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

Post-Separation Transition Assistance Program (TAP) Assessment (PSTAP)

2019 Cross-Sectional Survey Report





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Assessment (PSTAP)

2019 Cross-Sectional Survey Report

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EXECUTIVE SUMMARY

The modern Transition Assistance Program (TAP) was initially established in 1991¹ to ease the transition of Servicemembers who were involuntarily separated from the military. The program has evolved to serve all transitioning Servicemembers (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 (Public Law 112-56). The version of TAP in place during this study's execution, the Transition Goals, Plans, Success (Transition GPS), provides TSMs and their families with the skills and knowledge needed to navigate their transition. In order to continually evaluate and improve this program, the U.S. Department of Veterans Affairs (VA) has designed the *Post-Separation Transition Assistance Program (PSTAP)* Assessment Outcome Study. The study uses a cross-sectional and longitudinal survey to collect information from Veterans. This information will aid VA in the continual improvement of TAP and ensure TSMs receive the information and benefits they need in the most effective manner to improve their long-term outcomes in the life domains of employment, education, health and relationships, finances, and well-being of Veterans. Specifically, Veterans' feedback will assist VA in improving TAP in three key ways:

- 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 quality of benefits and services provided to Veterans.

Data collection began with the administration of the **2019 Cross-Sectional Survey**. The survey was administered beginning in June 2019 to three cohorts, as follows:

- Cohort 1: Servicemembers who separated **5-6 months** (December 2018/January 2019) prior to fielding the 2019 Cross-Sectional Survey.
- Cohort 2: Servicemembers who separated 11-12 months (June/July 2018) prior to fielding the 2019 Cross-Sectional Survey.
- Cohort 3: Servicemembers who separated **35-36 months** (June/July 2016) prior to fielding the 2019 Cross-Sectional Survey.

In addition to survey data, the study team analyzed VA administrative data on the usage of VA benefits from multiple VA programs. The study also uses the cross-sectional survey to recruit for the longitudinal portion of the study, which will be administered annually beginning in 2020.

The study universe includes 165,236 Veterans who separated during the relevant time stated above for each cohort. Cohort 3 is the largest with 65,079 Veterans, followed by Cohort 2 (58,360) and Cohort 1 (41,797). While all Veterans in these cohorts separated from the military during the defined timeframe for each cohort, not all were TAP eligible. TAP eligible Veterans have at least 180 continuous days of service and meet a set of criteria determined by the Department of Defense (DoD) (See Section 2.A). For TAP eligible Servicemembers, TAP is a mandatory aspect of their transition from military to civilian life. About 54 percent of the study universe (90,227 Veterans) were identified as TAP eligible in this

¹ Military to Civilian Transition 2018. Page vi. https://www.benefits.va.gov/TAP/docs/mct-report-2018.pdf

study. The rest (75,009 Veterans) were kept in the target survey population since any Servicemember may attend any TAP course voluntarily, regardless of their TAP eligibility status. These 'not eligible for TAP' Veterans were invited to participate in the survey, and if a Servicemember indicated that he or she took any of the TAP courses or workshops, his or her survey response was included in the 'Attended TAP' group for analysis. This allowed the study team to collect valuable information from this group of individuals and also increased the size of the comparison group of Veterans who did not take TAP.

The 2019 Cross-Sectional Survey was administered from June 5, 2019, through August 17, 2019. A postcard was sent to the 165,236 Veterans in the survey universe requesting to complete the survey online. One month later, 100,000 Veterans selected randomly from the pool of nonrespondents were sent paper surveys to complete and return their responses in a postage stamped envelope for scanning. Of the 165,236 Veterans who were invited to participate in the survey, 4,834 responded within the survey administration period.

The 2019 Cross-Sectional Survey begins by asking Veterans about their **experience with TAP**. The study team first identified Veterans who participated in TAP. Veterans were identified as "taken TAP" if they reported that they attended the 5-Day Transition GPS course or at least the VA Benefits course, the Department of Labor (DOL) Employment Workshop, and one of three DoD TAP courses (Transition Overview, Personal Financial Planning for Transitions, and the Military Occupational Classification Crosswalk). Of the Veterans who completed the survey, 85 percent of TAP eligible Veterans participated in TAP. Meanwhile, another 20 percent of non-TAP eligible Veterans participated in the program.

Amongst the components provided within TAP, the VA Benefits I/II Briefing (VA Briefings) was identified as the most useful (about 85% found it useful), followed by the Department of Labor (DOL) Employment Workshop (about 75%). About 67 percent of Veterans who participated in TAP felt that they adjusted well to civilian life and are making progress towards their civilian goals. Additionally, Veterans who participated in TAP generally felt they were given enough time and were given support by their immediate leadership to attend TAP courses. However, analysis of survey comments identified constructive criticism with both topics. Veterans stressed the important role that leadership plays in the transition process in terms of support and allowing ample time to attend TAP as needed. Some Veterans wished that they participated in TAP sooner, and some wanted to attend courses a second time, which is allowed.

2019 Cross-Sectional Survey results indicate that roughly 80 percent of Veterans who took TAP understood the VA benefits available to themselves. On the other hand, only 50 percent of Veterans understood the benefits available to their families. While this result is much lower than their own benefits, most non-positive responses were from Veterans who were never married. About 40 percent of Veterans that were never married understood the benefits available to their family, compared to 56 percent for Veterans who are married. Veterans who participated in TAP felt the VA Briefings were most effective in providing information on how to apply for VA benefits, including obtaining VA health care. When compared to the overall study population, Veterans who participated in TAP were more likely to apply for VA benefits. Only 25 percent of Veterans who participated in TAP used a VA Benefits Advisor during their transition. Of the Veterans who used a VA Benefits Advisor, over 80 percent found their overall experience useful.

Veterans face many challenges when transitioning from military to civilian life. The **most challenging** aspects of this transition for Veterans were **missing the camaraderie and teamwork** (about 70% found it challenging) that is part of military culture and the **difference between military and civilian**

workforce cultures and norms (about 56%) about expected behaviors. As for employment, Cohort 3 had the highest rate of employed Veterans (73%), which is most likely due to the length of time since separation. For employed Veterans who participated in TAP, at least 70 percent found their current job within six months of separating.

Of the Veterans who participated in TAP, between 15 and 19 percent of Veterans in Cohort 2 and Cohort 3, respectively, pursued education after separation. Analysis controlling for several factors, such as age, pay grade, race, etc. indicate that TAP has a significant positive relation to entering an education program. Over 80 percent of Veterans pursuing education are using the GI Bill to pay for at least a portion of their costs.

Veterans who participated in TAP also provided insight into their health and finances. About 60 percent of Veterans with mental/emotional health issues are seeking treatment for their conditions. Veterans commented that they believe VA could do more to assist with mental health services, especially in the period right after separation. About 90 percent of Veterans who participated in TAP have health care coverage. Of those Veterans, VA is the main source of health care for about 33 percent with employer-provided and TRICARE being the other major sources. While VA is the main source of health care coverage for many, Veterans commented that they wanted more information and assistance when it comes to enrolling in and using VA health care. Most Veterans who participated in TAP are able to pay for all necessary expenses, save money in case of unexpected financial events, and set aside money for retirement. Additionally, Veterans who participated in TAP earn slightly above the civilian population based on Current Population Survey data.

For all three cohorts, Veterans who participated in TAP are very satisfied with their lives (about 60%) and several important life domains. These include health, personal relationships, being a part of the community, and standard of living. Around 60 percent of Veterans are satisfied with their personal relationships, and nearly 70 percent are satisfied with their standard of living. Most importantly, around 60 percent of Veterans who took TAP in all three cohorts are very satisfied with their lives as a whole as well as their future security.

Overall, the most substantive findings of the cross-sectional survey are that Veterans who took TAP:

- Felt that the VA Briefings were the most useful courses (about 85 percent useful),
- Use their VA benefits at a higher rate than the general study universe,
- Encounter a wide array of challenges when transitioning from military to civilian life,
- Are likely to work in full-time, permanent positions,
- Have a higher likelihood of using VA benefits and show more positive outcomes than the general study population, and
- Have **high levels of satisfaction** (about 60%) with most aspects of their lives, including their future security.

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

Future Analyses and Improving the Study

Recommendation 1: Incorporate electronic survey administration methods to increase response rates.

Although the total number of survey responses received from the 2019 Cross-Sectional Survey resulted in producing statistically valid results, increasing the response rate will ensure a more sustainable sample for the longitudinal survey. The study team recommends incorporating electronic communication methods as an additional survey mode for both the cross-sectional and longitudinal surveys.

Recommendation 2: Conduct further analysis on the factors affecting lower overall life satisfaction scores for African American Veterans who took TAP.

Analysis revealed that overall life satisfaction among African American Veterans who participated in TAP is lower. For example, compared to all Veterans who participated in TAP, Cohort 1 and Cohort 2 African American Veterans were less satisfied with their "life as a whole" by a difference of 12 percentage points. This difference was over seven percentage points for Cohort 3 African American Veterans. The study team conducted additional analyses to identify the key drivers behind these lower scores, but the results were inconclusive. The study team recommends additional research be completed to understand what factors related to TAP may be causing these scores. Recommendations/modifications to TAP can then be made to improve satisfaction among African Americans.

Recommendation 3: Analyze effects of a policy instituting rule that TAP must begin 365 days prior to separation.

Veterans stressed the importance of attending TAP courses early, going as far as saying they would like to be able to attend courses more than once. In light of this, the National Defense Authorization Act (NDAA) for Fiscal Year (FY) 2019 has made it mandatory for TSMs to begin TAP training at least 365 days prior to separating. The study team recommends tracking responses regarding this issue to see if the mandate has a positive effect on outcomes such as applying for VA benefits, employment, and satisfaction.

VA Focus Areas

Recommendation 1: Develop better messaging to ensure Veterans are aware of one-on-one counseling services provided by VA.

While around 75 percent of Veterans who participated in TAP stated that the VA Briefings were useful when applying for VA benefits, many comments in the survey provided constructive criticism based on recent experiences. Veterans, even when detailing positive experiences with the VA Briefings, said that they felt they needed more time with the materials and additional one-on-one assistance. VA offers services such as the VA Benefits Advisors and the Personalized Career Planning and Guidance (PCPG) program, also known as Chapter 36, which provides individuals assistance with benefits and career counseling. However, only about 30 percent of Veterans who participated in TAP indicated using the VA Benefits Advisor, and only 10 percent had applied for PCPG. The study team recommends VA develop and implement a strategic marketing campaign focused on the one-on-one assistance programs available during and after transition. Future cohorts will be analyzed for the impact of changes in this area.

Recommendation 2: Provide additional mental and emotional health services to transitioning Servicemembers and to Veterans immediately after transition.

Over 50 percent of Veterans who participated in TAP stated that the process of transitioning to civilian life was more challenging than expected. Veterans also commented in the survey that transitioning from military to civilian life was difficult and led to mental health issues. VA needs to conduct additional research on the specific mental health concerns affecting transitioning Veterans. Some Veterans suggested mental health screenings, while others believed that these issues should be highlighted more prominently during TAP.

Recommendation 3: Improve Veterans' understanding of available family benefits.

When Veterans were asked if they understand the VA benefits available to themselves, Veterans who took TAP in Cohorts 1 and 2 scored above 80 percent, while 75 percent of Cohort 3 indicated they did. However, a considerably lower percentage of Veterans who took TAP indicated that they understood the VA benefits available to their families (about 50%). While many Veterans who did not understand these benefits have never been married, it is still important they understand these benefits are available in the future. The study team recommends focused learning on this topic that might include curriculum modification and/or a microlearning module focused on benefits and services available to family members and caregivers.

Areas to Improve TAP

Recommendation 1: Conduct additional analyses on challenges Veterans face when entering employment.

Veterans identified a number of challenges when transitioning to employment after military service. Those challenges include *Missing the camaraderie and teamwork that was part of the military culture* and the *Difference between military and civilian workforce cultures and norms about expected behaviors*. The study team recommends VA business lines and DOL review the relevant comments provided by Veterans in the cross-sectional survey to understand how TAP can better aid Veterans in overcoming challenges to employment, and in addition, to review the TAP courses that address transitioning Veterans to civilian employment and possibly revise the curriculum with a more innovative and rigorous approach.

Recommendation 2: Focus additional resources on TSMs in lower pay grades.

When asked if they agreed that TAP was beneficial in helping gain the information and skills needed to prepare for their transition and post-military life, Veterans who participated in TAP at the lowest pay grades (Enlisted E1-E3) scored 10 percentage points lower than Veterans in higher pay grades, including officers (59% of E1-E3 Veterans compared to 69% of Veterans in higher grades). An additional analysis concluded that several challenges affected lower grade Veterans more than Veterans in higher pay grades. Those specifically include *Understanding how to interact with civilians who are not familiar with the military*, which is a difference of 20 percentage points (68.2% of Veterans in the E1-E3 pay grade marked this aspect of transition challenging compared to 41.8% of Veterans in higher pay grades); and *Learning to have a better work-life balance after the transition*, which had a difference of 18.4 percentage points (66.3% for E1-E3 Veterans compared to 48% for Veterans in higher pay grades). The study team recommends the Interagency Working Groups develop more targeted coursework and modules for Veterans in lower pay grades, specifically focusing efforts on understanding the importance of a work-life balance and how to interact with civilians who are not familiar with the military.

Recommendation 3: Improve the Transition GPS Curriculum by focusing on courses that received low usefulness score.

Only about 50 percent of Veterans in all three cohorts found the Office of Personnel Management (OPM) Federal Employment Training and Entrepreneurship Track courses within TAP useful. Additionally, Veterans commented that they wanted more assistance with the subject of gaining Federal employment, and they did not feel they were receiving proper instruction during the OPM course. The study team recommends the Interagency Working Groups examine the content of those courses receiving lower scores on usefulness and understand the reasons Veterans felt that way. The study team will continue to track the usefulness of the courses at future cross-sectional surveys to assess whether the trend on some courses continue, and in addition, if any actions taken by the Interagency Working Groups produce positive results.

Recommendation 4: Identify TAP courses that can be optional for Officers and Veterans in higher pay grades.

Veterans who separated from the military at high pay grades (i.e., Officers and Enlisted Personnel E-7 and above) commented in the survey that many courses within TAP were not useful. Comments from these Veterans indicated that while the VA Briefings were useful, they did not find value in many of the other mandatory courses. The TAP Interagency Working Groups should conduct focus groups or additional surveys with separating or recently separated Officers and Veterans in higher pay grades to understand what core courses they should be required to take and which can be made optional.

1. Overview of the Transition Assistance Program

1.A. INTRODUCTION

Each year, approximately 200,000 Servicemembers transition from military to civilian life in the United States.² While each transition is different, some of the most common issues facing newly separated Servicemembers include:

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

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

For a detailed overview of TAP, please refer to the Military to Civilian Transition Report for 2018.

While VA and its interagency partners continue to improve TAP, there has been no effort to collect long-term outcomes data linked to attendance in TAP. Therefore, VA commissioned a first of its kind long-term study linked to TAP attendance designed to track Veterans long-term outcomes as they continue to transition through civilian life. In 2019, only a cross-sectional survey was administered. Starting in 2020, both a cross-sectional survey and a longitudinal survey will be administered annually.

This section briefly discusses the evolution of TAP and its current state. Section 2 of this report provides an overview of the study and the methodology employed. The results of the 2019 Cross-Sectional Survey are provided in Section 3. Lastly, Sections 4 and 5 of the report provide a summary of the findings and study and program recommendations. References to terms and abbreviations can be found in the glossary in Appendix A. The 2019 Cross-Sectional Survey can be found in Appendix B. Weighting procedures and nonresponse bias analyses are in Appendix C and D, respectively. Appendix E includes a compendium of survey results, while Appendix F provides an in-depth overview of the regression analysis. Finally, Appendix G provides an analysis of all comments from the 2019 Cross-Sectional Survey.

1.B. EVOLUTION OF TAP

TAP was created in the National Defense Authorization Act (NDAA) for Fiscal Year 1991 (P.L. 101-510) Section 502.³ In the years of 1990 and 1991, the U.S. greatly decreased and demobilized its military as the Cold War and Gulf War concluded. Because of this, there were large numbers of Veterans and

² Military to Civilian Transition 2018. Page vi. https://www.benefits.va.gov/TAP/docs/mct-report-2018.pdf

³ https://www.govinfo.gov/content/pkg/STATUTE-104/pdf/STATUTE-104-Pg1485.pdf

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

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

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

TAP has continued to evolve over time with a variety of revisions, both large and small. The following sections define the study population and provide an outline of the TAP curriculum that the study participants attended. While not applicable to any of this year's survey respondents, a major TAP overhaul was completed and rolled out in October 2019, driven primarily by the FY19 NDAA. The NDAA directed significant changes to all parts of TAP, including instituting personalized pathways for transitioning Servicemembers (TSMs) based on pre-separation assessments. Additionally, it added more optional tracks, added time to the VA portion, reorganized the information flow, and focused more directly on the individual needs of TSMs. Many of these changes align with the findings and recommendations identified within this study. Future reports will track outcomes and report on the efficacy of these new and revised policies.

STUDY COHORTS AND RELEVANT TAP CURRICULUM

For the 2019 Cross-Sectional Survey, three separate cohorts of Veterans were surveyed. Cohorts were created based on the length of time since they separated from the military as follows:

- Cohort 1: Servicemembers who separated **5-6 months** (separated in either December 2018 or January 2019) prior to fielding the 2019 Cross-Sectional Survey.
- Cohort 2: Servicemembers who separated 11-12 months (June/July 2018) prior to fielding the 2019 Cross-Sectional Survey.
- Cohort 3: Servicemembers who separated **35-36 months** (June/July 2016) prior to fielding the 2019 Cross-Sectional Survey.

The Veterans included in the 2019 Cross-Sectional Survey completed a version of TAP that is different than the current program. Some of the Cohort 3 population may have completed TAP up to five years ago. Veterans could skip any questions within the survey allowing them to opt out if they did not recall or remember certain aspects of their transition. This section outlines the TAP that was in place for each cohort.

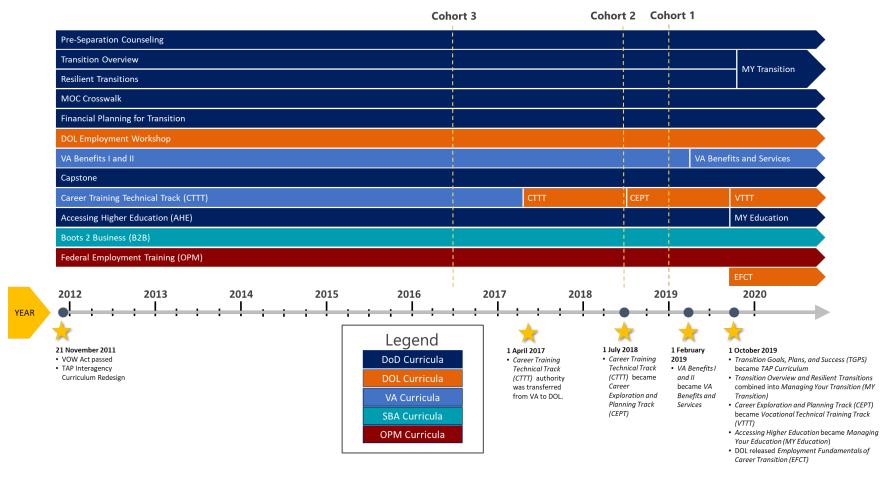
Transition Goals, Plans, Success

All Veterans in this study who participated in TAP attended the Transition Goals, Plans, Success (Transition GPS) providing separating/retiring Servicemembers, their families, and caregivers with the skills and knowledge to successfully re-enter civilian life. The program was designed using DoD's Career Readiness Standards (CRS) to ensure Servicemembers are *career ready* prior to separation. Servicemembers were eligible to begin TAP two years prior to retiring or one year prior to separation.

Transition GPS provided a core curriculum to TSMs in a modular setting. The core curriculum was mandatory with standardized learning objectives focused on CRS. In addition to the core curriculum, Transition GPS provided additional modules on education, career exploration and planning, and entrepreneurship. The Transition GPS courses cover a wide range of topics to assist Servicemembers throughout their transition. The program implemented best practices in adult learning and allowed Servicemembers to apply what they learned to ensure they can create and reach their personal transition goals.

Since 2012, the core curriculum has continued to change and improve based on federal policy changes and needs of TSMs. Figure 1 provides a timeline of program course changes since 2012. These changes are important to note as cohorts within this study may have participated in different versions of the core courses in TAP. For instance, Veterans in Cohort 1 may have taken the Career Exploration and Training Track while Veterans in Cohort 2, and Cohort 3 more likely attended the Career Training and Technical Track. This study will continue to track program courses to conduct analyses on how course changes affect outcomes for future cohorts. Table 1 provides a summary of the Transition GPS curriculum that was most likely taken by the Veterans in our study cohorts including any course changes that have occurred since 2012. It should be noted that the Transition GPS course was renamed to the TAP Curriculum on October 1, 2019. However, all Veterans in this study would have participated in TAP as Transition GPS.

Figure 1. Overview of Transition GPS Courses for the 2019 Cross-Sectional Survey Population



Source: Adapted from the Communications Working Group Meeting Minutes.

Table 1. Overview of Transition GPS Courses for the 2019 Cross-Sectional Survey Population

Course/Track	Agency	Length	Description	Course Changes
Pre- Separation Counseling	DoD	Varies	Introduces the Individual Transition Plan (ITP) and provides TSMs opportunity to discuss education and training; employment and career goals; financial management; health and well-being; and relocation and housing. Servicemembers take up to 1 year prior to separation or 2 years prior to retirement.	None
Core Curriculun	1			
Transition Overview	DoD	30 mins	Helps TSMs understand the importance of preparing for transition; highlights the challenges inherent with any life changing event and opportunities to connect with professional and supportive transition staff throughout TAP.	Combined into Managing Your Transition (MY
Resilient Fransitions	DoD	1 hour	Focuses on less obvious topics, such as personal and family transition concerns, civilian vs. military workplace culture, transition-related stressors, and effective communication. Provides military and civilian resources for transition support.	Combined into Managing Your Transition (MY
MOC Crosswalk	DoD	2 hours	Demonstrates how to translate military skills, training, and experience into civilian credentialing appropriate for civilian jobs. Participants document military career experience and skills, translate that experience into civilian sector occupations and skills, and identify any gaps in their training and/or experience that need to be filled to meet their personal career goals.	None
Financial Planning for Transition	DoD	4 hours	Builds on the financial training provided during the military life cycle and helps Service members understand how transition will impact their financial situation by discussing the change in income, taxes, healthcare costs, new expenses, and other financial changes related to transition.	None
DOL Employment Workshop	DOL	3 days	Lays the foundation of the transition from military to civilian life by helping TSMs and spouses to develop a résumé, conduct career research, prepare for networking and interviewing events, and ultimately secure meaningful employment.	None
VA Benefits I/II	VA	4 hours/ 2 hours	Identifies key VA benefits, services, and tools that can help TSMs support themselves and their families in all key areas of transition, including education, employment, finance, housing, health, and community support.	Became Benefits and Services on Feb. 1, 2019
Federal Employment Training	ОРМ	1 hour	Guides US Servicemembers interested in continuing their service through Federal Employment. The course has 5 steps, plus an introduction to Federal Employment. The steps help Servicemembers gather intel, identify employment opportunities, search for jobs, and then find employment.	

Table 1. Overview of Transition GPS Courses for the 2019 Cross-Sectional Survey Population (continued)

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

Source: TAP Interagency Working Group.

RECENT POLICY CHANGES

While VA is continuously making improvements, of particular note for this report are two items. First, the main contractor providing the VA briefings was changed in 2017. This change was accompanied by a slight dip in customer satisfaction of the briefings for one quarter as the contractor transitioned. This change would have impacted Cohorts 1 and 2 but not Cohort 3.

Second, the VA Benefits I and Benefits II briefings were revised in April 2018, which may include Veterans in Cohort 1 and possibly Cohort 2. The major changes in that revision were as follows:

- Redesigned the VA course to give transitioning Servicemembers a more personalized experience, promote one-on-one assistance sessions, and highlight Veterans Service Organizations (VSOs).
- Launched "facilitated registration," an initiative to help Servicemembers register for VA health care as part of the VA Benefits and Services course.
- Focused on the transition window two years prior to separation for those retiring and one year for those separating.

Included an informal activity for the attendees to assess and prioritize their goals. The aim of
this exercise is to frame the discussion and activities for the totality of the briefings. During
this exercise, there is no intention to collect any information from the attendees.

The latest changes to TAP were made in the John S. McCain National Defense Authorization Act for Fiscal Year 2019 (FY 19 NDAA⁴). This legislation made significant changes to the timelines, process, and execution of TAP for all the modules. However, since the study cohorts in this year's report attended TAP prior to the passage and implementation of the FY 19 NDAA requirements, the revisions are not discussed in detail. They will be important in the longitudinal survey planned for next year and future cross-sectional surveys. Major changes from this legislation include the following:

- DoD provides TSMs with an assessment of all VA/DoD benefits to which they may be entitled no later than 30 days before separation.
- DoD and VA will conduct an assessment to determine potential areas of risk for the TSMs that
 will be given twice, once at pre-separation and once at Capstone (the final check to make sure
 TSMs have completed all activities required prior to separation). This assessment will be used
 to conduct warm handovers to organizations to provide targeted support to the TSM during and
 post separation.
- TAP "pathways" developed to limit potential risk of unsuccessful transition, with those at higher risk receiving more intensive pre-separation counseling.
- TAP begins at least 365 days prior to separation date with mandatory initial counseling and completed Capstone no later than 90 days prior to separation.
- TAP structure changes including: one day of DoD training, reduction of DOL portion of the curriculum from three days to one, mandated one full day of instruction on VA benefits, and participation in two days of instruction on one of the currently optional tracks.
- The VA Benefits and Services curriculum was bolstered through additional instructional classroom activities to support engagement, understanding of benefits and services, and increase transfer of knowledge to Servicemembers, including: scenario-based examples; more interactive activities; and additional focus or emphasis on key topic areas that matter most to Servicemembers, such as disability compensation, education benefits, and health care benefits.
- Modifications were developed based on direct feedback from Servicemembers provided through assessment data and qualitative input.
- DoD action plan to standardize performance metrics to: provide feedback; share best practices; facilitate oversight; and ensure TSMs obtain sufficient financial literacy.
- A DoD annual report on TAP attendance data to Congress.
- Extended access by TSMs/family to the DoD Military OneSource program to 365 days from 180 days post-separation.

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

⁴ H.R. 5515 – John S. McCain National Defense Authorization Act for Fiscal Year 2019. https://www.congress.gov/bill/115th-congress/house-bill/5515/text

2. STUDY OVERVIEW

Servicemembers face numerous complex challenges as they transition from military to civilian life. A key VA goal is to help prepare Servicemembers for this transition. While VA has continually focused on this goal, a 2014 Government Accountability Office (GAO) report⁵ recommended VA take steps to better understand both the difficulties faced by readjusting veterans and the characteristics of those who may be more likely to face such difficulties, and use the results to determine how best to enhance its benefits and services to these veterans. While VA has conducted assessments and surveys in the past to assess TAP services, no long-term studies have focused on the intersection of TAP attendance, benefits usage, and long-term Veteran outcomes from a holistic perspective across all life domains.

In response to the GAO report, VA designed the *Post-Separation Transition Assistance Program (PSTAP) Assessment Outcome Study*. The study obtains direct objective and subjective feedback from Veterans regarding their online and/or in-person experience with the TAP courses they took and their subsequent adjustment to civilian life through two separate surveys. The first survey is the cross-sectional survey which includes three cohorts of Veterans: at six months (Cohort 1) after separation; at one year (Cohort 2) after separation; at three years (Cohort 3) after separation. Starting in 2019, the cross-sectional survey will be administered annually to Veterans obtaining data on their TAP attendance and experience with TAP, usage of VA and other benefits, and baseline data on various life domains. As part of this survey, Veterans are asked to enroll in the second part of the study, a longitudinal survey, which is currently being developed and scheduled to be deployed in 2020. The longitudinal survey will focus on long-term outcomes of TAP along the same life domains as the cross-sectional survey. Administrative data will be collected for all cohorts to provide an overview and profile of all cohorts.

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

- 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 quality of benefits and services provided to Veterans.

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

⁵ Better Understanding Needed to Enhance Services to Veterans Readjusting to Civilian Life [GAO-14-676). https://www.gao.gov/assets/670/665725.pdf

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

Cohorts are defined by the length of time passed since the Servicemember transitioned out of the military as of the projected start date of the survey each year. These cohort time periods were selected to track Veterans who are at different times in their transitions. Given that each Veteran's transition is a unique experience, and some may take longer than others, it is important to understand how Veterans fare at different times. Additionally, having Veterans in the study as far as three years prior will allow for a more complete analysis of outcomes versus the iteration of TAP that was attended. The 2019 cohorts are listed below.

- Cohort 1 consists of Veterans separated from the military five months (January 2019) to six months (December 2018) prior to survey deployment (June 2019).
- Cohort 2 includes Veterans separated 11 to 12 months (June/July 2018) prior to June 2019.
- Cohort 3 consists of those Veterans separated 35 to 36 months (June/July 2016) ago as of June 2019.

2.A. STUDY METHODOLOGY

STUDY DATA

The study team utilized three data sources for recruitment and analysis: (1) VA Administrative Data; (2) DoD TAP Eligibility Data; (3) 2019 Cross-Sectional Survey. This section provides an overview of the data sources and how they have been used to conduct the survey and analysis.

VA Administrative Data

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

The second set of administrative data describes Veterans' benefits usage. VA provided program participation data to match to the survey data. This study leverages existing VA benefits usage and how it relates to outcomes within life domains. The benefits data used in this study were from the following sources/programs:

- Disability compensation
- Education and GI Bill benefit use
- VA-backed home loans

- Life insurance
- VHA Health Care use
- Vocational Rehabilitation and Employment (VR&E) benefit utilization

DoD TAP Eligibility Data

The study includes all Veterans who separated from the military during the time intervals for each of the three cohorts. However, not all Veterans in the initial study universe identified from VA administrative data were eligible to take TAP under the Veterans Opportunity to Work (VOW) Act. Until recently, Servicemembers who qualified for mandatory TAP training were identified as VOW eligible. As of this report, DoD refers to these Servicemembers as TAP eligible. This term is used throughout this report.

DoD uses a strict set of criteria to identify TAP eligible Servicemembers, as follows:6

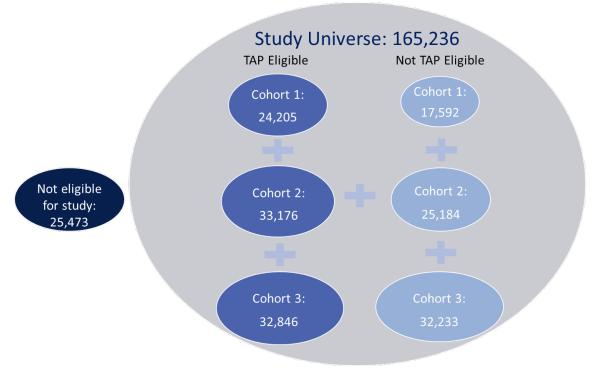
- 1. Servicemembers who have completed their first 180 days or more of continuous active duty in accordance with Title 10, U.S.C., are eligible for the TAP.
- 2. Servicemembers' full-time or annual duty training and attendance at a school designated as a service school by law while on military orders will not be included in calculating the continuous 180 days.
- 3. Reserve Component (RC) members may choose to decline pre-separation/transition counseling using the DD Form 2648 for each successive period of active duty, as determined by the Military Services in accordance with Title 10, U.S.C., consisting of 180 days or more of continuous active duty.
- 4. Eligible Servicemembers may choose to participate in one or more of the 2-Day Tracks, if resources, capacity, and operational requirements allow, based on the Servicemember's interests and ability to meet the CRS and complete the track.
- 5. The minimum 180-day active duty requirement for individualized initial counseling (IC) and pre-separation/transition counseling does not apply to eligible Servicemembers retiring or separating due to a disability.
- 6. Administrative and punitive separations change the eligibility of a Servicemember's participation as follows:
 - a. Individualized IC and pre-separation/transition counseling will not be provided to a Servicemember discharged or released before the completion of that member's first 180 continuous days or more on active duty in accordance with Title 10, U.S.C.
 - b. All eligible Servicemembers will participate in transition assistance. In the case of a Servicemember who receives a punitive or "Under Other Than Honorable Conditions" discharge, commanders have the discretion to determine participation in the remaining 2-day tracks of the transition assistance curriculum; additional waivers for commanders are outlined in Paragraph 8.2 of DoD Instruction 1332.35.
- 7. Army and Air National Guard members serving in accordance with Title 32, U.S.C., are not required to meet TAP requirements.

⁶ DoD Instruction 1332.35, Transition Assistance Program (TAP) for Military Personnel. Section 5, Page 27. https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/133235p.pdf?ver=2019-09-26-095932-007

- a. TAP services may be made available to members of the Army and Air National Guard serving in Title 32 status and Reservists serving in an Inactive Duty for Training status, as resources and capacity allow, and subject to the discretion of the responsible commander.
- b. Servicemembers in Title 32 and Inactive Duty for Training status may avail themselves of the "virtual" curriculum at any time.
- c. Members of the U.S. Public Health Service and the National Oceanic and Atmospheric Administration (NOAA) are not generally eligible to attend the TAP unless detailed to a Military Service. If detailed to a Military Service, they must comply with the transition assistance program of that Service. The Military Services may allow non-detailed U.S. Public Health Service and NOAA members to attend and use transition assistance on a space available basis, giving seating priority to eligible Servicemembers and their spouses.

In order to identify Veterans who were TAP eligible, DoD provided a data file with a list of Servicemembers who were eligible for TAP between January 1, 2016, and October of 2019 using the Defense Manpower Data Center (DMDC) database. The data was matched with the 165,236 Veterans records (referred to as the study universe), resulting in 90,277 Veterans who were identified as TAP eligible (54.6% of study universe). Figure 2 provides the size of the study universe broken down by TAP eligibility and cohort.

Figure 2. Study Universe by TAP Eligibility and Cohort



Source: Developed by the Study Team.

2019 Cross-Sectional Survey Data

The 2019 Cross-Sectional Survey (questionnaire displayed in Appendix B) included 52 questions. It was administered from June 5, 2019, through August 17, 2019. 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 domains: (1) employment, (2) education, (3) health and relationships, (4) financial circumstances, and (5) general satisfaction and well-being. The survey included two general open-ended response questions that provided Veterans an opportunity to share thoughts about the TAP classes and their transition.

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

SURVEY RESPONDENTS

Recruitment began with a complete list of Veterans who separated from the military during the months specified for each cohort (5-6 months after separation, 11-12 months after separation, or 35-36 months after separation). The initial list received from VA included records for 190,709 Veterans. In consultation with VA, analysts excluded some Veterans from the initial list prior to fielding the survey. There were two criteria used to remove potential participants. First, Veterans who separated with less than two months of total service were removed from the survey population because these Veterans were unlikely to have taken TAP. Second, Veterans with a foreign address outside of the U.S. were excluded from the sample design, and records without a complete address were removed from the sample because it was not possible to contact these potential participants by mail. After making these exclusions, the 2019 Cross-Sectional Survey included 165,236 potential participants across all three cohorts.

Among the 165,236 Veterans contacted to complete a survey, 4,834 responded to the survey. Veterans were contacted via two methods. First, all Veterans in the study were sent a postcard inviting them to participate in the survey online. The letters described the focus and need of the survey and provided a unique log-in ID to complete the survey. One month after survey administration began, a sample of 100,000 nonrespondents were sent a paper survey via mail. The sample was taken evenly among the cohorts due to low response rates. The paper survey included a personalized ID to complete the survey online if desired along with a toll-free telephone number for support in completing the survey. Participants were asked to submit the paper survey using a pre-paid envelope. One issue limiting response rates for the survey was poor address data. Over 13,000 postcards were returned undeliverable. The study team will research and implement additional survey processes improvements to increase response rates.

Table 2 provides the response rates by cohort. Cohort 3 (35-36 months after separation) was the largest of the three cohorts, consisting of more Veterans and more respondents than the other cohorts. Cohort 1 (5-6 months after separation) was the smallest of the three.

Table 2. Statistics on Survey Population and Respondents by Cohort

Cohort	Survey Invitations	Postcard Returns	Paper Surveys Mailed	Final Refusals	Completed Surveys (Web)	Completed Surveys (Mail)	Total Completes ^a	Response Rate
1	41,797	3,405	23,608	10	609	439	1,047	2.5%
2	58,360	4,634	33,077	16	1,059	736	1,794	3.1%
3	65,079	5,442	36,997	21	1,244	751	1,993	3.1%
Total	165,236	13,481	93,682	47	2,912	1,926	4,834	2.9%

^a Note: The numbers in the Total Completes column do not always equal the sum of the Completed Surveys (Web) and the Completed Surveys (Mail) because a small number of respondents completed both the Mail and the Web surveys. The numbers in the Total Completes column reflect the number of unique respondents after removing duplicates.

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

The response rates were lower than anticipated in this first year of the cross-sectional survey. Although the specific reasons for nonresponse are unknown, many factors may contribute to low response rates. Many studies note a general decline in survey response rates in recent years. These include the lack of providing an incentive to survey respondents and contact method and frequency. The transient nature of some Veterans who recently separated from the military also may have resulted in greater difficulty locating certain Veterans in the sample. As the study progresses, additional contact methods will be incorporated to increase response rates.

WEIGHTING AND NONRESPONSE BIAS ANALYSIS

Analysts constructed weights and conducted a nonresponse bias analysis. Weights are used to adjust the number of responses so that the proportion of survey respondents by key characteristics matches their proportions in the population. The weights account for both: 1) the probability of selection and 2) potential nonresponse bias. Since PSTAP was a census (i.e., all Veterans in each cohort received an invitation to complete the survey), the probability of selection was the same for all (set to 1). To adjust for nonresponse, the weights adjusted for differences in response rates among groups based on the known characteristics of respondents and nonrespondents. These characteristics include age, race, military service branch, component (Active or Reserve/National Guard), pay grade, Character of Discharge, cohort, and length of service. Appendix C provides a detailed description of the weighting approach.

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

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

⁷ See, for example, Czajka, J. L. and A. Beyler (2016). "Declining Response Rates in Federal Surveys: Trends and Implications." Available from https://aspe.hhs.gov/system/files/pdf/255531/Decliningresponserates.pdf.

DEMOGRAPHIC PROFILE OF STUDY POPULATION

Table 3 on the next page shows the demographic characteristics of the survey invitees and respondents by cohort using administrative data provided by VA. The demographic characteristics of weighted survey respondents are similar to the demographic characteristics of survey invitees. Generally, the percentage difference between the two groups by cohort is within 4 percentage points. The key difference is that for each cohort, there is a higher percentage of female Veterans in the survey respondents' group, compared to survey invitees. The percentage point difference between survey invitees and survey respondents is over 5 percentage points for Cohort 1 and Cohort 2. Another key difference is for pay grade between the two groups. Survey respondents from Cohort 2 and Cohort 3 have higher percentages of getting paid in the E4-E6 pay grade, compared to Cohort 2 and Cohort 3 survey invitees. This is a 5.1 and 5 percentage point difference for Cohort 2 and Cohort 3, respectively. On average, survey respondents from each cohort were around two years older compared to the average age of survey invitees.

The overall sample of survey respondents is a diverse group—about 10 percent of each cohort is African American, and another 10 percent is Hispanic. The survey respondents include members from the Army, Marine Corps, Navy, Air Force, and Coast Guard, representing each of the five military service branches. Nearly half of those who responded to the survey in each cohort were Active Duty when they separated from the military, but significant numbers were members of the National Guard or Reserve. Cohort 3 has the largest percentage of Active Duty (51.1%) compared to less than 50 percent for Cohorts 1 and 2.

Survey respondents were then identified as either TAP eligible or not. TAP eligible Veterans were required by DoD to complete TAP while non-TAP eligible Veterans were not required to attend TAP courses. Non-TAP eligible respondents were included in the study for two reasons. First, any Servicemember can attend TAP courses—if a survey respondent indicated he or she attended TAP, their survey record should not be omitted from the study, regardless of his/her DOD eligibility status. Second, given that non-TAP eligible Veterans are not required to attend TAP, they would be a comparison group to TAP eligible Veterans. Given that DoD expects about 85 to 90 percent of TAP eligible Veterans to attend TAP, it would be difficult to reliably compare those who did and did not complete TAP without additional Veterans in the study. There are some distinct differences between the population of TAP eligible and non-TAP eligible Veterans in the sample. Table 4 and Table 5 compare TAP eligible and non-TAP eligible within each cohort. The key difference is that a much larger percentage of TAP-eligible Veterans separated as Active Duty Servicemembers than those in the non-TAP eligible group. For example, in Cohort 1, 72.6 percent of TAP-eligible respondents were Active Duty, compared to 2.3 percent active duty in the non-TAP eligible group. Similar differences in the percentages of active duty exist in the other cohorts. In Cohort 3, nearly all TAP eligible Servicemembers were active duty (96.3%).

There are also differences in the TAP eligible and non-TAP eligible populations from these cohorts in terms of the military branch in which they served. In the non-TAP eligible group, larger percentages served in the Army (62.2, 51.6, and 50.2% for Cohorts 1, 2, and 3, respectively) compared to the TAP eligible cohorts (41.9, 38.6, and 38.0% for Cohorts 1, 2, and 3, respectively). Other comparisons between the TAP eligible and non-TAP eligible populations displayed in Table 4 and Table 5 include race, gender, pay grade, and age. The average age of the TAP eligible respondents is slightly lower than the non-TAP eligible respondents. Few additional consistent and clear differences between the TAP eligible and non-TAP eligible populations are apparent across cohorts for these characteristics.

Table 3. Demographic Characteristics of Survey Invitees and Survey Respondents

		urvey Invitee			vey Responde	
Characteristic	Cohort 1	Cohort 2	Cohort 3	Cohort 1	Cohort 2	Cohort 3
Race	%	%	%	%	%	%
American Indian/Alaskan Native	1.1	1.3	1.6	1.7	0.9	1.4
Asian or Pacific Islander	5.1	5.1	4.7	6.1	4.2	5.3
Black/African American	14.3	14.0	14.2	11.7	11	9.8
Hispanic	12.6	11.9	10.9	10.8	10.6	8.1
Other	2.4	3.0	2.7	2.0	3.0	3.0
Unknown	0.5	0.7	0.8	0.3	0.7	0.6
White	64.1	64.0	65.2	67.4	69.8	71.8
Total Respondents (N)	(41,797)	(58,360)	(65,079)	(1,047)	(1,794)	(1,993)
Gender	%	%	%	%	%	%
Female	16.4	16.6	16.4	22.2	21.6	18
Male	83.4	83.4	83.7	77.8	78.4	79.9
N/A	0.1	0.0	0.0	0.0	0.0	0.0
Total Respondents (N)	(41,797)	(58,360)	(65,079)	(1,047)	(1,794)	(1,993)
Military Service Branch	%	%	%	%	%	%
Air Force	18.9	18.3	16.4	19.8	20.8	18
Army	50.5	45.2	45.7	50.9	43.6	43.6
Coast Guard	0.7	1.8	2.0	0.2	2.5	2.8
Marine Corps	17.2	17.9	17.8	17.3	14.5	14.9
Navy	12.6	16.7	18.1	11.2	18.6	20.5
Unknown	0.2	0.1	0.1	0.7	0.2	0.2
Total Respondents (N)	(41,797)	(58,360)	(65,079)	(1,047)	(1,794)	(1,993)
Military Component	%	%	%	%	%	%
Active Duty Member	46.0	48.9	51.1	41.8	48.2	53.4
National Guard Member	14.5	12.0	11.5	16.6	10.6	11.8
Reserve Member	35.8	34.9	33.0	38	37.1	30.3
Reserve Retiree	3.7	4.2	4.5	3.7	4.2	4.5
Total Respondents (N)	(41,797)	(58,360)	(65,079)	(1,047)	(1,794)	(1,993)
Pay grade	%	%	%	%	%	%
E-1 to E-3	10.7	11.0	15.9	6.1	4.9	11.7
E-4 to E-6	67.4	62.4	59.9	68.2	67.5	64.9
E-7 to E-9	10.4	10.1	8.9	10.9	9.8	8.1
O-1 and above	10.3	15.6	14.6	14.8	17.8	15.3
Other	1.2	1.0	0.8	0.0	0.0	0.0
Total Respondents (N)	(41,797)	(58,360)	(65,079)	(1,047)	(1,794)	(1,993)
Age	Mean	Mean	Mean	Mean	Mean	Mean
Average Age	32.7	33.2	34.7	35.3	35.5	36.2
Total Respondents (N)	(41,797)	(58,360)	(65,079)	(1,047)	(1,794)	(1,993)

Note: Due to rounding, percentages may not sum 100%.

Source: VA Administrative Data merged with VA Administrative Data and DoD Data to identify demographic groups.

^A Percentages listed in the Survey Respondents column reflect weighted data.

Table 4. Demographic Characteristics of TAP Eligible Survey Respondents

	Со	hort 1	Cohort 2		Со	hort 3
Characteristic	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted
Race	%	N	%	N	%	N
American Indian/Alaskan Native	1.4	8	1.1	11	1.5	12
Asian or Pacific Islander	7.2	38	5.1	58	5.7	50
Black/African American	13.3	82	12.1	140	10.5	109
Hispanic	11.2	56	8.8	76	7.7	69
Other	2.2	12	3.5	29	3.5	29
Unknown	0.4	3	0.6	8	0.8	6
White	64.2	391	68.8	773	70.3	775
Total Respondents (N)	100.0	591 590	100.0	1,095	100.0	1,050
			%			
Gender Female	% 21.9	N 118	22.0	N 182	% 21.4	N 188
Male	78.1	471	78.0	913	78.6	862
N/A	0.0	1	0.0	0	0.0	0
Total Respondents (N)	100.0	590	100.0	1,095	100.0	1,050
Military Service Branch	%	N	%	1,095 N	%	1,030 N
Air Force	21.2	161	20.7	259	20.2	267
Army	41.9	229	38.6	412	38.0	369
Coast Guard	0.3	3	2.6	47	3.1	50
Marine Corps	18.9	77	16.1	129	14.2	108
Navy	17.6	120	22.0	248	24.5	256
Unknown	0.0	0	0.0	0	0.0	0
Total Respondents (N)	100.0	5 90	100.0	1,095	100.0	1,050
, , ,				•		·
Military Component Active Duty Member	% 72.6	N 467	% 76.5	N 927	% 96.3	N 999
National Guard Member	5.9	407	2.4	36	0.9	15
Reserve Member	21.5	82	21.0	130	2.8	35
Reserve Retiree	0.0	1	0.0	2	0.0	1
Total Respondents (N)	100.0	590	100.0		100.0	
, , ,				1,095		1,050
Pay grade E-1 to E-3	% 4.6	N 10	% 5.4	N 22	% 13.9	N 56
E-4 to E-6	66.9	216	64.0	371	60.4	365
E-7 to E-9	11.3	177	9.7	270	8.3	237
O-1 and above	15.6	177		389	16.3	363
			18.7			29
Other Total Respondents (N)	1.5	15 500	2.3	43	1.1	1, 050
Total Respondents (N)	100.0	590	100.0	1,095	100.0	
Age Average Age	Mean 33.5	N 590	Mean 33.5	N 1,095	Mean 34.0	N 1,050
ourse: 2019 Cross Sectional Survey Dat						<u>'</u>

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify demographic groups.

Table 5. Demographic Characteristics of Non-TAP Eligible Survey Respondents

	Col	hort 1	Cohort 2		Col	hort 3
Characteristic	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted
Race	%	N	%	N	%	N
American Indian/Alaskan Native	2.0	5	0.5	2	1.2	11
Asian or Pacific Islander	4.7	14	2.7	18	4.8	36
Black/African American	9.5	46	9.2	60	9.1	77
Hispanic	10.3	37	13.3	67	8.6	64
Other	1.8	13	2.2	14	2.4	20
Unknown	0.1	1	0.8	6	0.4	4
White	71.6	341	71.3	532	73.5	731
Total Respondents	100	457	100	699	100	943
Gender	%	N	%	N	%	N
Female	22.6	83	21.0	134	18.7	152
Male	77.4	374	79.0	565	81.3	791
N/A	0.0	0	0.0	0	0.0	0
Total Respondents	100	457	100	699	100	943
Military Service Branch	%	N	%	N	%	N
Air Force	17.9	109	20.8	179	15.4	207
Army	62.2	259	51.6	353	50.2	474
Coast Guard	0.1	1	2.2	18	2.4	30
Marine Corps	15.2	44	11.8	53	15.8	75
Navy	3.0	32	13.2	90	15.8	149
Unknown	1.5	12	0.4	6	0.3	8
Total Respondents	100	457	100	699	100	943
Military Component	%	N	%	N	%	N
Active Duty Member	2.3	19	2.7	20	3.3	26
National Guard Member	30.4	140	23.6	160	24.6	199
Reserve Member	59.0	170	63.0	282	62.5	403
Reserve Retiree	8.3	128	10.8	237	9.6	315
Total Respondents	100	457	100	699	100	943
Pay grade	%	N	%	N	%	N
E-1 to E-3	7.7	13	3.8	9	8.7	30
E-4 to E-6	67.6	179	69.4	290	68.2	390
E-7 to E-9	10.2	131	9.5	179	7.6	206
O-1 and above	13.3	120	15.5	204	13.8	294
Other	1.2	14	1.9	17	1.7	23
Total Respondents	100	457	100	699	100	943
Age	Mean	N	Mean	N	Mean	N
Average Age	37.5	457	38.7	699	38.7	943

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify demographic groups.

2.B. ANALYSIS IN FUTURE YEARS

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

EXTERNAL DATA

The study will explore the availability of additional data from outside sources. Data being collected from PMWG may be of use when analyzing long-term outcomes. Potential data may include Social Security, employment, and other variables.

LONGITUDINAL DATA

Future analyses will compare responses from the longitudinal survey to responses from the initial 2019 Cross-Sectional Survey. By examining responses over time, these analyses will identify changes in responses in the year between the initial and follow-up survey. The longitudinal data will also allow for comparisons of changes in cohorts over time. For example, some cohorts may see improvements in employment or educational outcomes, whereas others may see no changes or a decline. Using the initial responses to the questions about TAP course completion, these analyses will also compare changes over time in key outcomes for those who completed the TAP courses versus those who did not.

3. VETERANS' EXPERIENCE WITH TAP

The 2019 Cross-Sectional Survey asked Veterans a series of questions (1-11) regarding the training they received through TAP. This section provides an analysis of Veterans' responses on TAP related questions including how useful they were in aiding their transition, and sometimes goes deeper into the VA-specific aspects of TAP and what VA benefits and services Veterans are using. Additionally, when relevant, we weave in comments provided by Veterans to Question 6 (*Thinking about your transition*, what did you find helpful or what could be improved to better prepare you for civilian life?) and Question 52 (*Thinking back to your transition process*, is there anything else that VA could have done then or could be doing now to help you after your service?). List of full comments provided by Veterans are included in Appendix F.

3.A. VETERAN EXPERIENCE WITH TAP

The first question of the 2019 Cross-Sectional Survey asked all survey participants that included both TAP Eligible and non-TAP eligible Veterans to identify which TAP courses they attended, if any. About 50 percent of all Veteran respondents indicated that they participated in the Transition GPS 5-day course (Table 6). Since the Transition GPS 5-day course includes many separate courses, Veterans were also asked to select the courses they remembered taking. Of the individual courses, Veterans selected the VA Benefits I/II Briefings (VA Briefings) as the most attended course, followed by the DOL Employment Workshop and DoD's Personal Financial Planning for Transition. It is noted that attendance numbers for all courses are lower for Cohort 3. This may be due to name changes in program courses in the past five years; thus, Veterans not remembering exactly which courses they attended.

Table 6. Which TAP classes did you complete before you or your family member transitioned from the military or were released from active duty? (Question 1 - Asked of all Survey Participants)

Courses	Cohort 1	Cohort 2	Cohort 3
Transition GPS 5-day course	52.1%	55.8%	48.8%
Total Respondents (N)	(531)	(996)	(962)
VA Benefits I/II Briefings (VA)	48.2%	44.7%	32.7%
Total Respondents (N)	(462)	(817)	(655)
Transition Overview (DoD)	30.3%	30.2%	19.7%
Total Respondents (N)	(292)	(499)	(368)
Personal Financial Planning for Transition (DoD)	38.4%	38.7%	24.8%
Total Respondents (N)	(349)	(630)	(457)
Military Occupational Classification "MOC" Crosswalk (DoD)	34.2%	32.5%	20.4%
Total Respondents (N)	(330)	(558)	(395)
Employment Workshop (DOL)	39.2%	40.3%	27.1%
Total Respondents (N)	(373)	(667)	(504)
Accessing Higher Education Track (DoD)	21.9%	24.2%	15.8%
Total Respondents (N)	(180)	(334)	(249)
Entrepreneurship Track (Small Business Administration)	13.6%	13.3%	9.8%
Total Respondents (N)	(136)	(236)	(200)
Career Credentialing and Apprenticeship Track (DOL)	9.3%	10.6%	6.8%
Total Respondents (N)	(88)	(169)	(115)
None of the above	24.9%	20.0%	20.8%
Total Respondents (N)	(295)	(412)	(547)
Don't know	5.1%	5.6%	12.5%
Total Respondents (N)	(45)	(73)	(179)

IDENTIFYING VETERANS WHO ATTENDED TAP

The study then set out to identify a complete list of Veterans who are considered to have completed (or took) TAP. Given that only about 50 percent of Veteran survey participants said they took the Transition GPS 5-Day course, the study team added to the "Took TAP" category for those Veterans who indicated that they completed the core, required courses of TAP. Those courses include the VA Benefits course, the Department of Labor (DOL) Employment Workshop, and three DoD TAP courses (Transition Overview, Personal Financial Planning for Transitions, and the Military Occupational Classification Crosswalk). Given that all three DoD courses are normally taken on the same day, it is assumed that if the Veteran indicated that they completed one of the three DoD TAP courses, he or she likely completed the entire set of DoD courses. While Veterans may have attended other courses, they were not included in the requirements for taking TAP as they were not the core courses. This definition of "Took TAP" (as opposed to including only those who indicated that they took Transition GPS 5-Day course) increased the number of Veterans who attended TAP by six percent (Table 7).

Table 7. TAP Course Completion Categories Among Survey Participants that are TAP and Not TAP Eligible

TAP Eligibility	Cohort 1		Cohort 2		Cohort 3	
TAP Eligible	%	N	%	N	%	N
1. Completed Transition GPS 5-day course	75.1	443	77.2	845	75.1	788
2. [Among those not in group 1 above] Veterans who completed the VA TAP course, the DOL TAP course, and at least one of the three DoD courses	13.1	77	9.6	105	6.2	65
3. Did not complete Transition GPS 5-day course or not in group 2 above	11.9	70	13.2	145	18.8	197
Total Respondents (N)		(590)		(1,095)		(1,050)
Not TAP Eligible	%	N	%	N	%	N
1. Completed Transition GPS 5-day course	19.3	88	21.6	151	18.5	174
2. [Among those not in group 1 above 1] Veterans who completed the VA TAP course, the DOL TAP course, and at least one of the three DoD courses	2.0	9	3.2	22	2.8	26
3. Did not complete Transition GPS 5-day course or not in group 2 above	78.8	360	75.3	526	78.8	743
Total Respondents (N)		(457)		(699)		(943)

Sources: 2019 Cross-Sectional Survey Data and DoD Administrative Data.

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

The next step was to compare TAP participation rates to expected rates of participation from DoD. DoD's reporting for TAP participation among TAP eligible Servicemembers is approximately 85 percent. In 2016, DoD reported that approximately 90 percent of TAP eligible Servicemembers completed the program. In order to validate the study's results, Table 7 provides results of TAP attendance for TAP eligible and non-TAP eligible Veterans. Over 85 percent of TAP eligible Veterans in Cohorts 1 and 2 attended TAP. For Cohort 3, only 81 percent of TAP eligible Veterans self-reported that they attended TAP. In addition to TAP eligible Veterans, at least 20 percent of non-TAP eligible Veterans completed TAP across all three cohorts. For the remainder of this report, when referencing Veterans who took TAP, it includes both TAP eligible and non-TAP eligible Veterans who indicated in their survey responses that they took TAP according to the definition above. Total respondents for tables and figures in the remainder of this report include all Veterans who participated in TAP that responded to the survey unless otherwise noted.

Table 8 shows the demographic characteristics of Veterans that completed TAP by cohort. The overall group of Took TAP Veterans is a diverse group; around 10 percent of each cohort is African American, and around 10 percent is Hispanic. Around 20 percent of Veterans from each cohort are female. The survey respondents include members from the Army, Marine Corps, Navy, Air Force, and Coast Guard, representing each of the five military service branches. Over 33 percent of each cohort served in the Army. Around 67 percent of Veterans were in the E-4 to E-6 pay grade, and over 60 percent of each cohort is Active Duty.

For Veterans who took TAP, the demographic characteristics of TAP eligible and non-TAP eligible Veterans were generally similar. The most significant difference between the two groups was their military component. Over 75 percent of TAP eligible Veterans were Active Duty, with Cohort 3 having the highest percentage of Active Duty Veterans at 97.1 percent, while around 80 percent of non-TAP eligible Veterans were Reserve Members.

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⁸ Government Accountability Office, "DOD Needs to Improve Performance Reporting and Monitoring for the Transition Assistance Program, Page 9. November 2017. https://www.gao.gov/assets/690/688203.pdf
⁹ Ibid.

Table 8. Demographic Characteristics of Veterans that Completed TAP

	Cohort 1 Cohort 2		Cohort 3			
	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted
Race	%	N	%	N	%	N
American Indian/Alaskan Native	1.6	9	1.2	10	1.8	13
Asian or Pacific Islander	8.1	41	5.4	63	5.4	50
Black/African American	12.7	91	11.7	139	9.8	109
Hispanic	11.4	57	9.3	86	7.6	66
Other	1.7	13	2.6	25	3.2	28
Unknown	0.1	2	0.6	8	0.7	6
White	64.3	404	69.1	792	71.5	781
Total Respondents	100.0	617	100.0	1,123	100.0	1,053
Gender	%	N	%	N	%	N
Female	22.3	128	22.7	194	20.0	188
Male	77.7	489	77.3	929	80.0	865
Total Respondents	100.0	617	100.0	1,123	100.0	1,053
Military Service Branch	%	N	%	N	%	N
Air Force	21.7	163	19.7	259	19.8	259
Army	41.2	236	39.7	427	33.8	356
Coast Guard	0.3	3	2.1	43	3.0	48
Marine Corps	21.0	89	16.0	134	16.4	114
Navy	15.6	121	22.4	258	26.9	274
Unknown	0.3	5	0.1	2	0.1	2
Total Respondents	100.0	617	100.0	1,123	100.0	1,053
Military Component	%	N	%	N	%	N
Active Duty Member	60.2	442	64.8	846	73.3	835
National Guard Member	7.4	57	3.7	67	3.7	48
Reserve Member	32.2	114	31.1	195	22.7	159
Reserve Retiree	0.2	4	0.4	15	0.3	11
Total Respondents	100.0	617	100.0	1,123	100.0	1,053
Pay grade	%	N	%	N	%	N
E-1 to E-3	4.5	10	3.6	15	9.2	39
E-4 to E-6	69.7	233	66.4	391	65.7	385
E-7 to E-9	10.2	177	9.7	285	8.2	239
O-1 and above	14.4	183	18.2	391	15.5	360
Other	1.1	14	2.0	41	1.3	30
Total Respondents	100.0	617	100.0	1,123	100.0	1,053
Age	Mean	N	Mean	N	Mean	N
Average Age	33.2	617	33.7	1,123	34.7	1,053

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

VETERANS' EXPERIENCES WITH TAP

Veterans reported on the usefulness of the courses they completed as part of their TAP training utilizing a 1 to 5 scale where 1 is not useful at all and 5 is extremely useful. We combined the scale scores of 1 and 2 indicating "not useful" and the scale scores of 4 or 5 indicating "useful." Scale scores of 3 indicate a "neutral" response. Table 9 provides the percentage of Veterans who reported that the TAP course they completed was useful. All three cohorts rank the VA Briefings as the most useful. Over 87 percent of Veterans from Cohort 1 and Cohort 2 found VA Briefings useful, and 81 percent from Cohort 3 found it useful. Over 70 percent of Veterans from each cohort identified the Transition GPS 5-day course, DOL Employment Workshop, and Accessing Higher Education Track as useful. These findings suggest that VA benefits are important to nearly all Veterans because they increase the Veterans' capacity to overcome obstacles to any type of employment, whereas the programming offered by partner organizations are of interest to different segments of the Veteran population. For example, not all Veterans would prefer to pursue entrepreneurship or Federal employment.

Table 9. When considering the course information for each TAP module, how useful was the content during your transition? (Question 4 - Asked of Veterans who Participated in the Listed Course Based on Question 1)

Course	Cohort 1	Cohort 2	Cohort 3
Transition GPS 5-day course	79.0%	76.6%	73.0%
Total Respondents (N)	(509)	(954)	(919)
VA Benefits I/II (VA)	87.4%	87.2%	81.0%
Total Respondents (N)	(444)	(777)	(614)
Career Technical Training Track (DOL)	75.3%	64.9%	66.0%
Total Respondents (N)	(212)	(152)	(106)
Transition Overview (DoD)	63.1%	68.4%	63.8%
Total Respondents (N)	(268)	(475)	(349)
Personal Financial Planning for Transition (DoD)	70.5%	70.9%	67.5%
Total Respondents (N)	(334)	(604)	(438)
Military Occupational Classification "MOC" Crosswalk (DoD)	61.7 %	63.4%	62.4%
Total Respondents (N)	(313)	(526)	(377)
Employment Workshop (DOL)	75.6%	79.2%	76.5%
Total Respondents (N)	(359)	(636)	(480)
Accessing Higher Education Track (DoD)	77.8%	77.0%	73.8%
Total Respondents (N)	(171)	(312)	(233)
Entrepreneurship Track (Small Business Administration)	61.3%	66.5%	64.3%
Total Respondents (N)	(126)	(223)	(185)
OPM's Federal Employment Training (OPM)	50.3%	56.0%	47.9%
Total Respondents (N)	(458)	(842)	(865)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

OPM's Federal Employment Training ranked the lowest amongst each cohort as 56 percent of Veterans from Cohort 2 found it useful compared to only 47.9 percent from Cohort 3. To understand more about why those scores were lower, an analysis of comments from the survey was conducted. Overall, the survey responses were mixed. Two Veterans felt the course was extremely useful, stating:

- "I took the extra class on federal employment training and found it extremely helpful. The
 emphasis on creating a federal resume, tailoring it to the specific job listing, and ensuring all
 traits asked for in the listing are present in your resume was all information I didn't know
 before. I believe that knowledge helped me land interviews and ultimately get a job" (Cohort
 2).
- "The OPM instructor required us to build a resume to conduct mock interviews in front of the classroom, and then receive constructive criticism. Exercises like this are extremely beneficial in preparing to interview in the corporate world" (Cohort 2).

Other Veterans provided constructive criticism on how the course could be improved. Those comments include:

- "Some of the Federal employment stuff was too dry and not real world helpful too much theory not enough practical information" (Cohort 2).
- "How to write a resume for federal employment needs to be improved. As I am now a hiring manager for a federal agency, the things discussed and taught during the class were not useful" (Cohort 3).
- "The OPM part was also lacking. I learned more on how to get hired by asking existing federal employees. This course needs a lot of work" (Cohort 2).
- "More improved specialized training for federal job opportunities would've been very helpful" (Cohort 2).

The survey then asked Veterans whether they agreed on a series of statements about how TAP aided in their transition to civilian life, utilizing a 1 to 5 scale where 1 is strongly disagree and 5 is strongly agree. We combined the scale scores of 1 and 2 indicating a "disagreement" and the scale scores of 4 or 5 indicating an "agreement." Scale scores of 3 indicate neither agreement nor disagreement; thus, "indifferent" or "neutral." Table 10 shows the percentage of Veterans who agree with statements about their experiences with TAP.

For most statements, Cohorts 1 and 2 have the highest percentage of Veterans in agreement. Cohort 1 and Cohort 2 have the highest scores for *Overall*, the program was beneficial in helping me gain the information and skills I needed to prepare me for my transition and post-military life, at around 71 percent. In general, Cohorts 1 and 2 have higher percentages, agreeing with statements than Cohort 3. Cohort 3 scores higher than Cohort 1 only for the statements, *The process of transitioning from active duty was more challenging than I expected* and *I was given the time I needed during my military career to attend TAP courses*. The overall upward trend in agreement shows that the program has seen improvements within the past three years.

Table 10. To what extent do you agree or disagree with each of the following statements about TAP? (Question 5 - Asked of TAP Veterans Only)

Strongly or somewhat agree with	Cohort 1	Cohort 2	Cohort 3
Overall, the program was beneficial in helping me gain the information and skills I needed to prepare me for my transition and post-military life.	71.2%	71.1%	64.0%
Total Respondents (N)	(601)	(1,084)	(1,012)
Overall, the program enhanced my confidence in transition planning.	61.4%	65.2%	57.6%
Total Respondents (N)	(602)	(1,083)	(1,008)
Overall, I used what I learned from the program during my transition.	63.6%	67.2%	60.8%
Total Respondents (N)	(602)	(1,077)	(1,008)
I was given the time I needed during my military career to attend TAP courses.	74.9%	79.5%	78.6%
Total Respondents (N)	(600)	(1,079)	(1,008)
My immediate leadership was supportive of my transition to civilian life.	66.8%	65.8%	60.9%
Total Respondents (N)	(600)	(1,074)	(1,002)
The process of transitioning from active duty was more challenging than I expected.	56.3%	59.4%	57.5%
Total Respondents (N)	(599)	(1,075)	(1,004)
I am adjusting well at working towards my civilian goals.	76.5%	76.7%	71.4%
Total Respondents (N)	(596)	(1,061)	(994)
The information provided during TAP assisted me in my transition to civilian employment.	58.0%	56.1%	53.2%
Total Respondents (N)	(577)	(1,026)	(977

Some other insights from the responses to this question include:

- One of the largest differences in responses between cohorts is regarding this statement:
 Overall, the program was beneficial in helping me gain the information and skills I needed to
 prepare me for my transition and post-military life. Cohorts 1 and 2 were more than 7
 percentage points higher than Cohort 3 in responding favorably to this question.
- The percentage of Veterans who believe their immediate leadership was supportive of their transition to civilian life was higher for Cohorts 1 and 2, compared with Cohort 3. This increase is important given that a 2017 GAO report stated that 30 percent of respondents to a TAP survey stated that lack of support from direct supervisors was a factor affecting TAP participation.¹⁰
- Over 75 percent of Veterans stated they were given enough time during their military career to complete TAP. However, some Veterans provided comments expressing how important it is to start the program earlier than that did. One comment highlighting the issue was: "TAP needs to be taken far earlier than a couple months from transition. I recommend Soldiers take it 12-18 months out, then perhaps a second time around the 6-8-month mark. By the time I was able to get the training it was almost too late to implement the lessons learned" (Cohort 2). The 2019 NDAA includes a new policy stating that TAP will begin 365 days prior to separation, which may further limit the number of Veterans who feel they are rushed through TAP.

¹⁰ Transition Veterans: DOD Needs to Improve Performance Reporting and Monitoring for the Transition Assistance Program. GAO, November 2017, Page 37 https://www.gao.gov/assets/690/688203.pdf

• While still very positive, the two statements that received the lowest percentage of agreement include: Overall, I used what I learned from the program during my transition, and the information provided during TAP assisted me in my transition to civilian employment. For the statement, Overall, I used what I learned from the program during my transition, 67 percent of Cohort 2 agreed, but Cohort 1 and Cohort 3 had scores of 63.6 and 60.8 percent, respectively. For the statement, the information provided during TAP assisted me in my transition to civilian employment, each cohort had scores below 60 percent, with Cohort 3 having the lowest at 53.2 percent. Some of the comments received in the survey show that Veterans feel that transition from the military to civilian life is still difficult, even after the courses provided to help them in their journey. One comment highlighting both issues was: "Go into greater detail about how hard it is transitioning. Even though we have a stellar resume/work skill backing us, the job market is still very tough, and there are many people applying to these positions at one time. We don't even get picked for an interview" (Cohort 2).

In the 2010 National Survey of Veterans (NSV),¹¹ Veterans were asked how supportive their chain of command (immediate leadership) was when they began transition processing. About 31 percent of Veterans agreed that their chain of command was supportive of their transition, and this percentage was higher for Veterans who served after September 2001, at 43.5 percent agreement.¹² Compared to the 2010 NSV, higher percentages of Veterans from the 2019 Cross-Sectional Survey agreed that their immediate leadership was supportive when they began transitioning. For each cohort, over 60 percent of Veterans agreed that their immediate leadership was supportive when they began transitioning.

As discussed above, about 66 percent of Veterans said their immediate supervisors were supportive of their transition to civilian life. Veterans provided both positive comments and suggested areas of

improvement regarding their supervisors. Veterans stressed the importance of this factor when it comes to their transition as Veterans with supportive leadership felt it aided in their learning. One comment regarding a positive experience was, "As someone who was prepared and paid attention, I absolutely got out what I put into it. The most beneficial thing with TAP has to be getting the Servicemembers in SOONER, which has more to do with the unit's leadership than with the individuals" (Cohort 1).

Veterans who did not feel supported by leadership during their transition rated the usefulness of TAP courses lower than all Veterans who attended the same courses.

When Veterans did not receive support from their leadership, they stressed the troubles it could cause. A negative comment regarding leadership was, "My leadership should have let me start my transition 6 months prior to leaving the service. I would have liked to take SFL-TAP a couple of times. It was a lot of information taught in so little time" (Cohort 1).

The study team analyzed how useful TAP courses were to Veterans who took TAP but disagreed that their leadership was supportive during their transition to civilian life. Overall, Veterans without leadership support had lower usefulness scores for most TAP courses. For the 5-Day GPS course, about 75 percent of all Veterans who took the course felt it was useful. For those who did not have leadership support, less than 64 percent felt the course was useful. This trend continued for all other courses.

 $\underline{\text{https://www.va.gov/vetdata/docs/SurveysAndStudies/NVSSurveyFinalWeightedReport.pdf}}$

¹¹ 2010 was the last time NSV was administered.

¹² Westat, "National Survey of Veterans, Active Duty Servicemembers, Demobilized National Guard and Reserve Members, Family Members, and Surviving Spouses," Page 154. October 2010.

3.B. VETERANS' BENEFITS USAGE

Veterans were asked if they understood the VA benefits available to themselves and their families (Figure 3). Over 75 percent of Veterans who participated in TAP understood the VA Benefits available to themselves. Cohort 1 had the highest percentage of Veterans that understood the benefits available to them at 84.9 percent, while Cohort 2 had the lowest at 75.4 percent. However, only 56.8 percent of Veterans from Cohort 1 understood the VA Benefits available to their families. For Veterans in Cohort 2 and Cohort 3, this percentage was below 50 percent.

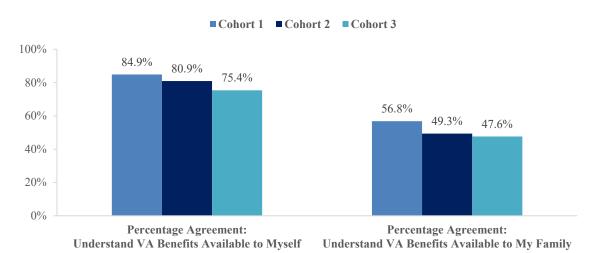


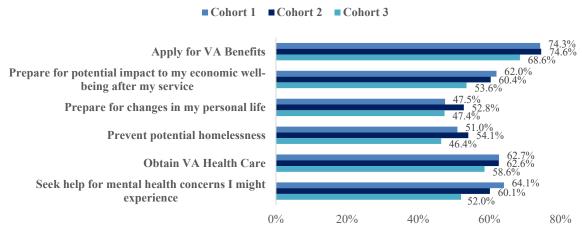
Figure 3. I understand the VA benefits available to: Me as a Veteran; My family (Question 7 - Asked of TAP Veterans Only)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups. Note: This figure includes only Veterans who took TAP.

To better understand the disparity between the understanding of benefits for a Veteran and their family, a regression model was run. The model found that taking TAP was a significant factor for understanding benefits to both a Veteran and their family. Additionally, the model indicated that individuals who were never married were less likely to understand family benefits. Over 53 percent of Veterans who participated in TAP that are or at one point married understood the benefits available to their families. Only 36 percent of Veterans who were never married understood the same benefits. Given that these Veterans have not started a family, it is understandable that they would be less likely to understand that set of benefits.

The survey also asked Veterans their level of agreement on a series of resources and information provided during the VA Briefings. The questions focused on the main concentrations of the VA Briefings. Figure 4 shows the percentage of Veterans that took TAP who agreed that the VA Briefings helped prepare them for their transition by providing information on specific VA benefits.

Figure 4. The VA Benefits and Services briefings of TAP helped me transition to civilian life by providing information or resources on how to: (Question 8 - Asked of TAP Veterans Only)



Percentage of Veterans Who Agreed or Strongly Agreed

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

For each statement, Cohort 3 scored the lowest. When looking at Veterans being prepared to apply for VA benefits, over 67 percent of Veterans agreed. This was the highest rated statement. One of the lowest rated statements was that the VA Briefings prepared Veterans for changes in their personal lives. 47.5 and 47.4 percent of Veterans from Cohort 1 and Cohort 3 agreed with this statement, respectively, while 52.8 percent of Cohort 2 Veterans agreed. Some other insights from this question include:

- The largest difference between cohort responses was with Seek help for mental health concerns I might experience. Cohort 1 had the highest agreement percentage at 64.1 percent, suggesting greater openness to seeking mental health support than Cohort 3, which had the lowest at 52 percent. This was a difference of 12.1 percentage points for recent separations (within 6 months for Cohort 1) compared with Cohort 3 Veterans who left service about three years ago.
- The second largest difference between cohort responses was with: *Prepare for potential impact to my economic well-being after service*. Cohort 1 had the highest agreement percentage at 62 percent, while Cohort 3 had the lowest at 53.6 percent, a difference of 8.4 percentage points. More Veterans who separated about six months ago (Cohort 1) feel prepared for the impact to their economic well-being than Veterans who separated three years ago (Cohort 3). This could indicate that more recent Veterans are better prepared, or it could mean they are just more optimistic. A higher percentage of Veterans who returned to civilian life for about three years did not grasp the potential impact to their economic well-being that was anticipated by the most recent cohort. The longitudinal survey and analysis can aid in determining whether the most recent cohort is better prepared or more optimistic.

While Veterans agreed that the VA Briefings were helpful when applying for VA benefits, many respondents said they needed more time with the information provided within the VA Briefings. Some comments highlighting this topic include:

• "The VA briefings proved to be overwhelming. It is a lot of information in a very short period and it is very important. Overall, I have found my VA interactions to be very good and a lot

- easier than I expected. The way the VA information was presented to me at TAP I expected the opposite" (Cohort 1).
- "There was a lot of information presented over the five-day TGPS class. However, I feel that we spent the majority of the time working on job searching, resume writing and interview techniques. Although I do feel this is important, I would have preferred some more time spent on VA benefits, eligibility and how to apply. We were required to register for an eBenefits account but didn't spend any time on how to navigate the website" (Cohort 2).
- "Go deeper into the VA Benefits. There are so many benefits and so little time to know about them" (Cohort 1).
- "There was a lot of information in regard to your VA Benefits and I feel like there could have been a couple of days devoted to the things that are important and useful long term regarding the Servicemembers benefits" (Cohort 3).

Veterans were also asked if they have applied or intend to apply for VA benefits, or if they did not know about several VA benefits (Table 11). For most VA benefits, less than 5 percent of Veterans indicated that they were not aware of the benefits available to them. Though VA Life Insurance and VA Vocational Rehabilitation & Employment (VR&E) were two benefits that Veterans were less aware of, Cohort 3 had the highest percentage of Veterans that did not know about the VA Life Insurance benefit at 15.2 percent, while Cohort 1 had the lowest at 9.9 percent. Just under 15 percent of Veterans from Cohort 2 and Cohort 3 did not know of the VR&E benefit, while only 10.3 percent of Cohort 1 Veterans did not know about VR&E.

Table 11. Have you ever applied, or do you intend to apply for any of these VA benefits? (Question 9 - Asked of TAP Veterans Only)

Benefit	Intention	Cohort 1	Cohort 2	Cohort 3
VA Disability	Applied	79.5%	74.9%	73.3%
Compensation	Intend to Apply	6.1%	7.0%	9.6%
	Didn't Know about Benefit	0.8%	2.1%	1.3%
	Total Respondents (N)	(602)	(1,086)	(1,021)
VA Education	Applied	67.5%	67.9%	76.5%
	Intend to Apply	26.6%	24.0%	15.4%
	Didn't Know about Benefit	0.1%	0.1%	0.2%
	Total Respondents (N)	(580)	(1,050)	(1,011)
VA Life Insurance	Applied	15.8%	16.1%	17.7%
	Intend to Apply	17.3%	16.7%	11.1%
	Didn't Know about Benefit	9.9%	11.5%	15.2%
	Total Respondents (N)	(583)	(1,074)	(997)
VA Home Loans	Applied	38.1%	42.3%	50.9%
	Intend to Apply	45.4%	41.4%	34.0%
	Didn't Know about Benefit	1.1%	1.6%	1.2%
	Total Respondents (N)	(582)	(1,080)	(1,014)
VA Vocational	Applied	12.9%	10.7%	14.0%
Rehabilitation &	Intend to Apply	18.8%	18.0%	15.3%
Employment	Didn't Know about Benefit	10.3%	14.6%	14.9%
	Total Respondents (N)	(547)	(996)	(944)
VA Health Care	Applied	58.4%	59.3%	60.3%
	Intend to Apply	15.7%	13.8%	9.7%
	Didn't Know about Benefit	4.9%	3.9%	6.1%
	Total Respondents (N)	(592)	(1,085)	(1,015)

Table 12 provides the percentage of Veterans who participated in TAP who have applied for VA services compared to the entire study population. In general, the weighted percentage of benefit usage is higher for TAP eligible Veterans. Additionally, the rates of usage are higher for Veterans in Cohort 3, as they have spent at least two more years in civilian life compared to other cohorts. Some additional findings include:

- Over 70 percent of Veterans have applied for disability compensation, and over 60 percent have applied for education benefits under Chapter 33 (GI Bill).
- The general study population has higher rates of usage for Chapter 1606 and 1607 compared to the TAP eligible population. Given that Chapter 1606 is an education benefit for the Selected Reserve and Chapter 1607 is for Reserves, this result is expected given that the TAP eligible population consists of mainly Active Duty Servicemembers.
- TAP eligible Veterans have higher rates of usage for education assistance under Chapter 33.
 Both TAP eligible and the overall study universe had similar rates of usage for Chapter 30,
 which provides education benefits to Veterans and Servicemembers who have at least two
 years of active duty.
- The largest difference among cohorts in benefits usage is with VA Health Care. Cohort 3 has 58.4 percent of Veterans enrolled in VHA compared to only 38.8 percent for Cohort 1. This is a 19.6 percentage point difference between the two cohorts.
- Over 15 percent of Veterans applied to the VR&E Chapter 31 services, and around 26 percent of them were entitled to the benefit. Around 10 percent of Veterans from Cohort 1 and Cohort 3 applied to VR&E Chapter 36 (Educational and Career Counseling), compared to 5.7 percent of Veterans from Cohort 2. Of Veterans that applied to VR&E Chapter 36, Cohort 1 had the highest percentage of Veterans that completed Chapter 36 counseling at 71.9 percent, while Cohort 3 had the lowest at 53 percent.
- With the exception of the two education benefits geared more towards Guard and Reserve members (Chapter 1606 and 1607), Veterans that attended TAP had higher percentages of applying and receiving VA Benefits compared to the total study population.

Table 12. 2019 VA Benefits Usage for TAP Participants and Study Veteran Population

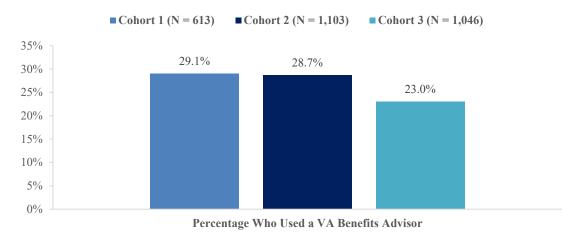
		Participated in TAP		Study Population			
Category	Percent	Cohort 1	Cohort 2	Cohort 3	Cohort 1	Cohort 2	Cohort 3
Mortgage Insurance	Applied	0.8%	0.9%	2.6%	0.4%	0.6%	0.9%
Disability	Applied	77.6%	72.8%	74.4%	50.2%	51.5%	53.2%
Education	Applied for Ch. 33 Applied for Ch. 30 Applied for Ch. 1606 Applied for Ch. 1607	61.0% 11.8% 3.0% 0.4%	65.0% 11.7% 2.6% 0.5%	70.9% 13.3% 3.0% 0.8%	47.1% 11.1% 11.5% 2.7%	50.4% 11.2% 9.4% 2.2%	56.1% 12.2% 8.8% 2.4%
Home Loan	Applied for Home Loan Receiving Home Loan	53.2% 36.8%	60.0% 40.6%	65.5% 47.1%	43.0% 30.5%	45.5% 32.9%	49.2% 35.5%
Life Insurance	Applied	8.8%	11.6%	11.5%	4.0%	6.8%	6.2%
VA Health Care (VHA)	Enrolled in VHA	38.8%	49.3%	58.4%	23.5%	32.4%	45.2%
VD 9 F	Applied to VR&E Ch. 31 Entitled to VR&E Ch. 31 (of those that applied)	18.3% 26.2%	15.8% 27.6%	20.7% 26.3%	10.3% 19.6%	11.8% 19.9%	16.0% 24.8%
VR&E	Applied to VR&E Ch. 36 Completed Counseling Ch. 36 (of those that applied)	9.8% 71.9%	5.7% 64.3%	10.1% 53.0%	4.0% 45.1%	4.9% 44.0%	6.1% 47.5%
	Total Respondents (N)	(617)	(1,123)	(1,053)	(41,797)	(58,360)	(65,079)

 $Source: VA\ Administrative\ Data\ on\ benefits\ usage\ merged\ with\ 2019\ Cross-Sectional\ Survey\ Data.$

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

Veterans were also asked whether or not they have used a VA Benefits Advisor to follow up on concerns or obtain additional information after TAP training (Figure 5) in a one-on-one setting. Around 29 percent of Veterans from Cohort 1 and Cohort 2 have used a VA Benefits Advisor, while this was only 23 percent for Veterans from Cohort 3. Usage is higher for Cohort 1 and Cohort 2 compared to Cohort 3, which might suggest more Veterans understand the availability of this resource. VA could leverage the Personalized Career Planning and Guidance (PCPG) program (Chapter 36) to provide Veterans with personalized counseling and support to help guide their career paths, ensure the most effective use of their VA benefits, and achieve their goals. In addition, one Veteran's comment highlighted the desire for additional one-on-one counseling services and did not understand these services were available: "One recommendation would be to set up a mandatory initial appointment after transition with a VA counselor in the state/local area where members live to determine if the member requires any further support..." (Cohort 2).

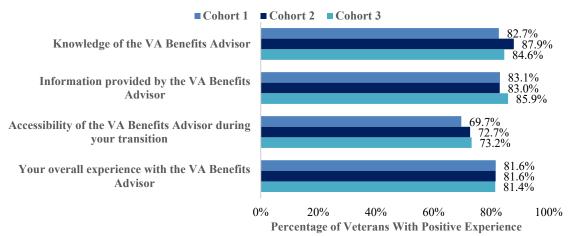
Figure 5. Do you recall using a VA Benefits Advisor to follow up on concerns or obtain additional information after the TAP training? (Question 10 - Asked of TAP Veterans Only)



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

Figure 6 shows the percentage of Veterans with either good or outstanding experiences with their VA Benefits Advisor in several key areas. Over 80 percent of Veterans from each cohort remarked that their overall experience with the VA Benefits Advisor, as well as the knowledge and information provided by the VA Benefits Advisor, was either good or outstanding. The lowest scoring item was *Accessibility of VA Benefits Advisor during transition*. Even though this is the lowest scoring item, around 70 percent of Veterans in all cohorts had a good or outstanding experience. Given the overwhelmingly positive scores surrounding the use of this benefit, VA should emphasize the value of its benefits advisors and encourage greater use of this service.

Figure 6. Please rate your experience with the VA Benefits Advisor (VA Rep) on the following items as it relates to your transition. (Question 11 - Asked of TAP Veterans Only)



4. LIFE DOMAIN OUTCOMES OF VETERANS WHO ATTENDED TAP

This section provides the life domain outcomes of those Veterans who attended TAP based on the 2019 Cross-Sectional Survey. The life domains include employment, education, health and relationships, financial circumstances, and satisfaction and overall well-being. While this section highlights the survey results, a complete set of the responses to the life domain related questions are included in Appendix E. The detailed output of the regression analysis conducted throughout this section is provided in Appendix F. In addition, a summary of written comments provided by Veterans for Questions 6 and 52 of the survey are included in Appendix G.

4.A. EMPLOYMENT

Employment is the first life domain of the cross-sectional survey, and this section explores employment outcomes of Veterans that took TAP. Veterans who took TAP were asked 11 questions regarding their employment status. The first two questions were asked to all Veterans who attended TAP, while the remaining questions were only asked to those Veterans who indicated that they are currently employed.

CHALLENGES FACING VETERANS DURING TRANSITION

The first question addresses some of the many challenges Veterans face as they search for employment and after they are employed. Responses to each statement were collected using a 1 to 5 scale, where 1 is extremely challenging and 5 is not at all challenging. Scale scores of 1 to 3 indicate that it was challenging for Veterans, whereas scale scores of 4 were a little challenging, and 5 indicates not at all challenging.

Table 13 shows the level of challenge presented by many common aspects of a Veteran's transition from military to civilian employment. Overall, the most challenging aspect of a Veteran's transition into civilian employment is *Missing the camaraderie and teamwork that was part of the military culture*. Over 67 percent of Veterans said that this was challenging. For each Cohort, the least challenging aspect is *Working at a faster pace than when in the military*. Around 65 percent of Veterans said this was not challenging at all.

More than half of Veterans found challenges from differences between military and civilian norms in the workplace. Interestingly, higher percentages of Cohort 3 Veterans, who have been in civilian life the longest, still face challenges. Understanding how to interact with civilians who are not familiar with the military and working with civilians who have different values than military values were challenging to a higher percentage of Veterans who had more experience in civilian life (Cohort 3) than Veterans with less civilian experience (Cohorts 1 and 2).

There is a 10 percent increase from Cohort 1 to Cohort 3 among Veterans who find salary expectations to be challenging. Veterans who entered civilian life three years ago (Cohort 3) found salary expectations challenging (59.8%), perhaps suggesting that they are not getting the raises or advancement they expected. In contrast, fewer Veterans in (49.8%) who entered civilian life six months ago (Cohort 1) feel that salaries are challenging.

Around 55 percent of Veterans found it difficult to translate their military experience to civilian job requirements. These percentages are similar for each cohort, despite Cohort 3 having entered civilian life three years ago. Perhaps this suggests that struggles in salary expectations could stem from challenges in translating military experience to their civilian jobs. Veterans may feel more qualified and expect a higher salary than they are receiving. VA could explore this issue further through qualitative research to complement the surveys and through the planned longitudinal survey.

Table 13. Thinking about your transition to the civilian world, please rate the extent to which you found the following items challenging during the transition process. (Question 12 - Asked of TAP Veterans Only)

Item	Challenge Level	Cohort 1	Cohort 2	Cohort 3
Expectations about the salary I can expect	Challenging	49.8%	54.5%	59.8%
in a civilian job.	A little challenging	24.2%	22.8%	19.5%
	Not at all challenging	25.2%	22.3%	19.9%
	Prefer not to answer	0.9%	0.4%	0.9%
	Total Respondents (N)	(554)	(1,018)	(959)
Specific steps I should take in conducting a	Challenging	46.5%	46.3%	46.4%
job search.	A little challenging	27.3%	26.9%	25.2%
	Not at all challenging	25.9%	26.4%	27.5%
	Prefer not to answer	0.3%	0.3%	0.9%
	Total Respondents (N)	(559)	(1,023)	(975)
How to translate my military experience	Challenging	56.4%	54.9%	55.3%
to civilian job requirements.	A little challenging	21.9%	20.5%	18.5%
	Not at all challenging	21.7%	24.5%	25.9%
	Prefer not to answer	0.0%	0.2%	0.4%
	Total Respondents (N)	(569)	(1,047)	(983)
Difference between military and civilian	Challenging	57.0%	54.9%	58.4%
workforce cultures and norms about expected behaviors.	A little challenging	18.5%	20.0%	19.5%
	Not at all challenging	24.5%	24.9%	21.3%
	Prefer not to answer	0.1%	0.2%	0.8%
	Total Respondents (N)	(566)	(1,048)	(989)
Understanding how to interact with	Challenging	48.8%	45.9%	52.5%
civilians who are not familiar with the	A little challenging	21.9%	21.6%	18.9%
military.	Not at all challenging	29.2%	32.3%	27.8%
	Prefer not to answer	0.0%	0.2%	0.8%
	Total Respondents (N)	(583)	(1,053)	(995)
Working with civilians who share different	Challenging	48.3%	49.0%	53.4%
values from what I was accustomed to in	A little challenging	25.0%	20.6%	20.3%
the military.	Not at all challenging	26.1%	30.1%	25.5%
	Prefer not to answer	0.5%	0.2%	0.8%
	Total Respondents (N)	(551)	(1,029)	(977)
Communicating in civilian terms rather	Challenging	36.0%	36.6%	36.7%
than using military vocabulary and	A little challenging	20.8%	23.3%	26.6%
acronyms.	Not at all challenging	42.1%	39.6%	36.0%
	Prefer not to answer	1.0%	0.6%	0.7%
	Total Respondents (N)	(582)	(1,063)	(1,000)

Table 13. Thinking about your transition to the civilian world, please rate the extent to which you found the following items challenging during the transition process. (Question 12 - Asked of TAP Veterans Only) (continued)

Item	Challenge Level	Cohort 1	Cohort 2	Cohort 3
Learning to have a better work-life	Challenging	46.5%	48.7%	49.9%
balance after the transition.	A little challenging	18.7%	20.4%	20.7%
	Not at all challenging	34.4%	29.7%	28.6%
	Prefer not to answer	0.5%	1.1%	0.8%
	Total Respondents (N)	(572)	(1,054)	(997)
Missing the camaraderie and teamwork	Challenging	67.0%	68.9%	72.3%
that was part of the military culture.	A little challenging	13.1%	15.5%	13.9%
	Not at all challenging	19.5%	14.9%	13.2%
	Prefer not to answer	0.5%	0.7%	0.6%
	Total Respondents (N)	(591)	(1,080)	(1,008)
Working at a slower pace than when in	Challenging	53.5%	57.4%	54.8%
the military.	A little challenging	13.0%	14.4%	14.1%
	Not at all challenging	32.6%	27.1%	29.7%
	Prefer not to answer	0.9%	1.0%	1.3%
	Total Respondents (N)	(526)	(962)	(933)
Working at a faster pace than when in the	Challenging	16.6%	21.0%	18.6%
military.	A little challenging	17.0%	14.5%	11.0%
	Not at all challenging	65.0%	63.3%	68.7%
	Prefer not to answer	1.3%	1.2%	1.7%
	Total Respondents (N)	(405)	(745)	(726)

The comments from Veterans also reflected some of these challenge areas. Below are some comments reflecting the challenges facing Veterans transitioning to employment for the above topics:

- Teamwork and camaraderie "I believe that more classes based on interpersonal interactions in the workplace would be extremely beneficial for a servicemember. By far the most difficult part of my transition has been actually transitioning and the social aspects that go along with it. Going from something you knew so well to something that makes you feel like a fish out of water make for a difficult time. Learning how to relate to others, as well as learning to better show my value as a veteran, would have been a greatly appreciated avenue" (Cohort 2).
- Translating military experience "After attending TGPS (twice), I walked away feeling confident I would be able to tackle civilian employment with ease but that hasn't been the case. I wish TGPS (particularly the Department of Labor portion) would have explained that civilian employers don't necessarily value veteran status. Also, it's hard to translate your skills and experience into civilian speak when recruiters/employers do not understand the bigger military picture everything is different to include communication (lack of sincerity or direct truthfulness in speak), lack of mentorship/peer networks, more gender bias, etc. These issues need to be addressed rather than sugarcoated or overlooked" (Cohort 1).
- Workplace norms "Civilians in the workplace have nowhere near our morals or values. Our
 method of leadership is not well received in the civilian workplace once you are in middle
 management" (Cohort 2), and "My mental health has been very challenging to keep positive.
 Nothing in my TAP experience prepared me for the transition from Active Duty mentality

(always on call 24/7) to a civilian mindset (only on partially). I have severe trouble relating to the civilian mindset" (Cohort 3).

Challenges Affecting Veteran Transition

To further understand what challenges impact employment transition for Veterans, a statistical model was built using logistic regression. Questions 5 and 12 were evaluated and modeled in terms of their relation to the overall employment aspect of the transition. For Question 5, the analysis focused on responses for sub-question 1, *Overall*, the program was beneficial in helping me gain the information and skills I needed to prepare me for my transition and post-military life. All of the individual sub-questions under Question 12 were evaluated to determine which sub-questions affect the responses for Question 5.

To conduct the regression, Question 5 was recoded into either a Positive (Agree or Strongly Agree response) or a Negative response (Strongly Disagree, Disagree, or Neither Agree nor Disagree). Each of the individual responses for all the sub-questions under Question 12 were also recoded into Challenging (Extremely Challenging, Considerably Challenging, and Somewhat Challenging) or Not Challenging (A Little Challenging and Not at all Challenging). Only Veterans who participated in TAP were included in the analysis. Additionally, Reserve Retirees were excluded from the analysis, as they did not enter employment after separation.

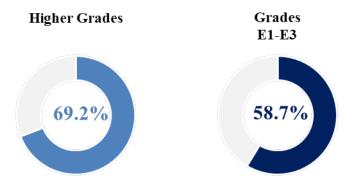
The statistical model included the 11 sub-questions under Questions 12 as well as the commonly used demographic variables (i.e., age, gender, length of service, grade, cohort, branch, and race). The three sub-questions under Question 12 that affected Veterans' feelings on the benefits of TAP the most were How to translate my military experience to civilian job requirements, Working at a faster pace than when in the military, and Learning to have a better work-life balance after the transition. All but two of the sub-questions under Question 12 were found to be significantly important in explaining the most challenging factors impacting a Veteran's view on the benefits of TAP. Expectations about the salary I can expect in a civilian job (sub-question 1) and Working at a slower pace than when in the military (sub-question 10) were found not to be statistically significant in affecting Veteran's views on the benefits of TAP. Table 14 lists the statistically significant variables, sorted in descending order of importance. The table shows the ranking of importance, the description of the variable, and the direction of the effect.

Table 14. Employment Transition Challenges - Logistic Regression Based on the Dependent Variable: Overall, the program was beneficial in helping me gain the information and skills I needed to prepare me for my transition and post-military life. (Question 5, Sub-question 1)

2 V 3 L 4 C	How to translate my military experience to civilian job requirements. Working at a faster pace than when in the military. Learning to have a better work-life balance after the transition.
3 Lo	,
4 C	Learning to have a better work-life balance after the transition.
	š
5 N	Communicating in civilian terms rather than using military vocabulary and acronyms.
	Missing the camaraderie and teamwork that was part of the military culture.
6 D	Difference between military and civilian workforce cultures and norms about expected behaviors.
7 S	Specific steps I should take in conducting a job search.
8 V	Working with civilians who share different values from what I was accustomed to in the military.
9 U	Understanding how to interact with civilians who are not familiar with the military.

An analysis was also conducted to identify differences in responses among demographic groups. The most significant difference in demographics was in responses between lower grade (E1-E3) Veterans and Veterans in higher grades, including Officers. Veterans who participated in TAP in lower grade levels agreed to lesser extent that TAP was beneficial to their transition than Veterans in higher grades. Figure 7 shows a difference of 10 percentage points between Veterans who participated in TAP in grades E1-E3 and higher-ranking Veterans when asked if they agreed that TAP was beneficial in preparing them for their transition and post-military life.

Figure 7. Percent of Veterans Who Participated in TAP in Agreement That TAP Was Beneficial to Their Transition into Civilian Life by Pay Grade



Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data.

Each sub-question for Question 12 was tested for statistical differences between difficulty levels for pay grades. Veterans who participated in TAP were split into two groups: those in pay grades E1-E3 and those in higher pay grades. Table 15 shows that higher percentages of Veterans in the E1-E3 pay grades found each aspect of the transition to the civilian world challenging compared to Veterans from higher pay grades. For all but three questions, the lower grades have much greater difficulty with the specific transitions than the higher grades. Missing the camaraderie and teamwork that was part of the military culture and Difference between military and civilian workforce cultures and norms about expected behaviors were the two aspects of transitioning that E1-E3 Veterans had the most challenge, with scores of 72.7 percent and 68.3 percent, respectively. The largest percentage point difference between the two groups came from Understanding how to interact with civilians who are not familiar with the military. About sixty-eight percent (68.2%) of Veterans in the E1-E3 pay grade marked this aspect of transition challenging, but only about forty-one percent (41.8%) of Veterans in higher pay grades marked this as challenging—a difference of 20 percentage points. The second largest difference was, Learning to have a better work-life balance after the transition, which had a difference of 18.4 percentage points (66.3% for E1-E3 Veterans compared to 48% for Veterans in higher pay grades). Note that higher scores in the table below imply Veterans found that aspect of transition to civilian life more challenging.

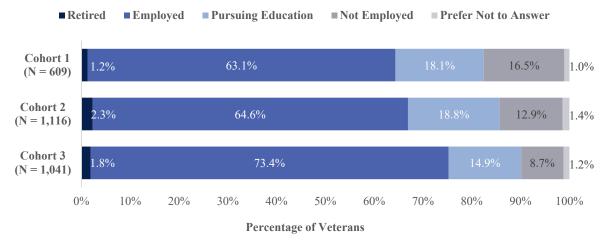
Table 15. Transition Challenges by Pay Grade

Question	Higher Grades	Grades E1-E3	Difference	Statistically Different?
Understanding how to interact with civilians who are not familiar with the military.	48.1%	68.2%	20.1%	Yes
Learning to have a better work-life balance after the transition.	48.0%	66.3%	18.4%	Yes
Working with civilians who share different values from what I was accustomed to in the military.	49.8%	65.7%	15.9%	Yes
Communicating in civilian terms rather than using military vocabulary and acronyms.	35.9%	51.5%	15.6%	Yes
Difference between military and civilian workforce cultures and norms about expected behaviors.	56.3%	68.3%	11.9%	Yes
Working at a faster pace than when in the military.	18.6%	28.6%	10.0%	Yes
Specific steps I should take in conducting a job search.	46.3%	54.4%	8.1%	Yes
Expectations about the salary I can expect in a civilian job.	55.2%	63.0%	7.8%	Yes
How to translate my military experience to civilian job requirements.	55.3%	61.8%	6.6%	No
Missing the camaraderie and teamwork that was part of the military culture.	69.9%	72.7%	2.8%	No
Working at a slower pace than when in the military.	56.0%	57.6%	1.7%	No

EMPLOYMENT OUTCOMES

Veterans were also asked if they obtained employment after separation (Figure 8). Veterans in Cohort 3 had the highest percentage of employment at 73.4 percent, while Cohort 1 had the lowest at 63.1 percent. Around 1.8 percent of Veterans have retired. Over 18 percent of Veterans in Cohort 1 and Cohort 2 pursued education, compared to 14.9 percent in Cohort 3. The differences among cohorts may be explained based on the length of time Veterans in Cohort 3 had to obtain employment versus Cohort 1 and Cohort 2.

Figure 8. Did you obtain employment after your separation, retirement, or release from active duty service? (Question 13 - Asked of TAP Veterans Only)



Employed Veterans were also asked the amount of time it took to find their current jobs. Results for Cohort 2 and Cohort 3 are somewhat similar to each other—almost one-third (30-31%) indicated that they found jobs prior to separating from the military, whereas the number for Cohort 1 is 35.7 percent (see Figure 9). About one out of two Veterans in Cohort 1 indicated that they found their current job within six months of separation. Overall, over 67 percent of Veterans who took TAP found their current job within six months of separating from the military. It is important that Veterans are finding employment earlier in Cohorts 1 and 2, as a longer period without finding employment can cause many issues for Veterans. One comment from a Veteran who had difficulty finding employment was, "The information was good but didn't prove to be practical to me as I was unable to find a job in the area that I chose to work for more than 2 years and was ineligible for unemployment benefits, which caused a severe financial burden on my family" (Cohort 3).

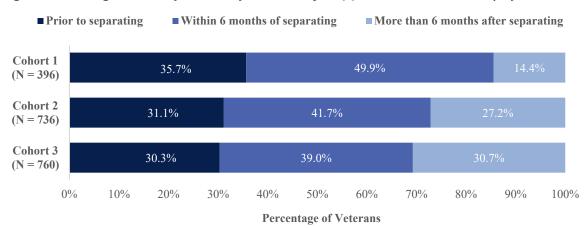


Figure 9. How long did it take you to find your current job? (Question 14 - Asked of Employed Veterans Only)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

Veterans provided responses that described the types of employment they were engaged in (Table 16). Around 85 percent of Veterans worked in permanent positions. Cohort 1 has the highest percentage of permanently employed Veterans at 87 percent, while Cohort 3 has the lowest at 83.1 percent. Additionally, Veterans reported on their entrepreneurial activities and intentions. About 4 percent of employed Veterans own their own company. Cohort 2 and Cohort 3 had about 9 percent of Veterans reporting having a side-business or hobby that supplements their income, while Cohort 1 only had 6.1 percent. Around 5.7 percent of Veterans have taken tangible steps to start a business in the last 12 months.

Table 16. Percentage of Veterans working in permanent positions or engaged in any entrepreneurial activities (Questions 15 and 16 - Asked of Employed Veterans Only)

Employment Type	Cohort 1	Cohort 2	Cohort 3
Work in permanent positions	87.0%	84.4%	83.1%
Total Respondents (N)	(391)	(723)	(752)
Engaged in Entrepreneurial Activities			
Own their own company	4.2%	3.3%	5.3%
Have a side-business/hobby to supplement income	6.1%	8.8%	9.2%
Have taken tangible steps to start a business in the last 12 months	6.2%	5.2%	5.3%
Total Respondents Who Are Employed (N)	(396)	(735)	(762)

Employed Veterans were also asked about their current employment situation (Table 17). Cohort 1 had the highest percentage of Veterans working full-time at 83.8 percent, while Cohort 2 had the lowest at 81.7 percent. Veterans in Cohort 1 and Cohort 2 were less likely to be working a full-time job and have an additional job compared to Veterans in Cohort 3. Around 11 percent of Veterans worked a part-time job by choice.

BLS provides statistics on household employment by employment type and age as part of the CPS. The CPS provides employment statistics for CPS survey respondents, which includes Veterans and non-Veterans. Based on the CPS data, in 2018, 89.7 percent of adults 25 and over were employed full-time, and 2.2 percent were employed part-time for economic reasons (not by choice).¹³ For each cohort, the percentage of Veterans employed full-time is lower compared to the CPS respondents. Veterans responding to the cross-sectional survey had higher percentages of being employed part-time, not by choice, compared to CPS respondents.

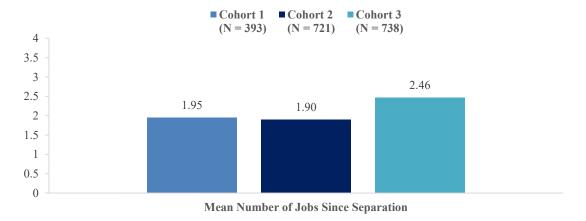
Table 17. Describe your current employment (Question 17 - Asked of Employed Veterans Only)

Current Employment Status	Cohort 1	Cohort 2	Cohort 3
I work full-time	76.7%	73.7%	68.1%
I work full-time & have an additional job	7.1%	8.0%	15.0%
I work part-time by choice	10.6%	11.6%	10.7%
I work part-time at one job	4.2%	4.7%	4.9%
I work part-time at more than one job	1.5%	2.0%	1.3%
Total Respondents Who Are Employed (N)	(390)	(722)	(748)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

Veterans also provided information on the number of jobs they have held since separation. Figure 10 shows the mean number of jobs held by Veterans who have taken TAP by cohort. Veterans from Cohorts 1 and 2, on average, have had nearly two jobs. Veterans in Cohort 3 have had between two and three jobs (2.46). This is not surprising as Cohort 3 Veterans have been in the civilian labor market longer.

Figure 10. Including your current job(s), how many jobs have you had since you separated from the military? (Question 18 - Asked of Employed Veterans Only)



¹³ Bureau of Labor Statistics, "Household Data: Annual Averages", Page 1, Table 1. January 2019 https://www.bls.gov/cps/cpsaat08.pdf

The cross-sectional survey also asked whether currently employed Veterans were actively looking for a new job (Table 18), and if so, were asked to list the reasons why (Table 19). Cohort 1 had the highest percentage of Veterans actively looking for a new job at 35.1 percent, while Cohort 3 had the lowest at 27.6 percent. The most popular reasons for looking for a new job across all cohorts were higher pay, followed by job satisfaction/better work environment. The other higher selected options were looking for a better fit for their skills and abilities and more opportunities for advancement.

Table 18. Are you actively looking for a new job? (Question 19 - Asked of Employed Veterans Only)

Actively Looking for a New Job?	Cohort 1	Cohort 2	Cohort 3
Yes	35.1%	31.0%	27.6%
No	64.9%	69.0%	72.4%
Total Respondents Who Are Employed (N)	(425)	(783)	(785)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

Table 19. What are the primary reasons you are looking for another job? (Question 20 - Asked of Employed Veterans Only)

Reasons for Looking for a Job	Cohort 1	Cohort 2	Cohort 3
Higher pay	73.5%	68.4%	78.0%
Better fit for my skills and abilities	62.1%	51.7%	59.1%
Want a permanent position	28.2%	23.8%	24.5%
Job satisfaction/better work environment	62.8%	61.1%	71.4%
Something more interesting	42.0%	44.2%	44.5%
More flexible schedule	27.8%	24.0%	23.8%
Better training & educational opportunities	34.4%	28.0%	33.6%
Better hours	31.6%	28.2%	31.7%
Want more hours/full-time position	23.3%	16.7%	15.3%
More opportunities for advancement	57.0%	46.5%	51.3%
Shorter commute	26.5%	26.7%	24.5%
Prefer not to answer	0.6%	2.3%	0.3%
Total Respondents Who Are Employed (N)	(137)	(211)	(207)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

Veterans were also asked if they had enrolled, registered, or established a profile in a series of benefits systems (Table 20). Veterans from Cohort 1 had the highest percentage of enrolling, registering, or establishing a profile for the VA Health Care System, DOL's American Job Center, VA Benefits Website, and Commercial Job Sites. Cohort 3 had higher percentages of not using any of the listed benefits systems. Additional findings from this question include:

- DOL's American Job Center had the lowest percentages of the four listed benefits systems, as
 11.4 percent or fewer Veterans enrolled, registered, or established a profile. For Veterans from Cohort 3, that percentage was 7.8 percent.
- For each Cohort, the VA Benefits Website had the highest usage as at least 77 percent of Veterans enrolled, registered, or established a profile.
- Commercial job site had the largest percentage point difference between cohorts, at 11.3 percentage points (63.7 percent for Cohort 1 compared to 52.4 percent for Cohort 3).

Table 20. Have you ever enrolled, registered, or established a profile or online account with any of the following? (Question 21 - Asked of TAP Veterans Only)

Benefit System	Cohort 1	Cohort 2	Cohort 3
VA Health Care System (e.g., myHealtheVet.gov)	63.7%	61.9%	56.9%
Department of Labor's American Job Center	11.4%	11.1%	7.8%
VA Benefits Website (e.g., eBenefits)	85.8%	83.0%	77.0%
Commercial job site (e.g., Indeed, LinkedIn, etc.)	63.7%	61.9%	52.4%
Other - Please specify	5.5%	5.1%	4.9%
None	5.5%	5.7%	9.6%
Prefer not to answer	0.1%	0.9%	1.7%
Total Respondents (N)	(602)	(1,084)	(1,007)

Lastly, Veterans were asked if they used specific resources to gain employment support (Table 21). Overall, Veterans used USAJOBS and commercial job sites, such as Indeed and LinkedIn, most frequently. Around 27 percent of Veterans used these two resources. The other higher selected option was private or non-profit sector, and this resource was used by around 20 percent of Veterans.

Table 21. Did you ever gain employment support through any of these resources? (Question 22 - Asked of TAP Veterans Only)

Reasons	Cohort 1	Cohort 2	Cohort 3
USAJOBS (e.g., federal jobs)	24.8%	28.0%	30.0%
Vocational Rehabilitation and Employment (VR&E)	5.2%	3.8%	3.5%
Department of Labor's American Job Center	2.4%	2.5%	2.0%
Hiring Our Heroes Fast Track	1.8%	0.6%	0.6%
Commercial job site (e.g., Indeed, LinkedIn, etc.)	26.0%	28.5%	27.4%
Private or non-profit sector (e.g., applying directly, through a recruiter, Veteran hiring initiative, etc.)	17.3%	18.6%	23.7%
Other	11.0%	12.9%	12.8%
None of the above	36.3%	30.1%	26.0%
Total Respondents (N)	(470)	(873)	(809)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

4.B. EDUCATION

The survey asked respondents to indicate their highest level of formal education completed, their current enrollment in education and/or training programs, how they are paying for their current education and/or training, and their level of satisfaction with those programs (if enrolled). Table 22 displays the highest education level reported by each respondent in each cohort. Around 90 percent of Veterans have completed a level of school higher than a high school diploma (or equivalent). Each cohort had 40 percent or more of Veterans who have completed their Associate or Undergraduate degree. Cohort 2 and Cohort 3 had around 19 percent of Veterans who have completed a Graduate of Professional degree, while Cohort 1 only had 16.4 percent. Trade/technical school or some college has the largest percentage difference between the cohorts at 6.6 percentage points (33.2 percent for Cohort 1, compared to 26.6 percent for Cohort 3).

CPS provides education levels and other demographics for Gulf War II-era Veterans (serving since September 2001). Based on the CPS data summarized in the BLS August 2018 Veterans Supplement, among Gulf War II-era Veterans 25 years old and older, 22.2 percent had no college credit (i.e., completed high school or less than high school), 39.5 percent had an Associate's degree or some college credit, and 38.2 percent had a Bachelor's degree or higher. Compared to the estimates for the full population of Gulf War II-era Veterans, fewer Veterans responding to the cross-sectional survey had a high school diploma or less, and larger portions had at least some college experience. Larger percentages of Veterans in Cohorts 2 and 3 earned at least a bachelor's degree (48.2% and 45.9%, respectively) relative to Gulf War II-era Veterans.

Table 22. What is the highest degree or level of school you have completed? If currently enrolled, mark the previous grade or highest degree received. (Question 23 - Asked of TAP Veterans Only)

Education Level	Cohort 1	Cohort 2	Cohort 3
High school graduate or less	9.9%	10.3%	10.2%
Trade/technical school or some college	33.2%	26.1%	26.6%
Associate degree	14.8%	14.9%	16.9%
Undergraduate degree	25.2%	29.2%	26.3%
Graduate or Professional degree	16.4%	19.0%	19.6%
Prefer not to answer	0.4%	0.6%	0.4%
Total Respondents (N)	(611)	(1,117)	(1,047)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

Of the Veterans who took TAP in the study, about 30 percent are enrolled in college full-time (Table 23). Cohort 1 has the highest percentage of Veterans enrolled in college full-time at 32.1 percent, while Cohort 3 is the lowest at 28.2 percent. Smaller percentages in each cohort indicated that they are completing college part-time, completing technical or vocational training, or completing some other education or training program. Cohort 2 had the highest percentage of Veterans enrolled in college part-time at 8.8 percent, followed by Cohort 3 and Cohort 1 at 6.5 percent and 5.3 percent, respectively. Compared to Cohort 2 and Cohort 3, Cohort 1 had higher percentages of enrollment in technical or vocational training, or other education or training programs. With the importance placed on higher education when it comes to increased earnings, ¹⁵ it is a positive sign for Veterans who took TAP that they have higher levels of education, and almost half are furthering their education after separation.

Table 23. Are you currently enrolled in any education and/or training programs? (Question 24 - Asked of TAP Veterans Only)

Current Enrollment	Cohort 1	Cohort 2	Cohort 3
Education at college full-time	32.1%	29.9%	28.2%
Education at college part-time	5.3%	8.8%	6.5%
Technical or vocational training full-time	5.2%	3.8%	2.4%
Technical or vocational training part-time	2.5%	1.0%	2.5%
Other	2.7%	1.5%	2.5%
No	53.4%	56.1%	59.5%
Total Respondents (N)	(614)	(1,116)	(1,046)

¹⁴ August 2018 Veterans Supplement (BLS, March 2019, USDL-19-0451); Table 3: http://www.bls.gov/news.release/pdf/vet.pdf.

¹⁵ Measuring the Value of Education. Bureau of Labor Statistics, April 2018. https://www.bls.gov/careeroutlook/2018/data-on-display/education-pays.htm

FACTORS LEADING TO EDUCATIONAL ENROLLMENT

In an effort to determine the possible impact that taking TAP may have on educational enrollment, a statistical model was developed using logistic regression. The technique attempts to develop the probability of a Veteran enrolling in an educational program after separation. To conduct the regression, question 24 was recoded into three possible values: Enrolled in Education, Not Enrolled in Education, and Not Applicable. Enrolled in Education included a positive response to any of the following: "Education at college full-time", "Education at college part-time", "Technical or vocational training full-time", "Technical or vocational training part-time" and "Other". Not Enrolled in Education included a positive response of "No". Not Applicable was the default variable for missing values for all possible responses. Additionally, the data excluded the Component of Reserve Retiree.

To account for possible population differences within the study population, the following explanatory variables were used in the statistical model development. Due to data limitations, some of the variables were grouped as noted.

- TAP/No TAP
- Age (capped at 65)
- Cohort
- Military Service Branch
- Component/TAP (grouped into Active Duty Member and TAP Eligible, Other Member and TAP Eligible
 Other Member and Non-TAP Eligible
- Race (grouped into Asian, Black/African American, Hispanic, White, All Others)
- Gender
- Grade (grouped into E1-E3, E4-E6, E7-E9, Grade 01 and Above)
- Length of Service Category (grouped into 0-5 yrs., 5-10 yrs., 10-20 yrs., 20+ yrs.)
- Highest Level of Completed Education (Without a Bachelor's, Bachelor's Degree or higher)

Table 24 below provides a list of all variables that are significant in predicting educational enrollment. The table lists variables based on their importance in predicting whether a Veteran will enroll in an educational program. The direction of effect is either a "+" or "-". A "+" denotes a positive effect on entering an educational program while a "-" means the variable has a negative effect, meaning the group is less likely to enroll in education. The columns denoting the probability of enrolling or not enrolling show, holding for all other variables, the likelihood of the variable leading to a positive or negative result. For instance, in Table 24, Asian Veterans have a 60 percent likelihood of enrolling in education compared to a 40 percent likelihood of not enrolling in education.

The regression shows that taking TAP has a significant positive impact on enrolling in an educational program. Considering that about 20 percent of survey participants attended the Accessing Higher Education track of the TAP curriculum, it is not surprising that Veterans who participated in TAP are more likely to enroll in education programs. In addition to taking TAP, Veterans in pay grades E1-E9, females, and Veterans with up to five years of service were more likely to enroll in education.

Table 24. Educational Enrollment: Logistic Regression

Importance	Explanatory Variable	Direction of Effect	Probability of Enrolling in Education	Probability of not Enrolling in Education
1	Grade E4-E6	+	61.0%	39.0%
2	Not Active Duty Member, Not TAP Eligible	-	39.1%	60.9%
3	Coast Guard	-	41.1%	58.9%
4	Grade E7-E9	+	57.7%	42.3%
5	White	_	45.2%	54.8%
6	Length of Service = Up to 5 yrs.	+	54.6%	45.4%
7	Not Active Duty Member, TAP Eligible	-	46.0%	54.0%
8	Took TAP	+	54.0%	46.0%
9	Does not have at a bachelor's degree	+	53.9%	46.1%
10	Asian	+	53.1%	46.9%
11	Grade E1-E3	+	52.9%	47.1%
12	Race = All Others	+	52.4%	47.6%
13	Marine Corps	_	47.7%	52.3%
14	Cohort = 3 Years	-	48.5%	51.5%
15	Age	-	48.7%	51.3%
16	Female	+	51.3%	48.7%

There were also variables that had a negative impact on entering an education program. Non-active duty Veterans were less likely to enter education programs, regardless of their TAP eligibility. Regarding race, Whites, Hispanics, and Others were less likely to indicate educational enrollment. Additionally, the probability of educational enrollment decreased with age, which is expected as older Veterans are less likely to enroll in an education program.

HOW VETERANS PAY FOR EDUCATION

Veterans are provided education benefits that help pay for their education needs, such as the GI Bill. Table 25 provides a summary of how Veterans are paying for their education or training programs. Over 80 percent of Veterans enrolled in education or training programs indicated that they were paying for

at least part of their education with the GI Bill. In addition, as shown above, Veterans who attend TAP are more likely to use benefits such as the GI Bill. Around 9 percent of Veterans from Cohort 2 and Cohort 3 were paying for at least part of their education with student loans, compared to only 4.7 percent of Veterans in Cohort 1. Just under 20 percent of Veterans from Cohort 1 and Cohort 2 were paying for at least part of their

"The details on the GI bill for my children's education were invaluable."
-Survey Respondent (Cohort 3)

education by working part-time or full-time. Comparatively, Cohort 3 was at 28.3 percent. It should be noted that the GI Bill benefits provided to Veterans can also be used for their family members. This may explain why about 16 percent of Veterans have not used their benefits to date.

Table 25. How are you paying for your education/training? Mark all that apply (Question 25 - Asked of TAP Veterans Only)

Education Funding Sources	Cohort 1	Cohort 2	Cohort 3
Student Loans	4.7%	8.4%	9.4%
GI Bill	82.4%	82.4%	83.9%
Working part-time or full-time	19.8%	17.5%	28.3%
Scholarship	9.8%	13.6%	13.8%
Money from other sources	15.8%	12.0%	8.8%
Other	14.6%	12.6%	15.1%
Prefer not to answer	0.0%	0.7%	1.6%
Total Respondents (N)	(199)	(341)	(298)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups. Note: Percentages do not add to 100 because respondents were asked to choose more than one answer.

Veterans also provided comments regarding the GI Bill through question 6 of the survey. One commenter felt that the GI Bill education was important to reaching their post-separation goals. "I felt that since my goal was to attend school, the best information that I learned was about how to use my GI Bill benefits. Additionally, it was nice to re-learn the benefits associated to the multiple GI Bills. This helped me switch to the GI bill that was better for me" (Cohort 3). Another Veteran's comment highlighted that while all Veterans may not be utilizing their GI Bill benefits currently, TAP has helped them understand when the optimal time to use the benefit may be. "For my personal goals of education, they have been able to walk me through the process of fully understanding my benefits and assisting with any issues concerning any paperwork that the school needed. Though I do not currently utilize benefits of the GI Bill, I am fully aware of how to use it and when the perfect time to activate it will be" (Cohort 2).

A majority of those enrolled in education and training programs responded that they were satisfied with their education or training experience (Table 26). Around 80 percent of Veterans in Cohort 2 and Cohort 3 were satisfied with the quality of their education or training experience. This also had the largest percentage difference between the cohorts at 8.2 percentage points (81 percent for Cohort 3, while only 72.8 percent for Cohort 1). For each cohort, around 71 percent of Veterans were satisfied

with the extent to which their education or training is advancing their career goals. Between 72.2 and 75.5 percent of Veterans were satisfied with their learning environment.

Table 26. In the last 3 months of your post military education or training, how satisfied have you been with: (Question 26 - Asked of TAP Veterans Only)

Satisfaction with	Cohort 1	Cohort 2	Cohort 3
The quality of your education or training experience	72.8%	79.5%	81.0%
Total Respondents (N)	(195)	(335)	(296)
The extent to which your education or training is advancing your career goals	71.6%	70.4%	71.1%
Total Respondents (N)	(195)	(336)	(296)
Your learning environment	72.2%	75.5%	74.9%
Total Respondents (N)	(195)	(336)	(296)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

4.C. HEALTH AND RELATIONSHIPS

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

The cross-sectional survey asked Veterans to indicate if they have an ongoing physical or mental health condition, and if so, whether they are currently seeking treatment. Table 27 summarizes the responses regarding health conditions for Veterans who completed TAP. Around two-thirds (63.2% to 70.3%) in each cohort responded that they had some sort of ongoing physical health condition, illness, or disability, with Cohort 1 having the highest percentage (70.3 %). Of those with an ongoing physical health condition, 75 percent in Cohort 1 and Cohort 2 and 67 percent in Cohort 3 are seeking treatment.

Mental and emotional health conditions were less common than physical. Less than half (41.3% to 43.9%) in each cohort indicated that they have an ongoing mental/emotional health condition. Among those with a mental or emotional health condition, about 60 percent are seeking treatment. VA has focused efforts on increasing knowledge and access to mental health care in recent years. ¹⁶ Given this focus, it is a positive outcome that an additional five percent of Veterans (60.8% and 60.3%) in Cohorts 1 and 2 are seeking treatment early on for mental/emotional health issues compared to Cohort 3 (55.3%).

¹⁶ Military to Civilian Transition Report 2018. Page 23. https://www.benefits.va.gov/TAP/docs/mct-report-2018.pdf

Table 27. Percentage of Veterans with ongoing physical and/or mental/emotional health conditions and if they are seeking treatment (Questions 27, 28, 29, and 30 - Asked of TAP Veterans Only)

Physical health condition, mental/emotional health condition, illness, or disability	Cohort 1	Cohort 2	Cohort 3
Ongoing physical health condition, illness, or disability	70.3%	66.6%	63.2%
Total Respondents (N)	(615)	(1,117)	(1,044)
seeking treatment for a physical health condition (among those with an ongoing physical health condition, illness, or disability)	75.7%	75.1%	66.0%
Total Respondents (N)	(460)	(836)	(719)
Ongoing mental/emotional health condition	43.9%	42.9%	41.3%
Total Respondents (N)	(603)	(1,113)	(1,042)
seeking treatment for a mental/emotional health condition (among those with an ongoing mental/emotional health condition)	60.8%	60.3%	55.3%
Total Respondents (N)	(285)	(505)	(431)

While there has been a slight increase in seeking treatment for mental/emotional health issues for Cohort 1 and Cohort 2, many Veterans felt that TAP could do more to assist in Veteran mental health. Some comments from the 2019 Cross-Sectional Survey include:

- "Actually, enrolling with the VA during the transition period would be helpful. Also, I think
 everyone should receive a mental health screening and necessary referrals as a part of leaving
 service. It needs to be for more than PTSD. A suicide prevention brief should also be given"
 (Cohort 3).
- "All they talk about in TAP is resumes and jobs. I think there needs to be more focus on adjusting to being out of the military as well as the mental aspects a lot of veterans take their lives feeling lost and alone" (Cohort 3).
- "Would have liked to be informed of and recognizing the mental health portion of adapting to civilian life" (Cohort 3).
- "There is a psychological aspect for all Servicemembers transitioning out that needs to be addressed. Not labeling anyone in anyway but it seems to be the elephant in the room. It can be hard to go from structured environments to unknown environments which may cause mental distress if one does not have support. Giving a crisis line to call is opposite of being strong and elite as we are expected to be in uniform. More information provided upfront should be considered" (Cohort 2).
- "Help them more. Spend more time explaining all of the benefits and making sure everyone understands all of the information. Again, mental health needs to be a bigger deal. A lot of people have baggage that they aren't ready to face and then upon separation it all comes out if not prepared and seriously I could have been homeless when I got out if it was not for my family. I consider myself to be a very confident person but the anxiety after getting out was awful. Also, I strongly feel veterans should be given health insurance for free for life" (Cohort 2).

Table 28 provides a summary of survey responses to health care coverage related questions among Veterans who attended TAP. About nine in ten have some form of health care coverage. Among those who have coverage, the most common main sources of coverage are VA, employer-provided health insurance, and TRICARE. For Cohorts 1 and 2, VA was the most common main source of health coverage. A slightly larger

About one third of Veterans who took TAP in each cohort use VA as their main source of health care coverage.

percentage in Cohort 3 use employer-provided health insurance (35.2%) as the main source of coverage rather than VA (32.7%), which coincides with the result that they are more likely to be employed compared to the other cohorts.

Table 28. Do you have health care coverage? Which of the following best describes your main source of health care coverage? (Questions 31 and 32 - Asked of TAP Veterans Only)

Health Care Coverage	Cohort 1	Cohort 2	Cohort 3
Have health care coverage	89.6%	91.1%	90.7%
Prefer not to answer	0.9%	1.9%	2.8%
Total Respondents (N)	(612)	(1,118)	(1,045)
Main source of health care coverage (among those with health	n care coverage)		
VA	36.2%	33.9%	32.7%
Employer-provided health insurance	29.6%	29.0%	35.2%
TRICARE	24.4%	29.7%	24.6%
Something else	3.5%	2.1%	2.2%
Medicaid	1.9%	1.1%	1.2%
Plan you purchased through health care exchange	1.5%	2.6%	1.1%
Other government assisted health plan	1.1%	0.5%	0.6%
Medicare	0.7%	0.4%	1.0%
Prefer not to answer	1.2%	0.7%	1.5%
Total Respondents (N)	(502)	(938)	(880)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

Health care coverage was a topic mentioned by many Veterans in the comments section of the survey. One of the main trends in the comments was that Veterans wanted more information on health care. Some highlighted comments surrounding this topic include:

- "The VA system is difficult to navigate. When you spend 20 plus years in one system (Tricare) it's difficult to adjust to the slowness of the VA Health Care system. Your referrals for off VA care take forever to go through the system, there is no way to find when your referral is completed online, and you have to contact the facility directly to get updates. It's very easy to see why so many veterans complain about our after-service health care. I hope it gets better soon" (Cohort 2).
- "The Tricare health care could be talked about more. Not a representative from Tricare that is looking at their best interests, but someone that can explain the pros and cons better. Health and dental care have been my biggest issue since leaving" (Cohort 2).
- "Transitioning to VA Health Care has been confusing. Further assistance with that would have been great" (Cohort 1).

The cross-sectional survey asked Veterans how satisfied they were with their physical health, emotional/mental health, and health care over the last three months. Table 29 presents the findings

for the three cohorts among Veterans who completed TAP. Approximately one-half of Veterans expressed satisfaction ("somewhat satisfied" or "very satisfied") with all three of these health categories. Larger percentages of Veterans were dissatisfied with their physical and emotional/mental health than the health care they had received over the past three months. Slightly more Cohort 3 Veterans were satisfied with their mental health than their physical health. In contrast, slightly more Cohort 1 and Cohort 2 Veterans were satisfied with their physical health than their mental health. About 25 percent of all Veterans expressed dissatisfaction with their physical health, and about 25 percent were dissatisfied with their mental health.

Table 29. Over the last 3 months, how satisfied have you been with: Your physical health; Your emotional/mental health; Your health care? (Question 33 - Asked of TAP Veterans Only)

Satisfaction with	Cohort 1	Cohort 2	Cohort 3
your physical health			
Dissatisfied	29.3%	31.0%	29.9%
Neither satisfied nor dissatisfied	16.6%	16.8%	17.0%
Satisfied	54.0%	52.2%	53.1%
Total Respondents (N)	(612)	(1,119)	(1,043)
your emotional/mental health			
Dissatisfied	30.4%	29.6%	27.3%
Neither satisfied nor dissatisfied	20.2%	18.9%	18.0%
Satisfied	49.5%	51.6%	54.7%
Total Respondents (N)	(614)	(1,118)	(1,041)
your health care			
Dissatisfied	17.9%	17.1%	16.9%
Neither satisfied nor dissatisfied	23.6%	23.1%	23.5%
Satisfied	58.5%	59.9%	59.6%
Total Respondents (N)	(612)	(1,120)	(1,040)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

Many social scientists consider marriage to be a source of social support, particularly during times of stress.¹⁷ Table 30 provides a summary of the marital status of Veterans in each of the survey cohorts. Approximately 67 percent of those who have completed TAP in each cohort are married or living with a domestic partner. Almost 25 percent have never been married, and the remaining are separated, divorced, or widowed (roughly one in ten).

Table 30. What is your marital status? (Question 34 - Asked of TAP Veterans Only)

Marital Status	Cohort 1	Cohort 2	Cohort 3
Living with a domestic partner	7.2%	4.4%	6.6%
Never married	23.6%	24.7%	23.0%
Married	55.1%	59.7%	57.9%
Separated/ Divorced/ Widowed	12.5%	9.3%	11.1%
Prefer not to answer	1.7%	1.8%	1.4%
Total Respondents (N)	(612)	(1,119)	(1,046)

¹⁷ Cutrona, Carolyn E. 1996. Social Support in Couples: Marriage as a Resource in Times of Stress. Sage Publications, Inc.

The survey asks Veterans to respond to questions relating to how they are doing since transitioning to civilian life in terms of social connections and their sense of social isolation. Table 31 summarizes the responses to these questions for Veterans who completed TAP. In response to the question, *How often do you feel that you lack companionship?*, roughly half of Veterans indicated either "some of the time" or "often." Similar proportions responded either "some of the time" or "often" to the question, *How often do you feel left out?* Just over half indicated that they felt "isolated from others" either "some of the time" or "often."

Table 31. Here we want to know how you are feeling since your transition to civilian life. How often do you: Feel that you lack companionship; Feel left out; Feel isolated from others? (Question 40 - Asked of TAP Veterans Only)

How often do you		Cohort 1	Cohort 2	Cohort 3
Feel that you lack companionship?				
Never		24.8%	25.6%	25.6%
Hardly ever		22.3%	22.4%	23.1%
Some of the time		29.9%	32.7%	30.2%
Often		23.0%	19.3%	21.2%
	Total Respondents (N)	(613)	(1,120)	(1,043)
Feel left out?				
Never		25.4%	27.7%	24.0%
Hardly ever		29.6%	22.6%	25.3%
Some of the time		26.5%	30.1%	30.2%
Often		18.6%	19.6%	20.5%
	Total Respondents (N)	(612)	(1,117)	(1,039)
Feel isolated from others?				
Never		24.2%	26.7%	26.5%
Hardly ever		22.1%	18.9%	19.2%
Some of the time		29.3%	30.3%	29.2%
Often		24.3%	24.1%	25.0%
	Total Respondents (N)	(612)	(1,117)	(1,039)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

4.D. FINANCIAL CIRCUMSTANCES

The survey provides information regarding Veterans' financial situation. Survey questions addressed Veterans' income, savings, debt, and housing situation. Table 32 provides the percentages of those who

have completed TAP in each cohort who responded "yes" to questions about their financial situation. In each cohort, more than eight in ten indicated that they are able to pay for all necessary expenses, suggesting that most Veterans feel that their current income is adequate to meet their needs. Smaller percentages of Veterans indicated that they had adequate savings; about half in each cohort indicated that they have at least three months of their typical income set aside in case of an

"The financial planning classes were extremely helpful, especially in terms of taxable and nontaxable income." -Survey Respondent (Cohort 1)

unexpected event. More than 75 percent have insurance coverage to help in the case of an unexpected financial event, and around 67 percent indicated that they had set aside money for retirement.

Table 32. Veterans' Current Financial Situation (Questions 41, 42, 43, and 44 - Asked of TAP Veterans Only)

Financial Situation	Cohort 1	Cohort 2	Cohort 3
Are you able to pay for all necessary expenses, such as mortgage/rent, debt payments, and groceries? (Percentage responded "Yes")	84.1%	85.4%	85.6%
Total Respondents (N)	(615)	(1,115)	(1,039)
Does your household have at least 3 months of your typical income set aside in case of an unexpected financial event? (Percentage responded "Yes")	57.3%	49.4%	47.8%
Total Respondents (N)	(614)	(1,113)	(1,039)
Does your household have the insurance coverage you and/or your family would need if an unexpected financial event were to occur? (Percentage responded "Yes")	77.6%	75.3%	77.9%
Total Respondents (N)	(615)	(1,113)	(1,040)
Has your household begun to set aside money for retirement? (Percentage responded "Yes")	66.4%	66.2%	67.6%
Total Respondents (N)	(614)	(1,112)	(1,041)

The survey addressed other facets of financial health, such as debt and housing stability (Table 33). Most Veterans who completed TAP are not more than one month behind in debt payments. Nearly eight in ten indicated that they did have debt, but only one in ten were more than one month behind on payments. In terms of stable housing, less than one in ten Veterans are concerned that they will lose their housing and will be unable to find stable alternative housing.

Table 33. Is your household more than one month behind on your debt payments (e.g., mortgage or credit card)? Are you currently concerned that you will lose your housing and be unable to find stable alternative housing? (Questions 45 and 46 - Asked of TAP Veterans Only)

Financial Health	Cohort 1	Cohort 2	Cohort 3	
Is your household more than one month behind on your debt payments (e.g., mortgage or credit card)?				
No, my household is not more than one month behind on debt payments	69.8%	72.6%	72.7%	
Yes, my household is over one month behind in debt payments	9.5%	8.3%	10.8%	
Not applicable – my household does not have debt	15.4%	16.5%	12.9%	
Prefer not to answer	5.3%	2.6%	3.7%	
Total Respondents (N)	(615)	(1,114)	(1,040)	
Are you currently concerned that you will lose your housing and be unable	to find stable alt	ternative housing	ξ?	
No	88.3%	90.0%	90.8%	
Yes	8.4%	5.8%	6.7%	
Prefer not to answer	3.3%	4.2%	2.5%	
Total Respondents (N)	(615)	(1,115)	(1,038)	

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

Veterans were asked to provide their annual income range for both themselves and their households. Table 34 and Table 35 provide the income ranges for personal and household income, respectively, for TAP completers who were not enrolled in full-time education or full-time vocational/technical training. In terms of personal annual income, less than one in five reported annual earnings of less than \$25,000. A majority indicated a personal annual income at or above the \$40,001 - \$70,000 range. About one in five receive a personal annual income at the top end of the range at greater than \$100,000.

CPS collects data on individual income of workers. In 2018, for all workers ages 25 through 65, about 60 percent earned at least \$40,000.¹⁸ Veterans who participated in TAP see slightly higher percentages of earners in the same groups. Veterans who participated in TAP that are not enrolled in education full-time also have a higher percentage, earning greater than \$100,000. CPS reports that roughly 16 percent of workers earn greater than \$100,000 compared to between 20 and 24 percent for Veterans who participated in TAP.

Table 34. Please mark expected annual income range, including salary, as well as any retirement income such as your military retirement, any disability payments, real estate income, and any other sources of income, before taxes are taken out. <u>YOUR</u> annual income (Question 49 - Asked of Veterans Not Enrolled in Education or Training Full-Time)

Personal Income	Cohort 1	Cohort 2	Cohort 3
Less than \$25,000	13.5%	12.4%	11.8%
\$25,000 - \$40,000	19.2%	17.1%	17.9%
\$40,001 - \$70,000	24.7%	24.8%	24.2%
\$70,001 - \$100,000	17.4%	15.8%	19.7%
Greater than \$100,000	19.8%	24.0%	21.5%
Prefer not to answer	5.4%	5.8%	4.9%
Total Respondents (N)	(460)	(865)	(831)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

Relative to personal income, greater percentages of those who have completed TAP have household incomes at the higher end of the income range (household income includes income from other earners in the household). Higher household income compared to personal income indicates that many households have more than one earner. Among TAP completers not enrolled in full-time education or vocational/technical training, very small percentages (less than 6%) in each cohort indicated that they lived in a household with an annual income of less than \$25,000. For reference, the 2019 Federal Poverty Level in terms of annual income for a family of two is \$16,910, and for a family of four it is \$25,750.¹⁹ At the other end of the spectrum, more than 33 percent in each cohort reported an annual household income greater than \$100,000.

Table 35. Please mark expected annual income range, including salary, as well as any retirement income such as your military retirement, any disability payments, real estate income, and any other sources of income, before taxes are taken out. <u>HOUSEHOLD</u> annual income (Question 49 - Asked of Veterans Not Enrolled in Education or Training Full-Time)

Household Income	Cohort 1	Cohort 2	Cohort 3
Less than \$25,000	5.8%	5.4%	5.6%
\$25,000 - \$40,000	15.0%	12.4%	10.8%
\$40,001 - \$70,000	18.5%	19.3%	20.6%
\$70,001 - \$100,000	18.1%	16.5%	20.6%
Greater than \$100,000	33.9%	37.7%	37.0%
Prefer not to answer	8.7%	8.7%	5.4%
Total Respondents (N)	(394)	(749)	(739)

¹⁸ U.S. Census Bureau, Current Population Survey, 2019 Annual Social and Economic Supplement. Workers ages 25-65.

¹⁹ See U.S. Department of Health and Human Services, "2019 Poverty Guidelines," available from https://aspe.hhs.gov/2019-poverty-guidelines

FACTORS IMPACTING INDIVIDUAL EARNINGS OF VETERANS

To further understand what impacts individual earnings for Veterans, a statistical model was built using ordinal logistic regression. The variables for this regression were similar to previous regressions conducted in the study.

All of the explanatory variables shown below are significant in predicting earnings. The following table lists the significant variables, sorting in descending order of importance. The table shows the ranking of importance, the description of the variable, and the direction of the effect.

Table 36. Factors Impacting Income: Logistic Regression

Importance	Explanatory Variable	Direction of Effect
1	Officers	+
2	Grade E7-E9	+
3	Male	+
4	Length of Service = 20 Yrs. and more	+
5	White	+
6	Active Duty Member, TAP Eligible	-
7	Grade E -E3	-
8	Black	+
9	Took TAP	+
10	Length of Service = Up to 5 yrs.	-
11	Cohort = 3 Years	+
12	Army	-
13	Hispanic	+
14	Marine Corps	-
15	Not Active Duty Member, Non-TAP Eligible	+
16	Navy	+
17	Age	+

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data.

In general, the data suggests Veterans with a higher grade (Officers, E7-E9) are more likely to indicate higher individual incomes, which is expected. Male Veterans are also more likely to indicate higher individual incomes. The model also shows that TAP has a positive impact on income with Veterans in Cohort 3. Several factors had a negative impact on earnings as well. As expected, Veterans with up to five years of service, active duty Veterans who were TAP eligible, and lower grade Veterans (Grade E1-E3) all had negative impacts on income.

4.E. SATISFACTION AND WELL-BEING

The 2019 Cross-Sectional Survey ends by asking Veterans to rate their overall satisfaction and how they feel about their lives at the moment. The question is rated on a scale of 0 to 10 with 0 being no satisfaction at all and 10 being completely satisfied. Scale scores of 0 to 3 indicate dissatisfaction, whereas scale scores of 7 to 10 indicate satisfaction. Scale scores of 4 to 6 indicate moderate satisfaction. Table 37 provides the percent of satisfied Veterans for different life domains by cohort.

For each cohort, Veterans felt most satisfied with how safe they feel, as about 80 percent of TAP Veterans were satisfied. Being a part of the community ranked lowest for each cohort. Cohort 1 had the lowest satisfaction percentage at 43.1 percent, while Cohort 3 had the highest at 50.2 percent.

Table 37. Thinking about your own life and personal circumstances, how satisfied are you with your: (Question 50 - Asked of TAP Veterans Only)

Life Domain		Cohort 1	Cohort 2	Cohort 3
Life as a whole		57.6%	63.5%	62.2%
	Total Respondents (N)	(610)	(1,112)	(1,037)
Standard of living		69.2%	68.1%	67.7%
	Total Respondents (N)	(611)	(1,114)	(1,040)
Health		51.5%	53.9%	53.9%
	Total Respondents (N)	(611)	(1,112)	(1,040)
Life achievement		57.6%	61.6%	60.9%
	Total Respondents (N)	(611)	(1,112)	(1,040)
Personal relationships		62.1%	64.4%	59.2%
	Total Respondents (N)	(610)	(1,112)	(1,042)
Safety		79.9%	79.8%	79.7%
	Total Respondents (N)	(610)	(1,113)	(1,042)
Being a part of the community		43.1%	46.6%	50.2%
	Total Respondents (N)	(608)	(1,112)	(1,040)
Future security		60.8%	63.1%	60.5%
	Total Respondents (N)	(609)	(1,109)	(1,039)
Spirituality/Religion		52.8%	57.6%	55.4%
	Total Respondents (N)	(609)	(1,111)	(1,038)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

Additional findings from this question include:

- For most life domains, Veterans from Cohort 2 have higher percentages of satisfaction compared to Cohorts 1 and 3. Cohort 1 had a higher level of satisfaction compared to Cohort 2 in the standard of living and safety domains, while Cohort 3 felt more a part of the community compared to Cohort 2.
- Being a part of the community domain had the largest percentage point difference between the cohorts at 7.1 percentage points (50.2% for Cohort 3 compared to 43.1% for Cohort 1).
- The life as a whole domain had the second largest percentage point difference between cohorts at 5.9 percent points (63.5% for Cohort 2 compared to 57.6% for Cohort 1).

The comments from the open-ended questions did not directly focus on these specific domains. They focused more on the transition difficulties, which would cause scores for these domains to vary. One general trend in the comments was the overall difficulty Veterans had in their transitions, which could lead to problems within these life domains. Many Veterans mention how they were not ready and fully educated on how different civilian life was from military life. Many felt unprepared for the life change and struggled with finding happiness and success away from military service. One comment highlighted some of the difficulties, saying: "During the transition classes, more focus is needed on the lack of friendships you will have after getting out" (Cohort 3).

FACTORS IMPACTING VETERAN SATISFACTION

In an effort to determine what factors impact life satisfaction for Veterans, a statistical model was developed using logistic regression. The technique attempts to develop the probability of the event of life satisfaction through a set of possible explanatory variables. First, question 50 (Life Satisfaction) was recoded into three possible values: Satisfied, Not Satisfied, and Not Applicable. Satisfied included a response of 7 to 10. Not Satisfied included a response of 0 to 6. Not Applicable included a value of 11 or the default for missing values.

To account for possible population differences between those taking TAP and not taking TAP, the regression used variables similar to those listed in other sections of this report. All of the explanatory variables shown below are significant in predicting life satisfaction. The following table lists the significant variables, sorting in descending order of importance. The table shows the ranking of importance, the description of the variable, the probability of a positive response for that variable (holding all other variables constant), and the probability of a negative response (holding all other variables constant).

Regarding life satisfaction, the statistical results suggest that TAP has a significant positive impact on life satisfaction, meaning that those Veterans who take TAP are more likely to be satisfied with their lives after separation. Other factors that have positive impacts on life satisfaction include Veterans in the two higher grade segments (Officers, E7-E9), Veterans in the Navy, and Asian Veterans. In general, as age increases, so does the probability of a positive response to life satisfaction.

There were also several factors that had a negative impact on life satisfaction. African American and Hispanic Veterans are far less likely to indicate a positive response for life satisfaction. In general, African Americans who attended TAP indicated lower levels of overall life satisfaction than the overall survey population that took TAP. African Americans who did not take TAP generally scored lower than those that took TAP.

Table 38. Factor Impacting Satisfaction: Logistic Regression

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of a Positive Outlook on Life Satisfaction	Estimated Probability of a Negative Outlook on Life Satisfaction
1	Grade 01 and Above	+	78%	22%
2	Grade E7-E9	+	70%	30%
3	Black	-	34%	66%
4	Took TAP	+	61%	39%
5	Marine Corps	-	40%	60%
6	Grade E4 - E6	+	59%	41%
7	Age	+	58%	42%
8	Not Active Duty Member, TAP Eligible	-	44%	56%
9	Length of Service = Up to 5 yrs.	-	44%	56%
10	Army	_	45%	55%
11	Length of Service = 10 to 20 yrs.	_	45%	55%
12	Hispanic	-	47%	53%
13	Active Duty Member, TAP Eligible	-	47%	53%
14	Asian	+	52%	48%
15	Navy	+	52%	48%
16	Female	_	49%	51%
17	Cohort = 6 Months	_	49%	51%
18	Hispanic	+	51%	49%

Additionally, life satisfaction was analyzed by race and pay grade (Figure 11). In all pay grades except for E1-E3, African American Veterans had lower percentages of Veterans who were satisfied with their lives compared to Veterans of other races. For the E1-E6 pay grade, less than 50 percent of African American Veterans were satisfied with their lives. Sixty-five percent of African American Officers were satisfied with their lives compared to at least 77 percent of all other races. Additional analysis was conducted on African American Veterans to identify potential factors that led to such low satisfaction scores. The additional analysis was inconclusive, and analysis of comments from the survey also mirrored the main themes the study team identified in the original analysis.

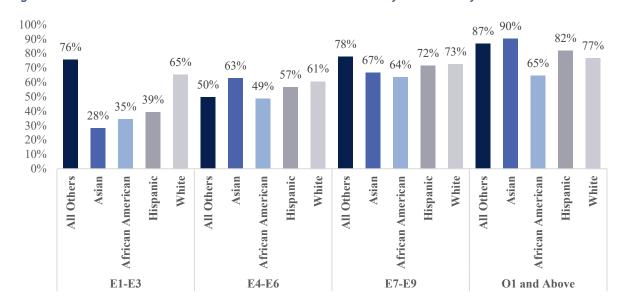


Figure 11. Percent of Veterans Who Are Satisfied with Their Lives by Race and Pay Grade

Veterans in the Marine Corps and Army branches were less likely to indicate a positive response to life satisfaction as well. When looking at cohort groupings, Veterans in Cohort 1 were less likely to have a positive response to life satisfaction; however, that may be expected as they are the most recent group to separate from the military.

A model was also conducted to understand the impacts on future security, which was asked in question 50. The following table lists the significant variables, sorting in descending order of importance. The table shows the ranking of importance, the description of the variable, the probability of a positive response for that variable (holding all other variables constant), and the probability of a negative response (holding all other variables constant).

In general, the data suggests the following:

- The two higher grade categories (Officers and Grades E7-E9) are far more likely to have a positive response to the future security satisfaction question than lower grades.
- Taking TAP has a significant impact on favorably responding to the future security satisfaction question.
- African American survey responders are far more likely to respond negatively to the future security satisfaction question.
- Survey responders that are not active duty (i.e., National Guard Member, Reserve Member, or Reserve Retiree) and non-TAP eligible are far more likely to respond positively to the future security satisfaction question.

Table 39. Future Security: Logistic Regression

Importance	Explanatory Variable	Direction of Effect	Estimated Probability of a Positive Outlook on Future Security	Estimated Probability of a Negative Outlook on Future Security
1	Grade 01 and Above	+	66%	34%
2	Grades E7-E9	+	60%	40%
3	Took TAP	+	58%	42%
4	Black	_	44%	56%
5	Not Active Duty Member, Non-TAP Eligible	+	55%	45%
6	Marine Corps	_	45%	55%
7	Asian	_	46%	54%
8	Female	_	46%	54%
9	Army	-	47%	53%
10	Length of Service = up to 5 yrs.	_	48%	52%

5. SUMMARY AND CONCLUSIONS

The transition from military to civilian life is unique for each Veteran. TAP provides Veterans with information and resources to prepare them to overcome the challenges of re-entering civilian life. While this study will continue to document Veterans progress through a longitudinal study that tracks their outcomes for years to come, it is clear that TAP has a positive impact on Veterans as they enter civilian life across all life domains and in every aspect of post military life.

5.A. EXPERIENCE WITH TAP

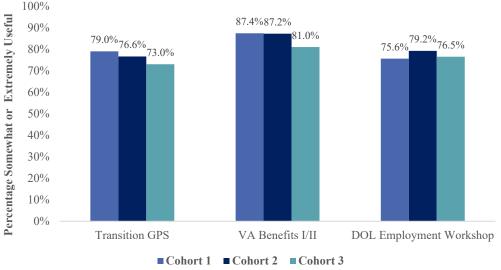
For TAP eligible Veterans in the study, participation in TAP was in line with DoD expectations. Roughly

85 percent of all TAP eligible Veterans took TAP, while 22 percent of non-TAP eligible Veterans took TAP. Veterans who attend TAP courses felt those courses were useful. Overall, about three out of four Veterans who attended the Transition GPS course said it was either somewhat or extremely useful. When asked about the individual components of TAP, Veterans identified the VA Briefings as the most useful. Roughly 75

Over 80 percent of Veterans indicated that the VA Briefings were **somewhat to extremely useful**.

percent of Veterans also found the DOL Employment Workshop to be useful during their transition.

Figure 12. Percent of Veterans Who Found Certain TAP Courses Useful (Question 4 - Asked of Veterans who Took the Listed Course Only)



 $Source: 2019\ Cross-Sectional\ Survey\ Data\ merged\ with\ VA\ Administrative\ Data\ and\ DoD\ Data\ to\ identify\ cohort\ groups.$

Veterans said that TAP had a positive effect on their transitions to civilian life (Figure 13). Overall, 67 percent of Veterans agreed that TAP was beneficial for them to gain the information and skills needed to prepare for transition. In addition to the overall program being beneficial, over 70 percent of Veterans who took TAP agreed that they were given enough time to attend the TAP course during their military service, and they are adjusting well to their civilian goals. While Veterans believe they are

adjusting well to their civilian goals, over 55 percent of Veterans stated that transitioning from active duty was more challenging than expected.

90% 79.5% 78.6% Percentage Agreed or trongly Agreed 76.5% 76.7% 74.9% 80% 71.2% 71.1% 71.4% 70% 64.0% 60% 50% 40% 30% 20% 10% 0% Overall, the program was I am adjusting well at working I was given the time I needed beneficial in helping me gain the during my military career to towards my civilian goals. information and skills I needed attend TAP courses. to prepare me for my transition and post-military life. ■ Cohort 1 ■ Cohort 2 ■ Cohort 3

Figure 13. To what extent do you agree or disagree with each of the following statements about TAP? (Question 5 - Asked of TAP Veterans Only)

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

Veterans assessed the value of specific modules that make up the VA Briefings. Over 67 percent of Veterans either agreed or strongly agreed that TAP was effective in helping Veterans apply for VA benefits, including VA Health Care. Veterans who participated in TAP have higher rates of applying for benefits such as the GI Bill, health coverage, and disability than the overall study universe.

Veterans who took the VA Benefits Briefing agreed that the program was beneficial when applying for VA benefits.

5.B. KEY TAP OUTCOMES ON LIFE DOMAINS

Veterans who participated in TAP exhibit positive outcomes in key life domains. The life domains included in the 2019 Cross-Sectional Survey are employment, education, health and relationships, financial circumstances, and satisfaction and well-being. Figure 14 shows outcomes for employment, education, earnings, and overall satisfaction. In general, about 67 percent of Veterans who took TAP obtain employment after separation, while between 15 and 19 percent pursue education. Veterans who participated in TAP also have positive outcomes in earnings, with between 62 and 65 percent earning at least \$40,000 in personal income annually. These earnings are slightly higher than working individuals from the general population as only 60 percent earn above \$40,000.²⁰ Over 58 percent of Veterans who took TAP are generally satisfied with their lives.

²⁰ U.S. Census Bureau, Current Population Survey, 2019 Annual Social and Economic Supplement. Workers ages 25-65.

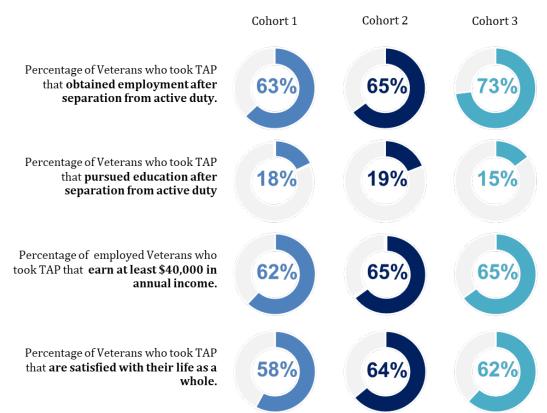


Figure 14. Key Outcomes for Veterans Who Participated in TAP

Veterans who took TAP also have positive outcomes in several other areas. Table 40 highlights outcomes for Veterans who took TAP in five life domains. There is relatively little variation across cohorts. Outcomes across domains include:

Employment: A high percentage of Veterans are employed within 6 months of separating from the military. Over 80 percent of Veterans who took TAP work in permanent positions. Additionally, about 80 percent of Veterans work in full-time positions.

Education: Over 40 percent of Veterans who took TAP have at least a bachelor's degree, which is slightly higher than Gulf War II-era Veterans (38%). About 33 percent of Veterans who took TAP are enrolled full-time in either an education or training program. Veterans who took TAP also take advantage of their GI Bill benefits. Over 80 percent stated that they use those benefits to help pay for education.

Health and Relationships: Almost 90 percent of Veterans who took TAP have health care coverage. Of that group, about 33 percent indicated that VA was their primary source. Additionally, almost 60 percent of Veterans were satisfied with their health care coverage.

Financial Circumstances: Veterans who took TAP generally responded positively to questions on their financial circumstances. Over 80 percent are able to pay for all of their necessary expenses, while 67 percent have already begun setting money aside for retirement.

Satisfaction and Well-Being: In general, Veterans who took TAP show high levels of satisfaction with their lives. Over 67 percent are satisfied with their standard of living. As for their futures, over 60 percent are satisfied with their future security.

Table 40. Outcomes for Veterans Who Took TAP by Domain

Outcome	Cohort 1	Cohort 2	Cohort 3
Employment			
Percent of Veterans who obtained employment within 6 months	85.6%	72.8%	69.3%
Percent of Veterans who work in permanent positions	87.0%	84.4%	83.1%
Percent of Veterans who work full time	83.8%	81.7%	83.1%
Education			
Percent of Veterans with at least a bachelor's degree	41.6%	48.2%	45.9%
Percent of Veterans enrolled in education/training programs full-time	37.3%	33.7%	30.6%
Percent of Veterans using the GI Bill	82.4%	82.4%	83.9%
Health and Relationships			
Percent of Veterans with health care coverage	89.6%	91.1%	90.7%
Percent of Veterans whose main source of health care is VA	36.2%	33.9%	32.7%
Percent of Veterans satisfied with their health care	58.5%	59.9%	59.6%
Financial Circumstances			
Percent of Veterans able to pay for all necessary expenses	84.1%	85.4%	85.6%
Percent of Veterans that have begun setting aside money for retirement	66.4%	66.2%	67.6%
Satisfaction and Well-Being			
Percent of Veterans satisfied with their standard of living	69.2%	68.1%	67.7%
Percent of Veterans satisfied with their future security	60.8%	63.1%	60.5%

Source: 2019 Cross-Sectional Survey Data merged with VA Administrative Data and DoD Data to identify cohort groups.

5.C. MAIN THEMES FROM ANALYSIS

Several key findings and themes were uncovered from the 2019 Cross-Sectional Survey regarding TAP and the Veterans who completed the program. The main themes and key findings are listed and described below. The study team will continue to track these areas in future studies with a focus on determining whether to identify if program and policy changes made for TAP have positive or negative impacts.

- Over 70 percent of Veterans believe that TAP services are useful.
 - Over 70 percent of Veterans believe that TAP has aided in their ability to apply 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, VA Benefits Briefings, and the DOL Employment Workshop, among others.
- Veterans identified the VA Benefits Briefings and DOL Employment Workshop as the most useful TAP courses.
 - Over 87 percent of Veterans from Cohort 1 and Cohort 2 found VA Briefings useful, and 81

percent from Cohort 3 found it useful. Additionally, over 75 percent of Veterans who participated in TAP believed that the DOL Employment Workshop was useful.

 Veterans who participated in TAP show high rates of satisfaction with most aspects of their lives.

Over 57 percent of Veterans who participated in TAP were satisfied with their lives as a whole. Veterans felt similarly about their life achievement. Additionally, over 60 percent of Veterans who participated in TAP are satisfied with their future security. The study team also developed models to identify drivers of satisfaction. Overall, participating in TAP and being a higher grade (E7-E9 and Officers) had the most positive impact on life satisfaction.

- African Americans are the least satisfied group for overall life satisfaction among Veterans
 who participated in TAP. In general, African Americans indicated lower levels of overall life
 satisfaction. For example, compared to all Veterans who participated in TAP, Cohort 1 and
 Cohort 2 African American Veterans were less satisfied with their "life as a whole" by a
 difference of 12 percentage points. Additional analysis was conducted on African American
 Veterans to identify potential factors that led to lower satisfaction scores. The additional
 analysis was inconclusive, and analysis of comments from the survey also mirrored the main
 themes the study team identified in the original analysis. The study team will continue to track
 these results to identify drivers in future studies.
- Veterans, especially in the lowest pay grades, face a number of challenges when transitioning to civilian life.

Veterans identified challenges when transitioning to employment after military service. Two of the main challenges were, *How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance after the transition*. Additional analysis was conducted to identify the challenges that drove negative responses when Veterans were asked if TAP was beneficial. It was determined that TAP is less beneficial for Veterans in lower pay grades (E1-E3). The challenges that drove negative scores among Veterans in lower pay grades include *Understanding how to interact with civilians who are not familiar with the military* and *Learning to have a better work-life balance after the transition*.

- Leadership has a significant influence on a Veteran's TAP experience.
 Over 67 percent of Veterans who took TAP said that their immediate leadership was supportive of their transition. While the majority had positive experiences, some Veterans commented that they lacked support, and that affected their experience with TAP. Additional analysis concluded that Veterans who participated in TAP, but did not receive sufficient support from leadership, ranked the usefulness of TAP classes lower than those who were supported by leadership. Comments echoing these findings include:
 - "As an active duty Servicemember, my leadership made it very difficult to use TAP resources. I was given minimal time for anything other than what was the bare minimum" (Cohort 2).
 - "Leadership needs to let the Servicemembers attend all classes without harassing them about missing scheduled training. We are trying to transition out, not focus on army missions" (Cohort 1).
- TAP has a positive effect on outcomes.

Individuals who take TAP have higher rates of satisfaction with their lives and their future 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 who took TAP use VA benefits at higher rates than the general population of Veterans.
 - Veterans who took TAP are more likely to apply for VA benefits. More importantly, Veterans who took TAP apply earlier for VA benefits, which means they are engaging with VA sooner and are getting benefits sooner.
- Veterans have difficulty navigating VA benefits, especially health care.
 Many Veterans found VA benefits systems to be difficult to navigate and felt they needed more guidance. This was true in general, but specifically for health care. Given that VA is the main source of health care for about 33 percent of Veterans who took TAP, VA may need to explore ways to strengthen their guidance on benefits usage.
- Veterans who participated in TAP still have difficulty translating their military experience to civilian employment.
 Around 55 percent of Veterans found it difficult to translate their military experience to
 - civilian job requirements. These percentages are similar for each cohort, despite Cohort 3 having entered civilian life three years prior. Perhaps this suggests that struggles in salary expectations could stem from challenges in translating military experience to their civilian jobs. Veterans may feel more qualified and expect a higher salary than they are receiving.
- VA needs to continue to improve mental and emotional health services to Veterans as many Veterans still struggle with the mental aspects of transitioning to civilian life. Over 40 percent of Veterans who participated in TAP said they have an ongoing mental or emotional health condition. VA has focused efforts on increasing knowledge and access to mental health care in recent years.²¹ While more recent cohorts show an increase in seeking mental health access, many Veterans felt that VA could be doing more to aid in mental health, especially early in a Veteran's transition. Veterans underestimate the mental challenges of transitioning from military to civilian life, and VA should continue investigating better policies and programs to help Veterans in this area.
- Officers exhibit positive outcomes but feel left out by TAP.
 Officers have a positive earnings and overall satisfaction outcomes, which is expected given their rank. However, comments from the survey were mixed with regards to TAP. Officers in general thought the VA Benefits Briefings were useful but felt many of the other programs were tailored more to lower-ranking Servicemembers. Some comments that highlight this include:
- "The TAP course was designed as one flavor fits all. There are thousands of people transitioning and there are different levels of professionals who are transitioning. As a doctor, I found a lot of the course not helpful" (Cohort 2).
- "The TAP class was geared for E-1 through E-6. E7 and above need a more specialized course. We all have bachelor's if not master's and this class didn't help us at all. Most useful was the VA Benefits, but it was a washed down version" (Cohort 2).
- TAP would be more beneficial if courses were offered during military service, not just close to separation.
 - Some Veterans believed the transition process should have begun earlier. Veterans believed that some of the courses within TAP (financial planning, preparing for education, employment, etc.) are important to discuss early in their military career and then again during their transition to civilian life. Some comments regarding the timeliness of TAP include:

²¹ Military to Civilian Transition Report 2018. Page 23. https://www.benefits.va.gov/TAP/docs/mct-report-2018.pdf

- "Start preparing Servicemembers interested in higher education sooner, especially if they intend to go directly into a 4-year degree program (vs. community college to university)" (Cohort 1).
- "Should've attended Transition GPS course a lot earlier than I did (6 months out). Maybe at 1 year out" (Cohort 1).

6. RECOMMENDATIONS

This section provides recommendations and themes based on the analysis of the 2019 Cross-Sectional Survey data. The recommendations are presented in three groups as follows: (1) Future Analyses and Improving the Study, (2) Areas of Focus for VA, and (3) Areas to Improve TAP.

6.A. FUTURE ANALYSES AND IMPROVING THE STUDY

RECOMMENDATION 1: INCORPORATE ELECTRONIC SURVEY ADMINISTRATION METHODS TO INCREASE RESPONSE RATES.

Although the total number of survey responses received from the 2019 Cross-Sectional Survey resulted in producing statistically valid results, increasing the response rates will ensure a more sustainable sample for the longitudinal survey. The study team recommends incorporating electronic communication methods as an additional survey mode for future surveys. The proposed survey modes in the longitudinal survey, which is currently going through the Office of Management and Budget (OBM) approval process, already include administering and submitting the survey through a safe and secure web-based portal. For the cross-sectional survey, a similar revision is in progress to ensure future survey invitations can be sent via email with electronic reminders.

RECOMMENDATION 2: CONDUCT FURTHER ANALYSIS ON THE FACTORS AFFECTING LOW OVERALL LIFE SATISFACTION SCORES FOR AFRICAN AMERICAN VETERANS WHO TOOK TAP.

The analysis revealed that overall life satisfaction among African American Veterans who participated in TAP is lower. For example, compared to all Veterans who participated in TAP, Cohort 1 and Cohort 2 African American Veterans were less satisfied with their "life as a whole" by a difference of 12 percentage points. This difference was over seven percentage points for Cohort 3 African American Veterans. The study team conducted additional analyses to identify the key drivers behind these low scores, but results were inconclusive. VA must look into methods to increase results for African American Veterans through targeted messaging or additional support. The study team recommends conducting additional research on this group to understand what factors related to TAP may be causing these scores. Recommendations can then be made to improve overall life satisfaction among African Americans.

RECOMMENDATION 3: ANALYZE EFFECTS OF POLICY INSTITUTING RULE THAT TAP MUST BEGIN 365 DAYS PRIOR TO SEPARATION.

Veterans stressed the importance of attending TAP courses early, going as far as saying they would like to be able to attend courses more than once. In light of this, the NDAA for Fiscal Year (FY) 2019 has made it mandatory for TSMs to begin TAP training at least 365 days prior to separating. The study team recommends tracking responses regarding this issue to see if the mandate has a positive effect on outcomes such as applying for VA benefits, employment, and satisfaction.

6.B. AREAS OF FOCUS FOR VA

RECOMMENDATION 1: DEVELOP BETTER MESSAGING TO ENSURE VETERANS ARE AWARE OF ONE-ON-ONE COUNSELING SERVICES PROVIDED BY VA.

While around 75 percent of Veterans who participated in TAP stated that the VA Briefings were useful when applying for VA benefits, many comments in the survey provided constructive criticism based on recent experiences. Veterans, even when detailing positive experiences with the VA Briefings, said that they felt they needed more time with the materials and additional one-on-one assistance. VA offers services such as VA Benefits Advisors and the Personalized Career Planning and Guidance (PCPG) program, also known as Chapter 36, which provides individuals assistance with benefits and career counseling. However, only about 30 percent of Veterans who participated in TAP indicated using the VA Benefits Advisor, and only 10 percent had applied for PCPG. The study team recommends developing and implementing a strategic marketing campaign focused on the one-on-one assistance programs available during and after transition. VA did recently extend the length of the VA Benefits Briefing course and can use a portion of that additional time for implementation. Future cohorts will be analyzed for the impact of that change in this area.

RECOMMENDATION 2: PROVIDE ADDITIONAL MENTAL AND EMOTIONAL HEALTH SERVICES TO TRANSITIONING SERVICEMEMBERS AND ALSO TO VETERANS IMMEDIATELY AFTER TRANSITION.

Over 50 percent of Veterans who participated in TAP stated that the process of transitioning to civilian life was more challenging than expected. Veterans also commented in the survey that transitioning from military to civilian life was difficult and led to mental health issues. VA needs to conduct additional research on the specific mental health concerns affecting transitioning

"I feel the VA can spend more time addressing the emotional feelings that can transpire while changing into the civilian sector." - Survey Respondent (Cohort 1)

Veterans. Some Veterans suggested mental health screenings, while others believed that these issues should be highlighted more prominently during TAP. Many of these areas are being addressed in several ongoing VA programs such as Solid Start, M2C Ready, and the Executive Order 13822 Action Plans. Future analysis should track metrics in these areas to ensure these programs are having the intended impact.

RECOMMENDATION 3: IMPROVE VETERANS' UNDERSTANDING OF AVAILABLE FAMILY BENEFITS.

When Veterans were asked if they understand the VA benefits *available to themselves*, Veterans who took TAP in Cohorts 1 and 2 scored above 80 percent, while 75 percent of Cohort 3 indicated they did. However, a considerably lower percentage of Veterans who took TAP indicated that they understood the VA benefits available *to their families* (about 50%). While many Veterans who did not understand these benefits have never been married, it is still important that they understand these benefits are available in the future. Possible changes may include a curriculum and/or microlearning module focused on benefits and services available to family members and caregivers.

6.C. AREAS TO IMPROVE TAP

RECOMMENDATION 1: IMPROVE TAP CURRICULUM REGARDING THE MOST SIGNIFICANT CHALLENGES VETERANS FACE DURING THEIR TRANSITION.

Veterans identified challenges when transitioning to employment after military service. Several of those challenges identified were significant negative drivers of satisfaction with the overall program when conducting regression analysis. Two of the main challenges were, *How to translate my military experience to civilian job requirements* and *Learning to have a better work-life balance after the transition*. These findings are in line with other information in the report, as Veterans commented that both of these challenges affected their transition. The Military Occupational Classification (MOC) Crosswalk course was identified as one of the less useful courses within TAP. In order to aid Veterans in their transition, the Interagency Working Groups must reevaluate the MOC course to better assist Veterans with aligning their military skills to civilian life.

RECOMMENDATION 2: FOCUS ADDITIONAL RESOURCES ON TSMS IN LOWER PAY GRADES.

When asked if they agreed that TAP was beneficial in helping gain the information and skills needed in preparation for their transition and post-military life, Veterans who participated in TAP at the lowest pay grades (Enlisted E1-E3) scored 10 percentage points lower than Veterans in higher pay grades, including officers (59% of E1-E3 Veterans compared to 69% of Veterans in higher grades). Additional analysis concluded that several challenges affected lower grade Veterans more than Veterans in higher pay grades. Those specifically include *Understanding how to interact with civilians who are not familiar with the military*, with a difference of 20 percentage points (68.2 percent of Veterans in the E1-E3 pay grade compared to 41.8 percent of Veterans in higher pay grades); and *Learning to have a better work-life balance after the transition*, which had a difference of 18.4 percentage points (66.3 percent for E1-E3 Veterans compared to 48 percent for Veterans in higher pay grades). The study team recommends the Interagency Working Groups develop more targeted coursework and modules for Veterans in lower pay grades, specifically focusing efforts on understanding the importance of a work-life balance and how to interact with civilians who are not familiar with the military.

RECOMMENDATION 3: IMPROVE THE TRANSITION GPS CURRICULUM BY FOCUSING ON COURSES THAT RECEIVED A LOW USEFULNESS SCORE.

Only about 50 percent of Veterans in all three cohorts found the *OPM Federal Employment Training* and Entrepreneurship Track courses within TAP as useful. Additionally, Veterans commented that they wanted more assistance with the subject of gaining Federal employment, and they did not feel they were receiving proper instruction during the OPM course. The study team recommends the Interagency Working Groups examine the content of those courses receiving a low score on usefulness and understand the reasons Veterans felt that way. The study team will continue to track the usefulness of the courses at future cross-sectional surveys to assess whether the trend on some courses continues, and in addition, if any actions taken by the Interagency Working Groups produce positive results.

RECOMMENDATION 4: IDENTIFY TAP COURSES THAT CAN BE OPTIONAL FOR OFFICERS AND VETERANS IN HIGHER PAY GRADES.

Veterans who separated from the military at high pay grades (i.e., Officers and Enlisted Personnel E-7 and above) commented in the survey that many courses within TAP were not useful. Comments from these Veterans indicated that while the VA Briefings were useful, they did not find value in many of the other mandatory courses. The TAP Interagency Working Groups should conduct focus groups or surveys with separating or recently separated individuals to understand what core courses they should be required to take, and which can be made optional.

"TAP does not apply to Sr. leaders or high ranking officers very well. Too basic, and not enough info for professionals to transition into another profession. Should separate Sr. Officers and Sr. Enlisted for different TAP classes."

- Survey Respondent (Cohort 3)