Veteran Families in America

DANIEL SCHWAM | MEREDITH KLEYKAMP | KAYLA M. WILLIAMS

RAND

For more information on this publication, visit **www.rand.org/t/RRA1363-19**.

About RAND

RAND is a research organization that develops solutions to public policy challenges to help make communities throughout the world safer and more secure, healthier and more prosperous. RAND is nonprofit, nonpartisan, and committed to the public interest. To learn more about RAND, visit www.rand.org.

Research Integrity

Our mission to help improve policy and decisionmaking through research and analysis is enabled through our core values of quality and objectivity and our unwavering commitment to the highest level of integrity and ethical behavior. To help ensure our research and analysis are rigorous, objective, and nonpartisan, we subject our research publications to a robust and exacting quality-assurance process; avoid both the appearance and reality of financial and other conflicts of interest through staff training, project screening, and a policy of mandatory disclosure; and pursue transparency in our research engagements through our commitment to the open publication of our research findings and recommendations, disclosure of the source of funding of published research, and policies to ensure intellectual independence. For more information, visit www.rand.org/about/research-integrity.

RAND's publications do not necessarily reflect the opinions of its research clients and sponsors.

Published by the RAND Corporation, Santa Monica, Calif.
© 2024 RAND Corporation
RAND® is a registered trademark.

Library of Congress Cataloging-in-Publication Data is available for this publication.

ISBN: 978-1-9774-1444-1

Cover photo: Air Force service member takes his sons canoeing at sunset out on the lake. Scott Thompson/Adobe Stock.
Cover design: Pete Soriano
Interior illustrations: Jessica Arana

Limited Print and Electronic Distribution Rights

This publication and trademark(s) contained herein are protected by law. This representation of RAND intellectual property is provided for noncommercial use only. Unauthorized posting of this publication online is prohibited; linking directly to its webpage on rand.org is encouraged. Permission is required from RAND to reproduce, or reuse in another form, any of its research products for commercial purposes. For information on reprint and reuse permissions, please visit www.rand.org/pubs/permissions.

About This Report

U.S. military families are recognized by the Department of Defense, policymakers, and the public because they play a crucial role in supporting their service members. As a result, military family members have become important stakeholders whose lives are linked to service members and their well-being. Both programmatic support and research have focused on this population. When service members leave the military, they become veterans, retaining social identities and policy relevance albeit under a different name and government agency. However, the Department of Veterans Affairs lacks the statutory authority to provide care or benefits for the bulk of veteran families. While the agency has a great deal of information about enrolled veterans, little is known about veteran households. This report attempts to fill that gap by analyzing data from the American Community Survey, providing valuable context for understanding the social and economic resource environment of veterans and identifying potential gaps and needs compared with nonveteran families.

RAND Epstein Family Veterans Policy Research Institute

The institute is dedicated to conducting innovative, evidence-based research and analysis to improve the lives of those who have served in the U.S. military. Building on decades of interdisciplinary expertise at the RAND Corporation, the institute prioritizes creative, equitable, and inclusive solutions and interventions that meet the needs of diverse veteran populations while engaging and empowering those who support them. For more information about the RAND Epstein Family Veterans Policy Research Institute, visit veterans.rand.org. More information about RAND can be found at www.rand.org. Questions about this report or about the RAND Epstein Family Veterans Policy Research Institute should be directed to veteranspolicy@rand.org.

Funding

Funding for this publication was made possible by a generous gift from Daniel J. Epstein through the Epstein Family Foundation, which established the RAND Epstein Family Veterans Policy Research Institute in 2021.

Acknowledgments

We are grateful to Carrie Farmer and Rajeev Ramchand for their insightful feedback, and to Michael Dunbar and Tamara Dubowitz for their thoughtful reviews. Additionally, thanks to Rosa Maria Torres and Rachel Ostrow for helping to polish the text and Jessica Arana for design.

Contents

About This Report iii
Figures and Tables vii

Veteran Families in America 1
Project Overview and Background 1
Motivation for Pursuing the Line of Research 1
Data and Methods 2
Households, Age, and Marital Demographics 3
Diversity in Veteran Families 9
Economic Well-Being of Veteran Families 10
Recommendations for Moving Forward 16

APPENDIXES
A. Data and Methods Deep Dive 21
B. Additional Tables for the Interested Reader 23

Abbreviations 25
References 27

Figures and Tables

Figures

1. Counts and Shares of Households, by Veteran Status and Number of Adults Present 4
2. Age Distribution of Households, by Veteran Status 5
3. Distribution of Children Younger Than 18, by Veteran Status 7
4. Distribution of Children Younger Than 18, by Veteran Status and Age of Household 8
5. Distribution of Same-Sex and Opposite-Sex Marriages Among Single Veteran Married Households, by Sex of Veteran 9
6. Marriage in Relation to Military Service of Veteran and Active-Duty Households 11
7. Share of Female and Racial Minority Veterans over Time 12
8. Employment Status of Those in Single and Unmarried Households, by Veteran Status 13
9. Employment Status of Married Households Younger Than 55, by Veteran Status 14
10. Median Total Family Incomes for Married Couples Younger Than 55, by Veteran Status 18

Tables

1. Distribution of Service Era Among Military Households 6
2. Counts and Shares of Veteran Households, by Marital Status and Number of Veterans 7
3. Distribution of Couple Type Among Married Dual-Veteran Households 9
4. Matrix of Partner's Civilian Status Among Married Couples in 2022 10
5. Employment Status of Married Households, by Veteran Status 15
6. Median Incomes of Single or Unmarried Households, by Veteran Status 16
7. Median Incomes of Married Households, by Veteran Status 17
8. Share of Households by Income Relative to Official Poverty Threshold and Veteran Status 18

A.1. Criteria for Establishing Marriage in Relation to Military Service 22

B.1. Presence of Veterans of Specific Demographic Types Among Veteran and Nonveteran Households 23

Veteran Families in America

Project Overview and Background

The United States has a longstanding tradition of supporting its military veterans, as evidenced by the existence of military pensions dating back to the American Revolution (National Park Service, 2023). The only explicit provision for veteran families traditionally was for "widows and orphans," which is language referenced in the original mission statement of the Department of Veterans Affairs (VA); however, in recent years, there has been an expansion of focus to also include their family members, caregivers, and survivors (U.S. Department of Veterans Affairs, 2023). This is a concept supported by the public: A survey conducted in 2021 found that 87 percent of American adults believed the VA needed to do more to support veterans (Coe et al., 2021).

Certain policy priorities would benefit from a detailed understanding of veteran families and households.[1] For example, eligibility for VA health care for non–service-related health issues, housing vouchers, or food assistance may be affected by the presence of a spouse or other dependents and the income they contribute to the household (U.S. Department of Veterans Affairs, undated-c). Therefore, shifting the unit of observation to the family or household from the individual veteran can be a crucial factor in gaining insight into veterans' lived experiences and their obligations. For example, 2023 research found that veterans experience lower rates of both living in households facing food insecurity and participation in the Supplemental Nutrition Assistance Program (SNAP) compared with nonveterans (Dubowitz et al., 2023).[2] While this is an important finding on its own, any serious policy consideration should consider familial, social, and geographic differences because these factors may underlie any observed differences between veteran and nonveteran households.

The purpose of this report is to create a demographic and economic profile of veteran households in the United States. While our findings are not exhaustive, we hope to begin to address the lack of attention paid to veteran families and households within the broader discussion around the ever-changing diversity of military families (Coppola et al., 2020). The study most relevant to ours was conducted by the Urban Institute (Hanson and Woods, 2016). That research, however, was conducted using data from 2013 and 2014 and focused on families of veterans who served after September 11, 2001. This report builds on the Urban Institute's work by using more-recent data, looking at the full population of veteran households, and digging deeper into certain facets of family structure (e.g., when married veteran couples marry relative to military service).

Motivation for Pursuing the Line of Research

A long strand of research focuses on the experiences of active-duty service members and their families. Areas of interest include the impact of deployment on families (Cunitz et al., 2019; Lester et al., 2016; Meadows, Tanielian, and Karney, 2016), mental health of children (Frederick and Siebler, 2022; Huebner et al., 2019), the well-being of active-duty spouses (Donoho et al., 2018; Meadows, Griffin, and Pollak, 2016; Senior, Clarke, and Wilson-Menzfeld, 2023), and the transition from active service to civilian life (Corry et al., 2022; Kleykamp et al., 2021). Veteran-specific research is narrower, often focusing on veterans themselves, particularly their health. For example, of the 36 topics listed on the VA's research website as areas of focus, 31 can

[1] Hereafter, we use the terms *veteran families* and *veteran households* interchangeably.

[2] Dubowitz et al. (2023) found that rates of living in a household experiencing food insecurity were 7.5 percent and 10.4 percent for veterans and nonveterans, respectively, while rates for living in households participating in SNAP were 4.9 percent and 8.6 percent for veterans and nonveterans, respectively.

Key Findings

- *Veteran households*, defined as those in which either the head of household or spouse (if present) is a veteran, account for around 11 percent of all households in the United States.
- Veteran households are more likely to be headed by a married or partnered couple than nonveteran households.
- Nearly 10 percent of marriages involving at least one woman veteran are same-sex marriages (i.e., two women), compared with 0.4 percent of marriages involving at least one man veteran.
- A slight majority of veteran households do not have experience as an active-duty household (i.e., the couple married after the service member[s] left the armed forces).
- The composition of the military service member and veteran populations is becoming more demographically diverse: Approximately 17 percent and 40 percent of post-2001 service members and veterans are female and non-White, respectively.
- Veteran households have a distinct advantage over nonveteran households (via larger income) and are somewhat better protected against potential employment shocks.

reasonably be categorized as health-related (both physical and mental), while three more broadly consider era-specific veterans (e.g., Vietnam War veterans), and the final two consider veteran homelessness and caregivers (U.S. Department of Veterans Affairs, undated-b).

Because caregivers are aided by the VA, several prior studies have been conducted using surveys of caregivers (Blue Star Families, undated; Cantave Burton, 2024; Miller et al., 2022; Ramchand et al., 2014; Shepherd-Banigan et al., 2020). However, not all veteran households include disabled veterans with caregivers; veterans with disabilities are estimated to comprise just 30 percent of the veteran population (Bureau of Labor Statistics, 2023), and not all of these may require caregivers. Research on the well-being of all veterans should consider other factors, including family structure, household income, education, employment, health insurance coverage, and housing costs and conditions. This report contributes to our understanding of veteran families and households by providing a more comprehensive view of the sociodemographic and economic characteristics of veteran households. Importantly, we discuss these characteristics in relation to civilian and active-duty households to explore how veteran households differ from the general U.S. population. Specifically, we delve into household composition, marital status, the presence of children, racial and ethnic background, age, employment, and income.

Data and Methods

The analysis in this report uses data from the five-year 2022 extract of the American Community Survey (ACS; see Appendix A for a complete description of the ACS) and compares demographic and socioeconomic characteristics of veteran households with nonveteran households. We define a *veteran household* as one in which either the head of household or their spouse (if present) is a veteran. This means that there may be households with a veteran in them, but these are not identified as "veteran households" for the purpose of our analysis. For example, in some households, the head of household and spouse are both nonveterans, but a parent or adult child who is a veteran lives in the same home. However, because households are represented by their heads in our analysis, this example household would be classified as a nonveteran household. Specifically, 0.12 percent of nonveteran households contain a woman veteran family member, 0.4 percent contain a family member who is a veteran belonging to a racial minority (i.e., non-White), and 0.3 percent contain a veteran who is the child of the head of the household. These small percentages are nontrivial because of the

sheer volume of households in the United States. For example, 129,379 households exist in the United States in which the head of household and their spouse are not veterans, but the larger household contains a woman veteran (see Table B.1 for details).

There are some specific combinations of head of household and spouse that require further clarification. For estimates comparing veteran households with nonveteran households, if one of the head of household or spouse is active military while the other is civilian, then the household is classified as a nonveteran household. If one of the head of household or spouse is a veteran while the other is active military, then the household is classified as a veteran household. Any descriptives that separate active-duty households as a unique category include married households in which one member is active duty. Put another way, when distinguished, active-duty status takes precedent over veteran status. This distinction allows us to compare households at different stages in military life (i.e., still active military versus completely post-military).

Finally, for nonmarried partnerships, the head of household's partner is not easily discerned from the family roster because partners are lumped together with friends or visitors in the household at the time of the survey. As a result, we are unable to determine the veteran status of the partner and exclude these households from analyses of couples when characteristics of both partners are required.

Households, Age, and Marital Demographics

There are approximately 14.7 million veteran households in the United States. This represents 11.4 percent of all U.S. households; of the individuals that make up households, approximately 6.5 percent are veterans, 0.5 percent are active duty, and 93 percent are civilians. Here, we examine the composition of veteran families in detail.

More Veteran Families Include Married or Partnered Couples

A larger share of veteran households (71.1 percent) includes two adults compared with nonveteran households (52.3 percent). This indicates that veteran households are more likely to comprise married or partnered couples (Figure 1).[3]

Veteran Households Are Older

Veteran households in the United States tend to be older than nonveteran households, where age is determined by the maximum age of the head of household and spouse (if present). For example, for 54 percent of veteran households, either the head of household or spouse is age 65 or older, compared with 25 percent of nonveteran households; on the other hand, in 4 percent of civilian households, the older of the head or spouse in the household is 24, compared with 0.5 percent for veteran households (Figure 2).[4]

The age of military households is further illustrated by era of service. One-third of military households include an individual who served in the Vietnam era; the next greatest share is those who served between 1975 and 1990 (22 percent), and next is those who served on or after 2001 (15 percent; Table 1).[5]

---

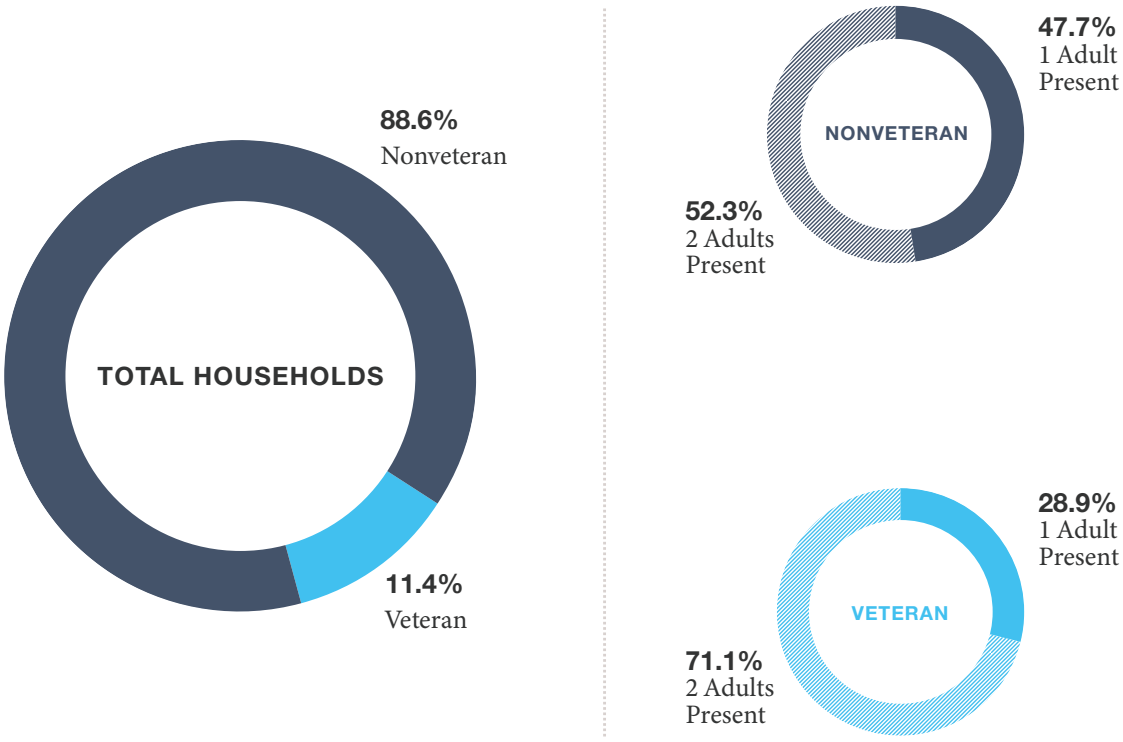
[3] *Adult* in this context only considers the head of household and spouse or partner, if present.

[4] Coupledom is determined by the marital status variable, *marst*. Unfortunately, in the ACS, the person-level partner identification of unmarried partners is not identifiable, as is the case for spouses. Thus, the age of the household is determined by the head of household for unmarried couples. This is a consistent issue for analyzing unmarried couples.

[5] A *multiveteran household* may include veterans that served during different eras (e.g., one served during Vietnam and the other served between 1975 and 1990). We apply the earliest era of service to represent the household. This also applies if a single veteran served during multiple eras (e.g., 1990–2001 and 2001–present).

FIGURE 1

Counts and Shares of Households, by Veteran Status and Number of Adults Present



SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).

NOTE: *Adults* refer to heads of household and spouses or partners, if present. Variables used to identify spouses and partners include *relate* and *coupletype*. Spouses are identified using *relate* = 2, while same-sex couples correspond to *coupletype* = 2 OR 4 (including same-sex marriages and same-sex partnerships). Estimates are weighted to represent households.

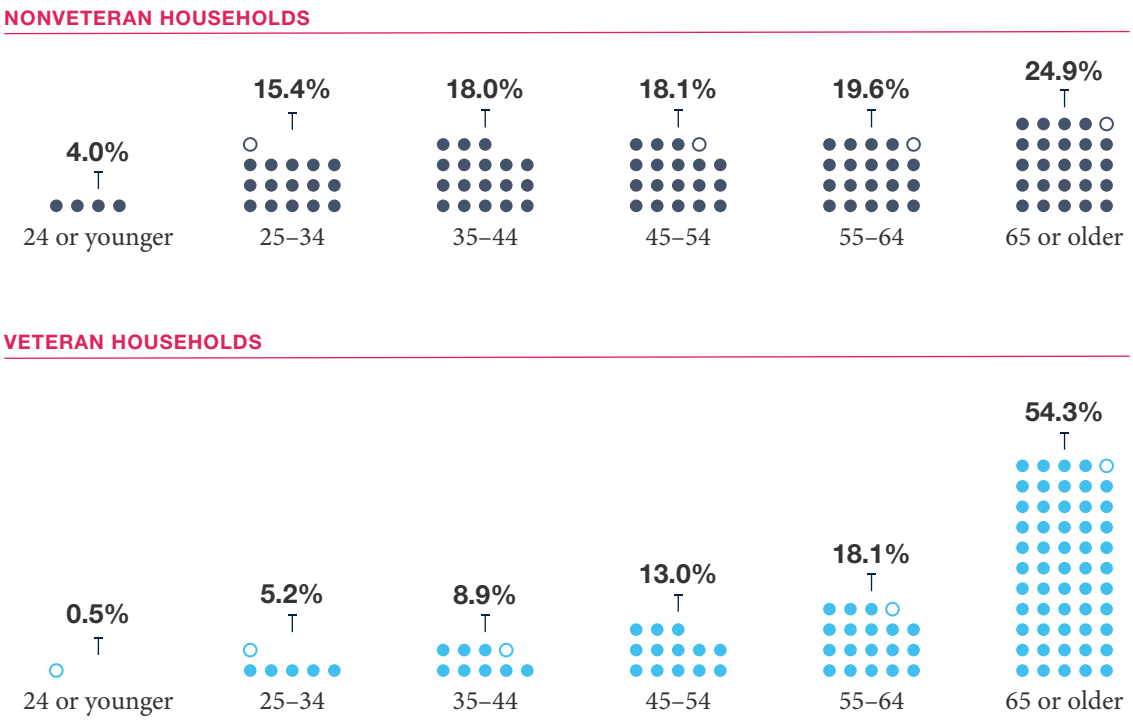
More Veteran Households Have Children over 18 Years of Age

Similar to the presence or absence of children and marital status, the age of children also factors in to understanding which policies affect veteran families and how policies designed to support them can be most effective. Figure 3 displays the distribution of the presence of children under age 18 in a household by veteran status.[6]

The larger share of veteran households with zero children under age 18 (81 percent versus 69 percent of nonveteran households) can largely be explained by differences in age distribution among adults. Because veteran households tend to be older, it is likely that the children in these households are over the age of 18. This conclusion is supported by Figure 4, which displays the share of households by the number of children under 18 and veteran status, partitioned into mutually exclusive age groups. Among households between the ages of 25 and 34, a greater proportion of veteran households have children in them (49 percent versus 41.5 percent).

[6] *Children* here refers to any individual under age 18 in the household, regardless of their relationship to the head of household. This means that children 18 and older do not factor into this count.

FIGURE 2
Age Distribution of Households, by Veteran Status



SOURCE: Authors' estimates using 2018–2022 five year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: *Household* age is determined by using the maximum age of the head of household or spouse (if present). Partnerships consider only the head of household's age because the partner record is not identifiable. The IPUMS variable used age. Estimates are weighted to represent households.

Marriage Rates Are Higher Among the Veteran Population and Consist Mainly of Veteran–Nonveteran Marriages

Among veteran households, the most common household type in the United States in 2022 is married households, at about 68 percent. Among married veteran households, the most common household type is marriages between a veteran and a nonveteran (96 percent) as opposed to marriages between two veterans (4 percent; Table 2). The other types of households that we consider include single and unmarried households and partnerships. Partnerships in the ACS are identified using a couple-type variable (e.g., same-sex partnered couple, opposite-sex partnered couple, same-sex married couple, opposite-sex married couple). However, as discussed in the "Data and Methods" section, partner identifiers for unmarried partnerships are not linked to the head of household, which prevents us from identifying the demographic characteristics of the head of household's partner. We therefore exclude partnerships from analyses that require knowledge of demographics.

Male Veteran–Female Nonveteran Is the Most Common Composition of Single-Veteran Households

The data show that that married veteran households with a single veteran present are much more likely to be households in which the male partner is the veteran and the female partner is the non-veteran (95.7 percent vs 4.3 percent). Among these, married households in which the veteran is a female are more likely than male-veteran households to include same-sex couples (9.1 percent versus 0.4 percent, respectively) (Figure 5).

TABLE 1
Distribution of Service Era Among Military Households

Service Era	Number of Households	Percentage of Households	Age: {Minimum, 25th percentile, Median, 75th, Maximum}
Pre-1941	106,973	0.73	83, 89, 81, 94, 97
World War II	208,245	1.41	87, 93, 94, 94, 97
Korean War	813,665	5.52	78, 85, 87, 89, 97
1955–1964	1,487,385	10.09	69, 78, 80, 83, 95
Vietnam War	4,864,050	33.00	58, 69, 72, 75, 96
1975–1990	3,227,694	21.90	43, 55, 59, 63, 95
1990–2001	1,891,781	12.83	33, 43, 47, 52, 88
2001–present	2,141,469	14.53	17, 30, 35, 39, 89
Total	14,741,262	100.00	

SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: *Household service era* was determined by the earliest period of service (even if currently still active) between the head of household and spouse (if present). IPUMS variables that were used to identify service era include *vetotherd*, *vetwwii*, *vetkorea*, *vet55x64*, *vetvietn*, *vet75x90*, *vet90x01*, and *vet01ltr*. Total households includes both veteran and active-duty military households. The ages for households are determined by the maximum age of the head of household and spouse (if present). Estimates are weighted to represent households.

In all, 0.8 percent of married one-veteran households are same-sex couples. Overall, considering both married and unmarried partnered couples, approximately 1 percent of veteran households are same-sex, compared with 1.7 percent of nonveteran households.

There Is a Similar Number of Male and Female Same-Sex Veteran Marriages

Digging deeper into married dual-veteran households, we find that roughly an equal share are same-sex male couples (1.1 percent) and same-sex female couples (0.9 percent; Table 3).

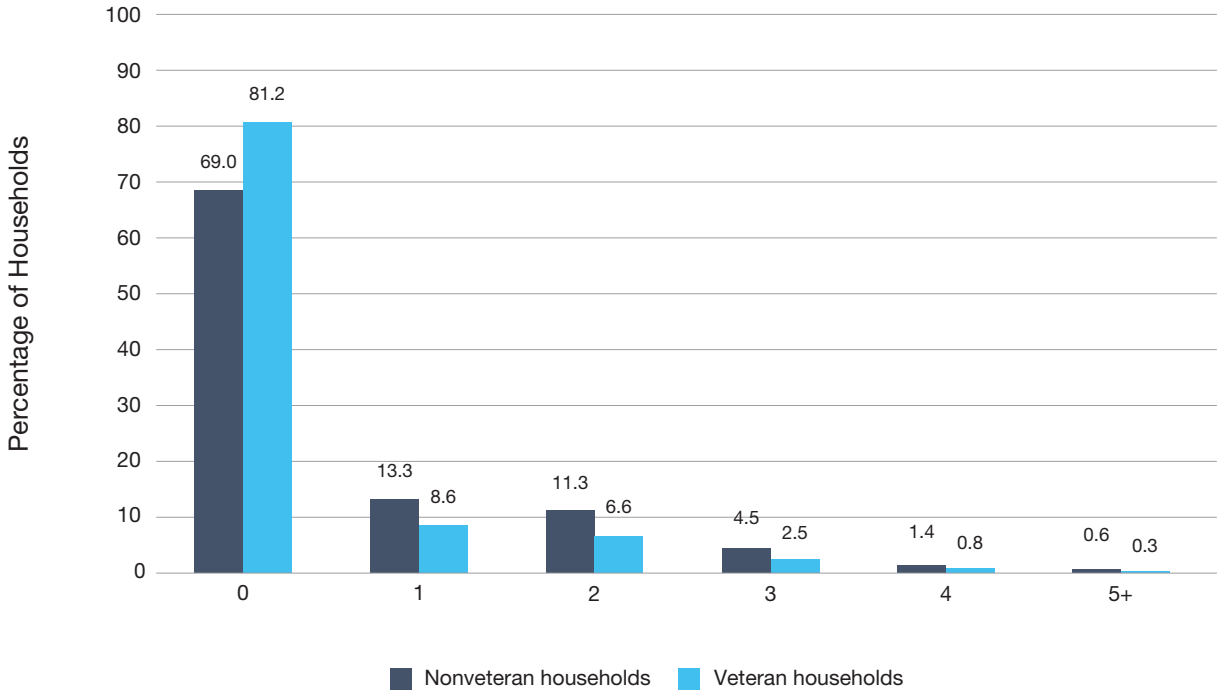
We can break up the data in Figure 5 and Table 3 and show the relative shares of married couple types by sex, encompassing civilian, veteran, and active-duty people. Table 4 presents a matrix of the share of men and women by civilian status compared with the status of their spouses. We find that civilian men are more likely to be married to civilian partners than to active-duty partners or veteran partners, while women civilians are more likely to be married to both active-duty partners and veteran partners. Similar patterns hold for active-duty and veteran individuals. Men meeting these criteria are more likely to marry civilians, although active-duty men have higher rates of marrying other active-duty or veteran partners than civilian or veteran men. Active-duty women are most likely to marry other active-duty partners, followed by civilian partners, then veteran partners. Women veterans are similarly likely to be married to either civilian or veteran partners.

More Military Members Marry After They Transition to Veteran Status

When couples get married in relation to military service is key to understanding how entrenched a household is in the military lifestyle. We find that for married veteran households, the greatest share of marriages occur after the military service member has already left the military and transitioned to veteran status (53 percent). This is approximately 9 percentage points higher than the share that marry during active duty (44.5 percent; Figure 6). Thus, it would not be surprising for nonveterans married to veterans to be unaware of what a military lifestyle entails and what benefits, if any, may be available to them.

FIGURE 3

Distribution of Children Younger Than 18, by Veteran Status



SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: *Children* are defined as individuals under the age of 18. Estimates are weighted to represent households.

TABLE 2

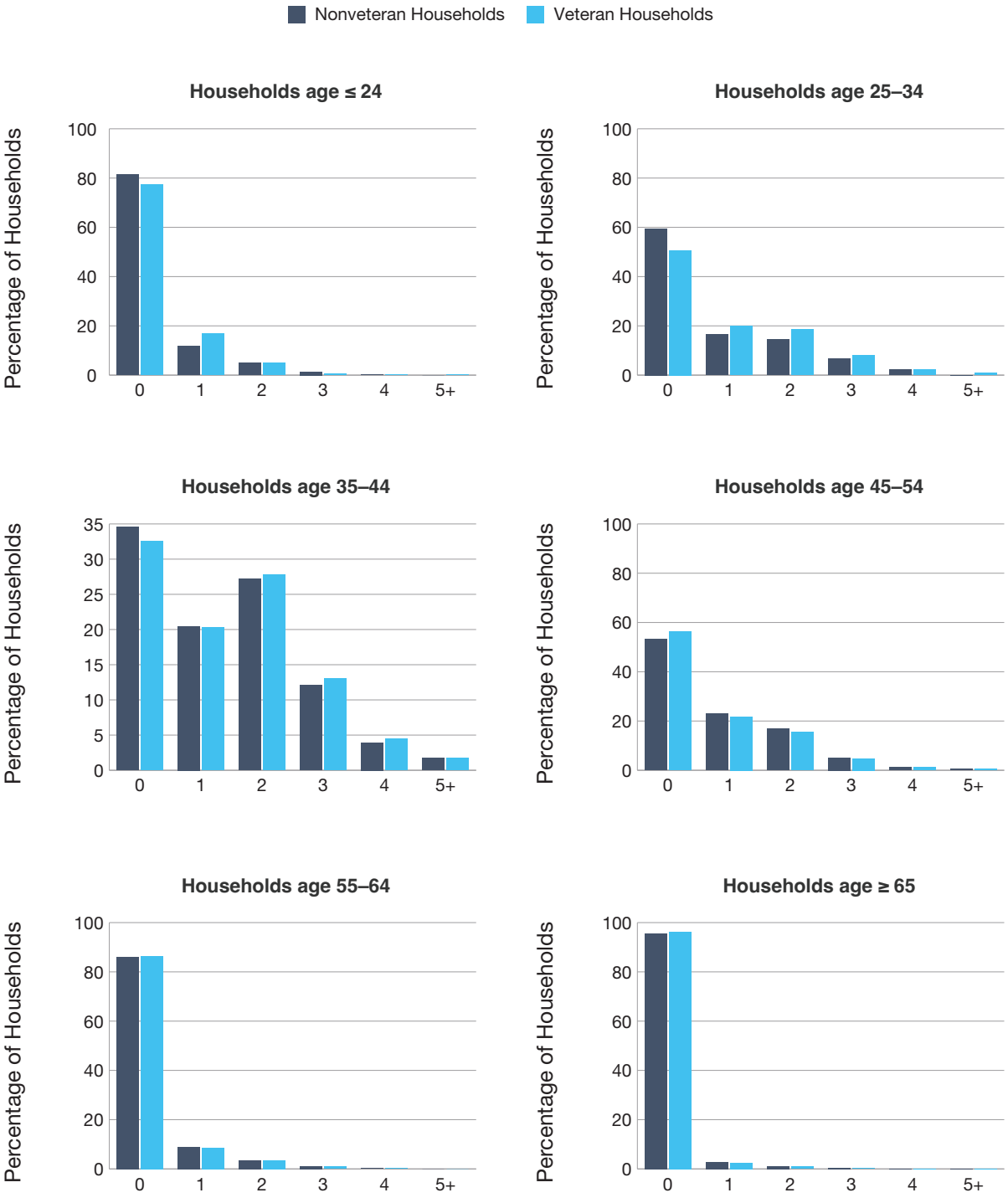
Counts and Shares of Veteran Households, by Marital Status and Number of Veterans

Household Type	Number of Households	Percentage of All Veteran Households	Percentage of Veteran Households by Spousal Status
Single	4,129,286	28.9	100.0
Partnership	445,303	3.1	100.0
Married with spouse present and on roster			
One veteran and one nonveteran	9,311,810	65.2	96.0
Two veterans (dual-veteran)	389,372	2.7	4.0

SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: The veteran status of unmarried partners was not identifiable because we cannot identify partner record in ACS. Partnerships include same-sex and opposite-sex couples (using IPUMS variable *coupletype*, codes 3 and 4). IPUMS variables *marst* (codes 1 and 2) and *coupletype* (codes 1 and 2) were used for identifying marriages. IPUMS variable *vetstatd* was used to determine veteran status (codes 20 through 23). *Single* includes some married veteran households where the spouse is listed as present but is still missing from household roster and where marital status is listed as married spouse absent. Estimates are weighted to represent households.

FIGURE 4

Distribution of Children Younger Than 18, by Veteran Status and Age of Household

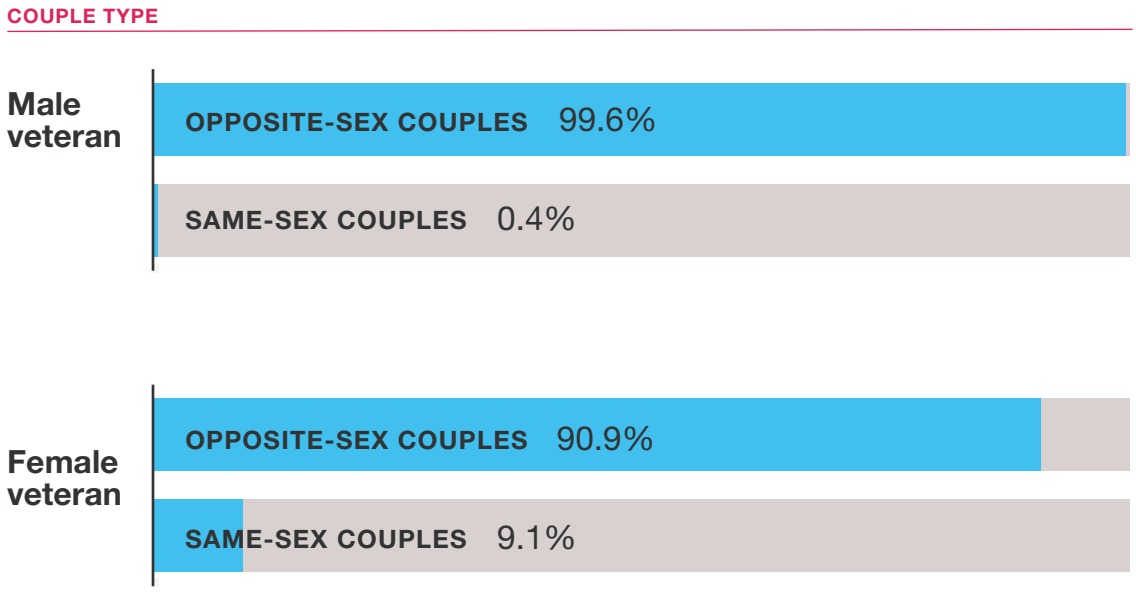


SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via IPUMS (Ruggles et al., 2024).

NOTE: Children and grandchildren over the age of 18 in the household not considered. IPUMS variable age used to determine child status. Ages for household are determined by maximum age of head of household and spouse (if present). Estimates are weighted to represent households.

FIGURE 5

Distribution of Same-Sex and Opposite-Sex Marriages Among Single Veteran Married Households, by Sex of Veteran



SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: Veteran status of unmarried partners is not identifiable because we cannot identify partner records in the ACS. *Partnerships* include same-sex and opposite-sex couples. Estimates are weighted to represent households and include only couples for which both the head of household and spouse are on the roster. See Appendix A for definitions.

TABLE 3

Distribution of Couple Type Among Married Dual-Veteran Households

Couple Type	Number of Households	Percentage of Households
Opposite-sex couples	381,819	98.1
Same-sex female couples	3,373	0.9
Same-sex male couples	4,180	1.1
Total	389,372	100.0

SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: Estimates only consider married couples and are weighted to represent households. IPUMS variable *coupletype* was used to identify same-sex (code 2) and opposite-sex (code 1) marriages. Percentages may not sum to 100 because of rounding.

Diversity in Veteran Families

Race and sex play a key role in the lived experiences of veteran households, as they do for all households in the United States. Among veteran households, 9.97 percent include at least one woman veteran and 23.9 percent contain at least one non-White veteran; these figures are climbing.

TABLE 4
Matrix of Partner's Civilian Status Among Married Couples in 2022

		Partner-Civilian Status (Percentage)		
Sex	Civilian Status	Civilian	Active Duty	Veteran
Male	Civilian	99.2	0.0	0.7
	Active duty	85.9	5.3	8.8
	Veteran	95.6	0.2	4.2
Female	Civilian	84.1	0.7	15.2
	Active duty	34.6	36.6	28.8
	Veteran	45.1	5.4	49.6

SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: Estimates only consider married couples. Civilian status was determined using IPUMS variable *vetstatd*. Civilian status was captured by *vetstatd* = 11 OR *vetstatd* = 12 OR is younger than 17 years of age. Active-duty status was captured by code 12. Veteran status was captured by codes 20 through 23. Rows may not sum to 100 because of rounding. Estimates are weighted at the person level.

The Number of Women and Racial Minority Veterans Has Increased over Time

The presence of women and racial minority veterans yields an interesting question: How has the share of these demographic groups changed over time? An analysis of service era and sex show that the share of women and racial minority veterans has increased over time, in line with findings from other studies (National Center for Veterans Analysis and Statistics, 2017; U.S. Department of Veterans Affairs, 2014). Veterans of the most recent service era, 2001 to the present, make up 40 percent of veterans, up from 12.3 percent of Vietnam-era veterans. At the same time, 17.1 percent of the 2001–present service era are women, up from 3.9 percent of Vietnam-era veterans (Figure 7). Public policy, moving forward, should consider the different lived experiences of women and racial-minority veterans if we are to be able to address all the needs of the veteran population (Grogan et al., 2020; National Center for Veterans Analysis and Statistics, 2017; U.S. Department of Veterans Affairs, 2014).

Economic Well-Being of Veteran Families

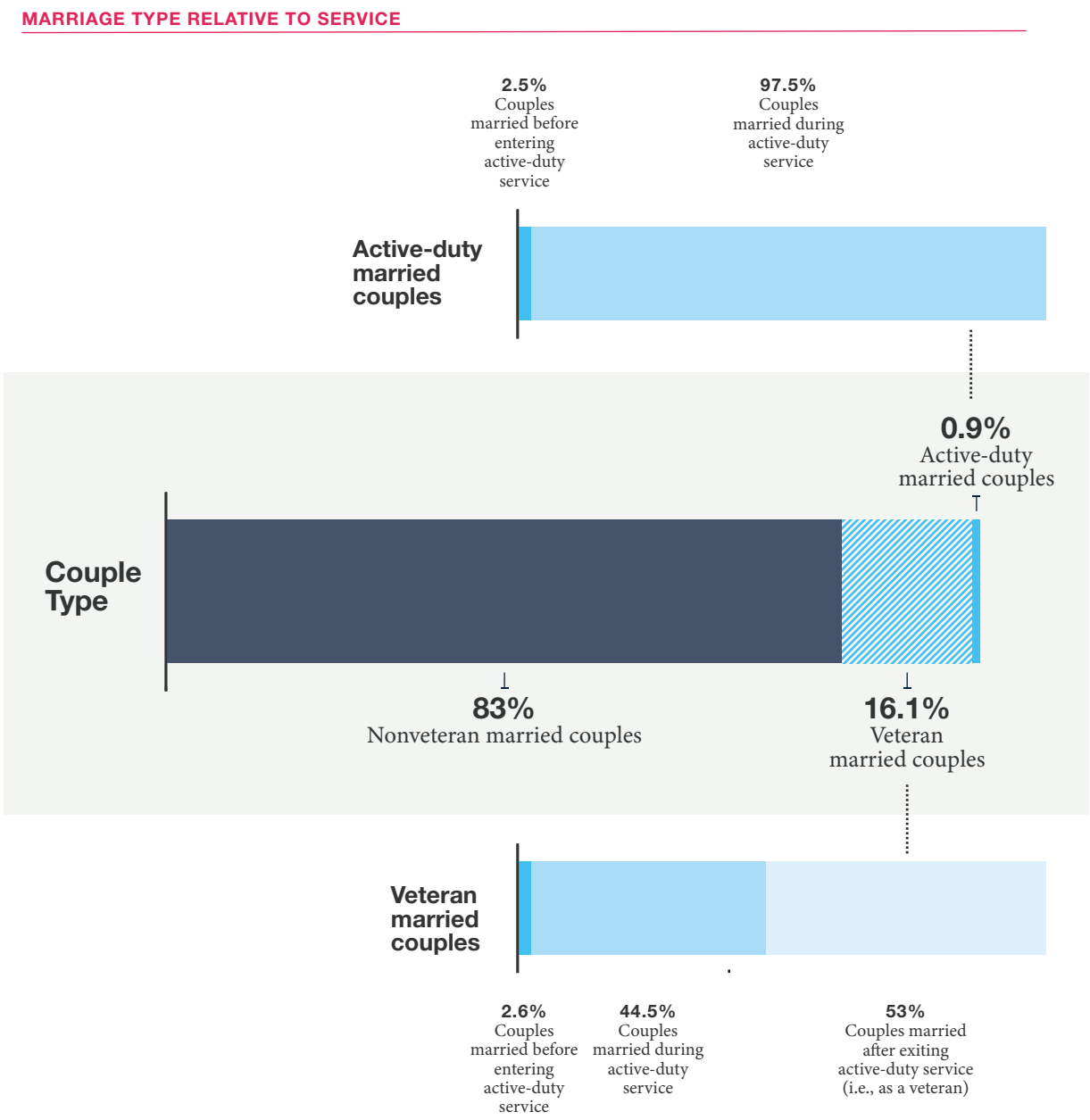
The economic well-being of veteran families is an important determinant in understanding quality of life and availability of resources. For example, analyzing wage and income differences between veteran and nonveteran households contributes to our understanding of the value proposition of military service in terms of long-run earnings (Copeland and Greenwald, 2024). Thus, we consider the employment status, family income, and wage and salary income of veteran households compared with nonveteran households to assess relative economic well-being.

Age Is Crucial in Understanding Employment Patterns of Veterans When Compared with Civilians

Among all veteran households, veterans are more likely to not be in the labor force compared with civilians. This likely is due to their older relative age. Subsetting the data to veteran households where the oldest member is younger than 55, similar proportions of veterans and nonveterans are employed, unemployed, and not in the labor force; civilians display a roughly 4-percentage-point advantage in employment (78 percent versus 82 percent; Figure 8).

FIGURE 6

Marriage in Relation to Military Service of Veteran and Active-Duty Households

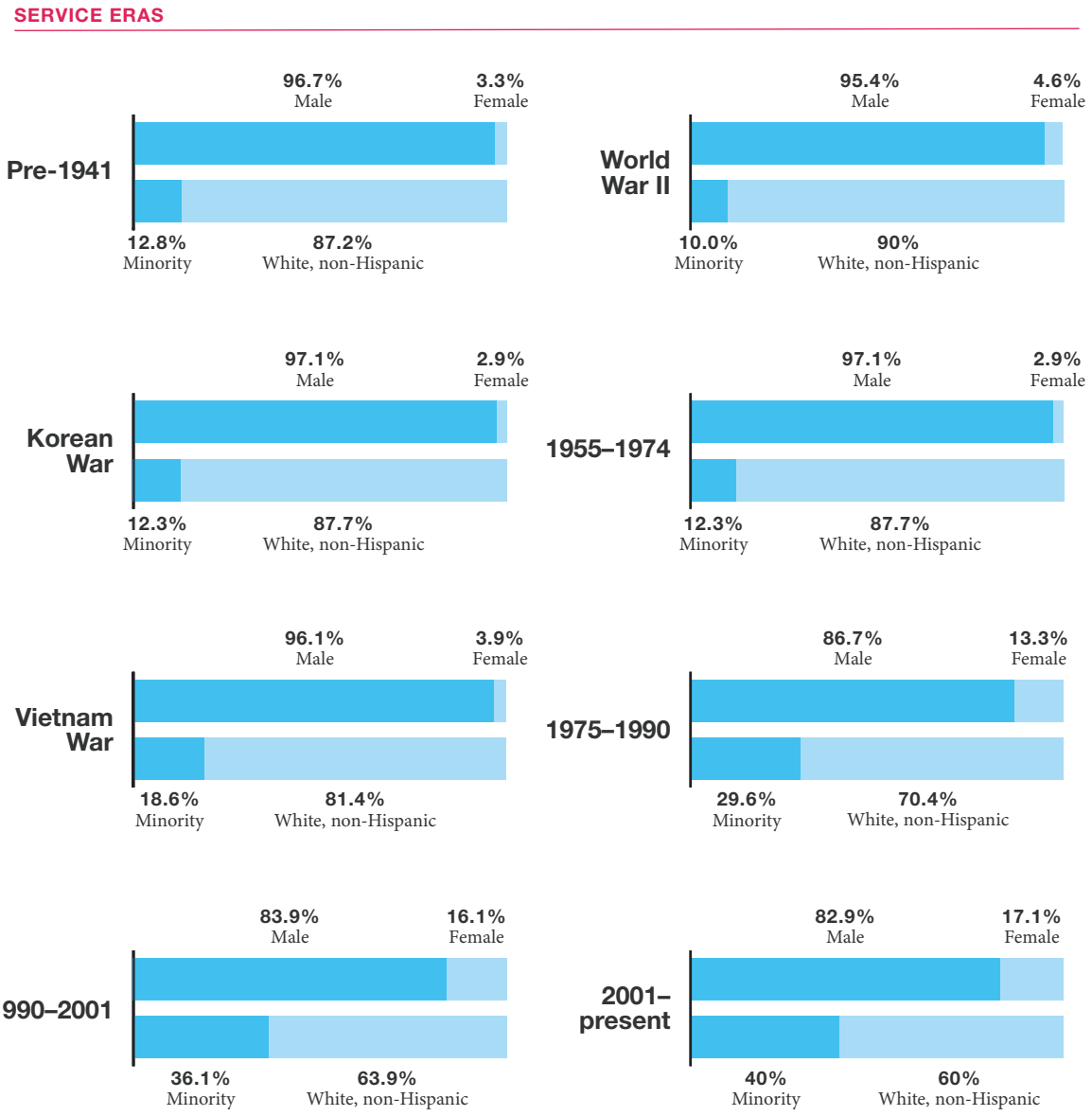


SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).

NOTE: The era of service for the household was based on earliest service period between head of household and spouse. Households with one active-duty member and one veteran member are grouped under the active-duty household categorization. For veteran and active-duty married couples, the percentages for couples married before, during, and after active-duty service sum to 100, while nonveteran married plus veteran married plus active-duty married couple percentages sum to 100. Estimates are weighted to represent households. See Appendix A for definitions.

FIGURE 7

Share of Female and Racial Minority Veterans over Time



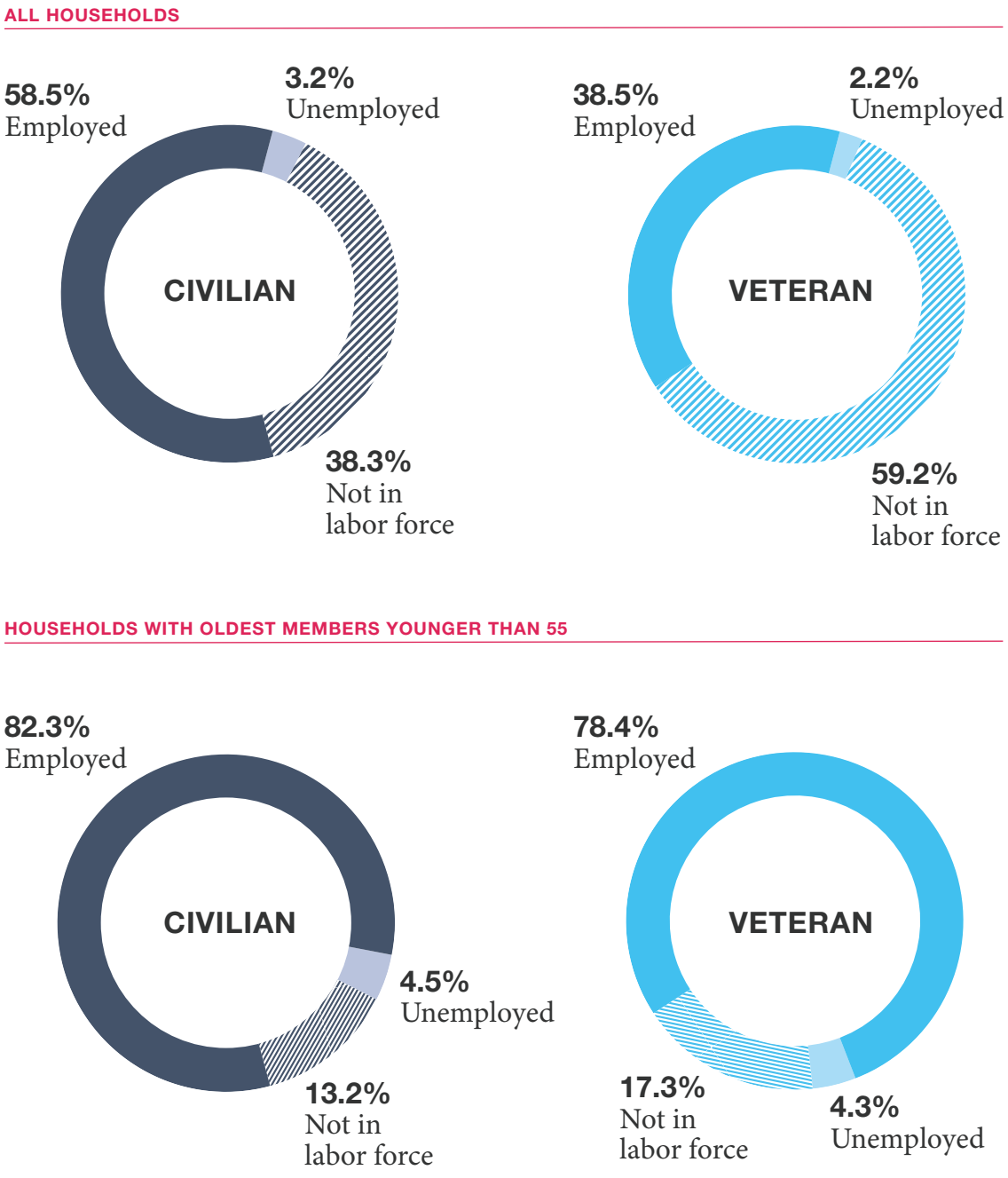
SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).

NOTE: The earliest service era in the household was assigned. Data include active-duty service members. IPUMS variables that were used to identify service era include *vetotherd*, *vetwwii*, *vetkorea*, *vet55x64*, *vetvietn*, *vet75x90*, *vet90x01*, and *vet01ltr*. Estimates are weighted at the person level. This figure was revised in November 2024 to correct data.

Among married households, the story is similar: Having at least one nonveteran member of the household (between the head of household and spouse) yields a stronger employment position. More specifically, among households with individuals under age 55, the share of dual-civilian households where both the head and spouse are employed is 68 percent, compared with 65.4 percent for non-dual-veteran households, 61.3 percent for dual-veteran households, and 55.7 percent for non-dual active-duty households. Veteran households, both dual and non-dual (again, aged younger than 55) have a larger share of households where both members are not in the labor force (4.8 and 2.6 percent, respectively) compared with civilian households, where the share

FIGURE 8

Employment Status of Those in Single and Unmarried Households, by Veteran Status



SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).

NOTE: Estimates are weighted at the household level. Single, active-duty households, by construction, have 100-percent employment because service is considered employment for the purposes of this analysis. Employment and labor force status were determined using IPUMS variables *empstat* and *labforce*. Employed captured by *empstat* = 1; unemployed captured by *empstat* = 2; not in labor force captured by *labforce* = 1. This figure was revised in November 2024 to correct data.

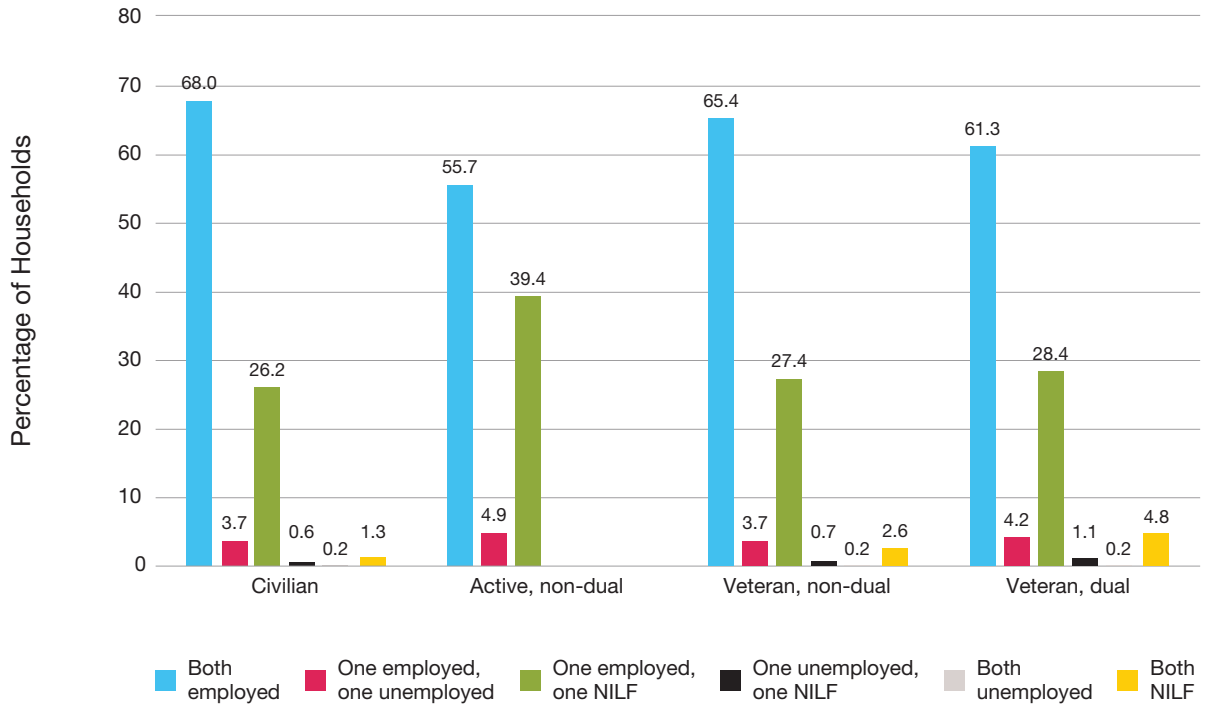
is 1.3 percent. Dual-veteran households also experience higher rates where one member is employed and the other is either unemployed or not in the labor force (5.3 percent) compared with civilian households (4.3 percent) and non-dual-veteran households (4.4 percent). Non-dual active-duty households have much higher rates of unemployment or not in labor force for the spouse, likely attributed to frequent moves experienced by these couples and the known challenges associated with military spouse employment (Williams et al., 2020). See Figure 9 and Table 5.

Overall, Veteran Household Incomes Are Higher Than Those of Civilian Peers

Unlike employment status, there are more noticeable differences in income (both wage and salary and total family) by veteran status. Among single or unmarried households, there is a distinct income advantage (both family and wage and salary) for veteran households. The median wage and salary income for single, employed veteran households is approximately $8,600 dollars larger than for single, employed civilian households ($51,884 versus $43,255, respectively). This difference is widened when controlling for age, increasing to a near-$12,600 advantage for veteran households under age 55. The economic well-being of veteran single households, when considering total family income, is also elevated among those experiencing unemployment or those not active in the labor force. This may be due to increased disability among veterans and therefore receipt of disability benefits and other benefits provided to some nonworking veterans, such as the housing

FIGURE 9

Employment Status of Married Households Younger Than 55, by Veteran Status



SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).

NOTE: Estimates are weighted at the household level. Households with one active-duty member and one veteran member are grouped under the active, non-dual household categorization. Employment and labor force status were determined using IPUMS variables *empstat* and *labforce*. Employed was captured by *empstat* = 1; Unemployed captured by *empstat* = 2; not in labor force was capture by *labforce* = 1. Dual, active-duty households, by construction, have 100-percent employment because service is considered employment for the purposes of this analysis. Percentages may not sum to 100 because of rounding. The distinction between the employment status of the head of household and spouse was not considered.

TABLE 5

Employment Status of Married Households, by Veteran Status

Household Type and Employment Status	Percentage of All Households	Percentage of Households Under 55
Civilian household		
Both employed	52.3	68.0
One employed, one unemployed	2.9	3.7
One employed, one not in labor force	28.8	26.2
One unemployed, one not in labor force	0.7	0.6
Both unemployed	0.2	0.2
Both not in labor force	15.1	1.3
Active-duty, non-dual household		
Both employed	55.6	55.7
One employed, one unemployed	4.9	4.9
One employed, on not in labor force	39.5	39.4
Active-duty, dual household		
Both employed	100.0	100.0
Veteran, non-dual household		
Both employed	28.7	65.4
One employed, one unemployed	1.6	3.7
One employed, one not in labor force	26.5	27.4
One unemployed, one not in labor force	0.7	0.7
Both unemployed	0.09	0.2
Both not in labor force	42.5	2.6
Veteran, dual household		
Both employed	40.9	61.3
One employed, one unemployed	2.6	4.2
One employed, one not in labor force	29.9	28.4
One unemployed, one not in labor force	1.0	1.1
Both unemployed	0.15	0.2
Both not in labor force	25.5	4.8

SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: Estimates are weighted at the household level. Households with one active-duty member and one veteran member are grouped under the active, non-dual household categorization. Employment and labor force status were determined using IPUMS variables *empstat* and *labforce*. Employed captured by *empstat* = 1; unemployed captured by *empstat* = 2; not in labor force capture by *labforce* = 1. Dual, active-duty households, by construction, have 100-percent employment because service is considered employment for the purposes of this analysis. Percentages may not sum to 100 because of rounding. The distinction between the employment status of the head of household and spouse was not considered.

allowance that accompanies veteran education benefits (Table 6) (Holder, 2016; U.S. Department of Veterans Affairs, undated-a; U.S. Department of Veterans Affairs, 2022).

Similar patterns hold for married couples. Dual-veteran couples earn higher median wages and salary incomes compared with civilian, active-duty, and even veteran non-dual households across all employment categorizations (see Table 7 for these data and Figure 10 for a visualization of these data). This pattern holds even though dual-veteran households have lower employment shares than non-dual-veteran and civilian marriages.

What we learn from these data is that veteran households have a distinct advantage over nonveteran households and are somewhat better protected against potential employment shocks or other family issues (e.g., the need for caregiving). The higher incomes of veteran households ensure that they are less likely to fall below the poverty line compared with nonveteran households, as is shown in Table 8. The share of nonveteran households falling below 100 percent of the federal poverty line (FPL) is 12.5 percent compared with only 6.0 percent of veteran households.[7] At the same time, 81.9 percent of veteran households sit at greater than 200 percent of the FPL, compared with 71.4 percent of nonveteran households.

Recommendations for Moving Forward

While a considerable amount of research has focused on active-duty service member families and the transition from service to civilian life, research on veterans skews toward health-related issues. While some research has been done on veteran caregivers because of their explicit acknowledgment by the VA, scant work has been done in which the unit of consideration was the household. This report contributes to our understanding of

TABLE 6
Median Incomes of Single or Unmarried Households, by Veteran Status

	All Households		Households Under 55	
Household Type and Employment Status	Total Family Income	Total Wage and Salary Income	Total Family Income	Total Wage and Salary Income
Civilian				
Employed	$55,000	$43,255	$52,608	$44,424
Unemployed	$22,964	$2,162	$20,537	$3,243
Not in labor force	$25,400	$0	$13,795	$0
Active duty				
Employed	$59,450	$56,657	$59,000	$56,657
Veteran				
Employed	$67,338	$51,884	$67,630	$57,000
Unemployed	$31,461	$1,081	$31,728	$3,626
Not in labor force	$35,562	$0	$28,935	$0

SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: Estimates are weighted medians at the household level. Family income estimates exclude households with negative incomes. Total wage and salary income includes only wage and salary incomes from head of household, while family income may include income from any source for other family members living in the household. Estimates do not include married households with spouse absent or married households with spouse present but not on roster.

[7] Poverty status is determined for each household based on family structure and the cost of food consumption adjusted for changes in the cost of living. See IPUMS documentation for a full discussion of poverty thresholds (IPUMS, undated).

TABLE 7

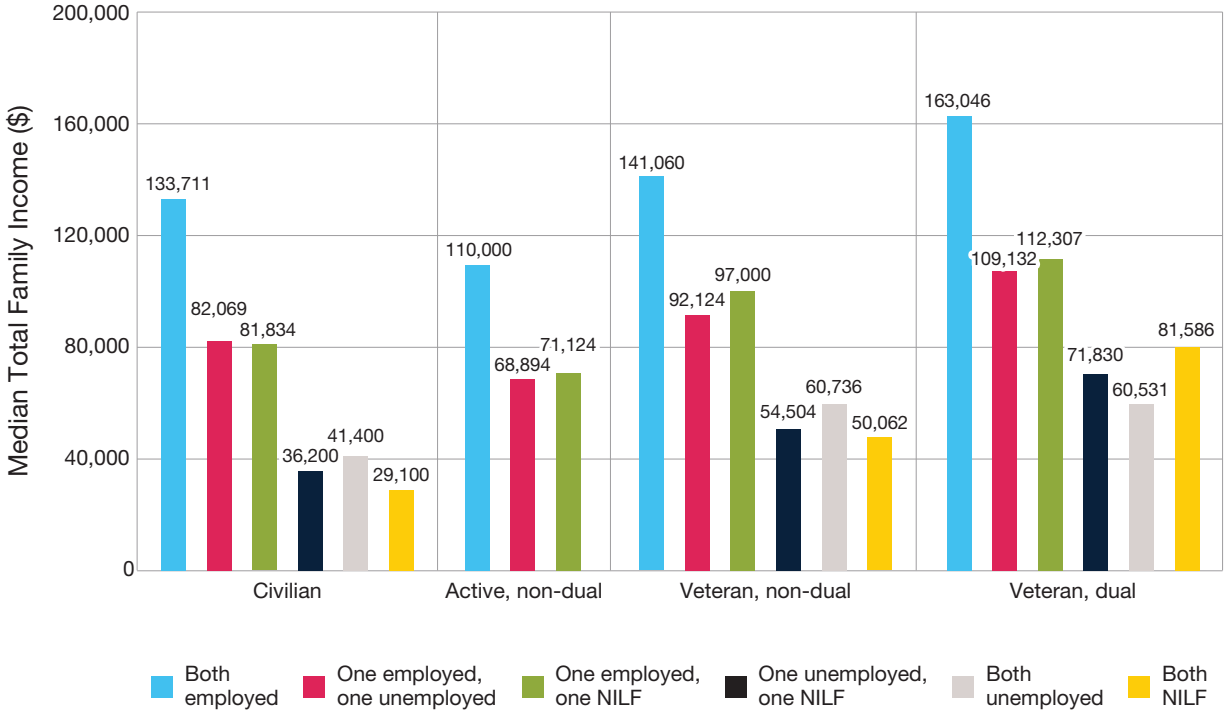
Median Incomes of Married Households, by Veteran Status

Household Type and Employment Status	All Households		Households Under 55	
	Total Family Income	Total Wage and Salary Income	Total Family Income	Total Wage and Salary Income
Civilian household				
Both employed	$136,195	$118,900	$133,711	$120,413
One employed and one unemployed	$88,385	$68,507	$82,069	$67,988
One employed and one NILF	$91,878	$59,450	$81,834	$66,596
One unemployed and one NILF	$49,506	$8,000	$36,200	$12,971
Both unemployed	$49,000	$16,124	$41,400	$17,798
Both NILF	$63,152	$0	$29,100	$0
Active-duty, non-dual household				
Both employed	$111,060	$104,848	$110,000	$104,000
One employed and one unemployed	$69,575	$64,589	$68,894	$64,589
One employed and one NILF	$71,993	$67,557	$71,124	$66,941
Active-duty, dual household				
Both employed	$114,576	$111,048	$114,576	$110,228
Veteran, non-dual household				
Both employed	$141,222	$117,847	$141,060	$124,305
One employed and one unemployed	$96,450	$70,259	$92,124	$73,654
One employed and one NILF	$100,125	$51,670	$97,000	$$71,430
One unemployed and one NILF	$65,611	$3,966	$54,504	$9,119
Both unemployed	$67,000	$13,944	$60,736	$21,618
Both NILF	$69,700	$0	$50,062	$0
Veteran, dual household				
Both employed	$167,364	$135,114	$163,046	$135,490
One employed and one unemployed	$114,018	$82,672	$109,132	$87,717
One employed and one NILF	$121,710	$69,146	$112,307	$71,190
One unemployed and one NILF	$78,079	$10,765	$71,830	$11,331
Both unemployed	$60.531	$643	$60,531	$5,000
Both NILF	$84,406	$0	$81,586	$0

SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: NILF = not in labor force. Estimates are weighted medians at the household level. Households with one active-duty member and one veteran member are grouped under the active, non-dual household categorization. Family income estimates exclude households with negative incomes (IPUMS variable *ftotinc*). Total wage and salary income includes only wage and salary incomes from head of household and spouse (IPUMS variable *incwage*), while family income may include income from any source for other family members living in the household. The spouse must be present on roster to be included in estimates.

FIGURE 10

Median Total Family Incomes for Married Couples Younger Than 55, by Veteran Status



SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).

NOTE: Estimates are weighted medians at the household level. Family income estimates exclude households with negative incomes (IPUMS variable *ftotinc*). Family income may include income from any source for other family members living in the household. The spouse must be present on roster to be included in estimates. This figure was revised in December 2024 to correct data.

TABLE 8

Share of Households by Income Relative to Official Poverty Threshold and Veteran Status

Household Type and Poverty Level Percentage	Number of Households	Percentage of Households
Nonveteran households	111,460,466	
0–100 FPL	13,891,509	12.5
101–200 FPL	18,019,179	16.2
201+ FPL	79,549,778	71.4
Veteran households	14,275,771	
0–100 FPL	861,015	6.0
101–200 FPL	1,720,494	12.1
201+ FPL	11,694,262	81.9

SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: Estimates are weighted at the household level. Single, active-duty households, by construction, have 100 percent employment because service is considered employment for the purposes of this analysis. IPUMS variable *poverty* was used for this table and measures total family income divided by the FPL. The data are scaled to be greater than 0, with a value of 100 equaling a family income that is 100 percent of the FPL (i.e., family income equals poverty threshold). Larger numbers indicate wealthier households.

veteran families and households by providing a comprehensive view of the sociodemographic and economic characteristics of veteran households.

Some key findings from the data presented in this report include the following:

- *Veteran households*, defined as those in which either the head of household or spouse (if present) is a veteran, account for around 11 percent of all households in the United States.
- Veteran households are more likely to be headed by a married or partnered couple than nonveteran households.
- Nearly 10 percent of marriages involving at least one woman veteran are same-sex marriages (i.e., two women), compared with 0.4 percent of marriages involving at least one man veteran.
- A slight majority of veteran households do not have experience as an active-duty household (i.e., the couple married after the service member[s] left the armed forces).
- The composition of the military service member and veteran populations is becoming more demographically diverse: Approximately 17 percent and 40 percent of post-2001 service members and veterans are female and non-White, respectively.
- Veteran households have a distinct advantage over nonveteran households (via larger income) and are somewhat better protected against potential employment shocks.

How These Data Can Be Used

There are likely many ways in which the findings in this report can inform the design of policies and programs to support veterans and their families, caregivers, and survivors. We offer three recommendations drawn from this research.

Establish campaigns targeted to family members to get the word out on available benefits. Fifty-three percent of married veteran households came together after military service was completed. As a result, nonveteran family members may be less likely to have awareness of the availability of federal resources for veterans.

Look more closely at two-veteran households. More than half of married veteran women households have a spouse with a military connection. But little is known about the long-term trajectories of these households or whether tailored support could be useful.

Consider the ways in which service member diversity has evolved when thinking about access to veteran programs. There is a nontrivial number of same-sex veteran couples, and the veteran population overall is becoming increasingly diverse. It is important to ensure that all these veterans—and their families—are equally aware of and have equitable access to the full range of benefits available to them.

APPENDIX A

Data and Methods Deep Dive

The American Community Survey

The data used in this report come from the ACS, which is a nationally representative annual survey of 3.5 million households in the United States. The survey was developed to replace the long-form decennial census and provide more-frequent estimates of sociodemographic characteristics of the U.S. population. An analysis-ready version of the data is available for download from Ruggles et al. (2024).

The ACS data are available as either one-year extracts (e.g., 2022) or five-year extracts (e.g., 2018–2022). The five-year extracts contain the annual data for each of the years in the five-year window and are weighted to represent the U.S. population as of the final year. For example, the 2018–2022 five-year extract contains all survey responses from the years 2018 through 2022, with weights intended to represent the U.S. population as of 2022. The purpose of this is to improve the statistical efficiency of population estimates, particularly at smaller geographic units.

The ACS is large enough to identify diverse veteran family types because it collects a wide variety of demographic and socioeconomic data that we employ in this study. Of particular interest is veteran status, era of service (e.g., Vietnam era, post-9/11), labor force participation (including currently serving in the armed forces), marital status (including same-sex relationships), wage and salary income, and total family income.

The primary sampling unit of the ACS is the household. A household includes all persons, both related and unrelated, who are present in the household at the time of the survey.[8] Thus, records in the ACS correspond with the individuals in all surveyed households. Family units are distinguishable within each household via a family unit identifier.[9] We use this identifier to subset our analysis to individuals belonging to the primary family unit within each household. Unless otherwise specified, analyses in this report are at the household level and are represented by the designated head of household. Furthermore, descriptive characteristics of the household (i.e., sex of the household and race or ethnicity of the household) are determined by the characteristics of the head of the household.[10] For example, if the recorded head of the household is a female, then the household is designated a female household. We use the 2018–2022 five-year extract from ACS, weighting our estimates to be representative of households in the United States in 2022.

Determining When Couples Get Married in Relation to Military Service

Determining when a couple gets married in relation to military service is defined using the household's service era and the available variable on the household's year of marriage. The household's service era is defined as the earliest service era between the head of household and the spouse. Therefore, this can be determined only for households where the spouse is present on the roster, which is not always the case for married house-

[8] Households are identified using a combination of the IPUMS variables *sample* and *serial*.

[9] IPUMS variable *famunit* in combination with *sample* and *serial*.

[10] The head of household designation is based on the individual that responds to the survey and is identified using the variable *relate*. The head of household has a value of *relate* equal to 1.

holds (there is a marital status category for "married, spouse absent"). Table A.1 displays the criteria for categorizing marriage in relation to military service. The table provides the household's service era, the date span of the era, and the years for categorization into married before active service, married during active service, and married after active service.

The reader will note a few things. First, for the pre-1941 households, determining whether a couple got married before or during active service is not possible given the available service era variables. This is because we do not know the exact date of when an individual or household entered the service. Without that information, we have nothing to compare against the year of marriage and therefore exclude these households from *married before* or *married during* active service.[11] Second, veteran households that served in the post-9/11 era are all considered to have been married during active service. A similar issue to the pre-1941 group, we do not know when a household left military service and transitioned to veteran status; therefore, we consider this entire group to be married during active service. Third, the dates of the service era may start or end midyear (e.g., the Korean War began in July 1950 and ended in January 1955). Because the month of marriage is not available for the 2022 five-year ACS, we consider the entire years of 1950 and 1955 when assigning marriage in relation to active service. Consider the Korea example: If a couple married in 1950 and a member of the couple was identified as a veteran of the Korean War era, we consider that couple to be married during active service, even if the couple married between January and June 1950.

Some households, particularly active-duty service households at the time of the survey, may belong to multiple service eras. For example, a household may have served in the 1975–1990 era, got married in 1995, and continually served in the military as of the 2022 ACS. This household would be flagged as married after active-duty service. However, because of their continual military service, we treat this household and others like it as married during active-duty service, not after active-duty service. In other words, if a household is active and flagged as married after service according to Table A.1, we recode from married after active-duty service to married during active-duty service.

TABLE A.1

Criteria for Establishing Marriage in Relation to Military Service

Household Service Era	Service Era Time Span	Married Before Active Service	Married During Active Service	Married After Active Service
Pre-1941	Before 1941	Not identifiable	Not identifiable	After 1941
WWII	December 1941–December 1946	Before 1941	1941–1946	After 1946
1947–1950	1947–1950	Not available in five-year 2022 ACS data		
Korea	July 1950–January 1955	Before 1950	1950–1955	After 1955
1955–1964	February 1955–July 1964	Before 1955	1955–1964	After 1964
Vietnam	August 1964–April 1975	Before 1964	1964–1975	After 1975
1975–1990	May 1975–July 1990	Before 1975	1975–1990	After 1990
1990–2001	August 1990–August 2001	Before 1990	1990–2001	After 2001
2001–present	September 2001–present	Before 2001	≥ 2001	Not identifiable

NOTE: These data only consider married couples where the spouse is present on the roster. *Service era* is defined as the earliest service era between the head of household and spouse. IPUMS variables used for identifying service era include: *vetotherd*, *vetwwii*, *vetkorea*, *vet55x64*, *vetvietn*, *vet75x90*, *vet90x01*, *vet01ltr*. A service era variable capturing service between 1947 and 1950 is not available for the 2022 five-year ACS data. IPUMS variable for year of marriage is *yrmarr*.

[11] For example, suppose a household with a pre-1941 service era got married in 1925. If the household had served in World War I (1914–1918), we could easily assign this household to *married after service*. If, on the other hand, the household served between 1926 and 1940, then we would designate this household as *married before active-duty service*. Therefore, without knowing when exactly the household served we can identify when the couple got married in relation to its military service.

APPENDIX B

Additional Tables for the Interested Reader

TABLE B.1

Presence of Veterans of Specific Demographic Types Among Veteran and Nonveteran Households

Veteran Household Status	Number Not Present	Number Present	Percentage Present
Households with a female veteran			
Nonveteran household	111,331,087	129,379	0.12
Veteran household	12,851,792	1,423,979	9.97
All households	124,182,879	1,553,358	1.25
Households with a racial minority veteran			
Nonveteran households	111,028,117	432,349	0.40
Veteran households	10,868,845	3,406,026	23.90
All households	121,896,962	3,839,275	3.1
Households with a veteran child			
Nonveteran households	111,098,709	361,757	0.3
Veteran households	14,175,073	100,698	0.7
All households	125,273,782	462,455	0.4

SOURCE: Authors' estimates using 2018–2022 five-year ACS microdata downloaded via Ruggles et al. (2024).
NOTE: Veteran household status was defined as before (i.e., based on head of household and spouse veteran status), but the presence of a specific demographic (e.g., female, racial minority, child relationship) was based on all individuals within household. Note that child here refers to the relationship of the individual to the head of household and spouse, not based on age, and is determined using IPUMS variable relate (codes 3 and 4, child and child-in-law). Racial minority status was determined using IPUMS variables race and hispan and included every person in the household who was not White, non-Hispanic. Estimates are weighted at the household level. These categories are not mutually exclusive.

Abbreviations

ACS	American Community Survey
FPL	federal poverty line
NILF	not in labor force
SNAP	Supplemental Nutrition Assistance Program
VA	U.S. Department of Veterans Affairs

References

Blue Star Families, "2023 Military Family Lifestyle Survey Results Release," webpage, undated. As of June 19, 2024:
https://bluestarfam.org/research/mfls-survey-release-2024/

Bureau of Labor Statistics, "Employment Situation of Veterans—2023," news release, U.S. Department of Labor, USDL-24-0544, March 20, 2024.

Cantave Burton, Cassandra, "Veterans Are Caregivers, Often Caring for Other Veterans," AARP, April 30, 2024.

Coe, Jessie, Rajeev Ramchand, Carrie M. Farmer, and Katherine Grace Carman, *American Perspectives on Veterans: A July–September 2021 American Life Panel Survey About Americans' Support for Veterans' Benefits and Services*, RAND Corporation, RR-A1363-1, 2021. As of August 7, 2024:
https://www.rand.org/pubs/research_reports/RRA1363-1.html

Copeland, Craig, and Lisa Greenwald, "Military Households and Retirement: Findings From the 2024 Retirement Confidence Survey," *EBRI Issue Brief*, No. 612, July 23, 2024.

Coppola, Elizabeth C., Christine E. McCall, Keisha Bailey, Brittany P. Mihalec-Adkins, and Shelley MacDermid Wadsworth, "Understanding the Changes and Meeting the Needs of Military and Veteran Families," *NCFR Research Policy Brief*, Vol. 5, No. 1, February 2020.

Corry, Nida H., Rayan Joneydi, Hope S. McMaster, Christianna S. Williams, Shirley Glynn, Christopher Spera, and Valerie A. Stander, "Families Serve Too: Military Spouse Well-Being After Separation from Active-Duty Service," *Anxiety, Stress, and Coping*, Vol. 35, No. 5, September 2022.

Cunitz, Katrin, Claudia Dölitzsch, Markus Kösters, Gerd-Dieter Willmund, Peter Zimmermann, Antje Heike Bühler, Jörg M. Fegert, Ute Ziegenhain, and Michael Kölch, "Parental Military Deployment as Risk Factor for Children's Mental Health: A Meta-Analytical Review," *Child and Adolescent Psychiatry and Mental Health*, Vol. 13, 2019.

Donoho, Carrie J., Cynthia LeardMann, Christopher A. O'Malley, Kristen H. Walter, Lyndon A. Riviere, John F. Curry, and Amy B. Adler, "Depression Among Military Spouses: Demographic, Military, and Service Member Psychological Health Risk Factors," *Depression and Anxiety*, Vol. 35, No. 12, December 2018.

Dubowitz, Tamara, Andrea S. Richardson, Teague Ruder, and Catria Gadwah-Meaden, *Food Insecurity Among Veterans: Examining the Discrepancy Between Veteran Food Insecurity and Use of the Supplemental Nutrition Assistance Program (SNAP)*, RAND Corporation, RR-A1363-2, 2023. As of August 7, 2024:
https://www.rand.org/pubs/research_reports/RRA1363-2.html

Frederick, John, and Philip Siebler, "Military Children: Unique Risks for Mental Health and Wellbeing and Implications for School-Based Social Work Support," *Smith College Studies in Social Work*, Vol. 92, No. 4, 2022.

Grogan, Nathalie, Emma Moore, Brent Peabody, Margaret Seymour, and Kayla M. Williams, *New York State Minority Veteran Needs Assessment*, Center for a New American Security, February 20, 2020.

Hanson, Devlin, and Tyler Woods, *The State of Post-9/11 Veteran Families*, Urban Institute, November 2016.

Holder, Kelly Ann, "The Disability of Veterans," Social, Economic, and Housing Statistics Division, U.S. Census, 2016.

Huebner, Chadley R., Catherine A. Kimball-Eayrs, Mark W. Burnett, Bridget K. Cunningham, Brian M. Faux, Christopher W. Foster, Courtney Anne Judd, Keith M. Lemmon, Lisa M. Mondzelewski, Martin E. Weisse, Lauren J. Wolf, David Wong, Michael Yogman, Rebecca Baum, Thresia B. Gambon, Arthur Lavin, Gerri Mattson, Raul Montiel-Esparza, Arwa Nasir, and Lawrence Sagin Wissow, "Health and Mental Health Needs of Children in US Military Families," *Pediatrics*, Vol. 143, No. 1, January 2019.

IPUMS USA, "Definition of Poverty in the IPUMS Samples," webpage, undated. As of August 8, 2024:
https://usa.ipums.org/usa/volii/poverty.shtml

Kleykamp, Meredith, Sidra Montgomery, Alexis Pang, and Kristin Schrader, "Military Identity and Planning for the Transition out of the Military," *Military Psychology*, Vol. 33, No. 6, 2021.

Lester, Patricia, Hilary Aralis, Maegan Sinclair, Cara Kiff, Kyung-Hee Lee, Sarah Mustillo, and Shelley MacDermid Wadsworth, "The Impact of Deployment on Parental, Family and Child Adjustment in Military Families," *Child Psychiatry and Human Development*, Vol. 47, No. 6, December 2016.

Meadows, Sarah O., Beth Ann Griffin, and Julia Pollak, "Employment Gaps Between Military Spouses and Matched Civilians," *Armed Forces and Society*, Vol. 42, No. 3, July 2016.

Meadows, Sarah O., Terri L. Tanielian, and Benjamin R. Karney, eds., *The Deployment Life Study: Longitudinal Analysis of Military Families Across the Deployment Cycle*, RAND Corporation, R-1388-A/OSD, 2016. As of September 9, 2024:
https://www.rand.org/pubs/research_reports/RR1388.html

Miller, Katherine E. M., Courtney H. Van Houtven, Valerie A. Smith, Jennifer H. Lindquist, Kaileigh Gray, Colleen Richardson, and Megan Shepherd-Banigan, "Family Caregivers of Veterans Experience Clinically Significant Levels of Distress Prepandemic and During Pandemic: Implications for Caregiver Support Services," *Medical Care*, Vol. 60, No. 7, July 1, 2022.

National Center for Veterans Analysis and Statistics, Office of Data Governance and Analytics, *Women Veterans Report: The Past, Present, and Future of Women Veterans*, Department of Veterans Affairs, 2017.

National Park Service, "Revolutionary War Veteran and Widow Pensions," webpage, last updated August 8, 2023. As of July 5, 2024:
https://www.nps.gov/articles/000/revolutionary-war-veteran-and-widow-pensions.htm

Ramchand, Rajeev, Terri Tanielian, Michael P. Fisher, Christine Anne Vaughan, Thomas E. Trail, Caroline Batka, Phoenix Voorhies, Michael W. Robbins, Eric Robinson, and Bonnie Ghosh-Dastidar, *Hidden Heroes: America's Military Caregivers*, RAND Corporation, RR-499-TEDF, 2014. As of June 19, 2024:
https://www.rand.org/pubs/research_reports/RR499.html

Ruggles, Steven, Sarah Flood, Matthew Sobek, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Renae Rodgers, and Megan Schouweiler, "IPUMS USA: Version 15.0," dataset, 2024. As of June 19, 2024:
https://doi.org/10.18128/D010.V15.0

Senior, Emma, Amanda Clarke, and Gemma Wilson-Menzfeld, "The Military Spouse Experience of Living Alongside Their Serving/Veteran Partner with a Mental Health Issue: A Systematic Review and Narrative Synthesis," *PLoS ONE*, Vol. 18, No. 5, 2023.

Shepherd-Banigan, Megan, Sophia R. Sherman, Jennifer H. Lindquist, Katherine E. M. Miller, Matthew Tucker, Valerie A. Smith, and Courtney Harold Van Houtven, "Family Caregivers of Veterans Experience High Levels of Burden, Distress, and Financial Strain," *Journal of the American Geriatrics Society*, Vol. 68, No. 11, November 2020.

U.S. Department of Veterans Affairs, "FAQs on Your Housing and Book Payments," undated-a. As of August 8, 2024:
https://benefits.va.gov/gibill/docs/HousingandBookPaymentFAQs.pdf

U.S. Department of Veterans Affairs, "Office of Research & Development," webpage, undated-b. As of August 7, 2024:
https://www.research.va.gov/topics/

U.S. Department of Veterans Affairs, "VA Health Care Income Limits," webpage, undated-c. As of August 7, 2024:
https://www.va.gov/resources/va-health-care-income-limits/

U.S. Department of Veterans Affairs, "2014 Minority Veteran Report," webpage, 2014. As of August 7, 2024:
https://www.datahub.va.gov/stories/s/2014-Minority-Veteran-Report/gavm-n6bm/

U.S. Department of Veterans Affairs, "Veteran Readiness and Employment (VR&E)," webpage, last updated October 1, 2022. As of August 8, 2024:
https://www.benefits.va.gov/VOCREHAB/VREratesFY23.asp

U.S. Department of Veterans Affairs, "New VA Mission Statement Recognizes Sacred Commitment to All Veterans, Their Families, Caregivers and Survivors," news release, March 16, 2023.

Williams, Rosemary, Joe Mariani, Adam Routh, Akash Keyal, and Megan Hill, "Military Spouse Unemployment: Exploring Solutions to a Local Problem of National Importance," Deloitte Insights, July 22, 2020.

U.S. military families are recognized by the Department of Defense, policymakers, and the public because they play a crucial role in supporting their service members. As a result, military family members have become important stakeholders whose lives are linked to service members and their well-being. Both programmatic support and research have focused on this population. When service members leave the military, they become veterans, retaining social identities and policy relevance albeit under a different name and government agency.

However, the Department of Veterans Affairs lacks the statutory authority to provide care or benefits for the bulk of veteran families. While the agency has a great deal of information about enrolled veterans, little is known about veteran households. The authors of this report attempt to fill that gap by analyzing data from the American Community Survey, providing valuable context for understanding the social and economic resource environment of veterans and identifying potential gaps and needs compared with nonveteran families.

$19.00

ISBN-10 1-9774-1444-3
ISBN-13 978-1-9774-1444-1
51900
9 781977 414441

RAND

www.rand.org

RR-A1363-19