There have been many studies of the unique needs of military and veteran populations in the United States—particularly those who have served in the post-9/11 era. Such research has highlighted the need for greater support as service members transition to civilian life, improved education and employment benefits, and high-quality health care. However, there has been little research on the characteristics and needs of veterans at the local and state levels and whether available resources succeed in meeting veterans’ needs.

A RAND survey of veterans and National Guard/reserve (NG/R) members in Massachusetts—combined with analyses of national-level data—offers a look at how these groups are faring in the commonwealth and what resources are available to support them. The study’s findings provide a clearer picture of their perceived needs and use of services, as well as gaps in the support landscape to inform future investments in community-level resources.

Some Massachusetts veterans and NG/R members are not getting the benefits and resources they need

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Used</th>
<th>Needed, but did not use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health care</td>
<td>73%</td>
<td>6%</td>
</tr>
<tr>
<td>Financial services</td>
<td>31%</td>
<td>16%</td>
</tr>
<tr>
<td>Legal services</td>
<td>22%</td>
<td>13%</td>
</tr>
<tr>
<td>Educational services</td>
<td>19%</td>
<td>6%</td>
</tr>
<tr>
<td>Community services</td>
<td>18%</td>
<td>9%</td>
</tr>
<tr>
<td>Housing services</td>
<td>12%</td>
<td>5%</td>
</tr>
<tr>
<td>Family services</td>
<td>12%</td>
<td>9%</td>
</tr>
<tr>
<td>Employment services</td>
<td>8%</td>
<td>12%</td>
</tr>
</tbody>
</table>
Massachusetts veterans face barriers in accessing some types of resources.

The various services targeting Massachusetts veterans and NG/R members focus primarily on education and employment, health and health care (both physical and mental health), social support and family well-being, and housing, financial, and legal needs. With the wide array of private-sector organizations and government agencies offering these services at the national, state, and local levels, it can be challenging to navigate the available resources and eligibility requirements.

Despite the array of resources available to Massachusetts veterans and NG/R members, the RAND survey found gaps in access. For example, 16 percent of those who needed financial services and 13 percent of those who needed legal services were not receiving these services. Massachusetts veterans and NG/R members reported difficulty learning about available services and understanding how to access them. Although resource directories and other initiatives can help increase awareness of resources availability and eligibility requirements, these tools could contribute to information overload as veterans struggle to determine which options are best for them.

Massachusetts is home to six military installations and approximately 380,000 of the nation’s more than 21 million veterans. Similar to the overall population of Massachusetts, most veterans live in the metro Boston region. Most are Vietnam War-era veterans, but the number of post-9/11 veterans—who currently account for less than 9 percent of the veteran population in Massachusetts—is growing.

Veterans and NG/R members cited other barriers as well:
- I didn’t think I could afford the service
- I didn’t have time to use the service
- I didn’t have child care
- The service wasn’t available close to where I live
- The service wasn’t available during the hours I needed

Those citing barriers to receiving help often did not know how to access services or did not think they were eligible.

45% of those who needed but did not receive employment services did not know how to access them.

40% of those who needed but did not receive education services did not think they were eligible.

64% of those who needed but did not receive financial services did not know how to access them.
assistance. Only around 6 percent of Massachusetts veterans and NG/R members reported needing but not receiving education services; the proportion of those with unmet needs was highest among post-9/11 veterans, at 11 percent.

Massachusetts veterans face employment challenges and earn less than nonveterans in the state

Accounting for statistical differences in age and sex, Massachusetts veterans earned an average of $5,000 more per year than veterans in other states but considerably less than their nonveteran counterparts in Massachusetts (an average of $28,000 per year for veterans versus almost $36,000 for nonveterans). This suggests a potential gap in financial well-being for veterans in Massachusetts.

Schools generally understand the needs of veterans

Education can enhance employment opportunities, and gainful employment can contribute to financial well-being. Massachusetts veterans were more likely than veterans in other states to have earned a college degree (30 percent versus 26 percent). However, in Massachusetts, veterans had lower levels of educational attainment than their nonveteran counterparts, 37 percent of whom have a college degree.

Ten percent of veterans and NG/R members surveyed reported that they were currently enrolled in a higher education program, with the highest enrollment rates among post-9/11 veterans (20 percent). The majority of those enrolled in a course of study felt that their school understood the challenges veterans face and offered services to help them succeed, including job placement services targeting Massachusetts veterans and NG/R members must meet a range of education, employment, health care, and financial needs.
Most Massachusetts veterans and NG/R members who were enrolled in school found the environment supportive.

Many veterans and NG/R members reported needing or using employment services (e.g., job training, job placement, resume writing, help starting a business). Use of these services was highest among post-9/11 veterans and current NG/R members, as were levels of unmet need:

Seventeen percent of post-9/11 veterans and 23 percent of current NG/R members did not receive the employment services they needed.

Among Massachusetts veterans and NG/R members who were unemployed or worked part-time but not by choice, the most commonly cited barriers to finding a full-time job were not having the right experience, skills, or education and being constrained by health limitations, child care responsibilities, or transportation availability. Many also reported that available jobs did not pay enough or provide opportunities to do meaningful work. Again employment needs were highest among post-9/11 veterans and current NG/R members, with around 40 percent reporting that they worked part-time because they could not find full-time work. The same proportion of May 1975–August 2001 veterans reported that health issues prevented them from working full-time.

Many had difficulty finding well-paying jobs and meaningful careers.

**School understands the needs of veterans**

- **73%** Strongly agree or agree
- **16%** Neither agree nor disagree
- **12%** Disagree or strongly disagree

**School provides job placement assistance**

- **61%** Strongly agree or agree
- **27%** Neither agree nor disagree
- **12%** Disagree or strongly disagree

**Among those currently enrolled in school**

- Strongly agree or agree
- Neither agree nor disagree
- Disagree or strongly disagree

**Employment Services:**

**What Is Helpful and What Is Not?**

Job fairs are often highlighted as an opportunity to connect veterans with employers that are interested in hiring them, but focus groups with veterans indicated that these events are not always successful in helping veterans find new careers. Focus group participants, government officials, and program representatives identified a more pressing need for training to help veterans transition back to full-time education or employment, as well as efforts to match skill sets obtained during military service to civilian careers.
A large share of Massachusetts veterans face limitations due to physical and emotional health problems

Massachusetts veterans face higher rates of certain chronic health conditions than veterans in other states and their nonveteran peers in Massachusetts, including arthritis, diabetes, heart disease, and stroke. Physical problems that impeded daily activities were common even among post-9/11 veterans, with 35–40 percent of this group reporting limitations on moderate levels of activity, including climbing stairs.

Behavioral health problems also limited veterans’ activities, and post-9/11 veterans reported more limitations than veterans from other service eras. Specifically, 43 percent of post-9/11 veterans reported accomplishing less than they would like and 32 percent reported performing work or other activities less carefully than usual due to emotional problems. Binge drinking and symptoms of depression and posttraumatic stress disorder (PTSD) were also more common among post-9/11 veterans and current NG/R members.

However, in general, veterans and NG/R members reported a positive family environment and social support system, though they also reported unmet needs for family services and community services.

Financial need is highest among current NG/R members

The well-being of veterans, service members, and their families depends on having essential needs met: a stable place to live and sufficient financial resources to pay for necessary expenses. The majority of Massachusetts veterans had stable housing and reported that their income was sufficient to cover basic expenses, that they had the savings to weather an unexpected financial shock, and that they would have enough money to live comfortably in retirement. However, post-9/11 veterans and current NG/R members were less confident in their financial stability, and NG/R members faced the greatest difficulty covering basic expenses.
Current NG/R members were more likely to have some or great difficulty covering basic expenses

- Current NG/R members: 37%
- Post-9/11 veterans: 24%
- May 1975–August 2001 veterans: 24%
- Vietnam or earlier era veterans: 16%

Post-9/11 veterans and current NG/R members reported the highest rates of behavioral health problems

- Binge drinking: 47% (Current NG/R members), 42% (Post-9/11 veterans), 21% (May 1975–August 2001 veterans), 16% (Vietnam or earlier era veterans)
- Depression (positive screen): 32% (Current NG/R members), 24% (Post-9/11 veterans), 22% (May 1975–August 2001 veterans), 16% (Vietnam or earlier era veterans)
- PTSD (positive screen): 32% (Current NG/R members), 35% (Post-9/11 veterans), 27% (May 1975–August 2001 veterans), 19% (Vietnam or earlier era veterans)
Implement strategies to connect veterans to resources
Massachusetts veterans rely primarily on existing connections to services and resources and must understand often-complex eligibility requirements. Sustained efforts to reach this population with information about available services and resources at critical time points (such as offering information about employment opportunities during a service member’s transition to civilian life) are essential. Greater coordination among service providers will also help improve the efficiency and effectiveness of these efforts.

Improve employment transition opportunities
Securing civilian employment after leaving the military is an ongoing challenge for veterans, who cited concerns about obtaining training and securing careers, as opposed to merely finding jobs. Programs that facilitate employment transitions should reevaluate the extent to which their efforts are helping veterans pursue meaningful career paths.

Train community-based health care providers
Given the high rates of physical and mental health problems among Massachusetts veterans, it is critical to promote military cultural competence among all types of health care providers and to increase access to mental health resources.

Promote networks among veterans
Veterans appreciate opportunities to connect with other veterans and would benefit from events that encourage information sharing and socialization. These connections may also help veterans learn how others have navigated and overcome challenges.

Anticipate future needs
This study provides a snapshot of the current size, characteristics, and needs of the veteran and NG/R member population in Massachusetts. As this population changes over time, service providers must remain sensitive to shifting needs, opportunities for strategic investment, and the long-term sustainability of the resources available to support veterans and service members both in Massachusetts and across the country.

Recommendations to meet the changing needs of veterans in Massachusetts
Understanding the characteristics of Massachusetts veterans and service members and the challenges they face will help ensure that sufficient resources are available to meet their needs. There are several steps that programs can take to increase awareness of available resources and address unmet needs.

Data source: RAND Survey of Massachusetts Veterans and NG/R Members, 2016

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