



# Military Family Lifestyle Survey

2023 Comprehensive Report

# Transition and Veteran Experiences

Written for the 2023 MFLS by



D'Aniello Institute for  
Veterans & Military Families

JPMorgan Chase & Co., Founding Partner

## **Veteran experiences in the transition from military to civilian life have implications for whether they recommend military service, regardless of retirement status. Furthermore, preparedness may ease the transition process and improve recruitment and retention outcomes.**

For 10 years, the D'Aniello Institute for Veterans and Military Families (IVMF) has collaborated with Blue Star Families to understand the experiences of military and Veteran families. The IVMF has utilized the annual Military Family Lifestyle Survey (MFLS) as a means to learn more about the processes, needs, and challenges of transition and post-service life for Veterans and their families. Although the respondent sample varies, one constant from year to year is that roughly half of the Veteran respondents described their overall transition as “difficult” or “very difficult.” Data from across the years indicate that many demographic and service-related variables can be considered as risk and protective factors in transition. IVMF findings in recent MFLS reports have explored many of these factors, such as age and types of social support,<sup>1</sup> period of service and disability status,<sup>2</sup> gender and access to resources,<sup>3,4</sup> time since separation,<sup>5</sup> and spouse and Veteran employment,<sup>6</sup> all in relation to transition experiences.

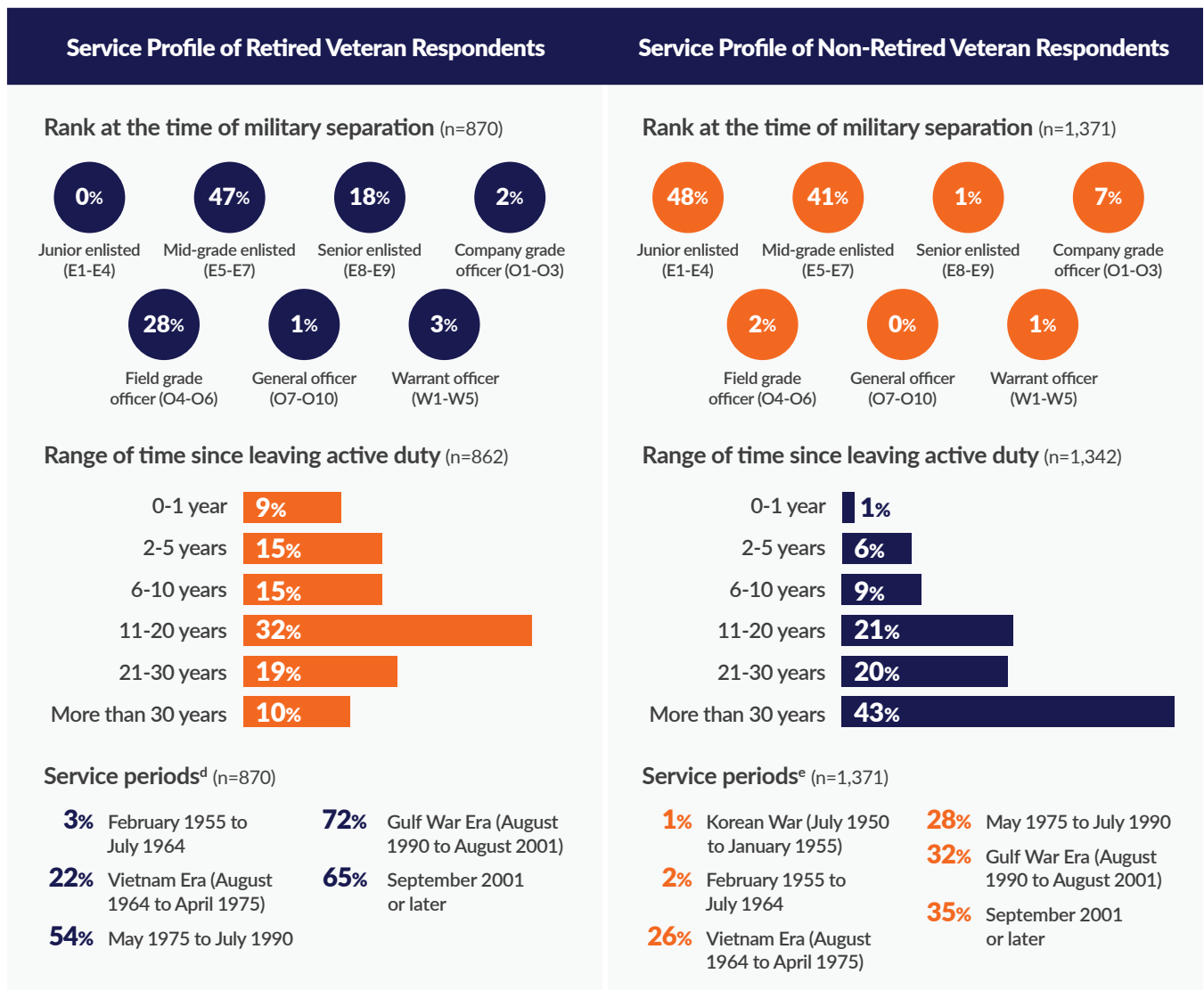


Using data from the 2023 MFLS, we explore how retirement status can impact the military-to-civilian transition by comparing Veteran respondents who retired (having served 20 years or more) with those who did not retire (having served less than 20 years<sup>a</sup>). This analysis covers preparedness for transition, the timeline to transition, the perceived difficulty of the transition process, and the resource needs for military-to-civilian transition. We also consider the implications of these transition experiences for military recruitment and retention, as it represents one of the key challenges facing the U.S. military today.<sup>7</sup> The potential differences by retirement status may provide insightful and clarifying information for current and future policies regarding more tailored support for the military-to-civilian transition process.

<sup>a</sup> This is an approximation and does not consider all circumstances of military retirement. For example, some respondents may have been “retired” due to medical circumstances but they would not have served 20 years. These types of retirement status were not specifically captured in this finding.

## Profile of Veteran Respondents

Out of all Veteran respondents (n=2,261), 39% were categorized as retired and 61% as non-retired.<sup>b</sup> A brief demographic breakdown shows that among those who are retired, most are male (78%),<sup>c</sup> 79% are currently married, their ages range from 38 years old to 88 years old (M=60 years), and 79% described their family financial situation as either “doing okay” or “living comfortably.” For respondents who are not retired, most are male (67%), 64% are currently married, ages range from 20 years old to 92 years old (M=56 years), and 58% described their family financial situation as “doing okay” or “living comfortably.” Also considering their service profiles (see graphics below), 29% of retired Veteran respondents left active duty over 20 years ago, compared to 63% of non-retired Veterans.



<sup>b</sup> Retired and not retired is determined using the survey question “How long were you in the military?” Those who answered “less than a year” to 19 years are considered “not retired” while those who answered 20 years or more are considered “retired.” We were not able to capture some who may be medically retired because they may have served less than 20 years.

<sup>c</sup> To collect statistics on gender identity, respondents were asked “What is your gender?” and for the purpose of reporting, “female” respondents include those respondents who selected “woman” or “trans woman” and “male” respondents include those who selected “man” or “trans man.”

<sup>d,e</sup> Veteran respondents had the option to pick multiple service-periods for the question “When did you or your Veteran serve on active duty in the U.S. Armed Forces?” to reflect their experience.



## Preparing for Military-to-Civilian Transition

According to the Department of Defense (DOD), service members are allowed to begin the Transition Assistance Program (TAP) one year prior to separation or two years prior to retirement.<sup>8</sup> While the actual

timeline in which service members participate in TAP varies, the VA encourages transitioning service members to do this as early as possible.

The 2023 MFLS showed a greater proportion of retired Veteran respondents felt they were “prepared”<sup>f</sup> to successfully navigate the military-to-civilian transition (68%, n=771) compared to non-retired Veteran respondents (44%, n=1150).

The time to prepare for separation from service is varied based on retirement status. Proportionally, more retired Veteran respondents were able to prepare for these changes one to two years before separating. However, more non-retired Veterans selected “I did not or was not able to prepare for my transition.” Furthermore, a

substantial proportion of all Veteran respondents, regardless of retirement status, had “less than a year before separating” despite DOD and VA recommendations.

**Table 1: When Did You Start to Prepare for the Transition from Military to Civilian Life?**  
Veteran respondents

	Retired (n=788)	Non-retired (n=1,199)
Less than a year before separating	44%	46%
1-2 years before separating	36%	11%
3 or more years before separating	7%	1%
I did not or was not able to prepare for my transition	8%	34%
I don't know	5%	9%
Total	100%	100%

**Table 2: When Did You Start to Prepare for the Transition from Military to Civilian Life?**  
All Veteran respondents

		I don't know (n=119)	Less than a year before separating (n=880)	1-2 years before separating (n=412)	3 or more years before separating (n=66)	I did not or was not able to prepare for my transition (n=454)
How prepared were you and your family to successfully navigate the transition from military to civilian life?	“Prepared”	47%	58%	79%	82%	21%
	“Unprepared”	53%	43%	21%	18%	79%
	Total	100%	100%	100%	100%	100%

<sup>f</sup> Respondents categorized as “prepared” selected “very prepared” or “somewhat prepared” in response to the question “How prepared were you and your family to successfully navigate the transition from military to civilian life?”

## Assessment of Overall Transition Process

Overall, Veteran respondents find the transition from military to civilian life “difficult,”<sup>g</sup> with proportionally more non-retired Veterans (63%) describing their transition as “difficult” or “very difficult” compared to 52% of retired Veteran respondents. Preparedness may explain some respondents’ assessment of the level

**Table 3: How Prepared Were You and Your Family to Successfully Navigate the Transition from Military to Civilian Life?**

Veteran respondents

Retired		“Prepared” (n=524)	“Unprepared” (n=245)
How would you describe the overall transition from military to civilian life?	“Difficult”	38%	82%
	“Smooth”	62%	18%
	Total	100%	100%

**Table 4: How Prepared Were You and Your Family to Successfully Navigate the Transition from Military to Civilian Life?**

Veteran respondents

Non-Retired		“Prepared” (n=505)	“Unprepared” (n=635)
How would you describe the overall transition from military to civilian life?	“Difficult”	34%	86%
	“Smooth”	66%	14%
	Total	100%	100%

of difficulty of military-to-civilian transition.

Regardless of retirement status, a greater proportion of Veteran respondents who are “prepared” also characterize their transition process as “smooth” or “very smooth,” with 62% of retired Veterans who felt “prepared” reporting a smooth transition and 66% of non-retired Veterans who felt prepared reporting the same.

## Resource Needs for Veteran Respondents

Current discussion surrounding transition often relates to program and resource needs for service members who are just leaving military service to beyond. However, when considering retirement status and the differences in preparedness and perception of transition, the most common unmet resource needs<sup>h</sup> for non-retired post-9/11 Veteran respondents<sup>i</sup> were “employment and career development” resources and “community service” resources (Table 5). For retired post-9/11 Veteran respondents, the most common unmet needs include “legal services” and “behavioral and mental health care” (Table 6). Some of the collective differences in resource needs between retired and non-retired post-9/11 Veteran respondents may reflect their age and differences in post-service life needs, but they are nonetheless unmet by existing resources and/or outreach efforts.

<sup>g</sup> Transition process categorized as “difficult” includes answers “very difficult” and “difficult” in response to the question “How would you describe the overall transition from military to civilian life?”

<sup>h</sup> Unmet resource needs is determined based on the questions “Have you or your family used services or programs of the following types in the last 12 months?” and the proportion of respondents who answered “No, I/we needed it but didn’t get it” to a specific resource category (e.g., benefits and claims assistance, behavioral and mental health care).

<sup>i</sup> Analysis in Table 5 and Table 6 does not take into account of the length of time that have passed since post-9/11 respondents separated from military service.

**Table 5: Resource Needs in the Last 12 Months**

Non-retired post-9/11 Veteran respondents

	I needed it, but didn't get it
Employment and career development (e.g., job training, job placement services, resume writing, starting a business) (n=406)	<b>29%</b>
Community service (e.g., finding volunteer opportunities, social support) (n=406)	<b>27%</b>
Food and nutrition (e.g., food stamps) (n=407)	<b>24%</b>
Legal services (e.g., wills, power of attorney, VA benefit appeals, resolving landlord disputes, divorce, custody/child support) (n=403)	<b>23%</b>
Behavioral and mental health care (e.g., access to and availability of mental health services) (n=405)	<b>21%</b>
Benefits and claims assistance (e.g., assistance with Veteran education, disability, health, and loan programs) (n=408)	<b>21%</b>
Housing services or assistance (e.g., locating affordable housing, housing subsidies or vouchers, transitional housing) (n=405)	<b>20%</b>
Caregiving resources (e.g., resources related to caregiving needs of day-to-day life in your community) (n=403)	<b>17%</b>
Medical care (e.g., access to and availability of medical care for military members, Veterans, and their families) (n=407)	<b>15%</b>
Food and nutrition from school (e.g., meals from school, free lunch program) (n=402)	<b>13%</b>

**Table 6: Resource Needs in the Last 12 Months**

Retired post-9/11 Veteran respondents

	I needed it, but didn't get it
Legal services (e.g., wills, power of attorney, VA benefit appeals, resolving landlord disputes, divorce, custody/child support) (n=505)	<b>17%</b>
Behavioral and mental health care (e.g., access to and availability of mental health services) (n=509)	<b>12%</b>
Employment and career development (e.g., job training, job placement services, resume writing, starting a business) (n=505)	<b>11%</b>
Benefits and claims assistance (e.g., assistance with Veteran education, disability, health, and loan programs) (n=510)	<b>10%</b>
Community service (e.g., finding volunteer opportunities, social support) (n=509)	<b>9%</b>
Caregiving resources (e.g., resources related to caregiving needs of day-to-day life in your community) (n=504)	<b>8%</b>
Food and nutrition (e.g., food stamps) (n=505)	<b>8%</b>
Medical care (e.g., access to and availability of medical care for military members, Veterans, and their families) (n=511)	<b>7%</b>
Housing services or assistance (e.g., locating affordable housing, housing subsidies or vouchers, transitional housing) (n=505)	<b>6%</b>
Food and nutrition from school (e.g., meals from school, free lunch program) (n=500)	<b>4%</b>

## Implications for Military-to-Civilian Transition

The military-to-civilian transition experience may affect how Veteran respondents perceive military service, and whether they would recommend it to a younger generation. There is a significant difference in the likelihood to recommend military service to a young person in their family by retirement status; retired Veteran respondents are more likely to recommend service ( $M=6.75$ ,  $SD=3.20$ ,  $n=800$ ) than those who are not retired ( $M=6.23$ ,  $SD=3.44$ ,  $n=1,234$ ). There is also a significant difference in mean likelihood to recommend service scores between those reporting a smooth transition experience and those reporting a difficult transition; Veteran respondents with a smooth transition were more likely to recommend service to a young person in their family ( $M=6.90$ ,  $SD=3.18$ ,  $n=766$ ) than Veterans with a difficult transition experience ( $M=6.13$ ,  $SD=3.41$ ,  $n=1,080$ ).

**Table 7: Mean of Likelihood to Recommend Military Service**  
Veteran respondents

Retired		Non-Retired	
"Difficult" Transition (n=382)	"Smooth" Transition (n=353)	"Difficult" Transition (n=689)	"Smooth" Transition (n=408)
<b>6.36<sup>j</sup></b> (SD=3.34)	<b>7.18</b> (SD=3.0)	<b>5.99</b> (SD=3.44)	<b>6.67</b> (SD=3.31)

When considering both retirement status and difficulty of transition together, Veteran respondents who are retired and reported a smooth transition process were the most likely to recommend service ( $M=7.18$ ,  $SD=3.0$ ) and those who are not retired and had a difficult transition were the least likely to recommend military

service ( $M=5.99$ ,  $SD=3.44$ ). However, Veteran respondents who report a smooth transition experience are more likely to recommend military service to a young person in their family than those with a difficult experience, regardless of their retirement status.

Overall, results from the 2023 MFLS support recommendations that preparation, including having the time to prepare, is an important aspect of the process that can help secure a smooth transition for Veteran respondents. Consequently, Veteran respondents who reported a smooth transition process were more likely to recommend military service, regardless of their retirement status. Ultimately, all transitioning service members have the potential to be prepared, have a smooth process, and be successful in their post-military life. There is an urgent need for further research into the dynamics of military-to-civilian transition so government entities and MSO/VSOs can help ensure the long-term success of our Veterans in and out of military service.

### Spotlight on Service-Related Illnesses for Post-9/11 Veterans

The recent passage of the PACT Act in Congress signaled the long-term commitment of the U.S. government to rectify the harm on service members through exposure to toxic substances during military service. Among post-9/11 Veteran respondents, 4% indicated that they had been diagnosed with a service-related cancer and 18% have filed a PACT Act claim.

**"Cancer is a big problem for us Veterans, many of my friends are passing away that I served with. I myself have been diagnosed with skin cancer [at a young age]. My husband who is a Veteran has precancerous polyps and he is only 35. Getting care that looks into cancer before the CDC guidelines recommend is quite difficult, and causes many preventable cancer deaths to occur."**

Army Veteran Respondent

<sup>j</sup> A between-group ANOVA analysis indicated there was a significant difference in mean likelihood to recommend service scores:  $F(3,1828)=10.86$ ,  $p < .01$ . However, post-hoc comparisons using the Tukey HSD test indicated that the only significant differences were between non-retired Veteran respondents with difficult transitions and non-retired respondents with smooth transitions, non-retired Veteran respondents with difficult transitions and retired respondents with smooth transitions, and retired Veteran respondents with difficult transitions and retired with smooth transitions. This indicates that, regardless of retirement status, Veteran respondents with a smooth transition are significantly more likely to recommend service than those who characterize their transition as difficult.

## Limitations

The respondent sample is not weighted to reflect the general Veteran population and there may be demographic or service-related variables that impact the transition process that were not accounted for. Though the 2023 MFLS Veteran sample is comparable in many ways to the national Veteran population, results are not generalizable to the broader Veteran population. Finally, the VA was part of the survey distribution channel and provided a valuable opportunity to examine issues facing Veterans, this recruitment methodology may have limited the capacity to reach younger Veterans and/or those not served by the VA.

## Recommendations

Consider potential differences among transitioning service members and promote a more holistic and tailored transition.

- **Tailored Transition Programs:** Review existing transition assistance program (TAP) and consider factors such as length of service, rank at separation, and service era to build a customized experience. For example, customized options for post-9/11 Veterans who did not retire and have specific transition needs.
- **Early and Continuous Transition Preparation:** Encourage and facilitate the start of transition preparation well before the recommended timelines by the DOD. This could involve periodic assessments and preparatory steps starting from the midpoint of a service member's career, rather than just at the end.
- **Enhanced Support for Non-Retired Veterans:** Implement additional support mechanisms for Veterans who leave service before retirement, as they seem to face more difficulties in transitioning. This support could include expanded career counseling, job placement services, and mental health support.
- **Focus on Employment and Community Services:** Strengthen employment and career development support, as well as community integration services, especially for post-9/11 non-retired Veterans. This could involve partnerships with private sector companies and community organizations.



## Endnotes

- 1 Blue Star Families (2023). *2022 Military Family Lifestyle Survey Comprehensive Report*.  
[https://bluestarfam.org/wp-content/uploads/2023/03/BSF\\_MFLS\\_Spring23\\_Full\\_Report\\_Digital.pdf](https://bluestarfam.org/wp-content/uploads/2023/03/BSF_MFLS_Spring23_Full_Report_Digital.pdf)
- 2 Blue Star Families. (2022). *2021 Military Family Lifestyle Survey Comprehensive Report*  
[https://bluestarfam.org/wp-content/uploads/2022/03/BSF\\_MFLS\\_Results2021\\_ComprehensiveReport\\_3\\_22.pdf](https://bluestarfam.org/wp-content/uploads/2022/03/BSF_MFLS_Results2021_ComprehensiveReport_3_22.pdf)
- 3 Blue Star Families. (2021). *2020 Military Family Lifestyle Survey Comprehensive Report*.  
[https://bluestarfam.org/wp-content/uploads/2021/10/BSF\\_MFLS\\_CompReport\\_FULL.pdf](https://bluestarfam.org/wp-content/uploads/2021/10/BSF_MFLS_CompReport_FULL.pdf)
- 4 Blue Star Families. (2020). *2019 Military Family Lifestyle Survey Comprehensive Report*.  
<https://bluestarfam.org/wp-content/uploads/2020/03/BSF-2019-Survey-Comprehensive-Report-Digital-rev200305.pdf>
- 5 Blue Star Families. (2019). *2018 Military Family Lifestyle Survey Comprehensive Report*.  
<https://bluestarfam.org/wp-content/uploads/2019/03/2018MFLS-ComprehensiveReport-DIGITAL-FINAL.pdf>
- 6 Blue Star Families. (2018). *2017 Military Family Lifestyle Survey Comprehensive Report*.  
<https://bluestarfam.org/wp-content/uploads/2017/11/MFLS-ComprehensiveReport17-FINAL.pdf>
- 7 U.S. Government Accountability Office. (2023). *National security snapshot: DOD active-duty recruitment and retention challenges*. GAO. <https://www.gao.gov/products/gao-23-106551>
- 8 Vergun, D. (2023, October 18). *Military well prepared for civilian transition, official says*.  
[defense.gov](https://www.defense.gov/News/News-Stories/Article/Article/3561651/military-well-prepared-for-civilian-transition-official-says/#:~:text=Service%20members%20are%20allowed%20to); U.S. Department of Defense. <https://www.defense.gov/News/News-Stories/Article/Article/3561651/military-well-prepared-for-civilian-transition-official-says/#:~:text=Service%20members%20are%20allowed%20to>