

**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 Summary 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  
Summary Report

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# 1. OVERVIEW

The modern Transition Assistance Program (TAP) was established in 1991<sup>1</sup> 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<sup>2</sup> and activities, provides TSMs and their families with the skills and knowledge needed to navigate their transition.

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 TAP Curriculum also provides additional modules on education, career exploration and planning and entrepreneurship. The program implements best practices in adult learning and allows TSMs to apply what they learned to ensure they can create and reach their personal and professional transition goals. It is to be noted that, due to the nature of this study, most Veterans surveyed did not attend the most current version of TAP reflected in the John S. McCain National Defense Authorization Act for FY 2019 (P.L. 115-232 § 552) Improvements to TAP.

To continually evaluate and improve TAP, the U.S. Department of Veterans Affairs (VA) has designed the *Post-Separation Transition Assistance Program Assessment (PSTAP) Outcome Study*, which began in 2019. The study uses a Cross-Sectional Survey and a Longitudinal Survey to collect information from Veterans after separation. This information aids VA in the continual improvement of TAP and ensures TSMs receive the information on benefits and services they need in the most effective manner to improve their short- and long-term outcomes in the life domains of employment, education, health and relationships, finances and well-being. Specifically, Veterans' responses to the PSTAP surveys 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 and
3. Guide training and/or operational activities aimed at enhancing the knowledge, awareness and access to benefits and services available to Veterans.

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<sup>1</sup> [DoD Transition Assistance Program](#)

<sup>2</sup> It should be noted on October 1, 2019 with the implementation of FY19 NDAA, the TAP *Transition Goals, Plans, Success (GPS)* which referred to the TAP curriculum and activities became an obsolete branding: ([Reference Link](#))

## 2. METHODOLOGY

### 2.A. STUDY OVERVIEW

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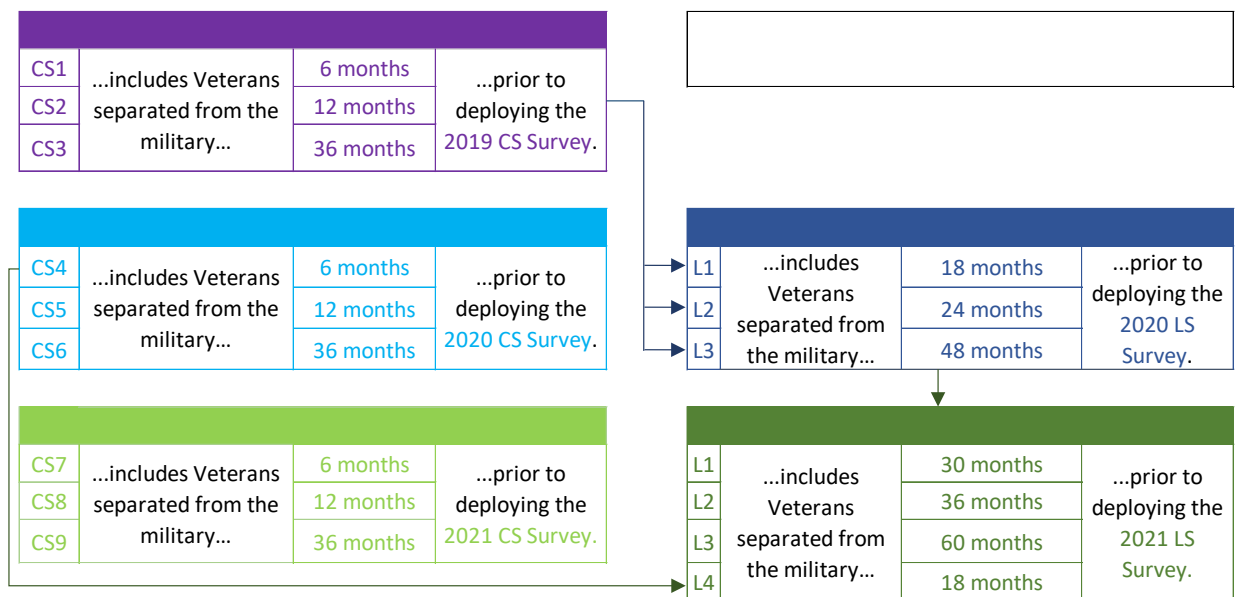
The PSTAP Assessment consists of two surveys. Those surveys are the Cross-Sectional Survey and the Longitudinal Survey. The Cross-Sectional Survey annually collects information on Veterans who separated 6 months, 12 months and 36 months prior to survey deployment. The survey included 55 questions in 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 also included two general open-ended response questions that provided Veterans an opportunity to share thoughts about the TAP classes and their transition.

The Longitudinal Survey explores the long-term outcomes of Veterans who completed the Cross-Sectional Survey and approved their participation in the Longitudinal Survey. The Longitudinal Survey includes all three cohorts from the 2019 Cross-Sectional Survey and adds a single cohort (the 6-month cohort) from each subsequent Cross-Sectional Survey. The survey included 57 questions in 2021. It covered topics including perceptions of the utility of the VA TAP Benefits and Services Course, challenges during the transition process, employment status, education, health and financial status and life satisfaction. Survey questions, when applicable, mirrored the Cross-Sectional Survey to allow for trend analysis in the long-term study. The survey also included one open-ended question to allow Veterans to provide additional insight into their lives over the past 12 months.

## 2.B. STUDY COHORTS

Data collection began in 2019 with the administration of the 2019 Cross-Sectional Survey and has continued annually with both a Cross-Sectional and a Longitudinal Survey. Figure E-1 shows the history of cohorts for both studies including the 2021 survey deployment. It is to be noted that Veterans started TAP roughly a year before their separation date meaning the version of TAP they received was different than the current version of TAP.

**Figure E-1. Overview of Study Cohorts**



Source: Study Team

The cohorts for the 2021 Cross-Sectional Survey 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.

Comparisons to results from the Cross-Sectional Survey 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 cohorts (CS1, CS4 and CS7), 12-month (CS2, CS5 and CS8) and 3-year (CS3, CS6 and CS9).

The cohorts for the 2021 Longitudinal Survey are as follows:

- Cohort L1: Consists of those Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 1 (CS1) and agreed to participate in the 2020 Longitudinal Survey
- Cohort L2: Consists of those Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 2 (CS2) and agreed to participate in the 2020 Longitudinal Survey
- Cohort L3: Consists of those Veterans who participated in the 2019 Cross-Sectional Survey in Cohort 3 (CS3) and agreed to participate in the 2020 Longitudinal Survey
- Cohort L4: Consists of those Veterans who participated in the 2020 Cross-Sectional Survey in Cohort 4 (CS4) and agreed to participate in the 2021 Longitudinal Survey (New addition)

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

## 2.C. 2021 SURVEY DEPLOYMENT

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The 2021 Cross-Sectional and Longitudinal Surveys were 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 deployment period, periodic reminder emails were sent to non-respondents. Two months after survey deployment, non-respondent Veterans were sent paper surveys to complete and return their responses in a postage-stamped envelope. The gap between the beginning of survey deployment and the mailing of paper surveys was extended this year due to print vendor and supply chain issues.

Of the 143,381 Veterans who were invited to participate in the 2021 Cross-Sectional Survey, 16,117 responded within the survey deployment 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 deployment 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.

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



## 3. OUTCOMES OF VETERANS WHO ATTENDED TAP

### 3.A. KEY FINDINGS

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The 2021 PSTAP Assessment covers a number of important topics regarding the lives of Veterans after they transition from the military. This section provides the key findings of both the Cross-Sectional and Longitudinal Surveys for each of the key domains studied.

#### TAP-Related Outcomes

**Cross-Sectional.** The VA Benefits and Services Course was identified as the most useful course by Veterans in all three cohorts in 2021, 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. While the VA Benefits and Services Course was the most useful, statistical analysis identified the DOL Employment Workshop course as the most important to driving overall satisfaction with TAP. 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.

The method that Service members take TAP also has an impact on the overall satisfaction of the program. In 2021, those who took TAP either all or partly in-person had significantly higher rates of satisfaction compared to those taking the course completely online. Part of the reason for lower TAP scores this year was that the COVID-19 pandemic forced more Veterans in CS7 and CS8 to attend TAP virtually. The COVID-19 pandemic has also made it difficult to analyze the successes of new TAP policies, such as requiring TAP to begin at least 365 days prior to separation. The study team will continue to monitor results regarding these issues in future studies.

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

## VA Benefits Utilization

**Cross-Sectional.** 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).

**Longitudinal.** Overall, Veterans who took TAP applied for benefits at a higher percentage than the study population, even as much as five years after separation. For Veterans in the Longitudinal Survey, only about 2% of respondents did not know about certain VA benefits including disability compensation, education, health care and home loans.

## Employment

**Cross-Sectional.** Identifying the challenges Veterans face as they separate from military life and enter civilian employment is important to understanding where to improve TAP. Overall, statistical analysis identified that translating military experience into civilian job requirements, learning to have a better work-life balance, specific steps to take in conducting a job search and missing the camaraderie and teamwork that was part of military culture were the most significant challenges. Additionally, the models 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 in 2021 entered employment compared to 2020, about 60%. 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 as the previous year's results.

**Longitudinal.** Veterans still face several challenges consistent with previous PSTAP findings including the 2021 Cross-Sectional Survey. The most challenging issues for Veterans in the 2021 Longitudinal Survey are managing expectations about salaries, translating military experience to civilian job requirements and adapting to differences between military and civilian workforce, cultures and norms. As expected, Veterans in L4 rated these challenges the highest of all cohorts as they separated during the COVID-19 pandemic.

In terms of employment, over 90% of Veterans in L1, L2 and L3 work in permanent positions compared to only 83% of Veterans in L4 (which is a 3% increase over their baseline score). Of those who were employed, over 80% work full-time and in

permanent positions. However, only between 31% (L4) and 38% (L2) felt their current position matched the skills they had gained in the military.

## Education

**Cross-Sectional.** 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%). Without additional education, these Veterans will face challenges on the job market. Veterans 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. Veterans used a variety of funding sources to pay for their education, but the VA GI Bill was the most common source of funding.

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

## Health and Relationships

**Cross-Sectional.** 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%) of 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 they would have appreciated more information on how to apply for VA healthcare coverage. Less than half of Veterans said they were satisfied with their physical or mental/emotional health.

**Longitudinal.** The majority (over 70%) of Veterans reported having a physical or emotional condition and indicated that they received assistance with this. Most of those with ongoing conditions reported seeking treatment, but more than one quarter were not seeking treatment. Additionally, satisfaction with health dropped (about 10% for L1) in the most recent year as compared to the 2020 Survey.

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

## Financial Circumstances

**Cross-Sectional.** More than three quarters of Veterans indicated they were able to pay for necessary expenses. Less than 10% were more than one month behind on debt payments. Veterans noted 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 than those who separated six or twelve months ago as they earned more and were more likely to own a home. 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.

**Longitudinal.** Veterans appeared to be financially stable in each cohort despite the pandemic, with over 84% able to pay for all necessary monthly expenses in 2021. However, L4, which separated in December 2019/January 2020, had comparatively lower levels of financial stability and was less likely to have set aside money for retirement than the other cohorts and less likely to own a home. There was also a high percentage (15%) of Veterans in L4 who received unemployment compensation compared to L1 (5%), L2 (9%) and L3 (7%).

## Satisfaction and Well-Being

**Cross-Sectional.** Overall, scores for all satisfaction questions decreased in 2021. The largest differences were between CS8 and CS5, where most 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. The most important factors in driving overall life satisfaction were satisfaction with emotional/mental health, adjusting well at working towards civilian goals, social relationships and being concerned with losing housing.

Lastly, the study continued to look at outcomes for African American Veterans following up on previous findings. In 2021, African American Veterans were still the lowest scoring race for satisfaction. Their satisfaction scores were at 43.4% this year compared to 46.9% in 2020. While still scoring the lowest, their satisfaction scores did not drop as much as other races. For example, White Veterans' satisfaction scores dropped from 58.5% in 2020 to 52.5% in 2021. Their results remained similar to findings in 2020 and will continue to be monitored through this study.

**Longitudinal.** Overall, Veterans in L1 and L2 generally have the highest satisfaction scores and L4 reports the lowest levels of satisfaction. Veterans in L1 have increased their satisfaction scores for health by eight percentage points while L2 Veterans have a decrease in health satisfaction by five percentage points. A model was also run to identify what factors are significant drivers of satisfaction. Those factors include physical

health, personal relationships, future security and TAP providing information needed for a seamless transition.

The study continued to look at outcomes for African American Veterans using the 2021 Longitudinal Survey. In 2021, while African American Veterans overall have lower levels of satisfaction compared to other races, TAP does not seem to be a driver for the lower scores as African Americans are generally satisfied with TAP and analysis shows other factors that impact differences in satisfaction levels. In comparison to other races, African American Veterans had higher satisfaction rates of ongoing health conditions but were less satisfied with personal relationships, health and future security.<sup>3 4</sup>

### **3.B. TAP-RELATED OUTCOMES**

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

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. However, none of the Veterans in this report attended the instructor-led online course and that impact will be monitored in future PSTAP analysis

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<sup>3</sup> Holt-Lunstad J, Smith TB, Layton JB. Social relationships and mortality risk: a meta-analytic review. PLoS Med. 2010 Jul; 7(7):e1000316. DOI: 10.1371/journal.pmed.1000316. PMID: 20668659; PMCID: PMC2910600.

<sup>4</sup> Remote Working, Commuting Time, Life Events All Affect Home Buyers' Decisions. 2021. <https://www.census.gov/library/stories/2021/10/zillow-and-census-bureau-data-show-pandemics-impact-on-housing-market.html>

### Veterans believe the VA Benefits and Services Course is useful.

About 70% of Veterans believe the VA Benefits and Services Course is useful, ranking it as the most useful of all TAP courses. These courses aid Veterans in applying for VA benefits, including obtaining VA Health Care. Veterans also stated that TAP assisted them in their transition to civilian employment. Veterans who took TAP also reported high usefulness scores on the 5-Day course<sup>5</sup>, DoD Accessing Higher Education track.

### 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 transition to civilian life. The model identified the most important courses for TAP are the DOL Employment Workshop course along with the DOL Career Technical Training Track and DoD Accessing Higher Education Track. Overall, these tracks had similar satisfaction scores, with between 50% and 75% of Veterans finding these courses useful. Meanwhile, the VA Benefits and Services Course was also identified as important and had the highest usefulness scores. The Interagency Working Group should focus on improving the DOL-led courses as well as the VA Benefits and Services Course as improvements in those courses will yield the highest return on overall satisfaction with TAP.

### 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. Veterans felt similarly about their life achievement. Additionally, around 50% of Veterans who participated in TAP are satisfied with their future security. Although compared to the 2020 Cross-Sectional Survey, satisfaction rates were lower in CS7, CS8 and CS9. The study team also developed models to identify drivers of satisfaction. Overall, a positive mental health outlook and companionship had the most positive impact on life satisfaction.

### Veterans in the Longitudinal Survey still believe the VA Benefits and Services Course is useful even after separating up to 5 years ago.

At year 2, over 45% of Veterans in L1 and L2 still believe the VA Benefits and Services Course is useful. Additionally, almost 40% of Veterans in L3 (who separated 5 years ago) still believe the courses are useful. At the year 1 mark, 58% of Veterans in L4 believe the courses are useful, which is lower than L1 and L2, but still high. Overall, it is promising that the information provided by TAP regarding VA benefits and services is

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<sup>5</sup> TAP is no longer known as a 5-Day course as TSMs can attend courses on their own timeline. The survey references the 5-Day course but will be edited in the future to reflect the changes more accurately.

still useful to many Veterans even five years after separation. In the 2021 Longitudinal Survey, a separate question about preparation revealed 67% of Veterans also said the VA Benefits and Services Course was beneficial in helping them gain information and skills needed to prepare for post-military life.

**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 education programs, which leads to an increase in current and future earnings.

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

Veterans who took TAP are more likely to apply for VA benefits. Applying for benefits sooner after separation means that Veterans are engaging with VA sooner and are getting benefits sooner. For the Longitudinal Survey, the gap between Veterans who took TAP and the study population remained consistent this year compared to the 2019 and 2020 Cross-Sectional Surveys. While rates of application for benefits is high, comments from both surveys highlighted that the process for applying for Disability Compensation can be frustrating and Veterans wanted more assistance, beginning prior to separation.

**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 continues to make improvements in the benefit application process and the PSTAP will analyze the impacts of these changes annually. 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.

### 3.C. EMPLOYMENT

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#### Veterans face challenges when transitioning to employment

Identifying the challenges Veterans face as they separate from military life and enter civilian employment is important to understanding where to improve TAP. For Veterans in both the Cross-Sectional Survey and Longitudinal Survey, one significant challenge they face is translating their military experience to civilian jobs. For the Longitudinal Survey, less than 40% of Veterans say their current job considerably or completely matches their military skills. Outside of translating military skills to civilian jobs, Veterans have also found it challenging to adjust to the norms and behaviors of a civilian workforce, learning to have a better work-life balance and missing the camaraderie and teamwork of military culture.

#### Most employed Veterans work in permanent positions.

Permanent positions provide job security for Veterans. Over 80% of Veterans in the Cross-Sectional Survey work in permanent positions with CS9 being the highest at 88%. For Veterans in the Longitudinal Survey, over 90% of employed Veterans in L1, L2 and L3 are employed in permanent positions. For Veterans in L4, only 83% are employed in permanent positions, but that number may be affected by the COVID-19 pandemic.

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

In the Longitudinal Survey, less than 40% of Veterans said their military skills considerably or completely match their current employment. While not every Veteran necessarily wants to work the jobs they conducted in the military, it does hurt their ability to earn to their potential after separation.

#### About 25 percent of Veterans are actively looking for a new job.

In the 2021 Cross-Sectional Survey, about 28% of employed Veterans who took TAP in all three cohorts were actively looking for a new job. For the Longitudinal Survey, about 34% of Veterans in L4 were looking for a new job, while L1, L2 and L3 had between 21% and 28% of Veterans looking for a new job. 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.



### 3.D. EDUCATION

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#### Veterans in the Longitudinal Survey continued to attain education credentials in 2021

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

#### Many Veterans have low levels of education at separation

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. Additionally, 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-E6.

#### Veterans in pay grades E1 to E3 are less likely to enter into education immediately after separation

Veterans in pay grades E1 to E3 have low levels of education and statistical analysis showed they are less likely than other Veterans to enter into education programs. However, initial analysis of the Longitudinal Survey shows that Veterans in pay grades E1 to E3 do eventually enter into education programs. Given this demographic's lower earnings and challenges transitioning to employment, more focus should be given to encouraging these Veterans to enter education programs earlier to assist their long-term outcomes.

#### Most Veterans utilize the GI Bill after separation

Around 80% of Veterans in the Cross-Sectional Survey have used the GI Bill to pay for their education. This is by far the most common source of funding with working part-time or full-time being the second most selected option, but only at about 18%. As for Veterans in the Longitudinal Survey, 70% of Veterans in L1, L2 and L3 used the GI Bill in year 2 and roughly the same percent of Veterans in L4 used the GI Bill in year 1.

#### Veterans in L4 are less satisfied with their current education level at year 1 compared to other cohorts

At year 1, only 60% of Veterans in L4 said their current level of education allowed them to pursue their career goals. This is lower than L1 (69%), L2 (71%) and L3 (72%) at the same time. Additionally, less than 50% of Veterans in L4 believed their current level of

education allowed them to meet their personal salary goals. At year one, this is at least ten percentage points lower compared to the other cohorts in the Longitudinal Survey.

### **3.E. HEALTH AND RELATIONSHIPS**

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#### **Veterans seek treatment for physical health conditions at much higher rates than mental/emotional health conditions in both surveys**

In the Cross-Sectional Survey, between 65% (CS7) and 70% (CS9) of Veterans who have a physical health condition seek treatment. Meanwhile, over 75% of Veterans in the Longitudinal Survey seek treatment for the same types of conditions. For mental/emotional health conditions, less than 60% of Veterans in the Cross-Sectional Survey seek help. Similarly, a higher percentage of Veterans in the Longitudinal Survey seek treatment for the mental/emotional health conditions. Over 70% of Veterans in L1, L2 and L3 seek treatment for these conditions while a slightly lower percentage of L4 Veterans seek treatment (68%).

#### **Veterans are most likely to use VA Health Care as their primary source of health care**

Over one-third of Veterans in the Cross-Sectional Survey use VA as their primary source of health care. TRICARE and employer-provided health care are the second and third most type of health care. Additionally, over 50% of Veterans in each cohort have enrolled in VA Health Care meaning that they supplement their current care with VA-provided benefits. As for the Veterans in the Longitudinal Survey, Veterans were even more reliant upon VA both a year and two years after the baseline survey, with about 45% relying on the VA for coverage in 2021 as compared to approximately 35% at baseline. Veterans in L4 saw the largest one-year increase in reliance on VA Health Care going from 40% in the baseline to 50% in year one.

#### **Generally, Veterans are satisfied with their health care**

About 50% of Veterans in the Cross-Sectional Survey were satisfied with their health care in 2021. For the Longitudinal Survey, satisfaction was over 55%, however it has decreased from about 66% since last year for L1, L2 and L4. Conversely, a higher percentage of Veterans in L4 are satisfied with their health care in 2021 going from 48% to 55%.

### 3.F. FINANCIAL CIRCUMSTANCES

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#### Most Veterans are able to pay for monthly expenses despite the COVID-19 pandemic

Overall, Veterans felt financially stable in 2021. Most Veterans in the Cross-Sectional Survey 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 while over 50% are already able to save for retirement. Additionally, about 70% of Veterans have insurance coverage to protect themselves during financial emergencies. Only about 50% of Veterans in the Cross-Sectional Survey indicated they had at least three months of their typical income set aside in case of an unexpected event. Over 84% of Veterans in the Longitudinal Survey are able to pay for all necessary monthly expenses in 2021. However, L4, which separated in December 2019/January 2020, had comparatively lower levels of financial stability and was less likely to have set aside money for retirement than the other cohorts and less likely to own a home.

#### Veterans are starting to save for the future

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

#### Veterans in L4 suffer from high levels of unemployment

Over 15% of Veterans in L4 received unemployment compensation this year. This is over six percentage points higher than any other cohort in the Longitudinal Survey (9 % for L2) and is most likely indicative of COVID-19 pandemic impacts. Comparatively, cohorts L2 and L3 remained the same from year one to year two. A smaller percentage of Veterans in L1 received unemployment compensation in year 2 moving from 7 % to just under 5%.

#### Veterans in the Longitudinal Survey increased homeownership in 2021

Respondents in L1 were the most likely to own a home at baseline and in the Follow-Up Surveys, with more than two-thirds owning a home or apartment in the 2021. Notably, participants in each of the four cohorts saw a substantial increase in home ownership in 2021. In 2021, over 60% of participants in the L1, L2, and L3 cohorts owned a home compared to approximately 55% at baseline, with almost all of the increase occurring in the past year. For participants in the L4 cohort, home ownership increased from less than 37% at baseline to more than 45% in the 2021 Follow-Up.

### 3.G. SATISFACTION AND WELL-BEING

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#### Satisfaction scores decreased for Veterans in the 2021 Cross-Sectional Survey

In general, satisfaction is lower for Veterans compared with previous Cross-Sectional Survey results. Overall, Veterans felt most satisfied with the safety in 2021 and least satisfied with being a part of the community as less than 40% of Veterans were satisfied with this aspect of their lives. Health was also ranked poorly for Veterans in 2021 as only about 40% of Veterans were satisfied. Many of the low scores may be related to the COVID-19 pandemic which caused many in the United States to become isolated while impacting earning, housing and overall well-being.

#### Veterans in the 2021 Longitudinal Survey maintained similar levels of satisfaction

Most cohorts have been relatively consistent in their responses annually. Veterans in L1 have increased their health satisfaction from 57% in their baseline to almost 65% in year 2. Meanwhile, L2 saw a roughly 6% decrease in health satisfaction simultaneously, going from 61% to 55%. For L4 Veterans, the most significant change from baseline to year 1 was for future security, which rose from 47% to 50%. Overall, L1 and L2 have the highest scores in almost all areas except being a part of the community. For that topic, L1, L2 and L3 are within one percentage point of each other (roughly 42%). Veterans in L4 scored the lowest on each topic area, with health having the most significant difference between L4 year 1 (38%) and the highest scoring cohort (L1 year 2 at 65%). There is also a significant difference between scores for L1 and L2 when compared to L3. In general, L3 scores are at least eight percentage points lower than the second highest scores (either L1 or L2) for Veteran satisfaction with their lives as a whole, quality of life, personal relationships, and future security.

#### Health and social relationships have the most significant impact on overall life satisfaction

For both surveys, statistical analysis uncovered several key drivers of overall life satisfaction. Overall, health was one of the most significant drivers with mental/emotional health being the most important factor in overall life satisfaction for Veterans in the Cross-Sectional Survey and physical health being a key driver for the Longitudinal Survey. Personal relationships also drove overall life satisfaction for both surveys. The most important social factors for the Cross-Sectional Survey were isolation and lack of companionship. Similarly, satisfaction with personal relationships was a significant driver in the Longitudinal Survey.

## 4. RECOMMENDATIONS

This section provides recommendations for both the Cross-Sectional and Longitudinal Surveys. In general, these recommendations are combined from both reports to highlight the major recommendations. As a reminder, PSTAP surveys Veterans at intervals after separation and the results of this year's study do not capture all the changes already made in the transition space but the study team will continue to track results to ensure the modifications had the desired impact. For more detailed information, please review individual recommendations in the separate reports.

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

In 2021, African Americans continued to close the gap on overall life satisfaction compared to other races, however they continue to score the lowest. Additionally, 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 of African American Veterans and support other studies conducted by VA and other agencies.

### Recommendation 2: 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-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. For example, 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-E6. These Veterans also see much lower levels of overall life satisfaction. While Longitudinal Survey results show these Veterans are more likely to enter education programs well after separation, it is imperative that they understand what challenges they face immediately after separating from the military. Emphasis should continue to be placed on pursuing higher education to increase earnings and employment opportunities. In addition, the Interagency Working Group should analyze what additional resources these Veterans need to ensure they are prepared for civilian life and understand what options might lead to better life outcomes.

### 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, and the impact continued into 2021. About 40% of Veterans in CS7 were forced to take TAP online, which led to lower satisfaction with the program, but also TSMs not being as prepared as possible for their transition. Additionally, Veterans in L4 have lower scores in many life domains. Veterans who separated during the COVID-19 pandemic may benefit from additional information and resources about education and job training 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 supports.

### Recommendation 4: 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. Additionally, almost half of the Veterans in the Longitudinal Survey relied on VA as their primary source of health care. The VA Benefits and Services Course and other supports remained useful in aiding Veterans with enrolling and over 45% of Veterans in the Longitudinal Survey felt knowledgeable about obtaining VA Health Care. However, some Veterans in 2021 indicated 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. While VA has worked to reduce the burden and complexity of the enrollment/utilization processes, 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 5: 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, but only 55% of Veterans in the Cross-Sectional Survey and 75% of Veterans in the Longitudinal Survey seek help for these conditions. 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. While VA has modified many aspects of their mental health services, VA should continue providing more information about available mental health resources and seek to reduce the stigma associated with mental health treatment. VA should also continue to regularly communicate information regarding mental health services to all Veterans, regardless of when they separated from the military. This study will also continue to monitor the percentage of Veterans seeking help for mental health issues to analyze the success of additional programs implemented by VA.

### Recommendation 6: Improve Employment for Veterans by Focusing on Specific Areas of TAP.

Statistical modeling revealed that the DOL Employment Workshop and DOL Career Technical Training Track were the most important courses in predicting Veteran satisfaction with TAP. Additionally, the study identified several challenges Veterans face when entering employment after separation. Those included *How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance after the transition*. The Interagency Working Group should collect detailed feedback from Service members as to what is effective and not effective in the DOL Employment Workshop and how that relates to the challenges they face. Additionally, DoD should continue to modify the DoD Military Occupational Classification (MOC) Crosswalk to ensure TSMs understand how their military skills translate to the civilian workforce.

### Recommendation 7: Provide Additional Information About Continuing Education and Sources of Funding, Particularly the GI Bill.

The most common source of funding for education is the GI Bill, but Veterans commented they still had difficulty understanding the resource. Others felt that more information on the process for applying for school and obtaining GI Bill funding would have helped during their transition and may even have led to educational enrollment. These findings suggest the Curriculum Working Group should add more information about educational opportunities and funding sources to the TAP training. It may also be beneficial to enhance the current follow-up support after separation for those Veterans seeking to take advantage of the GI Bill benefits so they have a better understanding of the process and what the GI Bill will cover.