

Walden University

College of Health Sciences and Public Policy

This is to certify that the doctoral study by

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has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
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Walden University
2023

Abstract

A Needs Assessment of Colorado Women Veterans

by

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MPA, University of Arizona, 1977

BA, University of Arizona, 1976

Professional Administrative Study Submitted in Partial Fulfillment
of the Requirements for the Degree of
Doctor of Public Administration

Walden University

November 2023

Abstract

The Colorado Department of Military and Veterans Affairs Division of Veterans Affairs (DVA) cannot comprehensively identify Colorado women veterans' social and benefit needs. As a result, the department cannot help women veterans meet those needs and improve the quality of life for them and their families. The three research questions in this qualitative needs assessment study explored the unmet needs of Colorado's women veterans, their challenges to meeting those needs, and ways to mitigate them. The study identified the unmet needs, related barriers, and ways to mitigate those barriers so DVA can take steps to help women veterans meet those needs. The study used a needs assessment model and the social determinants of health as the framework for conducting the needs assessment. A purposive convenience sample of 10 subject matter experts representing organizations that support Colorado's women veterans were invited to participate in the study and were interviewed using a semi-structured approach. Interviews were recorded, transcribed, and coded using thematic analysis. Thirteen findings were organized into four themes: financial, transition, healthcare, and male aversion. The 13 findings and 14 recommendations provided the information needed for DVA to make positive social change using the information from this study to improve their services, and the quality of life for Colorado women veterans. The study may also be helpful to other public and non-profit organizations that desire to help women veterans meet their needs.

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Dedication

To my fellow veterans and members of the Uniformed Services, who, with little thought, signed a contract that said, "I will give my life so that my countrymen and women can live a life of freedom," and to their family members who sacrificed and supported them throughout their time of selfless public service. May your spirit live on through the generations.

Acknowledgments

First, to my wife and life partner, Cynthia, who supported me every day along this journey and whose encouragement never faltered even when I had doubts – thank you, and I love you. Second, to the Walden faculty I encountered along the way – you challenged me to do my best. Next, to Brigadier General Laura Clellan, Colorado’s Adjutant General, Brigadier General Mike Bruno, and especially retired Colonel (and Ph.D.) Dave Callahan, who took a chance on me and my proposal so that I could help them succeed in the mission of the Department of Military and Veteran Affairs and make a difference in the lives of Colorado’s women veterans. A thank you to both Dr. Karen Shafer as the University Research Reviewer who quietly and quickly reviewed my paper, and Dr. Rosa Gold for ensuring that this paper met all the Form and Style requirements. Finally, but importantly, to my committee-Drs. Lori Salgado (a fellow Air Force veteran) and David Milen (a man of many talents and slightly odd humor) – thank you both for ensuring that my contribution to the cause of women veterans will make a difference.

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Section 1: Introduction

Introduction

This qualitative study is a needs assessment of Colorado women veterans' social and benefit needs using the social determinants of health (SDOH) as a framework (Office of Disease Prevention and Health Promotion, (ODPHP), n.d.). This study was approved by the Walden Institutional Review Board on August 1, 2023, with approval number 08-01-23-1134754. Data were gathered through interviews with subject matter experts (SME) to identify the needs of Colorado's women veterans, the barriers they face in meeting those needs, and possible solutions. Data were analyzed using thematic coding and a report issued to the Colorado Department of Military and Veterans Affairs (DMVA)'s Division of Veterans Affairs (DVA), who is the client. DVA/DVA is not affiliated with, or an organizational entity of, the U.S. Department of Veterans Affairs. With the information from this study, the DVA can coordinate efforts of government, non-profit, and for-profit organizations to better meet the needs of Colorado's women veterans.

Topics covered in this section include information about the organization, the problem it faces, the purpose of this study, and a summary of data sources and analysis. Additionally, this section includes definitions, how this study is significant, and a summary.

Organization Background and Problem Statement

The Problem

The gap in knowledge for the DMVA's DVA is that the organization cannot identify the unmet social and benefit needs of Colorado women veterans, which it is tasked to do. This capstone project provided the organization with insight into those unmet needs. This study, a needs assessment of Colorado women veterans, helped solve this problem using a qualitative methodology and semi-structured interviews of SMEs to explore the unmet needs of Colorado women veterans.

The needs assessment explored the existence and size of the gap in the services needed by Colorado women veterans. A sample of SMEs from veteran service organizations were interviewed using the SDOH as a framework for the interviews. The results of the interviews were analyzed, and a report provided to DVA officials. The final report was accompanied by a presentation to the DMVA executive leadership, including the executive director and the Colorado Board of Veterans Affairs.

The research questions for this project are:

1. How do SMEs describe Colorado women veterans' unmet social and benefit needs across the SDOH?
2. How do SMEs describe barriers that Colorado women veterans face in meeting their social and benefit needs?
3. How do SMEs describe possible ways to overcome the barriers that Colorado women veterans face in meeting their social and benefit needs?

The Organization

This subsection describes the Colorado DMVA. Four subsections include DMVA's general organization, its mission, a 5-year funding review, and a very short history of how the organization came into being. This section concludes with an explanation of why the identity of DMVA is not masked in this study.

The General Organization of DMVA

The Colorado DMVA is a cabinet-level state agency chartered by the state legislature (Colorado Administrative Organization Act, 1968). The DMVA is led by an executive director who serves as the Colorado Adjutant General (senior state National Guard officer). The organization has three subordinate sections: the Colorado National Guard, the DVA, and the Colorado Wing of the Civil Air Patrol (CAP). Oversight of DMVA is provided by the U.S. Department of Defense for the National Guard, through the Air Force for CAP, and informally through various organizations such as the U.S. Department of Veterans Affairs for DVA. As a state agency, oversight is also provided by the state legislature and the governor.

The DVA assists active-duty veterans and their family members obtain federal and state veteran benefits through a network of county-level veteran service officers. The DVA oversees a veteran service center in Grand Junction, CO., a state veteran cemetery near Grand Junction, CO., and several grant programs that support veteran organizations.

The CAP provides emergency search and rescue services to the state and aerial surveys to support various state missions. The CAP is the official auxiliary of the U.S. Air Force (CAP, 2023).

The DMVA also hosts the state Board of Veterans Affairs, a gubernatorial advisory board to the Adjutant General and the Governor. The Board is composed of volunteers who are veterans and who are appointed by the Governor (Debbie Haskins ‘Administrative Organization Act of 1968’ Modernization Act,” C.R.S. 28-5-702).

The National Guard has both a federal and state mission. When activated by the governor, guardsmen provide services to the state. When activated by the president or Congress, guardsmen augment the active-duty military force and may deploy overseas or to any location where they are needed (National Defense Authorization Act for Fiscal Year 2017, 2017).

Funding for the DMVA

The state legislature and the federal government provide funding for DMVA. The federal government partially funds the National Guard and the CAP. The remaining funds are provided by the state legislature. Table 1 and Figures 1 and 2 portray state (no federal) funding for DMVA and DVA and the associated personnel noted as FTE (full-time equivalent). Given the problem statement – that the department does not know the unmet benefit and social needs of Colorado women veterans- understanding the resource constraints may assist in appreciating why this gap exists. Funding and staffing for the department and the division are generally level until 2023. While there are funding increases in 2023 for both the department and the division and growth in division-level FTE, there is a reduction in the department FTE back to 2021 levels. The uptick in the division funding and FTE holds promise for the organization to tackle long-standing issues that are the reason for this study.

Table 1
Five-Year State Funding – DMVA and DVA

Year	DMVA		DVA	
	\$\$\$\$*	FTE**	\$\$\$\$*	FTE**
2023	\$148.1	151.5	\$6.2	30.7
2022	\$143.1	159.5	\$5.2	23.4
2021	\$138.6	154.1	\$5.1	22.1
2020	\$132.6	159.6	\$5.2	22.1
2019	\$131.6	167.1	\$5.1	22.1

*in millions-state funding only ** state funding only

Figure 1

DMVA Five-Year State Funding and FTE

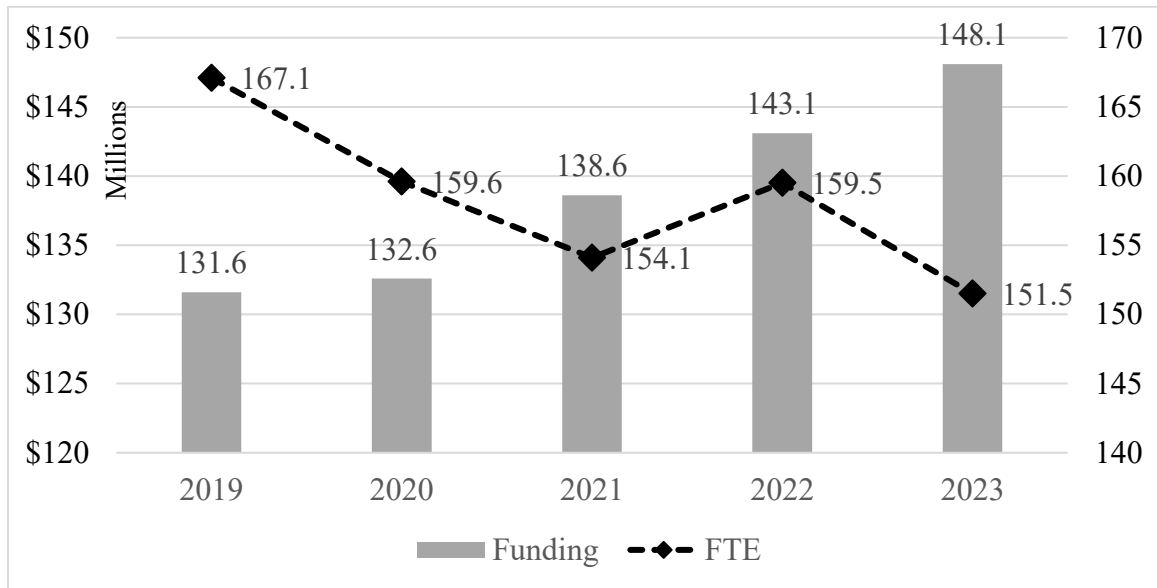
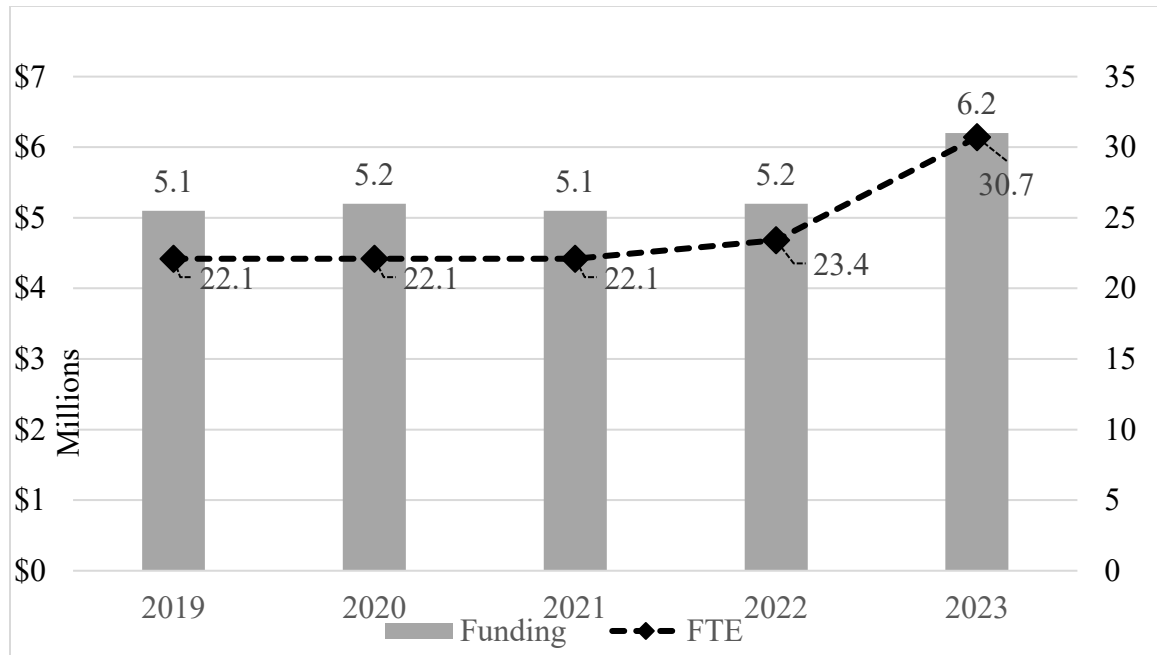


Figure 2*DVA Five-Year State Funding and FTE****History of the DMVA***

The DMVA has its roots as far back as 1865, in the Office of the Adjutant General providing oversight of the state militia. The Office became the Department of Military Affairs in 1968 when the legislature passed C.R.S. 1973, [24-1-127](#), with a mission to provide for and support the Colorado National Guard (the successor to the state militia). In 2002, the Department was expanded with the addition of the DVA (transferred from the Department of Human Services) and the CAP. The new organization became known as the Department of Military and Veteran Affairs with the additional mission of supporting veterans who live in the state and integrating the CAP into the state structure. The adjutant general is the DMVA Executive Director and has always led the Department and its predecessor organizations.

The Organization is Not Masked

It is not reasonable to mask the identity of DMVA or DVA. Within Colorado, there is only one entity with the title and mission of DMVA and DVA. Because the study title identifies the state, trying to mask the only organization in the state with the title and mission related to the study is impossible. Acting for DMVA, DVA has approved not being masked in this study (Appendix A).

Purpose

The study aimed to explore the unmet social and benefit needs of Colorado women veterans, understand barriers that women veterans face in meeting their needs, and identify possible ways to overcome them from the perspective of SMEs. Although this assessment was performed at a single point in time, the qualitative data collection tools may be useful to the DVA in the future to coordinate service providers to improve services or to justify the need for additional staff to better meet the needs of Colorado women veterans.

The study may also be helpful to other states trying to meet women veterans' needs. Since the study uses the SDOH as the framework for the interviews, unmet needs, related barriers, and possible solutions to those barriers were organized by the SDOH categories. Organized in this manner, the study's results may have value to various government and non-government organizations that provide services to women veterans. For example, one SDOH category deals with employment. Findings in this category may be of value to state employment organizations as well as departments of veterans affairs.

Similarly, the SDOH category that deals with housing may interest communities trying to provide affordable housing and agencies working to prevent veteran homelessness.

Summary of Data Sources and Analysis

Data sources for this study were comprised of virtual interviews with SMEs from organizations that represent or serve Colorado's women veterans. Interviews were conducted using Zoom and the audio recorded. Recordings were transcribed and thematic analysis used to identify trends (Braun & Clarke, 2006; Clarke & Braun, 2013). NVivo was used to support coding and thematic analysis and transcribe interview recordings. NVivo's terms of agreement provides for NVivo to protect confidential information from disclosure except to individuals within the company who need to know. The pertinent section reads:

During the term of this Agreement, each party will regard any information provided to it by the other party and designated in writing as proprietary or confidential to be confidential ("Confidential Information"). Confidential Information shall also include information which, to a reasonable person familiar with the disclosing party's business and the industry in which it operates, is of a confidential or proprietary nature (Lumivero, Section 4, n.d.).

This would appear to cover transcription services such that the recordings and the transcription would be protected under this section from disclosure. There does not appear to be a need for a non-disclosure agreement, nor would the company sign one (personal communication, Sia Kuresa, April 13, 2023). To help ensure the study's

trustworthiness, I kept a journal documenting issues and decisions made during the study period.

Definitions

Active Duty: Full-time federal service in a Uniformed Service. It does not include the National Guard when called to active duty by the state's governor (Armed Forces, 10 U.S.C. § 101(d)(1), p. 21).

Armed Forces: The U.S. Army, U.S. Navy, U.S. Marine Corps, U.S. Air Force, U.S. Space Force, all part of the Department of Defense plus the U.S. Coast Guard, a component of the Department of Homeland Security (Armed Forces, 10 U.S.C. § 101(a)(4), p. 19).

Guardsmen: Federal law does not define this term. There are references in the law (e.g., 5 U.S.C. Chapter 5) to guardsmen, but there is no definition. Thus this definition defaults to a dictionary definition: "any member of the U.S. National Guard" (Webster's New World College Dictionary, 2010).

National Guard: This means the Army National Guard and the Air National Guard (Armed Forces, 10 U.S.C. § 101(c)(1), p. 21).

Need: The gap between "what is" and "what should be" and excludes a solution strategy (Altschuld & Kumar, 2010, p. 3).

Needs Assessment: a systematic "process of identifying needs, prioritizing them, making needs-based decisions, allocating resources and implementing actions in organizations" (Altschuld & Kumar, 2010, p. 20).

Reserve: means enlistment, appointment, grade, or office held as a Reserve of one of the armed forces (Armed Forces, 10 U.S.C. § 101(c)(6), p. 21).

Social Determinants of Health (SDOH). The U.S. Department of Health and Human Services (HHS) identifies five categories of SDOH in Healthy People 2030: (a) economic stability, (b) education access and quality, (c) health care access and quality, (d) neighborhood and built environment, (e) and social and community context. (ODPHP, n.d.).

Uniformed Services: The armed forces; the commissioned corps of the National Oceanic and Atmospheric Administration; and the commissioned corps of the Public Health Service (Armed Forces, 10 U.S.C. § 101(a)(5), p.19).

Unmet Needs: Witkin and Altschuld (1995) define unmet needs as those needs that, “when recognized, are typically expressed as a demand and, when unrecognized, are unexpressed or latent” (p. 9).

Veteran: A person who has served on active duty in Uniformed Service and whose discharge is not other than honorable (Veterans Benefits, 38 U.S.C. § 101).

Woman: A “female human being; a person assigned a female sex at birth or a person who defines herself as a woman” (European Institute for Gender Equality, 2023, para. 1).

Significance

DVA Impact

This study provided DVA with the information it needs to help align resources to better meet the needs of Colorado women veterans. This might include requesting funds

from the legislature and partnering with private, non-profit, and other public sector organizations.

Social Change

In terms of social change, the alignment of resources may reduce barriers that must be overcome by Colorado women's veterans to meet their social and benefit needs, thus improving their quality of life. No other study exists that can provide the information that resulted from this study. Because there are few broad needs assessments of women veterans, this study may have implications for other states and territories. It may provide information of value to Colorado's many veteran service organizations so that they can improve their services to women veterans.

Summary

Section 1 provided an overview of this study and started with a description of the DMVA and the DVA. I explained the problem in practice, which is that the state cannot determine the number of women veterans in the state, nor can it identify their unmet social and benefit needs, which is the purpose of this study. Also introduced are the three research questions that frame the study – identify Colorado women veterans' unmet social and benefit needs, what barriers they face to obtaining those needs, and how they may be overcome. Data sources were identified, along with using interviews as the primary means of collecting participant information, and Braun and Clarke's (2006) thematic analysis was used to analyze interview transcripts. Section 1 concluded with an explanation of the value of the study as the only study of its kind in the state and how the DVA may use the study to better meet the needs of Colorado's women veterans.

Section 2: Conceptual Framework and Relevant Literature

Introduction

The state of Colorado DMVA's DVA cannot identify the unmet social and benefit needs of women veterans living in the state. This study aims to identify the unmet needs of Colorado women veterans, identify barriers women face in meeting their needs, and identify possible solutions. Although this assessment was performed at a single point in time, the qualitative data collection tools may be useful to the Department in the future.

The remaining topics within this section include a report on my literature search strategy, the conceptual framework used in this study, a discussion of the literature search, and a summary of Section 2.

Literature Search Strategy

I conducted four categories of searches: women veterans, needs assessments, focus groups (including question development and coding of results), and SDOH. I consulted with a Walden librarian for over an hour to learn techniques to conduct an exhaustive search of scholarly and trade literature and relevant public policies. I used the Walden Library general search, which includes a standard list of databases, and searched the Military and Government Collection and Sage Research databases. I also used Google Scholar to search. I went directly to the *Healthy People 2030* website, which is only available online, and used the website's information to understand the descriptions of the five SDOH categories.

Walden Library searches included the following search terms and combinations:
veteran needs assessment, veteran+needs+assessment, needs assessment veteran,

needs+assessment+veteran, needs assessment veteran, needs assessment, women or female or woman or females veterans needs and wants (1999-2023), veterans needs and wants, women veteran employment, national survey of women veterans, national survey of women veterans needs, women or female or woman or females veterans needs assessment or needs analysis, focus groups, focus groups questions or questioning, focus groups questions or questioning constructing, focus groups constructing, how to create focus group questions, focus group questions, focus group questions veterans, create focus group questions, needs assessment veterans food insecurity, social determinants of health and econom women or female or woman or females veterans.*

My initial searches were limited to peer-reviewed materials from 2018-2023. When that approach did not yield useful information, I expanded the dates and let the search engine set the starting date. After that, I removed the requirement for peer-reviewed articles. My searches generally yielded few peer-reviewed articles about women veterans' needs.

Specific websites that I searched for peer-reviewed material include:

- U.S. Department of Veterans Affairs (VA) website, including the Office of Research, Office of Women Veterans, and Inspector General. I did a general search for women veterans' needs assessment. The searches identified multiple studies about women veterans' needs regarding using the VA health system but no general needs assessments.
- Blue Star Families: no related peer-reviewed material

- U.S. Department of Labor’s Chief Evaluation Office, Women’s Bureau and Veteran Employment and Training Service: no related peer-reviewed material
- Military Officer’s Association of America: no related peer-reviewed material
- Volunteers of America: no related peer-reviewed material
- National Coalition for Homeless Veterans: no related peer-reviewed material

I contacted representatives of the following organizations and sought their assistance in finding peer-reviewed materials: the VA, Labor and Housing and Urban Development, the National Coalition for Homeless Veterans, The U.S. Military Women’s Memorial, Military Family Research Institute at Purdue University, the Rand Corporation, the Department of Defense Advisory Committee on Women in the Services, the Colorado Employers in Support of the Guard and Reserve, and individuals who I thought might have information about peer-reviewed materials. Except as noted for the VA, none of these contacts provided any information about peer-reviewed articles. One individual who has been working on women veteran issues for more than 6 years indicated that other than health-related articles by the VA, peer-reviewed materials on women veterans’ issues “does not exist” (Kate Watson, personal communication, March 17, 2023).

Conceptual Framework

The concepts that support this study include a needs assessment and the SDOH. The model for the needs assessment comes from both Watkins et al. (2012) and Witkin and Altschuld (1995). The Watkins et al. (2012) guide used the Witkin and Altschuld (1995) model as the foundation for planning a needs assessment. Watkins describes three

phases of a needs assessment: preassessment, assessment, and postassessment (Watkins et al., 2012, p.50). I used this model to create the assessment plan, conduct the assessment and analyze and report the results. The model's postassessment phase focuses on implementing organizational changes to address the unmet needs identified in the assessment phase.

In subsequent portions of this paper, I describe each phase in detail, with actions performed during the phase, and I also provide checklists and samples. While I made recommendations to DVA regarding the unmet needs identified and barriers that women veterans face in meeting their needs, I am not involved beyond that step.

Social Determinants of Health

I also used the SDOH (ODPHP, n.d.) to structure the assessment. The SDOH provides a comprehensive approach to understand social issues such as the needs of Colorado women veterans. I categorized assessment questions into one of the five determinants. I used those five categories and related subcategories to organize and report the needs assessment results. I cross-referenced the DVA customer satisfaction survey categories to ensure that the questions provide a comprehensive view of women's needs. Figure 3 portrays the five SDOH categories.

Figure 3*The Social Determinants of Health*

Note: SDOH diagram by Office of Disease and Health Prevention, n.d.

(<https://health.gov/healthypeople/priority-areas/social-determinants-health>). In the public domain.

What follows is a description of each SDOH category. Understanding the policy behind the SDOH framework explains why this framework is valuable to this study. In each of the five categories, ODPHP provides a description and associated metrics to assess performance against established goals. Since the metrics are irrelevant to this study, they were not addressed other than how they added clarity to the category. Women veterans, whether in Colorado or elsewhere, like non-veteran women, are impacted by the SDOH categories, which can highlight barriers to needed social or benefit services and

thus apply to this study. The SDOH descriptions and category information are from the same source – *Healthy People 2030* (ODPHP, n.d.).

Health Care Access and Quality

This category addresses concerns about access to care for the uninsured and those where distance to care is a factor (e.g., rural Americans). The stated goal for this category is “increase access to comprehensive, high-quality health care services,” which is measured through the related metrics (ODPHP, n.d.). The associated metrics, which apply to all Americans whether insured or not, rural or not, also highlight specific aspects of this category: use of emergency rooms for non-emergent care, access to preventive services, cancer, substance abuse, dental services, prescription medications, access to medical information (including the individual’s medical records), pregnancy and childbirth, and sexually transmitted disease (ODPHP, n.d.).

Neighborhood and Built Environment

This category concerns community safety issues, including “violence, unsafe air or water,” and other similar issues. The description also addresses how individuals or families with insufficient income are more generally exposed to these safety concerns. This category aims to “create neighborhoods and environments that promote health and safety” (ODPHP, n.d.). The related metrics indicate emphasis in this category is placed on reduction in crime, engagement of schools as places of safety, access to the internet, safe water, safe air, cost of housing, fluoride-treated water, iron levels in human blood, reduced traffic deaths and injuries, reduced hearing impaired due to high noise levels, use of mass transit and reduction in exposure to first/second-hand smoking (ODPHP, n.d.).

Social and Community Context

This SDOH category addresses how people in the community interact and how they support each other. In this context, the community includes where individuals “live, work, learn and play.” There is an overlap between Neighborhood and Built Environment as this category deals with community safety (e.g., violence), discrimination, and the impact that incarcerated adults have on their families. This category aims to “increase social and community support” (ODPHP, n.d.). Related metrics suggest that issues to be addressed in this category including increase voting, decrease incarcerated adults, reduce depression, provide a social network of friends/family, improve time when family members are together and engaged, reduce “bullying against LGBTQ children,” reduce food insecurity for children, and improve the quality of living for those with disabilities (ODPHP, n.d.).

Economic Stability

This category deals with poverty, employment, and income. Regardless of the reason, individuals without sufficient income may have barriers to accessing housing, food, transportation, health care, children care, education, and similar needs. While the description is broad, the goal for this category is focused on health care access and reads, “help people earn steady incomes that allow them to meet their health care needs” (ODPHP, n.d.). Associated metrics are employment, education, access to healthy food, reduced workplace injuries, and selected health issues (ODPHP, n.d.).

Education Access and Quality

This final category is focused on education, primarily for children. There is an emphasis on children with disabilities, children from low-income families, and those facing discrimination or bullying. This category aims to “increase educational opportunities and help children and adolescents do well in school” (ODPHP, n.d.). Metrics for this category are focused on improving high school students’ education, college attendance, access to and attendance for young children at pre-school programs, increasing integration of children with disabilities into regular schools, and improving student skills in math and reading at all levels (ODPHP, n.d.).

Literature Review for the Study

Lack of Peer-Reviewed Material

With one exception (Schultz et al., 2023), I could not find broad needs assessments of just women veterans or sufficient peer-reviewed research regarding women veteran needs other than healthcare needs – which were too narrow for my study. Another article by Schultz et al. (2022) addressed women veterans in general and is similar to a needs assessment. While there is an abundance of peer-reviewed material on women veterans' health care issues prepared mainly by or for the VA, similar material is not available on other trends identified in the reports and material I reviewed. For example, while the U.S. Department of Labor produces information about the workforce (employment/unemployment figures through the Bureau of Labor Statistics), the information presents broad information on women veterans’ employment. Still, it typically lacks any analysis of why employment figures are what they are. This is the

case for the other trend areas of housing, transportation, education (e.g., bachelor and graduate degree programs), money, and for women veterans, particularly supportive social structures, including childcare.

Grey Area Literature, Think Tank Reports, and Studies

While there are numerous studies on the health needs of women veterans, the broader assessments that are similar to my project are not gender-specific and include all veterans. These studies included qualitative, quantitative, and mostly mixed-method studies conducted by various organizations, including universities and think tanks. None of the studies used SDOH as a framework. The existing needs assessments included nationwide, regional (several states in the Western United States, including Colorado), and states or substates (e.g., Western Pennsylvania). I also used Perkins et al.'s (2017) inventory of needs assessments from 2008-2017 to find relevant studies. The studies typically included demographic comparisons from the study population to national demographics. Results of the study were presented statistically, and when qualitative methods (most often focus groups and subject matter expert interviews) were employed, examples of participant comments were provided to support trends or points emphasized by the authors.

Trends

The studies found that veterans needed housing, employment, healthcare, transportation, education, money, and for women veterans, particularly, supportive social structures, including childcare (Adams et al., 2017; Carter & Kidder, 2013; Grogan et al., 2020; Guettabi & Frazier, 2015; Gurewich et al., 2023; Kidder et al., 2018; Public

Consulting Group, 2022; Schell et al., 2011; Schultz et al., 2023; Van Slyke & Armstrong, 2020). The Alaska veteran needs assessment (Guettabi & Frazier, 2015) was prepared for the Alaska Office of Veterans Affairs, part of the Alaska Department of Military and Veteran Affairs. Recommendations in all the studies were made to organizations and sources of the needed services.

Colorado Women Are Understudied

There were no reports specifically about Colorado women veterans. The closest report was Carter and Kidder's (2013) *Needs Assessment: Veterans in the Western United States*, which included Colorado but included all Colorado veterans, male, and female.

While the DVA has a post-client meeting survey, no analysis has been done to mine the data in the survey. This study is the first scholarly look at the needs of Colorado's women veterans.

Related Policies, Regulations, and Laws

Under various federal laws such as Veterans Benefits, 38 U.S.C. §101, and the Uniformed Services Employment and Reemployment Rights Act (VETS, n.d.), women veterans are entitled to the same benefits as their male counterparts. In addition, states and territories have passed legislation extending state-level benefits to certain veterans. For example, in Colorado, the Colorado constitution allows a veteran with a 100% permanent and total service-connected disability to claim a property tax exemption for 50% of the first \$200,000 of the actual value of the veteran's owner-occupied primary residence (CO. Const. art 3, section 39-3-202). These state benefits are available to men and women veterans like federal veteran benefits. In addition to veteran-specific

legislation, services available to the public are available to veterans in the same manner as those services are available to the general public.

Combined, benefits provided under state and federal law and services available to the public can be considered to comprise a portion of the needs of women veterans. Further, individuals, by their existence, have various needs such as food, shelter, clothing, and social interaction. Consider Maslow's Hierarchy of needs as a model for these needs (Maslow, 1943). If one combines the legislative benefits, services available to the public, and Maslow's needs inventory, one can argue that the combination defines the breadth of needs of women veterans.

Given the reports and studies available on both men and women veterans, one can posit what some of the unmet social and benefit needs might be for women veterans: housing, employment, healthcare, transportation, education (e.g., bachelor and graduate degree programs), money, and for women veterans in particular, supportive social structures including childcare. This study determined if these needs are those of Colorado's women veterans and if there are others beyond this list.

Summary

In Section 2, I highlighted the problem – DVA does not know what Colorado women veterans' unmet social and benefit needs exist and explained that the conceptual model is a needs assessment matched to the SDOH framework. Moving on to the literature review, I explained the process I used, the lack of scholarly sources, limited grey material on women veterans' needs, how to conduct a focus group, and how to construct focus group questions. My literature review resulted in similar findings:

veterans (including women) needed housing, employment, healthcare, transportation, and education, single parents also needed childcare, and women veterans were identified as needing a social infrastructure for support greater than their male counterparts. My approach to collecting and processing data is outlined in the next section – Section 3.

Section 3: Data Collection Process and Analysis

Introduction

This study researched a problem in the state of Colorado DMVA's DVA: the division cannot identify the unmet social and benefit needs of women veterans in the state. This section restates the research questions and expands on the research design. Then I review my role and relationship to DVA and discuss the methodology I used to collect, analyze, safeguard, and store data. I also address how I recruited participants, protected their identities, and compensated participants. This section concludes with a discussion about trustworthiness and ethical considerations related to this study, followed by a summary. While the DMVA/DVA does not have an institutional review board, this study has been approved by the Walden University Institutional Review Board on August 1, 2023, with approval number 08-01-23-1134754.

Practice-Focused Research Questions and Research Design

The research questions for this study are:

1. How do SMEs describe Colorado women veterans' unmet social and benefit needs across the SDOH?
2. How do SMEs describe barriers that Colorado women veterans face in meeting their social and benefit needs?
3. How do SMEs describe possible ways to overcome the barriers that Colorado women veterans face in meeting their social and benefit needs?

The deliverable is a needs assessment that addresses the research questions and supports the DVA through a report and a presentation that included a demographic

breakdown of Colorado’s women veterans using data from the American Community Survey and the VA. The report described the unmet social and benefit needs of the population based on information from participants, and the report information was organized by SDOH and related DVA interest areas, as displayed in Table 2.

Table 2

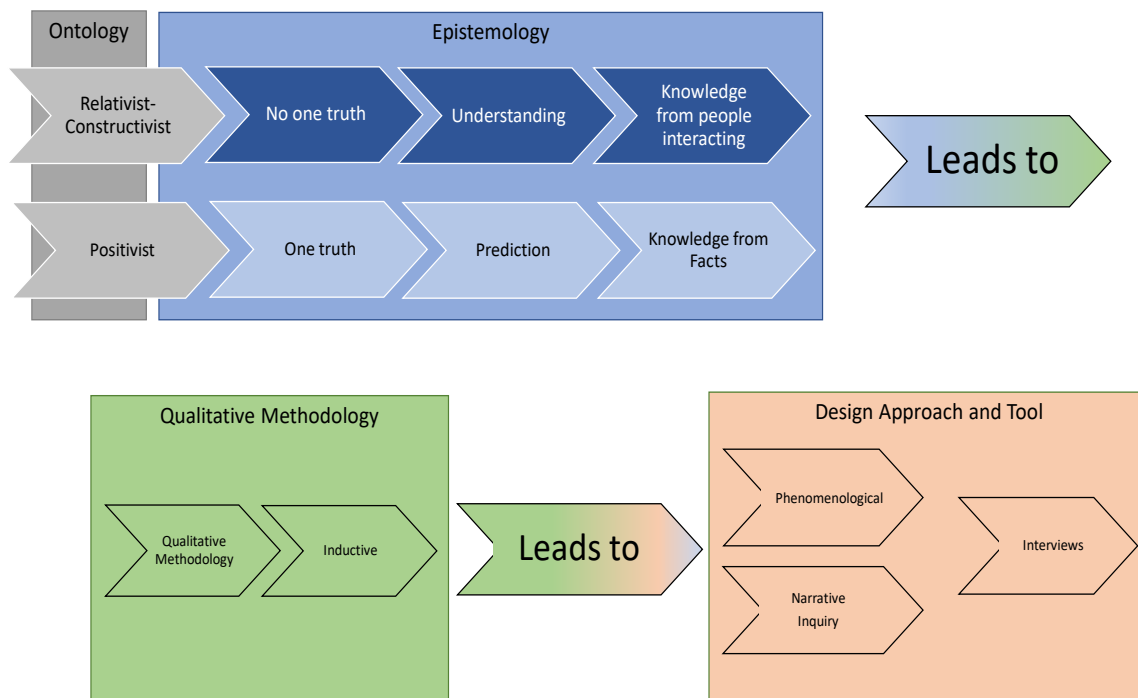
SDOH-DVA Interest Item Cross Reference

SDOH Category	SDOH Subcategory	DVA Interest Item
Economic Stability	Employment	Claims, Type of Claim, Appeal, Disability, Pension, CRDP, Concurrent Receipt, Aide and Attendance, IU, transportation, employment assistance
	Food Insecurity Housing Instability	At risk for homeless? Need housing?
	Poverty	
Education Access and Quality	Early Childhood Development/Education	If have children
	Enrolled in Higher Education	Education Benefits, currently enrolled?
	High School Language and Literacy	Completed?
Healthcare Access and Quality	Access to health services	Health coverage, VA services, Acute, Specialty, Mental Health, Dental, Substance Abuse; VA or Community care
	Access to Primary Care Health Literacy	Source of care
Neighborhood and Built Environment	Access to Healthy Foods Crime and Violence Environmental Conditions Quality of Housing	
Social and Community Content	Civic Participation	
	Discrimination Incarceration	
	Social Cohesion	Family Support
Other		Resource navigation assistance

Barriers to meeting the unmet social and benefit needs were included based on information provided by study participants. Ways to overcome the barriers were identified based on participant recommendations and information from veteran needs assessments conducted in other states or regions.

Developing the Study Methodology and Approach

When determining how best to study Colorado women veterans' unmet social and benefit needs, I followed the path outlined in Figure 4 to ultimately decide to use individual interviews as my process to collect study data. In this portion of the study, I discuss each step in the path and how one led me to the next.

Figure 4*The Path to Interviews***Ontology**

My philosophical orientation, which reflects my worldview, lies somewhere between positivist and relativist. While there may be an absolute truth (positivist; Burkholder et al., 2020, p. 21), the individual alters how one seeks and views it (relativist; Burkholder et al., 2020, p. 21). A supervisor once told me there are three sides to every story: yours, mine, and the truth, which is somewhere between. I think the goal of research is to find the absolute truth, but I believe there are very few times when that goal is achieved since the research project is tainted by the individuals conducting the research and their worldview and assumptions. This leads us to the next step, epistemology.

Epistemology

Following the Killam (2011) and Burkholder et al. (2020) models that started with ontology and moved to epistemology, from an epistemological view, there is a similar combination of knowledge from facts and experience. I think how knowledge is gained depends on the situation. Sometimes knowledge comes from a variety of facts and experiences. That means one would do what is reasonable to learn what one can in a given situation – using facts and experience. I believe that some things can be measured in a “value-free manner” (Burkholder et al., 2020, p. 21), while other items are objectively measured with “facts...given meaning through individual exchange” (Burkholder et al., 2020, p. 21). For example, in my project, I believe the start is obtaining demographic information (gender, family members, the branch of service, and similar information), which are facts. Interviews to understand Colorado’s women veterans’ social and benefit needs are the SMEs’ subjective views of their experiences. Some predictions may be possible with a reasoned level of understanding of a situation. While a quantitative model provides a scholarly approach to prediction, a qualitative approach may have some limited predictability. Given the extent of my literature review and the common findings across the articles and studies, and with my research having resulted in similar findings, it seems reasonable to predict that a needs assessment of women veterans in another state or location may result in the same or similar findings as my project and literature review. The volume of the evidence from the findings, when combined, may have some predictability, though that predictability may not be considered scholarly since qualitative studies are generally individually limited in their

generalizability (Mwita, 2022, p. 622; Percy et al., 2015, p. 79). For example, most of the existing needs assessments and this study used a convenience sample, limiting their generalizability (Babbie, 2017, pp 238-241). With my ontological and epistemological perspectives as the foundation, the next question that needs to be addressed is the study's methodology – qualitative or quantitative.

Quantitative vs. Qualitative Methodology

Qualitative research is a non-statistical approach that allows for investigating and explaining the experiences of living in society. Through this approach, the researcher and society can learn how people and organizations behave and why (Burkholder et al., 2020; Bhangu et al., 2023; Killam, 2015). Using the data obtained, researchers look for patterns that can be used to draw general conclusions about the data, but only in the context (circumstances) of the study that gathered the data. This process of data driving the conclusions is an inductive approach that describes my study (Burkholder et al., 2020, p.115).

Because I am studying the unmet social and benefit needs of Colorado women veterans, this definition provides the starting point for my study of a complex social issue through observation, description, and thematic analysis. Additionally, when starting this study, I had no preconceived idea of unmet women veterans' needs were, and thus I used an inductive approach to the research. A qualitative research approach made sense because I lacked a theory and hypothesis, both essential for a quantitative approach (Laureate Education, 2016b). After determining this study should use a qualitative method, I turned my attention to which qualitative approach I should use.

Qualitative (Design) Approach

What made this step challenging was that different authors gave different titles (e.g., approaches, techniques, and paradigms) to the next step – what tool/approach to use for my study. Babbie (2017, pp. 305-316) discussed six different qualitative approaches, which he called paradigms. He also discussed two techniques of fieldwork (pp. 318-323). Burkholder et al. (2020, p 88) identified five approaches, Bhangu et al. (2023) identified 10 techniques, and Danford (2023, p. 42) identified six. It is worth noting that while Bhangu et al. identified focus groups and interviews as a qualitative method, Babbie's narrative separated the discussion of the two approaches from his methods discussion, which he called paradigms (2017). Danford categorized interviews and focus groups as data collection techniques distinct from the qualitative design discussion.

Getting to the design approach took several steps and additional reading. Initially, I thought that two approaches described by Burkholder et al. (2020) and Danford (2023) made sense: a phenomenological approach and a narrative inquiry. Since a phenomenological approach focuses on “humanistic, descriptive... aspects of phenomena” (Bhangu et al., 2023, p. 40), and Danford describes a narrative inquiry as “exploring events and experiences through stories” (2023, p. 42), the two approaches combined led to the idea of using focus groups or interviews (or the tool used for the data collection process). However, after reading Percy et al. (2015) and Worthington (n.d.), it became clear that a generic qualitative research approach best fits my study. I eliminated a phenomenological approach because, as both authors explained, this approach is about how the person describes their lived experience versus the participant explaining the

experience (Percy et al., 2015; Worthington, n.d.). Turning back to Danford, while interviews may be described as storytelling, Haigh and Hardy's (2011) article explained that storytelling is more about being "creative" while narratives are more "factual" (p. 408). Danford's explanation is not as clear as the one by Haigh and Hardy, and with both articles in mind, I decided not to label my study as using storytelling. In the end, this study is a generic qualitative research effort.

The Tool -- Interviews

In determining the best data collection tools for my study, I reviewed the various approaches and tools described in the needs assessments in my literature search (Adams et al., 2017; Carter & Kidder, 2013; Grogan et al., 2020; Guettabi & Frazier, 2015; Gurewich et al., 2023; Kidder et al., 2018; Public Consulting Group, 2022; Schell et al., 2011; Schultz et al., 2023; Van Slyke & Armstrong, 2020). After reading through the literature, I considered focus groups and individual interviews. This tool did not appear valuable when considering the value (and cost) of conducting focus groups for up to 50 participants (the initial estimate). Burkholder et al. (2020, p 148-159) suggested interviews as tools for qualitative research and indicated that interviews are low-cost and allow for probing in response to initial answers to interview questions. I determined that interviews would be most appropriate for the study as this allowed me to collect information on the needs of the participants. Interviews enable the researcher to understand each person's unique, complex experiences (Katz-Buonincontro, 2022, pp. 25-26) and, in terms of my study, their needs (met or not). Danford (2023) talked about qualitative researchers using words vs. numbers to tell a story, which is what I attempted

to do. Thelwall and Nevill (2021) reported that some studies using qualitative methods have shown that interviews have been the “most common” used (p. 3). They also said that 10% of the 2019 social science literature in their study used the word *interview* in a title, abstract, or keywords, 5.5% used *case studies*, 2.1% used *ethnography*, and 1.5% used *focus groups* (Thelwall & Nevill, 2021, pp 4-7), further substantiating the appropriate use of interviews over other tools, which is the tool that I used in this study.

Working with DVA, the parties agreed that SME interviews (Babbie, 2017; Bhangu, 2023; Danford, 2023) would be more helpful. We discussed an initial target of 10 subject matter expert interviews, although saturation was used to determine the final number. These interviews determined if Colorado women veterans’ needs are similar to those identified in the literature. Interviews were conducted virtually using Zoom and audio recorded. NVivo’s transcription service was used to transcribe recordings to “support writing, refresh recall” (Grant & Lincoln, 2021, p.3) and ensure the study’s accuracy.

I used the Watkins et al. (2012) model for constructing the needs assessment and the SDOH to categorize questions, conduct analysis, and report findings (Table 2, SDOH-DVA Interest Item Cross-Reference).

Roles of the Researcher and Client Organization

The DVA hired me as a temporary, part-time worker to complete the study. This means I acted as both an independent researcher following Walden University guidelines and an employee when I perform the research. I followed state ethics rules and regulations while complying with Walden University requirements.

Xu and Storr (2012), Burkholder et al. (2020), and Pezalla et al. (2012) addressed the role of the researcher as the instrument of the qualitative research process. Xu and Storr suggested that being a research instrument requires a different view of what evidence is – that is, the reality is what the researcher sees (p 1). This is supported by Burkholder et al., who viewed the researcher as being subjective (p.115). That is, due to a subjective perspective, the researcher shades facts. Pezalla et al. furthered this subjective perspective when they argued that every researcher has their perspective, which they bring to the research (p. 165). Not only is the researcher subjective, bringing their unconscious and even conscious biases to the project, the researcher is not just a bystander. Pezalla et al. talked about how the researcher uses their senses in an engaged manner to understand, learn, and interpret respondent comments in interviews making the researcher a part of the process (p.2). Because of their active role, Xu and Storr counseled that having an appreciation for their ontological and epistemological position is essential for the researcher (2012, p. 3). Since I have already addressed my ontological and epistemological position, in the next part of the paper, I explore what I bring to the project regarding potential bias and similar issues.

Conflicts of Interest and Personal Bias

In a 2022 blog, George defined conflict of interest to include personal connections and argued that disclosing those relationships is essential. Bero and Grundy (2016) also addressed the issue of personal relationships as potentially creating a conflict of interest. Bero and Grundy and Levinsky (2002) argued that some relationships could not be avoided and, thus, to George’s point, need to be disclosed. Further, Levinsky stressed that

the point of disclosure is to help address ways to deal with the relationship (conflict of interest) and that, in the end, dealing with relationship-based conflict of interest rests with the values of the parties involved, especially the researcher (2002).

My conflict of interest is a prior professional relationship with the adjutant general (senior DMVA official), who is two levels above the DVA division chief with whom I work. This person worked for me about 20 years ago. During my tenure as the Director of the VA's Health Administration Center from 2000-2008, Laura Clellan was my training officer, and I was her third-level supervisor. In addition to disclosing this relationship, I will avoid contacting her directly and follow the chain of command. We have had no contact except for my original email asking if I might partner with DMVA on my project. Since I will be working from home with a few exceptions and because she travels extensively, the chance that we would both be in the office simultaneously is minimal. If I become aware of any undue influence (by Brig. Gen. Clellan or others) on this study, I will notify the DVA chief, my committee chair, and the IRB, and take steps to mitigate the undue influence.

I identified two possible biases. As discussed previously, the researcher is the research tool in qualitative research. Xu and Storr (2012) and Pezalla et al. (2012) wrote about how the researcher's bias (conscious or otherwise) can influence the research at any stage of the project. Preventing bias in this study is important to its trustworthiness and disclosing them helped the reader watch for missteps and helped me stay conscious of them and take steps to mitigate them.

First, I am a veteran. As a veteran, I have insight into the experience of other veterans. I am sympathetic to the challenges veterans have. Second, I have experience in health care, professional life, community, and Walden academics.

My combined life experience will challenge my ability to remain neutral during interviews. When interviewees are not entirely forthcoming, I will want to encourage them to do so based on my experience with similar circumstances. My values were the basis of overcoming my bias. My values evolved and are honesty (always tell the truth), integrity (do the right thing when no one or everyone is looking), and accountability (accept responsibility for all your actions, positive or negative). These values also support the Walden requirements, the State Code of Ethics (CRS Code of Ethics, Title 24, 2023), and the Code of Ethics of my professional society, the American College of Healthcare Executives (ACHE, 2022). Additionally, as a state employee, I was required to support the U.S. and Colorado Constitutions and state law (CRS § 24-12-101, 2022). Later in this paper on trustworthiness, I describe steps I took to mitigate my biases.

Role of the Client Organization

The DVA assigned the State Women Veterans Program Coordinator, Ms. Amy Demenge, as a silent observer during the interviews. She signed a non-disclosure statement. The division will also assist in identifying SMEs that might consent to be part of the study using their network of contacts. The DVA made available their geospatial information system expert, who created demographic maps for the study and the report to DVA. The DVA also made available staff who reviewed the interview questions and

provided input. The department may also make the final report available to other state agencies, and I may be asked to deliver the presentation to these agencies.

Methodology

The sources of the data (semi-structured interviews) are individuals (SMEs) who represent veteran organizations. Some of these organizations focus on women veterans (e.g., women coordinators at the U.S. Department of Veterans Affairs and the Women Marine Association of Colorado), and others focus on all veterans (e.g., Volunteers of America and the American Legion). All these organizations serve Colorado's women veterans who, according to the 2021 American Community Survey report S2101 (the most recent information), include 40,891 women veterans who comprise about 11.2% of the veteran population across the state (U.S. Census Bureau, 2021). This is slightly higher than the national veteran population of approximately 10.4% (National Center for Veterans Analysis and Statistics, 2020). Additionally, in relation to the total Colorado population, where women are 49.9% of the population, women veterans represent less than 1% of the state population (U.S. Census Bureau, 2021).

The selected organization SMEs were able to provide answers during the semi-structured interviews to the research questions about the social and benefit needs of Colorado's women veterans, the barriers they face in obtaining those needs, and the possible ways to mitigate those barriers because the organizations interact with women veterans as part of their organization's mission.

The target sample size of 10 SME interviews was based on sample sizes used in needs assessments that I reviewed and from articles by Burkholder et al. (2020), Hennink

and Kaiser (2022), and Mwita (2022). Hennink & Kaiser reported that a sample is too small if each interview does not add new information. On the other hand, if the sample is too large, the researcher wastes time, money and gathers no additional useful information. When that point is reached, the researcher has achieved saturation (Burkholder et al., 2020, p.90; Hennink & Kaiser, 2022, p. 2). Reaching saturation can reduce cost and is “the most frequently touted guarantee of qualitative rigor offered by authors to reviewers and readers” (Morse, cited in Hennink & Kaiser, 2022, p. 2).

Hennink and Kaiser (2022) qualitatively studied 4,000 records to answer the question about how many samples are needed to reach saturation. The authors reported that the original sample size was larger than the sample size when the study reached saturation but did not explain how to estimate the number of interviews needed before the research project began (Hennink & Kaiser, 2022, p. 5). Hennink and Kaiser’s study also reported on the small sample sizes in qualitative studies, which Mwita (2022) also reported in his article, including one study with a sample size of two (p. 622). Burkholder et al. (2020) also addressed how using other similar study sample sizes can help determine the appropriate qualitative research sample size (p. 90). Based on findings from the literature (including other needs assessments) and the time and cost associated with my study, DVA accepted my recommendation to begin by interviewing 10 SMEs, consistent with Hennink and Kaiser’s findings.

Procedures for Recruitment, Participation

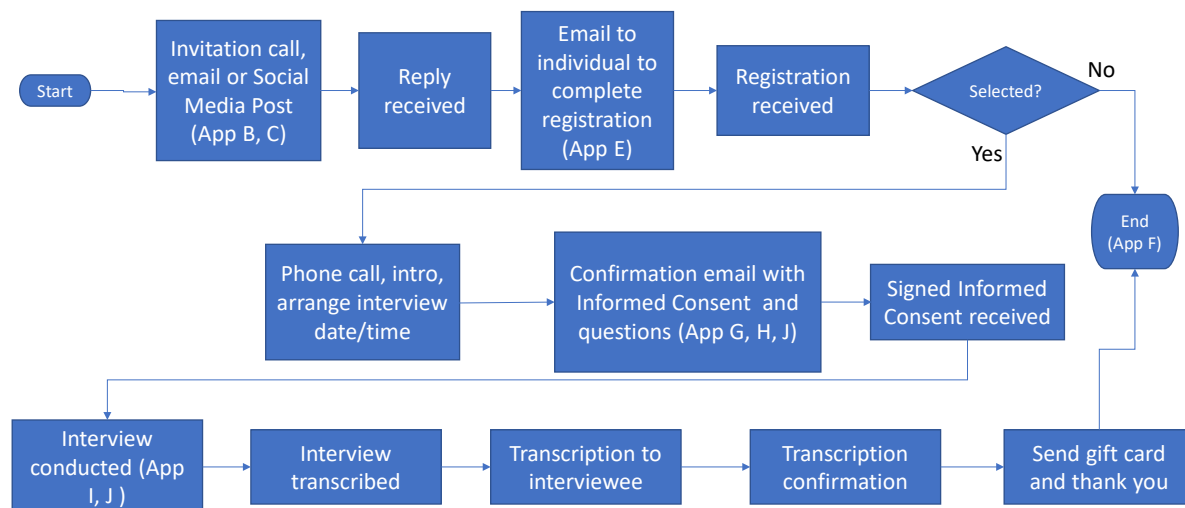
SMEs who agreed to be interviewed were from organizations representing or serving Colorado’s women veterans. To participate, the SMEs must have met the

following criteria: represent an organization that serves or represents Colorado women veterans and has two or more years of experience in their role. SMEs may or may not reside in the state. As explained in Section 3, Methodology, I expected the total number of participants to be approximately 10.

I initially identified SMEs using my contacts, including the organizational membership list of the United Veterans Coalition of Colorado, partners of the Aurora Veterans Affairs Commission (which I chair), and recommendations by DVA. Once I identified a possible participant, I called them to introduce myself and the study. Figure 5 displays the general flow of the recruiting, selection, notification, and interview process.

Figure 5

Recruiting, Selection, Notification and Interview Process



Had I not been able to obtain 10 participants using this approach, I would have

posted the notice (Appendix B), which was created based on feedback from women veterans to social media and used the email in Appendix C to solicit participants through their organizations. Individuals who responded to the solicitation email or social media post or agree to participate would have received an email (Appendix D) asking the individual to complete the registration form (Appendix E). After reviewing the registration form, I would have decided who to include in the study. Those not selected would have received a thank you email (Appendix F). I planned to call selected participants to arrange a time/date for the interview, explained that we would be using Zoom for the interview, and find out what type of gift card they would like. After my call, I plan to send the participant a confirmation email (Appendix G) and an informed consent letter. I created a suspense for the informed consent and tracked it to completion. If the informed consent was not returned before the interview, I checked with the participant to determine if the interview should be rescheduled or canceled.

Data Collection

I conducted interviews using the interview guide and protocol (Appendix H) that I created based on the Alaska needs assessment (Guettabi & Frazier, 2015) and literature by Altschuld (2010), Katz-Buonincontro (2022), University of Kansas (n.d.), Office of Justice Programs (n.d.), and Colucci (2007). When I created the interview guide and protocol, I started by collecting possible question samples from among my readings. Primary among those are questions from the *Alaska Needs Assessment* (Guettabi & Frazier, 2015), *Transitioning to the Civilian Workforce: Issues Impacting the Reentry of Rural Women Veterans* (Szelwach et al., 2011), *Exploring U.S. Veterans' Post-Service*

Employment Experiences (Keeling et al., 2018), and *Engaging African American Veterans with Health Care Access Challenges in a Community partnered Care Coordination Initiative: A Qualitative needs Assessment* (Izquierdo et al., 2018), *The Focused Interview* (Merton & Kendall, 1946) and from Hendricks et al. (2021) and the George W. Bush Institute (2020). Next, I aligned the initial set of questions with Table 2, SDOH-DVA Interest Item Cross-Reference, to present to DVA. Then I asked DVA if they had specific questions they wanted me to ask, and they provided several. I combined the two lists and met with DVA. The new list totaled more than 15 questions which I believed was too many since I was targeting eight to 10 questions (Katz-Buonincontro, 2022). In addition to the consolidated list, I provided DVA with recommendations on which questions to delete. The DVA leadership approved the questions in Appendix H. As DiRamio et al. (2008) discussed, women county veteran service officers reviewed the final questions for face validity. The questions were provided to the SMEs before the interview to allow them time to gather information and prepare.

As the researcher, I conducted the interviews and began by introducing myself and Ms. Demenge and explained she is a silent observer from DVA. I then reviewed the items in the interview guide and protocol (Appendix H) and began the questions. Interview sessions were recorded using Zoom's recording function. Recordings were transcribed using NVivo's transcription service. Individuals who declined to be recorded were not interviewed. However, I expected this would be minimal since I had discussed this topic with the SME when I arranged the time and date for the interview. After the interview, participants were emailed a copy of the transcript for review and comment

(Appendix I). After the participant reviewed and returned the transcript with their comments (they were allowed to keep a copy), I sent the gift card. If the participant selected an Amazon card, I sent it electronically. If they chose a VISA gift card, I ordered it online and had it emailed to their home.

Strategy for Data Analysis

This qualitative study used thematic analysis, “themes emerging from codes” (Raskind et al., 2019, p. 34), and an inductive “read through the transcripts and create codes and patterns inductively” (Raskind et al., 2019, p. 34), semantic approach (Braun & Clarke, 2006). I used NVivo for coding combined with limited in vivo coding (Maher et al., 2018). I initially coded interviews using NVivo version 14 (or the latest version at the time). Then I manually second-coded 20% of the interviews using in vivo coding. If, in doing so, I find items that were not previously coded using NVivo, then I coded others until I either reach coding saturation or I end up manually coding 100% of the interviews. This incremental approach allowed me to avoid missing something using NVivo without committing to manual coding that was not valuable.

After the coding process was complete and overarching themes identified and labeled, they were reported in the appropriate SDOH category or DVA interest area. It is important to note that the SDOH/DVA categories were used only for reporting the result of the coding, and they did not guide the coding process. The semantic approach provided for coding comments without attempting to determine any underlying reasons for the comments (Braun & Clarke, 2006).

Braun and Clarke (2006) addressed the overlap of research questions, interview questions, and the identification of themes. “There is no necessary relationship between these three, and indeed, it is often desirable that there is a disjuncture between them” (p. 85). Further, the authors say that “some of the worst examples...simply used the questions put to participants as the themes indicate in the analysis-although in such stances, no analysis has really been done at all!” (pp. 85-86). With this caution in mind, using the SDOH/DVA categories (Figure 4, SDOH-DVA Interest Item Cross-Reference) did not exclude the coding and identification of themes within or across those categories heeding the author’s warning. Discrepant cases were identified and included as a separate category. I documented why they are discrepant.

Braun and Clarke indicated that assumptions about the data are important to identify to ensure process transparency (2006, p. 81). I made three assumptions, each of which is discussed next.

Interviewees Are What and Who They Represent

My first assumption was that the person being interviewed is who they said they were and represented what they claim to represent. For example, suppose a person claims to be a female veteran or organizational representative with at least 2 years of experience, a business leader, or a community organizer. In that case, I accepted them at face value. Murdoch-Gibson addressed participant misrepresentation in this online article (2022). Using three short case studies (vignettes) that included fake participants (did not meet the eligibility for participation), he outlined steps that can be taken to reduce fraudulent

participation. Since I initially contacted the SMEs, I knew they were qualified to participate.

Interviewer Responses Are Honest and Reflect the Respondent's Reality and Experience

In a blog, Sagara (2015) introduced social desirability bias (fit in with the social structure, including influence from the interviewer) and self-interest (personal gain) as two reasons interview participants do not provide honest answers. Bispo (2022) also addressed social desirability at some length. Nikolopoulou (2023) wrote about response bias. In both cases, the authors highlighted behaviors that could negatively impact the outcome of interviews. The question remains, is it safe to trust the person being interviewed? In the case of this study, the concept of triangulation applies. Given the literature reviews I conducted, it was reasonable to expect responses to reflect the themes among the articles and the SMEs being interviewed. Since the participants were known in advance and represented their organization, their personal and professional credibility was at stake in an environment (veteran culture) where honesty and integrity are highly valued, as evidenced by all Uniform Services having a set of values that stress honesty.

My Use of Thematic Analysis and Associated Coding Accurately Reflects My Understanding of The Coded Data

All the issues with the researcher as the instrument and reflexivity come into play. Burkholder et al. (2020, p.93) and Laureate Education (2016a, p. 3) addressed the need for the researcher to be introspective and thoughtful about the research. Further, several authors addressed the need for researchers to clearly document as they code, not only the

actual coding but why and what they are seeing and learning (Braun & Clarke, 2006; Clarke and Braun, 2013; Maher et al., 2018; Raskind et al., 2019; Xu & Storr, 2012).

I analyzed the data using the six steps in the Braun and Clarke six-step thematic analysis model (quotations from Clarke and Braun, 2013).

Step 1 – Familiarisation (sic) With the Data

I read through the transcripts, listened to audio tapes and reviewed videotapes of all sessions multiple times to “immerse” myself in the data (p. 3).

Step 2 – Coding

After the interviews were transcribed, I reviewed the transcription to identify remarks that could have been coded as an unmet social or benefits need, used emergent coding to code the item and associated the comment with an SDOH category and DVA interest area (Table 2, SDOH-DVA Interest Item Cross-Reference). According to Maher et al. (2018), coding is “categorizing segments of data with a short name (a code)” and then analyzing and grouping the coded data to understand the research study (p. 2).

Miyaoka et al. (2023) compared topic modeling and emergent coding and found that while topic modeling was useful for large documents where repeated use of keywords was present, topic modeling missed the nuances identified by emergent coding using NVivo (p. 8). Maher et al. (2018) discussed digital tools, identifying a similar limitation. Topic modeling requires automated tools that, in the case of this study, could have unnecessarily added to the cost. The volume of transcripts is relatively small, so I discounted topic modeling.

In the Maher et al. (2018) article, the authors tested different approaches to coding, including manually coding data without any software, using NVivo, and combining both manual and NVivo coding. Of the three approaches, the authors reported that the most value came from a combined approach, explained in detail in their paper (Maher et al., 2018, p. 10). The combined approach is intriguing as it allows for detailed analysis and the ability to broadly see the data and their relationships. Maher et al. closed the discussion section of their paper by quoting Douglas and Nil Gulari, saying, ‘both forms of cognition are complementary and necessary’ (p.12). While I used NVivo to assist with the coding process, I determined the impact of the in vivo 20% sample.

Parameswaran et al. (2020) promoted coding the audio and video recording of interviews or focus groups. Their study demonstrated the value of coding recording (especially video) versus transcribed records because the video allowed for the coding of non-verbals (context) that are missed with paper records (p. 640). I uploaded transcripts, audio, and videotapes to NVivo and used the software to code content, recognizing that some content may have been coded in multiple ways.

Step 3 – Search for Themes

Using NVivo, I searched for themes in the data recognizing that some may have included one or more interview sessions. Coded data were collated into themes.

According to Braun and Clarke (2006):

This is when you start thinking about the relationship between codes, between themes, and between different levels of themes (e.g., main overarching themes and sub-themes within them). Some initial codes may go on to form main themes,

whereas others may form sub-themes, and others still may be discarded. You end this phase with a collection of candidate themes, and sub-themes, and all extracts of data that have been coded in relation to them. (pp 89-90).

In their article about the researcher as the instrument of the research, Xu and Storr (2012) described the experience one of their students had with this step where the student grouped codes into categories and manipulated the categories until the student was satisfied with the grouping. Raskind et al. (2019) described this step as identifying commonalities among codes leading to subthemes leading to themes (“higher level of abstraction”) (p. 37). I used this approach in my study.

Step 4 – Reviewing Themes

Themes were identified based on prevalence and relationship to the research questions within or across SDOH/DVA categories. Also, a theme may not have been very prevalent but may have been highly related to one of the research questions (Braun & Clarke, 2006, p. 82). Themes were described and connected to one or more research questions. I compared the themes to the transcripts, tapes, and coded data to determine whether “the themes tell a convincing and compelling story” (p. 82). During this step, I assessed whether themes should be combined, split into additional themes, or remain as is.

Step 5 – Define and Name Themes

In this step, I titled and defined each theme (Braun and Clarke called it analyzing the theme in their 2006 article).

Step 6 – Finalize the Narrative

In this final step, I created a narrative that tells the story of the themes in sufficient detail and in such a way as to convince the reader of the importance of the themes and supported the narrative with participant comments.

The report provided to DVA includes information about the participants and aggregated information about each SDOH-DVA interest area based on interview remarks. Selected comments from participants were included to provide emphasis and clarity. While the participant was not identified, I had planned to possibly identify their organization. The goal was to protect the individual's identity and, to some degree, the organization. For example, a comment may have been attributed to a veteran service organization representative or veteran service organization. The report included the informed consent form, questionnaires, tables (such as the ones referenced in this proposal), geospatial information system maps (examples in Appendices J, K, and L), and detailed information by county (Appendix M).

Issues of Trustworthiness

In its extract from Lincoln and Guba (1985), Laureate Education defines trustworthiness as “1. The extent to which one can have confidence in the study’s findings, and 2. Parallel of reliability, validity and objectivity in traditional quantitative research.” Burkholder et al. (2020) mirrored this definition and referenced Lincoln and Guba (1985). Trustworthiness comprises four categories: dependability, credibility, transferability, and confirmability. Table 3 summarizes the trustworthiness categories,

proposed steps to ensure trustworthiness by Burkholder et al. and Laureate Education, and the actions used in this study.

Table 3

Trustworthiness Framework

Trustworthiness Category	Burkholder et al. (2020) Actions	Laureate Actions (2016)	Used in this Study
Credibility	Prolonged Engagement	Prolonged Engagement	Yes
	Persistent Observation	Persistent Observation	
	Peer Debriefing	Peer Debriefing	Yes
	Negative Case Analysis	Negative Case Analysis	
	Progressive Subjectivity		Yes
	Member Checking	Member Checking	Yes
	Triangulation	Triangulation	Yes
	Reflexivity	Reflexive Journal	Yes
		Referential Adequacy	
Transferability	Reflexivity	Reflexive Journal	Yes
	Thick Description	Thick Description	Yes
	Maximum Variation		Partially
Dependability	Inquiry Audit	Audit Trail	Yes
	Triangulation		Yes
		Reflexive Journal	Yes
Confirmability	Confirmability Audit	Audit Trail	Yes
		Reflexive Journal	Yes

As each category was explored, and to ensure understanding of the category, I started with definitions that come from three sources: Burkholder et al. (2020); Laureate Education (2016a) (which I have already indicated is from Lincoln and Guba, 1985), and Grant and Lincoln (2021). After reviewing the four categories, the actions that can help ensure trustworthiness from Burkholder et al. and Laureate Education were reviewed. A discussion of how trustworthiness was assured during the study concludes this subsection.

Categories

Credibility

Burkholder et al. (2020) defined credibility as does the data collected match the research question and are believable (p. 91). Laureate Education (2016a) defined it as “findings and interpretations are plausible to the researched (the participants). Do findings accurately reflect reality as seen by participants” (p.1), and Grant and Lincoln (2021) defined it as “plausibility” (p.6). For the study to be creditable, components of the study need to align. While the research questions set the study focus, the data collected needs to reflect the participant’s view, and the analysis needs to support the findings, which tie back to the research questions. Finally, all these components must be mutually supportive (aligned). The design of this study included consideration of alignment and mutually supportive processes and tools.

Transferability

Burkholder et al. (2020) defined transferability as the findings generalizable to the population (p.91). Laureate Education (2016a) defined it as the “applicability of findings based on comparability of context. Are conditions similar enough to make findings applicable” (p.1.), and Grant and Lincoln (2021) defined it as “context-embeddedness” (p. 6). As explained elsewhere in this paper, this study may have applicability to other organizations. That does not imply it is generalizable to the entire population. However, this study’s findings are like other studies referenced in this paper, and so the findings may be generalizable to Colorado’s women veteran population.

Dependability

Burkholder et al. (2020) defined dependability as consistent data collection, analysis, and reporting, and there is evidence to support this (p. 91). Laureate Education (2016a) defined it as the need to “account for factors on instability and change within natural context. Document naturally occurring phenomena (stability and change)” (p. 1). Once again, Grant and Lincoln (2021) defined it with one word, “stability” (p. 6). Like credibility, for this study to be dependable, there must have been alignment and linkages between the data collection, analysis, and report. That implies that the methodology, approach, and tools used in the study were mutually supportive and were aligned to ensure consistency (Burkholder et al., 2020) and stability (Grant and Lincoln, 2021). As detailed in this paper, I made every effort to ensure that the process and tools that I used resulted in a dependable outcome.

Confirmability

Burkholder et al. (2020) defined confirmability as when the results would be relatively the same based on the data collected and as reviewed by other researchers (p. 91). Laureate Education (2016a) defined confirmability as the “capacity to authenticate the internal coherence of data findings, interpretations, and recommendations. Document researcher as instrument and potential bias” (p. 1). Grant and Lincoln (2021) defined it as, “value expectation, triangulation” (p. 6). Confirmability requires the researcher to be transparent and provide a detailed accounting of their work so that the study can be placed under a microscope to determine if the design or execution were flawed. In particular, this means that the role of the researcher as an instrument of the study is

properly documented, and steps are taken to minimize the researcher's impact on the study. This paper's portions deal with trustworthiness, bias, and ethics explains how this study is confirmable.

Possible Actions to Ensure Trustworthiness

Burkholder et al. (2020) and Laureate Education (2016a) identified 12 possible actions that a researcher could take to strengthen the trustworthiness of their work. In this section, I discuss which actions I used in this study and explain how those actions were implemented. Actions that I used in this study are persistent observation, negative case analysis, progressive subjectivity, member checking, triangulation, reflexivity, thick description, maximum variation, and audit trail. I also address why I did not use three actions.

Persistent Observation

Data collection continued until either the point of saturation or the full sample is used. If the full sample is used and, at the same time, the point of saturation is not achieved, I planned to estimate the additional sample needed and work with DVA to obtain approval to continue the study (Hennink & Kaiser, 2022).

Negative Case Analysis

If the data collection effort results in outliers or divergent information, I planned to analyze the outlier/divergent data to determine if they are truly outlier/divergent data or if they indicate the need to change something in the study to collect additional information. I shared my analysis of the outlier/divergent data and discussed the result

with DVA leadership, including a recommendation to ignore the data or change the study (Burkholder et al., 2020; Laureate Education, 2016a).

Progressive Subjectivity

In this paper, I addressed biases, conflicts of interest, and ethical issues. My goal was to be transparent. As the study progressed, I reviewed these areas, looked for others that appeared, and documented the outcome in my study journal. I remained in communication with DVA leaders to see if they became aware of any new concerns and, if so, addressed the concern and documented what occurred. One small example is the development of interview questions. Each step of the process was coordinated with DVA leadership, including the wording of the questions and the order in which they are expected to be asked. The DVA had a significant role in the editing of those questions. Further, when finalized, the questions were shared with DVA field staff (veteran service officers) for face validity. Changes to the questions or the order in which they were asked were made based on the feedback from those individuals (Burkholder et al., 2020).

Member Checking

Transcripts of the interviews were shared with the participants to ensure accuracy and transparency. Draft version(s) of the final report provided to DVA allowed them to review the report for accuracy and pose questions that needed to be addressed in the final version of the report (Burkholder et al., 2020; Laureate Education, 2016a).

Triangulation

I used the results of other needs assessments and studies (as articulated in the literature discussion in Section 2) to determine if the data collected and the findings were

consistent with other studies. I spoke with other managers of other studies to obtain their feedback. For example, information collected regarding LGBTQ veterans was discussed (without identifying any specific participant) with Cassandra Williamson, the Executive Director of the Transgender and Diverse Veterans of America organization. Similarly, when this proposal was written, the U.S. Department of Veterans Affairs Eastern Colorado Healthcare System (with headquarters in Denver, CO) announced a qualitative study of women veterans and their use of VA for their healthcare. I spoke to their study manager on April 11, 2023 (Mary Nunnery), and we agreed to remain in contact and share information (Burkholder et al., 2020; Laureate Education, 2016a).

Reflexivity

I maintained a journal and recorded events throughout the study to include my thoughts about what transpired. Xu and Storr's (2012) article provided an excellent window into effectively using a journal during qualitative research. I also spoke with DVA to see how they perceived the study. Kim (2023) shared personal efforts to manage subjectivity through "enhanced awareness of such subjectivity, and its potential impact on the work" and went on to work on self-control so as not to "instantly react to the interviewees' biases but to retain the researcher voice" (p. 6). Through Kim (2023), I was able to see that I was likewise susceptible to losing my perspective and was on guard throughout the project to control my subjectivity (Burkholder et al., 2020; Laureate Education, 2016a).

Thick Description

My goal was to provide a thick description in the final report and paper. Burkholder et al (2020) described three parts that provided a structure for this action. I used participant quotes (without identifying the specific person) to support the findings (Burkholder et al., 2020; Laureate Education, 2016a; Xu & Storr, 2012).

Maximum Variation

By interviewing 10 SMEs who represented or provided services to Colorado women veterans, I aimed for maximum variation, albeit through a second party. While transferability is a desirable quality of my study, my focus was having a diverse sample that met DVA's needs which is why this was partially met (Burkholder et al., 2020).

Audit Trail

Between this paper, my journal, and the documents (including recordings and interview transcription) accumulated during this study, a third party should be able to audit the study, including inquiry and confirmability. As I progressed through the various steps of the study and worked with DVA, I reviewed what documents/records were maintained and determined if anything needed to be added or deleted from the study file. Any such review or related decision was documented in my journal (Burkholder et al., 2020; Laureate Education, 2016a).

Intra-Coder Reliability

As the sole coder, this issue was fundamentally about my ability to be thorough and consistent. The best way I have found to do both is to document criteria for coding,

be deliberate and take frequent breaks not to get tired and allow for haphazardness – all of which I did.

Unused Actions

There are three actions that I did not use in this study: prolonged engagement, peer debriefing, and referential adequacy.

Prolonged Engagement. I expected the data collection period to be 60 days. During this time, the data collection process reached saturation, or the number of participants were maximized based on time and cost. This short period does not meet the intent of prolonged engagement (Burkholder et al., 2020; Laureate Education, 2016a).

Peer Debriefing. At the time this proposal was written, I had not identified a peer that could fulfill this role. If I find one, the final paper reflected that change, and the event documented in my journal (Burkholder et al., 2020; Laureate Education, 2016a). I reviewed each interview with Ms. Demenge to determine her perspective about the interview.

Referential Adequacy. The sample size was small, with 10 subject matter expert interviews, and preserving a portion for referential adequacy was not practical (Laureate Education, 2016a).

Ethical Procedures

As described previously, DVA records were available after I was properly credentialed as a veteran service officer and completed all required training. Individuals who agreed to participate in the study were not identified to DVA, but their organization may have been disclosed.

An informed consent form was developed using the Walden IRB template. I shared it with DVA leaders, and my committee chair, who agreed that minor changes were appropriate as follows: 1) my contact phone number was my DVA phone number, 2) in addition to the Walden contact information that can be used for individuals who have questions, a DVA contact was added.

Study participants signed a paper or electronic copy of the informed consent, and a copy was maintained with the study records. The informed consent forms were not available to DVA or any other organization. Individuals who agreed to participate were advised that their identity would only be available to the researcher and observer and no other individuals or organizations.

Data gathered were not anonymous and were treated as confidential. Records were maintained according to Walden University requirements (5 years from the last data collection date). Records were kept offline on a passworded USB drive in a locked cabinet, and I am the only person with the password. I maintained the report provided to DVA according to university requirements and state records management policies. According to Paul Levit of the State of Colorado Archives office, retention is permanent if DVA makes the report a state publication. If DVA does not make the report a state publication, retention is until it determines the report is no longer relevant and can be archived (Paul Levit, personal communication, March 15, 2023).

Based on my readings of various sources, including Walden's Qualitative Interviewing video (Walden, n.d.), I offered participants a \$25 gift card for them or their organization to encourage participation. Interviews were conducted virtually using Zoom.

As a temporary, part-time employee responsible for conducting this study, I did not supervise other employees and mostly worked remotely from home, minimizing in-office issues. The organization was not masked, and DVA agreed to be identified in the study and report since masking the organization was unrealistic because of the organization's structure, state geography, and title of the study (Appendix A).

Gender

Manderson et al. (2006) argued that gender plays a role in relationships during interviews (p. 1319). While they did not specifically argue for the interviewer and interviewee to be the same gender, they said that “men ask about and speak of the personal in different ways to women” and that gender does “shape interactions” (Manderson et al., 2006, p. 1331). While Redman-MacLaren et al. (2014) conducted their research in a culture different from that in America, they argued that matching the gender (women) of interviewers and interviewees is consistent with the “feminist and decolonizing research theory” and by doing so, the power between the two parties is “more equal” which is important “for female research participants discussing sensitive health issues” (p. 2). This was important in this study as the study addressed health issues and challenges women veterans encountered, including military sexual trauma and sex discrimination. I was very careful and open so that SMEs were comfortable addressing these issues. While gender is important, so is membership in the same culture (veteran), and I address that issue next.

Veteran Status

Most SMEs were expected to be veterans, though that was not a criterion for participating in the study. Both Ms. Demenge and I are veterans. Ganga and Scott (2006)

addressed the issue of interviewers and interviewees sharing the same culture throughout their article. Their discussion applies to this research as culture may be defined as the shared experience of serving in a Uniformed Service. According to the National Veterans Foundation (n.d.):

Speaking to another Veteran who “gets it” is crucial for a soldier who has returned to the homeland he or she has defended only to feel like “a stranger in a strange land” – full of fear, wracked with depression and on the verge of despair. Some salient points include pluses and minuses when the interviewer and interviewee share a similar culture. On the positive, a shared culture can improve communication when both parties understand the language (verbal and non-verbal) and “idiosyncratic cultural references” (p. 5). For example, references to rank or the caste system of officer vs. enlisted are cultural references that veterans understand. On the negative side, interviewing individuals of a different social or economic status can add subtle barriers to the communication between the parties (p. 6). Additionally, generational differences can cause barriers between the parties due to life experiences. In the case of veterans, differences in transition programs and some benefits programs are demarked by the events of 9-11 (p.7). Holmes (2020) discussed positionality in terms of how the researcher decides to position themselves relative to the person being interviewed. In terms of this study, I had to maintain awareness of these issues and be alert to how I approached and communicated with interviewees.

Non-Disclosure Agreement (NDA)

The NDA in Appendix N is in the format established by the client in conjunction with their General Counsel. To further strengthen the confidentiality issues, Ms. Demenge and I signed the non-disclosure agreement prohibiting us from disclosing individual participants' personally identifiable information (Appendix N).

Summary

Section 3 included a reintroduction of the problem statement and organization and then moved on to the study's three research questions. A discussion of my philosophy, ontological, and epistemological approach was followed by a discussion about why a qualitative method was chosen for the study and why interviews were used to collect data. Biases were identified along with expected mitigation approaches to ensure the study is of high quality, and steps were outlined to ensure trustworthiness. Participant confidentiality steps were outlined, and data security was reviewed. Detailed steps were provided for how participants were selected and how a six-step thematic analysis was conducted once the data were collected. A final discussion on ethics was provided.

Section 4: Results and Recommendations

Study Review

Here are a few key points to remember about this study. The study aimed to explore the unmet social and benefit needs of Colorado women veterans, understand barriers that women veterans face in meeting their needs, and identify possible ways to overcome them from the perspective of SMEs.

The study answered three research questions:

- How do SMEs describe Colorado women veterans' unmet social, and benefit needs across the SDOH?
- How do SMEs describe barriers that Colorado women veterans face in meeting their social and benefit needs?
- How do SMEs describe possible ways to overcome the barriers that Colorado women veterans face in meeting their social and benefit needs?

There are two deliverables associated with this study: a report detailing the study approach, findings, and recommendations, and a PowerPoint presentation that can be used to share the study with DVA and any audience they desire.

Preview of Section 4

In Section 4, I cover a discussion about a sister study, major changes to the study from Section 3, data collection, data analysis, findings, recommendations, evidence of trustworthiness, the study's strengths and weaknesses, deliverables, and a summary of the section.

Sister Study

As a DVA employee, I conducted a similar study (Charlip, 2023) that consisted of interviews with 19 Colorado women veterans using the same framework and structure as used in this study. The sister study was completed before I started coding the results of the transcripts from my PAS. I have done my best to keep the two studies separate and to code the PAS transcripts without referencing the earlier study codes. I further discuss the possible influence of this previous study under trustworthiness. I introduce the study here to put the reader on notice about its existence.

Major Proposal Changes

Just prior to starting to schedule interviews, DVA notified me that if they were to employ me to conduct the study, all the data collected would be releasable upon request under Colorado law. To protect the data for the PAS, both parties agreed to forego the employment agreement that had been proposed. This changed several templates referenced in Section 3, to include the informed consent and emails used in the study where references to the researcher as an employee were removed. The updated documents and emails are in Appendices O, P and Q. The flyer at Appendix B was not used because I used my network of veteran organizations and called individuals to solicit their participation in the study. This approach also negated the use of the recruiting email in Appendix C or the rejection email in Appendix F.

Data Collection

Adjustments to the Data Collection Process

I adjusted the data collection process described in Section 3 based on lessons learned from the sister study I conducted for DVA that was separate from this capstone project, my timeline to complete the capstone project, and the silent observer dropping out of the study due to scheduling conflicts. I changed the order in which I communicated with the SMEs and the order in which they completed the informed consent. I combined the registration email, informed consent, and interview schedule into a single email. Minor content changes were made to accommodate the combination of emails and the loss of the silent observer. The revised documents are at Appendices O, P, and Q.

The loss of the female silent observer was a concern when it occurred. I was not sure if her absence might result in SMEs being less forthcoming during the interviews. In one aspect, her absence did not seem to make a difference, in that the women still appeared unwilling to disclose issues of military sexual trauma or discrimination (Charlip, 2023), even though as SMEs the women were not necessarily describing their own experience.

SME Sources

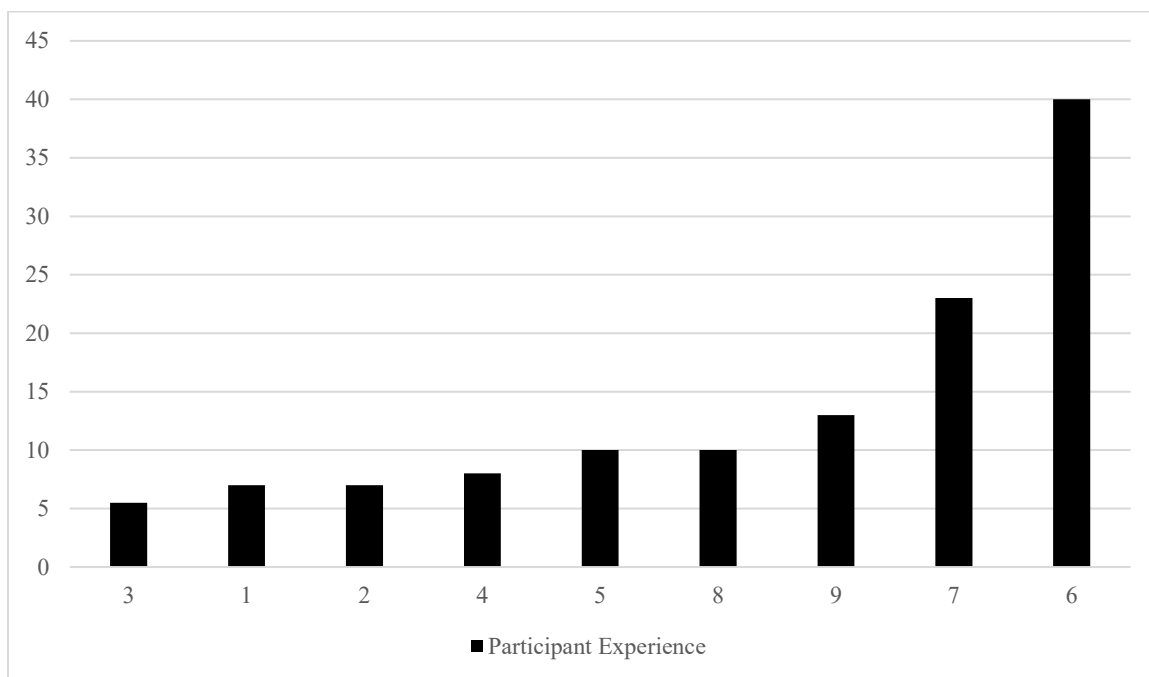
SMEs were from the following organizations: The Women's Group of the Veteran Coalition of San Luis Valley, The Women's Committee of the Colorado Veterans of Foreign Wars, Homefront Military Network, the Grand Junction Colorado Veterans Center, Women's Marine Association of Colorado, the Colorado Headquarters of the

Disabled American Veterans (DAV), United Service Organizations, Warrior Now, the American Legion Post 206 (an all-women's post), and the Mt Carmel Veterans Center.

Interviews took between 16 and 62 minutes and were conducted virtually between August 28, 2023, and September 17, 2023. All the interviews except the DAV interview included one SME. The DAV interview was conducted with two representatives simultaneously, although I did not subsequently use the DAV interview, as explained in the Persistent Observation section. For the nine interviews I did use, my interview notes totaled 54 pages with 103 transcript pages and 5 hours and 59 minutes of audio recordings. The nine SMEs had a combined total of 123.5 years of experience working with women veterans, individually ranging from 5.5-40 years of experience, with an average of 13.7 years (see Figure 6).

Figure 6

Participant Years of Experience



Data Analysis

Adjustments to Data Analysis

During the data collection period, and in a discussion with my committee chair, we discovered that we both misunderstood what was planned for coding transcripts due to the lack of common definition of the term *in vivo* coding. While preparing the proposal, I understood this term to mean that I would manually code transcripts using NVivo to create codes as I reviewed transcripts. My committee chair's definition included NVivo's inherent coding capability (autocode). I never planned to allow NVivo to autocode transcripts; I planned to read each one and create codes in NVivo. The impact of this misunderstanding is in Section 3, which proposed manually code 20% of the transcripts to see if this second approach demonstrated any value. Given that I manually coded 100% of the transcripts in NVivo, I suggested, and my committee chair agreed, that I would use NVivo's autocoding capability and autocode 30% of the transcripts to see if the autocode differed from my manual coding.

Autocode

After my first round of manual coding of all nine interviews, I had NVivo autocode three files (30%) instead of two (20%). I selected two transcripts that I had coded and one that I excluded for the autocoding exercise. Autocoding resulted in 154 codes and subcodes. Eliminating the subcodes resulted in 43 remaining codes. Forty of the 43 codes came from a single transcript and contained everyday words used in conversation. Of the remaining three, four were coded to "service," five to "support," and

27 to “veteran.” I did not see any value in any of these codes, and so I placed them aside and returned to the manual codes that I created.

NVivo Transcription

I found NVivo, which Saldaña called a “QDA Strategy: To Compose...or Computer Assisted Qualitative Data Analysis Software” (2014, p. 603) transcription of audio tapes to be about 95% accurate and highly dependent upon how clearly the participants spoke. Having participants review the transcripts helped identify errors (see Member Checking).

Coding and Themes

As indicated in Section 3, I approached coding and thematic analysis using an inductive “read through the transcripts and create codes and patterns inductively” (Raskind et al., 2019, p. 34), semantic approach (Braun & Clarke, 2006). I built on Saldaña’s (2014) process moving from codes to categories to themes. Saldaña (2021) presented arguments against coding and then defended coding against those arguments (pp. 21-23). In his dialogue about coding being objective, Saldaña said “For the individual researcher, assigning symbolic meanings (i.e., codes) to data is an act of personal signature” (2021, p. 22). I mention this because this one line brought home for me the idea of the researcher as the research tool. While I have no idea how I might have created different codes if I were someone else reviewing the same transcripts, I can appreciate the codes, categories, and themes are my *personal signature*.

I used two coding methods: in vivo (Saldaña, 2021) and I recoded using the SDOH framework as themes. As I was coding transcripts, I found it helpful to

simultaneously listen to the audio to ensure the transcription's accuracy and perform the interview's coding. Coding this way was an immersive experience with sight and sound engaged and working together.

In Vivo Coding. Saldaña (2021) defined this type of coding in several ways, but I think his use of “verbatim coding” is most meaningful (p. 137). I selected this form of inductive coding for my first round of coding since it is one of the most well-known and used coding methods. It also made the most sense to me in terms of how to code the transcripts. Saldaña reported that this type of coding uses quotes from the data (transcripts). I did not use the interviewee’s words, but rather tied them to a descriptive phase (2021, p. 137). In some ways, this is like Saldaña’s concept coding (2021, p. 153). I created codes (phrases) as I reviewed the transcribed interviews resulting in a total of 32 codes, 26 categories and four themes, as detailed in Appendix T. Codes were organized into categories and several codes dropped off because I decided they were not significant. I adjusted the categories until I was satisfied with the results and then grouped codes/categories into themes. I adjusted these as well. For example, the code for mental health could have fit with the Health Care theme. But I placed it in Male Aversion because most of the transcript content for mental health was a result of women’s negative experience with men while in the service.

SDOH Coding. For my second round of coding, I used the SDOH categories which include economic stability, education, health care, neighborhood and built environment, and social and community context. I chose this deductive form of coding for my second round of coding since interview questions were organized by SDOH

categories and SDOH serves as the conceptual framework for this study. The five SDOH categories served as both themes and categories. As with my first round of coding, I coded transcripts using descriptive phrases that would relate to the SDOH category/theme. I created new codes for this second round of coding and tried to use one or two words as the code title. The result was 19 codes which are in Appendix T.

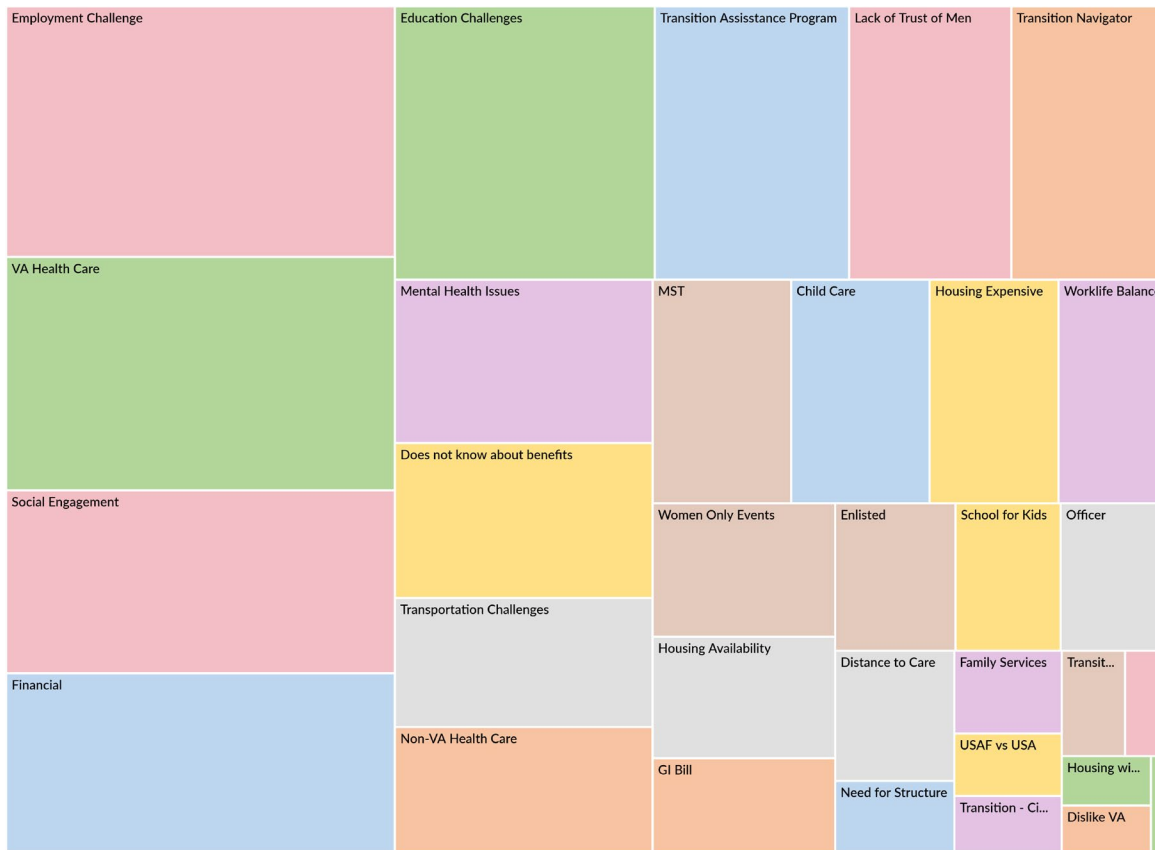
The definitions of the SDOH themes were slightly modified to accommodate the study codes. The codes childcare and housing were added to Neighborhood and Built Environment because they relate to the neighborhood. The codes civilian culture, military structure, male avoidance, role in the family, sexual harassment, social networking, women not identifying as veterans, and worklife balance were added to Social and Community Context as all the codes related to social engagement or community. The codes civilian culture, transition navigator, transportation and worklife balance were added to Economic Stability as each code contributes to the individual's economic stability. While the SDOH category of Education Access and Quality is targeted at children it seemed a natural fit to include adult education in this theme. The code VA benefits was added to the Education and Health Care themes because these categories represent two of the VA benefits most often referred to in the interviews.

After reviewing the initial allocation of codes into the SDOH themes, I considered making changes such as removing codes from themes but ultimately made no changes. The challenge with the SDOH theme structure is the themes are driving the allocation of codes instead of allowing related codes to be grouped (categorized) together. For example, Financial turns out to be an overarching theme that drives employment,

childcare, housing, health care and most other codes. Women who find meaningful employment can better afford housing, childcare, social events (social networking), transportation, education and on and on. Placing this code in Economic Stability minimizes its impact on the other four themes. Likewise, male avoidance (which was labeled as male aversion in the in vivo coding) is driven by a women's experience in the military with military sexual trauma, sexual harassment, discrimination (which was coded as sexual harassment in the SDOH coding round) and in turn drives women's choice of where to obtain employment and health care. For example, women reportedly avoid VA health care because to access women's services, they must walk through a gauntlet of men (a more detailed explanation of this topic appears in the Findings section).

While the SDOH coding round helped refine my understanding of the data, the limitation of the themes driving the groups of the codes resulted in my opting to use the in-vivo coding as the approach to analyzing the data and creating findings and recommendations.

Figures 7-11 provide graphical displays of the codes with Figures 8-11 showing the codes by theme. Figure 8 displays a frequency comparison of the coded references.

Figure 7*Frequency of Coded References*

Employment and health care are the top two categories with 44 and 41 references respectively. Three categories scored the same with 32 references financial, education challenges and social engagement. Transition Assistance Program and Lack of trust of Men scored in the twenties, 24 and 20 respectively. The remaining codes scored less than 20. Figures 8-11 display the frequency of coded references by themes allowing for a more detailed look at the weighting of codes.

Figure 8

Financial-Frequency Comparison of Coded References

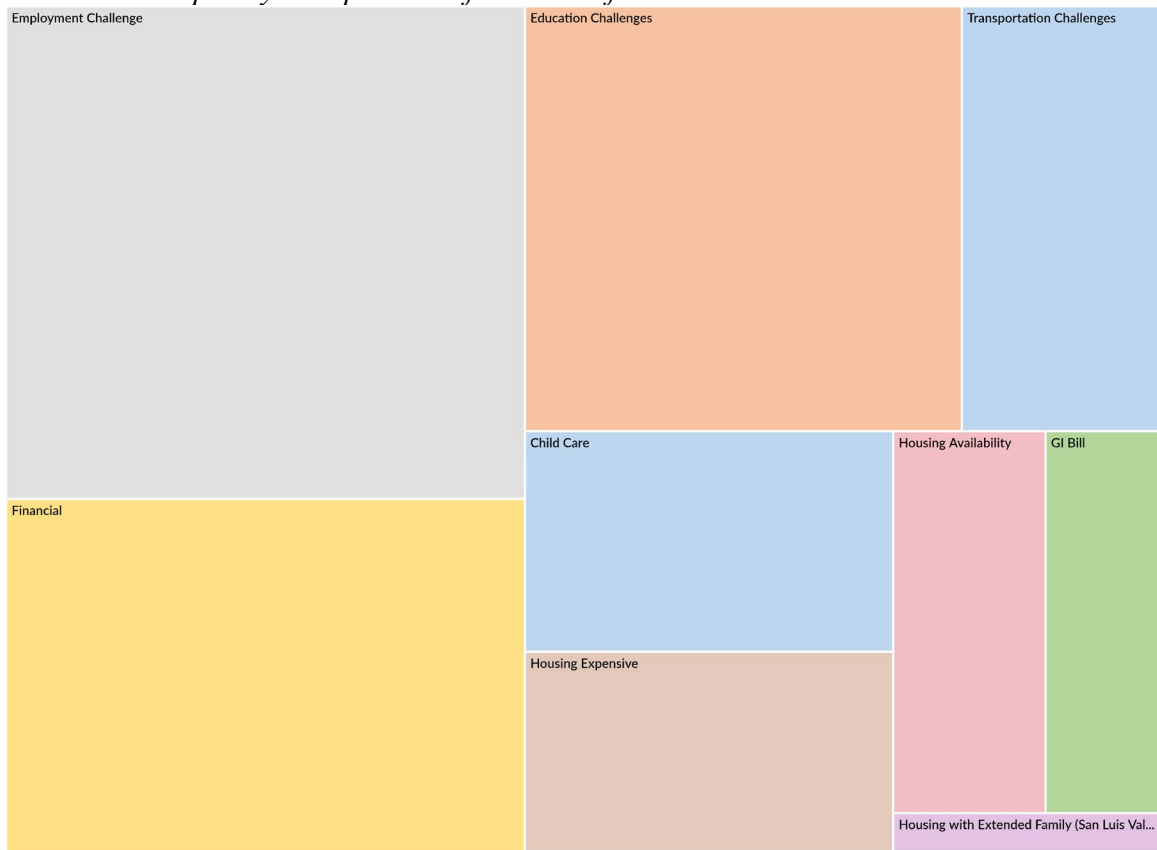
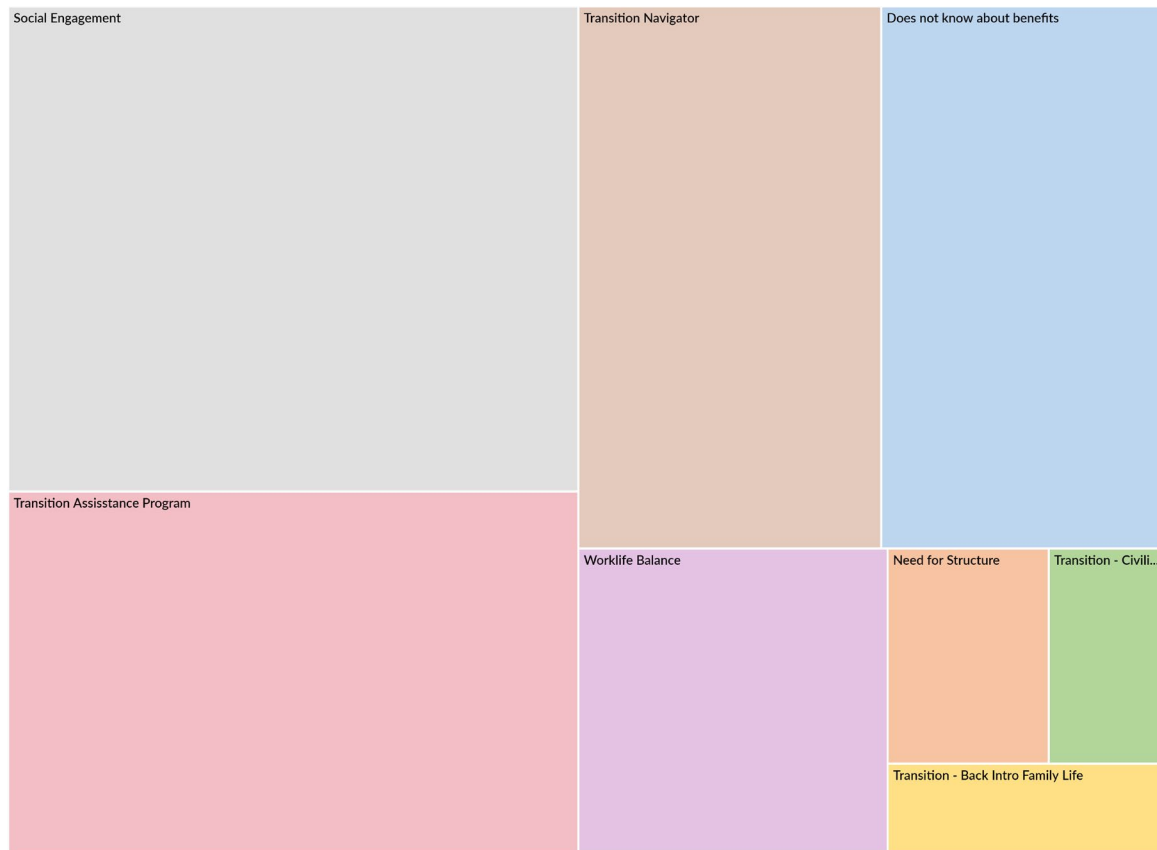


Figure 9*Transition Frequency Comparisons of Coded References*

Note that the item in green is *Transition-Civilian Culture*.

Figure 10

Health Care-Frequency Comparison of Coded References

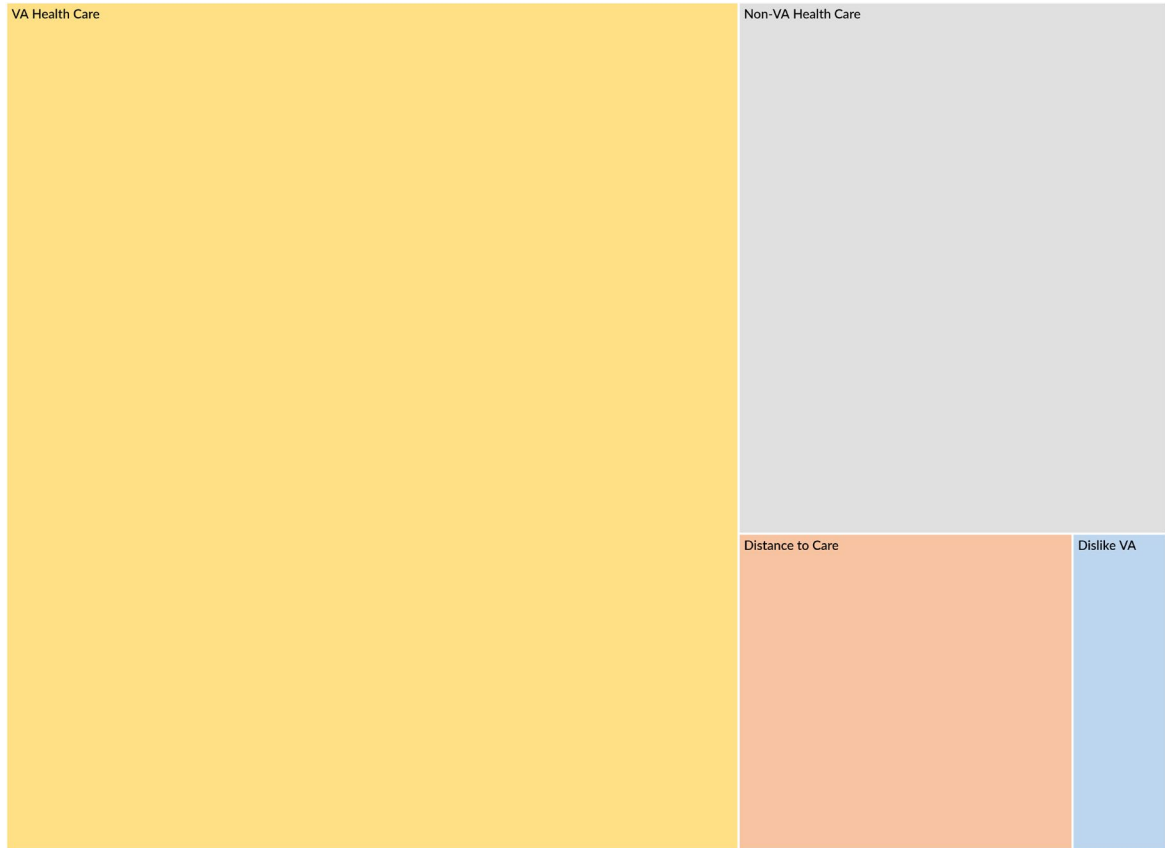
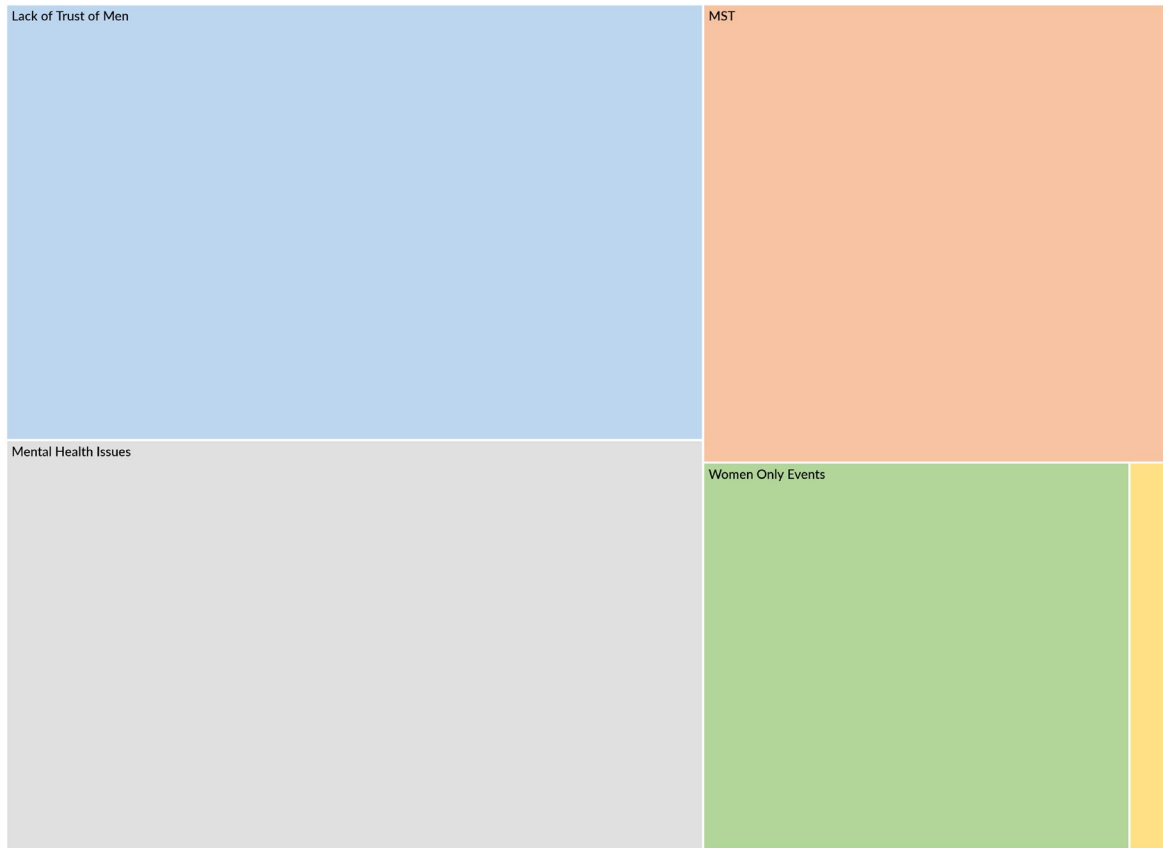


Figure 11*Male Aversion-Frequency Comparison of Coded References*

Note that the item in yellow is *Sexual Harassment*.

Interpretation

Trent and Cho (2014) used Barrett's seven principles of interpretation (2000) as a framework for qualitative research:

qualitative phenomena have “aboutness”, interpretations are persuasive arguments, some interpretations are better than others, there can be different, competing, and contradictory interpretations of the same phenomena, interpretations are not (and can't be) “right” but instead they are more or less

reasonable, convincing and informative, interpretations can be judged by coherence, correspondence and include inclusiveness, interpretation is ultimately a communal endeavor (pp. 640-641).

I used these seven principles as guideposts as I tried to find “meaning in the data” (Trent & Cho, 2014, p. 640), that is findings and recommendations.

Findings

Interview questions used the SDOH framework, so participants’ answers and my notes were organized similarly. This allowed for the evolution of themes from the responses, which also frames part of how I present findings. Findings are presented around four overarching themes. The four overarching themes are:

- *financial* includes housing, transportation, employment, education, and childcare.
- *transition* includes cultural differences between military and civilian communities, worklife balance, social engagement, transition assistance program, transition navigator and lack of knowledge about benefits.
- *health care* includes VA and non-VA health care, access to care, and quality of care received.
- *male aversion* deals with women’s feelings about dealing with men outside the home, discrimination, mental health issues, and military sexual trauma (MST).

A note about quotations used in this section: I tried to use quotes verbatim, but I did, occasionally, make a few edits to remove repeated words and correct punctuation. Where

I had to insert comments, the reader will find them blocked in brackets. I also removed the names of specific communities and replaced them with generic terms, also blocked in brackets.

Summary of Findings

I identified 13 findings from this study.

- Finding meaningful employment was challenging for some; for others, it was easy.
- Balancing home, family, school, and work was challenging.
- Finding suitable, long-term housing was generally a challenge.
- Social engagement and community ties were difficult for some, not for others.
- VA education benefits were used extensively, primarily for skills development targeted at employment.
- VA health care was challenging to use, and the women's clinics in Denver and Grand Junction were given accolades.
- Access to care, whether VA or other sources, was more challenging for rural residents than urban residents.
- Many women expressed an aversion to being around men due to being victims of discrimination, military sexual trauma, and sexual harassment during their military service, during transition, and after the transition period, including at VA facilities.

- Information about post-service benefits is confusing for the women and appears unavailable before the need. Women report hearing about benefits through friends, veteran service organizations, and other unofficial sources.
- Women would use a transition navigator to assist them through the transition to civilian life if one were available.
- The lack of financial resources made it challenging to find adequate housing, obtain transportation, continue an individual's education, and find childcare.
- The lack of transferable military skills to the civilian world made employment difficult, especially for enlisted Army personnel.
- There is no comprehensive source of programs and organizations that support Colorado women veterans.

Finding 1-Finding meaningful employment was challenging for some; for others, it was easy.

Officers were more likely to find meaningful employment quickly than enlisted personnel. Air Force enlisted personnel were more likely to find meaningful employment quickly than their Army counterparts. Officers tend to have broader skills, including advanced leadership training that is valuable to civilian employers. Army enlisted personnel from Ft Carson, CO tend to have less technical skills than their Air Force colleagues in the Colorado Springs area. This is because of the mission of the units at Ft Carson, which are focused on infantry, armor, and similar field activities, whereas the Air Force units in the Colorado Springs area are generally focused on space, cybersecurity, and other high-tech fields. SME 7 explained:

Now on the Air Force side, it's a little different... Those women, I mean... they were trained. They're in touch with that contractor. They're just going to go to the contract side... So it's a lot different on the Air Force. In fact, it is apples and oranges different [for the Army]. But the Army [pause] and look it's a different beast.

SMEs also reported that some women are not seeking to go back to work immediately after separating from the service. As SME 9 described it, they want to get to know their family, reestablish their role as a fulltime mother and spouse.

Finding 2-Balancing home, family, school, and work was challenging.

Five SMEs explained that women are challenged trying to balance everything in their lives, especially single mothers. SME 3 shared two examples from her experience “The ones that I have talked to it's the same challenges overall, which would be attending classes, making their VA appointments and just surviving is what one told me.” She continued with another example about women who are just leaving military service:

For the new ones that get out... this is new to them. This is, you know, they aren't under a thumb. They're trying to just live without somebody telling them what to do. And it's kind of like a reinvention of yourself. You're kind of let out of prison if you will. So, it is just about trying to balance everything. Trying to become, you know, and make something of themselves.

Three SMEs indicated women are getting help from family or friends or are just toughing it out. SME 1 explained “...if they are lucky enough to have a supportive partner or

family help...that is something that's huge for them. Otherwise, they just do what they need to do to get it done. Women veterans are super resilient.”

Finding 3-Finding suitable, long-term housing was generally a challenge.

Eight of the nine SMEs reported housing as an issue. SME 9's comment is reflective of all SMEs “I would say [affordable] housing availability is the worse problem, not the finances, to get into a house.” SME 8 addressed rentals in similar manner “People that I've been talking to lately are really struggling in the rental market because the cost has gone up so dramatically.” Other SMEs report individuals couch surfing with friends or getting roommates to afford housing (SME 2; SME 4).

Finding 4-Social engagement and community ties were difficult for some, not for others.

According to the SMEs 3 and 6, women veterans who are students appear to use their schools' veteran organization as primary means of social engagement outside their home. Women participate in a variety of social opportunities including the traditional veteran organizations like the American Legion, though some SME's report that these organizations are less popular with women veterans than organizations such as Wounded Warrior and informal groups like a veterans' beer club (SME 8) or a golf tournament (SME 2). One of the reasons that SMEs report women veterans shy away from certain groups such as the traditional big three veteran organizations (American Legion-AL, Veterans of Foreign Wars-VFW, and Disabled American Vets-DAV) is because these are perceived as predominately male organizations, and many women veterans have an aversion to being around men in social situations. SMEs 5 and 8 reported that women

also want to meet with like-minded women (veterans) but often are not aware of where a network of women veterans exists. As SME 5 said “Most of the women veterans that I work with, they want to talk to women veterans but don't know where to go.”

Finding 5-VA education benefits were used extensively, primarily for skills development targeted at employment.

Whether the woman was using her GI Bill benefits or obtaining needed education through VA’s vocational rehabilitation program, women were focused primarily on education that would support meaningful employment. “It all starts with the education and the job placement” (SME 3). Enlisted personnel more so than officers went to school to develop job-related skills. However, employment was not always the focus of the individual’s education. SME 4 told us about a former officer who went to school to study interior design, totally different than her active-duty job. And as explained in Finding 2, students found balancing home, family, school and jobs a challenge.

Finding 6-VA health care was challenging to use, and the women’s clinics in Denver and Grand Junction were given accolades, and

Finding 7-Access to care, whether VA or other sources, was more challenging for rural residents than urban residents.

According to the SMEs, while health care access is a challenge for rural residents, VA health care is particularly challenging because of the several factors. First, VA has two medical centers in the state, one in Denver and one in Grand Junction. The VA has owned or contracted clinics in various locations around the state, but access may still require travel which can be dangerous or in winter or travel may be blocked because of

snow, avalanches or rockslides. And some of these clinics do not have a dedicated women's program (SME 9). In patient care and some outpatient care can be obtained through VA's community care program. But as reported in Charlip (2023), the time it takes to obtain authorization can be excessive, taking weeks or months. Some clinics are not considered safe as SME 9 reported:

Very few of our veterans like that clinic. They're mistreated. They're, it's down to their harassed. I've had veterans that were just crying and in tears and in pain and were told, I can't do anymore for you. You know, disrespected at that clinic. And we've reported it numerous times...no action.

Women also report that using VA facilities makes them feel uncomfortable. "The thought of a building full of male veterans makes them want to avoid it [going to the VA for care]" (SME 6). To help overcome this aversion, one SME (1) reported that a pilot program at the Denver VA medical center has female escorts for women who want to be seen at the hospital.

While both medical centers have a dedicated women's clinic with a growing list of services, several SMEs discussed the need for medical centers to have an entrance and exit to the women's clinic that did not require women to walk through the main hospital to get to the clinic (SME 2; SME 4; SME 6).

Not all reports of VA care are negative. "Our VA is a lot better than where they were [referring to friends in other states]. And there's a lot more help here for them. So, I think Colorado, for the most part, is doing a good job" (SME 2).

Women use non-VA care when they have insurance or another government

program such as Medicaid (SME 5). But for rural residents, the same issues may be present as with VA care – distance, weather, road closures, etc. Further, some women veterans use a combination of VA and non-VA care based on personal preference, availability of car (distance, waiting times) and their degree of service-connected disability (SME 4).

Finding 8-Many women have an aversion to being around men due to being victims of discrimination, military sexual trauma, and sexual harassment during their military service, during transition, and after the transition period, including at VA facilities.

Eight SMEs in this study, and individual women veterans in the sister study (Charlip, 2023), consistently commented about how women veterans are uncomfortable around groups of men. While it is not clear from either study, it appears this aversion is more pronounced in veteran or government organizations such as the VA, and the traditional big three veteran service organizations – AL, VFW, and DAV. It can also extend to the work setting. Women-veteran-only events, beyond the VA women’s clinics, are reported to be preferred by women veterans. Women-only events at a veteran’s center are an example (SME 3).

It is worth noting that some women veterans are not uncomfortable around men. As SME 8 related, women attend a local, co-ed Veterans Beer Club. SME 3 also described women who are not averse to dealing with men in social settings, particularly “older women.” She also describes the latest generation of women veterans as “headstrong” and “stand their ground” around men.

Finding 9-Information about post-service benefits is confusing and unavailable before the need. Women report hearing about benefits through friends, veteran service organizations, and other unofficial sources.

SMEs discussed the lack of knowledge women veterans have as they leave military service. One SME explained that the Transition Assistance Program is like drinking from a firehose and that by the time attendees leave the session, they are overwhelmed and do not have time to process the information that received, “because it's just tons of information shoved down your throat and you're tired” (SME 9). Two SMEs discussed how their organization travels around the state explaining benefits to women veterans (SME 2; SME 3). SME 5 shared her personal experience which extends to others “Trying to find assistance of being able to find programs or...education to help further your career or to get into a different career is incredibly hard.” Another SME told us that many women veterans are not aware of Vet Centers and the services they offer such as counseling (including for family members), and support for PTSD and other traumatic experiences (SME 3). SME 1 said, “If you're not around the right people, then you don't know what things are available for you.”

Even more challenging, are women who do not identify as a veteran until the SME explains otherwise. In these cases, women veterans are failing to take advantage of the benefits they have earned because they do not think they are entitled to them. SME 6 reported:

Part of it is not feeling like that's a service that's for them. Maybe not identifying with veteran's status or those services are for other people who have worse trauma

than me or worse medical health conditions than me. So, I don't want to take up those resources. Or the traumatized piece; I don't want to go into another government-run facility and be harassed and traumatized if I don't have to.

Finding 10-Women would use a transition navigator to assist them through the transition to civilian life if one were available.

All nine SMEs support the idea of a transition navigator. This would be an individual who would be assigned to help transitioning service members before they leave the service and follow them through until the service member indicates that help is no longer needed. The transition navigator would function like a long-term case manager.

Finding 11-The lack of financial resources made it challenging to find adequate housing, obtain transportation, continue an individual's education, and find childcare.

When discussing housing, transportation, education, childcare, the conversations with the SMEs relate to financial resources. SMEs often spoke to single-women parents as having a significant challenge, and again, Army enlisted personnel were highlighted as having the greatest difficulty. Some women have alternate sources of income, other than employment with a spouse who works and makes enough money to support the family.

Housing in Colorado, in almost any area, is difficult to find for two reasons, availability and affordability. While these were common issues in the Denver and Colorado Springs areas (SME 2, SME 7), they were also an issue in one of the state's most rural areas (SME 9). As reported in a previous finding, where housing is unattainable, women are staying with friends or family, sharing housing with roommates,

and using housing support programs such as Housing and Urban Development-Veterans Affairs Supportive Housing vouchers to help offset the cost of housing (SME 3).

The issue of transportation, while related to financial considerations, was not universally an issue. SME 1 told us that all the women she works with have their own vehicle. On the other hand, SME 3 explained that in her community, bikes are plentiful, there is a public transit system, and even if a woman cannot afford the public transit system, some resources are available to provide bus passes. SMEs 2 and 9 reported that their organizations can help women veterans who need funds for vehicle repairs.

All nine SMEs reported that education programs are primarily those offered by the VA. Women veterans are taking advantage of these opportunities either because they have been encouraged to do so by someone such as an SME, or because the woman just wants to advance her education. As explained previously, many use education to secure better employment. One SME explained that VA education benefits can take a long time before funds are available to the woman – in some cases, more than a semester behind (SME 4). Since education benefits are not year-round, some SMEs are helping women veterans learn how to manage their finances to make ends meet (SME 2).

Affordable childcare is hard to find according to the SMEs. Again, without adequate financial resources, women have to compromise on the quality of childcare, and some are fortunate to have friends or family who can take care of their child/children (SME 9). Some reportedly use Medicaid for support (SME 9). SME 4 reported that women affiliate with a religious organization that offers childcare even if the woman is not of that religion. SME 5 reported that “the childcare crisis that is going on here is, I

mean, it is just, it's huge. It is massive because there is not enough childcare to go around.”

Finding 12-The lack of transferable military skills to the civilian world made employment difficult, especially for enlisted Army personnel.

SME 7 was particularly strong in her discussion about this issue and emphasized that this issue was most persistent for Army enlisted personnel. She, along with other SMEs (6, 7) explained that she tries to encourage service members who lack translatable skills to go back to school whether that is a college, university, or trade school.

The Department of Defense's Skillbridge program is designed to help transitioning service members obtain “valuable civilian work experience through specific industry training, apprenticeships, or internships during the last 180 days of service” (U.S. Department of Defense, 2023). SME 7 reported that some transitioning service members use this program.

Finding 13-There is no comprehensive source of programs and organizations that support Colorado women veterans.

Although none of the SMEs specifically mentioned the need for a comprehensive resource directory, all of them were constantly looking for sources of services that could help them assist women service members who were transitioning to the civilian sector and women veterans.

Two programs exist that attempt to fill this need. The Colorado National Guard's Joining Community Forces (<https://coloradojcf.org/>) publishes an annual resource directory which is available at <https://coloradojcf.org/wp-content/uploads/2022/12/JCF->

[Resource-Guide-2023.pdf](#) In addition, DVA is developing a web-based clearinghouse that will be home to resources that can assist veterans.

Other organizations have published or are working on similar directories. For example, the Aurora Veterans Affairs Commission has resources listed on its website (<https://www.auroragov.org/cms/One.aspx?portalId=16242704&pageId=16432273>), and in a personal conversation in September 2023, the lead veteran service officer from Arapahoe County, CO indicated his office was embarking on such a project. Finally, the Homefront Military Network in Colorado Springs has an extensive list of resources that the executive director indicated she would share with the state clearinghouse (K. Hatten, personal communication, September 29, 2023).

Recommendations

There are 14 recommendations for DVA. A summary of the recommendations appears before the detailed recommendations.

Summary

- Recommendation 1-Work with the Colorado Department of Labor and Employment (DOLE) to expand business apprenticeships and similar programs for women transition serving members.
- Recommendation 2-Work with veteran service officers and organizations that support women veterans to increase awareness of the value of a trade as a career.

- Recommendation 3-Ensure veteran service officers (state, county, and non-profit) are aware of DOD's Skillbridge program and promote its use within DOD organizations across the state.
- Recommendation 4-Create awareness among home builders statewide of the need for affordable housing for women transitioning service members.
- Recommendation 5-Promote the availability of transitional housing services for women transition service members and their families.
- Recommendation 6-Work with the VA to promote 1) free-standing women's centers 2) women's-only services at contracted and owned free-standing clinics across the state, and 3) meetings with VA directors and their immediate leadership team with women veteran organizations.
- Recommendation 7-DVA should work with the military installations across Colorado to improve awareness of the family counseling services available at Veterans Centers.
- Recommendation 8-DVA should develop a comprehensive resource guide of statewide veteran services.
- Recommendation 9- DVA should implement a transition navigator program.
- Recommendation 10-DVA should work with military installations across the state to improve the education of women transiting service members about their myriad of federal and state benefits 6-12 months before the individual's date of separation.

- Recommendation 11-(this recommendation is taken from the sister study (Charlip, 2023, p. 89): The Colorado National Guard should review its MST program and ensure women staff are in leadership positions.
- Recommendation 12-(this recommendation is taken from the sister study (Charlip, 2023, p. 89): DMVA should expand its sexual harassment prevention program, highlighting the concerns of women veterans and the need for all employees to work in a safe and respectful environment.
- Recommendation 13-DVA should work with the VA to promote increased awareness among VA staff related to women's issues, including recognizing that women are veterans, that sexually charged language will not be tolerated, and that clinical staff should not minimize concerns expressed by female patients.
- Recommendation 14-DVA should continue efforts to hold virtual and in-person women-only meetings.

Recommendations with Explanation

- **Recommendations 1,2 and 3: 1)-work with the Colorado Department of Labor and Employment (DOLE) to expand business apprenticeships and similar programs for women transition serving members, 2)-work with veteran service officers and organizations that support women veterans to increase awareness of the value of a trade as a career,-3) ensure veteran service officers (state, county, and non-profit) are aware of DOD's Skillbridge program and promote its use within DOD**

organizations across the state. College is only sometimes the best choice to develop employment-related skills. For some individuals, a trade can be a meaningful career. SME 7 addressed the value of a trade, particularly for Army enlisted personnel with no transferable skills. But she also expressed frustration that apprenticeships were primarily aimed at outdoor, manual labor, work women tend to discount. However, according to Holly Van Liere, Colorado State Director for the U.S. Department of Labor's Veterans' Employment and Training Service, "There are apprenticeships for Paralegals, Management, Educational Advisor, Accountants, and Public Adjusters, granted, they are not necessarily in Colorado." (H. Van Liere, personal communication, September 18, 2023). She also advised that the state of Colorado's DOLE has an office dedicated to apprenticeships. DVA should work with DOLE to create apprenticeships that interest women transitioning service members. A joint approach may result in new opportunities across the state. The Skillbridge program can be an effective tool for individuals to learn new, transferable skills. SME 7 reported that most Skillbridge programs are aimed at a trade and that a program in health care would be attractive to women leaving the military. As noted, Skillbridge could be expanded to non-trade opportunities working with DOLE.

- **Recommendations 4 and 5: 4)-create awareness among home builders statewide of the need for affordable housing for women transitioning service members, 5) promote the availability of transitional housing**

services for women transition service members and their families.

Colorado media has covered the high cost of housing in the state and the lack of availability of low-cost housing. While the housing issue impacts more than just women transitioning service members, improving the awareness of the impact of affordable housing on women transitioning service members with builders across the state could result in some builders targeting this audience with special financial incentives or developing transitional housing aimed at this population. While this recommendation may be challenging to implement, increasing awareness of the issue among builders would be beneficial.

- **Recommendation 6-Work with the VA to promote 1) free-standing women’s centers 2) women's-only services at contracted and owned free-standing clinics across the state, and 3) meetings with VA directors and their immediate leadership team with women veteran organizations.** As explained previously, women have been asking for free-standing women’s centers in Denver, Grand Junction, and at each clinic across the state. This will take coordination with the Denver, Grand Junction, and Albuquerque VA medical center directors (Albuquerque VA supports southwest Colorado). SME 2 was frustrated by the lack of communication with the Denver VA medical center director. She had connected with him, and he apparently agreed to meet, then his staff interceded, and “then his staff got involved, and that kind of caught everything.” VA leaders are busy and difficult to contact.

For example, I attempted to contact C-suite staff at the Denver and Grand Junction medical centers on several occasions to discuss this study. I was unable to get anyone at either facility to answer the phone – for any staff members appearing on the medical center’s leadership website. Nor did anyone ever return a voicemail. Veteran service organizations have a special relationship with the VA, including preparing their own VA budget request to Congress. Local veteran service organizations likewise represent many of the patients at a VA medical center and can provide an important communication channel between both parties. VA executive leaders at all three VA medical centers should meet regularly with veteran service organizations, and this type of meeting should be encouraged by DVA—who should also be present during these sessions.

- **Recommendation 7-DVA should work with the military installations across Colorado to improve awareness of the family counseling services available at Veterans Centers.** SME 3 explained how she promoted Veteran Centers to women veterans as an alternative to VA hospital/clinic-based mental health services. She highlighted family counseling services available at the Veteran Centers and typically unavailable from VA medical facilities. Given that five SMEs discussed women's challenges with worklife balance, especially single mothers, promoting the family services at the Veterans Center may provide a source that can assist women with balancing all the activities in their lives (SMEs 1, 3, 5, 6, 8).

- **Recommendation 8-DVA should develop a comprehensive resource guide of statewide veteran services.** As discussed in the findings section, this tool is needed by all SMEs, county veteran service officers, and veteran organizations. DVA should consider promoting the guide produced by the Colorado National Guard until DVA has its clearinghouse fully functional. DVA should consider integrating something like an Employee Assistance Program (EAP) into its existing services and as part of the comprehensive guide of veteran services. EAP programs provide mental health services and referrals to countless services needed by employees and, similarly, women veterans.
- **Recommendation 9- DVA should implement a transition navigator program.** This recommendation is taken from the sister study. DMVA should establish a transition navigator office staffed to meet the volume of transitioning services members who wish to live in Colorado. DMVA should partner with VA's Solid Start Program and service organizations across the state to create a comprehensive support network. Staff should be available seven days a week and for extended hours. Navigator leadership should partner with installation (including Guard and Reserve units) to obtain lists of transitioning service members and their contact information. Navigators would contact individuals before their separation date, discuss the transition process, and help the service member create a comprehensive transition plan. Once the plan is complete, navigators would remain in regular (weekly?)

contact with each person to provide support and assistance as required and to engage resources that the individual needs to ensure a successful transition. It may be advisable for DMVA to work with Homefront Military Network (HFMN) and Mt Carmel Veteran Center to create a public-private partnership for the navigator function since both HFMN and Mt Carmel already provide some portions of this service. (Charlip, 2023, pp. 90-91):

- Recommendation 10-DVA should work with military installations across the state to improve the education of women transiting service members about their myriad of federal and state benefits 6-12 months before the individual's date of separation.** As explained in the findings section, several SMEs expressed concern with the TAP providing too much information in too short a time and late in the transition period. Working with military installations and using the information used to train state and county veteran service officers, DVA may be able to provide small bites of information to transitioning service members months before the individual attends the TAP program. This approach could help women transitioning service members understand their benefits and retain the information they need to transition to civilian life.
- Recommendation 11-This recommendation is taken from the sister study. The Colorado National Guard should review its MST program and ensure women staff are in leadership positions.** Update its website: In one of our interviews, a woman suggested that the Colorado National Guard must

improve the available MST support. It was not clear after the interview if the comment was reflective of the lack of services or the lack of awareness of those services. But in either case, I reviewed the services that were available and found three key web pages:

- The first is the SAPR home page: [Sexual Assault/Sexual Harassment \(ng.mil\)](#). It is unclear if the information on this page is current (names, photos, phone numbers). While the team pictured are all women, the leader is a man. This is inconsistent with women veterans' concerns regarding working with men.
 - The second page is the list of key phone numbers. [CO National Guard > Contact Us > Common Phone Numbers \(ng.mil\)](#) The names listed for the SAPR program are men. A woman's voicemail recording played when calling Dr. Davis. The webpage should be updated with the latest information about who is at the end of the phone number for Dr. Davis.
 - The third page is a poster about the program (this poster is also available at the bottom of the page in #2). [SAPR-ReportingPoster.pdf](#) This poster appears to be dated as the names do not match the names on the SAPR homepage. Once again, Dr. Davis appears (Charlip, 2023, p. 89).
- **Recommendation 12-This recommendation is taken from the sister study. DMVA should expand its sexual harassment prevention program,**

highlighting the concerns of women veterans and the need for all employees to work in a safe and respectful environment (Charlip, 2023, p. 89).

- **Recommendation 13-DVA should work with the VA to promote increased awareness among VA staff related to women’s issues, including recognizing that women are veterans, that sexually charged language will not be tolerated, and that clinical staff should not minimize concerns expressed by female patients.**
- **Recommendation 14-DVA should continue efforts to hold virtual and in-person women-only meetings.** The state’s women veterans’ coordinator has begun a program to attract women to virtual and in-person women-only events. This program holds promise to improve social engagement for women veterans.

Evidence of Trustworthiness

In this section I cover how I used the characteristics of trustworthiness outlined in Section 3 to ensure the trustworthiness of the study. I start with an initial discussion about coding, review the various characteristics and close with conflict of interest/bias.

Coding

I used inductive and deductive coding allowing for different, somewhat opposite views of the data to allow for the best understanding of the data as possible. While the outcome of the coding rounds was similar, in-vivo coding (deductive) allowed for a richer explanation of the data.

Persistent Observation

The goal when this study began was to interview 10 SMEs. I did conduct 10 interviews, but one participant's answers were so vague they were unusable. I elected not to use this interview and was not successful in finding a replacement.

By the time I conducted the final interview, I was not finding new material other than different stories, but not underlying barriers or solutions (the research questions) having reached saturation.

Negative Case Analysis

As described in Persistent Observation, one interview was not used because the answers were too vague. Because of the vague responses, it was not possible to determine if this interview was a negative case.

Progressive Subjectivity

No new conflicts of interest, ethical issues or bias appeared in the study.

Member Checking

Transcripts were sent to participants who were asked to review the transcript for accuracy and content. Nine participants either returned their transcript with edits or indicated they had none. One participant did not respond either way. Edits were generally to correct computer transcription errors. During coding, I also made corrections to computer transcription errors based on listening to the interview audio. DVA was provided a draft of the final report for review and comment.

Triangulation

Findings in this study are consistent with findings in other studies which found veterans needed housing, employment, healthcare, transportation, education (e.g., bachelor and graduate degree programs), money, and for women veterans, particularly, supportive social structures, including childcare (Adams et al., 2017; Carter & Kidder, 2013; Grogan et al., 2020; Guettabi & Frazier, 2015; Schell et al., 2011; Van Slyke & Armstrong, 2020; Schultz et al. 2023). The Alaska veteran needs assessment (Guettabi & Frazier, 2015) was prepared for the Alaska Office of Veterans Affairs, part of the Alaska Department of Military and Veteran Affairs. This study is also consistent with the findings in Charlip (2023).

Reflexivity

Of all the aspects of trustworthiness, this is the weakest one in this study. I did journal during the study, but I suspect that I could have used this tool more. I did not find a lot of issues that caused me to reflect on the topic. But for those issues that did, the journal was a safe and effective place to document my concerns. The journal has entries from February 3, 2023, through September 10, 2023, and is seven pages (single spaced) long. The early entries document early issues that ultimately framed the study.

Thick Description

Findings were substantiated by quotations from the interviews meeting the intent of this aspect of trustworthiness.

Maximum Variation

As described in Section 3, I interviewed 10 SMEs. These individuals came from diverse organizations, had various years of experience supporting women veterans, and varying perspectives on the interview questions.

Audit Trail

Except as noted regarding my journal, sufficient documentation should exist for a third-party to reconstruct this study. This includes all emails, copies of documents such as informed consents, registration forms, participant log with participant names, addresses, interview dates, etc. There are audio files of the interviews, transcripts, and my notes from each interview.

Intercoder Reliability

I took my time coding the transcripts, taking frequent breaks, and dividing the work into different days. I reviewed the transcripts at least three times and listened to the audio file at least once after each interview. I created new codes when I encountered a new subject.

Unused Aspects of Trustworthiness

As planned, three aspects of trustworthiness were not used.

Prolonged Engagement. Interviews were conducted between August 28 and September 17, 2023, which does not meet the definition of prolonged engagement (Burkholder et al., 2020; Laureate Education, 2016a).

Peer Debriefing. Due to an unforeseen change, there was no peer researcher.

Referential Adequacy. As explained in Section 3, with a sample size of 10, preserving a portion for referential adequacy was not practical.

Bias and Conflict of Interest

In Section 3, I identified a possible conflict of interest that might bias this study-my relationship with the Adjutant General. I had no contact with her during this study.

The Study's Strengths and Weaknesses

It was more difficult to find SMEs than I anticipated. One SME that I wanted to participate in the study simply did not have the time and after an initial phone call did not respond to voicemails, or emails encouraging her to interview. Some of the SMEs, while they had years of experience with women veterans, did not have the breadth of experience that was needed based on the questions. None declined to interview based on their lack of experience and I was not aware of this limitation until I was conducting the interview. One interviewee frequently reverted to her own story rather than representing her experience with other women veterans, and I constantly had to rephrase questions to obtain information beyond her personal story. Several SMEs were very strong in terms of their experience with women veterans and provided similar stories which lends credibility to the findings. Despite these limitations, this study does provide a foundation for future research with Colorado women veterans and provides some insight in the unmet needs of Colorado women veterans.

Deliverables

DVA requested a report and a PowerPoint presentation as deliverables for this study. The report is in Appendix U. The report includes a section on data collection, data

analysis, findings, recommendations, and a reference list. Findings are supported by quotations from participants.

Section Summary

Section 4 reviewed the research questions, collection, data analysis, 13 findings, 14 recommendations, evidence of trustworthiness, the study's strengths and weaknesses, deliverables, and a summary of the section. In the next section, Section 5, I address what to do with the study and how to continue the research in the area of women veterans.

Section 5: Dissemination Plan and Conclusion

Dissemination Plans

Although this assessment was performed at a single point in time, the qualitative data collection tools may be helpful to the DVA in the future to coordinate service providers to improve services or to justify the need for additional staff to meet the needs of Colorado women veterans better. The client report is in Appendix S.

Application to an Audience Beyond DMVA

Gilgun (2014) referenced a 1975 publication from Cronbach emphasizing that all research needs to be “tested in local settings” (p. 670). As such, this study may also be helpful to other states trying to meet women veterans' needs. It may also provide information for organizations that support women veterans, informing them how the organization might better meet the needs of women veterans. The study may also be helpful to legislative and executive government bodies trying to improve services and ensure the health and welfare of women veterans.

While this study was about women veterans, most findings and recommendations apply to male veterans and so it may be applicable to an even broader audience.

Research Recommendations

DMVA should provide support to the Hendricks et al. (2021) unpublished study of women veterans. This is a data-rich study whose results are not available because the researchers do not have sufficient funding to complete the study. Having been given a glimpse of the richness of this study, DVA is missing out on the value of possible foundational research in the area of women veterans.

There were occasional reports of veterans not using tele-med in rural areas. It would seem helpful to DVA and the U.S. Department of Veterans Affairs to understand why this is the case to try to overcome whatever barriers patients perceive. Finding solutions would allow for expanded access to care and save the cost of travel from home to a medical facility.

As reported in Section 4, there were reports that in general, officers vs enlisted personnel were better able to make the transition to civilian life. This is likely because officers generally have more education, higher incomes, and broader experience than enlisted members. Knowing the real reasons would allow organizations including DVA to design programs to help enlisted personnel successfully navigate their transition to civilian life.

During interviews several SMEs expressed concern that VA takes a long time to process education benefits. A study into this topic made with a sample of colleges and universities might uncover the reasons for this barrier and solutions. The processing time is having an adverse impact on women veterans being able to afford school, food, lodging and other essentials for themselves and their families.

Social Change and SDOH Alignment

Since the study used the SDOH as the framework for the interviews, unmet needs, related barriers, and possible solutions to those barriers were organized by the SDOH categories. Organized in this manner, the study's results may have value to various government and non-government organizations that provide services to women veterans. For example, one SDOH category deals with employment. Findings in this category may

be of value to state employment organizations as well as departments of veterans affairs. Similarly, the SDOH category that deals with housing may interest communities trying to provide affordable housing and agencies working to prevent veteran homelessness.

Summary

The study of the benefit and social needs of women veterans needs to be more widespread, but this study and its sister needs assessment studies are a start. A major quantitative study by Hendricks et al. titled *A National Survey Study of The Transition Experiences and Support Needs of Women Veterans* has been underway for several years. If the analysis can be completed, it, along with the qualitative studies (mostly needs assessments), can be used by government leaders and others to more fully understand the needs of women veterans and improve the health and welfare of women veterans in Colorado and elsewhere in the United States. This unique population can be recognized by supporting the *I Am Not Invisible* campaign led by the U.S. Department of Veterans Affairs Center for Women Veterans (Center for Women Veterans, 2022). Our sisters in arms deserve our support.

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Appendix A: DVA Approval Not to Mask Organization

From: [David Callahan](#)
To: [Ralph Charlip](#)
Subject: Re: DPA Project Summary and Confirmation
Date: Wednesday, February 8, 2023 2:10:21 PM
Attachments: [Outlook-fufm225f.png](#)

Ralph, DMVA approves your project as outlined below and agrees not to mask the identity of DMVA.

David Callahan
Director
Colorado Division of Veterans Affairs



We welcome your feedback at the following Survey Link:
https://codmva.co1.qualtrics.com/jfe/form/SV_42P7fEGl5Kjccdg

From: Ralph Charlip
Sent: Friday, February 3, 2023 7:09 AM
To: David Callahan
Cc: **Subject:** DPA Project Summary and Confirmation

Caution: This email is from an external sender and may be malicious. Please take care when clicking links or opening attachments.

David

Good morning. This email requests your confirmation of my DPA project as outlined below, as well as your approval not to mask the identity of the DMVA in the project paper for Walden University.

[Project Information](#)

Title: Identifying Unmet Needs of Colorado Women Veterans.

Problem Statement: The State of Colorado's Department of Military and Veterans Affairs has not identified the unmet needs of Colorado women veterans.

Appendix B: Marketing Flyer



A CALL TO VETERAN ORGANIZATIONS WHO
REPRESENT OR SERVE COLORADO WOMEN
VETERANS

Seeking subject matter experts from organizations that represent or serve Colorado women veterans to participate in a needs assessment study of Colorado women veterans.



Courtesy US Army

This study will gather information about how to better meet social needs and improve existing channels to receive benefits or services for women veterans across the state. Participants will be interviewed virtually for about 90 minutes.

Interviews will be conducted individually. In recognition of your time, participants will receive a \$25 Amazon or Visa Gift Card (your choice). Interested individuals should contact Ralph Charlip, at xxx-xxx-xxx or xxx (email) to volunteer or seek more information.



Courtesy National Women's History Alliance

Appendix C: Recruiting Email
(this email was sent to potential SMEs)

FROM: David Callahan, Director of Colorado Division of Veterans Affairs

TO: Individual's Name

SUBJECT: Participation in a Study of Colorado Women Veterans' Social and Veteran Benefit Needs.

I'm contacting you to see if you would be available to participate in a study of Colorado women veterans' social and veteran benefit needs. The researcher is seeking 10 subject matter experts from organizations that represent or serve Colorado women veterans to participate in the study, conducted by Walden University doctoral student Ralph Charlip with the cooperation of his employer, the Colorado Department of Military and Veteran Affairs.

Participants will be interviewed individually via Zoom for about 90 minutes. As a participant in the study and in recognition of your time, you will receive your choice of either a \$25 Amazon or Visa Gift Card for you or your organization.

Interested individuals should contact Ralph Charlip, at xxx-xxx-xxxx or (email) to volunteer or seek more information. Thank you for your consideration.

David Callahan
Director
Colorado Division of Veterans Affairs
Centennial, CO 80112



We welcome your feedback at the following Survey Link:
https://codmva.co1.qualtrics.com/jfe/form/SV_42P7fEG15Kjccd9

Appendix D: Registration Email

This email was sent to individuals who volunteer to participate in the study. The registration form (Appendix E) was attached.

FROM: Ralph Charlip

TO: Individual's Name

SUBJECT: Colorado Women Veterans Needs Assessment Study Registration

Thank you for volunteering for this study. Please complete the attached Registration Form and return it to me. Once I review your registration, I will let you know if you and your organization are selected for the study. Please email the document back. My goal is to let you know if you and your organization are selected or not within three business days.

Your registration form will be scanned and stored electronically, and the paper copy will be destroyed. Only I, my faculty supervisors, and Amy Demenge (State Women Veteran Service Officer who will be a silent observer during the interview) will have access to your information – no one else will know who you are, where you live or any other specific information. However, your organization may be identified in the final report.

Please call me if you have any questions. Thank you!

Ralph Charlip

Doctoral Candidate, Walden University

Research Assistant

Colorado Division of Veterans Affairs



1 Atch
Registration Form

Appendix E: SME Registration Form

Registration Form			
Last Name			
First Name			
Mailing Address			
Street Address			
City			
State		Zip Code	
Email Address			
Phone Number			
Organization			
Number of Years Experience With Women Veterans			
In appreciation for your time, we are offering a \$25 Amazon or Visa Gift card for you or your organization. Please indicate which you prefer.			
<input type="checkbox"/> Visa Gift Card	<input type="checkbox"/> Amazon Gift Card	<input type="checkbox"/> For Me	<input type="checkbox"/> For My Organization

Appendix F: Non-Select Email Notification

This email was sent to individuals not selected for the study.

FROM: Ralph Charlip

TO: Individual's Name

SUBJECT: Colorado Women Veterans Needs Assessment Study Registration

Thank you for volunteering for this study. I reviewed your registration, and while your qualifications are excellent, we have filled our need for volunteers. Therefore, your participation is not needed at this time. If a participant cancels, I will let you know that the opportunity to be part of the study may have reopened. Please call me if you have any questions. Thank you!

Ralph Charlip

Doctoral Candidate, Walden University

Research Assistant

Colorado Division of Veterans Affairs



Appendix G: Confirmation Email

This email was sent to SMEs who have agreed to participate in the study.

FROM: Ralph Charlip

TO: Individual's Name

SUBJECT: Confirmation of Your Participation in the 2023 Study of Colorado Women Veterans' Social and Veteran Benefit Needs.

1. Purpose: Thank you for agreeing to participate in the subject study. This email provides information about the study, how the study will be conducted, and the safeguards to protect you and the information you share.
2. Gift Card: As a participant in the study and in recognition of your time, you were offered a \$25 Amazon or Visa Gift Card. You chose XX, and the card is for ___ You ___ Your Organization. The card will be mailed (Visa) emailed (Amazon) to you after your interview and after you review the interview transcript (see paragraphs 4 and 5).
3. DVA Participants: I will conduct the interviews. Ms. Amy Demenge, the State's Women Veteran Service Officer, will attend as a silent observer.
4. Interviews: Your interview is scheduled for XX and will be conducted using Zoom. The link is XX. The interview will last about 90 minutes. Questions will be about your understanding of the challenges Colorado women veterans have faced transitioning to civilian life and the challenges they have had meeting their needs and those of their families.
5. Confidentiality: While your interview will be recorded and a verbatim transcript prepared, no one other than Ms. Demenge, me, and my supervising faculty members will have access to either the recording or transcription. Both will be stored offsite on a USB drive that will be passworded, and only I will have the password. Paper documents such as the interview transcript will be scanned, and the paper copy shredded.

Summary information will be provided to DVA leadership, but it will not be individually identifiable. For example, the report that will be prepared at the end of the study may say, "a subject matter expert from a regional veteran service organization."

No one other than Ms. Demenge, me, and my supervising faculty will know you are a study participant, and we are held to strict non-disclosure requirements regarding the identity of the study participants.

You will be given a chance to review the transcript of your interview. I expect transcripts to be complete within 3-5 business days after your interview, and you will have 72 hrs to review it. You will be asked to return the transcript with any changes, and you may keep a copy.

All study data, including our copy of this email, your informed consent (see para 6 below), the interview recording, and the transcript, will be maintained for five years after the end of the study as required by Walden University. As explained above, I will be the only person accessing this data, which will be destroyed after five years. I anticipate the study will be complete and a final report issued by Spring 2024.

6. **Informed Consent:** An informed consent is attached (Atch 1) to this email. Please sign and return. You may mail it to me at Ralph Charlip, xx, or scan it and email it back to me. If you do not sign and return the informed consent by XX, you cannot participate in the study. Once I have your informed consent, I will sign it, date it and provide you with a copy.

7. To help you prepare for our interview, here are the questions I will cover during our interview. Questions are organized by the U.S. Department of Health and Human Services Social Determinants of Health from *Healthy People 2030*. The questions appear as bulleted items within each category. I want to hear what are Colorado women veterans telling you about their post-service experiences with the following questions:

SDOH-Economic Stability (Employment, Food Insecurity, Poverty)

- *How were women veterans able to find employment after leaving the service?*
- *What are women veterans doing to make enough money to provide for themselves and their families?*
- *How are women veterans obtaining the necessary transportation they need?*

SDOH-Education Access and Quality (Early Childhood Development/Education, Enrolled in Higher Education, High School, Language, and Literacy)

- *How do women veterans view continuing their education?*
- *For students, what challenges are they facing, and how are they dealing with them?*
- *How do women veterans find quality schools for their children?*
- *How do women veterans find needed, affordable childcare?*

Healthcare Access and Quality (Access to Health Services, Access to Primary Care, Health Literacy)

- *How do they obtain the healthcare you need?*
- *Where is/are their doctors located in relation to where they live?*

Neighborhood and Built Environment (Access to Healthy Foods, Crime, and Violence, Environmental Conditions, Quality of Housing)

- *How do women veterans find adequate housing? What challenges did/do they face?*

Social and Community Content (Discrimination, Incarceration, Social Cohesion)

- *How do women veterans find the social and community network they desire?*

DMVA-Specific (Resource Navigation Assistance)

- *What comments have you heard that indicate a resource navigator might have been something women veterans would have appreciated as they separated from service?*

Is there anything else you want to tell us about Colorado's women veterans?

7. Please let me know if you have any questions or concerns. I look forward to meeting you on XX via Zoom.

Ralph Charlip

Doctoral Candidate, Walden University
Research Assistant
Colorado Division of Veterans Affairs



1 Atch
Informed Consent

Appendix H: Interview Guide and Protocol

Before the Interview

1. Verify that there is a signed informed consent on file.
2. Create the session in Zoom.
3. Email the participant with the Zoom link confirming that date and time.
4. Put a copy of this document in the interview file for use during the interview.
5. Have paper available to take notes.

During the Interview

1. Begin with introductory comments:
 - a. Welcome and thank the participant for volunteering.
 - b. Introduce myself and Ms. Demenge as a silent observer from DVA.
2. Interview Goal: The goal of today's interview is to listen to what you have heard from Colorado women veterans after they separated from service so we can understand what went well and what didn't. The information you share will be used to improve the experience for those veterans.
3. I'd like to confirm your gift card selection. You selected the __Amazon__ Visa gift card; is this correct?
 - a. Amazon gift cards will be provided electronically unless you want the gift card mailed to you.
 - b. Visa cards will be mailed to the address you used on your registration form.
 - c. Cards will be provided after you complete your review of the session transcript.

4. Interview Length and Number of Questions: The interview is scheduled for 90 minutes, and there are 15 questions previously provided to you.
5. Guidelines
 - a. The audio of the interview is being recorded. The interview will be transcribed, and you will be provided a copy to review and keep. Do I have your permission to record this session? If you decline, I will have to cancel the interview.
 - b. Protecting your identity is paramount, as explained in the informed consent that you signed. Only I will know who you are, and I have signed a non-disclosure/confidentiality agreement with the Department of Military and Veterans Affairs to protect your identity. I also ask that you please not identify a specific individual by name while you share the stories you have heard from individual veterans.
 - c. If you feel uncomfortable during the interview, you can end the session. Being here is voluntary. However, a gift card will only be provided after completing the interview.
 - d. The meeting is not a counseling session or support group.
 - e. Your ideas will be respected – I want to hear from you.
 - f. It's okay to take a break; just let me know.
 - g. There are no right or wrong answers.
6. I may ask follow-up questions to those previously provided based on our discussion.
7. Establish a Rapport
 - a. *Tell us about the work you do with women veterans?*

Comment positively about the answers to a.

Let's move to our first study question (questions are organized by SDOH. Bulleted questions will be used as prompts)

What are Colorado women veterans telling you about their post-service experiences with:

SDOH-Economic Stability (Employment, Food Insecurity, Poverty)

- *How were women veterans able to find employment after leaving the service?*
- *What are women veterans doing to make enough money to provide for themselves and their families?*
- *How are women veterans obtaining the necessary transportation they need?*

SDOH-Education Access and Quality (Early Childhood Development/Education, Enrolled in Higher Education, High School, Language, and Literacy)

- *How do women veterans view continuing their education?*
- *For students, what challenges are they facing, and how are they dealing with them?*
- *How do women veterans find quality schools for their children?*
- *How do women veterans find needed, affordable childcare?*

Healthcare Access and Quality (Access to Health Services, Access to Primary Care, Health Literacy)

- *How do they obtain the healthcare you need?*
- *Where is/are their doctors located in relation to where they live?*

Neighborhood and Built Environment (Access to Healthy Foods, Crime, and Violence, Environmental Conditions, Quality of Housing)

- *How do women veterans find adequate housing? What challenges did/do they face?*

Social and Community Content (Discrimination, Incarceration, Social Cohesion)

- *How do women veterans find the social and community network they desire?*

DMVA-Specific (Resource Navigation Assistance)

- *What comments have you heard that indicate a resource navigator might have been something women veterans would have appreciated as they separated from service?*

8. *Is there anything else you want to tell us about Colorado's women veterans?*
9. I will send you a copy of the transcript in a few days and ask that you review it and let us know if anything is inaccurate within three business days. You are welcome to keep the transcript. Once I hear from you, I will send you your gift card.
10. Thank you again for participating in our study; it will help us improve how Colorado's women veterans are supported. If you have any follow-up thoughts or questions, please contact me.

Immediately after the Interview

1. Send a thank you email to the participant.
2. Finalize notes taken during the interview.
3. Scan all paper documents and destroy the paper copies.
4. Update personal journal regarding the interview.
5. Discuss the interview with Ms. Demenge to get her feedback and perceptions of how the interview went and the value of the information the SME shared.
6. Upload the recording to NVivo's transcription service.

After the Transcription is Available

1. Send a copy to the participant using the email in Appendix I
2. If the participant has no edits, order the appropriate gift card and send it to the participant.
3. If the participant has edits, I will work with the individual and discuss the appropriateness of making the changes. Changes made should be annotated as such. In general, edits that clarify mistranscribed words are acceptable. Edits that change the

meaning of properly transcribed interview and wholesale deletions or additions are not generally acceptable. The goal is for the record to accurately reflect the interview.

4. Upload the final transcribed interview and any edits to NVivo.

Appendix I: Transcript Transmission Email

TO: XX

SUBJECT: Interview Transcription Review

Good morning. Attached is the transcribed interview I conducted with you on XX. Please review. If there are no changes, please send me an email stating such. If you have any changes, please use Track Changes or print, edit, scan, and return the document by XX. If you prefer to discuss the transcript, please call me at xxx-xxx-xxxx between 8 AM and 5 PM Monday-Friday.

As soon as I hear from you, I will order your gift card and have it sent to you (Amazon cards are emailed, VISA cards are mailed).

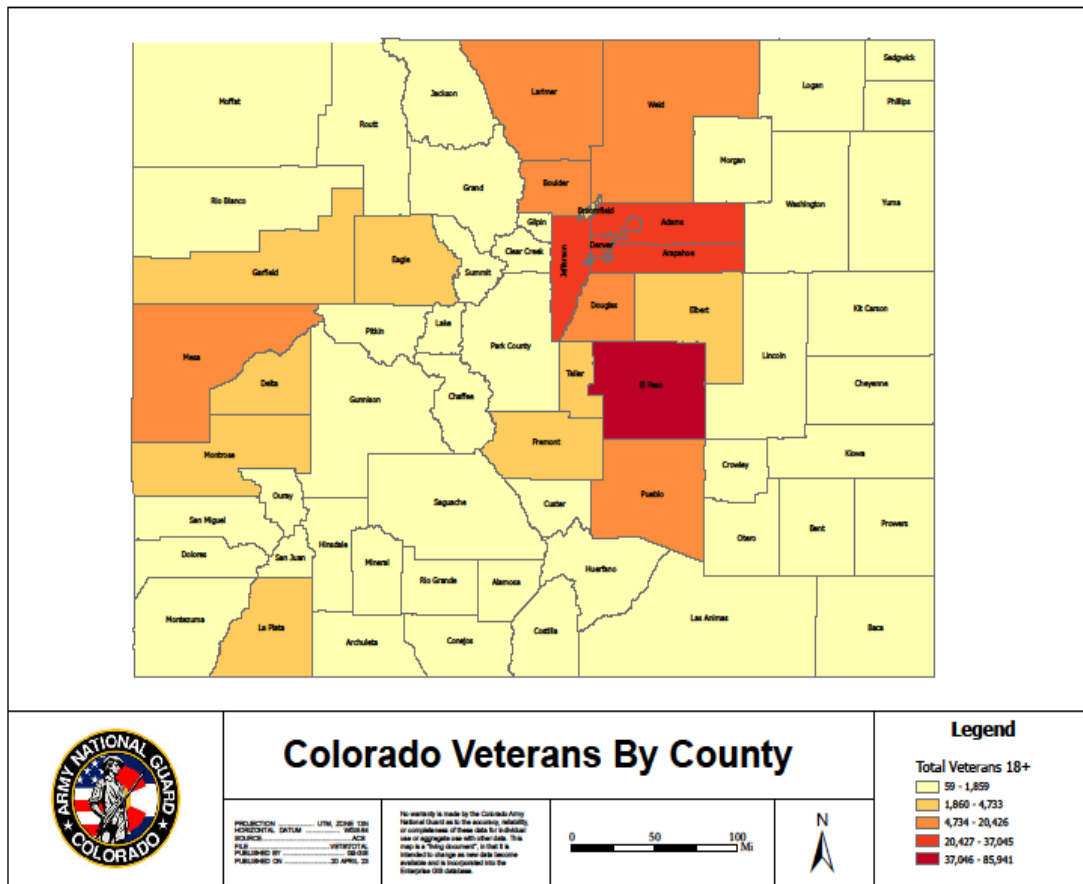
Thank you again for participating in the study. I look forward to hearing from you.

Ralph Charlip
Doctoral Candidate, Walden University
Research Assistant
Colorado Division of Veterans Affairs



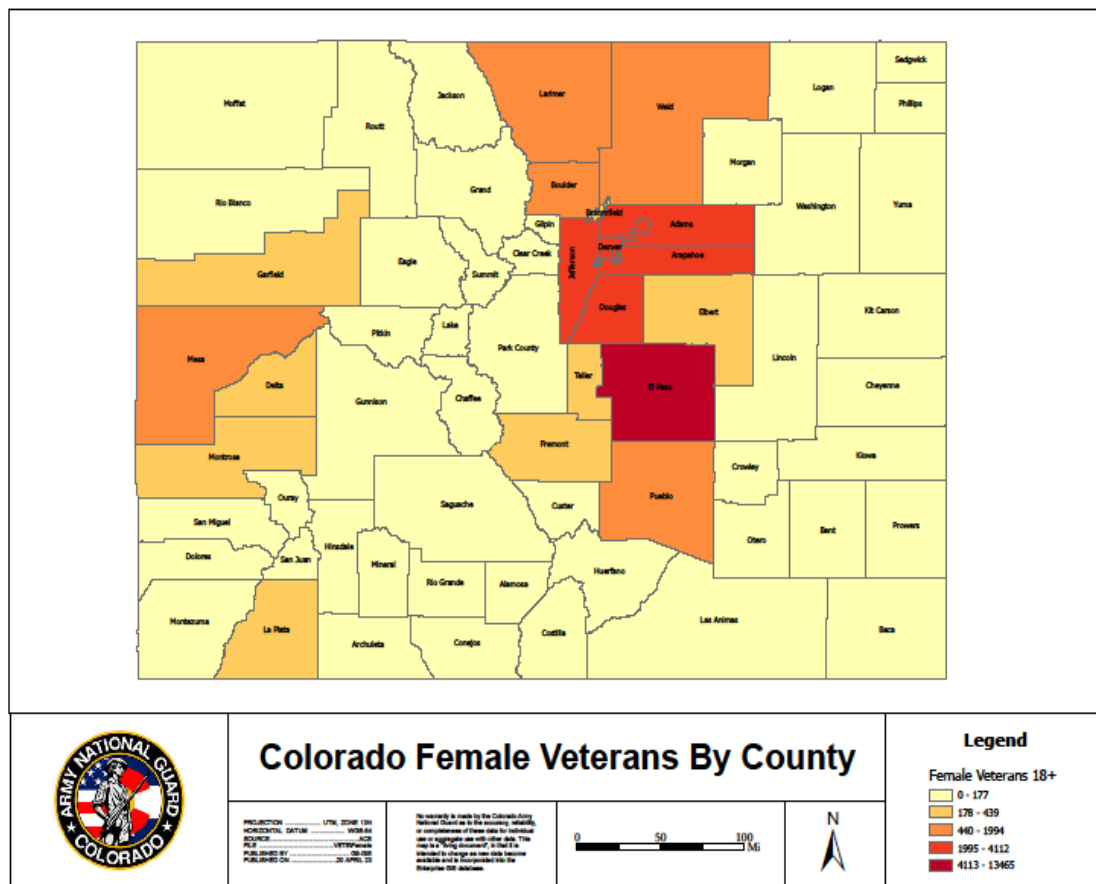
1 Atch
Transcription

Appendix J: All Veterans By County



Source: Colorado National Guard, Chad Smith (2023)

Appendix K: Total Women Veterans By County



Source: Colorado National Guard, Chad Smith (2023)

Appendix M: Veterans By County

County	Total Veterans 18 Years and Over	Female Veterans 18 Years and Over	Percent Female
Adams County	25779	2322	9.01%
Alamosa County	607	30	4.94%
Arapahoe County	37045	4112	11.10%
Archuleta County	1040	92	8.85%
Baca County	209	5	2.39%
Bent County	439	45	10.25%
Boulder County	13188	1421	10.77%
Broomfield County	4069	421	10.35%
Chaffee County	1619	130	8.03%
Cheyenne County	90	15	16.67%
Clear Creek County	488	42	8.61%
Conejos County	428	31	7.24%
Costilla County	335	6	1.79%
Crowley County	390	29	7.44%
Custer County	527	94	17.84%
Delta County	2868	201	7.01%
Denver County	27964	2882	10.31%
Dolores County	230	15	6.52%
Douglas County	20426	2647	12.96%

County	Total Veterans 18 Years and Over	Female Veterans 18 Years and Over	Percent Female
Kit Carson County	509	99	19.45%
Lake County	395	40	10.13%
La Plata County	3086	311	10.08%
Larimer County	19797	1994	10.07%
Las Animas County	1125	96	8.53%
Lincoln County	355	10	2.82%
Logan County	1859	46	2.47%
Mesa County	11897	946	7.95%
Mineral County	61	0	0.00%
Moffat County	773	29	3.75%
Montezuma County	1859	130	6.99%
Montrose County	3069	279	9.09%
Morgan County	1476	58	3.93%
Otero County	1339	114	8.51%
Ouray County	554	81	14.62%
Park County	1557	123	7.90%
Phillips County	253	23	9.09%
Pitkin County	1061	13	1.23%
Prowers County	801	54	6.74%

Eagle County	2449	160	6.53%	Pueblo County	12587	1097	8.72%
Elbert County	2345	227	9.68%	Rio Blanco County	554	61	11.01%
El Paso County	85941	13465	15.67%	Rio Grande County	581	31	5.34%
Fremont County	4733	439	9.28%	Routt County	1124	85	7.56%
Garfield County	2804	221	7.88%	Saguache County	387	0	0.00%
Gilpin County	589	98	16.64%	San Juan County	59	4	6.78%
Grand County	1213	51	4.20%	San Miguel County	409	29	7.09%
Gunnison County	862	91	10.56%	Sedgwick County	233	38	16.31%
Hinsdale County	85	0	0.00%	Summit County	1557	177	11.37%
Huerfano County	790	157	19.87%	Teller County	3432	417	12.15%
Jackson County	190	0	0.00%	Washington County	304	25	8.22%
Jefferson County	35043	3242	9.25%	Weld County	17041	1720	10.09%
Kiowa County	61	2	3.28%	Yuma County	500	68	13.60%

Total State	365440	40891	11.19%
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Source: *The American Community Survey, S2101 (2021)*

Appendix N: Non-Disclosure Agreement

This format was approved by the client's General Counsel for use in this study.

NON-DISCLOSURE AND CONFIDENTIALITY AGREEMENT

1. Parties: In consideration of the mutual promises and conditions contained herein, this agreement is entered as of the date signed below, by:

a. The Colorado Department of Military and Veterans Affairs (DMVA):

Contact Information:

Name: _____

Title: _____

Address: 6848 S. Revere Pkwy
Centennial, CO 80112

Tele: _____

Email: _____

b. Employee:

Contact Information:

Name: _____

Title: _____

Address: _____

Tele: _____

Email: _____

2. Purpose: The parties to this Agreement contemplate that they may enter into a employee/employer relationship which will involve the employee performing certain functions including managing, or assisting with managing, the DMVA-Walden University Research Study (IRB NUMBER) titled "A Needs Assessment of Colorado Women Veterans." In performing these duties, the Employee may obtain personally identifiable Information (PII) regarding the study's women veteran participants ("Participants") and may be engaged in interviews with those Participants. Participant PII and other information disclosed by a Participant is confidential. The parties desire to preserve and protect Participant PII.

3. Definitions: "Confidential Information" ("CI") or "Personally Identifiable Information" ("PII") as used in this Agreement, shall include any and all documents, materials, data or information disclosed by the Participants to the Employee that is clearly identified as CI or PII at the time of disclosure, or the Employee knows to be CI or PII of the Participant. CI or PII shall not include any information which at the time of disclosure is in the public domain, or which after disclosure becomes part of the public domain in any manner other than by violation of this Agreement.

4. Non-disclosure Requirements: To protect the Confidential Information that will be disclosed during employment, the Employee agrees as follows:

a. The Employee will hold all CI and PII received during the study in strict confidence and will exercise a reasonable degree of care to prevent disclosure to others.

b. The Employee will not disclose, publish, distribute, or permit same, or divulge either directly or indirectly the CI or PII to others unless given prior, express, written, consent by the Director, DMVA, or the Walden University IRB.

c. The Employee will not reproduce the CI and PII nor use CI or PII commercially or for any purpose other than performing his/her duties.

d. CI and PII may be disclosed if so, compelled by lawful subpoena or court order, provided that, immediately upon receipt of any such subpoena or order, the Employee shall promptly notify the Participant and the DMVA and shall reasonably cooperate in any legal action to prevent or limit such disclosure.

e. The Employee will, upon request by the DMVA or its Agents, or the termination of Employee duties by the DMVA will, deliver to the Director, Division of Veterans Affairs, or Walden University's IRB any drawings, notes, documents, equipment, and materials obtained during the study.

f. DMVA reserves the right to take disciplinary action, up to and including termination, for violations of this Agreement in addition to pursuing civil or criminal penalties.

g. This Agreement will be interpreted under and governed by the laws of Colorado.

h. All provisions of this Agreement will apply only to the extent that they do not violate any applicable law and are intended to be limited to the extent necessary so that they will not render the Agreement invalid, illegal, or unenforceable. If any provision of the Agreement or application thereof will be held invalid, illegal, or unenforceable, the validity, legality, and enforceability of other provisions of this agreement or any other application of such provision will in no way be affected thereby.

5. Term: This Agreement is effective as of the date of it is fully executed by all parties and shall continue as long as the Employee/Employer relationship exists between the parties.

6. Entire Agreement: This Agreement constitutes the entire agreement between the parties, and supersedes any previous contract, understandings, or agreements of the parties, whether written or verbal, concerning the subject matter of this Agreement. No amendment to this Agreement shall be valid unless it is made in writing and signed by the authorized representative of the parties.

7. Severability; Survival of Terms: In the event that any provision of this Agreement is held unenforceable for any reason, the remaining provisions of this Agreement shall remain in full force and effect. All clauses which impose obligations continuing in their nature and which must survive in order to give effect to their meaning will survive the expiration or termination of this Agreement.

8. Governing Law and Venue: This Agreement shall be governed by and construed under the laws of the State of Colorado. Venue for any action arising under this Agreement shall be exclusively in the District Court in and for the County of Arapahoe, State of Colorado.

9. Consent: Signing below signifies that the Employee agrees to all the terms and conditions of this Agreement.

IN WITNESS WHEREOF, the parties have executed this Agreement:

DEPARTMENT OF MILITARY AND VETERANS AFFAIRS

By: _____

Name: _____

Title: _____

Date: _____

EMPLOYEE:

By: _____

Name: _____

Date: _____

Appendix O: Revised, Final Registration Email

This email will be sent to individuals who volunteer to participate in the study. The registration form (Appendix E) and the informed consent will be attached.

FROM: Ralph Charlip

TO: Individual's Name

SUBJECT: Colorado Women Veterans Needs Assessment Study Registration

Thank you for volunteering for this study. Please complete the attached Registration Form and return it to me. Your registration form will be scanned and stored electronically, and the paper copy will be destroyed. Only I will have access to your information – no one else will know who you are, where you live or any other specific information. However, your organization may be identified in the final report.

Also attached is an informed consent. Please sign and return. You may mail it to me at Ralph Charlip, xxxxx, or scan it and email it back to me. If you do not sign and return the informed consent, you cannot participate in the study. Once I have your informed consent, I will sign it, date it and provide you with a copy.

As a participant in the study and in recognition of your time, you may choose between a \$25 Amazon or Visa Gift Card. The card will be mailed (Visa) emailed (Amazon) to you after your interview and after you review the interview transcript (interviews will be transcribed, and you will be asked to review the transcript within 3 business days). Please let me know which card you would prefer-a VISA or Amazon gift card.

Please select two options from the dates and times for your interview time and date. I will try to accommodate your first choice and will confirm your date and time in a subsequent email.

XX

In summary, please:

- a. Complete the registration form
- b. Sign the Informed Consent
- c. Decided which gift card you would like
- d. Select two dates/times for your interview

Please call me if you have any questions. Thank you!

Ralph Charlip
Doctoral Candidate
Walden University

2 Atch

1. Registration Form
2. Informed Consent

Appendix P: Revised, Final Confirmation Email

This email was sent to SMEs who are scheduled for an interview.

FROM: Ralph Charlip

TO: Individual's Name

SUBJECT: Confirmation of Your Participation in the 2023 Study of Colorado Women Veterans' Social and Veteran Benefit Needs.

1. Purpose: Thank you for agreeing to participate in the subject study. This email provides information about the study, how the study will be conducted, and the safeguards to protect you and the information you share. The study is being conducted in collaboration with the Colorado Department of Military and Veterans Affairs (DMVA) who is the client.

2. Gift Card: You chose a XX gift card to be sent to you after you review the interview transcript (see paragraph 4).

3. Interviews: I will conduct your interview which is scheduled for XX and will be conducted using Zoom. The link is XX. The interview will last about 90 minutes. Questions will be about your understanding of the challenges Colorado women veterans have faced transitioning to civilian life and the challenges they have had meeting their needs and those of their families.

4. Confidentiality: While your interview will be recorded and a verbatim transcript prepared, no one other than me and my supervising faculty members will have access to either the recording or transcription. Both will be stored offsite on a USB drive that will be passworded, and only I will have the password. Paper documents such as the interview transcript will be scanned, and the paper copy shredded.

Summary information will be provided to DMVA leadership, but it will not be individually identifiable. For example, the report that will be prepared at the end of the study may say, "a subject matter expert from a regional veteran service organization."

No one other than me and my supervising faculty will know you are a study participant, and we are held to strict non-disclosure requirements regarding the identity of the study participants.

You will be given a chance to review the transcript of your interview. I expect transcripts to be complete within 1-3 business days after your interview, and you will have three business days to review it. You will be asked to return the transcript with any changes, and you may keep a copy.

All study data, including our copy of this email, your informed consent, the interview recording, and the transcript, will be maintained for five years after the end of the study as required by Walden University. As explained above, I will be the only person accessing this data, which will be destroyed after five years. I anticipate the study will be complete and a final report issued by Spring 2024.

5. To help you prepare for our interview, here are the questions I will cover during our interview. Questions are organized by the U.S. Department of Health and Human Services Social Determinants of Health from *Healthy People 2030*. The questions appear as bulleted items within each category. I want to hear what are Colorado women veterans telling you about their post-service experiences with the following questions:

SDOH-Economic Stability (Employment, Food Insecurity, Poverty)

- *How were women veterans able to find employment after leaving the service?*
- *What are women veterans doing to make enough money to provide for themselves and their families?*
- *How are women veterans obtaining the necessary transportation they need?*

SDOH-Education Access and Quality (Early Childhood Development/Education, Enrolled in Higher Education, High School, Language, and Literacy)

- *How do women veterans view continuing their education?*
- *For students, what challenges are they facing, and how are they dealing with them?*
- *How do women veterans find quality schools for their children?*
- *How do women veterans find needed, affordable childcare?*

Healthcare Access and Quality (Access to Health Services, Access to Primary Care, Health Literacy)

- *How do they obtain the healthcare you need?*
- *Where is/are their doctors located in relation to where they live?*

Neighborhood and Built Environment (Access to Healthy Foods, Crime, and Violence, Environmental Conditions, Quality of Housing)

- *How do women veterans find adequate housing? What challenges did/do they face?*

Social and Community Content (Discrimination, Incarceration, Social Cohesion)

- *How do women veterans find the social and community network they desire?*

DMVA-Specific (Resource Navigation Assistance)

- *What comments have you heard that indicate a resource navigator might have been something women veterans would have appreciated as they separated from service?*

Is there anything else you want to tell us about Colorado's women veterans?

6. Please let me know if you have any questions or concerns. I look forward to meeting you on XX via Zoom.

Ralph Charlip
Doctoral Candidate
Walden University

Appendix Q: Revised, Final Transcript Transmission Email

TO: XX

SUBJECT: Interview Transcription Review

Good morning. Attached is the transcribed interview I conducted with you on XX. Please review. If there are no changes, please send me an email stating such. If you have any changes, please use Track Changes or print, edit, scan, and return the document by XX. If you prefer to discuss the transcript, please call me at xxx-xxx-xxxx between 8 AM and 5 PM Monday-Friday.

As soon as I hear from you, I will order your gift card and have it sent to you (Amazon cards are emailed, VISA cards are mailed).

Thank you again for participating in the study. I look forward to hearing from you.

Ralph Charlip
Doctoral Candidate
Walden University

1 Atch
Transcription

Appendix R: Codes and Themes

Table R1*First Round In Vivo Coding Results*

This table appears on the next three pages, with one segment per page, to improve readability.

Baseline Codes		
Name	Files	References
Employment Challenge	9	44
VA Health Care	9	41
Education Challenges	9	32
Financial	9	32
Social Engagement	9	32
Transition Assistance Program	7	24
Lack of Trust of Men	9	20
Mental Health Issues	7	19
Transition Navigator	9	19
Does not know about benefits	8	18
Non-VA Health Care	8	15
Transportation Challenges	8	15
Child Care	9	14
MST	5	14
Housing Expensive	8	13
Women Only Events	5	11
Worklife Balance	5	11
Housing Availability	5	10
Enlisted	1	8
GI Bill	6	8
Distance to Care	7	7
Officer	1	7
School for Kids	6	7
Family Services	3	4
Need for Structure	2	4
Transition - Back Intro Family Life	1	3
Transition - Civilian Culture	2	3
USAF vs USA	1	3
Dislike VA	2	2
Housing with Extended Family (San Luis Valley)	1	2
Women Not ID as a Veteran	1	2
Sexual Harassment	1	1

Topics eliminated in Categories

First Grouping (Categories)		
Name	Files	References
Employment Challenge	9	44
VA Health Care	9	41
Non-VA Health Care	8	15
Dislike VA	2	2
Distance to Care	7	7
Social Engagement	9	32
Transition Assistance Program	7	24
Transition Navigator	9	19
Lack of Trust of Men	9	20
Mental Health Issues	7	19
MST	5	14
Women Only Events	5	11
Sexual Harassment	1	1
Does not know about benefits	8	18
Transportation Challenges	8	15
Child Care	9	14
Housing Expensive	8	13
Housing Availability	5	10
Housing with Extended Family (San Luis Valley)	1	2
Worklife Balance	5	11
Transition - Back Intro Family Life	1	3
Education Challenges	9	32
GI Bill	6	8
Financial	9	32
Need for Structure	2	4
Transition - Civilian Culture	2	3

Second Grouping (Themes)			
Name	Files	References	Theme Title
Employment Challenge	9	44	Financial
Transportation Challenges	8	15	
Child Care	9	14	
Housing Expensive	8	13	
Housing Availability	5	10	
Housing with Extended Family (San Luis Valley)	1	2	
Financial	9	32	
Education Challenges	9	32	
GI Bill	6	8	
Transition - Back Intro Family Life	1	3	Transition
Need for Structure	2	4	
Transition - Civilian Culture	2	3	
Worklife Balance	5	11	
Transition Assistance Program	7	24	
Does not know about benefits	8	18	
Transition Navigator	9	19	
Social Engagement	9	32	Health Care
Non-VA Health Care	8	15	
Dislike VA	2	2	
Distance to Care	7	7	
VA Health Care	9	41	Male Aversion
Lack of Trust of Men	9	20	
Mental Health Issues	7	19	
MST	5	14	
Women Only Events	5	11	
Sexual Harassment	1	1	

Figure R1

In Vivo Coding Distribution

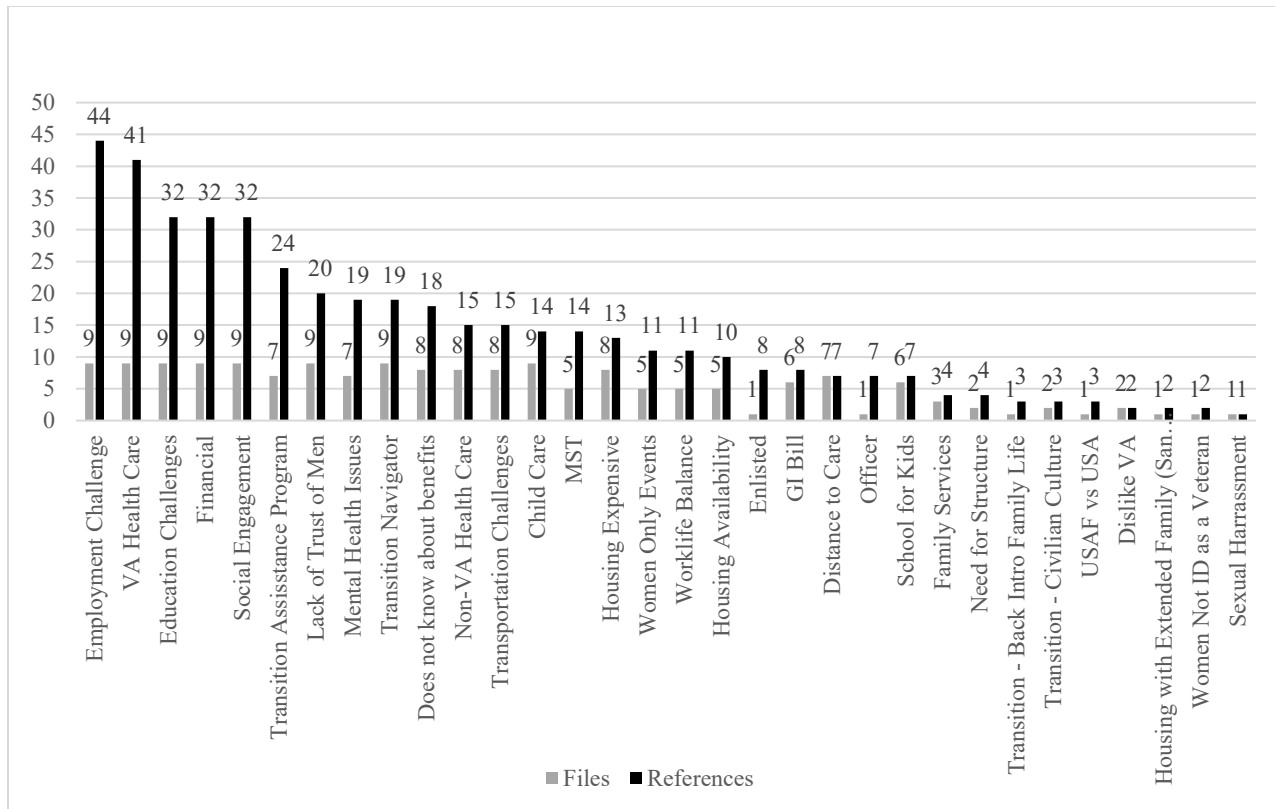
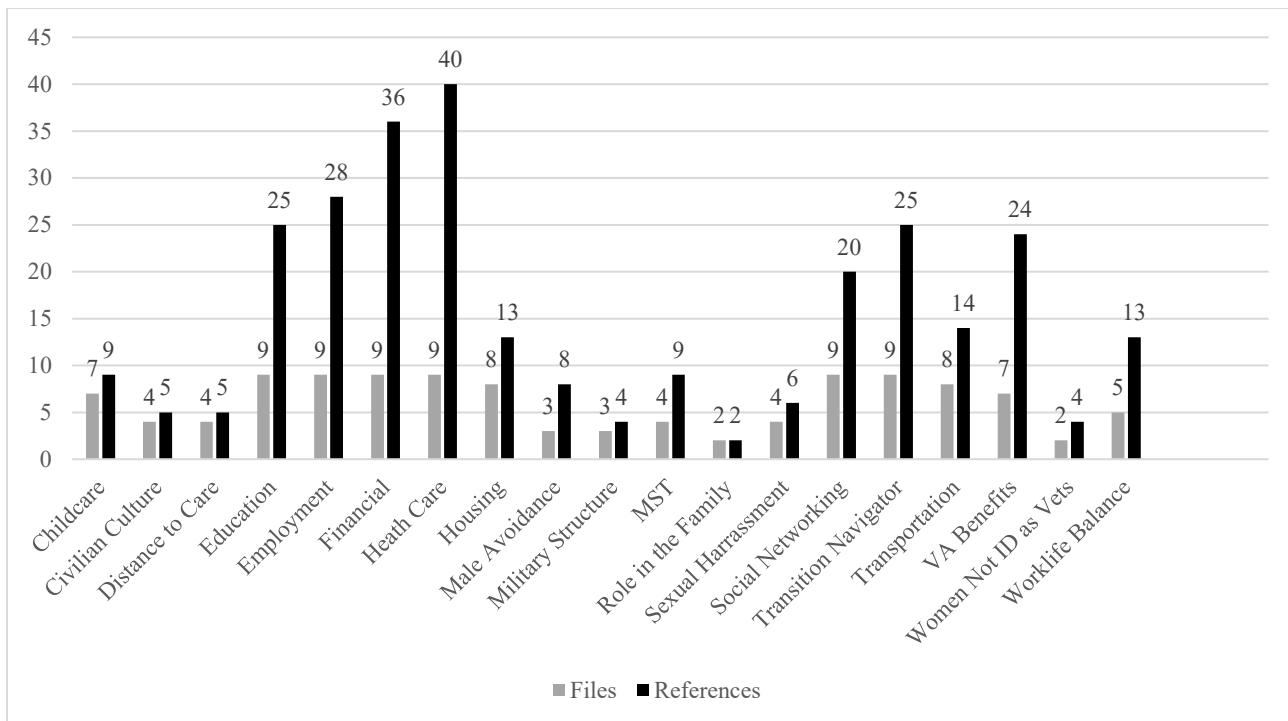


Figure R2*SDOH Coding Distribution*

Appendix S: DVA Report

To open the report, double click on the Word icon.



DMVA Report Final
13 Oct 23.docx