

# The Next Mission: *American Veterans and the Transition Back to Civilian Communities*

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*“There wasn’t some concerted effort to erect hurdles for veterans, but their existence is an abrogation of our duty as citizens. This is one of the most profound social contracts we enter into as a nation. We ask our men and women in uniform to risk their lives in our defense. It is the tiniest reciprocation that we, in turn, demand that they come home to fair and equitable access to jobs, housing, and the services they were promised. The return from war is difficult enough – the wounds aren’t just physical and the barriers aren’t just structural.”*

—John C. Williams, President and CEO, Federal Reserve Bank of San Francisco<sup>1</sup>

## Introduction

**N**early one in ten adult Americans is a veteran. They are family members, friends, and neighbors making the difficult transition from military service back to civilian life. As they do so, it is clear that their commitment to service is not shorn away when they step out of their uniforms and into a civilian environment; in fact, in surveys of recent veterans, the vast majority assert that one of their top aims is to secure a job that brings with it a mission and sense of purpose.<sup>2</sup> Similarly, employers often highlight the traits in veterans that make them attractive as civilian employees, including their interest in giving back to their communities, leadership, loyalty, flexibility, and determination to get the job done.<sup>3</sup> Members of the American public regularly express their appreciation for veterans’ service and say that they believe veterans deserve their communities’ support in making the transition to civilian life.<sup>4</sup>

Yet the statistics and the views of veterans themselves you will read below make it just as evident that the journey from service member to civilian is stacked with multiple complex challenges, and veterans are not receiving the services and support they need to fully readjust to life outside the military. Veterans of all generations, but particularly younger veterans of recent conflicts, often struggle to find employment, access adequate health care and educational opportunities, maintain stable housing, and secure their household finances. While veterans note that they appreciate the supportive sentiment of the public toward veterans, some say they are uncertain that American civilians understand the extent of the issues with which they are grappling, and point out that there is great need for assistance from veterans’ service providers, employers, higher education institutions, and community members.<sup>5</sup>

The articles that follow in this issue of *Community Investments* discuss some of the reasons why we are seeing a degree of disconnection between what veterans need and the resources available to them in their communities. As we consider how the public can address these missing links, the articles provide evidence from local initiatives demonstrating effective ways for communities to recognize, support, and collaborate with veterans in the arenas of employment, housing, education, and financial stability. Many of the initiatives and interviews presented here also look at the ways in which veterans themselves are serving and supporting their fellow veterans and their broader communities.

But who are these American veterans, and what do communities need to know about veterans to effectively work with them and improve conditions on their behalf? This introductory article examines the status of today’s veterans with a particular focus on post-9/11 veterans, provides a summary of their opinions and concerns as they return to civilian life, and details the challenges many of our veterans face in securing health care, employment, housing, and stable household finances.



## Veteran Demographics

**Number of U.S. Veterans in 2013: 21,263,779**

### Period of Service:

Post 9/11 .....	<b>12%</b>
First Gulf War .....	<b>17%</b>
Vietnam War .....	<b>35%</b>
Korean War .....	<b>12%</b>
World War II .....	<b>9%</b>

### Age & Gender:

**93%** male, **7%** female  
**44%** over age 65  
**8%** 18-34 years old

### Female Veterans:

**20%** of current military recruits  
**15%** of active-duty service members  
**42%** younger than age 45  
 More likely to be people of color  
 Enlisted women increased from **1%** of force in 1970 to **14%** in 2012

### Income & Educational Attainment (vs. Non-Veterans):

Median income .....	<b>\$37,346</b> .....	<b>(\$26,937)</b>
High school graduate .....	<b>30%</b> .....	<b>(28%)</b>
Some college/Associate's degree .....	<b>36%</b> .....	<b>(29%)</b>
Bachelor's degree or above .....	<b>26%</b> .....	<b>(29%)</b>

### Disability Status & Financial Stability (vs. Non-Veterans):

Unemployed .....	<b>9%</b> .....	<b>(10%)</b>
Poverty Rate .....	<b>7%</b> .....	<b>(13%)</b>
With a disability .....	<b>26%</b> .....	<b>(15%)</b>
With a service-connected disability rating .....	<b>16%</b>	

Sources: ACS 2013, DAV 2014, DOD 2012

## A Difficult Adjustment

As service members return home to their communities, many say they feel unprepared to make the transition from military to civilian life. In three different surveys of post-9/11 veterans, at least half reported that they had a difficult time making the adjustment, and that they felt the military was not doing enough to make the transition easier on new veterans.<sup>6</sup> Post-9/11 veterans were more likely to note difficulties moving back into civilian life than previous generations of veterans, and those who experienced serious injury, service-related trauma, and negative impacts of service on their family life reported the greatest challenges in adjustment.<sup>7</sup>

Physical and mental health issues present significant challenges for post-9/11 veterans in particular. Just 15 percent of veterans claimed disability payments related to service injuries after World War II; that figure is over 50 percent today.<sup>8</sup> Over 52,000 post-9/11 veterans have been wounded during service, and one-third of them suffered injuries so severe that it is likely they would not have survived before recent advances in combat-area medical care.<sup>9</sup> In a survey of Iraq and Afghanistan Veterans of America (IAVA) members, 53 percent reported having a mental health service-related injury, such as traumatic

brain injury (TBI) or post-traumatic stress disorder (PTSD). Another survey found that 43 percent of interviewed veterans felt their current physical health is worse than before service, and 31 percent felt their mental health had declined.<sup>10</sup> Improvements in medical care therefore have saved countless lives in and after battle, but the long term effects of living with these injuries and the impact of multiple deployments and traumatic service-related experiences on the mental health of many post-9/11 veterans take a significant toll on these Americans and their families.<sup>11</sup> Those interviewed in the recent Los Angeles County Veterans Study explained that as separating service members, they did not think that they would need as much time to recover as they did after leaving military service, or did not realize how severe their health issues were until several months after separation.<sup>12</sup>

Many veterans also express concern for their fellow veterans who are struggling with severe health conditions. In an IAVA survey, 73 percent of respondents said they did not believe that their fellow veterans were getting proper mental health care, and noted that in their opinion, the stigma surrounding mental health conditions is the key reason that veterans avoid getting help.<sup>13</sup> Over half of veterans surveyed in a Washington Post study reported that they know at least one active duty service member or post-

9/11 veteran who has tried to commit suicide, suggesting that adequate assistance is not reaching those who need it most.<sup>14</sup> Further, 80 percent of veterans interviewed in a 2012 study felt strongly that employers who hire veterans and want to be seen as “veteran friendly” companies need to be ready to provide appropriate leave benefits to accommodate treatment of the service-related health issues veterans face, whether physical or mental health-related. The study notes that veterans believe employers need to understand that veterans need more than just a job, but also “health and transition support” to be effective employers if they are dealing with service-related injuries.<sup>15</sup>

Beyond health care, veterans may also need support in other areas related to their transition to civilian life, including employment, housing, and financial education. Transitional Assistance Programs (TAP) are offered to veterans upon their separation from the military, but a three-hour pre-separation counseling session is the only mandatory element, so some veterans skip other voluntary options such as employment workshops provided by the Department of Labor and VA benefit sessions.<sup>16</sup> Of those who did attend TAP sessions, the majority of attendees surveyed did not find the programming useful to them in reintegrating into civilian society or finding a job.<sup>17</sup> This lukewarm reception may have more to do with the timing of TAP offerings than the content. In interviews, veterans suggested that TAP resources around employment and benefits might be more useful to them if they were offered after veterans had been home for a few months and had time to rest and recuperate; TAP sessions typically take place immediately after service when newly separated veterans are more focused on getting home and unsure of what they will be doing next.<sup>18</sup>

## Employment

Difficulty finding and retaining a job that meets a veteran’s needs and expectations is often cited in veteran surveys as the most significant barrier to a successful transition back to civilian life.<sup>19</sup> The vast majority of veterans did not have a job lined up when they left the military.<sup>20</sup> In a recent survey of veterans in Los Angeles County, many said that they were under the impression that they would not have any trouble finding a job and that they were told employers were eager to hire veterans, but this was not their experience when they looked for employment.<sup>21</sup>

Employer studies show that even though many employers feel veteran hiring should be prioritized and believe that veterans often have the general qualities of an ideal employee, “in practice, most individual American businesses will hire veterans only when they perceive that it is good for business to do so.”<sup>22</sup> Employers also express confusion about where to find and how to attract veteran candidates for open jobs, and some hesitation about hiring

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those who are still serving in the National Guard or Army Reserve because they could be redeployed and have to leave their jobs – even though having a steady civilian job is the only way most reservists can afford to stay in the Guard or Reserve to begin with.<sup>23</sup> Those who do actively hire veterans often do not take additional steps to track veteran employees’ progress and offer ongoing support services and retention efforts specific to veterans.<sup>24</sup>

At the same time, some veterans struggle with their own preconceptions about what employers think of veterans, with the job application process, and with the challenge of how to present their military skills and experience in a civilian context. Over two-thirds of veterans looking for work stated in an IAVA survey that they actively seek out companies that explicitly state their interest in hiring veterans, suggesting that veterans appreciate employer efforts to extend opportunities more directly to those who have served.<sup>25</sup> Yet many veterans express concerns and hesitations around how they believe employers see them as potential employees. In the Los Angeles County veteran survey, the majority of respondents said they did not think employers understood veterans’ needs, and that they felt employers would assume veterans do not have the right skills for the job; smaller numbers of respondents further felt that employers see veterans as dangerous or “broken.”<sup>26</sup> In the same survey, veterans also expressed frustration with the typical job application process run through websites, stating that they would strongly prefer to speak with employers in person, and also said it was their experience that many veteran hiring initiatives did not deliver when it came to actually landing a job.<sup>27</sup>

Perhaps in light of these frustrations, some veterans are sidestepping the traditional job market. Many work directly for the federal government, where veteran priority hiring policies are in place; almost half of all new federal employees are veterans.<sup>28</sup> Others choose to start their own businesses. In 2012, nine percent of all business owners were veterans, and nine percent of these veteran business owners had service-related disabilities, a proportion that is on the rise in recent years.<sup>29</sup> According to the Small Business Administration, the number of female and Latino veteran business owners and veterans under 35 years old who have started their own businesses has also consistently increased since 2008.<sup>30</sup>



## Financial Stability

Financial stability is a major challenge for many veterans. In Los Angeles County, for instance, more than one-third of surveyed post-9/11 veterans reported that they had financial problems in the past year.<sup>31</sup> An IAVA veteran survey revealed that nearly two-thirds of respondents had difficulty covering all of their monthly bills in the previous year.<sup>32</sup> Some veterans said they assumed they would earn more in civilian jobs than they had in the military, but discover after separation that this is usually not the case, especially for younger veterans and those who were officers in the military.<sup>33</sup> As a case in point, the LA county survey showed that almost one-quarter of all working veterans in the county earn poverty-level wages or less.<sup>34</sup>

Money management problems were regularly cited in veteran surveys and studies as a key cause of veteran financial instability, often beginning while a veteran was still an active duty service member. In 2009, for example, 27 percent of service members were shown to have \$10,000 or more in credit card debt, and an additional 10 percent had credit card debts over \$20,000, compared to 16 and seven percent of civilians, respectively.<sup>35</sup> More payday lending businesses are located in military base zip codes than anywhere else in the United States and, correspondingly, service members are three times more likely than civilians to take out payday loans.<sup>36</sup> In a recent study, veterans who reported money mismanagement such as writing bad checks, going over their credit limit, or having debts turned over to a collection agency showed much higher rates of homelessness than those who managed their money well, regardless of their income.<sup>37</sup>

Unsurprisingly, surveyed veterans assert that active duty service members and recently separated veterans are in dire need of financial education to ensure a more stable transition to civilian life. Roughly two-thirds of veteran respondents in an IAVA study said they either did not have access to any financial education programming during their transition period out of the military or that the services and training they did receive was inadequate.<sup>38</sup> The Los Angeles County study noted that veterans overwhelmingly felt “service members need more training and awareness of everyday expenses and how to manage a budget, something that many service members have little experience doing while on active duty.”<sup>39</sup> Those who had not lived on their own, managed their own money, or had civilian jobs before joining the military may be particularly vulnerable to financial instability as veterans for this reason.

## Housing

Given the many challenges veterans face finding and retaining employment and adequately managing their finances, housing instability is an unfortunate reality for too many veterans. In a one-night count of homeless indi-



viduals across the United States in January 2014, the U.S. Department of Housing and Urban Development reported that 49,933 veterans were homeless, meaning that more than one in 10 homeless individuals were veterans.<sup>40</sup> Of these homeless veterans, 4,722 were women, 1,708 were members of homeless families with children, and 17,885 were in unsheltered conditions.<sup>41</sup>

Geographies in the 12th District showed some of the highest numbers of homeless veterans in this count, with 37 percent of all U.S. homeless veterans living on the street or in shelters in some part of the District, and nearly one-quarter in California alone.<sup>42</sup> Seven of the 10 cities with the largest number of homeless veterans were Western metropolitan areas: Los Angeles, San Diego, Las Vegas, San Jose, San Francisco, Seattle, and Oakland. In Los Angeles County, 21 percent of post-9/11 veterans and fully 30 percent of pre-9/11 veterans reported an unstable housing situation.<sup>43</sup>

While there are many contributing factors to veteran homelessness, health problems play a significant role. A VA study of the veteran cohort that separated from the military between 2005 and 2006 clearly stated, “The presence of mental disorders (substance disorders and/or mental illness) is the strongest predictor of becoming homeless after discharge from active duty.”<sup>44</sup> The same study found that certain veterans were at higher risk for homelessness within five years of separation from the military, including those deployed to Iraq and Afghanistan; female veterans, particularly those who had experienced military sexual trauma; veterans younger than 35 years old; those who enlisted as opposed to officers; and those in lower pay grades in the military.<sup>45</sup> The risk of homelessness is especially acute for veterans who do not have stable housing available to them through personal connections when they leave military service. Fully 40 percent of veterans surveyed in the Los Angeles County veteran survey reported that they did not have independent housing arranged when they left the military.<sup>46</sup> “They were nearly unanimous,” the report notes, “in their views

that if it were not for family or friends, they would have been homeless.”<sup>47</sup>

### Looking Ahead

Though many of the aforementioned trends and statistics seem dire, the fact that today’s veterans are eager to give back to their communities may be the key to reversing many of the precarious patterns seen here. In the articles that follow in this issue of *Community Investments*, you will discover how a variety of initiatives at the local, state, and federal levels are harnessing veterans’ drive and devotion to service to improve conditions for veterans and the community at the same time. You will learn how a housing development and veteran services partnership in Los Angeles is working to house veterans with complex housing challenges using creative development strategies, and how a statewide employment and support initiative in Nevada is effectively connecting veterans to employers and to one another. You will read about new on-campus approaches to serving and linking student veterans as they pursue new careers through higher education, and observe the impact that combined efforts providing financial education and mental health support can have on veterans who are working to stabilize their situation. Additionally, three young veterans tell their own stories of returning to civilian life and stepping forward into new careers and educational pursuits.

America’s veterans have made considerable sacrifices, often in dangerous situations and through repeated deployments, to protect and serve Americans at home. Too many have experienced considerable trauma and injury to body, mind, family, and spirit in the course of carrying out their service, and yet remain committed to continuing that service in new capacities as civilians. They are assets in our neighborhoods and offices and invaluable resources for one another. It is now incumbent on all of us as members of a common community to assist and support them as they return to civilian life and move on to their next missions. **CI**

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  - 22 Ibid.
  - 23 Department of Defense. (2014). DOD releases fiscal 2015 budget proposal and 2014 QRD. Press Release. Retrieved from <http://www.defense.gov/releases/release.aspx?releaseid=16567>
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  - 26 Student Veterans of America provides military veterans with resources, support, and advocacy needed to succeed in higher education and post-graduation. Information at: <http://www.studentveterans.org>  
Pat Tillman Foundation, founded in 2004, invests in military veterans and their spouses through academic scholarships – building diverse community leaders committed to service to others. Information at: <http://www.patillmanfoundation.org>  
Got Your 6 is a campaign that unites nonprofit, Hollywood, and government partners. Got Your 6 believes that veterans are leaders, team builders, and problem solvers who have the unique potential to strengthen communities across the country. Information at: <http://www.gotyour6.org>  
American Council on Education is the nation's most visible and influential higher education association. We represent the presidents of U.S. accredited, degree-granting institutions, which include two- and four-year colleges, private and public universities, and nonprofit and for-profit entities. Information at: <http://www.acenet.org>
  - 27 Both reports are available from the Operation Promise for Service Members site [http://www.operationpromiseforservicemembers.com/Completing\\_Mission\\_II.pdf](http://www.operationpromiseforservicemembers.com/Completing_Mission_II.pdf) [http://www.operationpromiseforservicemembers.com/Completing\\_the\\_Mission\\_Nov2011.pdf](http://www.operationpromiseforservicemembers.com/Completing_the_Mission_Nov2011.pdf)
  - 28 United States Census Bureau. (2014). A Snapshot of our Nation's Veterans. Retrieved from <http://www.census.gov/how/infographics/veterans.html>
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- ### Notes from the Frontlines in the Small Business Finance Revolution: A Microlender's View
- 1 <https://www.sba.gov/offices/headquarters/ocpl/resources/13493>
  - 2 For the purposes of this article we define small businesses as businesses with less than \$1 million in annual revenues and less than five employees.
  - 3 [http://www.hbs.edu/faculty/Publication%20Files/15-004\\_09b1bf8b-eb2a-4e63-9c4e-0374f770856f.pdf](http://www.hbs.edu/faculty/Publication%20Files/15-004_09b1bf8b-eb2a-4e63-9c4e-0374f770856f.pdf)
  - 4 [http://calreinvest.org/system/resources/W1sziSjllwMTMvMTIvMjIvMTMvMTNfNTJ-f0TQzXONSQ19TbWfSbF9CdXNpbmVzc19SZXBvcnRfMjAxMy5wZGYXV0/CRC%20Small%20Business%20Report%202013.pdf](http://calreinvest.org/system/resources/W1sziSjllwMTMvMTIvMjIvMTMvMTMvMTNfNTJ-f0TQzXONSQ19TbWfSbF9CdXNpbmVzc19SZXBvcnRfMjAxMy5wZGYXV0/CRC%20Small%20Business%20Report%202013.pdf)
  - 5 <http://www.ny.frb.org/smallbusiness/Spring2014/>
  - 6 <http://microcapitalktaskforce.com/>
  - 7 For a comprehensive overview of these factors please see a recent report working paper from Harvard Business School: [http://www.hbs.edu/faculty/Publication%20Files/15-004\\_09b1bf8b-eb2a-4e63-9c4e-0374f770856f.pdf](http://www.hbs.edu/faculty/Publication%20Files/15-004_09b1bf8b-eb2a-4e63-9c4e-0374f770856f.pdf)
  - 8 <http://www.clevelandfed.org/research/commentary/2013/2013-10.cfm>
  - 9 [http://www.foundationcapital.com/downloads/FoundationCap\\_MarketplaceLending-Whitepaper.pdf](http://www.foundationcapital.com/downloads/FoundationCap_MarketplaceLending-Whitepaper.pdf)
  - 10 Other alternative business financing such as accounts receivable finance and purchase order finance and have been excluded here as those products typically serve mid-sized businesses rather than small businesses.
  - 11 Thanks to Brian Graham of Alliance Development for sharing this framework.
  - 12 <http://www.ny.frb.org/smallbusiness/Spring2014/pdf/summary-of-key-findings-SPRG2014.pdf>
  - 13 In addition, many online lenders partner with banks located in states with lax usury laws,
  - 14 Credit reporting may not be possible when the entity is a corporation and the loan is not secured with a personal guarantee by the owner(s) of the business.