IRAQ AND AFGHANISTAN VETERANS OF AMERICA

7TH ANNUAL IAVA MEMBER SURVEY

THE MOST COMPREHENSIVE LOOK INTO THE LIVES OF POST-9/11 VETERANS

Iraq and Afghanistan Veterans of America (www.IAVA.org) is

the leading post-9/11 veteran empowerment organization (VEO) with the most diverse and rapidly growing membership in America. Founded in 2004, our mission is to improve the lives of Iraq and Afghanistan veterans.

IAVA's Member Survey would not be possible without the funding support provided by the Marcus Foundation and the Streisand Foundation.

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INTRODUCTION

In February 2015, the President signed into law the Clay Hunt Suicide Prevention for American Veterans (SAV) Act. IAVA's member survey was the driver for what became a national call to action. In March 2014, IAVA launched the Campaign to Combat Suicide, sounding an alarm about the crisis of suicide among veterans. This fight was personal; the road was long—longer than it should've been—but together we got it done.

But the fight is far from over. And the stakes have never been higher. With each year, veterans worry about the nation's attention and support turning away from this community. Thus with each passing year it becomes more crucial that this nation understands and shares in both the struggles and successes of this newest generation of veterans.

IAVA's annual member survey is one of the largest non-governmental surveys of Iraq and Afghanistan combat veterans and is the most comprehensive, asking about employment, education, benefits, health and other emerging issues.

Through this survey, the collective voice of IAVA members have influenced the 2013 Campaign to End the VA Backlog, the Vow to Hire Heroes Act and so much more!

This year's survey highlights some of the challenges that the fastest growing population of service members and veterans -- women veterans -- face. It also shows that mental health challenges and access to care continue to impact veterans in all facets of their lives. And it highlights a continued need for a focus on finances during the transition period.

Yet it also shows that vets are rising. Twenty percent of our members are planning to start their own business and three percent already have. Ninety-three percent are planning to vote in the 2016 Presidential Election, and thirty-seven percent considering a run for public office themselves.

The information from this survey is a major driver for all that IAVA does. It should be a road map for the country too. The post-9/11 generation of veterans has had the nation's back for over a decade; it's time for the nation to have theirs.

Best,

Paul Rieckhoff
Founder and CEO
Iraq and Afghanistan Veterans of America

SURVEY METHODOLOGY

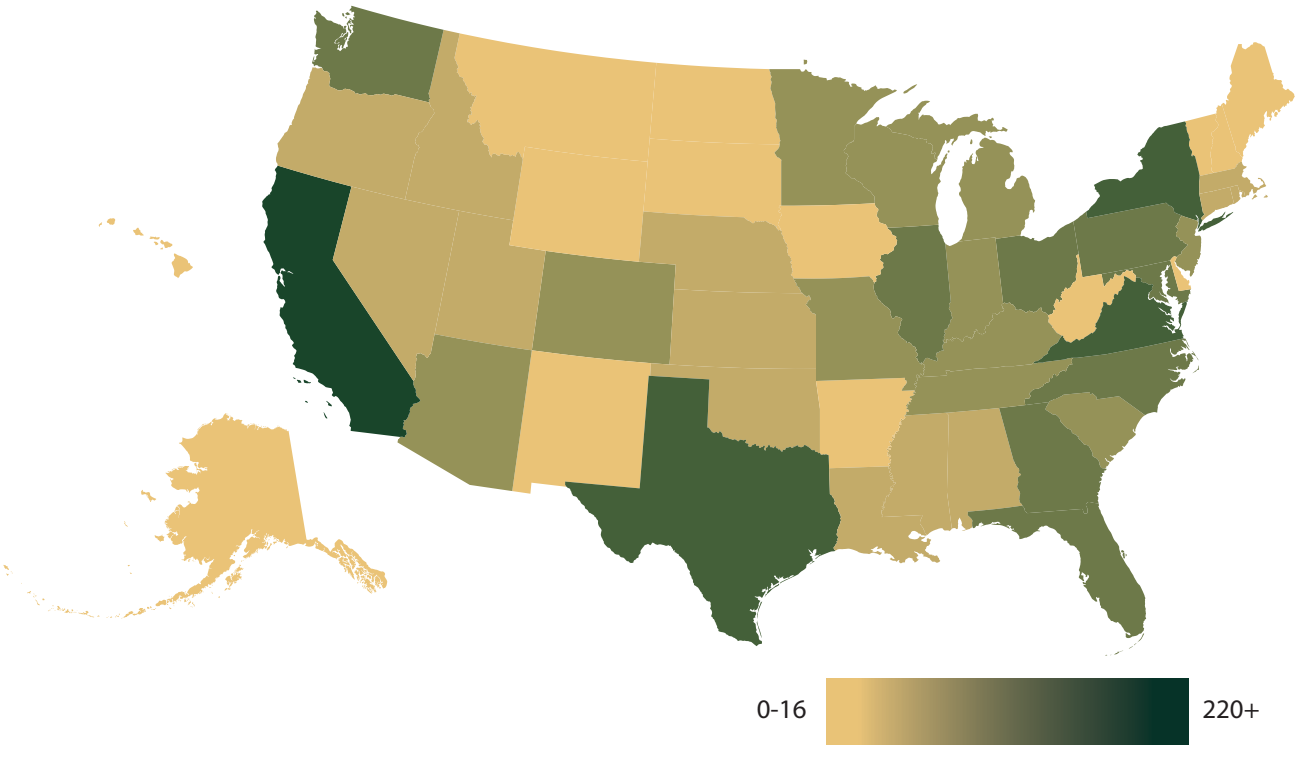
The IAVA member survey was open for seven weeks during the first half of CY 2015. The IAVA survey link was sent out via e-mail to IAVA combat members having served in Iraq and/or Afghanistan and previously submitted a DD-214 or similar paperwork to IAVA. A separate IAVA member survey link was sent out via e-mail to IAVA members who had not yet submitted a DD-214 or similar paperwork to IAVA, partner veteran and military service organizations and was also shared widely on social media (Twitter, Facebook, etc.). After closing the survey we performed an analysis comparing demographic data from these two groups and found them to be similar enough to warrant combining the data sets.

In total, 3,015 IAVA members began the survey and 1,501 completed it, resulting in a 50 percent completion rate. On average it took respondents approximately one hour to complete the survey. This comprehensive survey asked about issues including employment, education, GI Bill usage, health (including mental health), VA utilization, VA benefits, reintegration and more.

The survey was composed of approximately 300 questions, with respondents answering only questions relevant to their experiences. The survey was created using QuestionPro survey software and was available online. During the last two weeks of the survey, respondents were offered incentives including Starbucks gift cards and a random drawing for a trip to New York City. SPSS statistical analysis software was used to analyze survey data, including response frequencies and percentages and standard error (where appropriate).

This publication presents only IAVA member data. Non-IAVA member data were excluded from this report. We have also indicated data from 2013 and 2014 where applicable for comparative purposes.

DISTRIBUTION OF RESPONDENTS



KEY FINDINGS

MENTAL HEALTH

58% Have a service-connected mental health injury

- 82% Are seeking care for that injury
  - 78% Are getting care from a VA provider
    - 63% Are satisfied or extremely satisfied with that care

59% Had someone close to them suggest they seek help for a mental health injury

- 77% Sought help as a result

SUICIDE

40% Have thought about taking their own life since joining the military

54% Know an Iraq or Afghanistan veteran they served with who attempted suicide

45% Know an Iraq or Afghanistan veteran they served with who died by suicide

GENERAL HEALTH

92% Rated their overall health before joining the military as excellent or good

32% Rated their current overall health as excellent or good

68% Reported being wounded during military service

34% Have someone assisting in some aspect of their daily health needs

BURN PIT AND TOXIC EXPOSURES

74% Have been exposed to burn pits during deployment

- 60% Feel that they have symptoms associated with that exposure
- 36% Are registered in the VA's burn pit registry

MEDICAL MARIJUANA

68% Support the legalization of medical marijuana in their state

75% Feel the VA should allow medical marijuana as a treatment option where warranted

WOMEN IN THE MILITARY

15% Feel that the general public understands the contributions of women in the military

79% Feel that it's important/very important for IAVA to address the issues women veterans face

73% Believe that physical fitness standards should be uniform for men and women

KEY FINDINGS

DISABILITY COMPENSATION BACKLOG

79% Reported waiting over 125 days to be notified of the VA claim decisions.

56% Reported waiting over 125 days to be notified of the VA appeal decision.

33% Are still awaiting a decision.

EMPLOYMENT

8% Reported being unemployed, as compared to

- **10%** in 2014 and 2013

74% Have experienced a period of unemployment since leaving the military.

FINANCIAL STRESS

74% Did not have a comprehensive financial plan during their transition out of service.

57% Felt prepared to manage finances immediately after transitioning out of the military

HOUSING

24% Did not have a permanent place to live when they transitioned out of the military

EQUALITY

49% Feel allowing military service by openly transgender individuals will negatively impact mission readiness

43% Are neutral

8% Feel it would have a positive impact

MILITARY SERVICE

23% Support a return to the draft.

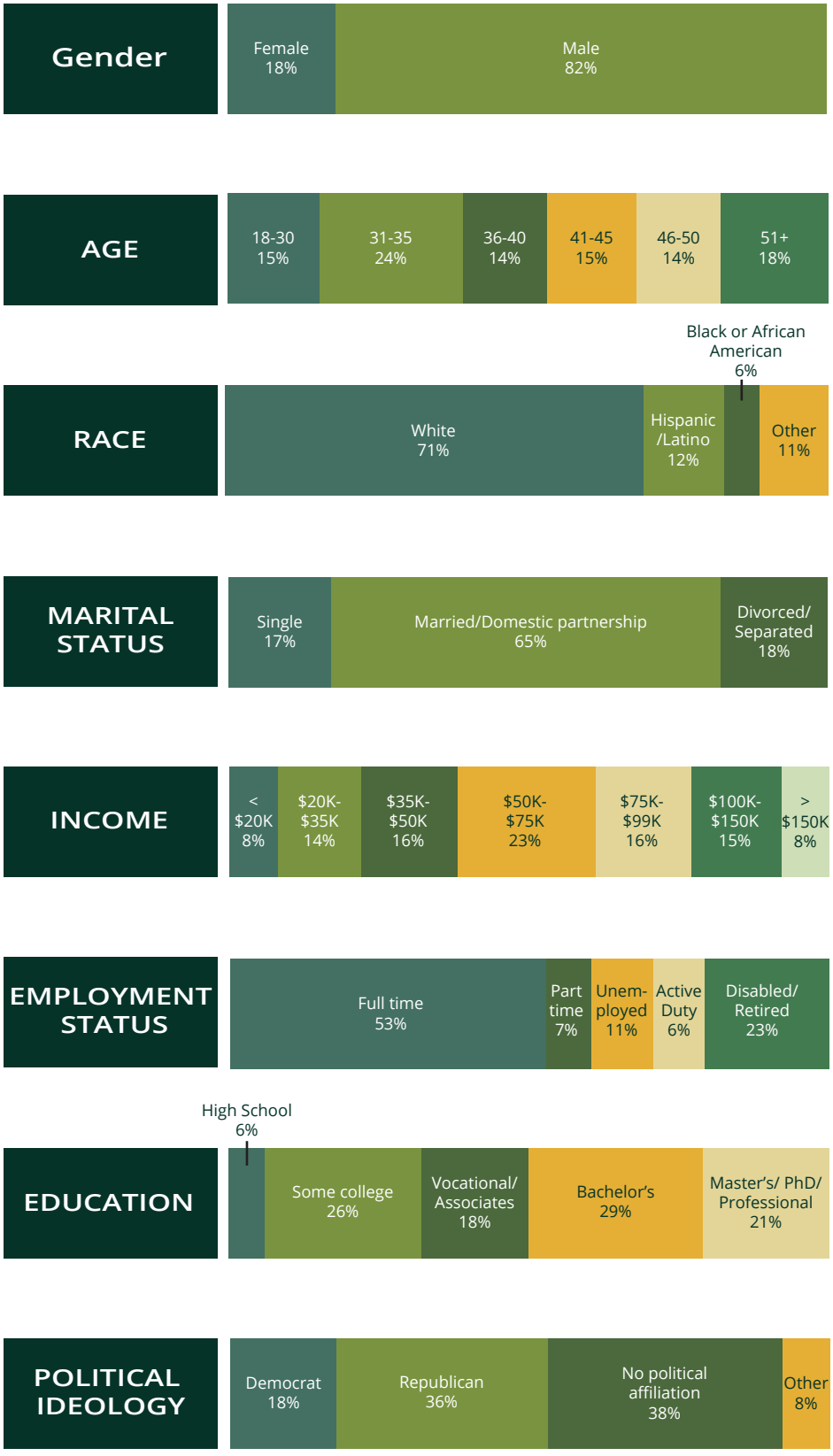
82% Support the creation of a national monument for post-9/11 veterans

GUN OWNERSHIP AND SAFETY

57% Own a firearm

- **32%** Store their firearm locked, unloaded with ammunition separate
- **17%** Store it unlocked and loaded

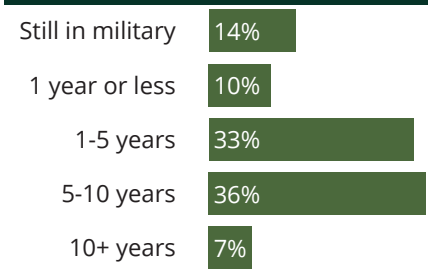
DEMOGRAPHICS



Top 5 Member Organizations

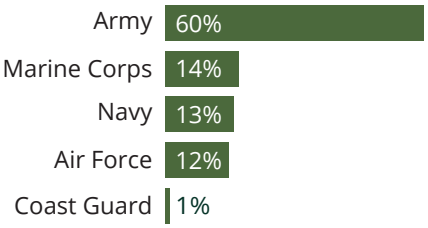
1. IAVA (100%)
2. Veterans of Foreign Wars (41%)
3. Wounded Warrior Project (30%)
4. Disabled American Veterans (27%)
5. American Legion (25%)

Years Since Separating from the Military



SERVICE DEMOGRAPHICS

Branch of Service



Rank

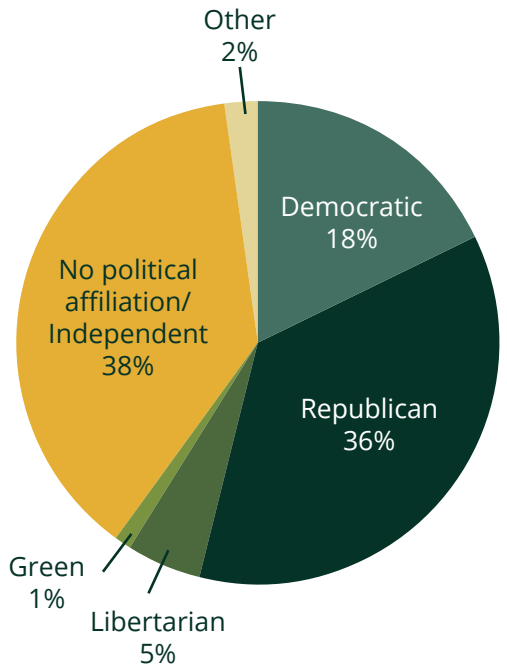
Deployments

Number of deployments	OIF	OEF	OND	ORS
1	54%	39%	8%	2%
2	19%	11%	-	-
3+	6%	5%	-	-

OIF: Operation Iraqi Freedom, OEF: Operation Enduring Freedom, OND: Operation New Dawn, ORS: Operation Resolute Support

POLITICAL ENGAGEMENT

Breakdown of registered political party of members:



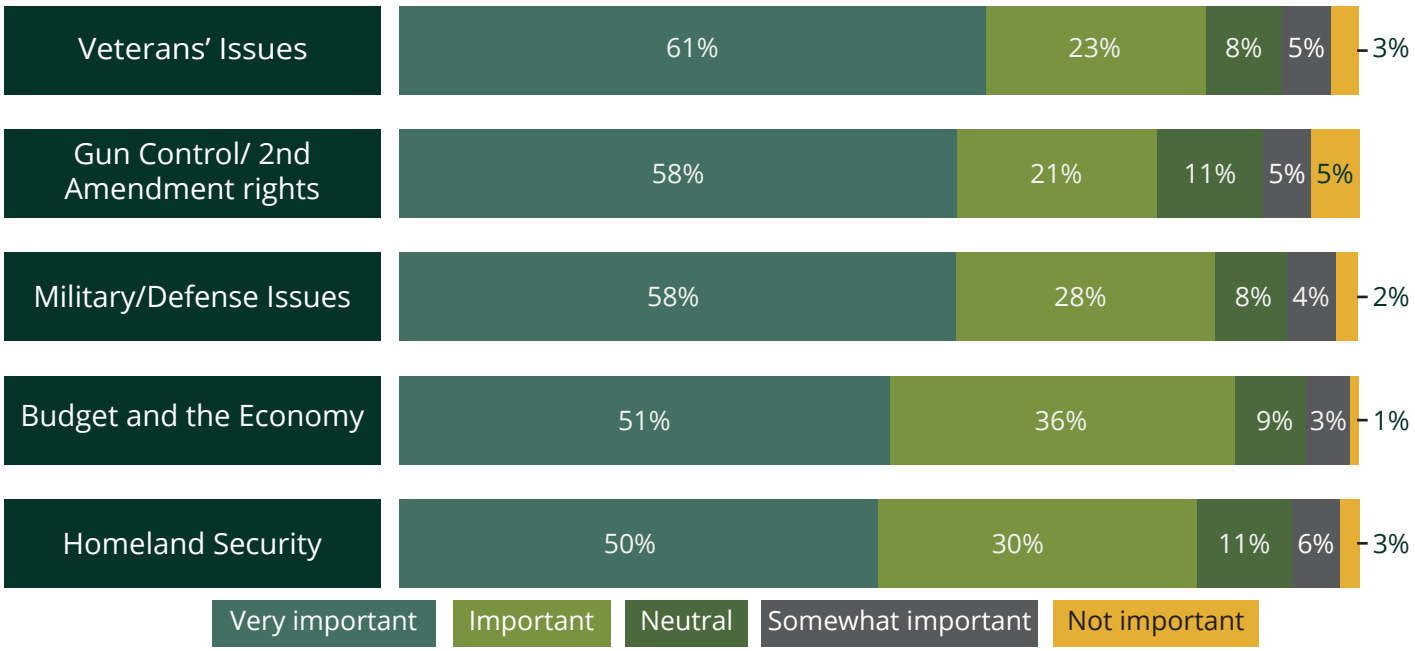
93% Are currently registered to vote

80% Voted in the 2014 elections

93% Are planning to vote in the 2016 Presidential election

37% Have considered running for office

Members were asked to rank the importance of various issues when considering the support of a candidate...



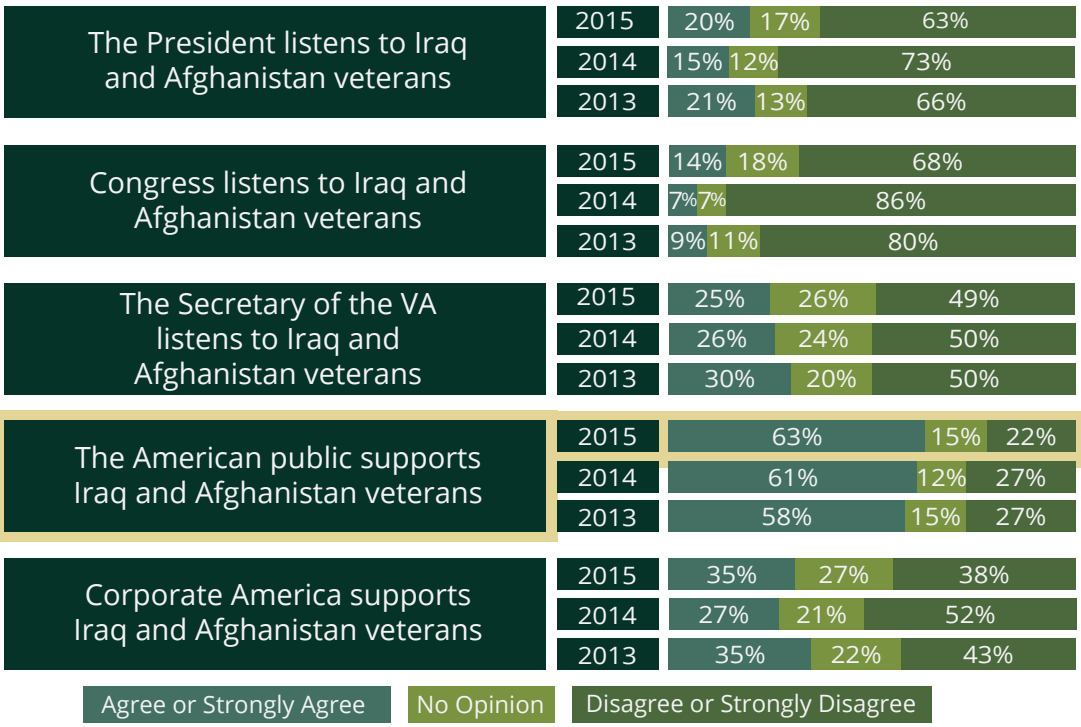
PERCEPTIONS

> **I feel there is a lot of stigma related to being a veteran. People assume PTSD and other problems likely exist.**
> - IAVA Member

Respondents ranked the top issues affecting Iraq and Afghanistan veterans...

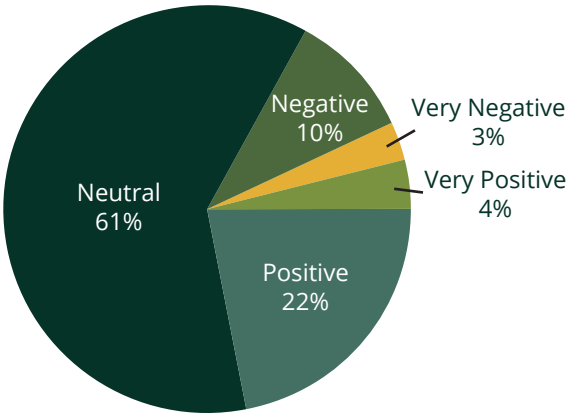
1. Suicide/Mental Health
2. VA Disability Benefits
3. Employment/Jobs

When asked whether they agreed with the following statements...



While **63%** of veterans believe the public supports veterans, only **22%** believe the public **understands** the sacrifices veterans have made

When asked about the impact the new VA secretary has on veterans...



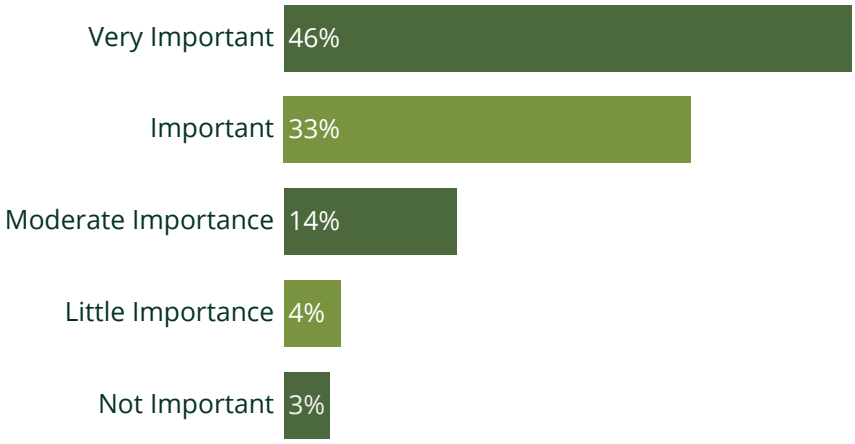
Ratings for improving the lives of Iraq and Afghanistan veterans:

	Very Good or Good	Fair	Poor
The President	20%	23%	57%
The Secretary of the VA	20%	30%	50%
Congress	9%	28%	63%

WOMEN IN THE MILITARY

> **A woman could not qualify for decorations I earned as an infantryman. I think that is wrong... the fact that a woman due to being born a woman is barred from service. It's antiquated and below us.**
>
> - IAVA Member

When asked how important it is for the IAVA to address the issues women veterans face...



50% Of female respondents would NOT apply for a MOS in combat arms unit

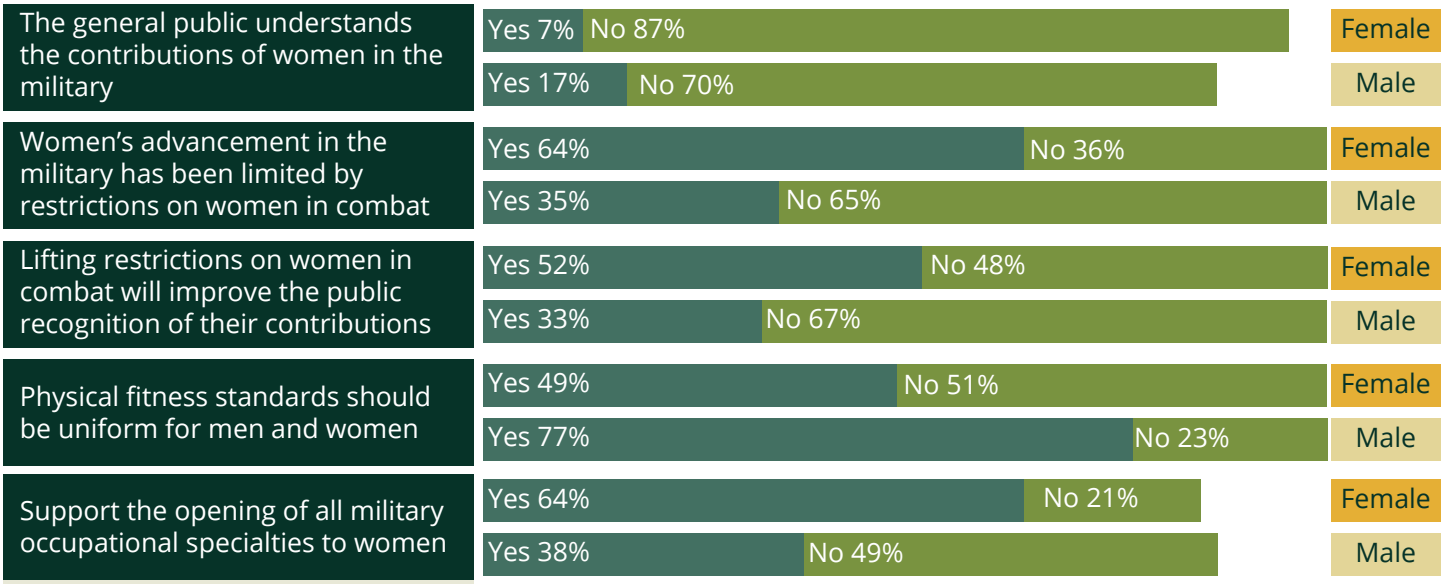
32% Of female respondents would apply for a MOS in combat arms unit

2014: 43%
2013: 34%

5% Of female respondents have applied for a MOS in combat arms unit

13% Do Not Know

When asked about the following statements regarding women in the military*



2014: 70% Of female respondents support
37% Of male respondents support

* Missing percentages represent those who were unsure

MILITARY SERVICE

When asked the following questions...

	Yes	No	Don't Know
Would you recommend military service to a family member or a close friend?	75%	14%	11%
Do you support the planned draw down of troops from Afghanistan?	50%	35%	15%
Would you support the creation of a national monument for post 9/11 veterans?	82%	7%	11%

70% Support the all-volunteer force while **23%** support a return to the draft.

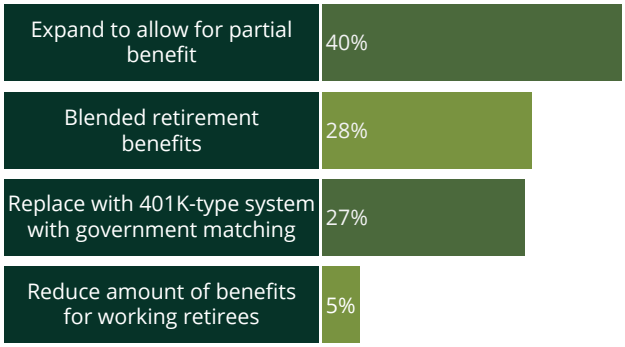
75% Are concerned that the end of combat missions in Afghanistan will decrease public attention.

RETIREMENT

36% Are military retirees

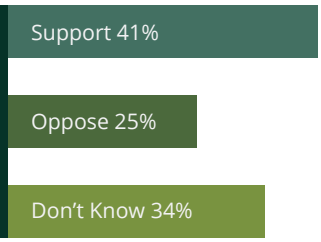
Do you believe that the military retirement system should be reformed?

How do you think the retirement system should be reformed?

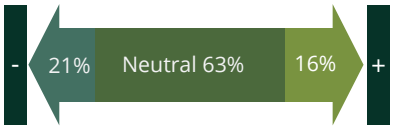


EQUALITY

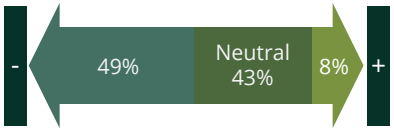
Did you support or oppose the repeal of Don't Ask, Don't Tell (DADT), the law that banned military service by openly gay troops?



What impact do you think the repeal of DADT has had on mission readiness?

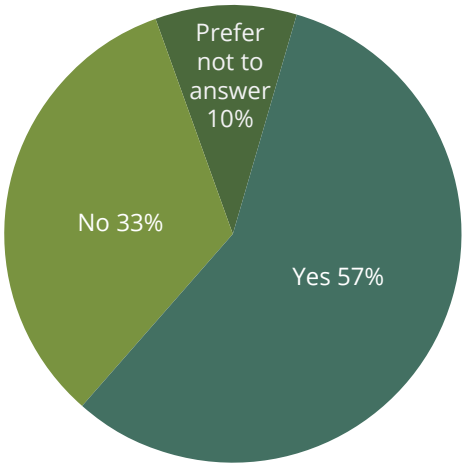


What impact do you believe allowing military service by openly transgender troops would have on military readiness?



GUN OWNERSHIP AND SAFETY

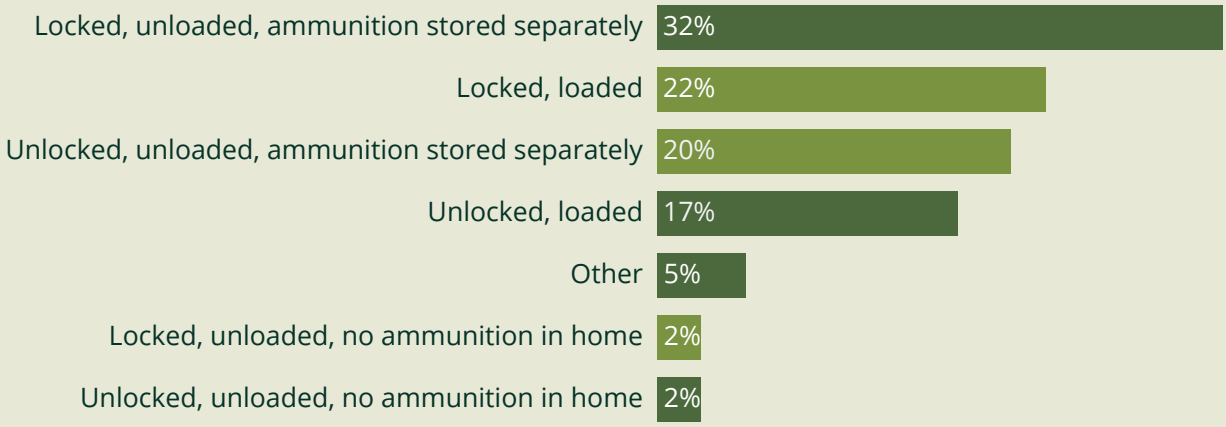
Do you own personal firearms?



97% Of those who own a firearm are consistent in their method of storage

43% Would support community lockers as a means to safely store weapons outside of the home

When asked to select their primary method of storage...



If a buddy of yours was in crisis, would you support having a mental health professional talk to him/her about options for temporary safe storage of firearms, such as use of a lock, safe, or storing it outside the home?

If a buddy of yours was in crisis, would you support having a veteran peer talk to him/her about options for temporary safe storage of firearms, such as use of a lock, safe, or storing it outside the home?

MENTAL HEALTH

> **I was on active duty when members of my unit encouraged me to seek mental health counseling. I experienced no stigma, and fortunately this did not become a long-term issue for me.**
>
> - IAVA Member

80% Do not think troops and veterans are getting the mental health care they need

2014: 73%
2013: 80%

49% Know an Iraq or Afghanistan veteran who needs care for a mental health injury and is not getting it

82% Of those respondents have suggested that they seek help

Top 3 Reasons Why Not

1. They have access to care, but not quality care (34%)
2. The stigma of seeking help is too great (31%)
3. They have access but are not seeking care (14%)

Top 3 Recommended Mental Health Resources

1. Vet Center counselor (53%)
2. VA staff member (44%)
3. Veterans Crisis Line (40%)

When asked whether the following groups are doing a good job of providing support to veterans regarding their mental health injuries...

The Department of Defense	2015	Yes 16%	No 65%	Unsure 19%
	2014	Yes 26%	No 59%	Unsure 15%
	2013	Yes 26%	No 74%	
The VA	2015	Yes 24%	No 59%	Unsure 17%
	2014	Yes 38%	No 46%	Unsure 16%
	2013	Yes 39%	No 61%	
Local Communities	2015	Yes 25%	No 75%	

MENTAL HEALTH

Do you have a mental health injury?

Are you seeking care for your mental health injury?

Top 3 Resources from which Respondents Seek Care

1. Mental health professional (75%)
2. Veteran center counselor (27%)
3. Peer support group (18%)

Top 3 Reasons for Not Seeking Mental Health Care

1. It was hard to get time off work (30%)
2. Started treatment but decided to stop (25%)
3. Concerned it might affect career (24%)

   AND

   Don't want to be perceived differently (24%)

59% Have had people close to them recommend they seek mental health care

23% Have not sought care as a result

77% Have sought care as a result

"I saw a psychologist who suggested that my time in Iraq had affected me more deeply than I was willing to admit. He was right. Ironically when I became defensive he said, 'I'm not here to convince you that you have PTSD, but why don't you go home and ask your wife what she thinks.' The rest is history. My wife agreed, I was rated at 30% for my PTSD and I began seeking care. I still struggle with some things, but I understand my PTSD and triggers now."

- IAVA Member

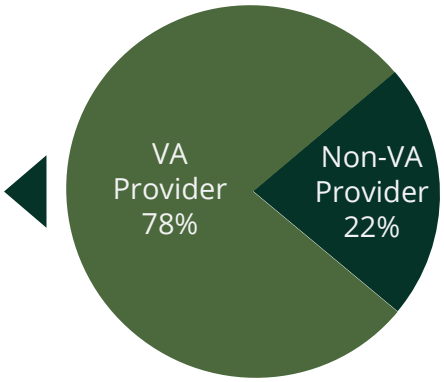
VA MENTAL HEALTH UTILIZATION

> **The areas around me are overtaxed. Each appointment I make is over a month's wait away, and in that time I'm having extremely difficult days.**
> - IAVA Member

Do you primarily see a VA or non-VA provider for your mental health care?

Top 3 Reason for Choosing a VA Mental Health Provider

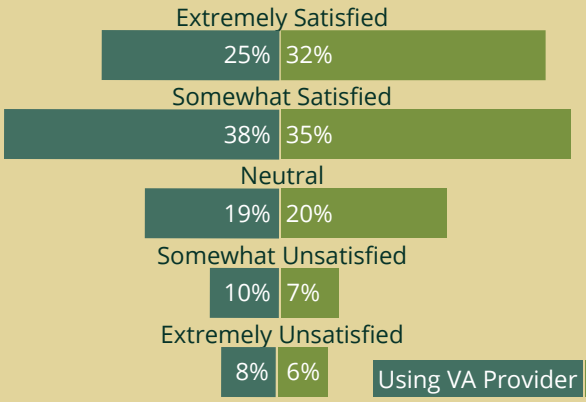
1. VA health care is free (60%)
2. The VA is my only source of health care (49%)
3. VA provider understands my military service (38%)



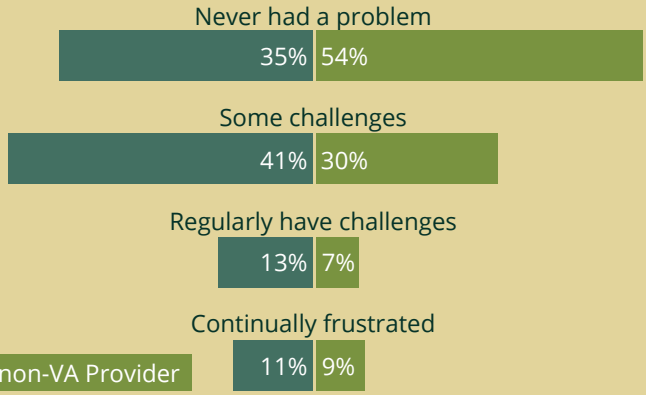
Top 3 Reason for Choosing a Non-VA Mental Health Provider

1. Not satisfied with VA provider (41%)
2. Higher quality of care with non-VA provider (38%)
3. Non-VA provider more convenient (33%)

Level of satisfaction with mental health care provider:



Experience scheduling appointments:

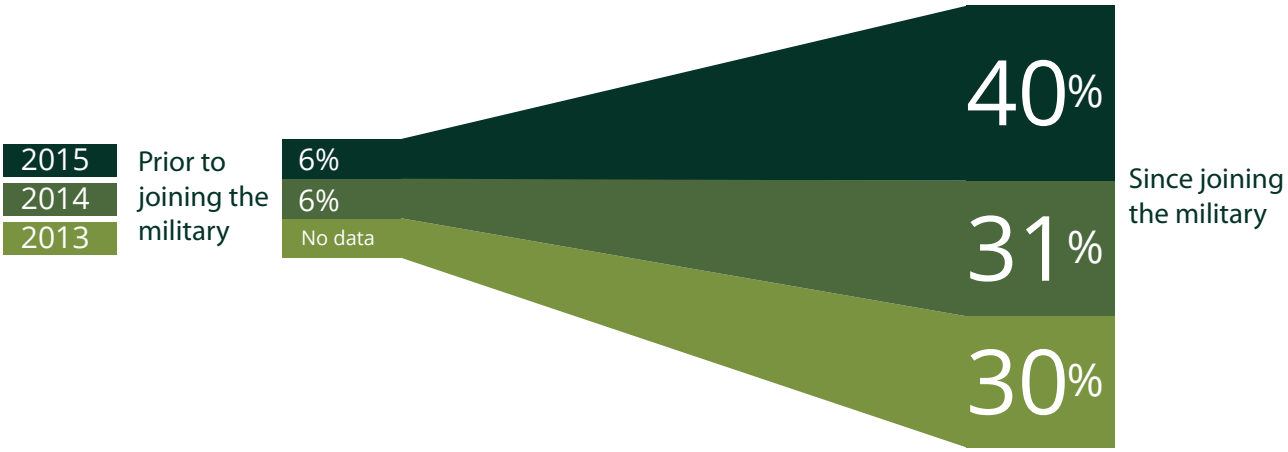


> **I was in a very dark mental space. They were able to get me an appointment the next day at the VA. The funny thing is I had been trying to schedule with the VA for the previous 3 months, but they kept sending the appointment times out during my work hours. If I had been able to get in to see someone at the VA, that dark place could have been dealt with quicker...**
> - IAVA Member

SUICIDE

> **Posters and pretty speeches are not going to change a thing, they never have. A complete change in culture and in society's response to the issue and compassion for those who suffer is what will really make a difference.**
>
> - IAVA Member

When asked whether they had ever considered taking their own lives...



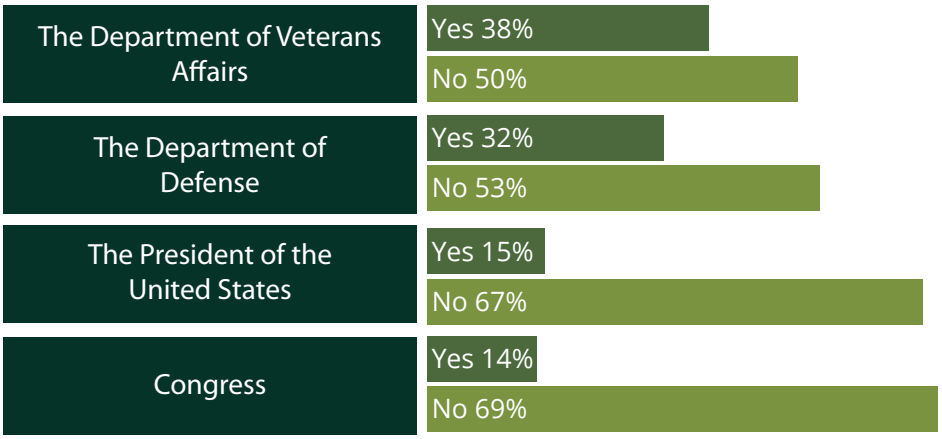
54% Personally know a veteran they served with in Iraq or Afghanistan who attempted suicide

2014: 47%
2013: 45%

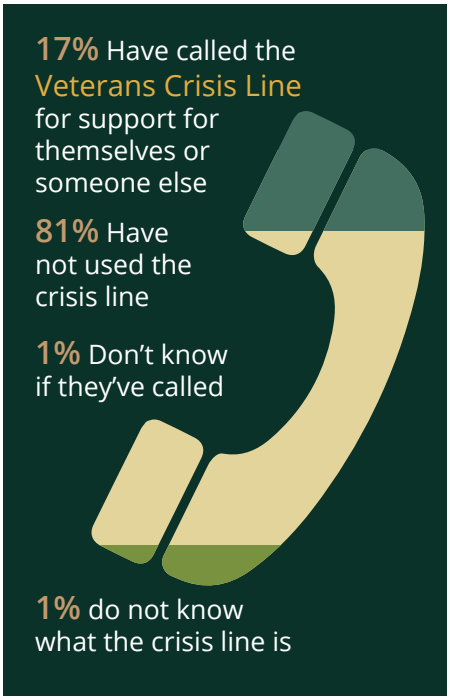
45% Personally know a veteran they served with in Iraq or Afghanistan who died by suicide

2014: 40%
2013: 47%

When asked which of the following are proactive in addressing military and veteran suicide...*



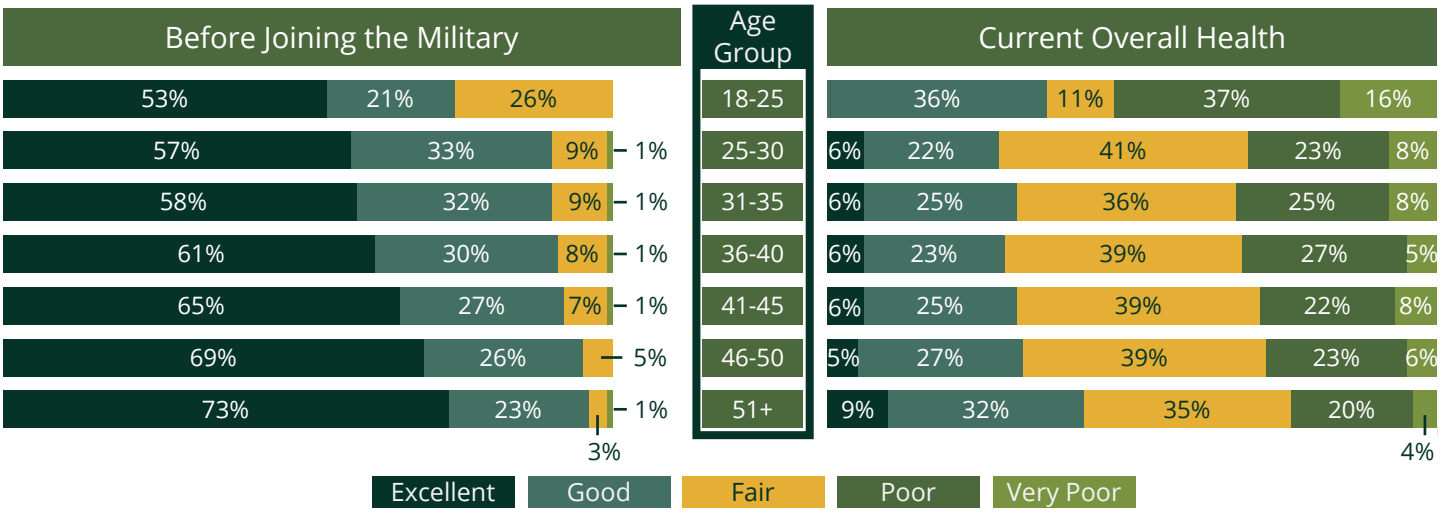
* Missing percentages represented by those with no opinion



GENERAL HEALTH

> **I have frequent headaches brought on by strenuous activity. It has led to a decline in my physical health as PT causes a headache that requires hours of sleep and lots of pain meds. This has been an issue only since Iraq. Before that, I was able to do anything I wanted.**
>
> - IAVA Member

When asked to rate their health before joining the military and their health now...



SERVICE-RELATED INJURIES

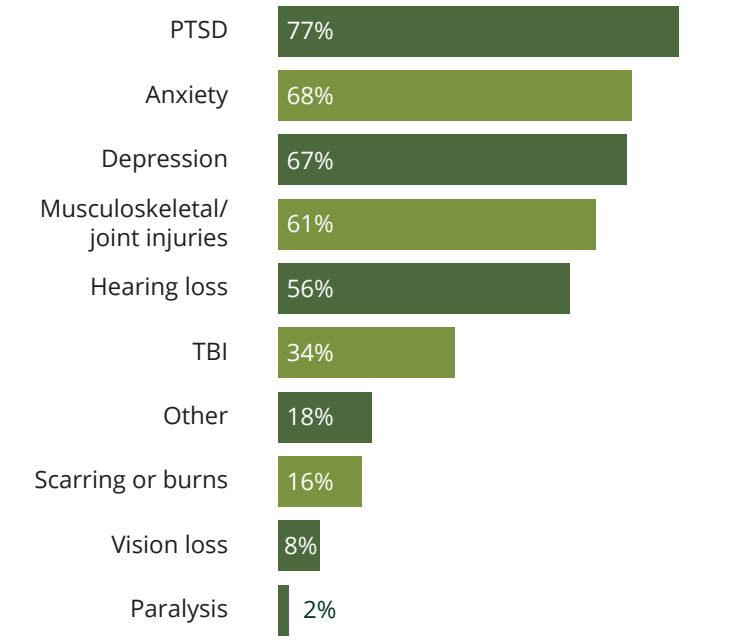
68% Were wounded during military service

64% Suffer from chronic pain due to a service-related injury

34% Have someone assisting them with some aspect of their daily needs

6% Have a service dog to support their service-related injuries

Did you sustain any of the following injuries or illnesses as a result of your service?



GENERAL HEALTH

MEDICATION

Respondents were asked if they had been prescribed and are currently taking antidepressants, anti-anxiety or opioid-based pain medication for service-related injury:

41% Anti-anxiety medication

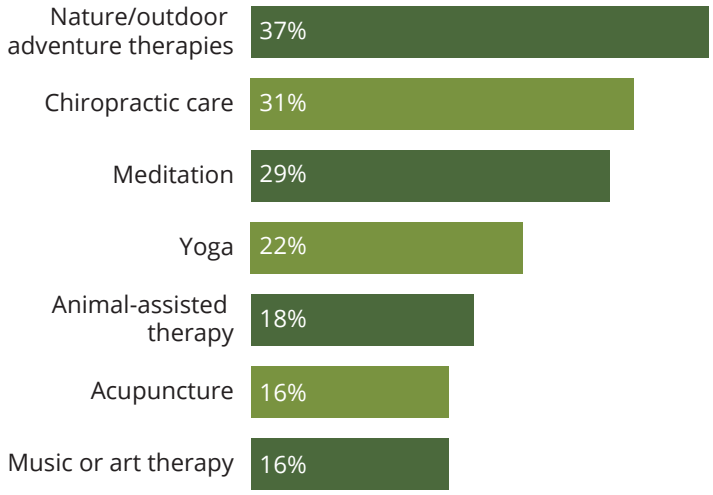
43% Antidepressant

34% Sleeping pills

28% Opioid-based pain medication

THERAPY

Are you using any of the following supplemental/ alternative therapies as part of your care regimen?



BURN PIT EXPOSURE

74% Were exposed to burn pits during deployment

60% Feel they have symptoms associated with burn pit exposure

36% Are registered in the VA's burn pit registry

MEDICAL MARIJUANA

68% Support the legalization of medical marijuana in their state.

20% DO NOT | 12% HAVE NO OPINION

49% Support the legalization of recreational marijuana in their state.

37% DO NOT | 14% HAVE NO OPINION

75% Believe the VA should allow medical marijuana as a treatment option where warranted

14% DO NOT | 11% HAVE NO OPINION

> **I am concerned about the long-term health effects of burn pits. I am also concerned for other veterans who have been places with poor air quality like Africa or even Kosovo where they burn trash and coal for heating.**
>
> - IAVA Member

MILITARY SEXUAL ASSAULT*

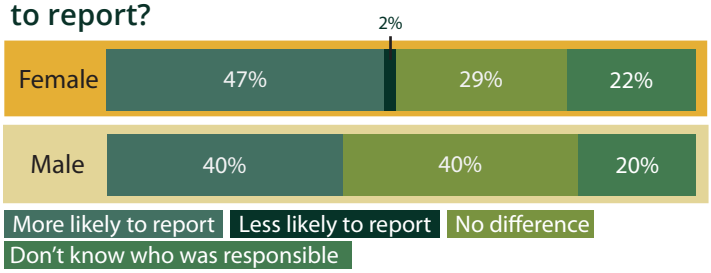
> **I was a uniformed victim advocate when on active duty. Still too much culture of blaming the victim, explaining it away, or a culture of protecting people's career or stigmas for the victim.**
>
> - IAVA Member

FEMALE RESPONDENTS		MALE RESPONDENTS
74 %	Think DoD is doing a BAD JOB decreasing the occurrence of military sexual assault	53 %
34 %	Are survivors of military sexual assault	1 %
48 %	Reported the crime	30 %
69 %	Experienced retaliation after reporting	67 %

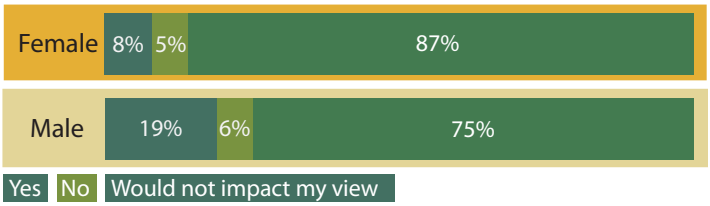
Top 3 Reasons Survivors DID NOT Report the Crime

Female Respondents	Male Respondents
Didn't think anything would be done (71%)	Didn't think anything would be done (70%)
Worried that my peers would treat me differently (56%)	Didn't want to be involved in an investigation (60%)
Worried that my commander would not believe me (49%)	Worried that my peers would treat me differently (50%)

If instead of your commander, a trained military prosecutor made the decision to move forward with your case, would you be more or less likely to report?



If the decision to send someone to court martial was taken away from a commander, would you view the commander as less of an authority figure?



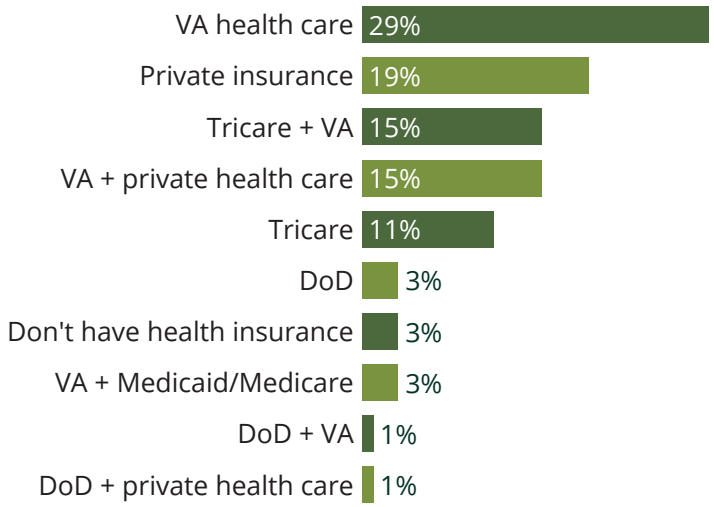
> **With my unique view of sexual assault in the military as a woman, former enlisted woman and then a member of the JAGC, I can tell you that the culture of the military must change before we can effectively address the issue of military sexual assault. The culture of the military has not changed since I first enlisted... The leaders just hide their bad behavior better today.**
>
> - IAVA Member

*Answers to these questions have been presented by gender. The male population totaled 1333 and the female totaled 279.

VA HEALTH UTILIZATION

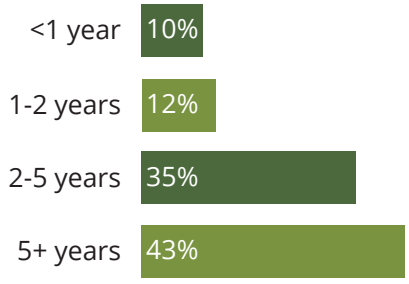
VA Health Care Use Over Time			
	2013	2014	2015
Uses VA health care exclusively	22%	23%	29%
Uses VA health care alone or in combination with other insurance	38%	58%	63%

Current Health Care Usage

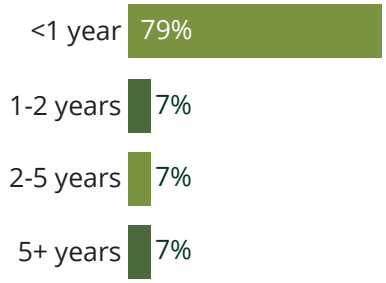


FOR THE 80% WHO ARE ENROLLED IN VA HEALTH CARE

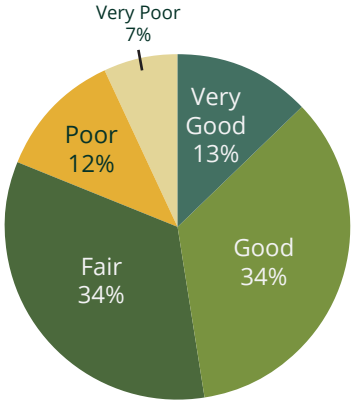
Time Enrolled in VA Health Care



Last Time Health Care Sought from the VA



Overall Experience with VA Health Care



52% Experienced a time at the VA when they did not feel comfortable receiving care

75% Continue to seek care at that VA or another

Top 3 Reasons for Not Feeling Comfortable

1. Unprofessional/unwelcoming staff
2. Difficulty with care providers
3. Poor quality of care

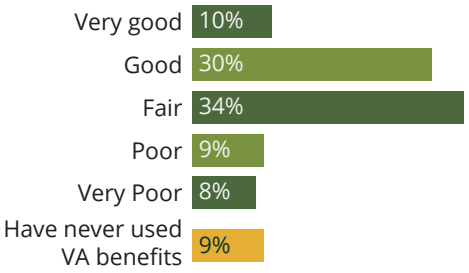
Top 3 Reasons for Continuing to Seek Care

1. Only care available
2. Quality of care improved
3. Overall satisfied with the care

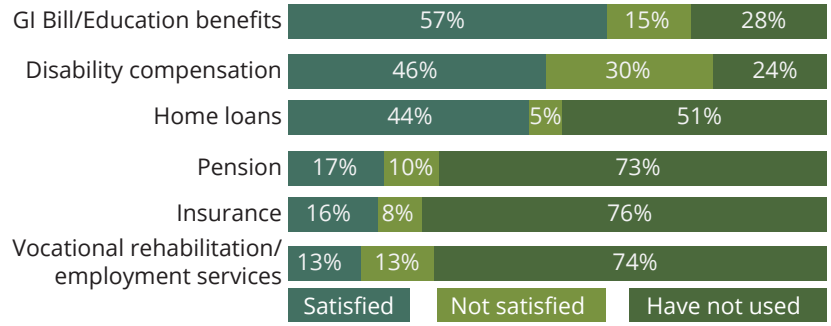
31% Would refer a friend to the VA

VA BENEFITS UTILIZATION/DISABILITY COMPENSATION

Experience with VA Benefits



Satisfaction with the Following VA Benefits



VA DISABILITY RATING

71% Have a service-related disability rating

Top Sources of Disability

1. Post traumatic stress disorder (61%)
2. Musculoskeletal (58%)
3. Hearing Loss (42%)
4. Mental health (38%)

Top Resources Used to File Disability Claim

1. Disabled American Veterans (21%)
2. Veterans of Foreign Wars (11%)
3. County or state service officer (11%)

57% Have an injury from military service that has not been rated by the VA

74% Plan on seeking a VA disability rating

Top 3 Reasons for Delaying Seeking a VA Disability Rating

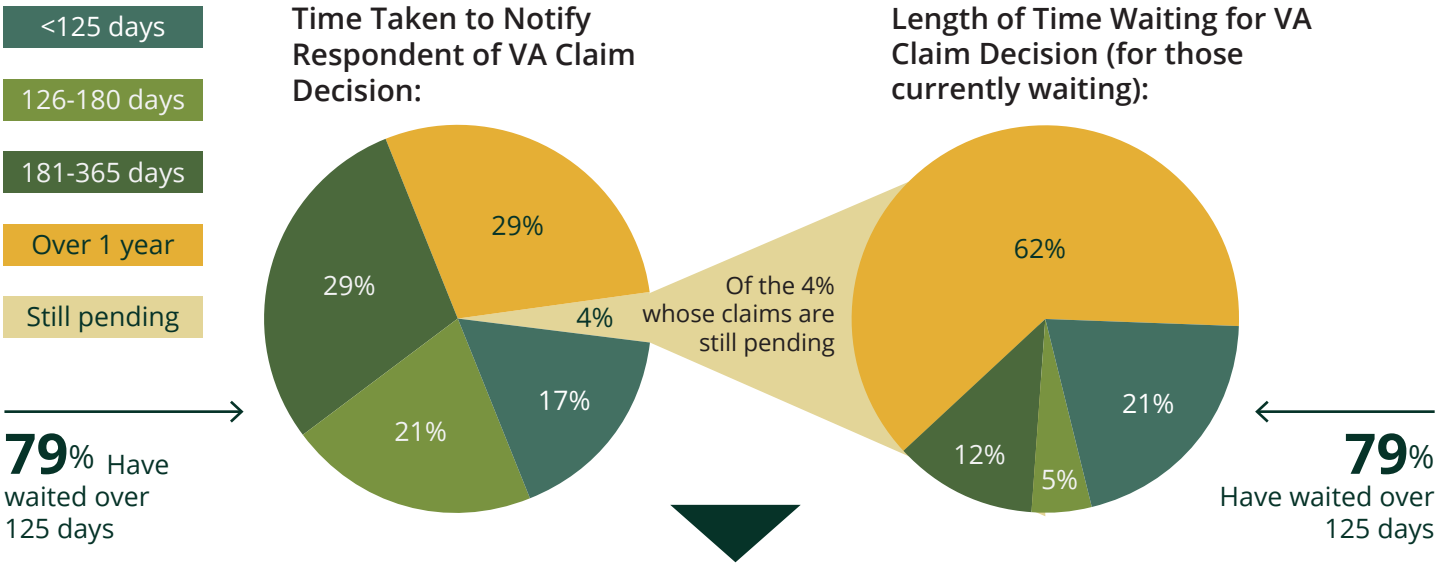
- Collecting paperwork (37%)
- Don't know where to start (20%)
- Too busy right now (15%)

26% Do not plan on seeking a VA disability rating

Top 3 Reasons for Not Seeking a VA Disability Rating

- Don't want to deal with the VA (46%)
- Don't want to bother with paperwork (38%)
- Discouraged by the long wait time (29%)

VA BENEFITS UTILIZATION/DISABILITY COMPENSATION



11% Did not have access to health care while waiting on a claim

31% Felt a major financial impact due to waiting on a claim

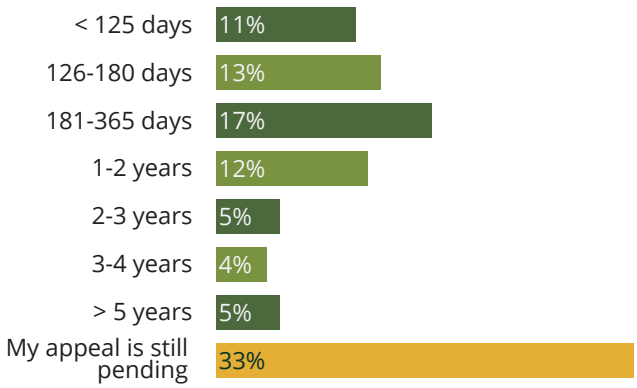
- **30%** Suffered a minor financial impact
- **39%** Had no financial impact

APPEALS

37% Of those who have submitted a claim have also submitted an appeal

- **2013: 36%**
- **2014: 32%**

Time Waiting on VA Appeal Decision



39% Were not satisfied with the outcome of his or her appeal

- **2014: 54%** Were not satisfied with the outcome of their appeal
- **2013: 40%** Were not satisfied with the outcome of their appeal

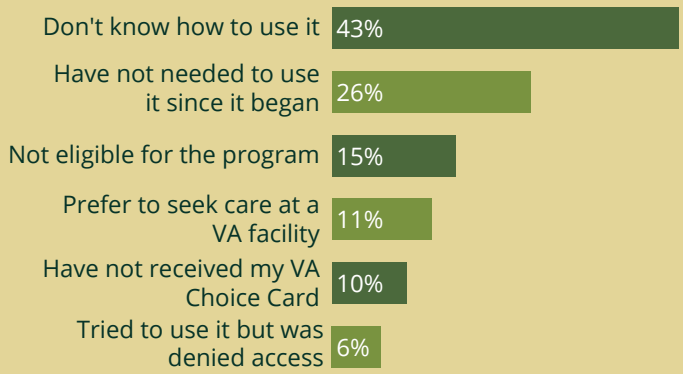
VA CHOICE PROGRAM

> **I have a chronic condition that requires specialty care. My specialty care doctor is 60 miles away, but because my primary care doctor is 20 miles away, I'm ineligible for the program.**
>
> - IAVA Member

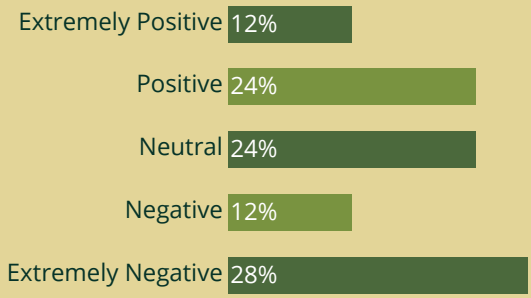
Are you familiar with the VA Choice Card program?

Have you used the VA Choice Card program?

Why have you not yet used the VA Choice Card program?*



How was your experience using the VA Choice Card?



* Respondents selected all options that apply. Totals will not add to 100%

> **I used the program at a private medical provider. My doc at the VA clinic had submitted information and I heard back within a few days. I made the appointment and everything was done within two weeks. I got the notification from the VA a couple of weeks ago that the procedure's cost was covered by the VA. In this case, it worked precisely how I believe it's supposed to.**
>
> - IAVA Member

POST-9/11 GI BILL

> **The Post-9/11 GI Bill is one of the best benefits that service members have the opportunity to utilize.**
>
> - IAVA Member

50% Of respondents have used the GI Bill for themselves or their dependents

2013: 69%
2014: 62%

46% Of respondents or their dependents graduated while in school on the GI Bill

35% Are currently attending school

32% Of respondents or their dependents experienced challenges when applying for or using the GI Bill

Top 3 Reasons Why Dependents or Respondents are not Using the GI Bill

1. Plan to use it in the future (29%)
2. Already have a degree (20%)
3. Do not have the time for school (17%)

Top Challenges with Using the Post-9/11 GI Bill

2015	2014	2013
1. Needed a job to cover expenses (28%)	**1. Late payments (36%)**	**1. Late payments (36%)**
2. Needed grants to cover expenses (27%)	2. Needed grants to cover expenses (24%)	2. Needed loans to cover expenses (25%)
3. Needed loans to cover expenses (21%)	3. Needed loans to cover expenses (20%)	3. Educational problems due to delays (19%)

Overall Experience with the Post-9/11 GI Bill

2014: 78% Rated the Post-9/11 GI Bill Excellent or Good
2013: 79% Rated the Post-9/11 GI Bill Excellent or Good

EDUCATION

		Employment Status		
		Part-time	Full-time	Not working
Academic Status	Part-time	4%	21%	24%
	Full-time	12%	6%	33%

79% Would describe their education program as veteran-friendly

Top 3 reasons program is veteran-friendly

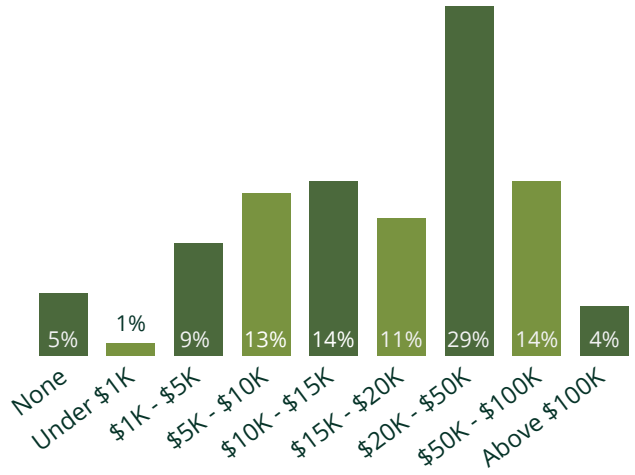
1. Respects military service and experience (76%)
2. Accommodates reserve component demands (45%)
3. Gives preference to hiring veterans (42%)

FINANCING

74% Worry about the level of debt they are taking/have taken on as a student

40% Have taken out private or federal loans to supplement their education

Debt Accrued Through Student Loans



When asked whether their degree was/is worth it...

46% Well worth it | 38% Not sure | 16% Not worth it

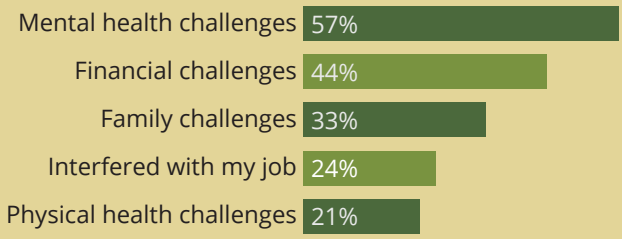
EDUCATION

25% Currently in school

45% Of those not currently in school have pursued a degree since separating from the military

Did you graduate?

Which of the following contributed to your decision not to complete your degree?

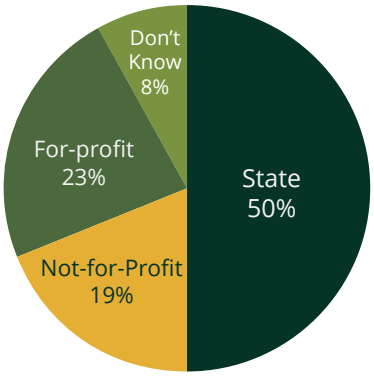


> **My advisor/professor is a 20 year retired CID agent, and he has been a tremendous advisor, supporter, and instructor. He has been invaluable in my educational endeavors and also personal life advisor... I also think that my small campus, with small class sizes, in a small town that has a significantly sized VA medical center, are all huge assets to my educational needs.**
>
> - IAVA Member

Types of Degree Pursued or Pursuing

Bachelor's	44%
Master's	28%
Associate	18%
Advanced/Professional	4%
Licensing/Certification	4%
Vocational	1%
Other	1%

Type of School Attended/Attending



VA Educational Benefits Used

Post-9/11 GI Bill (Chp 33)	71%
Montgomery GI Bill (Chp 30)	27%
Other	14%
None of the Above	10%
Reserve Educational Assistance Program (REAP)	3%

EMPLOYMENT

> **Finding what I am interested in is difficult, and many employers do not understand my military experience and how it applies to their open position.**
>
> - IAVA Member

PERCENT UNEMPLOYED DROPPED FROM 10% IN 2013 & 2014 TO 8% IN 2015

Top 5 Industries of Employment
1. Government (32%)
2. Health care (7%)
3. Telecommunications/tech (7%)
4. Education (6%)
5. Non-profit (4%)

VETERAN FRIENDLY

85% Of employed participants would consider their current employer veteran friendly

63% Seek out employers specifically recruiting veterans

48% Found employers were open to hiring a veteran

JOB SATISFACTION

56% Of employed participants believe their current position is an appropriate professional fit

45% Of employed participants would consider themselves underemployed

Percent Satisfied with Current Job:

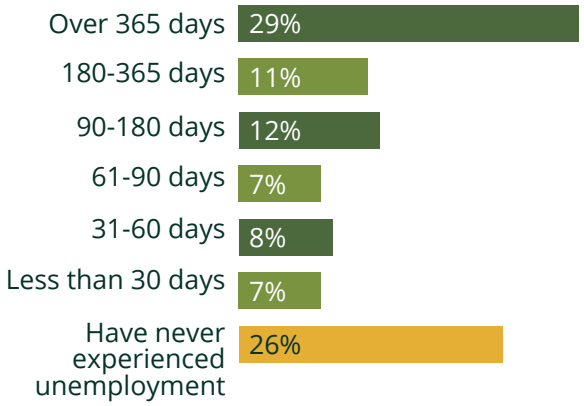
EMPLOYMENT

> **I was looking for a move up from my previous job. It just took a little while to find. The real issue was that hiring managers tended to think that every veteran was likely to have PTSD issues. While I am sure we were all changed by the experience, I also know that many of us were positively changed and are better and happier people for it. I wish that vets organizations could get that word out as loudly as I hear the suicide discussion.**
>
> - IAVA Member

74% Have experienced a period of unemployment since leaving the military

81% Were actively looking for employment during this period of unemployment

Longest Period of Unemployment



Top 3 Challenges in Finding Work

1. Unable to find a job in a specific field (15%)
2. Lack of education (15%)
3. Medical challenges - mental (13%)

Top 3 Parts of Job Search Considered Most Challenging

1. Locating jobs that match skill set (56%)
2. Initial interviews (14%)
3. Resume and cover letter (11%)

Top 3 Tools Most Helpful in Securing a Job

1. Additional education (39%)
3. Access to veteran friendly employers (33%)
2. Professional certification (24%)

FINANCIAL STRESSORS

"My transition was not only difficult, but nearly cost me my own life. I lost all sense of purpose and identity. Thankfully, my family and organizations such as your own helped bring me back from the ledge. I owe a debt of gratitude to all that you do, and I have now found my purpose in helping other veterans."

- IAVA Member

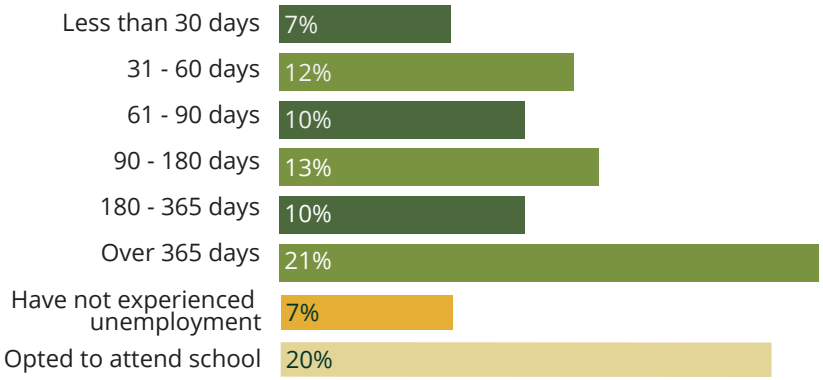
Did you experience challenges when transitioning out of the military?

Top 3 biggest challenges when transitioning:

1. Loss of identity and purpose
2. Finding/keeping employment
3. Mental health concerns

Did you have a job secured when you left the military?

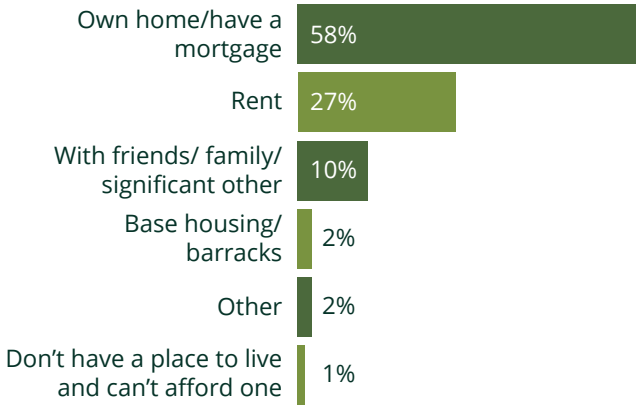
How long were you without a job after transitioning out of the military?



HOUSING

76% Had a permanent place to live when they transitioned out of the military

Which best describes your current housing situation?

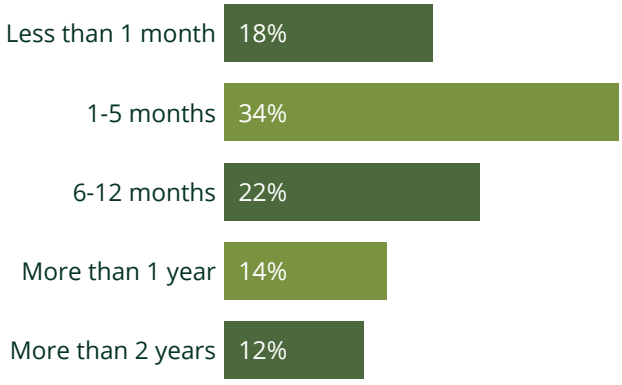


HOMELESSNESS

10% Have lived in a car after separating from the military

- **4%** Have lived in a shelter
- **5%** Have lived on the streets

Longest period without stable housing?



FINANCIAL STRESSORS

Did you experience any of the following during or within one year of your transition out of military service?

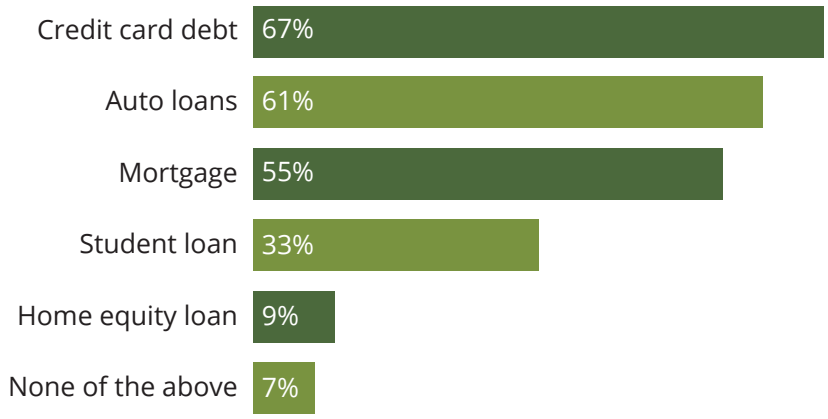
Had a comprehensive financial plan	During transition	Yes 26%	No 74%
	Within one year	Yes 15%	No 85%
	Did not experience	Yes 63%	No 37%
Had a household budget	During transition	Yes 35%	No 65%
	Within one year	Yes 22%	No 78%
	Did not experience	Yes 49%	No 51%
Did not have credit card debt	During transition	Yes 32%	No 68%
	Within one year	Yes 18%	No 82%
	Did not experience	Yes 56%	No 44%
Ability to pay bills	During transition	Yes 47%	No 53%
	Within one year	Yes 28%	No 72%
	Did not experience	Yes 35%	No 65%

37% Find it difficult to cover their expenses and pay all their bills

- **56%** Did not find it difficult
- **7%** Did not answer

26% Had financial management training provided by the Department of Defense

Types of debt respondents currently have:



22% Sought out resources to help manage their finances

57% Felt prepared to manage finances immediately after transitioning out of the military

> **It took two and half years to secure a government job for which I was qualified... I had to learn to write a good federal resume on my own... I had to wait out an extra year because of a hiring freeze... Private sector employers did not understand or appreciate my skills and abilities... I am doing very well now... I purchased a home with the VA program and am completing a master's degree with the GI Bill. This was a success story in the end.**
>
> - IAVA Member

ABOUT THE ISSUES

IAVA's 2015 Member Survey covers a number of issues impacting service members, veterans and their families. Here we provide an overview of each.

PERCEPTIONS

When service members transition out of the military, they come home to an environment that may or may not engage and support them as they are transitioning. This section asks IAVA members about their perceptions of how Congress, the Administration and the community is or is not supporting them as they return home.

POLITICAL ENGAGEMENT

Veterans tend to be more civically engaged than the civilian population, volunteering and becoming involved in their local community as well as engaging in politics and elections. This section asks IAVA members about their participation in politics, the issues that matter to them and their propensity to engage in the electoral process.

MILITARY SERVICE

With less than one percent of the U.S. population having served in the current wars, it's important to ask veterans and servicemembers their thoughts on current issues facing the military. These include the repeal of Don't Ask Don't Tell, policies and regulations regarding transgender servicemembers, military retirement, and many other issues facing the all-volunteer force. This section asks IAVA members to weigh in on these timely and difficult issues.

WOMEN IN THE MILITARY

Women are currently the fastest growing population in both the military and veteran communities. Two hundred and eighty thousand women have served in Iraq and Afghanistan. Women currently comprise nearly 20 percent of new recruits, 15 percent of the 1.4 million active duty force, 18 percent of the 850,000 reserve component and their leadership presence is growing. With the inclusion of women in combat arms positions, these numbers will only continue to grow. This section focuses on this extremely important and ever growing military and veteran population.

GUN OWNERSHIP AND SAFETY

Gun ownership and safety continues to be at the forefront of the national conversation. The military community is one of the most highly trained when it comes to safe handling and storage of guns. However, 22 veterans a day die by suicide and gunshot wounds are the number one means in which these veterans die. This section asks IAVA members about their gun ownership and storage habits, as well as what their thoughts are on about asking hard questions when a buddy is in crisis.

MENTAL HEALTH AND VA UTILIZATION

It is estimated that one in five service members who have returned from Iraq and Afghanistan have symptoms of post-traumatic stress disorder or depression. About the same number of service members experienced a possible traumatic brain injury while deployed. For those struggling with mental health injuries, access to high quality, timely care is critical. In this section, IAVA members focus on their experiences with mental health injuries and care.

SUICIDE

The VA estimates that 22 veterans die from suicide each day. The DoD reports that 434 service members (active and reserve components) died by suicide in 2014. IAVA's members are on the front lines of this critical issue. This section asks IAVA members about their connection with this important issue.

GENERAL HEALTH

It's estimated that over 50,000 service members have been wounded in the wars in Iraq and Afghanistan. Issues like chronic pain and exposure to airborne hazard and burn pits are

ABOUT THE ISSUES

just some of the health challenges concerning this recent generation of veterans. In the meantime, complementary and alternative therapies are generating more interest in the community. This section asks IAVA members about their general health, both before and after service.

MILITARY SEXUAL ASSAULT

The FY2012 annual report from the DoD's Sexual Assault Prevention and Response Office (SAPR) was a wake-up call to the nation, revealing an estimated 26,000 cases of unwanted sexual contact in the military. While military sexual assault is often framed as a women's issue, it impacts both men and women. And while the percentage (4.3 percent in FY 2014) of active duty women estimated to experience unwanted sexual contact is higher than the percentage of men (0.9 percent in FY 2014), in raw numbers more active duty men are estimated to have experienced unwanted sexual contact than women. This section asks IAVA members about this important issue.

VA HEALTH AND BENEFITS UTILIZATION

The Veterans Benefits Administration serves nearly four million veterans for compensation and pension benefits. About 40 percent of all veterans and 60 percent of new veterans are enrolled in VA health care. The VA plays a critical role in supporting veterans. However, an effective VA system must be very different from the current legacy system. Our newest veterans are returning home ready for full lives. Meanwhile, the veteran population in the United States is shrinking and public awareness of veterans' issues are waning. This section of IAVA's Member Survey asks about VA health care and benefits utilization, who's using benefits and how satisfied they are with them.

VA CHOICE PROGRAM

IAVA was one of the leading veterans organizations involved in the early negotiations on the Veterans Access to Choice and Accountability Act (VACAA) and took an active role in advocating for its passage in 2014. This is a highly complex law that the Department of Veterans Affairs (VA) is continuing to implement to ensure veterans are not left waiting unacceptable lengths of time to receive health care services. This section of the survey focused on surveying IAVA members on their experience with the Choice Program.

THE POST-9/11 GI BILL AND EDUCATION

Less than two years ago, the one millionth new veteran went to school on the Post-9/11 GI Bill. However, despite the enormous success of the New GI Bill, there is still work to be done. And with so many veterans using this benefit, it's important for schools to understand how best to set veterans up for success. This section focuses on understanding the IAVA member population going back to school, the programs they're enrolling, the schools they're attending and the financial supports and challenges that they face.

EMPLOYMENT

In August 2015, unemployment numbers for the post-9/11 generation of veterans dropped to the lowest since these numbers began being tracked by the Department of Labor. Steady progress in decreasing veteran unemployment has been made over the last few years. Veterans who have jobs in their preferred career field do better work and tend to remain in those jobs longer, meaning there are fewer issues with employee retention or attrition. This section asks IAVA members to tell us about their employment experience and their job satisfaction.

FINANCIAL STRESSES

There has been a great deal of focus on the challenges of service members as they transition out of the military. In addition to the stress of leaving their units, veterans transitioning to civilian life must learn to manage their finances, find housing, and gain employment. This section asks IAVA members about their preparedness in facing these challenges as they transitioned out of service.

ABOUT THE AUTHORS

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Jacqueline Maffucci, Ph.D. is the Research Director for Iraq and Afghanistan Veterans of America. She holds a Bachelor of Science from Cornell University and a Doctorate of Philosophy in Neuroscience from The University of Texas at Austin. Prior to her position at IAVA, Dr. Maffucci spent nearly four years as a consultant to the Pentagon focusing on behavioral health policy for the Army. This included over two years spent on the Army's Suicide Prevention Task Force. Among other responsibilities, she acted as the liaison to the Department of Defense research community working to translate research into policy.

Dr. Maffucci currently serves on the National Center for PTSD Education Advisory Board and the Department of Veterans Affairs Women's Health CREATE Veterans Council and the National Academic Affiliations Council.

Chantell Frazier, Ph.D.

As Research Associate, Chantell utilizes social, economic and demographic data to conduct policy research and execute IAVA's veteran-focused research initiatives. Prior to joining IAVA, Chantell worked as a Research Associate at the Institute for Veterans and Military Families in Syracuse, NY. Chantell received her Ph.D. in Medical Sociology from Syracuse University, and a B.S. in Sociology and Biology from DePaul University.

IAVA 2015 MEMBER POLICY SURVEY
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