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## The Space in Between: An Exploration of the Transition From Military Service to Life as a Homeless Female Veteran

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The Space in Between: An Exploration of the Transition From Military Service to Life as a  
Homeless Female Veteran

By

Dana M. Howard

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University of the Pacific  
Stockton, California

2023

The Space in Between: An Exploration of the Transition From Military Service to Life as a  
Homeless Female Veteran

By

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The Space in Between: An Exploration of the Transition From Military Service to Life as a Homeless Female Veteran

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By

Dana M. Howard

## **Dedication**

This dissertation is dedicated to female veterans who served in the U.S. military and to female veterans around the world. We are not invisible.

## Acknowledgments

My gratitude goes to my husband, family, and friends for their support, encouragement, and patience as I pursued this long-time dream. Thank you for listening to me complain, ruminate, and vent about this arduous journey and for cheering me on when I felt like quitting. I literally could not have done this without you!

To people working in veteran support organizations, thank you for all you do for veterans and thank you for taking the time to connect with me and share your thoughts and ideas about how to empower veterans to reach their potential.

I am in debt to my teammates in Cohort 6. Each of you holds a special place in my heart. Thank you for sharing 3 years of your lives with me as we exchanged ideas and challenged one another to learn and grow.

To the faculty and staff at Pacific, and specifically my dissertation committee, thank you for your time, energy, and feedback throughout the Leadership and Innovation program. You have been an integral part of my success in developing my study and creating this manuscript. Dr. Wedding, congrats on chairing your first one!

The Space in Between: An Exploration of the Transition From Military Service to Life as a Homeless Female Veteran

Abstract

By Dana M. Howard

University of the Pacific  
2023

There are 18.2 million U.S. military veterans (U.S. Department of Commerce, 2021) and approximately 200,000 active-duty, reserve, and National Guard service members will become veterans each year (U.S. Department of Labor, n.d.). Before becoming veterans, these military members were performing duties in service to their country (Duty Periods Defined, n.d.). Due to a planned or unplanned event, military personnel must transition from uniformed members to civilian citizens. This transition process can be characterized as disorienting, complex, or difficult for service members as they leave the service (Anderson & Goodman, 2014; Hachey et al., 2016; Keeling, 2018; Zogas, 2017). The congressionally mandated transition assistance program (TAP) was designed to help service members transition back to civilian life (Department of Labor, 2018). Despite support from the TAP, an estimated 33,129 veterans were unhoused in January of 2022, and of this number approximately 10.4% were females (de Sousa et al., 2022). Though the overall estimate for homeless veterans decreased by 11% from the 2020 count, the estimated number of unhoused female veterans increased by 10% (de Sousa et al., 2022). Some research has been conducted about homeless female veterans (Conard et al., 2021; Kenny & Yoder, 2019; Spinola et al., 2020), but not much is known about the space in between military service and becoming unstably housed. This study shares portraits and findings from

interviews with nine female veterans and offers recommendations for improvements in support programs that might help a future generation of female veterans as they leave the military.



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### List of Abbreviations

ACE	Adverse childhood events
AIT	Advanced individual training
ATF	Federal Bureau of Alcohol, Tobacco, and Firearms
AWOL	Absent without leave
C.F.R.	Code of Federal Regulations
eC.F.R.	Electronic Code of Federal Regulations
CNA	Certified nursing assistant
DNC	Dilation and curettage
DOD	U.S. Department of Defense
DTAP	Disabled transition assistance program
ELS	Entry-level separation
ETS	Expiration term of service
GAO	U.S. Government Accountability Office
GED	General education development (diploma)
HFMV	Homeless female military veteran
HUD	U.S. Department of Housing and Urban Development
HUD-VASH	Housing and Urban Development Veterans Affairs supportive housing
IG	Inspector general
IPV	Intimate partner violence
IRB	Institutional review board
ITC	Immunity to change

JROTC	Junior Reserve Officer Training Corps
LPN	Licensed practical nurse
MAC-V	Minnesota Assistance Council for Veterans
MEB	Medical evaluation board
MOS	Military occupational specialty
MST	Military sexual trauma
NATO	North Atlantic Treaty Organization
NCO	Non-commissioned officer
OB-GYN	Doctor of obstetrics and gynecology
OTH	Other than honorable
PD	Police department
PIT	Point-in-time
PT	Physical training
PTSD	Post traumatic stress disorder
QR	Quick response
RV	Recreational vehicle
SGLI	Servicemembers' Group Life Insurance
SGM	Satir growth model
SIT	Success in transition
TAP	Transition assistance program
TBI	Traumatic brain injury
U.S.C.	United States Code
VA	U.S. Department of Veterans Affairs

VFW Veterans of Foreign Wars  
VHA Veterans Health Administration

## CHAPTER 1: INTRODUCTION TO THE STUDY

### **Introduction**

Changing jobs or careers can elicit a broad range of feelings including excitement, optimism, anticipation, relief, uncertainty, insecurity, discomfort, anxiety, fear, panic, depression, and more (Brackett, 2019). For members of the U.S. Army, U.S. Navy, U.S. Air Force, or the U.S. Marine Corps, changing jobs may also include a transition to civilian life. Anyone transitioning from one job to another typically undergoes an adjustment period during which they encounter new policies, procedures, working conditions, corporate cultures, and other challenges that can result in discomfort, stress, and other emotional responses (Bridges, 2016). Personnel transitioning from military service to the civilian sector must adapt to these aspects of job changes while also coming to terms with what it means to no longer be affiliated with the armed forces (Keeling, 2018; Shepherd et al., 2021; Zogas, 2017).

There are 18.2 million U.S. military veterans (U.S. Department of Commerce, 2021), and approximately 200,000 active-duty, reserve, and National Guard service members will become veterans each year (U.S. Department of Labor, n.d.). At some point, due to a planned or unplanned event, military personnel must transition from uniformed members to civilian citizens. This transition process can be characterized as disorienting, complex, or difficult for service members as they leave the military (Anderson & Goodman, 2014; Hachey et al., 2016; Keeling, 2018; Zogas, 2017). The congressionally mandated transition assistance program (TAP) was designed to help service members transition back to civilian life (Employment assistance, job training assistance, and other transitional services: Department of Labor, 2018; Kamarck, 2018). Despite support from the TAP, an estimated 33,129 veterans were unhoused in January 2022; of

this number, approximately 10.4% were females (de Sousa et al., 2022). Though the overall estimate for homeless veterans decreased by 11% from the 2020 estimate, the estimated number of unhoused female veterans increased by 10% (de Sousa et al., 2022). Some research has been conducted about homeless female veterans (Conard et al., 2021; Kenny & Yoder, 2019; Spinola et al., 2020), but not much is known about the space in between military service and becoming unstably housed. Findings from this study provide insights about the transition experiences of female veterans who became unstably housed or homeless at some point after leaving the military.

The transition from military service to civilian life represents a significant lifestyle change which can result in or intensify physical and/or mental health challenges (Keeling et al., 2018; Kintzle & Castro, 2018). Although the transition to civilian life may include stress, anxiety, fear, and/or depression, most veterans find employment, educational opportunities, or a retirement situation, which includes stable housing and food security (Sayer et al., 2014, Vogt et al., 2020). A small percentage of veterans, however, die by suicide, experience homelessness, or become incarcerated at some point after separating from the military (E. R. Edwards et al., 2021). Within this smaller category of veterans, there exists an even smaller subpopulation, which is female veterans who experience homelessness.

Existing literature has uncovered risk factors for veterans who experience homelessness or become unstably housed that include: disability (Robertson & Hayden, 2018); multiple physical or mental health diagnoses (Brignone et al., 2016; Greenstone et al., 2019; S. B. Holliday & Pederson, 2017; Nichter et al., 2022; Wood et al., 2022); exposure to combat environments (Nichter et al., 2022); other than honorable (OTH) discharge status (Gundlapalli et al., 2015; S. B. Holliday & Pederson, 2017; Robertson & Hayden, 2018); substance abuse

(Brignone et al., 2016; Greenstone et al., 2019; S. B. Holliday & Pederson, 2017; Nichter et al., 2022; Robertson & Hayden, 2018); military sexual trauma (MST; Brignone et al., 2016; Nichter et al., 2022); adverse childhood event (ACE; Nichter et al., 2022), unmarried (Nichter et al., 2022), and traumatic brain injury (TBI; Nichter et al., 2022). Data collected in some of this research were largely representative of male veterans (less than 10% female participants; Nichter et al., 2022) or referred to veterans without reference to gender (Greenstone et al., 2019; Robertson & Hayden, 2018). Research specific to female veterans (Conard et al., 2021; Kenny & Yoder, 2019) has suggested MST, mental health diagnoses, and multiple health issues put women at risk for homelessness. For this study, I characterize veterans with more than one of the conditions identified in this discussion as *at risk* for homelessness.

The voices of this at-risk segment of transitioning veterans have been largely absent from the literature. Recent study findings have documented obstacles and experiences of veterans who have reported having a successful transition overall (McCormick et al., 2019; Taylor et al., 2020). These contributions to scholarship on transitioning from military to civilian life provide important insights about the pervasiveness of difficulties veterans face when transitioning, but the voices of those still mired in their transition struggle are not captured. By gathering the stories and documenting the experiences of unstably housed or homeless veterans, scholars can begin to illuminate, with more granularity, opportunities to better prepare at-risk veterans for life outside the military. These findings are beginning to emerge.

In their study findings, Derefinko et al. (2019) identified 10 veterans who reported not having a place to live and 44 being unemployed during their first 6 months of civilian life. In their limitations and future directions portion of the study, Derefinko et al. (2019) pointed out that their study did not include female veterans and suggested the needs of women may be

“dramatically different than those of men during the separation transition” (p. 393). Derefinko et al.’s observations represent two gaps in the literature my study aimed to address: transition experiences of women and veterans who report not having a place to live.

Although there has been scholarship on homeless veterans (Chinchilla et al., 2020; Lucas et al., 2021; Winer et al., 2021), research findings typically have identified conditions (e.g., mental health issues, TBI, and MST) homeless veterans report having versus study participants’ transition experiences. Further, these studies largely reflected the voices of male veterans. Although the U.S. Department of Housing and Urban Development’s (HUD) 2022 point-in-time (PIT) count estimated the homeless male veteran population to be 29,372, a number much larger than the 3,440 women who were counted as homeless (de Sousa et al., 2022), the transition experiences of female veterans are important in promoting equity and developing effective resources for this population.

Although not as abundant as research about male veterans, there has been literature about homeless female military veterans (HF MVs; Conard et al., 2021; Kenny & Yoder, 2019). Conard et al. (2021) described HF MVs as *invisible* and called for additional research in this area. Strong et al. (2018), Harris et al. (2018), and Kate Hendricks Thomas (TED, 2017) even suggested female veterans, in general, were invisible. The idea that women veterans are invisible is consistent with Dodds and Kiernan’s (2019) conclusions that female veterans have been underrepresented in the literature and more research is needed to understand the challenges and successes female veterans have experienced. Like studies with homeless male veterans, a gap in literature appears to exist in making meaning of the space in between military service and homelessness. This inquiry focused on this period after military service and before experiencing homelessness. In the absence of women’s perspectives, transition resources will continue cater to



male veterans. This study aimed to respond to Conard et al. (2021) and Kenny and Yoder (2019) in their calls for additional research with and about homeless women veterans. My hope is that findings about the transition experiences of the nine female veterans who participated in this study provide insights about what resources might improve self-efficacy among female veterans and empower them to create a more stable lifestyle moving forward.

### **Background**

The U.S. Department of Labor (n.d.) reported approximately 200,000 active-duty, reserve, and National Guard service members leave the military each year. This departure from military service is referred to as being *discharged* or *released* from the military, and there are many circumstances under which a service member can be discharged, ranging from entry-level separation (ELS) to dishonorable discharge (Character of Discharge, 2002). Personnel receiving OTH discharges from the military can face significant obstacles to postmilitary employment, which compounds transition difficulties (Bedford, 2020; Elbogen et al., 2018; Gundlapalli et al., 2015; Robertson & Hayden, 2018; Tsai & Rosenheck, 2018). Transitioning to civilian life also presents challenges for military members beyond organizational culture or discharge status.

For someone who has never served in the military, it might be difficult to conceptualize how leaving the military would be any different than changing employers in the private sector. Literature, including the work of Graham et al. (2022), Jaques (2013), Kotter (2008, 2017), and Schein (2019), has described the influence corporate culture has on organizations and their workforce. Some scholars, such as Cooper et al. (2018), Hall (2011), McCormick et al. (2019), Pease et al. (2015), Shepherd et al. (2021), and Tkachuck et al. (2022), have differentiated military culture from civilian culture, citing norms of behavior, rituals, dress, stringent structure, and participation in wartime hostilities as unique to the military.

Military life can include exposure to violence, trauma, and war, which can lead to physical and mental health conditions that complicate the transition process (Kintzle & Castro, 2018, Shepherd et al., 2021). Scholars such as Currier et al. (2019), Koenig et al. (2019), and Schorr et al. (2018) have suggested moral injury from exposure to war-related traumas can lead to mental distress and suicidal ideation among active-duty military personnel and veterans. Moral injury, described as extreme dissonance from violating core moral principles, can occur at the intersection of obligation to follow orders and commitment to behave according to one's personal guiding moral code. Scholars also have identified posttraumatic stress disorder (PTSD), traumatic brain injury (TBI), and military sexual trauma (MST) as conditions common among those who have served in the military (Sheehy & Schwartz, 2021; Yedlinsky et al., 2019). As discussed previously in this chapter, veterans with more than one of these conditions can be at higher risk of experiencing homelessness or becoming unstably housed.

By 1990, military force drawdowns (National Defense Authorization Act, 1990) and public awareness about the difficulties veterans experience after leaving the military had reached such a high level that Congress required each branch of the U.S. military to develop a transition assistance program (TAP) to help service members find employment outside the military (Employment assistance, job training assistance, and other transitional services: Department of Labor, 2018; Kamarck, 2018). The TAP curriculum has changed in the years since its inception and now offers briefings on Veteran Affairs (VA) benefits, financial planning, career transition counseling, and more (Kamarck, 2018; U.S. Department of Defense, 2022).

In addition to TAP support, there are more than 35,000 military and veteran nonprofit organizations offering service members resources to help military members transition to civilian life (Charity Navigator, n.d.; GuideStar, n.d.). For example, the Wounded Warrior Project (n.d.)

provides free assistance to veterans with service-related injuries, Hire Heroes U.S.A. (n.d.) provides free job search assistance for veterans, and Operation Homefront (n.d.) offers short-term critical financial assistance to veterans.

Whether through TAP resources, veteran nonprofit organizations, or their own networking, some service members secure jobs prior to leaving the military (Spiegel & Schultz, 2003). Despite TAP resources and access to a wide variety of nonprofit organizations offering to help military members and veterans, more than 33,000 (estimated) veterans were homeless in January 2022, with an estimated 10.4% who were females (de Sousa et al., 2022). As the number of females becoming veterans marks the fastest growing segment of the veteran population (Aponte et al., 2017), so too does the number of homeless female veterans (de Sousa et al., 2022). The time for creating effective transition resources for our female service members is now. The absence of effective interventions and support for the increasing number of women serving and eventually leaving the military could lead to the continued disproportionate increase in the population of unstably housed female veterans relative to the general unstably housed veteran population.

### **Overview of the Research Problem**

The expansion of military positions available to women has increased the number of women serving, which has resulted in a higher population of female veterans and a greater number of women veterans experiencing housing instability (Montgomery et al., 2019). Due to a planned or unplanned event, they transitioned from uniformed members to civilian citizens. The congressionally mandated TAP was designed to help service members transition back to civilian life (Employment assistance, job training assistance, and other transitional services: Department

of Labor, 2018; Kamarck, 2018). Despite support from the TAP, an estimated 33,129 veterans, 3,440 of whom were female, were homeless in January 2022 (de Sousa et al., 2022).

Many studies have identified challenges and stresses experienced by military service members during and after their transition to civilian life (Derefinko et al., 2018; Derefinko et al., 2019; Castro & Kintzle, 2017; McCormick et al., 2019; Taylor et al., 2020). Although some risk factors and experiences of unstably housed or homeless females mirror those of their male counterparts, these women's needs are different and warrant additional inquiry to determine innovative approaches to interventions tailored to address these needs (Montgomery et al., 2019). Though some research has been conducted about homeless female veterans (Conard et al., 2021; Kenny & Yoder, 2019; Spinola et al., 2020), there appears to be a gap in the literature about the space between discharge and a female veteran becoming unstably housed or homeless. This population is difficult to identify and locate, so not enough is known about their transitions, what led to their situations, or what can be done to help them establish a more stable lifestyle. As a female veteran myself, I worked alongside competent, resolute, and capable military women and wanted to understand the circumstances that can make female veterans vulnerable to becoming unstably housed and what resources or programs might prevent future veterans from experiencing similar hardships.

Current TAP offerings do not include briefings or workshops specific to women. It is unclear whether that is by design, or if it is due to a lack of information about what resources female service members might need as they leave the military. Although I am interested in helping all service members with their transition, I find the homeless female veteran population to be of urgent importance. Gaining a better understanding of the needs of unstably housed or

homeless female veterans could provide valuable information that might spark ideas that lead to adaptive solutions that better prepare military women for a stable lifestyle postmilitary service.

### **Purpose of the Study**

The purpose of this study was to explore the transition experiences of female veterans who became unstably housed or homeless at some point after leaving military service.

### **Research Questions**

1. How do unhoused female veterans describe their transition to civilian life?
2. In what ways, if any, did the support services female veterans received prior to separation from the armed forces help in their transition from military to civilian life?
3. What support services or resources do homeless female veterans currently seek or use?

### **Significance**

Although there is a substantial amount of literature surrounding the challenges veterans have faced when transitioning from the military back to civilian life, this research provides findings about the transition experiences of female veterans who experienced homelessness at some point after separating from the military. Gaining an understanding about the challenges study participants faced after discharge provided insights about the conditions that led to housing instability. Participant perspectives about the TAP also illuminated opportunities for program improvements to help women prepare for transition challenges. Offering the support women need before they leave the military could reduce the occurrence of housing instability after their discharge.

Participants shared insights into which programs and resources helped them overcome housing instability. They also identified barriers to accessing veteran benefits they sought. The

findings from this study add to the literature about unstably housed female veterans and obstacles that exist in accessing benefits and resources. My sincere hope is that this research will become part of a solution set that will empower female veterans to identify and pursue their passions and help them overcome obstacles standing in the way of their success.

### **Theoretical Framework**

To create context on the potential needs of female service members transitioning from the military, this study was informed by an eclectic theoretical framework. One facet of the theoretical framework includes a more traditional approach to transition by considering scholarship involving Schlossberg's (1981, 1984, 2011) transition theory and transition models developed by Bridges (2016) and Satir (Satir et al., 1991). More recently, Kintzle and Castro (2018) and Whitworth et al. (2020) have introduced military transition models to expand scholarship on transition, including concepts more specific to service members. As a collective, this scholarship will undergird my inquiry through its focus on transition as a process. The next lens through which I frame this study is the individual and their human evolution.

The second facet of my theoretical framework approaches transition from a human development perspective. Barrett (2014) and Kegan and Lahey (2009) introduced personal development as a critical factor in the change process. Attentiveness to human development is vitally important in this current study because of the potential relationship between stage of development and ability to transition successfully. Another important dynamic in military transition is the organization's role in this process.

The third facet of the theoretical framework for this study examines the scholarship of Heifetz and Linsky (2002, 2004, 2017) and Heifetz et al. (2004, 2009) on systemic change from an adaptive leadership perspective. Understanding whether veterans are facing adaptive or

technical challenges was helpful in determining whether the TAP was providing at-risk veterans with the support they needed to transition successfully to a stable life after leaving the military. Each of these elements of the theoretical framework provide a distinct perspective from which to view how females transition from military to civilian life. The theoretical framework and its use in this study are explained in depth in Chapter 2.

### **Delimitations**

This study contains some delimitations that restricted the research. The scope of this study was female veterans who became unstably housed or homeless at some point after leaving the military. The aim of this inquiry was to learn about participants' transition experiences, their perceptions about support they received before their discharge, and what resources they used or needed after discharge.

### **Definitions of Terms**

*Active-duty:* Full-time duty in the active military service of the United States, including active-duty or full-time training duty in the reserve component, is referred to as active-duty (DOD Dictionary, 2021).

*Airman:* The term Airman refers to a member, female, or male, of the U.S. Air Force. The Air Force has two categories of Airmen: Enlisted Airmen and Commissioned Officers (U.S. Air Force, 2021)

*Literally homeless:* An individual is considered literally homeless if they lack a fixed regular or adequate nighttime residence (Cunningham et al., 2016).

*Marine:* The term Marine can refer to an enlisted member, a Warrant Officer, or a Commissioned Officer serving in the U.S. Marine Corps (U.S. Marine Corps, 2021).

*Sailor:* Enlisted member or Commissioned Officer in the U.S. Navy are referred to as Sailors (U.S. Navy, 2021).

*Service member:* A service member is a person who serves in the armed forces (Merriam-Webster, n.d.).

*Soldier:* The Army has two categories of Soldiers: Enlisted Soldiers and Commissioned Officers (U.S. Army, 2021).

*Stably housed:* An individual not at risk of losing housing is referred to as stably housed (Cunningham et al., 2016).

*Transition Assistance Program (TAP):* The Department of Defense (DOD) TAP is an outcome-based program that bolsters opportunities, services, and training for transitioning service members in their preparation to meet post-military goals (DOD Dictionary, 2021; Kamarck, 2018).

*Transitional housing:* Transitional housing is temporary housing that can include supportive services to individuals experiencing homelessness with the goal of interim stability and support to successfully move to and maintain permanent housing (HUD Exchange, n.d.).

*Unstably housed:* Unstably housed individuals are currently housed but are experiencing housing instability that prevents them from obtaining permanent housing (Cunningham et al., 2016).

*Veteran:* A veteran is a person who served in the active military, ground, naval, air, or space service and who was discharged or released under conditions other than dishonorable (Definitions, n.d.).



## Summary

Military life is full of experiences, challenges, rules, and structure. Some people join the military upon leaving high school and spend 20 years in the service of their country without interviewing for a job, writing a resume, or deciding where they want to live. The military, as an organization deploys, relocates, and assigns Soldiers, Sailors, Airmen, and Marines to jobs and locations to protect the national security of the United States. In most cases, the service member has little influence in this process, so as they eventually begin the process of transitioning back to civilian life, these decisions can seem overwhelming. Although most service members succeed in their efforts to transition, they still report feelings of stress and anxiety along the way. For a smaller percentage, the transition is unmanageable and after discharge or separation from the military, veterans experience severe depression, anxiety, or other conditions that put them at risk for becoming unstably housed or homeless. As the number of women in the military grows, the number of female veterans and those who experience homelessness after leaving the military also increases. Research on this population of veterans is important for developing policies, resources, and support for these women as they navigate the transition from military service to civilian life. In the next chapter, a review of the literature examines research related to military culture, the TAP, homelessness among veterans, and the theoretical framework for this study.

## CHAPTER 2: REVIEW OF THE LITERATURE

### **Introduction**

Despite an abundance of programs aimed to help, support, and encourage veterans who are transitioning from life in the military to life as a civilian, 33,129 veterans were counted as homeless in January 2022 (de Sousa et al., 2022). Of that number, approximately 3,440 were females. The overall homeless population in the United States, estimated at 582,500 in the same point-in-time homeless survey (de Sousa et al., 2022), is evidence that homelessness is not unique to the military veteran population. Something that distinguishes unhoused veterans from others who are experiencing homelessness is their potential to access governmental services and programs specifically created for veterans (Department of Veterans Affairs, VA Benefits, 2022). Veterans can also access programs offered by an estimated 35,000 charity organizations, such as Homes for Our Troops, Hire Heroes U.S.A., and Midwest Shelter for Homeless Veterans, who help military members and veterans find jobs, housing, medical care, and other resources they need to navigate life in the military and to reintegrate into life as a civilian successfully (Charity Navigator, n.d.; GuideStar, n.d.).

To put into perspective how challenging leaving the military can be, it is important to understand the magnitude of the adjustment one must make as they leave the structure, discipline, and cultural influences imposed upon service members. After revisiting the study's research problem, purpose, and research questions, this chapter offers the reader contextual background about the dynamics of military service. In the military service section, topics such as what motivates a female to serve in a volunteer military force, how military culture impacts those who serve, and why women leave the military are examined.

The chapter also provides insight about the process service members navigate as they separate from the military and the role of government agencies such as the Department of Defense (DOD) and the U.S. Department of Veterans Affairs (VA) in service member transition to civilian life. The chapter continues with a discussion about the transition assistance program (TAP) and a review of research conducted to explore the efficacy of this congressionally mandated program. Next, I provide insights about homelessness among veterans and more specifically discuss literature about unstably housed and homeless female veterans. The last section of this chapter explores the theoretical framework for this research.

### **Research Problem**

At one time in their lives, unhoused female military veterans were performing duties in service to their country (Duty Periods Defined, n.d.). Due to a planned or unplanned event, they transitioned from uniformed members to civilian citizens. The congressionally mandated transition assistance program (TAP) was designed to help service members transition back to civilian life (Employment assistance, job training assistance, and other transitional services: Department of Labor, 2018; Kamarck, 2018). Despite support from the TAP, an estimated 33,129 veterans, of whom 3,440 were estimated to be female, were counted as homeless in January 2022 (de Sousa et al., 2022). Though the overall estimate for homeless veterans decreased by 11% from the 2020 estimate, the estimated number of unhoused female veterans increased by 10% (de Sousa et al., 2022). Some research has focused on homeless female veterans, but there is a gap in the literature about the space between a female's military service and becoming unstably housed or homeless.

### **Purpose of the Study**

The purpose of this study was to explore the transition experiences of female veterans who became unstably housed or homeless at some point after leaving military service.

### **Research Questions**

1. How do unhoused female veterans view their transition to civilian life?
2. In what ways, if any, did the support services homeless female veterans received prior to separation from the armed forces help in their transition from military to civilian life?
3. What support services or resources do homeless female veterans currently seek or use?

### **Military Service**

Due to the unique nature of what is expected and demanded of those who join the military (Redmond et al., 2015), choosing to serve in the United States Air Force, Army, Navy, or Marine Corps is a complex and layered decision. This section examines what motivates people to join the military, what committing to military service involves, how the military indoctrinates its personnel, and how military culture influences the daily lives of those serving. In this section, I also describe what the transition process currently looks like, government agency involvement in that process, and what resources are available to veterans.

### **Why People Join**

In 1973, the expiration of the 1967 Selective Service Act ended the universal draft in the United States and resulted in an all-volunteer force (Rostker, 2006). For more than 50 years, joining the military has been a choice, and scholars have studied what drove people to join the military (Helmus et al., 2018; Krebs & Ralston, 2022; Melin, 2016; Mittelstadt, 2018; Miles &

Haider-Markel, 2019; Segal et al., 2018; Watkins & Sherk, 2008; Woodruff et al., 2006; Zoli et al., 2015). Economics was a common theme in the literature, as researchers have cited pay and benefits, few employment options, or educational benefits as primary factors for joining (Krebs & Ralston, 2022; Melin, 2016; Mittelstadt, 2018; Woodruff et al., 2006; Zoli et al., 2015).

Watkins and Sherk's (2008) research findings, however, suggested people who enlist in the Army were not joining because they had limited economic opportunities, were high school dropouts, or were from disadvantaged backgrounds, which contradicted other findings (Krebs & Ralston, 2022; Melin, 2016; Woodruff et al., 2006). Patriotism, family tradition, and service to country also have been noted as reasons for joining (Helmus et al., 2018; Krebs & Ralston, 2022; Woodruff et al., 2006; Zoli et al., 2015). Others have cited a desire to see the world or get away from their hometowns as the draw to enlist (Helmus et al., 2018; Miles & Haider-Markel, 2019; Zoli et al., 2015). Still others have seen the military as an avenue to learn a trade and become an electrician, mechanic, or firefighter (Helmus et al., 2018; Melin, 2016).

Though much scholarship was based on male participants, some research has focused on women in the military and why they decided to join (Dichter & True, 2015; Hamilton et al., 2015; Mankowsky et al., 2015; Melin, 2016; Torrealba, 2020). The findings revealed comparable results to studies with male-dominated participants. Females have reported skill development, training, educational funding, and calling as primary reasons for enlisting (Dichter & True, 2015). Some scholarship has suggested women join the military to escape negative situations, including volatile relationships and unstable housing (Conard et al., 2021; Felder & Delany, 2021; Hamilton et al., 2011; Hamilton et al., 2013; Spinola et al., 2020). Whatever the reasons, once a person decides they want to join the military, the next step is to determine whether they are qualified to serve.

When a person is ready to commit to military service, they do not simply show up to a recruiter's office and head to a training location. Some people decide to join the active-duty military, which involves a full-time commitment, and others opt to serve part time in the National Guard or the reserves. Regardless of which branch of service or whether they would like to serve full or part time, they must meet eligibility for service requirements, which involves passing background checks, taking aptitude tests, and undergoing medical examinations (Qualification Standards, 2019). Education level is a strong factor in determining the capacity in which a person will serve. If a person has earned a bachelor's degree or higher, they may apply to become an officer. Those without a 4-year degree join the enlisted ranks.

Whether someone applies to become a commissioned officer or wishes to join the enlisted ranks, the process of determining a person's fitness for duty can take weeks or months. According to Spoehr and Handy (2018), 71% of Americans between the age of 17–24 is ineligible for military service due to education levels, health concerns, criminality, and other issues. For unmarried individuals, a barrier to eligibility is having custody of dependent children under the age of 18, as they are prohibited from enlisting in the military (Qualification Standards, 2019). If a candidate meets eligibility requirements, their accession process culminates with an oath of loyalty and service to the United States for their term of enlistment or service contract. Once this commitment is sealed with an oath, the transition from civilian life to Airman, Sailor, Soldier, or Marine begins with their service's initial training program.

### **Indoctrination**

Pop culture and the film industry have provided Americans and the world an impression of what it is like to serve in the military through movies like *Black Hawk Down* (R. Scott, 2001), *Full Metal Jacket* (Kubrick, 1987), *Top Gun* (T. Scott, 1986), *Saving Private Ryan* (Spielberg,

1998), and more. Although many scenes and experiences are wildly exaggerated to keep audiences interested, they do capture some relevant themes that ring true. New recruits are immersed in the culture of their chosen branch of service through an initial training program designed to indoctrinate civilians to the customs, courtesies, and structure of the U.S. military (Boros & Erolin, 2021; Joint Doctrine Publications, 2021; Redmond et al., 2015). Boros and Erolin (2021), in their discussion on the military as a total institution, suggested DOD's oversight of the military results in "a space where they [the military] operate as their own society" (p. 331). Although military doctrine and regulations set the foundation for a formal military framework, scholars such as Huebner (2017) and Stur (2017) have focused more on the strong influence masculinity, strength, and dominance play in military culture. Froula (2017) went further, characterizing the military as "an institutional hierarchy that is based on and communicated through the abhorrence of the feminine" (p. 149). This idea can be seen in films like *G.I. Jane* (R. Scott, 1997) and *The Invisible War* (Dick, 2012), which provide audiences a sense of the obstacles and discrimination women can face while serving in the military.

Until recently, women have been restricted from serving in many career fields, but in January 2016, women became eligible to serve in all military positions (Kamarck, 2016; Little, 2017; Moore, 2020). Though this policy change could be considered contentious in public opinion and among service members (Fenner, 2018; Goldstein, 2018; Little, 2017; Moore, 2017; Tepe et al., 2016), women now can serve in all military roles, including combat positions. Since the inception of the all-volunteer force and the expansion of women's eligibility for all positions, the number of females entering military service has continued to rise (Kamarck, 2016; Moore, 2017; Moore, 2020). In 2021, there were 231,741 women serving on active duty, representing 17.3% of the DOD active-duty force (2021 Demographics, 2021).

During a recruit's initial training program, often referred to as *boot camp*, personnel are flooded with training and classes to prepare them quickly for duty in their branch of service (Lieberman et al., 2014). Recruits receive immunizations, eat at a military dining facility, participate in physical training, learn to march, sleep in a dormitory, and are subjected to frequent inspections that evaluate their ability to follow directions and adhere to standards. Meyer (2015) observed, "The military's large role in individuals' lives serves to ensure mission success, but it also decreases personal freedoms and privacies that most civilians cannot imagine forfeiting" (p. 416). Free time and privacy are scarce and connection to the outside world is limited. Depending on which branch of service, between 7%–14% of those who join the military do not make it through their initial training programs and are given an ELS if discharged within their first 180 days of service (Powers, 2019). This separation classification is typically used when recruits fail to adapt or conform to military standards, and are released from the military (Desrosiers et al., 2020). Any service commitment they agreed to is rescinded and they are sent back to their home of record, at the government's expense (Enlisted Administrative Separations, 2014).

Those who complete their indoctrination program successfully have demonstrated their ability and willingness to adapt to the policies, customs, courtesies, and regulations to which they are expected to adhere (Joint Doctrine Publications, 2021). Upon completion of basic military training, recruits receive training specific to their assigned career field. In some cases, more specialized training occurs at their base, but, in most cases, this training is conducted in a formal training environment. This technical training can last a few weeks to more than a year (U.S. Bureau of Labor Statistics, 2022; Military.com, 2022). During this phase, personnel are usually afforded a greater degree of freedom than they had in their basic training, but their time is still



structured. After technical training, military personnel are sent to their first duty station (Joint Doctrine Publications, 2021; Procedures for Military Personnel Assignments, 2015).

Except for National Guard and reserve members, very few recruits know where they will be assigned when they join the service. Most active-duty military recruits learn of their first duty assignment at some point during their technical training and proceed there after graduation (Procedures for Military Personnel Assignments, 2015). In some cases, personnel have an opportunity to take time off, referred to as *leave*, before reporting to their first duty station. For others, their assignment orders call for them to proceed directly to their first base or posting. Arrival at their first duty assignment represents another opportunity for a new military member to receive additional skills in their career field as well as exposure to location-specific military culture and norms.

### **Military Culture**

Although the culture of the military has evolved to reflect trends in leader development and has come a long way in acknowledging personal rights of service members, the tendency toward hyper-masculine ideals has been shown to persist (deYoung, 2018; Froula, 2017; Little, 2017; Mobbs & Bonanno, 2018; Moore, 2017; Moore, 2020; Redmond et al., 2015). Also, concepts of following orders, attention to detail, and adhering to rigid regulations are still dominant features of military duty (Atuel & Castro, 2018; Manual for Courts-Martial, 2023; Mobbs & Bonanno, 2018). Service members are subject to drug, fitness, and technical skill testing (Joint Doctrine Publications, 2021). Failure in any of these areas can result in disciplinary action (Manual for Courts-Martial, 2023; Mason, 2011). Sailors, Soldiers, Airmen, and Marines are required to wear uniforms and adhere to dress and appearance standards (Military OneSource, 2023). Service members who gain too much weight are subject to administrative

action and may be discharged if they cannot meet standards (Mason, 2011). The military provides continuous reinforcement about rank, chain-of-command, and organizational hierarchy, and in many cases dictates where a service member lives and can be seen for medical treatment (Joint Doctrine Publications, 2021).

When a person chooses to join the military, they have agreed, on some level, to adapt to the culture of their chosen branch of service (Lieberman et al., 2014; McCormick et al, 2019; Shepherd et al., 2021) and relinquish some of their decision making on where and how to live in the military. Factors leading to a decrease in a service member's agency in terms of life decisions can be seen when a sailor is assigned to a ship. Barring a medical emergency or other urgent situation, when a sailor's ship leaves port, they are on it for as long as the Navy deploys that vessel (U.S. Navy, 2021). Sailors are required to be onboard until released by their leadership (U.S. Navy, 2021). Similarly, when service members are deployed in support of a military operation, their transportation, housing, and food are arranged for them while in the area of responsibility (Joint Doctrine Publications, 2021).

Certain military positions are considered key and essential (Emergency Essential Employees: Designation, 1999). The base commander can require the service member filling such a position to reside on the base, where not only are they expected to be available 24-hours per day, but they are also subject to yard inspections and must adhere to base housing rules (Housing Management, 2010). At some bases, unaccompanied (unmarried) personnel are required to live in dormitories until they get married or earn a military rank, which allows them to move off base (Housing Management, 2010). Personnel living in a dormitory on a military installation are subject to having their rooms inspected at any time and can be disciplined for

failing to abide by military standards if their room is not clean enough (Manual for Courts-Martial, 2019; Mason, 2011).

In addition to being restricted by regulations and policies, service members are given little autonomy or freedom in performing their duties. In some career fields, nearly every task a person performs is guided by technical data or checklists (Joint Doctrine Publications, 2021). The demand for attention to detail, the ability to follow checklists, and strict documentation of actions taken are key components in technical career fields such as maintenance, logistics, and operations (Joint Doctrine Publications, 2021). Members who fail to abide by regulations are subject to disciplinary action (Manual for Courts-Martial, 2019; Morgan, 2011). As an example, if a mechanic working on an engine is caught performing a repair without technical data on hand, they could be disqualified from performing that task until retrained or even face disciplinary action (Logistics Readiness Quality Assurance Program, 2022).

The longer a person serves, the more engrained a compliance mindset can become (Coll et al., 2011; Redmond et al., 2015). In many cases, military members have never been required to interview for a job or submit a resume because each branch of service has a headquarters-level personnel management organization that decides which job a service member will be assigned to next (Procedures for Military Personnel Assignments, 2015). There are exceptions to this, of course, and military members can apply for special duty assignments that require resumes and interviews, but for most active-duty military members, institutional personnel managers make those decisions, not the individual (Procedures for Military Personnel Assignments, 2015).

### ***Family Life***

Not only does the unique nature of the military, with its emphasis on compliance, attention to detail, and how personnel are assigned to a duty station, impact service members, the

military lifestyle affects family members as well. Some military families live a nomadic lifestyle, moving every 1 to 3 years, and others stay back while a military member deploys to another duty location for months at a time (Milburn & Lightfoot, 2013). Until advances in technology provided service members with ways to remain connected with loved ones, contact with deployed service members was sporadic, at best. Military officials take pride that they can offer programming, events, and services to help military members and their families feel a sense of belonging and connection with others assigned to their base or post (McCormick et al., 2019). This creates a strong support network for family members when the service member deploys.

A military installation could easily be considered a small town, as most are equipped with fire and police departments, restaurants, housing, gas stations, medical treatment facilities, schools, grocery and other retail stores, and much more. Because civilians are only allowed access to a base if given special permission, a military installation can serve as an insulated and protected environment for those working and living there. Although the rules and restrictions associated with living on base can feel restrictive, they also can provide service members with a deep sense of safety and security, which can create disequilibrium when leaving the military comes into play. To this point, I have mostly addressed military culture as a phenomenon to which all personnel are exposed, but the intersectionality of gender and military culture is a crucial dimension to consider in a study about unstably housed or homeless female veterans.

### ***Military Culture and Female Service Members***

Female service members face additional challenges while serving in the military (Thomas et al., 2018). Dichter and True (2015) suggested women must adapt to traditionally masculine roles, overcome obstacles in caregiving roles, and are often exposed to military sexual trauma and harassment. Boros and Erolin (2021) noted, “Women also utilize a strategy known as

mirroring, where women act as mirrors reflecting to men an enlarged view of masculinity rather than acting for themselves, retroactively defining women as other” (p. 332). Scholarship about female U.S. Army recruits revealed participant cognition and mood increased during basic training, suggesting women can perform in rigorous training environments (Lieberman et al., 2014). However, there is some evidence that the influence of the rigid structure and unforgiving standards associated with military culture can lead service members to feel as though they have lost their individuality, regardless of gender, and this loss of identity can impact their transition to civilian life (Atuel & Castro, 2018). Boros and Erolin (2021) described participant loss of identity as a theme in their research with female veterans. Though some of their participants reported “mourning, regarding who they were and had become to who they are now and what did that mean for them” (Boros & Erolin, 2021, p. 343), another indicated no longer wearing a uniform meant she was no longer “outed” as a member of the military.

Strong et al. (2018) and Greer (2020) approached female veteran identity in a slightly different manner. Their research suggested some female veterans felt they neither fit in as veterans nor as women in civilian roles. Beyond managing identity in a male-dominated environment, women deal with other gendered issues while in the military (Thomas et al., 2018).

Hillman and Walsham (2017) identified sexual violence having “a distinctive, perhaps outsized, role in shaping U.S. military culture, society, and law” (p. 287). Indeed, in recent years, public awareness about military sexual trauma (MST)—sexual assault and/or threatening sexual harassment—and sexual discrimination has brought a great deal of attention to this issue and has sparked scholarly interest (Brown et al., 2021; Dardis et al., 2018; Dichter & True, 2015) in understanding the magnitude of the problem. Brown et al. (2021), in a study on challenges of military females in a male-dominated institution, identified sexual assault, discrimination, and

gender-based scrutiny (both in uniform and as veterans) as themes among female study participants.

Dardis et al. (2018) recruited veterans who reported experiencing MST for their study and found 91% of their survey participants perceived barriers to disclosure of the incident and many described negative career consequences after reporting MST. These findings are consistent with research by Brownstone et al. (2018) and Burns et al. (2014) about reasons women do not report MST. Literature on institutional betrayal has suggested institutions that do not provide adequate support for or protection of MST survivors leads to lack of trust and further harm to survivors (R. Holliday & Monteith, 2019; Monteith et al., 2021; C. P. Smith & Freyd, 2014). Dichter and True (2015) found sexual assault or violence were reasons some of their study participants left the military earlier than they planned. Hamilton et al. (2013) reported some of their participants attributed their eventual housing instability to MST. The next section discusses what happens when service members leave the military, whether earlier than they planned or after a full career.

### **Time to Go**

While serving their country, Soldiers, Sailors, Marines, and Airmen are told they belong, that the military is their family, and they are told where they will be assigned (Ahern et al, 2015). When a military member leaves the service, the rules, regulations, and structure they have been required to adhere to throughout their service commitment no longer exists. According to the Department of Defense (2021 Demographics, 2021), more than 156,000 active-duty service members left the military in 2021. There are many reasons service members leave the military, and each person perceives their military obligations differently.

Some personnel eagerly anticipate the fulfillment of the terms of their military commitment so they may return to civilian life, yet others would stay indefinitely if they could (Williams et al., 2018). Because the military has strict rules about how long a person can serve, there are instances when service members age out and are forced to leave the service because they have not made sufficient progress toward achieving the next rank (Grisales, 2018; Rostker et al, 1993). Military personnel also can be forced out due to reductions in force or injuries (Kintzle & Castro, 2018). Some personnel choose to leave to attend school full time, and others have networked with companies outside the military and move on to positions in the civilian sector. For many, becoming eligible for military retirement is a reason to leave the service.

Some literature has suggested women felt forced out before necessarily wanting to leave; evidence pointed to sexual harassment, MST, and gender discrimination being among the top reasons women exited the military (Brown et al., 2021; Dardis et al., 2018; Dichter & True, 2015). Caregiving concerns, such as being separated from children while deployed and childcare issues, were also a theme for why women prematurely left the military (Dichter & True, 2015). Dichter and True's (2015) study also revealed racism, heterosexism, and classism as factors leading to decisions to leave the military sooner than planned.

Most people exit the military having fulfilled their service commitments in good standing; however, 5.8% are discharged under other than honorable (OTH) conditions (Veterans Legal Clinic, 2016). The OTH discharge category includes service members who have been discharged for bad or dishonorable conduct (Character of Discharge, 2002). Until 2017, personnel discharged under OTH conditions were not eligible for veterans benefits through VA (Department of Veterans Affairs, 2017; Elbogen et al., 2018). The 2017 policy change provides persons discharged under OTH conditions a process by which to apply for mental health care

through VA. Scholarship on the impact of OTH discharge status on mental health (Elbogen et al. 2018), homelessness (Gundlapalli, 2015), and challenges to finding employment (Bedford, 2020) has begun to emerge.

Veterans who leave the military under honorable conditions are regarded as having served without any disciplinary issues and are eligible for VA benefits (Veterans Benefits, 2011). For this research, service members leaving under honorable conditions are described as fitting within two broad categories: those who are separating and retiring; and those who are separating from the military but not retiring. In the first broad category of retiring and separating, service members can be medically retired due to a service-connected medical condition or can receive a military retirement after meeting time-in-service requirements (Joint Doctrine Publications, 2021). Those being medically retired may not have completed a full term of service to qualify for a traditional military retirement but may continue to receive some level of compensation from the U.S. Government (Joint Doctrine Publications, 2021). Personnel receiving military retirement are eligible for an annuity-based military retirement (Joint Doctrine Publications, 2021; U.S. Department of Veterans Affairs, Eligibility, 2022). The second broad category of service members leaving the military under honorable conditions consists of personnel leaving their branch of service before reaching military retirement eligibility.

Members with a discharge under honorable conditions, but not a military or medical retirement, are those who separated after satisfactorily fulfilling their service commitments or those for whom military officials chose to release before an enlistment is up. If personnel have served for more than 180 days and are discharged under honorable conditions, they are categorized as veterans and are eligible for VA benefits such as education benefits, home loans, and employment search services (Veterans Benefits, 2011).



Scholarship about veterans transitioning from military to civilian life, has revealed a wide range of feelings veterans have shared about leaving the military. Studies from the United Kingdom revealed that some participants would have stayed in the military longer if they could have and that many felt lost or unprepared for civilian life, or *civvy street*, as they called it (Herman & Yarwood, 2014; Williams et al., 2018). One participant from Williams et al.'s (2018) study characterized their experience leaving the military as being “chopped off at the end” (p. 817), which could imply a lack of support during their transition or an expectation or desire to continue serving in the military.

For some, discharge or separation from the military represents a clean start or a fresh opportunity, but for others it is a shot of reality that they did not prepare for a life beyond military service (Williams et al., 2018). In their research about service members transitioning to civilian life, Castro et al. (2017) and Castro and Kintzle (2017) found nearly 80% of their participants did not have employment lined up before leaving the military. Regardless of levels of preparation, category of discharge, or reasons for leaving the service, military members must navigate a transition to civilian life (Greer, 2020; Perkins et al., 2022; Savino & Krannich, 2023; Zogas, 2017).

### **Transition to Civilian Life**

When leaving the military is welcomed and eagerly anticipated by the service member, they are likely to develop plans and take actions to make their adjustment as smooth as possible (Keeling, 2018). For those being forced out, whether due to age, disciplinary action, high year tenure (not being selected for promotion within prescribed timelines), or other reasons, leaving the military is not necessarily a welcomed change and can present challenges during transition (Kintzle & Castro, 2018). Some members may find themselves in denial that it is really

happening. Regardless of the service member's outlook on the transition itself, this experience represents a major change in lifestyle for many veterans (Atuel & Castro, 2018; Kintzle & Castro, 2018; Shue et al., 2021).

The degree to which veterans must adjust depends on what they do next (Keeling, 2018; Kintzle & Castro, 2018). In some cases, members leaving the military continue serving in a military environment by taking a federal civil service job (U.S. Office of Personnel Management, n.d.). Others secure jobs outside the military before they even leave the military (Trutko et al., 2013). Some have portable skills that readily transfer to nonmilitary jobs (Lake & Armstrong, 2020; Spiegel & Shultz, 2003; Zoli et al., 2015). Some members leave military service to return to school and take advantage of military educational benefits (Bergman et al., 2020; Lake & Armstrong, 2020; Zoli et al., 2015). Perkins et al. (2020) sought to understand veteran use of available resources and which programs veterans found helpful during their transition. They found the programs participants most likely used supported educational and employment pursuits. Furthermore, Perkins et al. cited a low rate of unemployment among participants who used veteran resources, suggesting these resources contribute to attaining employment and placement in educational programs. To gain greater clarity about veteran resource needs, Perkins et al. recommend further research in the area of veteran support programs.

When veterans have a plan or goal associated with post-military life, they are more likely to find employment or enroll in school, but they are still not immune from the stressors and challenges associated with leaving the military and transitioning to a new location, job, or school (Keeling, 2018; Kintzle & Castro, 2018; Spiegel & Shultz, 2003). Beyond the question of *what* to do next, service members must navigate *who to be* next. The transition from military member to veteran also represents a shift in identity (Atuel & Castro, 2018; Keeling, 2018). Keeling

(2018) suggested a service member's discharge from the military impacts their social identity and can create "turmoil because they no longer belong to their previous group (the military) and must establish a new social group" (p. 29). Keeling (2018) further cautioned this loss of identity and connection can lead to a "loss of purpose and meaning because former markers of status and recognition no longer hold" (p. 29).

Scholarship describing the transition difficulties of veterans with mental health issues, posttraumatic stress disorder (PTSD), traumatic brain injury (TBI), or other service-connected disabilities (Elnitsky et al., 2017; Larson & Norman, 2014; Mobbs & Bonanno, 2018; Sayer et al., 2015; Ward, 2020) is of vital importance to understanding the challenges service members face as they separate from the military. In Sayer et al.'s study (2015), 56% of participants reported some level of difficulty with the transition out of military service, ranging from mental and physical conditions to interacting in their civilian communities. Extant literature has provided evidence that service members with PTSD (Dell et al., 2020; Lucas et al., 2021), military misconduct (Gundlapalli et al., 2015), low social support (Spinola et al., 2020), mental health issues (Dell et al., 2020; Guenzel et al., 2020; Mulcahy et al., 2021), substance misuse challenges (Spinola et al., 2020), or those who experienced MST (Brignone et al., 2016; Lucas et al., 2021) can experience increased risk for becoming unstably housed or homeless.

Other scholarship has focused on strengths and protective factors related to the transition to civilian life (Angel et al., 2018; Baruch & Quick, 2007; Flack & Kite, 2021; Hachey et al., 2016; Troutman & Gagnon, 2014). Angel et al. (2018) used an engagement funnel as a model to evaluate how social enrichment impacted their study participants. Based on findings from their research on identity, social connectedness, and veteran well-being, Flack and Kite (2021) suggested interventions focused on fostering social connectedness, such as veteran-centered

therapeutic horseback riding, surfing, and group exercise programs, could improve veteran well-being. In the next section, I explore how the Department of Defense (DOD), in collaboration with other governmental agencies, provides training and resources to help service members overcome some of the obstacles associated with becoming part of the civilian community.

### **The Transition Assistance Program (TAP)**

The requirement for DOD to provide military members counseling before separating from service was initiated in 1990 when workforce reductions and base closures were being implemented (Kamarck, 2018; National Defense Authorization Act, 1990). Congress enacted 10 U.S.C. 1144, which laid the groundwork for a transition assistance program to facilitate service member adjustment from military to civilian life (Employment assistance, job training assistance, and other transitional services: Department of Labor, 2018; Kamarck, 2018).

Although this congressional mandate for pre-separation counseling required the program to provide VA, educational benefit, medical and dental care, job market, and other briefings, each U.S. military branch was responsible for creating their own program. Under the authority of the John S. McCain National Defense Authorization Act for Fiscal Year (2018), TAP requirements were expanded to include individualized counseling, resiliency training, and a capstone event with commander involvement.

Although numerous government departments, such as the Department of Labor and VA, were directed to collaborate in developing the overarching curriculum for the TAP (Employment assistance, job training assistance, and other transitional services: Department of Labor, 2018; Kamarck, 2018), briefings offered in the Navy are different from those held at Army posts. The branches of service have a certain degree of latitude to offer what they deem appropriate for their

service members (Faurer et al., 2014), but they must provide the essential curriculum elements cited in the code.

Not only can the TAP curriculum vary by military branch, but it can also differ based on rank or type of discharge. Prior to their discharge, personnel should attend a standard TAP that provides information and instruction to help them prepare for their transition to civilian life. Some members are offered additional support, depending on their situation. Along with mandatory briefings for personnel who are separating, there is additional training for people qualifying for military retirement. Finally, personnel serving in the top enlisted rank, colonels or Navy captains, and general or flag officers can attend a senior leader TAP, which was designed to help higher ranking service members secure executive level positions in the civilian workforce. It is therefore conceivable that a chief master sergeant or colonel could attend three different TAP sessions: standard, retirement, and senior leader. A junior enlisted member or an officer holding a rank lower than colonel (or Navy captain) may only receive the standard TAP session because they are neither retiring nor are they considered a senior leader. Of note, personnel receiving an ELS are not offered a TAP because they have served less than 180 days in the military and are not eligible to attend the program.

Regardless of how many TAP sessions members receive, the TAP program's goal is to offer specific skill set training to help service members navigate their upcoming change in lifestyle. According to the congressional mandate, all military personnel are required to attend TAP; however, recent Government Accountability Office (GAO) audit findings revealed some bases were overreporting TAP attendance (Barnes, 2017). This means many military members left the military with no information, training, or resources to prepare them for their transition to civilian life. Although TAP may not provide all the support needed for a smooth transition, it

does encourage military members to start thinking about and planning for civilian life. Leaving military service without receiving the information provided by the TAP could result in a lack of awareness about veteran benefits and programs designed to ease the transition process.

For those who attend TAP, the information provided could be helpful or it could be overwhelming (G. J. Edwards, 2015). Though some of the briefings are interactive, many are simply slide after slide of resources and information (Trutko et al., 2013; Whitworth et al., 2020). Service members often refer to TAP seminars as *drinking from a firehose* or *death by PowerPoint* because they are exposed to a formidable amount of unfamiliar information in a short period of time (Faurer et al., 2014). Others consider attending TAP as a “box-checking exercise” (Keeling et al., 2018). Some aspects of the TAP are considered optional. Service members can choose to dive deeper into resume building and interview skill development, but when faced with the decision to go home early or work on interview skills, many choose to leave early (Whitworth et al., 2020). There is little to no follow-up between military members and administrators of the TAP unless a service member takes the initiative to contact the briefer later.

Those presenting and facilitating the TAP curriculum are often enthusiastic about helping service members map out their exit strategies (K. Speight, personal communication, January 30, 2018). In cases where service members are receptive to and looking for help, the TAP can have a positive effect on a service member’s ability to find a job, enroll in school, or improve their resume (Faurer et al., 2014; Trutko et al., 2013). The challenge for those administering the TAP is figuring out how to motivate service members to take the program seriously and use the available resources.

In keeping with military cultural norms (Keeling, 2018), the TAP is focused mostly on tasks and technical skills rather than on discussions about the emotions service members may

experience as they prepare for life beyond military service (Whitworth et al., 2020). As a service member officially separates or retires, they are likely to experience a broad spectrum of feelings associated with their view of the future such as fear of the unknown, abandonment, denial, anger, hopelessness, and others (Kintzle & Castro, 2018). Although experiencing these feelings does not condemn a veteran to a life of homelessness, HUD PIT counts indicated many veterans have experienced homelessness (de Sousa et al., 2022). In addition to those administering the TAP at a base or post, there are myriad organizations willing, able, and desirous of helping with the transition process.

Support for military members and veteran resources are available from private and government organizations. Though GuideStar (n.d.) may not capture every veteran-focused nonprofit, their website lists approximately 35,000 charitable organizations offering veteran outreach programs. In addition to civilian organizations, both state and federal governments provide support through programs such as the Veteran Rapid Retraining Assistance Program (VRRAP; U.S. Department of Veteran Affairs, n.d.-b), California Department of Veterans Affairs (n.d.), Veterans Business Outreach Center (U.S. Small Business Administration, n.d.), Department of Housing and Urban Development-Veterans Affairs Supportive Housing (HUD-VASH; U.S. Department of Housing and Urban Development (n.d.)), and Troops to Teachers (U.S. Department of Education, 2014). Despite the TAP and veteran outreach programs, many military veterans become unstably housed or homeless at some point after leaving the military.

This section described many of the ways the U.S. government and the private sector provide training and resources to help military members transition to civilian life. In a study by Herman and Yarwood (2014), one participant described the impact of having their military identification card taken from them and no longer having access to the base on which they had

just worked. The participant had difficulty accepting that the only way they would be allowed back on base was as a visitor. Having their military identification card taken away was akin to having their actual identity taken away, which is a challenge many service members face as they leave the military. In the last moments of military service, decisions shift back to the individual, and they are free to choose where to live, what job to apply for, which hospital they would like to be seen at for medical care, and what to wear. To some, this is liberating and exciting, and for others, it is overwhelming. The next section examines literature on how veterans assess the TAP's efficacy in helping military personnel prepare for their transition to civilian life.

### **Studies Evaluating TAP Effectiveness**

An important datapoint in exploring what happens in the space between military service and life as a homeless female veteran is to understand how women perceive the support provided through the TAP. In a review of literature about military members transitioning to civilian life, scholars have found very little peer-reviewed scholarship evaluating the program's efficacy and have called for more research in this area (Elnitsky & Kilmer, 2017; Fraynt et al., 2018; Whitworth et al., 2020). Of the studies evaluating the TAP (Bartee & Dooley, 2019; Faurer et al., 2014; Trutko et al., 2013; Whitworth et al., 2020), it appeared there was even less scholarship on how female veterans perceive TAP because these studies did not report gender demographics.

Some researchers have added peripherally to scholarship on TAP effectiveness through data collection about veteran transition experiences rather than studying TAP effectiveness (Ahern et al., 2015; Baruch & Quick, 2007; Flack & Kite, 2021; Perkins et al., 2020; Perkins et al., 2022). Ahern et al. (2015), in their study about Afghanistan and Iraq veterans' transitions, found 60% of participants cited lack of support from VA and the military during their transitions, though this was not attributed to the TAP. Although support from the military and VA was



lacking, more than 50% of study participants indicated peer or veteran-specific support systems were very helpful during the transition process. Though 29.9% of participants in this study were females, findings were not broken down by gender. Perkins et al. (2022) sought to determine the influence of employment program components in their research, though they did not address the TAP. Having a coach or mentor, as Perkins et al. reported, was one of the most effective components of the employment program they examined. Additionally, Perkins et al. (2022) found “junior enlisted rank, combat exposure, combat arms occupation, and physical health problems” (p. 709) were predictors of lower use of employment programs.

In my review of the limited peer-reviewed literature containing data about the TAP’s effectiveness, I discovered a broad spectrum of findings. Bartee and Dooley (2019) reported mostly unfavorable and critical viewpoints about TAP’s effectiveness in their study on the experiences of African American veterans. Interestingly, only 1 of the 6 study participants reported their transition experience as challenging (Bartee & Dooley, 2019). In studies conducted by Baruch and Quick (2007), Faurer et al. (2014), and Trutko et al. (2013), participants viewed the TAP as beneficial and helpful to their transition. In Hogan’s (2016) research, 56% of respondents were very satisfied or satisfied with the effects of the TAP on the transition process and their ability to adapt to civilian life.

Beyond overall ratings evaluating the TAP, responses from research participants provided insights about what they valued and/or needed from the programs they attended. A common theme among several studies was the importance of the resume writing portion of the program (Bartee & Dooley, 2019; Faurer et al., 2014; Trutko et al., 2013). In Faurer et al.’s (2014) study, 90% of participants took advantage of resume and cover letter writing workshops. Bartee and Dooley (2019) and Trutko et al. (2013) reported their respondents needed more time

and help with resume writing. Another theme common to the three peer-reviewed articles was the significance of individualized counseling. In Faurer et al.'s study, 75% of respondents used one-to-one counseling offered during the TAP, and respondents in Bartee and Dooley's study and Trutko et al.'s study indicated they wanted but did not get the individualized support they needed. Another theme was participants' concern about job search and military skills transferring to civilian jobs (Bartee & Dooley, 2019; Faurer et al., 2014; Trutko et al., 2013).

In academia, several student scholars conducted research about the TAP for their theses or dissertations and recruited study populations whose demographics included 25%–42% female participants (G. J. Edwards, 2015; Hart, 2018; Hogan, 2016; Ware, 2017). Their studies revealed similar themes to peer-reviewed scholarship about the TAP. With the dearth of scholarship evaluating the TAP, I chose to include these manuscripts in addition to the extant peer-reviewed articles to gather as many data points as possible to characterize the current knowledge about how service members perceived the effectiveness of the TAP.

In examining the findings in dissertations by G. J. Edwards (2015), Hart (2018), Hogan (2016), and Ware (2017), some of the same themes emerged. Study participants expressed the critical nature of resume writing, being able to translate military skills to civilian jobs, individualized or tailored support, and gaining a better understanding of how to cope with cultural differences between military and civilian environments (G. J. Edwards, 2015; Hart, 2018; Hogan, 2016). G. J. Edwards reported 95% of respondents considered the program helpful for their transition but noted comments about areas for improvement, such as adjustments to the amount of information provided, the length of the TAP, providing more focus on networking, and inviting industry to participate. Something that stood out in findings reported by Hart and

Hogan were participant comments about leadership mentorship or peer engagement as resources that would be helpful for those attending TAP.

The findings in Ware's (2017) study about Operation Enduring Freedom and Operation Iraqi Freedom veterans with PTSD and the effectiveness of the Disabled TAP (DTAP) had a much different feel than the studies I discussed previously. Although participants in Ware's study shared similar comments about amount of information and how quickly briefings moved, what stood out in Ware's findings was the sense of overwhelm and confusion reflected in participant responses. For example, participants shared feelings of being alone in the transition to civilian life and having difficulty managing anxiety and PTSD in addition to the overload of information during the DTAP.

Another theme Ware (2017) identified in her findings was participants' perceptions that there was too much emphasis on prescription medication and not enough focus on dealing with the problem. Finally, of the study's three women, two cited family or personal reasons for separating from the military. One cited sexual harassment issues in her comments. Nine of the 12 study participants reported their race as African American. The intersection of race, PTSD, and gender described in this study provided powerful implications for my study.

Ware (2017) deliberately recruited personnel with PTSD to understand their perceptions about the DTAP program and to learn about their transition experiences. According to a growing body of scholarship, military members and veterans with PTSD and other mental health conditions are at increased risk for greater difficulties transitioning to civilian life and becoming unstably housed or homeless (Brignone et al., 2016; Dell et al., 2020; Derefinko et al., 2018; Greenstone et al., 2019; Lucas et al., 2021; Mobbs & Bonanno, 2018; Nichter et al., 2022; Scaife, 2020; Wherry, 2020; Wood et al., 2022). Based on the reported experiences of Ware's

participants, it seemed the perceived lack of support from DTAP could elevate their risk of becoming unstably housed. To address deficiencies in transition programs (though not directly naming DTAP), Whitworth et al. (2020) published an article proposing a new model for the U.S. military's TAP.

Whitworth et al. (2020) published a program profile featuring their success in transition (SIT) model as a framework for a reimagined TAP. Whitworth et al. (2020) were critical of the current TAP's "narrow focus" (p. 26), citing lack of attention to "adapt to loss of military culture, camaraderie [i.e., relationship connections], and support systems" (p. 27). They were also critical of the rigid nature of the curriculum, outdated learning approaches, and the absence of a guiding theoretical framework for the program. Whitworth et al.'s SIT model addressed perceived TAP shortcomings by incorporating a more personalized approach to transition. The SIT model seemed to place greater emphasis on cultural, interpersonal, and well-being factors than the current TAP program does. In addition to introducing the SIT model, Whitworth et al. also identified flawed data collection and reporting as a weakness of the current TAP program.

Whitworth et al. (2020) were not the first to question TAP efficacy and reporting issues. In a GAO (Barnes, 2017) report on the transparency of public reporting, participation levels, and monitoring performance of the TAP, several deficiencies were cited, and the GAO called for changes to the program to ensure service members received the training the program provides. U.S. Government (2019) officials, during a joint hearing on veteran homelessness, raised questions about the TAP and requested further study into the efficacy of the program. Scholars also have called for additional research about the effectiveness of TAP in helping military members transition successfully to civilian life (Bartee & Dooley, 2019; Baruch & Quick, 2007). Bartee and Dooley (2019) recommended further study exploring the impact of transition

programs on preventing homelessness among African American veterans. Both Bartee and Dooley (2019) and Baruch and Quick (2007) recommended further study on the transition experiences of female veterans.

These recommendations for further research and this review of the literature have exposed a gap in the literature regarding the transition from military to civilian life. It appears the bulk of research has been conducted with male participants who have been (what society might label) *successful* in finding employment or enrolling in education programs (Ahern et al., 2015; Bartee & Dooley, 2019; Faurer et al., 2014; Flack & Kite, 2021; Trutko et al., 2013). Aside from Ware's (2017) study on DTAP, the balance of studies on the effectiveness of U.S. military transition programs appear to exclude personnel at higher risk for becoming unstably housed or homeless. Mulcahy et al. (2021) pointed out the importance of understanding "intervention points to prevent transitions from stable to unstable housing" (p. 388). The current study aimed to learn more about the experiences of unstably housed and homeless female veterans to add to the literature about this vulnerable population and gain insights about whether the TAP might serve as one such intervention point. In the next section, I move beyond the TAP's effectiveness to explore scholarship on veterans who are unstably housed or experiencing homelessness.

### **Homelessness Among Veterans**

This study focused on housing instability among female military veterans in hopes of better understanding their experiences in relationship to the space between military service and becoming unstably housed or homeless. Although veteran homelessness has received a great deal of attention in the media and from government officials, including the president (Swenson, 2022; U.S. Interagency Council on Homelessness, 2021), it is not a new problem. In their scholarship

about veteran homelessness, Brignone et al. (2016) and Tsai (2019) provided evidence of homelessness among military veterans dating back to the American Civil War.

Starting in the early 1900s, the U.S. government began implementing programs to provide pensions, disability compensation, and educational benefits to help veterans transition to the civilian workforce after returning from war or completing military service (The Public Health and Welfare, 2022; Tsai, 2019). In 1987, the federal government enacted landmark legislation that provided programs to resolve homelessness on a national level (National Coalition for the Homeless, 2006). The McKinney-Vento Homeless Assistance Act (2009) established definitions of homelessness, authorized emergency shelter and transition programs, and included a Title IX section for the Veterans Job Training Act. To be eligible for VA programs, veterans had to be considered homeless according to the criteria established in the McKinney-Vento Homeless Assistance Act (Brignone et al., 2016; The McKinney Vento Homeless Assistance Act, 2009).

The McKinney-Vento Homelessness Assistance Act is considered landmark legislation and has been instrumental in providing resources for unstably housed and homeless Americans. Some considered the act “an emergency response to a long-term crisis” (National Coalition for the Homeless, 2006, p. 5) and declared the need to address causes of homelessness as the only way to end homelessness. The passage seemed to imply current programs aimed at ending homelessness had not identified deeper root causes. My research aimed to make a small contribution toward the *why* by exploring the space in between a female service member’s separation from service to our country to becoming unstably housed or homeless. A challenge I faced was the same challenge government agencies, nonprofits, or others wishing to have an impact in ending homelessness have faced: identifying and enumerating them.

One of the most used sources of information about the homeless population in the United States is the Department of Housing and Urban Development (HUD) Annual Homeless Assessment Report (AHAR), which is a point prevalence count that takes place on a single night (Brignone et al., 2016). HUD has published veteran statuses since 2011 (HUD Office of Policy Development and Research, 2022). There are other methods that can be used to determine the magnitude of the homeless population, such as period prevalence or incidence, but for the current study, I used veteran statistics from HUD's 2022 AHAR, a PIT survey of homeless individuals on a single night in January 2022 (de Sousa et al., 2022). Due to the COVID-19 pandemic, the HUD 2021 AHAR counted people in shelters but did not count literally homeless individuals. Because unsheltered veterans estimates were not available in 2021, I compared the 2020 (Henry et al., 2021) and 2022 (de Sousa et al., 2022) PIT counts to determine the trend for estimated numbers of homeless female veterans. Scholars (Brignone et al., 2016; Tsai, 2019), the GAO (2020), and the media (The Editorial Board, 2021; D. Smith, 2018; Swenson, 2022) have highlighted potential inaccuracies and flaws in HUD's PIT count methods but concede there are many obstacles to determining the magnitude of homelessness in the United States accurately.

One of the greatest challenges to narrowing the scope of homelessness in the United States to homeless female veterans is the difficulty in locating and identifying them. Since the introduction of a database containing information about veterans who are eligible for benefits through VA (and have registered for VA services), the organization has had more visibility of unstably housed veterans. As discussed previously in this chapter, not all personnel who served in the military are eligible for VA benefits (e.g., those discharged under OTH conditions) and therefore might not be represented in VA's database (Veteran Benefits, 2011). An unknown number of women are difficult to enumerate because they do not identify as veterans and

therefore choose not to register with VA for health care and other benefits (Kenny & Yoder, 2019). Female veterans can seem invisible because couch-surfing, doubling up, or staying in shelters without reporting their veteran status leads to an inaccurate estimate of this population (Conard et al., 2021). For unstably housed or homeless veterans who are eligible and choose to apply for assistance, HUD and VA offer several programs to help veterans become stably housed (U.S. Department of Veterans Affairs, VA Homeless Programs, n.d.).

The HUD-VA Supportive Housing (HUD-VASH) program offers rental assistance to homeless veterans and is managed collaboratively through HUD and VA (Evans, 2022; O'Connell & Rosenheck, 2018; U.S. Department of Housing and Urban Development, n.d.). HUD-VASH has received approximately \$40 million in funding per year since 2017 and \$50 million allocated for fiscal year 2022 for HUD-VASH vouchers (Bell, 2022). As of December 2020, more than 100,000 HUD-VASH vouchers were allocated for U.S veterans (U.S. Department of Veterans Affairs, VA Homeless Programs, n.d.). Since the 2009 HUD PIT count, the number of homeless veterans decreased by approximately 45%; however, the number of unhoused female veterans increased 10% between 2020 and 2022 (de Sousa et al., 2022). In addition to the HUD-VASH, VA offers the Homeless Providers Grant and Per Diem Program, the Enhanced-Use Lease Program, and Supportive Services for Veteran Families Program, which focus on housing (U.S. Department of Veteran Affairs, VA Homeless Programs, n.d.). VA also offers health care, mental health, employment search, job training, and other programs designed to assist unhoused veterans (U.S. Department of Veteran Affairs, VA Benefits, n.d.).

In their study about prevalence and support service use, Tsai et al. (2016) suggested a barrier exists that seems to prevent unstably housed or homeless veterans from accessing or using available support programs, such as those offered through VA and HUD. Of note, the



study revealed gender did not appear to influence utilization rates of VA and other support services. Tsai et al. also examined risk factors for homelessness. In the next section, I provide an overview of findings from this and other studies about homeless veterans and risk factors that may lead to becoming unstably housed or homeless.

### **Scholarship About Homeless Veterans**

Studies exploring the experiences of personnel transitioning from military service to civilian life have revealed many people experience difficulties along the way (Castro & Dursun, 2019; Zogas, 2017). Though most military members can establish themselves in a stably housed situation in the civilian community, many become unstably housed or experience homelessness (Tsai, 2019). To understand the experiences of homeless veterans, scholars have sought to uncover risk factors that seem to make veterans more vulnerable to becoming unstably housed or homeless (Dell et al., 2020; Ding et al., 2018; Gabrielian et al., 2019; Guenzel et al., 2020; Mulcahy et al., 2021; Nichter et al., 2022; Nilsson et al., 2019; Tsai & Rosenheck, 2015, 2018; Tsai et al., 2016; Washington et al., 2010). Studies have pointed to mental health issues and substance abuse as the most common risk factors among unstably housed or homeless veterans (Dell et. Al., 2020; Gabrielian et al., 2019; Nilsson et al., 2019; Tsai & Rosenheck, 2015). Tsai and Rosenheck (2018) and Gundlapalli et al. (2015) suggested OTH discharges increase the risk of homelessness among veterans. Literature also has looked at protective factors preventing homelessness (Greenberg et al., 2019; Nilsson et al., 2019; Washington et al., 2010). Nilsson et al. (2019) and Washington et al. (2010) found education and having a partner were factors that increased the odds of becoming stably housed among study participants. These studies were largely representative of male homeless veterans.

There has been some inquiry about the difference between male and female homeless veterans. Brignone et al. (2016) explored the risk for homelessness among veterans with a positive screen for MST and reported MST as a risk factor for homelessness overall, but the authors concluded males were at higher risk than females. Though males might be at higher risk than females, women are more likely to be the victims of MST (U.S. Department of Veterans Affairs, Military Sexual Trauma Support Team, 2020). Montgomery et al. (2021) noted the “high rate of MST among women who screened positive for current housing instability” (p. S39) in their study about predictors of suicide among veterans. In another study comparing psychosocial factors among homeless veterans, Spinola et al. (2020) reported adverse childhood events (ACEs) elevated homelessness risk for both male and female veterans but highlighted women had higher rates of ACEs than men. Spinola et al. also found low social support increased risk of homelessness for both female and male veterans and pointed to social support from peers, friends, and family as protective factors that can reduce the incidence of homelessness. In their study involving female and male veterans, Montgomery (2021) reported being younger in age and married were protective factors influencing housing instability among female participants. Montgomery (2021) suggested these factors “may reflect veterans’ employability and presence of social support” (p. 238).

In addition to understanding more about risk factors associated with housing instability among veterans, Tsai et al. (2021) sought to learn more about unmet needs among unstably housed male and female veterans. Of note, Tsai et al. (2021) found “women were significantly more likely to report unmet needs around emergency shelter, transitional housing, and dental care” (p. 151). Their findings also suggested female veterans from racial minority groups reported a higher rate of unmet needs compared to White female veterans. Tsai et al. (2022)

further suggested “special attention may be needed for racial and ethnic minority homeless female veterans as there have been few culturally tailored services developed for these groups” (p. 155).

### **Invisibility of Female Veterans**

This section focuses on scholarship contributing to what is known about unstably housed or homeless female veterans. The 2022 HUD PIT count enumerated the homeless female veteran population to be 3,440 (de Sousa et al., 2022). As discussed previously, accuracy in such counts has been questioned (Brignone et al., 2016; The Editorial Board, 2021; GAO, 2020; D. Smith, 2018; Swenson, 2022; Tsai, 2019), which is echoed in literature on homeless female veterans (Conard et al., 2021; Kenny & Yoder, 2019). Conard et al. (2021) used the term “invisible” (p. 473) to describe homeless female veterans to characterize the difficulty in identifying and enumerating the unstably housed or homeless female veteran population. Montgomery et al. (2019) cited how doubling up (e.g., staying with friends or relatives) can lead to inaccuracies in counting unstably housed female veterans. In addition, many women who have separated from the military do not identify as veterans and can therefore be overlooked in homeless counts in community shelters (Montgomery et al., 2019). Although accurate reporting of this population appears to be a challenge, there has been research about female homeless veterans.

Scholarship exploring causal reasons for homelessness among female veterans has identified childhood adversity, trauma, substance abuse, medical conditions, unemployment, and mental health issues as the most predominant risk factors (Hamilton et al., 2011; Kenny & Yoder, 2019; Montgomery et al., 2019; Mulcahy et al., 2021). Hamilton et al. (2011) characterized risk factors associated with female veterans as a “web of vulnerability” (p. S205), which depicts the risk factors listed previously and includes contextual factors such as social

support deficits, feelings of isolation, and barriers to care. As Montgomery et al. (2018) and Montgomery et al. (2019) indicated in their discussion of the web of vulnerability, homelessness among women veterans was not necessarily the result of one or two risk factors but rather the result of an intricate collection of events or conditions that combine and ultimately lead to homelessness or unstable housing situations.

In their study about the relationship between housing instability and interpersonal violence (IPV)—occurring with intimate partners or nonpartner sexual violence—Yu et al. (2020) found “housing instability can be precipitated by and increase vulnerability to interpersonal violence” (p. 65). They further suggested abusive relationships can be a barrier to women veterans seeking access to housing resources due to the urgency of their need and the time-consuming process often associated with accessing housing assistance programs. Iovine-Wong et al. (2019), in their study about the potential link between IPV and suicide, found a positive relationship between IPV and homelessness among their female participants. Iovine-Wong et al. noted risk factors for homelessness spanned other categories in their study including MST, substance abuse, and unemployment. Montgomery et al. (2018) reported similar findings about the relationship of IPV and MST to housing instability and found “receipt of compensation related to service-connected disability and being married” (pp. 588–589) to be protective factors. Dichter et al. (2017) found female veterans who experienced recent IPV (within the previous year) were at increased risk for housing instability. Furthermore, they noted 12% of female VHA patients represented in their study reported housing instability, which was higher than previous scholarship involving VHA patients.

Felder and Delany (2021), in their findings, reported trauma, racism, gender-related discrimination and sexism, transition difficulties, and entering the military to escape negative

situations as events common among their participants. Mulcahy et al.'s (2021) research supported other findings that cited trauma, isolation, and lack of resources, but found, in their population, "the risk factor that most elevated women veterans' risk of homelessness in this study was being single or divorced" (p. 389). Kenny and Yoder's (2019) participants reported experiences of trauma, MST, and substance abuse but also shared family upheaval and living minimally contributed to becoming homeless.

In their study of 19,684 women who accessed Veterans Health Administration (VHA) care, Montgomery et al. (2019) identified "six distinct subgroups" (p. 171) of women in the unstably housed or homeless female veteran population. Groups varied by age, physical and mental health conditions, substance abuse diagnoses, service period, and amount of contact with VHA. This finding adds another layer of complexity in creating opportunities and resources that might reduce the risk of homelessness for females transitioning out of the military. Mulcahy et al. (2021) cited improvements in prevention and response to MST while in the service and better outreach, especially in the area of mental health, for women with a history of trauma as potential interventions to prevent homelessness among female veterans.

Although extant scholarship has helped me to understand the experiences of unstably housed and homeless female veterans, Tsai and Rosenheck (2015) suggested there is still much to be learned. Montgomery et al. (2019) and Tsai (2019) recommended future research with women veterans in rural areas who are unstably housed or homeless. The current research sought to uncover perspectives of female veterans about their pathway to becoming unstably housed or homeless. I hope my findings will be used to disrupt the trajectory of housing instability for a new generation of women preparing to transition from military to civilian life. The next section

discusses the frameworks that informed this study and the models that facilitated the development of my findings and recommendations.

### **Theoretical Framework**

Anfara and Mertz (2015), in their discussion about theoretical frameworks, identified some tensions and disparities in viewpoints about the importance of using them in qualitative work. Anfara and Mertz stated using theoretical frameworks is significant in qualitative scholarship. In the context of applying frameworks from a variety of disciplines, Anfara and Mertz (2015) suggested, “It is, indeed, this diversity and richness of theoretical frameworks that allow us to see in new and different ways what seems to be ordinary and familiar” (p. 24). In this spirit, I chose to consider the theories and models attributed to Satir (Satir et al., 1991), Schlossberg (1981, 1984, 2011), Bridges (2016), Castro and Kintzle (2014), Whitworth et al. (2020), Kegan and Lahey (2009), Barrett (2014), and Heifetz and Linsky (2002, 2004, 2017).

The first category of the theoretical framework in this study contains theories and models focused on transition. Included are Schlossberg’s transition theory (Anderson et al., 2022; Schlossberg, 1981, 1984, 2011; Schlossberg et al., 1995), the Satir model (Banmen & Banmen, 2014; Satir et al., 1991), Bridges’s (2016, 2019) model of transition, military transition theory (Castro, 2018; Castro & Kintzle, 2014; Kintzle & Castro, 2018; Pedlar et al., 2019), and the SIT model (Whitworth et al, 2020). The next theoretical framework category approaches transition from a human development perspective, incorporating ideas from Barrett (2014) and Kegan and Lahey (2009). The final category of my theoretical framework moves beyond personal development to a systemic leadership perspective, focusing on the scholarship of Heifetz and Linsky (2002, 2004, 2017) and Heifetz et al. (2004, 2009) on adaptive change. In the following sections, I explore each of these three categories and how they influenced the current study.

## **Transition Theories and Models**

Although scholars have agreed people experience a period of chaos or disfunction after experiencing a disruption to the status quo (Anderson et al., 2022; Bridges, 2016; Bridges, 2019; Satir et al., 1991; Schlossberg, 1981, 1984), there is a variety of terminology used to describe this phenomenon. For example, Schlossberg's transition theory characterizes transition as "an event, or non-event that results in changed relationships, routines, assumptions, and roles" (Anderson et al., 2022, p. 26), although Bridges (2016) considered transition to be a separate process in response to a change event. Satir's model favored use of the word transformation to describe the process one navigates when a change occurs (Satir et al., 1991).

Satir et al. (1991) and Bridges (2016) identified a period of uncertainty following an event that requires a person to let go of something that existed before and figure out how to move forward. Schlossberg's (1984) model, however, does not feature a distinct phase or step for the uncertainty associated with the transition process. It is not surprising then that military transition theory, as Castro and Kintzle (2014) introduced, and Whitworth et al.'s (2020) SIT model, which are grounded in Schlossberg's (1981) transition theory, do not focus on a period of disruption or chaos either. Although Castro and Kintzle (2014) and Whitworth et al. (2020) acknowledged the uncertainty of transition, it seemed to be more of an assumption than a feature. The following discussion highlights the similarities and differences in Bridges's model, Satir's model, Schlossberg's transition theory, military transition theory, and the SIT model.

Bridges (2016) differentiated change from transition by identifying change as an external event, such as a merger or new business strategy, whereas transition was a person's response to the change. In Bridges's model, the focus was on stages of transition, versus the coping factors described in Schlossberg's (1981, 1984, 2011) transition theory. Bridges suggested transition

starts when the person identifies what has ended for them (Bridges, 2016, 2019). Based on Bridges's model, a person's perspective is important in identifying when transition begins. For a military member, their transition might begin the moment a decision to separate has been made. Another military member might not think about preparing for transition until they have separated from the military entirely. According to Bridges's model, the next stage is the *neutral zone*, characterized as a period of uncertainty, adjustment, chaos, and stress. The final stage, *new beginnings*, involves greater certainty, higher energy, and confidence about moving forward. Bridges (2019) emphasized the importance of support during the transition process and advised against forcing people through the transition process. Although Bridges's (2016) model can be characterized as a framework for coping with organizational change, Satir's growth model (SGM; Satir et al., 1991) addresses change from a counseling and family therapy perspective.

Although the SGM has not been validated widely through research, scholars have viewed Satir's contribution to change theory as valuable and relevant in modern practice (Lee & Rovers, 2016; Wretman, 2016). The SGM stages begin with the status quo, then moves from the introduction of a foreign element to a chaos stage, and then moves to a new status quo stage. Of relevance to the current study is the chaos stage. Much like the chaos stage in Bridges's (2016) model, this stage acknowledges the uncertainty, conflict, and discomfort that can accompany change and helps people understand transitioning to a new way of life requires separating from the past, developing new ways of thinking, and exploring possibilities for the future.

A foundational concept of the SGM (Satir et al., 1991) that resonated with me in considering military transition is the focus on self. In describing the importance of self-esteem, Satir et al. (1991) contended low self-esteem is manifested in dysfunctional behavior and challenges in adapting to change. Applying Satir's ideas about how internal and external factors



contribute to or detract from self-esteem might provide valuable insights about how to better support military members who might doubt their ability to transition successfully to civilian life. Closely related to ideas about self are Satir's views on how humans perceive the world.

Another essential concept behind the SGM (Satir et al., 1991) was human perception. Satir et al. (1991) suggested the ways in which humans perceive the world can be characterized by either a hierarchical model or a growth model. In the hierarchical model, people are expected to conform and live up to external norms, whereas, in the growth model, people are considered unique and are empowered to think and feel based on their internal compasses. Transitioning military members who have been rooted deeply in a hierarchical system for the duration of their service might need support in shifting to a less restrictive civilian environment that might be more suited for a growth mindset. Satir's background in counseling and family therapy are evident in her attentiveness to the individual's needs and mindset during the transition process. Similarly, Schlossberg (1981, 1984, 2011), whose ideas about transition were framed through a counseling lens, developed a model that addresses how human needs and values inform the transition process.

Schlossberg's theory of transition has been referenced or used as a theoretical framework for numerous studies exploring military transition (Anderson & Goodman, 2014; Davis, 2022; Ghosh & Opelt, 2020; Griffin & Gilbert, 2015; Knight, 2014; Shue et al., 2021; Ryan et al., 2011; Vick, 2019). Schlossberg's theory was not specific to veterans and encompassed any transitional period an adult may encounter in life (Anderson et al., 2022). In Schlossberg's model, the first step of the transition process is identifying what kind of transition is happening and where the person is in the process. The types of transitions described were anticipated, unanticipated, and nonevents. Nonevents can be characterized as an event one was expecting but

did not happen, such as a missed promotion. Schlossberg's theory referred to "moving in, through, or out of" (Anderson, et al., 2022, p. 25) to describe where people can be in the transition process. In the current study of unstably housed or homeless female veterans, type of transition and where in the process they were may have had a major impact on their current living situation at the time of our interviews.

The second step of Schlossberg's theory of transition was evaluating coping resources, also referred to as the 4S system (Anderson et al., 2022). The 4S framework consisted of situation, self, support, and strategies, which were labels describing the resources a person can tap into during periods of transition. Anderson et al. (2022) asserted when a person lacks a strong support network, or has not developed adequate transition strategies, their transition is likely to be more challenging or stressful.

The last step in Schlossberg's transition theory was taking charge of the transition by strengthening resources (Anderson et al., 2022; Schlossberg, 1984). Anderson et al. (2022) suggested, "Even though some transitions are out of our control, we can control the way we manage them" (p. 25). In the case of unstably housed or homeless female veterans, this step might include reaching out to family members or veterans' groups, creating a plan to find stable housing, or seeking mental health care to strengthen their resources to manage their transition.

The components of Schlossberg's transition theory have been examined by Anderson and Goodman (2014), Ryan et al. (2011), and Vick (2019) in their research on veteran transition to civilian life. Research has supported Schlossberg's theory that when support and strategies were present, resilience was higher, and transition was smoother (Anderson & Goodman; 2014; Ryan et al., 2011; Vick, 2019). Greenberg et al. (2019), in their research about the relationship of resilience and homelessness, suggested resilience acts as a protective factor against

homelessness. Participants in these studies were mostly men, indicating a gap in scholarship remains about the experiences of unstably housed or homeless female veterans. Although Schlossberg's transition theory seems to work well as a framework for studying military transition, Castro and Kintzle's (2014) military transition theory features elements specific to veterans.

Military transition theory, as Castro and Kintzle (2014) described, provided a model depicting factors specific to military transition. Like Schlossberg's (1981, 1984) transition theory, the first step of military transition theory involves assessing the transition. Castro and Kintzle considered many of the same factors as Schlossberg's theory, such as the predictability of the transition (anticipated or unanticipated) but expanded this step to include type of discharge, combat history, and military culture.

The second step in military transition theory also shared similarities with Schlossberg's (1981, 1984) transition framework, such as support and self, but again expanded to include military-specific factors such as navigating government resources offered by VA. Kintzle and Castro (2018) suggested "coping styles, attitudes, and beliefs impact how transition is managed" (p. 119). This step seemed to take stock of the resources a military member has available to them and implies transition to civilian life would be smoother when these factors are strong for a military member.

The last step in military transition theory was assessing the transition. This step differed from Schlossberg's transition theory (Anderson et al., 2022; Schlossberg, 1984) in that it appeared to be more of an assessment of how the transition went than an action step to strengthen resources. This assessment was comprised of five categories: work, family, health,

general well-being, and community. Castro and Kintzle (2018) asserted military members could have a successful transition even if they struggle in some of the categories.

Whitworth et al. (2020) proposed the SIT model, which further built on Schlossberg's (1981, 1984) adult transition theory and military transition theory (Castro, 2018; Castro & Kintzle, 2014; Kintzle & Castro, 2018). The SIT model was a "guiding theoretical framework for a reconceptualized TAP" (Whitworth, 2020, p. 29). The SIT model contained the same three phases as Castro and Kintzle's (2014) military transition theory, but the first two phases were expanded with the goal of providing transitioning members "an individually tailored program to support and train each transitioning member based on their own needs, strengths, and goals" (Whitworth et al., 2020, p. 30). The SIT model retained Schlossberg's (1981, 1984) anticipated, unanticipated, and nonevent transition concepts and used the 4S framework. The SIT model reimagined transmission of knowledge and information by introducing interactive and simulation-based learning techniques designed to enhance engagement and retention (Whitworth et al., 2020). Whitworth et al. also highlighted a shift in subject matter that emphasized elements of personal well-being such as mental health, nutrition, and cultural competency and used an assessment tool to identify and support personnel at higher risk for transition difficulties. In the next section, I consider the ideas of Kegan and Lahey (2009) and Barrett (2014) and their approaches to transition and change from a human evolution perspective.

### **Human Development Models**

Though there is a great deal of scholarship on human development, I chose the work of Kegan and Lahey (2009) and Barrett (2014) for the current study. Kegan and Lahey developed an immunity to change (ITC) model, which introduced competing needs and values as barriers to individual change, whereas Barrett cited developmental stages as markers for readiness to

change. In the following section, I explore how both approaches rely on human evolution to navigate major life changes.

A foundational element of the ITC model was the idea that humans are capable of evolutionary growth beyond adolescence (Kegan & Lahey, 2009). In discussing human development, they suggested “each new mental plateau gradually overcame the systematic limitation of the prior one” (Kegan & Lahey, 2009, p. x). They also noted many people do not evolve after adolescence. Barrett’s (2014) suggestion that progressing through human growth stages requires a person to prioritize growth over safety concept is intriguing when considering military transition because it is plausible that people joining the military at a young age could get stuck in their existing stage of human development while serving in a rigid and structured environment such as the military. If that were the case, entering the civilian workforce at the same human development level they were when joining the military could put a transitioning service member at a disadvantage when competing for employment outside the military.

Another major component to the ITC model was the concept that hidden motivations and beliefs were a significant barrier to changing behaviors (Kegan & Lahey, 2009). As an example, a person wanting to transition to a well-paying job after leaving the military may have difficulty attaining that goal because of their hidden belief that employers in the private sector do not understand the value veterans bring to the civilian workforce. The behaviors that could manifest from this hidden belief might show up as procrastination on writing a resume or not applying for a position in certain companies or industries. The ITC model provided strategies and techniques to help individuals uncover big assumptions and hidden beliefs to understand how their own actions might undermine successful change. Barrett (2014) also considered underlying motivations and values in his work through discussion about evolutionary stages.

Barrett (2014) used human development as a framework for professional coaches and counselors to use with clients and patients as they sought transformational change. Barrett described seven stages of psychological development, referred to as levels of consciousness, including (a) surviving, (b) conforming, (c) differentiating, (d) individuating, (e) self-actualizing, (f) integrating, and (g) serving. These stages shared some similarity with Maslow's (1987) hierarchy of needs, which also considers basic, psychological, and self-fulfillment needs. Barrett's model varied from traditional interpretations of Maslow's model in that Barrett suggested progression through stages is a result of individuals consciously seeking growth over safety. Barrett's suggestion that progressing through human growth stages requires a person to prioritize growth over safety has profound implications for transitioning military members who may have spent years in the survival or conforming stages in Barrett's model. Barrett suggested when individuals consistently chose safety over growth, they became stuck in their current stage.

For unstably housed or homeless female veterans who might live in dangerous environments, it is conceivable that, without resources or support, they could remain stagnant in the basic need stages. Barrett (2014) posited several conditions individuals need to progress to the next developmental stage: (a) adaptability, (b) emergent learning, (c) the ability to bond, (d) the ability to cooperate, and (e) the ability to manage complexity. In considering a homeless or unstably housed female veteran, it seems likely that amid surviving day-to-day with PTSD, MST, anxiety, or other obstacles, the conditions Barrett identified might be difficult to attain. For the current study, Barrett's model helped me recognize study participants' developmental stages and provided insights about how to support their needs. The closing section in my discussion on theoretical frameworks shifts from individual growth to systemic transformation through the scholarship of Heifetz and Linsky (2002, 2004, 2017) and Heifetz et al. (2004, 2009).

## **Adaptive Leadership Model**

Heifetz et al. (2009) described their book, *The Practice of Adaptive Leadership: Tools and Tactics for Changing Your Organization and the World*, as a field guide, or practical resource, based on their experiences with clients in solving adaptive challenges. They differentiated between technical challenges and adaptive challenges by establishing technical problems as having “known solutions that can be implemented by current know-how” (Heifetz et al., 2009, p. 19) while “adaptive challenges can only be addressed through changes in people’s priorities, beliefs, habits, and loyalties” (p. 19). They warned trying to tackle an adaptive challenge with a technical solution can seem like a promising idea in the short term, but eventually, the problem will resurface. Heifetz and Linsky (2002, 2004, 2017) addressed risks such as uncertainty, potential opposition, conflict, and vulnerability leaders face when endeavoring to inspire adaptive change and added many problems are a mix of technical and adaptive elements.

Based on the narrow focus of current TAP offerings, it appears DOD is providing technical solutions to transitioning out of the military when an adaptive solution might be more appropriate for some service members. For personnel lacking the technical skill of knowing how to translate their military skills into civilian terminology, a resume writing workshop might be enough to solve a gap in skills. Where it could get more complicated is providing the standard TAP curriculum to a female military member who is estranged from her family while dealing with anxiety and trauma following a sexual assault. In this case, the standard TAP, which largely offers technical solutions, is unlikely to provide this woman the resources and support she needs. In the case of an unstably housed or homeless female veteran, providing a place to live might seem like a great fix, but until this veteran is equipped to manage facets of the adaptive challenge

of transition, that veteran is likely to continue to struggle to find lasting solutions. Interviewing unstably housed or homeless female veterans using the adaptive leadership model provided granularity on what might empower this population to thrive, which is discussed in Chapter 6.

By framing this research with transition theory, human development models, and an adaptive leadership model, I used this robust foundation to better understand and interpret my research participants' complex and multifaceted needs and experiences. Using models to identify potential intersectionality between the transition process, human development stage, and types of challenges helped me build a richer and more textured picture of what females need to build a stable life beyond military service. These insights could reveal areas of improvement for TAP and other veteran-focused programs that could promote a smoother transition and set females on a path to reaching their full potential as civilian citizens.

### **Summary**

This review of the literature explored scholarship about military service to develop an understanding of the reasons people join the military, how military culture impacts service members—in particular, female military members—and circumstances under which people leave the military. Research suggested military culture has a profound impact on the personal identity of those serving and when it is time to transition back into civilian life, a strong military identity can lead to increased difficulty and stress during that period.

Congress mandated the TAP to provide tools and resources to help service members with a successful transition after leaving military service. Though TAP attendance is required for (eligible) personnel leaving the military, GAO findings suggested some units were overreporting TAP attendance (Barnes, 2017). The implication from the GAO inquiry was that some personnel had not received available transition support before discharge. In my review of the scholarship



evaluating the effectiveness of the TAP, it seemed study participants were largely males who had found employment and maintained stable housing after leaving the military.

This chapter also reviewed the literature about homelessness among veterans and support programs available to veterans. A key discovery in the review of the literature was the scarcity of scholarship about unstably housed or homeless female veterans, a population often characterized as “invisible.” The gap in literature about this population represents the landscape for this study. By seeking unstably housed or homeless female veterans as my sample population, I sought to provide a contextual understanding of the challenges associated with transitioning out of the military, the TAP, and homelessness among female military veterans.

Finally, this chapter discussed the theoretical frameworks applied in conducting this study. Building a framework that included transition theories, human development models, and an adaptive leadership model provided different lenses from which to view the deeply personal and complex process of transitioning from life as a military service member to life as a citizen in a civilian setting. The next chapter provides an overview and explanation of the methodology and methods used to plan, gather, and analyze the data for my research.

## CHAPTER 3: METHODOLOGY

### **Introduction**

This chapter describes the methodology and research design I used to conduct this study about the transition experiences of nine female veterans who became unstably housed or homeless at some point after separating from the military. I provides a contextual background of the women who participated in this research and where I collected the data. I also include an explanation of, and rationale for, the data collection methods I used in this study as well as a discussion of the data analysis methods and process. I address academic rigor, trustworthiness, and ethical considerations, and as the chapter concludes, I identify limitations of the study.

### **Focus of the Inquiry**

This study is in inquiry into hope, possibility, and the human spirit. It is an exploration of how tenacity and perseverance might be harnessed to create a more deeply powerful lived experience for women after leaving the military—one that reaches far beyond mere survival. Upon entering uniformed service, veterans were asked to swear an oath of allegiance, loyalty, and duty to the United States. While serving, many were expected to work 12- to 16-hour days, deploy to war zones, and for some, sacrifice their lives to uphold their oath. When these Soldiers, Sailors, Airmen, or Marines leave the military, the landscape of their lives changes dramatically as they adjust to life outside military service (Castro & Dursun, 2019; Zogas, 2017). By congressional mandate, all service members are required to attend a TAP to help ease this transition (Employment assistance, job training assistance, and other transitional services: Department of Labor, 2018). Some veterans receive retirement annuities, disability compensation, and medical care, but others, such as those being separated with other than

honorable discharges (OTH), simply attend TAP and start their postmilitary life without veteran benefits (Veterans Benefits, 2011). Whitworth et al. (2020) recognized a certain degree of success with TAP to meet basic transition needs, but they also suggested, “despite recent modifications, TAP continues to largely ignore the full range of challenges and life changes faced by transitioning military members as they leave the service” (p. 25). They further argued “limited programmatic attention has been given to understanding and addressing the common systemic factors underlying these difficulties from a holistic perspective” (Whitworth et al., 2020, p. 26). These sentiments about the need for a robust understanding of veteran needs and a more integrated approach to TAP have been echoed by lawmakers (U.S. Government, 2019) and the press as well (Finley, 2022).

As of January 2022, an estimated 33,129 veterans were homeless (de Sousa et al., 2022), suggesting, for a considerable number of veterans, the transition to civilian life is difficult or even unsuccessful. Some experiences during the military, such as MST or discrimination, IPV, and minority marginalization, make reintegration to civilian life even more challenging for females (Tsai, 2019). The focus of this inquiry was to gain a better understanding of the pathway to homelessness by exploring how unstably housed or homeless female veterans viewed their transition to civilian life, what resources they were offered prior to their discharge, and what support programs they used or need at the time of our interviews. This inquiry explored the notion of a holistic perspective through qualitative research using portraiture methodology. Before expanding on the methodology and research methods used for this research, the following sections provide a summary of the study’s research problem, purpose, and research questions.

### **Research Problem**

At one time in their lives, unhoused female military veterans were performing duties in service to their country (Duty Periods Defined, n.d.). Due to a planned or unplanned event, they transitioned from uniformed members to civilian citizens. The congressionally mandated TAP was designed to help service members transition back to civilian life (Employment assistance, job training assistance, and other transitional services: Department of Labor, 2018). Despite support from the TAP, an estimated 33,129 veterans, of whom 3,440 were estimated to be female, were counted as homeless in January 2022 (de Sousa et al., 2022). Though the overall estimate for homeless veterans decreased by 11% from the 2020 estimate, the estimated number of unhoused female veterans increased by 10% (de Sousa et al., 2022). Some research has focused on homeless female veterans, but there appears to be a gap in the literature about the space between a female's military service and becoming unstably housed or homeless.

### **Purpose of the Study**

The purpose of this study was to explore the transition experiences of female veterans who became unstably housed or homeless at some point after leaving military service.

### **Research Questions**

1. How do unhoused female veterans view their transition to civilian life?
2. In what ways, if any, did the support services homeless female veterans received prior to separation from the armed forces help in their transition from military to civilian life?
3. What support services or resources do homeless female veterans currently seek or use?

### **Inquiry Approach**

Creswell and Creswell (2017) suggested researchers consider three components when choosing their inquiry approach: philosophical worldviews, design, and research methods. My discussion about design and research methods appears later in this chapter, but first, I address my philosophical worldview based on the guidelines Creswell and Creswell provided. Within the category of philosophical worldview, they offered the concepts of postpositivism, constructivism, transformative, and pragmatism. These worldviews are comparable to familiar systems such as ontology, paradigms, and epistemology. Using Creswell and Creswell's definition, my study on female veterans aligns closely with constructivism.

Like Creswell and Creswell (2017), Merriam and Tisdell (2016), in their ontological discussion on constructivism, suggested there is not a "single, observable reality" (p. 9) but rather multiple perspectives that help people construct knowledge with the purpose to describe or interpret. Bhattacharya (2017) indicated "constructivist studies examine how participants form meanings and actions, and get as close to the experience as possible" (p. 105). In this inquiry, my desire to make meaning from participants' stories and experiences was derived, at its core, from my commitment to fostering innovation and change to empower female veterans, which aligns well with a constructivist perspective. Though some features of Creswell and Creswell's transformative worldview were relevant to this study (because I hope my study findings will be a catalyst for change), I leaned more heavily on constructivism as a foundation for this research.

I conducted this study using a qualitative inquiry approach. Merriam and Tisdell (2016) suggested the nature of qualitative research can be characterized by four key elements: "the focus is on process, understanding, and meaning; researcher is the primary instrument of data collection and analysis; the process is inductive; and the product is richly descriptive" (p. 15).

Roberts and Hyatt (2019) differentiated qualitative and quantitative studies by highlighting the use of numbers in the former and words in the latter. Because the focus of this study was understanding my participants in terms of their stories and experiences, a quantitative study did not seem appropriate.

To better understand the complexity and challenges related to transitioning to civilian life, it was important to consider unhoused female veterans' voices and experiences for, one could argue, their stories could provide powerful insights into tools, resources, or interventions might reduce the number of veterans who are homeless in the future. This philosophy aligned with a qualitative research approach, which aims to provide texture and richness to participants' lived experiences (Creswell & Creswell, 2017). Gathering this level of understanding is critical to enacting changes to help female military members step into their new civilian roles with robust strategies to mitigate the risk of becoming unstably housed or homeless.

### **Methodology**

This section addresses the context of this research and provides background on adjustments made to the original research plan. Also included in this section is a description of the design, the goals associated with the design, and a discussion about my role as the researcher in this inquiry.

#### **Context of the Inquiry**

The backdrop for this research was the western United States, defined as points west of the Mississippi River. The original intent of the study was to recruit participants from Colorado, which is home to more than 365,000 veterans (U.S. Census Bureau, 2022). Though it was not one of the top 10 states for homeless veterans, Colorado's estimated unhoused veteran population was 1,044 in January 2020 (Henry et al., 2021). A feature of selecting northern

Colorado for this research was the value of studying homeless female veterans in settings other than densely populated urban cities. Montgomery et al. (2019) and Tsai (2019) discussed the gap in literature about homeless female veterans living in rural areas and stressed the importance of learning more about how access to affordable housing, services, and employment impact female veterans as they transition to civilian life.

Additionally, as a resident of northern Colorado, I built rapport with many local support agencies in the area that serve veteran populations. Their willingness to partner with me to recruit potential participants was especially important given the challenges associated with identifying and locating female veterans as I discussed in the literature review. Based on conversations with people who interacted with unstably housed female veterans, it seemed feasible to recruit study participants from northern Colorado.

After spending several weeks in active recruitment of participants, I could not find enough women who met my sample population criteria. One roadblock was connecting with women accessing resources through helping agencies. Although the people with whom I networked seemed enthusiastic about my research, the policies in place at their agencies prohibited release of their clients' contact information. Some people with whom I spoke were permitted to post my recruitment flyers and invitation letter where unstably housed or homeless female veterans might see them, but they could not give me any information to contact any of the female veterans they had assisted.

During the recruitment process, I learned HUD had released their most recent estimates of homelessness in the United States, which revealed Colorado's estimated homeless veteran population had decreased by nearly 30% (de Sousa et al., 2022). Although this was good news for veterans in Colorado, this statistic indicated I needed to expand my research participant

recruitment area. When I submitted the modification to the Institutional Review Board (IRB), I changed my recruitment region to the western United States. By making this adjustment, I added three more participants to my study.

### **Design Description**

This study was shaped by incorporating portraiture as its primary element of design. Portraiture inspires the researcher to “create a narrative that is at once complex, provocative, and inviting, that attempts to be holistic, revealing the dynamic interaction of values, personality, structure and history” (Lawrence-Lightfoot & Hoffmann Davis, 1997, p. 11). Lawrence-Lightfoot and Hoffmann Davis (1997) urged portraiture to deepen conversations with participants and discover their strengths and *goodness* rather than focusing on pathology or what is *wrong* with them. Research has been conducted already on unhoused veterans with PTSD, addiction, depression (Brignone et al., 2016; Dell et al., 2020; Guenzel et al., 2020; Mulcahy et al., 2021) and other *problems*, but little has been published to acknowledge the unique gifts these veterans might possess.

Although portraiture as a methodology is not used as widely as others, such as ethnography or narrative inquiry, it has received critical appraisal from English (2000). English’s perspective suggested portraits claim one truth or a grand narrative under the control of the researcher and not the reader. Gaztambide-Fernandez et al. (2011) acknowledged English’s concerns but also suggested “portraiture underscores the relational and phenomenological aspects of research that are usually ignored in deductive or confirmatory research” (p. 5). Cope et al. (2015) highlighted the value portraiture adds as a methodology through careful reflection of the interplay between participant comments, interview observations, and the researcher’s insights. English’s critique provided an important perspective about the power of the researcher’s



voice and heightened my awareness about the critical function of reflexivity when using portraiture as a methodology.

Qualitative methodologies such as phenomenology, ethnography, oral history, case study, and narrative inquiry share similarities with portraiture, such as the exploration of human perspectives, making meaning out of lived experiences, and often gathering data through interviewing (Bhattacharya, 2017; Roberts & Hyatt, 2019). Where portraiture begins to stand out as something different is in the nuance and artistry in illuminating research participants' stories and creating a celebration of goodness in times of adversity (Cope et al., 2015), which is especially important when attempting to illustrate the resilience needed to survive during periods of homelessness or housing instability. A survival technique described through the voice of a female veteran living on the street might reveal an idea or perspective that a legislator may not have considered when creating a policy or intervention aimed at supporting the unhoused.

### **Goal and Aim of the Design**

In the spirit of portraiture, the goal of the current study was to understand participants' lived experiences deeply and to discover and highlight their potential from the standpoint of optimism and possibility. It was my hope that, through building relationships and trust, study participants would feel safe enough to be vulnerable and courageous as they shared their struggles, their victories, and the experiences leading them to becoming unstably housed or homeless. It is through stories of adversity and resilience that solutions are born. My overarching goal for undertaking this important topic was to bring new data, information, and evidence about this population to inform change.

## **Role of the Researcher**

I considered my positionality to be that of an outsider because I am not an unhoused female veteran. What complicates my identification as an outsider is that I am retired from the Air Force. My military experience and insider knowledge about military culture was helpful in building rapport and trust with participants. One advantage of being an outsider with a military background was my understanding of military jargon, lifestyle, and mindset that pure outside researchers would not necessarily bring to a study such as this. It seemed this mutual (military) experience enabled me to connect with participants and build empathetic relationships that empowered participants to share deeply personal aspects of their lived experiences. Based on a technique Kenney and Yoder (2019) used, I encouraged research participants to have a support person present during our interviews. My intention was to create a safe space where participants would feel comfortable knowing their support person was there for them.

Merriam and Tisdell (2016) discussed the importance of identifying and monitoring biases or subjectivities the researcher, as a “human instrument” (p. 16), brings to an inquiry. They suggested highlighting subjectivities helps illuminate the perspective from which the researcher approaches their research. The subjectivities I brought to this research include veteran, female, officer, enlisted, military dependent (as a child and as a spouse), straight, and White. These roles and social identities have shaped and influenced my problem statement, my research questions, and my desired outcomes for my work with transitioning service members. An important aspect of preventing the reproduction of a colonizing gaze was to invite and encourage candid and diverse discourse with study participants, my dissertation committee, and others involved in my research efforts. One strategy I used to mitigate my subjectivities as I wrote

participant portraits in Chapter 4 was use of direct quotes. When a participant responded with strong emotion, I wanted to elevate the power of her voice through her words, not mine.

Merriam and Tisdell (2016), addressing the validity and reliability of research, offered reflexivity as a technique to demonstrate integrity as a researcher. They suggested, by communicating perspectives, beliefs, and assumptions, the reader can understand better how the researcher approached their study and how participants may have been affected during the research process. I intended to empower participants to tell their stories in a safe and supported space by characterizing our interviews as a collaborative partnership. For this reason, the concept of reflexivity was important to me. I was deeply committed to hearing and sharing the voices of the female veterans I interviewed and to remaining mindful of what I brought to the table as a researcher.

Beyond words like veteran or female, a deeper look uncovers words such as empath, optimist, advocate, ally, supporter, coach, and teacher. I am determined, I am tenacious, I am a perfectionist, I am diligent, I am an industrious worker, I am a creative, I am an athlete, and I am a scholar. I look for the positive in people with whom I interact and champion their efforts to succeed and achieve their goals. I want to help, and I believe everyone has gifts and talents to offer humanity. As a researcher endeavoring to conduct exploratory research, I needed to be aware of the potential influence these traits could have on study participants and their contributions to my data and findings.

My research standpoint was that people are adaptable, creative, and capable. When people feel confident, focused, and supported, they can overcome adversity and obstacles. When doubt and fear set in, people can become stuck, which gets in their way of making progress. My

view of research as a field is that it is an exploration of the human condition, and if done well, can be transformative for all involved.

### **Methods**

Voice is a critical component of a study using portraiture as a methodology (Lawrence-Lightfoot & Hoffmann Davis, 1997). To understand participants' experiences and perspectives, researchers must consider carefully how best to capture each person's story. The following section describes the methods I chose for this study, including a description of participants, the data collection plan, and the data analysis strategies for this study.

#### **Description of Participants**

My original research plan called for an inquiry into the transition experiences of unstably housed or homeless female veterans. Female veterans in these categories represent people who are literally homeless, those who are couch surfing or doubling up, or female veterans living in shelters or transitional housing. As discussed in Chapter 2, homeless or unstably housed female veterans are difficult to identify or locate, so I modified the criteria for study participants to include female veterans who were unstably housed or homeless at some time after leaving the military or those who felt they were at risk of becoming unstably housed or homeless at some time after leaving the military.

Of the nine female military veterans study participants, two considered themselves at risk of being unstably housed, one was literally homeless, two were unstably housed (i.e., living in transitional housing), and four were stably housed but were unstably housed or homeless at some point after leaving military service. To protect participant privacy, I created pseudonyms to identify participants and the names of people they talked about during their interviews.

Because the culture of each branch of the military within DOD is distinct, I wanted to find participants from each branch to compare the experiences of female veterans from a variety of service branches. Of the nine study participants, five were Army, three were Navy, and one was Air Force. I was unable to recruit a Marine female veteran. Further, my planned participant demographic was post-9/11 female veterans, but due to recruitment challenges associated with an unstably housed or homeless segment of this population, I included Gulf War, Cold War, and Vietnam Era female veterans. Periods of service, often referred to as “eras,” applicable to this study are Vietnam (1964–1975), Gulf War (1990–2001), and post-9/11 (September 2001 or later; Vespa, 2020). The Cold War era, spanning 1947–1991 was a period of tension between the United States and the Soviet Union (Britannica, 2023). This period is commonly referenced as a service era, though according to the VA, it is not considered a wartime service period (VA, 2022). For this study, I recruited one Vietnam Era veteran, two from the Cold War Era, two from the Gulf War Era, and four post-9/11 veterans.

As a recruitment technique, I leveraged my connections and partnerships with veteran support agencies such as VA, Veterans Community Project, Volunteers of America, Healing Warriors, Qualified Listeners, and other organizations whose missions included helping veterans. Not surprisingly, helping agencies have strict policies to protect the privacy and identity of veterans—especially unstably housed or homeless female veterans—which prohibited them from sharing contact information or facilitating opportunities for me to meet with the women I sought for this study. In some cases, organizations were willing to give my recruitment poster to female veterans who could then contact me, which was how I recruited one study participant. I connected with three other women in person at veteran-focused events. In one case, I set up a meeting to speak with a woman about helping me connect with potential participants. As I

described my study and the participants I hoped to recruit, she told me she had been unstably housed and agreed to participate in the study.

In addition to collaborating with veteran-specific helping organizations, I worked with, volunteered for, and contacted organizations whose missions focused on helping people who are unstably housed or homeless and organizations serving women (e.g., domestic violence safe houses and homeless shelters). I found volunteering to serve food in these settings allowed me to interact, to a small degree, with clients, but policies did not allow me to speak with them about my study. When I contacted shelters and safe houses, I learned their policies strictly prohibited me from interacting with residents. Although the policies protected the privacy of female veterans, they served as a major barrier to access for me as the researcher.

To overcome these challenges, I used snowball sampling techniques by asking participants if they knew other female veterans who might like to share their story. Several study participants said they would talk to people they knew. This technique yielded one participant. The last method I used to recruit participants was my personal network. I leveraged LinkedIn and Facebook, made phone calls, and sent texts to bring awareness to my study and to ask friends and colleagues if they knew anyone who might be interested in participating. I recruited two participants through my personal network.

My original research goal was to recruit a diverse population of participants to explore and examine how people of different races, gender identities, career fields, discharge statuses, and lengths of service experienced reintegration to the civilian world and whether there were differences, similarities, or intersectionalities among these groups. For some of these categories, I felt successful. Where I fell short was gender identity. All nine study participants were cisgender women. In the other categories, I had some diversity, which I discuss in Chapter 5.

## Data Collection

In my original data collection plan, I had options for interviews, focus groups, observation, and document reviews, with interviews being my preferred data collection method. My recruitment process relied heavily on my partnership with local organizations that had access to the population I sought to recruit. I created a letter template, which I could later personalize for each organization with which I aimed to partner. The letter provided information about the study and requested assistance in recruiting participants (see Appendix A). The enclosure for the request letters included participant recruitment flyers (see Appendix B) and a participant recruitment letter (see Appendix C) I hoped organizations would post or give to female veterans.

Prior to the IRB and recruitment process, I was concerned the only way some participants would feel safe and comfortable enough to share their stories might be in a group setting, so I developed focus group questions (see Appendix D) and a focus group protocol (see Appendix E). I only planned to conduct focus groups if I could not recruit enough participants for one-to-one interviews. If I needed to conduct focus groups, I was prepared to coordinate either an in-person neutral location or use a web-based meeting platform for participants with computer access. I did not hold any focus groups because all nine study participants agreed on one-to-one interviews.

The final data collection alternative I prepared to use was documentation from organizations working with unstably housed or homeless veterans. This method was not optimal and may not have been feasible due to privacy guidelines and policies. Ultimately, due to the vast amount of data collected through the interviews, the documents were not needed.

Because all study participants were willing to be interviewed, I used the interview questions (see Appendix F) I developed and followed a standard interview protocol (see Appendix G). Bhattacharya (2017) suggested developing prepared questions when conducting

semistructured interviews. I started with this type of interview to frame the context of the study but then moved to other types, such as descriptive, grand tour, and clarification questions. Interview questions were straightforward enough to be understood and open ended enough to generate textured responses. Although I did not formalize any pivot questions, I relied on “can you tell me more” or “would you mind sharing more about that” to help me remain fluid and responsive during interviews. I hoped this approach would create a similar context for study participants and would help me explore whether study participants’ transition experiences revealed any similarities or themes.

I expected interviews to take approximately 1 hour, but if we reached the 60-minute point, I checked in with study participants to determine whether they wished to continue sharing their experiences beyond that time limit. Additionally, I planned for a follow-up interview if participants wished to share additional information another time. I scheduled a follow-up interview with one participant because we did not get through all the interview questions. After the second interview, the same participant contacted me and asked if she could share something else. I only had one interview with each of the other eight participants.

The location of interviews was important in helping participants feel safe and comfortable during the interview process. I thought participants might want to meet in a neutral and familiar place, so I coordinated with veteran support agencies to use their facilities if needed. I used an office space at a veteran support agency site for one of the interviews. I interviewed one participant using Zoom and conducted two follow-up interviews with that participant using Zoom for one and FaceTime for the other. Two other interviews were conducted on Zoom, and one was conducted by phone. The remaining four interviews were in person at locations participants chose. I also encouraged participants to have support people or pets present during



their interviews. None of the nine study participants chose to have a support person present, but two had dogs present—though not in support animal roles.

Technology was a crucial factor in the data collection phase. During the interviews, I recorded the sessions, so I could be present and attentive during each session and use audio recordings to transcribe verbatim participant responses. Four of my interviews were conducted on Zoom, and in one case, I used the platform's recording feature. For the other three Zoom interviews, I used a personal recorder to capture audio only of the interviews. I also used a personal recorder for two phone interviews and a follow-up interview conducted using FaceTime. I recorded in-person interviews using the voice recorder on my mobile phone, then transferred the recordings to an audio file on my computer.

I hoped to conduct interviews as close to participants' discharge from the military as possible to gather the freshest and most detailed recollection of their lived experience of TAP offerings and perceived outcomes of the program. I conducted one interview within 6 months of the participant's discharge date. The proximity to discharge date varied among the remaining participants, with some interviews taking place decades after the participant left the military. Because nearly all the interviews were conducted years after military discharge, it is possible participant recollection of TAP offerings and details surrounding their early transition experiences were forgotten or inaccurate.

### **Data Analysis**

In Chapter 8 of *Fundamentals of Qualitative Research: A Practical Guide*, Bhattacharya (2017) highlighted the importance of linking research motivation, design, and theoretical frameworks to data analysis methods. Taking into consideration my research motivation of telling a compelling story about how homeless female veterans perceive the transition to civilian

life through a portraiture methodology and constructivist framework, I relied on recording and transcribing interviews to capture the stories study participants shared accurately. I also used computer assisted qualitative data analysis (CAQDAS) software to leverage technology to code and organize interview data to provide robust, accurate, and detailed findings and conclusions.

Because all nine study participants agreed to be recorded, I did not have to rely on taking notes for data collection. I used the Microsoft Word transcribe function to develop initial transcriptions. I chose to use the time and speaker options, which was somewhat cumbersome because of how a pause in a participant's answer would result in a new time stamp. The benefit of using the time stamp feature was that it made locating sections of an interview in the audio file easy. Although the software did provide a solid draft transcript, I found many errors in assigning speakers or capturing correct words. Once I had the draft transcript, I listened to the audio recordings many times with the draft transcript on my computer screen and revised the transcription to document the interview data more accurately. This process was extremely time consuming, but a major advantage of doing the transcriptions myself (instead of hiring someone to do it) was that I became immersed in the interviews and was very familiar with participants' responses during the transcription process. Once I felt the transcripts were accurate, I uploaded them to my CAQDAS software.

My decision to use software instead of a manual coding technique was based on my perception that I could organize and manage my data more effectively if I used a software program. With the advances in technology, software designed for qualitative data is more user friendly and cost effective. Other advantages of using CAQDAS included accessibility to data and the ability to collaborate with a team. Although I did not need to collaborate with a research team, using CAQDAS allowed me to consolidate and access the data easily.

The software I chose was ATLAS.ti 23. I used the web version instead of the downloadable version. I researched different software options and chose ATLAS.ti 23 primarily because it seemed more user friendly than some of the other platforms. As I compared features, some other companies forced users to purchase add-ons to get all the options ATLAS.ti 23 offered for a single price. Additionally, ATLAS.ti 23 software offered many ways to upload data: voice, video, social media, and documents. This version also included an artificial intelligence (AI) coding feature. I experimented with the AI coding and was impressed with the result. As I read over the transcripts and how the AI coded the data, I agreed with the codes that were assigned. Unfortunately, the AI coding was not specific enough for what I needed for my data analysis. I did keep the AI codes, but added my own that were specific for my study. For example, the AI assigned a code of *sexual assault* if a participant talked about that, but I needed more specific coding to delineate military sexual trauma from domestic violence. The AI coding was particularly good at identifying frustration, or anger, but assigned each emotion a different code. Fortunately, I could merge or group codes that were similar. ATLAS.ti 23 also provides data sets that are downloadable to Microsoft Excel. Once selected data sets were entered in Excel, I built tables and charts to present the data visually. The last two features that were particularly helpful as I used ATLAS.ti 23 were the search function and the ability to build and filter codes. These features enabled me to find specific codes or words very quickly.

The observation element of data analysis consisted of taking field notes that documented body language, verbal cadence, perceived energy shifts, and other cues. These aspects of the interview added texture to the spoken word during interviews. I kept field notes in a notebook and integrated my observations into the portraits in Chapter 4.

The IRB approval date for this study was February 28, 2023. Recruitment and data collection occurred from February 28, 2023, to April 26, 2023. Transcription and data analysis took place from April 26, 2023, to June 20, 2023. A graphic representation of my dissertation timeline is provided in Appendix H.

### **Trustworthiness**

The concept of trustworthiness in qualitative research seems to be somewhat interpretive in nature, as scholars of qualitative methodology continue to add new perspectives and ideas about how to “produce valid and reliable knowledge in an ethical manner” (Merriam & Tisdell, 2016, p. 237). Producing such knowledge demands academic rigor and intention. This section describes steps I have taken to contribute reliable, credible, and transferrable findings to the body of knowledge about the transition experiences of female veterans. Trustworthiness also calls for ethical research and the disclosure of study limitations. These topics are included as subsections within this discussion on trustworthiness.

A key facet of establishing trustworthiness in this study was meeting tenets of academic rigor and reliability (Bhattacharya, 2017; Creswell & Creswell, 2017; Merriam & Tisdell, 2016). Bhattacharya (2017) suggested alignment in Chapter 3 is a key step in establishing academic rigor. I designed this study with the intention of creating symmetry and alignment among worldview, epistemological, theoretical, and methodological perspectives. Aligning these elements created the structure within which to develop a plan to create a reliable study.

With technological advances that provide broader access to literature about the military, transition models, and homelessness, it was important to conduct a thorough review of the literature to gain a deep understanding of what has been done and where gaps in knowledge

exist. Learning what assumptions other scholars had as they approached data collection and analysis were helpful in increasing my awareness of my own assumptions about female veterans.

Another concept associated with trustworthiness is authenticity, which has been described as resonance (Lawrence-Lightfoot & Hoffmann Davis, 1997) and confidence (Merriam & Tisdell, 2016). These scholars suggested, in the absence of these qualities, readers could question the reliability of research findings. By clearly describing my inquiry methods, carefully identifying themes, and succinctly presenting my findings, I hope I have conveyed authenticity to readers. Open disclosure of my values, assumptions, and beliefs in the limitations section is also intended to bolster the reliability of this study.

Scholars of qualitative methodology recommended periodic checks of reality as a strategy to ensure academic rigor during the research process and advance credibility in research findings (Bhattacharya, 2017; Merriam & Tisdell, 2016). The reflexivity techniques I used included journaling, member checks, saturation, peer validation, and critical friends. Checking in with research participants, peers, and others with critical assessment skills helped me identify when and how my position as researcher influenced the research process. In cases where I became aware of how I, as a primary instrument of data collection, was in jeopardy of overpowering the research process through my influence, I quickly adjusted my techniques to maintain consistency in the study.

Merriam and Tisdell (2016) characterized consistency (as it related to reliability and replicability) in qualitative research as problematic because human nature itself is not necessarily constant. Rather than suggesting consistency means the study results must be replicable, they highlighted how findings that “are consistent with the data collected” (Merriam & Tisdell, 2016, p. 251) were a more important feature of qualitative research. To address consistency, I created a

detailed account of my process to show how my study was conducted and how findings fit with the data I collected. In Chapter 7, I highlight some of these details, which are intended to provide transparency to help the reader gauge the transferability of my findings.

Portraiture as a methodology adds a layer of complexity to the topic of trustworthiness by “pushing against the constraints” (Lawrence-Lightfoot & Hoffmann Davis, 1997, p. 13) of traditional standards of qualitative research and focusing more on authenticity and capturing nuanced details of human experience. Lawrence-Lightfoot and Hoffmann Davis (1997) suggested capturing details helps an audience find a reflection of themselves in the work and encourages their discovery of “resonant universal themes” (p. 14). This is a different view of more traditional perspectives on transferability and generalization, but it seemed important in a study like this. I chose portraiture because of the possibility that the illumination of a subtle detail a participant mentioned could spark an idea for an intervention or program that could result in a transformational change in helping to end homelessness among not only female veterans, but for people everywhere. Gathering participants’ intimate and personal stories was not without risk. Talking about life experiences, trauma, and other sensitive topics had the potential to trigger participants, which is why conducting a compassionate and ethical study was vitally important.

### **Ethical Considerations**

Conducting my research in an ethical, compassionate, and empathetic manner was of paramount importance. My intention was to provide respondents with a safe space in which to share stories about their transition experiences. Research subjects signed informed consent forms which outlined their rights as study participants and provided contact information for me, the IRB, and for my committee chair (see Appendix I). Though none of the participants chose to have a support person present during their interviews, I had created a confidentiality agreement

in the event someone wished to (see Appendix J). I developed a resource list which provided contact information for agencies offering mental health support, suicide prevention, or other services to share with participants (see Appendix K). The original intent was to give the list to participants if they seemed upset or distressed during the interview process, but ultimately, I decided to provide each participant a copy of the document.

My study was aligned with the ethical principles and guidelines provided in the Belmont Report by the National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research (1979) to ensure participant's rights were always protected during and after this study. An example of how I protected participants' rights was through the use of an informed consent form. The form outlined the study purpose, participants rights, and the compensation (\$20.00 gift card) they received for participating in the study. The form also confirmed their consent to participate in an interview and documented my commitment to protecting their privacy. This form was also where participants agreed to allow me to record our interviews. Because most participants did not want their identity revealed in the final manuscript, I created pseudonyms for all participants to honor their wishes that their privacy be protected.

My research topic involving female military members transitioning to civilian life involved people of varied cultures, races, religions, and ages. My intention was to conduct ethical research based on respect, empathy, and integrity. I considered those agreeing to collaborate with me participants and partners, not research objects.

The military community was something I was deeply immersed in for more than 30 years of my life and my vision for the research was to connect with service members who have had difficulties transitioning to civilian life in the hope that their insights would create a greater

understanding of how military members have experienced this process. Hearing their stories and perspectives and giving voice to their concerns and ideas could be a catalyst for change.

### **Limitations**

Part of my motivation for choosing this topic was my own experience transitioning from military to civilian life. Because of my military service, I stepped into the role of researcher with many assumptions, beliefs and values that inform the way I make meaning of my research topic. My views of Air Force regulations and policies brought assumptions to my research about what military members are currently experiencing, though much has changed since I left the service 9 years ago. As a veteran who served in the Air Force, I see my sister services—Army, Navy, Marine Corps, and Coast Guard—as having their own cultures, distinct from that of the Air Force. Because this had the potential to create bias if I were unable to set aside my assumptions about other services, I was careful to ask for clarifications when terminology or policy related to another service came up during interviews.

It is easy for me to believe people who serve in the military have had similar experiences to my own; however, being an officer who is white, female, straight, married with two children and from a middle-class family with parents who stayed married has influenced my lived experiences in the service. It was important during my research process—particularly during interviews and data analysis—to be conscious and diligent in my efforts to understand, value and absorb what study participants revealed about their journeys and tell their stories, not mine.

I am open-minded, compassionate, and curious. I value diversity, equity, and inclusion. I believe that everyone brings unique gifts and talents to a team, relationship, or situation. My underlying assumption about humankind is that people are driven by and respond to what fulfills their needs, which in some cases can be simple (as in survival needs of safety and sustenance)



and in others can be quite complex (e.g., fear of missing out syndrome; imposter syndrome; passive aggressive behavior).

The complicated nature of the emotions, needs, and perceptions of the research participants, coupled with my own emotions, needs, perceptions, and biases (whether conscious or unconscious) presented challenges and opportunities during my research process. Being aware of and calling out factors that influenced my findings have been important in understanding how to build texture and insight around what might assist service members during their transition from military to civilian life.

Other limitations of this study involve the generalizability of findings. First, this inquiry was about unstably housed or homeless female veterans and therefore will not necessarily represent the experiences of male veterans experiencing housing instability. Additionally, because participants in this study did not represent a random sample, their transition experiences may not reflect those of the overall population of female veterans or unstably housed or homeless female veterans. The small sample size in this study is also a limitation in generalizing findings. Participants represented the western region of the United States, and their experiences may have been different from those of other female veterans outside this area. Finally, interviews were conducted in person, via Zoom and FaceTime, or on the phone, which could have created differing levels of trust and connection between researcher and participant that impacted the data.

### **Summary**

This chapter has described various aspects of the methodology by which this research was considered. I have chosen to conduct qualitative research using portraiture to elevate the voices of my nine female veteran study participants. These participants were discharged or are living in the western United States and data were collected either in person, on Zoom, or via

telephone interviews. Participants were all enlisted and joined either the Army, the Navy, or the Air Force. They served during a variety of service eras, including Vietnam, the Cold War, the Gulf War, and post-9/11 eras.

All participants agreed to allow me to record interviews, and I met with one participant three times. I used the transcribe function in Microsoft Word to create a draft transcription of each interview, listened to audio recordings, and then corrected transcription errors to develop a clean copy of transcribed recordings for upload in ATLAS.ti 23.

To establish trustworthiness, I conducted a thorough literature review to learn as much as possible about military service and transition, the TAP, and homelessness among veterans. I also conducted check-ins with experts, peers, and trusted advisors as a reflexivity technique. To bolster trustworthiness, study participants were given informed consent forms outlining their rights and providing them contact information for me, the IRB, and my dissertation chair.

In the last section of this chapter, I addressed limitations of the study and highlighted my role as a veteran and my assumptions as a researcher. The following chapter illuminates the stories my research participants shared through individual portraits.

## CHAPTER 4: PORTRAITS OF FEMALE VETERANS

### **Introduction**

This chapter endeavors to illuminate the transition experiences of the nine female veteran research participants. As I began searching for women who met my research criteria, I became frustratingly aware of why my target population is often referred to as invisible: unstably housed or homeless female veterans are extremely difficult to identify and locate. To meet my sample size goals, I expanded the inclusion criteria to women veterans who were or considered themselves at risk for being unstably housed or homeless at one time after their discharge from the military. With the help of many veteran helping organizations and my personal network, I had the honor of interviewing nine resilient, strong, and courageous women who were either experiencing homelessness, living in transitional housing, living in stable housing after a bout with unstable housing, or navigating a threat to becoming unstably housed.

The portraits offered in this chapter illustrate some of the triumphs and struggles study participants shared as I inquired about their military experiences and how they perceived their transition from military to civilian life. Before presenting participant portraits, the following sections provide a review of the research problem, the purpose of the study, and my research questions. The remainder of this chapter celebrates the women I interviewed and elevates their stories of survival, trauma, and hope. Participant portraits are organized into sections which characterize the nature of their housing situation at the time of our interview. The portraits begin with participants who were stably housed and continue with those who were unstably housed (e.g., transitional housing), and concludes with the only participant who was literally homeless.

### **Research Problem**

At one time in their lives, unhoused female military veterans were performing duties in service to their country (Duty Periods Defined, n.d.). Due to a planned or unplanned event, they transitioned from uniformed members to civilian citizens. The congressionally mandated transition assistance program (TAP) was designed to help service members transition back to civilian life (Employment assistance, job training assistance, and other transitional services: Department of Labor, 2018). Despite support from the TAP, an estimated 33,129 veterans, of whom 3,440 were estimated to be female, were counted as homeless in January of 2022 (de Sousa et al., 2022). Though the overall estimate for homeless veterans decreased by 11% from the 2020 estimate, the estimated number of unhoused female veterans increased by 10% (de Sousa et al., 2022). Some research has focused on homeless female veterans, but there appears to be a gap in the literature about the space between a female's military service and becoming unstably housed or homeless.

### **Purpose of the Study**

The purpose of this study was to explore the transition experiences of female veterans who became unstably housed or homeless at some point after leaving military service.

### **Research Questions**

1. How do unhoused female veterans view their transition to civilian life?
2. In what ways, if any, did the support services homeless female veterans received prior to separation from the armed forces help in their transition from military to civilian life?
3. What support services or resources do homeless female veterans currently seek or use?

## Respondent Portraits

This section presents portraits crafted from more than 15 hours of conversations with the nine women who participated in this study exploring the transition experiences of female veterans. The portraits include some contextual information about these veterans, such as family background or life before the military, but the focus of their stories is on their military experiences and how they navigated their transition to life as civilians. The eras of service of participants included Vietnam, the Cold War, the Gulf War, and post-9/11. The portraits are organized according to each participant's housing situation at the time of the interview, beginning with those who were stably housed, continuing with unstably housed veterans, and concluding with a literally homeless female veteran. Table 4.1 provides a summary of key respondent demographics.

**Table 4.1**

*Summary of Key Respondent Demographics*

Participant	Branch of service	Service era	Housing status at time of the interview	Previous housing status
Shandra	Army	Post-9/11	Stably housed	At risk for unstable housing
Meg	Air Force	Post-9/11	Stably housed	At risk for unstable housing
Kelsey	Army	Post-9/11	Stably housed	Unstably housed
Val	Army	Post-9/11	Stably housed	Unstably housed
Patty	Navy	Cold War	Unstably housed	Unstably housed
Linda	Navy	Gulf War	Stably housed	Unstably housed
Angela	Army	Gulf War	Stably housed	Unstably housed
Ann	Army	Cold War	Unstably housed	Unstably housed
Gemini	Navy	Vietnam	Literally homeless	Literally homeless

## **Stably Housed**

Although the six women featured in this section were stably housed when I interviewed them, that had not always been the case for four of them. Kelsey, Linda, Val, and Angela shared their stories about their military experience but also about how they overcame transition obstacles and created a new life that included stable housing. The stories of the other two participants (Meg and Shandra) are from the perspectives of women who considered themselves at risk for becoming unstably housed at some point after their discharge. Their stories demonstrate how uncertain the transition from military to civilian life can be and how critical support and resources are for maintaining stable housing.

### ***Kelsey—“Heck in a Handbasket”***

Kelsey and I met on Zoom. She was a case manager at a veteran helping agency, and I set up a meeting to talk about my study and recruitment efforts. When she mentioned her personal experience with homelessness, I asked if she would participate. She agreed to share her story, so we went over the informed consent form and jumped in. We had some initial trouble with internet connectivity but that was resolved quickly. What took a little longer was my ability to shift my mindset from meeting to asking for Kelsey’s help with finding study participants to that of the researcher. Kelsey’s children were home, so some parenting took place to ensure they were playing in the backyard during the interview. Kelsey was stern but fair with the children when they tried to talk her into going to a neighbor’s house. As she got the kids situated, I took those moments to get myself organized.

Kelsey worked from home that day, so in the background on Zoom, I could see modest furnishings and a tidy living space. Because it was a cold March day, Kelsey wore a hoodie and a beanie. As she began to tell her story, I noticed her steady cadence and direct conversational

style. Kelsey provided an organized and succinct account of her military experience and shared a powerful account of some of the more challenging aspects of her transition to civilian life.

Kelsey joined the Army in 2008 after attending a couple years of college. She originally joined as a bridge crew member but was injured during training. The Army reclassified her as a 92G, which was a cook. She characterized the change of career field:

Yeah, I like to say that I signed up for my fun outside job with big toys and they reclassified me to a job with uh . . . in a sterile environment with sterile people. I was salty . . . so, so salty for so long after that.

Kelsey was assigned to Fort Campbell in Kentucky and served “just shy of 3 years.”

When I asked Kelsey to describe her experience in the military, she shared:

Very toxic. Very toxic. It is. Love the people, hate the atmosphere. Leadership was crap. No support for 90% of the things that happened. It's just no . . . just toxic. I went from toxic unit to toxic unit, to really toxic unit. My last unit, they put me under an NCO who wanted to play daddy with me and when I brought it to light, they just transferred me to a different unit and didn't do anything about it. I experienced MST while I was in, and IPV afterwards. The way I view the military now is that it's just a really toxic environment. I am grateful for everything I have because of my service, but if I had to go back and re-enlist, I don't think I would.

I asked if Kelsey reported the MST incident. She told me she did not because of what happened to another person in her unit:

I watched them destroy her, so when mine happened, it was more self-preservation.

Protected myself by keeping my mouth shut. Back then everything was handled internally. When you have toxic males going up the chain, nothing's going to happen

except you being reamed out. I don't see the culture changing . . . even with new legislation. A colleague in her unit reported MST to command . . . hospital, but she ended up being discharged on a mental health thing before a deployment.

Kelsey was third-generation military. Her dad and grandfather were in the Army. She joined the Army with the intention to serve for 20 years. Once she secured retirement, Kelsey figured “[she would] be set and be able to do what [she] want[ed].” Unfortunately, after about 2 years in the Army, Kelsey’s health became an issue, and she underwent a medical evaluation board (MEB) to determine whether she was still medically qualified to serve. Kelsey fought her discharge for about 6 months, but someone told her:

Look, this is happening, there's nothing we can do about it. The wheels are turning too fast. Your injury is not sustainable while you're in, it's not sustainable with the MOS [Military occupational specialty] that you're in. We've already reclassified you once. It's not going to happen again. So, what the military did for me . . . forget what the program is called, but you take the medical discharge and then 5 years later they reevaluate you to see where you're at physically, and if you can return or reenlist or just be done. But I had that in 2016 and they came back with the same thing. Like, no, you're done, done.

Kelsey said the MEB process took an additional 6 months before she was discharged—just short of her 3rd year of service. When Kelsey was discharged in 2011, she left the military with “multiple stress fractures in pretty much every major joint from [her] hips all the way down to [her] feet.” In the 6 months before her discharge, Kelsey was required to attend the TAP. Here is what she recalled about the TAP and a civilian job interview she went on:

I remember a lot of worksheets, budgets, looking up apartments and stuff like that and going . . . I can't do any of this without a paycheck. I went on one interview before I



exited the military and what I was told is, “We can’t hire you until you’ve been fully discharged and no one here in this town is going to hire you until you’re fully discharged.”

I was like, OK, cool. [laughs] So, what do you do?

While Kelsey attended TAP briefings, she experienced what she described as “multiple panic attacks” as briefers talked about apartment and job hunting. When I asked if any of the facilitators recognized the panic attack(s), she said the facilitators did not notice, but a noncommissioned officer (NCO) at her table did. They took her outside and told her to breathe and that she was going to be okay. This led to my question about how supported she felt during the TAP. She said, “The help was minimal, at best.” My last question about the TAP was, “How well did the TAP prepare you for your transition?” Kelsey replied:

It did not. You know, I mean, you can't budget on no paycheck. You can't apartment hunt when you don't have an income. I mean, I didn't even . . . what, so I got a bonus while I was . . . from my service—for signing up. So, you get part when you join, part halfway through and part at the end. But I didn't even get that until like, 6 months after I was out so . . . what do you do?

Kelsey conveyed to me that she understood that the intention of the TAP in trying to help military members to think about what they are going to do after their discharge, but she noted, “When there’s nothing in place to help you afterwards, you’re gonna have people falling through every big gape there is.”

Because she had lived on her own during college, Kelsey felt she knew what she needed after she got out, stating, “The assistance wasn’t there, making sure that I was going to be OK when I discharged wasn’t there. It was pretty much all on me.” She moved herself out of the barracks and moved in with a girlfriend who lived off post. This friend had deployed recently

and offered to let Kelsey stay there until she got back on her feet. Kelsey's experience with housing instability began on her 1st day after discharge.

Kelsey had a certified nursing assistant (CNA) license before joining the Army. Fortunately, she was able to transfer it to Tennessee, where her friend's apartment was. Despite having the CNA license, finding a job took Kelsey a few months. When she did find a job, she realized working as a CNA would not work out due to her own medical issues. Around that time, she had some additional challenges:

When I became pregnant with my first child, my boyfriend at the time decided to move me into his house and threw out "the stop working, go back to school." So, I stopped working and, what, the semester after my son was born, and went back to school. I did that for a year, found out we were expecting number two. Everything with he and I went to heck in a handbasket. Community Resources stepped in. He and I separated. I moved back to Minnesota with my parents.

The challenges did not end there. Kelsey and her children had been staying with her parents for about a year when things went "to heck in a handbasket again." The conflict between Kelsey and her parents stemmed, in large part, from disagreements about their desire for her to get back together with her children's father and her refusal to live in their household under their rules. In the fall of 2014, an organization called Minnesota Assistance Council for Veterans (MACV) and VA worked with Kelsey to get her and her children housed. Of these organizations, Kelsey said, "We probably would have been in my car, under a bridge, if they hadn't stepped in."

Even though Kelsey had a job, housing, and food for her children, her parents sued for custody of her children, sighting her "supposed mental state and inability to care for [her children]." Kelsey's parents did not win custody, but they were granted visitation rights. Over

the next 6 years, Kelsey fought them in court. In 2020, Kelsey moved from Minnesota to take a job with a veteran-helping organization. In her new position, she helped other veterans who experienced challenges similar to those she faced and overcame.

At the time of the interview, she was no longer using her HUD-VASH voucher and was not receiving public assistance of any kind. Kelsey and her children were in stable housing. As she said, “That’s a lot to take in, but we’ve made it to the other side.” Kelsey characterized her transition like this:

Bumpy. Very bumpy. So, when you go from having an income to not having an income and you're like . . . they try to, they tell you to look for a job before you get out, but they won't hire you until you're out, and that doesn't work. I was lucky to have a girlfriend with a space that I could stay in while I transitioned, but not everybody has that. When you're in as a single soldier, enlisted and you're not receiving BAH [basic allowance for housing] or any housing support and one day it's there and one day it's not. Or one day it's there, and the next day it's not it, it's . . . what do you do? You're just, they're just sort of, well, sign here. See you . . . probably never. Good luck. And that's it. The military does not support you on your exit out.

Near the end of our conversation, I asked Kelsey what gave her hope. She replied, “My kids. My kids. . . they’re my reason to get up in the morning.” As I reflected on what Kelsey had been through since her discharge from the Army, I wondered what would have made her transition smoother. She had offered her thoughts about the benefit of HUD-VASH working with the TAP to help military members understand more about housing resources before they become unstably housed in the first place. I could see where she was coming from because that program provided her with an opportunity to change her life and she did. Her story is powerful and is a

testament to her perseverance and determination to transform from an unstably housed single soldier to a stably housed mother of two helping other female veterans find their way.

***Linda—“If You Don't Know the Right Question, You Aren't Going to Get an Answer”***

I had been attending a local veterans group breakfast for 3 weeks when I met Linda. She sat at what was known as the female veterans table with her daughter, who had accompanied her to the breakfast. Her daughter heard about the group from a security officer at her workplace and urged her mother to attend. I sat at a table with my husband and a friend but popped over to the women veterans table to say hello. When Linda began to tell me a little about herself, I could tell her story would be important to hear. Linda, a little on the shy side, seemed hesitant when she agreed to an interview. We exchanged phone numbers, and I told her I would contact her soon.

The next day, I sent her a text asking if she planned to be at the breakfast and a large veteran networking event the following weekend. She said she did not think so because she had an important eye appointment. I agreed the eye appointment was especially important and left the conversation at that. I did not want to be too assertive about the interview because I was not sure she really wanted to do it. A few days later, I checked in with her and asked if she had any availability to meet. She had time for a phone interview on a Friday afternoon.

When I called Linda for our interview, she had finished with work for the week, and instead of relaxing and kicking her feet up, she was cleaning. As I went over the informed consent form with Linda, I sensed the process was taking too long because of how rushed Linda's answers felt. When we finally finished, Linda agreed to be interviewed and recorded, and she seemed ready to get going.

As we went through my icebreaker questions about Linda's military service, I noticed her deliberate and measured speech pattern. Her answers were succinct and precise. Linda joined the

Navy in 1978 and served for 8 years active duty and for 12 years in the Navy Reserve. She told me, “I raised my hand on my 19th birthday.” Linda was in the hospital corps and had achieved the rank of E-6, which is a Petty Officer First Class, when she retired. While on active duty, Linda was assigned to the Memphis Naval Hospital and the hospital at Alameda Naval Air Station in California. She also was assigned overseas in Naples, Italy and then returned to Portsmouth, Virginia. Her last active-duty tour was Cherry Point, North Carolina. In her role as a Navy reservist, Linda performed duties at bases in Wilmington, North Carolina; Saginaw, Michigan; and Great Lakes, Illinois. Her assignments seemed straightforward and typical of what one might see over a 20-year career—it appeared she moved every few years—but as Linda filled in some details about her service, I learned the circumstances surrounding her departure from Italy were highly unusual.

While Linda was assigned overseas in Naples, Italy, she requested a hardship change of station back to the United States. She did not make the request because she did not enjoy Italy but because she had problems with her “dependent spouse.” I found it interesting that she referred to her husband as a dependent spouse because it seemed so formal and detached. Before she told me otherwise, I thought maybe he had a health issue the hospital in Italy could not handle because that has been known to happen when military members are assigned overseas. Medical issues were not the problem. The problem was his temperament and their relationship. He had become abusive, and Linda asked for the Navy’s help to force him to go back to the United States. According to Linda’s account, naval officials were unable to convince her husband to leave Naples. Navy leadership in Naples attempted to protect Linda’s safety in a different way. They offered her a discharge from the Navy or hardship transfer to a different base. Linda shared she had bills to pay, so she chose the transfer. The Navy was willing to send

her to any stateside base, but Linda knew if she picked the base, her husband would figure out which base she selected. Based on Linda's comments about her husband's temperament and his refusal to leave Italy, it seemed Linda needed to escape to a place where her husband would not find her. She reasoned having the Navy pick her next duty station would reduce the chances her husband would find her. The Navy sent Linda to Portsmouth, Virginia so quickly that the receiving personnel were not expecting her when she arrived.

Because of Linda's unexpected arrival at Portsmouth, there was no lodging for her on base. She and her 15-month-old son were quartered off base in a hotel until other arrangements could be made. Linda's vehicle was still on a boat headed from Italy to the United States, so being off base at a hotel created some transportation issues. Linda shared:

I had walked a few blocks with my little one in the stroller and a C bag [a large military issued bag] full of laundry, and we'd gone to do the laundry. And when I got done, I looked outside, and it was dark.

She was uncomfortable walking back to the hotel in unfamiliar surroundings, so she looked for someone who could help her. She ended up meeting a man whom she later married:

I told him. I said . . . I just got stationed here and I didn't realize how late it was. And that it was dark out, and I don't feel comfortable walking back to the hotel. Could I trust you to take me to the hotel? He said "Sure," and I said, "Are you active duty?" And he said, "Yes." I said, "Where are you stationed?" He said, "Right here." And I said, "What do you mean?" And he . . . I said, "Are you like security or something?" He says, "No." He says, "I'm a Marine recruiter, stationed here in the shopping center." He was very tolerant in letting me call him and ask him for rides and he would take me places I needed to get to. And he helped me meet people in the area. Helped me find different things. Just, you

know, kind of led me around where I needed to be. And eventually I got my car that came back from Italy. Got it back on the road and so I had more independence, but you know, we kept our friendship and it just developed from there.

What Linda did not know was that her husband had left Naples 5 days after she did. When he landed at JFK Airport, he called Linda's dad asking where she was. As Linda described:

Five days after I was stateside, they [Navy officials] finally got him to leave. And when he landed at JFK, he called my dad and he said, um, where's Linda? And Dad didn't know. [Pause] Because I didn't tell him. And so, Dad offered for Sam to be able to come stay at my dad's house. Yeah, and well, because I didn't tell my dad, my dad didn't believe that Sam could do something bad. Well, things went to hell in a handbasket.

[Pause] And when . . . [deep breath] . . . no, we won't go into details. I don't want to go there, but anyway. Yeah, he broke into my home in base housing. He raped me. I called, um, um, base police. It took four police officers to take him down.

As the interview continued, I could hear a dog barking in the background as Linda told the story of the police coming to arrest her husband. As Linda tried to calm her dog down, I sensed a shift in emotion from the start of our conversation. It was unclear whether the agitation I sensed stemmed from her dog's barking or the topic of her husband's arrest—or a combination of both. When Linda commented she did not want to go into details about what happened with her husband, it seemed like the incident was painful to think about, never mind talk about. Once her pup settled down, Linda told me her husband Sam (a pseudonym) was arrested, released on bail, and did not show up for the custody hearing for their son. As a result, Linda was awarded full custody of her son. When I asked a question about Sam's arrest, Linda's hesitancy to answer

led me to feel I had invaded her privacy. Linda's brief pause suggested she was reflecting on the incident and deciding what she was willing to tell me. She shared:

There's so much to this story that I have not said anything about. Bottom line is the [rape] charges [against Sam] were dropped because ATF [Federal Bureau of Alcohol, Tobacco, and Firearms] got involved when a concerned citizen called in a report that they thought this man had a gun and when they arrested him, they found pipe bombs in the trunk of his car, and they went to his hotel room and found more. And that's enough to let you know that he was not a very good man.

Linda seemed astonished when she realized it had been 40 years since that happened. Although her tone shifted with that realization, I still was not sure how she felt emotionally. I sought to gauge where we were because I was not sure if she had ever talked to anyone about the incident. I did not want our conversation to trigger emotions Linda did not want to deal with at that moment, but I was curious about what had happened to Sam after the incident. To let her steer the conversation, I acknowledged that was a long time and asked how she was doing 40 years later. Linda said she tried not to think about it and told me she thought he had served 20 years of his 30-year prison sentence. Linda said Sam was incarcerated because of charges related to the firearms Sam had stockpiled, not the rape. She opened up a bit more about Sam's incarceration and told me he was denied parole at least once when a judge asked him if he knew why he was in jail. When he responded with expletives and harsh words about Linda, the judge decided he was "not ready to go out and join society."

Bill, the Marine recruiter whom Linda met upon her arrival at Portsmouth, took care of Linda's son as she dealt with the police after her estranged first husband, Sam, attacked and raped her. Linda and Bill's relationship evolved from friendship to courtship. They later married,



just before Bill left for a new duty station. Bill was assigned to Cherry Point, North Carolina. Linda received assignment orders to Cherry Point a few months later. Linda shared, “I was convinced that if I tried to stay in the service, they would send me to another duty station.” To mitigate the risk of being sent elsewhere, Linda transferred to the Navy Reserve 2 years after she got to Cherry Point.

The insights Linda shared about her hardship transfer to Portsmouth, her volatile and dangerous relationship with her first husband, and how she met and married her second husband, helped me understand the personal side of Linda’s military service. I noticed some of her strategies for managing painful memories and difficult emotions and suspected she might have used those techniques professionally as well. As I inquired about Linda’s perspective about her experience in the military, after a pause and a deep breath, she recalled:

I enjoyed it for the most part. I just couldn’t believe some of the bullsh\*t, you know, the way they’d yank your chain . . . some idiotic decision they had made or . . . just not having any compassion at times. You know, you stand the . . . you stand the night watch in addition to your day shift, and he [her supervisor] expects you to function through another 8-hour shift. I had one supervisor I could not stand, and he knew it . . . [laughs] but I did the job that he wanted me to do.

Linda also mentioned “the camaraderie, the having a purpose, and knowing where you belong” as positive aspects of her service. She also spoke of “dealing with making friends and then separating.” Linda also shared a story about an interaction she had with a young sailor when she was a reservist that revealed a lot about her identity as a Petty Officer:

Sometimes I wish that the young people could understand the things that the old farts went through. The discipline that we had to deal with. When I was doing one of my 2-

week drills at Great Lakes, I was having my meal at McDonald's and this young Petty Officer came in and he was b\*tching and moaning about . . . somebody told him he had to do a field day at the barracks. So anyway . . . so, this this fellow was complaining about having to do field day in the barracks and I said, well, everybody does field day in the barracks, and he said I don't live in the barracks. I said, Oh . . . that's different. So, why do they want you to do a field day? Come to find out, the young man was supposed to be living in the barracks. And he made a choice to live downtown. And I said there's a reason you're supposed to be living in the barracks. You're talking to the wrong one if you're looking for sympathy. They have you living in the barracks for a reason. So that you learn to work together with your fellow mates, and I read him the riot act. Well, of course at that time I was an E-6, and he didn't care too much for my comments.

The conversation transitioned to a discussion about time-out chits. She seemed distressed about the idea that a recruit could wave a card (the time-out chit) when “they [thought they’d] had enough, and they just [couldn’t] handle it anymore.” Linda shared, in disbelief, about the absurdity of the time-out chits and vented, “Like they’re gonna get to wave one to the enemy when they decided they don’t want to dodge anymore bullets?” I did my best to remain neutral about the topic because I had not done well hiding my surprise and feelings when learning of the time-out chits in a previous interview. I knew we easily could get sidetracked discussing the time-out chit policy.

As I shifted our conversation toward Linda’s transition experiences, I inquired how she perceived her transition from military to civilian life. Because her second husband was still active duty and she was still in the Navy Reserve, Linda “didn’t have much trouble with it.” She and Bill stayed at Cherry Point, where he was still assigned. When I asked what support Linda

had from the Navy leading up to her separation from active duty, she said there was “not much of any . . . not much of any.” She asked a friend of her husband’s, who happened to be the senior enlisted person in the human resources department, why nobody talked to her about what she wanted to do. He replied, “You seemed pretty sure you just wanted to get out, so we didn’t bother.” Although this seemed disappointing to me, as a researcher, I was not surprised. The TAP had not been mandated yet. It was 1986, and bases were not yet required to provide specific information or resources to military personnel when they were discharged.

Linda did not have a separation in service between active duty and the Navy Reserve, so her transition was different than other participants I interviewed. When other study participants were discharged, their military service was over. For Linda, her discharge from active-duty service did not represent her completion of military service. Though Linda was no longer serving full time, she was still required to drill 1 weekend a month and 2 weeks per year as a member of the Navy Reserve.

When Operation DESERT SHIELD began, Linda’s Navy Reserve unit was mobilized to Cherry Point, where she was recalled to active duty for 9 months. By that time, she had three children, whom she took to the daycare center nearby, and seemed to transition back to full-time military service easily. When her reserve unit was demobilized, and Linda went back to part-time status, it was 1991. At that time, the TAP had just been implemented. I inquired if the Navy sent her to a TAP after she was released from active duty. Her answer was no. It seemed the TAP was not offered to anyone activated from her unit. Though she did not have the benefit of the TAP, Linda’s commander in her reserve unit came through in, perhaps, and even more impactful way:

During that time frame our commanding officer for the reserve unit was also the . . . not the department head . . . I can’t think of the right word . . . in charge of nursing at

[organization removed to protect confidentiality]. And he had been working with the [state] Board of Nursing in making arrangements, or an agreement, where Navy Corpsmen could take specific courses and do a clinical rotation and be qualified to sit the nursing board for LPN [licensed practical nurse]. So yeah, there was a lot of us that did it and I did pass the board and I worked for 3 years as an LPN before we moved to Michigan.

After 23 years of service, Linda's husband, Bill, retired from the Marines. Retirement was not necessarily something Bill wanted to do right then, but he had few options after he had back surgery. Following the surgery, he underwent a MEB and was medically disqualified for continued service. After Bill's retirement, the family moved to Michigan, where they moved in with Linda's father for a while. She recalled:

We struggled for a bit, too, because I wasn't working. I was going to school, and [Bill] wasn't working because he couldn't. He couldn't stand for long. And so, financially, if it weren't for the benefits available to us in the State of Michigan, we could have been in a lot more trouble.

Along with the financial support she received from the State of Michigan, Linda earned her degree as a health information management technician. Through a family scholarship she received and her GI Bill, Linda's only expense for school was \$500 for the 1st year. The challenge after she graduated was the saturation in the local job market for health information management technicians. With a tough job market and Bill not working, it seemed Linda's housing instability would continue in Michigan. Linda and Bill decided to move to Atlanta, Georgia with their two girls. Linda's son, who was about to graduate from high school, stayed with her sister in Michigan. Linda, Bill, and their girls stayed with Linda's sister in Atlanta for a

couple months until she found a job. They moved into an apartment and had enough stability within a year to qualify to buy a home using Bill's VA loan benefit. Even though Bill received a retirement check and service-connected disability compensation, he never worked again after "the Marine Corps let him go."

Linda lived and worked in Atlanta for 12 years, but when the relationship with Bill began to deteriorate, she left and moved to Colorado. Their two daughters, who were grown, stayed in Atlanta. In 2020, after Bill passed away, her daughter, Jess, whom I met at the veterans breakfast, moved to Colorado to live with Linda. Jess lived with Bill, but when he passed, she could not manage the expenses alone. The timing of Jess moving in with Linda was fortuitous because Linda experienced financial difficulties living on her own. She revealed she had over \$6,000 in credit card debt to cover her portion of the living expenses she and her daughter split. Linda told me, "I had not had a credit card in 12 years, and I was struggling to get it paid."

For personnel who retire from the National Guard or reserve, retirement compensation is not distributed automatically like it is for active-duty retirees. National Guard and reserve retirees must be 60 years old (with exceptions for post-9/11 active-duty service) and submit a request for their retirement income to begin. If a retired reservist does not know how to make the request, or forgets to make the request, they do not get paid. As Linda phrased it, she "procrastinated" and only started receiving her retirement payments 6 months before our interview. Linda described some of what she went through as she navigated the process to request retirement pay:

I said OK, can you tell me what forms I need to fill out? And this woman started rattling off forms. And I'm talking about forms . . . not just one or two, but she just kept on going and I couldn't write them fast enough. So, I gave up again. And then one day I was at the

VA, and I went over to benefits and I said can somebody please tell me what the form numbers are that I need to fill out to apply for my reserve retirement? And they said blah, blah, blah, blah, blah, blah. Two forms . . . yeah, two forms. Granted, they were a few pages, but it was just two forms. And lo and behold, I started getting money 3 months before I thought I would.

In my mind, this seemed like information that should have been covered in a transition or retirement briefing before leaving the military, so I asked Linda what information she thought would have been helpful before separating from the military. Here were her thoughts:

If they had some kind of checklist to say what I was receiving. As in, you know, why I wasn't getting a DD214 [a form documenting military service], you know, the kinds of things I'm receiving. This paperwork that shows my points, my eligibility for retirement, you know, my benefits as to whether or not I'm going to have the SGLI [Servicemembers' Group Life Insurance]. You know, some kind of a check-off list. A reminder to tell me that I need to notify my reserve unit every time I move. I moved 13 times and never received my retirement package.

I was surprised to hear Linda's perspective about how little her unit did to provide her information about the benefits she had earned upon completion of 20 years of service, especially because personnel were required (by congressional mandate) to attend the TAP at the time Linda retired. If she had attended the program, TAP counselors may have been able to answer her questions about benefits and how to apply for her retirement compensation. Because she was not given the opportunity to attend the TAP, I wondered if anyone had given her any resources before leaving the Navy Reserve. When I asked her about her last day of service, she shared this experience:

I came into the drill center, hung out in the conference room, set up my shadow box and cake and plates and napkins . . . and waited for my retirement ceremony to take place.

And then when it was done, we cleaned up and went home. That was it, yeah.

There were paperwork challenges associated with her transition from the military to civilian life, but what stood out most for Linda were the financial struggles after leaving the military. Luckily, there were some things that went well with her transition, which helped mitigate some of the financial strain. She cited family support as something that helped. Family support included staying with family at various times, the family scholarship she received for her education, and her sister financially supporting her son when she moved to Atlanta. Although Linda did not indicate how she became aware of these resources, she shared how access to the GI Bill and the support services she and Bill received from the State of Michigan were helpful during her transition.

I asked Linda what benefits she was receiving at the time of our interview. Linda indicated she had her Navy Reserve retirement compensation and medical benefits she received through her civilian job. She said she could use VA medical in a pinch but would only use VA for routine care or an emergency. Linda indicated she chose to use medical benefits through her civilian job because she had more confidence in the care she received through her local hospital than VA. In addition to her reluctance to use VA for medical care, she shared frustrations about how difficult it was to figure out what paperwork was required to file a service-connected disability claim and other services and benefits through VA. Another veteran benefit Linda sought was a veteran license plate for her car. Registering a car in Colorado as a veteran would reduce her registration fees, but at the time of the interview, she had not completed the

registration process using the program for veterans. This comment encapsulated the overall frustration Linda felt about using veteran benefits:

It's just if you don't know the right question, you aren't going to get an answer. You're not gonna know. You can have a benefit, but if you don't ask about it. I mean, how are you going to know to ask? You don't know about it.

Linda's brother worked for the VA and tried to connect her with someone who could help her file a service-connected disability claim, but she was disappointed with how it went:

I took my medical records in to this man, and he skimmed through it, and he made a big, long list of things that I should consider when putting in my claim. And then when I went in to start building a claim, he said "So, where's the list I gave you?" I said you didn't give me a list. "Well, sure I did. I give a list to everybody." I said you didn't give me a list. So, then he wanted to do my case without a list. I'm, like, I'm supposed to remember all my medical problems over the 20 years of active duty or, you know, service. Well, anyway, all but two of the of the claims were denied and those two had been resolved.

Linda was interested in resubmitting her claim for benefits because she did not agree with the VA's decision, but she was reluctant. Her reason? "I have this really bad feeling about asking questions of military organizations because if you don't ask the right question, you won't get an answer." She expressed interest in finding someone who "could sit down with [her] and help [her] do a claim . . . disability claim." As we talked about the large veteran resource event coming up that weekend, I encouraged Linda to attend because the VA committed to having several representatives present to help veterans gain access to the resources they need. I saw her at the event the next day and pointed out the VA tables; I hope she got the support she needed.



Just after Linda spoke about wanting to find someone to help her with resubmitting her service-connected disability claim, I asked her what gave her hope. In the same matter of fact manner she answered my other questions, she replied, “I have seen guys that have been treated good.” When I asked Linda if she could tell me more about that, she said, “I’ve also seen so many guys that have been treated like cr\*p when they get frustrated. VA does not know how to deal with anger.” She talked about people she knew whom she perceived were not getting the support they needed through VA, but I sensed part of her answer had to do with her frustration with the service-connected disability process she talked about earlier in the conversation. On a positive note, it seemed she was holding out hope for a successful result if she were to resubmit her disability claim.

As our interview concluded, I asked Linda if there was anything she would like to add. Linda did not add anything else, so we spoke briefly about how I would get her gift card to her, and we concluded the interview. As I reflected on our conversation and listened to the recording of the interview a few times, I thought about Linda’s service and how her quiet and skeptical affect probably served her well in the Navy. I imagined she did her job without a lot of fanfare, and people probably could not get too much past her when it came to bending rules or going against policy.

Linda seemed guarded throughout our conversation, and her responses seemed measured and deliberate. I was not sure if that was because we did not know one another or if that was her personality with everyone. What I knew was she had come to the veteran breakfast and attended the veteran resource event to connect with other veterans and to get the answers she needed. I am confident she will because one of the strengths she identified—one she attributed to the time she spent in the Navy—was that “it’s not what you know but knowing where to find the answers.”

*Val—“I Went in a Little Rowdy”*

As I spoke with people representing various veteran-helping agencies at a regional veteran resource event, I connected with Val. This was my second or third time approaching her organization’s table because there had been too many people gathered there earlier for me to speak with her or her partner. The organization she represented had political and policy agendas besides veteran-specific issues, but at this event, the focus appeared to be encouraging veterans to document their negative VA experiences, with the goal of using the stories to influence legislation to reform the VA. It seemed there were plenty of veterans interested in contributing.

When I finally had a chance to engage with Val, I was drawn immediately to her inviting brown eyes and her bright smile that included dimples and plenty of teeth. She wore a wide brimmed camouflage boonie hat, from which two braids appeared. She wore a T-shirt with her organization’s logo and casual pants. She was approachable, high energy, and gregarious. Though we only spoke for a couple minutes, I learned she had been in the Army and had experienced homelessness. I asked her if she would participate in my study, and she agreed.

We planned to meet at a local veteran’s breakfast gathering the next week and figure out where we would do the interview. When Val arrived at the veterans breakfast, she suggested we find an alternative location for the interview because she was a celiac and the restaurant where the veterans group met did not have anything she could eat. We searched for a few gluten-free restaurant options, selected one nearby, and agreed to meet there in 30 minutes. Unfortunately, when we arrived, we discovered the gluten-free restaurant we selected did not exist. We had to regroup. I must admit, it started to feel like an ill-fated adventure, but we eventually connected at a taco stand that had a gluten-free menu. Val ordered food, but because I had eaten at the veteran breakfast, I just had water. The restaurant’s music was very loud, so we sat on the patio. The

music was not quite as loud outside, but it was certainly prominent each time I played back my audio recording of our conversation.

After we reviewed the informed consent form and Val agreed to be recorded, we got started. Val joined the Army when she was 20 years old. She intended to become a medic, but according to her recruiter, that career field was not available at that time. It was unclear if the recruiter referred to medic positions available to Val or more broadly to any recruits. The recruiter offered Val three choices: radar, communications, or truck driver. Val made the comment, "I had to get out of [my hometown] so quickly, they didn't have one of those [medic] positions open," that I did not quite catch until I listened to the recording. Though I understood there was an urgency on her end to join at the time, her comment seemed to hint at a motivation to join in addition to her desire to enlist. It seemed more important to Val to enlist than it was to wait to get into the career field she wanted because Val decided to be a truck driver for the Army. When she shared her reflection about her choice to become a truck driver, "so my intelligent a\$\$ decided to be a truck driver because that was available," I sensed she had second guessed that decision.

This type of critical self-narrative continued throughout our conversation, though it seemed to be delivered as self-deprecating humor. Val shared she had been to basic training twice but did not finish either time, so I began to understand where some of her negative self-talk came from. Val's feelings of regret surfaced as she said, "Maybe I should have gone through a third time." That had been her intention when she received an entry-level separation (ELS) from the Army after her second attempt at boot camp. The personnelist advising Val suggested the ELS would be Val's best option. The way she understood it, the ELS "wipes your record clean,

so that you don't have to . . . so that it's not such pain in the a\$\$ to come back. It's like you're coming back fresh."

The realization that Val's only military experience was from November 2002 to March 2003 sent my mind spinning for a moment. My intention when I developed the inclusion criteria was to recruit unstably housed or homeless female veterans. Val had shared her challenges with stable housing, so I knew she met my criteria as someone who had become unstably housed at some point after leaving the military. Because Val had been in the military for a short period of time and received a DD214—a form documenting military service—I considered her a veteran. According to the VA's interpretation of a veteran, Val had not served long enough to earn veteran benefits and therefore was not considered a veteran by the VA. I had not expected to learn that Val had served for such a brief time, but her story seemed relevant to this study. I chose to continue the interview.

Before diving into Val's brief military experience, the following passage provides some context about the self-described young woman Val was when she left for Army basic training:

I was always a pretty solitary person. My peers were adults when I was a kid because I was an only child. And I was always a weird kid, too. Such a weird kid. Well, I had dentures when I was 10 because I got hit by a truck. I was even weirder after that, but I was a bookworm. And you know, I was interested in nerdy sh\*t. So, I was weird.

Val participated in her high school's Junior Reserve Officer Training Corps (JROTC) program for 3 years and aspired to go to the Air Force Academy for college. She recalled:

I had crafted my education, my world—all of that—to go into the military and then things happened the way they happened, and I had my daughter. And then had a few other . . . just started having kids.

During this time, Val got married and divorced. As a young mother of three, Val's thoughts of getting into the Air Force Academy faded. Although having children and a failed marriage had a significant impact on Val's future plans, the death of her son sent her reeling. Val reflected:

I was actually homeless when I enlisted. But at that time . . . so sometimes I was sleeping in a tent in [location omitted to protect confidentiality], sometimes I was sleeping in the back of my truck, sometimes I was sleeping on my friend's couch but . . . so going in helped get me off the street before I got any stupider . . . which I was definitely heading that way.

Val shared her behavior became increasingly destructive at that time—she was “drinking and smoking a lot” and going out to “honky tonks.” Val reflected on something her mom said to her about that period before she enlisted in the Army. In speaking of her mom, Val said:

[My mom] didn't know how to deal with it and like, that was her answer . . . was for me to go into the service because she's like, I don't know what to do with you, you know, if you're going to be an alcoholic, at least be good at it.

It seemed Val's mother hoped military service would help Val get back on track. Val suggested that hope was shared by others: “Yeah, like, so my best friends that I grew up with . . . like their parents raised a flag and they were super excited that I was going.” Though she had people from home in her corner, Val admitted, “I went in a little rowdy.” Val described herself as she arrived at Fort Leonard Wood for basic training:

[I had] a fighting personality. I had a lot of trauma . . . fairly recent trauma. So, I had a little bit of a chip on my shoulder. Like, I was dedicated to being there. All I wanted was to be there and to get through and to start my life. But I got into a couple of fights.

Val did not get into trouble for the fights or anything else during training. As she put it, “I tried my damndest so to fly under the radar . . . which wasn’t easy to do.” Val recalled a drill sergeant who did not like her. As she described it:

The whole company figured out that the drill Sergeant that I had . . . one of the drill sergeants that I had absolutely despised me. Despised me. She couldn’t even say my name without like . . . she would spit my name out. And these other drill sergeants like, from the Second Platoon . . . because I was in First Platoon . . . and Second Platoon, they were like, this is not good. This is not working. We got to get her, that we got to get her out of there. So, I wound up moving over to Second Platoon.

Things seemed a bit better in the Second Platoon. Her drill instructors advocated for her to get boots cut for her 3½ EEE shoe size. Her First Platoon drill sergeant would not let her get custom boots cut, so she was forced to march and train in boots that were much too narrow. Val told me she still suffers from nerve damage in her feet because of it.

Because Val’s bootcamp training included the Christmas holiday, she and the other recruits were given a holiday leave period before their graduation. Just prior to the leave period, the recruits were given a series of vaccinations. As Val described it, she was given an experimental pneumococcal vaccine along with 10 other vaccines just before they were released to go home for Christmas leave. Val recalled that, as she left Fort Leonard Wood for home, she felt she was coming down with a cold. While she was home on leave, the cold turned into pneumonia, for which she was hospitalized. The sickness and hospitalization delayed her return to Fort Leonard Wood. When she returned, she learned she had missed too much training time and would have to start over with a new class. Val shared her account of the final days of her second try at boot camp:

So, I don't know when it happened, but I had some pain in my hip. Didn't think anything of it. You know, we're getting our a\$\$es kicked all the time or just working, working, working. And so, I brush it off because you, you don't, you know, go to sick call. You don't, you don't go unless, you know, you're bleeding, dying . . . you can't like . . . people have to carry you. But I didn't think anything of it and just kept going and the very last PT [physical training] test we were taking before graduation . . . days away. It's snow, ice everywhere. You know the path that we were marching on, because at this point, we were marching out to the 2-mile run, is slicker than snot. People are sliding around. I went a\$\$ over tea kettle and landed on this hip. And I was like, oh my God, I can't move. They take me in to have it looked at, they're like, no you need an X-ray.

Val's X-ray revealed a deep contusion on the impact side and multiple fractures on the other side. She was given crutches and continued with training. Once she was healed enough to get off crutches, Val was sent to "retrains and holdovers" until she received her "blue packet" with her discharge documents. Due to the injury, Val fell days short of completing the second boot camp. I asked Val what support she received as she separated from the Army. She replied:

I was in [retrains and holdovers] for about a week waiting for my blue packet, and then that came in, signed it, loaded me up on a bus and cruised up to Saint Louis. Flew home and that was it. That was it.

I asked Val how she characterized her transition from the military to the time of our interview. She described it as "a disappointing and arduous path like, because sh\*t just didn't like, work out the way [she] wanted it to." She continued, "That was hard for me to accept that for a long time . . . to just be OK with it and not be in distress for so long and it still tugs at my heart."

She spoke of the pain of the loss of an opportunity, as the Army was her “future.” She reflected, “So then there is that shame there . . . like f\*ck, I feel like I washed out. I should have just stayed . . . and done it again.” She continued, “Things would have been a little bit different, for sure.” Val reflected, “I wasn't a fully functioning human being when I went in, so that's where, you know, I went off the rails. It's just that 98% of my personality was PTSD up till fairly recently.”

As we talked about what it was like to go home after that, Val shared, “And then I come home with my tail tucked and limping and . . . and just defeated. I was defeated and still to this day I feel that defeat and that shame.” Val talked about moving in with her mom when she got back to town:

So at least I wasn't homeless at that point. But yeah, that and my mom and I, we can definitely butt heads pretty hard. But I love my mom and she loves me to the core of her being . . . but we operate very differently.

While Val was in training, she dated a man who became her second husband. When she separated from the Army and returned to her hometown, Val recalled he was there. She speculated:

I think if I hadn't been dating my second husband, I probably would have twisted off completely . . . so in a sense, he was my support. He wasn't the best support in the world. He just wasn't wired that way.”

Val became pregnant “fairly quickly after coming back,” and the two got married. Up to that point, Val envisioned going back to Fort Leonard Wood for a third try at bootcamp, but her decision to keep the baby impacted her options regarding going back into the Army again:



Yeah. Because, you know, I decided to keep the baby. And so, I kept the baby and then you have to wait 6 months after you've given birth before you can . . . before you can enlist or go back into your enlistment process and I didn't want to be leaving the 6-month-old, right, and I wanted him to be weaned. You know, because I nursed all the kids and so it just turned into a sh\*tshow [laughs] because things just kind of got worse between the husband and myself. And then my daughter passed away in 2007. So, 7 years apart on the same day [from the death of one of her other children].

Due to several issues, her inability to return to the Army, the loss of another baby, and a husband who turned “incredibly abusive,” Val’s options seemed to dwindle. After 4 years in a troubled marriage, Val left her husband, who had not only been violent but also had been seeing other women. As Val tried to figure out a new path, she applied for, and was accepted to, a lease operator program at an oil field dump. Val was going to be a “pumper” so she could take care of herself and her kids. The program would provide “insurance . . . the whole thing . . . retirement.”

In that program, she met her current husband, but neither of them worked as lease operators at the time of our interview. They worked together at a veteran-focused nonprofit and traveled around Colorado in an RV attending veteran events and advocating for veteran rights. Sometimes they stayed in hotel rooms instead of sleeping in the RV. During the interview, I did not think to ask if they had a brick-and-mortar shelter they called home, so I was unclear about their housing status. Because Val referred to housing instability as something from the past, I placed Val’s portrait in the stable housing category. It seemed the nonprofit they worked for expected Val and her husband to travel to different events across the state most days of the month. This lifestyle appeared to create a certain amount of stress for Val. The following passage

describes a run-in with law enforcement officers and her subsequent stay in a mental health facility. Val shared the details of her first night in Denver:

I had a recent mental health issue. You know, I had a run in with PD [police department] the night we got here. Like, we pull into Denver, got to the hotel, and 3 hours later, I was face down in the carpet with a boot print on my arm, a knee in my back and needles in my arms and then they're hauling me away and so that's why I really want to go and get the STAR [support team assisted response] program [a mobile crisis response program for people experiencing mental health issues] as the first tier of intervention. That should be first . . . not the police. Should have never been that way. My first residence was Denver Springs. It was fantastic. They're awesome over there. And I wound up going in the past . . . since October, I've been there twice. But now . . . so I did this genetic test. I've been on all the wrong meds most of my life. So now they know which meds are going to work and this new doctor that I have, she's like, let's try this one and this one and put me on it and I have never been on such an even keel.

While Val helped people advocate for their VA benefits, she herself was not eligible to use them. With her ELS out of boot camp, Val was told she was not eligible for any veteran benefits. When I asked Val what she thought might be important for me to know for the study, especially in terms of transition, Val shared, "I think people are not told their rights . . . and not like all of their rights, they just kind of get this gloss over whenever they're being sent away." She talked about how the packet she received before her discharge had information in it, but without someone to guide her through it, she did not really understand what it all meant. Val was told the ELS would make it easier to get back into the military, but her subsequent decisions changed her course. Val reflected:

I was a dumb kid. I was a dumb kid whose head was all over the place . . . grieving and angry. So, I was making poor decisions and not paying attention, not being mindful, just I lived life mindlessly for the next few years.

In Val's fight for survival during those years, she married, had two children, lost a child, and left an abusive marriage. Despite the adversity, loss, and pain, she made her way to a place of hope, which for Val is helping people:

Helping, yeah. And seeing results, you know, like getting the Mission Act [a law expanding veteran access to health care] passed. And just seeing the wins, the little wins, the big wins. Big wins are fantastic, but the little ones, those are nice like, you know, even just meeting up with the right person and then meeting up with another right person and saying, oh God, you two need to talk. Like that . . . I like being a super connector. I love it! It's so rewarding to get the right people in front of each other to make sh\*t happen. That gives me hope. And . . . mountains and . . . dogs.

What has stayed with me since my conversation with Val was the ripple effect of not making it through boot camp. Going into the Army was an opportunity for Val to turn things around, but instead, her failure to complete basic training seemed to add to a growing list of events that threatened to prevent Val from finding stability. As I sat with her at the taco stand, I marveled at Val's charm, authenticity, and resilience. Her life had not been easy since her discharge, but her role in a nonprofit advocating for veteran rights represented a powerful opportunity to help others as they transition to civilian life.

***Angela—“I Don't See Things Being Stuck the Way That They Are”***

I first spoke with Angela a couple years ago when I interviewed her for a class project. As I searched for unstably housed or homeless female veterans for my research, I remembered

she told me she had to move in with her mother after she separated from the Army. I contacted her and asked if she might be available to participate in my study. I was not sure it would happen, because she was also going to school, and her semester was ending. I knew she was a resolute and serious student, and her studies came first, so I was delighted to receive her text saying she had time to talk. We set up a Zoom call because she lived too far away for me to meet her in person.

As she logged into our meeting, I was reminded of how put-together, professional, and organized she was, from her clothing to the décor in her office. She was dressed in what looked like a dark suit, her hair was impeccably styled, and her desktop was neat and tidy. As we talked about the informed consent form, she agreed to be recorded and did not have any questions she wanted to ask before we started the interview.

Angela joined the Army in 1988, when she was 18 years old. She served for 4 years and received an honorable discharge. She had enlisted to become a psychiatric specialist but was reclassified to quartermaster after what she described as getting in “trouble” while in her technical training program. Angela’s eyes sparkled as she described what had happened leading up to this trouble. She was humorous and engaging as she recounted her close relationship with two other “girls” in training with her. The “three amigos,” as they were called, were “boy crazy” and, according to Angela, spent more time “partying” than studying. When all three failed the last “crucial” exam of their training program, their superior officer spoke to them about failing their exams. Angela clarified she was counseled alone, and the other two were brought in together. She was told she could not continue in her current career field, but the Army wanted to give her another chance. Because she had been so influenced by her peers and her grades were not sufficient in the psychiatric specialist technical school program, she was separated from the

other two women and reclassified as a quartermaster. The company commander told Angela, “I saw so much better in you. You can do this. I am separating you [from the other two women] because you don’t need to be with that group.” Angela was then sent to Fort Lee, Virginia for training, and the other two women were sent off somewhere together. Angela reflected on that time:

And so, I was separated from my friends, and I was sent off to Virginia to go through a quartermaster school. And so that's what happened to me. Um . . . got good grades after that. The other two girls . . . I eventually was able to see them again later in life and yeah, it wasn't too good. They got into a lot of trouble where they went. I never got a write up. Never, nothing after that. I was just like, oh, no, never. That's not happening.

I commented that in some ways it was probably good that she was separated from her friends.

Angela responded playfully:

Yeah . . . I'm an only child, Dana, so I'm used to doing it alone, but I'm telling you, I got with those two, and I was so happy. They were like sisters I never had and got me in and all kinds of crazy stuff.

After completing quartermaster school, Angela was sent overseas for her first duty assignment. Angela summed up the remainder of her time in the Army as follows:

I was in Virginia. Then after Virginia, I went straight to Germany to Heidelberg, and I was stationed in Heidelberg, and wow, that was great. That was wonderful. Yeah. Out of all the places in Germany, I think that was the coolest place that you could have ever . . . you could ever go. It was beautiful and very small concern . . . not much going on. Never saw, but I never saw the field. I never saw the field, but basic training. I never had a field assignment. And then I left. Yeah, I left Germany and then I ended up at Fort Campbell,

Kentucky—101st Airborne Division with Campbell. That's where I got out. At Fort Campbell . . . that was when I got married. And yeah, the marriage wasn't so great, and I ended up getting out [of the Army].

From Angela's summary, it seemed her military experience was straightforward. She loved Germany, then went to Kentucky, where she got married. After she got married, she left the military. But as we dove a little deeper—and Angela was gracious and willing to share more details—I began to understand how many challenges Angela overcame while serving in the Army. In Germany, the place Angela described in such a positive light, Angela endured MST and even trauma from a medical provider:

I encountered the MST, the military sexual trauma . . . I could live without that. I wish my life never had to be affected in that way, by that. So not feeling safe enough to . . . I didn't feel like I had anyone I could talk to. Yeah. So . . . I think that was it because my chain of command, was all males, you didn't see women. Even my work, my work area, I was the only female. And even in that I was, I felt very vulnerable because I mean, I had things happen to me even on my work site. So, Yeah, I didn't feel safe. And I didn't feel that was a safe place.

When I asked if she reported the MST, Angela told me she did not feel like she could. She then described an incident with a female doctor during an appointment. Angela went in because of shooting pains she experienced, along with episodes of feeling she might pass out. Angela told me she knew she was pregnant but had not had a pregnancy test to confirm it. While in the exam room, Angela sought help from the doctor, but the appointment went sideways:

I had almost passed out a few times; I was having upper left quadrant pain . . . was having pain. And I was having shooting pains, I remember. But I went to the doctor, and she was

so angry because I think she . . . I had went once before and she told me, “You’re not pregnant.” And so, I left, but then I almost passed out one night, and then I went back the next day and I think she was . . . I don't know what . . . I don't know, going through a lot of stress? I don't know, but she got me in the room, made me get in my gown and when I got in my gown and laid down . . . instead of her just checking me nicely, she took her hands like this and pushed down on my stomach. And I just cried, I, and I didn't know . . . I was afraid, cause you know, everything else that I had already been through. I didn't know. I couldn't trust anybody. I did not trust anyone. And so, I left, and I just went home crying and hurting so much. But it was about a week later that my pregnancy test came back positive. And you know, I'm thankful that I didn't lose my baby. Because I think that's what her intention was.

Angela’s positive pregnancy test had some implications in Germany at that time. “The wall came down and so all the family members took the housing, so everybody . . . it was, yeah, there was nowhere for me to go. They were like, you gotta get out of here now.” Because of the limited housing in Germany, Angela was sent to Fort Campbell, Kentucky. When she arrived at Fort Campbell, Angela still did not have appropriate housing. Although 8 months pregnant, Angela was assigned to a barracks. Barracks accommodations were provided to single soldiers, which Angela was, but they were hardly the place for an 8-month pregnant single soldier. Angela shared what happened when she arrived:

I was 8 months. I was 8 months pregnant, and I was in the receiving and I remember them just looking at me like what? Oh my gosh, get her out of here. And I'm like, get me out of here to go where? Where am I going? So, I don't have housing. And as a matter of fact, you guys messed up my pay and I don't even know when my paycheck is coming. I

had nothing. I had nothing, but I had some intuition again, to ask some questions, and when I started asking questions, the only people that I could think of, Dana, were the two girls that I got into so much trouble with. Those were my friends back then, you know, and yeah. And so, they actually were both stationed in Fort Campbell. I just asked that question and got the phone number. Come to find out the one that I was really close to, we were in basic training with, she had just gotten out because she had gotten pregnant, and she was getting out of the Army. So, I missed her by a couple of days. But the other girl that we met at Fort Sam Houston, she was at Fort Campbell, so, she came and picked me up and took me home with her.

Because my experiences in the military were different than Angela's, I was astonished that while serving in the Army, a soldier could be unstably housed and without a paycheck. While staying with her friend, Angela went into pre-term labor. Angela's friend drove her to the hospital, then left to get some things for Angela during her few days in the hospital. Her friend never returned because, unbeknownst to Angela, her friend had departed for an assignment to Okinawa, Japan. As Angela remained in the hospital, a male soldier they both knew showed up with the things she had asked her friend to bring.

This was the man Angela eventually married. Once she was released from the hospital, he arranged for Angela to stay with some of his friends and even found a place for her to live. They began dating, and after she had her baby, they got married. Angela became pregnant with her second child and began to encounter challenges in her marriage. It was just before the birth of her second child when Angela made the decision to leave the Army. She offered context:

That decision came because my husband, at the time, had orders to go to Egypt. That's a hardship tour, and so I actually was a few months away from my actual . . . either my re-



up or adding, you know, adding on or to my time, or re-upping or getting out a little early. Well, because that hardship tour came about—I didn't know that he didn't have to take it, but he chose to take it—and I was having a very difficult pregnancy, and so, I just decided, you know, I guess this is it. Not that I was happy, Dana. I wanted to continue with my career. I saw myself making it a career, but because of the [chuckles] challenges in the marriage and then because he took the hardship tour, and I needed the support because I was away from family. I was really stuck. Like, I really didn't have a choice.

Angela flew home pregnant and with a toddler to stay with her mother—leaving Fort Campbell and heading to California just a week after separating from the Army. The original plan was for Angela's husband to help her move some things to California, but that did not happen. Despite the tension in the relationship, the two stayed married. She was in California with her mother, and he took the assignment to Egypt. After Angela gave birth to her second child, she continued to stay with her mother and take care of her young children. When Angela's credit card was declined, she discovered her husband stopped depositing money into their bank account and, according to Angela, “cut off all communication” with her.

It was about a year before Angela contacted her husband. Without any financial support from him, Angela got what she described as “a little job [she] was working, barely making anything” to support herself and her children. Her mother and grandmother continued to help her. While at work, Angela was assigned a research case involving a purchase an Army recruiter made. Angela's role was to determine the details of the purchase and what paperwork he needed for his taxes, which involved several meetings between the two. At some point, Angela realized the connection might be an opportunity to learn more about how to deal with the situation with her husband.

The Army recruiter was “upset over the [Angela’s] situation.” He determined her husband’s next duty station and contacted his first sergeant and company commander. Angela was contacted by someone from the legal office, who asked what she wanted to happen to her husband. This was a complicated question for Angela because of how her life had begun to change. Here is her account of what happened and the decision she made:

But Dana, I had already been through so much, but even though I'd been through so much, all of these windows of opportunity began to open up for me to take care of my children in that time, and so I had the one little job I was working, barely making anything, but it was enough. And then I wanted to go to school to get into the field that I couldn't complete in the Army. Wanted to do it and I knew I could. And so, I went into summer school and going to summer school, I met a young lady . . . because I told her I had two small kids. We were talking, and I told her I needed childcare because it was so expensive, I can't afford it, but I wanna finish. Oh, and then she told me about a program, and I went to see about the program right after class that day. I got approved for the program where they would take care of all the childcare for both of the children. And then, and then my VA benefits—my GI Bill—kicked in. Once I did all of my prereqs within 1 semester, the director was like, oh, you're in. You know, you made Dean's list and you're . . . you did this in 1 semester. You're in. And so, my benefits began and everything . . . but the day I got accepted into the program, they called me from my ex-husband’s installation and asked me what did I want? Do I want to kick him out? You know, have him kicked out because they're ready to sign the papers and . . . because he's no good. They felt he's no good because he was getting money for his family, and he just pocketed the money and spent it on himself and just left us . . . left us like that. And yeah,

I said no, not at all. I need him to keep going because I'm starting school and it's gonna be helpful. And so that's what happened. I made it through school, graduated top of my class. And yeah, got picked up as the first hire for the State of California and bought my house 4 or 5 months after I started with the state and took care of my children and raised them.

Angela never filed for divorce, but her husband eventually did. The divorce paperwork he sent did not say anything about child support or children. Angela refused to sign. She told him she would sign when the paperwork was corrected. He never redid the paperwork. Instead, some years later, he contacted Angela, saying he wanted to visit the kids and reconcile. Angela took her husband back, even after discovering he had had another child. He had never mentioned being in another relationship at the same time Angela was pregnant. Despite this information, Angela allowed him to move in with her after his discharge from the Army.

He moved into the home she had purchased and started working right away. Before long, they were having troubles again. She had hoped things might be different this time, but his old patterns came back, and he started hanging out with coworkers and not coming home at night. She confronted him, and he told her he did not think he could do it anymore. Angela had heard that before but pressed him to mark a date on the calendar so she could prepare the children for what was about to happen. He ended up leaving. As Angela observed, "It was very good that he left because not only did he have that child, the person he had that child with . . . he had been having an affair." According to Angela, there were at least two other women her husband had been seeing at the same time she was pregnant.

As I took in all Angela shared, I was struck by the resilience and grit it must have taken to keep moving forward. And she did. At the time of our interview, Angela had raised her

children successfully and had remarried. She reported continuing to enjoy her work with the state and was enrolled in school to continue her educational goals. Though her story revealed so many strengths, I was curious about how Angela viewed her own strengths. She reflected:

Perseverance? Integrity. And um . . . yeah, hopefulness probably. Just be hopeful . . . and helpful. I don't know . . . I just. . . I like to help people. So, my negative experiences . . . I try to not look at them that way and try and help somebody, you know. Because if I hear someone struggling or having some challenges . . . I want people to know that they're not in that by themselves. Yeah.

It seemed especially important to Angela to help others. She spoke of female veteran organizations with which she was involved and how important "being in community" was to her. Not only did these veteran organizations provide a way for Angela to stay connected to female veterans as a part of her well-being, but they also allowed Angela to put her experience to work to help other females transition to civilian life. She seemed determined to prevent other female veterans from having a transition like hers. When I asked about her transition, she responded:

Nothing. I knew about nothing. I knew nothing. So, I knew nothing about any other types of programs that I would have been, you know, would have been available to me that I would qualify for. I knew I had the GI Bill because I knew I paid into it when I was in basic training, so that was something I already knew. But as far as any type of assistance or anything, nothing. As a matter of fact, I had illness [sic] while I was in, and they didn't even let me know that I was entitled to anything. And that came many years later. We're talking in the last 10 years did I actually start to find out that there were other programs and there were other entitlements that I would qualify for. And that was only because of me always seeking community wherever I go and tapping into a women veterans

organization so that I could just not feel alone again here by myself, with my youngest child. So yes, and that is how I found out by other women veterans asking me questions because I was sitting there like a deer in the headlights. I knew nuthin’.

Although there was a TAP in 1992, she was not offered an opportunity to attend. I asked what information would have been helpful as she was leaving the military. Angela cited mental health services and information about service-connected disability benefits. She talked about how she felt the program was kept a secret when she separated from the Army. She wondered, “Why would you hold that back? That should be included. It should be discussed and all the benefit to that and how to navigate the system.”

Despite the many challenges Angela faced, she reflected on her military experience in such a poignant and positive light:

Um. Hmmm . . . well, I never really . . . I mean, even though these things happened, I don't blame the military as a whole. I found some wonderful experiences there. I mean the things that I learned about myself at that . . . I feel like I had an advantage. And I had an advantage because I was able to travel, learn things, leadership qualities, abilities, things that. Coming out at the age that I did, I was way ahead of others. So, I don't . . . I had a wonderful experience in the military. I love the Army and like I said, my plan was to stay in despite some setbacks, despite things that I actually had to go through. Yeah, I didn't want to leave when I did.

This optimistic perspective of her service, along with her upbeat and melodic retelling of some of the lighter sides of her story, left me energized and grateful for her time and her willingness to share this story of personal growth and perseverance. We ended our conversation with my usual question, “What gives you hope?” Angela did not disappoint. She said:

Probably my children, most of all. Um, yeah, the possibilities in life. I know that they have had their own challenges, but I see them pushing right on through. So, I know that tomorrow is just, I don't know, it's just, it's better . . . something is gotta be better. So, optimism. I don't, I don't see things being stuck the way that they are or have been so, you know, it's like, you know, OK, I'm in this right now. I'm going through this right now, but I'm moving on to another day and so that gives me hope.

As I wrote this portrait and reflected on Angela, her military service, her transition, and how far she had come since feeling she had no choice but to get out, I could not help but think about her mother and having a place to land when everything in her life was falling apart. With a roof over her head and her family's support, Angela found the resources she needed to not only find her way but also to lead the way. Though Angela had some difficult experiences while she was in the Army and her discharge resulted in her becoming unstably housed, she leveraged her support network and figured out what programs and veteran benefits were available to her. Her optimism and strong interpersonal skills not only made her a joy to interview, but these strengths and her determination also made stable housing a reality for her and her children.

***Meg—“The Scarab Beetle”***

Early in our interview, Meg told me she felt her spirit animal was a scarab beetle because like a scarab beetle, she could take sh\*t and turn it into new life. To provide some context, I asked Meg what her greatest strengths were. She provided the scarab beetle as an example of her resilience. Among the other strengths she identified were her connection, communication, and social skills. These strengths rang true throughout our conversations.

Meg joined the Air Force in 2010, right out of high school. She enlisted when she was 17 years old and left for boot camp when she turned 18 years old. Shortly after enlisting, Meg

married one of the boys from her high school who had joined the Marines. Meg served for 7 years as a geospatial intelligence analyst and received an honorable discharge. She was assigned to Goodfellow AFB, Texas; Cannon AFB, New Mexico; Hickam AFB, Hawaii; and Beale AFB, California. As a post-9/11 era veteran, Meg was required to attend the TAP, which provided structured information and briefings designed to help her manage her transition from military to civilian life successfully. As with other study participants, Meg's relationship with her husband had a significant impact on her transition experiences.

Our interview was held on Zoom, and what struck me immediately was her bright smile and her willingness to dive into the emotional aspects of her military experiences. She showed up as a present, open, and authentic partner in the conversation. Her colorful and vibrant tattoos hinted at a creative and free-spirited side of her personality. When I asked Meg why she joined the military, she talked about the challenging family dynamic in her household growing up. She was raised by her father until she was 9 years old. When he got remarried, Meg adjusted to new roles and relationships. As she graduated from high school, there was no money for college, so Meg's path to freedom from her family home came with her enlistment in the Air Force.

She described her experience in the military as "bittersweet." As she elaborated, Meg spoke fondly of the camaraderie and sense of purpose she felt while serving and admitted to missing marching and other things most military members dislike. She recognized some positive aspects of military culture but readily listed hazing, toxicity, the need to suppress emotions, and treating people like numbers as detrimental to whole-person well-being. When she encountered MST, she did not report it out of fear that she would get in trouble for underage drinking and that her report would be dismissed.

Meg's take on being a woman in the military really resonated with me, especially in reference to the strategies she employed to fit into and thrive in a hypermasculine system that favored males. She suggested females "co-sign on showing up like guys" to survive in the military:

We're going to dress like them. We're going to talk like them. We're going to interact like them. We're going to hack lugies like them. We're going to smoke like them. We're gonna, you say dirty jokes like them. We're gonna drink like them.

Meg's job as an imagery analyst for the Air Force was extremely demanding, stressful, and draining. A critical part of her job involved identifying and tracking "high value targets" in war zones. She spent a great deal of energy keeping her emotions in check and trying to preserve her mental health in a job that demanded secrecy, compartmentalization, long work shifts, and life-or-death decision making. When she experienced and reported sexual harassment at work, her report was downplayed and then dismissed by her chain of command. Meg graduated top of her class from her intelligence training program and worked hard to be a team player, but instances where she perceived her input and ideas were ignored because of her gender began to add up:

But like, even just in the little things . . . like I remember like, I was running an entire program and this—I was a Staff Sergeant, this was an A1C [an A1C is an airman first class, which was several ranks lower than Meg's rank]—but I had an A1C in like, a meeting reiterated something I had said 3 minutes prior in this meeting, and everyone was like, oh yes, good for him. But it's like, I'm literally running a program, like on my own, like three ranks below who should be running this . . . like, top of my class, like, I'm



talking like, I was f\*cking stellar and then this A1C, who I trained says the same thing I said and everyone's like, celebrating him.

One month before Meg was transferred from Hickam AFB, Hawaii, to Beale AFB, California, her husband told her he wanted a divorce. He was separating from the Marines and decided he would not join Meg for her next military assignment. As Meg scrambled to process the legal aspects of her divorce, change her assignment orders, and change her status in the military personnel system, she was “not in a good place.” Meg’s familial relationships were strained, but she knew she needed support. Meg described her emotional state during that period:

I decided between these transitions—between Hawaii and California—I was going to go home for . . . I was gonna take a month of leave and I was going to go home to recoup and reconnect with my family. But again, I was in recognition like, these relationships are very damaged, and I was saying like, I want to come home, I want to reconnect . . . I just need, I need help, like, I'm just really broken.

As she described it, the visit with her family was a disaster and likely caused more pain than it healed. About a month after she had arrived at her new duty station, Meg dropped into a dangerous state of mind, getting “blackout drunk” regularly and even passing out in her tub once, flooding half her apartment. Her PTSD, the disintegration of her marriage, the stress of her job, and the lack of a support system triggered thoughts of suicide. Meg reflected, “During that season, my whole life got ripped out all at once.” As she processed all that had happened, Meg became more aware of the misalignment between her own values and what she was doing in the Air Force. This realization planted the seed for Meg’s decision to leave military service.

Four months before Meg separated from the Air Force, her ex-husband reached out to her. He was living with five other men in a 2-bedroom apartment and had been struggling with

depression and floundering after his recent discharge from the Marines. Meg, who was preparing to separate from the military, indicated she was vulnerable to falling back to the familiarity and comfort of her relationship and took her ex-husband back. They remarried immediately. She commented, “Why be together if we’re not going to have the benefits, right?” Just a week after Meg separated from the Air Force, the pair broke the lease on their apartment and traveled the country in their car. For 3 months, under the auspices of a road trip, they slept in the car, in tents, and bounced around staying with family. They returned to California to start school but never stayed in one place longer than a year.

When I asked Meg how she felt about her transition from military to civilian life, she replied, “I’m like 6 years out, and I feel like I’m just now feeling like I’m meshing into my civilian environment again.” She cited grappling with her identity as one of the more significant challenges associated with her transition. She discussed going into the military straight from her parents’ house and how military personnel are given a set of core values they are expected to embody. Meg reflected on what it was like leaving the military after going in at a young age and being indoctrinated into military culture and values:

You go in at 18. Like, you're looking for yourself and they literally give you your core values and say you are integrity first, service before self, and you are excellence in all you do—that is your personality. There you go. And so, then you get out and you're like, oh my God, like, none of those are my values. Not a single one and then, but overnight the machine keeps moving without you and you're just stuck there holding a bag of sh\*t that you actually didn't even realize wasn't you. And so, there's also this like identity ripping down that happens that I think is the thing that most people . . . I think a lot of veterans who get stuck are the ones that don't know what to do with that piece. I think it's

a long slow road. And I think that that's normal, but I think we also live in a society that says, that just hurry up and, like, get over it and just hurry up and just integrate. We think it should be like a zipper line of traffic, but like, when the hell have we ever seen a zipper lane move smoothly? Like, it's always f\*cked up.

Scholarly research has identified and described similar challenges among other veterans, but somehow, Meg's description added so much texture and granularity to the identity challenges many veterans face after leaving military service. If I were candid about it, even after 9 years out of the Air Force myself, I would have to confess I still carry my bag around, too—and I have been known to be caught in the zipper line of traffic on occasion.

Meg indicated the military as a system provides some tangible benefits to service members as they separate, but she pointed out her observations about some other aspects of the transition process as well:

So yeah, I think it's a mix because I also went to school, and I thought those benefits were great. Like, they're like. . .the actual physical world benefits that I think the military provides can be very valuable and very helpful. But I think again, the lack of emotional and full-person support that happens is really where we see the fall through the cracks . . . it's the mental health. But I mean, what is mental health if we're not addressing emotional well-being? And I think also even to a degree, like at the spiritual pillar of things is really important, too. And I think that's something a lot of veterans have to reckon with that just never comes into the. . .never comes into the picture.

As we moved on to the topic of what had gone well in her transition, Meg easily pointed to the education benefits, though, with context it takes a little bit of the edge off the concept of going well:

I think it gave me the pay to sustain while I was kind of spiraling out, was really, really important. But also, I think just having, like something to put my focus into . . . like it's funny, like I never actually finished my degree. Like, I did the coaching program, but. I never saw my degree through. I think it was so much more about, like, I just needed something to give me purpose after getting out.

What Meg cited as helping her the most was buying a house using a VA home loan. With the VA home loan, no down payment was required. Meg stated she could never have planted roots without that benefit, especially after her husband left her a second time. She reflected, "I bought this house 2 months after divorce, so I was like picking myself up and I was just like, I think I just needed stability." What I have not addressed here is the amount of determination and focus it took for Meg to get the loan. As she described the tenacity required to cut through the red tape to make home ownership a reality, I wondered how many veterans struggling with PTSD, TBI, depression, health, or other issues can reach the finish line for a VA home loan.

Meg's responses to my question about what challenges she faced during her transition were abundant, poignant, and insightful:

But then, I think when you get out, it's also just the . . . that leaves a lot of stuff to process that a lot of other people in the world can't necessarily relate to, but then it also . . . I think when you...what I want to say is for me, my experience of the military system was it's such an emotionally stunted environment. Like, you have to shut off in order to do your job. And depending on what you're doing, it's like you can't do what you do and be in touch with your emotions or your conscience . . . like, you just can't. And if you're not in a job that requires that, the military culture itself requires you to be very hardened emotionally in order to fit in, in order to get by, in order to not be ostracized, in order to

not be, in some cases, abused and hazed. Like, it's just a very . . . so I think when we move into like the transitional period, like, everything that's happening that I think causes the really . . . like if you think about, like the military like, gives you training to do jobs, so I don't think it's as much like the practical skills of whether or not people have something to get a job after. And like, I think it comes down so much to that you're flooded with all of the emotion of that transition, and you've spent your career repressing, suppressing, and denying all sense of feeling. And then feeling very unsafe because it's so overwhelming when it does all flood in.

What was so interesting to me about Meg's responses was her awareness about how military service impacted her emotionally. As we talked more, Meg shared a bit about how she had processed her experiences in the military and how best to deal with the emotional fallout of her service. After her discharge, Meg fell into a destructive period of avoidance, suppression, and numbing of her feelings and emotions that included the use of legalized drugs: "So, I've never smoked marijuana before and that became something I was highly dependent on for about 3 or 4 years after I separated. Every day, I was getting just high out of my mind." Interestingly, her use of marijuana began after her discharge, coincided with getting back together with her ex-husband, and ended when her husband left for the second time. Another major challenge with Meg's transition was her service-connected disability claim. The first hurdle was filing the claim:

Honestly, I feel like I wouldn't call anything about the transition easy like, on a . . . what I want to say, is on a practical level, it's challenging because I think the transition out is . . . I mean you go like, through out-processing your unit and you're like it's just running around like a chicken with your head cut off trying to get all these signatures for just . . . all this just benign stuff, right? And it makes sense. And then you go right into, um, like,

now what? Like, then the, again, the identity loss hits and . . . that's when you're usually starting the disability process, which is really hard because it's basically a bunch of doctors trying to disprove that the . . . what your body has gone through in that process isn't really true. And so, it's like, I think it's like you're just met with like . . . it's like, it's so funny...the system's in place, supposedly to help, but it's like it feels like it's such an uphill climb. So, it's like, the disability process is . . . literally, they send you to doctors that try to make a liar out of you when you have medical records that say it's been a problem.

Meg was found to have a service-connected disability and began receiving compensation for it, which was a major factor in her ability to afford the home she purchased using her VA home loan benefit. Shortly after closing on her house, the VA notified Meg that her disability rating had been reduced and that her compensation would be cut by 40%. Ironically, at the same time, the job market in her area slowed, and Meg lost her job. Fortunately, Meg found work that provided enough income to make her house payments. In the meantime, she continued to battle her second disability claim hurdle: the appeal of the VA's decision. At the time of our interview, Meg had been waiting 19 months to learn the outcome of the appeal.

Another aspect of the appeal was the lack of mental health care. Her case manager suggested any counseling Meg might receive could impact the VA's findings negatively. Although Meg identified limitations in the effectiveness of previous VA counseling due to nondisclosure agreement restrictions on what Meg could discuss without a provider who had an appropriate security clearance level, she found counseling beneficial when discussing general topics. Feeling she could not speak with a counselor impacted Meg's sense of well-being.

Despite the challenges Meg faced and the work she had done to heal and grow from her military experience, her answer to my question about how satisfied she was with life outside the military spoke to her resilience and strength:

I've gotten to a point, and I want to say—maybe about 2 years ago—I would say my military experience started to become something that was leveraged as a strength and something I can like lean into. But it took a while for it to not be something that was actually hindering me in most places and spaces, because either I didn't feel like I fit in, or I felt like, again, I was coming in too abrasive . . . or the way I thought about things wasn't right, or I was, again, with PTSD like, hyper vigilant, very anxious, very angry. So, I feel like now, it's like, I really love my civilian life. But what I want to say is, I think it's because I have, in a lot of ways, disassociated from my military mindset, I guess.

Because Meg separated from the military in 2010, nearly 2 decades after the TAP implementation, she was provided a version of program that had been through many updates and improvement cycles. I was curious about her perspectives about the program she attended because other study participants did not have the benefit of attending TAP before they separated from the military. Overall, Meg acknowledged how the program provided service members briefings to help with resume building and other skills, but she pointed out how the program fell short in addressing the emotional side of the transition process:

I think that there's a concerted effort for giving us skills and I think that that was great. I, like, again, for me, I think it's . . . there was just a severe lacking in the emotional awareness of like . . . it's literally a grieving process. It is a death and a grieving process, and you feel it that deeply. And I feel like that just goes so unaddressed, and so I feel like

if you don't prepare people for that, you can give them all the book knowledge in the world, they're not going to have the emotional bandwidth to do much of anything with that.

Meg also commented on the highly structured nature of the program, with its strong emphasis on providing information via PowerPoint presentations. She also wondered if anyone could absorb the volume of information provided in the program's "shot-gunned" approach. She shared, "They're giving you all of the life skills in 2 days, and it's just like . . . and you just kind of go numb." When trying to recall some of the briefings Meg remembered as helpful, her response validated her doubts about people's ability to retain all the information presented during TAP. She said she remembered "snippets" from the resume writing class and education benefits briefing. Beyond that, nothing seemed to stand out as helpful. Of note, Meg thought the resume she built during TAP was decent, but once she got out, she realized her resume did not stand up to resumes other people submitted.

I was deeply interested in the next question, which focused on what Meg wished she had learned during the TAP. It was no surprise at this point in the interview that Meg's recommendations focused on the emotional aspects of transitioning out of the military. She thought a briefing that prepares service members for what to expect emotionally when they get out would benefit attendees. She also mentioned providing resources for support groups for veterans might be helpful, though, admittedly, she had not pursued any veteran support groups. Help with understanding how to access educational benefits, such as what paperwork veterans need and who to talk to, was also something Meg thought would have made accessing her GI Bill benefits less frustrating. Something else Meg would have liked was one-on-one counseling on financial changes one could expect after separating:



I think I would have liked to have seen more on like, budgeting . . . like, actually running you through . . . and maybe having you sit down with a budgeting counselor. Because they, again, they were kind of like, well, this is kind of what you want to do, but then they just kind of leave you to do it and it's like, I feel like . . . I feel like it would been nice to have, like, someone to actually like, go over, like a budget . . . or just look at what the financial changes would bring so that you're a little bit more ahead of that before getting out, versus . . . and like, really getting into that because we were making budgets based off of what we were making then, and it's like that literally was going to last another 2 months and then our entire financial situation changes.

When I asked Meg how well the TAP prepared her for civilian life, she told me, “20%.” She acknowledged learning some useful tools during the TAP but shared the briefings she received did not resonate with her. She felt the TAP addressed what happens externally, such as getting a job or finding a place to live, but for her, the program failed to address what she would be experiencing internally. In a similar question about how supported she felt during the TAP, Meg offered a humorous yet highly descriptive response:

Lightly held . . . just like, not holding your hand . . . just kind of like, it's like a trust fall, but where they're, like, gonna, like, hold you up with a finger. Like, OK, don't really lean on me, but like, if you have a question, I'll answer it . . . but it might be a little begrudgingly. Like . . . I'll be in my, it's the “I'll be in my office If you need me.”

With the final round of questions, I hoped to get a better understanding of what services or resources female veterans use or need. My first question explored what resources Meg had access to. Meg seemed very aware of the resources the VA offers, such as education benefits, service-connected disability compensation, home loans, medical care, and mental health services.

She also was aware of some veteran support groups in her local area, but did not mention national veteran support organizations, such as Veterans of Foreign Wars (VFW), American Legion, Wounded Warriors, or others.

My question about access to resources sought to gather information about whether veterans were aware of programs they might be eligible for, whereas my next question was about which of those resources veterans were using at the time of our interviews. I discovered Meg was aware of and using several veteran benefits, including service-connected disability compensation, VA medical care, and the VA home loan program. She had used education benefits previously but was not using them at the time of our interview.

I was also curious about what barriers veterans face in gaining access to the support services they need. Meg identified the frustrations she encountered during the initial claim process as a challenge to accessing service-connected disability benefits. She shared feeling like the doctors tried to disprove conditions in her medical records. She also cited VA's policy of decreasing disability ratings without an examination process as a barrier to resources because she believed the VA reduced her service-connected disability compensation without justification. Meg talked about VA mental health professionals not having adequate security clearances to support her progress in dealing with her military job-related PTSD fully. Despite these limitations, Meg would have liked to use mental health services but was advised not to use this resource while her disability claim was under review. It was clear the recommendation Meg received from her case manager about not using mental health services during her service-connected disability appeal was an obstacle to Meg receiving care she needed. Although Meg had a choice about whether to heed the case manager's advice, their suggestion created a barrier for care. Here were Meg's words:

I was appealing some of the mental health things because they also took me out for PTSD, which I meet every criteria for. They didn't take into account any of my sexual, military sexual assault trauma. Like, it just, it didn't get accounted for. And so, as I'm appealing that, I was told by the person helping with my appeal, do not talk to a VA therapist because anything you say there can be used to discount . . . like, if you go in and you say you're having a good day apparently . . . and again, I don't know if it's true . . . but I do think if I'm getting that advice, I imagine other vets are too. But like, if you go in and you're saying like, I'm actually feeling really good this week, they could use that as like, oh, she's improving—take all the disability away.

After hearing Meg's comments, two thoughts came to mind. The first was curiosity about how many other veterans have been given similar advice to Meg's and are not receiving care out of worry that they will lose their disability rating. It seemed plausible, based on Meg's comments, that other veterans could be putting compensation above self-care as a matter of survival. For Meg, the 40% reduction in service-connected disability compensation coupled with the loss of her job put her in jeopardy of losing her house. The other thought about Meg's comment was her admission that she was not sure if what she was told about not going to a counselor was true. It seemed Meg found the counselor's advice plausible—that the VA might use her counseling sessions as proof that her rating should be reduced. Meg mentioned an important point of view about VA as a helping agency, and it seemed appropriate to include her comments in this section because of its implications on the likelihood veterans would use their VA benefits:

I think when the system fails people over and over and over again when they get out, it's not that the VA doesn't have a plethora of programs that people can take advantage of.

The problem. . . I don't think the problem is whether or not there are some resources, I think the problem is that people don't trust the VA . . . and that the mistrust is sown before they ever get out that that's just not a system that's going to have their back. And then if they do try to take advantage of those resources, it's such a freaking headache, that I think it almost retraumatizes the feeling of not being supported while they were in, which, I think, makes us pull back and disassociate.

Although she shared critical comments about challenges she faced with the service-connected disability process, Meg spoke favorably about her VA medical care experiences and the VA home loan program. Meg's mixed reviews about VA benefits and resources highlight the complexity of VA's mission "to fulfill President Lincoln's promise to care for those who have served in our nation's military and for their families, caregivers, and survivors" (Office of Media Relations, 2023, para. 1). VA is a massive organization, with many programs, and one unpleasant experience with a VA program could prevent a veteran from seeking benefits or services offered through different program areas within VA.

What was so delightful during my interview with Meg was her authenticity and willingness to be vulnerable. When I prompted her to talk about the challenges she had during her transition and what prevented her from receiving the care she needed, what came through during our discussion more than anything was her resilience and her ability to talk about the emotional side of her experience in the military and her transition, which is something many military members and veterans are not comfortable with. When I asked Meg what gives her hope, she dove into that very topic:

What gives me hope is conversations like this. Like, I think that like, social media is something that is just now starting to be used as an outlet to like, connect people with like

. . . I think we're seeing a lot of the . . . like, mental health being talked about. We're seeing a lot of like, I would say in the last 10 years, the uptick in people that have just normalized therapy and have normalized, having those emotional conversations. And I feel like there's just especially, what I want to say is in these, like younger generations . . . like they are coming in hot and heavy with no longer tolerating the neglect of someone's emotional well-being, and I think that, and again I think there's like, there's always. . . what I want to say, is I think every, every young generation is coming and change making.

Meg's scarab beetle spirit animal was clearly at work as she offered her thoughts about how the COVID-19 pandemic could act as a catalyst for change for the military, mindsets about war, and even the VA:

What gives me hope is that I'm not seeing that same post-9/11 mindset of just go to war and don't ask questions. I think that like, our deeper sense of connected humanity, especially after COVID-19, is really awakened because, like, our entire world went through something collective together—all at once—that we could all resonate with the hardship of, so I think it was . . . I think that's what gives me hope, because I think that's what shifts things into us having these conversations that might actually start taking the human aspect of things. Like, and again, it's like, definitely the military experience I think is, um, where it's particularly stifled, but like, I mean, it's just cultural, you know what I mean? So, I think it's like when our culture starts changing, I think all of our other systems, like the VA will change.

Meg and I had spoken twice and a few days after our second interview, Meg contacted me and told me she had something else she wanted to share. First, I felt excited that this topic

resonated with Meg and became something she thought about beyond our time together. Second, her commitment to making a difference and having an impact on the lives of other female veterans gave me hope and encouragement that this research might be impacting fellow veterans already. When we connected for our third discussion, she said so many important and powerful things like this passage about the impact of military service:

Yeah, it just puts a lot of strain, I think, on the family relationship and then like, and also like, if you look at how many military marriages were actually happy. And I think it has a lot to do with that, again, like, the . . . you have to shut down to some degree. Having, like, mindful, healthy communicative relationships isn't something that's encouraged in that environment. So, then it's like, it would affect every aspect of your support system. When it came time to building a foundation outside of where everything's paid for, and that's where like, it was again, another layer of, I think so much . . . the problem is not programs or even financial. Like, I think the . . . I think it all comes down to that person's mental health, emotional resiliency, and self-identity because again, those are the frameworks through which we create a support system.

I loved these words because so much of what is offered when military members separate from the service is technical, skills-based briefings, such as how to build a resume, how to look for an apartment, or what VA benefits are available. This plays out in many of the resources available to veterans that require paperwork and applications. If someone does not have the emotional or mental health capacity to deal with that, they may never try to access the services they need.

I learned how influential Meg's relationship with her husband was in how she navigated her transition and how his depression and destructive behavior patterns manifested instability in her life. As she continued her journey without his influence, she had become, as she told me

during our interview, and as was tattooed on her hand, “sovereign”—the main force in her own life. My interviews with Meg provided so many powerful insights about her military service, her transition to civilian life, her perspectives about the TAP, and what services and resources she had access to, but more importantly, her strength, her resilience, her spirit.

***Shandra—“I Had No Plans of Getting Out”***

Our conversation was conducted over the phone, so I did not see Shandra as we spoke. In the first few minutes of our exchange, I found Shandra was confident, articulate, and open to sharing her story. I was excited to learn that, at the time of our call, Shandra had only been out of the Army for 6 months. Shandra had the most recent perspective on transitioning to civilian life. I included Shandra’s story because of the tenuous situation she was in during her transition from an overseas base to the United States. Her challenges were compounded because of the uncertainty surrounding her medical discharge. Although she did not become unstably housed after she separated, there was a significant period during which she could have been considered at risk of becoming unhoused because she had to move in with family to get on her feet.

Shandra joined the Army in 2011 when she was 18 years old. She went to basic training in Fort Sill, Oklahoma. From there, Shandra went to Fort Jackson, South Carolina for advanced individual training (AIT). She had an airborne school assignment in Fort Benning, Georgia. While there, she was injured and reassigned to Fort Riley, Kansas. After Shandra left Fort Riley, she had assignments to Fort Story, Virginia; Fort Huachuca, Arizona; and Sembach North Atlantic Treaty Organization (NATO) Brigade in Germany. Shandra served for 11 years as a human resource specialist. She received an honorable discharge in November 2022 because of a medical disqualification from continued service in the Army.

When I asked Shandra to describe her military experience, she provided insight about herself as a soldier and as a professional and shared the impact military culture had on her personal life:

I would say I had good and bad experiences. I like traveling. I love learning about my job and helping people with clerical customer service type work and I call myself a subject matter expert. Like, definitely my job. But you know, there were also the negatives of not being able to be around my family. I was married while I was in . . . my first few years of being in. I actually met my husband, my first husband, in basic training. So, you know, we didn't get, we didn't really have that much time together because of the military.

Frequent separation due to military missions and assignments strained Shandra's marriage. The relationship became even more problematic when her husband was disqualified from the Army because of a medical diagnosis. Shandra explained the medical discharge was difficult for her husband. He did not get a job or go to school after his separation. Shandra did not know what he was going through, and he did not tell her. They divorced after nearly 5 years of marriage. Shandra shared her ex-husband passed away just a couple years ago. She acknowledged his passing: "That was rough. That's my first love right there."

As Shandra spoke about her first marriage and the passing of her first husband, I sensed an emotional detachment as she talked about it. When she said, "That's my first love right there," she softened but did not break down. Military training encourages a suppression of emotions, so I wondered how that training influenced Shandra's perspective about the relationship. She shared how military culture shaped her views on family life:

I also had issues, I'll say, with being able to like, have a family. I was always scared to have a child because they [the Army] don't have a good, I'll say, a good rep for like



childcare and taking care of families. They say they're all about family, but they're really all about the job. So, as long as you could do the job then, you know, you're fine. But you're out there and you're not. So, I always had to see like, a lot of my old soldiers or my leadership going through situations like that, and it scared me to even, you know, put myself in a situation so I kind of had to, like, pay more attention to my job than creating a family.

As I recalled the experiences of some of the other study participants who either had been kicked out of the military or chose to leave the military because they were pregnant, I could not help but think Shandra may have been on to something with her perspective on how much the Army values someone who puts their job first. Another study participant who joined the military around the same time as Shandra shared the same focus on job performance over thoughts of having a family. Something that came up at the end of Shandra's discussion about family and job was her comment, "So, there's that and then I had a few other mishaps happen towards my time of getting out."

I asked if Shandra was comfortable talking more about the "mishaps" she had mentioned. Shandra explained she did not "really have any issues with talking about it," so she shared she had been through two separate incidences involving MST. The first occurred when she was in a training program tied to a promotion. She feared being removed from the program if she reported the assault. The other incident occurred during a COVID-19 quarantine period. She allowed someone whom she described as "having a really hard time" into her room. In that situation, she felt she would get in trouble for breaking the quarantine. Shandra's dilemmas surrounding these assaults reminded me of some of the points other women made during interviews for this study. There seemed to be an element of self-preservation involved in not reporting. In other words,

they feared reporting the assaults would hurt them rather than help them. It also seemed Shandra did not necessarily trust the Army to put her safety and well-being ahead of a rule infraction, such as violating the COVID-19 quarantine policy.

When I asked how the assaults impacted her experience in the military, she reflected on her first duty assignment where she was the only female assigned in an armor unit. She recalled fitting in and even feeling like the soldiers around her protected her like a “little sister.” Because of that, she said she was “very trusting starting out.” Of the assaults, she recalled those incidents “really affected the way [she] thought about the military.” She continued, “It kind of changed my whole way of thinking, I definitely went into, like, a really deep depression.” Shandra shared she did not feel she had any support in Germany. Getting support from her family was a challenge because of the 8-hour time zone difference. Shandra said her strength at the time came from her faith in God. She told me she would not be where she is now if it were not for him.

Another source of support came from Shandra’s second husband, to whom she had been married for about 2 years at the time of our interview. Shandra and her husband both went through the medical evaluation board (MEB) process in Germany and were discharged as a result of the board’s findings. Shandra’s separation from the Army was far less planned or structured than that of a soldier deciding not to re-enlist. Shandra summarized her experience:

You have a doctor sit there and they tell you there's nothing else we can do for you, so we're gonna have to put you through a board, an MEB. They basically sit there and say, based off of your, you know, whatever this illness is, mine was asthma. Whatever this illness is, it needs to be . . . according to a certain regulation, you have to have this, this, this and this for us to be able to discharge you. I met all the requirements, but there was still a waiting period. So, I was already stressed out because I didn't know if I was going

to stay in or get out. I had no plans on getting out . . . with 10 years in at the time, you know . . . so, they're like, yeah, so we're going to go ahead and go forward with this medical board and I'm like, OK, well, you know, let me see what it is that we need to do. So, when am I leaving? They can't tell you when you're leaving because the board can take anywhere from . . . mine, took about 5 months. My husband's took a year. So, you have no time to really plan.

Shandra attended a TAP before her discharge from the Army. She said, at her base, they typically gave soldiers 12 to 16 months to take a series of classes to learn about VA loans, the Wounded Warrior Project, the VR&E program, and GI Bill. Shandra shared the facilitators did not go into much detail about the VR&E program during the TAP, but fortunately her stepmother was a counselor for the program. With her stepmother's insights and help with the application process, Shandra was accepted into the VR&E program before leaving Germany. Shandra noted one of the drawbacks of separating from the military from an overseas location was that there was a program mentioned during the TAP that allowed people to work in a job they might be hired to do once they were discharged, but she would have had to stay overseas to do that. For Shandra, the program was not feasible because she had planned to go back to the United States.

When I asked what challenges Shandra faced during her transition from military to civilian life, she told me the biggest one was financial. She cited the disruption of pay between her official discharge date and the beginning of her service-connected disability and VR&E payments. During that 2-month period, the only income flowing into the household was her husband's paycheck. She reflected on moving from Germany back to the United States:

The transition was hard, I think, like I said earlier, if it wasn't for my in laws like, I don't know what we would have did or where we would have stayed because my personal

paycheck at the time was going towards my regular bills that I was trying to pay off and I was still paying rent in Germany, which is a difference of like, you know, the euro to U.S. dollar difference.

Another issue was that every aspect of Shandra's transition was either influenced by the fact that she was overseas or that the MEB process created uncertainty about her discharge timeline. She shared some thoughts about her transition process:

Yeah, I think, like when it comes down to it there's a lot more that needs to be done besides . . . I did feel like it was kind of like a check in the box type situation because it's a regulated program now, TAP is. You know, because there were so many soldiers that were leaving and not being educated or not getting the help they needed out of the military. And they believe that this program helps, and it possibly does help a lot of people, but in my personal situation, when you're overseas and you're going through a MEB and you don't have enough time to get everything done, there should be people to help you get this stuff done. Because I feel like I was by myself out processing my unit. Like I said, like, I didn't have . . . I had my car, but I had to ship my car, so when you ship your car, you don't have another car, so you have to find more money to get a rental. There should be something more. You know, so yeah, there should be more.

Shandra shared a few other thoughts about the TAP. Although she did say it was “not a bad program,” she suggested the military does it to “check a box because they know they'll get in trouble if things don't get signed off.” She thought it would be more helpful if the program were more specific to where people planned to go. For example, she did not know there was a veterans center in the city she moved to until she got there. Something she did find helpful during the TAP was hands-on activities, such as interview practice and resume writing.

However, she mentioned she did not use the resume she created because it was not the right format. She recalled that her facilitators encouraged the TAP participants to build LinkedIn and Indeed accounts.

What Shandra wished she had learned in the TAP was more about schools and educational programs. She also suggested it would be helpful to translate military skills and experiences into civilian terms. Something else Shandra mentioned was that her facilitators discouraged her group from hiring someone or letting anyone else write their resumes, but she did not necessarily agree with this philosophy. From her perspective:

It doesn't matter how many classes I go through . . . I'm not going to be able to write a resume the way that these people who have been out here for 10 or 15 years can have written their resume, you know? My verbiage after 11 years in the military is not going to be anything compared to what their resume shows. So, I didn't pay anybody, but there's a program that actually helps military, like, transitioning military. So, I was able to find them, and they helped me put my stuff together. And yeah, I mean Indeed has been hitting me up so much.

Shandra assessed how supported she felt during the TAP as “mildly supported.” She highlighted two facilitators who helped her during the TAP. One of the facilitators she mentioned had worked in the field Shandra was interested in as a potential career choice in the private sector and the other was there for her when she had specific questions.

When I asked Shandra how well the TAP prepared her for civilian life, she responded, “It didn’t. I’ll be honest, it did not prepare me for civilian life at all.” She commented, “It’s like the grass is actually greener over here.” She recalled hearing from many older people and leaders in the military who told her, “You won’t make it on the outside. You know, you don’t know what

it's like out there, or if you can't do this, how do you expect to do that in civilian life?" Shandra reflected about those kinds of statements and wondered why, if they were so good, they were sticking around in the military. I wondered if this might be a nuance of military culture, where telling people they cannot make it on the outside keeps some people from getting out.

Despite being overseas and navigating the uncertain timeline associated with the MEB process, Shandra seemed to have access to the benefits and resources she needed to complete her education and transition to the civilian job market. In addition to having access to the VR&E program, service-connected disability compensation, and the GI Bill, Shandra was chosen to attend a wellness expo. Not only did the Wounded Warrior program sponsor the conference registration fee, but the nonprofit also paid for Shandra's travel and accommodations. Through the Warriors to Work program, Shandra had a personal career counselor who worked with her to find employment opportunities. Shandra shared an important insight with me about a job offer she had declined. She described how she came to her decision:

I ended up ultimately not taking the job because I'm looking for either remote or hybrid position—that was a full-time on-site. They were making a lot, like really good money, but I'm . . . that's another thing I guess they don't tell you about. I'm not ready to go back to work yet. I'm still trying to find what I . . . like, to be there from the age of 18 to 30, I'm trying to figure out who am, so I don't really want to throw myself back into work because I think I'll get lost in it, like I was in the military, just making myself feel like I'm OK because I'm making money and I'm making things work. But ultimately, I want to actually be able to do what I want to do, you know?

I was impressed by her recognition that she was still forming her post-military identity and needed to keep her eye to the future. When she mentioned the potential for getting lost in

chasing a paycheck and wanting to stay true to doing what she wanted to do, I sensed she was on to something. She seemed to approach this phase of her transition with purpose and intention. This purpose was echoed in Shandra's response to my question, "What gives you hope?" She responded:

I think just the day-to-day . . . I have to keep my mind open to possibilities of, I'll have a bad day, or I may have a good day. So, I guess what gives me hope is more so just looking forward to the future and where I'll be in life if I just keep pushing.

As I reviewed the audio and the transcripts from my interview with Shandra, I heard so much positive energy in her voice and sensed whatever Shandra put her mind to, she would achieve. She seemed to have figured out how to access resources and get the support she needed, and she was not afraid to ask for help. It is unclear if Shandra represented a shift in a new generation of veterans or if she was an outlier, but the way she was managing her transition at the time of our interview gave me hope.

### **Unstably Housed**

In this section, I present the portraits of Patty and Ann, both of whom lived in transitional housing at the time of our interviews. Patty had extended beyond the original 90 days she was given to live in her transitional apartment, but pressure had increased for her to move out. If unable to find permanent housing, Patty would be at risk of once again living in an RV with her son, his family, and their many pets. Although Ann also lived in a transitional housing unit, she did not appear to be under the same 90-day constraint Patty was. The following portraits offer insights about their transition experiences and provide additional texture to what led to their unstable housing situations.

***Patty—“I Knew Absolutely Nothing”***

Patty was the first person I interviewed for the study. I connected with Patty through a veteran-helping agency case manager for homeless veterans. When I contacted Patty to set up a meeting place and time, she was getting ready to start her shift at work. I asked her what her case manager had told her about the study. She said she did not remember everything he said but recalled it was about female veterans telling their stories. I found myself feeling awkward about talking about *who* I had focused on for the study because I did not want to offend her or scare her off. I searched for participants for weeks and was frustrated with how difficult it had been to locate female veterans who met the criteria I had established. Despite my clumsy delivery, she agreed to meet. I asked if she was in northern Colorado, and she said she was in Wyoming. When we talked about a location for the interview, she said we could meet at her “house.” We texted back and forth to figure out logistics, and she gave me her address. We then scheduled our meeting.

It took about an hour to get to Patty’s house. It was a sunny day, with a few billowy clouds overhead. As I exited the highway and navigated to Patty’s neighborhood, I noticed patches of snow on the ground. I arrived about 15 minutes early and sat in the car to take in the neighborhood. I noticed a sign out front identifying the property as self-sufficiency units, named after a (presumed) donor. There were three identical buildings, each with four apartment units. There was a large mobile health care van parked in front of one of the apartment buildings. The neighborhood was quiet, with a mixture of small, run-down, single-family dwellings, a few houses that looked like they had been updated recently, the three apartment units, and a large building identified as a veteran’s home. The veteran’s home appeared to be a newer building



with a paved parking lot with a designated disabled parking space, handrails, and a ramp. I wondered if this neighborhood had been identified as the place for low-income veterans.

When I knocked on Patty's door, no one answered. I heard a dog barking inside, but when I knocked again, nobody came to the door. I stood at the door and noticed a security camera mounted above me, a tall receptacle for cigarette butts, a chair with a microwave oven sitting on it, and a small white bucket with a label taped to the lid that read, "poop."

I called Patty's number but had to leave a voicemail. I figured I would send Patty a text as well. As I stood at the door, typing the text, a man pulled up in an old pickup truck and got out of the car. He approached me and identified himself as the maintenance man. He asked who I was looking for, and I told him I had a scheduled meeting with Patty. The door was equipped with a keypad, which the maintenance man used to access the apartment. He opened the door and verified nobody was home. I told him I would wait in my car for a few minutes to see if she might be running late. About 15 minutes after our scheduled appointment, Patty sent me a text saying she would be another 20 minutes. I was relieved to know she did not stand me up and told her to take her time.

While I waited for Patty, I took a few minutes to drive around the neighborhood. A few blocks away, there was a newer neighborhood that reminded me of the housing at a base I had been assigned to. I noticed U.S. flags posted in front of many of the houses and saw several license plates with veteran- or service-specific markings. As I returned to Patty's apartment, I noticed a woman walk over to another apartment. Might she have been a veteran? A man in a newer looking Mini Cooper parked in front of one of the other 4-plex buildings. He headed to one of the apartments carrying a coffee drink and takeaway food. Might he be a veteran? As I waited, I saw two other men standing outside where it was sunny and brisk. Were they veterans?

Finally, a white vehicle pulled up, and the passenger side door opened. There was a delay before anyone got out. It became clear to me that the woman who got out holding a 32-ounce cup and her purse was Patty. I jumped out of my car and introduced myself. Patty was a few inches shorter than me, with blonde and gray hair pulled back in a ponytail. She wore a light jacket with a floral print, black yoga pants, a T-shirt, and a pair of tiny black and silver athletic shoes. When Patty removed her sunglasses, I saw that her eyes were blue. As we approached her apartment, Patty mentioned apologetically that her place was a mess and that she had planned to clean before I came, but her unexpected errands prevented that from happening.

Patty welcomed me into her very crowded and small apartment. Immediately after walking in, I saw an efficiency kitchen appointed with a refrigerator, stove, sink, and bar-height countertop. Papers, cups, and dishes covered the extremely limited counter space. To the left was another space for her pup's crate. Though I could not see beyond the corner, I assumed the sleeping quarters were there. There was one door, which was likely the bathroom. There was a table with many items stacked on top, and bags, boxes, shoes, clothes, and other items filled almost every available space in the small apartment. When Patty opened her dog's crate, her energetic and friendly pup eagerly greeted me with a wagging tail. As I got to know Patty's dog, Bella, the driver of the car Patty arrived in came into the apartment. Patty introduced me to her pregnant daughter-in-law, Rose, who held a giant plastic tub of coffee. The two had an antagonistic verbal exchange when I asked whether Patty had other family in the area. Rose and I exchanged a few cordial words; she then asked Patty if the coffee was all she was picking up. Patty told her to grab a bag and produced a few towels for Rose to put in the bag. I started to think Rose might stay to be Patty's support person during the interview, but once she got the towels, Rose left.

Patty then wanted to take Bella out, so I set the bag of refreshments I brought on the floor near the door, and we walked outside. As Bella ran around outside, Patty lit a cigarette, and we engaged in casual conversation. At one point, one of the two men who were talking outside an apartment in another building headed toward the sidewalk. Bella ran over and jumped up on him. The man became visibly upset about Bella's jumping and looked like he was going to kick her. Fortunately, Bella came back when Patty called her, and the man went on his way. The second man, who Patty knew, was not far behind the first. Patty said hello to him, but he barely acknowledged her greeting. We had been outside for quite some time, and Patty's cigarette had burned out. I thought she might save it for later, but instead she lit it again and said she thought the man Bella jumped on might kick her dog. I agreed it seemed he was thinking about it. Patty said she thought she would have to "beat his a\$\$." I said I was glad it had not come to that. I began to get cold but wanted to let Patty finish her cigarette. When we went back inside, it was time for the interview to start.

I only saw two chairs in the apartment: a barstool at the counter and a folding chair with clothes piled on it. Patty cleared off the chair and indicated it would be my seat. I wanted to sit facing Patty, so I asked if I could move the chair in front of the door. Patty agreed, so I maneuvered the chair in the tight space so I could face her. I then took refreshments out of the bag and placed them on top of some papers on the counter. Chatting during Bella's outside time and Patty's cigarette break seemed to have broken the ice, so when we went over the informed consent form and started the interview, Patty seemed relaxed and open to sharing her story.

Patty joined the Navy in 1985 when she was 17 years old. She left for boot camp in Great Lakes, Illinois shortly after turning 18 years old. As she shared some of her military experiences and what her indoctrination into military culture was like, it was clear several practices ran

counter to her sense of humanity and desire to help others. She spoke of a difficult situation that happened during an inspection:

We were standing at attention one day in our barracks for an inspection. And one of the girls must have locked her knees. She passed out . . . fell face first onto a table. Broke her nose, broke her jaw and it knocked her out cold, and we had to stand there. We could not even move to help her. And she was bleeding all over the floor. They finished our inspection and they had called the medics to come get her and stuff. And she ended up, I think, going up into the medical ward or something for a while, yeah. But yeah, I mean, the girl next to her went to bend down to help her, and she was ordered to get back in line. And I mean, I understand we have to pay attention to detail and stuff, you know, but to be that harsh . . . where you can't even try to stop the bleeding on somebody's face. Yeah, you know, that was very difficult for me because I've always been a caring and compassionate person.

In another incident during training, a young sailor died after being struck by lightning. Those in charge did not bring the trainees together to talk about what had occurred. Instead, the trainees who knew him were expected to deal with it on their own and move on. When I asked Patty how everyone reacted to the death, she responded:

I don't know. We didn't really discuss it, you know, I mean, we just kind of, I guess, tried to pretend it didn't happen, you know, even though I felt horrible that that did happen, you know? I mean, we were told to, you know, basically, put our emotions aside.

Another aspect of the culture at boot camp Patty spoke of was getting “cycled” for failing inspections or not performing as expected. Getting cycled was being forced to do intense physical training. Patty spoke of a young female sailor she knew who had been cycled:

The one company commander, he had gotten p\*ssed at one of the recruits and he was, and he was cycling her, and she couldn't do it anymore. And he grabbed her by her belt and was picking her up and dropping her on the ground, over and over and over. And he told her, you're gonna keep going. You're gonna keep going. And when she couldn't, he was picking her up and dropping her.

When I asked Patty if she had ever been cycled, she replied:

Our whole company did . . . a few times. If we failed an inspection, you know. Like, and I know they did it to mess with us, you know? I mean, because, like, our dress coats had to be hung up, buttoned and everything, you know, on the back wall. And we came back from our classes one day, and all the coats were on the floor. We came back after another day of class, and we were supposed to have another inspection, and somebody dumped all our racks over, you know? I mean, just, you know, and then we were told, "Failed inspection. You guys trashed the place. Failed inspection," you know? And they do it to mess with you, you know? I mean, what are you going to do? Tell them we know you did this . . . you know what I mean? [laughs]

After her initial training, Patty waited for her engineering school to start. She remembered "working in the electronic technician building, fixing volt meters and vacuum cleaners for a couple weeks until [her] classes started." When I asked about her experience in a male-dominated career field, Patty told me:

It wasn't bad. I mean, I didn't get, like, picked on or anything else. You know what I mean? But growing up, I usually hung out with guys because I was more of a tomboy than anything else, you know . . . so, you know, I could ruckus with the best of them.

As she waited for her technical school to start, Patty was also assigned to stand watch at the building where people who had gone absent without leave (AWOL) were held. These shifts exposed her to another aspect of military culture: what happens when you go AWOL. One woman's experience stood out in Patty's mind. She told me about a woman who turned herself in after being on the run for 7 years. Patty said the woman had four or five children and was tired of looking over her shoulder. She turned herself in "because she figured she'd do her time, do what she had to do, get her dishonorable discharge and go home to her babies." It was unclear what ultimately happened to the woman, as Patty's watch assignment was only for a shift and the punishment process likely took a longer period of time to administer.

Patty eventually began engineering school, where she was trained as a diesel mechanic. While in training, she learned her mother passed away. In coordination with the Red Cross, the Navy allowed Patty to take a combined bereavement and Christmas leave, which gave her 21 days at home to attend the funeral and connect with family. Patty reflected on what happened when she went back home:

Not that I actually stayed at home, because I couldn't. I think I stayed at home the day I got home, Christmas Eve, and the day before I left. I couldn't be in the house. It was just too much.

That was not the only news Patty received during her technical training. Three weeks after her mother died, Patty found out she was pregnant. She recalled, "I kept falling asleep in class. I didn't realize that being pregnant made you so tired. The doctor hadn't really told me anything about being pregnant." The baby's father was also a sailor in training at Great Lakes. At the end of their training, the two were sent to different bases. He was sent to Florida, and she was sent to Portsmouth, Virginia. When she got to Portsmouth, she learned, starting 6 months after

delivering her baby, she would be on a ship for 6 months at a time. Patty did not know who could help with her baby if that happened. Though Patty had made some friends at Portsmouth, “they were worried about partying and everything.” She felt she did not have any support and shared:

I didn't have anybody to take care of him, you know? I mean, I wasn't married to my first husband at the time and even if I had been, I mean, he was stationed in Florida. I was in Virginia, you know . . . so I, you know, I felt like I didn't have a choice but to ask for a hardship discharge to get out of active duty.

As we talked about the concept of choice, Patty told me she did not want to get out of the Navy, but of her three options, “get out, abortion, or adoption,” getting out seemed to be the only choice. Because Patty was adopted, she knew the challenges of being adopted and did not want to put her child through that. She reflected, “My mom gave me the right to live and didn't have an abortion when she was 16, you know? So that wasn't an option.” The Navy approved her discharge, and Patty left active duty when she was 7 months pregnant and went into the inactive Navy Reserve for the next 7 years. When I asked her if she ever considered going into the active reserves, Patty responded:

No, because I would have had to go for a weekend every month or 2 weeks here and there and I didn't have anybody to take care of my oldest son, you know. So, it's just . . . it is what it is, I guess, you know? I mean, I wanted to stay in, I mean, I . . . but I just couldn't.

When Patty separated from the Navy in 1986, she had served for less than 1 year. At that time, there was no TAP, so there were no standardized briefings for those leaving the military.

The personnel responsible for handling Patty's discharge did not seem to provide her with

support or resources as she faced life outside the military as a young, unmarried, pregnant veteran:

I didn't really have any support. You know, I mean, I basically just packed my stuff and had to turn in my ID card and walked off the base and had a friend pick me up. You know, I mean, I just . . . I knew nothing. I think it was just before my 19th birthday that I got out, you know, and I just . . . I had no clue. I left the Navy and stayed with friends in Virginia. And unless my adoptive father sent me some money or something . . . I didn't have a job. I didn't know about unemployment. I didn't know about social services or food stamps or anything. I knew absolutely nothing.

Though the baby's father came to Virginia to marry Patty before her son was born, she stayed with her friends while her new husband returned to Florida, where he was still assigned. Patty recalled giving birth to her son after going into labor and getting stuck in a traffic jam in the Elizabeth Tunnel on the way to the Portsmouth hospital:

We made it to the hospital and stuff, and he was born a few hours later, but you know, when I got out of the hospital and he was, I think like 3 days old or whatever, you know? I mean, I went back to stay at my friend's house and stuff—you know, my friends Cinda and Pamela—and I just . . . you know, did what I could. I mean I had nobody to show me how to give him a bath. The first 2 weeks of his life, I wiped him down from head to toe every day with baby wipes because I had no . . . I had no clue how to give a baby a bath.

As Patty explained, her transition from the military was made even more challenging as she tried to figure out how to be a mother. She seemed grateful to have friends with whom she could stay, but they had struggles of their own. A few weeks after Patty gave birth to her son, one of her roommates, who was still in the Navy, began to experience pain:



One of the girls was pregnant and started cramping and bleeding. She went to the Naval hospital, and they told her she had a miscarriage, and they supposedly did a DNC [dilation and curettage]. Well, 3 months later, she still hadn't gotten her menstrual period. And she went back to the doctor, and they told her, "Oh, you're 8½ months pregnant." A week later, she gave birth to a 2½-pound baby girl in the toilet that was still born. And she lost it—went AWOL. I think about a month and half later they caught up with her and stuff. And they gave her a dishonorable discharge.

Eventually Patty moved to Florida to be with her husband, but their union was short lived. He expected she would stay home with the baby and work part time. She summed up the relationship saying, "I'm 100% Irish, and he was old world Italian." The two disagreed about her role in the relationship. He expected her to stay home with the baby. It was acceptable for her to "work part time for pocket change," but she "wasn't even allowed to play bingo or go to the movies with the girls from work." When her husband went out on the ship, Patty would hire a babysitter and go out with friends—that is, until, as she shared, her babysitter "snitched" on her.

After about 8 months, the two separated, and Patty went back to New York, where her family still lived. She returned to Virginia and went back to New York. It seemed this pattern of unstable housing and relationships would continue for many years to come. Patty mentioned a piece of information that could have spared her a great deal of the instability and stress that had occurred since leaving the military—if she had only known:

I remember finding out . . . I think it was probably 2 years after I got out of active duty, that um, when my first husband and I got married, that . . . how do I explain this?

Basically, if we were both active duty in the military—in the Navy—only one of us can be on sea duty at a time. So basically, once we got married . . . because he was on . . . he

was stationed on a ship . . . you know, things would have been much different if I had been told what my options were—been told, you know, hey, you can stay in and be on shore duty if your husband's on sea duty. If I could have been doing that, like I said, I would have stayed in, you know, instead of going through all this crap, you know?

Although it is impossible to know what her life would have been like if someone had told Patty about that policy before she requested a hardship discharge, that piece of information seemed to be a source of regret and what ifs for Patty. What would her life have been like if she had stayed in the Navy? I was curious what drew Patty to military service in the first place.

Patty decided to join the Navy because she “thought it would be a good thing, and [she] wanted to follow in [her] adoptive father’s footsteps.” Patty told me he was a steam fitter in the Navy and after the Navy, he was a union plumber. Her mom worked at a university. She said, “I had really good adoptive parents. They didn’t argue. They were married for almost 25 years when my mom died.” Growing up, Patty played little league and soccer, competed in track and ice skating, and was enthusiastic about horseback riding. She showed horses and was a barrel racer. What struck me about Patty’s childhood was the way she spoke about her work at a local horse farm. She started working there when she was just 12 years old. Though she did not get paid, she said she learned the value of hard work:

You know, we had we had stalls for 45 horses to clean, you know, to brush them to saddle them to, you know, put them out to pasture and stuff, and you know, I did that till I went in the military, you know? And I didn't even get paid for it [laughs]. For every 2 hours that I worked, I got an hour’s worth of free horseback riding . . . I was happier than a pig in poop [laughs]. When I was 16, my boss gave me primary use of a registered

quarter horse and I started showing her and I was, I was barrel raising her in 18 seconds flat and taking her over 5-foot fences and hunting classes.

As Patty shared these details, her affect was buoyant and light. Patty laughed as she recollected not being paid for her work and described how happy that job made her. The first thing that seemed important about this vignette was that, despite the big responsibility she felt at that young age, she remembered that time fondly and with pride. Another aspect of that story that stood out for me was her work ethic. She was not afraid of demanding work then, which seemed to have translated well to her adult life. For me, though, the most telling part of this early experience in her life was how it foreshadowed the importance she placed on taking care of others. In this case, it was horses, but once she became pregnant with her son while in the Navy, caregiving became her priority.

As Patty talked about her work ethic and her commitment to her family, I was curious how she would describe her greatest strengths. Patty considered her strengths to be:

Kindness, my caring, my stubbornness . . . I mean, I'm 100% Irish. My work ethic, my honesty, my willingness to do what it takes to get the job done. I keep taking every day as I can . . . I've been through a lot of hell through the years, and I just don't give up.

I had seen and heard Patty's strengths shining throughout our conversation. Little did I know how much she would rely on her ability to leverage these traits beyond her initial transition from the Navy to civilian life.

Between her first pregnancy and the time I interviewed Patty, she had four more boys. Patty never sought child support from any of the boys' fathers. Instead, she worked as much as she could to provide for them:

Yeah, unless I was pregnant with one of my kids and I got too far along that, I'd have to go on public assistance or something. You know what I mean? To be able to pay rent and whatever else and stuff, but yeah, it's been 35 years since I've been on vacation. Yeah, but I've just been working, and I mean I never asked for child support because the money's not worth the aggravation. That's for damn sure. So, I did it on my own. You know, I said no. I'm not going to spend my time in courtrooms and fighting for \$20 a week per kid or whatever, and that. I can go out and earn that in the time that I've been sitting in the same courtroom for how many hours now, you know? No, I wasn't doing it. . . so, it is what it is. I might have been poor, but my kids had everything they needed.

Patty's loyalty to her family also extended beyond the sons she raised. She left a relationship to care for her ailing adoptive father and her stepmother in New York. Patty was also committed to helping her sons and their families, as a substantial portion of her paychecks went to supporting her 13 grandchildren. At the request of one of her sons, Patty left New York and moved to Wyoming to help with his children. She and her son and his family stayed in a mobile home trailer until they were evicted for not making rent. At that point, the group, consisting of Patty, her son, her daughter-in-law, her son's friend, three kids, four dogs, and two cats, began living in an 18-foot RV together. In January 2023, Patty was approved for the transitional housing she lived in during our interview.

As we talked about her housing situation and what led to her moving to the transitional apartment, Patty shared more about the support services and resources she had investigated:

I have a counselor at the VA that I talk to every 2 weeks and a psychiatrist I talk to once every 6 weeks. I got my regular doctors here. I have friends from work here. And that's pretty much it, I think. You know, I mean, I have my VA benefits for medical. I have my

Medicare for medical. I don't get food stamps. I just found out last week I don't qualify for housing. They tell me I make too much money. Working as a cashier at Walmart, I make too much money.

This news that she did not qualify for HUD-VASH created a new challenge for Patty because the 90-day transitional housing period had expired recently. She was given an extension to search for an apartment, but her housing future was tenuous at best. One sticking point in finding a place to move into was the security deposit. She told me she would apply for a grant from Walmart, where she worked, in hopes of getting enough money together to afford the expenses of getting into a place. Her VA counselor recommended she stop giving so much of her paycheck to her son and his family, suggesting she could pay her bills if she used her income for her own well-being. This advice was not well received. Patty had even stopped making her car payments to give money to her son. Patty spoke about what she planned to do next:

Well, getting an apartment, you know, instead of living in a room. Um . . . trying to find out from New York why in the world my license is suspended . . . so I can get my license back and get another vehicle, because the white car that my daughter-in-law was driving is mine, but I'm getting ready to turn it in. The bank wants the car back. I haven't been able to afford to pay on it in a few months and I'm tired of paying \$418 a month on that d@mn thing, you know. No, I just want to be able to buy a car cash out right and be done with it, you know? I've thought about moving away from here, but I don't know. Because instead of moving back out here, I was supposed to move down by my brother just north of Tampa, and I let my son talk me into coming back out here instead . . . when I could be at my brother's house in his pool.

The brother Patty spoke of was someone she had found recently when she discovered who her biological parents were. After Patty's adoptive father passed away, she pursued finding her birth parents. Though she had not yet met all seven of her biological siblings, she had met her mother and father. According to Patty, she and her brother had talked about her moving in with him and his family in Florida (even though she had not yet met him in person). Patty shared she saw money as an obstacle to relocating to Florida.

As I grappled with the urgency of Patty's situation and the apparent impasse between her and her counselor about her providing monetary support for her sons and grandchildren at the expense of her own housing stability, I wondered what gave Patty hope. In her answer, "my dog, my kids, my grandkids, friends, family, hoping tomorrow will be a brighter future, hoping the world will be a better place," I saw optimism and perseverance. Patty, regardless of her financial situation, seems hardwired to help others.

When her adoptive father was still alive, Patty urged him to file for veteran benefits. He served in the Navy for 4 years during the Korean war. His claim was denied, and neither he nor his eight brothers received any veteran benefits. Despite seeing her father's claim denied, Patty pursued benefits through the VA. In New York, she was told she was not eligible for anything, but when she moved to Wyoming, she found someone willing to help. Thanks to a woman in the state veterans office, Patty was finally recognized as a veteran, which made her eligible for medical care through VA. Even though she was not eligible for HUD-VASH, perhaps her veteran eligibility would provide her access to other programs to help with her housing situation. As Patty reflected on her transition from military to civilian life, she shared:

It was difficult to go from being in the barracks to getting out and having nowhere to go.

I wasn't told anything. I didn't know what to do. I didn't want to go. I wanted to stay in. I

didn't feel like I had any choice. I didn't have anyone to counsel me or anything else.

Guys have it much easier in the military. If they get pregnant, they can get on a ship and she's still gonna be there. If you're a female in the military, you're just SOL [sh\*t out of luck].

When I inquired about challenges she had faced since leaving the military, Patty listed a few: "meeting the wrong people, being in an abusive relationship, not knowing where I was going to get diapers for my kids." She continued, "Being married to my second husband for about 6 months and finding out he was a drug addict, a crack head, you know? His mother was physically and verbally abusive to me." Based on the ease with which she listed these challenges, I suspected these were just a few that were top of mind.

I think it must have been her ability to overcome those kinds of obstacles that prompted Patty's response to my question, "Is there anything else you would like to share?"

One question I have . . . what the hell is going on with the military nowadays? My understanding. Um. I guess, now when people are in boot camp, and they get overwhelmed . . . that, "I need a break" . . . and they get a card and go take a 15-minute break. They call it a time-out card. Yeah, that's what they call it. I'm like, I'm like, what are they going to do? Wave a white flag saying "I'm overwhelmed; I need a break" . . . when you're in the middle of a war. Yeah, it's like, huh? Somebody slap somebody, please. Knock some sense into their head. You know it? I just don't understand that. Yeah, and now it's like...what are we training? A bunch of babies? You know? I mean, what? Are they gonna freak out the first time they shoot a gun at the target range? "Oh, I don't want to do this." We had to go through the gas chamber, we had to go through firefighting school . . . and hold fire hoses by ourselves with nobody to help.

Patty went on to talk about how difficult the training was and how much she and the other recruits had to endure while she was in the military. I took a couple of things away from this last part of our discussion. The first was how deeply ingrained military culture can be, even for people like Patty, who served less than a year. Another insight I had into Patty's concern over how soft she perceived the military had become was that perhaps the military had changed. After all, women can now have babies, there is a transition assistance program, and the military appears to be dabbling with recognizing that emotions are something that should be dealt with.

As we wrapped up the interview, I had a much greater understanding of what Patty had been through and could appreciate how much she valued her family. As I got in my car, I noticed the fluffy white clouds had been replaced by dark storm clouds. Perhaps it was the threatening weather or maybe it was the gravity of Patty's situation, but I could not help but wonder what it would take for Patty's hope of a brighter future to happen. The "stubborn, 100% Irish" veteran was unwilling to put herself first and pay her bills before paying her sons' bills. The supporting agencies would not provide her with housing because, according to their statistics, she made enough to afford a place to live without government assistance. What I can say with confidence is that Patty was living her personal values, and she seemed good with that.

***Ann—"I Was a Silly Soldier That Got Pregnant"***

A female veteran at a local veterans group breakfast mentioned there was a building for veterans in a low-income housing community nearby, so, after the breakfast, I stopped by. The community center was open. Inside, there was a table with a calendar for events in the community, along with flyers advertising a variety of support groups and veteran resources. The room was large, with folding chairs and tables set up. In the space that morning, there was a fly-fishing group for veterans building fishing rods. The man in charge of the group told me the



name and phone number for the housing community manager. He also mentioned there would be a meet-and-greet that weekend. He told me about his fly-fishing group and said there were a few female members, but none were there that day.

When I returned for the meet-and-greet event the next day, I spoke with the housing manager, Sherry, an energetic, positive young woman who sat among the residents. We talked about my study a bit, and I inquired about veterans living in her complex. She told me she only had one female veteran, who happened to be at the event. Sherry introduced me to Ann, who agreed to do an interview right then. Sherry graciously allowed us to use her office for the interview. The interview occurred right before Easter, and Sherry's desk was littered with leftover candy she had used to fill plastic eggs.

As we walked toward the office, I was struck by Ann's spontaneity and willingness to participate in the study. After we sat down, I encouraged Ann to help herself to some "refreshments" (the candy on the desk). We both laughed over that, and she replied, "I will go for that!" As we discussed the consent form and talked about confidentiality and her rights as a participant, Ann seemed to have a moment of, "What did I get myself into?" and asked, "So what are you planning on doing with this information? If you don't mind me asking." When I told her about the purpose and goals of my research, she replied, "That's cool, ok." In that moment, I perceived a shift from carefree spontaneity to a more focused and serious demeanor.

As Ann answered icebreaker questions, I noticed her delightful speech pattern of drawing out words and what seemed to be a smoker's rasp in her voice. She told me she joined the Army when she was 21 years old but had to take classes to pass the general education development (GED) exam before she could enlist—she assured me it did not take long for her to "catch up." She served as a recreational specialist in the Army and shared she "ran a ladies' gym" at Fort

McPherson, Georgia. She beamed while telling me about the “lady Marines” who complimented her on how clean she kept the gym. Ann’s comment that “cleanliness is next to godliness” suggested to me that she was proud of what she had done there.

Ann told me she had served for “a year and three quarters” and received an honorable discharge in 1979. She indicated her transition to civilian life was difficult and alluded to what she described as the “turmoil in the world at that time.” She then reflected on her childhood in Washington DC and how she would “attend rallies and talk to soldiers and service members and saw they were having a tough time dealing with their wartime experiences.” I asked what she learned from those conversations, and she told me, “There’s no greater place in the world than America with the opportunities that we have.”

When I asked why she joined the military, Ann’s dichotomous answer both intrigued and confused me. She told me, “I wasn't doing anything, and I wanted to help end the war . . . because I didn't think it was right, and um . . . in fact, I did a lot of protesting against the war.” For clarification, I asked, “And yet you joined?” She responded, “Yeah. I know it seems kind of kind of a contradiction, but I thought that getting into it would give me a more hands-on experience.” As I wrestled with her protesting the war, yet joining the military, Ann affirmed she got the firsthand experience she sought.

In sharing some of her experiences in the military, Ann described an early encounter with her lieutenant regarding her absence at a morning formation. Ann described:

They weren't really concise with me as far as what was expected, so I got into a little trouble not going to the morning formation. I had to apologize to the Lieutenant. You know, it would have been easier if somebody had shared the expectations with me.

She then reflected on how “that discipline really helped [her] to organize [her] life and to put priorities where [she] thought [she] needed to.” She also shared, “I didn’t have any bad or negative experiences like a lot of young women have, you know, because they were taken advantage of or whatever. You know, I didn't even see anything like that.”

When I asked what led to her leaving the Army, Ann’s reply was simultaneously humorous and heartbreaking: “Like I said, I was a silly soldier that got pregnant, you know? And there was no choice back then. We weren't given the option of . . . you know . . . retaining our service and I thought it was really wrong.” As she described herself as a “silly soldier,” she offered a throaty, lighthearted laugh, but quickly shifted to a sullen demeanor suggestive of disappointment and inequity. She continued:

It was really disappointing because you could have rolled me up and down the flagpole because I was a patriotic member of American society, and I didn't really get to fulfill what I wanted to do in that short amount of time.

She concluded by revealing, “I wanted to continue in the service, help other soldiers, you know, and members of society because I felt like there was a real need for it, you know?”

As we talked about Ann’s transition experiences, I asked if she had received any assistance or support from her chain of command or other military personnel and she quipped, “I think, personally, my superior felt threatened that I might take his job. And I mean, I didn’t want his d@mn job.” In response to my question about what resources might have been helpful, Ann replied, “Anything would have been better than nothing. Cause nothing doesn't go very far.” Ann did not appear to have any transition assistance support from the military before her discharge. She could still access most military benefits because her husband remained on active-duty status in the Army.

After leaving the Army, Ann raised her two boys and mentioned working for Kmart, a nursing home, and Value Village. Of her experience at Kmart, Ann reflected, “They had me in 18 different places at once. They let me go like a used dishrag. They beat me up.” Although Ann did not seem to live a life of opulence or excess, she and her husband seemed to be content and stable. When her husband passed away 8 years ago, Ann’s income was cut in half, and she began struggling to pay bills. To complicate matters, Ann shared she did not drive and never had. I asked if she had people to help her get somewhere if she needed anything and she replied, “I usually wait ‘til things come in here” (referring to the food pantry available to residents of the complex). She also had access to other resources including food stamps, subsidized utilities, medical care, disability, and housing assistance.

Ann seemed to be using public support programs, so I asked her about veteran benefits. She told me that she did not use VA benefits because of how she was treated and that the \$8.00 copay for prescriptions was prohibitive for her “at the lower bracket of income.” She continued, “I go through Innovate [a low-income medical and transportation program]. So, they make sure that I have rides to my appointments. It’s just such a blessing to me to have all my health care needs met through them.” Ann cited the number of resources available now compared to when she got out as something that that has gone well since leaving the Army and reflected, “I mean, [it is] just amazing. I’m really grateful for all the programs.”

When I asked Ann about her perspective on life, she admitted she was “not necessarily where [she] thought [she’d] be, but [she’s] happy with [her] life.” She shared, “If I could see my grandchildren more, that would be nice.” I inquired about services Ann needed but was not receiving. Ann said there was not anything because Sherry “is just a godsend.” At one point, Ann hinted she felt a bit isolated after COVID-19 restrictions and might have benefitted from “a few

more outings.” Throughout our conversation, I could not escape my own privilege. The humility and gratitude she expressed was overwhelming to me. When I asked what gave her hope, Ann simply answered, “My faith.”

### **Literally Homeless**

Gemini was the only literally homeless study participant I recruited. Her story was both powerful and heartbreaking because she had been unstably housed or homeless for much of her life. Though Gemini shared her rich family history during our interview, this portrait focuses on her military experience and her transition to civilian life after her discharge from the Navy.

#### ***Gemini—“This Is Not All There Is”***

During my first conversation with Gemini, I coordinated the logistics of picking her up at the Comfort Inn to take her to a veteran resource event. She had contacted a veteran helping agency whose mission included helping veterans with transportation requirements. The longer we spoke, the more I knew how important her story would be to this research. When I asked Gemini if she would participate in my study, she seemed eager to share her experiences.

When I arrived at the Comfort Inn that morning, I became aware of homeless people milling around, laden with bags and backpacks. Some loaded their belongings into taxis. I wondered where they were going. As I waited for Gemini in the lobby, I asked the woman at the front desk how often the hotel housed homeless individuals. The question seemed to frustrate her, but she answered, stating the hotel would discontinue the practice because of the damage caused to the hotel property. When I mentioned I was picking up a veteran, she clarified that the hotel would still be housing veterans.

As Gemini entered the lobby, I knew instantly who she was. She was wearing a long, leopard print coat and was pushing a walker with a backpack and purse piled on it, while pulling

a roller board suitcase. Her sunglasses, face mask, and wide brimmed dark hat added to the mystery and intrigue of the woman I was about to interview. Beneath her hat was a carefully placed scarf from which her long braids, adorned with beads and flashes of silver and purple emerged. Later she would lament her tennis shoes, which she had worn for 5 years.

Gemini's energy was vibrant, and I immediately felt a connection with her. Once we loaded her belongings into my car, we talked about the event I was driving her to and whether she wanted me to stick with her or if she wanted to be on her own. We decided to keep it flexible and then shifted to the study and reviewed the informed consent form. Gemini agreed to be recorded, and in fact, she recorded our interview on her smart phone as well. As Gemini and I hit record, she read the informed consent form verbatim and agreed to the terms. I sensed she had been burned before and wanted her own record of what would occur during our time together.

When I asked whether she had any questions about the interview process or the informed consent form, Gemini asked me to clarify the purpose of my study. She was particularly interested in the focus on helping women veterans and wanted to know if she could read my dissertation when it was finished. As Gemini answered some icebreaker questions, I learned that she joined the Navy as a yeoman when she was 18 years old. Gemini was assigned to the Bainbridge Nuclear Training Facility in Bainbridge, Maryland in 1964. She was honorably discharged after serving in the Navy for less than 1 year. Gemini answered my question, what are your greatest strengths, by telling me she was a survivor. When I commented, "I can tell that already," we laughed and she said, "How could you tell, Dana? Just my attitude probably." I suspected Gemini was a survivor based on some of the challenges she told me about on the phone before we met. When she wanted to record our interview for her records, I sensed she was doing so to protect herself, which reinforced my thoughts about her grit.

As we moved on to questions about her military experiences, Gemini characterized her discharge and transition out of the military as “very negative and traumatic.” She went on to tell me she enlisted in the military because recruiters had come to her school. She viewed joining the Navy as an opportunity to escape her violent, negative home life. Her father had verbally assaulted and physically beaten her, her mother, and her 11 siblings for as long as she could remember. Gemini revealed although she was the eldest child, half of her siblings were no longer living. It was almost as if speaking of her siblings triggered thoughts and memories of her ancestors, as Gemini described, in remarkable detail, her heritage. She spoke of being born in a sharecropper’s shack in a farming community near Alvarado, Texas, and provided a fascinating account of the relationships and events that led to her birth there. Gemini shared her great great grandfathers were White men who raped African women. She also spoke about her their contributions as members of the Black calvary in the Civil War. As she described the difficulties her ancestors experienced, Gemini’s deep connection to civil rights became evident. The suffering her ancestors endured seemed to have influenced her worldview; however, what appeared to have had the most profound impact on Gemini was her traumatic childhood. In addition to sharing she was beaten and emotionally abused, she also described moving from trailer house to trailer house and living in poverty her whole life. A story that stood out about her relationship with her father offered insight:

I know one time that I was about 15 years old, and he knocked me down. He was calling me all kinds of whores and sluts and stuff like that, and he knocked me down on what supposedly was a couch, or a sofa and I came, I came up. He held me down and I kicked with all my might right in his d\*ck. And he looked at me. He couldn't believe that I did that. He never physically touched me after that. Never did. But that didn't stop the other

psychological, emotional, and cursing stuff that I received. So, in that regard, I stood up to him because I wouldn't allow him to be the beat me up anymore and I remember that when my father would beat us with, you know, the hose on washing machines? And that is what he beat us up with and as dark as I am, I would, under my clothes—and that's what he did, is under the clothes—you, so you couldn't see it. But I was, I would be technicolor. I would be green, yellow, purple, blue, red . . . all colors that he beat me. He beat me like that and so he did it so other people couldn't see it.

It is no wonder that Gemini joined the military to escape. Unfortunately, military life did not provide the world travel and exposure to adventure and other cultures she had dreamed about. Just a few weeks out of basic training, Gemini was assigned to a job in personnel. Her supervisor asked her if she wanted to go to a movie.

James Mills asked me if I wanted to go to a movie, so I thought I was going to a movie. Gets me in the car. We don't go to a movie. He drove me to an isolated area on the base—we were both in full uniform and he simply raped me, and I couldn't get away. I couldn't get away. I was trapped in the car, and I asked him to stop, and he wouldn't stop. And he just raped me on the front seat of that of the car that he was driving. At that time, I didn't even know how to drive. I didn't know how to drive at all. And so, after he finished raping me . . . so it was a criminal act. It was a criminal act, and I didn't know anything. I didn't know anything. I didn't know that I could do anything, and I probably couldn't even if I had known.

It was not long before Gemini began feeling nauseous and vomiting. She was pregnant. While pregnant, she was working in the galley preparing food, and a White girl directed a racial slur at Gemini. Gemini was “already in a hyper vigilant state anyway about hiding this [the



pregnancy] and wondering what [she was] going to do” and ran over to the girl and held a knife to her throat. Gemini’s punishment for the incident was latrine duty—cleaning the bathrooms. Once military management confirmed she was pregnant, they filed separation papers to discharge Gemini from the Navy. As Gemini reflected:

They didn’t ask nothing, and they didn’t care. They didn’t care. All they wanted to do is get rid of me . . . regardless, regardless of how I got pregnant, they didn’t care, didn’t ask, and I didn’t know enough to report it.

When Gemini was discharged, the Navy put her on a bus to Baltimore, Maryland with \$30 from her last pay. Because it was 1965, there was no TAP. Gemini was given “no suggestions as to what [she] could do and even what [she] was entitled to.” When she got off the bus in Baltimore, Gemini found what she described as a Black organization, and someone there told her about the Florence Crittenton Home for Unwed Mothers, where she stayed until she was ready to deliver her baby. While at the home, Gemini struggled to figure out what she would do next. At no point during this part of the interview did Gemini speak of going back to her father’s home. She made arrangements with an adoption agency to surrender her baby. Gemini described her baby’s birth:

When the baby was born . . . and she was born, she looked White . . . she was blonde. She was gorgeous. She looked like an angel. She was so beautiful, and her hair was golden blonde. And she was like a really . . . like a golden baby . . . she was 8 pounds, 13 ounces.

Gemini surrendered her baby to the family from the adoption agency and went back to the Florence Crittenton Home, where she was given 6 weeks to get out. During that time, Gemini took to the streets of Baltimore and scoured newspapers in search of a job. The cook from the Crittenton Home told Gemini about a woman she knew who had a rooming house. Once she

secured a room and a job, Gemini began her fight to get her baby back and was eventually successful. It seemed Gemini was beginning to figure out how to navigate her unexpected and turbulent separation from the military when she met the man who would become her husband.

Before long, Gemini found herself pregnant and living with a jealous and abusive man. The toxic relationship extended to her in-laws as well. Her father-in-law was “trying to have sex with [her],” and when her mother-in-law found out, she threatened Gemini with a gun. The relationship reached a breaking point when Gemini’s husband found and burned an old picture of a young military man she dated before enlisting in the Navy. This violation angered Gemini so much that when her husband went to work, she cut “his whole wardrobe . . . shorts, and old T-shirts, everything . . . socks, everything. [She] cut it all up in little bitty pieces.” As she recounted the details of this act of retaliation, Gemini was triumphant, almost giddy as she told me how she left him nothing to wear. Her act of vengeance and her drive to stand her ground set off a new level of cruelty when her husband beat her, stripped her naked, and locked her outside, in the middle of a blizzard.

After that incident, Gemini told her husband that she wanted to see her family. He agreed to the trip, but after a month of her staying with her aunt in Texas, Gemini’s husband began calling for her and the children to come home. Gemini explained what happened when she told him she was not ready to return: “He told me if I didn’t bring his baby back, he was gonna hunt me down and kill me . . . and take her.” Gemini arranged for her aunt to take care of her firstborn, returned her second child to her father, and decided to go to New York to live.

As she had done in Baltimore, the resourceful and independent Gemini found a job and shared an apartment with a woman she met in New York. Not long after being there, Gemini had a freighting and life-threatening encounter with a man after leaving a drag show with her friend.

This led Gemini to flee New York and return to her aunt in Texas, where she was “new fresh meat in town.” Gemini found herself in a familiar situation:

So, this guy invited me on a date . . . obviously I hadn't learned my lesson, you know? You know, and that's my second date rape. And as far as the job is concerned, in the military it was, what is it called? Under the auspices of the work related. So, he took me to this place and I'm gullible. I don't drink. I don't smoke. I don't do any of those things. And so, I went to this . . . I went with this guy, so he took me to this little juke joint, and I thought I was drinking fruit juice. I didn't realize it had alcohol in it because I'm not familiar with that. I don't drink, so then I was drinking the fruit juice—what I thought was fruit juice—and then I started feeling sick, I said, “I am. . .” I couldn't even remember his name . . . I said, “I'm so sick,” I said, “Take me to my aunt's.” So, what he did was, he put me in the car, and I am so sick, and he took me and raped me. Again, I'm vomiting all over the place with my head out the window.

She was pregnant for a third time at the age of 22 years. Gemini stayed with her aunt through the first 7 months of her pregnancy. Though she had arranged to give her baby to her aunt, Gemini returned to her father's house in Albuquerque, New Mexico during the final weeks of her pregnancy. After giving birth, Gemini's first born was with her, her second born was with that baby's father, and her third child was with her aunt. Gemini had been on welfare when a White female social worker asked her if she had ever considered going to college. With the encouragement and help of the social worker, Gemini applied for and was accepted to the University of New Mexico in 1968. Through programs offered by the Department of Welfare, Gemini enrolled in school. Here is what she shared about going to school during that time:

I was being educated, politically educated, and so we turned that university out, the University of New Mexico, and they burned central—the main street in Albuquerque, New Mexico, against the war. And so this was the New Mexico version of the Black Panthers, and they were called the Brown Berets and so these were the Chicanos, and they were highly militant also. And then the Native Americans were highly militant and the, and the Blacks are highly militant, and the women are militant too. And so, we were all resisting the war. Yeah, and then also we were making demands on the administration. We want women studies department; we want Native American studies department. We want African Studies department; we want Chicano, Native, the Blacks, and the women. Desiring to pursue her political activism, Gemini went to Berkeley, California, because “that was the center of the action!” While in Berkeley, Gemini gained a greater understanding of her rights. Her pursuit of benefits marked the start of a reckoning with the bureaucracy responsible for her treatment in the military. In her words, she was “just taken, used, and then abandoned and thrown in the streets and forgotten about.” She continued, “When I became aware enough to know that I was due these certain rights, then they just wave it off and just hope I would die.” As she navigated the paperwork, policies, and red tape of governmental agencies, Gemini learned her daughter, then 7 years old, had Type 1 diabetes. This diagnosis was devastating for Gemini because of her inability to properly nourish and care for her daughter.

At the time of our interview, Gemini was close to 77 years old. She had been married twice, given birth to three children, and had four abortions. She spoke of how she and the daughter she raised suffered and struggled for survival, dealing with racism, poverty, medical conditions, and unstable housing. She also talked about her sister’s suicide and how her sister had succumbed to the many hardships and PTSD from her service in the Army. She spoke of the

death of her aunt and granddaughter. Her first daughter passed in 2015, and her father had died recently at the age of 93. I wondered how one person could survive so much adversity and trauma in a single lifetime. But throughout the course of our conversation, Gemini embodied her ideologies and her values. Her response my question “What gives you hope?” provided insight about what fueled Gemini’s fight for survival:

What gives me hope is that I know that I come from a strong people and the other thing is that I am not susceptible, and I don't abide by the rules nor belief in Christianity. And um, so what I believe is the teachings from the motherland. And all of this stuff here in this society was created by, for, and about White men. . . and White women just happen to be a part of the Whites. And so, they get, they get the privileges of being White because that’s the way this society was designed by and for White men. So, what gives me hope again, as I say, with my other, my other abilities that I know that this this is not all there is.

Despite her age and the state of her health, Gemini had come to Colorado to continue her journey and fulfill her dreams. She got to Colorado from New Mexico using a train ticket that had been purchased by a veteran helping organization there. Before leaving New Mexico, Gemini had stayed with her brother, who had given her 3 months to figure out a plan. Colorado was the plan. Gemini had come to Colorado to fulfill her purpose of completing her education and helping people. Attaining her goals would depend on resuming her fight for what she believed was owed to her. At the time of our interview, her battle was with doctors and social workers from a Colorado helping agency who recommended Gemini be placed in an assisted living facility.

Outraged by this recommendation, Gemini was embroiled in a fight to be housed independently and granted funding for the education programs she wished to pursue. She seemed determined to overcome her horrific childhood, the suffering of her ancestors, and her traumatic experiences while in and after leaving the military. She also seemed determined to finish her education and return to Africa: “I want to go back to the homeland. I want to visit Africa and I want to be able to go back with some skills. So that’s what gives me hope.”

Gemini described herself as an African woman, a militant feminist, a fighter, a survivor, a world citizen, and hard-hearted. Gemini refused to be passive, subservient, or obedient. She willed herself to survive as an act of defiance against injustice, yet despite Gemini’s fiery temperament and obstinate disposition, I caught glimpses of a tender and compassionate side of her personality, especially when she spoke of her daughter and her desire to help others. I could not help but admire the soul and resilience of this fierce woman who still fights for her dreams.

### **The Essence of the Experience**

This data collection process extended far beyond that of a researcher in a laboratory collecting faceless data in a sanitized environment. The data were poignant vignettes, stories of triumph, and narratives of suffering and pain. The female veterans who participated in this research got to tell their side. They aired their grievances with a system that, at times, did not seem to have their backs. They owned their growth and their miscalculations. Although some held back, reluctant to divulge sensitive or painful details, others bared their souls and were both courageous and vulnerable at the same time. These portraits emerged from words spoken, body language, shifts in energy or affect, and the connection I felt with each female veteran as we were immersed in conversation. My vision is that elevating the voices of the nine women with whom I spoke will bring awareness to the diverse ways women have interacted with and

responded to military policies, culture, and personnel. By sharing insights about unstably housed and homeless female veterans through the lived experiences of this study's participants, I hope policymakers, leaders, and advocates create policies that will support and empower future generations of women serving in the military.

### **Summary**

This collection of portraits provides a small glimpse into the lives of nine women who enlisted in the U.S. military and were faced with unstable housing, or the risk of it, at some point while in the military and after leaving the military. Study participants varied in service length, branch of service, and age. During the interview process, I asked each of these female veterans the same questions, but some wanted to share their stories in their own ways. Some simply answered the questions I asked, and others had more to say. Sometimes I, as the researcher, led the interviews, but often, study participants took us to unexpected places or parts of their story they wanted and needed to share.

By sharing study participants' words and stories, I hope the essence and spirit of each female veteran emerges in their portraits and conveys the diversity of their backgrounds, personalities, and worldviews. The women celebrated in these portraits did not fit a mold, they did not align with any stereotype that might be associated with female veterans, nor were they just numbers. Each had a story that demonstrated their strength and resilience. In the next chapter, I approach participant interviews as data sets more than personal stories while presenting their answers in relationship to my research questions and the themes I identified.

## CHAPTER 5: ANALYSIS OF FINDINGS

### **Introduction**

In this chapter, I present a review of the research problem, the purpose of the study, and the research questions. I then provide an analysis of the data collected from interviews with my nine research participants. This analysis is broken into three sections. The first section provides descriptive statistics and provides a summary of each of the questions I asked study participants. The next section provides a thematic analysis of the data, highlighting eight main themes: Theme 1: Pregnancy, military service, and military transition; Theme 2: Military sexual trauma; Theme 3: Not ready to leave the military; Theme 4: Impact of relationships on transition; Theme 5: Financial challenges after discharge; Theme 6: Lack of support from the military and TAP limitations; Theme 7: Impact of military culture; and Theme 8: Mental health. The chapter concludes with a discussion on the essence of the data analysis process and a summary.

### **Research Problem**

At one time in their lives, unhoused female military veterans were performing duties in service to their country (Duty Periods Defined, n.d.). Due to a planned or unplanned event, they transitioned from uniformed members to civilian citizens. The congressionally mandated transition assistance program (TAP) was designed to help service members transition back to civilian life (Employment assistance, job training assistance, and other transitional services: Department of Labor, 2018). Despite support from the TAP, an estimated 33,129 veterans, of whom 3,440 were estimated to be female, were counted as homeless in January 2022 (de Sousa et al., 2022). Though the overall estimate for homeless veterans decreased by 11% from the 2020 estimate, the estimated number of unhoused female veterans increased by 10% (de Sousa et al.,



2022). Some research has focused on homeless female veterans, but there appears to be a gap in the literature about the space between a female's military service and becoming unstably housed or homeless.

### **Purpose of the Study**

The purpose of this study was to explore the transition experiences of female veterans who became unstably housed or homeless at some point after leaving military service.

### **Research Questions**

1. How do unhoused female veterans view their transition to civilian life?
2. In what ways, if any, did the support services homeless female veterans received prior to separation from the armed forces help in their transition from military to civilian life?
3. What support services or resources do homeless female veterans currently seek or use?

### **Descriptive Statistics and Interview Question Summary**

In this section, I offer a few descriptive statistics that provide demographics about the nine female veterans who participated in this study. Ice breaker questions were used to gather information such as branch of service, dates of service, and housing status to provide context for interview questions. Findings from interview questions are presented either as narrative summaries or depicted in data tables.

### **Participant Snapshot**

Study participants served for varying lengths of times and in different service eras. The range of service length was, at the shortest, 4 months, and at the longest, 20 years. Study participants served in the Army, Navy, and Air Force. Some chose to leave the military, while

others did not. Racial diversity among participants consisted of Black or African American, African, and White or Caucasian female veterans. Table 5.1 provides a snapshot of these demographics.

**Table 5.1**

*Participant Demographic Snapshot*

Participant	Branch of service	Period of service (service era)	Service dates	Service length (in years)	Reason for discharge	Race
Gemini	Navy	Vietnam	1964–1965	< 1	Pregnancy	African
Ann	Army	Cold War	1977–1979	< 2	Pregnancy	Caucasian
Linda	Navy	Gulf War	1978–1998	20	Retirement	Caucasian
Patty	Navy	Cold War	1985–1986	< 1	Hardship discharge request (pregnancy)	Caucasian
Angela	Army	Gulf War	1988–1992	4	Choice (pregnant at discharge)	African American
Val	Army	Post-9/11	2002–2003	4	ELS (medical)	Caucasian
Kelsey	Army	Post-9/11	2008–2011	< 3	MEB (medical)	Caucasian
Meg	Air Force	Post-9/11	2010–2017	7	Choice	Caucasian
Shandra	Army	Post-9/11	2011–2022	11	MEB (medical)	African American

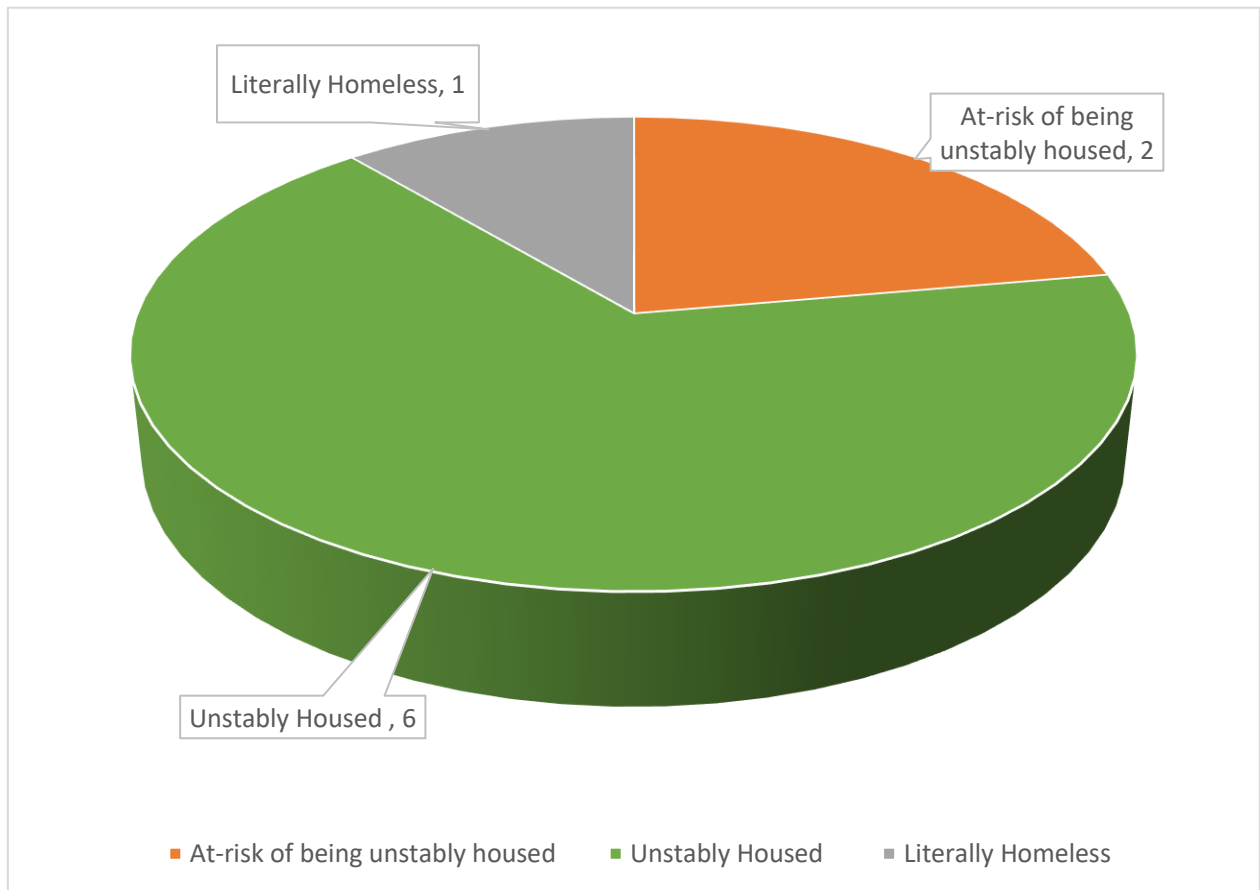
### Housing Status

Participants' housing status is presented from two perspectives. The first characterizes the housing status of study participants at some point after leaving the military. Figure 5.1 shows two study participants were at risk of housing instability, six became unstably housed, and one was literally homeless after discharge. Figure 5.2 shows the housing status of participants at the

time of our interview. Six participants were stably housed, two were unstably housed, and one was literally homeless.

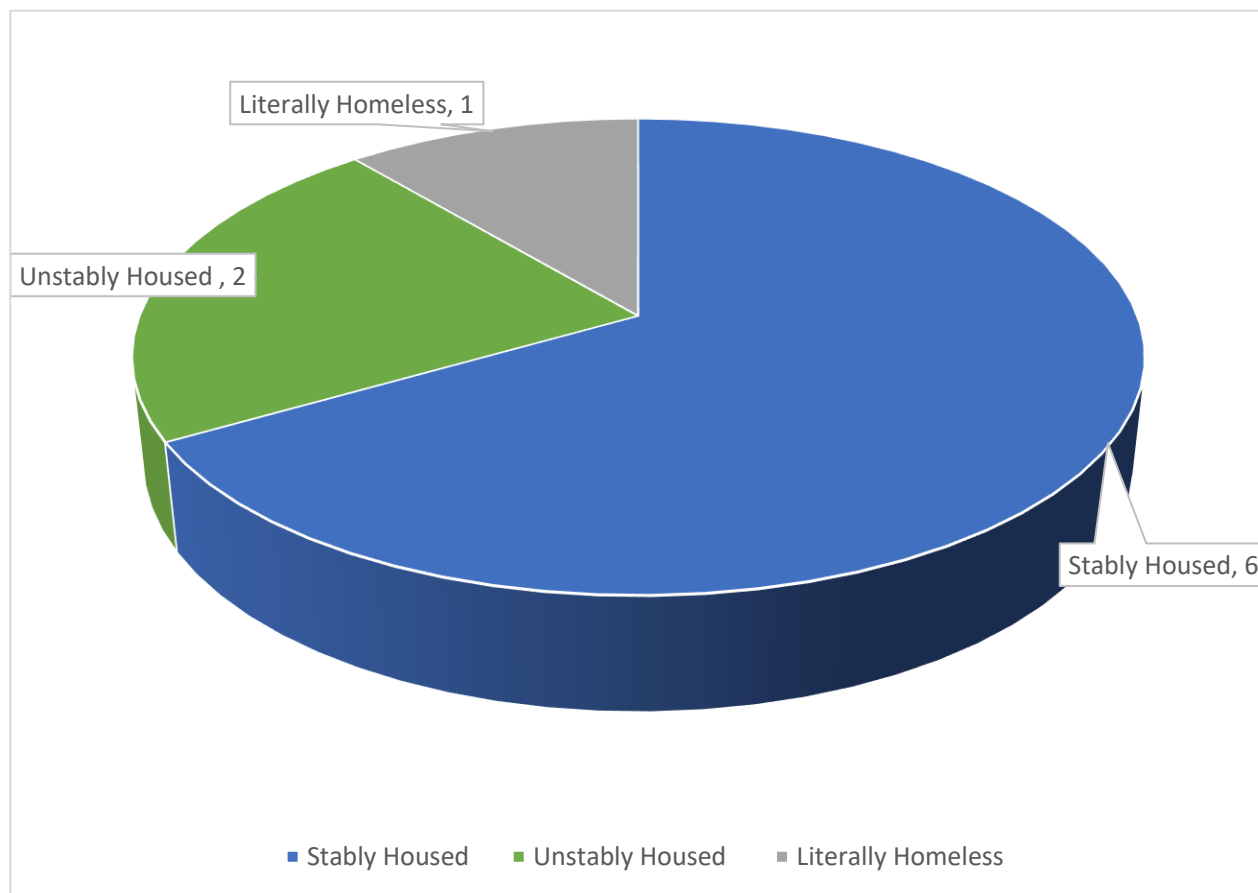
**Figure 5.1**

*Participant Housing Status at Some Point After Discharge*



**Figure 5.2**

*Participant Housing Status at the Time of the Interview*

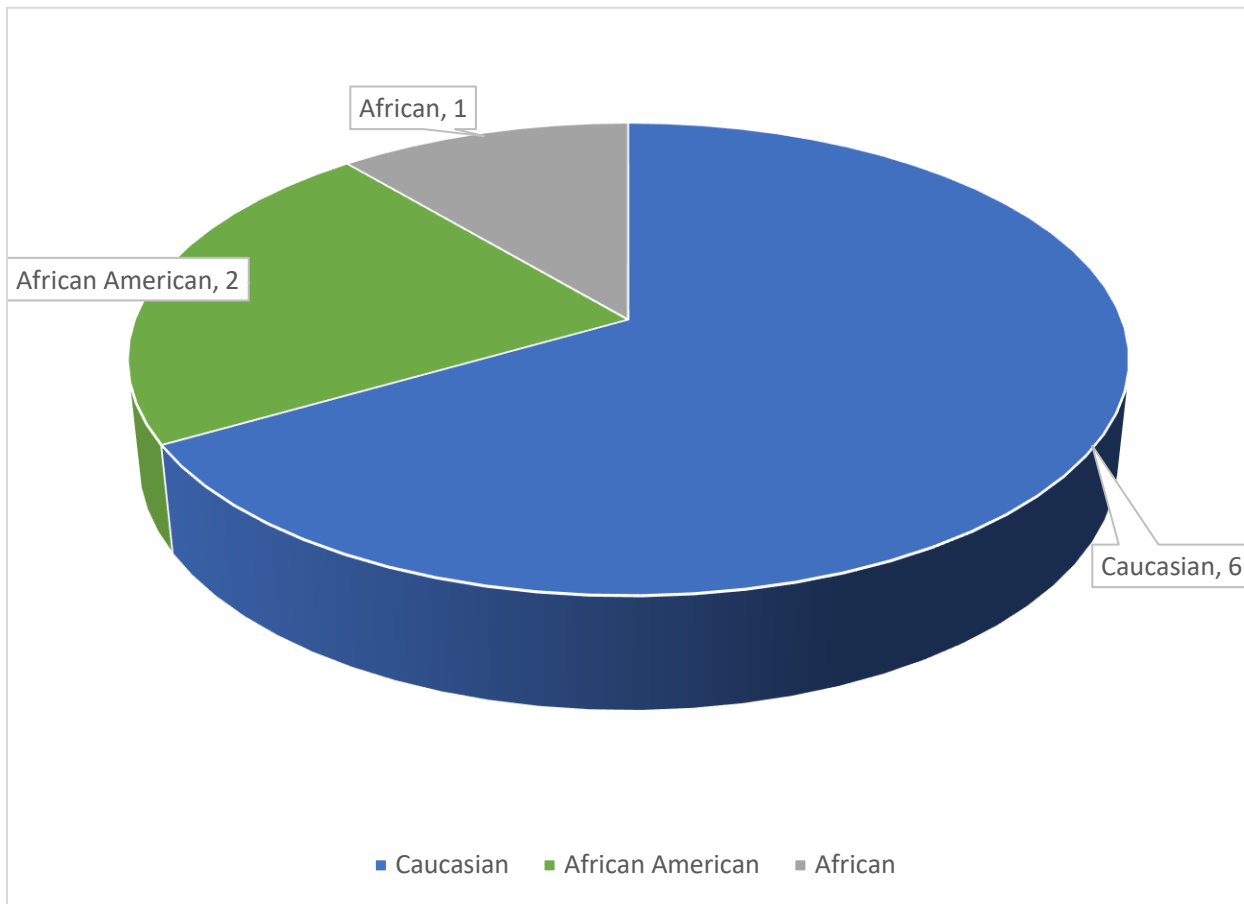


## **Race**

Six study participants identified as White or Caucasian, two identified as Black or African American, and one identified as African (see Figure 5.3).

**Figure 5.3**

*Race of Participants*

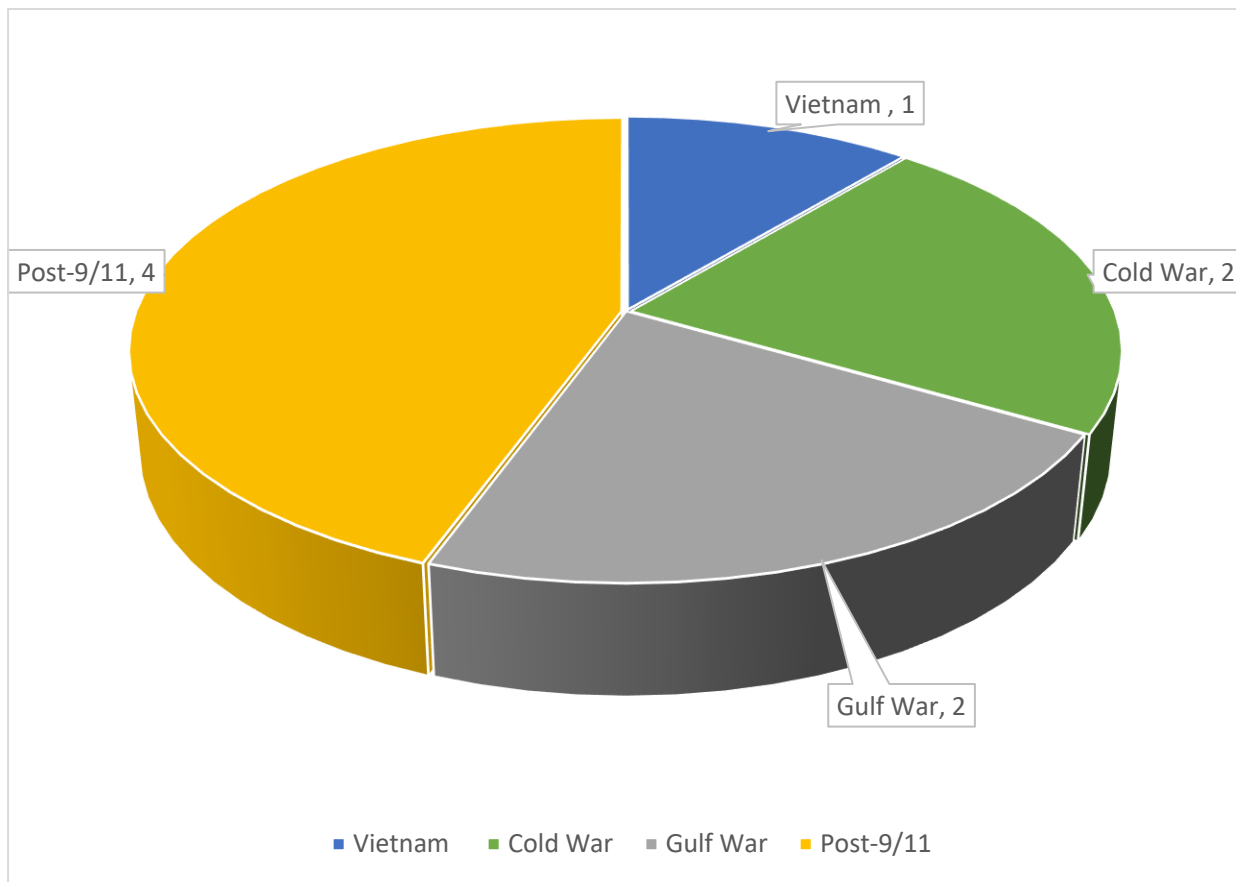


**Service Era**

My intent was to interview female veterans from the post-9/11 service era, but due to difficulty in identifying and finding women who met criteria for participation, I eliminated service era as a disqualifying factor for study participation. Figure 5.4 provides a graphic showing the number of participants from each service era: Vietnam – 1, Cold War – 2, Gulf War – 2, and post-9/11 – 4.

**Figure 5.4**

*Period of Service Eras of Participants*



**Icebreaker Questions**

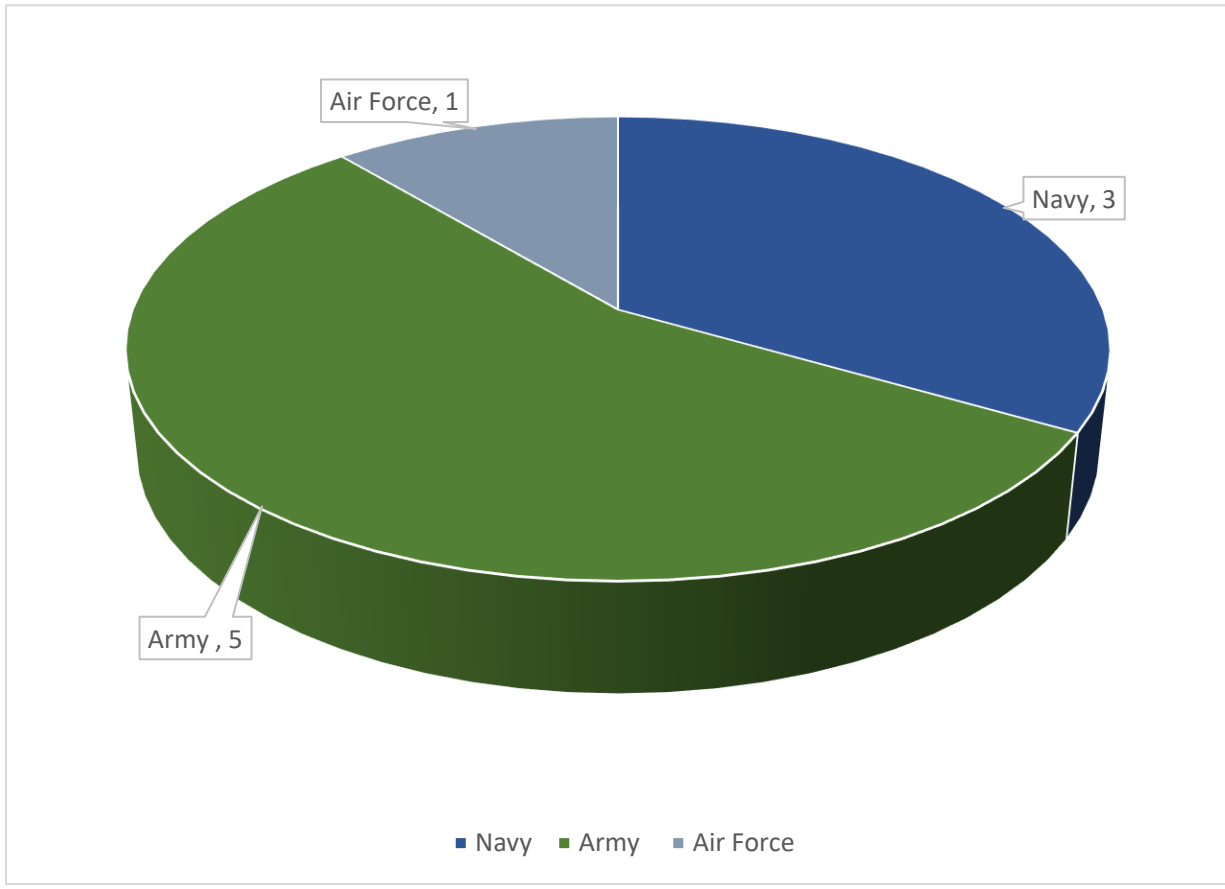
During the interview process, I asked participants a series of six icebreaker questions designed to gather service information from participants and one question about how they saw their greatest strengths.

***Icebreaker Question 1: “What Branch of Service Were You In?”***

Five study participants were in the Army, three were in the Navy, and one was in the Air Force (see Figure 5.5).

**Figure 5.5**

*Branch of Service of Participants*



***Icebreaker Question 2: “How Old Were You When You Joined?”***

Of the nine interview participants, five left for training when they were 18 years old. Interestingly, 2 of the 5 signed up when they were 17 years old, and once they turned 18 years of age, they left for training. The remaining four joined between the ages of 19 and 22.

***Icebreaker Question 3: “What Was Your Career Field?”***

There were no duplicate career fields among the study participants. Table 5.2 provides a brief description of military career fields study participants worked in prior to their discharge.

**Table 5.2***Participant Career Fields and Career Field Descriptions*

Participant	Career field	Description
Shandra	Human resource specialist	Supports Army personnel with official documentation and career support (U.S. Army, 2021)
Meg	Imagery intelligence	Performs research and intelligence on aerial imagery (U.S. Air Force, 2021)
Kelsey	Cook	Prepares, orders, and inspects food for soldiers (U.S. Army, 2021)
Val	Truck driver	Supervises and operates wheeled vehicles (U.S. Army, 2021)
Patty	Diesel mechanic	Performs maintenance, repair, and recovery operations on diesel equipment (U.S. Navy, 2021)
Ann	Recreation specialist	Administers morale, welfare, and recreation programs for Army personnel (U.S. Army, 2021)
Angela	Quartermaster	Provides supply management and distribution support (U.S. Army, 2021)
Gemini	Yeoman	Provides administrative support for Navy personnel (U.S. Navy, 2021)
Linda	Hospital corps	Provides medical care support to Navy personnel (U.S. Navy, 2021)

Three of the women started their service in one career field but were reclassified to another. In two cases, the reclassifications were due to injuries that prevented them from serving in the original job, and the other was reclassified due to poor academic performance in her original training program. The career fields represented were recreation specialist, airborne (reclassified to human resource specialist), truck driver, bridge crew member (reclassified to cook), diesel mechanic, psychiatric specialist (reclassified to quartermaster), imagery intelligence, yeoman, and hospital corps.



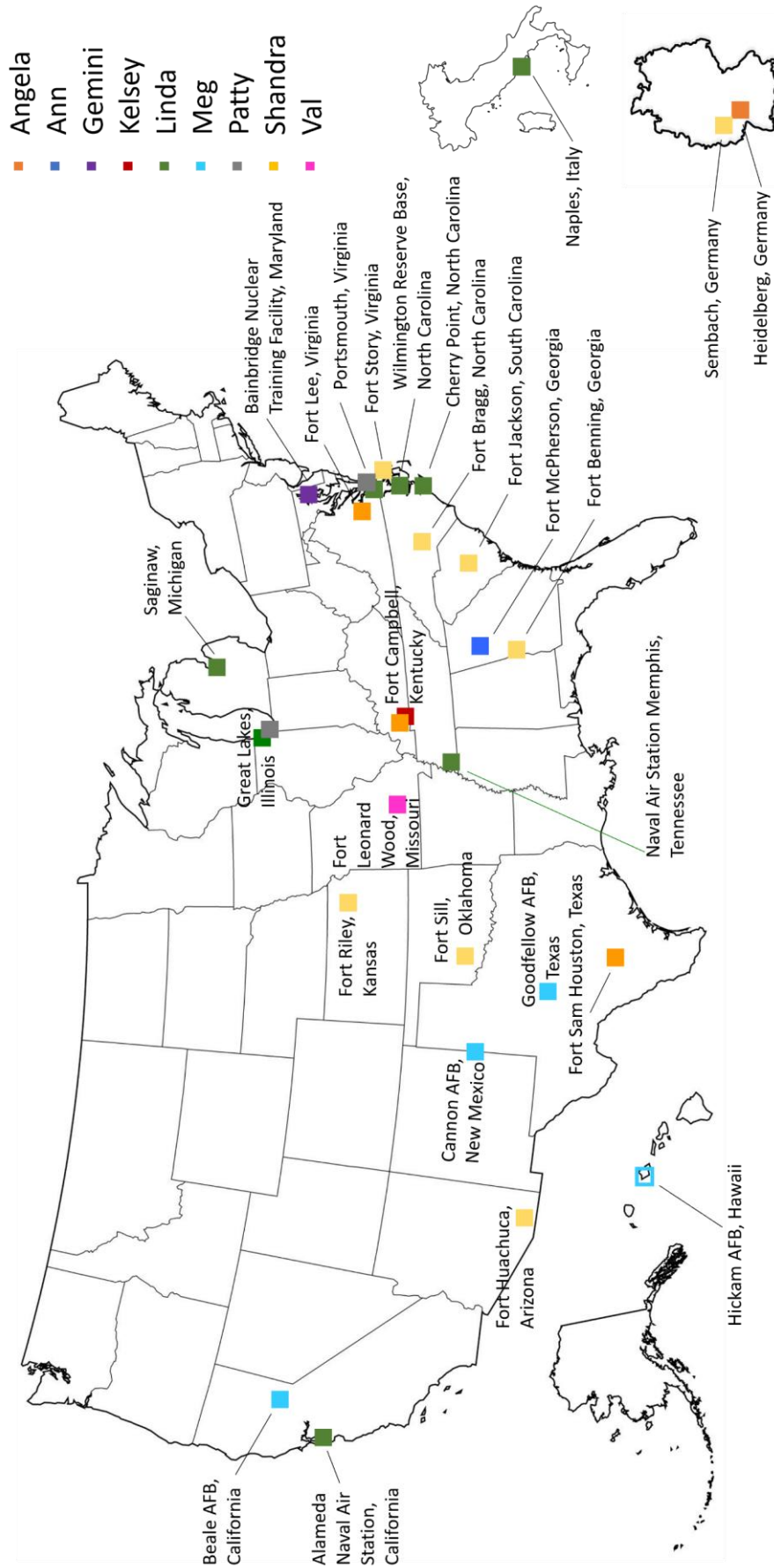
***Icebreaker Question 4: “Where Were You Assigned?”***

Study participants were assigned all around the world (see Figure 5.6). Overseas assignments included Naples, Italy; Sembach, Germany; Heidelberg, Germany; and Hickam Air Force Base, Hawaii. Continental U.S. duty locations for Army participants (Angela, Ann, Kelsey, Shandra, and Val) included Fort Benning, Georgia; Fort Bragg, North Carolina; Fort Campbell, Kentucky; Fort Huachuca, Arizona; Fort Jackson, South Carolina; Fort Lee, Virginia; Fort Leonard Wood, Missouri; Fort McPherson, Georgia; Fort Riley, Kansas; Fort Sam Houston, Texas; Fort Sill, Oklahoma; Fort Story, Virginia. Navy participant (Gemini, Linda, and Patty) assignments in the continental United States were Alameda Naval Air Station, California; Bainbridge Nuclear Training Facility, Maryland; Cherry Point, North Carolina; Great Lakes, Illinois; Memphis Naval Hospital, Tennessee; Portsmouth, Virginia; Saginaw, Michigan; and Wilmington Reserve Base, North Carolina. Meg’s (Air Force) assignments in the continental United States were Beale Air Force Base, California; Cannon AFB, New Mexico; and Goodfellow Air Force Base, Texas.

**Figure 5.6**

*Participant Military Assignments*

The United States of America

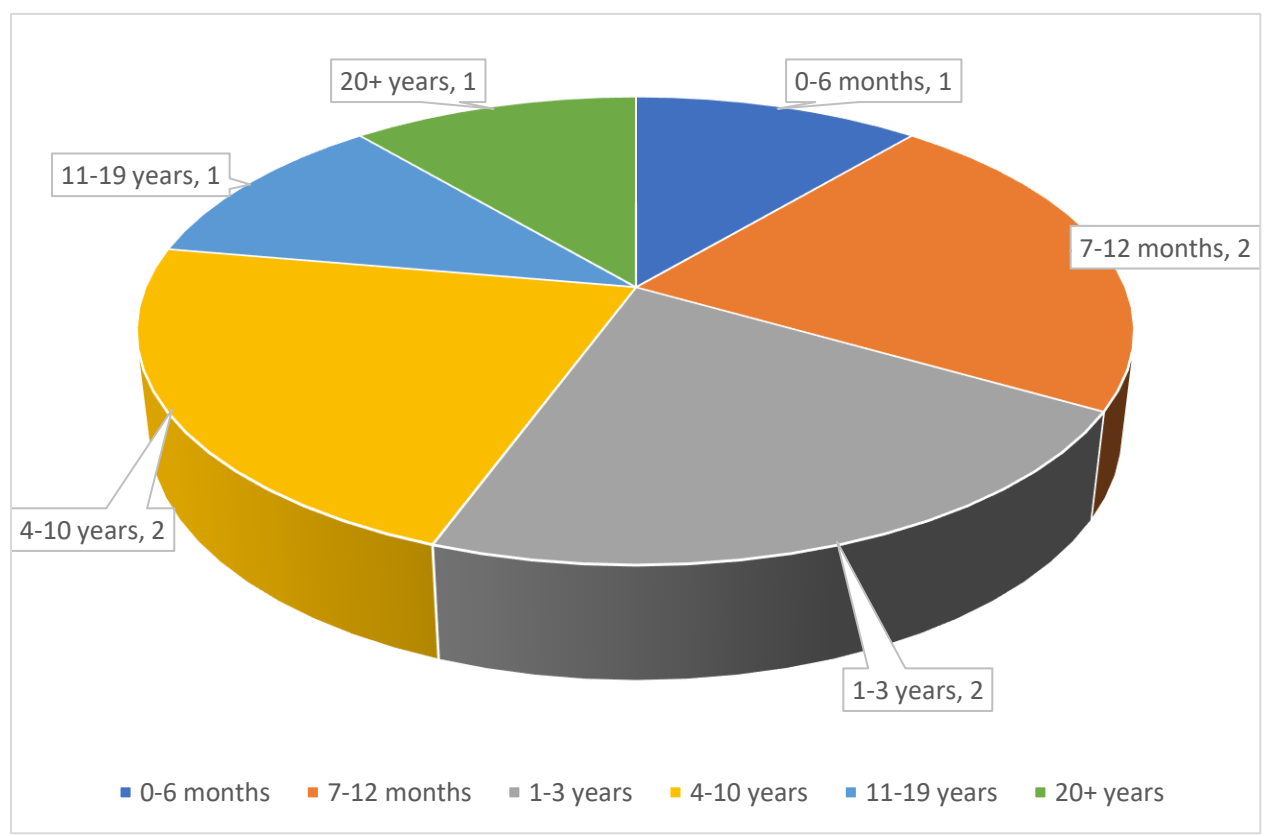


**Icebreaker Question 5: “How Long Did You Serve?”**

Three participants served less than 1 year in the military. Of the three women who served less than 1 year, one was injured during basic training and was given an entry-level separation (ELS). The other two became pregnant. One served during a time when pregnancy meant an automatic discharge for women; the other requested and was granted a hardship discharge. Two women served between 1 and 3 years, two between 4 and 10 years, one served for 11 years, and one served for 20 years, which was long enough to retire with a military pension. Figure 5.7 provides a graphic of service duration.

**Figure 5.7**

*Participant Military Service Length*



***Icebreaker Question 6: “What Kind of Discharge Did You Receive?”***

None of the women in this study received OTH discharges. One received an ELS from basic training due to an injury. The remaining eight received honorable discharges. Within the category of honorable discharges, there were varied reasons for discharge. For example, two women were discharged because they were medically disqualified from military service. One retired from service with an honorable discharge. Of the remaining five women receiving honorable discharges, four were pregnant. In two cases, the women served during an era when the military discharged pregnant women, the other three chose to leave while they were pregnant.

***Icebreaker Question 7: “What Are Your Greatest Strengths?”***

This question elicited a wide variety of responses. There were only two responses that were repeated among participants were survivor/survival and communication skills and are presented in the word cloud (see Figure 5.8) using a larger font due to their frequency. The remaining responses are depicted in varying colors and smaller fonts.

**Figure 5.8**

*Participant Strengths Word Cloud*



## **Research Question 1: “How Do Unhoused Female Veterans View Their Transition to Civilian Life?”**

I asked five interview questions to help me understand my first research question. Due to the amount of detail participants provided for these questions, I have provided highlights from participant responses either as outlier answers or as experiences some participants had in common. In many cases, participant responses are depicted in data table format.

### ***Interview Question RQ 1.1: “How Would You Describe Your Experience in the Military?”***

Each of the nine women I interviewed shared their stories about injuries and medical issues, challenges, attributes of military culture, gender issues they dealt with, and how pregnancy and relationships impacted their service. Four interview participants were injured while they were in either initial or technical training when they entered the military. In one case, the injury led to an ELS from the Army, in two cases, the injury resulted in a reclassification to a different career field, and years later, separation from the military due to medical disqualification. A third participant was reclassified to a different career field, but in her case, it was the result of poor academic performance during technical training.

Each of the nine participants shared elements of military culture during their interview. They reflected on their memories of being taught concepts such as maintaining military bearing (i.e., keeping composure and not expressing emotion), paying attention to detail, passing fitness tests, meeting inspection standards, understanding the chain of command, and adhering to military policies. They spoke positively about the sense of purpose and camaraderie they felt while in the military. Angela shared how her military experience gave her confidence to take on challenges. Some described getting into trouble for not meeting military standards, whether that was academically, during inspections, or failure to attend mandatory formations. Two

participants described their military experience as toxic because of what they described as poor leadership in their chain of command. Several participants discussed how they navigated male-dominated military culture by changing their behavior to fit in with males. As Meg described, “We’re co-signing on, we’re showing up like guys, right?”

Study participants shared how their gender impacted their military experience. Two participants were forced to separate from the military because they were pregnant, which was military policy at their time of service. Three others chose to leave the military while they were pregnant. Five of the nine participants experienced MST while in the military and another one was raped by her estranged husband in base housing. The police were called for the rape incident, but the five women who experienced MST did not feel comfortable reporting it, did not think anything would be done, or felt reporting would have negative consequences for them and not their perpetrators.

Domestic relationships also impacted military service experiences. Six of the nine participants were married to other military members at some point during their service. Some of the implications of dual-military relationships played out in assignments, deployments, and raising children. For two participants, their spouses were in a different branch of service. Being assigned together factored into relationship dynamics for both women. Linda chose to separate from the Navy because she was concerned she and her spouse would not be assigned together. Earlier in her career, Linda requested a hardship transfer from Naples, Italy to Portsmouth, Virginia to leave her abusive first husband. Shandra cited separation due to military assignments as a major contributor to her divorce.

***Interview Question RQ 1.2: “How Do You Feel About Your Transition From Military to Civilian Life?”***

Study participants used different terminology (e.g., bumpy, stressful, traumatic) to characterize what they experienced, but all nine women shared the transition from military to civilian life was not easy. All the women indicated financial strain contributed to their challenges after leaving the military. For Linda and Ann, the transition from the military became more difficult when their active-duty husbands left the military. Until their military spouse was discharged, many things remained the same for the female veterans. For example, even though Ann and Linda were no longer active duty, they could live on base and had access to medical care through the military due to their husband’s military service. Linda reported her husband never worked again after he was forced to leave the military for medical reasons. Although her husband did have a military retirement income, she spoke of staying with family several times after his discharge because they could not afford housing while she attended school.

Shandra shared her experiences after a MEB determined she was no longer medically qualified to serve. The evaluation board process was stressful because she did not know if she would be allowed to stay in the military. The length of time it takes for the board to make their decision also varies, so Shandra was in somewhat of a holding pattern until the board made their determination. Shandra’s challenges were compounded by her overseas assignment at the time. She waited about 5 months to learn of the board’s decision. Once the decision was made, she and her husband only had “30 to 45 days to clear . . . to move out of [their] house, find a place to stay, ship [their] car, have a rental car in Germany . . . there’s no financial assistance for that.” She told me, had it not been for the help of her in-laws, she did not know what they would have

done or where they would have stayed. Table 5.3 provides some of the words study participants used to describe their transition to civilian life.

**Table 5.3**

*Responses to RQ 1.2: "How Do You Feel About Your Transition From Military to Civilian Life?"*

Participant	Example quote
Ann	"It was a hard transition, you know, because the times were turbulent . . . to say the least."
Shandra	"I don't think I can describe it in one word honestly, but it has been very stressful."
Val	"I think if I hadn't been dating my second husband, I probably would have twisted off completely."
Meg	"I think it's a long slow road. I feel like I couldn't call anything about the transition easy."
Patty	"I didn't really have any support, you know? I mean, I basically just packed my stuff and had to turn in my ID card and walked off the base and had a friend pick me up. You know? I mean, I just. . . I knew nothing. I think it was just before my 19th birthday that I got out, you know, and I just. . . I had no clue."
Kelsey	"Bumpy. Very bumpy. So, when you go from having an income to not having an income, and you're like . . . they try to . . . they tell you to look for a job before you get out, but they won't hire you until you're out, and that doesn't work. I was lucky to have a girlfriend with a space that I could stay in while I transitioned, but not everybody has that. They're just sort of , well sign here. See you . . . probably never. Good luck. And that's it. The military does not support you on your exit out."
Angela	"Oh nonexistent. It was just . . . yeah, it was . . . get on a plane and that's it, yeah. No, there wasn't anything, I think. Yeah. Well, I really don't know if the way that they viewed . . . you know, I really have no idea, but I could see them back then just thinking well, you know, let's get these pregnant women out of here' That's kind of you know . . . she's not asking any questions. So, yeah."
Linda	"I didn't have much trouble with it as far as when I got out of active duty. We stayed right there at Cherry Point cause Bill was still active duty."
Gemini	"My whole experience was very negative and traumatic for me."



***Interview Question RQ 1.3: “What Has Gone Well?”***

Resources and support seemed to contribute to what went well for study participants after separating from the military, though the nature of the support and resources varied (see Table 5.4).

**Table 5.4**

*Responses to RQ 1.3: “What Has Gone Well?”*

Participant	Example quote
Ann	“The amount of resources now compared to when I got out was, I mean, [it is] just amazing, you know? I’m really grateful that.”
Shandra	“The best thing that has happened since I’ve been out is getting into the vocational rehab and employment program.”
Val	“Thankfully, I was dating someone, and I got pregnant. So, that kind of saved my a\$\$ from going back out and doing stupid sh*t.”
Meg	“Having the education benefits to go into was really good. I think it gave me the pay to sustain [me] while I was kind of spiraling out . . . was really, really important.”
Patty	“Um. They made it easier to leave the base [laughs].”
Kelsey	“Luckily, I had a friend who offered me a place to live immediately following my discharge, and then a supportive boyfriend to a point [laughs] and then not supportive at all. And then supportive parents who were really, really toxic. All in all, I think I credit the Minneapolis VA with being the most helpful. We probably would have been in my car, under a bridge, if they hadn’t stepped in.”
Angela	“What went well for me was the fact that I had an honorable discharge and I was able to utilize that—my military time—on my state applications and it gave me that little boost, you know, to be able to get a job that was . . . that allowed me to sustain my family . . . that, and the fact that I knew I had the GI Bill and I think they did let me know that. It was on my DD214 [a form documenting military service].”
Linda	“I guess that we had family to help support us. Ben was staying with my sister, so she was financially taking care of his needs. It was just me and Bill and the girls at the apartment complex. My schooling was covered . . . all but like \$500.00 the first year.”
Gemini	“I found an organization, a Black organization, and I asked them what could I do . . . if they would help me, and they would tell me about this home for unwed mothers.”

***Interview Question RQ 1.4: “What Challenges Have You Had?”***

The challenges study participants faced were abundant. What stood out among all participants was how financial strain impacted housing stability for most study participants. In the following paragraphs, I highlighted some of the challenges each of the women faced.

For Shandra, the stress of the MEB process and barriers associated with being discharged while assigned to an overseas base presented both logistical and financial challenges. The uncertain timeline of the MEB process made Shandra feel like she did not have time to prepare for her separation from the Army. Additionally, securing housing in the United States while living in Germany was difficult because Shandra was unable to look at prospective housing options in person. After shipping her car, Shandra still needed transportation in Germany, so she assumed the added expense of funding a rental car for her remaining weeks overseas. Had Shandra not been overseas, these and other elements of her transition would not have created the same level of uncertainty or expense.

Val moved back in with her mother and stepdad, became pregnant, then married the baby’s father. The newly married couple moved in together, but the relationship became abusive. Though the relationship had become strained, they had a second child together. This second child died while Val’s mother was babysitting the children. This was the second child of Val’s to die. The first baby died before Val enlisted in the Army. When Val’s marriage ended, she was faced with how to house and support her children without a marketable skill. This heightened the shame she felt about not finishing boot camp and being able to serve in the Army.

Gemini’s portrait provides more detail about many of the challenges she faced, but the one that led to her discharge was that she became pregnant after being raped by her supervisor. In accordance with military policy at that time, pregnancy resulted in discharge from military

service. The first obstacle she encountered after leaving the military set the stage for a lifetime of hardship and suffering. Here is how Gemini described the start of her transition to civilian life:

And so, after they separated me, I had \$30. I had \$30. They didn't bother to give me any money or anything. I had \$30.00 for my last pay, and I didn't know how to drive, and they put me on the bus, took me to Baltimore, and left me on the streets of Baltimore. Seven months pregnant, and \$30.

Like Gemini, Patty's challenges span a lifetime and started when she requested a hardship discharge because she was pregnant. Immediately after leaving the military, she stayed with friends, but moved between Virginia, Florida, New York, and Colorado. In that time, she had four more boys and was married and divorced twice. Patty never received child support to help support her five boys. During her interview, she told me even though she had been poor, she had provided for her sons. Most recently, Patty was placed in transitional housing after living in an RV with her son, daughter-in-law, their kids, a friend, and several pets.

Ann shared her biggest challenge was the death of her husband of 39 years. Until then, Ann seemed to have lived a modest life. When her husband died, her "income was cut in half." She shared, "[I] started struggling with bills and, you know, it's just continued on." Ann shared her financial situation was so strained at the time of our interview that she was using state-provided medical care because she could avoid the \$8.00 copay for military medical, which was prohibitive for her.

Kelsey's discharge, as a single soldier, meant she no longer had an income and paying for housing and living expenses were hers to bear alone. Fortunately, Kelsey could stay at a friend's house while the friend was deployed. Kelsey's challenges included trouble finding employment after her discharge, relationship problems, stress of moving back in with her parents, and being

sued by her parents for custody of her children. She shared these issues led to her becoming unstably housed and moving into transitional housing.

Although Angela's husband was still on active duty when she separated from the Army, his hardship assignment to Egypt contributed to her decision to move back into her mother's house. Angela had had a difficult pregnancy, and she felt she needed support during her husband's absence. While staying with her mother, Angela's husband cut off financial support and communication with her. Angela's marriage continued to be a challenge as the couple reconciled, then finally divorced.

Meg faced several challenges after her discharge as well. The stress involved with filing her service connected-disability claim, and specifically dealing with doctors whom she said were "trying to prove [she was] lying" was something she spoke of a few times during our interviews. A few years after her service-connected disability was approved, VA downgraded her disability rating, which reduced her compensation by 40%. For Meg, dealing with emotions after leaving the military was challenging. When she sought counseling, the VA provider did not have a security clearance, which Meg felt was an obstacle to working through service and job-related PTSD because she could not disclose fully the experiences that led her to seek counseling. Meg also addressed the emotional strain of finding her identity as a civilian, describing it as an "identity ripping down that happens." In addition, Meg became dependent on marijuana and went through a divorce.

Linda's transition challenges were a bit delayed because she left active-duty service while her husband was still in the military full time. When her husband was medically disqualified from service, things became more difficult. Linda and her family stayed with several family members and moved several times before she found a job that would provide stability for the

family. Her husband did not work again after leaving the military, which contributed to the financial challenges. A few years after Linda and her husband divorced, he passed away. Linda's daughter moved in with her to share expenses and ease some of the financial strain.

***Interview Question RQ 1.5: “How Satisfied Are You With Your Life Outside the Military?”***

Participants' answers to this question were quite positive. Though they had experienced some very difficult times after they left the military, participants found goodness in their lives, which was reflected in their responses at the time of our interviews. Table 5.5 provides some of the words participants used to describe their satisfaction with life outside the military.

**Research Question 2: “In What Ways, if Any, Did the Support Services Homeless Female Veterans Received Prior to Separation From the Armed Forces Help Them in Their Transition From Military to Civilian Life?”**

I created this research question with the intention to learn more about participants' perceptions about the TAP and what support services participants received prior to leaving the military. The following data reflect responses from Kelsey, Meg, and Shandra, the three participants who attended a TAP. Because six participants did not attend a TAP, I was unable to gather data about the program from those participants. Data tables for interview questions used to answer RQ 2, therefore, only include responses from Kelsey, Meg, and Shandra. The exception to this was RQ 2.3. I included comments from participants who did not attend a TAP about information they wish they had learned before separating from the military.

**Table 5.5**

*Responses to RQ 1.5: “How Satisfied Are You With Your Life Outside the Military?”*

Participant	Example quote
Ann	“Very satisfied. If I could see my grandchildren more, that would be nice.”
Shandra	“I’m pretty satisfied. Honestly, it doesn’t take a lot for me to be happy [laughs] so that might not be the best answer, but I think it could be better. But I’m making it work. So, it’s all right.”
Val	“I don’t know . . . life’s good now.”
Patty	“Um. right now, I’m somewhat satisfied. Over the years, I’ve spent a lot of time being upset, depressed, disappointed, you know? Just uh . . . a lot of times I think I just didn’t care about much of anything except my kids, you know? But I tend to miss the military life, you know?”
Angela	“Oh very. I am very satisfied with the way it went.”
Meg	“I love it. I mean, it definitely has its challenges. I will say, I do miss the, like, absolute guaranteed paychecks. I miss the . . . I will say, being disabled, I still get to take advantage of, you know, medical services, which is great. I think for veterans that don’t have that, that’s a big, that’s a really big, what I want to say. . . just, that’s a huge gap.”
Linda	“Pretty good, pretty good.”
Gemini	“Me, I’ve been dealin’ with hunger, homelessness, freezin’ in the cold, but I’m grateful at the same time. I’m still here and I’m strong enough to survive my first winter in Denver [laughs].”
Kelsey	“That’s a lot to take in, but we’ve made it to the other side. There’s life on the other side of this bridge, you just have get over the wobbly bridge. It was a lot, but it was, like, the freedom that we have, the opportunities that I have, and the opportunities that this has given my kids. . . it was so worth it. It was scary, but it was worth it. So, we’ve, we’ve definitely faced some hurdles since being here, but we’re getting to where we should have been and it’ll just keep getting better, little by little.”

***Interview Question RQ 2.1: “What Is Your Perspective About the Transition Assistance Program?”***

Of the nine study participants, only Shandra, Kelsey, and Meg attended the TAP. Their perspectives about the TAP are depicted in Table 5.6. I did not ask this question of the remaining respondents. When Gemini, Ann, and Patty were discharged, Congress had not yet mandated the

TAP. Val indicated she was not offered the TAP when she was given an ELS from the Army. Though Angela and Linda were discharged after TAP was implemented, they reported the program was not offered to them.

**Table 5.6**

*Responses to RQ 2.1: “What Is Your Perspective About the Transition Assistance Program?”*

Participant	Example quote
Shandra	“They give you 12 to 16 months—or it might just be 12 months—where you take a series of classes. You get educated on VA loans, they talk to you about, you know, Wounded Warrior Project or the VR&E program. You're supposed to get at least, like, a year of going through it. I didn't get a year. I got maybe 4 months of being pushed through this program. I did feel like it was kind of like a check in the box type situation because it's a regulated program now, TAP is. You know, because there were so many soldiers that were leaving and not being educated or not getting the help they needed out of the military.”
Kelsey	“Not working. It's support on paper, but not in real life. So, they're trying. I get that they're trying to get you to think about what happens afterwards . . . but when there's nothing in place to help you afterward, you're going to have people falling through every big gape there is.”
Meg	“Death by PowerPoint and death by PowerPoint that I think again, it gets you . . . I think there is a, I want to say, a concerted effort to prepare you for like, life, I guess. Like, they, but I feel like it's, again, so shot-gunned that it's like, I don't know if anyone can take in all of that. They're, like, giving you all of the life skills in 2 days and it's just like . . . and like you just kind of go numb, you know? So again, I think that there's a concerted effort for giving us skills and I think that that was great. I like, again, for me, I think it's . . . there was just a severe lacking in the emotional awareness of life. It's literally a grieving process. It is a death and a grieving process, and you feel that deeply. And I feel like that just goes so unaddressed and so I feel like if you don't prepare people for that, you can give them all the book knowledge in the world, they're not going to have the emotional bandwidth to do much of anything with that.”

*Interview Question RQ 2.2: “What Briefings Do You Remember Being Helpful?”*

Shandra, Kelsey, and Meg shared their perspectives about which TAP briefings they found helpful (see Table 5.7). Participants noted resume building, introductions to online resources (websites), and education benefits as briefings they remembered from the TAP.

**Table 5.7**

*Responses to RQ 2.2: “What Briefings Do You Remember Being Helpful?”*

Participant	Example quote
Shandra	“Like, your DOD resume . . . so, your government resume, they talked about that. They did help me put a resume together, but ultimately, I did not use that resume because that's actually not the right type of resume I was supposed to use . . . could have been better. They do interview, like, practice. And they did a lot of hands-on where we . . . I think a lot of this stuff was about like, employment after. Like, it helped you with that kind of stuff. So, like the interview process, learning how to put together a resume, going on certain websites . . . like, creating your, Indeed, your LinkedIn . . . stuff like that.”
Kelsey	“I remember a lot of, like, worksheets. Um . . . budgets, looking up apartments and stuff like that, and going . . . I can't do any of this without a paycheck.”
Meg	“I don't remember a single speaker that was talking about anything other than writing a resume, how to use your education benefits, like, showing you websites. It's like, it's very structured. Again, which is so on par, but I don't think it addresses the thing that would keep someone from feeling capable of going and signing up for those things.”

***Interview Question RQ 2.3: “What Do You Wish You Could Have Learned During the Transition Assistance Program?”***

Although Shandra, Kelsey, and Meg were the only participants who attended the TAP, other participants expressed what they wished the military would have provided before they were discharged. I have summarized participant comments about what they wished they would have learned before separating in Table 5.8. I annotated the names of those who did not attend the TAP with an asterisk next to their name.

***Interview Question RQ 2.4: “How Well Did the Transition Assistance Program Prepare You for Civilian Life?”***

Shandra, Kelsey, and Meg's responses provide insight into how well they thought the TAP prepared them for civilian life (see Table 5.9). Shanda and Kelsey indicated the TAP was



not helpful. Meg shared the TAP provided some useful tools but described wanting more help with what was happening with her emotionally.

**Table 5.8**

*Responses to RQ 2.3: “What Do You Wish You Could Have Learned During the Transition Assistance Program?”*

Participant	Summary of response
Shandra	<ul style="list-style-type: none"> <li>• More information about schools, the VR&amp;E program, finances, and what to expect post-discharge</li> <li>• Briefings specific to where she was relocating to</li> <li>• Additional help for personnel leaving the military from overseas or due to a MEB decision</li> </ul>
Kelsey	<ul style="list-style-type: none"> <li>• Better coordination between TAP and VA (especially about HUD-VASH)</li> <li>• Help finding a job and details about filing for unemployment benefits</li> </ul>
Meg	<ul style="list-style-type: none"> <li>• Help connecting with local support groups</li> <li>• Personal budgeting and financial help</li> <li>• Discussions about the emotional aspects of leaving the military</li> </ul>
Ann*	<ul style="list-style-type: none"> <li>• Any support or resources would have helped</li> </ul>
Val*	<ul style="list-style-type: none"> <li>• More information about her rights</li> <li>• Better clarity on what she would need to return to the Army</li> </ul>
Angela*	<ul style="list-style-type: none"> <li>• Information about service-connected disability benefits and filing a claim</li> <li>• Mental health services</li> </ul>
Linda*	<ul style="list-style-type: none"> <li>• A checklist about paperwork, benefits, and applying for retirement income</li> <li>• Flyers or a veterans benefit book</li> <li>• A reminder about the importance of submitting address changes to ensure continuity of military correspondence</li> </ul>
Patty*	<ul style="list-style-type: none"> <li>• Information about food stamps, social services, and unemployment benefits</li> </ul>

*Note.* Names marked with \* denote veterans who did not attend the TAP. Their entries indicate what they wished they had learned if they had attended a TAP.

**Table 5.9**

*Responses to RQ 2.4: “How Well Did the Transition Assistance Program Prepare You for Civilian Life?”*

Participant	Example quote
Shandra	“I didn’t. I’ll be honest, it did not prepare me for civilian life at all.”
Kelsey	“It did not. They helped me get set up with the VA and that was about it.”
Meg	“20%, I would say. Again, I got some good, like, useful tools out of it, but I don’t feel like it was . . . it wasn’t for me. Again, the experience was so much more about what was going on internally. Like everything did change externally, but everything . . . I was experiencing everything, internally.”

***Interview Question RQ 2.5: “How Supported Did You Feel During the TAP?”***

I asked this question to gain a greater understanding about whether participants who attended a TAP felt supported before their discharge. In their answers to this question, Shandra, Kelsey, and Meg revealed feeling the TAP did not support their transition needs fully (see Table 5.10). Shandra noted the support of two facilitators during the TAP she attended. Meg’s response provided a nuanced description suggesting the program provided support, but only if TAP participants asked direct questions.

**Table 5.10**

*Responses to RQ 2.5: “How Supported Did You Feel During the Transition Assistance Program?”*

Participant	Example quote
Shandra	“Mildly supported.” Shandra noted two TAP facilitators were “on my side.”
Kelsey	“Minimal at best.”
Meg	“Lightly held. Like, just like, not holding your hand . . . just kind of like, it’s like a trust fall, but where they’re, like, gonna, like, hold you up with a finger. Like, Oh, don’t really lean on me, but like, if you have a question, I’ll answer it, but it might be a little begrudgingly. Like . . . I’ll be in my . . . it’s the ‘I’ll be in my office if you need me.’”

### **Research Question 3: “What Support Services or Resources Do Homeless Female Veterans Currently Need or Use?”**

I designed this research question to learn more about whether study participants were aware of and using support services or resources. To learn more about resources, I asked three questions about program access, use, and need among study participants. Additionally, I asked participants to identify support that would be useful, if available to them. The final question I asked about resources was whether participants had ever been told they were not eligible for veteran benefits. The sixth question diverged from the topic of physical resources. Instead, I sought to learn about internal resources by asking participants about what gave them hope. I was curious about what kept study participants going as they encountered transition challenges and threats to housing stability. The final interview question encouraged participants to share something they considered important for me to know. This question provided participants an opportunity to include experiences that had not been covered in previous questions. I asked all seven questions of all participants.

#### ***Interview Question RQ 3.1: “What Resources Do You Have Access to Right Now?”***

This interview question was designed to understand what resources female veterans viewed as services or programs they had access to. During their interviews, participants identified resources they thought they had access to (see Table 5.11). These resources could have been services they used in the past, were using at the time of our interview, or would like to use in the future. Although most participant answers focused on benefits managed through the VA, a few participants identified resources offered through other organizations. Overall, most reported there were services available to them. The exception to this was Val, who, because of her ELS, was not eligible for veteran benefits.

**Table 5.11**

*Responses to RQ 3.1: “What Resources Do You Have Access to Right Now?”*

Participant	Summary of response
Shandra	Wounded Warrior program, Warriors to Work (personal career counselor) VR&E, GI Bill, VA medical, VA mental health
Kelsey	Previously used MAC-V, HUD-VASH, education benefits
Meg	GI Bill, VR&E, service-connected disability compensation, VA home loan, HUD-VASH, VA medical, VA mental health, local veteran support groups
Ann	VA medical (but does not use it), LEAP (Low-income energy assistance), food stamps, community food pantry, Innovate (low-income medical and transportation program)
Val	None
Patty	HUD-VASH, VA medical, VA mental health, Medicare, VA case manager
Gemini	VFW (train ticket), Rocky Mountain Human Services, VA, disability pension, crisis lines, Denver Coalition for the Homeless, VA mental health
Linda	Navy Reserve retirement, VA medical, GI Bill, medical (through employer)
Angela	VR&E, service-connected disability compensation, VA home loan, HUD-VASH, VA medical, VA mental health

***Interview Question RQ 3.2: “What Resources Are You Using Right Now?”***

This interview question was created to better understand what resources or services female veterans were using at the time of their interview (see Table 5.12). The two most frequently reported resources were service-connected disability compensation and VA medical care. Although Ann had access to VA benefits, she reported using other non-VA support agencies. Val shared, because she was not eligible for veteran benefits, she was not using any services at the time of our interview. Linda shared she started receiving her Navy Reserve retirement income a short time before our interview. She indicated she received immunizations

through VA medical providers but preferred using the medical coverage offered through her workplace for her other medical needs.

**Table 5.12**

*Responses to RQ 3.2: “What Resources Are You Using Right Now?”*

Participant	Summary of response
Shandra	Wounded warriors, VR&E, service-connected disability compensation
Kelsey	Service-connected disability compensation, VA medical
Meg	Service-connected disability compensation, VA home loan, VA medical
Ann	Food stamps, LEAP (low-income energy assistance), community food pantry, disability (from the state), Innovate (low-income medical and transportation program)
Val	None
Patty	VA mental health, VA medical benefits, VA case manager, Medicare, service-connected disability compensation
Gemini	Rocky Mountain Human Services, VA medical, disability pension
Linda	Navy Reserve retirement, VA medical, medical (through employer)
Angela	VR&E, service-connected disability compensation

***Interview Question RQ 3.3: “What, if Anything, Prevents You From Using the Support Services You Need?”***

Responses to this question varied by participant and barriers to support services are reflected in Table 5.13. At the time of their interviews, Shandra and Angela reported they did not perceive any obstacles to getting the support they needed. Gemini and Linda cited difficulty navigating the service-connected disability claim process as preventing them from receiving the disability compensation felt they were eligible for. Val indicated she was told before her ELS that she was not eligible for veteran benefits through the VA. Meg reported being advised not to

use mental health services while her service-connected disability claim was reevaluated. Patty was told she was not eligible for HUD-VASH or food stamps due because her earnings exceeded the program’s income threshold. Ann noted not having a vehicle or driver’s license were obstacles to accessing support services—though her transitional housing community provided transportation to medical appointments.

**Table 5.13**

*Responses to RQ 3.3: “What, if Anything, Prevents You From Using the Support Services You Need?”*

Participant	Summary of response
Shandra	Nothing.
Kelsey	Her HUD-VASH voucher was transferrable, but she could not find a place that would accept it when she moved to a new state.
Meg	Would like to be using mental health services but was advised not to during her disability appeal process. Meg had challenges getting education benefits started.
Ann	VA co-pays and not having a driver’s license or car prevent Ann from using some support services.
Val	Eligibility prevented Val from using services she needed.
Patty	Patty’s gross income was too high to get HUD-VASH or food stamps. When she lived in New York, Patty was denied HUD-VASH.
Gemini	Gemini was having difficulty getting claim paperwork corrected, which impacted her service-connected disability claim.
Linda	Linda’s service-connected disability claim was denied, and she needed help re-submitting her claim.
Angela	Nothing.

***Interview Question RQ 3.4: “What Resources Would Be Helpful to You if They Were Available?”***

Study participants shared resources that would be helpful if available (see Table 5.14). Val and Gemini indicated service-connected disability compensation was a support service to which they would like to have access. Shandra and Angela reported having the resources they needed at the time of our interviews. Other resources participants identified were food stamps, housing assistance, mental health care providers with security clearances, and community resources and activities for families.

**Table 5.14**

*Responses to RQ 3.4: “What Resources Would Be Helpful to You if They Were Available?”*

Participant	Summary of response
Shandra	Nothing.
Kelsey	Would like more community activities and resources for her kids.
Meg	Would like to have a mental health provider with a top-secret clearance.
Ann	Would like a few more outings.
Val	Would like VA benefits and service-connected disability compensation.
Patty	Food stamps and housing assistance would be helpful.
Gemini	Education benefits for programs in Denver and Boulder and service-connected disability compensation would be helpful.
Linda	Would like service-connected disability compensation.
Angela	Nothing.

***Interview Question RQ 3.5: “Have You Ever Been Told You Are Not Eligible for Veteran Benefits or Services?”***

Three of the nine study participants were told they were not eligible for veteran benefits at some point after their discharge. In Val’s case, she was told her ELS made her ineligible for benefits. While living in New York, Patty was denied veteran services, but when she moved to Colorado, she received assistance from a state VA representative, who determined she was eligible for veteran benefits. Immediately after her discharge, Gemini was unaware she was eligible for veteran benefits. Although she became aware of her eligibility later, she described numerous challenges accessing resources she felt she was entitled to. Although Meg reported being eligible for veteran benefits, her disability rating was reduced, thus making her ineligible for what she had received previously. The remaining five participants indicated they had not encountered eligibility issues as they sought access to veteran benefits and programs. Responses for all participants are in Table 5.15.

**Table 5.15**

*Responses to RQ 3.5: “Have You Ever Been Told You Are Not Eligible for Veteran Benefits or Services?”*

Participant	Summary of response
Shandra	No.
Kelsey	No.
Meg	No, but service-connected disability rating and compensation were reduced.
Ann	No.
Val	Yes. She was told there were no legal benefits with an ELS.
Patty	Yes. She was denied veteran benefits in New York.
Gemini	Yes. Gemini was denied service-connected disability benefits and was unable get help to correct the clerical errors she attributed to being denied these benefits.
Linda	No.
Angela	No.



***Interview Question RQ 3.6: “What Gives You Hope?”***

Participants’ responses are provided as direct quotes in Table 5.16. Three participants included their children as part of what gives them hope.

**Table 5.16**

*Responses to RQ 3.6: “What Gives You Hope?”*

Participant	Example quote
Shandra	“I think just the day-to-day . . . I have to keep my mind open to possibilities of, I’ll have a bad day, or I may have a good day. So, I guess what gives me hope is more so just looking forward to the future and where I’ll be in life if I just keep pushing.”
Kelsey	“My kids. My kids. Um . . . I wouldn’t be here if I didn’t have a drive. And they’re my drive. They’re my reason to get up in the morning.”
Meg	“I think what gives me hope is conversations like this . . . I would say in the last 10 years, the uptick in people that have just normalized therapy and have normalized, having those emotional conversations.”
Ann	“My faith.”
Val	“Helping . . . and mountains and dogs.”
Patty	“What gives me hope. Um, [long pause] my dog, my grandkids, my kids. Wishing the world would start being a better place. Um . . . my friends, family. I guess you would say, I just hope that tomorrow is a brighter future’ That’s all I can just keep doing, you know, it’s just hoping for that next day [laughs].”
Gemini	“So, that’s where I am and that’s what gives me hope that, you know, I’ve lived through, I’ve lived through a lot of stuff. My ancestors have lived through worse. And I really believe that I was sent back at this time to be a healer. That’s what I want to do.” “What gives me hope is that I know that I come from a strong people and the other thing is that I am not susceptible, and I don’t abide by the rules nor belief in Christianity.”
Linda	“I have seen guys that have been treated good.”
Angela	“What gives me hope? Probably my children, most of all. Um, yeah, the possibilities in life. I know that they have had their own challenges, but I see them pushing right on through. So, I know that tomorrow is just, I don’t know, it’s just, it’s better . . . something is gotta be better. So, optimism.”

***Interview Question RQ 3.7: “Our Conversation Has Been About Your Transition From the Military to Life as a Civilian. Is There Anything Else You Would Like to Share That Would Be Helpful for Me to Know?”***

This was the final question I asked participants during the interview process. This question was intended to give participants an opportunity to share something that did not come up during the interview. Their responses are provided in Table 5.17.

**Table 5.17**

*Responses to RQ 3.7: “Is There Anything Else You Would Like to Share That Would Be Helpful for Me to Know?”*

Participant	Example quote
Shandra	“Definitely look into the difference between transition for females doing medical evaluation boards and females leaving just, ETSing [expiration term of service], or just soldiers in general.”
Kelsey	“I think that it would be beneficial if the HUD-VASH program worked with TAP.”
Meg	“I think mental health and allowing someone to blossom and feel and it's literal . . . I think it's a core of, well. . . of basic well-being. . . is being allowed to be yourself.”
Ann	“I know that a lot of people have had a bad time with being in the Army and, you know, sexual problems . . . stuff like that and that's not what the service is for, right? It's very inappropriate that people do that.”
Val	“I think people are not told their rights . . . and not like all of their rights, they just kind of get this gloss over whenever they're being sent away.”
Patty	“My understanding. Um. I guess, now when people are in boot camp, and they get overwhelmed . . . that, ‘I need a break’ . . . and they get a card and go take a 15-minute break.”
Gemini	“Yeah, so that’s where I am and that’s why I’m here. As I said, I know that the center is here, and I know that school is here and so this is what I want. I want to . . . I want the VA to pay for it through the Mission Act.”
Linda	“Not at this time.”
Angela	“Yeah, how female veterans are accepted in corporate America, that is something . . . be it in any kind of, any type of work in which people know you're a veteran.”

## **Themes**

Over more than 15 hours of conversation with study participants, they shared a great deal of detail about their experiences. Though there were many interesting and unique facets to each female veteran's story, this section highlights common experiences among participants. This section identifies eight themes I identified from the interview data.

### **Theme 1: Pregnancy, Military Service, and Military Transition**

As I reviewed the interview transcripts and listened to the recordings several times, pregnancy was a prominent theme. Shandra, Meg, Val, and Kelsey did not become pregnant during their period of service, so for them, pregnancy did not directly impact their military service. Of note, however, were the subtleties for Shandra and Meg regarding their perspectives on pregnancy and military service. Shandra shared she intentionally held off from having a family because she perceived the Army was not supportive of people who had children. She explained: "I was always scared to have a child because they [the Army] don't have a good, I'll say a good rep for like childcare and taking care of families." She continued, "They say they're all about family, but they're really all about the job." Meg did not consider having a baby while she was in the military. Here was her perspective:

For the first time, my life, the realization like, I have a uterus. Like, it's like, I never connected to the fact that I like, wow, my body could have a baby . . . that's crazy. Like, because I've lived my entire life as if . . . just thinking of myself from relating to men.

And the military is a huge one, for, I think, deteriorating the value and the trust of female relationships, whether they're in the military or support systems for the people who are.

Val and Kelsey were the other two study participants who did not become pregnant during their period of service. Where pregnancy impacted them was during their transition back to civilian

life. Instead of discussing their situations twice, I have included their stories here as two of the four female veterans who were single when leaving the military.

Four study participants—Gemini, Patty, Val, and Kelsey—were single when they were discharged, two of them were pregnant, and all four became unstably housed after leaving the military. Table 5.18 provides a summary of what they shared with me about events after they were discharged. There are many details that have been omitted but can be found in each participant’s portrait in Chapter 4.

**Table 5.18**

*Impact of Pregnancy on Single Female Veterans After Discharge*

Participant	Summary of response
Gemini	Gemini, who was pregnant as a result of being raped by her supervisor, was discharged, and given a bus ticket to Baltimore, Maryland. She was given shelter at the Florence Crittenton Home for Unwed Mothers until she gave birth to her baby. She married, had another baby, divorced, then moved in with her aunt. She was raped and impregnated again. She moved between New York, New Mexico, Texas, California, and Colorado after that. At the time of our interview, Gemini was literally homeless.
Patty	Patty lived with friends from the Navy. Just before giving birth, she and the father of her baby married. She and their son eventually moved to his duty station, but the marriage did not last long. She then moved between New York, Virginia, and Colorado several times. At the time of our interview, Patty was living in transitional housing.
Val	Val moved in with her mother but was soon pregnant. She married the baby’s father and moved in with him. They had another child together but were divorced after 4 years. At the time of our interview, Val had married again, and she and her family were living in an RV and hotel rooms to accommodate a job with a nonprofit which required extensive travel. It is unclear if Val has a permanent, stable home when she is not traveling for her job.
Kelsey	After her discharge, Kelsey stayed at a friend’s house while they were deployed. When she became pregnant with her first child, Kelsey moved in with the baby’s father. At his request, she quit her job and went back to school. The relationship began to deteriorate about the time she became pregnant with their second child. They separated and she moved back in with her parents. When her relationship with her parents began to break down, Kelsey found help from a veteran helping agency that placed her in transitional housing and provided resources that helped Kelsey finish school and secure a job. At the time of our interview, Kelsey was living in stable housing.

Gemini and Ann both became pregnant at a time when military policy prohibited female personnel from having children. Women who became pregnant were discharged from military service. Though I discussed Gemini's post-discharge situation in Table 5.18, I have also included some of her words here. Her perspective paints a powerful picture about how being forced out of the military due to her pregnancy—which she shared was the result of being raped by her supervisor—made her feel:

They had arranged for me to go see the OB-GYN [doctor of obstetrics and gynecology] and I went to see the OB-GYN—yep, she's pregnant. Next thing I know, they're filing separation papers. Nothing. No mention of nothing. They didn't ask nothing, and they didn't care. They didn't care. All they wanted to do is get rid of me. Regardless, regardless of how I got pregnant, they didn't care, didn't ask, and I didn't know enough to report it.

Ann's circumstances were quite different than Gemini's. She was married and the baby was her husband's. Ann's comments about her discharge suggested being forced out of the military due to her pregnancy was difficult. She made light of the situation by saying, "I was a silly soldier that got pregnant, you know?" She continued:

And there was no choice back then. We weren't given the option of, you know, retaining our service and I thought it was really wrong. It was really disappointing because you could have rolled me up and down the flagpole because I was a patriotic member of American society, and I didn't really get to fulfill what I wanted to do in that short amount of time.

Angela and Linda were both married to service members, and both separated from the military while they were pregnant. Where their stories diverged was why they chose to leave

military service. Angela's husband was about to leave for a hardship tour to Egypt, which meant he would go alone. Angela had a difficult pregnancy and felt she needed support from family. She separated from the Army and moved in with her mother. Linda was concerned she would be assigned to a different duty location than her husband. While pregnant with her second child, she elected to transfer to the Navy Reserve to keep her family in the same location.

Pregnancy impacted participants in diverse ways. For some, military regulations determined they could no longer serve in the military because of their pregnancy. Others considered pregnancy incongruent with military service. Sometimes pregnancy directly impacted their ability to find stable housing and employment after discharge. For the single females with children, generating income required working, but working required childcare, which required money. This cycle led to dependency on others for housing support and childcare. Participants who were married and had children at the time of their discharge also experienced housing instability after leaving the military, but that tended to be after a divorce or death of a spouse. Though their individual circumstances varied, seven participants shared stories about how pregnancy impacted their transition to civilian life.

## **Theme 2: Military Sexual Trauma (MST)**

Five of the nine study participants (Meg, Angela, Shandra, Gemini, and Kelsey) experienced MST while they were in the service. None of them reported these incidents through military reporting channels. Table 5.19 provides what participants shared during our interviews about MST, including reasons they did not report the incidents.

**Table 5.19***Participant Comments About Military Sexual Trauma*

Participant	Example quote
Shandra	<p>“I didn’t really feel like anybody really had my back during that time . . . so I didn’t feel comfortable even telling anybody about it . . . so I went through some sexual assault situations, two separate situations. The first situation I was scared to say anything about because of the place where I was. I was in training to like, get promoted. I felt like if I said something during that time, I would never be able to come back to this training. I would be sent back home. Then the second situation happened during our COVID quarantine timeframe, and I didn’t want to get in trouble because I ended up allowing somebody to be in my presence in my room.”</p>
Kelsey	<p>“So, there was someone in my unit that went through it previously—before I experienced it—and I watched them destroy her. So, when mine happened. . .the way I’m seeing it now , is it was more self-preservation than anything else. I protected myself by keeping my mouth shut, which is unfortunate looking back, but back, back then, all of those claims were handled internally, and when you have toxic males going up the chain, it’s not going to . . . it’s . . . nothing’s going to happen other than you getting reamed out. My last unit, my . . . the first NCO [noncommissioned officer] they put me under tried to play daddy with me. When I brought it to light, they just transferred me to a different unit and didn’t do anything about him. I experienced MST while I was in.”</p>
Angela	<p>“I think the biggest challenge that I faced was probably the fact that I encountered the MST, the military sexual trauma . . . so not feeling safe enough to [report] . . . I didn’t feel like I had anyone I could talk to. Yeah. So . . . I think that was it because my chain of command, was all males. You didn’t see women. Even my work, my work area . . . I was the only female. And even in that I was, I felt very vulnerable because I mean, I had things happen to me even on my work site. So, Yeah, I didn’t feel safe. And I did not feel that was a safe place.”</p>
Meg	<p>“Most of it I didn’t report. In one of them I had been underage drinking so I couldn’t report it because I would be the one in trouble. There were several instances of sexual harassment, where I actually did report it to my chain and they grossly mishandled it, and actually convinced me not to report it. I did try to go through the right channels and was coerced into not saying something because that commander didn’t want me to go to the IG [inspector general].”</p>
Gemini	<p>“My supervisor was an older African man, and he was trying to get next to me. And he was married and had a whole bunch of kids. But we were just fodder for these guys. I’m telling you, fodder . . . that’s all we were.”</p> <p>“He drove me to an isolated area on the base—we were both in full uniform and he simply raped me, and I couldn’t get away. I couldn’t get away. I was trapped in the car, and I asked him to stop, and he wouldn’t stop.”</p>

Three of the remaining four participants did not reveal whether they had experienced MST, Patty did not talk about MST at all. Val was discharged before completing boot camp and did not indicate she had experienced MST during her 4 months in training. Linda was raped on base by her estranged husband. Instead of MST from someone in the military, her trauma was the result of being assaulted by the dependent from whom she had fled. Ann, the final participant, told me she did not encounter MST while she was in the Army.

### **Theme 3: Not Ready to Leave the Military**

Eight participants expressed a desire to stay in the military (see Table 5.20). Texture was added to the concept of not wanting to leave the military when participants expressed regrets about what led to their discharge or being forced out. Desire to stay in emerged a couple of ways. One way it emerged was due to medical injuries or conditions which resulted in discharge. Val's injury in boot camp led to an ELS from the Army. Kelsey and Shandra were medically disqualified and discharged through the MEB process. Gemini and Ann were discharged because, when they served, military regulations dictated pregnancy was not allowed.

Linda, Angela, and Patty, all pregnant when they got out, said they did not want to leave the military but felt they had to. For some, discharge from the military led to feelings of regret about not having fulfilled what they set out to do. For others, being forced out of the military led to abrupt changes in their lives and career plans that were difficult to overcome. Of the eight women who reported wanting to stay in the military, seven also reported being unstably housed at some point after their discharge.



**Table 5.20***Participant Comments About Not Being Ready to Leave the Military*

Participant	Example quote
Shandra	<p>“You have a doctor sit there and they tell you there’s nothing else we can do for you, so we’re gonna have to put you through a board, an MEB.”</p> <p>“I had no plans on getting out . . . with 10 years in at the time, you know.”</p>
Kelsey	<p>“I’m going to do 20 years of this, and I’ll be set. And then I can go off and do what I want and when it came down to . . . you can’t because your body won’t let you. I didn’t quite take that very well and I fought it. I fought it for as long as I could until I finally had someone sit me down and say look, this is where you’re at. We can’t stop this bus going any further. This is happening. So, from that point. I think it was another 6 months before I was discharged.”</p>
Angela	<p>“Not that I was happy, Dana. I wanted to continue with my career. I saw myself making it a career, but because of the [chuckles] challenges in the marriage and then because he took the hardship tour, and I needed the support because I was away from family. I really was stuck. Like, I really didn’t have a choice.”</p> <p>“I didn’t want to leave when I did.”</p>
Val	<p>“That [the Army] was my future, and so yeah, the pain and the loss of opportunity. Maybe I should have gone through a third time . . . I should have just stayed and done it again. Things would have been a little bit different, for sure. I still wish that I could have finished”</p>
Linda	<p>“I was convinced that if I tried to stay in the service, they would send me to another duty station. So, I served two years at Cherry Point, and I transferred to the reserves.”</p>
Ann	<p>“I was a silly soldier that got pregnant, you know? And there was no choice back then. We weren’t given the option of, you know, retaining our service and I thought it was really wrong. It was really disappointing because . . . I was a patriotic member of American society, and I didn’t really get to fulfill what I wanted to do in that short amount of time.”</p>
Patty	<p>“I didn’t want to get out of the Navy, but I didn’t know what else to do. You know, I mean, with nobody there for me, you know? You know, I mean, I didn’t want to go. I wanted to stay in, you know, and I just, as I said, I didn’t feel like I had any choice . . . you know, things would have been much different if I had been told what my options were . . . been told, you know, hey, you can stay in and be on shore duty if your husband’s on sea duty. If I could have been doing that, like I said, I would have stayed in, you know, instead of going through all this crap, you know?”</p>
Gemini	<p>“Next thing I know, they’re filing separation papers. Nothing. No mention of nothing. They didn’t ask nothing, and they didn’t care. They didn’t care. All they wanted to do is get rid of me.”</p>

#### **Theme 4: Impact of Relationships on Transition**

Relationships were important for study participants. During their interviews, they spoke about staying with friends and family after leaving the military and shared how intimate and domestic relationships impacted their transition experiences. As discussed in Theme 1, pregnancy and children also impacted how seven participants managed their adjustment to life as civilians.

Ann was the only participant who was married to the same person prior to her discharge until the death of her husband nearly 40 years later. In Ann's case, housing instability and financial struggles became a bigger issue after her husband's death. As Ann shared, "Well, my income was cut in half. [I] started struggling with bills and you know, it's just continued on."

Linda relied on her father and sisters for support. It was when Linda's husband was medically retired from the Marines that their housing and financial challenges led to them staying with family until Linda could find suitable employment. Her housing became stable after staying a couple months with her sister in Atlanta. When Linda left her husband and moved to Colorado, her financial situation became an issue again. Her ex-husband passed away in 2020 and her younger daughter moved in with her. The two shared expenses, which eased some of the financial strain on both Linda and her daughter.

Shandra and her husband were both medically discharged from the Army while overseas. Although they had worked hard to save enough money for their transition out of the military, she shared they did not know where they would live once they left Germany. Shandra indicated her in-laws did not seem receptive to her and her husband moving in with them, which created additional stress for Shandra about housing after her discharge. She and her father-in-law secured an apartment that she and her husband moved into when they got off the plane from Germany.

Val and Angela also relied on family for housing and support. Val moved in with her mother after her ELS from the Army. Val dated a man while in training and became pregnant after her discharge. She moved out of her mother's house and moved in with the baby's father. Angela also moved in with her mother after her discharge, but for Angela, her stay with her mother lasted longer. Angela's husband had taken a hardship assignment to Egypt. Had she not chosen to separate from the Army, Angela would have been on her own to juggle care for a toddler and a newborn while serving in the Army full time. Instead, she chose to leave the Army and sought support from her mother. When Angela's husband terminated financial support, she was forced to rely even more on her mother. With the support of her mother and her grandmother, Angela went back to school and found employment. When Angela found a job that provided a steady income, she purchased a home.

Meg also purchased a home on her own after leaving the military. Like Angela, this did not happen right away. Meg and her husband divorced, but shortly before she separated from the Air Force, they reconciled. The transition from military to civilian life was challenging for Meg and her husband. Their housing situation was fluid for the first 3 years after Meg's discharge. It started with what she described as a 3-month "road trip" where they lived out of their car and camped. When they returned to California to go to school, they did not stay in any apartment for more than a year. During this time, they both used cannabis and alcohol heavily. It was not until her husband left the relationship that Meg created stability in her life. With the support of a VA loan, she purchased a home.

Patty moved in with friends who were still serving in the Navy after she left the military. Patty had requested a hardship discharge from the Navy due to her pregnancy. She became pregnant during her technical training, but the baby's father was assigned to a base in Florida,

and she was sent to Portsmouth, Virginia. Patty was told she would be sent to sea duty when her baby was 6 months old. Without anyone to care for her baby if she were sent to sea, Patty did not see how she could stay in the military. After staying with her friends for a few months after her discharge, Patty married her baby's father and eventually moved to Florida with him.

Kelsey stayed at a friend's house while her friend was deployed with the Army. It took Kelsey a few months to get a job after her discharge, but fortunately, she had a place to stay. A romantic relationship then changed Kelsey's plans. She described what happened next:

When I became pregnant with my first child, my boyfriend at the time decided to move me into his house and threw out "the stop working go back to school." So, I stopped working and, what, the semester after my son was born, I went back to school. I did that for a year, found out we were expecting number two. Everything with he and I went to heck in a handbasket. Community Resources stepped in. He and I separated. I moved back to Minnesota with my parents and finished school and then everything went to heck in handbasket with my parents and the Minneapolis VA stepped in, got me set up with transitional housing, helped me find an apartment, helped me finish school, helped me find my first job, helped me get established at the VA.

Kelsey looked for support from a friend, a boyfriend, and her parents. When the VA helped her with transitional housing support, educational resources, and employment assistance, Kelsey was finally able to get on her feet.

When Gemini left the military, she did not seek the support of her family right away. She stayed in the Florence Crittenton Home for Unwed Mothers. Through the support of a cook from the home, she was able to find a place to stay after she gave birth to her child. Gemini then met and married a man who became abusive. When she began to feel unsafe in the relationship,

Gemini relied on her aunt for housing and support. Gemini returned to her father's home when she became pregnant again. In the years that followed, Gemini relied on public assistance, her sister, and most recently, her brother for housing and support. At the time of our interview, Gemini was literally homeless. Rocky Mountain Human Services had housed her in a Comfort Inn for a week, but the day of our interview was the last day they paid for a room.

Children played a key role in the lives and transition experiences of study participants. Seven had children at the time of our interviews. Of the two study participants who did not have children at the time of our interviews, one put off having children until after military service, and one discussed having a baby as something her body was capable of but did not seem intent on having children. Pregnancy was a major factor in leaving the military for 5 of the 9 participants, and two became pregnant shortly after discharge.

In some cases, the support of family, friends, and/or domestic partners helped participants navigate their transition and establish stable housing after leaving the military. For some, family and domestic partnerships negatively impacted their transition experiences. For Patty, Ann, and Gemini, housing instability remained a challenge at the time of our interviews.

### **Theme 5: Financial Challenges After Discharge**

For this theme, I defined financial challenges as a loss of income or inability to pay housing expenses. Table 5.21 provides examples of some of the financial challenges participants faced after discharge. Patty, Gemini, Angela, Kelsey, and Val became unstably housed immediately after leaving the military. Patty and Gemini, who were both pregnant and unmarried, struggled to generate income through employment and care for their infants. Angela was married and pregnant at the time of her discharge.

**Table 5.21***Financial Challenges Participants Faced After Discharge*

Participant	Summary of response
Shandra	Shandra experienced a disruption in income between her military pay and service-connected disability payments after separating from the Army. This gap coincided with moving expenses associated with relocating to the United States.
Kelsey	Kelsey had difficulty finding employment but was able to stay at a friend's house rent-free. She became pregnant, moved in with her boyfriend, and quit her job to go to school. She and her boyfriend had two children together, but the relationship did not work out. With no income and two children, she moved in with her parents and tried to finish school. The relationship with her parents became strained. Kelsey secured HUD-VASH and was placed in transitional housing. Once housed, she finished school and found employment.
Angela	Angela separated from the Army while pregnant and moved in with her mother while her husband was stationed in Egypt. Angela's husband cut off financial support. Through a veteran support network, she filed and was approved for service-connected disability compensation. Angela's husband was forced to resume family support payments. Angela found employment with the state of California.
Meg	Meg's finances seemed adequate after her discharge until her service-connected disability compensation was reduced by 40% and she lost her job.
Gemini	Gemini was discharged from the Navy when she became pregnant. This was the beginning of Gemini's lifelong struggle with poverty. She had three children and was married and divorced twice.
Linda	Linda's financial challenges came after her husband was medically retired and forced out of the Marines. When she went back to school, she and her family stayed with her father, her brother, and her sister at various times until Linda found a stable job. When Linda left her husband, her finances became strained. When she began receiving her Navy pension, her finances stabilized.
Ann	Ann's financial struggles began after her husband's death.
Patty	After her discharge, Patty moved in with friends. She relied on money her father sent her to pay for her expenses. She did not seek employment, as she was caring for her newborn son. Patty moved to Florida to be with the baby's father, but the relationship didn't work out. She was in a number of other relationships, but never received child support for any of her five boys.
Val	Val moved in with her mother after her discharge. Her subsequent marriage and divorce resulted in additional financial difficulties as Val struggled to provide for herself and her children.

The complicating factor for Angela was that her husband took an unaccompanied assignment to Egypt, which meant Angela was not allowed to go to Egypt with him. Angela moved in with her mother after leaving the military. Angela's husband severed financial support soon after the birth of their child. Kelsey stayed at a friend's house while the friend was deployed. This was helpful for Kelsey, as finding employment after her discharge took several months. Val was relying on income from the Army to support the children she had when she entered the Army. When she was discharged before completing her initial training, she moved in with her mother.

Linda and Ann were both married and pregnant when they left the military. Additionally, both were married to active-duty service members and remained stably housed after their discharge. In Linda's case, her financial challenges started when her husband was medically discharged from the Marines. The two struggled until Linda found an employment opportunity that helped them move into stable housing. When Linda separated from her husband, she had difficulty paying her bills. Ann's financial troubles began after the death of her husband. She explained that, without him, her income was cut in half.

Although participants struggled financially at some point after discharge, most overcame housing instability. At the time of our interview Shandra was securely housed and attending school full time. Kelsey was securely housed and was no longer using HUD-VASH. Angela, Meg, and Val were stably housed at the time of our interviews. Gemini was literally homeless and seeking service-connected disability compensation at the time of our interview. Ann and Patty continued to struggle financially and lived in transitional housing at the time of our interview.

Of the study participants with stable housing at the time of our interviews, Linda had received her military retirement. Shandra, Angela, Meg, and Kelsey had received service-connected disability compensation. Val was told she was not eligible for veteran benefits due to her ELS. Gemini, who was homeless at the time of our interview, was seeking service-connected disability compensation.

### **Theme 6: Lack of Support From the Military and TAP Limitations**

All participants expressed frustrations about not receiving adequate support from the military before their discharge. Selected participant comments are provided in Table 5.22. Ann, Angela, Patty, and Gemini indicated they did not receive any support at all. Shandra's observation about the difference between leaving the military by choice and being medically discharged revealed her perspective that she did not receive enough support as a soldier discharged because of an MEB decision. Meg indicated she would have liked more support from the military when she experienced MST and sexual harassment. Shandra, Kelsey, and Meg were the only participants who attended a TAP before their discharge. All three expressed limitations of the TAP (see Table 5.23).

Although they did not attend a TAP, Linda and Angela provided feedback about the kinds of information and resources they thought would have been helpful before they left the military. Angela, in referencing the VR&E program said, "That should be included. It should be discussed and all the benefits to that and how to navigate the system." She continued, "Like, what do you have to do to start a claim? All of that is what I would have loved to have seen, yes." She felt mental health services would be beneficial to personnel preparing for discharge.



**Table 5.22***Participant Views on Lack of Support From the Military*

Participant	Example quotes
Shandra	“Definitely look into the difference between transition for females doing medical evaluation boards and females leaving just, ETSing [leaving after term of service], or just soldiers in general. I think you said it’s just about female veterans. So, between their two transitions . . . because it’s a different . . . there is a huge difference between the two of those.”
Meg	<p>“The lack of emotional and full-person support that happens is really where we see the fall through the cracks. . .it’s the mental health. But I mean, what is mental health if we’re not addressing emotional well-being?”</p> <p>“I think I’ve made as much peace with it [MST] as I can, but the support I’ve gotten for the military has been . . . none.”</p>
Ann	“Anything would have been better than nothing. Cause nothing doesn’t go very far.”
Val	“What rights do I have? What is actually going to happen whenever I come back? Am I really going to be able to come back? Is this bullsh*t? Am I still going to have to go through all these waivers?”
Angela	“I received nothing. I received nothing at my time in the in the Army, I don’t even recall a debriefing. There was nothing, I . . . nothing, you know.”
Patty	<p>“Because I just . . . nobody told me anything. I mean, I went to the Ombudsman a few times about getting help, getting food, you know, from the food pantry thing. But they didn’t tell me anything else. They didn’t tell me to go apply for social services or food stamps or, you know. . . I had no clue about any of that.”</p> <p>“I didn’t really have any support. You know, I mean, I basically just packed my stuff and had to turn in my ID card and walked off the base and had a friend pick me up. You know, I mean, I just. . .I knew nothing. I think it was just before my 19th birthday that I got out, you know, and I just. . . I had no clue.”</p>
Gemini	“Nothing . . . no, no suggestions as to what I could do and even what I was entitled to. They didn’t tell me anything. All they did was get rid of me, take me to Baltimore and get the hell out of there. That’s all they wanted to do.”

**Table 5.23***Participant Views on TAP Limitations*

Participant	TAP fell short in providing
Shandra	<ul style="list-style-type: none"> <li>• “A class on what to look forward to.”</li> <li>• “Briefings that are more specific to where people are relocating to.”</li> <li>• “I wish I could have learned more about schools.”</li> <li>• “You should have a specific class on that, because that’s [VR&amp;E] something that will help a lot of people, especially financially.”</li> <li>• “And they believe that this program [TAP] helps, and it possibly does help a lot of people, but in my personal situation, when you’re overseas and you’re going through a MEB and you don’t have enough time to get everything done, there should be people to help you get this stuff done.”</li> </ul>
Kelsey	<ul style="list-style-type: none"> <li>• “I think it would be beneficial if HUD-VASH program worked with TAP.”</li> <li>• “Everything else was on me. So, finding a place to live was on me, getting my license transferred down to Tennessee was on me. Finding a job was on me . . . and that, that that took a couple months—2 to 3 months—just to find a job after leaving.”</li> <li>• “They don’t tell you up front when you leave to go file for unemployment.”</li> </ul>
Meg	<ul style="list-style-type: none"> <li>• “They did try to present us with our options, and I don’t know how they would do that better . . . maybe there’s like, I don’t know, local support groups or something, they could start of, like, hey, transitioning veterans and talking about, again, the more emotional aspects of it.”</li> <li>• “So, I think it that would have been nice to like, kind of go through a budget that’s anticipating complete budget change.”</li> <li>• “Like it’s funny, it kind of reminds me of, like, when they. . . when people are deploying. They’ll have those meetings with the families about what to expect emotionally when that person’s gone and when they come back. Basically, [I] think they need to do something like that.”</li> </ul>

Linda’s situation differed from the other participants in that she was the only person who transferred from active duty to the Navy Reserve. When Linda completed a total of 20 years of military service, she became eligible for military retirement. An unusual feature of retirement for the National Guard or reserves is that personnel must reach 60 years of age (with some exceptions) before they receive retirement income. In Linda’s case, she retired a number of years before she turned 60 years old. This gap between military service and becoming eligible to

receive retirement income created confusion for Linda. She described some of the information that would have been helpful to have before she left the Navy Reserve:

If they had some kind of checklist to say what I was receiving. As in, you know, why I wasn't getting a DD214 [a form documenting military service]. You know, the kind of things I'm receiving: this paperwork that shows my points; my eligibility for retirement, you know, my benefits as to whether or not I'm going to have the SGLI

[Servicemembers' Group Life Insurance]. You know, some kind of a check off list.

In addition to this information, Linda shared she thought flyers or a book about veterans benefits would have been helpful. She also commented that a reminder to send address changes to her reserve unit would have been helpful, as she had discovered recently that her unit sent important information to the incorrect address.

### **Theme 7: Impact of Military Culture**

Military culture impacted each of the nine study participants in different ways. Some were still dealing with emotions and trauma from MST, others shared positive ways in which military culture had impacted their lives. During the planning phase of this study, I was curious what, if any, impact branch of service had on the experiences of female veterans. What I discovered as I heard stories from study participants was that their perspectives about how the military mishandled MST were similar. When participants spoke about supervisors, they were referring to males in their chain of command, many of whom were described as toxic or unsupportive. Participants provided similar examples about the expectations placed on them to maintain military bearing and set emotions aside.

I noted some differences in the way participants described their experience. For example, some of the military jargon and terms participants used seemed service specific. Val and Kelsey

spoke about ruck marches as an example of how the Army instilled discipline and unit cohesiveness, whereas Patty described getting cycled (forced to perform intense physical training) as one method her boot camp instructors used to instill discipline.

Participant comments about military culture have been provided according to branch of service. Table 5.24 provides comments about military culture offered by Army participants, Angela, Anny, Kelsey, Shandra, and Val. Navy participant comments from Gemini, Linda, and Patty are presented in Table 5.25. Meg's comments, as the only Air Force participant, are reflected in Table 5.26.

**Table 5.24***Army Participant Comments About Military Culture*

Participant	Summary of response
Angela	<p>“I still have some issues here and there because we’re geared to be timely—things should be just so. Organized. I have a problem with disorganization.”</p> <p>“I didn’t shy away from it. And you know where other people are like, I can’t do that. No, I can do it. Just give me a little time, I’m gonna figure this out . . . I can do that even though I’ve never done it before.”</p>
Ann	<p>After initially getting into trouble for not being at formation: “It’s better that way, you know. I mean, you know what to expect and you don’t get yourself in trouble. But you know . . . that discipline really helped me to organize my life and to put priorities where I thought I needed to.”</p>
Kelsey	<p>“My First Sergeant was a marathon runner, so PT was either a 6-mile run or a ruck. And that just made things worse.”</p> <p>“All of those [MST] claims were handled internally, and when you have toxic males going up the chain, it’s not going to . . . it’s . . . nothing’s going to happen other than you getting reamed out.”</p>
Shandra	<p>“While I was in, my husband used to tell me all the time I’m like a robot. But it’s like when you’re in, you have to think a certain kind of way to make it. You know, it’s like when I was in the military . . . I always had the mindset of this sucks right now, but I’m sure you could think of a time that it sucked more and then just make it through.”</p> <p>“You know, it’s like I’m stuck still thinking that way, but there’s that, and there’s all types of words that they [military personnel] use . . . like I have to remember to stop using these words. I think tearing away from that vernacular . . . it’s probably been pretty hard for me.”</p> <p>“Treating people differently when they were leaving and people saying you’ll never make it on the outside.”</p>
Val	<p>“You know, we’re getting our @sses kicked all the time or just working, working, working. And so, I brush it off [her injury] because you, you don’t, you know go to sick call. You don’t, you don’t go unless you know you’re bleeding, dying, you can’t like . . . people have to carry you.”</p> <p>“Pulling an 80-pound ruck and we’re running through obstacle courses, jumping 6 feet down into pits [describing demands of training].”</p>

**Table 5.25***Navy Participant Comments About Military Culture*

Participant	Summary of response
Gemini	<p>“It was a criminal act, and I didn’t know anything. I didn’t know anything. I didn’t know that I could do anything, and I probably wouldn’t, even if I had known.”</p> <p>“My first assignment was in supply . . . in the supply department and my supervisor was an older African man and he was trying to get next to me. And he was married and had a whole bunch of kids. But we were just fodder for these guys. I’m telling you, fodder . . . that’s all we were.”</p> <p>“But that’s the other thing. That I’m pissed and angry with the military. They just ignored me, and I was of no consequence. They used me, abused me, and threw me out.”</p>
Linda	<p>“It’s just if you don’t know the right question, you aren’t going to get an answer. You’re not gonna know. You can have a benefit, but if you don’t ask about it. I mean, how are you going to know to ask? You don’t know about it.”</p> <p>“You know, the Navy taught me it’s not what you know, but knowing where to find the answers.”</p> <p>“The camaraderie. The having a purpose. Knowing where you belong.”</p>
Patty	<p>“He had gotten pissed at one of the recruits. And he was, and he was cycling her, and she couldn’t do it anymore. And he grabbed her by her belt and was picking her up and dropping her on the ground, over and over and over . . .”</p> <p>“We were told to, you know, basically, put our emotions aside.”</p> <p>“I understand they were trying to get us to pay attention to detail, you know? Trying to get us to follow orders to the ‘T’ so that nothing happened.”</p> <p>“I still don’t know. I mean, I still . . . I haven’t really talked about it, I’ve . . . and I talked about it a little bit after it happened but, you know, I talked to my friends about it, but that was about it, you know? I just kind of, you know . . . didn’t. Because I didn’t know how to deal with it, you know?”</p> <p>“I remember finding out . . . I think it was probably two years after I got out of active duty, that um, when my first husband and I got married, that, how do I explain this? Basically, if we were both active duty in the military—in the Navy—only one of us can be on sea duty at a time.”</p>

**Table 5.26***Air Force Participant Comments About Military Culture*

Participant	Summary of response
Meg	<p data-bbox="358 375 1406 606">“I think, the culture itself really, there’s just a lot of . . . it’s again, it’s got like some great aspects to the culture, but a lot of it is also very toxic. And then what, you know, most of us are doing for a living, whether it’s the actual job that’s got traumatic effects or the, again, the culture. And like, the culture of hazing, the culture of suppressing your emotions. If we wanted you to have feelings, we would have issued them to you like, I think it’s like all of those things and like, not prioritizing the whole person’s well-being and just you becoming a number.”</p> <p data-bbox="358 642 883 674">“It’s clearly, that, you’re a body to do a job.”</p> <p data-bbox="358 709 1406 978">“And it’s like we’re failed by the system, but then it’s also again, the culture turns us against each other, versus us being this rallying support system. We actually are in competition all the time, so I think it creates this . . . it’s funny, the camaraderie is there, but it’s also like won’t hesitate to throw you under the bus, which is so funny. I think where there were groups of females in the military, they did tend to get very . . . it’s like they form like a kill circle or something like that. Like, it’s like . . . it’s so funny because they’ll rip each other’s hair out, but no one can mess with their group. Like, it’s just the craziest dynamic. . . survival dynamic I’ve ever seen in my life.”</p> <p data-bbox="358 1014 1382 1079">“We’re going to dress like them. We’re going to talk like them. We’re going to interact like them . . . we’re gonna drink like them.”</p> <p data-bbox="358 1115 1393 1211">“And so, there’s also this like identity ripping down that happens that I think is the thing that most people. . . I think a lot of veterans who get stuck are the ones that don’t know what to do with that piece.”</p>

**Theme 8: Mental Health**

Seven of nine study participants talked about mental health during our interviews. Meg, Angela, Patty, and Shandra reported using counseling services to deal with emotional issues surrounding PTSD, MST, and other challenges. During the interview with Meg, she spoke many times about the importance of being in touch with emotions and the value she placed on being able to use mental health services. The VA had assigned a mental health provider to Patty once she became eligible for VA medical benefits. Patty shared her psychiatrist encouraged her to make her housing needs a priority when she received her paycheck. Val, who was not eligible for

veteran benefits due to her ELS, was candid about several incidents where she was evaluated and treated for mental health conditions.

Kelsey's parents sued for custody of her children because they felt she was not stable enough to care for them. Although Kelsey did not share whether she had seen mental health providers to evaluate her capacity to care for her children, she was awarded custody of her children by the courts. Gemini reported seeing mental health professionals within the VA medical system but did not view her treatment favorably. As she spoke about her frustration with filing for benefits with VA, Gemini shared her perspective of the therapy they offered:

And they just ignore you and then they want to send you to post traumatic stress—their so-called therapy—which I don't believe in at all. And there's just a whole bunch of mumbo jumbo stirring up all these nasty emotions and I would get sick. I really would get sick from...because I would go into this deep depression. And then what's the use? And then I have to fight my way out of depression to come back again and start all over again, but . . . and that's why I form the opinion that they were just wanting me to die and stop bugging them. Yeah, so I have formed this, I guess, this feeling about the VA.

Ann did not talk about mental health at all during our interview. None of my interview questions asked about mental health, so during the interview with Ann, this topic did not come up spontaneously. During the interview with Linda, she did mention her second husband finally acknowledged he suffered from depression, but she did not say anything about her own mental health or whether she had ever used counseling services.

Aside from reflections about her own personal mental health, Angela thought access to mental health support was needed for military members as they prepared for their transition to civilian life. Angela suggested, "Coming out of the military, I think it's really important and it



should be a part of the transitional program that all military veterans are connected with therapy right away. Mental health services are important.” Meg addressed the need for a greater focus on discussions about emotions and emotional well-being before discharge:

Like it’s funny, it kind of reminds me of, like, when they, when people are deploying. They’ll have those meetings with the families about what to expect emotionally when that person’s gone and when they come back. Basically, [I] think they need to do something like that.

Study participants spoke about depression, PTSD, and postpartum depression when speaking about mental health but did not provide information about diagnoses for other mental health conditions. As mentioned previously, I did not ask any direct questions about mental health, so information provided by participants was shared spontaneously.

### **Unexpected Findings**

As I was narrowing the scope of this study during my planning phase, I was torn about whether I should include male veterans. Though I ended up sticking with my original plan to learn more about the transition experiences of female veterans, I unexpectedly learned something about male veterans, too. Seven participants were married to a military spouse at one time. Of the seven, five shared stories about their spouses leaving the military, which seemed relevant to share in this study. Of course, this information was from the perspective of study participants and not their male veteran spouses.

Meg’s husband, Eric, separated from the Marines while she was still in the Air Force. Here is what she shared about Eric’s transition:

I think he was starting his pre-separation spiral . . . divorced me without warning. . . . we were separated about 6 months. He reached out, told me the truth—was like,

reconnecting with me. I was in the place of pre-separation spiral. He moved out [to California with Meg] . . . we moved very quickly. And he was like, living, and what I wanna say is, kind of homeless. He didn't want to live with his parents, so he was living on a mattress on a living room floor with five guys in a 2-bedroom apartment, going to school, and nothing was panning out the way he thought because again, they cued him up for his grandiosity with what a wonderful civilian life he was going to have, right? Then, he moves out to California with me. We get married again, because again, why be together if we're not going to have the benefits, right? So then, we got remarried, and then, I want to say, we got married in, like, December and I was separated nonterminally by May. So, literally, 4 months after we got remarried, I was separated and then we went on the road trip and so it all went from there. So, it's interesting that like, the coming and going together coincided with both of our separations at interesting intervals.

Meg shared that Eric went into a deep depression and was using marijuana as a coping strategy after he left the Marines. It appeared Eric relied on Meg for support, but when she separated, they both struggled to navigate the transition from military to civilian life.

The situation with Angela's husband, Roy, was like Meg's where her ex-husband wanted to reconcile after his discharge. In Angela's case, she and her husband had not divorced, but they were estranged before he wanted to rekindle their relationship. Angela had separated from the Army while she was pregnant with her second child. While Roy was on a hardship tour to Egypt, he cut communications off with Angela and stopped financial support. Through the help of an Army recruiter acquaintance, Angela contacted her husband's commander and the base legal office, and her husband was forced to resume financial support for his family. At that point, the

marriage was in name only because Angela and the children remained in California, and Roy was assigned across the country.

Roy eventually filed for divorce, but Angela did not agree to the terms and refused to sign the paperwork. Later, when Roy separated from the Army, he reached out to reconcile with Angela. She agreed to the reconciliation, and he moved into the home she had purchased. Once again, the couple struggled, and he told Angela he wanted to leave. Though Angela did not say any more about Roy's transition, I thought it was interesting that the support he sought after his discharge was from Angela.

Shandra's first husband, Marcus, was diagnosed with diabetes and medically discharged from the Army. Shandra explained they got married after basic training in were together almost 5 years. She shared her perspective on how Marcus dealt with his transitions: "I was doing it all, but he wasn't working. He refused to go to school. He didn't want to really do anything, so that pretty much messed everything up, I'll say. . .when it came down to it." Shandra shared what led to her ex-husband's death after their divorce:

When we got the divorce, I had already explained to him, you know, "We're getting ready to get separated." All this, you know. "You're not going to be able to stay on my insurance. I need you to find out what you need to do" And he had options. I don't know what he did, but he was really in denial with his sickness. Um, and he ended up having issues. I think he stopped taking his insulin because his mom had told me that. Um, and then something about . . . I think he had pneumonia, and then he ended up having a blood infection and . . . yeah, he just didn't come home from hospital.

Shandra told me Marcus did not receive any service-connected disability compensation after he left the military, and because he did not work after his discharge, bills began to accumulate.

Shandra had expected him to help with their debt as they divorced, but said she ended up paying off all the debt herself. Based on Shandra's account, Marcus' transition did not go well at all.

Linda's husband, Bill, has also passed since his discharge. Like Shandra's ex-husband, Bill was forced out of the military due to medical reasons. Linda separated from the Navy when she was pregnant with her second child, but Bill remained in the Marines for 23 years until he suffered a back injury. After he was medically retired, Bill did not work again. Although he had his retirement income and service-connected disability income, he and Linda struggled financially until they moved to Atlanta, where Linda found a well-paying job. Linda and Bill eventually divorced. Linda moved to Colorado, and Bill remained in Atlanta with one of their daughters. During COVID-19, Bill passed away. This story seemed important to share because after being forced out of the Marines, Bill's health and well-being seemed to decline. Linda shared he was unable to work because he "couldn't stand for long."

Val's current husband, Dave, separated from the Navy a short time before they met, so their relationship began during the early stages of Dave's transition to civilian life. Val talked about Dave's cancer treatment through the VA and shared how frustrated he was about the quality of the staff and the treatment he received. Due, in part, to his negative experiences with VA, Dave took a position with a nonprofit involved with advancing national legislation to support veterans' rights. Val, Dave, and their children were on the road most days attending events on behalf of the nonprofit. What stood out about Dave's story was how he used his challenges with VA as fuel to make change. He and Val seemed passionate about helping veterans receive the care and support they need.

Another unexpected finding emerged when Gemini spoke about her sister, Destiny, who joined the Army. Destiny had an exceedingly challenging time in the Army, and after her

discharge, she moved back with her father. Gemini shared her perspective on her sister's situation:

When she got out, she was . . . she couldn't function. She couldn't function at all, and so she was there with my dad. And so, she was getting, she was getting a pension for disability and my dad wanted her money.

Gemini went on to say that Destiny begged her to get her out of her father's house because Destiny did not have "enough willpower and strength" to do it herself. Gemini got her out, found her an apartment, and let her spend the money the way she wanted to. After trying to reach Destiny several times by phone one day, Gemini drove to Destiny's apartment and discovered she had died by suicide. Although Gemini did not offer additional details about the source of Destiny's misery, she commented, "She couldn't live with it, and she knew she couldn't live with it, so she ended it—all the misery." Although Destiny received service-connected disability compensation and had a sister (Gemini) who tried to look out for her, Destiny needed more support. The stories participants shared about other veterans in their lives seemed important to include as unexpected findings because they provided additional insights into the challenges veterans face after leaving the military.

### **Summary**

This chapter presented research findings from more than 15 hours of interviews with nine study participants from the Navy, Army, and Air Force. All nine participants were given honorable discharges; however, reasons for discharge varied. One participant was injured during basic training and was given an ELS, which resulted in her being told she was not eligible for veteran benefits. Two other participants were forced out of military service due to pregnancy.

Two participants were medically discharged from the military, and four chose to leave the service. Three of the four were pregnant.

Participants provided rich and textured descriptions to help answer my first research question about the transition experiences of at-risk, unstably housed, or homeless female veterans. Because there were only three study participants who attended a TAP, data related to my research question about the TAP were limited—though the three women did offer many helpful insights. All nine shared what resources they used in the past or were using at the time of our interview. These data provided valuable information in answering my third research question about support and resources unstably housed or homeless female veterans need or use. During my analysis of the interview data, I found eight themes. Each theme was identified and explored either using a narrative format or using the words of study participants.

At the time of the interviews, six study participants were stably housed, two were in transitional housing, and one was literally homeless. Participants were candid with their challenges in the military and after their discharges. In the next chapter, I share my conclusions about the findings and provide recommendations for further study.

## CHAPTER 6: DISCUSSION, CONCLUSIONS, AND RECOMMENDATIONS

### **Introduction**

This chapter begins with a summary of the key elements of this research about the transition experiences of nine female veterans who were at risk of becoming or became unstably housed or homeless at some point after leaving military service. Then the focus of the chapter shifts to a discussion on the findings. The findings include a synopsis of the major findings, a section about how the findings relate to the literature, a discussion about findings in relationship to my theoretical framework, and a summary of unexpected findings that emerged from the data. The chapter concludes with recommendations for future action, recommendations for further research, and closes with a summary.

### **Summary of the Study**

This section provides a review of the research problem, the purpose of the study, and the research questions. An overview of the methodology, sample, data collection, and analysis highlight the key elements of the study.

### **Research Problem**

At one time in their lives, unhoused female military veterans were performing duties in service to their country (Duty Periods Defined, n.d.). Due to a planned or unplanned event, they transitioned from uniformed members to civilian citizens. The congressionally mandated transition assistance program (TAP) was designed to help service members transition back to civilian life (Employment assistance, job training assistance, and other transitional services: Department of Labor, 2018). Despite support from the TAP, an estimated 33,129 veterans, of whom 3,440 were estimated to be female, were counted as homeless in January 2022 (de Sousa

et al., 2022). Though the overall estimate for homeless veterans decreased by 11% from the 2020 estimate, the estimated number of unhoused female veterans increased by 10% (de Sousa et al., 2022). Some research has focused on homeless female veterans, but there appears to be a gap in the literature about the space between a female's military service and becoming unstably housed or homeless.

### **Purpose of the Study**

The purpose of this study was to explore the transition experiences of female veterans who became unstably housed or homeless at some point after leaving military service.

### **Research Questions**

1. How do unhoused female veterans view their transition to civilian life?
2. In what ways, if any, did the support services homeless female veterans received prior to separation from the armed forces help in their transition from military to civilian life?
3. What support services or resources do homeless female veterans currently seek or use?

### **Review of the Methodology**

Using constructivism as my ontological perspective, I designed a qualitative inquiry to learn more about how unstably housed or homeless female veterans viewed and experienced their transition from military to civilian life. Constructivism seemed fitting for this study because of how it embraces the viewpoints and perspectives of diverse populations such as unstably housed or homeless female veterans, a population often characterized as *invisible*.

Participants for this research were either discharged from or were living in the western United States. For this study, I defined the western United States as points west of the



Mississippi River. The original intent of the study was to recruit participants from the northern Colorado area to address a gap in literature about homeless female veterans living in rural areas. Due to challenges with recruitment, I expanded the geographical criteria to western states to get closer to my desired sample size of 10 participants.

This inquiry features portraiture as its primary design, which allowed me as the researcher to elevate study participants' voices and to share their stories. Portraiture, with its focus on discovering the strengths and positive attributes of participants rather than what is wrong with them (Lawrence-Lightfoot & Hoffmann Davis, 1997) seemed like an ideal way to achieve the goal and aim of this research. In my role as a researcher, I viewed my positionality as that of an outsider. I am not, nor have I ever been, an unstably housed or homeless female veteran; however, I am a female veteran. As a retired Air Force officer, I had insider knowledge about military culture, which was helpful in developing a connection with study participants. Through this study, I aspired to gain a better understanding of the transition experiences of female veterans who were at risk of or who had become unstably housed or homeless at some point after their discharge.

### **Description of Participants**

My original research plan called for an inquiry into the transition experiences of unstably housed or homeless female veterans. Female veterans in these categories represent people who are literally homeless, those who are couch surfing or doubling up, or female veterans living in shelters. As discussed in Chapter 2, homeless or unstably housed female veterans are difficult to identify or locate, so I modified the criteria for study participants to include female veterans who were unstably housed or homeless at some time after leaving the military, or those who felt they were at-risk of becoming unstably housed or homeless after their discharge.

The study population consisted of nine female veterans, seven of whom were unstably housed or homeless at some point after leaving military service. Of the nine study participants, two were women who considered themselves at risk of becoming unstably housed, one was literally homeless, two were unstably housed (i.e., living in transitional housing), and four were stably housed (but were unstably housed or homeless at some point after leaving military service). All study participants identified as cisgender females. Six identified as White or Caucasian, two identified as Black or African American, and one identified as African.

Because the culture of each branch of the military within DOD is distinct, I sought participants from the Army, Navy, Air Force, and Marines to explore differences and similarities among female veterans from different service branches. Of the nine study participants, five were Army, three were Navy, and one was Air Force. I was unable to recruit a Marine female veteran. Additionally, my planned participant demographic was post-9/11 female veterans, but due to recruitment challenges associated with an unstably housed or homeless segment of this population, I included Gulf War, Cold War, and Vietnam era female veterans. Periods of service, often referred to as eras, as applicable to this study, were Vietnam (1964–1975), Gulf War (1990–2001), and post-9/11 (September 2001 or later; Vespa, 2020). The Cold War era, spanning 1947–1991 was a period of tension between the United States and the Soviet Union (Britannica, 2023). This period is commonly referenced as a service era, though according to VA (2022), it is not considered a wartime service period. For this study, I recruited one Vietnam era veteran, two from the Cold War era, two from the Gulf War era, and four post-9/11 veterans.

As a recruitment technique, I leveraged my connections and partnerships with veteran support agencies such as VA, Veterans Community Project, Volunteers of America, Healing Warriors, Qualified Listeners, and other organizations whose missions included helping veterans.

I discovered that helping agencies have strict policies to protect the privacy and identity of veterans—especially unstably housed or homeless female veterans—which prohibited them from sharing contact information or facilitating opportunities for me to meet with the women I wanted to invite to participate in my study. In some cases, organizations were willing to give my recruitment poster to female veterans, who could then contact me. I recruited two study participants through my collaboration with veteran-specific organizations. I found three participants at veteran-focused events. I recruited another female veteran by surprise. I had arranged a meeting with Kelsey (an employee of a veteran-helping agency) to discuss recruitment strategies. She revealed she had been unstably housed. As we talked about my research and how I hoped it would help female veterans, she agreed to participate in the study.

In addition to collaborating with veteran-specific helping organizations, I worked with, volunteered for, and contacted organizations whose missions focused on helping people who were unstably housed or homeless and organizations serving women (e.g., domestic violence safe houses and homeless shelters). I found volunteering to serve food in these settings allowed me to interact, to a small degree, with clients, but policies did not allow me to speak with them about my study directly. I could not partner with shelters and safe houses because their policies strictly prohibited me from interacting with residents. Although the policies protected the privacy of female veterans, they served as a major barrier to access for me as the researcher.

I leveraged my personal network to find two study participants. In one case, a friend connected me with a veteran friend of hers, who met my recruitment criteria. In the other case, I contacted a female veteran I met in an academic setting. I also used snowball sampling techniques by asking participants if they knew other female veterans who might like to share

their story. Although several participants said they would talk to people they knew, I only recruited one participant, Shandra, using snowball sampling.

### **Overview of Data Collection and Analysis**

Data were collected through one-to-one interviews. When possible, I conducted interviews in person; however, I also used Zoom, FaceTime, and phone interviews to collect data. All participants signed informed consent forms and agreed to be recorded. I conducted data transcription using a multistep process. The first step was using Microsoft Word to transcribe audio recordings. I had Microsoft Word transcribe the interviews using speaker and timestamp functions. My next step was to listen to the audio recordings while correcting inaccuracies in sentence structure, identified speakers, and words used.

I then uploaded the transcribed interviews into CASDAQ software for my data analysis. I chose ATLAS.ti 23 software, though there were several options on the market. Once I uploaded my interview data, I used the artificial intelligence (AI) data coding function to see how the program would code my data. Although I was impressed with the AI data coding and how little time it took, I found I needed to do my own coding. I created and assigned my own codes through ATLAS.ti 23, and the software's *views* feature allowed me to find, filter, and download data by code. Though still time consuming, I felt use of ATLAS.ti 23 allowed me to keep my data organized and accessible, which made it easy to retrieve participant quotes and see themes as they emerged.

### **Discussion of Findings**

This section offers a discussion of the findings presented in Chapters 4 and 5. In the synopsis of major findings, I address research questions and themes. Next, I offer insights about

the findings related to the literature, and the relationship of the findings to my theoretical framework. This section concludes by sharing unexpected findings from the interview data.

### **Synopsis of Major Findings**

In this section, I describe major findings in two ways. The first relates to how the findings interacted with my research questions. I also discuss major findings in terms of themes which emerged from my data analysis.

### ***Research Questions and Findings***

I asked five interview questions to gain insights on my first research question about the transition experiences of unstably housed and homeless female veterans. These questions yielded rich data about what each participant encountered during their transition. Because participants served during four different eras, it was interesting to learn how their transition experiences seemed to vary by service era. For example, in the Vietnam era and part of the Cold War era, females who became pregnant were discharged from the military, without an option to continue service. In this study, the Vietnam Era and one of the Cold War Era veterans (Gemini and Ann) were forced to leave the military due to pregnancy. The other Cold War Era veteran (Patty) requested a hardship discharge when she became pregnant. The policy had changed at that point, and Patty was not forced to leave the military due to her pregnancy. Although she was not forced out of the Navy as a matter of policy, as Patty reflected on her hardship discharge, she told me she had “no choice” but to get out. Gemini, Ann, and Patty were the three women from this study who remained unstably housed or homeless at the time of our interviews.

The shift in policy regarding pregnancy and military service represents a significant milestone for female service members. As military policy continues to change to support service members with families and dual active-duty couples, situations such as the ones Gemini, Ann,

and Patty faced should be a thing of the past. Despite policy changes, Shandra, a post-9/11 participant, shared her perception that the Army was not supportive of female service members having families. In addition to the military policy changes, it seems a systemic change in views and attitudes is still needed for female service members to feel as though having a family is compatible with military service.

Although female service members are no longer being discharged for pregnancy, military personnel can be forced out because of disciplinary action or unfavorable medical evaluation board (MEB) findings. Kelsey and Shandra were medically discharged, and both reported significant challenges during their transition. All participants reported obstacles, stress, and difficulty during their transition to civilian life, but the sudden change of career course associated with being forced out of the military seemed to add an additional layer of complexity. Study participants who did not want to leave the military seemed to grapple with how to cope with their loss of income and their military identity. In situations where service members do not expect or want to leave the military, it might be helpful to offer personnel more personalized support prior to discharge. In this study, participants who did not attend a TAP reported receiving no support or information about resources before their discharge. Ann's comment about any support being better than no support seemed to capture how other participants felt as they left the military without the benefit of a TAP. Kelsey, Meg, and Shandra, all of whom attended a TAP, seemed interested in more specific types of support. For example, Shandra wanted more information about education programs, resources available in the area was moving to after discharge, and help with logistics challenges associated with being discharged from an overseas location.

Study participants reported financial challenges associated with their transition out of the military. Although circumstances varied, participants looked to family and friends for housing at

some point after transition due to the absence of their military income and in many cases, difficulties finding employment that would cover housing, childcare, and other bills. When study participants could access veteran benefits, housing assistance, VR&E, or service-connected disability compensation, they were better equipped to manage their financial issues. Kelsey and Patty mentioned they were never told they could file for unemployment benefits, and Angela only learned about service-connected disability compensation through a female veterans group years after discharge. I was surprised that Kelsey, who attended a TAP, did not know she was eligible to file for unemployment after her discharge. According to her recollection of the program, unemployment benefits were not discussed. Patty and Angela did not attend a TAP, so it was not unexpected to hear they did not have very much information about support and resources available. Given that there is more focus on ensuring personnel attend the (Congressionally mandated) TAP, it seems incorporating more engaging discussions about topics such as unemployment, veterans benefits, and housing assistance would help personnel better prepare for their transition from the military to civilian life.

The comments Kelsey, Patty, and Angela made about unemployment and service-connected disability were examples of how they described the lack of support they received before and after discharge. Gemini was bussed to Baltimore, Maryland when she was 7 months pregnant. She reflected she had \$30 from her last paycheck and did not receive any guidance, advice, or support about what benefits or resources might be available for her. It was not surprising that Gemini, Patty, and Angela reported not receiving very much support before their discharge because they did not have the benefit of attending a TAP before leaving the service. In Kelsey's case, however, she did attend a TAP. Because the TAP has been updated and improved,

the program has become a more robust source of information and resources for service members leaving the military.

Despite program revisions, the three study participants (including Kelsey) who attended the TAP before discharge shared some ideas about how the program could still be improved. The two participants considered at risk for housing instability were Meg and Shandra. They were post-9/11 veterans and were the women who separated from military service most recently out of the nine study participants. Both attended the TAP, and both subsequently received service-connected disability compensation. Additionally, both were or had at one time used either GI Bill or VR&E educational benefits. Meg and Shandra cited limitations with the TAP, such as briefings that did not provide enough information pertaining to their situation, and presentations which did not provide enough details about how to access resources. Fortunately, it appeared they used resources such as GI Bill, service-connected disability, and other benefits, which seemed to have had an impact in helping them maintain stable housing during their transition. These insights from Meg, Kelsey, and Shandra were helpful in learning more about my second research question about support services participant received prior to their discharge. Based on their comments, it seemed there was still room for improvement in the TAP; however, they had received more support than participants who did not attend a TAP.

Like Meg and Shandra, Kelsey was a post-9/11 veteran who attended the TAP and used GI Bill benefits. Unlike Meg and Shandra, Kelsey experienced unstable housing after discharge. All three acknowledged they thought the military tried to provide support for people leaving the service, but they also pointed to needing more individualized support from the program. For example, Shandra would have liked more information about resources at the place she relocated to. Meg wanted to speak with someone about the emotional aspects of her transition. Kelsey



indicated the worksheets she received during her TAP did not help her understand how she might find housing once she no longer received income from the Army. What I heard from Shandra, Meg, and Kelsey was that the structured briefings they received did not seem to address their needs. This notion of personalized support was something that came up in the findings for my third research question about support services unstably housed or homeless female veterans need or use.

Each participant cited a lack of support from the military while serving, or from veteran helping agencies after their discharge. Linda, Patty, Gemini, Shandra, Kelsey, and Meg spoke about wanting help with accessing educational benefits, the service-connected disability claim process, or the HUD-VASH program. The most frequently used services or resources study participants used were service-connected disability benefits and VA medical care.

### ***Themes and Findings***

This section offers a discussion about implications associated with the eight themes I identified from the interview data.

**Theme 1: Pregnancy, Military Service, and Military Transition.** Pregnancy played a key role in the experiences study participants shared. Gemini and Ann were forced out of the military when they became pregnant. When Patty became pregnant, she felt she had no choice but to request a hardship discharge to take care of her baby. As Patty shared, “If you're a female and you get pregnant, once that baby's born, you're just SOL [sh\*t out of luck], you know what I mean? You're not given a choice.” Gemini and Patty have struggled with housing instability since leaving the military. For Ann, the death of her husband of nearly 40 years led to her recent financial struggles.

Angela and Linda also left the military while they were pregnant. Neither requested a hardship discharge, but both expressed feelings that they did not have a choice about getting out. For Linda, she was concerned the Navy would assign her to a different base than her husband, so she prevented that by leaving active duty and switching to the Navy Reserve. For Angela, a difficult pregnancy compounded by her husband taking a hardship assignment to Egypt left her feeling like she needed to get out of the Army and seek the support of her family.

Val and Kelsey both got pregnant shortly after their discharge. They both got into abusive relationships that ended, forcing both women to figure out how to take care of their children and support themselves. Meg and Shandra both shared not having a baby while in the military was important to them. Both felt the demands of their jobs and military culture did not support having children.

It is no surprise to me that pregnancy emerged as a theme in this study. Women in the workforce, whether military or civilian, are faced with complex decisions about if and when to have children, and what the impact might be to their careers. What is different for women serving in the military is that they are assigned where they are needed, regardless of their family situation. For example, 6 months after having a baby, new mothers can be deployed on a ship or in support of a military operation, if that is what their leadership deems critical to the organization's mission. Additionally, military women are often assigned to bases far away from their extended families, which can create a sense of isolation or lack of support when their babies are born.

The last aspect of the impact of pregnancy on transition I highlight is the difficulties single mothers encountered. The women who participated in this study joined the military when they were quite young and for several, unplanned pregnancies changed their paths significantly,

especially when their relationship with the father of their baby was no longer a part of the support plan. Becoming single mothers meant finding jobs that paid enough to cover childcare and living expenses, or finding someone they could stay with to help with expenses and childcare. For Angela, her mother provided the support she needed to get her education and find a job. For Kelsey, moving in with her parents did not turn out the way she had hoped. Kelsey ended up in transitional housing when she left her parents' house. Ultimately, Kelsey found the resources she needed to become stably housed, but the process was not easy on her or her children.

The theme of pregnancy is complicated, especially when developing policies and creating resources to support service members and veterans. In some cases, policies exist to support women while serving in the military, but service members are unaware of them. Patty told me that she had learned, two years after her discharge, about a Navy policy that only one person in a dual active-duty relationship could be assigned ship duty at a time. Although Patty and her baby's father were not married at the time of her discharge, they did eventually marry. Patty reflected, if she had known this, she could have stayed in the Navy, and the baby's father could have been on ship duty. Because Patty did not know about that policy, she felt she had to get out of the Navy to take care of her baby. Before she married the baby's father, Patty separated from the Navy and stayed with friends. She did not feel she could work because of childcare costs.

Linda chose to separate because she was convinced the Navy would assign her to a different base than her active-duty Marine husband. When I researched the policy Patty talked about, I discovered the Navy's Military Couple and Single Parent Assignment Policy, which has a section detailing how the Navy supports dual active-duty couples through collocated assignments and sea/shore rotations as the mission allows (U.S. Navy, 2020). Linda's discharge date preceded

the 2016 update of the Navy's couple assignment policy—so her concerns may have been valid—but post-9/11 couples can request collocation to keep their families together (U.S. Navy Press Office, 2016).

All branches of the military have updated their dual active-duty military policies to keep families together (Bailey, 2017; Huffman et al., 2018; U.S. Marine Corps, 2014; U.S. Navy Press Office, 2016). Though there are policies in place, Shandra still perceived the Army's culture as not being supportive of personnel with families. Changing policy is a sound technical solution to the challenge of dual military couples, but it seems there is an adaptive element to this problem. For some reason, service members believe that military culture does not support families. Until there is an adaptive solution that changes that belief, personnel are likely to leave the military in hopes of finding employment more conducive to family life. Talking about policies during boot camp could be a good place to start. This could also include discussions about contraception and relationships in addition to dual military assignment policies. Providing service members information and contraception options could support female service members making choices that are right for them as they begin their military service. Military service and pregnancy were once incompatible for females, but with the passage of time, the military continues to adjust policy to accommodate a growing number of female service members. For this study's participants, pregnancy presented challenges while serving and after discharge.

**Theme 2: Military Sexual Trauma.** Five of nine study participants experienced military sexual trauma (MST) at least once while they served. None of them reported the incidents through military channels. Participants cited lack of trust and fear of retribution as the primary reasons they did not file a report. Some talked about seeing the negative impact reporting had on other women, and others felt they would get in trouble because of the circumstances surrounding

the assault. Meg had been drinking underage when she was assaulted and worried she would be punished for the underage drinking and her perpetrator would be absolved. Although each participant who encountered MST shared how those incidents led to emotional pain, depression, or changes in their behavior, it was unclear whether the MST caused more distress or not feeling like they could report it. My other lingering question is if or how these assaults impacted study participants after discharge from the military.

In examining the potential relationship between MST and becoming unstably housed or homeless, I considered the housing status and prevalence of MST among participants (see Table 6.1). Three participants—Gemini, Ann, and Patty—were unstably housed or homeless at some point after leaving the military, and all three were experiencing housing instability at the time of their interviews. Gemini's MST resulted in her discharge from the Navy because she was impregnated by her perpetrator at a time when women in the military could not have children. Although Ann and Patty both got pregnant and left the military, neither got pregnant because they were raped. Although I do not disagree with Brignone et al. (2016) and their assertion that MST is a risk factor for housing stability, only 1 of 3 participants who were unstably housed or homeless at the time of our interviews disclosed experiencing MST while in the military. Because I did not ask study participants about MST, it is possible they had experienced MST but did not talk about it during their interview.

When I approached the relationship between housing instability and MST from a different perspective, I learned both Shandra and Meg had experienced MST and neither had become unstably housed after separating from the military, although both considered themselves at risk for housing instability at some point after discharge. Other similarities Shandra and Meg shared were that neither had children while in the military, they both served in the post-9/11

service era, they joined when they were 18 years old, and they were married when they left the military. Meg and Shandra were open about the emotional difficulties they experienced after their MST incidents, and both reported seeking mental health support after leaving the military. Although Meg and Shandra shared similarities, there was also an interesting difference. Shandra was forced out of the service, and Meg chose to leave the military. Though MST impacted Shandra and Meg, it seemed they found ways to prevent their trauma from becoming a major factor in their housing status.

**Table 6.1**

*Comparison of Housing Status and Prevalence of MST Among Study Participants*

Participant	MST disclosed during interview (yes/no)	Housing status at the time of interview	Housing status at some point after discharge
Shandra	Yes	Stably housed	At-risk for housing instability
Meg	Yes	Stably housed	At-risk for housing instability
Kelsey	Yes	Stably housed	Unstably housed
Val	No	Stably housed	Unstably housed
Angela	Yes	Stably housed	Unstably housed
Patty	No	Unstably housed (transitional housing)	Unstably housed
Linda	No, but encountered sexual trauma by estranged husband on base	Stably housed	Unstably housed
Ann	No	Unstably housed (transitional housing)	Unstably housed
Gemini	Yes	Literally homeless	Literally homeless

The final perspective from which I considered the relationship between MST and housing instability was to look not at the housing status at the time of the interviews but to reflect on who experienced MST and became unstably housed or homeless after discharge from the military. Of the seven women who became unstably housed or homeless after leaving the military, three (Kelsey, Angela, and Gemini) experienced MST. Of note, Linda did not report experiencing MST while in the military, but she was raped by her estranged husband while living in base housing. So, Linda experienced sexual trauma while she was in the military, too, but the perpetrator was not a military member. If I were to characterize Linda's situation as MST, that would bring the total to four women who experienced MST and who became unstably housed or homeless at some point after discharge, leaving five women who either experienced MST or became unstably housed but not both. Although there does appear to be a relationship between MST and housing instability, there does not seem to be evidence to say the relationship is causal.

Although I do not feel I can report a direct link between MST and unstable housing among participants in this study, the prevalence of MST is something that needs to be talked about. Five of nine women shared they experienced MST, and none of them felt they could report it. The absence of a direct link between MST and unstable housing does not diminish the negative emotional impact MST had on the women in this study, which is why it seemed important for me to elevate it as a theme.

Military policy prohibits sexual assault (Manual for Courts-Martial, United States, 2019) and reporting channels are in place for those who have experienced MST. Despite policy, MST still happens, and this study's survivors did not feel comfortable reporting it through military channels. Due to the complexity of this issue, I recommend further study about how to create a shift in military culture around the topic of gender roles, assault, and reporting MST. In the

meantime, connecting survivors with mental health resources and support systems seems like a good starting point to help survivors move beyond their trauma.

**Theme 3: Not Ready to Leave the Military.** During our interviews, eight participants shared how they were not ready to leave the military when they did. Table 6.2 depicts whether participants initiated their discharge, the major factor they cited for the discharge, and their comments about leaving the military. Shandra, Kelsey, Val, Ann, and Gemini did not have a choice—they were forced out of the military. Patty, Linda, and Angela shared although they technically chose to separate from the military, they felt they did not have a choice. Combining these two groups of participants—those who were forced out of the military and those who felt they had to leave the military—I considered 8 of the 9 participants as being discharged before they were ready to leave the military. Of the eight, seven became unstably housed or homeless at some point after their discharge. It seemed either being forced out or feeling they had to get out had an impact on participant housing stability at some point after discharge.

Texture was added to the concept of not wanting to leave the military when participants expressed regrets about what led to their discharge or being forced out. By texture, I mean participant responses provided greater detail and nuance about what happened in their personal situations. For example, in Val's case, her injury during boot camp led to her discharge from the Army, even though she wanted to stay in. Though she did not have a choice about staying in, she did have a choice about trying to re-enlist again. During our interview, she expressed regret about not trying to re-enlist.



**Table 6.2***Reasons for Discharge and Comments About Not Wanting to Leave the Military*

Participant	Participant initiated discharge (yes/no)	Factors influencing discharge	Participant comments
Shandra	No	Medically disqualified (MEB)	"I had no plans on getting out . . . with 10 years in at the time."
Meg	Yes	Self-initiated (disconnect between personal values and job requirements)	"So yeah, during that time is when I realized like oh shoot, like, there's a huge part of me that disagrees on a fundamental level with what I'm doing."
Kelsey	No	Medically disqualified (MEB)	"I fought it for as long as I could until I finally had someone sit me down and say look, this is where you're at."
Val	No	Medically disqualified (ELS)	"I still wish that I could have finished."
Linda	Yes*	Self-initiated (pregnancy)	"I was convinced that if I tried to stay in the service, they would send me to another duty station."
Angela	Yes*	Self-initiated (pregnancy)	"I really didn't have a choice." "I didn't want to leave when I did."
Patty	Yes*	Self-initiated (pregnancy)	"I wanted to stay in, you know, and I just, as I said, I didn't feel like I had any choice."
Ann	No	Pregnancy policy	"I didn't really get to fulfill what I wanted to do in that short amount of time."
Gemini	No	Pregnancy policy	"They didn't care. All they wanted to do is get rid of me."

*Note.* \* indicates participant initiated discharge but reported not wanting to get out of the military

Being forced out of the military without the support she expected seemed to have a strong influence on Kelsey's transition and ability to establish stable housing after leaving the military.

Though other participants had other issues they dealt with leading up to and after their discharge,

interview data suggested being forced out or feeling they had no choice but to leave may have contributed to housing instability. These findings illuminate an opportunity for future programs and resources. If there were a mechanism during the TAP to identify and provide service members who were forced out of the military additional support, that assistance could facilitate a smoother transition to civilian life. For example, personnel who were injured in combat and subsequently discharged due to medical disqualification from service would likely benefit from mental health services, career counseling, and a VA case manager who could ensure the service member was aware of programs available to them.

**Theme 4: Impact of Relationships on Transition.** Relationships played a leading role in the lives of the nine study participants. Some participants relied on family and friends for housing after leaving the military, and others were married to military spouses and continued living in base housing. Each participant had a unique blend of relationships that led to where they were at the time of our interview.

The support Angela received from her mother enabled her to navigate being financially cut off from her husband, go back to school, raise her children, get a secure job, and even buy her own home. Val also moved in with her mother after discharge, but her experience was far different. Her relationship with her mother was strained, but she did not feel like she had anywhere else to go. When she became pregnant, she moved in with and married the baby's father. When that relationship did not work out, Val shared she faced the challenge of supporting herself and her children on her own.

For Ann, Meg, Shandra, and Linda, being married when they left the military provided a certain degree of stability due to their spouse's income. Ann and Linda's spouses remained on active duty, so they continued living on base and receiving medical care through the military. It

was not until later that Ann and Linda experienced housing instability. When Ann's husband passed away, she began to struggle financially. According to Linda, her husband was forced out of the military for medical reasons. Though her husband received a military retirement, they struggled financially. Meg and her husband both received GI Bill benefits and service-connected disability compensation. Shandra received service-connected disability compensation and VR&E benefits, and her husband was employed. Though Meg and Shandra reported being at risk of housing instability after leaving the military, both had been stably housed since leaving the military at the time of our interviews.

Gemini and Patty were both pregnant when they were discharged, and neither were married. Gemini's mother was placed in a mental institution by her father, and Patty's adoptive mother passed away while she was in technical training. Neither chose to move home with their fathers after discharge. Instead, Gemini moved into the Florence Crittenton Home for Unwed Mothers, and Patty moved in with friends. Both women married and divorced twice after leaving the military and had other children. Gemini was literally homeless at the time of our interview, and Patty lived in transitional housing. The relationships that remained constant for both women were with their children. Gemini and Patty spent the bulk of their lives battling poverty and housing instability to fulfill their roles as mothers. This commitment to their mother-child relationship was also present for other study participants.

A key relationship for seven participants was their relationships as mothers and their children. It is uncertain what the transition experiences for these women would have been like had they not had children. For some, pregnancy meant getting forced out of the military unexpectedly. For others, becoming single mothers created financial stress. Regardless, these women described fighting to provide for their children and ensure their survival.

Although relationships are not unique to unstably housed or homeless female veterans, each participant spent considerable time during their interview talking about relationships, which led me to identify relationships as a theme. What seemed important to share as a finding is how strong relationship support helped participants establish a stable housing situation after becoming unstably housed or homeless. It might be beneficial to offer service members counseling or strategies about how to build or mend relationships before leaving the military.

**Theme 5: Financial Challenges After Discharge.** Each of the nine study participants encountered financial challenges after leaving the military. Finding employment after discharge was a factor for Linda, Kelsey, Gemini, Val, Patty, and Angela, especially securing income high enough to cover childcare expenses. Unexpected costs and a gap in her active-duty income and her service-connected disability compensation during her transition from Germany back to the United States created financial challenges for Shandra. When the job market shifted and her service-connected disability compensation was reduced by 40%, Meg's financial stability became very uncertain. The death of Ann's husband reduced her income by 50%.

Though finances may have been a challenge for each of these participants while they were in the military, being in the military meant they were stably housed. Furthermore, participants had access to benefits they no longer received after their discharge. Linda and Ann could use military benefits until their active-duty spouse was discharged. Some of these active-duty benefits included base housing, medical care, a monthly food allowance, and the ability to buy subsidized groceries through the base commissary. Unmarried service members like Kelsey and Patty received medical care and access to the commissary, but their food and housing situations varied slightly from that of married service members. Single personnel often are

housed in dormitories or barracks and are given a meal card for the dining facility on base, which covers all their meals.

Another aspect of support arises when active-duty military members are assigned to a new duty station. Their household goods are shipped to the next base at no charge to them. The military helps with medical, housing, moving, and food costs, which is a part of their overall compensation. When military members are discharged without retirement benefits, they no longer receive their pay or active-duty benefits and must secure their own housing, medical care, and find a job. Losing access to these financial supports may have contributed to the financial challenges study participants reported and could have led to difficulties securing stable housing. Although discharge does mean an end to active-duty benefits, there are some programs in place to help personnel after their discharge.

When service members are injured while in the military, they may be eligible for service-connected disability compensation, medical care through VA, HUD-VASH housing assistance, and VR&E benefits. GI Bill benefits and VA home loans are also benefits available to eligible veterans. For Shandra and Meg, access to veteran benefits appeared to mitigate some of their financial challenges because they secured stable housing after discharge. Kelsey and Angela, who were unstably housed after discharge, leveraged veteran benefits to complete school, obtain well-paying jobs, and establish stable housing for themselves and their children.

Although none of these benefits solve every financial need a veteran might have, they are resources that seemed to have helped the five participants in this study establish stable housing. Of note, Gemini and Patty had not been able to access key benefits such as service-connected disability compensation or HUD-VASH housing assistance. Gemini, Patty, and Ann were unstably housed or homeless at the time of their interviews. A strategy that might help mitigate

some of the financial challenges service members face after discharge is to ensure they are aware they can apply for unemployment after discharge and provide individual counseling about HUD-VASH, VR&E, service-connected disability compensation, and personal budgeting.

**Theme 6: Lack of Support From the Military and TAP Limitations.** Study participants cited lack of support as a factor in their transition from military to civilian life. Angela, Patty, Gemini, Linda, and Ann were either discharged from the military before the TAP was in place or were not given an option to attend the TAP. In the absence of the TAP, data from this study suggest none of these women were given information about resources or support before leaving the military. Since 1991, when the TAP became mandatory for service members before their discharge, the program has been refined and updated to assist with a smoother transition to civilian life. It is not surprising that the five women who did not have the benefit of the TAP did not feel supported before or after their discharge. For these women who reported not being given support or resources, separating from the military meant they were on their own to figure out how to manage their transition, which was consistent with Hamilton et al.'s (2012) research about barriers to social and psychosocial services. Like participants in this current study, their participants reported not having information about or access to available services.

Val, who received an ELS discharge, was not eligible to attend the TAP. In addition to not having the benefit of a TAP, Val did not meet service criteria necessary to earn veterans benefits. Although there has been some scholarship (Desrosiers et al., 2020) on whether the 180-day service criteria for ELSs should be revised, this service requirement was in place and thereby made Val ineligible for mental health, service-connected disability compensation, and other veterans benefits. When Val was discharged, she was given a folder with her exit paperwork, bussed to the nearest airport, and given a plane ticket back home.

Kelsey, Meg, and Shandra attended a TAP. The briefings seemed to provide technical assistance such as resume writing strategies, interview techniques, and budget worksheets, yet study participants talked about needing more personalized support. They talked about structured briefings and worksheets falling short of what they needed. Kelsey, even though she attended the TAP, did not know she could file for unemployment. She also mentioned she thought there should be people at the TAP to talk about the HUD-VASH program. Meg indicated sitting down with a financial counselor would have given her a better understanding about how to plan for her reduced income after discharge. Beyond technical assistance, Meg indicated she would have benefitted from discussions on the emotional aspects of the upcoming transition during the TAP. Shandra shared the TAP briefings did not help her with the challenges of leaving the military from her overseas location. Shandra also wanted to know more about education programs during the TAP. Furthermore, Shandra thought there should be people available to help personnel being discharged as the result of MEB decisions.

When I asked those who had not attended a TAP what would have been helpful to them before their discharge, Angela said learning about service-connected disability compensation would have made a substantial difference in her transition. She also talked about mental health services. Ann said, “Anything would have been better than nothing. Cause nothing doesn't go very far.” Linda wanted information about the benefits she was eligible for. Patty said it would have been immensely helpful to know about food stamps and unemployment benefits after she left the Navy. The military has come a long way in providing support since the service eras when the TAP did not exist, but data suggest there is room for growth. Finding ways to personalize the TAP and help service members understand unemployment and transitional housing options

might help up front and reduce the risk of housing instability or homelessness further along the transition process.

**Theme 7: Impact of Military Culture.** Study participants spoke of situations in training or in their work environment where military culture had a starring role. When Patty talked about the recruit who passed out during an inspection, fell to the floor, and started bleeding, she became immersed in the memory. Her emotional energy changed, and it was almost like she was back in training, standing at attention and watching it happen. When Val recounted the fall during training that led to her discharge from the Army, it seemed she felt the pain and disappointment as if she were there.

Hearing study participants talk about the discipline, the rigid structure, the military bearing, and lack of emotion they were expected to maintain, I sensed they were still reconciling how to deal with the indoctrination they received in the military. At the end of our interviews, Patty and Linda both asked me if I had heard anything about “timeout chits.” They heard recruits, when they experienced distress, could present their drill instructor with a card that would allow them to take a 15-minute break to gather themselves. Although both gave examples of incidents and situations they thought were unfair during their time in the military, they were both vocal about their outrage over the policy. Patty shared, “I guess, now when people are in boot camp, and they get overwhelmed . . . that ‘I need a break’ . . . and they get a card and go take a 15-minute break.” Linda’s comments were similar:

I heard something about they have a timeout chit. When they think they've had enough and they just can't handle it anymore, they wave that time-out chit and I'm like, do what? Like they're gonna get to wave one to the enemy when they decided they don't want to dodge anymore bullets.



It seemed although Patty and Linda did not necessarily appreciate the struggles they endured in training, they made it through, and it appeared they thought new recruits should be indoctrinated with discipline, military bearing, and other elements of military culture as they had. Based on their comments about making it through tough times in the military and adapting to whatever was thrown their way, I sensed these conditions prepared them to endure the hardship involved with being unstably housed. Although Patty and Linda appeared to hold on to certain elements of military culture (whether consciously or unconsciously), other participants tried to let go of their military identities.

Where some participants seemed to struggle was how their military identity fit into their new roles in the civilian world. When Gemini left the military in 1965, she immersed herself in war protests and activist movements to explore her new identity as a civilian. Meg recalled being criticized for her direct leadership style in her first supervisory role after leaving the military. Shandra was still working on letting go of military jargon in her interactions with her civilian classmates.

Linda, Meg, and Patty seemed to disassociate from the military entirely to help them let go of military culture after leaving the military. Linda told me once her husband was forced out of the Marines, they did not interact with veterans or even friends from the military. This was true for Meg as well. Linda's first time interacting with a group of veterans since her retirement was the day I met her at a local veterans breakfast. Meg expressed an interest in exploring a veteran group, though at the time of our interview, she had not yet gone to one. Patty indicated she spent most of her free time with her sons and grandchildren, though she mentioned she had a female veteran friend who worked at Walmart with her.

Angela did not seem to need or want to disassociate from her military identity after her discharge. By seeking out and connecting with other female veterans, she learned about service-connected disability compensation and other veteran benefits. During our interview, Angela spoke about wanting to educate other female veterans about their benefits so they might avoid some of the hardships she overcame during her transition.

Meg, Angela, Ann, and Patty also recognized positive ways military culture had impacted them. Angela talked about how her employers noticed she was not afraid to take on tasks others she worked with shied away from. Angela expressed confidence that, given time, she would figure out how to perform tasks without formal training. After more than 6 years after her discharge, Meg shared she started to see her military experience as a strength.

One aspect of military culture that seemed particularly frustrating to Linda was how difficult it was for her to get information. Linda shared:

It's just if you don't know the right question, you aren't going to get an answer. You're not gonna know. You can have a benefit, but if you don't ask about it, I mean, how are you going to know to ask? You don't know about it.

Linda experienced this while in the military and later as a veteran. She could not get her retirement income started when she became eligible because she did not know what paperwork she needed to fill out to apply for her Navy Reserve retirement income. Linda and Gemini continued to struggle with getting a service-connected disability claim filed because of the complicated application paperwork and process. Patty finally made progress with getting enrolled in VA medical care, but it took a state VA representative's personal assistance to make it happen. Meg had trouble enrolling in school due to the complicated paperwork and routing process. Although dealing with veteran benefits and programs are not technically military

culture, study participants viewed organizations like VA as an extension of military bureaucracy and policies. Although other aspects of military culture influenced study participants through their behaviors or habits, the policy, process, and paperwork element of military culture impacted them where they were most vulnerable: financially. For example, until Linda figured out how to get her retirement income started, she charged bills to her credit card. Gemini remained homeless at the time of our interview. She felt strongly that if she had received service-connected disability compensation, she would not have been unstably housed most of her life.

Military culture impacted study participants in a variety of ways. The discipline and structure of military life helped Ann set priorities. Angela had applied the confidence she built during her military service to stand out at work as a person who can get things done. Linda's frustration with having to ask the right question to get something done in the military continued to be a challenge when she struggled to get the correct documentation to apply for retirement benefits. Even though study participants were no longer serving in the military, for better or worse, military culture was still an influence in their lives.

**Theme 8: Mental Health.** Seven participants spoke about mental health during our interviews. I did not ask participants about mental health, so comments about therapy, counseling, depression, and emotional well-being came up spontaneously. When participants discussed mental health, I did not ask about diagnoses, so study findings did not include information about diagnosed mental health conditions. Ann did not talk about mental health during her interview, so her thoughts about mental health remain unknown. Linda only spoke about mental health when she talked about her second husband's depression. Among participants who talked about mental health, Gemini spoke about her negative experiences with VA therapy. Kelsey's reference to mental health focused on her parents declaring she was not mentally fit to

care for her children. Aside from talking about mental health as the basis for her parents suing her for custody of her children, Kelsey did not share any additional comments about mental health or mental health services she may have used. The remaining five study participants shared they had used counseling, therapy, or other mental health services to process MST, PTSD, and depression.

Angela recommended all service members needed to have access to mental health resources before starting their transition to civilian life. Meg suggested TAP programming include personalized support to address emotions surrounding discharge, military identity, and transition concerns. The challenge with offering service members mental health support during the TAP will be moving beyond the stigma of accepting help. Stigma associated with seeking mental health resources could be difficult to overcome because of the value placed on the suppression of emotions and maintaining military bearing, which remains a strong component of military culture. For many service members, fear of losing security clearances and access to restricted areas could prevent them from seeking help. During our interview, Meg indicated newer generations of military personnel are normalizing the use of mental health resources. If acknowledging and addressing mental health is to take hold in military culture, senior leaders will have to build trust among personnel. Unless personnel believe using mental health care is something that will not be leveraged to force people out of the military, service members will likely avoid seeking such services. The eight themes that emerged from interview data, along with findings related to my research questions, were used to consider whether study participants' experiences aligned with extant scholarship about female veterans. Next, I offer a discussion about findings from this study and their relationship to scholarship on military to civilian transition, veteran support, gendered issues in the military, and unstably housed female veterans.

## **Findings Related to the Literature**

In the following section, I highlight the relationship between study findings and scholarship presented in Chapter 2. Kintzle and Castro (2018) suggested the transition from military to civilian life can be challenging when leaving the military is an unwelcomed change. Gemini, Kelsey, Val, and Shandra spoke of many obstacles they encountered when they were forced out of the military. Gemini was 7 months pregnant, with only \$30 to her name, when the bus dropped her off in Baltimore after her discharge. When Kelsey was in the middle of her MEB process, she fought to stay in the military until someone sat her down and told her it was happening and there was nothing she could do. After being medically discharged from the Army, she stayed at a friend's house, then moved in with her boyfriend, and finally moved in with her parents before being placed in transitional housing. It seems reasonable to conclude that Gemini and Kelsey faced some of the challenges as Kintzle and Castro identified.

Keeling (2018) suggested personnel who eagerly anticipate their discharge are likely to develop plans for a smooth transition. Of the four participants who were not forced out of the military, three reported feeling they had no choice due to their circumstances. Given this mindset, it is unlikely they looked forward to their discharge. Although study participants made plans after their discharge, they seemed to be survival plans that provided them a place to stay versus the type of plan Keeling referenced.

Findings about perceived lack of support were consistent with scholarship by Tsai et al. (2016), who suggested barriers to support services exist that prevent homeless veterans from accessing supportive services such as HUD-VASH. In this study, knowledge about support programs seemed to be a major factor for study participants who did not attend the TAP or receive counseling about resources before their separation from the military.

Literature on *invisible* female veterans, as some scholars have called them (Conard et al., 2021; Kenny & Yoder, 2019), has addressed the difficulty of identifying and locating unstably housed or homeless female veterans. Conard et al. (2021) suggested couch surfing, doubling up, and staying in shelters (without reporting veteran status) contribute to both difficulty in enumerating unstable housing statistics and in locating unstably housed or homeless female veterans. My efforts to recruit participants for this study support the assertions Conard et al. made—I truly started to think unstably housed and homeless female veterans were invisible. Six participants shared, when they were unstably housed, they were doubling up, staying with family, or living in a shelter.

Interview data seemed to support scholarship by Iovine-Wong et al. (2019) and Yu et al. (2020) about the intersectionality between interpersonal violence and housing instability. For Kelsey, Val, Patty, and Gemini, leaving abusive relationships led to unstable housing conditions. For Gemini and Patty, their desire to secure stable housing also seemed to make them vulnerable to getting into subsequent abusive relationships.

The prevalence of MST among study participants somewhat supports scholarship by suggesting MST as a risk factor for homelessness (Brignone et al., 2016). Five of the nine study participants experienced MST. Meg and Shandra were at risk for housing instability after discharge but were stably housed at the time of our interviews. Gemini had struggled with homelessness since her discharge. Angela and Kelsey became unstably housed but eventually found the resources they needed to become stably housed.

Another aspect of MST in the literature focused on whether survivors of MST reported it. This study's participants talked about their fears that reporting MST would impact their careers or that they would be the ones blamed, not the perpetrators. These comments were consistent

with scholarship on institutional betrayal (R. Holliday & Monteith, 2019; Monteith et al., 2021; C. P. Smith & Freyd, 2014) and difficulty reporting MST (Brownstone et al., 2018; Burns et al., 2014). Of the five study participants who indicated they experienced MST, none of them reported it. A recent executive order (The White House, 2023) changing the process for assault and harassment reports seems to be aimed at reducing the barriers to reporting participants described during our interviews.

Scholars have written about unhoused veterans with PTSD, addiction, and depression (Brignone et al., 2016; Dell et al., 2020; Guenzel et al., 2020; Mulcahy et al., 2021). PTSD, addiction, and depression were factors for some participants in this study. Shandra, Patty, Angela, Val, Gemini, and Kelsey talked about depression or counseling. Gemini reported doing a lot of drugs after she got out, commenting everyone was doing drugs at that time. She did not talk about her use as an addiction. Meg alluded to PTSD, drug use, and depression during our conversations.

Research has found childhood adversity, trauma, unemployment, and mental health issues are risk factors for homelessness among female veterans (Hamilton et al., 2011; Kenny & Yoder, 2019; Montgomery et al., 2019; Mulcahy et al., 2021). Findings from this current study confirmed the presence of these risk factors among some study participants. Interview data from my conversation with Gemini, who was literally homeless at the time of our interview, revealed the presence of all these risk factors. Kelsey, Patty, Val, and Angela identified one or more of these risk factors during interviews. Scholars have characterized risk factors associated with homelessness among female veterans as a web of vulnerability (Hamilton et al., 2011; Montgomery et al., 2019), which seemed to align with the data collected in this study. It was not just that Val was injured and discharged from the Army. She also had been homeless and had

two children before entering the military. She felt shame for not finishing boot camp and having to move back in with her mother. Then she became pregnant and married her baby's father. The relationship became abusive. They divorced. All these incidents and circumstances formed her web of vulnerability.

Although the web of vulnerability encompasses risk factors, Spinola et al. (2020) suggested social support from peers, family, and friend serve as protective factors that can prevent homelessness among male and female veterans. Angela's web of vulnerability was comprised of several risk factors, including MST, financial strain, marital difficulties, and leaving the military while pregnant. Although these factors contributed to an unstable housing situation after her discharge, she relied on her protective factors to overcome those obstacles and create financial and housing stability for herself and her children. The protective factors she cited during our interview included moving in with her mother who provided support, connecting with peers through female veteran groups, and building a relationship with an Army recruiter who served as a conduit between Angela and the Army to reestablish family support payments from her estranged husband. Angela credited completing school and getting a well-paying job to the social and family support she received during that difficult time. In the next section, I discuss how the study findings related to my theoretical frameworks.

### **Relationship of Data to the Theoretical Framework**

Transition theories seemed to be a natural choice for a theoretical framework in a study about transition. Here I consider how my interview data interact with the theories and models offered by Bridges (2016), Schlossberg (1981, 1984), Satir et al. (1991), Castro and Kintzle (2014), and Whitworth et al. (2020). To add texture to these models, I also included human development models developed by Barrett (2014) and Kegan and Lahey (2009). Understanding



stages of human development provided contextual clues about the readiness, mindset, or adaptive skills with which study participants approached their transitions. The final element of my theoretical framework came from the work of Heifetz and Linsky (2002, 2004, 2017) and Heifetz et al. (2004, 2009) on adaptive leadership. Examining the transition from military to civilian life from these three perspectives facilitated a deeper understanding and more holistic perspective about the experiences study participants shared. The discussion begins with how my interview data relate to transition theories.

### *Transition Theory*

A key feature of Bridges's (2016) model of transition and the SGM (Satir et al., 1991) is the period of chaos or uncertainty following the change a person experiences. Bridges (2016) suggested when people have support and resources, it can reduce the stress and/or duration of this stage and help them move to the new beginnings stage. When Angela separated from the Army, she had a toddler and was pregnant with her second child. Her active-duty husband was leaving for a hardship tour to Egypt. Angela had moved in with her mother, knowing she would need support. When Angela's husband cut off financial support, the period of uncertainty for Angela intensified. With the support of her mother, veteran support groups, and an Army recruiter, Angela navigated through that stage and transitioned to her new beginning. For Angela, the reconciliation with her husband and subsequent divorce represented another period of uncertainty and chaos, which led to yet another new beginning.

Gemini's entire life seemed to have been spent getting out of her chaos stage. As she shared her story, Bridges's (2016) model immediately came to mind. Gemini left an abusive and traumatic family life to join the Navy, which may have been the change that set her on a transition into the military. While in training, Gemini had to adapt to military culture, her new

lifestyle, and being on her own. Before she reached the new beginning stage, she was raped by her supervisor and became pregnant. When she was forced out of the Navy due to the pregnancy, Gemini was back in the chaos stage. This was the start of what appears to have been a pattern of trying to emerge from uncertainty to a place of stability, all to have another traumatic or major change occur that would send her back into uncertainty and chaos.

A key factor that appeared to be missing for Gemini was support. Satir et al. (1991), in their discussion about the chaos phase from a family therapy perspective, highlighted the value of recognizing a person's fears and uncertainty and using them to transition to a "new, functional state of being" (p. 114). Unfortunately, Gemini did not have the benefit of mental health care or, according to her recollection, anyone to help her navigate the challenges she encountered after her discharge. When Gemini finally accessed veteran resources, she encountered a new type of obstacle. She spoke of her frustration with a doctor from a human services organization. The doctor told Gemini she needed to be placed in assisted living. Gemini was adamantly opposed to this idea and refused. Bridges (2016) cautioned forcing people through phases of transition could result in greater difficulty moving to the next phase. This seemed relevant in Gemini's case, because her refusal to agree to an assisted living arrangement meant she would remain homeless.

Schlossberg's (1981,1984) transition theory also resonated as I heard the experiences participants shared. For example, Kelsey was medically discharged as a result of the MEB process. She had planned to stay in the military for 20 years. Leaving the military was not something Kelsey wanted to do, so her transition could be characterized as an unanticipated event (Anderson et al., 2022; Castro & Kintzle, 2014; Schlossberg, 1981,1984). Anderson et al. (2022), in their updated version of Schlossberg's transition model, suggested there are four key factors to helping someone navigate the transition they face. These factors, referred to as the "4S

System” (Anderson et al., 2022, p. 25) are comprised of situation, support, strategies, and self. When robust, Anderson et al. (2022) suggested these factors are resources that can help people manage and deal with potential challenges and stressors during transitions. Anderson et al. (2022) and Greenberg et al. (2019) suggested if people lack support, resilience, or strategies, they may struggle to overcome challenges they encounter. Kelsey’s experience seemed to validate this concept. For Kelsey, her unanticipated discharge (situation), lack of a post-discharge plan (strategy), and vulnerability resulting from being medically discharged (self) seemed to contribute to her difficult transition to civilian life.

The 4S system seemed to play a role in Meg’s transition as well. Meg described spending a great deal of time and energy on her psychological and spiritual well-being, which appeared to have helped her through some difficult issues after her discharge. In the support category, Meg’s ex-husband may have been detrimental to her transition process because his marijuana use led to her using as well. As Meg’s situation changed when her husband left her, she began to find other resources and support that led to a more stable lifestyle. She commented, “I’m like 6 years out and I feel like I’m just now feeling like I’m meshing into my civilian environment again.”

Military transition theory (Castro & Kintzle, 2014) was similar to the updated version of Schlossberg’s transition model (Anderson et al., 2022) but offered military-specific references and resources. Shandra’s medical discharge from an overseas location had the potential to force her and her husband into an unstable housing situation. Fortunately, Shandra was confident, capable, and willing to ask questions to get the resources she needed and to find housing when she returned to the United States. Not only did she have the support of her husband, but she also relied on her father-in-law to secure an apartment for them. Shandra was approved for service-connected disability compensation and the VR&E program. It seemed her coping style and

support system helped her manage a lot of the uncertainty and stress associated with her medical discharge from an overseas base.

The SIT model, proposed by Whitworth et al. (2020) as a reimagined TAP, has tremendous potential for success if it were to become a reality. The SIT model features individual evaluations and assistance along with updated learning approaches, which would be more interactive and engaging for participants. Kelsey, Meg, and Shandra were the only participants to attend the TAP, and they did not experience the personalized features of the SIT model. Meg spoke about the lack of mental health and personal well-being discussions during her TAP. Participants' observations about the TAP confirmed what Whitworth et al. (2020) concluded: "TAP continues to largely ignore helping military members prepare for challenges they may face to maintain health, general well-being, financial needs, and in supporting their families through the often complex and changing transition process" (p. 32). Based on participants' responses about what would have helped them during their transition, the SIT model, which "seeks to provide an individually tailored program to support and train each transitioning member based on their own needs, strengths, and goals" (Whitworth et al., 2020, p. 30), could have made a transformational difference in the transition experiences of the women I interviewed.

### ***Human Development Models***

My theoretical framework included human development models to add texture and depth to the discussion on transition theories considered in this study. In Kegan and Lahey's (2009) immunity to change (ITC) model, they introduced the notion that hidden motivations and beliefs are significant barriers to changing behaviors. From the time Patty became pregnant with the first of her five boys, she prioritized taking care of her children over everything else. She requested a

hardship discharge from the Navy because she felt she “had no choice.” She emphasized how she would not have had any support to help with childcare if she were to deploy on a ship for 6 months at a time. According to Patty, she had three options moving forward: adoption, abortion, or leaving the Navy. Once she eliminated adoption and abortion as feasible choices, Patty viewed discharge as her only option. When I interviewed Patty, she lived in transitional housing after living with her son and his family in an RV for 4 months. Patty was approved for transitional housing through VA.

A few days before our interview, Patty learned she made too much money working at Walmart to qualify for the HUD-VASH program. As she explained her situation a little more, I began to understand her situation more clearly:

The first couple of months I didn't pay any rent when I was here . . . because my case manager knew I was trying to help my son out paying for lot rent for their RV and everything. Well, March, I started paying rent here.

A sizable portion of Patty’s income was used to support 4 of her 5 sons and her 13 grandchildren. No matter how many hours Patty worked at Walmart, her desire for stable housing was thwarted because she spent more of her paycheck on diapers and food for her grandchildren than on her rent or utility bills. Patty shared she was raised by adoptive parents and later in life found her biological parents. There seemed to be a complex emotional component to familial relationships for Patty because of being put up for adoption. Reflecting on the ITC framework of identifying hidden motivations that stall change (Kegan & Lahey, 2009), I wondered if Patty’s family dynamics may have been a hidden motivation for why she put the care of her adult children and her grandchildren above her own welfare. She shared, “Over the

years, I've spent a lot of time being upset, depressed, disappointed. You know, just uh, a lot of times I think I just didn't care about much of anything except my kids, you know."

With the news that she did not qualify for HUD-VASH due to her income, and the fact that her 90 days of transitional housing had expired, Patty was at substantial risk of becoming homeless or having to move back into the RV with her son. Another component of Kegan and Lahey's (2009) ITC model was uncovering big assumptions about a person's behaviors as a key to understanding why they are not able to make the change they say they want to achieve. For Patty, it seemed one of her big assumptions was that her sons could not survive without her financial help. If that were true, Patty's cycle of housing instability would likely continue until she reckoned with that assumption.

Barrett's (2014) work in the field of human development offered a slightly different perspective on transformational change. Barrett presented human development in terms of stages people move through over their lifetime. These levels of development include surviving, conforming, differentiating, individuating, self-actualizing, integrating, and serving. According to Barrett, progression through these stages can only be accomplished by prioritizing growth over survival. He suggested people can get stuck in their current stage when they choose survival over growth.

This human development perspective has powerful implications for people leaving the military. Gemini joined the military to escape an abusive home life. She was likely in the survival stage of development. By joining the Navy, she sought growth and may have dabbled in the conforming stage as she became enculturated to the Navy and the rules and regulations she was expected to follow. Gemini was raped and impregnated by her supervisor and then forced

out of the Navy because of her pregnancy. Following her discharge, Gemini was thrust back into survival mode, where she had conceivably spent a great deal of her life.

In contrast to Gemini's situation, I think about Meg. She also joined the military to escape her home life, which seemed arguably less violent and abusive than Gemini's. Nonetheless, Meg joined to get away from her family, too. Meg also encountered MST while in the Air Force, though she was neither impregnated nor kicked out of the military. Although her circumstances were different from Gemini's, Meg's situation shared some similarities with Gemini's. Meg was also indoctrinated through her training and was expected to align her behavior with military cultural norms. Meg did not have children and stayed in the military for 7 years. She sought counseling and self-improvement while she was in the military to deal with PTSD and MST. When she left the military, she continued to work on herself in terms of emotional agility and growth. Meg encountered many challenges and even had suicidal thoughts, but she had enough support in place to continue her path of human development to ensure stable housing and personal well-being. Heifetz and Linsky (2002, 2004, 2017) and Heifetz et al. (2004, 2009) offered yet another perspective on factors that can influence the experiences of female veterans transitioning from military to civilian life with their ideas on adaptive versus technical problems.

### ***Adaptive Leadership Model***

I introduced the adaptive leadership model to the study because I suspected the TAP curriculum was designed as though transitioning from the military was a technical problem. Heifetz et al. (2009) contended technical problems can be solved using "known solutions that can be implemented by current know-how" (p. 19), whereas adaptive problems require "changes in peoples' priorities, beliefs, habits, and loyalties" (p. 19). They further suggested trying to

solve adaptive problems with technical solutions may seem to work at first, but at some point, the problem likely resurfaces. Heifetz and Linsky (2017) noted many problems contain elements of adaptive and technical problems. Based on the data from this present study, transitioning from military to civilian life seemed to present participants with challenges that required both technical and adaptive solutions.

With these ideas in mind, it seems, in cases where lack of knowledge is the issue, structured TAP briefings might be enough to solve transition problems, such as how to create a LinkedIn profile or write a resume. Responses from Meg, Kelsey, and Shandra appeared to reinforce this idea. Meg, Kelsey, and Shandra seemed to find shortcomings with the TAP in situations where they needed a more personalized approach. For example, when I asked Kelsey what TAP briefings she remembered being helpful, she answered, “I remember a lot of, like worksheets. Um, budgets, looking up apartments and stuff like that and going . . . I can't do any of this without a paycheck.” Kelsey also shared having what she described as “multiple panic attacks” while attending the TAP. Her answers suggested the worksheets—a technical solution—did not solve her adaptive problem, which was her belief that without a paycheck, she could not plan for her transition.

Shandra was medically discharged from an overseas base, and she indicated many of the TAP briefings were not helpful to her situation. She could not use some of the programs people who were not medically discharged could use. Her MEB process was very fluid, so she did not have a set date for her discharge for most of the 5 months she waited for the medical board's decision. Here was how Shandra characterized her experience: “In my personal situation, when you're overseas and you're going through a MEB and you don't have enough time to get



everything done, there should be people to help you get this stuff done.” She needed people, not briefings, to help her.

Meg spoke often of the emotional part of leaving the military, which she said was not addressed at all during the TAP she attended. Due to the personal and unique nature of feelings and emotions, it is likely Meg’s transition challenge was an adaptive one. When she went to counseling to talk about her PTSD, the counselor did not have top-secret clearance, which limited how much Meg could disclose about her trauma. Though counseling might be considered an adaptive solution, the clearance level of the counselor was a technical problem.

For Kelsey, Shandra, and Meg, it appeared the problems and solutions were misaligned, which led to obstacles in their respective transitions. Although only three study participants attended the TAP, their experiences suggested incorporating an adaptive element into the program might provide service members solutions and strategies that could avert unstable housing after discharge.

Considering adaptive leadership beyond the TAP is worth discussing because Congress mandated the TAP to help service members transition to civilian life more smoothly. Much of the program curriculum was dictated through the program mandate (Employment assistance, job training assistance, and other transitional services: Department of Labor, 2018). Trying to build adaptive elements into a program, which is largely based on technical solutions, certainly has merit; however, based on the stories participants shared, adaptive leadership was needed well before attending a TAP. For example, participants who experienced MST while in the military expressed a lack of trust that reporting the incidents would have protected or helped them recover from their trauma. Combating institutional betrayal is an adaptive problem requiring an adaptive solution at all levels of leadership. In the case of MST, the recent executive order (The

White House, 2023), which includes new policies about how MST cases are prosecuted, takes decision making out of the hands of the chain of command. As several participants noted, they chose not to report because they did not trust the people in their chain of command. It is reasonable to think the executive order might represent progress toward encouraging MST survivors to speak up by removing the chain of command from the process. Although this technical solution of changing the authority over MST and other cases could result in more people reporting MST, it does not necessarily reduce the number of people who are exposed to MST. As Gemini shared, “We were just fodder for these guys.” Until there is systemic change in military culture that extends beyond written policy and promotes equity among all service members, the stories of participants from this study will likely be reflected in the experiences of future generations of female veterans.

### **Unexpected Findings**

Five participants spoke about what happened after their husbands were discharged from the military. The observations came from participant perspectives and may not have captured how their spouses would have characterized their own transition experiences. Nonetheless, the comments participants shared provided interesting insights about the impact of the transition on males. Shandra and Linda’s spouses were medically discharged. Neither of their spouses worked again after leaving the military. Meg talked about her husband, Eric, struggling with depression and using cannabis as a coping strategy after his discharge.

Angela and her husband, Roy, were married but had not lived together since her discharge and his hardship tour to Egypt. Roy had filed for divorce once, but when Angela refused to sign the divorce paperwork, he did not reengage. Years later, when he was about to leave the Army, Roy contacted Angela wanting to reconcile. When he moved in with her, Roy

found employment quickly. Ultimately, similar relationship struggles resurfaced, and they divorced.

Val shared her husband, Dave, struggled with health issues since leaving the Navy. She indicated he had experienced a great deal of frustration when trying to get the medical care he needed through the VA. At the time of the interview with Val, both she and Dave worked for a veteran-focused nonprofit that advocates for veteran rights as one of their primary missions.

The last unexpected finding involves Gemini's sister, Destiny, who was an Army veteran. According to Gemini, Destiny had a very difficult time in the military and "couldn't function" after her discharge. Gemini shared her sister died by suicide.

I included the stories participants shared about their spouses because they demonstrate leaving the military presents service members with challenges, regardless of gender. As I heard participants reflect on the obstacles their spouses had faced as they navigated their transitions, I saw familiar themes. Bill and Marcus were not ready to leave the military when they were medically discharged. Roy and Eric sought to reconcile their damaged relationships to find stability after they were discharged. Dave and Destiny needed more support as they transitioned to civilian life. These findings, although not firsthand accounts, provided additional insights about how other veterans were impacted by their transition from military to civilian life. Hearing stories of the challenges male veterans had (through the lens of study participants) reminded me there are obstacles to becoming a civilian for all of us. Next, I offer conclusions about the study.

### **Conclusions and Recommendations**

Study participants were generous with their time and shared their challenges, disappointments, and triumphs. Interview data from more than 15 hours of conversations with at-risk, unstably housed, or homeless female veterans provided many interesting insights into the

questions I hoped to answer through this research. Table 6.3 provides a summary of conclusions about research findings and proposed recommendations and opportunities for action to address key obstacles study participants reported during their interviews. If implemented before a service member's discharge, these initiatives could mitigate some transition challenges for the next generation of veterans. The narrative provides additional context and details for table entries.

**Table 6.3**

*Research Questions: Conclusions, Recommendations, and Opportunities*

Conclusions	Recommendations and opportunities
<i>Research Question 1: How do unhoused female veterans describe their transition to civilian life?</i>	
<ul style="list-style-type: none"> <li>• Transition was not easy, especially when forced out of the military</li> <li>• Financial struggle after discharge</li> <li>• Perceived lack of support before and after discharge</li> </ul>	<ul style="list-style-type: none"> <li>• If discharge is not the service member's choice, providing additional support could better prepare personnel for their transition</li> <li>Provide more robust assistance before discharge about:               <ul style="list-style-type: none"> <li>• Unemployment benefits</li> <li>• VR&amp;E program</li> <li>• HUD-VASH program</li> <li>• Service-connected disability claims</li> </ul> </li> <li>• Connect personnel with VA and other veteran focused organizations</li> <li>• Offer relationship classes to help personnel reconnect with family and friends</li> <li>• Provide more personalized support to personnel before discharge</li> </ul>
<i>Research Question 2: In what ways, if any, did the support services female veterans received prior to separation from the armed forces help in their transition from military to civilian life?</i>	
<ul style="list-style-type: none"> <li>• TAP program did not provide support study participants needed</li> </ul>	<ul style="list-style-type: none"> <li>• Offer a more personalized approach to TAP</li> <li>• Discuss emotional aspects of transition</li> <li>• Offer mental health resources</li> </ul>
<i>Research Question 3: What support services or resources do homeless female veterans currently seek or use?</i>	
<ul style="list-style-type: none"> <li>• Service-connected disability compensation, VR&amp;E, and education benefits contributed to housing stability</li> </ul>	<ul style="list-style-type: none"> <li>• Simplify access to case managers or counselors who can help veterans apply for or access benefits</li> </ul>

Study participants agreed the transition from military to civilian life was not easy, particularly for those who were forced out of the service. For participants who were forced out of the service, figuring out their next steps may have been more manageable if they had more support before discharge. Help could come from the military, veteran-focused nonprofits, the VA, or other organizations, but participants seemed to want someone who could sit down with them and help them solve problems.

The data also revealed all study participants struggled financially after leaving the military, whether they chose to leave the military or were forced out. Participants struggled to find stable housing due to loss of military income and had difficulties finding adequate employment to secure stable housing and, in some cases, pay for childcare. Because participants indicated they were unclear about their post-service benefits, helping personnel better understand the benefits they are eligible for before discharge could alleviate some of the financial strain associated with the loss of income that occurs after discharge. For example, neither Kelsey nor Patty knew they could file for unemployment after discharge. Although this is not a long-term solution to financial challenges, receiving unemployment benefits could have helped pay bills in the short term. Participants cited resources such as HUD-VASH, VR&E, and service-connected disability compensation as key factors in securing stable housing. Had they known about these programs before their discharge, some participants could have avoided becoming unstably housed after their discharge.

Lack of support was cited as an issue for all study participants but especially for those who did not attend the TAP. Participants who enlisted during early service eras reported receiving no resources, information, or briefings about what benefits they were eligible for or where they could seek help after their discharge. As Gemini, a Vietnam Era veteran, reflected,

“They didn't care. All they wanted do is get rid of me.” In the post-9/11 service era, military personnel are required to attend the TAP, so today's service members should not experience what Gemini did. Though they received TAP briefings before their discharge, the three study participants who attended the program indicated they needed more support.

Shandra, Meg, and Kelsey were the only study participants who attended the TAP. The other participants were discharged before the TAP was mandated by congress or served after TAP was implemented but were not given the opportunity to attend. Shandra, Meg, and Kelsey acknowledged the TAP provided some helpful information and resources, but they cited several ways they thought the program could be improved, including a more personalized approach to the TAP. They talked about how structured briefings provided high-level information but did not help them figure out how they would use or access the information presented. For example, Kelsey talked about “lots of worksheets” but had difficulty translating the worksheets to her situation. She talked about the challenge of building a budget when she would no longer have an income. It seemed a financial or employment counselor could have helped Kelsey build a strategy for how to make ends meet with unemployment income until she secured a job. In addition to wanting a more personalized TAP experience, Meg and Shandra expressed the importance of emotional and mental health resources during the transition to civilian life.

In response to my last research question about services female veterans needed or were using, participants were aware of a variety of benefits and resources. Of the benefits participants mentioned, service-connected disability compensation and educational benefits were cited most frequently and appeared to be effective in helping participants secure transitional or stable housing. For the two at-risk participants, service-connected disability, VR&E, mental health care, and VA home loans appeared to be protective factors against becoming unstably housed.

Several participants indicated they faced barriers when trying to access these and other resources. They cited what they described as a complex claim process as an obstacle when filing service-connected disability claims. Another challenge they reported was navigating the paperwork aspect of benefits—whether for education, medical, loan, or other benefits. Participants struggled to determine which paperwork was needed and where to submit the documents. Simplifying access to case managers or counselors who could guide veterans through the process required for benefits they seek might be a good starting point in getting veterans the resources they need to establish stable housing after their discharge.

While analyzing the data, I identified eight themes: pregnancy, military service, and military transition; military sexual trauma; not ready to leave the military; impact of relationships on transition; financial challenges after discharge; lack of support from the military and TAP limitations; impact of military culture; and mental health. These themes provide a deeper level of understanding about the transition experiences of unstably housed or homeless female veterans. Table 6.4 lists the themes and provides recommendations and opportunities for future action.

**Table 6.4***Themes: Recommendations and Opportunities*

Themes	Recommendations and opportunities
Theme 1: Pregnancy, military service, and military transition	<ul style="list-style-type: none"> <li>• Education about pregnancy, contraception, and military family policies during basic training</li> <li>• Adaptive strategies to change service member belief about military policies</li> </ul>
Theme 2: Military sexual trauma	<ul style="list-style-type: none"> <li>• Provide mental health resources</li> <li>• Connect MST survivors to support groups</li> <li>• Further research about military culture and gender roles, assault, and reporting</li> </ul>
Theme 3: Not ready to leave the military	<ul style="list-style-type: none"> <li>• If discharge is not service member's choice, additional support from military could better prepare personnel for transition</li> </ul>
Theme 4: Impact of relationships on transition	<ul style="list-style-type: none"> <li>• Offer relationship classes to help personnel reconnect with family and friends</li> <li>• Provide more personalized support before discharge</li> <li>• Provide mental health resources</li> </ul>
Theme 5: Financial challenges after discharge	<p>Individual counseling about:</p> <ul style="list-style-type: none"> <li>• Applying for unemployment after discharge</li> <li>• HUD-VASH</li> <li>• VR&amp;E</li> <li>• Service-connected disability compensation</li> <li>• Personal budgeting</li> </ul>
Theme 6: Lack of support from the military and TAP limitations	<p>Provide more robust assistance before discharge about:</p> <ul style="list-style-type: none"> <li>• Filing for unemployment</li> <li>• VR&amp;E program</li> <li>• HUD-VASH program</li> <li>• Service-connected disability claims</li> <li>• Offer a more personalized approach to TAP</li> <li>• Discuss emotional aspects of transition</li> <li>• Connect personnel with VA and other veteran organizations</li> <li>• Offer mental health resources</li> </ul>
Theme 7: Impact of military culture	<ul style="list-style-type: none"> <li>• Connect personnel with VA and other veteran organizations</li> <li>• Include peers during TAP to offer support</li> <li>• Offer mental health resources</li> <li>• Interactive seminars during TAP</li> </ul>
Theme 8: Mental health	<ul style="list-style-type: none"> <li>• Shift military culture to encourage personnel to use mental health resources</li> <li>• Incorporate mental health discussions into the TAP</li> </ul>



Although these eight themes address different issues participants discussed, a common thread runs through the recommendations and opportunities for future action: support. Support may take different forms, depending on which theme is addressed, but the overall concept is the same: Providing female veterans with the resources they need, while serving or after discharge, equips them for success. I strongly believe when female service members and veterans are empowered to learn, grow, and lead, they will. Study findings tended to support the literature about unstably housed or homeless females. Research by Hamilton et al. (2011) and Montgomery et al. (2019) on the concept of risk factors associated with homelessness entangling female veterans in a web of vulnerability resonated with me as I spoke with participants. Several aspects of my theoretical framework helped me understand how participants interacted with transition as a process. Whitworth et al.'s (2020) work was particularly interesting because their ideas about how to facilitate the transition process were specific to military personnel's transition to civilian life. Although I did not see evidence of the SIT model's personalized or tailored features (Whitworth et al., 2020) offered in the TAP, participant responses seemed to confirm a need for individualized support as a strategy to help ease stressors related to transition.

This study was both humbling and inspirational. Hearing the stories of struggle and survival from my sisters in arms had a deeply profound impact on my sense of connection to fellow veterans. Despite their challenges, these women were fueled by their hopes and dreams to continue their transition journeys. Although data from this study provided many insights about participants' transition experiences, there are topics that need further exploration.

### **Areas for Further Study**

Data from this study demonstrated the complexity of transitioning from military to civilian life. Though study participants shared some common themes and experiences, such as

exposure to MST or being forced out of the military, each had their own unique story. Until more voices are shared, policymakers and politicians could spend valuable taxpayer dollars on programs female veterans do not use or need. A study about the MEB process could help better understand how to support service members during this vulnerable time. Additionally, research about discharge from the military while overseas and being overseas during the MEB process could offer insights on how to improve current the current TAP.

In addition to further study into the MEB process, additional inquiry into the experiences of veterans who are medically discharged could provide insights about how to better support the needs of that population. The stories participants shared about the transition experiences of their spouses who were medically discharged highlighted the differences between how male spouses responded to their discharges compared to the experiences of the two female study participants who were medically discharged.

Although there is research on MST, a study about reporting prevalence and barriers to reporting could help to better understand what might encourage victims of MST to report it. Additionally, further inquiry about military culture and its impact on the prevalence of MST could identify systemic barriers to reducing the occurrence of MST. Finally, research about the impact of the executive order (The White House, 2023) implementing military justice reforms would provide data on the influence of the new policies on reporting MST. The executive order includes language intended to protect victims by ensuring independent military prosecutors, not the chain of command, have authority over MST cases. Several participants indicated they did not report MST because they did not trust those in their chain of command.

Data from this current study supported findings from scholarship (Mulcahy et al., 2021) indicating being single or divorced was a key factor that increased the risk of homelessness. The

divorce rate among active-duty military personnel in 2021 was approximately 4.8% (Demographics, 2021). Forbes Advisor reported the overall divorce rate in the United States in 2021 was 2.5% (Bieber, 2023). Because these two statistics may not have been reached using the same data collection methods and reporting criteria—particularly because active-duty personnel divorces are likely included within the Forbes Advisor statistic—the difference in the two divorce rates is worth pursuing. Further study to gain a better grasp on how military marriages compare to civilian marriages could be helpful in understanding divorce as a risk factor for housing instability among female veterans.

The last recommendations for further research are an exploration about post-9/11 female service member perceptions about having children in the military and the relationship between length of service for female veterans who have children versus those who do not. In this study, post-9/11 participants did not have children while they were in the military and study participants from earlier service eras who had children left the military. It seems the military loses out on the talents of many female service members who leave the military when they choose to have children. A study to learn more about what might persuade them to stay in the military could provide insights about what programs or policies would help personnel balance their military service and their family responsibilities.

### **Summary**

This research about the transition experiences of at-risk, unstably housed, or homeless female veterans provided insights about how study participants viewed their transition and the support they received prior to discharge. Participants also shared what support services and resources they used or needed after their discharge.

Using portraiture (Lawrence-Lightfoot & Hoffmann Davis, 1997), I sought to elevate the voices of study participants and share their struggles, their perspectives, and their triumphs. Gaining an understanding about how female study participants shifted from performing their assigned duties in the military to struggling to find adequate housing illuminated the need for more support during the transition process. Interview data suggested the concept of a web of vulnerabilities seemed to be a viable framework to consider in understanding the complexities involved in how female veterans could become unstably housed after leaving the military.

Nine female veterans from the Army, Navy and Air Force from the western United States participated in this study, contributing to more the 15 hours of interview data. Interviews were audio recorded, then transcribed using MS Word. I refined and corrected transcripts by listening to audio recordings while manually making changes to the transcripts. Once transcripts were complete, I conducted data analysis using ATLAS.ti 23 software.

I presented findings with respect to research questions, themes that emerged, relationship to my theoretical framework, relationship to the literature on unstably housed or homeless female veterans, and shared unexpected findings. Overall, study participants shared the transition from military to civilian life was not easy, especially financially. In cases where study participants were forced out of the military or pregnancy influenced their decision to separate, they struggled to establish stable housing. Approval for service-connected disability compensation and educational benefits seemed to be a protective factor for the two participants who were at risk of becoming unstably housed but were stably housed at the time of our interviews. Support, whether through family, friends, or veteran benefits seemed to be pivotal in transitioning to a stably housed living situation.

Women, as the fastest growing segment of the military, are vital to the future of the armed forces in the United States. Transforming military culture and creating an inclusive environment in which women are empowered and supported in leadership roles is critical, as is addressing systemic issues such as MST and gender discrimination. These issues continue to plague women who serve and represent a key starting point to cultivating a culture where the voices and talents of all personnel are recognized and celebrated.

## CHAPTER 7: REFLECTION

### Introduction

In this chapter, I offer my reflections on immersing myself in a dissertation and research process aimed at learning more about the transition experiences of unstably housed or homeless female veterans. At the outset, I knew this was an ambitious undertaking because this population of veterans is widely considered *invisible* (Conard et al., 2021; Kenny & Yoder, 2019). At first, I thought female veterans were unseen because there was a lack of awareness, maybe even regard, about the women who have served our country, but the deeper I got into the nuances of the challenges they faced, the more I learned about the complexity of my topic. It seems the lack of scholarship on the topic of unstably housed or homeless female veterans might extend beyond lack of awareness or interest. Perhaps other scholars have faced some of the same roadblocks I faced in finding or accessing this population, which could contribute to difficulty in studying this population.

I thought I approached this inquiry as an outsider with insider knowledge—that is, I, am not unstably housed or homeless, but I am a female veteran. What I did not account for was how much of a drawback my position as an outsider in the support community might be. I made a rather bold assumption that a doctoral candidate with honorable intentions would be welcomed into the fold and encouraged to discover powerful insights that could lead to a transformation in the way we help female veterans transition to civilian life. As I describe in this chapter, that did happen in some cases, but in others, I could not overcome the barriers to establishing partnerships with organizations who might have had and shared access to my invisible population. I document how I laid the foundation for the study and networked with support

organizations, local to me in northern Colorado. I also discuss the challenges I faced in locating and recruiting participants. Finally, I share a reflection on the interview process with study participants and offer a summary.

### **Laying the Groundwork**

Throughout the doctoral coursework at University of the Pacific, I struggled to find my dissertation topic. At first, I broadly thought about humanity as a whole and how I might contribute to the well-being of people in general. As a professional work, life, and wellness coach, I thought learning more about self-awareness would be a key to understanding how people could begin to consider others in their actions and extend compassion to others. As I dug deeper into the topic of self-awareness, I started to feel a dissertation on this topic might not lead to actionable findings, and I also realized the scope of humanity was much too large.

When I began narrowing my focus to veterans, I began to feel energy and purpose around my research. It was not until I committed to an inquiry about unstably housed female veterans did I feel passion and urgency in my inquiry. As I reflected on the articulate, skilled, and competent women I served with, it seemed inconceivable that any of them could become unstably housed after leaving the military, but it is happening. Learning more about who is vulnerable and what resources they need after leaving the military became a call to action.

I knew I needed to establish connections with local organizations who could help me understand more about how I might connect with this population. The summer before my proposal meeting, I began volunteering at veteran stand down events designed to provide unstably housed and homeless veterans with resources and support. This helped me understand which organizations were deeply involved with helping veterans and provided some perspective about what kinds of support services were offered. I also started volunteering at local food

kitchens to connect with the unstably housed and homeless population in my local area. Once I had a better understanding of which organizations might help me find the women I hoped to recruit, I got more serious about building partnerships. In the next section, I share some of my experiences as I tried to collaborate with nonprofits, local government agencies, and veteran-specific support organizations.

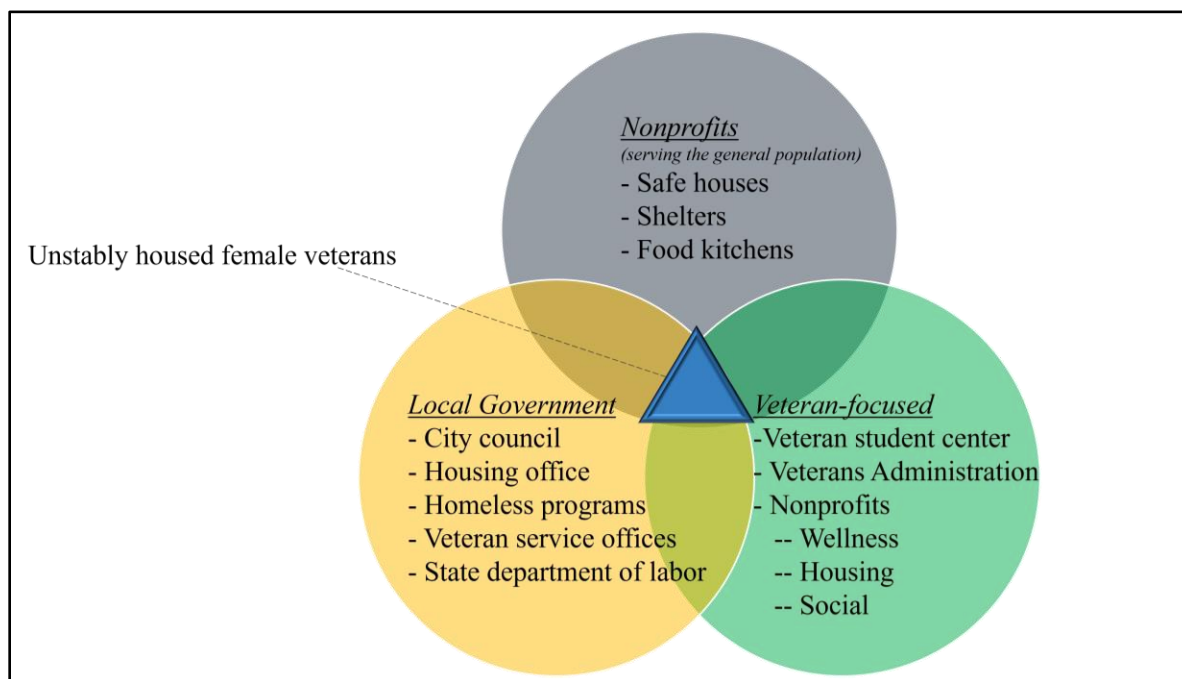
### **Building Partnerships With Support Organizations**

Building partnerships seemed like a logical way to connect with people in organizations who already had contact and relationships with the women from whom I wished to learn. As I brainstormed where I might find unstably housed or homeless female veterans, I created three broad categories of organizations. Figure 7.1 depicts unstably housed female veterans at the intersection of the partnerships I hoped to build. In the following sections, I discuss what I experienced when I reached out to nonprofits offering help to unstably housed or homeless persons, local government agencies, and veteran-specific support organizations.

#### **Nonprofits**

In my broad category of nonprofits, I immediately thought about shelters, safe houses, food kitchens, and other organizations whose missions included helping anyone needing housing, resources, or food. Within this category, there seemed to be two distinct types of nonprofits doing this kind of work. Religiously based nonprofits were one type, and the other seemed to be organizations with one specific offering, such as shelters for women experiencing domestic violence.



**Figure 7.1***Participant Recruitment Framework*

I volunteered at and inquired with local chapters of a national religious organization. I found the process of volunteering to serve food to be relatively easy and volunteered at two of their locations. When I asked about doing something other than food service, the process slowed, and the organization's policies quickly became a barrier to accessing clients who might be veterans. Each email or phone call led to another and another. I was astonished at how difficult it was to get through to someone who was willing to even hear me out. I spoke with the operations manager, who did reveal they had one female veteran staying at their woman's shelter, but she told me the organization's policy prohibited her from allowing me to share a flyer with that veteran or speak with her. The operations manager indicated it was possible her case manager might be willing to ask the female veteran the interview questions. Because personal connection

is critical to the portraiture design, I told her having someone else interview the female veteran at their shelter would not work for this study.

I also spoke with that organization's volunteer coordinator about teaching yoga or mindfulness classes at one of their campuses. The volunteer coordinator recommended I submit a resume with three references, and she would investigate the possibility of allowing me to teach free classes. When she set up a meeting with the site manager for one of their campuses a few months later, I thought I had made progress, but to date, we still do not have anything in place.

I connected with two other religiously based organizations and asked whether they served unstably housed or homeless female veterans. One said they were not aware of any female veterans using their resources; the other, the manager of a lunchtime only food kitchen, told me I could come by and check. When I went in, I spoke with two male veterans but not any females. Interestingly, Ghost, a Vietnam Era veteran I met, was easy to talk to and readily shared his story with me. He received occasional medical treatment for cancer at a VA clinic 50 miles away, but between treatment appointments, he lived on the streets. Although I did not find anyone fitting my sample criteria, I was grateful to have been welcomed by the manager of the kitchen and to have met Ghost and his friend Red.

I had seen Ghost a couple times when I volunteered at a different community kitchen and figured I would check in on him as I continued to look for women who met my study criteria. Though I looked for and inquired after Ghost with several other people at the dinnertime-only community kitchen, I never saw him again. The community kitchen was not religiously based. It was created by a small cadre of local citizens who aspired to provide meals for the local homeless community. I volunteered at that kitchen several times and was even allowed to put up one of my recruitment posters.

The more I volunteered there, the more I got to know the guests the kitchen served. There were some who had mental health issues and many who came in under the influence of drugs or alcohol, but they were all humans struggling for their survival. I began to see how the homeless guests were part of their own microcosm, with their own cliques and relationships. One woman, who had been placed in transitional housing, came back for dinner one night I was there. Dogs were allowed in the dining room, so she brought her friendly and energetic pitbull to socialize with the other dogs while she reconnected with her friends from the homeless community. As we spoke, she told me about a female veteran who was placed in her transitional apartment complex.

A few days later, I inquired about Pam at the complex. The young receptionist at the complex confirmed Pam lived there and was the only female veteran in the complex. I left a recruitment flyer, an invitation, and a personal note for Pam. A few days later, Pam texted me. When I tried to set up an interview, she did not return my calls or texts. I contacted her case manager and asked if he would share my flyer with Pam. When I saw him at a veteran resource event a month later, he told me he had, but Pam had not replied. I am uncertain what prevented Pam from sharing her story, but I felt a sense of loss for what she might have contributed to the study. I continued building relationships with people in the nonprofit world.

I visited or called several other human services nonprofits that helped unstably housed or homeless persons and were not affiliated with a church or religion. I had conversations with two different women's safe houses that sheltered female victims of domestic violence or sexual assault. In both cases, the managers with whom I spoke immediately shut down any hope I had about meeting with, or speaking to, any of the women housed there. Again, they cited policy or regulatory laws prohibiting outsiders onto their campuses. One manager allowed me to send her a recruitment flyer, but I do not know if it was ever posted. The other manager politely told me

no. One of the organizations had a volunteer program that required a 6-month volunteer commitment and 15 hours of training before being allowed on their campus. Both managers cited the privacy and safety of their guests, which made sense, but it was a solid barrier to gaining an understanding of whether they even had veterans staying there. It is easy to see how invisible female veterans could remain invisible.

The local food bank and a neighborly service organization took flyers and committed to posting my flyers. As with other organizations, their policies prohibited them from releasing any information about their clients or helping me connect with female veterans who might use their services. I contacted the local branch of a national volunteer organization to inquire about their interaction with female veterans. When I met with their veteran specialist, she told me they provided resources and housing for veterans, but their policy did not allow her to give me any of their clients' contact information. The manager told me they rarely had female veterans come through but did not reveal if they were helping any at that time. I emailed the veteran specialist recruitment flyers and a participant invitation letter, but I do not know if she posted anything.

I visited a rescue mission but discovered it was male only. I also stopped by an alliance that supported people experiencing homelessness. The alliance organized a massive resource event in a local community center attended by hundreds of unstably housed and homeless people. Among the organizations present were many of the ones I have discussed, but it also included other nonprofits and organizations from local government. People could request housing, get haircuts, enroll in social welfare programs, have their pets vaccinated, get vaccinated themselves, pick up diapers for their children, and speak to counselors. As I walked around, I saw a few familiar faces from local government offices with missions to help unstably

housed or homeless veterans. In the next section, I discuss those organizations along with some for the general unstably housed or homeless population.

### **Local Government**

In my community, the city council implemented an emergency encampment ban to prevent people from illegally camping in public areas. I attended one of the town hall meetings to gain a better understanding of what the encampment ban was and how it would impact the community moving forward. The information provided at the town hall was presented by a variety of panelists representing organizations that provided outreach and worked to implement the steps set forth by the city council. At the meeting, citizens were informed about the temporary emergency shelter that would be built after a decision was made about where it would be placed. When citizens were given an opportunity to ask questions or speak about the matter, people expressed a range of emotions from compassion to concern to outrage over the council's decisions and proposed actions. Besides discussions about the temporary shelter, presenters also discussed law enforcement's role in the matter and the expansion of our city's resource center.

I contacted one of the presenters to learn more about her role. During the town hall, she spoke of the expanded resource center and mentioned a successful program for veterans she had worked on and highlighted the program's success in getting the city's homeless veteran population to functional zero. Jessie returned my email but did not want to meet. Instead, she referred me to a contact in VA and woman in a volunteer organization. Because I could not meet with Jessie, I decided to stop by the resource center to get a better understanding of how it helped those in our city who struggled with secure housing.

When I stopped by the resource center, I was met with skepticism and suspicion by the receptionist behind the desk. I inquired about sitting in the center for a few minutes to get a feel

for the guests using the day shelter. In addition to being told no, I also was told I could not post a recruitment flyer because it might be triggering to their guests. When I inquired about volunteering there, I was given a volunteer form to fill out. I filled it out and left it with the staff but never received a call.

While I was standing at the front desk at the resource center, a woman, whom I thought also worked there, engaged me in conversation. A few minutes into the conversation, she began to share her story. She was a guest there and had been homeless for more than 4 years. She was not a veteran, but she wanted to share her story. The person working at the desk became impatient that I was still there and began tapping the counter and moving things around, clearly agitated that I was not leaving. To respect the receptionist's decision that I could not stay on the premises, I edged my way out of the conversation with the guest.

As I went to my car, I felt frustrated that I was blocked from speaking with someone who wanted to tell their story. I recently came across an article that mentioned the difficulty the center had in finding people to work there and how they had to close the facility entirely on Saturdays due to lack of staffing (Rowley, 2023). The irony of my trying to volunteer and them not even contacting me was overshadowed by the dissonance I felt about organizations who are supposed to help but instead create barriers for people who really do want to help. I hoped a change of scenery might shift this perspective. I switched my focus from city programs to county programs.

I met with Jack, a veteran service officer from my county, to see if he interacted with female veterans in his role. He seemed interested in the study and let me post my flyer on his resource table, but he did not have any female veterans on his case load. He referred me to his colleague Mike, who was responsible for veteran outreach in the county. Jack said Mike was well-connected with veteran organizations in the county.

In the months after, I became quite friendly with Mike because he attended the same events I did. He usually staffed a table or networked with veterans to provide resources and support. At times we shared our frustrations about knowing there were veterans in the county in need of help, but locating them was quite challenging, particularly in the case of female veterans.

I also connected with a veteran who worked for the state Department of Labor and Employment. He worked in the same area as Jack and saw my flyer. We set up a meeting to discuss my study and talk about how he might help. He seemed sympathetic to my cause as a fellow veteran, but he told me he rarely saw female veterans in his role helping at-risk veterans find jobs. He took a few of my cards and said he would share them if any female veterans dropped in. He also recommended a few other organizations he thought I should contact.

I spoke with a clerk at my city's housing department about their programs and was referred to an organization contracted to manage their housing program. The clerk referred me to Sherry, who was responsible for the city's transitional housing program for veterans. Although this was helpful information, I had already been in contact with Sherry (and through her found Ann, one of the study participants). Veteran-specific helping agencies seemed to be my best chance of finding more study participants.

### **Veteran-specific Organizations**

Charity Navigator (2022) lists more than 35,000 organizations providing services or resources for veterans. Although I sought saturation in my efforts to partner with veteran organizations, I knew it was not realistic to contact each one from this list. In keeping with the original intent of my study to find female veterans in the northern Colorado area, I decided to stay local. I contacted VA, a local university, and local nonprofits to understand more about their roles with my target sample population of unstably housed or homeless female veterans.

### ***U.S. Department of Veterans Affairs***

There are many organizations whose missions focus on serving veterans. VA is probably the largest and most complex among them due to its size and scope. The only contact I had with VA was the person whose name I got from the presenter at the town hall meeting. That connection turned out to be incredibly helpful. Over the next few weeks, I met virtually with five people from the local VA until I finally met with a senior manager with a PhD and a passion for helping veterans. He was very conscious of VA's policies regarding veteran privacy and protection, which prevented him from giving me access to unstably housed or homeless female veterans within the VA system. He connected me with the supervisor responsible for homeless veteran programs and case managers who regularly met with the population I was looking for.

I met with Lisa, and later with her and her team, to talk about recruitment for study participants. Once again, they could not put me in contact with their veterans, and Lisa also told me the number of females registered in their program was very small. Though this felt discouraging, it was not surprising. Lisa and her team seemed sympathetic to my struggles finding participants for my study but were bound by policy. In their roles as case managers, they provided their clients with information, resources, and support. When I asked if it would be possible to show my recruitment flyer to their female veterans, they agreed this might be possible. I sent flyers and the invitation letter after our meeting. After hearing Lisa and her team talk about connecting female veterans with resources, I thought about the GI Bill and the VR&E program. It seemed like a longshot, but I wondered how the local university supported veterans.

### ***Higher Education***

I had not been to the local university campus, so I started with the registrar's office. The registrar's office had a veteran support team responsible for validating GI Bill and VR&E



paperwork. While there, a student working at the desk told me about the school's veteran center, which provided veterans their own space on campus. He took one of my recruitment flyers and said he would post it on their bulletin board. Armed with a campus map, I was on my way to the veteran center.

The space the university had allotted for their veteran students was small, but it was equipped with computers and a large flatscreen television that scrolled through resources and support services available to students. I met with the director of the center, Ken, who had conducted his PhD research on veterans. He shared a recent survey he had done that included a question about housing stability. The survey included responses from approximately 2,000 students, which revealed 1% of respondents feared eviction and 7% were concerned about housing. Based on his survey results, I had a relatively small chance of reaching unstably housed or homeless female veterans through the center, but Ken was willing to add a digital version of my flyer to the display monitor in the veteran space.

Ken requested a PowerPoint slide and recommended I add a quick response (QR) code to make it easier for students to get information about my study. In the following weeks, I requested a modification through my IRB to add the QR code, which led to a website I created for the study. The website included a YouTube video about the study, a section with my flyers, and a section describing the interview process. In addition to sharing his survey results and agreeing to post my new slide, Ken suggested I contact a local veteran who had started a nonprofit in northern Colorado that provided transportation and other services for veterans.

### *Nonprofits*

Collaborating with local nonprofits like the one Ken recommended was transformative for me as a veteran. I had not been involved in veteran groups since I last resided on a military

base, so attending a veteran breakfast club exposed me to 150+ veterans immediately. Although most of the veterans were World War II, Korea, and Vietnam Era veterans, I was immediately comfortable engaging with others who had served. I found one female veteran at that event who met the criteria for my study and agreed to share her story.

At that event, I was introduced to Tom, the CEO of the nonprofit Ken had talked about. Tom and I talked about my study, and he seemed excited to hear about my interest in helping female veterans. His nonprofit helped all veterans, but he shared he had seen an increased number of women reaching out to his organization. Tom created his nonprofit to help veterans at a grassroots level, and he seemed to take pride in his organization's responsiveness to veterans' needs. His team organized a regional veteran resource event offered annually because veterans said they needed to be able to go to one place to find resources. His volunteers also created a resource guide that was posted on their website. What struck me about this organization was the lack of barriers between veterans and the services they needed.

Another organization with relatively easy access to care was one that provided non-drug wellness interventions to veterans. Through this organization, veterans can access 24 healing touch, acupuncture, or cranial sacral therapy sessions for free. The organization offered these services through grant funding as long as veterans met grant eligibility criteria. I set up an intake appointment, applied for services, and received a cranial sacral session the same day. Though they were eager to serve me as a veteran, they were bound by the same privacy policies I had run into everywhere else. They could not share information about veterans using their services. Although they did not post my flyer, one of their staff members said he would pass my business card to any unstably housed or homeless female veterans he met during outreach events. This scenario of not being able to share information played out repeatedly as I contracted other

veteran-focused nonprofits, but Beck, a member of a nonprofit who builds tiny homes for veterans, went a step further.

I met Beck in person and on Zoom several times. Like many other people with whom I had spoken, she seemed interested in my research but was constrained by policy. She reported small numbers of female veterans who came to her organization for help, but she was not allowed to put me in contact with them. As I was in my active recruitment stage, Beck posted my flyer on her personal Facebook page in hopes of generating awareness about my study. With each partnership I formed, I gained knowledge and widened my net and yet unstably housed and homeless female veterans still seemed elusive.

### **Challenges to Finding Participants**

The relationships I built with people working to support veterans were critical to my understanding of one plausible reason for the lack of scholarship about my population. Unstably housed or homeless female veteran identity is well protected. In some cases, this may be to their benefit, but in others, I suggest it is to their detriment. If policies and programs continue to be developed on ideas and hunches rather than on data from the people needing services, female veterans will continue to report shortcomings in the TAP and other programs intended to support their transition to civilian life.

Despite the foundation I laid to build awareness about my study, I struggled to find study participants. Although I recruited three study participants through connections I made, the rest came from meeting veterans face-to-face or through my personal network. My personal network played a significant role in me finding three study participants. The more I spoke with people about my study and the challenges I had finding participants, the more active my network was in asking their friends if they might know anyone. After expanding my study sample criteria to

include people at risk of housing instability, I found Meg and Shandra, who considered themselves part of that category. Their stories were valuable in helping me learn more about my second research question, as they were among only three participants who attended the TAP.

I found three participants at veteran-specific events. Val represented a nonprofit at a veteran resource event, and Linda sat at an all-female table at a local veterans breakfast. In Ann's case, I went to a veteran social event at her transitional housing complex not expecting to meet her and was pleasantly surprised when she agreed to an interview on the spot.

There were two missed opportunities during recruitment. In one case, I met a female Marine at a regional veteran resource event who agreed to participate in the study. Ali gave me her phone number but did not return my calls or texts. Something was preventing her from sharing her story. After I had closed my recruitment window, I received an email from Ali. She got my email from a case manager at a helping organization. I was excited to hear from her and immediately responded to her email, figuring there would be some way for me to include her story in my study. Once again, she did not respond. Ali's situation intrigued me because I sensed a struggle within her. She wanted to share her story, but then pulled back. I suspected her story, if I were to ever hear it, would be another powerful data point in learning how female veterans experience their transition from military to civilian life.

Another missed opportunity came from the lead I got from a female at a community food kitchen. As I followed up on the lead and left my contact information with the receptionist at the transitional housing lobby, I hoped Pam would agree to join the study. When she left a voicemail saying she did not think she could participate, I was left wondering what was preventing her from talking with me. How many other unstably housed or homeless female veterans are conflicted about telling their stories? Although I did not get to interview Ali or Pam, I did hear

stories of disappointment, loss, triumph, and resilience from the nine women who participated in the study. In the next section, I offer a short reflection about the interview process.

### **The Interview Process**

After more than 3 weeks of recruitment efforts, I finally had my first interview. As we reviewed the informed consent form and I read from my interview protocol sheet, I sensed it was taking too long. This feeling persisted through each interview, but I knew it was important for participants to know their rights and to know what to expect during the interview process.

Although my interview questions were the same for each participant, I found it interesting to experience how the same question could lead each of the women in such different directions. Some stories really resonated with me based on my own experiences in the military, and others upset me. When I heard how some study participants were treated, it was difficult to know how to respond. With each interview, I felt more comfortable about my role as a researcher, but in the beginning, I struggled to balance expressing empathy without getting pulled too far into their experiences. I noticed subtle differences in word choices or phrases between women from different branches of service and felt admiration for the role each participant filled during their military service.

I think the greatest challenge I faced was staying on topic and keeping my research questions in mind. When a participant's story went beyond interview questions, I worked hard to maintain flow in the conversation without abruptly jumping to the next question on my list. I found it challenging to switch from a participant talking about the death of her sister to the next question about her greatest strengths.

The last aspect of the interview process was closing the interview. I had my script, but as I read it, it felt like such an impersonal and formal way to conclude our time together. The

women with whom I spoke were vulnerable and candid about their experiences, which left me feeling intensely grateful for their time and trust. After reading my script, I caught myself adding a few more opportunities to say, “thank you” and “I am deeply appreciative,” before saying goodbye.

Having done some interviews in person, some on Zoom or FaceTime, and some on the phone, I preferred in-person interviews most. Sitting with a female veteran and experiencing her story in community led to a stronger connection for me. I sensed, when we were sitting together, I was more effective in creating a safe space for study participants, and when they felt safe, they went deep and spoke about dark times with courage and resilience.

### **Summary**

In providing this reflection, I hope I conveyed what led me to choose this topic and the steps I took to conduct a trustworthy and authentic study. Building partnerships seemed like an important aspect of the study, both to learn about who in the community and local government is involved with helping female veterans and to get help with recruitment. Recruiting participants only happened through a combination of leveraging partnerships and my personal network as well as getting into the community among people struggling to survive. During the interview process, I faced challenges when I heard about injustice or mistreatment and was aware of the energy and discipline I needed to remain focused on my research questions. Thanks to a generous and resilient group of women, I proudly conclude my study about the transition from military to civilian life from the perspectives of nine female veterans who are no longer invisible.

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## Appendix A: Letter to Veteran Support Organizations



# DANA HOWARD

Doctoral Candidate,  
University of the Pacific

### CONTACT

PHONE:  
970.658.1005

EMAIL:  
[D\\_howard2@u.pacific.edu](mailto:D_howard2@u.pacific.edu)

[Recipient Name]  
[Title]  
[Company]  
[Recipient Street Address]  
[Recipient City, ST Zip]

Dear [Recipient Name],

It was a pleasure speaking with you about the importance of hearing the voices of female veterans. Thanks so much for your willingness to help me find participants for my study. I am excited about the potential to collaborate with VA and veteran-centric nonprofits as I prepare to gather data from this important population

As I mentioned, my dissertation inquiry aspires to understand the transition experiences of female veterans who are experiencing homelessness or who are unstably housed. I am conducting a qualitative research project using a portraiture methodology, which I think aligns well with my desire to share stories about the lived experiences of these veterans.

This population is close to my heart because I am a female veteran myself, but also because there seems to be a gap in the literature about these women. It is my hope to gather data that can be used to create resources to empower female veterans to forge new paths for themselves that include stable housing and greater self-efficacy.

I suspect part of the reason for the gap in literature about female veterans who are experiencing homelessness or who are unstably housed is that, to a large degree, this population is invisible. By that I mean, they are not easily seen or found. This is where you and your organization can play a pivotal role in helping these women share their stories. I deeply appreciate your consideration in posting my recruitment flyers and sharing my interview invitation letter with female veterans who might give voice to this project.

Thanks for all you do for our nation's veterans, and I appreciate your time and support!

Sincerely,

Dana Howard

2 Enclosures:  
Recruitment flyers  
Recruitment letter

## Appendix B: Participant Recruitment Flyers



The flyer features a background of the American flag. A central white box with a red border contains five military emblems: the Army (1775), Navy (UNITED STATES OF AMERICA), Coast Guard (1790), Marine Corps (UNITED STATES MARINE CORPS), and Air Force (DEPARTMENT OF THE AIR FORCE). Below the emblems, the text reads "YOUR VOICE IS IMPORTANT" in large white letters. To the left is a QR code with a small box containing "YOUR VOICE IS IMPORTANT" and "2020". To the right, it says "FEMALE VETERANS. SHARE YOUR STORY." At the bottom, a white box contains text about a confidential inquiry and contact information for Dana.

THE APPEARANCE OF U.S. DEPARTMENT OF DEFENSE (DOD) VISUAL INFORMATION DOES NOT IMPLY OR CONSTITUTE DOD ENDORSEMENT.

# YOUR VOICE IS IMPORTANT



FEMALE VETERANS.  
SHARE YOUR STORY.

IF YOU HAVE EVER STRUGGLED TO MAINTAIN STABLE HOUSING AFTER LEAVING THE MILITARY, PLEASE BECOME A PART OF A CONFIDENTIAL INQUIRY ABOUT THE EXPERIENCES OF FEMALE VETERANS TRANSITIONING FROM MILITARY TO CIVILIAN LIFE.

CONTACT DANA (970) 658-1005 OR D\_HOWARD2@U.PACIFIC.EDU TO SET UP A 60-MINUTE INTERVIEW.



# FEMALE VETERANS. SHARE YOUR STORY.

YOUR  
VOICE IS  
IMPORTANT



IF YOU HAVE EVER STRUGGLED TO MAINTAIN STABLE HOUSING AFTER LEAVING THE MILITARY, PLEASE BECOME A PART OF A CONFIDENTIAL INQUIRY ABOUT THE EXPERIENCES OF FEMALE VETERANS TRANSITIONING FROM MILITARY TO CIVILIAN LIFE.

CONTACT DANA (970) 658-1005 OR  
D\_HOWARD2@U.PACIFIC.EDU TO SET UP A 60-MINUTE  
INTERVIEW.



# YOUR VOICE IS IMPORTANT

---

ARE YOU A FEMALE WHO SERVED IN THE  
U.S. MILITARY?

SHARE YOUR STORY.

IF YOU HAVE EVER STRUGGLED TO MAINTAIN STABLE  
HOUSING AFTER LEAVING THE MILITARY, PLEASE BECOME A  
PART OF A CONFIDENTIAL INQUIRY ABOUT THE  
EXPERIENCES OF FEMALE VETERANS TRANSITIONING FROM  
MILITARY TO CIVILIAN LIFE.

CONTACT DANA (970) 658-1005 OR  
D\_HOWARD2@U.PACIFIC.EDU TO SET UP A 60-MINUTE  
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IF YOU HAVE EVER STRUGGLED TO MAINTAIN STABLE HOUSING AFTER LEAVING THE MILITARY, PLEASE BECOME A PART OF A CONFIDENTIAL INQUIRY ABOUT THE EXPERIENCES OF FEMALE VETERANS TRANSITIONING FROM MILITARY TO CIVILIAN LIFE.

CONTACT DANA (970) 658-1005 OR D\_HOWARD2@U.PACIFIC.EDU TO SET UP A 60-MINUTE INTERVIEW.



Photo credit: www.iwmf.org



**You can change  
this by sharing  
your story**

~~~~~

If you are an unstably housed or homeless female veteran, your voice is important in creating awareness about the challenges females face after leaving military service.

~~~~~

If you are ready to share your story as part of a doctoral study about military to civilian transition experiences of female veterans, please contact Dana at (970) 658-1005 or [d\\_howard2@u.pacific.edu](mailto:d_howard2@u.pacific.edu).

Interviews will last about an hour. You will receive a \$20 gift card for your participation.

## Appendix C: Participant Recruitment Letter

**Female Veteran**  
INVITATION



**TELL YOUR STORY**

---

What did you think of the transition assistance program?

---

What have your experiences been since leaving the military?

---

What services and support do you need now that you're out of the military?

**BE HEARD. BE SEEN**

Fellow female veteran,

I am Dana Howard, a female veteran conducting an inquiry about the lived experiences of other female veterans. I am particularly interested in hearing from female veterans who have become unstably housed or are experiencing homelessness after leaving the military. Your stories about being a woman in the military and the challenges you are facing after leaving the service are important.

If you have an hour available, I would love to meet with you for an interview. This interview represents the data collection phase of a study I am conducting for my dissertation at University of the Pacific. I hope to better understand what female veterans need as they transition from military to civilian life. By sharing your story with me, I hope you will feel seen and heard and that your voice will help other females as they begin their journey. Contact me if you would like to participate: Dana Howard, (970) 658-1005 or [d\\_howard2@u.pacific.edu](mailto:d_howard2@u.pacific.edu). Thanks in advance for your consideration!

### Appendix D: Focus Group Questions

Icebreaker Questions
1. What branch of service were you in?
2. How old were you when you joined?
3. What was your career field?
4. Where were you assigned?
5. How long did you serve?
6. What kind of discharge did you receive?
7. What are your greatest strengths?
Research Question 1: How do unhoused female veterans view their transition to civilian life?
1. How would you describe your experience in the military?
2. How do you feel about your transition from military to civilian life?
3. What has gone well?
4. What challenges have you had?
5. How satisfied are you with your life outside the military?
Research Question 2: In what ways, if any, did the support services homeless female veterans received prior to separation from the armed forces help in their transition from military to civilian life?
1. What is your perspective about the transition assistance program?
2. What briefings do you remember being helpful?
3. What do you wish you could have learned during the transition assistance program?
4. How well did the transition assistance program prepare you for civilian life?
5. How supported did you feel during the transition assistance program?
Research Question 3: What support services or resources do homeless female veterans currently need or use?
1. What resources do you have access to right now?
2. What resources are you using right now?
3. What, if anything, prevents you from using the support services you need?
4. What resources would be helpful to you if they were available?
5. Have you ever been told you are not eligible for veteran benefits or services? Please tell me more about that.
6. What gives you hope?
7. Our conversation has been about your transition from the military to life as a civilian. Is there anything else you would like to share that would be helpful for me to know?

## **Appendix E: Focus Group Protocol**

### **Setting**

The setting for the interview may range from a conference room in a VA facility to a private office at a nonprofit organization. I will provide refreshments for the participants and will create an inviting focus group atmosphere by arranging chairs so that there is no table separating me from the participants. My intention is to encourage a feeling of equity and eliminate any implication of power or authority.

### **Script**

Hello and welcome. I am Dana. I appreciate your support of this important research and your willingness to participate in this focus group about your experiences transitioning from military to civilian life. Before we get started, please help yourself to some refreshments.

We spoke about this briefly already, but I want to (clarify or acknowledge) your wishes to have an observer or support person present during our time together. It is my understanding that you do/do not wish to have someone present.” (If a support person is present, offer refreshments and have them sign a confidentiality agreement before starting).

Before we begin, I would like to talk about the informed consent form. We can go over it together, or you (and your support person, if applicable) can go over it with you. I am happy to read it to you or answer any questions you may have. How would you like to proceed with the form?

Thank you for signing and for agreeing to participate and for allowing me to record this session. Just to reiterate, I will make every effort to protect your privacy and will destroy any audio files from this session as soon as my dissertation committee approves my research project. Do you have any questions so far?

Before we begin, remember that you may decline to answer any question that makes you uncomfortable and you may leave the focus group any time. If you begin to feel emotional during the session, I will check in with you to make sure you would like to continue. Do you have any last questions before we start?

### **Post Interview**

“Thanks again for providing your perspectives on this important research about female veterans transitioning from military to civilian life. I have a list of resources that includes contacts within VA and some local nonprofit organizations who help veterans if you would like to take a copy.”

“How are you feeling after the focus group? Is there anything I can do to help you as we wrap up?”

“As a token of my appreciation for your participation in this focus group, please accept this \$20 Walmart gift card. Thank you so much for sharing your stories. I hope to be able to use your feedback to enact change that creates better resources and support systems to empower female veterans to move into meaningful roles in the civilian world right after leaving military service.”

## Appendix F: Interview Questions

Icebreaker Questions
1. What branch of service were you in?
2. How old were you when you joined?
3. What was your career field?
4. Where were you assigned?
5. How long did you serve?
6. What kind of discharge did you receive?
7. What are your greatest strengths?
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1. How would you describe your experience in the military?
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4. What challenges have you had?
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1. What resources do you have access to right now?
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4. What resources would be helpful to you if they were available?
5. Have you ever been told you are not eligible for veteran benefits or services? Please tell me more about that.
6. What gives you hope?
7. Our conversation has been about your transition from the military to life as a civilian. Is there anything else you would like to share that would be helpful for me to know?

## **Appendix G: Interview Protocol**

### ***Setting:***

The setting for the interview may range from a conference room in a VA facility to a private office at a nonprofit organization. I will provide refreshments for the participants and will create an inviting interview atmosphere by arranging chairs so that there is no table separating me from the participant. My intention is to encourage a feeling of equity and eliminate any implication of power or authority.

### ***Script:***

“Hello and welcome. I am Dana. I appreciate your support of this important research and your willingness to participate in this interview about your experiences transitioning from military to civilian life. Before we get started, please help yourself to some refreshments.”

“We spoke about this briefly already, but I want to (clarify or acknowledge) your wishes to have an observer or support person present during our time together. It is my understanding that you do/do not wish to have someone present.” (If a support person will be present, offer refreshments and have them sign a confidentiality agreement before starting).

“Before we begin, I would like to talk about the informed consent form. We can go over it together, or you (and your support person, if applicable) can go over it with you. I am happy to read it to you or answer any questions you may have. How would you like to proceed with the form?”

“Thank you for signing and for agreeing to participate in this interview and for allowing me to record our session. Just to reiterate, I will make every effort to protect your privacy and will destroy any audio files from this interview as soon as my dissertation committee approves my research project. Do you have any questions so far?”

“Before we begin, remember that you may decline to answer any question that makes you uncomfortable and you can stop the interview at any time. If you begin to feel emotional during the interview, I will check in with you to make sure you would like to continue. Do you have any last questions before we start?”

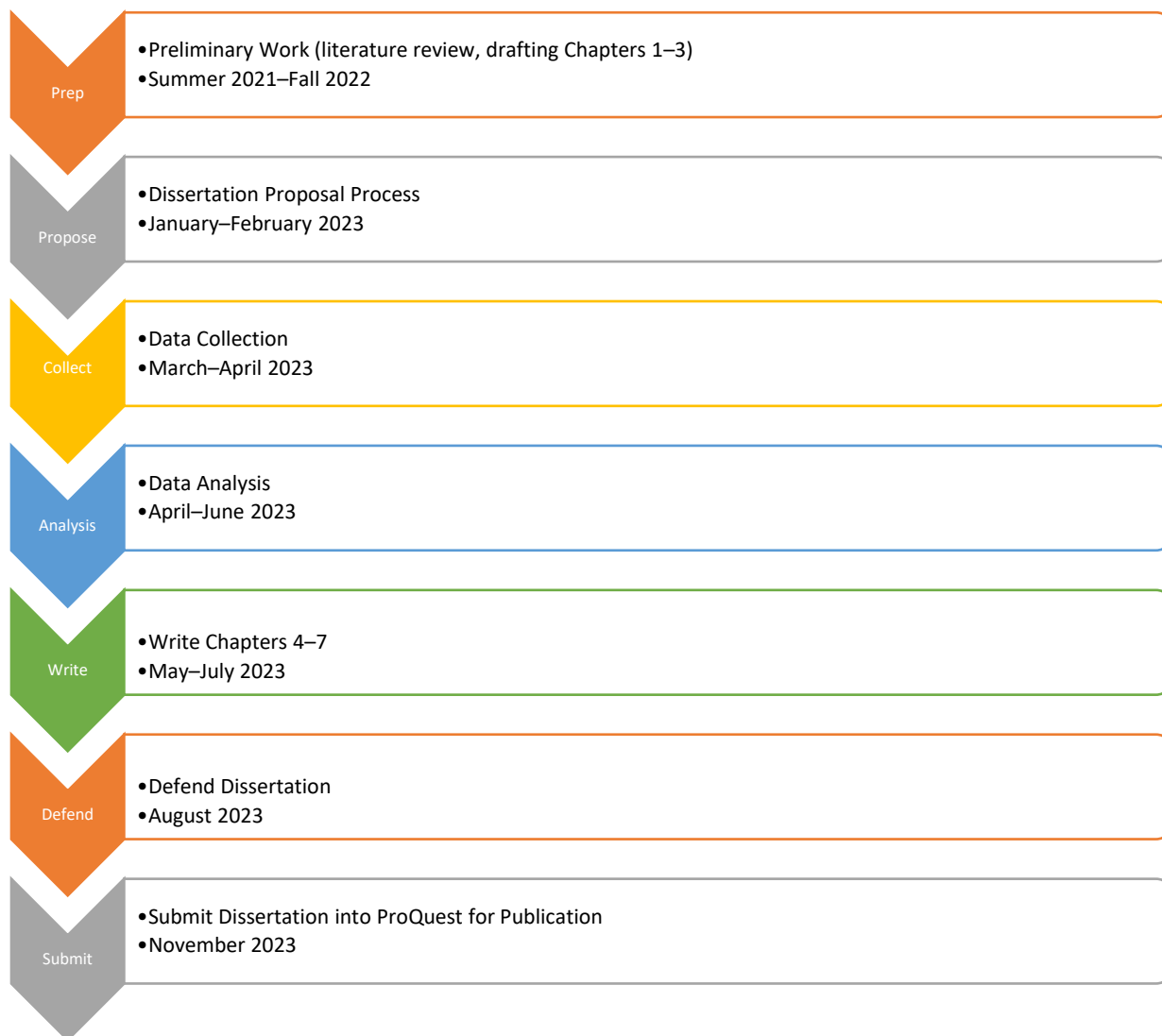
### ***Post interview***

“Thanks again for providing your perspectives on this important research about female veterans transitioning from military to civilian life. I have a list of resources that includes contacts within VA and some local nonprofit organizations who help veterans if you would like to take a copy.”

“How are you feeling after the interview? Is there anything I can do to help you as we wrap up?”

“As a token of my appreciation for your participation in this interview, please accept this \$20 Walmart gift card. Thank you so much for sharing your story. I hope to be able to use your feedback to enact change that creates better resources and support systems to empower female veterans to move into meaningful roles in the civilian world right after leaving military service.”

## Appendix H: Timeline for the Study



## Appendix I – Informed Consent Form

**Research Title:** The Space in Between: An Exploration of the Transition From Military Service to Life as a Homeless Female Veteran

**Lead Researcher:** Dana M. Howard

**Faculty Advisors:** Dr. Jon Wedding and Dr. XXXXX XXXXX

**Research Description:** You are being invited to voluntarily participate in research study on the experiences of unstably housed female veterans during their transition from military service to life as a civilian citizen. This research is being conducted to understand the lived experiences of female veterans in hopes of improving resources and support for women transitioning from the military in the future. You will be asked to tell your story through interview questions. If you agree, your interview will be recorded using an audio device. Audio recordings will be destroyed after the study has been approved for publication. If you would like to have a support person present, that person is welcome to observe your interview in its entirety. You may terminate the interview at any time.

**Time Involvement:** Your participation will take approximately one hour but could go longer if you wish to provide greater detail in your responses. Any time beyond an hour will be solely at your discretion. If you would like to provide additional experiences or information at a later time, we can arrange a second interview.

**Risks and Benefits:** The risks associated with this study are the possibility of difficult emotions arising from information you might choose to share during the interview. I will check-in with you if it appears that you are feeling uneasy or emotional about something you are sharing. You may stop the interview at any time. I will provide you a list of resources which includes veteran hotline numbers, female veteran agencies, and mental health provider information. The benefit which may reasonably be expected to result from this study is being able to tell your story and to be heard and seen.

**Compensation:** You will receive a \$20 gift card to Walmart and refreshments during your interview as payment for your participation.

**Participant's Rights:** If you have read this form and have decided to participate in this research project, you understand that your participation is entirely voluntary and your decision whether or not to participate will involve no penalty or loss of benefits to which you are otherwise entitled. If you decide to participate, you are free to discontinue participation at any time without penalty or loss of benefits to which you are otherwise entitled. You have the right to refuse to answer particular questions. The results of this research study will be presented at my dissertation defense and published after committee approval. It is possible that we may decide that your participation in this research is not appropriate. If that happens, you will be dismissed from the study. In any event, we appreciate your willingness to participate in this research.



**Confidentiality:** To protect your identity, your name will not be used in any aspect of the research findings, unless you choose to have your name used. All audio recordings will be destroyed upon final approval of the research project (dissertation).

**Contact Information:**

**Questions:** If you have any questions, concerns or complaints about this research, its procedures, risks, and benefits, contact the Dana Howard (lead researcher) at xxxxx@u.pacific.edu or the Faculty Research Advisors, Dr. Jon Wedding: xxxxx@pacific.edu or Dr. xxxxxxxxxxxx: xxxxxxxxxxxx@pacific.edu.

**Independent Contact:** If you are not satisfied with how this study is being conducted, or if you have any concerns, complaints, or general questions about the research or your rights as a participant, please contact Human Subjects Protection to speak to someone independent of the research team at (209)-946-3903 or [IRB@pacific.edu](mailto:IRB@pacific.edu).

**Appointment Contact:** If you need to change your appointment, please contact Dana Howard at (XXX) XXX-XXXX or by email at xxxxx@u.pacific.edu.

I hereby consent: (Indicate *Yes* or *No*)

- To be audio recorded during this study.  
 Yes       No
- For audio records resulting from this study to be used for data analysis.  
 Yes       No
- For my identity to be disclosed in [*written materials/oral presentations*] resulting from this study:  
 Yes       No

Your signature below indicates that you have read and understand the information provided above, that you have been afforded the opportunity to ask, and have answered, any questions that you may have, that your participation is completely voluntary, that you understand that you may withdraw your consent and discontinue participation at any time without penalty or loss of benefits to which you are otherwise entitled, that you will receive a copy of this form, and that you are not waiving any legal claims, rights or remedies.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

Research Study Participant (Print Name): \_\_\_\_\_

NOTE: Cochair changed after interviews were conducted. Former cochair name has been redacted.

## Appendix J: Support Person Confidentiality Agreement

**Research Title:** The Space in Between: An Exploration of the Transition From Military Service to Life as a Homeless Female Veteran

**Lead Researcher:** Dana M. Howard

### Research Description

You are being invited to support a participant in a research study on the experiences of unstably housed female veterans during their transition from military service to life as a civilian citizen. The person you are supporting will be asked to tell their story through interview questions. The information the person you are supporting might share should be considered confidential and not be shared outside this interview space.

### Confidentiality

To protect your identity, your name will not be used in any aspect of the research findings.

Your signature below indicates that you have read and understand the information provided above, that you have been afforded the opportunity to ask, and have answered, any questions that you may have, that your participation as a support person is completely voluntary, and that you agree to hold all conversations during the interview process confidential.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

Research participant support person (Print Name): \_\_\_\_\_

Researcher Who Obtained Consent (Print Name): \_\_\_\_\_

## Appendix K: Supporting Agencies Reference List

### Supporting Agencies



Bobbi Mastalka, Operations Coordinator  
 bobbi@coloradoveteransproject.org

Resources from Colorado Veterans Project website:  
<https://coloradoveteransproject.org/resources/>

#### Women Veterans Call Center

**Services:** The WVCC staff is trained to provide women Veterans, their families, and caregivers about VA services and resources. We are ready to respond to your concerns. The call is free, and you can call as often as you like until you have the answers to your questions. The Call Center is available Monday through Friday 8 AM – 10 PM ET, and on Saturdays from 8 AM – 6:30 PM ET

**Website:** [www.womenshealth.va.gov](http://www.womenshealth.va.gov)

**Phone Number:** 1-855-VA-WOMEN

#### Colorado Coalition Against Domestic Violence

If you are in a crisis or need immediate help, dial 911 or call the National Domestic Violence Hotline: (800) 799-SAFE (7233) or TTY (800) 787-3224.

**Website:** <http://ccadv.org/>

**Phone Number:** (800) 799-SAFE (7233) or TTY (800) 787-3224

### – Veterans Crisis Line

**Services:** The Veterans Crisis Line connects Veterans in crisis and their families and friends with qualified, caring Department of Veterans Affairs responders through a confidential toll-free hotline, online chat, or text. Veterans and their loved ones can call **1-800-273-8255** and **Press 1**, chat online, or send a text message to **838255** to receive confidential support 24 hours a day, 7 days a week, 365 days a year. Support for deaf and hard of hearing individuals is available.

**Website:** [www.veteranscrisisline.net](http://www.veteranscrisisline.net)

**Phone Number:** 800-273-8255 (option 1)

**Text line:** 838255

### – National Call Center (for Homeless Veterans)

If you are a Veteran who is homeless or at risk of becoming homeless, you can contact the National VA Call Center at 1-877-424-3838, or contact VA online through the Homeless Veterans Chat service.

**Website:** [www.veteranscrisisline.net](http://www.veteranscrisisline.net)

**Phone Number:** 1-877-424-3838

### – 1-877-War-Vets

**Services:** A confidential call center where combat Veterans and their families can call to talk about their military experience and other issues they are facing readjusting to civilian life.

**Phone Number:** 877-927-8387

### – National Center for PTSD

**Services:** Education and research for PTSD and stress-related disorders.

**Website:** [www.ptsd.va.gov](http://www.ptsd.va.gov)

**Phone Number:** 802-296-5132

– RehabCenter.net

**Services:** PTSD and Addiction Treatment for Veterans – Our free, national helpline provides confidential referrals to respected rehabilitation centers 24 hours a day.

**Website:** [www.rehabcenter.net](http://www.rehabcenter.net)

**Phone Number:** 1-800-570-3670

– American Military Family, Inc.

**Services:** Free mental health support therapy sessions with certified licensed therapeutic combat veterans, emergency financial assistance, Adopt-a-Soldier/Unit- collect essentials food/toiletry/magazine items and ship to troops serving in harm's way.

**Website:** [www.amf100.org](http://www.amf100.org)

**Phone Number:** 303-746-8195

– Rape, Abuse and Incest National  
Network RAINN / DoD Safe Helpline

**Services:** Telephone or online crisis intervention for veterans who were sexually assaulted.

**Website:** [www.rainn.org](http://www.rainn.org)

**Phone Number:** 800-656-HOPE or 877-995-5247

– Colorado Lawyers for Colorado  
Veterans

**Services:** Veterans in need can meet with an attorney free of charge and get information on topics such as Veterans resources, benefits, taxes, housing and family law.

**Website:** [www.cobar.org](http://www.cobar.org)

**Phone Number:** 303-824-5323

### – Comeback Yoga

**Services:** Free trauma informed yoga

**Website:** [www.comebackyoga.org](http://www.comebackyoga.org)

**Phone Number:** 303-956-2921

### – National Call Center (for Homeless Veterans)

If you are a Veteran who is homeless or at risk of becoming homeless, you can contact the National VA Call Center at 1-877-424-3838, or contact VA online through the [Homeless Veterans Chat](#) service.

**Website:** [www.veteranscrisisline.net](http://www.veteranscrisisline.net)

**Phone Number:** 1-877-424-3838

### – Denver VA Medical Center: Women Veterans Program

**Services:** Yearly Wellness Women's Exams, Gynecological Medicine; Referrals to: VA Health Benefits, Primary Care, Mental Health, Military Sexual Trauma, Pharmacy Questions, Social Work and Information on Other Potential Benefits.

**Website:**  
[www.denver.va.gov/services/women](http://www.denver.va.gov/services/women)

**Phone Number:** 303-399-8020 x 3880

Volunteers of America – Supportive Services for Veteran Families  
<https://www.voacolorado.org/gethelp-northernco-veterans-ssvf>

### **Northern Colorado Office**

**COUNTIES SERVED: LARIMER**  
116 W. Harvard St #4, Fort Collins, CO 80525  
Phone: (970) 999-5877  
Email: [bsullivan@voacolorado.org](mailto:bsullivan@voacolorado.org) or  
[ssvfintake@voacolorado.org](mailto:ssvfintake@voacolorado.org)



## Greeley Field Office

COUNTIES SERVED: LOGAN, MORGAN, PHILLIPS, SEDWICK, AND WELD.

800 8th Avenue, Suite 100

Greeley, CO 80631

Phone: 970-515-5449

Email: [vrusso@voacolorado.org](mailto:vrusso@voacolorado.org) or [ssvfintake@voacolorado.org](mailto:ssvfintake@voacolorado.org)

## Stillwater Ranch

303-451-8182

[info@stillwaterranch.org](mailto:info@stillwaterranch.org)

8511 Coyote Run, Loveland



## Healing Warriors

<https://www.healingwarriorsprogram.org/>

1044 West Drake Road Suite 202

Fort Collins, CO 80526



## Comeback Yoga

<https://comebackyoga.org>

Fort Collins, CO 80526

### CLINIC HOURS

M-F: 9



## Qualified Listeners

<https://www.qualifiedlisteners.org>

## Listening



Listening is the most important thing one human being can do for another. Most people are not broken, they do not need therapy, they may just need someone to talk to. Someone who will listen and not judge, someone who can relate to their experiences. **We are Qualified Listeners!**