THE VETERAN PERCEPTION: EXPLORING THE ROLE OF VETERANS
BENEFITS ON THE TRANSITION FROM SERVICE MEMBER TO CIVILIAN

by

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The Veteran Perception: Exploring the Role of Veterans Benefits on the Transition from Service Member to Civilian

Dissertation directed by Associate Professor Sylvia Mendez

This qualitative study was conducted using a phenomenological approach, and a transitions framework, to explore the role that three basic needs veterans’ benefits play on the transition from service member to civilian. In-depth, one-on-one, interviews of 20 veterans of the United States military were conducted to determine if the veterans’ benefits of education, housing, and health care were beneficial during their transitions. Nine themes were identified as they relate to this process. Findings indicated that the benefits of education and housing were the most beneficial to the transition to civilian; the health care benefit presented the most challenges. The findings also indicated that there is room for improvement in the availability and administration of veterans’ benefits as multiple difficulties, delays, and challenges were noted. These difficulties included challenges applying for benefits, lengthy delays receiving benefits, and having limited access to Veterans Administration (VA) facilities. In spite of this, the veterans expressed gratitude for the availability of basic needs benefits. In addition, many similarities existed among the veterans’ experiences during each phase of the transition process despite differences in age, race, gender, and branch of service. Overall, the findings indicated that reform is needed to improve the transition from service member to civilian through ensuring veterans experience fewer barriers to benefits and have timely access to the benefits they are entitled to.

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DEDICATION

To all veterans of the United States military, past and present. If not for you, the world we know and the freedoms we celebrate may have never been. Thank you for your sacrifice and service to our country. You will never be forgotten.
ACKNOWLEDGEMENTS

I am grateful to have many people who supported me throughout this journey. To begin, I would like to thank my mother and father, Eva and Elberto, who have always been my biggest cheerleaders. Your unyielding support has meant more to me than words can adequately express. Thank you to my extended family, your kind words of encouragement and support over the years has not gone unnoticed. Thank you to the friends who have stood by me and supported my goals (you know who you are). Your support was an integral component of my success by keeping me motivated to do my best!

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CHAPTER 1
INTRODUCTION

Historically, over 100 million veterans have served in the United States (U.S.) military from the Revolutionary War to the current conflicts in Iraq and Afghanistan (Korb, Duggan, Juul, & Bergmann, 2009). In 2014, there were 21.8 million veterans of military service living in the United States (U.S. Census Bureau, 2015). While that number seems impressive, it is equal to less than 7% of the total U.S. population and that number has been steadily declining for more than a decade. In fact, a 17% decrease in the U.S. veteran population was noted from 2001-2014 (Bagalman, 2014). Interestingly, while the total number of veterans has declined, there was a 78% increase in the use of Veterans Affairs (VA) benefits during this same period of time (Bagalman, 2014). The total number of veterans in the U.S. is expected to grow significantly in the near future as the more than 2.5 million people currently serving in the U.S. military will eventually make the transition from service members to civilians (Cozza, Goldenberg, & Ursano, 2014; Hamaoka, Bates, McCarrick, Brim, Lunasco, & Rhodes, 2014). However, even with an increase in the number of veterans living in the U.S., their total percentage in the population will remain low as currently less than 1% of the total U.S. population serves in the U.S. military (Miller, 2011).

The men and women who make up this small percentage of the population had varied reasons for joining the military. For some, changes in the climate of the labor market were a driving force (Kleykamp, 2006). For others, the military offered an opportunity to change their lives and help them acquire leadership skills and social responsibility (Sampson & Laub, 1996). Others entered the military for the chance of
social mobility and the opportunity to earn education benefits that no other employer could match, and for some serving in the military is a family tradition (Angrist, 1998; Kilbrun & Asch, 2003; Kleykamp, 2006). Although their reasons for enlisting in the military are different, all of these individuals will experience many significant and life changing events as a direct result of service to their country that most will never know. One of these events is the transition from being a service member in the U.S. military to a veteran of military service in the civilian world.

This transition has the potential to be incredibly overwhelming for veterans. According to Morin (2011), a recent Pew Research Center survey indicated that 44% of post 9/11 veterans reported that the transition to civilian life was difficult for several reasons. Difficulties include leaving a highly structured environment where strict rules, procedures, and expectations are the norm and entering the civilian world where the typical environment is far less structured (Church, 2009). To compound the matter, many of these individuals are struggling with service-related injuries or illnesses such as post-traumatic stress disorder (PTSD), substance abuse, homelessness, mental illness, physical disabilities, and depression, which makes the transition even more daunting (Applewhite, 1997; Bullock, Braud, Andrews, & Phillips, 2009; Church, 2009; Elliott, Gonzalez, & Larson, 2011; O’Toole, Conde-Martel, Gibon, Hanusa, & Fine, 2003; Seal, Bertenthal, Miner, Sen, & Marmar, 2007). Difficulty transitioning may contribute to negative consequences for a veteran as the manner in which an individual navigates this process may affect the potential to be successful in post-military life. Fortunately, this transition does not need to be made without assistance as the U.S. government provides many services and benefits to assist veterans upon their separation from the military. A review
of the benefits available reveals that there are a confusing myriad of services at the federal and state levels, including many privately funded programs, which were created to assist those who served their country with their transitions to civilian life.

These benefits are a legal right afforded to a majority of veterans and include assistance with the cost of education, housing, and health care expenses. However, benefits of this nature have not always been available; and, many VA benefits are a relatively new phenomenon. In fact, the history of veterans' benefits in the U.S. is wrought with conflict. Early controversy over veterans’ benefits revolved around the type of benefit being offered and the monetary attachment that was part of a particular benefit. This controversy divided political and private lines with some questioning about just how much is too much to compensate veterans for their service. Meanwhile, others questioned if any benefit is enough to compensate veterans for the sacrifices they have made while serving their country. It is important to note that the original intent of these benefits was to aid veterans upon their departure from military service. However, research has indicated that this has shifted over time. Today, VA benefits are widely used as recruiting tools that help build the numbers of troops (Ackerman, DiRamio, & Mitchell, 2009; Angrist, 1993; Rumann & Hamrick, 2009; Sampson & Laub, 1996; Simon, Negrusa, & Warner, 2010; Smith-Osborne, 2009; White, 2004). This is especially true for the education benefit as the high cost of funding a post-secondary education leads many to consider a career in the military thanks to education assistance programs such as the GI Bill (Kleykamp, 2006). If this is the case, having knowledge and understanding of these benefits, their importance, and the role they play in the lives of veterans should be of paramount concern.
Purpose of the Study

Caring for our nation’s veterans has long been considered a national priority and VA issues have been a major policy issue since the beginning of the Republic (Korb et al., 2009). President Lincoln affirmed our obligation to care for veterans and their families in his second inaugural address when he said it was our duty “to care for him who shall have borne the battle and for his widow, and his orphan” (Yuhasz & McAleer, 2009, p. ix+). These words would eventually become the motto of the Department of Veterans Affairs, whose primary purpose is to ensure that veterans “receive the care, support, and recognition that they deserve” (Hill, Lawhore, & Philpott, 2012, p. 224). On the surface, it would appear that this promise has been kept as “the VA exists to care for U.S. veterans and their families by providing health care, disability compensation, pension, assistance with education, home loans, and other benefits and services” (Mall, 2013, p. 168). Additionally, the budget for VA services has been steadily on the rise for years.

In 2014, the budget for veterans’ affairs was $154 billion dollars which was equal to approximately 4% of the national budget (Tucker, 2014). In 2015, President Obama’s budget for veterans’ affairs proposed an increase to $164 billion dollars to offer assistance in the three key areas of veteran homelessness, the expansion of veterans’ health care, and clearing the extensive backlog of disability claims in the VA (Sotak, 2015). Despite a budgetary increase, research has indicated that many veterans may not be aware of the types or amounts of benefits that are available to them (Applewhite, 1997; Nelson, Starkebaum, & Reiber, 2004). Those who are aware of benefit availability often find the process to claim VA benefits confusing and difficult to navigate without
assistance. This is particularly troubling when considering that contemporary veterans have reported experiencing more difficulties transitioning to civilian life than those from the Vietnam and Korean War/World War II eras (Morin, 2011).

The men and women who serve their country and their families deserve support post-military service for the sacrifices they have made. VA benefits were created to serve this purpose. However, research examining the impact of these benefits on the transition from service member to civilian is lacking. As a result, several questions remain as to whether or not VA benefits are enough to assist with the transition to a new lifestyle or if additional assistance is required. With this in mind, the purpose of this study is to determine the role that basic needs veterans’ benefits play in the lives of service members upon their departure from the military.

**Research Questions**

The primary research questions are as follows:

1. What role do basic needs veterans’ benefits play in the transition from service member to civilian?
2. Which basic needs veterans’ benefits offer the most assistance during the process of transitioning from service member to civilian?

**Transitions**

Transitions can be challenging, overwhelming, and life-changing experiences that allow individuals “an opportunity for psychological growth and a danger of psychological deterioration” (Moos & Tsu, 1976, p. 13). From the moment a service member decides to separate from the military a series of transitions begins to take place. Each transition brings with it a new set of challenges and/or obstacles that the veteran
must learn to overcome, cope with, or adjust to in order to successfully take on the many new roles that may be played out in the civilian sector. Some of these challenges have been linked to difficulties reintegrating to civilian life, including health problems due to combat trauma, such as traumatic brain injuries (TBI), PTSD, trouble finding employment upon separation from the military, difficulty adjusting to new surroundings, and the long-term effects of experiencing emotionally traumatic events (Applewhite, 1997; Friedman, Schnurr, & McDonagh-Coyle, 1994; Morin, 2011; Natwick, 2010; Wheeler, 2012). Additionally, many service members experience a social identity crisis as a direct result of their departure from military service (Braxton, 2011; Griffith, 2009; Robertson, 2013; Wolpert, 2000). Individually, any one of these issues could have the potential to drastically affect the transition process for service members. Combined, the effects of multiple issues may present seemingly insurmountable obstacles.

In an effort to help meet the needs of veterans upon their transition from the military, the U.S. government provides several benefits to make the adjustment to civilian life less daunting. However, the challenges in the VA system have contributed to a backlog of benefit claims and have contributed to poorly administered programs (Norwick, 2010). This can create many problems for veterans as empirical evidence has indicated that the best of programs are of little use if the program is not administered properly (Korb et al., 2009). Additionally, many of these benefits mirror those that were received when the veteran was on active duty status; however, the motivation for using benefits upon transition to the civilian sector may alter the perception of the benefit(s) therefore affecting whether or not the benefit(s) is/are used. For example, the education benefit for active duty military personnel includes tuition assistance to help cover the cost
of college tuition and there are often incentives, such as promotion points, attached to earning a college education while in uniform. This often serves as a source of motivation for active duty service members to use their tuition assistance education benefit.

However, upon transition to veteran status motivators of this nature are no longer an issue. Rather, concerns of how to make a living post-military takes precedence. As a result, many veterans turn to their GI Bill education benefits as they often include a housing stipend. This new motivator may persuade veterans to attend college if for no other reason than to keep a roof over their heads and supplement their incomes while they seek employment in the civilian sector. This is particularly troubling when considering research has indicated that the transition to college from the military is one of the most challenging transitions a veteran may face (Ackerman et al., 2009; Griffin & Gilbert, 2015; Livingston, Havice, Cawthon & Fleming, 2011). Additionally, if a veteran is attending college for no other reason than to help supplement post-military income the entire purpose of the GI Bill education benefit may be lost.

Veterans benefits, the number of potential individuals who may use these benefits, and the exact purpose and use of these benefits have been controversial policy issues for decades (Cohen & Barr, 1944; Cox, 2004). In spite of this, research has indicated that it is often expected that veterans deserve more support than their civilian counterparts (Hawkins, 2009). In fact, most contemporary arguments about veterans benefits take a positive tone with many expressing that “our veterans of Iraq and Afghanistan deserve all the benefits we can give them” (Frydl, 2009, p. xii).

Contemporary veterans are part of an all-volunteer force (AVF) serving in the longest conflicts since the Vietnam War. This makes the need for veterans’ benefits seem more
important than ever. However, the eligibility requirements for benefits are dependent on several factors.

**Benefit Eligibility**

Eligibility for benefits is determined by the VA and is influenced by many factors. These factors include the period in which a veteran served while on active duty and whether it was during a time of war (Moulta-Ali, 2014). These periods, determined by Congress, fall within specific timeframes that are categorized as peacetime service or wartime service. To be eligible for VA benefits a veteran is considered to have served during wartime if at least 90 consecutive active duty days were served during wartime periods. However, the veteran need not have served in a combat zone as “wartime” is specific to physical dates as opposed to physical locations. All other times of service that do not fall under Congress’ designation of wartime are considered service during peacetime. Additionally, a veteran must not be dishonorably discharged to qualify for most benefits. The VA uses a two-step process to determine benefit eligibility. The first step requires that a veteran prove eligibility to receive benefits (Moulta-Ali, 2014). The second step requires that a veteran then proves entitlement to the benefit being requested (Moulta-Ali, 2014). Proving benefit eligibility is just the beginning of an often long and challenging process during the transition to civilian status. Other challenges are often the result of the lingering effects of military socialization and the stronghold that military culture often has on a veteran.

**Military Socialization**

Military socialization can have a profound effect on the way a military member views the world. Siebold (2006) described this type of military group cohesiveness as “a
special type of cohesion in that typically the group exists as part of a large, long-lived, somewhat isolated, highly regulated, hierarchical organization from which the group member cannot easily leave or travel about” (p. 185). Once separated from the military this type of group cohesiveness, which was a given in the confines of a veteran’s military career, is much more difficult to find as a civilian which may contribute to feelings of isolation and frustration post-military. The socialization experienced while in the military can also create a stronghold on the psyche of a veteran. This can leave the individual longing for the group cohesiveness and discipline that is a strong part of the military, but far less common in the civilian world. Additionally, the military socialization process contributes to a sense of culture in the military.

**Military Culture**

Military culture is a unique mix of several different factors consisting of general military culture and subcultures. Military culture shares many similarities to what is traditionally labeled “culture” in greater society. For example, members of the military share common goals, beliefs, values, and even have their own language. However, unlike other cultures, military culture is comprised of members that come from varied socioeconomic and ethnic backgrounds (Hamaoka et al., 2014). Military culture is collectivistic by nature and members of the military often share a collectivist mentality that is grounded in military norms, such as wearing issued uniforms, learning the language of the military, and conforming to specific grooming standards. This often ingrains service members with a set of collectivist values and beliefs that becomes part of their personal identities. Another characteristic that is unique to military culture is the
unequal distribution of power that is traditionally found in an egalitarian structure (Cozza et al., 2014).

However, instead of dividing troops, this distribution of power helps to create a “climate of harmony through norms and expectations” (Cozza et al., 2014, p. 7). This can lead to culture shock for veterans who maintain their sense of military discipline when entering the far less disciplined civilian sector. The stronghold that this shared culture has on many veterans can lead to a sort of institutionalization, which makes the transition to the civilian world a very difficult and overwhelming process (Higate, 2001). These difficulties can also lead to undeveloped skills in basic life skills areas, such as decision making and buying and running a home (Higate, 2001). Even the act of removing their uniform, which had been a significant part of their lives, can lead to a loss of identity (McNeil & Giffen, 1967). To better understand the significance placed on the uniform, and the difficulties that may accompany the transition to civilian status, it is important to understand the mindset of service members, their strong sense of duty, and their respective missions. According to Morin (2011), those who had a strong grasp and understanding of their branch of service mission had an easier transition to civilian status than those who did not fully grasp the role they played while in uniform.

**Missions**

The U.S. military consists of five very distinct branches of service which are the Air Force, Army, Coast Guard, Marine Corps, and Navy. Each branch has its own unique mission and each plays a specific role in the protection of our nation. The U.S. Air Force’s (USAF) mission is to “to deliver sovereign options for the defense of the United States of America and its global interests -- to fly and fight in Air, Space and
Cyberspace” (Bryant, Johnson, Kent, Nowak, & Rogers, 2008, p. 4). The USAF is the source of our nation’s air and space power and is considered the new kid on the block having been created in 1947 (Hamaoka et al., 2014). The core values of the Air Force are “integrity first, service before self and excellence in all we do” (Hamaoka et al. 2014, p. 9). The U.S. Army’s mission is to “fight and win our nation’s wars by providing prompt, sustained land dominance across the full range of military operations and spectrum of conflict in support of combatant commanders” (Climer, 2010, p. 4). The Army is considered the dominant land power of the U.S. military and traditionally will have the largest number of boots on the ground in combat (Hamaoka et al., 2014). The U.S. Army has had a continuous presence in Iraq and Afghanistan since 2003 and many soldiers have been subjected to multiple deployments in the time since. The core values of the Army are “loyalty, duty, respect, selfless service, honor, integrity, and personal courage” (Hamaoka et al., 2014, p. 8).

The U.S. Marine Corps is the nation’s first line of defense. Acting as “America's expeditionary force in readiness since 1775,” they are “first to fight” and their mission is to “respond swiftly and aggressively in times of crisis” (www.marines.com, 2015). Their core values are honor, courage, and commitment (Keskel, 2002). The U.S. Navy’s mission is to “maintain, train and equip combat-ready Naval forces capable of winning wars, deterring aggression and maintaining freedom of the seas” (www.navy.com, 2015). The Navy’s core values, which are identical to the marines’ core values, are honor, courage, and commitment (Keskel, 2002). The U.S. Coast Guard’s (USCG) mission “is to protect the public, the environment, and U.S. economic interests – in the nation’s ports and waterways, along the coast, on international waters, or in any maritime region as
required to support national security” (Department of Homeland Security/US Coast Guard, 2015). The USCG is a multi-mission maritime service that protects the nation’s waterways by providing multiple services including law enforcement, drug enforcement, and rescues of domestic waterways. The USCG’s core values are honor, respect, and devotion to duty (Collins, 2003). These mission statements stress the importance of courage, honor, and dedication to duty which may offer insight to the mindset of veterans. They may also offer insight to the strong connection they maintain to their branch of service long after they have left the military. Likewise, they may help shed light on some of the reasons that the transition to civilian status is challenging for many veterans.

In addition, service members are referred to in different terms that are associated with the branch in which they serve. Table 1 refers to the correct language that should be used when referencing service members and their different branches. The attachment to the branch of service identifiers runs long and deep due to the strong attachment that is formed while in uniform. For example, one should never refer to an Airman as a Marine or a Soldier as a Sailor. Additionally, the strong personal identities that are acquired during military service are difficult to relinquish. As a result, many veterans will always identify themselves with their branch of service despite the amount of time that has passed since leaving the military, or as the saying goes “Once a Marine always a Marine.”
Table 1

Branch of Service Identifiers

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<tr>
<th>Branch of Service</th>
<th>Service Identifier</th>
<th>Where they serve</th>
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<tr>
<td>Army</td>
<td>Soldier</td>
<td>Post</td>
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<tr>
<td>Navy</td>
<td>Sailor</td>
<td>Base</td>
</tr>
<tr>
<td>Air Force</td>
<td>Airman</td>
<td>Base</td>
</tr>
<tr>
<td>Marines</td>
<td>Marine</td>
<td>Camp</td>
</tr>
<tr>
<td>Coast Guard</td>
<td>Coast Guardsmen</td>
<td>Base, Station, or Depot</td>
</tr>
</tbody>
</table>

Transition Assistance Program

In recognition of the challenges that veterans face upon their transition to civilian status the Department of Defense (DOD) created the Transition Assistance Program (TAP) to make the process of transitioning more palatable. According to the DOD TAP website (2015), TAP “provides information, tools, and training to ensure service members and their spouses are prepared for the next step in civilian life whether pursuing additional education, finding a job in the public or private sector, or starting their own business.” TAP was redesigned in 2013 to help service members and their spouses by providing “more easily accessible resources and information to make their transitions more successful” (www.dodtap.mil, 2015). This redesign included the creation of an outcome-based curriculum known as Transition GPS (Goals, Plans, Success). Service members can access a DOD TAP website for their specific branch of service which aids in the TAP process. However, the foundation of TAP is the same across all branches of service. The general outline of the TAP process can be seen in Figure 1.
The Veterans Opportunity to Work Act of 2011 made attendance in TAP mandatory for all service members who have completed a minimum of 180 days of continuous active duty service before they can officially separate from their branch of service (www.dodtap.mil, 2015). A pre-separation counseling session is required to begin the TAP process. As part of this process, all service members are required to develop an Individual Transition Plan (ITP). The ITP is specific to the service member and the service member’s goals for transitioning. The service member is also required to complete documents as evidence that the necessary steps to meet post-military goals have been met. Retirees can begin this process up to 24 months in advance of their expiration-term of service (ETS) date and those separating from the service can begin this process up to 12 months in advance of their ETS date. Participating in the Transition GPS curriculum is the next step. The core curriculum of Transition GPS is required of all
service members and includes sessions on financial planning, the Military Occupational Code (MOC) Crosswalk, VA benefits (briefing I and II), and a Department of Labor (DOL) employment workshop. As part of this process, the service member will select one or more training tracks to assist in the achievement of personal goals.

The tracks available are education, technical, and entrepreneurship; all tracks can be attended if the service member sees fit (Ventrone & Karczewski, 2015). The education track helps prepare the service member for success in academia by discussing everything from school accreditation to financing education. The technical track assists with acquiring information about career technical training. Upon completion of this track the service member will be prepared to apply for training at technical schools. The entrepreneurship track is intended for those who see themselves owning a business. Benefits and challenges of self-employment are covered in the “Boots to Business” training section of this track and will assist with the completion of a business feasibility plan. This track also allows the opportunity to connect with mentors who can assist with the vision for future business ownership through an optional eight week session that will help the service member prepare a business plan.

The GPS program concludes with a capstone event that will determine if the service member has a feasible ITP and has met the requirements of the DOD’s Career Readiness Standards (CRS). In theory, the information provided about benefits and opportunities in education and training during TAP should contribute to a successful transition after service members hang up their uniforms and enter the civilian sector. However, research has indicated that much of what is presented during the TAP process
may be lost due to being exposed to so much information in such a short period of time (Felder, 2007).

**Research Gap**

A review of literature in this area did not uncover any research which explored or synthesized the influence of multiple veterans’ benefits on the transition to civilian life. Rather, current research concerning veterans or veterans’ affairs issues tends to focus on singular and specific veterans’ benefits such as the GI Bill and how benefits of this nature are utilized by veteran populations (Bound & Turner, 2002; Clark, 1998; Metter, 2005; Radford, 2009). Likewise, research on the transition from the military to civilian status tends to focus on the transition experience in general and not the role veterans’ benefits play in that process (Higate, 2001; Morin, 2011). The research conducted for this study takes a holistic approach to this topic by focusing on the basic needs veterans’ benefits of education, housing, and health care, and explores their effect on the transition to the civilian sector. To the best of the researcher’s knowledge, no other studies have taken this approach to this subject. Therefore, the information gleaned from this body of research may be beneficial to policy-makers as it may shed light on which types of basic needs benefits have been the most beneficial in assisting veterans with the transition from service member to civilian. Also, it may help identify areas that are lacking and where improvement is needed.

**Theoretical Framework**

**Schlossberg’s Models of Transition**

The framework for this study is grounded in Schlossberg, Lynch, and Chickering’s (1989) “Moving In, Moving Through, Moving Out” transition model. This
three phase model was developed to explain what factors influence an individual’s ability to cope with each phase and how an individual integrates a transition into daily life. The first phase, “Moving In,” is where an individual begins to navigate and “learn the ropes” of the new environment (Goodman, Schlossberg, & Anderson, 1997, p. 167). For veterans, this not only includes learning the ropes of the transition to civilian but also learning the ropes of using VA benefits and the VA system. This phase can be overwhelming and challenging; and, these stressors may contribute to a crisis of identity in which the individual attempts to combine knowledge of past environments with information from the new environment (Schlossberg, 1984). The second phase of this model is the “Moving Through” phase. This requires “letting go of aspects of self, letting go of former roles, and learning new roles” (Goodman et al., 1997, p. 23). During this phase, the veteran will begin to understand the new role of becoming a civilian and should be able to balance life within the new environment. VA benefits may play a critical role in these first two phases depending on what resources have been used to aid with the transition.

The final phase of this model is the “Moving Out” phase. During this phase, the transition that an individual was experiencing has ended and a new transition cycle may be on the horizon (Wheeler, 2012). At this point, a veteran will have become accustomed to the expectations of the new environment and should have acquired knowledge of VA benefits. During this phase, the veteran should also have a good idea of how the VA benefits used aided in the transition to civilian. Unfortunately, this phase can be one of the most challenging as it signifies the ending of one chapter, which may indicate that more changes may soon be in store. This offers the potential of going back to the
uncertainty of a new transition and the challenges and setbacks that accompany it as the process begins anew. As a result, feelings of grief have been noted during this phase (DiRamio, Ackerman, & Mitchel, 2008).

Additionally, Schlossberg, Waters, and Goodman (1995) and Schlossberg’s transition models (1981/1984/2011) and are used to support the primary framework. Schlossberg’s body of work in this field spans decades and is dedicated to uncovering the phenomenon of transitioning from one life phase/event to another. Her research indicated that the ability to cope and manage a transition is influenced by several factors, including some that are beyond an individual’s control. How an individual copes with these factors will determine an individual’s ability to progress and grow while in the phases of a transition. According to Schlossberg (1981), “a transition can be said to occur if an event or non-event results in a change in assumptions about oneself and the world and thus requires a corresponding change in one’s behavior and relationships” (p. 5). An individual’s ability to cope with transitions is dependent on many factors, including the ability to “balance individual resources and deficits” (Schlossberg, 1981, p. 5). One of the primary premises of Schlossberg’s (2011) transition framework is that “adults will continually experience transitions” (p. 22) over the course of their lifetime. This theory rings true for veterans as once the decision to separate from military service has been made they will experience a continuous state of transition that has the potential to affect every facet of their lives. The transitions experienced by all veterans include the transition from service member to veteran, and may include the transition from veteran to student and from veteran to employee in the civilian sector. Overarching all of these is
the transition to civilian status, which may bring with it a total loss of the identity that the service member once knew (McNeil & Giffen, 1967; Wolpert, 2000).

Schlossberg (1984) concluded that three major components of transition exist. To begin, in the first major component, there must be an understanding of the transition through an analysis of its type, context, and impact. The types of transitions recognized in the first component are (a) anticipated; (b) unanticipated; (c) chronic hassle; and (d) nonevent. Anticipated transitions are expected events such as a change of career. Unanticipated transitions are unplanned and disruptive such as dealing with your place of employment unexpectedly closing. Chronic hassles are continuous and pervasive events such as frequent deployments or moves due to permanent change of station (PCS) moves. Nonevent transitions are things that were anticipated but never came to fruition such as not receiving an anticipated job promotion. The second major component is about taking a holistic approach to transitions by examining them as an evolving process as opposed to a singular event. The third major component refers to the balance of assets and liabilities as well as the coping resources that are available to the individual during the transition. Veterans’ benefits can easily be considered assets or coping resources in this third and final component.

Schlossberg et al. (1995), identified eight factors that can affect the quality of a transition as (a) permanence; (b) positive or negative view; (c) sense of control; (d) trigger; (e) timing; (f) view toward the new role; (g) past experience of similar transitions; and (h) the presence of additional stressors. These factors can play an integral role in the transition from service member to civilian as reasons for departing from military service are as varied and unique as the service members themselves. For
example, some service members will retire from military service after a career dedicated as a professional service member. For these individuals the transition was an expected one which will contribute to a transition experience that is wholly different than that of a service member who was downsized or discharged from military service. Veterans who experienced an unexpected departure from the military may experience feelings of being out of control due to having inadequate time to fully prepare for the transition ahead of them (Ryan, 2010). Although the end result of each of the above scenarios is the same (leaving the military), the final outcome may vary greatly based on circumstances.

According to Schlossberg et al. (1995), all of the above factors can have an effect on transitions but the amount of time needed to adapt will be dependent on the size of the transition and the coping skills that an individual possesses at the time the transition takes place. It is important to note that in each of the above scenarios the soon-to-be veteran will have continued access to the basic needs resources that are part of active duty benefits until officially departed from the military.

Additionally, Schlossberg et al. (1995) indicated that the ability to cope with transition is influenced by the following four factors: (a) situation; (b) self; (c) support; and (d) strategies. Commonly known as the 4Ss, these four factors may have a significant effect on how well an individual copes with the transition being experienced. Situation refers to the actual situation that an individual is in at the time of a transition and what stressors are a part of the individual’s life, during that time, which may affect the decision making process. Self refers to an individual’s ability to deal with a transition based on the inner strength of the individual. Support refers to the type of support system that an individual has available at the time of the transition. The strategies phase refers to an
individual’s coping strategies or the ability to reframe the situation to work in the individual’s favor. These four factors, combined with available resources such as VA benefits, may influence the length of time that an individual remains in each phase of the transition.

Application to the Study

Figure 2 illustrates the many factors and components of Schlossberg’s (1981/1984/2011) and Schlossberg et al.’s (1995) transition theory models. These factors, combined with the primary framework of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” model will serve as the foundation for this piece of research. The models were examined and considered collectively as they relate to the general process of transitioning. Specifically, the multi-faceted nature of transitions and the many factors that contribute to the experience of the transition will serve as a foundation to provide an understanding of what veterans may experience as they move through the process. There will be an emphasis on the role basic needs benefits play in the transition process. Also, this theoretical framework was used to assist in the coding of interviews associated with this study.
Figure 2. This model illustrates the multiple factors that contribute to the complexity of the transition process according to Schlossberg et al. (1989), Schlossberg (1981/1984/2011) and Schlossberg et al.’s (1995) transition models.

Definitions

The following definitions will be used when referring to the terms listed below:

Benefit

Any service which is made available to veterans as the direct result of their time spent in service to their country.

Basic Needs Benefits

The benefits of education, housing, and health care will be referred to as “basic needs benefits.” These were selected as they represent some of the most basic human needs for life improvement and are often viewed as basic human rights.
DD214

The DD214 is a certificate of release or discharge from active duty military status that is issued upon a service member's retirement, separation, or discharge from active duty military service.

Expiration – Term of Service (ETS)

An ETS date is the date when the service member’s contract with the U.S. military ends. A service member must re-enlist or separate from military service when at the end of the ETS date.

Service Member

Any individual who has served under active duty status in any branch of the U.S. military will be referred to as a service member. For the purpose of this study, when addressing general information the term “service member” will be used interchangeably with the branch of service identifiers.

Transition

For the purpose of this study, Schlossberg’s (1981) definition of a transition as “an event or non-event [which] results in a change in assumptions about oneself and the world and thus requires a corresponding change in one’s behavior and relationships” (p. 5) will be used.

Veteran

For the purpose of this study, the federal statute definition of a veteran as a “person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable” (Szymendera, 2015, p. 1) will be used.
Summary

Veterans programs have been considered to be of “special importance to all persons in the population” (Cohen, 1945, p. 63). This is due to the trickle-down effect that policies of this nature have on the general population. As such, the growing number of veterans entering the civilian world should be of concern to policy-makers. Veterans enter this new phase of their lives with a myriad of needs. Many contend with chronic health problems that are a direct result of their time spent in military service. Others may suffer from identity loss due to their strong ties to the military culture and the military socialization that they experienced. Combined, these factors make the transition to civilian one of the most challenging that can be experienced (Ackerman et al., 2009; DiRamio & Jarvis, 2011; Griffin & Gilbert, 2015; Livingston et al., 2011).

Currently, there are a multitude of benefits available to assist veterans as they transition to their new roles as civilians. However, many questions remain as to whether or not the basic needs benefits available to veterans are sufficient to aid them in the transition to veteran and civilian status or if additional benefits are needed to help facilitate this process. This body of research will produce answers to some of these questions by proxy of the research questions. This information can be of particular importance to the policy-makers who determine what types of veterans’ benefits are established, how they are funded, and if “we” as a nation are doing enough to help those who have served their country become well-adjusted citizens who continue to contribute to the fabric of our nation.

Chapter two includes a review of the literature concerning the history of the basic needs benefits being examined in this body of research. This includes an overview and
history of the GI Bill as well as a discussion of some of the health care issues concerning veterans and the role that the Veterans Health Administration (VHA) plays in the transition process. Likewise, a discussion about veterans housing benefits and the occurrence of veterans’ homelessness will be presented. As part of this discussion, the controversy surrounding some of these benefits is examined and their effect on society is discussed. The significance of these benefits on the transition from service member to civilian is also presented.
CHAPTER 2

LITERATURE REVIEW

A review of the literature regarding veterans’ affairs issues reveals that their results vary in tone depending on the era and conflict being discussed. For example, much of the literature concerning veterans' issues during the World War II era takes a positive tone and has indicated that veterans of this era had more opportunity for education and employment than those who preceded them thanks to the creation of the GI Bill of 1944 (Bound & Turner, 2002; Iversen & Greenberg, 2009; Stanley, 2003). This time period has been noted as being highly influential in contributing to the democratization of higher education in the U.S. (Bound & Turner, 2002; Clark, 1998; Cox, 2004; Field, Hebel, & Smallwood, 2008; Iversen & Greenberg, 2009; Serow, 2004).

Literature regarding other eras is less positive in nature. For example, veterans of the Vietnam War and Gulf War often experienced difficulties finding employment; and, large-scale studies have indicated that many veterans of these wars have suffered tremendously with war related physical and mental health issues (Applewhite, 1997; Church, 2009; Iversen & Greenberg, 2009).

According to Schlossberg (1984), any major transition in an individual’s life is accompanied by a crisis of identity. Veterans enter the civilian world with a unique set of values. These values can vary greatly from those who have never served in the armed forces. For many veterans, the military socialization that was engrained in them from the beginning of their military careers can contribute to difficulties adjusting to civilian life. This is often due to the strong attachment many service members have to their branch of service. In the civilian world, many consider their job a little more than what they do to
make a living. For these people, a job is just a job. However, for many military members, their job is intertwined with the way they view themselves and has greater meaning in their personal identity and the way they approach life post-military service (Haynie & Shepherd, 2011; Robertson, 2013). For these individuals, their time spent in the military was more than just a job. It was an integral and life-altering part of their lives that shaped who they have become and how they view themselves and the world around them. This strong connection to their past life can create a personal identity crisis in which many find themselves questioning their greater purpose in life post-military service.

In addition to questioning their personal identities, many veterans experience culture shock upon their transition from the military to the civilian sector. This is often the result of social conditioning that was acquired while in uniform as the military has its own unique culture, code of ethics, and expectations, which can make a clean transition to the ethics and expectations of the civilian world challenging and frustrating. This process may be even more challenging for veterans who were forced out of the military due to unforeseen circumstances and may contribute to feelings of alienation and despair (Haynie & Shepherd, 2011). In the military a sense of unit, hierarchical orientation, collectivism, and sacrifice for service to one’s country are the norm due to the military’s socialization and indoctrination process (Christian, Stivers, & Sammons, 2009). For many, this type of socialization changes their overall outlook on life and can create an obstacle when attempting to adapt and transition to civilian culture. Many times another obstacle is encountered when they find that the skill set they acquired in the military is not applicable towards employment in the civilian sector (Smith-Osborne, 2009).
For many veterans, these variables combine to create a perfect storm of obstacles leading to difficulties with transitioning to new environments. These difficulties are often experienced in areas that civilians take for granted. For example, veterans have been noted as having difficulties with the transition to post-secondary education (Ackerman et al., 2009; Church, 2009; Elliott et al., 2011; Ellison, Mueller, Smelson, Corrigan, Stone, Bokhour, Najavits, Vessella, & Drebing, 2012). This transition is difficult for a myriad of reasons. To begin, academic settings lack the structure that is commonplace in the military, which can contribute to a significant culture shock that may lead to feelings of alienation (Ackerman et al., 2009; Zinger & Cohen, 2010). Additionally, the personal experiences and stressors that many veterans carry with them have matured many beyond their chronological years. This may contribute to feelings of further isolation on a campus where an overall lack of sensitivity or ambivalence about war is often the norm among their contemporary counterparts (DiRamio & Jarvis, 2011; Olsen, Badger, & McCuddy, 2014; Wheeler, 2012; Whitley, Tschudi, & Gieber, 2013).

Compounding this is the fact that many veterans suffer from medical conditions such as TBIs, PTSD, and other health and mental health issues. These issues not only contribute to difficulties with their overall transition to civilian, but also contribute to difficulties with the transition to an academic environment and the transition to using the VHA (Church, 2009; Grossman, 2009; Wheeler, 2012). This is particularly troublesome when considering that many veterans will need to utilize the VHA immediately upon separation from the military due to lingering health issues that are directly related to their time spent in uniform. Another issue may arise when the veteran no longer has basic allowance for housing (BAH) funds to help pay for housing costs. In an effort to curtail
some of the problems associated with difficulties of this nature, the federal government provides several benefits to help make this process less challenging.

However, the concept of providing compensation for veterans has been controversial since the Revolutionary War. It was at this time that officers requested to have a pension that was equivalent to half of their normal service pay. This request was quickly dismissed by President Washington, which led to over 200 officer resignations (Korb et al., 2009). Washington’s concerns about approving such a request included concern over the backlash of popular reaction and the overall costs that would be associated with this type of benefit (Korb et al., 2009). Even members of veterans groups who were pro-veterans’ rights such as the Disabled American Veterans, the Veterans of Foreign Wars, the Military Order of the Purple Heart, and the Regular Veterans Association initially criticized some of the proposed benefits for veterans (Cox, 2004; Olson, 1968). Their fear was that a generous veterans package could have an effect on the benefits paid to others as had happened previously during the depression. Interestingly, veterans groups created more barriers to the passage of the some of the first veterans’ benefits legislation than any other group (Cox, 2004). Eventually this would change, and providing veterans with benefits became a policy issue that was viewed as affecting not only service members but the nation as a whole.

**Education Benefits**

Over the last few decades VA education benefits have allowed veterans the opportunity to improve their lives and employability through education. However, contemporary veterans face challenges those who served before them did not have to contend with. One of those challenges is built into the very system that provides the
benefits and that is the challenge of bureaucracy within the VA (Ackerman et al., 2009; O’Herrin, 2011; Shackelford, 2009; Wheeler, 2012). This has created a “hurry up and wait” situation for many veterans as there are often delays in obtaining benefits. For example, one study indicated that a common concern among veterans was that payments for educational benefits took upwards of eight weeks to receive (Ackerman et al., 2009). For veterans who rely on those funds eight weeks can be the difference between keeping their residence and living on the streets. This often serves as a detriment to the overall well-being of the veteran and has created a built-in problem that can only be solved with time.

Challenges aside, the education benefits provided to veterans make up the largest program for federal student aid in the U.S. (Angrist, 1993). This is significant as some research has indicated that returning to school is an integral step in the transition to the civilian world (Shackelford, 2009). According to the United States Census Bureau, in 2013, more than 7 million veterans age 25 years and older had some college or an associate’s degree and more than 5 million veterans had earned a bachelor’s degree or higher. Many of these veterans were able to attend college under the GI Bill and used it as an opportunity to increase their skill sets and strengthen their chances of finding employment post-military service (Heineman, 2014; McBain, Kim, Cook, & Snead, 2012). The importance of the education benefit for veterans cannot be overstated as research has indicated that the time spent in the military can have a negative effect on the post-military earnings of service members; moreover, veterans between the ages of 18 – 34 are more likely to be unemployed than their civilian counterparts (Sander, 2012; Xie, 1992).
This benefit not only improves the quality of their post-military lives, through the opportunities that earning an education may bring, but also improves society at large through their contributions in the civilian sector upon earning a degree and entering the workforce. Despite its benefits to all, the education benefit has proven to be one of the most controversial VA benefits since its inception. In fact, it has been called “the most far-reaching and most explosive bill ever to reach Congress” (Cox, 2004, p. 17) by former chairman of the House Committee on Veterans Legislation, John Rankin. To this day, the GI Bill remains a work in progress as policy-makers continue to alter this benefit based on the needs of the nation and the needs of the current population of veterans. However, it all began with the Servicemen’s Readjustment Act (SRA) of 1944.

GI Bill: History and Evolution

Servicemen’s Readjustment Act

The SRA, sometimes referred to as the World War II GI Bill, was signed into law on June 22, 1944. This bill was an effort to recognize the service and sacrifice that veterans made while serving their country and was intended to help reintegrate veterans into society upon their return from the battlefields (Lashbrook, 1944; Roach, 1997; Stanley, 2003; White, 2004). This piece of legislation, which eventually became known as the GI Bill of Rights, was a result of World War II legislation. It has been considered one of the most significant pieces of legislation to aid in the betterment of veterans in the last 60 years (White, 2004). According to Roach (1997), “since its enactment, no single public policy has garnered more credit for the expansion of economic opportunity and higher education” (p. 26). According to Greenberg (2008), “the GI Bill of 1944 enabled the nation to overcome years of instability, helped establish us as a world power, and
justified a national commitment to upward mobility for a heterogeneous population” (p. 5). Despite accolades of this nature, some argued that the GI Bill did little to change higher education and that “80 percent of the veterans would have gone to college anyway” (Clark, 1998, p. 167).

Initially, the long-term benefit of earning an education was not as well received nor was the fifty-two weeks of unemployment benefits that were also a part of the GI Bill. In fact, opinions about the education portion of the GI Bill often took a negative tone. For example, Charles G. Bolte, Chairman of the American Veterans committee, said that “most veterans preferred jobs to school – which will continue to be the case, meaning that the best provision of the bill will never be useful to the great majority of veterans” (Olson, 1968, p. 7). Additionally, many did not see the value of having veterans earn an education and actually feared the effect they would have on the institutions they attended. In 1944, the President of the University of Chicago, Robert M. Hutchins, expressed his concern over having veterans on campus saying that “colleges and universities will find themselves converted into education hobo jungles” (Field et al., 2008, p. 2).

This mindset was very much a sign of the times. A survey conducted by American Magazine in 1937 indicated that 70% of American’s felt that they had no use for a college education (Clark, 1998). A 1944 survey, conducted by the U.S. Army, yielded similar results indicating that there was a general lack of interest in higher education and that only “eight percent of its personnel would return to school if government aid were available” (Olson, 1968, p. 8). It has been suggested that much of the negativity surrounding the GI Bill was a direct result of veterans wanting to assume a normal life
post-military service; and, at this point in history attending college was reserved for the elite classes. Even the general public shared the perception of veterans being “average Americans” and “average Americans did not go to college” (Clark, 1998, p. 174). Rather, the common conception at the time was that the average man coming home from combat was seeking employment. As a result, the push for education benefits was viewed in a negative light. Moreover, earning an education was not considered essential to aid in the transition to the civilian sector. Eventually, opinions surrounding the GI Bill slowly began to change and in 1946 veterans began to show up on college campuses across the U.S.

**Veteran Presence on Campus**

By 1947, veterans made up 50% of the students at four-year institutions (Field et al., 2008). Veterans are, in many ways, ideal students as a result of their life perspectives, discipline, and the maturity level that comes with having spent time serving their country (Olsen et al., 2014). The veterans who utilized the SRA did not disappoint and they helped pave the path for future generations to be more readily accepted into the fabric of academia. It was this generation of veterans who forced the nation to re-examine higher education and broadened the vision of who could, would, and should attend college. It did not take long for the newfound veteran presence on campus to represent a path to the American Dream for all people. As a result, the GI Bill would become known as “reshaping the role of college education in postwar American culture” (Clark, 1998, p. 169). This unintended but positive consequence of the GI Bill led to a broader demographic attending college in the U.S. than had ever been seen. The success of veterans on campuses across the U.S. contributed to the GI Bill being heralded as
revolutionary (Greenberg, 2008). In fact, veterans often performed at a higher academic standard than the average college student; and, studies have indicated that veterans often maintained higher grade point averages than nonveterans (DiRamio et al., 2008; Olson, 1973). Their success helped solidify the importance of providing an education benefit to veterans upon their transition from the military. It was also the beginning of broadening participation in academia and a positive change in society as a whole.

The GI Bill’s Influence on Higher Education

The GI Bill has been recognized as contributing to the restructuring of the American education system for many reasons. To begin, the GI Bill was the beginning of equality in education which was at the forefront of this movement (Olson, 1968). Secondly, as a result of this newfound equality in education, first generation veteran students proved that many could benefit from the opportunities that an education provided. Third, there was a change in the balance between private and public enrollments in higher education. Fourth, the success of the GI Bill meant that the American higher education system needed to reevaluate its goals. Fifth, married students were more readily accepted at post-secondary institutions. Finally, additional federal aid was introduced as a direct result of the success of the GI Bill (Olson, 1968).

The GI Bill has also been credited as influencing “a social change in America that could be compared to that caused by the Industrial Revolution” (Ford & Miller, 1995, p. 3). Not only has it been considered a major turning point in the history of American education, but it has also been credited as creating the middle class of America (Cox, 2004; O’Herrin, 2011). Prior to the induction of this bill, veterans from the Revolutionary War to World War I received very little compensation for their military service. Rather,
the benefits these veterans received consisted of small cash payments that were contingent upon their age or the injuries they incurred during service and were often dispersed only after the conflict had ceased (Korb et al., 2009).

In contrast, the SRA was a significant step in the right direction to help repay veterans for their service. The bill was described as “a fundamental bill of rights to facilitate the return of service men and women to civilian life” and was noted as being “the best money that can be spent for the future welfare of the Nation” (Lashbrook, 1944, p. 123). In addition to mending fences from World War I, the SRA was heralded as an effort to minimize the effects of war for veterans and curtail an almost certain economic crisis. Concerns that played a role in its creation included the potential effects of millions of veterans flooding the job market upon their departure from the service. As a result, many viewed the GI Bill as little more than a form of unemployment relief that would prevent the chaos of having millions of veterans reintegrate into society (Clark, 1988; Olson, 1968).

A Rocky Start

President Roosevelt was among the first to support education and training benefits for veterans, believing they were necessary so that veterans “must not be demobilized into an environment of inflation and unemployment, to a place on a bread line or on a corner selling apples” (Haydock, 1996, p. 118). His concern stemmed in part from the 1932 Bonus March on Washington. The march, in which 15,000 disgruntled World War I veterans had participated after feeling the effects of the Great Depression, played an integral role in the creation of the SRA as there was a strong desire to avoid a repeat occurrence of this nature (Haydock, 1996). The first draft of the GI Bill was penned by
Harry W. Colmery, former national commander of the American Legion and former Republican National Chairman, and was introduced to the House on January 10, 1944 and to the Senate on January 11, 1944. Colmery’s vision for the GI Bill was the direct result of his remembrance of the poor treatment that World War I veterans experienced upon their return from the battlefields (Maydew, 2006). His desire to help veterans avoid the difficulties of those who severed before them would eventually pave the way for one of the greatest pieces of legislation in the history of the U.S.

However, the introduction of the GI Bill was not an easy one as the House and the Senate created separate versions of the bill. There was a great amount of contention between the two versions and exactly which benefits should be included as part of the legislation. The House and the Senate agreed that home loan and education benefits should be included as part of the bill; however, there was discord over the inclusion of an unemployment benefit in the amount of $20 a week under the provisions of the bill (Green, 2012; Maydew, 2006). Concerns over becoming a crutch to veterans were paramount and many questioned if this amount of money would inhibit the desire to seek employment. Despite such concerns, the need to aid veterans in the transition to the civilian sector was an area of agreement among policy-makers. This piece of legislation offered a chance for redemption from the debacle of treatment that veterans of World War I received. The deadlock on unemployment benefits required a tie-breaking vote, which came courtesy of Representative John Gibson from Georgia.

On June 22, 1944, the GI Bill was signed into law by President Franklin D. Roosevelt and was heralded as providing “unprecedented federal support for educational investments to returning veterans of World War II” (Bound & Turner, 2002, p. 790).
Highlights of this bill included (a) allowing service members the opportunity to resume their education or training after leaving the service (including technical training and refresher courses), paid education benefits as a result of this, and a monthly living allowance while the service member is in school; (b) setting provisions not to exceed 50 percent on certain loans intended for the construction of farms, business properties, and homes; (c) providing up to one year’s worth of unemployment benefits to assist veterans experiencing difficulties finding employment; (d) job counseling for veterans via improved machinery; (e) authorization of the construction of healthcare facilities; and (f) providing the VA with additional authority to aid in its efficiency (www.benefits.va.gov, 2015).

Roosevelt said “with the signing of this bill a well-rounded program of special veterans’ benefits is nearly completed, it gives emphatic notice to the men and women in our armed forces that the American people do not intend to let them down” (Clinton, 1994, p. 1116). According to Pencak (2009), previous legislation was already in place which provided:

Adequate dependency allowances; mustering-out pay; generous hospitalization, medical care, and vocational rehabilitation and training; liberal pensions in case of death or disability in military service; substantial war risk life insurance, and guaranty of premiums on commercial policies during service; protection of civil rights and suspension of enforcement of certain civil liabilities during service; emergency maternal care for wives of enlisted men; and reemployment rights for returning veterans (p. 554).
Buhite & Levy (2010) noted that Roosevelt believed these benefits were a right due to veterans for they “have been compelled to make greater economic sacrifice and every other kind of sacrifice than the rest of us, and are entitled to definite action to help take care of their special problems” (p. 264). President Roosevelt’s words speak volumes to the great sacrifice that veterans have made in honor and service of their country and that those sacrifices would not soon be forgotten. Interestingly, surveys that were conducted during this time period were not encouraging and the GI bill was expected to have a negligible impact with low numbers of veterans expected to utilize the benefit (Haydock, 1996). In fact, it was so underestimated that major newspapers across the U.S., including the *Washington Post*, *The New York Times*, and the *Los Angeles Times*, did not see fit to make reference to this new piece of legislation (Olson, 1968). Despite the lack of general interest, and lack of faith that it could make a difference, the SRA would have a significant impact on the lives of millions of veterans.

**The SRA’s Legacy**

This version of the GI Bill officially ended on July 25, 1956. Its legacy included having 7.8 million World War II veterans who took advantage of the education and training benefits it offered (Cox, 2004; Greenberg, 2008; Mettler, 2002). At the height of its usage, approximately 49% of all college admissions were veterans (Ford & Miller, 1995). Additionally, 2.4 million home loans were granted to World War II veterans from 1944 to 1952 (Fuller, 2014). This version of the GI Bill allowed honorably discharged veterans who had served at least 90 days of service to 48 months of education benefit, up to $500 a year for tuition and books, and a living allowance of $50 for singles and $75 for married veterans (Cohen, 1945; Greenberg, 2008; Haydock, 1996; Lashbrook, 1944). The
controversial unemployment benefit which deadlocked the House and the Senate was the least used benefit with less than 20% of the funding which was allotted for it being used (Greenberg, 2008). However, many who took advantage of this benefit remained unemployed for the entire length of time the benefit was available as the funds were free and clear of taxes and social security deductions (Meyer & Smigel, 1951). Others indicated that the funding they received from the government was better than or comparable to the wages they could earn for menial work; therefore, it was in their best interests to collect the government unemployment funding for as long as they could (Meyer & Smigel, 1951).

In addition to helping veterans, the SRA served a greater purpose for society. According to Olson (1968), this version of the GI Bill had a significant effect on higher education in the U.S. for several reasons including providing equality, balancing enrollments between the public and private sectors of higher education, and contributing to unprecedented enrollments at institutions of higher education. This would be the only version of the GI Bill that was introduced to avoid a social crisis. The versions introduced after this era became more of a benefit for service. Also, this era of the GI Bill has been credited as democratizing American education. Its recipients helped change the face of education as millions of veterans attended college using this GI Bill helping to create a new middle class and creating a path for others to follow (Cox, 2004; Roach, 1997). Its success contributed to Time magazine calling it the most ambitious education experiment in the history of the nation (Olson, 1973). Not only was the GI Bill ambitious, but it proved invaluable to many veterans and has stood the test of time with updated versions
of the bill being passed regularly over the last several decades. Its next incarnation was the Korean Conflict GI Bill.

**Korean Conflict GI Bill**

Passed in 1952, the Veterans Readjustment Assistance Act, also known as the Korean War GI Bill, was similar in nature to its predecessor (Stanley, 2003). Approximately 2 million Korean War veterans used the education benefit under this GI Bill and it was available to every veteran of the Korean War. The benefits were equal to a timeframe of one and one-half of the time spent in active service for a maximum of 36 months. During the period of the Korean War 1,533,367 veterans home loans were approved and 2,391,000 veterans received training or education as a direct result of this GI Bill (Mosch, 1971).

**Post-Korean-Vietnam Era GI Bill**

The next version of the GI Bill was the Veterans Readjustment Benefits Act and it was signed into law in 1966 (Buckley & Cleary, 2010). This version of the GI Bill was retroactive and open to Post-Korean War veterans and Vietnam War veterans. It also allowed GI Bill training and education to service members who were still on active duty status. This GI Bill allowed service members a month of education and training for each month of service for a maximum of 36 months and was eventually increased to a maximum of 45 months. This program ran from 1966-1989. A total of 8.2 million veterans and active service members received education and training benefits under this program at a cost of more than $42 billion dollars (Cox, 2004; Kay, 2009). Additionally, the VA guaranteed over 4,500,000 home loans during this same period of time. Research has indicated that veterans who used the post-Korean GI Bill had a higher income than
veterans who did not use this education benefit (Angrist, 1993). It was at this time that significant changes were happening in the U.S. armed forces. One such change was the shift to an all-volunteer force (AVF). This change ushered in a new focus on troop recruitment for the AVF. As a result, the benefits afforded to veterans under the GI Bill also shifted in focus (White, 2004).

**Post-Draft GI Bills**

The post-draft GI Bills were open to those who began serving their country after 1976. The first of these, labeled the Veterans Education Assistance Program (VEAP), had many significant changes than those that came before it. It was at this point in history that GI Bill benefits were used primarily to aid in the recruitment of service members. There was less of an emphasis on how the GI bill was going to help veterans transition to the civilian world post-military (Angrist, 1993). Under VEAP service members were expected to contribute a portion of their monthly earnings to the program. In turn, the government matched each dollar contributed with two dollars. Service members were eligible to use this benefit for 36 months or for the number of months they contributed to the program depending on which was the lesser of the two.

**Montgomery GI Bill**

One of the most significant changes in the history of the GI Bill came in 1984 when Congressman Gillespie V. “Sonny” Montgomery revamped the bill. The revisions led to the creation of the “Montgomery GI Bill.” This version of the GI Bill required service members who use this benefit to contribute a flat dollar amount of $100 a month for the first year of their active duty status (Simon et al., 2010). Additionally, they must have served in the military for a minimum of two years to use the benefit after an
honorable discharge from military service (Simon et al., 2010). The benefit amount provided can vary depending on the type of training that is sought and participation in the $600 buy-up program, among other things. This version of the GI Bill opened education benefits to military reservists and although they are not required to contribute monthly pay deductions they are required to serve in the reserves for a period of six years. Reservists can begin using this benefit after six months of service. The maximum length of time to use this benefit for veterans or reservists is 36 months. Veterans have a period of 10 years after they separate from the service to utilize their funds under this program. This version of the GI Bill exists to this day along with a host of other education benefits including the most recent GI Bill, the Post 9/11 GI Bill.

**Post 9/11 GI Bill**

The most recent version of the GI Bill is the result of efforts to take care of veterans who have served in the wars in Iraq and Afghanistan as the result of the tragic events of September 11, 2001. Introduced in August 2009, and known as the Post 9/11 GI Bill, this legislation has been heralded as having “the most-comprehensive benefits since the original 1944 GI Bill” (Sander, 2012, p. 3). Upon signing this bill into law, President Obama said that it would help “lead the way to a lasting economic recovery” (Wilson, Smith, Lee, & Stevenson, 2013, p. 628). Much like its predecessors, the comprehensive nature of the Post 9/11 GI Bill can help veterans transition to civilian status while earning an education without having to worry about the stressors of how to pay for school tuition or housing expenses while in school. This iteration of the bill covers the cost of post-secondary tuition up to the highest tuition rate charged in-state, a monthly housing allowance (MHA) benefit, and a book stipend (O’Herrin, 2011; Rumann, Rivera, &
Hernandez, 2011). It also allows for the potential transfer of the benefit, in part or whole, to dependents based on DOD time-of-service requirements. As a result of the generous and expanded benefits of this bill, it was predicted that veterans would return to school in unprecedented numbers (Rumann et al., 2011). This prediction has largely held true as over 300,000 veterans attended college using this benefit the first year it was introduced (Barry, Whiteman, & MacDermid Wadsworth, 2014). However, as promising as this appears, some research has indicated that “members of the AVF leave the military with an educational deficit and do not appear to reduce that deficit over time” (Wilson et al., 2013, p. 631).

Historically, the GI Bill has been considered a prime recruiting tool for the AVF and the current version of the GI Bill is no exception (Angrist, 1993; Asch, Fair, & Kilburn, 2000; Schmitz, 1990; Simon, Negrusa, & Warner, 2010). As a result, the Post 9/11 GI Bill has created the most interesting mix of veterans attending college in the history of its use. This generation of GI Bill users includes those who have previous college experience, first-generation students, married students with families, single students, and those who are close in age to traditional college freshman (Sander, 2012). As a general rule of thumb, most veterans will fall under the category of non-traditional students; however, they are often still considered any man or any woman on the contemporary college campus (Heineman, 2014; O’Herrin, 2011; Olsen et al., 2014). The Post 9/11 GI Bill has also been credited for contributing to the creation of veteran specific programs at colleges and universities across the United States. Many schools have become competitive in their efforts to draw veterans to their institutions, which has resulted in additional programs that provide financial support and student support for
veterans (Rumann & Hamrick, 2010; Rumann et al., 2011). This is very promising as it affords veterans additional resources, beyond what is offered by the VA, to aid them in the often difficult transition to academia.

The Contemporary Veteran Student

Challenges in Academia

The world of higher education can be daunting to transitioning veterans when considering they have left an environment where authority is absolute and entered an environment with multiple confusing support services (Church, 2009; Zinger & Cohen, 2010). Despite having access to a comprehensive education benefit, a myriad of barriers makes success in the classroom, and ultimately earning a degree, challenging (Cunningham, 2012). For some, the transition to college is one of the most difficult to make (DiRamio et al., 2008; Ackerman et al., 2009). These challenges may include the overall transition to an academic environment, a lack of structure within the academic environment, a lack of support services for veterans’ needs, lingering service-related health problems, and difficulties relating to non-veteran counterparts (Church, 2009).

Also, studies have indicated that veterans may lack the academic preparation required to be adequately prepared for college; and, many combat veterans will require academic support services (DiRamiro et al., 2008). These difficulties aside, an adjustment period has been noted for veterans who return to school (Church, 2009). As a result of these challenges contemporary veterans have not had the academic success of those who came before them and have “the lowest graduation rate of veteran students from four-year universities ever” (Cunningham, 2012, p. 14). This fact, in and of itself, is alarming if one considers that many veterans leave the military with a skill set that cannot be easily
transferred to the civilian world (Early, 2011; Wolpert, 2000). Also, if veterans are choosing to postpone or eliminate their chances to earn a college degree due to barriers, institutional or otherwise, it has the potential to affect their future employment and earnings.

From an economic perspective, the reduced graduation rates of veterans may be cause for concern as an educated nation is of the utmost importance to maintaining competitiveness in the global economy (Boggs, 2010; Ladd, 1996; Walker, 2001). Additionally, if the education benefit afforded to veterans is not serving its full and intended purpose, it may be time for policy-makers to revise the benefit to better accommodate the needs of the contemporary veteran. Although many veterans gravitate towards the GI Bill benefit, it is not the only education benefit afforded them. Other education and training programs available cover everything from survivors and dependent assistance to flight training. The education benefit is just one of the basic needs benefits that are being evaluated as part of this research. Having access to adequate health care may also play an integral role in the transition to the civilian world. Upon departing from the military, veterans have access to the VHA system which offers low cost health care to veterans.

**Veterans Health Administration**

In 1917, the first piece of legislation regarding health care for veterans was introduced (Magnuson, 1951). Since then, the VHA system has become the largest integrated healthcare system in the nation and has grown to include over 1,700 locations which cover a multitude of health related facilities, including hospitals and clinics, which

**Eligibility for VA Healthcare**

Eligibility for VA healthcare benefits is dependent on two factors. To begin, an individual who served on active duty status and was released or discharged from military service under normal conditions may qualify for this benefit. Veterans who were dishonorably discharged from military service do not qualify for this benefit. Additionally, there is a minimum duty requirement to qualify. This requirement affects “veterans who enlisted after September 7, 1980 or who entered active duty after October 16, 1981” and requires that they “must have served 24 continuous months or the full period for which they were called to active duty in order to be eligible” (Hill et al., 2011, p. 227). Veterans who apply to use benefits through the VHA will be assigned to one of eight priority groups (see Appendix A). The VA utilizes the priority group method to “balance [the] demand for VA healthcare enrollment with [available] resources” (Department of Veterans Affairs, 2014).

**The Need for Health Care**

The role that this benefit affords veterans is of the utmost importance as the current wars on terror have taken their toll on service members. Exposure to combat has been linked to overall mental health and research has indicated that anywhere from 20-30% of service members who return from Iraq have reported some sort of mental health problems (Barry et al., 2014; Bell, Hunt, & Hartford, 2011; Hoge, Auchterlonie, & Milliken 2006; Seal, Bertenthal, Miner, Sen, & Marmar, 2007). Additionally, combat veterans of Operation Iraqi Freedom (OIF) have been noted as highly utilizing mental
health services (Hoge et al., 2006). This is a cause for concern as “the largest unmet need [for VA benefits] is in the area of mental health care” (Bilmes, 2007, p. 11). Even more alarming, mental health disorders have been listed as one of the primary medical reasons that service members separate from the military (Hoge, Toboni, Messer, Bell, Amoroso, & Orman, 2005; Niebuhr, Krampf, Mayo, Blandford, Levin, & Cowan, 2011).

According to Hoge et al. (2005), “nearly 50% of service members hospitalized for a mental disorder separated from military service within six months compared with only 12% of those hospitalized for any of 15 other major illness categories” (p. 585). This should be cause for concern as PTSD and TBI injuries have been recognized as being the most common injuries of OIF and Operation Enduring Freedom (OEF); and, these two injuries can lead to a host of other problems, including substance abuse and homelessness (Hawkins, 2009; Seal, Bertenthal, Miner, Sen, & Marmar, 2007; Spencer, Drag, Walker, & Bieliauskas, 2010; Wheeler, 2012). Moreover, these health issues can lead to a vicious cycle that makes something as basic as maintaining post-military employment a challenge. Information of this nature indicates that many veterans leave the military with a host of health issues and will potentially be in need of long-term post-military health care to help with their transition to civilian status.

**Post-Traumatic Stress Disorder (PTSD)**

PTSD is a mental health disorder that is the result of experiencing a traumatic event (Xue, Ge, Tang, Liu, Kang, Wang, & Zhang, 2015). Service members may experience such events while deployed as a result of military combat. Many survivors of trauma will be fine given a brief period of adjustment; however, some do not get better on their own and this is the group most at risk for developing PTSD (Hill et al., 2012).
Some studies have indicated veterans of OIF/OEF may experience PTSD at rates as high as 31% (Ramchand, Schell, Karney, Osilla, Burns, & Caldarone, 2010). Other research has indicated that as many as one in eight OIF/OEF veterans have experienced PTSD (Dabbs, Watkins, Fink, Eick-Cost, & Milikan, 2014). In 2010, the Obama administration expanded the qualifying trauma for PTSD claims to include fear-inducing situations which led to an influx of additional VA claims for PTSD (Zaremba, 2014). This can be a blessing to veterans who are transitioning as research has indicated that “veterans who experienced emotional or physical trauma while serving are at the greatest risk of having difficulties readjusting to civilian life” (Morin, 2011, p. 4). As a result, more veterans may have greater access to the assistance they need due to the expansion of qualifying trauma. However, the increase in PTSD claims may create a delay in them receiving the help they require.

This can be problematic for those who suffer from PTSD as it can be a severe and debilitating disorder that affects every facet of their daily life; as a result, it has the potential to affect the overall transition from military service (Creamer, Wade, Fletcher, & Forbes, 2011; Hines, Sundin, Rona, Wesseley, & Fear, 2014; Xue et al., 2015). PTSD is linked to overall poor physical health and psychosocial functional impairment (Belanger, Uomoto & Vanderploeg, 2009; Hoge, Terhakopian, Castro, Messer, & Engel, 2007). Symptoms of PTSD include difficulty sleeping, nightmares, and flashbacks of the traumatic event; and, if left untreated it can serve as a catalyst for other mental health and physical problems (Hill et al., 2012). Fortunately, PTSD can be treated and the VA has a long history of serving veterans who suffer from PTSD. However, treatment for this and other health issues are only effective if the service is being utilized; and, research has
indicated that as many as 86.9% of veterans do not use the VHA (Nelson, Starkebaum, & Reiber, 2007). In addition to struggling with PTSD, many veterans enter the civilian world with traumatic brain injuries (TBI) which can be directly related to their military service.

**Traumatic Brain Injuries**

According to the Mayo Clinic, traumatic brain injuries can “occur when an external mechanical force causes brain dysfunction” (www.mayoclinic.org, 2015). TBIs have been called “the signature wound of the Global War on Terror (GWOT)” (Hill et al., 2012, p. 19). Injuries of this nature can have lasting effects and require extensive ongoing medical care. Compounding the matter, veterans who suffer from TBIs may have a difficult time finding and keeping employment due to the nature of this injury and its symptoms which include difficulty with memory, learning, attention, concentration, general awareness, and judgment (Korb et al., 2009; Ruh, Spicer, & Vaughn, 2009; Savitsky, Illingworth, & DuLaney, 2009). Other issues associated with TBIs include difficulty staying on task and forgetfulness, which may contribute to depression and overall poor emotional health.

In addition to PTSD and TBI injuries, other health related issues that veterans may experience include injuries from blast attacks, combat occupation stress syndrome, combat stress reaction, post-concussive syndrome, generalized anxiety disorder, depression, spinal cord injury, burns, and vision loss (Ackerman et al., 2009; Coll, Weiss, & Yarvis, 2011; Hoge, McGurk, Thomas, Cox, & Engel, 2008). These health concerns indicate that there is a definite need for continuous health care among the veteran population. However, once the transition to civilian status has been made the medical
benefits available through the Military Health System (MHS) can vary drastically based on their disability rating, if any, upon departure from the military. This change catches many veterans off guard as the VA and the DOD operate with a different set of standards and use different methods for determining disability ratings (Wheeler, 2012). Discrepancies of this nature can create lengthy delays and prolong the length of time it takes to receive benefits from the VA which can contribute to a frustrating and isolating experience upon transition to civilian status (Brown, 2008).

**VA Healthcare Delays**

The VA has a history of not having adequate resources to meet the demands placed on it and has run out of money to provide health care on more than one occasion. Despite this, the VA’s stance has been that it is able to handle the demands placed on it (Bilmes, 2007). Additionally, the process of applying for VA benefits has a history of being lengthy and cumbersome and the processing of benefits is often a slow process due to an extensive backlog of claims. This has contributed to lengthy delays within the VA system and lengthy delays for veterans to receive their benefits. For example, research has indicated that some veterans have waited upwards of five years to have their claims approved for mental-health benefits (Natwick, 2010). Much of this backlog can be attributed to there being no statute of limitation for the filing of disability benefits. As a result, the VA continues to receive thousands of claims from veterans of the Vietnam War who continue to suffer the side effects of Agent Orange and PTSD (Bilmes, 2007). This fact stresses the importance and need of continual long-term health care for veterans as many of the effects of combat are lingering and may not present themselves until many years have passed.
As of February 28, 2015, the VA had a total of 477,835 pending claims that were awaiting review by a claims processor (see Figure 3). This astronomical number is actually an improvement and has decreased significantly since 2012 when a total of 883,930 claims were pending. It is this sort of backlog that creates many difficulties for veterans who are thrown into the unknown waters of the civilian world with no assurance of potential benefits. Other challenges include having geographic access to the actual resources and resource centers. For example, many VA healthcare centers are located in metropolitan areas which may pose a distance barrier for veterans who do not live in close proximity (Damron-Rodriguez et al., 2004). In the past, access issues have contributed to low numbers of veterans using VHA services (Damron-Rodriguez et al., 2004). Appendix B shows the locations of the Veterans Integrated Services Network (VISN). VISN consists of 21 regions across the U.S. that offer health care service centers, among other services, to veterans (Perlin et al., 2004). Yet another access issue deals with the myriad of laws that govern and regulate VA healthcare benefits.
Figure 3. Pending VA disability and pension claims as of February 2015. The number is representative of claims awaiting review by a VA claims processor. Figure was reprinted from www.va.gov.

Often times this creates confusion as to whether or not a veteran is eligible for benefits which can create further accessibility issues (Damron-Rodriguez et al., 2004). The VA revamped its healthcare system in the mid-90s with the intention of improving the overall quality of care its centers provide to veterans (Jha, Perlin, Kizer, & Dudley, 2003). This overhaul contributed to a marked improved performance in the VHA system (Jha et al., 2003; Perlin, Kolodner, & Roswell, 2004). Despite this, the VHA system continues to have a reputation for having excessive wait times for service (Bagalman, 2014). This is problematic as any delay in claims or claims processing can have detrimental effects on the overall transition process for veterans who rely on this resource as their primary source of health care.
Additionally, the increasing population of veterans, or more specifically aging veterans’ who may be in need of long-term health care, should be of paramount concern to policy-makers as the number of veterans over the age of 85 is expected to increase from 657,000 to 709,000 by 2019 (Mall, 2013). On a positive note, campaigns that have brought public awareness to war-related health issues may contribute to more veterans seeking help (Bilmes, 2007). Raising awareness to these issues may also be a key element in ensuring that veterans receive all of the assistance they are entitled to. In addition to the benefits of health care and education, the VA also provides housing benefits through different means.

**Veterans Housing Benefits**

VA housing benefits have been available since the passage of the SRA in 1944; and, a revised version of these benefits remains available to contemporary veterans. Currently, housing benefits for veterans are awarded through several means. The VA mortgage insurance program allows veterans an opportunity to secure housing through a VA home loan (Green & Wachter, 2005). This benefit is of great importance to veterans whose service to their country have affected their ability to maintain or establish credit histories worthy of securing home loans by other means (White, 2004). Also, the Post 9/11 GI Bill offers a MHA for veterans who pursue a post-secondary education. The MHA is based on the zip code of the school being attended and is equivalent to the BAH that would be received for an active duty service member with dependents who is an enlisted service member at the rank of an E-5 (a mid-level rank across all branches of military service).
For example, in 2016 the total BAH that an E-5 with dependents in the city of Colorado Springs, Colorado receives is $1,455.00 (www.va.gov, 2015). Therefore, veterans living in Colorado Springs, Colorado and using the Post 9/11 GI Bill are eligible to receive this amount of MHA. However, the total amount of MHA received is prorated based on the actual amount of college credit hours that are taken. For example, a veteran student who is enrolled in full-time coursework of 12 credit hours would be eligible to receive 100% of the housing stipend through the Post 9/11 GI Bill. However, a student must be enrolled for a minimum of 7 credit hours to be eligible for 50% of the total MHA amount. This benefit ensures that a veteran can earn an education without worrying about how to pay for rent or being put out on the streets. However, it is important to note that not every veteran uses the Post 9/11 GI Bill. This makes this benefit useless to them as far as having assistance with their housing costs. Fortunately, there are other resources to assist veterans with securing housing post-military service. Another resource is the VA home loan.

**VA Home Loan**

VA home loans assist veterans, service members, and surviving spouses with becoming homeowners through the availability of a home loan guaranty benefit. This loan can be used to (a) buy or build a home; (b) buy a residential condominium unit; (c) repair, alter, or improve a residence owned by the veteran and occupied as a home; (d) refinance an existing home loan; (e) buy a manufactured home and/or lot; or (f) install a solar heating or cooling system or other energy-efficient improvements (Department of Veterans Affairs, 2014). On the surface, a loan of this nature seems ideal as it allows veterans an opportunity to purchase a home. However, several eligibility requirements,
including having a sufficient income, may make it difficult for some veterans to actually qualify for and use this benefit. For many veterans, the VA home loan and education housing stipend options are simply not enough to secure stable housing due to personal circumstances that make it challenging for them to qualify for the benefits. This can lead to a veteran being housing-insecure or homeless.

**Veteran Homelessness**

Compared to the general population, veterans are represented in higher numbers among the homeless and are at a higher risk for homelessness (Peterson, Gundlapalli, Metraux, Carter, Palmer, Redd, Samore, & Fargo, 2015; Tsai, Mares, & Rosenheck, 2012). In 2014, the U.S. Department of Housing and Urban Development (HUD), the VA, and the U.S. Interagency Council on Homelessness (USICH) estimated that there were 49,933 homeless veterans living in the U.S. (www.hud.gov, 2015). This number may appear alarming, but it represented a 33% drop in the number of homeless veterans since 2010. While this decline can be viewed as a step in the right direction, the fact that there were almost 50,000 homeless veterans in the U.S. is disturbing. Even more alarming is that these are the veterans that government agencies are able to track. There are undoubtedly many more homeless veterans who fall through the cracks. This makes it difficult to categorize any decline in veteran homelessness as a true victory.

Sadly, veterans of the OIF and OEF conflicts have been noted as having an increased vulnerability to homelessness with women being more affected than men (Metraux, Clegg, Daigh, Culhane, & Kane, 2013). Other research has indicated that homelessness among veterans of the AVF era tend to be older men with higher education levels than non-veterans (Tsai et al., 2012). Veterans’ benefits are intended to help
prevent the instance of homelessness and the U.S. government has made earnest efforts to prevent veterans from being without a place they can call home. Unfortunately, for many veterans these efforts obviously fall short of providing them with the basic needs assistance they need to keep a roof over their heads. The government has recognized the fact that more work is needed to ensure veterans are receiving the assistance they require to have a home post-military service. Secretary of Veterans Affairs Robert McDonald acknowledged that “so long as there remains a veteran living on our streets, we have more work to do” (HUD and VA, 2015, para. 4), and Julian Castro, U.S. Department of Housing and Urban Development Secretary, said that “we have an obligation to ensure that every veteran has a place to call home…and an opportunity to succeed” (HUD, VA, and USICH, 2014, para. 3).

In 2014, the Mayors Challenge to End Veteran Homelessness was introduced by Michelle Obama to help facilitate ending the occurrence of homeless veterans. Often times the high occurrence of homelessness among veterans is linked to trauma exposure that was experienced while serving on active duty. In fact, research in this area has indicated that as many as “70% of homeless veterans have substance abuse issues, and 45% are diagnosed with mental illness” (Carlson, Gavert, Macia, Ruzek, & Burling, 2013, p. 970). Other studies have linked veteran homelessness to war-related trauma contributing to problems with mental health as well as drug use, alcoholism, and PTSD (Applewhite, 1997; Benda & Belcher, 2006; O’Connell, Kasprow, & Rosenheck, 2008; Mares, Kasprow, & Rosenheck, 2004). Information of this nature indicates that there is a strong need to take care of service members upon their departures from the military.
Efforts to ensure veterans have access to housing and to combat the occurrence of homelessness among veterans include HUD’s Veterans Affairs Supportive Housing (VASH) initiative, which provides housing subsidies and case management to help keep veterans off of the streets. Additionally, new resources were introduced by the federal government to assist in this process, including using a housing first approach, making vulnerable veterans a priority, coordinating outreach efforts, leveraging housing resources to help ineligible vets, targeting rapid rehousing interventions, aligning local goals and strategies, prioritizing early detection and preventative services, and monitoring goal progress (HUD, VA, and USICH, 2014). Efforts of this nature are of the utmost importance as the threat of homelessness is just one of many challenges that veterans may face on their journey to the civilian sector.

**Summary**

Veterans’ benefits were created to assist veterans with their transitions to the civilian sector. However, research which explores the role that multiple basic needs veterans’ benefits play in the lives of those who have made this transition is lacking. Rather, literature concerning veterans’ benefits tends to be specific to singular benefits and their use among veterans of specific eras. Over the last several decades, policymakers have ensured that the GI Bill has evolved to accommodate the needs of the contemporary veteran. During that same time the VHA has evolved into the largest provider of health care in the nation. Additionally, multiple steps have been taken to assist veterans with securing housing post-military service, including initiatives to help combat the issue of homelessness among the veteran population. These benefits share a commonality in that they were created to help veterans transition to civilian status with
minimal challenges. However, every benefit outlined has presented challenges for veterans in some way. As such, it is imperative to have a better understanding of the effect of basic needs benefits on the transition to civilian status, how veterans view these benefits, how veterans utilize these benefits, and whether or not these benefits are serving their intended purpose.

The upcoming chapter outlines the methodology used for this body of research. The approach chosen for this study is presented and the reason for selecting the approach is discussed. Also, discussions about the sampling used for the study, the participants sought, the research location, recruitment and access, and overall procedures are presented. A discussion of the analytical techniques, validation strategies, and limitations of the study is included. Combined, this information should aid the reader in a complete understanding of the methodology that was used for this study and why it was the optimal choice for this body of research.
CHAPTER 3

METHODOLOGY

This chapter addresses the methodology used for this study, including a review of the research method that was selected and the design appropriateness. Discussions about the population and sample used for the study are included. The processes used for this research were the product of careful consideration as to which methodology would garner the most comprehensive results from research participants based on the research questions. Ultimately, a qualitative methodology and phenomenological approach were selected as being the most logical and effective choices for this study. This approach allowed the researcher to explore the role that basic needs veterans’ benefits play in the transition from service member to civilian via one-on-one interviews with participants. Likewise, this approach offered an opportunity to gain insight as to which basic needs benefits offered the most assistance during the phases of transition. This insight was acquired through the in-depth perceptions and lived experiences of the participants, which are the cornerstone of qualitative studies.

Qualitative Approach

Qualitative research is a “holistic approach that involves discovery” (Williams, 2007, p. 67). It can offer insight beyond the numbers that are the cornerstone of quantitative studies and may help shed light on the importance of or shortcomings of basic needs veterans’ benefits upon transition from the military. According to Grant (2008), a qualitative approach allows the researcher to “get, grasp, hear, catch and comprehend” (p. 1) the experiences of others. This was highly relevant to this body of research as it allowed the researcher an opportunity to acquire rich, in-depth, personal
narratives and allowed for exploration of the topic from the insider’s point of view. An outsider’s perspective on this issue or one in which only the numbers behind the benefits were evaluated would fall short of capturing the human side of this process. Additionally, the narratives acquired using this method may be useful in guiding future federal policies concerning benefits of this nature. Upon consideration of the goals of this study, the research questions, and the nature of qualitative studies, a qualitative approach was selected to guide this research as it allowed the researcher an opportunity to acquire individual-level perceptions through the voices and lived experiences of the veterans.

**Phenomenological Approach**

This study is grounded in a phenomenological approach. Merriam (2002) explained that “a phenomenological study focuses on the essence or structure of an experience” (p. 7). Likewise, Creswell (2012) explained “the basic purpose of phenomenology is to reduce individual experiences with a phenomenon to a description of the universal essence” (p. 76). It is the “essence” of veterans’ experiences that the researcher sought to document for this body of research. Creswell (2013) suggested that this approach is best when the shared experiences of several individuals are being examined in an effort to better understand a phenomenon. Patton (1990) described this approach as “one that focused on descriptions of what people experience and how it is that they experience what they experience” (p. 71). Moustakas (1994) suggested that a phenomenon is anything that presents itself to human consciousness.

Upon consideration of these factors, the phenomenological approach was selected over other qualitative approaches as it lends heavily towards getting to the root of an individual’s personal experience. It is ideal when exploring an issue through the first-
hand accounts of those who have experienced it as it allows for “near real impressions” (Matua, 2015, p. 32) of the phenomenon being explored. This allowed the researcher the opportunity to uncover the commonalities and/or the differences between the research participants. It also helped paint a detailed picture of the role that basic needs veterans’ benefits play in the transition process. Additionally, the first-hand accounts that are a cornerstone of phenomenological research will best contribute to the exploratory nature of this study’s research questions.

**Research Questions**

The research questions for this study are as follows:

1. What role do basic needs veterans’ benefits play in the transition from service member to civilian?
2. Which basic needs veterans’ benefits offer the most assistance during the process of transitioning from service member to civilian?

**Participants**

To be eligible to participate in this study, participants were required to be veterans of the United States Armed Forces who are currently receiving or who have received veterans’ benefits. This study was limited to contemporary veterans who have served since the Desert Storm conflict to the current conflicts in Iraq and Afghanistan. Also, for the purpose of this study, veterans must have departed from active duty military service and have a report of separation from the military. This report of separation is known as a DD214. Veterans of war who are currently serving their country under active duty status were not considered for this study as they have not yet experienced the transition from service member to civilian.
Polkinghorne (1989) recommended that studies of this nature use a sample size of five to 25 participants. Likewise, Creswell (2012) recommended that a sufficient qualitative study must have between five to 25 research participants. Twenty participants were recruited for this study with these sample size suggestions in mind. Along with these sample size guidelines, data saturation was taken into consideration. If data saturation had not been reached, using these sample size guidelines, participants would continue to be recruited and interviewed until the point that data saturation had been reached. Data saturation is “the point in data collection when no new or relevant information emerges with respect to the newly constructed theory” (Saumure & Given, 2008, p. 195) and is an integral part of qualitative studies. The researcher was confident that data saturation had been met after speaking with 12 participants, but elected to speak to eight additional participants who expressed an interest in the study. The additional eight participants did not contribute new information. This confirmed that data saturation had been met and the researcher concluded recruitment and data collection as it became clear that no new information was being revealed.

Regardless of branch of service, all of the participants came from the ranks of enlisted personnel. A majority of the participants were male; however, this was anticipated as historically fewer women have served in the military than their male counterparts. Figure 4 shows the participant demographic breakdown by gender.
A majority of the participants served in and departed from the U.S. Army. The second most represented branch of service was the U.S. Air Force. All other branches of service were minimally represented or not represented at all. However, this was anticipated as the area where this research was conducted is home to a large Army post and two large Air Force bases. Figure 5 shows a breakdown of participant demographics by percentage for each branch of service represented in this study.
Figure 5. Percentage of study participants by branch of service.

To protect the identity of the research participants all names were changed to a first name only pseudonym. Pseudonyms were randomly chosen for each participant. All other demographic information remained unchanged (e.g., age, branch of service, etc.). Table 2 shows the demographics of the research participants using their randomly assigned pseudonyms.

Table 2

Participant Demographics

<table>
<thead>
<tr>
<th>Name</th>
<th>Gender</th>
<th>Age</th>
<th>Branch of Service</th>
<th>Years of Active Duty Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adam</td>
<td>Male</td>
<td>27</td>
<td>Air Force</td>
<td>6</td>
</tr>
<tr>
<td>Allan</td>
<td>Male</td>
<td>30</td>
<td>Army</td>
<td>8</td>
</tr>
<tr>
<td>Alexus</td>
<td>Female</td>
<td>27</td>
<td>Army</td>
<td>4</td>
</tr>
<tr>
<td>Calvin</td>
<td>Male</td>
<td>31</td>
<td>Army</td>
<td>8.5</td>
</tr>
<tr>
<td>Name</td>
<td>Gender</td>
<td>Age</td>
<td>Military</td>
<td>Service</td>
</tr>
<tr>
<td>----------</td>
<td>--------</td>
<td>-----</td>
<td>------------</td>
<td>---------</td>
</tr>
<tr>
<td>David</td>
<td>Male</td>
<td>27</td>
<td>Air Force</td>
<td>9</td>
</tr>
<tr>
<td>Eric</td>
<td>Male</td>
<td>22</td>
<td>Army</td>
<td>3</td>
</tr>
<tr>
<td>Henry</td>
<td>Male</td>
<td>32</td>
<td>Army</td>
<td>6</td>
</tr>
<tr>
<td>Jason</td>
<td>Male</td>
<td>27</td>
<td>Air Force</td>
<td>6</td>
</tr>
<tr>
<td>Jennifer</td>
<td>Female</td>
<td>28</td>
<td>Army</td>
<td>10.5</td>
</tr>
<tr>
<td>John</td>
<td>Male</td>
<td>48</td>
<td>Army</td>
<td>11</td>
</tr>
<tr>
<td>Josie</td>
<td>Female</td>
<td>23</td>
<td>Army</td>
<td>4</td>
</tr>
<tr>
<td>Justin</td>
<td>Male</td>
<td>24</td>
<td>Army</td>
<td>4</td>
</tr>
<tr>
<td>Katherine</td>
<td>Female</td>
<td>26</td>
<td>Marines</td>
<td>5</td>
</tr>
<tr>
<td>Marie</td>
<td>Female</td>
<td>42</td>
<td>Air Force</td>
<td>11.5</td>
</tr>
<tr>
<td>Michael</td>
<td>Male</td>
<td>27</td>
<td>Air Force</td>
<td>7</td>
</tr>
<tr>
<td>Mitch</td>
<td>Male</td>
<td>29</td>
<td>Army</td>
<td>9</td>
</tr>
<tr>
<td>Robert</td>
<td>Male</td>
<td>30</td>
<td>Army</td>
<td>9</td>
</tr>
<tr>
<td>Walt</td>
<td>Male</td>
<td>33</td>
<td>Army</td>
<td>10.5</td>
</tr>
<tr>
<td>Wayne</td>
<td>Male</td>
<td>29</td>
<td>Army</td>
<td>8</td>
</tr>
<tr>
<td>William</td>
<td>Male</td>
<td>36</td>
<td>Army</td>
<td>5</td>
</tr>
</tbody>
</table>

*Note.* All names have been changed to protect the identity of the participants. Other demographic information remains unchanged.

**Participant Profiles**

**Adam.** Adam is a 27-year-old Caucasian male who served six years in the Air Force. He has been separated from the Air Force for two years. He has used the basic needs benefits of education and health care.
Allan. Allan is a 30-year-old Caucasian male who served eight years in the Army. He has been separated from the Army for five years. He has used the basic needs benefits of education, housing, and health care.

Alexus. Alexus is a 27-year-old Caucasian female who served four years in the Army. She has been separated from the Army for four years. She has used the basic needs benefits of education and housing.

Calvin. Calvin is a 31-year-old Caucasian male who served eight and a half years in the Army. He has been separated from the Army for five and a half years. He has used the basic needs benefits of education, housing, and health care.

David. David is a 27-year-old Caucasian male who served nine years in the Air Force. He has been separated from the Air Force for four months. He has used the basic needs benefits of education and housing.

Eric. Eric is a 22-year-old African-American male who served three years in the Army. He has been separated from the Army for two months. He has used the basic needs benefit of education.

Henry. Henry is a 32-year-old Korean male who served seven years in the Army. He has been separated from the Army for six years. He has used the basic needs benefits of education, housing, and health care.

Jason. Jason is a 27-year-old Caucasian male who served in the Air Force for six years. He has been separated from the Air Force for three years. He has used the basic needs benefits of education and health care.
Jennifer. Jennifer is a 28-year-old Caucasian female who has served 10 ½ years in the Army. She has been separated from the Army for six months. She has used the basic needs benefits of education, housing, and health care.

John. John is a 48-year-old African-American male who served 11 years in the Army. He has been separated from the Army for 15 years. He has used the basic needs benefits of education, housing, and health care.

Josie. Josie is a 23-year-old Caucasian female who served in the Army for four years. She has been separated from the Army for one year. She has used the basic needs benefit of education.

Justin. Justin is a 24-year-old Caucasian male who served four years in the Army. He has been separated from the Army for two years. He has used the basic needs benefits of education and health care.

Katherine. Katherine is a 27-year-old Caucasian female who served in the Marines for five years. She has been separated from the Marines for a little over two years. She has used the basic needs benefits of education and health care.

Marie. Marie is a 42-year-old Caucasian female who served in the Air Force for 11 ½ years. She has been separated from the Air Force for over a year. She has used the basic needs benefits of education and health care.

Michael. Michael is a 27-year-old Caucasian male who served in the Air Force for seven years. He has been separated from the Air Force for one year. He has used the basic needs benefits of education and housing.
Mitch. Mitch is a 29-year-old Caucasian male who served in the Army for nine years and 10 months. He has been separated from the Army for a little over one year. He has used the basic needs benefits of education and housing.

Robert. Robert is a 30-year-old Caucasian male who served in the Army for nine years. He has been separated from the Army for four years. He has used the basic needs benefits of education and health care.

Walt. Walt is a 33-year-old Caucasian male who served in the Army for 10 ½ years. He has been out of the Army for one month. He has used the basic needs benefit of education.

Wayne. Wayne is a 29-year-old Caucasian male who served in the Army for eight years. He has been separated from the Army for a little over a year. He has used the basic needs benefit of education.

William. William is a 36-year-old Caucasian male who served in the Army reserves for 12 years and served active duty Army for five years. He has been separated from the Army for two years. He has used the basic needs benefits of education and housing.

Recruitment & Access

Research participants were recruited with the assistance of the Office of Veteran and Military Student Affairs (OVMSA) and the Office of the Gateway Program Seminar (GPS) at the University of Colorado Colorado Springs (UCCS). The OVMSA was approached to assist with participant recruitment as they cater to a large veteran population and a majority of students who use the services provided by this organization will have likely used at least one of the basic needs benefits. The GPS office was
approached as they offer a course for veterans transitioning to an academic environment as part of their curriculum. This course is titled “Transitions.” In addition to gaining approval from GPS, approval from the instructors of the Transitions course was also acquired.

The GPS assisted in the recruitment of participants by forwarding a UCCS Institutional Review Board (IRB) approved email to students on behalf of the researcher (see Appendix C for copy of email). Seven participants were recruited via this method. The OVSMA placed the IRB approved email in its monthly newsletter. The information provided in the text of the email provided a brief overview of the research being conducted and made a request for volunteers for the project. One participant was recruited via this method. Additionally, the researcher visited the GPS Transitions course to explain the study and make a request for participants. Nine participants were recruited via the in-class visit. Snowball sampling was also used to recruit participants. Snowball sampling is a method of recruitment in which the researcher asks participants if they are aware of any other individuals who fit the profile of the research subjects being sought who may be willing to participate in the study (Patton, 2002). Five referrals were gained from snowball sampling. Each referral was contacted to determine if they met research criteria and if they were interested in participating in the research. Ultimately, three participants were recruited via snowball sampling. Combined, these efforts contributed to a participant sample that not only met participant criteria, but is reflective of the diversity currently found in the United States military.
Sampling

Two methods of sampling were used to identify participants for this study. To begin, criterion sampling was used as it involves “selecting cases that meet some predetermined criterion of importance” (Patton, 2002, p. 238). The focus of this study is veterans of military service. Therefore, the population sought for this study was veterans of military service (any branch of service). Additionally, stratified purposeful sampling was used to identify participants. According to Guest, Namey, and Mitchell (2013), one of the key characteristics of stratified purposeful sampling lies within its participants as the “study population is broken down into strata that have some theoretical importance to the study objectives” (p. 51).

For the purpose of this study, only veterans who have separated from the military and have used veterans’ benefits were eligible to participate. Therefore, a homogeneous sample was sought for this study and veterans who had not used VA benefits and/or have not used at least one of the basic needs benefits outlined in the previous chapters were not eligible to participate. Research participants were recruited with the assistance of two organizations that cater to large veteran populations in Colorado Springs, Colorado (see recruitment and access). Additionally, snowball sampling was used to recruit research participants. The conceptual framework for this study’s data collection is shown in Figure 6.
Figure 6. Conceptual map of data collection process used for this study.

**Research Location**

**Colorado Springs, Colorado**

The primary research for this study was conducted in the city of Colorado Springs, Colorado. Colorado Springs is located at the foot of Pikes Peak, one of the country’s most beautiful mountain summits which stands over 14,000 feet above sea level. This area is commonly referred to as “the Springs,” by natives. According to the U.S. Census Bureau, in 2014 the estimated population in Colorado Springs was approximately 445,830 (www.quickfacts.census.gov, 2015). Approximately 92.8% of the city’s population are high school graduates or higher; and 36.3% have a bachelor’s degree or higher. The median household income for this city is $54,228 (www.quickfacts.census.gov, 2015). According to the Bureau of Labor Statistics (2016), Colorado Springs had an unemployment rate of 4.5% with over 14,000 unemployed residents in August, 2015 (www.bls.gov, 2015).
A Military Town

Colorado Springs is home to five military installations: Fort Carson Army Post, Schriever Air Force Base, Peterson Air Force Base, North American Aerospace Defense Command (NORAD), and the United States Air Force Academy which has contributed to a large veteran population in the city. According to the United States Census Bureau, Colorado Springs was home to 52,492 veterans and the state of Colorado was home to 399,458 veterans between the years of 2009-2013 (www.quickfacts.census.gov, 2015). Additionally, there are approximately 4,622 veteran owned businesses in the community (www.quickfacts.census.gov, 2015). Combined, these characteristics make Colorado Springs an ideal location to conduct research concerning veterans’ issues.

Procedures

Research participants who self-selected to partake in this study via recruitment efforts were contacted via email or text message, based on the method in which they originally contacted the researcher, in order to determine their eligibility and availability for the study. Once participants were identified, the process of collecting data via one-on-one interviews began. Interviews are a hallmark feature of phenomenological studies as they allow an opportunity to explore what others have experienced and what is going on in their minds (Patton, 2002). Interview questions were designed with Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model in mind. The questions were structured and primarily open-ended. This format allowed participants to fully reflect on the questions asked so that in-depth answers were obtained. Interview questions are displayed in Appendix D. A skip logic format was used during the interviews. This allowed the interviewer the opportunity to eliminate questions that did
not apply to the interviewee based on their responses to previous questions. Seventeen of the interviews were held in a public location of the participant’s choosing (e.g., a coffee shop, school library). Three interviews were conducted via telephone conversations due to inclement weather or participant transportation issues. A $10.00 gift card to Amazon.com, the on-line retail store, was provided for their time. Participants who met with the researcher in person received their gift cards on the day of the interview. Participants who spoke with the researcher via a telephone interview were mailed their $10.00 gift card via the United States Postal Service (tracking and insurance were provided to ensure the gift cards were received).

To ensure there were no discrepancies among the interviews, the participants were asked the interview questions in the same order. Additionally, the researcher did not interject, offer personal opinions, or make comments based on participant answers. However, in an effort to garner the most comprehensive responses from the interviews, participants were asked to elaborate on some of their answers using probing questions such as “can you tell me more about XYZ” or “can you elaborate on that?” All interviews were audiotaped for transcription purposes and there was no pre-determined length of time for the interviews. Rather, the interviews varied in length, between 30 – 90 minutes, based on participant answers. This was done to allow participants the opportunity to answer the questions fully and give them the time they needed to process, reflect, and provide a thorough response to the questions asked.

All data collected as part of this research is stored in the private home office of the researcher. The bulk of the data has been stored on a password protected computer. Research notes are stored in a locked file cabinet in the researcher’s private home office.
Informed consent forms have been stored separately in an adjacent locked file cabinet. Upon transcription of the recorded interviews, all audio recordings were destroyed immediately by permanently deleting the audio file. All other data, such as transcribed interviews and researcher notes, will be stored securely utilizing the methods outlined above for a period of three years from the date the study is completed after which they will be destroyed.

Ethics

This body of research was approved by the University of Colorado Colorado Springs’ IRB. The protocol number for this study is 16-098 (See Appendix E for copy of IRB approval letter). To assist in the creation of an ethically sound study, the following procedures were adhered. These procedures serve as safeguards to protect the integrity of the study, the participants, and the researcher.

Informed Consent

Informed consent forms are documents which outline any potential risks and/or benefits that are the direct result of participating in this research. All participants were emailed informed consent forms for their review prior to the actual interviews (see Appendix F for copy of informed consent form). The informed consent forms were acknowledged by all of the participants and were collected in advance of the interview (either via email or in person on the day of the interview). The return of this form served as official acknowledgment of the risks and benefits of participating in this research and served as the participants’ expressed consent to partake in the study. The consent forms were discussed in further detail on the day of the interviews. For in-person interviews, questions or concerns about the form were addressed prior to the beginning of the
interview. The consent form was also collected prior to the telephone interviews and all participants had an opportunity to address any questions or concerns about the consent form at the beginning of the telephone interviews. As part of this dialogue, and included on the informed consent form, the researcher explained that participation in this study is voluntary and that the participant may withdraw from the study at any time and for any reason.

**Participant Safeguards**

There was no intended harm to the participants of this study. However, the researcher recognized that the subject matter being explored had the potential to bring up feelings of anger or resentment among some of the participants. To compensate for this, a list of community resources that cater to veteran populations was available. The list was provided in the event that a participant made any statement in which it was indicated that assistance may be needed (see Appendix G for list).

**Analytical Techniques**

Data was analyzed using Creswell’s (2013) recommendations for qualitative studies as a guideline. Additionally, Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model was used a guide when completing the data analysis. This technique assisted in the creation of codes and themes based upon each phase of the transition process through the lens of the theoretical framework. The process of coding the data began upon completion of the one-on-one interviews. The researcher personally transcribed all participant interviews. Once transcribed, the data for this project was analyzed using a two-step hybrid process. First, traditional manual coding was conducted in which the transcripts from each interview were read several times. This
step assisted in the creation of the initial set of codes. As part of this process, memoing in the margins of transcripts was used to assist in the identification of key concepts and themes. The transcripts were then re-read with margin memos to ensure that no key concepts or themes were being overlooked. At this stage, horizontalization was used to help code the data. Horizontalization is a process in which significant statements are selected from each interview and are given equal value (Moustakas, 1994). Those statements were then transferred into clusters of meanings to assist with the identification of themes.

To ensure thoroughness of coding, in vivo coding was used to assist in the identification of categories and themes (see Table 3). In vivo coding is the process of taking the actual words of the participants and identifying first-order categories and second-order themes from their words. According to King (2008), in vivo coding is used “to ensure that concepts stay as close as possible to research participants' own words or use their own terms because they capture a key element of what is being described” (p. 1). This step is an integral part of this process to ensure that the voices of the participants are being interpreted accurately through the analysis of their own words.

Table 3

<table>
<thead>
<tr>
<th>In Vivo Codes</th>
<th>First-order categories</th>
<th>Second-order themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>I think being in the military set me up, because I went early in my life.</td>
<td>Appreciative of benefits.</td>
<td>Gratitude</td>
</tr>
<tr>
<td>They made it possible to stay here, that was one of my concerns.</td>
<td>Appreciative of benefits.</td>
<td>Gratitude</td>
</tr>
<tr>
<td>It’s helped a lot because it gives me options.</td>
<td>Appreciative of benefits.</td>
<td>Gratitude</td>
</tr>
</tbody>
</table>
The appointments were getting kicked back six months to a year away. It took a long time to get appointments.

I didn’t use it because I lived in the middle of nowhere; the nearest VA was 12 to 14 hours away.

There are a lot of paperwork issues. They keep losing shit.

I had a lot of friends in the community. Knowing that I had this resource was comforting.

I can’t even imagine what it would be like moving to a place where you didn’t have any kind of support system, it definitely helps.

I have a very large support system; it would be a completely different experience without their support.

They offer the transition program so they cover their asses, it’s not great.

I went through ACAP, but honestly it wasn’t really like support.

ACAP was only a week, so I didn’t really get a lot out of it.

On the way out there was a lot of pressure to reenlist and it wasn’t necessarily appreciated.
<table>
<thead>
<tr>
<th>Experience</th>
<th>Need for Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Right now I’m in the “it’s not so easy” phase, it’s tough. Just waking up every day is tough.</td>
<td>Daily difficulties are challenging.</td>
</tr>
<tr>
<td>There’s definitely a lot of frustration involved. My first year of school did not go very well.</td>
<td>Transition issues affect school progress.</td>
</tr>
<tr>
<td>To have someone to literally hold your hand for two months, saying “here’s my number, call me if you have any questions, call me and we can meet.&quot;</td>
<td>Need for more personal support upon transition.</td>
</tr>
<tr>
<td>Having a human resources person to talk to or people who have survived this job market would be nice.</td>
<td>Needs more assistance with transition to civilian.</td>
</tr>
<tr>
<td>Providing a printout that explains moving and the tax breakdown of each state, because we generally travel and we only know so much about where we’ve been.</td>
<td>Simple forms could be helpful with the transition.</td>
</tr>
<tr>
<td>The worst thing for me was the lack of discipline on the civilian side.</td>
<td>Difficulty dealing with civilians.</td>
</tr>
<tr>
<td>People are scary; they’re different, really, civilians and military are really different.</td>
<td>Difficulty dealing with civilians.</td>
</tr>
<tr>
<td>I struggled with relating to people I was meeting who had never been in the military.</td>
<td>Difficulty dealing with civilians.</td>
</tr>
<tr>
<td>There was a lot of panic initially, I thought getting out would be easier.</td>
<td>Panic and worry associated with transition.</td>
</tr>
<tr>
<td>I had a bit of an eating disorder and I was kind of trying to take control of whatever I could.</td>
<td>Problems with transition led to other issues.</td>
</tr>
<tr>
<td>My concern was keeping my pay on time because I knew that was a problem for some people.</td>
<td>Worries over finances.</td>
</tr>
</tbody>
</table>
My unit was not very supportive of me going and doing it [TAP].

Feelings of alienation from unit.

Lack of Unit Support

They give you the hardest time they can...because you're not one of them anymore.

Feelings of alienation from unit.

Lack of Unit Support

The leadership that I had was pretty much nonexistent.

No support from leadership.

Lack of Unit Support

Additionally, Creswell’s (2012) lean coding was used to assist in the coding of the data. Lean coding is the process of taking the initial set of codes and identifying themes with similar meanings to condense the themes into fewer categories. Using this process, themes from the data were identified to code all data during the second phase of the coding process. All themes identified were given equal weight and consideration in regard to the research questions. After the initial manual coding process was completed all transcribed interviews were imported into NVivo software for further analysis (step-two). This two-step hybrid approach to coding data was decided upon in an effort to embrace the traditional method of manual coding while incorporating a contemporary approach through the use of an innovative software program. This process allowed for additional layers of analysis based on software features such as the ability to identify the most frequently used words across all transcribed interviews. Use of this software also allowed for the creation of graphics that provide visual aids that may facilitate a deeper understanding of the data results for the reader.
Coding Software

NVivo

NVivo software is a data analysis tool that assists in the management of unstructured data such as audio recordings, videos, and interviews. This software serves many valuable purposes and is “intended to increase the effectiveness and efficiency of such learning [from qualitative data]” (Bazeley & Jackson, 2013, p. 2). Once imported into NVivo, interview transcripts were re-read multiple times. Coding nodes were added upon each read through. This process was used to assist in the identification of any additional themes that may have been overlooked in the initial manual coding process. This also helped narrow down and corroborate the previously identified themes.

To ensure that the coding process was thorough, a word frequency query was performed to identify the top 100 words that were used throughout the interviews (see Table 4). In addition to assisting with the identification of coding nodes, this step aided in the identification of secondary words. Secondary words are those which appear to carry weight in terms of the research; however, upon closer inspection they had no impact on the study. This step aided in the creation of a clean set of data as secondary words were eliminated as potential coding nodes. The remaining words were then looked at in the context in which they were said to create the final set of coding nodes in NVivo.

Table 4

Top 100 Words Used in Interviews

<table>
<thead>
<tr>
<th>Word</th>
<th>Word Count</th>
<th>Weighted Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transition</td>
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</tr>
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<td>----------</td>
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<td>Never</td>
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<td>Hard</td>
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<td>Offered</td>
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<td>Force</td>
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<td>Joined</td>
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<td>0.15</td>
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<tr>
<td>Personal</td>
<td>26</td>
<td>0.15</td>
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</tbody>
</table>
In addition to assisting with the creation of coding nodes and the identification of themes, the use of NVivo software allowed for the creation of powerful graphics that complement the data being presented and offer a visual aid to the reader. Figure 7 is a word cloud which was created using the top 100 word query. Combined, the word query and word cloud contributed to a thorough review of the top 100 words that were used by the veterans who participated in this study.
Nine themes were identified through the hybrid coding approach, described above, which utilized manual coding and NVivo coding software. The themes identified were: (a) gratitude, (b) barriers to benefits, (c) importance of support systems, (d) need for additional support, (e) frustration, (f) inadequate preparation for transition, (g) culture shock, (h) stress, and (i) lack of unit support. These themes, how they relate to the research questions, and how they relate to the theoretical framework will be discussed in full detail in chapter four.

**Position of the Researcher**

The researcher has a personal interest in this area of study due to several years spent working as an advisor for military and veterans’ programs for a state college on a
United States Army post. To mitigate any bias that may have presented itself during this process, the researcher utilized the practice of epoche, also known as bracketing, in the preliminary stage of data collection and throughout the study. Tufford and Newman (2012) define bracketing as “a method used by some researchers to mitigate the potential deleterious effects of unacknowledged preconceptions related to the research and thereby to increase the rigor of the project” (p. 81). Essentially, epoche is the practice of setting aside any personal bias that may exist on the part of the researcher so that a better understanding of the lived experiences of the research participants can be gathered (Creswell, 2012). Husserl suggested that the practice of epoche is necessary so that researchers “prevent their personal biases and preconceptions from unduly influencing findings” (as cited in Matua, 2015, p. 31). According to Merriam (2002), this method may allow the researcher to experience a heightened consciousness as all personal beliefs and attitudes are suspended. The conscious effort to set aside personal bias through epoche was one of several validation strategies utilized to validate and maintain the integrity of the data collected.

**Validation Strategies**

The validation strategies used for this body of research are clarifying researcher bias, triangulation, member checks, and rich and thick description. Clarifying researcher bias is a process in which the researcher makes any potential conflicts of interest, and how those potential conflicts will be compensated for to maintain the integrity of the data, publicly known (see position of the researcher). Triangulation is a validation strategy in which the researcher identifies corroborating evidence across different sources of data to assist in the explanation of the phenomenon being studied (Creswell, 2012).
Triangulation was used throughout the data collection process by comparing multiple sources of data, via participant interviews, to assist in providing an understanding of the phenomena being studied and the themes that were uncovered as part of this process (see Table 5).

Table 5

**Achieving Triangulation**

<table>
<thead>
<tr>
<th>Themes</th>
<th>Interviews</th>
<th>Member Checks</th>
<th>Rich and Thick Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gratitude</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Barriers to Benefits</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Importance of Support Systems</td>
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<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Inadequate Preparation for Transition</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Frustration</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Need for Additional Support</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Culture Shock</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Stress</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Lack of Unit Support</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

Additionally, 50% of the participants were randomly selected to conduct member checks. As part of this process, a list of themes identified from the participant’s interview was emailed to each randomly selected participant. Each was asked to review the themes identified from the one-on-one interview for accuracy. Also, each individual was given the opportunity to provide additional feedback and to confirm or refute the themes that
were identified from the one-on-one interview. Of the participants who were randomly selected, and sent a list of themes, nine out of 10 responded to the request for member checks. Each participant verified that the themes identified were accurate. This measure was taken to ensure that the participants lived experiences were heard and documented accurately. This step also assisted in ensuring the accuracy and integrity of the study. According to Lincoln and Guba (1985), conducting member checks is “the most critical technique for establishing credibility” (p. 314). This process served as confirmation that the themes identified from the data are valid and accurate and helps ensure that any potential bias did not present itself in the data findings.

Finally, rich and thick description was used to aid the reader in transferability of study findings. According to Creswell & Miller (2000), “The purpose of a thick description is that it creates verisimilitude, statements that produce for the readers the feeling that they have experienced, or could experience, the events being described in a study” (p. 129). Combined, these validation strategies contribute to a piece of research that is methodologically and ethically sound.

**Ethical Issues**

The researcher did not anticipate any ethical dilemmas that would be associated with this study. However, to ensure that any potential ethical issues were mitigated, the previously addressed use of epoche was used at every stage of the research process and throughout the study. Additionally, the validation strategies listed above were in place to avoid any pitfalls that may have affected the integrity of the study and the integrity of the findings. Lastly, a list of resources for veterans was available to provide to any veteran who was troubled by the emotions that were elicited by participating in the interview.
Limitations

Limitations for this study include participant bias, gender bias, and limited generalizability. This study was open to veterans of all branches of service; however, the primary geographic area in which this study was conducted is heavily concentrated with veterans of the United States Army and United States Air Force. As a result, 95% of the research participants had served in one of these branches of service. With this in mind, there is a chance that the experiences, opinions, and attitudes of veterans from these branches may vary from those in other branches. Therefore, there is a chance this may influence the way they view the process of transitioning to veteran status and the use of veterans’ benefits.

Additionally, the primary method of recruitment was conducted with the assistance of one of the largest public universities in the region; therefore, all of the participants in this study have used or are currently using the GI Bill education benefit. This may have an effect on the way the education benefit is viewed when compared to those who have access to the GI Bill but have never used it. Furthermore, there is a chance of participant bias as those who self-select to participate in research of this nature may do so based on strong personal opinions about the topic. Also, 75% of the participants were male, which may contribute to potential gender bias as the male perspective of this issue may vary greatly from the female perspective. Lastly, although generalizability is not a goal of this study, this study may have limited generalizability to other veteran populations (e.g., veterans from different branches of service, veterans who have used different types of benefits).
Summary

This study used a qualitative phenomenological approach to answer the research questions. Participants self-selected to participate in this study and were required to consent to an audio-recorded one-on-one interview with the researcher. They were compensated for their time with a $10.00 gift card to Amazon.com. The data collected from interviews was transcribed and analyzed using Creswell’s (2013) recommendations for qualitative research as a guideline. A two-step hybrid approach was used to code the data beginning with the traditional manual approach to coding and followed by the use of coding in NVivo software for additional analysis. The validation strategies used to ensure the integrity of the data are clarifying researcher bias, triangulation, member checks, and rich and thick description. Lastly, limitations of this study include participant bias, gender bias, and limited generalizability.

The results from this research are presented in chapter four. The themes that emerged from the coding process outlined in this chapter are discussed in full detail. Additionally, the themes are elaborated upon using the actual words of the research participants. This will contribute to a better understanding of the phenomenon being explored and will allow the reader an opportunity to understand the lived experiences of the veterans who participated in this study.
Nine themes were identified in relation to the process of transitioning from service member to civilian and the role that veterans’ benefits play in that process. Figure 8 shows the final nine coding categories/themes from the study and the total number of times each theme was coded. Figure 9 represents the approximate weight of each theme by block size (i.e., the size of the block is representative of the number of times the theme was coded across participant interviews). The themes are discussed in order of the number of references coded for each theme across all of the participant interviews. For example, gratitude had the greatest number of references coded across participant interviews and will be addressed first; barriers to benefits had the second greatest number of references and will be addressed second, etc.

Figure 8 shows the final nine coding categories/themes from the study and the total number of times each theme was coded. Figure 9 represents the approximate weight of each theme by block size (i.e., the size of the block is representative of the number of times the theme was coded across participant interviews). The themes are discussed in order of the number of references coded for each theme across all of the participant interviews. For example, gratitude had the greatest number of references coded across participant interviews and will be addressed first; barriers to benefits had the second greatest number of references and will be addressed second, etc.

Figure 8. Final coding themes
Themes

The above themes were identified in response to the first research question which asked: What role do basic needs veterans’ benefits play in the transition from service member to civilian? Each theme offers insight into the role that these benefits play in this process. Also, each theme corroborates with one or more phases of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model, which is this study’s theoretical framework. Figure 10 shows where the themes fall within each phase of this model.
Figure 10. Where coded themes fall within Schlossberg, Lynch, and Chickering’s (1989) “Moving In, Moving Through, Moving Out” transition model.

Gratitude

The theme of gratitude was present in each phase of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model. One-hundred percent of the participants acknowledged that the benefits provided to them upon departing from the military contributed to their feelings of gratefulness. There appeared to be an understanding that life without access to basic needs benefits would equate to a much different reality in their post-military lives. When asked how beneficial the basic needs veterans’ benefits have been to the overall transition to civilian, David, a 27-year-old male who served in the Air Force, said:

It [having access to benefits] is huge. It has given me that peace of mind. Even for me, single, no kids, and a very stable financial situation, I was still a little bit nervous about it; and most people are not in that situation. For a lot of people,
especially with the forced cuts right now and people getting forced out, those
benefits are huge. People have to be able to have support in place because of the
magnitude of the transition.

Several participants experienced “the magnitude of the transition” that David referenced. This transition is life-changing for most; and, having access to these benefits brought peace of mind and provided a sense of comfort during this challenging time. Henry, a 32-year-old male who served in the Army, expressed gratitude over having access to the education benefit, saying:

It’s definitely given me a second option, which is freaking great as a backup plan.
When I first got out I wasn’t sure what I was going to do. I mean, all I saw was
that I wanted to get out. That’s what I was focused on. Now I got out and have
something I can fall back on.

Like Henry, all of the participants expressed gratitude over having access to the education benefit. Justin, a 24-year-old male who served in the Army, explained his experience using the education benefit saying, “It’s been pretty amazing so far, the money helps and it pays for virtually everything on campus so I don’t have to worry.”

John, a 48-year-old male who served in the Army, believed that having access to this benefit was a game changer, he said:

It’s helped a lot, because the way I look at it, I literally don’t have to worry about working full-time. It gives me options, you know, because it definitely doesn’t pay all of our bills, but I can still go to school, and focus on school, and not have to worry about how I’m going to pay for this or how I’m going to pay for that.
Sixteen of the participants stressed that their decision to attend school immediately after departing from the military was to help financially provide for their families. Katherine, a 26-year-old female who served in the Marines, stressed the importance of this saying:

The reason I’m going to school is so that my family has some income, it definitely helps. Knowing that I have a steady income, and I don’t have to look for a job, and I just have to go to school and get paid; it’s a load off of our backs that we have that income.

Similarly, Allan, a 30-year-old male who served in the Army, said “It’s been positive because they pay for housing and everything like that, so it helps knowing that you’ll have some kind of income.”

The income that is being referred to is the housing stipend that is attached to the education benefit. For this reason, the education benefit was of special importance to 95% of the participants. Several referenced the fact that this afforded them the opportunity of having “options” during their post-military transitions. It was viewed as a luxury to not have to worry about finding employment immediately upon departing from the military. This contributed to gratitude being the most common theme among the participants and aligned with each phase of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model. Unfortunately, despite being grateful, the second most common theme among the participants was that they experienced barriers to using and/or applying for veterans’ benefits.

**Barriers to Benefits**

This theme was present in the “Moving In” and “Moving Through” phases of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model.
Out of 20 participants, 17 experienced some type of delay(s) when dealing with the VA and/or applying for their VA benefits, either directly or indirectly. Interestingly, these barriers were not restricted to any one benefit. Rather, barriers were experienced across all of benefits on some level. Eight of the veterans who participated in this study are currently caught up in VA-related delays. To their dismay, this has left them in benefit limbo while they await confirmation of their benefits. Having missing, lost, or misfiled paperwork with the VA was a common occurrence among the participants. Eric, a 22-year-old male who served in the Army, has had several difficulties using his GI Bill, he said:

Honestly, the whole process with the GI Bill hasn’t been so smooth. I applied for my benefits back in October; I still haven’t even received my certificate of eligibility. I called them back in December and my file was in two different places, in St. Louis and also some other branch. I have no control over that, you know? I’m not the one in charge of my file, you [they] should be on it, and then every time I call they’re like ‘call at a later time, were backed up, give us a call back number and we’ll call you back,’ but you give them a call back number and they never call. It’s just so frustrating; I have to set up a payment plan in the next couple weeks [with his school] if I don’t receive that certificate. We’re pretty much paying rent out of our savings while waiting for this GI Bill housing stipend. So it really needs to kick in this month or we’re going to be over our heads.

Alexus, a 27-year-old female who served in the Army, had a similar experience using her GI Bill, she said:
They were about four months late in paying me when I initially started college. There was an issue with the paperwork that they needed. When I went in, I guess whichever branch I went in ended up changing and they reformed their boundaries for which departments got the paperwork. I guess one is in Oklahoma City and there’s one in Kansas City that ended up changing; so they were really not on top of my paperwork.

Empirical evidence has indicated that delays receiving education benefits are a common theme in GI Bill related research (Ackerman et al., 2009; DiRamio et al., 2008; Steele, Salcedo, & Coley, 2010). Unfortunately, the education benefit was not the only basic needs benefit that was noted as having delays. The VHA also has a reputation of having extensive delays. In some instances it has taken several years for veterans to have their health care claims approved (Norwick, 2010). The participants of this study appeared to be no exception to this phenomenon. When discussing the VA healthcare benefit and its effect on the transition from service member to civilian, Jason, a 27-year-old male who served in the Air Force, said:

The best way to describe it [VHA] is shitty. That first year I came back [from deployment] I had bronchitis four times in a six-month period. The one time I went to see them [VA healthcare doctor] was the second or third time I had it, and the nurse came back and told me ‘well, you know, there’s some real seriously sick people here we can’t have people just wasting resources.’ She basically just told me to get out of her office. Like I said, it was my third time having bronchitis and I was diagnosed asthmatic from them. So, the health care part is not so great.
Delays of this nature can be particularly problematic for those who transitioned to civilian status with pre-existing medical conditions. David was in need of dental work before he left the military. However, bureaucracy in the military and delays in the VA system has prevented him from having the work he needs done, he recalled:

I was deployed until September this past year and a dental issue came up [when on deployment]. They said they couldn’t do it where I was deployed, so they said ‘well, you can take care of it when you get back.’ When I got back they said they weren’t able to do it because I was too close to separating [from the military] so I had to check this box on my DD214 that said I didn’t receive dental care. When I got back, I submitted the paperwork and I asked about it. They said they have up to a full year to reply to that, so it could be next November before I hear about it and I needed the surgery for six months. I just have to wait until they contact me about it, that’s the worst part.

Stories of this nature have contributed to veterans who want nothing to do with the VA healthcare benefit. Michael, a 27-year-old male who served in the Air Force, refuses to use VA healthcare based on stories he has heard about the difficulties others have encountered. Instead, he has opted to use Medicaid over the VA healthcare benefit, he said:

I’ve heard a lot of war stories [about using VA healthcare]. My dad uses the VA Healthcare System and he has to go to the one up north. I’ve heard bad things about how appointments are months out. If I have to go to a Dr. I can’t wait months, obviously. Medicaid covers us because they don’t count any of my
income, so Medicaid is a lot better. It’s [VA Healthcare] a big pain in the ass. At least that’s what I’ve heard.

The delays and barriers that the participants of this study experienced support previous empirical evidence which indicated the VHA has many issues with delays and barriers to service and care (Bagalman, 2014; Bilmes, 2007; Natwick, 2010). In spite of delays, the transition experience, of “Moving In” and “Moving Through,” was easier to navigate if support systems were in place.

**Importance of Support Systems**

This theme was present in the “Moving In” and “Moving Through” phases of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model. Sixteen of the participants stressed that their transitions were made a little easier thanks, in part, to support systems. Support came in many forms, such as family, friends, and in many cases other veterans. When asked how important of a role this type of support system plays William, a 36-year-old male who served in the Army, said:

> It’s huge; I’ve been the guy who was in the bathroom with the .45 [handgun] in his mouth because of the depression. Not knowing what the next step was, and not having or feeling like I had a support system and some of those guys talked me down from that. If I didn’t have them, I probably wouldn’t be here.

He further elaborated on the importance of this type of support saying:

> I usually seek out the veterans in my class. I usually pick them out anyway, but I meet a lot of veterans and I may not see them for three or four months but it seems like no time has passed. We take care of each other, like the guy who was
helping me today was another veteran and he’ll bring his service dog to me when he knows I need some sort of calming down.

The importance of being surrounded by other veterans, who have first-hand knowledge of what it’s like to serve in the military, was an invaluable resource. The veteran support system offers a tie to the past with a link to the future. It is a chance to be surrounded by those who have experienced similar struggles. For veterans, solace can be found in spending time with those who will not judge or ask uncomfortable questions about serving in combat. Mitch, a 29-year-old male who served in the Army, found a veteran support system when attending a community college for the first time. Upon reflection, he said:

They had a veteran center there which was phenomenal. The people in there, well nine out of 10, were beyond supportive. You’re around people that know how you’re feeling and, I didn’t realize this until I actually came here, I did utilize that as a resource to stay connected to the military in a way. You know, you walk in that room and it doesn’t matter what branch [of service] you are, you know there are guys there from the Vietnam War to the Gulf War. You’re just in a room with people who know how you feel, know what you’re going through, and you can relate to. Even in everyday talk, there’s just military talk that happens when you are around people like that. So I definitely used that subconsciously.

For others, support came from unlikely sources, Justin said:

Gaming was my biggest support system. I’ve always enjoyed gaming, so just being able to continue playing and it would distract me from any sort of problems that I didn’t want to totally focus on. I’d take a step back and play a video game
for a while and come back; and it just solves the problem. That definitely helped me a lot.

Friends and family also played an integral role in offering support. Alexus spoke warmly of her support system, saying “they always came through for me…helping me care for Jake [son – pseudonym] when I needed time to study and he was sick. It’s pretty essential I don’t think I’d still be graduating if I hadn’t had those.” Likewise, Walt, a 33-year-old male who served in the Army, said his family, specifically his wife, has been his biggest source of support. He said:

My wife’s the biggest [source of support] making it okay because obviously we take a big pay cut. Making it okay for me to do this is probably the biggest thing, because if she was afraid then that’s just that much more stress on the relationship and the family.

For this study’s participants, finding support in others has had a significant and positive effect on their lives in the civilian world while they were “Moving In” and “Moving Through” this transition period. This finding supports empirical evidence which indicated that seeking the support of other veterans is a frequent transition strategy among veterans (Ruman & Hamrick, 2010). Additionally, previous research has indicated that having social support systems of this nature are important and can help curtail the effects of PTSD and depression among OEF/OIF veterans (Pietrzak, Johnson, Goldstein, Malley, Rivers, Morgan, & Southwick, 2010). This may be of special importance when considering that fifteen of this study’s participants felt that they were not adequately prepared for the transition from service member to civilian.
Inadequate Preparation for Transition

This theme was noted exclusively in the “Moving In” phase of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model. Lack of preparation, perceived or otherwise, took a toll on the participants of this study. However, in theory, all service members should be adequately prepared for their transitions thanks, in part, to participation in the TAP program. Since 2011, all active duty service members are required to attend mandatory TAP courses prior to their departure from the military. These courses are designed to help prepare service members for their transitions out of the military. However, 15 of the participants indicated that the TAP process provided through their branch of service was lacking in several areas. Frequently mentioned issues included spending too much time on resume writing and feeling rushed through the TAP process. This left them feeling ill-prepared for the transition to civilian. According to Michael, who attended the Army’s TAP program, known as ACAP (Army Career and Alumni Program), the process definitely left something to be desired, he said:

Going through each stage of the ACAP program I just felt rushed. Like, okay, we're going to do this for an hour; now we are going to do this for an hour. So I felt very rushed towards the end of that. I felt unprepared for life exceeding the military. Had I not done some things on my own, I don’t think I would have been fully prepared to leave the military with that program [ACAP].

Michael’s experience with the TAP program supports empirical evidence which indicated that TAP participants may not retain much information due to being exposed to large amounts of information in a short period of time (Felder, 2007).

Another concern was that the length of time spent in the TAP program was
insufficient to provide proper guidance for life after the military. According to Josie, a
23-year-old female who served in the Army, the TAP process she went through “was just
a mandatory thing, it was only a week so I didn’t really get a lot out of it. It wasn’t much
for me.” The TAP program was also said to be lacking in content that would prepare one
for life post-military. According to William:

   Honestly, it wasn’t really like support. You have to do a resume, you have to do
goals, you have to do all this other stuff; and there was nowhere to get help or no
one to help. There’s not much, and there were so many people in the classes. Most
of them have basic questions like ‘how do I format my resume?’ Well, I already
knew all of that, so it was like ‘how do I transfer the skills I have from the
military to civilian life?’ You know, ‘what words do I need to use?’ They were no
help.

The mandatory resume writing that is a part of the TAP program was not well received
by the participants. According to Allan, the resume he created while in the TAP program
has received negative critiques from civilian employers. Allan said, “I remember the
resume thing; I don’t think that was very helpful. I’ve had two jobs after the military, and
they’ve said ‘that’s not really the best way to do a resume,’ so that wasn’t the greatest.”

Others felt that having such a strong emphasis on resume writing was a waste of
time as their immediate plans did not involve finding employment. According to Calvin,
a 31-year-old male who served in the Army, “Some of the stuff for people going straight
into the workforce wasn’t helpful for me. I mean you don’t really need a resume if you’re
going to go to a four-year university.” Another concern was that the TAP process was too
generic and did not take a holistic approach to the process of transitioning to civilian. It
was said to be lacking in many areas that veterans feel will help them in the bigger picture. Specifically, a segment on how to deal with the emotional process of the transition may be of assistance. According to Michael:

They put you on the right path of here’s how to apply for school, here’s how to build a resume if you’re going to apply for a regular job, here’s a resume template if you’re trying to get a federal job; but, there’s not much of how you’re going to feel or interact with society on a personal or emotional level of going from having a purpose to being an individual in society.

Fourteen veterans expressed frustration that the TAP process did nothing to help them mentally prepare for the transition to civilian. Instead, as outlined above, the focus of TAP is to give veterans a leg up in the areas of civilian employment and education. However, some felt even this part of the process was addressed in a manner which was unhelpful and, at times, dishonest. According to Jason, the TAP process leaves much to be desired:

It’s more of a pain in the ass than anything. They had us create a resume, but the people who had us doing it weren’t very good at it. They wanted us to write our resumes as if we had saved the world. Obviously, employers are going to know that an aircraft mechanic did not save $500 billion worth of US government goods and services.

The revelation that the TAP program is not fully meeting the needs of soon-to-be civilians should raise a red-flag for policy-makers as this was noted as a major concern for veterans who were “Moving In” to their transitions. If this mandatory program is not
meeting the needs of future veterans it may be in need of an overhaul. Experiences of this nature contributed to feelings of frustration among the participants.

**Frustration**

The theme of frustration was present in the “Moving In” and “Moving Through” phases of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model. The frustration manifested itself in many forms. Eleven of the participants experienced frustration as the result of losing the identity that was attached to being in uniform. Josie expressed her frustration over this adjustment, saying, “I was really frustrated, I didn’t feel I was really contributing to society or to my family very much, because I felt like all I was doing was going to school.” Fourteen of the participants experienced frustration as a result of difficulties with paperwork and/or the processes that accompany applying for VA benefits. Jennifer, a 28-year-old female who served in the Army, experienced difficulties in these areas that affected her education benefit. She expressed her frustration, saying:

There’s a lot of information they give us and if you asked a question they didn’t know the answer. You know if this is what you’re teaching you probably should know the answer. The information wasn’t planned right, so I’m not sure how prepared their instructors were. I used the education office to apply for my benefits and, somewhere along the way when they were helping me apply for it, I lost my kicker. I wasn’t able to go back and apply for it [the kicker]. I could have revoked and reapplied for it, but I needed the financial help at the time.

John also experienced a great deal of frustration when he applied for his VA benefits. He shared the following experience:
Just applying for it, just asking for an application, the lady told me that I wasn’t a veteran because I hadn’t just recently got out of the military, and I got upset. There was a cop next to me and he was looking at me like I was crazy. I told him ‘don’t look at me like that,’ but he said ‘well, you’re not recently deployed so you’re not really a veteran,’ so I told him ‘how are you going to tell me I’m not really a veteran? How many years did you put in?’ I told him ‘you just be quiet and let me talk to someone else.’

Alexus experienced frustration over a lapse in benefit coverage during school breaks, she said:

My biggest complaint is that the tightest month of the year is between classes ending in December and starting again in January. They don’t give you a housing allowance for that month and you can’t find a job for a month, you know? That’s probably the hardest thing to deal with being on [sic] the VA and the way that they do that.

The frustration experienced by participants happened during different stages of their transitions and for different reasons. However, it was clearly associated with the process of the transition and/or VA benefit issues. These frustrations may have contributed to the reasons that the need for additional support upon transitioning was a common theme among participants as they discussed their transitions “Moving In” and “Moving Through.”

Need for Additional Support

This theme was present in the “Moving In” and “Moving Through” phases of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model.
Eighteen of the participants felt that additional resources were in order to assist with the transition from service member to civilian. The support mentioned covered a wide variety of needs and ranged from having additional benefits to extended base privileges. David felt that having additional access to duty stations upon departure from the military would be beneficial. When asked what could be done to assist in the transition process, he said:

Maybe if there was base access for an extra couple of months afterwards so you can still access certain resources. It’s just really nice to still be able to use base, especially with the DAV [Disabled American Veterans office]. There’s a DAV at Fort Carson and I would prefer to work with them other than the off-base DAV service center.

Allan felt that additional monetary support, from the GI Bill, is in order to help with the transition to civilian. He said:

I think the GI Bill should pay a little more money towards housing and more living expenses, because $1506 isn’t that much money, you know? I can’t live off that, and I have a son too so we can’t live off that. I depend on other things like the scholarship, Pell Grant, and stuff like that to get through. So, I think if they paid a little bit more, because they give you a sustenance allowance too [when active duty]. Around here, I think like $2000 would be good, if they would give you like $500 more a month that would help out; because, with me, I have a mortgage which is a little over $1200 and then you have your utilities which are $300 usually and food is another $500. So, you’re in the red every month. I think if we got paid a little bit more that would help out; it’s hard to go from a full income to lower income.
Alexus felt more time should have been spent helping to identify how the skill sets she earned in the military would transfer to the civilian world. She said:

More career counseling would’ve been nice. It would be nice to have someone sit down with me and say, here’s your work experience, here’s what you’ve done in this place, and you can get part-time jobs here. Or, these people really like having people with your skills, or things like that that would’ve been really helpful, because I got out [of the military] in June and college doesn’t start until August. It would’ve been nice to have a part-time job in that time period.

The need for additional support appeared to be the result of these veterans feeling unprepared or under-prepared for life outside of the military as they are “Moving In” and “Moving Through” this transition. This lack of preparedness, coupled with military culture and military socialization, contributed to the culture shock that was experienced upon entering the civilian world.

**Culture Shock**

This theme was present in the “Moving In” and “Moving Through” phases of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model. Seventeen of the participants indicated that life outside of the military led to significant culture shock. For some, the indifferent attitude of civilians, in general, came as quite a shock. For others, a lack of discipline and work ethic from their civilian counterparts created a difficult environment for them to be in. John shared his experience with this, saying:

I think the worst part was just getting used to being totally disciplined to dealing with things as they are in the civilian world. The worst thing for me was the lack
of discipline on the civilian side. Biggest example, I worked with all of these people at St. General Hospital [pseudonym] for three or four months until I couldn’t take it anymore. I worked in the laundry section and they had this huge table and everybody just wanted to pull the rags and things like that because that was the easiest thing. However, in addition to pulling the rags you had to pull the laundry out of the big machines, you have to load laundry, and there are other tasks. Nobody wanted to do those tasks, so you see everybody around that table [pulling rags], and one day I just I told them ‘you guys are some lazy SOBs,’ and I just walked out and I never went back.

For some, non-military people were difficult to approach and equally difficult to understand. Henry described this, saying:

I don’t know, it’s just people are different, everything is different. People are scary; they’re different, really civilians and military are really different. I mean people are sensitive; they don’t care about each other. They really just care about themselves and being selfish; and, they think we’re the assholes about it when we tell them about it. People like that are obnoxious.

Josie had a similar experience when attempting to relate to people she met outside of the military, saying “I struggled with relating to people I was meeting who had never been in the military or around the military. Just the huge general differences between military and civilian personnel, that was very difficult for me to get used to.” For others, the transition to becoming a full-time student was accompanied by culture shock. Jason had a difficult time during his first year of college. His culture shock was the result of having the freedom to manage his own schedule, he said:
It was tough; there was definitely a lot of frustration involved. My first year of school did not go very well. The whole being told what to do every single day for six years versus ‘hey, here’s the material, you figure it on your own,’ thing. Anyway, it’s a whole different thought process, so it was a pretty tough to transition into the whole going to school full-time from the military.

For fourteen of the participants, the culture shock experienced while attending college was born out of a lack of sensitivity from their younger counterparts. William had multiple negative experiences with this, he shared the following:

I think that the hardest part about transitioning is the young kids on a college campus. They have that entitled narcissistic attitude and they act like they know everything. Then, you try to explain to them how the world really works and they won’t listen. I think that’s the most trying part, that every semester I go back and I think man I don’t know if I really want to continue on because I have all these idiots around me. My first day in class, I had my [military] backpack on and a kid was like ‘oh, you’re in the military how many people did you kill?’ And I said, ‘I don’t tell my wife that, why would I tell you?’ And he’s like, ‘oh, well, did you get blown up, why do you use a cane?’ A lot of comments like that. I have a handicap placard and I was approached by some kid at school and he said ‘I don’t understand why all you servicemen and women think you’re entitled to handicap privileges,’ and just stupid stuff like that. I get very angry, like that flips my switch almost immediately.

Justin experienced culture shock when his post-military reality collided with the knowledge he acquired when deployed, he said:
Being in the military and going to Afghanistan, I saw a different culture, I saw who we were fighting against, and I’m starting to see the arrogance on our side, on the civilian side. They don’t want to look into the story, they just want to assume that what you see is what it is, and just how everything over there is bad and stuff like that. They don’t want to take time to learn the truth. So it’s kind of how the civilian mentality over my Army mentality clash. I didn’t like interacting with regular people for a while.

These experiences confirm empirical evidence about the issues surrounding culture shock upon transitioning from the military (Ackerman et al., 2009; DiRamio & Jarvis, 2011; Olsen et al., 2014; Wheeler, 2012; Whitley et al., 2013; Zinger & Cohen, 2010). Naturally, these situations can contribute to a healthy amount of stress. Not surprisingly, stress appeared as a theme among the veterans of this study.

**Stress**

The theme of stress was present in the “Moving In” and “Moving Through” phases of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model. Interestingly, there is a wealth of information available about veterans and PTSD; however, studies that address different types of stress among veterans are rare. Stress was a common theme among thirteen of the participants. However, the stress mentioned was not associated with PTSD. Rather, it was the stress that comes from transitioning to a new environment and adjusting to new and unknown circumstances. Josie experienced stress as the result of her newfound freedoms, she said:

There was a lot of panic initially, I thought getting out would be easier. I wouldn’t have to be waking up so early, and I wouldn’t have to be gone all the time, and
it’s not exactly what happened. It was initially very difficult because I was no longer on a set schedule. I had no one making me get up, and there was no one making me do anything, so that was a huge struggle for me.

Jennifer experienced similar difficulties during the initial phase of her transition, saying:

It was stressful, you think it would be relaxing because all of a sudden you have all of this time; but, all of a sudden you have all of this time! I didn’t know what to do with myself. I had nothing to do all day, every day. In the military, pretty much the whole day is filled.

Likewise, stress was also a big part of pre-separation transitioning issues. This was often due to a lack of support within their units which contributed to a very stressful and unpleasant experience.

**Lack of Unit Support**

Lack of unit support was present in the “Moving In” phase of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model. Ten of the participants experienced this phenomenon upon their transitioning period. In the bigger picture, this may be cause for concern as some research has indicated that “decreased perceived unit support predicted increased perceptions of stigma and barriers to care” (Pietrzak, Johnson, Goldstein, Malley, & Southwick, 2010). For many, the moment their impending departures from the military became common knowledge difficulties within their units began. This often came in the form of making it virtually impossible to complete mandatory transition tasks such as attending TAP classes. Allan shared his experience, saying:
My unit was not very supportive of me going and doing it [TAP] which made me kind of mad. I think that was the biggest part for me, was my unit not letting me do stuff, and being like ‘oh you’re going to the field a month before you’re getting out of the Army.’ I think that was the biggest challenge I’ve had.

Walt also experienced difficulties with his unit. Upon reflection of that experience, he offered the following:

I think the Army needs to, at a certain point, be prepared to just let you go and transition. For the transition phase, they have to give you the time; I know you’re still the Army, yes I know that, but I’m in my transition phase and you’re supposed to be supporting that not making it more difficult. Let them go do their new thing. Give them the time to talk to the counselors and figure this stuff out. They give you the hardest time they can. That’s not just my personal experience. Then when I talk to them [unit members], because you’re not one of them anymore, they make it very clear that you’re not part of the group anymore.

Jennifer was treated poorly by her unit’s leadership upon her impending departure from the military, she said:

I was being discriminated against by my first sergeant; he made a point of saying that he doesn’t like people who med board out of the military. I did end up filing a complaint against him and I couldn’t get moved out of the unit. They tried to help me get moved to get away from that environment. I was pretty badly discriminated against for whatever reason.

For many of the participants, this already difficult and confusing time was marred by these experiences. Thus, contributing to a “Moving In” transition experience that
presented many challenges. Collectively, these nine themes help identify and explain some of the challenges that service members face in the time leading up to and following their departure from the military. These themes offer insight into where improvements can be made to help veterans with this process. Moreover, they offer insight into veterans’ experiences with basic needs benefits and which of these benefits are the most beneficial to them during their transitions to becoming civilians.

**Basic Needs Benefits**

The second research question for this study addressed which basic needs veterans’ benefits offered the most assistance during the process of transitioning from service member to civilian. The benefits are discussed in order of importance to the overall transition process based on participant responses.

**Education**

The education benefit afforded the participants of this study the most assistance during each phase of the “Moving In, Moving Through, Moving Out” transition process; thus, making it the most beneficial to them during this process. This was largely due to the housing stipend that is attached to this benefit. This benefit allows veterans an opportunity to earn their college diploma without having to worry about how they are going to keep a roof over their heads. The combination of financial support and the ability to improve their future lives through education proved invaluable to the participants of this study. Jennifer said:

The education benefit has been a great thing, because ultimately what I’ve always wanted to do is get a degree. So now I have a plan that I should have made, like, 10 years ago. It really did help a lot. I mean, I can’t imagine doing this without it.
For others, the education benefit provided peace of mind that large amounts of debt would not be accumulated while earning a degree. Josie said:

It provided a very good opportunity to be able to go to school and not have to worry about taking out loans. I never have to worry about how I’m going to be able to pay for this semester or what about [paying for] my books this semester; and with the housing allowance I don’t have to work and go to school. That’s also been a huge help without having to stretch my resources.

All of the participants said that they would be financially unstable if not for this benefit. One of the main factors that made this benefit valuable was the housing stipend. Additionally, sixteen of the participants stated that this stipend was a key factor in their decision to attend college immediately upon departure from the military. When asked if he would still be attending college if he was not receiving a housing stipend, Walt said:

That’s a big factor; it really is, because it offers a safety net, probably not, because of the lack of income. I mean it’s not as much as I was making, but it’s a definite buffer and without that safety net I don’t think that, as a couple, we would’ve even agreed [to get out of the military]. I’d probably still be in [the Army].

This type of support was integral to the financial well-being of 95% of the participants. Only one of the veterans in this study had post-military employment lined up. All of the others were reliant on the housing stipend to maintain some sort of income. For these reasons the education benefit was the most beneficial of the basic needs benefits. In order of importance, the housing benefit of the VA home loan came in at second place.
VA Home Loan

The VA home loan was beneficial during each phase of the “Moving In, Moving Through, Moving Out” transition phases. This benefit affords veterans the ability to purchase a home with no down payment, no closing costs, and no mortgage insurance. Combined, these factors helped make the purchase of a home a quick and painless process. Those who were eligible to use the VA home loan had positive experiences and positive things to say about this benefit. David expressed his gratitude for the VA home loan saying:

It was huge, not having to put down 20%, in order to get past that insurance. If you don’t put down 20% you have to pay extra insurance. Not having to pay this extra thing was pretty big. I was able to buy my first house when I was 22, so that was huge.

Henry also had a positive experience using this benefit, he said:

This [the home loan process] is the fastest out of all VA. You find a place, get a realtor, work out the deal, and just let them know that you’re using the VA. They do the rest, so you don’t have to pay closing fees, nothing, and no down payment. For my house, right now, I got 3.3% fixed rate for 30 years and I paid nothing. I just signed my name on the paper.

However, a couple of the participants experienced difficulties that were the direct result of the stipulations attached to qualifying for the VA home loan. Two of the participants indicated that they wanted to use the home loan benefit, but were ineligible due to these stipulations. Michael found the income stipulation to qualify for the VA home loan to be an obstacle, saying:
We couldn’t get approved. Obviously, income is a difficult thing to get approved for when you have no income other than GI bill and disability. Even with the GI bill none of the banks will consider it income. Why do they consider it [the housing stipend] a house payment when none of the banks will consider it income? They’ll take disability [income], but it’s not enough to get you approved for any sort of house. It’s a really terrible house set up with the VA. Any vet going to school on disability will tell you that.

Michael’s experience is not unique. It is very challenging for those who have no income other than the education housing stipend to qualify for the VA home loan. As a result, stipulations of this nature make it difficult for some to use the benefit immediately upon their transitions from active duty service. Others were affected by the bureaucracy that accompanies any VA related process. William voiced his frustration over the VA home loan process saying:

[It’s] a lot of paperwork, and it was stupid because they wanted a letter saying that I was going to receive X amount of dollars and 90% disability rating for the VA home loan. You would think that the VA had access to your own letter that says he’s 90% [disabled] and he gets this amount of money; but no, they required me to get a different letter from someone else basically stating that I had some verifiable income coming in. It was paperwork that the VA already had and made me go get again.

In general, those who used this benefit did so without major obstacles or delays; however, some of the stipulations clearly serve as an obstacle. Overall, the benefits of education and housing were viewed in mostly positive terms and had the greatest impact
while “Moving In” and “Moving Through” the transition process. If not for these two benefits, some would have made very different life decisions as leaving the military would have not been an option. Katherine said, “I don’t know what I would’ve done if I didn’t have access to these benefits. I would’ve stayed in the military if I didn’t have this kind of support system afterwards, just so I would’ve had a job.” The last of these benefits, the VA healthcare benefit, was not viewed as favorably.

**VA Healthcare**

The basic needs benefit of health care offered the least amount of assistance to the participants of this study while they were in the “Moving In” and “Moving Through” phases of the transition. Additionally, it proved to present the most obstacles of the three basic needs benefits evaluated. Ten participants who have utilized this benefit have experienced multiple delays due to lost paperwork. Two participants did not have geographic access to health care facilities which made using the benefit virtually impossible. Overall, issues with the actual VA healthcare facilities, and what was deemed a low quality of care, made the experience of using this particular benefit unpleasant. Jennifer expressed her displeasure with VA healthcare, saying:

It’s scary. The VA health care is less than appealing. It’s not very good. When we went into the orientation for the VA they pretty much told us there’s no point in complaining, nobody cares. I asked why it takes an average of about three months for an appointment and I asked why they didn’t outsource the providers like TRICARE does. She said it doesn’t affect her, so they don’t really care much. Then when I had to go for my [disability] ratings the doctors were horrible.
Comments of this nature are particularly troubling as empirical evidence has indicated that “veterans will have a wide range of medical diagnoses and related health problems that will have a temporary or chronic impact on their living, working, learning, and relationship functions” (Church, 2009. p. 44). When considering the importance of health care for veterans, and the long-term medical needs of veterans, the issues associated with the VHA are problematic.

Summary

Each of the participants had a transition experience that was completely unique based on their personal experiences, life circumstances, and support systems; thus, supporting Schlossberg et al. (1989/1995) and Schlossberg’s (1981/1984/2011) transition theories. The common ground shared by the participants was that each had access to basic needs benefits. Despite differences in their overall transitions to civilian, nine themes were common among their responses. These themes indicate that many similarities exist for service members upon their departures from the military. Moreover, they cross age, gender, race, and branch of service boundaries. This finding may indicate that military culture and military socialization have, perhaps, the largest influence on the transition process. If this is the case, beginning with a healthy support system that starts from within the branch of service, and prior to separation from the military, may be beneficial to the overall transition of soon-to-be-veterans.

This chapter presented the results of this study’s findings. It included a discussion of the nine themes that were identified, which benefits were most beneficial to the transition from service member to civilian, and how the theoretical framework served as a foundation for this study. Chapter five concludes with a discussion of the study,
recommendations for future research, and a summary of the findings based on this study’s results.
CHAPTER 5
CONCLUSION

This phenomenological study used a framework based on Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model to determine the role that the basic needs benefits of education, housing, and health care play in the transition from service member to civilian. Likewise, this framework was supported by Schlossberg (1981/1984/2011) and Schlossberg et al.’s (1995) transition models.

Veterans’ issues have been of particular importance to our nation for several decades. A major area of concern revolves around the topic of veterans’ benefits. Despite this, literature that synthesizes the effect of multiple veterans’ benefits on this transition is lacking. Rather, research examining this phenomenon tends to focus on singular benefits and the general effect of that particular benefit (e.g., success of the GI Bill). Research focusing on the overall transition from service member to civilian is also lacking.

This research contributes to a growing body of literature about veterans’ issues. It is unique in that it takes a holistic approach to this topic by examining the influence of multiple basic needs benefits and the role they play in the transition process. The research questions were as follows:

1. What role do basic needs veterans’ benefits play in the transition from service member to civilian?

2. Which basic needs veterans’ benefits offer the most assistance during the process of transitioning from service member to civilian?
Themes

Nine themes were identified as part of this study. Each theme was applicable to one or more phases of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model. The themes identified were: (1) gratitude; (2) barriers to benefits; (3) importance of support systems; (4) inadequate preparation for transition; (5) frustration; (6) need for additional support; (7) culture shock; (8) stress; and (9) lack of unit support. Each participant experienced an anticipated transition from the military. This is in line with one of Schlossberg’s (1984) three major components of transition.

Additionally, each participant has been in a continuous state of transition since separating from the military; this supports Schlossberg’s (2011) transition model. Also, each of the themes was associated with different phases of the transition process and the participants used basic needs benefits, along with other support systems, as resources to help cope with their transitions as they moved through this process. This is one of the main premises of Schlossberg’s (1981) transition model. Finally, the four factors identified in Schlossberg et al.’s (1995) 4S model were supported as each participant’s transition experience was influenced by personal perceptions coupled with available support systems and coping strategies. A primary source of support during this process was the availability of veterans’ benefits. However, the availability of these benefits did not equate to a trouble free transition.

Transition Troubles

The U.S. government created veterans benefits in an effort to assist veterans with the transition to the civilian sector. These include the basic needs benefits of education, housing, and health care. In theory, these benefits are intended to make the transition
process easier and to aid service members in their new roles. They are also intended to assist veterans in maintaining a reasonable quality of life post-military. However, despite having access to these benefits, several difficulties transitioning to civilian status were noted. For example, challenges adjusting to post-secondary academic settings were noted among the participants. These difficulties included feeling uncomfortable in classroom settings, having problems being around other students, and adjusting to the largely unstructured world of academia. These findings support empirical evidence which indicated that challenges of this nature make the transition to higher education difficult for veterans (Ackerman et al., 2009; Church, 2009; Elliot et. al., 2011; Ellison et al., 2012; Zinger & Cohen, 2010).

Additionally, participants were often caught off guard by the insensitive and ambivalent nature of their new collegiate counterparts. Intrusive and ill-placed comments about the military served as trigger points that made attending classes a very challenging experience. This finding supports research which indicated that culture shock due to an overall lack of sensitivity to the needs of veterans is commonplace on a college campus (DiRamio & Jarvis, 2011; Olsen et al., 2014; Wheeler, 2012; Whitley et al., 2013). In addition to challenges on campus, participants also experienced challenges using their education benefit. These challenges were often the result of missing paperwork and/or delayed payment processing which can be attributed to the bureaucratic processes in the VA. This finding supports empirical evidence which noted that delays of this nature are commonplace in the VA (Ackerman et al., 2009; O’Herrin, 2011; Shackelford, 2009; Wheeler, 2012).
Likewise, difficulties were noted using the VA home loan. These challenges included being unable to meet the credit and income criteria required for VA home loan eligibility. Ninety-five percent of the participants relied heavily on the GI Bill housing stipend to supplement their incomes. Unfortunately, these funds are not considered income when attempting to purchase a home. This made the housing benefit of the VA home loan impossible to use for some of the participants upon their transitions to the civilian world. Another set of challenges was experienced when attempting to use the health care benefit. Difficulties included experiencing extensive delays processing claims and having distance barriers to VA healthcare centers. This contributed to participants who opted to step-away from using the VHA as a resource for their health care needs. This finding supports research which has indicated that challenges using the VHA can contribute to low numbers of veterans who elect to use this service upon separation from the military (Damron-Rodriguez et al., 2004; Nelson et al., 2007). Likewise, these findings support previous research which noted that claims processing delays and distance barriers exist in these areas (Ackerman et al., 2009; Damron-Rodriguez et al., 2004). Despite challenges, the veterans who participated in this study were grateful for the availability of basic needs benefits and acknowledged that without these benefits separation from the military would have been fraught with even more challenges.

**How the Benefits Fared**

All of the veterans who participated in this study expressed a great amount of gratitude towards the availability of basic needs benefits and view them as an integral resource during the transition process. However, as previously mentioned, their gratitude did not equate to having an incident free or flawless experience with the VA or VA
benefits. Rather, they were grateful to have access to the benefits, but experienced varying degrees of frustration over VA bureaucracy. As a result, some of the benefits were looked upon more favorably than others.

The Most Beneficial Benefit

Of the benefits examined, the education benefit was deemed the most beneficial to the transition from service member to civilian for this study’s participants. The option of earning an education without having to worry about paying for tuition and books proved to be an invaluable resource. This benefit allowed the participants an opportunity to improve their future lives through the opportunities that having a college education may bring (e.g., gainful employment). Also, the housing stipend attached to this benefit was referenced as being integral to their transitions and overall well-being. In fact, it was often the deciding factor in the decision to attend college upon separating from the military. Without access to this particular benefit 85% of the participants indicated they would have delayed their educational pursuits until a later time. Much like the education benefit, the housing benefit was also deemed to be of great importance to the participants.

The Second Most Beneficial Benefit

The second most beneficial basic needs benefit was the housing benefit. This benefit was available in the form of the VA home loan and the education housing stipend. The VA home loan was referred to in mostly positive terms. This benefit allowed those who met specific qualifications access to guaranteed home loans with low interest rates, no money down, no closing costs, and no mortgage insurance. Additionally, the actual process of applying for this loan was noted as being relatively simple and problem free. The downside to this benefit was the income guidelines that are required to qualify for
The loan. These guidelines made qualifying for this benefit difficult for veterans who had minimal income.

The second type of housing benefit is the housing stipend that is attached to the GI Bill education benefit. This housing stipend received only positive comments. As a general rule, most veterans will have 36 months in which they qualify for this stipend (to be used over a period that is up to 10 years). As long as they remain in full-time classes the housing stipend will be received for the length of term left on their education benefit. In many ways, this makes the GI Bill housing stipend ideal and easy to use. Unfortunately, this stipend does not qualify as income when attempting to qualify for the VA home loan which can make the housing benefits work against one another in the bigger picture.

The Most Challenging Benefit

The basic needs benefit that the presented the most challenges to veterans during their transitions was the VA health care benefit. The veterans who elected to use this benefit did not have positive remarks about the role it played in their transitions or the processes or services attached to it. Rather, multiple barriers and delays were experienced when attempting to use this benefit. Missing and lost paperwork was a common occurrence. This contributed to extensive delays when applying for and receiving benefits. Once approved, extensive delays to be seen by VA doctors were reported. Six of the participants refused to pursue this benefit based on the negative experiences that friends and family had when using VA health care and two participants experienced distance barriers which created an obstacle to health care. These findings support empirical evidence which has noted that many obstacles and barriers to health care exist
within the VHA (Bagalman, 2014; Bilmes, 2007; Natwick, 2010). Unfortunately, the challenges that were associated with the health care benefit were not the only challenges that the veterans had to contend with.

**Additional Challenges**

Additional challenges with the transition to civilian were often the direct result of being ill-prepared for life outside of the military. All but one of the participants attended the mandatory TAP classes required by their branch of service. The one participant who did not attend the TAP classes was not required to do so based on the time period in which he transitioned out of the military (participation in TAP was not mandatory until 2011). Interestingly, for the participants of this study, there was a lack of consistency noted in the TAP process. Although the TAP process is supposed to be identical in scope, regardless of branch of service, there were few similarities in the actual process among the participants. There appears to be a great divide between what the DOD says is provided during TAP and what service members actually receive when attending TAP classes. Another challenge stems from having an ill-informed concept of what life in the civilian world would be like. Misconceptions about employment opportunities in the civilian sector were the norm and all expressed concerns over how to make a living and/or how to provide for their families upon separation from the military.

Fortunately, the availability of some of the basic needs veterans’ benefits appears to have made this transition a little less daunting. However, as previously noted, the availability of basic needs benefits does not always ensure that the benefits are used and/or received in a timely manner. Ninety percent of the participants experienced lengthy or extensive delays while using their education and/or health care benefits. This
supports previous research which indicated that delays in the areas of education and health care are relatively common within the VA (Ackerman et al., 2009; Bagalman, 2014). In spite of having access to basic needs benefits, and being grateful for the benefits available, when asked, a majority of the veterans indicated that additional support is needed to assist in the transition process.

**Additional Support Required**

Fifteen of the participants felt that more could be done to assist in the transition process, or to help veterans overall, upon separation from the military. The commentary about what type of help is needed was an interesting mix. John had, perhaps, the most altruistic comment about veterans’ benefits and what could be done to help others upon their transitions:

I think when it comes to the benefits they need to reach out to homeless people. A lot of them [veterans’] live homeless out there and they don’t have the resources either up here [points to head] or in here [places hand over heart] to go after benefits. I think a lot of people say ‘screw the government,’ or whatever. I think there should be something where they make a better effort to reach out to them, so you won’t have so many of them on the streets, so you have more productive people. I think about half of the homeless population here in the Springs is [sic] probably vets; and imagine if they had benefits to help these people out without them having to put a lot of effort into it. There would be a lot of people off the streets.
Other comments were less altruistic in nature. However, the need was no less important to the individual. For example, Katherine felt that an extension of some existing benefits may be helpful to the overall process of transitioning, saying:

We weren’t able to utilize moving [benefit], because when people get out of the military and they move right away, the military pays for that. We had to delay our move so we had to pay for it, so say if you delay, like over a year, maybe they should pay for [the move] because we didn’t get to utilize that benefit.

Comments of this nature were, perhaps, the most intriguing. This veteran is not requesting a new benefit; rather, she is requesting extended access to a currently existing benefit. This could be an interesting area for policy-makers. After all, as previously mentioned, if our true goal remains to “to care for him who shall have borne the battle and for his widow, and his orphan,” (Yuhasz & McAleer, 2009, p. ix+) as President Lincoln stated in his second inaugural address, shouldn’t this include seemingly simple measures such as guaranteeing assistance with a post-military move? For veterans, concerns of this nature may contribute to an overall transition process that presents seemingly non-stop challenges.

**Transitions Theories**

The transition from service member to civilian is one of the most challenging that a veteran will ever experience. This experience may play a significant role in the manner in which a veteran views and/or utilizes veterans’ benefits. As such, it is important to have a general understanding of the transition process. The understanding of this process was explored via a framework using several transition models which were used to the frame the research questions for this study.
The Transition Models

The theoretical framework for this study was grounded in Schlossberg et al.‘s (1989) “Moving In, Moving Through, Moving Out” transition model. Additionally, Schlossberg (1984/1989/2011) and Schlossberg et al.’s (1995) transition models were used as support for the primary framework. The findings of this study reveal that these frameworks were ideal for a multitude of reasons. First, the themes identified revealed that the participants of this study coped with their transitions by balancing resources, such as VA benefits and support systems, as they moved through each phase of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model.

Moving In, Moving Through, Moving Out

Every participant was in a different phase of Schlossberg et al.’s (1989) “Moving In, Moving Through, Moving Out” transition model. Seven were in the “moving in” phase. During this phase an individual is learning the ropes of the new environment. Everyone in this group was relatively new to the transition to civilian. This placed them in the interesting, perhaps dubious, position of having to experience multiple transitions simultaneously. They were not only coming to terms with becoming civilians, they were also coming to terms with the loss of the identities they had established for themselves while in the military. Also, all of the participants in this phase indicated that they struggled with this phase of transition for a variety of reasons. All indicated that they were overwhelmed due to a lack of adequate preparation for the transition and issues associated with culture shock. Likewise, frustration over delays with benefits or issues associated with culture shock was noted in this phase.
Ten of the participants were in the “moving through” phase. These participants were an interesting mix. Although many are far removed from their former lives as service members, all of the participants in this phase indicated that every day is a struggle for them. Each indicated that they still experience difficulties due to culture shock and a lack of discipline among civilians. Three participants were in the “moving out” phase. Each of these participants had a solid grasp of their new roles as civilians and students in the civilian world. Likewise, each was aware and accustomed to the expectations of their new environments and each had a solid grasp of the VA benefits available to them. Interestingly, all three of the participants in this phase have plans to return to active duty service, as officers, upon completion of their college degrees.

All of the participants of this study moved through each phase of the “Moving In, Moving Through, Moving Out” transition model at different paces. The length of time spent in each phase did not appear to be contingent upon length of time spent out of the military. This supports the transition models listed above which indicate that the transition process is multi-faceted and dependent upon many internal and external variables. These transition models were selected for the general way they relate to the process of the transition cycle. Each of the themes identified, and each of the phases of transition, represents where these individuals were at emotionally during each cycle of their transitions. Combined, they help provide an understanding of the mindset of transitioning veterans in a manner that is relatable and easy to comprehend. Additionally, for the participants of this study, six of the eight factors that Schlossberg et al. (1995) identified as affecting the quality of a transition were influential during the transition process.
Eight Factors

Schlossberg et al. (1995) identified eight factors that can affect the quality of a transition. Six of these factors were overarching themes that were present during each phase of the transition process. These factors played a role in the way each veteran viewed and approached the transition process. To review, the factors are: (a) permanence; (b) positive or negative view; (c) sense of control; (d) trigger; (e) timing; (f) view toward the new role; (g) past experience of similar transitions; and (h) the presence of additional stressors. In terms of permanence, the transition to the civilian world is permanent for 17 of the participants. However, two of the 17 stated that they would return to active duty service if they were physically able to do so. Three of the participants revealed that they have active plans to return to active duty service as soon as possible.

Furthermore, 11 of the participants had a negative view of the military upon their departures which lead to a positive view of exiting the military. Nine of the participants felt no sense of control upon their departure from the military, which contributed to feelings of stress and frustration. Sixteen of the participants did not know what to anticipate or expect upon departure from the military due to their experiences, military culture, and military socialization. All of the participants were new to the transition from service member to civilian so they did not have a reference point of similar experiences to draw on. Instead, they relied on support systems to help ease the transition process. Also, 13 of the participants had additional stressors in their lives at the time of their transitions. Frequently mentioned stressors were concerns over income and how to maintain the lifestyles they had become accustomed to while in uniform. Of the eight
factors identified, only “trigger” and “timing” did not appear to be a factor in the quality of the transitions that were experienced by the participants.

The 4Ss

Schlossberg et al.’s (1995) 4S model was used as a supporting theory and appeared to play a role in the overall transition process. The four factors which constitute the 4Ss are: (a) situation; (b) self; (c) support; and (d) strategies. For the veterans who participated in this study, the factors surrounding their reasons for leaving the military were varied and unique. Therefore, each entered the “situation” phase of the transition with different stressors and expectations based on their life circumstances at that time. Each participant handled the transition with varying degrees of ease or difficulty based on their inner strength. This correlates with the “self” phase. Each participant also had varying degrees of support that appeared to play an influential role in the transition process. As a result, the theme of “support systems” was one of the nine themes identified as part of this study. The “strategies” phase was also a common theme among the participants. Some were able to cope with the situation and reframe it to work in their favor sooner than others based on the previously discussed factors of support systems and inner strength. The foundation these factors were built upon was the availability of VA benefits. Without having access to these benefits, there was a sense of awareness that the transition process may have been much more challenging.

In addition, the main premise of Schlossberg’s (2011) transition framework states that adults continuously deal with transitions as they move through life. Service members who are transitioning to civilian status experience multiple transitions in a very short period of time. They also experience a change in their self-perception, and the world
around them, which requires a significant change in the way they approach their lives. Finally, 100% of the participants experienced an anticipated transition and had to balance their coping resources with assets and liabilities during the course of their transitions. This supports one of Schlossberg’s (1984) three major components of transition. Combined, the above models contributed to the identification of this study’s nine themes.

**Future Research**

This study revealed several areas, in relation to veterans’ issues, that may benefit from future research. Any of the themes identified could easily be further explored to help shed light on how these variables affect veterans. Beyond that, this body of research indicated that the VHA is in dire need of repair. Research focusing on the reasons behind institutional delays in the VHA could help identify where improvements are needed. Additionally, the discrepancies noted in the TAP process were significant enough to warrant future research investigating whether the TAP process is enough to adequately prepare a service member for the transition to civilian. Also, experiencing a lack of unit support upon departure from the military was a common occurrence among the participants. A study exploring the impact that a service member has on the unit they are separating from could potentially shed some light on this phenomenon. Lastly, three of the participants have plans to return to the military as officers upon completion of their college degrees. However, this was not a goal when they originally departed from the military. Research exploring who returns to the military, and why, could shed light on whether the availability of basic needs benefits are a factor in the decision to return to active duty service.
The Veteran Perception

Veterans face many challenges during their transitions to the civilian world. These challenges include experiencing multiple transitions simultaneously, difficulty leaving behind the security of the military for the uncertainty of the civilian world, and struggling with the frustration and stress that accompany any major life-changing event. Additionally, military culture and military socialization contribute to culture shock in the civilian world and can have a profound impact on their transitions to the new roles of student and employee. Compounding this is the fact that many leave the military with health problems acquired in combat that require long-term health care. For others, the experiences had while in combat will forever impact the manner in which they view the world as combat has been recognized as being a life-changing event for veterans (Lifton, 1992). Upon separation from the military, a new set of challenges often arises in dealing with the VA and VA benefits related issues. These issues include having to submit paperwork multiple times due to missing, lost, or misfiled paperwork, as well as experiencing lengthy wait times to receive health care. Additionally, delays processing claims and receiving payments contribute to feelings of stress and frustration. Overall, their transitions to the civilian world are affected by the cumulative sum of these experiences.

Implications

This research confirms the delays and difficulties using VA benefits that have been noted in other empirical research (Ackerman et al., 2009; O’Herrin, 2011; Shackelford, 2009; Wheeler, 2012). This is an area of concern for policy-makers as having easier access and fewer barriers to benefits are of the utmost importance to
veterans. The delays and barriers that have been noted indicate that reform is clearly in order to ensure that veterans have easy and trouble free access to the benefits earned while serving their country. The lived experiences of these veterans indicate that the basic needs benefits of education, housing, and health care are helpful, but they are not fully adequate to address all of the needs veterans have upon departure from the military.

To begin, extensive delays and barriers were noted in the area of VA health care. This should of be of particular concern to policy-makers as a 50% of the participants indicated that they had struggled with or are currently struggling with PTSD, mental health issues, or other physical ailments that are directly related to their time spent in the military. This finding supports empirical evidence which indicated that health issues of this nature are common among contemporary veterans (Barry et al., 2014; Belanger et al., 2009; Bell et al., 2011; Hill et al., 2012; Hoge et al., 2006; Seal et al., 2007). When considering that many veterans leave the military due to health-related issues and/or will require long-term health care due to injuries received while in uniform this makes barriers of this nature particularly troubling. If there are obstacles or barriers that prevent veterans from receiving health care benefits it warrants policy reform. Otherwise, the health care benefit comes across as little more than a ruse to those who require health care post-military.

Another area that would benefit from policy reform is a reevaluation of the mandatory TAP program. The results of this study indicate that there are inconsistencies in the administration of this program. Furthermore, issues such as spending too much time on resume writing, being exposed to too much information in too little time, and being void of any practical advice that prepares service members for the emotional
journey they are about to embark upon have been noted. This finding supports previous research which indicated that many service members take very little away from the TAP program (Felder, 2007). Policy-makers have the power to improve the transition experience for future veterans by conducting a comprehensive review of these benefits in order to determine if they are serving their intended purposes. A review of this nature would serve a two-fold purpose. First, it would benefit veterans by ensuring that barriers to benefits are minimized and that the benefits received address the needs service members have leading up to and during their departures from the military. Second, it would benefit our nation, as a whole, by ensuring that veterans have adequate resources to help them become well-adjusted citizens who contribute to the fabric of our nation through their post-military accomplishments in the civilian sector.

**Conclusion**

The transition from service member to civilian has the potential to be an overwhelming and emotional journey. For veterans, this transition means the highly structured world they grew accustomed to will be left behind; and, a new and uncertain future lies ahead. They enter a confusing new world with minimal structure and encounter civilian counterparts who often lack empathy and understanding of their unique life experiences. To compound the matter, they often enter the civilian world with minimal preparation of what to expect. This may be the result of mandatory TAP classes that vary in quality and effectiveness based on when and where the TAP classes were taken. Combined, these factors can lead to frustration, stress, and culture shock. Veterans’ benefits have been in place for many years to assist in this process, but the role they play has not been entirely clear.
This body of research sheds light on this topic through the exploration of three basic needs veterans’ benefits and the role they play in the transition from service member to civilian. Additionally, the transition process was explored through the lens of Schlossberg et al. (1989/1995) and Schlossberg’s (1981/1984/2001) transition models. The lived experiences of these veterans indicate that some of the basic needs benefits received are helpful; however, they are not fully adequate to address all of the needs veterans have upon departure from the military. There are clearly areas that require attention and reform from our nation’s policy-makers. Specifically, ensuring that the TAP process is serving its intended purpose of preparing service members for life after the military and making access to the VHA system less challenging would be good places to begin.

The transition experience will always be unique to the individual going through it. However, there are commonalities in that every individual will eventually travel through each phase of transition. Likewise, the resources that are available to that individual during each phase will undoubtedly have an effect on the outcome of each phase. Each veteran in this study was in a different phase of the transition process. However, despite differences in age, race, gender, and branch of service, the core of their experiences was eerily similar. Also, there were many similarities in their feelings and attitudes concerning the role that veterans’ benefits play in the transition to civilian status. These similarities led to the creation of the nine themes identified in this body of research and indicate that the experience of serving in the military may be responsible for these findings. Likewise, many of these similarities may be attributed to the core experiences that Schlossberg et al. (1989/1995) and Schlossberg (1981/1984/2011) concluded were
common to any life transition. These transition models were used as a theoretical framework to ground this study. This study’s findings indicated that the transition experiences of the participants were on par with the phases of transition noted in these models.

The results of this study indicate that the basic needs benefits of education and housing play an integral role in the transition from service member to civilian. This was due, in large part, to the opportunities they provided in helping to improve quality of life post-military. For example, the education benefit allowed veterans an opportunity to attend college and maintain some form of income while figuring out what their next moves would be. Likewise, the housing benefit allowed some veterans the opportunity to purchase a home with relative ease. For this study’s participants, the basic needs benefit of health care was the most challenging to the transition from service member to civilian. This finding indicates that reform of the VHA may be in order as all of the participants who used this benefit experienced delays and/or difficulties. Others refused to use this benefit altogether based on the issues and negative experiences their friends and family had when using the VHA. Considering that many veterans leave the military with a plethora of health care needs this is an area that should receive special attention from policy-makers. If this service is failing veterans due to delays, built-in barriers, or bureaucracy, it is of little service to them and in need of an overhaul to ensure that proper health care is being received.

This study contributes to a growing body of research in the area of veterans’ issues by taking a holistic approach to examining the transition from service member to civilian. Using a theoretical framework based in Schlossberg et al.’s (1989) “Moving In,
Moving Through, Moving Out” model with support from Schlossberg (1981/1984/2001), and Schlossberg et al.’s (1995) models of transition, the basic needs benefits of education, housing, and health care were explored to determine the role they play in the process of transitioning. The findings indicated that the participants experienced the phases of transition at their own pace, in their own time, and while being influenced by many variables. These variables include the veteran’s inner strength, coping resources, and support systems at the time of the transition. Overall, the findings of this study indicated that veterans are a unique population who are in need of additional support to assist them upon their transitions from service members to civilians. This support would be most beneficial via a comprehensive and holistic approach to the transition which begins in the service member’s branch of service and continues, once separated from the military, via the availability of adequate and easily accessible VA benefits.
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Appendix A

Veterans Healthcare Priority Groups

**Group 1:**
- Veterans with service-connected disabilities rated 50 percent or more.
- Veterans determined by VA to be unemployable due to service-connected conditions.

**Group 2:**
- Veterans with service-connected disabilities rated 30 or 40 percent.

**Group 3:**
- Veterans who are former POWs.
- Veterans awarded the Purple Heart Medal.
- Veterans awarded the Medal of Honor.
- Veterans whose discharge was for a disability incurred or aggravated in the line of duty.
- Veterans with VA service-connected disabilities rated 10 percent or 20 percent.
- Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation."

**Group 4:**
- Veterans receiving increased compensation or pension based on their need for regular aid and attendance or by reason of being permanently housebound.
- Veterans determined by VA to be catastrophically disabled.

**Group 5:**
- Nonservice-connected Veterans and noncompensable service-connected Veterans rated 0 percent, whose annual income and/or net worth are not greater than the VA financial thresholds. Veterans receiving VA Pension benefits.
- Veterans eligible for Medicaid benefits.

**Group 6:**
- Compensable 0 percent Service-connected Veterans.
- Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki.
- Project 112/SHAD participants.
- Veterans who served in a theater of combat operations after Nov. 11, 1998, as follows: Veterans discharged from active duty on or after Jan. 28, 2003, for five years post discharge.
• Veterans who served on active duty at Camp Lejeune for not fewer than 30 days beginning Jan. 1, 1957 and ending Dec. 31, 1987.

**Group 7:**
• Veterans with incomes below the geographic means test income thresholds and who agree to pay the applicable copayment.

**Group 8:**
• Veterans with gross household incomes above the VA national income threshold and the geographically-adjusted income threshold for their resident location and who agrees to pay copayments.

*Note: Information retrieved and reprinted from http://www.military.com/benefits/veterans-health-care/va-healthcare-priority-groups.html*
Appendix B

Veterans Integrated Service Networks (VISN):

VISN 1: VA New England Healthcare System
VISN 2: VA Health Care Upstate New York
VISN 3: VA NY/NJ Veterans Healthcare Network
VISN 4: VA Healthcare - VISN 4
VISN 5: VA Capitol Health Care Network
VISN 6: VA Mid-Atlantic Health Care Network
VISN 7: VA Southeast Network
VISN 8: VA Sunshine Healthcare Network
VISN 9: VA Mid South Healthcare Network
VISN 10: VA Healthcare System of Ohio
VISN 11: Veterans In Partnership
VISN 12: VA Great Lakes Health Care System
VISN 15: VA Heartland Network
VISN 16: South Central VA Health Care Network
VISN 17: VA Heart of Texas Health Care Network
VISN 18: VA Southwest Health Care Network
VISN 19: Rocky Mountain Network
VISN 20: Northwest Network
VISN 21: Sierra Pacific Network
VISN 22: Desert Pacific Healthcare Network
VISN 23: VA Midwest Health Care Network

Note: Retrieved and reprinted from
http://www.va.gov/directory/guide/division.asp?dnum=1
Appendix C

Recruitment Email

16-098, Lopez
V1, 12/8/15

Hello,

My name is Leona Lopez and I am a graduate student at the University of Colorado Colorado Springs (UCCS). I am conducting research about the transition from service member in the United States military to civilian and the role that veterans' benefits play in this process.

I would love to speak with you about your experience transitioning to the civilian world and your use of the veterans’ benefits of education, health care, and housing (must have used at least one). I am requesting approximately 30 – 60 minutes of your time to interview you about your experiences on this topic.

A $10 gift card to Amazon.com will be provided for your time. Please contact me directly via email at llopez3@uccs.edu or via phone call/text at 719-201-0469 if you are interested in sharing your experiences in an anonymous and safe way. Thank you for your consideration.

Have a great semester,

Leona
Appendix D

Interview Questions

Demographic information:

1. Name?
2. Age?
3. Branch of service?
4. How many years served?
5. How many years separated or retired from the military?

Interview Questions:

1. What support(s) existed in the military to aid in your transition to civilian?
2. What was your experience like with the Transition Assistance Program for your branch of service?
   a. What was helpful or not helpful about the process?
   b. What could have been done better (if applicable)?
3. Do you feel you were adequately prepared for the transition to veteran/civilian?
   a. What could the military have done differently to better prepare you for the transition?
   b. What additional measures to prepare yourself for this transition?
4. Was your retirement or separation from the military an anticipated event or an unanticipated event?
   a. How did you feel about leaving the military?
   b. What were your priorities when you left the military?
c. What were your initial thoughts about transitioning to the civilian world?

3. What were the initial stages of the transition to civilian life like for you (moving in-phase)?
   a. What strategies did you use to assist in this phase of the transition?

4. How well were you able to adjust to your new role(s) in the civilian world?
   a. Was there anything else happening in your life at the same time as this transition that may have influenced your opinion of this process? If “yes,” what?

5. What type of support system outside of the military did you have to assist with your transition?
   a. How important of a role did these additional support systems play in the process?

6. After the initial transition phase, was the transition process easy or difficult for you (moving through stage)? Why?
   a. How do you feel about your new role(s) as a civilian (employee, student, etc.)?
   b. Which resources, if any, helped you with your transition, at this stage?

7. Did the promise of veterans’ benefits influence your decision to join the military?
   a. If “yes” which benefit(s)?

8. Which of the basic needs veterans’ benefits have you used upon separating from the military (education benefit and/or, VA healthcare and/or, VA housing)?
8. (If education benefit has been used) What effect did the education benefit have on your transition from a service member to a civilian and what was the process of transitioning to using this benefit like?
   a. What has your experience using the education benefit been like?
   b. If you did not receive BAH to go to school would you still attend? If “no,” explain.

9. (If VA healthcare has been used) What effect did the VA healthcare benefit have on your transition from a service member to a civilian?
   a. What has the experience of transitioning to the VA healthcare system been like?
   b. What has your experience using health benefits through the VA Healthcare System been like?

10. (If VA Home Loan has been used) What effect did the VA Home Loan benefit have on your transition from a service member to a civilian?
    a. What has your experience using a VA Home Loan been like?

11. How beneficial have basic needs veterans’ benefits been to your overall transition from service member to civilian? Why?

12. Do you consider your transition to civilian to be a successful one, an unsuccessful one, or a work in progress (moving out phase)?
    a. What is it about you that made this a successful transition, an unsuccessful transition, or a work in progress (personal characteristics, support systems, coping strategies, etc.)?
13. Is there something not offered, benefit or otherwise, that you believe would have helped with your transition?

14. Do you have any closing thoughts, or is there anything you would like to add, about anything we have discussed?
Appendix E

Institutional Review Board Approval

University of Colorado Colorado Springs

Institutional Review Board (IRB) for the Protection of Human Subjects

Date: 12/16/2015

IRB Protocol No.: 16-098
Protocol Title: THE VETERAN PERCEPTION: EXPLORING THE ROLE OF VETERANS BENEFITS ON THE TRANSITION FROM SERVICE MEMBER TO CIVILIAN
Principal Investigator: Leona Lopez
Faculty Advisor if Applicable: Sylvia Mendez
Application: New Application
Type of Review: Expedited
Risk Level: No more than Minimal Risk
Review Level Report of Change or Renewal: Expedited
This Protocol Involves a Vulnerable Population: N/A (No Vulnerable Population)
Expires: 15 December 2016

*Note, if exempt: If there are no major changes in the research, protocol does not require review on a continuing basis by the IRB. In addition, the protocol may match more than one review category not listed.

Externally funded: ☒ No ☐ Yes
OSP #: Sponsor:

Thank you for submitting your Request for IRB Review. The protocol identified above has been reviewed according to the policies of this institution and the provisions of applicable federal regulations. The review category is noted above, along with the expiration date, if applicable.

Once human participant research has been approved, it is the Principal Investigator’s (PI) responsibility to report any changes in research activity related to the project:

• The PI must provide the IRB with all protocol and consent form amendments and revisions.
  • The IRB must approve these changes prior to implementation.
• All advertisements recruiting study subjects must also receive prior approval by the IRB.
• The PI must promptly inform the IRB of all unanticipated serious adverse (within 24 hours). All unanticipated adverse events must be reported to the IRB within 1 week (see 45CFR46.103(b)(5)). Failure to comply with these federally mandated responsibilities may result in suspension or termination of the project.
• Renew study with the IRB prior to expiration.
• Notify the IRB when the study is complete.

If you have any questions, please contact Michael Sanderson in the Office of Sponsored Programs at 719-255-3903 or irb@uccs.edu

Thank you for your concern about human subject protection issues, and good luck with your research.

Sincerely yours,

Deborah A. Kenny
UCCS IRB Chair

www.uccs.edu/~osp/compliance/
Version 2/12/13

1420 Austin Bluffs Parkway Colorado Springs, CO 80918 719-255-3321 phone 719-255-3706 fax
Appendix F

Informed Consent Form

Protocol Number: 16-098
Version and Date Received: V2 12/11/2015
Valid through date: 12/15/2016

Title: THE VETERAN PERCEPTION: EXPLORING THE ROLE OF VETERANS BENEFITS ON THE TRANSITION FROM SERVICE MEMBER TO CIVILIAN.

Principal Investigator: Leona Lopez

Funding Source: None

Introduction
You are being asked to be in a research study. This form is designed to tell you everything you need to think about before you decide to consent (agree) to be in the study or not to be in the study. A member of the research team will describe this study to you and answer any questions. It is entirely your choice. If you decide to take part, you can change your mind later on and withdraw from the research study. You can skip any questions that you do not wish to answer.

Before making your decision:
- Please carefully read this form or have it read to you.
- Please ask questions about anything that is not clear.

Feel free to take your time thinking about whether you would like to participate. By signing this form you will not give up any legal rights. If you are completing this consent form online, you may want to print a copy of the consent form for your records.

Study Overview
This study plans to learn more about the transition from service member to civilian and the role that veterans’ benefits plays in that process.

Procedures
You are being asked to be in this research study because you are a veteran of the United States military who has used at least one of the following veterans’ benefits: education, health care, and/or housing. You agree to participate in a one-on-one interview with the principal investigator. Your interview will be held at a public location of your choice, via a web-conference service (Skype or FaceTime), or via a telephone conversation and are anticipated to last approximately 30-60 minutes. The interview will be audio recorded for transcription purposes and the audio recording will be permanently deleted upon transcription.

Other people in this study: Up to 25 people will participate in this study.

Risks and Discomforts: You may experience feelings of anger or frustration when discussing your experiences.

Benefits: This study is designed for the researcher to learn more about the role of veterans’ benefits in the transition from service member to civilian. Benefits to you include the opportunity to discuss your experiences and express your opinions about the topic. Additionally, the information gathered from this study may contribute to general knowledge for future research about veterans’ issues.

Compensation: A $10 gift card to Amazon.com will be provided for your time.
Confidentiality:
All data obtained during this research will be de-identified through the use of pseudonyms and participant numbers. All data gathered will be securely stored in a locked file cabinet and a password protected computer in the private home office of the principal investigator.

Certain offices and people other than the researchers may have access to study records. Government agencies and UCCS employees overseeing proper study conduct may look at your study records. These offices include the UCCS Institutional Review Board, and the UCCS Office of Sponsored Programs and Research Integrity. UCCS will keep any research records confidential to the extent allowed by law. A study number rather than your name will be used on study records wherever possible. Study records may be subject to disclosure pursuant to a court order, subpoena, law or regulation.

Voluntary Participation and Withdrawal from the Study
Taking part in this study is voluntary. You have the right to leave a study at any time without penalty. You may refuse to do any procedures you do not feel comfortable with, or answer any questions that you do not wish to answer. If you withdraw from the study, you may request that your research information not be used by contacting the Principal Investigator listed above and below.

Contact Information
Contact (PI’s info): Leona Lopez, lllopez3@uccs.edu, 719-201-0469
- if you have any questions about this study or your part in it,
- if you have questions, concerns or complaints about the research, or
- if you would like information about the survey results when they are prepared.

Contact the Research Integrity Specialist at 719-255-3903 or via email at irb@uccs.edu:
- if you have questions about your rights as a research participant, or
- if you have questions, concerns or complaints about the research.

Consent
A copy of this consent form will be provided to you.

I understand the above information and voluntarily consent to participate in the research. By signing this consent, I am confirming that I am 18 years of age or older.

Signature of Participant ___________________________ Date __________
Appendix G

Veteran Resources

1-877-War-Vets
Services: A confidential call center where combat Veterans and their families can call to talk about their military experience and other issues they are facing readjusting to civilian life.
Phone: 877-927-8387

Colorado Division of Veterans Affairs
Address: 1355 S. Colorado Blvd, Bldg C, Suite 113, Denver, CO 80222
Services: Advocacy for veterans and family members in securing benefits they may be entitled to; assistance with the claims process from start to completion with the highest level of customer service. The central source of information and training for County Veteran Service Officers.
Phone: 303-284-6077
Website: www.Colorado.gov/vets
Mission: To assist Veterans, their dependents, and their survivors obtain state and federal benefits to which they are entitled.

Defense and Veterans Brain Injury Center (DVBIC)
Services: At 18 sites supported by a Washington, D.C-area headquarters, DVBIC treats, supports, trains and monitors service
E-Mail: info@dvbic.org
Phone: 800-870-9244
Website: www.dvbic.org
Mission: To serve active duty military, their beneficiaries, and veterans with traumatic brain injuries through state-of-the-art clinical care, innovative clinical research initiatives and educational programs.

Denver VA Community Resource and Referral Center
Address: 3030 Downing Street, Denver, CO
Services: Access to transitional housing and homeless services, including showers and storage for homeless veterans.
Phone: 303-294-5600
Mission: To provide outreach and concrete services to veterans who are homeless in the Denver Metro Area.

Denver Vet Center
Address: 7465 E. 1st Avenue Suite B Denver, CO 80230
Services: We provide individual, family and group counseling for Veterans and their families. Additionally, we provide military sexual trauma counseling and bereavement counseling for families who experience an active duty death. We see veterans with any discharge other than dishonorable and you do not need to be signed up for VA healthcare to use Vet Center Services.
Phone: (303)326-0645
Mission: Vet Centers serve veterans and their families by providing a continuum of quality care that adds value for veterans, families, and communities. Care includes professional readjustment counseling, community education, outreach to special populations, the brokering of services with community agencies, and provides a key access link between the veteran and other services in the U.S. Department of Veterans Affairs.

Denver VA Medical Center - Mental Health Clinic (MHC)
Address: 1st floor Ewing, 1055 Clermont St., Denver, CO 80220
Services: Mental health counseling and psychiatric emergency service.
Mission: Psychiatric Emergency Service is available: Monday - Friday 8:00-6:00.

National Call Center (for Homeless Veterans)
Phone: 877-424-3838

National Center for PTSD
Address: 215 North Main Street, White River Junction, VT 05006
Services: Education and research for PTSD and stress-related disorders.
E-Mail: NCPTSD@va.gov
Phone: 802-296-5132
Website: www.ptsd.va.gov
Mission: To advance the clinical care and social welfare of America's Veterans and others who have experienced trauma, or who suffer from PTSD.

Operation Homefront Rocky Mountains
Address: PO Box 31503, Colorado Springs, CO 80931-1503
Services: Emergency financial assistance, food assistance, morale and other assistance.
Phone: 866-333-2750
Website: www.operationhomefront.net/rockymountains
Mission: Provides emergency financial and other assistance to the families of our service members and wounded warriors.

Pets For Vets Colorado
Address: 935 Logan St, Unit 310, Denver, CO 80203
Services: Our goal is to help heal the emotional wounds of military veterans by pairing them with a shelter animal that is specially selected to match his or her personality. Professional animal trainers rehabilitate the animals and teach them good manners to fit into the veteran’s lifestyle. Training can also include desensitization to wheel chairs or crutches as well as recognizing panic or anxiety disorder behaviors.
E-Mail: Denver-Co@pets-for-vets.com
Phone: 804-477-2573
Website: www.pets-for-vets.com
Mission: The Pets for Vets program is dedicated to supporting veterans and
providing a second chance for shelter pets by rescuing, training and pairing them with America’s veterans who could benefit from a companion animal.

**Rocky Mountain Human Services (Operation TBI Freedom)**
Address: 9900 E. Illiff Avenue, Denver, CO 80231
Services: Case management services for service members and veterans with TBI, emergency financial support, education and classes.
Phone: 303-636-5833
Website: www.rmhumanservices.org/program/operation-tbi-freedom
Mission: To assist veterans and service members with service related traumatic brain injuries that occurred on or after 9/11 to achieve their independence, productivity and successful re-integration into civilian life.

**The Denver VAMC Fisher House**
Address: 1055 Clermont Street, Denver, CO 80220
Services: Provides a home away from home for families of hospitalized veterans.
Phone: 888-336-8262 ext. 2049 or 303-399-8020 ext. 2049
Website: www.denverfisherhouse.org
Mission: Providing a "home away from home" for military families to be close to a loved one during hospitalization for an illness, disease or injury.

**Veterans Crisis Line**
Phone: 800-273-8255 (option 1)
Website: www.veteranscrisisline.net

**Women Veterans Call Center**
Phone: 1-855-VA-WOMEN

*Note. Information taken and reprinted from http://www.veteransresourceportal.com/all-resources/*