

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

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

2022 Summary Report

VA



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

2022 Post-Separation Transition Assistance Program Assessment
Summary Report

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1. OVERVIEW

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

TAP 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, some of the Veterans surveyed did not attend the most current version of TAP reflected in the John S. McCain National Defense Authorization Act for Fiscal Year 2019, Improvements to TAP (P.L. 115-232 § 552).

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. PSTAP seeks to ensure TAP provides the necessary information to improve TSMs' short- and long-term outcomes in the life domains of employment, education, health and relationships, finances and well-being. Specifically, Veterans' responses to the PSTAP surveys assist VA in improving TAP in three key areas:

1. Identify what is most important to Veterans in determining their satisfaction with TAP
2. Determine what to do to improve the experience and
3. Guide training and/or operational activities to enhance the knowledge, awareness and access to benefits and services available to Veterans.

¹ [DoD Transition Assistance Program](#)

² It should be noted that 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

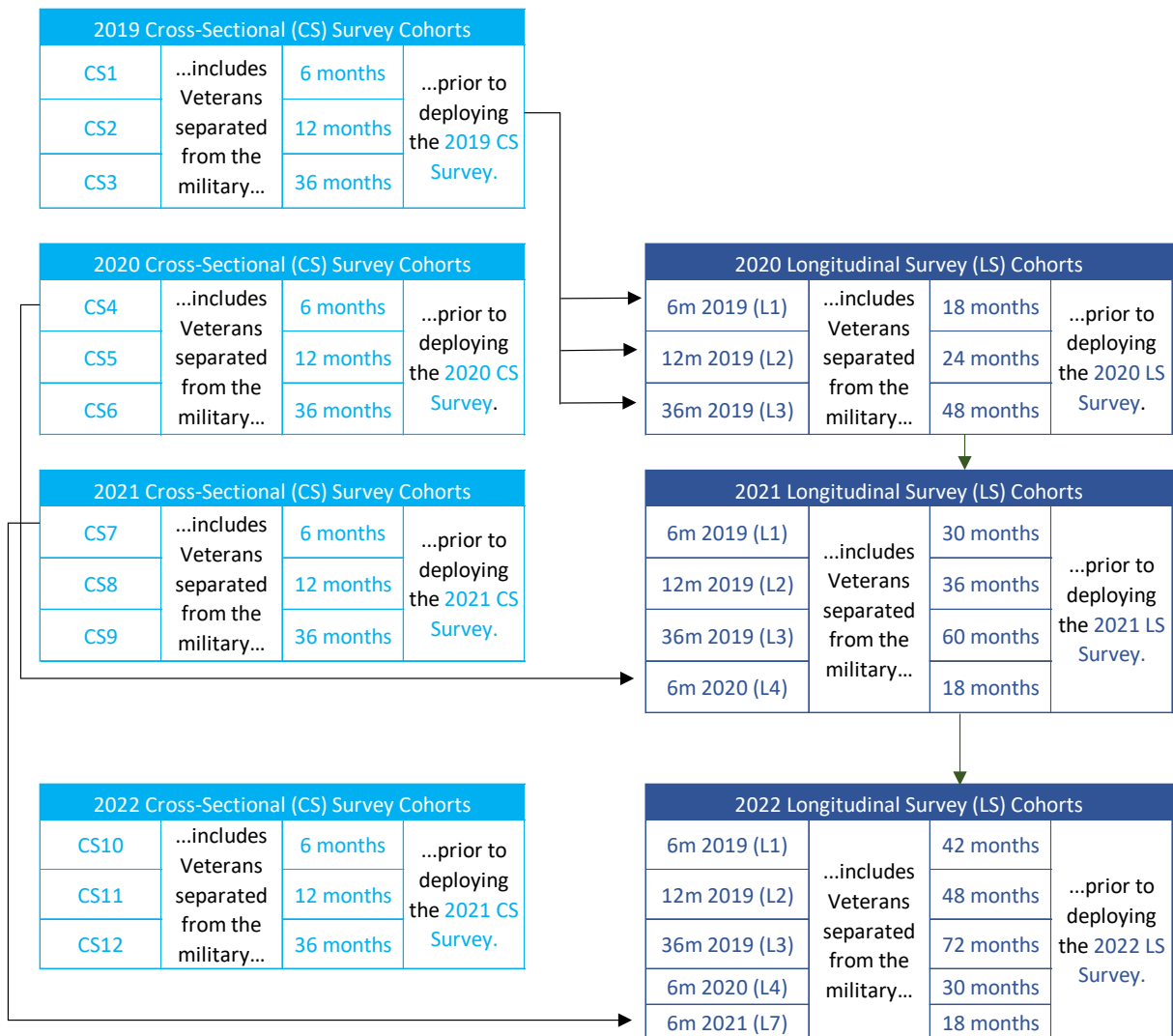
The PSTAP Assessment consists of two surveys: the Cross-Sectional Survey and the Longitudinal Survey. The Cross-Sectional Survey collects information annually on Veterans who separated 6 months, 12 months and 36 months prior to survey deployment. The survey included 55 questions in 2022 with topics that covered 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 2022 and covered the following topics: 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 2022 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.

Figure E-1. Overview of Study Cohorts



Source: Study Team

The cohorts for the 2022 Cross-Sectional Survey are as follows:

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

Comparisons to results from the Cross-Sectional Survey cohorts can be made directly to the participants in the 2019, 2020 and 2021 Cross-Sectional Surveys. Those cohorts are labeled as CS1, CS2 and CS3 for the 2019 Cross-Sectional Survey, CS4, CS5 and CS6 for the 2020 Cross-Sectional Survey and CS7, CS8 and CS9 for the 2021 Cross-Sectional Survey. This report draws conclusions based on differences among cohorts of similar times since separation. Therefore, direct comparisons can be made between the 6-month cohorts (CS1, CS4, CS7 and CS10), 12-month (CS2, CS5, CS8 and CS11) and 3-year (CS3, CS6, CS9 and CS12).

The cohorts for the 2022 Longitudinal Survey are as follows:

- Cohort 6m 2019 (formerly 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 12m 2019 (formerly 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 36m 2019 (formerly 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 6m 2020 (formerly 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.
- Cohort 6m 2021: Consists of those Veterans who participated in the 2021 Cross-Sectional Survey in Cohort 7 (CS7) and agreed to participate in the 2022 Longitudinal Survey (new addition).

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

June; therefore, Veterans in 6m 2019 separated in December of 2018 or January of 2019.

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

2.C. 2022 SURVEY DEPLOYMENT

The 2022 Cross-Sectional and Longitudinal Surveys were administered between May 24, 2022, and September 13, 2022. A postcard invitation was first mailed to each Veteran in the study universe requesting they complete the survey online. To increase response rates, Veterans with valid email addresses were also sent an email requesting their participation. Periodic reminder emails were sent to non-respondents throughout the survey deployment period. 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 154,719 Veterans invited to participate in the 2022 Cross-Sectional Survey, 8,529 responded within the survey deployment period. The response rate of 5.5% was a decrease of over 5 percentage points compared to the 2021 Cross-Sectional Survey. This decrease in the response rate may be due to the continued reduction of COVID-19 restrictions that kept most people at home during the previous two survey administration periods.

Of the 6,381 Veterans invited to participate in the 2022 Longitudinal Survey, 2,395 responded within the survey deployment period. The response rate of 38% was a decrease of 12 percentage points compared to the 2021 Longitudinal Survey. Like the Cross-Sectional Survey, the decrease in the response rate may be due to the reduction of COVID-19 restrictions that kept most people at home during the 2021 survey administration period.

3. OUTCOMES OF VETERANS WHO ATTENDED TAP

3.A. KEY FINDINGS

The 2022 PSTAP Assessment covers several 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 as determined by assessed impact and applicability. Complete listings and detailed discussions of all findings are available in each report.

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 2022, as in all previous surveys. The scores were slightly higher for the 6-month and 36-month cohorts but 5 percentage points lower for the 12-month cohort. While the VA Benefits and Services Course was the most useful, statistical analysis identified the U.S. Department of Defense (DoD) Transition Overview (now known as Managing Your (MY) Transition) course as the most important to driving overall TAP satisfaction. The U.S. Department of Labor (DOL) Employment Workshop and VA Benefits and Services Course were also identified as important.

The method that Service members take TAP also has an impact on the overall satisfaction of the program. In 2022, those who took TAP either completely or partially in-person had significantly higher satisfaction rates than those taking the course completely online. In response to the COVID-19 pandemic and feedback from TAP participants, an instructor-led online TAP course was developed prior to the 2022 survey. Veterans who attended this version of TAP rated the program much higher than those who took the self-paced online version. Scores for the instructor-led course were slightly lower than the in-person TAP but still considered high.

Longitudinal. The VA Benefits and Services Course is still useful to many Veterans, even as far as six years after separation. Specifically, about 65% of Veterans felt that the VA Benefits and Services Course was beneficial in gaining the information and skills they needed to be prepared for their post-military life. About 45% 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 applying for Disability Compensation, applying for a Home Loan and applying for the Veteran Readiness and Employment (VR&E) program.

Longitudinal. Overall, Veterans in the Longitudinal Survey who took TAP applied for benefits at a higher percentage than the study population, even as much as six 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. Statistical analysis identified that the most significant challenges overall were understanding the specific steps to take in conducting a job search, learning to have a better work-life balance and translating military experience into civilian job requirements. Additionally, the models identified that Veterans who gained employment close to the time of transition and took TAP in a classroom setting were more likely to be satisfied with the program.

In terms of employment, 63% of Veterans entered employment in 2022, a higher percentage compared to 2021. As expected, the results for CS10 were the lowest as they were most affected by the COVID-19 pandemic. Scores for Veterans in 2022 were also similar to the previous year's results for full-time employment and those working in permanent positions.

Longitudinal. Veterans still face several challenges consistent with previous PSTAP findings, including the 2022 Cross-Sectional Survey. The most challenging issues for Veterans in the 2022 Longitudinal Survey were managing salary expectations, translating military experience to civilian job requirements and adapting to differences between military and civilian workforce, cultures and norms. As expected, Veterans in the most recent cohorts rated these challenges the highest of all cohorts as they separated during the COVID-19 pandemic.

In terms of employment, at least 90% of Veterans in all cohorts work in permanent positions. Of those who were employed, over 84% worked full-time and in permanent positions. However, only about one-third of Veterans worked in positions that matched the skills they gained in the military.

Education

Cross-Sectional. Almost 23% of Veterans in CS10 (those who separated six months prior to survey administration) had only a high school education. This was under 20% for CS11 (12 months) and CS12 (36 months). Without additional education, these Veterans will face challenges in 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 GI Bill was the most common source of funding.

Longitudinal. Overall, Veterans continued to attain additional education despite the COVID-19 pandemic. Fewer Veterans in all cohorts have a high school education or less, and 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 for the 12-month 2019 cohort.

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 majority of Veterans had health insurance (84%). 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. Most Veterans reported having a physical (over 68%) or emotional (over 50%) condition. Most with ongoing conditions reported seeking treatment, but more than one-quarter were not seeking treatment, with physical conditions being slightly higher than mental and emotional conditions. Additionally, satisfaction with health dropped slightly (between 1 and 3%) compared to the 2021 Survey.

As has been previously, personal relationships have a large impact on a Veteran's overall life satisfaction. Similar to last year, over 50% of Veterans in all cohorts said they felt isolated from others some of the time or often. Over 62% of Veterans in the latest cohorts (6m 2020 and 6m 2021) felt isolated. 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 that they were able to pay for necessary expenses. Less than 10% of Veterans in CS10 and CS11 were more than one month behind on debt payments compared to almost 12% for CS12. Veterans noted that they would have appreciated more financial readiness training, and some suggested that training beginning earlier in their military career would have helped. Veterans who separated three years ago were more likely to own a home than those who separated 6 or 12 months ago. As for earnings, less than 10% of Veterans in CS11 earned less than \$25,000, which is lower than both CS10 (14%) and CS12 (13%). Veterans who separated at lower pay grades (E1 to E3) were the most likely to fall in the lower income ranges after separation compared to those in higher grades.

Longitudinal. Veterans appeared to be financially stable in each cohort despite the pandemic, with over 81% able to pay for all necessary monthly expenses in 2022. However, the latest two cohorts (6m 2020 and 6m 2021) had comparatively lower levels of financial stability and were less likely to have set aside money for retirement. These two cohorts were also less likely to own their own home than the later cohorts. Another positive trend for all Veterans in the study was the decrease in the usage of unemployment compensation in the past 12 months from over 10% to less than 5% for each cohort. There was a general movement toward higher income for employed Veterans in 2022. Over 60% of Veterans had individual earnings over \$40,000.

Satisfaction and Well-Being

Cross-Sectional. Overall, scores for all satisfaction questions increased slightly in 2022. Veterans in CS10 and CS11 scored higher on all items compared to their 2021 counterparts (CS7 and CS8). Veterans in CS12 scored similarly to CS9 (2021). Interpretation of the model indicates that finances, mental/emotional health and having a sense of community are the most important factors for overall life satisfaction. Additionally, Veterans who felt they were adjusting to their civilian goals were also more satisfied.

Lastly, the study followed up on previous findings by looking at outcomes for Black Veterans. In 2021, the analysis revealed that, compared to all other races, Black Veterans continued to have lower levels of positive responses to all the major survey questions that were deemed important drivers to overall life satisfaction, even though they had higher satisfaction with TAP. Although Black Veterans had an increase in satisfaction in 2022, they were still the lowest-scoring race for satisfaction. However, there has been a steady decline in the gap in overall life satisfaction, going from 15% in 2019 to 6% in 2022.

Longitudinal. Overall, Veterans from the 2019 Cross-Sectional Survey had the highest satisfaction scores. For well-being topics, Veterans in the 6m 2019 cohort had higher levels of satisfaction than other cohorts, although their scores decreased by over 10 percentage points for both health and personal relationships. A model was run to identify which factors are significant drivers of satisfaction. Those factors include satisfaction with mental/emotional health, future security and personal relationships.

The study continued to look at outcomes for Black Veterans as life satisfaction varied greatly by cohort when compared to other races. Some cohorts scored lower, such as the 12m 2019 cohort, which scored 7% lower than all other races, while the 36m 2019 and 6m 2021 cohorts scored 8% higher.

3.B. TAP-RELATED OUTCOMES

The new instructor-led online TAP course shows much higher satisfaction than the self-paced course.

One of the findings in recent years was that taking TAP in person yielded much higher satisfaction levels than taking it online. An instructor-led online TAP course was developed in response to this finding and the COVID-19 pandemic. Veterans who took this course showed much higher satisfaction levels compared to those who completed the self-paced online course. While the in-person TAP course still yields the highest levels of satisfaction, Veterans who took the instructor-led online course showed satisfaction levels only slightly lower than those who took the in-person course.

Veterans believe the VA Benefits and Services Course is useful.

Over 72% 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 for the DOL Employment Workshop.

Several courses were identified as important drivers of satisfaction with TAP overall.

A model was run to identify which TAP courses had the most influence over Veterans' perceptions of how well TAP prepared them for the transition to civilian life. The model identified that the most important courses for TAP are the Transition Overview (MY Transition), DOL Employment Workshop, VA Benefits and Services course and the DOL Career Technical Training Track. Overall, the MY Transition course scored lowest among the four courses, with about half of Veterans finding it useful.

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

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

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

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

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. Applying for benefits sooner after separation means that Veterans engage with the VA sooner and receive benefits sooner. For the Longitudinal Survey, the gap between Veterans who took TAP and the study population remained consistent this year compared to previous surveys. While rates of application for benefits are 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 the VA is the main source of health care for about 37% of 2022 Cross-Sectional Veterans who took TAP, the VA may need to

explore ways to strengthen their guidance on benefits usage. Veterans also encountered some additional issues with health care due to the COVID-19 pandemic and issues making timely appointments at medical facilities.

3.C. EMPLOYMENT

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. According to 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 84% of Veterans in the Cross-Sectional Survey work in permanent positions. For Veterans in the Longitudinal Survey, over 90% of employed Veterans are employed in permanent positions.

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

In the Longitudinal Survey, less than 34% 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 and sometimes requires additional education.

Over 26 percent of Veterans are actively looking for a new job.

In the 2022 Cross-Sectional Survey, about 26% of employed Veterans who took TAP in all three cohorts were actively looking for a new job. According to the Longitudinal Survey, about 34% of the most recent cohorts were looking for a new job. The range of Veterans looking for a new job varied greatly in the 2019 Cross-Sectional Survey. Only 24% of the 6-month 2019 cohort were looking for a new job, but that increased for the 12-month (34%) and 36-month (29%) cohorts. 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

College enrollment rates increased among recently separated Veterans in the Longitudinal Survey.

Among Veterans who separated in 2021, the percentage who attend college full-time or part-time increased by about 5 percentage points in 2022 compared to 2021. Veterans who separated in 2020 or earlier, however, did not see an increase in college enrollment in 2022 relative to 2021. It is possible that some Veterans who separated between 2017 and 2020 are less likely to attend college in 2022 because they already finished a degree program after separating.

Many Veterans have low levels of education at separation.

Over 20% of Veterans in CS10 separated from the military with a high school education or less. These Veterans are mostly in the E1 to E3 pay grades, which are less likely to enter into education programs than other Veterans. The percentages of Veterans with only a high school education are lower in the cohorts that separated earlier (CS11 and CS12). Veterans in these cohorts likely have higher levels of education given that they had more time to obtain degrees and credentials after separation.

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

Veterans in pay grades E1 to E3 have low levels of education, and statistical analysis showed that they are less likely than other Veterans to 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.

More than 70% of Veterans in the Cross-Sectional Survey 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 at about 20%. In the Longitudinal Survey, Veterans in the 6m 2019 and 36m 2019 cohorts were about 10 percentage points more likely to use the GI Bill to fund their education in 2022 compared to 2021.

Veterans in the 6m 2021 cohort are less satisfied with their current education level at year 1 compared to other cohorts.

At year 1, only 61% of Veterans in the 6m 2021 cohort said their current level of education allowed them to pursue their career goals, compared to 71% in the 6m 2019 cohort and 74% in the 12m 2019 cohort.

3.E. HEALTH AND RELATIONSHIPS

Veterans are more likely to seek treatment for physical health conditions than mental/emotional health conditions.

At least 70% of Veterans in each cohort who have a physical health condition seek treatment for that condition. For mental/emotional health conditions, less than 60% of Veterans in the Cross-Sectional Survey seek help. Among Veterans in the Longitudinal Survey with mental or emotional health conditions, however, about 60% seek treatment.

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 common types among Veterans who separated six months to one year prior to the survey. Among those who separated three years prior to the survey, employer-sponsored health care was more common than TRICARE, suggesting that the extra time since separation resulted in higher percentages of Veterans obtaining employer-provided coverage. Additionally, over half of Veterans in each cohort have enrolled in VA Health Care, meaning that they supplement their current care with VA-provided benefits. Veterans in the 6-month 2021 cohort of the Longitudinal Survey were even more reliant upon the VA in the year after the baseline survey. About 46% relied on the VA for coverage in 2022 compared to approximately 34% at baseline.

About half of Veterans are satisfied with their health care, physical health and mental health.

About 50% of Veterans in the Cross-Sectional Survey were satisfied with their health care in 2022. Slightly under half (about 40-45%) were satisfied with their physical, mental and emotional health.

3.F. FINANCIAL CIRCUMSTANCES

Most Veterans can pay for monthly expenses, but only about half have savings for emergencies.

Over 75% of Veterans in each Cross-Sectional Survey cohort indicated they can pay for basic monthly expenses. However, only about half had at least three months of expenses set aside in cases of emergency. Among the Longitudinal Survey cohorts, the percentage with three months of savings set aside did not increase from 2021 to 2022. In fact, the percentage decreased substantially for the 6m 2019 cohort in 2022 (62%) compared to 2021 (75%).

Unemployment insurance claims fell significantly among Veterans from 2021 to 2022.

Claims for unemployment insurance decreased substantially for the 2019 and 2021 cohorts in the Longitudinal Survey. For example, for the 6m 2020 cohort, unemployment insurance claim rates dropped from 12% to just over 1% from 2021 to 2022.

Veterans in the Longitudinal Survey increased homeownership in 2022.

Respondents in the 6m 2019 and 6m 2021 cohorts were more likely to own a home or apartment in 2022 compared to 2021 (by 7.5 percentage points). Homeownership rates were higher on average for Veterans the further they were from separation. The Cross-Sectional Survey responses indicated that 40% of Veterans in the 6-month cohort owned a home, compared to 54% of those three years from separation.

3.G. SATISFACTION AND WELL-BEING

Satisfaction scores slightly increased for Veterans in the 2022 Cross-Sectional Survey.

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

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

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

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. 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 Longitudinal Survey. It also ranked highly in the Cross-Sectional Survey. Personal relationships also drove overall life satisfaction for both surveys. The most important social factors for the Cross-Sectional Survey were concerns about losing housing, setting aside money for retirement, feeling isolated and lack of companionship. Similarly, satisfaction with future security was a significant driver in the Longitudinal Survey.

Black Veterans showed improvements in overall life satisfaction in 2022.

Black Veterans scored significantly lower than others in the 2019 Cross-Sectional Survey. Since then, this study has tracked outcomes for Black Veterans as the VA conducts studies to improve these results. In the 2022 Cross-Sectional Survey, Black Veterans were still the lowest-scoring race for satisfaction; however, there has been a steady decline in the gap in overall life satisfaction, going from 15% in 2019 to 6% in 2022. For the Longitudinal Survey, Black Veteran life satisfaction varied by cohort when compared to other races. Some cohorts scored lower, such as the 12m 2019 cohort, which scored 7% lower than all other races, while some scored higher, such as the 36m 2019 and 6m 2021 cohorts, which scored 8% higher than all other races.

4. RECOMMENDATIONS

This section provides recommendations for both the Cross-Sectional and Longitudinal Surveys. These key recommendations from both reports are combined to highlight the major recommendations as assessed for impact and applicability. For more detailed information and a complete list of recommendations, please review the recommendations section in the separate reports. 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. The study team will continue to track results to ensure the modifications have the desired impact.

[Recommendation 1: Continue to Monitor Results for Black Veterans Who Took TAP.](#)

In 2022, Black Veterans continued to close the gap in overall life satisfaction compared to other races. However, they continue to score the lowest. Additionally, Black Veterans scored lower than all other races in important life domains in the Cross-Sectional Survey, such as emotional/mental health, personal relationships and adjusting toward civilian goals. Black Veterans scored higher than all other races in the Longitudinal Survey for several items for specific cohorts, which shows progress over previous surveys. Even though Black Veterans believe TAP to be useful, generally ranking either highest or second highest for key questions, this study should continue to track outcomes of Black 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. Specifically, TSMs in the lowest pay grade group (E1 to E3) have negative results that affect both their long- and short-term outcomes. For instance, TSMs in the lowest pay grades have the lowest levels of education among all groups yet are less likely to enter education after they separate from the military. Additionally, when these Veterans enter education, the challenges they face are significantly more impactful when compared to other pay grades. Lastly, these Veterans also see much lower levels of overall life satisfaction and lower earnings. The TAP Interagency Working Group should conduct additional studies and in-depth focus groups to help understand what challenges TSMs face in these pay grades as they transition to civilian life. Emphasis should be placed on leveraging VA benefits to pursue higher education, which could lead to increased earnings and employment opportunities in the future. In addition, the TAP Interagency Working Group should provide additional resources to these Veterans, including

financial planning services and additional courses, to ensure they have a successful transition and can work toward their separation goals.

[Recommendation 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 a challenging job market, particularly for workers with less experience in the civilian workforce and less formal education. As the pandemic continued, many outcomes were impacted. Veterans in the Cross-Sectional Survey were still taking TAP online, which can impact retention, even though there is now an instructor-led online course. Veterans in later cohorts (6m 2020 and 6m 2021) who separated near or during the COVID-19 pandemic show lower scores for satisfaction, employment and other important outcomes. They also report a higher percentage of Veterans with mental and emotional health issues. Veterans who separated during these times also have lower rates of education and 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, even though it is difficult to separate the results from other factors that affect Veterans when they separate from the military. Given the difficulty of identifying the impacts of COVID-19, additional studies may be required to fully understand its impacts.

[Recommendation 4: Provide More Assistance to Veterans Navigating the VA Health Care System.](#)

In 2022, more than 36% of Veterans in the Cross-Sectional Survey relied on the VA Health Care System as their primary source of health care. At least 56% of Veterans in each cohort used VA as either primary or supplemental health care. For the Longitudinal Survey, about half of the Veterans relied on VA as their primary source of health care. While Veterans rely on VA for health care, many 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. While VA has continually improved their health care services and processes, they should continue to look at ways to assist Veterans with all aspects of the VA Health Care System. The VA should also continue to review the current course material to ensure that TSMs who have been accustomed to receiving health services during their military careers understand and know how to continue receiving those services after separation. Additionally, VA should provide

additional communication and documentation to Veterans after they separate from the military to ensure they are able to easily apply for and obtain services when needed.

Recommendation 5: Analyze Improvements Made by the 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. However, the results of this year's study continue to reinforce the finding that mental and emotional health is a major factor in overall life satisfaction. Over 57% of Veterans who participated in TAP said they have an ongoing mental or emotional health condition. Still, only about half of Veterans in the Cross-Sectional Survey are currently seeking treatment. About 70% of Veterans who participated in the Longitudinal Survey with ongoing mental health conditions reported receiving treatment for their condition. This study will continue to monitor changes in mental health outcomes for Veterans in future years. VA should consider providing more information about available mental health resources at separation and seek to reduce the stigma associated with mental health treatment. VA should also continue to communicate information regarding mental health services to all Veterans, regardless of when they separated from the military.

Recommendation 6: Study the High Percentage of Veterans Who Have Mental and Physical Conditions Who do not Seek Treatment for Physical and Mental Conditions.

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

Recommendation 7: 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 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*

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

transition. The Interagency Working Group should collect detailed feedback from Service members as to what is and is not effective in the DOL Employment Workshop and how that relates to the challenges they face. Transition challenges, setting expectations and work-life balance should become a more impactful part of the DoD Transition Overview course, as many Veterans remarked that they did not understand the magnitude of the issues they might face when transitioning to civilian life.

Recommendation 8: Provide Additional Information About Continuing Education and Sources of Funding, Particularly the GI Bill.

The Cross-Sectional Survey results showed that about 30% of Veterans were enrolled in education or training programs full-time, and the most common source of funding was the GI Bill. However, Veterans still indicated in the comments that they needed a better understanding of the GI Bill benefits and the educational programs available to them. Some respondents felt that TAP focused more on finding a job than on providing information about continuing education. Others felt that more information on the process for applying to 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.