



Income Study: Regular Force Veteran Report

Executive Summary

Objective

The Income Study is part of the Life After Service Studies (LASS) program of research. This report examines relative income and family income using Statistics Canada's low income measure (LIM); and describes income trends and income differences between sub-populations within a larger population of Veterans.

Methods

Statistics Canada linked together DND records for 36,638 Regular Force Veterans released between January 1, 1998 to December 31, 2007 to the general family tax records from 1997 to 2007 and produced tables based on this record linkage.

Results

Total average Veteran income was \$62,000 in the year prior to release and rose in the release year and then declined in the year after release. Income is in 2007 constant dollars (excluding VAC Disability Benefits) for those released from 1998 to 2007. Subsequently total average income rose and eventually exceeded the pre-release level. Compared to the year prior to release, income declined on average by 10% during the first three years post-release. Declines differed considerably between groups. Females experienced a 30% decline, the medically released personnel a 29% decline and Veterans who served from 10 to 19 years a 21% decline while subordinate officers experienced an increase of 27%. The groups with the highest declines in income post-release were more likely to be current VAC clients.

Many Veterans received EI post-release. In the year following release, the rate of receipt of EI was 17%. This rate declined each year post-release. Over one-third (35%) of Veterans received EI at least once post-release. The highest rates of ever receiving EI were among Veterans living in Newfoundland (60%) and those released as privates (59%). The lowest rate was among those released as senior officers (8%). While 35% received EI at least once post-release, less than 3% received EI consistently in every year post-release.

The rate of low income peaked at 7% in the year following release and eventually declined to below 4%. While 15% had ever experienced low income post-release, for some groups this rate was more than double. The highest prevalence rates were among those released between the ages of 15 and 19 (41%), involuntary releases (37%), and those released as recruits (35%). The lowest prevalence rate was among those released at ages 55 and older (1%). Less than 2% of Veterans had low income in

every year post release and receipt of social assistance peaked at about 1% in the year following release.

Non clients accounted for the majority (68%) of the Regular Force Veteran study population, followed by 25% for DP clients and 7% for NVC clients as of March 2009. Not including the impact of VAC programs, VAC clients had experienced the greatest declines in income post-release at 32% for NVC clients, 19% for DP clients and 4% for non clients. NVC clients were also more likely to have received EI and to have had low incomes. For the most part, this held true even after accounting for the younger age of NVC clients. Rehabilitation Program clients, experienced an even greater decline in income post release and were more likely to have had low income.

Conclusion

Post-release, Veterans on average experience a decline in income. VAC programs reach the groups with the largest declines. Small numbers of Veterans experience low income. Unfortunately, most low income Veterans are not clients of VAC.



Survey on Transition to Civilian Life: Report on Regular Force Veterans

Executive Summary

Background

Military to civilian transition is an important but poorly researched event in the life course of military Veterans. In this report, Veterans are former Canadian Forces personnel who have released from the military, regardless of length of service. Veterans experiencing difficulties with re-establishment can be provided assistance through Veterans Affairs Canada (VAC) programs. Previous population health data for CF Veterans receiving benefits from VAC was becoming dated, and Veterans not receiving benefits from VAC had never been surveyed comprehensively. A more complete evidence base is needed to meet modern re-establishment needs of Veterans, including evaluation of the New Veterans Charter (NVC) programs initiated in 2006, and other programs established by VAC and the Department of National Defence/Canadian Force (DND/CF).

Objective

The objective of the *Survey on Transition to Civilian Life (STCL)* was to measure the health, disability and determinants of health of former Regular Force personnel after release from service.

Design

A cross-sectional survey was conducted by Statistics Canada using computer-assisted telephone survey interviews during February and March 2010. The sample was stratified into three groups: VAC clients receiving benefits from VAC's NVC programs (NVC clients), VAC clients receiving disability pensions but not receiving NVC benefits from VAC (DP clients), and Veterans not receiving benefits from VAC (non-clients).

Participants

Respondents were Canadian Forces (CF) Regular Force Veterans who released from service between January 1, 1998 and December 31, 2007. Sampling excluded those who had re-entered the CF and were serving at the time of the survey, were living in the Territories or outside Canada, were residing in long-term care facilities, or were deceased. Of the Veterans sampled, the response rate was 71%, and 94% agreed to share responses with VAC and DND, providing a nationally representative sample of 3,154. The STCL population was very heterogeneous, with a broad mix of service and sociodemographic characteristics:

- 8% were NVC clients, 26% DP clients, and 66% non-clients.
- Enrolled in the CF from the 1960s onward.
- Average age 46 years (range 20-67).
- 12% female.
- 76% married or common-law.
- 53% served 20 years or more.
- 65% had deployed.
- 65% were non-commissioned members at release, and 19% were recruits or cadets.
- 53% had greater than high school education at the time of the survey and 7% reported less than high school graduation.
- 57% released voluntarily and 24% were released for medical reasons.

Findings

This report is a descriptive overview of more than 40 indicators of health, disability and determinants of health collected in the survey. Highlights include:

1. Two-thirds (62%) of CF Regular Force Veterans who released from service during 1998-2007 reported an easy adjustment to civilian life, and a quarter (25%) of the STCL population reported a difficult adjustment to civilian life. Non-clients had a difficult adjustment less often (17%), while more VAC clients had difficult adjustment (DP clients 37%, NVC clients 57%), indicating that many who experienced re-establishment difficulties had already sought assistance from VAC.
2. CF Regular Force Veterans who released from service during 1998-2007 had worse health, disability and determinants of health status than the general Canadian population.
3. Many who had problems with health, disability, and determinants of health were already receiving benefits from VAC.
4. The majority who reported chronic health conditions diagnosed by a health professional attributed their conditions to military service, as did many with disability.
5. Those not receiving benefits from VAC were similar to Canadians in the general population in many respects, but on average had higher rates of some chronic health conditions and disability, and significant rates of attributing both to military service, suggesting VAC program reach issues and/or unmet needs.
6. Since persons seek assistance from VAC with health problems, then as would be expected VAC clients had worse health, disability and determinants of health status than the general population. NVC clients had the worst status.
7. VAC clients reported complex states of health. Among Veterans in VAC programs, the great majority (91-92%) had at least one physical health condition diagnosed by a health professional, and about half (40-60%) had at least one mental health condition. Two-thirds had 4-6 physical and mental health

conditions, and a fifth had even larger numbers of comorbid conditions. VAC clients had low levels of health-related quality of life, particularly for physical health.

8. The majority (89%) worked after release. The unemployment rate for Veterans (8%) was the same as that of the general population. NVC clients had a lower rate of working post-release and higher rates of unemployment than DP clients and non-clients. Rates of work satisfaction for all groups improved between the year after release and the year prior to the survey.
9. While most agreed that military experience, education and training helped in re-establishment, less than half reported that their prestige, skills and knowledge, authority, income, and importance was higher than that in their military service. Fewer NVC clients reported that their military knowledge, skills and abilities were transferable to their civilian work than DP clients and non-clients.
10. Rates of low income among Veterans were half that of the Canadian general population. Low income rates were similar for non-clients and VAC clients. Most (73%) were very satisfied or satisfied with their current financial situation. NVC clients were least satisfied (57%).
11. NVC and DP clients had higher rates of perceived stress compared to non-clients. NVC clients were least satisfied with their current job or main activity, and had the lowest rates of perceived community belonging and mastery.
12. A quarter (27%) of non-clients had low social support, and rates for VAC clients were much higher (DP clients 43%, NVC clients 52%).
13. The great majority of Veterans had health insurance for medications, dental care and eye glasses, and had a regular medical doctor at rates higher than the general Canadian population: 82% of the STCL population, and 89% of those who were VAC clients.

Summary

This report describes the health, disability and determinants of health of CF Regular Force Veterans after transition when they released from service in 1998-2007. The Survey on Transition to Civilian Life was the first comprehensive health survey of both those receiving benefits from VAC and those who were not.

Two-thirds (62%) of all CF Regular Force Veterans who released from service in 1998-2007 and 71% of those who were not receiving benefits from VAC had an easy adjustment to civilian life. As would be expected, significantly fewer VAC clients (DP clients 50% and NVC clients 28%) had easy adjustment, indicating that many who experienced re-establishment difficulties were already receiving benefits from VAC.

The findings suggest unmet needs and program reach issues. Non-clients were a very heterogeneous group that included 17% with a difficult adjustment to civilian life, and some with chronic physical and mental health conditions they attributed to military service. This suggests that some non-clients have unmet needs.

The findings suggest that VAC programs and services should be capable of assisting those with complex states of health. This complexity is demonstrated by the number, variety and comorbidity of physical, mental and social conditions reported by those receiving benefits from VAC.

STCL was a cross-sectional survey, so the findings provide a point-in-time snapshot of post-release health status of CF Regular Force personnel who released in 1998-2007. The survey yields little information about Veterans' life courses, and the findings cannot be used to prove a cause-and-effect relationship between military service and health after release from service, or outcomes of VAC programs.

Future LASS studies need to consider a longitudinal design to overcome the limitations of cross-sectional studies like STCL. VAC and DND/CF need ongoing information to support evidence-informed programs and policy that account for the life course dynamics of Veterans. STCL will inform future LASS studies by defining topics of further study, and identifying sub-populations of interest such as women in service and vulnerable groups who are not receiving benefits from VAC.

STCL findings provide a basis for informing VAC and DND/CF programs and services. Additional analyses will inform DND/CF health protection initiatives that mitigate health and disability problems among serving personnel after they leave service. Both departments will evaluate the results of the survey to meet the needs of Veterans throughout their life courses.