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2021 Military Family Lifestyle Survey Comprehensive Report

Spotlight: Veterans

In collaboration with

S **Syracuse University**

**D'Aniello Institute for
Veterans & Military Families**

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At the 20-year mark of the War on Terror, post-9/11 Veteran respondents, on average, show strong employment and financial positions. However, a greater proportion of those with a service-connected disability experience transition difficulties and a lack of preparedness for themselves and their families.

In 2021, the U.S. government and Veteran-serving/military-serving organizations commemorated the 20th anniversary of 9/11 and the War on Terror. Even as the U.S. military adjusts and/or ends its operations in Afghanistan and areas in the Middle East, 4.5 million Veterans have served in the post-9/11 era (as of 2020).¹ The share of post-9/11 Veterans will continue to grow in the overall U.S. Veteran population in the years to come with implications for costs, funding, and resources needed by the VA to provide services for this latest generation of U.S. Veterans.^{2,a}

In the 2021 Military Family Lifestyle Survey (MFLS), 39% of all Veteran respondents have served at some point since September 11th, 2001, and 4 in 10 (41%) of these Veteran respondents have served only during the post-9/11 period. Twenty-two percent of post-9/11 Veteran respondents^b indicate they recently transitioned (separated in the last three years).

Employment Profile of Post-9/11 Veterans

Compared to non-Veterans in the same time period, post-9/11 Veterans have higher employment rates. Employment data from the American Community Survey (ACS) showed that, from 2014-2018, 80% of post-9/11 Veterans were employed, compared to 75% of non-Veterans (ages 18-54).³ More recently, the Current Population Survey (CPS) showed in 2020, approximately 73% of post-9/11 Veterans were employed, compared to 59% of non-Veterans (ages 18 and over).⁴ Consistent with the pre-pandemic ACS data, post-9/11 Veterans report stronger employment rates.^{5,c} While 80% of post-9/11 Veterans with no service-connected disability are employed, employment appears to decrease as disability rating increases: 68% of post-9/11 Veterans with a service-connected disability were employed in 2020 and those rates dropped by 12 points to 56% for those with a 60% or higher service-connected disability rating.⁶

Despite overall robust civilian employment outcomes, a higher proportion of post-9/11 Veterans also experience adverse financial outcomes, compared to Veterans from other eras.⁷ In the 2021 MFLS, about half (53%) of post-9/11 Veteran respondents indicate that they are experiencing financial stress,^d which they attribute to excessive credit card debt (30%), spouse under/unemployment (24%), major home repairs (23%), and student loans (22%). Nearly 6 in 10 (59%) of the same respondent group report having some amount of credit card debt.



^aBased on statistics published by the VA in 2018, a higher proportion of post-9/11 Veterans (compared to Veterans from other service periods) have a service-connected disability and utilize the VA health system exclusively. See source: https://www.va.gov/vetdata/docs/SpecialReports/Post_911_Veterans_Profile_2016.pdf.

^bRespondents who are considered "post-9/11" Veterans are those who select at least one of their service periods to be "September 2001 or later" in the 2021 MFLS.

^cThe percentage data is rounded up for readability and consistency of this report. For original data, please see Table 1 from <https://www.bls.gov/news.release/vet.nr0.htm>.

^dWhen asked about their personal financial condition, respondents indicate that they are in "a great deal" or "some" stress.

**Table 1. Top Contributors to Financial Stress**

Post-9/11 Veteran respondents who report "some" or a "great deal" of financial stress

Excessive credit card debt	30%
Spouse underemployment or unemployment	24%
Major home repairs	23%
Student loans	22%
Out-of-pocket medical costs	21%
Getting behind on bills	21%

student loan debt in their family,^e and 28% have fully paid off their family's student loans.

As the effects of the COVID-19 pandemic continue to disrupt and alter the civilian employment landscape, its impact on Veteran employment — specifically for the post-9/11 generation — is unknown and may become more apparent in the coming years.⁹ While post-9/11 Veterans enjoy strong participation in the labor force and employment rates, and most Veteran respondents (68%) are "somewhat" or "very satisfied" with their current or most recent job, 1 in 5 (21%) of those respondents also indicate that they have changed jobs 5+ times since transitioning.^f As a comparison, baby boomers^g held an average of 12.4 jobs from the age of 18-54, according to the Bureau of Labor Statistics.¹⁰ For post-9/11 Veterans, transitioning out of military service may actually mean several transitions — to different jobs, careers, or professions.

Service-Connected Disability and the Transition Process

As a part of the All-Volunteer Force, service members enter and exit military service for a variety of reasons (see Figure 1 for post-9/11 Veteran respondents' reasons for leaving military service). Regardless of the reasons behind separation from military service, there will be a transition process for Veterans (and their families) during which employment, financial, and mental/physical well-being all undergo substantial changes.

Table 2. Transition Difficulty for Respondent by Service-Connected Disability Rating

Post-9/11 Veteran respondents with a service-connected disability rating

	10-40% Disability Rating (n=74)	50-90% Disability Rating (n=208)	100% Disability Rating (n=146)	Any Disability Rating (n=432)
Transition process was "difficult" or "very difficult"	58%	66%	75%	68%

least a 50% disability rating. While the majority (65%) of post-9/11 Veteran respondents rate their own transition experience as "difficult," further differences exist based on respondents' disability status (see Tables 2 and 3).

The topic of student loans and their resulting financial burden has garnered substantial attention, especially in the recent years and months (particularly due to the economic fallout of the COVID-19 pandemic).⁸

While nearly a quarter of financially stressed post-9/11 Veteran respondents (22%) report student loans contribute to their financial stress, most post-9/11 Veteran respondents (70%) do not report having current student loan debt: 4 in 10 (41%) post-9/11 Veteran respondents report they have never had any

Figure 1: Top Reasons for Leaving Service
Post-9/11 Veteran Respondents

Among post-9/11 Veteran respondents in the 2021 MFLS, 80% report a service-connected^{11,h} disability, and the majority of those (77%) have at

^eIn the 2021 MFLS, respondents were asked about their family's student loans, so the loan could be for themselves, their spouse, their children/dependents, or a combination of those listed.

^fOn average, post-9/11 Veteran respondents in the 2021 MFLS have been separated from the military for nine years by the time of survey fielding [April-June 2021].

^gBaby boomers are individuals born between the years 1957-1964.

^hAccording to the official definition by the VA, "service-connected" means the disability is a result of disease or injury incurred or aggravated during active military service.



When asked about top challenges to their transition, post-9/11 Veteran respondents without a service-connected disability most commonly report issues

related to adjusting to civilian life and finding employment for themselves. Whereas, post-9/11 Veteran respondents with a service-connected disability also report physical injuries and financial struggles as a part of their top challenges, in addition to difficulties in experiencing a loss of connection to the military community and a sense of purpose/camaraderie.

Post-9/11 Veterans generally have strong financial and employment situations, compared to their non-Veteran peers or even to Veterans of other service periods. However, the transition process and outcomes are still uneven within this group as individual experiences are circumscribed by the intersectional effects of a Veteran's race, ethnicity, gender, disability status, and other variables.^{12,13} Even with programs and resources in place to help with the process, the transition from military to civilian life can be challenging for many post-9/11 Veterans.^{14,i}

Table 3. Transition Preparedness for Respondent's Family by Service-Connected Disability Rating
Post-9/11 Veteran respondents with a service-connected disability rating

	10-40% Disability Rating (n=78)	50-90% Disability Rating (n=207)	100% Disability Rating (n=147)	Any Disability Rating (n=436)
Family was not well-prepared to successfully navigate the transition from military to civilian life	35%	52%	52%	49%

Table 4: Top 5 Challenges to Transitioning Out of the Military

Post-9/11 Veteran respondents by service-connected disability status

Without Service-Connected Disability (n=111)	With Service-Connected Disability (n=464)
50% Loss of Connection with Military Community	58% Loss of Connection with Military Community
45% Finding Employment for Myself	53% Loss of Sense of Purpose/Camaraderie
41% Loss of Sense of Purpose/Camaraderie	47% Finding Employment for Myself
33% Getting Socialized to Civilian Culture	45% Physical Injuries
31% Civilian Day-to-Day Life	44% Financial Struggles

ⁱPost-9/11 Veterans are usually referred to as those who served in the "Gulf War-era II" in reports by the U.S. Bureau of Labor Statistics.



Limitations

The sample of post-9/11 Veterans may not be representative of the overall post-9/11 Veteran population. There are several characteristics in this sample that are likely different from those in the general U.S. population. For example, 80% of post-9/11 Veteran respondents in the 2021 MFLS report a service-connected disability. However, varying sources of government data show that approximately 40-43% of all post-9/11 Veterans have a service-connected disability.^{15,16} Moreover, 55% of the post-9/11 Veteran sample also indicate that they are military retired, which implies a long career in the military. The post-9/11 Veteran sample is also 60% male and 40% female, which has a much higher proportion of female Veterans, compared to those in the U.S. post-9/11 Veteran population.^{17, j}

Recommendations



VA

- Expand and institutionalize existing pilot programs, such as the Expiration–Term of Service Sponsorship (ETS-SP) and VA Solid Start, beyond the transition period for Veterans with rated or pending service-connected disability status. These programs can leverage an individualized peer-to-peer model that lends itself to tailor services and care for Veterans with rated or pending service-connected disability status.



Military

- Further build up a network of robust transitioning resources to accommodate the varying needs of Veterans and transitioning populations by leveraging under-utilized existing private and social resources.

^jBased on the 2018 one-year ACS estimates, 17% of post-9/11 Veterans are female.



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- 17 Ibid.