Chicagoland Female Veterans: A Qualitative Study of Attachment to the Labor Force

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"Working, getting used to the outside life, because the military, it just seemed like something that fits me better. You wake up at a certain time, you go to breakfast, you go to school, you go to work, you do your job. And then I feel like I came home and just lost it all. It's hard to find a job, and school, school is about the only thing you do [to] get certified for something."

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I. Introduction

The number of women in the military and among veterans is growing dramatically. Currently females comprise 14.6% of all active-duty service members, 19.5% of the Reserves, 15.5% of the National Guard, and 20% of all new recruits (U.S. Department of Veterans Affairs, 2010; Women in Military Service for American Memorial, Inc., 2011). According to United States Department of Veterans Affairs (VA), the number of female veterans will increase from 1.8 million (8.2% of all veterans) in 2010 to 2.1 million (15.2%) in 2036. In recent years, women have had an expanded role in military operations including those taking place in combat theaters (Alvarez, 2009; LaBash, 2009). Similar to their male counterparts, female service members demonstrate extraordinary leadership, undergo comprehensive training, and attain job skills throughout their time of service.

Current literature on women veterans typically focuses on their medical and mental health needs. More recently, however, the social and cultural needs of women veterans, such as the reintegration of women veterans into civilian culture, gender-specific family concerns, and post-separation support have begun to receive greater attention (Blanton & Foster, 2012). To gain a better understanding of the challenges faced by female veterans, the Chicagoland Female Veteran project interviewed 38 female veterans living in Chicago and ran focus groups consisting of a combination of veterans, service-providers, and employers. The goal of this study was to understand female veterans' perception of the barriers and challenges they face after separation from the military, including unemployment, precarious housing, and literal homelessness. This report specifically focuses on the employment and housing needs of women veterans and concludes with suggested strategies to address unemployment and homelessness among female veterans. The Chicagoland project is a step towards building a platform for future collaborations that enhance economic stability and housing opportunities for female veterans in Chicago.

II. Background

The transition to civilian life for many female veterans is complicated. Difficulty translating one's skills into the labor market places many female veterans at an economic disadvantage. Despite the fact that women veterans overall have higher education levels than their male counterparts (Foster & Vince, 2009), their incomes are lower and unemployment rates higher compared with male veterans (BPW Foundation, 2007; U.S. Department of Veteran Affairs, 2006). Furthermore, female veterans have higher rates of unemployment than civilian women even though they are more likely to have either attended some college or earned an Associate of Arts (AA) degree (Foster & Vince, 2009; U.S. Bureau of Labor Statistics, 2012). Currently, the unemployment rate for all veteran women is 9.1% compared to 8.2% among civilians; among

women veterans between the ages of 18-24 years, 36.1% are unemployed compared to 14.5% among civilians (U.S. Bureau of Labor Statistics, 2012).

Although women veterans have comparable needs to their male counterparts, they also have gender-specific needs. Our understanding of the impact of deployment is based on the experiences of men, thereby hindering our understanding of women veterans' needs and how they utilize VA benefits (Blanton & Foster, 2012; Street, Vogt, & Dutra, 2009; U.S. Department of Veterans Affairs, Women Veterans Task Force, 2012). This lack of understanding often results in allegations that the VA is male-dominated, fails to address the needs of women, and creates barriers for women who are accessing VA services (MacGregor et al., 2011; Skinner & Furey, 1998; Tsai, Rosenheck, & McGuire, 2012). Female veterans are less likely to access needed medical and mental health services, or to receive benefit entitlements (Blanton & Foster, 2012; Kelly et al., 2008; Perl, 2009; U.S. Government Accountability Office, 2010; Williamson, 2009).

Understanding the needs of female veterans and expanding gender-specific services for women is a priority for the VA and other social service organizations. Studies have shown that women veterans suffer from poorer mental health than civilian women and their male counterparts (Sadler, Booth, Mengeling, & Doebbeling, 2004; Tsai, Rosenheck, & McGuire, 2012). Additionally, although military sexual trauma (MST) is not a female-specific issue, women are disproportionately affected, creating a subgroup with a unique set of needs (Hyun, Pavao, & Kimmerling, 2009; Sadler, Booth, Mengeling, & Doebbeling, 2004; Street, Vogt, & Dutra, 2009; U.S. Department of Labor, Women's Bureau, 2011; Wilmoth & London, 2011). Data collected from currently enlisted and veteran samples indicate that sexual harassment and assault during service are associated with multiple complications, including: post-traumatic stress disorder (PTSD), depression, anxiety disorders, substance use disorders, poor and/ or chronic physical health problems, as well as difficulty finding and maintaining employment post-separation (Street, Vogt, & Dutra, 2009). Zivin et al. (2011) found that among veterans who utilize their VA benefits and access health care, the majority are unemployed, disabled, or retired and have increased rates of mental illness when compared to employed veterans and the general population, thereby constituting a subgroup of veterans with unique service and support care needs.

Another employment obstacle facing many women veterans today is related to age and the era in which they served. Women who enlisted in the military pre-9/11, particularly those who joined in the 1970s and 1980s, enlisted at a time when the belief that "a strong military is a male military" and arguments against women serving focused on issues such as "male bonding, physiological differences, traditional gender roles and the belief that preparation for and execution of war is simply not a woman's role" (Herbert, 1994:26). This view left many older women veterans more susceptible to MST and gender harassment and less likely to receive

support from the military in its aftermath (Street, Vogt, & Dutra, 2009; U.S. Department of Labor, Women's Bureau, 2011). This structure has led to a cohort of women who are particularly traumatized and struggling (Blanton & Foster, 2012; Fontana, Rosenheck, & Desai, 2010; Sadler, Booth, Mengeling, & Doebbeling, 2004).

Depending on the era in which one served, the proportion of service-connected disabilities differs. Operation Iraqi Freedom, Operation Enduring Freedom, and Operation New Dawn (OIF/OEF/OND) women veterans report the lowest levels of service-connected disability ratings for mental and medical health problems, whereas women who served in Vietnam are most likely to have disability ratings for PTSD and to be diagnosed with bipolar disorder and schizophrenia (Fontana, Rosenheck, & Desai, 2010). Given that VA patients are more likely to have service-connected disabilities and limited income, and are more likely to be unemployed, the interrelated nature of mental disorders, employment status, and era of service must not be overlooked (Zivin et al., 2011).

Women soldier's expanding roles in combat is a significant factor affecting one's transition home and subsequent employability. Although much has changed, women are still technically barred from combat. As long as combat roles remain solely the domain of men, women will not be completely integrated into the military. This exclusion perpetuates the sex role stereotypes that define women as poor soldiers or not "real veterans" causing them to feel unsupported, invalidated, or unappreciated for their service. These feelings have been documented among previous veteran cohorts and can make the homecoming experience, including finding and maintaining stable employment, particularly stressful (Street, Vogt, & Dutra, 2009). However, due to the nature of OIF/OEF/OND, where the front lines are no longer distinct, women have been thrust into combat and given the opportunity to prove their strength and courage.

War has had a profound impact on how we as a society view women and their capabilities. In the words of Representative John M. McHugh, who four years prior supported restricting the role of women in combat zones, stated: "Women in uniform today are not just invaluable, they're irreplaceable" (2009). This cultural shift and change in opinion has benefited younger generations of female soldiers and by proxy, their treatment not only in the military. Unfortunately, age effects have rendered older generations of female veterans less likely to experience or benefit from the progress that has been made towards greater acceptance and integration in the military.

The combination of intensive recruiting, expanding roles for women, and increasing benefits for services has led to growing numbers of single and minority women from disadvantaged socioeconomic backgrounds enlisting in the armed forces (Joint Economic Committee, 2007; Wilmoth & London, 2011). Women veterans are likely to be young- under 25 years (Joint Economic Committee, 2007); they are more likely to be divorced than their male counterparts

(Fontana, Rosenheck, & Desai, 2010; Street, Vogt, & Dutra, 2009); and are three times as likely to be single parents responsible for the sole care and support of their children (Foster & Vince, 2009; Joint Economic Committee, 2007; Mulhall, 2009). They are also less likely to be integrated into supportive networks when they return home after separation from the service (Fontana, Rosenheck, & Desai, 2010; Wilmoth & London, 2011).

In addition to these psychosocial factors, other structural and situational factors can affect a female veteran's ability to find and maintain stable employment. These factors include: lack of work experience outside the military, particularly among younger veterans who joined the service immediately after high school; veterans who suffer from PTSD or are adjusting to life after combat may have difficulty with self-regulation and self-control throughout the work day; and traumatic brain injury (TBI) and physical health issues may also impact their ability to obtain and retain employment (Blanton & Foster, 2012).

Another significant issue for veterans post-separation is difficulty translating the skills and experience gained from their military occupational specialty (MOS) to available employment opportunities. For example, Herbert (1994) found that minorities are generally less likely than their white counterparts to qualify for highly technical MOS positions- this effect is particularly challenging for black women who face the "double jeopardy" of sex and race in determining aptitude scores, keeping many in general occupational categories. Soldiers who develop general as opposed to specialized skills are less able to transfer those skills into the civilian workforce, thus placing minorities and women at a disadvantage (Hebert, 1994).

The psychosocial and structural issues confronting female veterans can result in various challenges, including increased vulnerability to homelessness. Rates of homelessness are twice as high among female veterans compared to the general population and female veterans are three times more likely than non-veterans to be living in poverty (Fargo et al., 2012). In particular, African American veterans are five times more likely to be homeless than the general population (Fargo et al., 2012). Women veterans comprise nearly 5% of the nation's homeless veteran population, and the VA estimates this rate will increase to 15% as the number of women veterans continues to rise (National Coalition for Homeless Veterans, 2010). In the past decade, homelessness among female veterans has doubled while it has decreased among male veterans (U.S. Department of Veterans Affairs, Center for Women Veterans, 2010). As many female veterans are single parents with minor children, the crisis of homelessness is all the more acute (Foster & Vince, 2009; Joint Economic Committee, 2007; Mulhall, 2009). The physical, psychological, and behavioral symptoms associated with trauma, particularly chronic trauma often seen in the lives of women veterans experiencing homelessness, can significantly impact their ability to obtain and maintain stable employment and housing, access supports, provide positive parenting, and maintain health.

Traditional approaches to service delivery and distribution need to adapt to the gender and racial/ethnic diversity among veterans. Integrated service delivery will become progressively more important as greater numbers of disadvantaged female veterans return home and begin to utilize their VA benefits. Many of these women are likely to be minorities, have lower levels of education, and earn lower annual incomes (Wilmoth & London, 2011). According to the California Research Bureau's 2011 Survey, the two predominant post-separation needs for veterans are assistance finding employment and housing (Blanton & Foster, 2012). This is especially true for female veterans who require transitional services that are sensitive to their gender and era specific needs.

III. METHODOLOGY

The goal of this project was to examine the barriers women veterans living in Chicago confront as they reenter their communities after separating from the military, including psychosocial factors related to unemployment and homelessness. Identifying these factors provides valuable information about which services can best aid female veterans re-enter their communities. With this goal in mind, the following questions guided this study:

- 1. What are the barriers and challenges facing female veterans upon reentering the community? How do these barriers differ from their male counterparts?
- 2. What are the dynamics of unemployment and underemployment for female veterans in the Chicago area?
 - a. Do military job skills translate to civilian job markets for female veterans?
 - b. What types of employment services and support do female veterans use?
 - c. To what extent have female veterans experienced discrimination in the job market?
- 3. What are the psychosocial variables that are related to precarious housing and literal homelessness among female veterans in Chicago?
 - a. What is the relationship between unemployment and homelessness?
 - b. How can more effective interventions be developed for this group?
- 4. What are the gaps in services and supports?
- 5. How can systems be improved to serve female veterans in Chicago?

Sampling and Recruitment

Veterans' organizations and agencies serving female veterans in Chicago were contacted to recruit the sample for this study. In spite of the support we received from local organizations, it was difficult to identify female veterans willing to participate in this study. Therefore, we utilized a "snowball" sampling strategy; whenever a veteran was contacted to participate and agreed, she was then asked to identify other women who might be interested in participating. There are both benefits and costs to using a snowball sampling technique. The main benefit to

this technique is that it is a relatively inexpensive way to recruit participants. The main cost to snowball sampling is that participants are recruited through known social networks, thereby sacrificing a more random sample since respondents are likely to have similar sociodemographic characteristics.

The sample consisted of 38 female veterans living in Chicago, ranging in age from 23-63 years old. The sample was comprised of 31 African American women (82%), five white women (13%), and two Hispanic women (5%). At the time of the interview, 55% of the participants were homeless. In addition to the individual interviews, we conducted four focus groups comprised of employers, service-providers, female veterans, and male veterans, respectively. Both phone calls and emails were used to recruit employers and service-providers for the focus groups.

Data Collection: Policies and Procedures

This study utilizes a qualitative methodology consisting of individual interviews and focus groups. This method allowed us to capitalize on the lived experiences of veterans while at the same time developing an understanding of systemic issues that impact their transition to civilian life. Many of the women were either homeless, precariously housed, or had struggled with homelessness in the past.

The story of each female veteran was collected through a semi-structured, one-on-one interview primarily comprised of open-ended questions. This method provided some structure, but also allowed the interviewer to follow additional lines of inquiry by adapting follow-up questions related to the experience of each veteran. The interview focused on the following issues: first, we gathered demographic information and data regarding childhood and pre-enlistment histories. Second, we evaluated how the era in which they served and the experiences they had while in the military influenced their current housing status, employment, physical and mental health problems, and overall functioning. Finally, we inquired about their service knowledge and utilization, and past and current needs, both met and unmet.

Each interview lasted between one-and-a-half to two hours. With the written consent of each participant, the interview was recorded and transcribed. The interview process allowed women to contextualize both their experiences and actions, providing a depth and wealth of information. Interviews were conducted using a detailed protocol that consisted of open-ended questions within each topic area, followed by focused, standard probes, such as verification, comparison, and contrast questions. Interviews were audio-recorded and verbatim transcripts were produced for later analysis, following well-established procedures for semi-structured interviews (Bernard, 2000). All 38 interviews were conducted in person at differing locations around the city of

Chicago, including coffee shops, libraries, women's shelters, and participant's homes. Each woman received compensation of \$25 for her participation.

Across the four focus groups, 18 employers were asked to participate with 10 agreeing and 8 participating; 28 service-providers were asked to participate with 9 agreeing and 6 participating; 13 female veterans were asked to participate with 13 participating; 21 male veterans were asked to participate with 23 participating (an additional two men showed up at the time of the focus group). Prior to the beginning of each focus group, informed consent was obtained in writing. Focus groups began with a brief overview of the study goals. Each focus group lasted between one-and-a-half to two hours. Similar to the individual interviews, all of the focus groups were audio-recorded and verbatim transcripts were produced for later analysis. Each focus group had a facilitator and an observer who recorded field notes of the major themes, interactions, group dynamics, and discussions using a standard format (Krueger, 1998). Each veteran who participated in a focus group received compensation of \$25 for his or her time; neither the employers nor service-providers received compensation for their participation.

Analyses

Coding of the verbatim transcripts began by using the individual interview and focus group protocols to establish general categories of codes (e.g., unemployment, military experiences, housing status) while allowing additional themes to emerge. The process of coding proceeded as follows: research staff on the project conducted initial coding and added any new codes to the codebook, thereby making them available for subsequent interviews. The Research Director randomly checked the coding scheme to provide reliability checks. Once coding was complete, a comprehensive written narrative of the coded data was developed representing content themes. This narrative highlighted both areas of agreement as well as differences in perspective on specific issues, thus providing the structure of the analysis.

IV. RESULTS

The following report is organized into four sections. In section one, we provide participant characteristics. In section two, we examine the employment barriers and challenges women veterans confront as they reenter their communities. In section three, we examine post-separation service needs including: employment, housing relationships, and other systemic issues that affect employability. We conclude with recommendations for services that would best meet the unique needs of women veterans as they transition back into civilian life.

Participant Characteristics

The women in this study came from a wide range of backgrounds. Some of them grew up in the projects in Southside Chicago; others grew up on farms in Middle America. Thirteen women explicitly mentioned happy childhoods with loving families. Seventeen mentioned tough childhoods marked by domestic violence, physical and sexual abuse, and homelessness. Five women were ambivalent when asked about their childhood experiences. Our results are consistent with previous research that documents higher rates of childhood exposure to violence and sexual trauma among women with military experience when compared to civilians (Kelly et al., 2011; Sadler et al., 2004; Zinzow et al., 2007). Fifteen women (39%) in our sample were physically abused as children, eight women (21%) were sexually abused, and three women (8%) were both physically and sexually abused as children. Ten women (26%) chose not to answer the question. Twenty-two women (58%) responded 'ves' to witnessing abuse as a child. Only three women reported not witnessing any violence, and nine (24%) did not answer the question. Finally, many of the women in our sample who were currently struggling with homelessness had dealt with similar issues as children. Compared to the national average of one out of every 45 children experiencing homelessness, or 2% of the U.S. population (NCFH, 2009), the rate of childhood homelessness among our sample was much higher at 16%.

Our analysis indicated that two distinct groups were represented in the sample, reflected by vivid differences in the interviews. The different service eras and age groups our participants' represent affected their post-separation needs profiles. Our data support previous studies: women veterans who served post-9/11 in the OEF/OIF/OND conflicts identified education and employment as their primary needs; however, an increased length of time post-separation leads to a broader range of identified needs, particularly employment, housing, mental and physical health, and senior-specific services (Blanton & Foster, 2012; Patten & Parker, 2011). The sentiment that timing dictates both experience and personal outcomes among veteran women was mirrored in the service-provider focus group:

"You have to look at the era when they're going to the military... Desert Storm, Vietnam, post-9/11. You have to look at the era that they went in, the age that they were when they went in, and then when they came out."

Thus, we divided our participants into two subgroups, highlighted throughout the results section: women who enlisted pre-9/11 were on average 46 years, and women who enlisted post-9/11, were on average 27 years.

Post-Separation Barriers and Challenges

Participants were free to answer open-ended questions about the employment barriers and challenges they confronted as they reentered their communities, as well as the services they felt they most needed and wanted. Common needs included: greater assistance throughout the process of separation from service; employment assistance, specifically help to become more competitive in the job market; support to address the discrimination they face as a soldier, as a woman, and when applicable, as an older woman; more comprehensive programs and treatment for mental health issues; and finally, assistance finding adequate, affordable housing and financial assistance when needed. Each of these issues is discussed below.

When soldiers first separate from service, a number of adjustments occur as they transition back to civilian life. One frequently mentioned challenge was the readjustment from the order and routine of military life to the uncertainty of civilian life. The service-providers who participated in our focus group recognize this transition:

"There has to be an active transition period when you're going from being a soldier, a serving officer, to the point where you are allowed to start thinking for yourself. And that is not after you are thrown out, literally, figuratively, into the real world. We have to provide them with the core safety net."

Currently when a soldier transitions out of the service they take part in a Transitional Assistance Program (TAP), a comprehensive three-day workshop where attendees learn how to search for jobs and receive assistance with résumés and cover letter preparation and interviewing techniques. Soldiers are also provided with an evaluation of their employability relative to the job market and receive information on the most current veterans' benefits (U.S. Department of Labor, 2010). However, some of our participants separated before TAP was instituted, and among those who left after it was congressionally mandated in 1991, not all of them were aware that TAP even existed. Among participating service-providers, the general sentiment was that services such as TAP needed to begin earlier, before soldiers begin the separation process, and they need to include comprehensive programs that address more than just employment preparation.

A number of universal themes, independent of gender, presented themselves throughout the individual interview and focus group data collection process. The most frequently mentioned barrier participants confront in their search for employment is a direct result of the poor fit of their assigned Military Occupational Specialty (MOS) with civilian opportunities. A gentleman who participated in the male veteran focus group commented:

"America doesn't manufacture things. To get employed in today's society, you must have an education. You must be trained in a specialized field. Without proper training, without the best education, where are the jobs? The training that you have from the military does not fit the civilian world. You've got people not in the military, fresh out of college, already got training and an education, and they can't find a job."

This lack of specialized training begins with how a soldier scores on the Armed Services Vocational Aptitude Battery (ASVAB), a standardized test soldiers take to determine whether an individual is qualified to enlist in the military. The higher their score, the higher the likelihood that they will be placed in a MOS that would develop specialized skills:

"I was infantry, so for me to come out of the service, out of the infantry and into the civilian world, what was correlating with that? Not too much of anything. So you're not really having trade once you leave the military."

Among our participants, the women who have been the most successful post-separation were placed in a MOS that matched their particular skill set and interest:

"My goal is to open my own automotive shop. [The military] actually helped me realize that's what I want to do as a career, because of the fact that I was doing it every day. Every day there's something new: something broke down, something had to be fixed. And it really showed me that this is what I want to do."

Moreover, a handful of women in our sample scored high enough on the ASVAB to be asked what they were interested in doing. For example, one woman who served in the Navy remembers:

"During boot camp you sit in front of this counselor, it was the vocational piece, and I remember him asking me, 'What do you want to do?' I said, 'Well, I want to be a social worker.' And that's how I ended up becoming a personnelman."

However, not all of the women who scored well on the ASVAB were given license to choose whatever MOS most interested them; rather they were steered towards more gender appropriate positions. In our sample, all of these women were in the pre-9/11 cohort:

"They threw MOS's out there that they felt women mostly choose, 'A lot of females choose office jobs.' I'm like, 'Okay, if y'all suggest it, then I'm guessing this job is good enough.' But if I would have known other jobs, I would have do[ne] something with my hands, not just in the office doing paperwork."

In addition to the poor fit of their MOS, other veterans expressed their frustration with the fact that although their military training meets the required skills for positions in the private sector,

they lack proper credentialing. In order to qualify for specialized civilian positions after they separate from service, some veterans need to take additional courses to become licensed. When asked whether she would need a license to do the same communication job she did as a Marine, one participant responded:

"I'd need several licenses, like data network designs, voice network designs. I had a lot of really good training in the military from the same people that would license me in the civilian sector, but we never got the license. [Laughs.] So I'd have to go back through that training. [Do you know roughly how expensive it would be?] My god, it's super expensive! I did a training with [omitted], and the licensing that we would get through them would be like \$2,500 and it's not even the ultimate license you need, just one of them. I was like, yeah, that's not going to happen."

Participants from the employer focus group also recognize that the military training a soldier receives in order to perform her MOS often does not provide the proper certification and licensing required for many civilian positions:

"Something as simple as a CDL- you drive the same trucks our drivers drive every day and still need to get [a] CDL in order to drive a truck down a street. The post 9/11 GI Bill is opened now to licenses and certifications. They've actually reinvented the GI Bill where you can take less credits and still receive a stipend. You can get certifications, like the CDL certifications and such."

Unfortunately, modifications made to the GI Bill only benefit soldiers who enlisted and/or served after September 11, 2001.

An advocate for disabled veterans who participated in the employer focus group brought up the issue of skill translation and a general lack of understanding among employers as to what specific skills veterans possess:

"We have the ear of the business community on employment issues and one of the things we hear has to do with translation. In other areas we would call it 'job readiness.' I think it's interesting that you can come back with all of the qualifications to be an X-ray technician, but without the civilian license for it, you're not. I don't know if [company name], for example, offers training programs and credentialing for promising candidates so that they can achieve both at the same time, or whether that even makes sense. But in answer to your question, the thing that I hear has to do with translation, In resumes, how to translate all these acronyms into things that make sense to the civilian community?"

The above quote highlights the difficulty many veterans have translating their skills on their resume in an accessible manner for civilian employers to understand. One of the companies that participated in the employer focus group mirrored this sentiment:

"As resumes come in, we as veterans understand exactly what we're looking at and what we're looking for. Unfortunately, many people out there will look at a military resume and not have a clue what exactly they're seeing, so they're getting discarded. It's not being translated correctly."

Another common theme relates to the resentment soldiers often feel at having to start at the bottom of the proverbial ladder in a new work environment:

"This is part of our own fault- in the military, we've lead quite a few people, have a lot of responsibility, and expect to lead. I think a lot of veterans come back, both female and male, and they expect to be in a leadership role. A lot of them are surprised when they start applying for positions- they're not looked at for leadership roles, they're looked at for entry-level positions. It's a shock to them, a slap in the face."

The expectation of leadership has led many participants to feel as though their military experience was not being given the proper credit or respect that it deserves:

"I found that a lot of places want the experience of people in the military- that leadership, that discipline, but they don't want to pay for it. Basically, you've got five or ten years in the military where you got all this experience, and they want to pay you the entry-level wage. You can't have both. If an employer wants that experience, they should pay for that experience. They're not recognizing the benefit that veterans bring: the experience most of us have had, deployed, that no one else can really understand. We bring experience with pressure and the ability to overcome to any job, not just combat."

While others felt that they were being overlooked entirely for positions because their years in the military rendered them overqualified:

"When [I] tried to look for a job, people would always say, 'You're overqualified.' That was one of the biggest issues I had over the years- I was overqualified. How can you be overqualified? 'Hey, you got too much experience. You already know how much you worth, so we're going to find somebody we can give minimum wage.'"

Furthermore, an individual's military experience creates a conundrum for veterans who have less education to begin with:

"I didn't have a degree, but I had all this military experience and I was still serving in the Guard. I was in this grey area when you apply for an entry-level position- they look at all the military experience and they say you're overqualified. But you can't apply for anything above entry-level because you don't have a degree yet. It was very frustrating-you're trying to do an entry-level position, but you have four years of military experience and you've been deployed to combat zones. By the time I finally got that degree to push me above that grey area, we were in such horrible economic times that nobody could get a job, everybody was losing their job. Just my luck."

Another recognized impediment for veterans in their search for employment is their advanced age and subsequent life-course disruptions that resulted from time spent in service:

"I think one of the reasons vets are at a disadvantage is because when you join the military, it's an interruption in your natural progression from your education, your vocation, to entry-level experience, to higher-level experience. So by the time they get out and are looking for civilian employment, unless their experience in the military directly translates to a job in the civilian sector, those vets will be starting at zero, when their counterparts have four or eight years of experience over them."

Post-Separation Service Needs

i. Employment Resources

In spite of the aforementioned barriers and challenges, most participants have made use of every resource known to them in their search for employment- job fairs were among the most common. However, the majority of women, particularly those who served pre-9/11, had similar responses when asked about the efficacy of job fairs:

"[I] went three times. Most employers are really looking at people with a college education, bachelor's degrees. What about regular people like me? I didn't finish school. I had a bad, you know, run of life. You get people looking for college graduates and that cancels me out automatically. I go from table to table. I just crawl away, embarrassed."

A participant who is now employed with an agency that serves veterans observed:

"I don't think word gets out enough. When they take place there are employers, but they have a lot of service organizations that offer help with résumé writing and interviewing skills. But a couple of them have been really poorly organized, and that's frustrating for those veterans that do show up. One that was held in May had a large number of veterans

show. They hired nine on the spot and a couple of them had follow-up interviews. It is fantastic, a few of them were on the brink of homelessness, if not already there. But when you think you had a hundred and something veterans come through and that was all that were able to get a job... I know some of these organizations are looking for certain skill sets, and if they don't match, they can't hire them. That's understandable, it's just frustrating. I don't know what they could do differently to make it better. I just wish there was a way to get the word out because wherever these veterans may be looking for employment, for whatever reason, those job fairs are not coming across their radar."

One of the focus groups was comprised of concerned employers in the Chicagoland area who are committed to helping veterans in their search for gainful employment. They provided their perspective, weighing in on how important it is for veterans to be ready to enter the workforce:

"When people come back from the military, there is a transition period in which they have to be ready to come to work. Now for a company like us, we do some events around the country and we're really getting, probably out of thousands of candidates, we're getting 50 or 60 who attend the event who really, quite honestly, have done pretty well for themselves. And we, as companies, have to have them ready to start working."

Another frequently mentioned method that has proven successful for some participants in their search for employment has been their strong social networks. These networks are recognized as a powerful mechanism for finding employment when jobs become available. During the employer focus group, a veteran participant articulated the important role of networks to aid not only veterans in their search for employment, but also employers as they search for quality employees:

"[Employers] don't know where the veterans are. [They] want to hire them, but [they] don't know where they're at. Every time there's a job opening, we blast it out to all of our buddies because we know who are looking for jobs. If you want to know where the veterans are, ask a veteran, ask people who are still in. [Omitted] is still in the Reserves, and he's got tons of friends who are looking for work they can't find. And these are guys with Master's degrees, Doctorate degrees, you name it."

Although this particular company is looking to hire more veterans, they are looking for veterans with a specific skill set that many of the women who participated in this project did not possess. Additionally, the employers expressed their need to hire employees who will be an asset to their company:

"When they come in here to work, they've got to be able to do their job. They've got to show up every day, they've got to do their job. We'll help them, we'll mentor them, we'll

do everything we can, but they've got to be ready to do the job, no different than any other employee. Now, we provide accommodations, we'll go the extra mile for any of these individuals. But they've got to be ready to accept their piece as well. All of us need to do better."

ii. Employment and Discrimination Issues

At the time of data collection, 23 women (61%) were currently seeking employment. Six of the 23 were employed but seeking other employment, due either to underemployment or because they were unhappy with their jobs. Twenty-two women (58%) were unemployed at the time of their interview. Many of the women expressed frustration with the difficulties they faced in their search for employment. When asked how they felt about the fact that female veterans were having such a hard time finding employment, one woman remarked:

"Oh, that's really surprising. We're always told that our military experience is an asset, shows them you're a team player, that you're good under pressure and employers will see that and want to hire you more."

The fact that there seems to be a disconnect between what they are told before separation and the reality of the job search process led some participants to feel disenfranchised or lied to. Other participants felt that veterans were at a disadvantage because of the negative way soldiers are depicted in the media. When asked whether she thought employers make assumptions about veterans when they apply for jobs, one woman responded:

"I think they do. I think they make negative assumptions about veterans. They think we're all whacked out and crazy and have PTSD and we're going to flip out any minute, just because of the way the media portrays a lot of the issues that current veterans have. And then we have the whole Vietnam era veteran who got lost in the shuffle, fell through the cracks. It's not an accurate perception. Even veterans that I know that do have PTSD, they're highly functional individuals. They can manage that, they can get better, and they can be just as valuable in the workforce as any other worker, if not more so. And I don't think enough education is being given to employers about the value of hiring veterans."

Pre-conceived notions about veterans can also result in discriminatory hiring practices:

"I started applying for the VA. It took almost two years and once I got in, I heard a terrible, terrible rumor. I've got all this experience, I'm a veteran, and you say you want to hire veterans. I heard years later from the chief, she was a veteran, too, in the Air Force, and she says to me, 'I didn't understand why we couldn't hire any veteran social workers, so I asked the supervisors why and one told me that military folks is too militant,

too dogmatic, too difficult to work with.' Their thinking that way gives every civilian employer the right to think that way."

Another frequently cited form of discrimination participants have had to confront is gender discrimination, particularly among women in male dominated fields:

"I tried to get a job as I was coming out of school- transmission repair, rebuilding it and repairing it. I went with my transcripts, showing that was my strongest class. The manager basically looked at me like, 'What are you doing here?' When I talked to him he was like, 'Well, I don't know, 'cause this is... you're really little, and we don't know if this would be a good job for you.' I'm like, 'Well, I can rebuild it. If it comes out of the vehicle and it's on a table, I can tear it apart and put it back together.' He looked at my grade, saw that it was an A, but he told me, 'I'm sorry, I can't help you.'"

A female veteran who participated in the employer focus group mentioned a different manner of gender discrimination in the workplace:

"Transitioning from the military world into a corporate world, it's two different worlds and I don't think that soldiers are being prepared for the differences in culture. I can give a specific example: the company I worked with before had a female that had been in the Marines for 20 years and was hired as a manager and supervisor in a parts distribution center. Everybody complained about her. They said, 'She's too mean, she's too strict.' She was just not prepared for the cultural differences in a business world. Yes, she was getting things done, but they said she had no empathy. And when you talked to her, she was like, 'Look, I'm not used to people whining and complaining. When I ask them to do something, I expect them to jump and don't ask questions.' But that was [military] culture. I don't think people are prepared for what they're walking into."

The above example reflects how in spite of the gains women have made both on and off the battlefield, they are still held to a certain standard of behavior. It is not gender normative for a woman to be "hard" or "mean" in the civilian workplace, however for a woman to be "soft" in the military would decrease the likelihood of advancement and would perhaps lead to other issues. These cultural differences are profound and permeate both the military and civilian sectors.

Another type of discrimination participants confront stems from their dual status of veteran and woman. When asked her reaction to the disadvantage women veterans face in their search for employment, a 28-year-old participant in the process of earning her Master's degree replied:

"I agree, definitely. A lot of males, both active duty and National Guard, have a better advantage at getting employed. I struggled more, especially coming off active duty... I feel like more merit is awarded males for serving. Maybe it's because there's the preconceived notion that they're combat-oriented versus a female, but that's really not the case anymore. We're on the front lines. We are in combat. We may not be in the Special Forces, but we are still out there and we deal with a lot of the stuff that the average male has to deal with and then some. Maybe employers award more merit to a male GI than a female GI."

Participants also mentioned their suspicion that some of the employment discrimination they face comes from civilians, "I feel like I have to water down what I've done. If I don't, then the HR person feels threatened because I might have a little bit more of something than she or he has." Thus, some veterans opt not to share their veteran status with potential employers:

"It depends on the job and the culture of the company. If it seems relevant for the job, then I'll put that in there. I can call myself a communications manager, they don't need to know that telecommunications company was in the military. And I've learned how to word it, depending on where I'm sending my resume. But I don't always put it on there."

However, this method for averting discrimination does not work as well for veterans who spent a considerable amount of time in the service:

"I've never kept it completely off. Somewhere in there I have to account for 14 years of my life. But I've tried not to highlight it- it's down with my education and experience. Got a college degree at this school, and oh, I happened to be in the Marine Corps for 14 years. So yeah, I have to account for a big chunk of time, and that's a problem when I'm looking for work."

The other particularly pervasive form of discrimination many of the pre-9/11 cohort report experiencing as they search for employment was age-related:

"It's been very difficult. I have worked in the federal government as a GS13, which is equivalent to a lieutenant colonel's pay in the military. I've interviewed for jobs making way less than what I should make and haven't gotten those. As a lawyer, I've interviewed for paralegal jobs and have not gotten those, and I cannot understand, for the life of me, why not. All I can think of is age, age discrimination."

Another woman who was recently laid off from her job remarked:

"I think about being older now. That's going to be difficult. I might not make the money I was making. I might have to go back to the bottom of the pits. I don't want to keep starting over."

A few participants acknowledged the existence of additional barriers in their search for and ability to maintain employment. One woman recounts her past criminal and substance use issues and reflects on the negative impact they have had despite her excellent record in the military:

"I tried to rob a bank with a starter pistol and the bank was closed. My criminal history, my drug addiction, not having permanent and steady, full-time employment. I have a fear of, 'Oh my god, am I gonna make it this time? Are they gonna hire me?' I get depressed before I don't get called. I feel like I'm not gonna get hired before they don't hire me. And that's depressing in itself, to go to a job and fill out an application knowing they're gonna turn around and, well, right there your criminal history, knowing the gap between my jobs and the things that I did."

Another woman lost her job after her employers discovered her past criminal history:

"I got laid off because I applied for a position that myself and a couple of other veterans helped to create. But because of the thing on my background, they basically were saying I could no longer work. That broke my heart."

iii. Situational Factors

Situational factors, such as the economic downturn, impact everyone- veterans and civilians alike- in their search for employment. As a result, some of our participants were more inclined to settle for anything as long as it would pay the bills:

"It's hard right now for a lot of people. I've been out of the job market so long... Right now I would just take anything... It probably wouldn't be satisfying because it wouldn't be something that I want to do, but I would do it because financially I need it."

Other women, particularly in the younger cohort, recognized that their ability to settle is a direct result of the support they receive elsewhere (explain further):

"I was in school and decided to start looking for work in a field where I could continue my studies. I couldn't find anything, so I worked at a gym, at a police department, at a library- everything except for something in my field. I took them because I needed to get some civilian work experience. The current job I started as an unpaid intern, and that's

how I managed to get a paid full-time position there. But if you can't afford to work unpaid, it's kind of hard."

The combination of a tough economy and lack of an education and/ or transferable skills have led many veterans to struggle with underemployment- either the inability to find a full-time job or a full-time position that does not pay enough to make ends meet:

"There's really no jobs out there, and if it is, you have to know somebody that's going to pull you in directly. And the rate- I can't work for \$8.00 or \$8.25 or \$8.50. What's that going to do for me when the cost of living here is so high?"

One participant who was employed remarked, "It's not where I want to be. I do overtime, so it's like \$700 every two weeks. I'm there collecting a check, but I don't feel like, 'Oh, I like my job, I love it, I want to be here."

While underemployment is problematic for everyone, those troubles are compounded for single mothers solely responsible for their children, "By the time I paid the babysitter, there was nothing left."

One way to address the issue of un- and underemployment is through education and training designed to develop specialized skills. However, barriers such as insufficient finances can, and have, held many of our participants back. While all veterans qualify for the GI bill, the monetary amount one receives varies depending on the era in which they served:

"Financially I can't afford just to go to school. I'm going to have to find something to do that's at least part-time. I would love to be able to go to school full-time and just get it done, there's no way I can do that. I don't have that beautiful new GI Bill. [Laughs.] Wrong era. I didn't come along at the right time."

Furthermore, the dearth of reliable and affordable childcare presents an additional barrier to return to school, particularly for single mothers:

"I can't go back to school to get my credentials because I have no one to watch my kidsit's too expensive. Yes, I do have the skills, I'm motivated, I can do it, but I can't afford childcare and I can't have a job for the childcare because I don't have the credentials."

A participating service-provider mirrors the same conundrum:

"That does seem to be the dominant theme in the conversation, in that they have childcare needs during the week and can't find the time to gain employment, so they're

utilizing more services like healthcare because they are underemployed and they can't get those benefits and services."

In addition to presenting a barrier for returning to school, having children also complicates the search for employment:

"I remember going to an interview and they seemed genuine. One of the guys was an Army vet. It seemed to be going great. After I left, they hired somebody. I did mention my kids. I know I don't have to. Next time I'm not doing that. I mentioned that they're older and less dependent, I thought that would be good to mention. I don't know why because that's one thing they caution against- you don't have to say anything about your marital status or how many kids you have."

Furthermore, taking time off to raise children results in gaps in one's resume. This can be a deterrent when trying to re-enter the work force. While not specific to only veterans, being a mother and raising children is often a barrier for women trying to enter the job market or progress in a career. The female veterans in the focus group echoed this sentiment.

"It seems like the longer you're out of the game, the harder it is to get back in. I don't know how true it is, but classifieds say if you've been out of work for longer than a year, don't even apply. That doesn't sound right. I mean, it would seem like you would have more drive. That's a different kind of discrimination."

Another inherent difficulty for mothers, particularly for single parents, is what to do when your child is sick. The below quote came from a service-provider who recognized the importance of a flexible schedule to allow veterans who are mothers to care for a sick child and receive any ongoing care they may need as a result of their military service experiences:

"Mothers, military females, once they get employment, if they get it, may need time off to care for not only their self, she has to care for kids, too. How many employers are going to be understanding of the time away? Will she be allowed to work from home or come in late, have a flexible schedule to meet her appointments at VA, if that's where her benefits are coming from, and the childcare needs?"

One mother recalls her inability to work for over a decade due to an extremely ill child, "My middle son was a chronic asthmatic, so we stayed at the hospital for his first 14 years. I was on aid then." While another young mother missed her shift at her current place of employment the day of the interview:

"Today I was supposed to be at work, but my son is sick, so he can't go to school. My brother is at home right now with him. That's okay for like an hour or so, but not the whole day. So I have to take off work. And you don't go to work, you don't get paid."

iv. Physical Health Issues

Physical health issues are an additional concern that often affects employability for civilians and veterans alike. This was reflected most strongly among older female veterans, "I started going on interviews with my cane. 'Why do you have the cane?' and, 'Okay, we'll call you.' Never got a call." Physical health problems also affect younger women injured during service. One woman from the post-9/11 cohort recalled her reluctance to seek treatment for fear of being ostracized from her fellow soldiers:

"[My back] got worse because I hated going to the [Medical Center]- I would just suck it up. When I did get hurt, my superior sergeants did tease me. It made me not want to deal with it and it escalated because I didn't get it taken care of fast enough. Trying to be hardcore and trying to keep up with them and not having them tease me, I ended up making my situation worse. They're still in and I'm out now."

Now that she was back in Chicago, she had been struggling to find a job:

"I did go back to talk to my boss. I want to focus on school and at least do part-time. He was willing, but when I told him that I hurt my back, it changed. He was like, 'Well, you remember how heavy things are over there.' And I'm like, 'Yeah, but I'm pretty sure you can put me somewhere I don't really have to lift a lot of heavy things, and I could always ask for help.' He hasn't gotten back to me yet. He told me, 'I'll see what I can do.' ...I know that I'm limited now, obviously, because I had back surgery, but knowledge-wise, I'm very technical."

Another women talked about how much she loves to clean, but when asked what she would need to do in order to make this career option a reality, she replied:

"Be born again. I'm too old. I don't feel like doing nothing now. I gave up. I got hit by a car, my leg hurts. And I've got diabetes now, hypertension, emphysema, you know, and I'm blind in this eye. Can't see you. I have all these physical issues now, and I'm angry. I should have been working. I shouldn't have been an addict. I'm angry at myself, I'm angry at the workforce for looking at my past and not giving me a chance for a better future."

In addition to her physical health issues, she also has a criminal history that has impeded her efforts in finding a job. Similar to the above woman, some of the older participants are finding it

increasingly difficult to spend extended periods of time on their feet and many do not have the required skills or training for office jobs. One woman who is partially disabled is struggling with a tough decision:

"I'm in an organization called Disabled American Veterans, DAV. My counselor there mention[ed] what they call unemployability. Unemployability is when you take your disability and you state it as unemployable, I will never work again. I was swaying towards that somewhat, 'cause nobody was hiring me.'

The issue is that she wants to work, she just hasn't been able to find an employer willing to hire her due to her physical limitations; however, if she takes the unemployable route, the label will be irreversible.

v. Mental Health Issues

When they transition home, veterans need support in many facets of their lives. Mental health issues, such as PTSD and depression, in conjunction with the increased likelihood that women veterans might suffer from bipolar disorder and schizophrenia, create a need for integrated services and assistance in finding and maintaining gainful employment. Similar to civilians with these problems, finding work can be very challenging. The most common mental health issue reported by participants was PTSD: 40% of the pre-9/11 cohort reported a diagnosis, compared to 13% in the post-9/11 cohort. One pre-9/11 veteran recently diagnosed with bipolar disorder and PTSD explained:

"The fact that I have been diagnosed slowed me down a lot. Being put on medication affected me. It had major side effects. Then my heart condition. I'm older now. The knowledge is still there, it's just gradually bringing it back out... Things come and go to me and I, sometimes I have a memory lapse and stuff, and I think it's the PTSD. I either start talking too fast or I feel rushed and I have to kind of pull myself back to wind down."

At the time of the interview, she had been homeless for over a year, continuing a trend of on-again-off-again homelessness dating back to her childhood. Much of her interview was similar to the above quote. She would begin to answer a question and get so worked up and distraught she would forget what she was talking about. It would seem that finding and maintaining a job is far less of a concern for her than providing stable housing and the mental health and medical assistance she needs. In another part of the interview:

"You know how it is if you scare someone, how they kind of jump back in their self? And they're going to be scared to come out again because, you know, they've either been

traumatized or, well, what's the use of coming back out there again? The same thing is going to happen to me... But I know I'm jumping off the subject, so I'm trying to get back to what happened to me. I went out and I looked for a few jobs, and I wasn't as organized as I was before."

Even after treatment, mental illness can continue to create emotional barriers that impede veterans in their search for employment. A service-provider explained:

"We have a community mental health program and we're finding that people are coming in with some pretty severe mental health disorders. By the time they are at a point in their recovery where they're employable, they've been out of the workforce for so long that they're fearful of going back into a traditional work environment. That's a big emotional barrier there."

Furthermore, it is extremely difficult to explain to potential employers that unaccounted time on a resume is due to treatment for mental illness. The service-providers continued:

"Lately, more people come to us for services who have degrees—advanced degrees. Once I get to know that veteran, the underlying issue was mental health. They may start medication, they may be on and off of it. The medication may not be working well."

One method service-providers implement in an effort to encourage veterans to seek help is to eradicate the stigma many already feel for having a mental health issue in the first place:

"One thing we're trying to aim for, because of the high stigma, is to change the language around issues related to someone's military experience. Maybe half of the vets are self-identifying as having mental health issues. I think a prevention model is important for female veterans whose symptoms aren't surfacing right away, but are having problems that could lead to or manifest as mental health issues eventually."

Certain experiences while enlisted can have lasting effects on the mental and emotional functioning of veterans post-separation. According to one service-provider:

"We see trauma that impact[s] mental health and ability to maintain employment, such as military sexual trauma and domestic violence. We've seen a fair amount. That causes a lot of difficulties."

Among participants who experienced some form of MST, many attribute the experience to their difficulties finding employment:

"I didn't want to be around males. Who am I to go into a job and say I don't want to work

with males? So I had to be strong enough that, whether there's males or not, I can do it. I had a big resentment of all males."

Furthermore, maintaining employment while struggling with PTSD is a challenge:

"When I got out the military in '82 I was totally depressed. First of all, I couldn't believe that I ended up pushed out the military when I was the victim. When I came back to Chicago, my family tortured me, 'Oh, you didn't even stay the whole four years. You must have did something wrong.' But I'm too ashamed to talk about what happened, 'cause they wasn't going to believe me. I went to work directly after and you know what, the first few jobs were nothing but sexual harassment. I ended up trying to commit suicide that third time. I shut down after that. I was in the hospital for maybe a month or six weeks. My family didn't understand."

Over time she was able to find employment, but maintaining a job continues to be a struggle:

"I was good for five and a half years, but not on the same job. Always a trigger takes me back. I'll be ashamed when I go to a mental hospital or a mental ward and I don't want to go back to the same job."

vi. Housing and Supportive Service Needs

To better prepare and assist female veterans in their search for employment, several other interrelated issues need to be addressed. Stable housing is critical. At the time of the interview, 22 of the 38 women were without permanent or stable housing, 12 of whom had been homeless for over six months, while eight had been homeless or living in shelters for over a year. Service-providers and veterans were in agreement that other interventions including the search for gainful employment until the issue of precarious housing and literal homelessness is addressed:

"I think first of all the stability of where they're living every day, where they go and lay their head. They're concerned about, 'Where am I going to sleep at night? How can I worry about a job [when] I have to worry about where I'm going to sleep? If I'm in a shelter, I have to leave to get there by a certain time and stand in line to get a bed.' So stability."

One woman expressed her frustration with how it "Is a tough thing when you're trying to find a job, if you don't have an address on your resume." Although for some participants, having a job does not necessarily mean they have a home, "I was working two jobs. So financially, it was just that I couldn't put it together. Just couldn't put it together."

In addition, providing comprehensive daycare is essential, particularly for single parents, as is transportation assistance for women who are unable to afford the cost of public transit:

"Most of the jobs have moved out to [the] western suburbs. If you don't have a car, it's hard to get to those jobs because a lot of them are not on public transportation, and even if they are, that means you have to be leaving out at 4:00 in the morning just to get somewhere by 8:00, to make sure to be on time. So that's going to add four hours to your day. [So you have a 12-hour workday instead of an eight-hour workday. I can see where that would be a problem, especially if you have a son.] Mm-hmm."

Basic financial literacy and life skills were also mentioned:

"Some of these women might have joined the military when they were 17, 18. They have gone straight from their parents' house into the military. They have lived in the barracks. You don't have to pay rent, you don't have to pay for your food, you don't really have to pay for your clothing. So these youngsters are going into the Army, everything is taken care of, the day is planned for them from the time they wake up 'til the time the lights are out, and then you are throwing them out into the world, sometimes with a child or two. Supportive services are in place to meet the needs of veterans; however, poorly coordinated services and organizations has resulted in a confusing and difficult system to navigate. Anecdotal evidence collected through the Chicagoland project suggests that female veterans are often unaware of the benefits available to them and are confused as to where to go for assistance in the first place:

"I think at this point I've been around the Chicago system enough... if you get caught up into too many organizations, they're just going to give you the run around, and you're going to end up just going in circles for a while before you actually get established."

It is essential that veterans with medical and mental health needs be given special assistance in their attempt to find gainful employment.

V. DISCUSSION

The goal of this study was to examine the unique struggles women veterans experience while transitioning back into their communities post-separation from the military, and in their attempts to find stable employment. Four themes emerged from the analysis of the literature, interviews and focus groups. First, it is clear that women veterans are struggling in many facets of their lives including their inability to find gainful employment. Second, transitional services need to be expanded to address credentialing issues and assist with job training. In addition, job

assistance and supports are needed to help veterans manage systemic employment challenges related to discrimination and a difficult job market; and finally, housing stability and improved, gender-specific services are critical to address challenges faced by female veterans. Below we outline suggested strategies to assist veterans with their transition from the military into stable civilian employment. Though not an exhaustive list, we discuss various exemplary employment program models. While most of these programs are not specifically targeted toward women veterans, they highlight the need to develop increased knowledge of gender specific issues and adapt program strategies to meet the unique needs of women veterans.

Suggested Strategies

Employment issues cannot successfully be addressed if our veterans do not have access to adequate, affordable housing. For any individual without a home, finding employment is challenging. When children are involved, finding employment while homeless is even more difficult. A homeless mother's primary focus is finding a safe place to stay for her family; making it difficult to also search for, obtain, or maintain a job. Currently, various VA programs and benefits are in place for homeless veterans that have proven highly effective in helping them develop residential stability and self-sufficiency. One example is the HUD VASH program. As described by one 31-year-old veteran with a young daughter:

"I'm in the HUD VASH program. So it's a veteran Section 8. The program is actually to try to help you to be stable on your own. But if you still need the help after two years, they'll help you. My goal is to have a stable job so I can be on my own and give the voucher to someone else, because once you establish something, they'll pass the voucher to someone else that might need it. So that's my goal, to be stable enough so I can pass the voucher to someone who needs it, too."

In general, younger female veterans are less likely to take advantage of the services provided by the VA and other veteran organizations. However an increasing number of young female veterans are beginning to utilize these services. Increased outreach efforts targeted to this younger cohort might be helpful to improve service use of VA benefits and supports by female veterans:

"Some of the women I have seen in my support groups and our employment readiness workshops have been the younger veterans. But it's recently that we've seen them start to come in and ask for services. We have more of the younger veterans returning home and sometimes in the beginning, when they return home, they think that they're okay, that they don't need help, and so they try to do some things on their own. They might get some support from family and friends. And it's a little bit later that they decide they need some

additional support from other resources and agencies, and then they come in saying 'Can you help me?'"

Once veterans are housed, it is often effective to connect them with other kinds of programs and supportive services to aid in their adjustment and search for gainful employment. For example, the Department of Labor's (DOL) Transition Assistance Program (TAP) identifies an individual's unique needs at the time of their separation from service. In partnership with the Department of Defense, Veterans Affairs, Transportation and the DOL, the TAPs provide information to service members 180 days after their separation. This program offers three-day workshops that provide information about job searches, resume development, interviewing, job training, and decision-making. Service members with disabilities are offered the Disabled TAP, which also offers help determining job readiness and special needs.

For some soldiers, the GI Bill supports veterans in getting proper credentialing of their military occupational specialty or in a new field, or pay for schooling. For example, program models similar to the McCormick Veterans Employment Initiative provide a comprehensive array of services for veterans seeking work. Comprised of a consortium of social service agencies, researchers, advocates, employers, and educators committed to coordinating services and assisting veterans with job training and placement, this initiative supports veterans in the workplace and on college campuses. In addition, the program also provides support for employers and facilitates peer mentorship (Social IMPACT Research Center, 2012).

Another example of a program model that supports both the job seeker and the employer through comprehensive services delivered in a dual consumer model are transitional jobs programs. St. Mary's Center for Women and Children's Women@Work Plus program is an example of a transitional jobs program aimed specifically at workforce development for homeless and lowincome women. This model consists of three components: 1) the first component, Technical Training and Education, identifies employers interested in establishing partnerships and develops a curriculum based on input from participating industries; 2) the second component, Employment Preparation and Placement Services, helps participants develop "soft skills", advises them about job placement, and provides employment-related support after graduation and; 3) the third component, Complementary Social Services, includes referrals to remedial programs for unqualified applicants, individualized case management, transportation, housing and childcare support to enable program completion, and a stipend during training (Social Impact Research, 2011). Although this transitional jobs program was developed for civilian homeless and low-income mothers, it has wide applicability for veterans. Adapted to meet the needs of female veterans, transitional jobs programs such as this would help veterans train for a new industry specific position, and support employers who wish to hire veterans.

Specialized services are also necessary to address the unique needs of women veterans with a good work history suffering from PTSD. Studies conducted at the VA's National Center for PTSD have found that in general, when women veterans become homeless, their mental health problems are more severe than their male counterparts, and these problems most often stem from trauma (Edwards & Martin, 2008). An effective method to assist these women in their recovery from PTSD and their transition back into the civilian world are well-coordinated mentorship programs. One service-provider shared how her agency already has a mentorship program in place:

"We use peer mentors in our programs and we have found that it goes a long way in terms of instilling the hope that things can and will get better at some point. And they can just communicate in a very different way than professional staff can."

Some veterans require more intensive programs that address complex and interrelated housing, service, and health needs. One such example is Critical Time Intervention (CTI), a time-limited case management model intended to prevent homelessness for individuals with mental illness following discharge from hospitals, shelters, prisons, and other institutions. The purpose of CTI is to strengthen an individual's connections to services in their communities, strengthen their relationships with family and friends, as well as provide emotional and practical support throughout the transition period from the institution into the community. Adapting CTI for use with female veterans struggling with an array of challenges post-separation could be an effective and innovative method to address employment and homelessness among female veterans.

Finally, for disabled veterans, The Department of Veterans Affairs also offers the Vocational Rehabilitation and Employment Vet Success Program. As authorized by Congress, this program is targeted towards veterans with service-connected disabilities who are unable to work immediately upon separation due to their injuries. This program provides rehabilitation evaluation, vocational counseling, rehabilitation planning, job training, and an array of supportive services.

Although these programs have had considerable success, in general, they do not specifically target the unique needs of female veterans, especially those with children. As described in this report, women veterans' experiences differ considerably from their male counterparts. Existing VA, employment, housing, and support program models should be adapted to meet the unique gender, age, and service era issues faced by women veterans in their search for employment, supporting their transition to satisfying, and self-sufficient lives as honored civilians.

VI. Conclusion

The military is changing as an increasing number of women enlist and serve their country. The tragic events of September 11, 2001 led to the U.S. involvement in Operation Iraqi Freedom, Operation Enduring Freedom, and Operation New Dawn, where women service members have proven themselves to be indispensable. The changing circumstances evolving from these wars has brought the first opportunity for women to regularly deploy and engage in combat with their male counterparts, effectively increasing their visibility both in the media and among the general population. As these women separate from service and reenter their communities, the transition home is challenging. Furthermore, this increased visibility has shed light on the struggles their predecessors have had and continue to face. The Chicagoland Female Veterans project is an attempt to spotlight the unique needs of our female veterans so that effective interventions can be developed and tailored to ease their transition home and help them obtain gainful employment.

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