
Something more interesting	42.1%	42.8%	41.4%
More flexible schedule	23.9%	25.7%	23.0%
Better training & educational opportunities	28.9%	35.0%	29.0%
Better hours	30.2%	33.2%	26.7%
Want more hours/full-time position	17.8%	15.2%	13.6%
More opportunities for advancement	43.8%	51.5%	51.9%
Shorter commute	17.8%	23.7%	17.7%
Prefer not to answer	2.2%	3.0%	2.5%
<i>Total Respondents Who Are Employed (N)</i>	(393)	(695)	(743)

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

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

The percentage of Veterans looking for a new job was very similar to 2020. Both the 2021 and 2020 Cross-Sectional Survey responses had around 27% of Veterans looking for a new job.

Veterans were also asked if they had enrolled, registered or established a profile in a series of benefits systems (Table 14). Veterans from all three cohorts had similar percentages of enrolling, registering or establishing profiles in all the benefits systems listed, but CS7 was at least 8% lower for the VA Health Care System. Around 10% of Veterans from each cohort did not use any of the benefits systems, about 2% higher than 2020 results. Additional findings from this question include:

- DOL’s American Job Center had the lowest percentages of the four listed benefits systems, as less than 8% of Veterans enrolled, registered, or established a profile.
- The VA Benefits Website had the highest usage as almost 80% of Veterans in each cohort enrolled, registered, or established a profile.

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

Benefit System	CS7	CS8	CS9
	(6 months)	(12 months)	(36 months)
VA Health Care System (e.g., myHealthVet.gov)	54.8%	62.7%	65.1%
Department of Labor’s American Job Center	6.9%	7.2%	7.7%
VA Benefits Website (e.g., eBenefits)	75.8%	79.8%	77.5%
Commercial job site (e.g., Indeed, LinkedIn, etc.)	45.1%	51.2%	50.3%
Other - Please specify	3.0%	2.9%	3.7%
None	10.3%	8.7%	8.5%
Prefer not to answer	4.0%	2.7%	2.6%
<i>Total Respondents (N)</i>	<i>(2,580)</i>	<i>(4,109)</i>	<i>(4,178)</i>

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

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

Generally, CS7, CS8 and CS9 had similar results to cohorts from the 2020 Cross-Sectional Survey, with most experiencing small decreases. Some of the largest changes include CS7 experiencing a 7% decrease of Veterans enrolling, registering, or establishing a profile for the VA Health Care System, and a decrease of almost 6% for the VA Benefits Website.

Lastly, Veterans were asked if they used specific resources to gain employment support (Table 15). Overall, Veterans most frequently used USAJOBS and commercial job sites, such as Indeed and LinkedIn, as around 20% of Veterans used these two resources. The second highest selected option was the private or non-profit sector, and this resource was used by over 10% of Veterans.

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

Reasons	CS7	CS8	CS9
	(6 months)	(12 months)	(36 months)
USAJOBS (e.g., federal jobs)	18.9%	19.7%	21.6%
Veteran Readiness & Employment (VR&E)	5.2%	5.1%	5.4%
Department of Labor’s American Job Center	1.7%	1.8%	2.0%
Hiring Our Heroes Fast Track	1.6%	1.3%	1.0%
Commercial job site (e.g., Indeed, LinkedIn, etc.)	18.0%	21.0%	18.2%
Private or non-profit sector (e.g., applying directly, through a recruiter, Veteran hiring initiative, etc.)	8.9%	11.1%	11.2%
Other	4.5%	4.3%	4.3%
None of the above	60.4%	55.2%	54.3%
<i>Total Respondents (N)</i>	<i>(2,550)</i>	<i>(4,060)</i>	<i>(4,131)</i>

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

Generally, 2021 Cross-Sectional Survey cohorts had similar percentages of Veterans who gained employment support through these resources as those in 2020. Some of the more noticeable changes from the 2020 Cross-Sectional Survey results included a higher percentage of Veterans selecting None of the above, as all cohorts rose, with a 4% increase for CS4. CS7 saw a decrease from 2.8% to 1.7% of Veterans that gained employment support through DOL's American Job Center. CS4 and CS5 both saw notable relative increases in Veterans who gained employment support through VR&E.

4.C. EDUCATION

Respondents indicated their highest level of formal education completed, their current enrollment in education and/or training programs, how they are paying for their current education and/or training and their level of satisfaction with those programs (if enrolled). Table 16 displays the highest education level reported by respondents in each cohort in the 2021 Cross-Sectional Survey. Around 80% of Veterans have completed a level of school higher than a high school diploma (or equivalent). The most common degree was trade/technical school or some college, with approximately 28% of Veterans having attained this level of formal education. At least 30% in each cohort had an associate or undergraduate degree. It is important to keep in mind that the surveys include Veterans who served as Officers as well as enlisted members. Officers generally complete at least a four-year college degree prior to joining the military. The 2021 Cross-Sectional Survey had similar percentages of Officers compared to the 2020 survey, ranging from 10 to 12%.

CS9 attained the highest level of education of the three cohorts surveyed in 2021, with approximately 43% having attained an undergraduate or graduate degree, 9 percentage points higher than CS8 and ten percentage points higher than CS7. This is not surprising given that CS9 Veterans were approximately three years from separation at the time of the survey (as opposed to six months and one year for CS7 and CS8, respectively); therefore, CS9 Veterans had more time to obtain advanced degrees after separation.

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

Education Level	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
High school graduate or less	23.5%	20.6%	13.7%
Trade/technical school or some college	28.7%	30.9%	26.6%
Associate degree	12.9%	13.0%	16.0%
Undergraduate degree	19.3%	20.3%	25.9%
Graduate or Professional degree	14.2%	14.2%	17.1%
Prefer not to answer	1.4%	1.0%	0.7%
<i>Total Respondents (N)</i>	<i>(2,579)</i>	<i>(4,102)</i>	<i>(4,168)</i>

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

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

Factors Leading to Educational Enrollment

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

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

Table 17. Most Important Factors Leading to Further Education After Separation

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of Enrolling in Education	Estimated Probability of Not Enrolling in Education
1	VA Region = Alaska, US Territories	(-)	24.8%	75.2%
2	Active Duty	+	61.9%	38.1%
3	Gender: Female	+	59.4%	40.6%
4	Grade Group E1-E3	(-)	40.7%	59.3%
5	Race: Asian	+	59.0%	41.0%
6	Took TAP	+	57.6%	42.4%
7	Branch: Army	(-)	44.2%	55.8%
8	Branch: Marine Corps	(-)	45.3%	54.7%
9	Grade Group E4 - E6	+	54.5%	45.5%
10	Race: Black	+	54.4%	45.6%

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

The regression shows that several factors had positive impacts on Veterans pursuing further education. Active Duty and female Veterans are more likely to enter education, along with Veterans who took TAP, African American Veterans and Veterans in pay grades E4 to E6. Veterans in Alaska and the U.S. Territories, the Army and the Marine Corps were less likely to enter into an education program. As with 2020, Veterans in pay grades E1 to E3 are much less likely to enter into education than other groups. Given that roughly 31% of Veterans in pay grades E1 to E3 separated with only a high school degree, these Veterans are in the most need of accessing further education. Only 8% of Veterans in the lowest pay grades have a 4-year college degree or a master’s degree, compared to about 24% for Veterans in pay grades E4 to E6.

Education Outcomes

As shown in Table 18, approximately 40% of participants in the Cross-Sectional Survey noted they were currently enrolled in some form of education or training at the time of the survey. Approximately 30% were enrolled in college either full or part-time (most of those who were enrolled in college were full-time), and about 10% were enrolled in some other type of education (technical or vocational school). A larger percentage of Veterans 12 months post-separation (CS8) were enrolled in college full-time (27.8%) compared to CS9 Veterans who were 36 months post-separation (21.5%). However, the majority were not involved in education or training but primarily working, as shown in the employment section.

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

Current Enrollment	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Yes - Education at college full-time	24.8%	27.8%	21.5%
Yes - Education at college part-time	6.6%	7.4%	8.0%
Yes - Technical or vocational training full-time	6.1%	4.9%	3.3%
Yes - Technical or vocational training part-time	2.7%	2.6%	2.2%
Other	2.0%	2.1%	1.9%
No	59.3%	57.6%	64.9%
<i>Total Respondents (N)</i>	<i>(2,575)</i>	<i>(4,087)</i>	<i>(4,165)</i>

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

Note: Respondents may mark more than one answer. Across cohorts, the differences in the percentages enrolled in college full-time and technical or vocational training full-time are statistically significant at the p<0.05 level.

Veterans enrolled in education or training were asked how they were paying for their respective educations, and many selected multiple funding sources. As seen in Table 19, approximately 80% of Veterans utilized their GI Bill benefits provided by VA as a source of funding for their education/training—by far the most common source of funding. Approximately 17% of participants noted they were working part-time or full-time to support their educational training, while slightly less than 10% used student loans, scholarships and money from other sources to pay for their college. Larger percentages of those enrolled in education or training in CS9 reported using student loans or working (12.9% and 22.2%, respectively) to pay for their education compared to CS7 (7.8% and 15.1%).

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

Education Funding Sources	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Student Loans	7.8%	6.2%	12.9%
GI Bill	78.3%	81.0%	79.1%
Working part-time or full-time	15.1%	18.0%	22.2%
Scholarship	10.8%	10.5%	12.3%
Money from other sources	10.6%	11.0%	7.9%
Other	12.7%	11.4%	14.7%
Prefer not to answer	1.8%	0.9%	1.4%
<i>Total Respondents (N)</i>	<i>(825)</i>	<i>(1,388)</i>	<i>(1,207)</i>

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

Note: Respondents may mark more than one answer. Among Veterans who participated in TAP and who are enrolled in education and/or training. Percentages do not add to 100 % because respondents may mark multiple options. The differences across cohorts in the percentages utilizing Student Loans and Working part-time or full-time are statistically significant at the p<0.05 level.

The open-ended comments from the 2021 Cross-Sectional Survey echoed that many took advantage of the GI Bill and felt that it was one of the most important benefits. Still, others felt that TAP could have included more information on further education and the benefits available.

- “The Accessing Higher Education track was very helpful. I especially appreciated the discussions on scholarship applications and GI Bill utilization. Even more discussion on the GI Bill would be very helpful. The resume writing and interview exercises were tremendously useful. I used the job interview practice questions/answers nearly verbatim in the two job interviews after which I was offered employment.” (CS7)
- “I found using the GI Bill benefits calculator to be extremely useful as it showed me I would be better off using the Post 9/11 when compared to the Montgomery benefits to attend the school of my choice.” (CS8)
- “Continue to emphasize the GI Bill. It's arguably one of the best benefits Veterans get and likely one of the most under-utilized. Emphasize that it isn't just for traditional 4-year college but also available for technical and trade schools. I was lucky enough to go to law school for free on the Post-911 GI Bill, and it has made all the difference for me. We really need to work to improve our GI Bill utilization rate.” (CS9)

A majority (close to 70%) of 2021 cohorts enrolled in employment and training programs responded that they were satisfied with their education or training experience (Table 20). Nearly 70% who enrolled in education or training programs indicated that they were satisfied with the extent to which the program was advancing their career goals. Approximately two-thirds of those who completed TAP indicated that they were satisfied with the learning environment of their education or training program.

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

Satisfaction with:	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
The quality of your education or training experience <i>Total Respondents (N)</i>	70.5% (869)	69.3% (1,437)	67.7% (1,244)
The extent to which your education or training is advancing your career goals <i>Total Respondents (N)</i>	68.9% (868)	69.2% (1,435)	67.4% (1,246)
Your learning environment <i>Total Respondents (N)</i>	67.8% (869)	65.2% (1,435)	64.2% (1,244)

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

Note: Among those currently enrolled in employment/training programs and who participated in TAP. For each question, differences across cohorts are significant at the p<0.05 level.

4.D. HEALTH AND RELATIONSHIPS

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

Ongoing Physical and Mental Health Conditions

The survey asked Veterans to indicate if they have an ongoing physical or mental health condition and, if so, whether they are currently seeking treatment. Slightly more than 70% of Veterans reported that they had some sort of ongoing physical health condition, illness or disability (Table 21). Among those with an ongoing physical health condition, more than two-thirds were seeking treatment. More than 50% of Veterans in each cohort indicated they had an ongoing mental/emotional health condition, and slightly more than one-half said they were seeking treatment. A larger percentage of those in CS9 reported an ongoing mental health condition (56.1%) compared to CS7 (51.1%).

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

Physical health condition, mental/emotional health condition, illness or disability	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Ongoing physical health condition, illness or disability	70.6%	71.6%	73.7%
<i>Total Respondents (N)</i>	<i>(2,547)</i>	<i>(4,070)</i>	<i>(4,124)</i>
... seeking treatment for a physical health condition (among those with an ongoing physical health condition, illness or disability)	65.4%	68.9%	70.0%
<i>Total Respondents (N)</i>	<i>(2,090)</i>	<i>(3,315)</i>	<i>(3,374)</i>
Ongoing mental/emotional health condition	51.1%	55.0%	56.1%
<i>Total Respondents (N)</i>	<i>(2,547)</i>	<i>(4,067)</i>	<i>(4,117)</i>
... seeking treatment for a mental/emotional health condition (among those with an ongoing mental/emotional health condition)	53.3%	56.3%	57.0%
<i>Total Respondents (N)</i>	<i>(1,573)</i>	<i>(2,573)</i>	<i>(2,556)</i>

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

Notes: Differences in cohort percentages for responses to Q29, Q30 and Q31 are statistically significant at the $p < 0.05$ level (Chi-squared test).

Table 22 shows that a majority of Veterans with an ongoing mental/emotional health condition that sought out mental/emotional health treatment agreed (responded with *Agree* or *Strongly Agree*) that the VA Benefits and Services Course provided information on how to seek help for mental health concerns (52%). For those not seeking treatment for their mental/emotional health issues, only 33% of Veterans felt that the VA Benefits and Services Course provided information on seeking help for

mental issues. This suggests that Veterans who felt they understood how to seek help for mental conditions were more likely to be seeking help.

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

Are you currently seeking treatment for your mental/emotional health condition(s)?	Strongly Disagree (% and N)	Disagree (% and N)	Neither Agree nor Disagree (% and N)	Agree (% and N)	Strongly Agree (% and N)	Total
No	28.2% 115	20.2% 346	18.9% 370	23.6% 510	9.2% 212	1,853
Yes	17.9% 35	14.3% 584	15.7% 696	30.3% 464	21.8% 138	4,517
Prefer not to answer	16.4% 69	12.3% 155	27.3% 343	31.7% 461	12.3% 196	1,324

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

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

Healthcare Coverage

Table 23 provides a summary of healthcare coverage among Veterans in CS7, CS8 and CS9 who attended TAP. Approximately 84% of Veterans reported having some form of healthcare coverage. These percentages were similar to the percentages with health care for cohorts from the 2020 Cross-Sectional Survey, which found that around 85% of each cohort had healthcare coverage.

Among those who have coverage, the most common source was VA coverage, followed by TRICARE and employer-provided health insurance. Not surprisingly, the prevalence of TRICARE coverage among Veterans decreases as more time goes by since separation from the military. For example, TRICARE coverage is highest among CS7 and lowest among CS9. This finding is understandable given that DoD/VA only provides temporary health care coverage when one separates from the service prior to retirement. In contrast, the prevalence of employer-provided health insurance increases as Veterans get further from separation. Those in CS9 were more likely to have employer-provided coverage (41%) than TRICARE (30%), indicating that those in CS9 were more likely to be established in a career that provides healthcare benefits than those who separated more recently.

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

Healthcare Coverage	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Have healthcare coverage	79.8%	84.6%	86.5%
Prefer not to answer	5.9%	4.1%	3.2%
<i>Total Respondents (N)</i>	<i>(2,542)</i>	<i>(4,066)</i>	<i>(4,119)</i>
...What type of Coverage (answer all that apply)			
VA	52.4%	59.3%	62.9%
TRICARE	39.6%	36.0%	29.9%
Employer-provided health insurance	31.1%	36.0%	40.7%
Something else	3.3%	3.0%	2.2%
Medicaid	2.0%	2.5%	3.0%
Purchased Through the Exchange	1.8%	1.9%	1.6%
Medicare	0.7%	2.3%	1.9%
Other government assisted health plan	1.3%	1.1%	1.3%
Prefer not to answer	6.0%	4.3%	2.9%
<i>Total Respondents (N)</i>	<i>(2,271)</i>	<i>(3,704)</i>	<i>(3,781)</i>
...Primary source of healthcare coverage (among those with healthcare coverage)			
VA	32.5%	37.7%	41.6%
TRICARE	29.2%	24.1%	18.9%
Employer-provided health insurance	25.2%	27.5%	30.7%
Something else	2.3%	1.6%	1.5%
Plan you purchased through health care exchange	1.6%	1.3%	1.3%
Medicaid	1.6%	1.1%	1.3%
Other government assisted health plan	1.1%	0.6%	0.5%
Medicare	0.3%	1.2%	0.6%
Prefer not to answer	6.2%	4.9%	3.7%
<i>Total Respondents (N)</i>	<i>(2,246)</i>	<i>(3,668)</i>	<i>(3,755)</i>

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

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

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

- “Provide more detailed info on VA Healthcare as well as disability processes. Going through the application process is stressful and we did not receive much information in TAPS.” (CS7)
- “A lot of the benefits the VA has to offer were briefly mentioned, but never went into depth. The briefing we got from the VA concentrated on VA claims for disability and VA loans. But barely glanced over the Healthcare and other benefits. It was until I started writing a college paper that I learned about more of them.” (CS8)

- “The program should also include addressing enrolling the VA Healthcare and mental health resources. For some the first two months of transition is the toughest.” (CS9)

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 24 presents the findings for CS7, CS8 and CS9. Approximately 45% of Veterans expressed satisfaction (*somewhat satisfied* or *very satisfied*) with all three of these health categories. Satisfaction among cohorts was very similar with physical health and emotional/mental health. Open-ended responses from the 2021 survey respondents highlighted the emotional and mental challenges faced by many Veterans and called for more attention to these issues during and after separation.

- “There needs to be a larger focus on mental and emotional health for folks transitioning, especially those who have done multiple deployments and have been away from their families for most of their enlistments.” (CS7)
- “After service was tough emotionally and mentally for me because I moved away from a major support system... Making mental health a more prominent section of my transition as far as where to go, who to talk to would be something to consider.” (CS8)
- “Provide mental health resources that have available appointments on at least a weekly basis. I was being seen regularly when active and have not been able to establish regular care since retirement.” (CS9)

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

Satisfaction with...	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
... your physical health?			
Dissatisfied	32.7%	34.0%	33.6%
Neither satisfied nor dissatisfied	23.4%	20.3%	23.3%
Satisfied	43.9%	45.7%	46.7%
<i>Total Respondents (N)</i>	<i>(2,524)</i>	<i>(4, 023)</i>	<i>(4,084)</i>
...your emotional/mental health?			
Dissatisfied	35.5%	35.7%	34.3%
Neither satisfied nor dissatisfied	23.2%	22.1%	22.7%
Satisfied	41.3%	42.3%	43.1%
<i>Total Respondents (N)</i>	<i>(2,545)</i>	<i>(4, 063)</i>	<i>(4,112)</i>
...your health care?			
Dissatisfied	18.4%	18.4%	19.8%
Neither satisfied nor dissatisfied	32.2%	28.6%	26.4%
Satisfied	49.4%	53.0%	53.8%
<i>Total Respondents (N)</i>	<i>(2,545)</i>	<i>(4, 052)</i>	<i>(4,108)</i>

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

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

Marital Status

Social scientists consider marriage to be a source of social support, particularly during times of stress.¹⁹ Among the 2021 Cross-Sectional Survey cohorts, about 60% were either married or living with a domestic partner (Table 25). About 10% were either separated/widowed/divorced, and about 25% had never been married. Those in CS7 and CS8 (the cohorts who separated more recently) were more likely to have never married (28%) compared to CS9 (22%), who separated three years prior to the survey.

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

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

Marital Status	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Living with a domestic partner	6.2%	6.8%	7.9%
Never married	27.7%	27.7%	21.5%
Married	52.6%	50.9%	52.8%
Separated/ Divorced/ Widowed	9.5%	10.8%	14.6%
Prefer not to answer	3.9%	3.6%	3.1%
<i>Total Respondents (N)</i>	<i>(2,547)</i>	<i>(4,069)</i>	<i>(4,122)</i>

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

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

Companionship and Social Connections

The surveys ask Veterans to respond to questions relating to how they are doing since transitioning to civilian life in terms of social connections and their sense of social isolation. Table 26 summarizes the responses to these questions. In response to the question, *How often do you feel that you lack companionship?*, Approximately 55% of Veterans in both surveys indicated either *some of the time* or *often*. Similar proportions responded either *some of the time* or *often* to the question, *How often do you feel left out?* Nearly 60% indicated that they felt *isolated from others* either *some of the time* or *often*.

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

How often do you...	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Feel that you lack companionship?			
Never	22.9%	22.9%	22.1%
Hardly ever	20.3%	20.0%	19.4%
Some of the time	36.0%	34.7%	34.5%
Often	20.9%	23.5%	24.0%
<i>Total Respondents (N)</i>	<i>(2,542)</i>	<i>(4,054)</i>	<i>(4,099)</i>
Feel left out?			
Never	24.1%	23.9%	21.9%
Hardly ever	22.9%	23.5%	21.6%
Some of the time	33.3%	30.9%	33.2%
Often	19.7%	21.8%	23.2%
<i>Total Respondents (N)</i>	<i>(2,539)</i>	<i>(4,051)</i>	<i>(4,098)</i>
Feel isolated from others?			
Never	21.7%	22.1%	21.1%
Hardly ever	20.6%	18.6%	19.0%
Some of the time	31.5%	31.3%	30.6%
Often	26.2%	28.0%	29.3%
<i>Total Respondents (N)</i>	<i>(2,539)</i>	<i>(4,051)</i>	<i>(4,104)</i>

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

Notes: Differences in the percentages who “Feel left out” are statistically significant at the p<0.01 level (Chi-squared test).

4.E. FINANCIAL CIRCUMSTANCES

The survey gathered information about Veterans’ financial situations. Survey questions addressed Veterans’ income, savings, debt and housing situation. Table 27 provides the percentages of those who have completed TAP who responded “Yes” to questions about their financial situation. In each cohort, approximately 80% indicated that they were able to pay for all necessary expenses—about the same as the 2020 Cross-Sectional Survey, suggesting that most Veterans feel that their current income is adequate to meet their needs. About half in each cohort indicated that they had at least three months of their typical income set aside in case of an unexpected event. More than 70% have insurance coverage to help in the case of an unexpected financial event, and around 60% indicated that they had set aside money for retirement.

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

Financial Situation	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Are you able to pay for all necessary expenses, such as mortgage/rent, debt payments and groceries? (Percentage responded “Yes”)	77.7%	81.5%	79.9%
<i>Total Respondents (N)</i>	<i>(2,531)</i>	<i>(4,025)</i>	<i>(4,077)</i>
Does your household have at least three months of your typical income set aside in case of an unexpected financial event? (Percentage responded “Yes”)	53.0%	52.6%	47.6%
<i>Total Respondents (N)</i>	<i>(2,533)</i>	<i>(4,025)</i>	<i>(4,079)</i>
Does your household have the insurance coverage you and/or your family would need if an unexpected financial event were to occur? (Percentage responded “Yes”)	70.1%	71.7%	69.8%
<i>Total Respondents (N)</i>	<i>(2,531)</i>	<i>(4,024)</i>	<i>(4,075)</i>
Has your household begun to set aside money for retirement? (Percentage responded “Yes”)	58.9%	61.6%	60.7%
<i>Total Respondents (N)</i>	<i>(2,527)</i>	<i>(4,026)</i>	<i>(4,078)</i>

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

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

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

- “The biggest assistance was the financial preparation, factoring in budgets and cost of living has been a huge help in making sure I have had the appropriate means of financial stability.” (CS8)
- “The personal financial planning was very helpful and beneficial, but this training would help so much more upon entering the military.” (CS9)
- “Financial support was very helpful. It's simply A LOT of info to digest in such a short amount of time.” (CS7)

The survey addressed other facets of financial health, such as debt and housing stability (Table 28). About 9% of Veterans in each cohort were over one month behind in debt payments, and more than 60% responded that they had debt but were not more than one month behind in payments. A larger percentage in CS9 (66.6%) had debt but were less than one month behind in payments compared to CS7 (61.4%). In terms of stable housing, less than 10% of Veterans were concerned that they would lose their housing and be unable to find stable alternative housing.

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

	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Is your household more than one month behind on your debt payments (e.g., mortgage or credit card)?			
No, my household is not more than one month behind on debt payments	61.4%	65.8%	66.6%
Yes, my household is over one month behind in debt payments	8.6%	8.0%	10.1%
Not applicable – my household does not have debt	20.4%	18.8%	16.3%
Prefer not to answer	9.6%	7.5%	7.0%
<i>Total Respondents (N)</i>	<i>(2,529)</i>	<i>(4,025)</i>	<i>(4,074)</i>
Are you currently concerned that you will lose your housing and be unable to find stable alternative housing?			
No	84.6%	87.0%	85.1%
Yes	7.4%	7.4%	8.5%
Prefer not to answer	7.9%	5.6%	6.4%
<i>Total Respondents (N)</i>	<i>(2,529)</i>	<i>(4,021)</i>	<i>(4,070)</i>

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

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

Veterans noted that the courses they received assisted in their transition to civilian life and knowledge of how to ensure their finances were in good shape. While many thought the classes were useful, some felt that additional financial training that began earlier in their military careers would have helped prepare them for transition.

- “Financial planning - should be throughout career, at separation, it is too late.” (CS7)
- “Financial portion offered well before retirement. Otherwise almost too late for it to matter.” (CS8)
- “Personal Financial Planning for Transition should be provided to members at 5-year intervals throughout their career. This will allow members to visualize where

they are and what they are lacking. Even members that retire are at a disadvantage on financial illiteracy.” (CS9)

- “The financial readiness class should be taught early in someone's career. By the time you plan to retire and you're not financially ready, it's too late to learn about financial readiness.” (CS9)

Living Situation

Veterans were also asked about their living situation. Table 29 shows that about 40% of 2021 Cross-Sectional Survey participants noted that they rented a house or apartment, and about 45% owned an apartment or house. About 10% of respondents said they lived with a friend or relative and weren't paying rent. CS7 had the highest percentage of those living with a friend or relative and not paying rent (almost 13%) compared to CS9 (6.1%). This stands to reason as CS7 separated most recently out of the three cohorts and therefore has had less time to find stable housing.

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

Living Situation	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Rent an apartment, house or room	41.7%	40.7%	38.2%
Own an apartment/house	37.5%	41.9%	49.8%
Live with a friend or relative, not paying rent	12.8%	10.4%	6.1%
Other	3.5%	3.2%	2.6%
Prefer not to answer	4.5%	3.8%	3.3%
<i>Total Respondents (N)</i>	<i>(2,530)</i>	<i>(4,028)</i>	<i>(4,079)</i>

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

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

Household Income

Veterans indicated the annual income range for both themselves and their households. Table 30 provides the income ranges for personal and household income for Veterans in each cohort who were not enrolled in full-time education or full-time training. Among those in CS7, CS8 and CS9, 18, 15 and 12 were in the lowest personal income range of less than \$25,000 per year. Veterans in cohorts that separated more recently (CS7 and CS8) were more likely to fall in the lower income ranges than those three years post-separation (CS9).

When combining income from other earners in the household, more Veterans fell into higher income ranges than when considering only personal income. Household annual incomes below \$25,000 were uncommon, with less than 10% of Veterans in that income range. When comparing cohorts, the differences in household income were smaller than in personal income. It is possible that the differences in household income were less substantial because some Veterans relied on the income of other household members.

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

	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Personal Income Range			
Less than \$25,000	18.1	14.5	11.7
\$25,001 - \$40,000	20.3	18.2	17.8
\$40,001 - \$70,000	20.0	21.9	27.4
\$70,001 - \$100,000	14.3	16.8	16.4
Greater than \$100,000	15.4	18.6	17.5
Prefer not to answer	11.9	10.0	9.1
<i>Total Respondents (N)</i>	<i>(1,914)</i>	<i>(3,026)</i>	<i>(3,241)</i>
Household Income Range			
Less than \$25,000	9.7	8.1	7.5
\$25,001 - \$40,000	15.9	14.7	13.5
\$40,001 - \$70,000	18.8	19.0	20.4
\$70,001 - \$100,000	15.3	17.1	17.1
Greater than \$100,000	23.9	28.5	29.4
Prefer not to answer	16.3	12.7	12.1
<i>Total Respondents (N)</i>	<i>(1,849)</i>	<i>(2,914)</i>	<i>(3,142)</i>

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

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

Factors Impacting Individual Earnings of Veterans

To further understand what impacts individual earnings for Veterans, a statistical model was built using logistic regression (Table 31). To make the modeling simpler and the coefficients more understandable, Question 52_1 was 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 (gender, grade, cohort, branch and race).

Table 31. 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 Group E1-E3	(-)	11.8%	88.2%
2	Grade Group O1 and above	+	70.8%	29.2%
3	Grade Group E4 - E6	(-)	31.0%	69.0%
4	Gender: Female	(-)	34.6%	65.4%
5	Branch: Army	(-)	39.8%	60.2%
6	Component: Reserve Member	+	60.2%	39.8%
7	Took TAP	+	59.4%	40.6%
8	Race: White	+	57.6%	42.4%
9	Branch: Marine Corp	(-)	42.1%	57.9%
10	Race: Black	(-)	46.5%	53.5%

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

The data suggests that an increase in grade is more likely to indicate higher individual income. The model shows that TAP had a positive impact but being African American or female had negative impacts on income, as was the case in 2020. One way to improve earnings is through an increase in educational attainment. Given that Veterans in pay grades E1 to E3 are less likely to further their education after separation, it would be expected that they may have lower earnings. It is important to stress the value of education for Veterans in lower grades to help improve their long-term outcomes.

4.F. SATISFACTION AND WELL-BEING

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

For each cohort, Veterans felt most satisfied with their safety, as about 69% were satisfied. Being a part of the community ranked lowest for each, as it did in 2020 with under 38% of each cohort that strongly felt they were a part of their community. Additionally, health was rated low across all three cohorts. These two factors may be directly related to COVID-19 as the pandemic has forced increased social isolation and worries about health. For almost all life domains, Veterans in CS7 have lower

percentages of satisfaction compared to CS8 and CS9, which is consistent with last year's results.

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

Life Domain	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Life as a whole	47.9%	50.0%	52.3%
<i>Total Respondents (N)</i>	(2,518)	(4,016)	(4,062)
Standard of living	56.8%	59.2%	59.5%
<i>Total Respondents (N)</i>	(2,523)	(4,015)	(4,064)
Health	39.4%	40.8%	42.1%
<i>Total Respondents (N)</i>	(2,523)	(4,019)	(4,065)
Life achievement	47.8%	49.4%	50.6%
<i>Total Respondents (N)</i>	(2,525)	(4,020)	(4,066)
Personal relationships	51.0%	50.9%	51.5%
<i>Total Respondents (N)</i>	(2,526)	(4,019)	(4,064)
Safety	69.3%	69.4%	68.9%
<i>Total Respondents (N)</i>	(2,527)	(4,020)	(4,064)
Being a part of the community	36.4%	36.2%	37.8%
<i>Total Respondents (N)</i>	(2,524)	(4,020)	(4,063)
Future security	49.8%	51.7%	50.1%
<i>Total Respondents (N)</i>	(2,522)	(4,016)	(4,062)
Spirituality/Religion	47.7%	48.8%	48.5%
<i>Total Respondents (N)</i>	(2,520)	(4,019)	(4,062)

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

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

Veterans in the 2021 Cross-Sectional Survey had lower satisfaction scores in each life domain than their comparable cohorts in the 2020 Cross-Sectional Survey. The largest differences were between CS8 and CS5. In 2021, personal relationship scores decreased by over 7 percentage points for CS8. Health was also a life domain that showed substantial negative changes between 2021 and 2020. The scores for CS8 are about 6% lower than for CS5, who were both surveyed 12 months after separation.

The comments from the open-ended questions did not directly address these specific life domains. They focused more on difficulties, which would cause scores for these domains to vary. One general trend in the comments was the overall difficulty Veterans had with health care and disability claims. Many Veterans felt it was difficult to get appointments. Others also expressed frustration with the disability claims process and its impact on the Veterans' lives. One Veteran said, "VA benefits and medical care needs to be done much more thoroughly. The complete disconnect between the VA

Disability Compensation evaluation and receiving medical care for service-connected injuries after transition needs to be done in a much more in-depth fashion.” (CS9)

Factors Impacting Veteran Satisfaction

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

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

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

Table 33. Factors Impacting Satisfaction: Logistic Regression

Importance Rank	Explanatory Variable	Overall Effect
1	Q36_2: Over the last three months, how satisfied have you been with your emotional/mental health?	48.5%
2	Q3_7: I am adjusting well at working towards my civilian goals (e.g., employment, education and/or entrepreneurship goals).	8.0%
3	Q43_3: How often do you feel isolated from others?	7.9%
4	Q49: Are you currently concerned that you will lose your housing or be unable to find stable alternative housing?	5.0%
5	Q43_1: How often do you feel that you lack companionship?	4.0%
6	Q42_3: How many friends do you feel close to such that you could call them for help?	3.0%

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

Unsurprisingly, the factors that affect overall life satisfaction cover a wide range of life domains. The most important factor is a Veteran’s emotional/mental health. Veterans who have a more positive outlook on their mental health tend to rank their overall life satisfaction higher than those who do not. This aligns with the findings in this report as well as those in the 2019 and 2020 Cross-Sectional Surveys. Mental health was the number one factor in 2020 as well, and the impact was even more noticeable in 2021.

Mental health should be a focus of the TAP Curriculum to ensure Service members understand the mental challenges they will face throughout their transition to civilian life. In addition to TAP, VA should ensure that Veterans receive the mental health services they require to ease their transition and maintain healthy lifestyles once they separate. Veterans discussed mental health issues at length in the comments for both surveys. Some of those comments include:

- “There should be a focus (semi-focus?) on the mental health aspect for all transitioning members. Especially necessary for those serving until the 30 year mark. With well over half their lives on Active Duty, there is the aspect of being “institutionalized”. The problems with that aren't realized until the retirement honeymoon is over. If mental health is someone else's lane outside of TAP, then I think it would be ok to at least reiterate and emphasize to the old folks in the room that they will indeed need any resources available to them if they want to be able to function post retirement. Even more important for those intending to work outside of a structured government job.” (CS8)
- “More open discussion about mental health care and what to expect emotionally and mentally from the transition process before leaving the military. More support programs aimed at helping Veterans transition, including fun and light-hearted events that are just intended to bring Veterans together so they have opportunity to make new local friends who understand what they are going through.” (CS9)
- “Mental health assistance. I had/have a roof over my head. I had/have financial stability. I got a Bachelor of Science Degree but was not prepared for the mental challenge of the transition.” (CS8)

Social relationships are also a driving factor to overall life satisfaction. Veterans who feel a lack of companionship or a sense of isolation tend to be less satisfied. Given the impact that social relationships have on both mental and physical health,²⁰ it is not surprising to see social connections be such strong drivers of satisfaction. Additionally, the COVID-19 pandemic contributed to social isolation significantly in both 2020 and 2021. Veterans who are not able to develop relationships after separation might have had a more difficult time adjusting in 2021. This can be seen in the low satisfaction scores for Veterans feeling like they are a part of the community, which was rated lowest of the nine satisfaction items asked in the Cross-Sectional Survey. Veterans also

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

discussed isolation and the lack of companionship they felt when leaving the military. Some of those comments include:

- “I think if you really want to help with a smoother transition for Veterans, there should be a little more focus on the emotional part of leaving the military. It can be very lonely and depressing sometimes and not everyone can get passed that feeling.” (CS7)
- “Building a network and/or friendships outside of your military friends. Your current network will PCS/move on, leaving you behind. Loneliness, isolation and depression are all very real things I was not prepared for.” (CS9)
- “I think having in-person classes was helpful, especially in helping us develop a network of like-kind peers. Isolation is one of the biggest challenges for Veterans and planting the seed of the importance of community in civilian life is important.” (CS8)

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

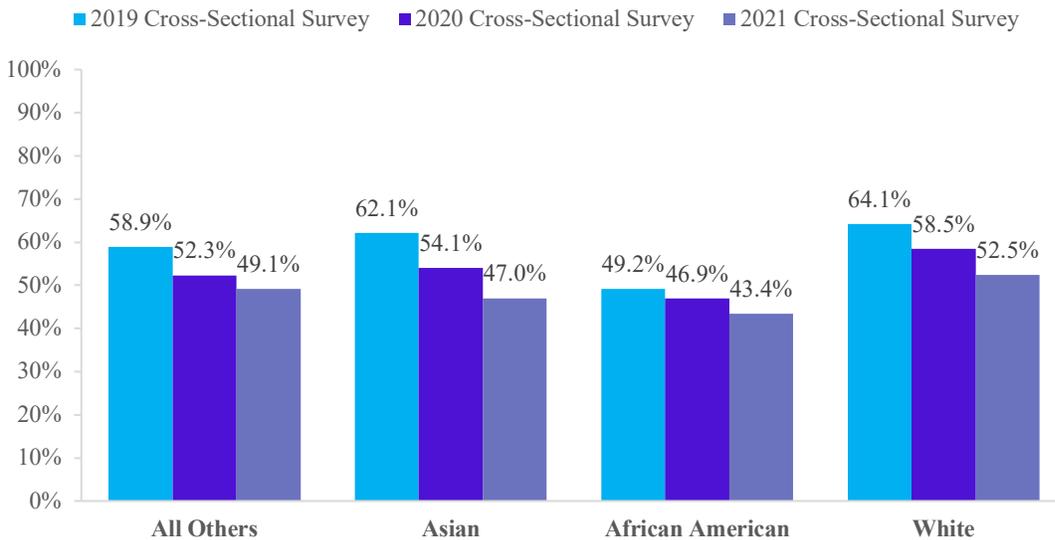
Trends in Life Satisfaction for African Americans

In 2019 and 2020, it was found that African American Veterans had significantly lower overall life satisfaction scores compared to other races. One of the PSTAP Assessment goals in 2021 was to continue analyzing African Americans to determine if 2019’s and 2020’s results were a trend or simply an outlier. The 2021 analysis of life satisfaction did not identify African Americans as a significant negative driver of overall life satisfaction. However, scores remain lower for African Americans, and this section further explores their results.

African American Veterans scored the lowest of all races in the 2019, 2020 and 2021 Cross-Sectional Surveys for overall life satisfaction (Figure 20). While the trend continued, there were two positive effects found from the 2021 Cross-Sectional Survey. First, while all races saw decreases in satisfaction from 2019 through 2021, the smallest difference in percentage points was for African Americans. Their scores decreased by only 3.5 percentage points, whereas Asians and Whites scored 7% and 6% lower, respectively. Next, the gap between African American Veterans and the highest scoring

Veteran race groups decreased from 12% in 2020 to 9% in 2021. This shows that while African Americans still struggle more with their life satisfaction when separating from the military, their results are better this year compared to 2019 and 2020.

Figure 20. African American Veteran Life Satisfaction Scores for 2019, 2020 and 2021 Cross-Sectional Surveys (Weighted)

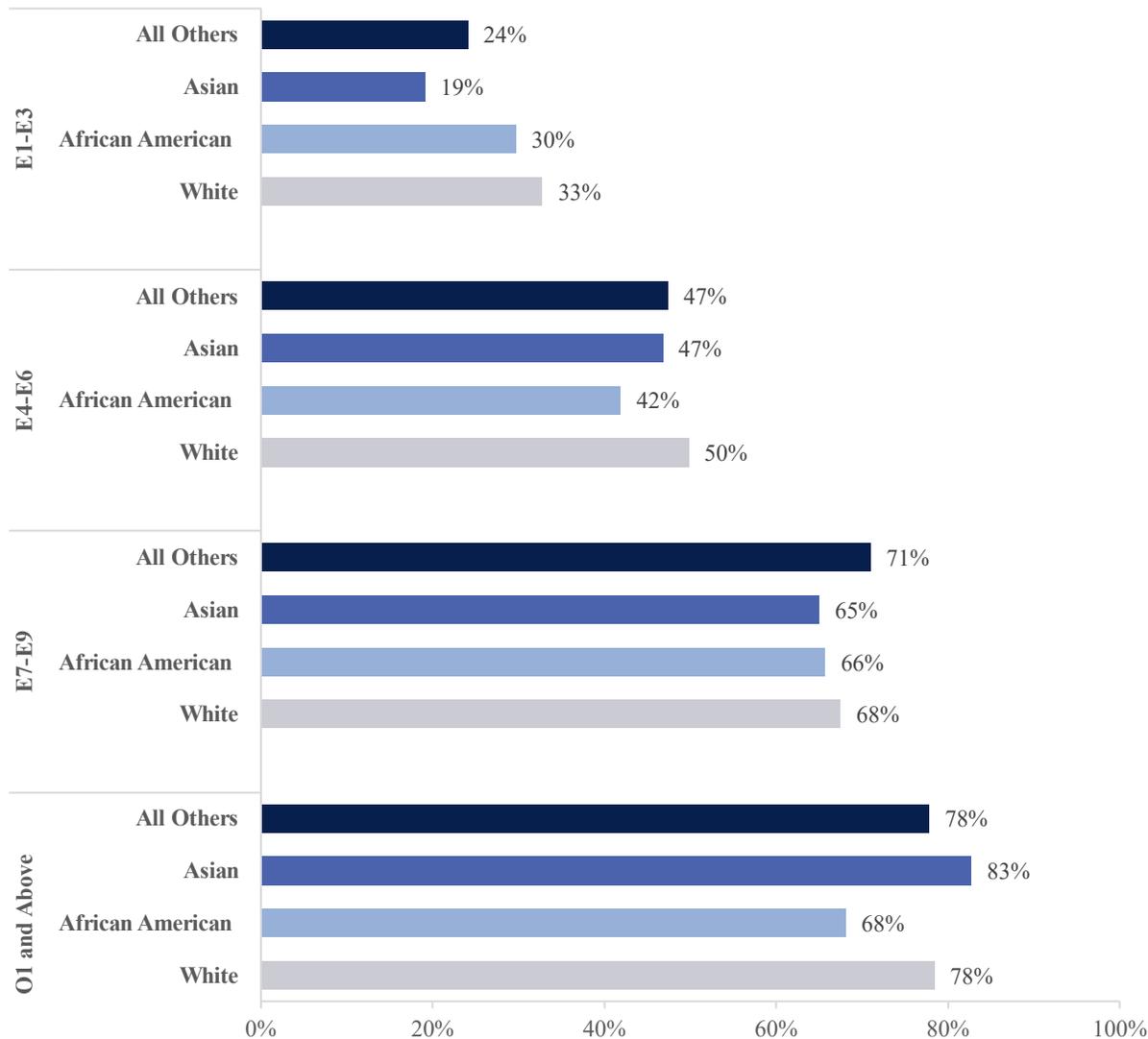


Source: 2019, 2020 and 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

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

Overall life satisfaction was then analyzed by race and pay grade (Figure 21) to see if African American satisfaction varies by pay grade. In all pay grades except for E4 to E6 and O1 and above, there were higher percentages of African American Veterans who were satisfied with their lives compared to Veterans of other races. For the E1 to E6 pay grades, less than 50% of African American Veterans were satisfied with their lives. For Officers and the E7 to E9 pay grades, African American Veterans had similar levels of satisfaction as the other races. An additional analysis was conducted on African American Veterans to identify potential factors that led to such low satisfaction scores. The additional analysis was inconclusive, but an analysis of comments from the survey also mirrored the main themes the study team identified in the original analysis.

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



Source: 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).

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

African Americans do not appear as one of the significant factors in the logistic model impacting overall life satisfaction, unlike 2019. However, their responses to the questions that are significant are telling. When comparing African American Veterans against all other races (Table 34), a higher percentage felt isolated, lacked companionship and were less satisfied with their emotional/mental health. Only about 40% of African American Veterans were satisfied with their emotional/mental health,

compared to around 47% of all non-African American races. Around 63% of African American Veterans lacked companionship/felt isolated, while less than 56% of all other races lacked companionship/felt isolated. The gap between African American Veterans and all other races was smaller when discussing how they felt about their adjustment to their civilian goals. CS4 and CS5 scored lower than all other races but by less than three percentage points. Meanwhile, African Americans in CS6 had a negative difference of almost 7%. Given that African Americans tend to score higher in TAP-related questions, this is not an unexpected finding.

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

	African American			All Other Races		
	CS7	CS8	CS9	CS7	CS8	CS9
I am satisfied with my emotional/mental health.	40.4%	37.1%	38.6%	41.8%	43.6%	43.9%
<i>Total Respondents (N)</i>	<i>(456)</i>	<i>(605)</i>	<i>(655)</i>	<i>(1,943)</i>	<i>(3,165)</i>	<i>(3,261)</i>
I do not feel I lack companionship.	39.5%	36.3%	35.7%	43.9%	43.3%	42.9%
<i>Total Respondents (N)</i>	<i>(458)</i>	<i>(607)</i>	<i>(653)</i>	<i>(1,937)</i>	<i>(3,154)</i>	<i>(3,252)</i>
I do not feel isolated from others.	35.3%	35.9%	31.2%	43.7%	42.2%	41.8%
<i>Total Respondents (N)</i>	<i>(457)</i>	<i>(607)</i>	<i>(654)</i>	<i>(1,935)</i>	<i>(3,150)</i>	<i>(3,256)</i>
I am adjusting well towards my civilian goals.	66.3%	65.0%	62.9%	69.3%	71.3%	66.7%
<i>Total Respondents (N)</i>	<i>(512)</i>	<i>(708)</i>	<i>(768)</i>	<i>(2,184)</i>	<i>(3,417)</i>	<i>(3,597)</i>

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

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

Overall, scores were similar to 2020, and African Americans are still the lowest scoring race in terms of overall life satisfaction. This study shows that African Americans do not have negative perceptions of TAP and that outside factors are more influential to their life satisfaction. VA should continue to improve and enhance their mental/emotional health services to all Veterans to aid with separation from the military and increase satisfaction outcomes.

5. SUMMARY AND CONCLUSIONS

The transition from military to civilian life is unique for each Veteran. TAP provides Veterans with information and resources to prepare them to overcome the challenges of re-entering civilian life. This study has revealed several findings to help TAP improve its services for Veterans. This section provides a summary of the findings from the 2021 Cross-Sectional Survey.

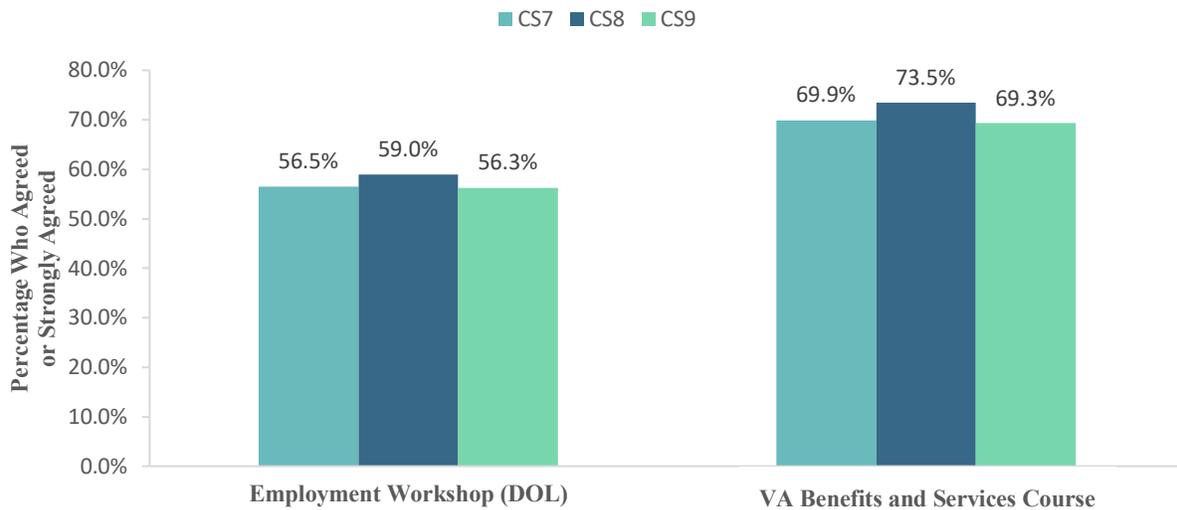
5.A. EXPERIENCE WITH TAP

For TAP eligible Veterans in the study, participation in TAP was in line with DoD expectations. About 90% of all TAP eligible Veterans took TAP, while over 30% of non-TAP eligible Veterans took TAP. Veterans rated TAP usefulness lower in 2021 than in 2020 but still felt that TAP courses were useful with scores above 50%.

A model was run to identify which TAP courses had the most influence over Veterans' perceptions on how well TAP prepared them for the transition to civilian life. Overall, the most important course is the DOL Employment Workshop course. This course lays the foundation for TSMs looking for employment as they transition from military to civilian life. The DOL Career Technical Training Track and Accessing Higher Education Track were the next most important courses. These courses being labeled as most important to Veterans who were satisfied with TAP shows how important employment and education were to TSMs transitioning during the COVID-19 pandemic. In addition to these three courses, the VA Benefits and Services Course and the DoD Personal Financial Planning for Transition courses were also labeled as important. Scores for the DOL Employment Workshop and the VA Benefits and Services Course can be found in Figure 22. While the VA Benefits and Services Course is ranked highly by Veterans, VA should continue to incorporate feedback from this report and improve this course. Failure to do this could lead to drops in overall TAP satisfaction.

About 70 percent of Veterans indicated that the VA Benefits and Services Course was **somewhat to extremely useful.**

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



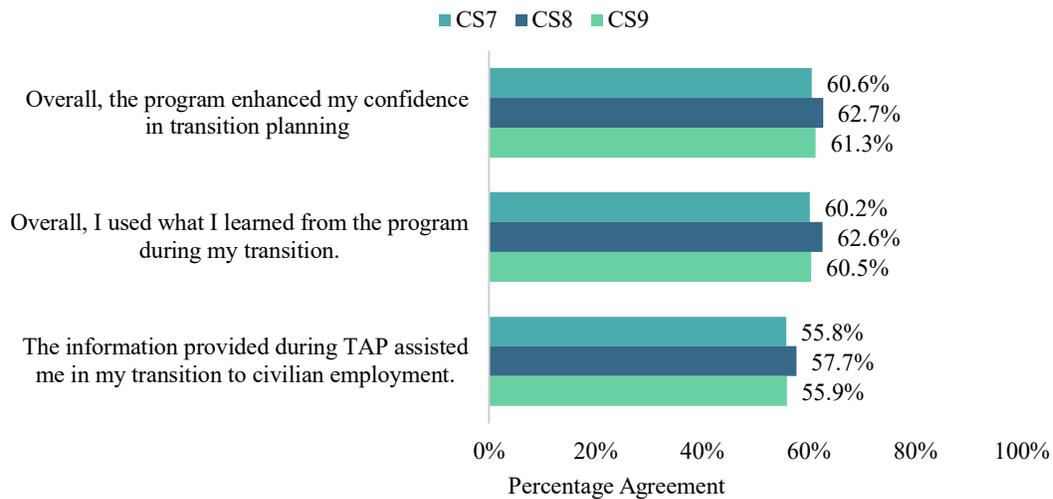
Source: 2021 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data.

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

A more in-depth analysis was also conducted to identify what aspects of TAP and the transition to civilian life (Q3_2 through Q3_8) drive overall satisfaction with TAP (Q3_1). The model identified that Q3_2 (*Overall, the program enhanced my confidence in transition planning.*), Q3_3 (*Overall, I used what I learned from the program during my transition.*) and Q3_8 (*The information provided during TAP assisted me in my transition to civilian employment.*) were the most important factors in predicting whether or not a Veteran was satisfied with TAP (Figure 23). Around 60% of Veterans agreed that TAP enhanced their confidence in transition planning.

In addition, around 60% of Veterans used what they learned from the program during their transition. Only around 56% of Veterans agreed that TAP assisted them in their transition to civilian employment, indicating that Veterans want more assistance with employment during their transition.

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



Source: 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).

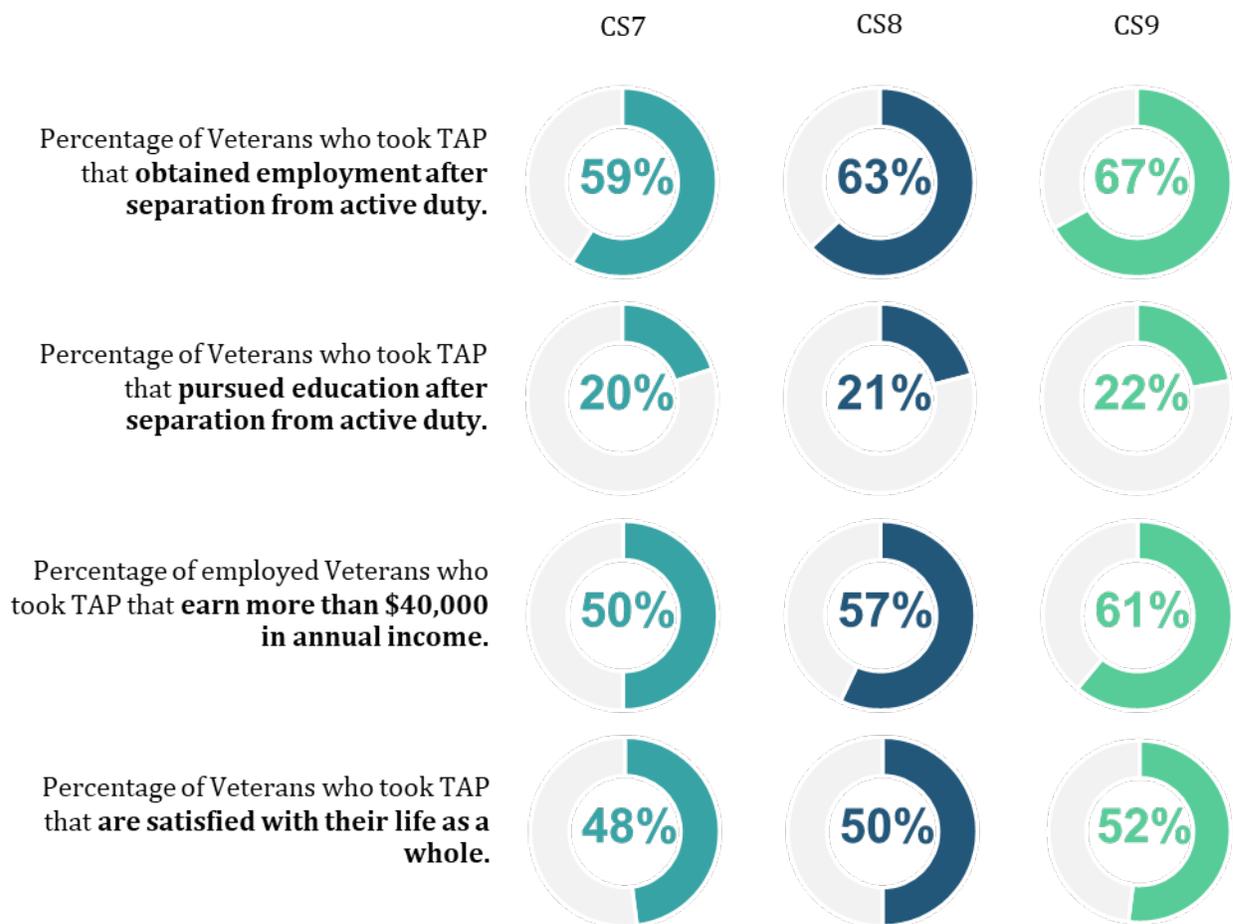
Overall, Veterans who took TAP have higher percentages of benefits use than the study population. Veterans who took TAP were 20% more likely to enroll in VA Health Care. About 25% more Veterans who took TAP applied for Disability Compensation. Results for CS8 and CS9 were comparable to their 2020 counterparts, although the percentage of Veterans in CS7 who applied for various VA benefits was lower than 2020. Some of this may be caused by the COVID-19 pandemic.

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

5.B. KEY TAP OUTCOMES ON LIFE DOMAINS

Veterans who participated in TAP exhibit positive outcomes in key life domains. The life domains included in the 2021 Cross-Sectional are employment, education, health and relationships, financial circumstances and satisfaction and well-being. Figure 24 shows major outcomes for employment, education, earnings and overall satisfaction. In general, over 60% of Veterans who took TAP obtain employment after separation, while between 20 and 22% pursue education. Veterans also have positive outcomes in earnings, with at least 50% earning over \$40,000 in personal income annually. Around 50% of Veterans who took TAP are generally satisfied with their lives.

Figure 24. Key Outcomes for Veterans Who Participated in TAP



Source: 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 who took TAP also have positive outcomes in several other areas. Table 35 highlights outcomes for Veterans who took TAP in five life domains for the 2021 Cross-Sectional Survey.

Table 35. 2021 Cross-Sectional Survey Outcomes for Veterans Who Took TAP by Domain

Domain / Outcome	CS7 (6 months)	CS8 (12 months)	CS9 (36 months)
Employment			
Percent of Veterans who obtained employment within six months	92.3%	87.2%	82.2%
Percent of Veterans who work in permanent positions	81.4%	84.0%	87.5%
Percent of Veterans who work full-time	74.9%	77.0%	77.1%
Education			
Percent of Veterans with at least a bachelor's degree	33.5%	34.5%	43.0%
Percent of Veterans enrolled in education/training programs full-time	30.9%	32.7%	24.8%
Percent of Veterans enrolled in education and/or training using the GI Bill	78.3%	81.0%	79.1%
Health and Relationships			
Percent of Veterans with health care coverage	79.8%	84.6%	86.5%
Percent of Veterans whose main source of health care is VA	32.5%	37.7%	41.6%
Percent of Veterans satisfied with their health care	49.4%	53.0%	53.8%
Financial Circumstances			
Percent of Veterans able to pay for all necessary expenses	77.7%	81.5%	79.9%
Percent of Veterans that have begun setting aside money for retirement	58.9%	61.6%	60.7%
Satisfaction and Well-Being			
Percent of Veterans satisfied with their standard of living	56.8%	59.2%	59.5%
Percent of Veterans satisfied with their future security	49.8%	51.7%	50.1%

Source: 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).

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

Employment: A high percentage of Veterans are employed within six months of separating from the military, and over 83% of Veterans who took TAP work in permanent positions. Additionally, about 75% of Veterans work in full-time positions.

Education: Between 33% (CS7) and 43% (CS9) of Veterans who took TAP have at least a bachelor's degree. Around 30% of Veterans who took TAP are enrolled full-time in either an education or training program. Veterans who took TAP and were enrolled in education and/or training also take advantage of their GI Bill benefits. About 79% stated that they use those benefits to help pay for education.

Health and Relationships: Over 80% of Veterans who took TAP have health care coverage, which is comparable to 2020 results. Of that group, about 37% indicated that VA was their primary source, which is similar to 2020. Around 50% of Veterans were satisfied with their health care coverage.

Financial Circumstances: Veterans who took TAP generally responded positively to questions on their financial circumstances. Over 77% can pay for all necessary expenses, while over 60% have already begun setting money aside for retirement.

Satisfaction and Well-Being: About 57% of Veterans who took TAP are satisfied with their standard of living. As for their futures, around 50% are satisfied with their future security.

5.C. MAIN THEMES FROM ANALYSIS

Several key findings and themes were uncovered from the 2021 Cross-Sectional Survey regarding TAP, and Veterans who completed the program are listed and described below. The study team will continue to track these areas in the forthcoming years to determine the positive and negative impacts of program and policy changes on TAP.

- **Veterans believe that the VA Benefits and Services Course is useful.**
About 70% of Veterans believe that the VA Benefits and Services Course is useful, ranking it the most useful course within the TAP Curriculum. This course aids Veterans in applying for VA benefits, including obtaining VA Health Care. Veterans also reported high usefulness scores on the Accessing Higher Education track and stated that TAP assisted them in their transition to civilian employment.
- **In 2021, DOL employment courses and tracks are the most important courses driving satisfaction with TAP.**
A model was run to identify which TAP courses had the most influence over Veterans' perceptions on how well TAP prepared them for the transition to civilian life. The model identified that the most important courses within TAP are the DOL Employment Workshop course, DOL Career Technical Training Track and DoD Accessing Higher Education Track. Overall, these courses had similar satisfaction scores. The TAP Interagency Working Group should focus on improving the DOL-led courses as improvements in these courses will yield the highest return on overall satisfaction with TAP.
- **Veterans who take TAP in-person are more satisfied with the program than those who take it completely online.**
A model was run to identify if taking TAP in-person or online had an impact on overall satisfaction with the program. Service members who take TAP either all or mostly in-person have significantly higher rates of satisfaction compared to taking the course completely online. The COVID-19 pandemic forced many TSMs to complete the course online in CS7 and CS8, which may be the cause of

lower satisfaction scores in many areas this year. Even with these results, some respondents still believe it is important to provide online courses for those who may have learning issues or outside factors that make in-person training more difficult. TAP has developed an instructor-led online course, which was implemented in February 2021 to create a more interactive experience for TSMs. None of the Veterans in this report attended the instructor-led course.

- **Veterans who participated in TAP show high rates of satisfaction with most aspects of their lives but, in general, lower levels of satisfaction compared to 2020.**

Around 50% of Veterans who participated in TAP were satisfied with their lives as a whole and their future security. Veterans felt similarly about their life achievement, although satisfaction rates were lower in each cohort compared to those in the 2020 Cross-Sectional Survey. The study team developed models to identify drivers of satisfaction and found that, overall, a positive mental health outlook and companionship had the most positive impact on life satisfaction.

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

Over 20% of Veterans in CS7 and CS8 separate from the military with a high school education or less. These Veterans are mostly in the E1 to E3 pay grades, which are less likely to enter into education programs than other Veterans. Promoting further education could aid these Veterans and their long-term outcomes.

- **African Americans still have lower rates of life satisfaction in 2021.**

In 2021, African American Veterans were still the lowest scoring race for satisfaction. While they are still the lowest rated race, overall scores dropped, and their scores decreased less than other races. Additionally, African Americans were no longer the least satisfied race in all pay grades, as those in the E1 to E3 pay grade were about 10% more likely to be satisfied than Asian Veterans.

- **Veterans face several challenges when transitioning to civilian life, especially those in the lowest pay grades.**

Veterans identified challenges when transitioning to employment after military service. Two of the main challenges were, *How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance after the transition*. An additional analysis was conducted to identify the challenges that drove negative responses when Veterans were asked if TAP was beneficial. It was determined that TAP is less beneficial for Veterans in lower pay grades (E1 to E3). Additionally, Veterans in the lowest pay grades have the least amount of educational attainment when separating but are also much more likely to not enter into educational programs, furthering their education gap.

- Leadership has a significant influence on a Veteran’s TAP experience.**
 Around 55% of Veterans who took TAP said that their immediate leadership was supportive of their transition. While the majority had positive experiences, some Veterans commented that they lacked support, and that affected their experience with TAP. An additional analysis concluded that Veterans who participated in TAP, but did not receive sufficient support from leadership, ranked the usefulness of TAP courses lower than those who were supported by leadership. Comments echoing these findings include:

 - “Having the support of my leadership during the transition process. They were very against my decision to get out and proved it by not really assisting me when I needed it.” (CS8)
 - “Leaders should have less say over what courses/opportunities are pursued before separation. If a Sergeant Major (SM) had leadership that held on to them till the last minute for "operational" reasons, then that SM would be severely limited in their opportunities.” (CS7)
- TAP has a positive effect on many important life domain outcomes.**
 Individuals who take TAP have higher rates of satisfaction with their lives and their outlook than those who did not participate in TAP. Additionally, Veterans who take TAP have a better likelihood of entering into education programs, which leads to an increase in current and future earnings.
- Individuals participating in TAP apply for and use VA benefits at a higher rate than the general Veteran population.**
 Veterans who took TAP are more likely to apply for VA benefits. More importantly, Veterans who took TAP apply for VA benefits earlier, which means they are engaging with VA sooner and getting benefits sooner.
- Veterans have difficulty navigating VA benefits, especially health care.**
 Many Veterans found VA benefits systems to be difficult to navigate and felt they needed more guidance. This was true in general, but more pronounced for health care and Disability Compensation. Given that VA is the main source of health care for about 37% of 2021 Cross-Sectional Veterans who took TAP, VA may need to explore ways to strengthen their guidance on benefits usage. Veterans also encountered some additional issues with health care this year due to the COVID-19 pandemic and issues making timely appointments at medical facilities.
- Veterans who participated in TAP still have difficulty translating their military experience to civilian employment.**
 Over 50% of Veterans found it difficult to translate their military experience to civilian job requirements. Veterans who are able to translate their military experience generally have higher satisfaction with TAP overall. Veterans may

feel more qualified based on their work in the military and expect a higher salary than they are receiving because they are not translating their skills effectively. Some comments that highlight these issues include:

- “Finding ways to directly translate my military skill set and experience into a civilian equivalent. I've had issues because everywhere I go I am started down at the very bottom and have to work my way up. I understand that everyone has to start somewhere however I'm a 20-year Veteran with a ton of experience and knowledge.” (CS9)
- “Military members are never prepared for the transition. The big issue I found is how to write a resume. You are told to make it sound more civilian but military members do not know what that means. The MOC crosswalk was worthless and did not translate it correctly. We need mentors from the Air Force Civilian Service (AFSC) that we worked in who can walk us through civilian terms and what to put down on a resume.” (CS8)
- **Many Veterans find the mental aspects of transitioning to civilian life challenging.**

Mental and emotional health is the strongest driver of overall life satisfaction, and many Veterans find these issues challenging as they transition to civilian life. Over 51% of Veterans who participated in TAP said they have an ongoing mental or emotional health condition, which is slightly higher than in 2020. VA has focused efforts on increasing knowledge and access to mental health care in recent years.²¹ Still, only about half of Veterans with mental and emotional health issues are currently seeking treatment. Additionally, Veterans stated that more services need to be provided during the transition to ensure mental health services are being provided as the Veteran is moved from DoD to VA.

- **Officers exhibit positive outcomes in general but feel left out by TAP.** Officers have positive earnings and overall satisfaction outcomes, which is expected given their rank. However, comments from the survey were mixed with regards to TAP. Officers in general thought the VA Benefits and Services Course was useful but felt many of the other courses were tailored more to lower-ranking Service members. Some comments that highlight this include:
 - “The TAP program needs to be divided into cohorts based on level of seniority. Junior Enlisted Soldiers have significantly different prospects and attributes than Senior Officers/NCOs who are retiring. The program is

²¹ [DoD Transition Assistance Program](#)

definitely more geared toward non-retiring personnel and should expand to support senior leaders better.” (CS8)

- “I was a staff officer. Staff Officers (Doctors, lawyers, etc.) already have many skills for transition to civilian life. They should have a different subset of classes.” (CS7)
- **TAP would be more beneficial if some courses were offered during military service, not just close to separation.**

Some Veterans believed the transition process should have begun earlier. Veterans believed that some of the courses within TAP (financial planning, preparing for education, employment and so forth) are important to discuss early in their military career and then again during their transition to civilian life. The most frequent request was financial planning to aid TSMs in being prepared financially for life as a civilian. Some comments regarding the timeliness of TAP include:

- “Military needs to offer TAPs earlier in-person's military career; especially financial and civilian transition modules.” (CS8)
- “Better clarity earlier (say 5-years pre-retirement) about what I wanted to do and what was realistic so that I would have time to shape my certifications, experience and preparations.” (CS8)
- “I think financial security should be talked about more earlier on, while still Active Duty. That would help a lot of military personnel.” (CS7)
- **Many Veterans appear to be financially stable despite the COVID-19 pandemic.**

Most Veterans appeared to be financially stable in each cohort despite the challenges brought on by the pandemic. About 80% of Veterans are able to pay all of their expenses, and over 50% are already able to save for retirement. Additionally, about 70% of Veterans have insurance coverage to protect themselves during financial emergencies.

6. RECOMMENDATIONS

This section provides recommendations and themes based on the analysis of the 2021 Cross-Sectional Survey data. The recommendations are presented in three groups as follows: (1) Future Analyses and Improving the Study, (2) Areas of Focus for VA and (3) Areas to Improve TAP. Given the long-term nature of this study, some recommendations from previous years may be repeated as more data is collected and more findings are added to the report each year.

6.A. FUTURE ANALYSES AND IMPROVING THE STUDY

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

Although African American Veterans who took TAP had a smaller disparity in scores when compared to other races in 2021 than in 2020, they continued to struggle with life satisfaction. African American Veterans scored lower than all other races on important life domains such as emotional/mental health, personal relationships and adjusting towards civilian goals. Even though African American Veterans were the most likely group to have a positive outlook on TAP, this study should continue to track outcomes for African Americans to explore additional methods to increase their overall life satisfaction. Based on previous recommendations, one activity that continued this year was the Veterans Benefits Administration engagement plan to determine potential causes and possible activities to address the low levels of satisfaction among African Americans. The project includes a Root Cause Analysis, a Human-Centered Design Study and environmental scans of existing programs in the transition space to determine potential causes for the finding. VA is currently in the discovery and analysis phase and, once it is completed, potential activities to address the findings will be developed.

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

The NDAA for fiscal year 2019 made it mandatory for TSMs to begin TAP training at least 365 days prior to separating from the military. Veterans in CS7 were the only cohort to be included in this mandate. However, due to the COVID-19 pandemic, it is difficult to understand exactly how this mandate has impacted the transitions of Veterans. Comments from Veterans continue to discuss the length of time given to take TAP with mixed opinions. Some Veterans believe they need additional time to take TAP, and some courses, such as Financial Planning, should be taken much earlier so

that TSMs already know what to expect when transitioning. Other Veterans struggled to remember information from TAP if taken one year prior to transitioning, stating they would want to take the courses, such as the VA Benefits and Services Course, closer to separation so the information was fresh in their minds. The study team recommends continuing to track responses regarding this issue to see if the mandate has a positive effect on outcomes such as applying for VA benefits, employment and satisfaction. This study will continue to work with DoD to receive course data to conduct additional analyses.

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

Veterans who separated close to the onset of the COVID-19 pandemic had to contend with a global recession and challenging job market, particularly for workers with less experience in the civilian workforce and less formal education. As the pandemic continued into 2021, many outcomes were impacted. For instance, a high percentage (about 40%) of Veterans in CS7 were forced to take TAP online, which led to lower satisfaction with the program and not being as prepared as possible for their transition. Veterans separating while the COVID-19 pandemic continues to affect the U.S. economy may benefit from additional information and resources about education and job training for opportunities available in the current economic climate. This study will continue to monitor the outcomes of Veterans who separated during the pandemic and assess whether they may require additional support.

[Recommendation 4: Modify Survey to Track Impacts of Instructor-Led Online TAP Courses on Outcomes.](#)

Results from the 2020 and 2021 Cross-Sectional Surveys revealed that Veterans are much less satisfied with TAP when they take the courses online. This issue was exacerbated in 2021 as the COVID-19 pandemic forced a much higher percentage of Veterans to take courses online instead of in-person. To improve services to TSMs, TAP has developed and implemented an instructor-led online TAP course that allows for more interaction as they attend courses. This study will modify Question 5 (*How did you complete the module(s)?*) to include an option for the instructor-led online course and track outcomes for those Veterans compared to traditional online and in-person courses.

6.B. AREAS OF FOCUS FOR VA

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

An analysis of study data revealed that enrollment for VA Health Care only decreased slightly in 2021, though it should be noted there was a roughly 20 percentage point increase in enrollment for VA Health Care in 2020 compared to 2019. The VA Benefits and Services Course and other supports remained useful in aiding Veterans with enrolling in the VA Health Care System. However, some Veterans in 2021 indicated that they were having trouble planning or receiving help or treatment for their physical and mental conditions. Additionally, Veterans commented that they had difficulty maintaining mental health and other medical services during transition. VA should continue to review the current course material to ensure that TSMs who have been accustomed to receiving health services during their military careers understand and know how to continue receiving those services after separation. This is of the utmost importance as Veterans have commented that mental health issues are worst shortly after separation.

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

VA continues to analyze and improve its mental health services for Veterans. This study will continue to monitor changes in mental health outcomes for Veterans in future years. However, the results of this year's study reinforce the finding that mental and emotional health is the leading factor impacting a Veteran's overall life satisfaction. Over 51% of Veterans who participated in TAP said they have an ongoing mental or emotional health condition, which is slightly higher than in 2020. Still, only about half of Veterans with mental and emotional health issues are currently seeking treatment for said issues.

“Mental health after separation needs to be addressed. This includes defeating the stigma behind asking for help in regard to mental health. Three months after separation I found myself in need of assistance but was neither aware of the different mental health benefits offered to me or willing to ask for help because doing so was synonymous with being weak”

- A Survey Respondent
(CS9)

Comments from the survey also suggested that Veterans have a difficult time ensuring they transition their mental health appointments as they leave DoD, which is the most important time in their transition to ensure they have mental and emotional support. The

VA Benefits and Services Course should ensure that information regarding mental health resources is clear and concise. VA should work with DoD to develop and implement additional strategies to improve healthcare services for TSMs and awareness of those services prior to separation, particularly as service delivery continues to adapt to the conditions created by the ongoing COVID-19 pandemic.

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

More than 20% of recently separated Veterans in CS7 and CS8 (6 and 12 months from separation) had only a high school education. Most of these Veterans are also in the E1 to E3 pay grades, which are less likely to enter education programs according to this study. Veterans with only a high school education will need additional education and training to reach their career goals and improve their quality of life. VA should focus on Veterans with only a high school education to ensure that they understand benefits available to them, such as the GI Bill, and understand the educational and training opportunities available.

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

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

6.C. AREAS TO IMPROVE TAP

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

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

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

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

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

Statistical modeling revealed five TAP courses as important to Veteran satisfaction with the program. Those courses were the DOL Employment Workshop, DOL Career Technical Training Track, DoD Accessing Higher Education Track, DoD Personal Financial Planning for Transition and VA Benefits and Services. Among them, the DOL

Employment Workshop and Career Technical Training Track were the most important courses affecting satisfaction, with the DOL Career Technical Training Track course scoring the lowest in *usefulness* for two cohorts. The TAP Interagency Working Group should collect detailed feedback from Service members as to what is effective and not effective in this course. The analysis shows that improvements to this course will have the greatest impact on future TAP satisfaction. Across all cohorts, the VA Benefits and Services Course was rated highest of all TAP courses, consistent with the 2020 Cross-Sectional Survey results, although as detailed in this report, scores generally dropped compared to 2020. VA implemented major changes to this course in 2019, and this study will continue to track outcomes to see if the changes were effective.

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

In addition to the two challenges identified last year that remained significant in 2021 (*How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance after the transition*), regression analysis identified two additional important challenges

Veterans encounter when transitioning to employment: *Specific steps I should take in conducting a job search* and *Missing the camaraderie and teamwork that was part of the military culture*. For Cross-Sectional Survey respondents currently looking for another job who participated in TAP, over 57% said they were looking for a better fit for their skills and abilities. Veterans also remarked in their comments that they had difficulty translating their military skills to civilian

employment. Transition challenges, setting expectations and work-life balance should become a more impactful part of the DoD Transition Overview course as many Veterans remarked that they did not understand the magnitude of the issues they might face when transitioning to civilian life.

“I would love to have less emphasis placed on laterally transferring military to non military skills (helicopter maintainer to civilian helicopter maintainer) and more spent on how to translate ANY usable military skills to a civilian job in case you can't or won't continue in the same field, or there is no civilian equivalent.”

- A Survey Respondent
(CS9)

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

The survey results showed that more than 40% of Veterans were enrolled in education or training programs, and the most common source of funding was the GI Bill. However, comments submitted by Veterans indicated that even more of them might have enrolled in educational programs had they had a better understanding of the GI Bill benefits and the educational programs available. Some respondents felt that TAP focused more on finding a job than on providing information about continuing education. Others felt that more information on the process for applying for school and obtaining GI Bill funding would have helped during their transition. These findings suggest adding more information about educational opportunities and funding sources to the TAP Curriculum. In addition, it may be beneficial to provide follow-up support after separation for those Veterans seeking to take advantage of the GI Bill benefits so that they have a better understanding of the process and what the GI Bill will cover.