



Correlates of perceived military to civilian transition challenges among Canadian Armed Forces Veterans

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ABSTRACT

Introduction: Analyses of the Canadian Armed Forces Transition and Well-Being Survey (CAFTWS) were conducted to identify the most prominent challenges faced by Canadian Armed Forces (CAF) Veterans during their military to civilian transition, and to assess the importance of various characteristics, including release category and health status, as risk factors for experiencing such challenges. **Methods:** Prevalence estimates and logistic regression analyses were computed on data from the CAFTWS, which was administered in 2017 to 1,414 Regular Force Veterans released from the CAF in the previous year. **Results:** Two of seven perceived transition challenges had the strongest associations with difficult post-military adjustment: the loss of military identity (adjusted odds ratio [AOR] = 5.4) and financial preparedness (AOR = 2.3). In adjusted regression analyses, Veterans who had non-commissioned rank, who had primarily served in the army, had 10–19 years of service, had a medical release, and had poor physical or mental health, were more likely to report loss of military identity. Veterans who had junior non-commissioned rank, a medical release, and poor physical or mental health were more likely to report challenges with financial preparedness. Furthermore, we observed significant interaction effects between Veterans' release type and their health status. **Discussion:** This study extends prior research to inform ongoing efforts to support the well-being of CAF members adjusting to post-service life. Findings emphasize the importance of preparing transitioning service members and civilian communities for the social identity challenges they may encounter. Findings also support the value of programs and services that help prepare transitioning service members with managing finances, finding education and employment, relocating, finding health care providers, and understanding benefits and services.

Key words: Canadian Armed Forces, financial well-being, military identity, military to civilian transition, social identity, Veterans

RÉSUMÉ

Introduction: Les auteurs ont analysé l'Enquête sur la transition à la vie civile et le bien-être après le service dans les Forces armées canadiennes (ETBFAC) afin d'établir les principales difficultés qu'ont affrontées les vétérans des Forces armées canadiennes (FAC) lors de leur transition à la vie civile et d'évaluer l'importance de diverses caractéristiques, y compris le type de libération et l'état de santé, parmi les facteurs de risque de vivre ces difficultés. **Méthodologie:** Ils ont calculé les évaluations de prévalence et les analyses de régression logistique à partir des données de l'ETBFAC, à laquelle 1 414 vétérans de la Force régulière libérés au cours de l'année précédente ont répondu en 2017. **Résultats:** Deux des sept difficultés perçues à la transition étaient étroitement liées à une adaptation éprouvante à la vie civile : la perte de l'identité militaire (rapport de cotes rajusté = 5,4) et la préparation financière (rapport de cotes rajusté = 2,3). Dans les analyses de régression rajustées, les vétérans qui avaient été sous-officiers, avaient surtout servi dans l'armée, avaient 10 à 19 ans de service, avaient été libérés pour des raisons médicales et étaient en mauvaise santé physique ou mentale étaient plus susceptibles de déclarer une perte d'identité militaire. Les vétérans qui étaient des sous-officiers subalternes, avaient été libérés pour des raisons médicales et étaient en mauvaise santé physique ou mentale étaient plus susceptibles de déclarer des difficultés relatives à leur préparation financière. De plus, on constatait des effets d'interaction importants entre le type de libération des vétérans et leur état de santé. **Discussion:** La présente étude élargit la portée de recherches antérieures pour éclairer les efforts en vue de soutenir le bien-être des membres des FAC qui s'adaptent à la vie après le service militaire. Les résultats font ressortir l'importance de préparer les militaires en transition et les groupes civils à d'éventuelles difficultés en matière d'identité sociale. Les résultats font également ressortir l'importance des programmes et des services qui contribuent à préparer les militaires en transition à gérer leurs finances, à trouver des

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possibilités de formation et d'emploi, à déménager, à trouver un professionnel de la santé et à comprendre les avantages et les services.

Mots-clés : bien-être financier; Forces armées canadiennes; identité militaire; identité sociale; transition entre la vie militaire et la vie civile; vétérans

INTRODUCTION

Identified as an important event in the life course of military personnel, the transition from military to civilian life has received increasing attention in the literature.¹⁻⁴ Indeed, the Well-being Framework adopted by the Canadian Armed Forces (CAF) and Veterans Affairs Canada (VAC) recognizes the impacts that this event can have across multiple domains of service members' well-being, including their health, employment or sense of purpose, finances, social integration, life skills and preparedness, housing and physical environment, and cultural and social environment.^{5,6} Since 2010, the Life After Service Studies (LASS) have been the leading source of information on the well-being of CAF Veterans during post-military adjustment.⁷⁻⁹ In the 2016 LASS, it was estimated that close to one-third of Veterans were experiencing, or had experienced, a difficult adjustment to civilian life, and the proportion was even greater among those who were released more recently.⁸

A 2012 report outlined some of the transition challenges that medically released CAF members face, including limited awareness about available support services and the high volume of paperwork.¹⁰ However, it is important to consider issues other than administrative challenges or type of release. While the LASS surveys have found that the majority of Veterans adjust well to civilian life, some important group variations have been noted.^{2,11,12} Analyses have also shown that post-military adjustment is strongly associated with mental health problems, regardless of the type of release; that a high proportion (60%) of Veterans who report difficult post-military adjustment were not medically released; and that health and other well-being problems are prevalent among non-medically released Veterans who report difficult post-military adjustment.^{2,13} When assessing post-military adjustment, it is therefore important to consider the impacts on various domains of Veterans' well-being. Based on past studies, some of the challenges that Veterans may experience when adjusting to their post-service life include: loss of military identity, difficulty finding employment, problems related to living with chronic health conditions, and suicidal ideation.^{1,3,4,11,14-20} However, more detail about the

population-wide extent and correlates of transition challenges is needed to inform the development of relevant support services and programs.

The Canadian Armed Forces Transition and Well-Being Survey (CAFTWS) was conducted to address gaps in knowledge about the challenges involved in adjusting to post-military life using a representative sample of newly released CAF Veterans. The objectives of this study were (1) to identify aspects of military to civilian transition that are perceived as challenging by CAF Veterans, and (2) to explore the associations of type of release and health status with commonly perceived transition challenges. The goal was to provide a clearer understanding of military to civilian transition challenges in order to inform planning for services supporting the well-being of CAF members at this important stage of life.

METHODS

Sampling and data collection

The CAFTWS was conducted by Statistics Canada between April and June 2017. It employed a stratified systematic random sampling of Veterans who transitioned out of the CAF in 2016 with a minimum of 2 years of service (730 days). The target sample was drawn from the CAF human resources database. Veterans who were released for misconduct or unsatisfactory service were excluded, owing to methodological challenges in accessing that group.

A total of 1,414 CAF Veterans participated in the CAFTWS, representing an estimated weighted population of 4,100 Veterans. They were all surveyed within 18 months of their release date via computer-assisted interviews (75% response rate). Statistics Canada ensured the project met ethical guidelines, and participation required the provision of informed consent. More information on the survey sampling and data collection can be found elsewhere.²¹

Survey instrument

The CAFTWS survey instrument was developed by researchers within the Department of National Defence (DND) based on a pilot study²² in collaboration with Statistics Canada and VAC.

Perceived transition challenges

Questions used to assess perceived transition challenges were adapted from a past survey.²³ Participants indicated the extent to which they perceived 10 items as challenging during their transition (see Figure 1 for the list of items) using a 5-point Likert-type scale (1 = *not at all challenging*, 2 = *a little challenging*, 3 = *moderately challenging*, 4 = *very challenging*, or 5 = *extremely challenging*; *not applicable* was also provided as an option). Indicators were created to identify participants who perceived each item as challenging (i.e., they rated the

item as having been either *very challenging* or *extremely challenging* during their transition).

Difficult post-military adjustment

Ease of post-military adjustment was assessed using a question drawn from the LASS.² Participants were asked to rate their adjustment to civilian life since being released from the CAF on a 5-point Likert-type scale (1 = *very easy*, 2 = *moderately easy*, 3 = *neither easy nor difficult*, 4 = *moderately difficult*, 5 = *very difficult*). An indicator was created to identify participants who

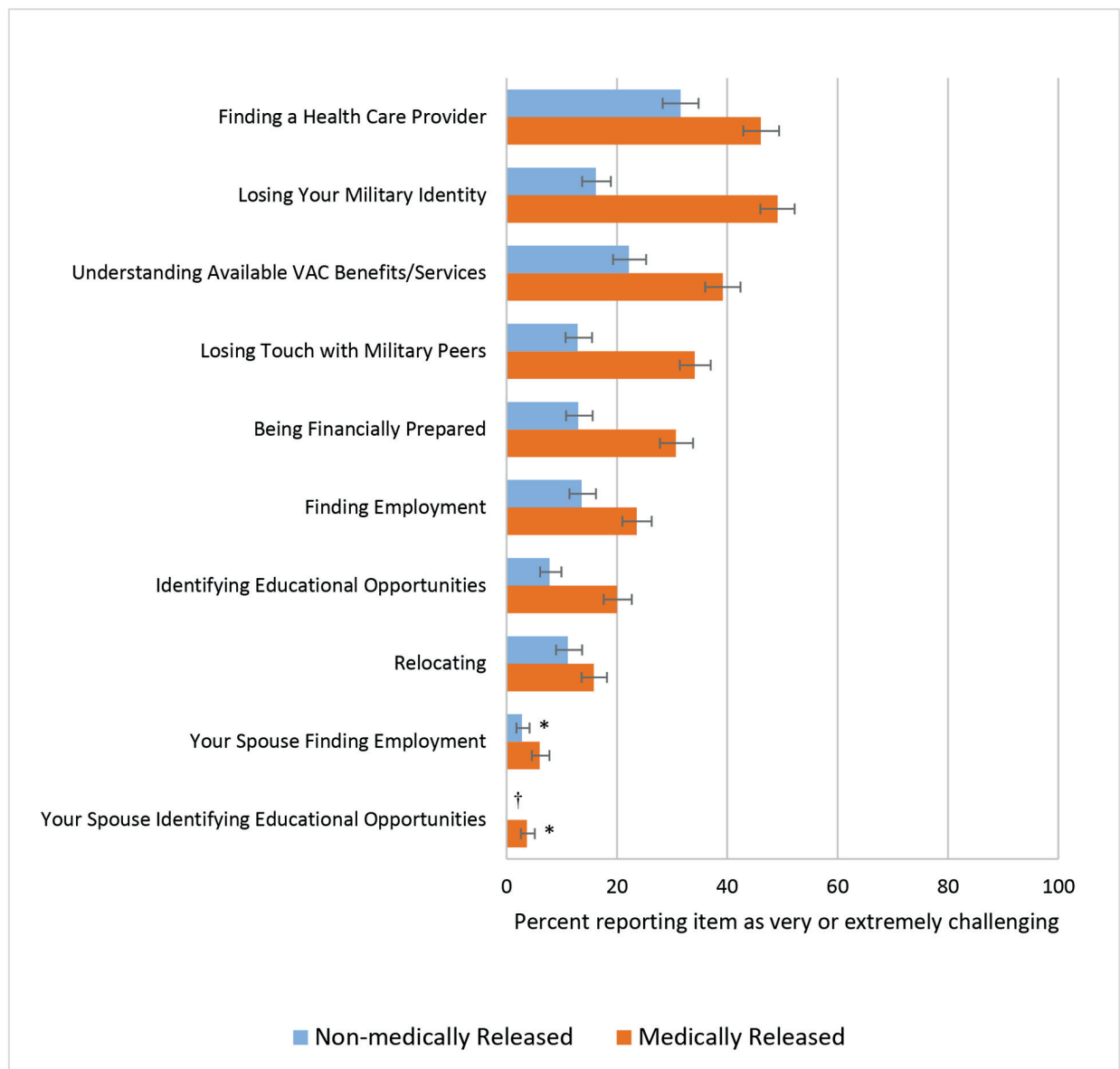


Figure 1. Perceived post-military transition challenges by release type

* Use with caution; coefficient of variation 16.6–33.3

† Too unreliable to report

reported a difficult post-military adjustment (i.e., they rated their adjustment as *moderately difficult* or *very difficult*) from all other participants.

Release type

Participants were asked to identify the category under which they were released from the CAF (voluntary, medical, retirement age, involuntary, service complete, unknown, refusal). An indicator was created to distinguish participants who were medically released from all other participants.

Self-rated health status

In line with the approach taken in the Canadian Community Health Survey (CCHS), participants were asked to rate their physical and mental health on a 5-point Likert-type scale (1 = *poor*, 2 = *fair*, 3 = *good*, 4 = *very good*, 5 = *excellent*). They were then classified based on whether they rated their health poorly (*poor* or *fair*) or good (*good*, *very good*, or *excellent*).

Demographic and military characteristics

Demographic and military characteristics considered in the present study were age, sex, rank (junior non-commissioned member [NCM], senior NCM, junior officer, senior officer), element (Army, Navy, Air Force), Afghanistan deployment history (yes/no), history of other deployment outside of North America (yes/no), and years of service.

Analyses

Analyses were conducted using STATA statistical software (StataCorp, College Station, TX) with the survey command. Population weights supplied by Statistics Canada were used to adjust for sampling probability and non-response and to ensure estimates were representative of the population of interest. As well, 1,000 bootstrap weights were applied to account for the impact of the systematic sampling approach on measures of variance around these estimates. More information on the methods used to produce the population and bootstrap weights is available elsewhere.²¹

Aspects of military to civilian transition that participants perceived as most challenging were identified using prevalence estimates for each type of perceived transition challenge among both medically released Veterans and those released under non-medical categories. Statistical significance between the groups was assessed by examining the 95% confidence intervals (CIs). These represent the range of values in which we can be 95% certain the true value lies within the

population of interest.²⁴ Non-overlapping CIs were assumed to indicate a significant difference. However, it should be noted that statistically significant differences may exist even when 95% CIs overlap. In such instances, statistical tests should be conducted to assess statistical significance.

Logistic regression analyses were conducted to determine which perceived transition challenges were most strongly associated with difficult post-military adjustment. Pairs of items related to finding employment, identifying educational opportunities, and the loss of military identity were combined, leaving 7 types of challenges from the original 10.

Regression analyses were conducted to identify key correlates for the two transition challenges that were most strongly associated with difficult post-military adjustment (i.e., loss of military identity and financial preparedness). First, unadjusted logistic regression analyses were conducted to identify demographic and military characteristics that were statistically associated with the two transition challenges. These characteristics were then included as covariates in adjusted analyses conducted to examine the main and interactive effects of release type and self-rated health status on the two transition challenges. All possible main effects, two-way interactions, and the three-way interactions were examined. The margins command was used to help with the interpretation of interactions. This command generates predicted probabilities, which indicate the probability of a given outcome under different conditions. Specifically, these are calculated using the regression equation for that outcome by “plugging in” specified values for independent variables of interest (in this case, release type, self-rated physical health status, and self-rated mental health status).

RESULTS

Table 1 provides a summary of the characteristics of participants overall and by release type. Approximately half of the CAF Veterans were medically released (49.6%), and the remaining half were released under non-medical categories (50.4%). Overall, they were primarily male and between the ages of 30 and 49 years. Regarding their military characteristics, the majority of participants had 20 years of service or more, were NCMs, and had primarily served in the army. About one-third reported poor health.

Noteworthy differences between medically released and non-medically released CAF Veterans included the apparent overrepresentation of women, NCMs, army

Table 1. Participant characteristics, CAF Veterans released in 2016

Variables	Overall, weighted (N = 4,100)			Medical release, weighted (n = 2,000)			Non-medical release, weighted (n = 2,100)		
	%	95% CI		%	95% CI		%	95% CI	
		LL	UL		LL	UL		LL	UL
Sex									
Male	85.8	85.8	85.8	82.1	82.0	82.2	89.4	89.4	89.5
Female	14.2	14.2	14.2	17.9	17.8	18.0	10.6	10.5	10.6
Age (years)									
20–29	17	15.6	18.5	9.7	8.3	11.4	24.2	21.8	26.7
30–39	25.1	23.7	26.6	27.6	26.1	29.2	22.6	20.3	25.1
40–49	26.4	24.6	28.4	33.0	30.3	35.8	19.9	17.6	22.5
50+	31.5	29.6	33.4	29.6	26.9	32.4	33.4	30.9	35.9
Marital status									
Single	21.8	20.1	23.6	17.5	15.3	19.8	26.1	23.5	29.0
Married/common law	67	64.9	69	66.8	63.9	69.6	67.2	64.0	70.2
Formerly married	11.2	9.8	12.7	15.8	13.6	18.2	6.7	5.2	8.6
First official language									
English	70.4	68.1	72.6	67.6	64.6	70.5	73.1	69.7	76.3
French	29.6	27.4	31.9	32.4	29.5	35.4	26.9	23.7	30.3
Education									
Up to high school	43.5	41.2	45.9	45.3	42.0	48.5	41.8	38.4	45.3
Trade/college	31.3	29.1	33.6	35.3	32.3	38.4	27.4	24.3	30.8
At least some university	25.2	23.1	27.3	19.5	17.0	22.2	30.7	27.6	34.1
Years of service									
up to 5	9.1	7.9	10.4	4.1	3.1	5.3	14.1	11.9	16.5
6–9	15.7	14.2	17.3	11.4	9.8	13.3	19.8	17.4	22.5
10–19	24.2	22.4	26	33.1	30.5	35.8	15.4	13.2	18.0
20–34	39.6	37.8	41.5	41.4	38.7	44.1	37.9	35.4	40.4
35+	11.4	10	13	10.1	8.2	12.3	12.8	10.8	15.2
Rank									
Junior NCM	46.1	44.2	48.1	49.7	46.8	52.5	42.7	40.0	45.4
Senior NCM	31.5	29.6	33.6	34.9	32.1	37.7	28.2	25.4	31.2
Junior officer	10.7	9.3	12.2	9.6	8.0	11.5	11.8	9.7	14.3
Senior officer	11.6	10.2	13.3	5.9	4.5	7.6	17.3	14.8	20.1
Environment									
Sea	16.2	14.4	18.2	12.4	10.5	14.7	19.9	17.2	23.0
Land	57.2	55	59.4	65.9	62.8	68.9	48.7	45.3	52.0
Air	26.6	24.4	28.9	21.7	19.1	24.5	31.4	28.1	34.9
Afghanistan deployment									
Yes	48.9	51.1	51.1	59.0	55.9	62.1	39.0	36.0	42.1
No	51.1	53.2	53.2	41.0	37.9	44.1	61.0	57.9	64.0
Other deployment									
Yes	55.3	53.2	57.3	56.3	53.4	59.2	54.2	51.4	57.1
No	44.7	42.7	46.8	43.7	40.8	46.6	45.8	42.9	48.6

(Continued)

Table 1. (Continued)

Variables	Overall, weighted (<i>N</i> = 4,100)			Medical release, weighted (<i>n</i> = 2,000)			Non-medical release, weighted (<i>n</i> = 2,100)		
	%	95% CI		%	95% CI		%	95% CI	
		LL	UL		LL	UL		LL	UL
Physical health status									
Poor/fair	33.0	31.2	34.9	57.6	54.5	60.7	8.8	7.0	10.9
Good	29.9	27.8	32.1	30.9	28.1	33.9	28.9	25.8	32.1
Very good/excellent	37.1	35.1	39.1	11.4	9.6	13.5	62.4	58.9	65.7
Mental health status									
Poor/fair	32.2	30.3	34.2	54.4	51.1	57.6	10.4	8.5	12.7
Good	22.4	20.5	24.5	25.3	22.6	28.3	19.6	17.0	22.5
Very good/excellent	45.3	43.2	47.4	20.3	17.9	23.0	70.0	66.5	73.3

Table 2. Results of logistic regression analyses of the associations of perceived challenges with difficult post-military adjustment

Perceived challenge	OR	95% CI		<i>p</i>	AOR	95% CI		<i>p</i>
		LL	UL			LL	UL	
Being financially prepared	4.05	3.19	5.13	< 0.001	2.32	1.76	3.06	< 0.001
Finding employment	3.94	3.07	5.06	< 0.001	1.89	1.39	2.56	< 0.001
Finding educational opportunities	3.9	2.96	5.16	< 0.001	1.73	1.23	2.45	0.002
Relocating	2.81	2.1	3.76	< 0.001	1.54	1.07	2.21	0.02
Finding a health care provider	2.51	2.06	3.06	< 0.001	1.99	1.58	2.5	< 0.001
Understanding benefits	2.48	2.01	3.07	< 0.001	1.38	1.07	1.79	0.014
Losing military identity	7.51	6.04	9.33	< 0.001	5.36	4.26	6.74	< 0.001

OR = odds ratio; CI = confidence interval; AOR = adjusted odds ratio; LL = lower limit; UL = upper limit.

personnel, and individuals with a history of deployment in Afghanistan among those who were medically released, relative to those who were non-medically released. As well, a much higher proportion of medically released CAF Veterans reported poor health.

Perceived transition challenges

Figure 1 shows the proportions of CAF Veterans who perceived each item as challenging during their transition, by release type. Although all of the perceived transition challenges were more prevalent among medically released Veterans, challenges related to finding a health care provider, losing one's military identity, understanding available services and benefits, losing touch with military peers, and being financially prepared were most prevalent, regardless of release type.

Table 2 shows the results of unadjusted and adjusted regression models for difficult post-military adjustment. All seven perceived transition challenges were

significantly associated with difficult post-military adjustment. However, the association was strongest for loss of military identity (adjusted odds ratio [AOR] = 5.4). Also, Veterans who perceived financial preparedness as a challenge had about twice the odds of reporting difficult adjustment (AOR = 2.3). Therefore, subsequent analyses focused on identifying correlates of perceived transition challenges related to loss of military identity and financial preparedness.

Correlates of perceived transition challenges

Table 3 shows the results of unadjusted logistic regression models for the perceived transition challenges. Veterans who were medically released, or who reported poor physical or mental health, had substantially greater odds of perceiving the loss of military identity or financial preparedness as challenges. The associations were strongest for loss of military identity. Regarding

Table 3. Results of unadjusted logistic regression analyses of the associations of demographic/military characteristics with perceived transition challenges

Predictor	Loss of military identity				Financial preparedness			
	OR	95% CI		<i>p</i>	OR	95% CI		<i>p</i>
		LL	UL			LL	UL	
Age (years)								
20–29 (Ref.)	–				–			
30–39	1.62	1.21	2.18	0.001	1.76	1.21	2.55	0.003
40–49	1.29	0.96	1.75	0.094	1.39	0.94	2.05	0.096
50+	0.57	0.42	0.77	< 0.001	0.72	0.49	1.07	0.102
Sex								
Men (Ref.)	–				–			
Women	1.64	1.4	1.92	< 0.001	1.4	1.16	1.68	< 0.001
Rank								
Junior NCM (Ref.)	–				–			
Senior NCM	0.59	0.47	0.74	< 0.001	0.53	0.4	0.71	< 0.001
Junior Officer	0.48	0.35	0.67	< 0.001	0.51	0.34	0.75	0.001
Senior Officer	0.26	0.17	0.38	< 0.001	0.22	0.13	0.37	< 0.001
Element								
Army (Ref.)	–				–			
Navy	0.33	0.25	0.44	< 0.001	0.82	0.58	1.14	0.234
Air Force	0.52	0.41	0.64	< 0.001	0.69	0.53	0.9	0.006
Deployed to Afghanistan								
No (Ref.)	–				–			
Yes	1.42	1.16	1.73	0.001	1.22	0.97	1.53	0.091
Deployed outside North America								
No (Ref.)	–				–			
Yes	0.67	0.55	0.81	< 0.001	0.81	0.64	1.02	0.073
Years of service								
2–5 (Ref.)	–				–			
6–9	1.98	1.28	3.05	0.002	1.79	1.06	3.03	0.028
10–19	2.79	1.88	4.12	< 0.001	2.46	1.53	3.94	< 0.001
20–34	1.01	0.69	1.5	0.942	1.16	0.72	1.89	0.539
35+	0.87	0.54	1.41	0.583	0.74	0.4	1.4	0.356
Release type								
Non-medical (Ref.)	–				–			
Medical	4.5	3.63	5.57	< 0.001	2.97	2.3	3.84	< 0.001
Physical health								
Good (Ref.)	–				–			
Poor	3.64	2.96	4.48	< 0.001	2.95	2.33	3.73	< 0.001
Mental health								
Good (Ref.)	–				–			
Poor	6.4	5.12	8	< 0.001	3.67	2.91	4.61	< 0.001

OR = odds ratio; CI = confidence interval; LL = lower limit; UL = upper limit; Ref. = reference category; NCM = non-commissioned member.

demographic and military characteristics, the odds of perceiving loss of military identity as a challenge were highest among Veterans who were aged 30–39 years, female, junior NCM, primarily in the army, deployed in support of the Afghanistan mission, or had between 6 and 19 years of service. Conversely, Veterans who were more than 50 years old and were deployed in support of another mission outside of North America demonstrated lower odds of perceiving loss of military identity as a challenge. The odds of perceiving financial preparedness as a challenge were highest among Veterans who were 30–39 years of age, female, junior NCMs, primarily in the army, or had between 6 and 19 years of service relative to their referent counterparts. Given that each of the characteristics was associated with at least one of the perceived transition challenges, all were included in subsequent adjusted analyses as covariates.

Table 4 shows the results of the adjusted regression models for the perceived transition challenges. Adjusting for the covariates, the odds of perceiving loss of military identity as a challenge were significantly greater

among Veterans who were medically released, reported poor physical health, and reported poor mental health (holding all other variables in the interaction at the reference value). However, no significant interactions were observed among these three variables.

Adjusting for the covariates, the odds of perceiving financial preparedness as a challenge were highest among Veterans who were medically released, reported poor physical health, and reported poor mental health. Significant interactions were observed between release type and mental health status, physical and mental health status, and between release, physical health, and mental health status. Figure 2 better illustrates the results of the interactive effects of these variables using the predictive probabilities calculated based on the resulting regression equation for perceiving financial preparedness as a challenge within each of the release, physical health, and mental health subgroups of Veterans. Veterans with poor mental health had lower odds of perceiving financial preparedness as a challenge if they were medically released (illustrated in Figure 2 with bars comparing

Table 4. Results of adjusted logistic regressions of the associations of demographic/military characteristics, medical release, and health status with perceived transition challenges

Predictor	Loss of military identity				Financial preparedness			
	AOR	95% CI		p	AOR	95% CI		p
		LL	UL			LL	UL	
Age (years)								
20–29 (Ref.)	–				–			
30–39	1.14	0.76	1.71	0.52	1.31	0.84	2.03	0.238
40–49	1.17	0.69	2	0.563	1.32	0.76	2.33	0.319
50+	0.68	0.37	1.22	0.191	0.93	0.51	1.69	0.802
Sex								
Men (Ref.)	–				–			
Women	1.53	1.23	1.92	< 0.001	1.17	0.93	1.48	0.175
Rank								
Junior NCM (Ref.)	–				–			
Senior NCM	0.94	0.65	1.35	0.741	0.59	0.4	0.86	0.007
Junior Officer	0.65	0.44	0.94	0.023	0.6	0.4	0.89	0.012
Senior Officer	0.62	0.38	1.03	0.066	0.34	0.19	0.6	0
Element								
Army (Ref.)	–				–			
Navy	0.45	0.32	0.63	< 0.001	1.16	0.79	1.69	0.454
Air Force	0.71	0.54	0.93	0.015	0.95	0.7	1.3	0.75
Deployed to Afghanistan								
No (Ref.)	–				–			
Yes	0.98	0.74	1.28	0.862	0.96	0.71	1.29	0.785

Table 4. (Continued)

Predictor	Loss of military identity			Financial preparedness				
	AOR	95% CI		<i>p</i>	AOR	95% CI		<i>p</i>
		LL	UL			LL	UL	
Deployed outside North America								
No (Ref.)	–				–			
Yes	0.95	0.72	1.26	0.738	1.12	0.82	1.52	0.474
Years of service								
2–5 (Ref.)	–				–			
2–9	1.7	1.04	2.77	0.033	1.64	0.92	2.92	0.091
10–19	1.52	0.9	2.55	0.116	1.64	0.89	3.02	0.11
20–34	0.92	0.48	1.8	0.818	1.32	0.63	2.78	0.461
35+	1.57	0.72	3.41	0.258	1.25	0.51	3.03	0.626
Release type*								
Non-medical (Ref.)	–				–			
Medical	2.06	1.48	2.86	< 0.001	2.18	1.4	3.4	0.001
Physical health†								
Good (Ref.)	–				–			
Poor	2.35	1.12	4.93	0.024	2.87	1.27	6.46	0.001
Mental health‡								
Good (Ref.)	–				–			
Poor	4.23	2.23	8.05	< 0.001	5.24	2.74	10.01	< 0.001
Release × Physical health§	0.69	0.29	1.63	0.396	0.39	0.15	1.03	0.058
Release × Mental health¶	1.17	0.53	2.58	0.705	0.25	0.11	0.56	0.001
Physical health × Mental health**	0.34	0.1	1.16	0.085	0.22	0.06	0.86	0.029
Release × Physical health × Mental health††	1.62	0.39	6.64	0.506	7.44	1.62	34.06	0.01

AOR = adjusted odds ratio; CI = confidence interval; LL = lower limit; UL = upper limit; Ref. = reference category; NCM = non-commissioned member.

* Effect of medical release when physical and mental health are good.

† Effect of poor physical health among non-medically released with good mental health.

‡ Effect of poor mental health among non-medically released with good physical health.

§ Effect of medical release when only physical health is poor.

¶ Effect of medical release when only mental health is poor.

** Effect of poor physical health among non-medically released with poor mental health.

†† Effect of medical release when physical and mental health are poor.

non-medically and medically released Veterans with poor mental health only). Non-medically released Veterans with poor mental health also had lower odds of perceiving financial preparedness as a challenge if their physical health was also poor (illustrated in Figure 2 by comparing light grey bars for those with poor mental health only versus poor physical/mental health). Results of the significant three-way interaction underlined substantially greater odds of perceiving financial preparedness as a challenge (AOR = 7.44) among medically released Veterans with poor physical/mental health compared to non-medically released Veterans with good

physical/mental health (illustrated in Figure 2 with bars comparing non-medically released Veterans with good physical/mental health and medically released Veterans with poor physical/mental health).

DISCUSSION

The present study extends prior research by providing more information on the nature, extent, and correlates of perceived military to civilian transition challenges in a representative sample of newly released CAF Veterans. Challenges were reported by all Veterans but were found to be more prevalent among medically released

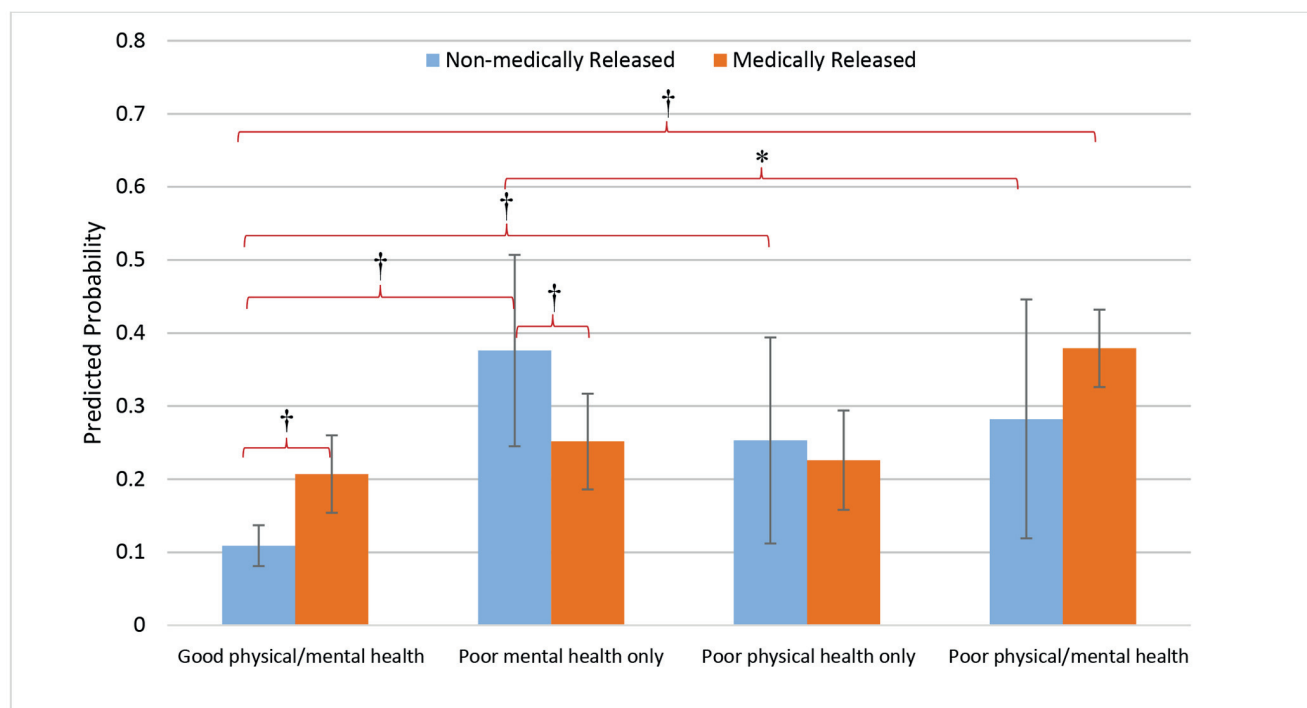


Figure 2. Predicted probabilities for perceived transition challenges related to financial preparedness

* $p < 0.01$

† $p < 0.001$

Veterans. All were independently associated with difficult post-military adjustment, although perceived loss of military identity and challenges with financial preparedness had the strongest associations. Further regression analyses identified subgroups in whom loss of military identity and challenges with financial preparedness were more common. Although being medically released was strongly associated with reporting both types of challenges, so were poor self-rated physical health, poor self-rated mental health, and a range of other sociodemographic and military characteristics, independently of release type.

Loss of military identity

Among all of the perceived transition challenges, loss of military identity had the strongest association with difficult post-military adjustment. Social identity challenges in adjustment to post-military culture have been proposed as a defining aspect of military to civilian transition.²⁵ Initially formed through socialization during recruit training, military identity tends to be strong among service members throughout their careers. After military service, intimate connections to military culture are lost, and service members must develop

new social identities by finding meaning through memberships in social groups whose norms and values they learn to value. Loss of military identity, and the failure to achieve a new post-military social identity, have been found to be major barriers to successful transition.^{1,15,26}

Relative to men, women were more likely to perceive loss of military identity as a challenge. Several unique aspects of women's military experiences may have contributed to this. Representing only 15% of the CAF population, women are typically employed in only a small number of military occupation groups. Women in the CAF have also been found to be at greater risk of experiencing assault or discrimination on the basis of their sex.^{27,28} In combination, these shared aspects of the military experience may contribute to particularly strong bonds among women in the CAF, resulting in the potential for a greater sense of loss if they are broken. Furthermore, it has been proposed that one way in which women adjust to the military is by behaving like "one of the guys" and working harder than their male peers to prove themselves. Over time, female members may become more masculine in order to fit in and be perceived as able to do the work of a soldier.²⁹ For female Veterans, re-entering the civilian world is "further complicated by

the need to transition from being a soldier – an identity almost devoid of femaleness – to being a civilian and negotiating what it means to be female.”³⁰ (p.506) Consequently, a strong military identity may make it hard for female Veterans to assume a traditional civilian female identity, leading them to feel isolated.³⁰

Veterans who were medically released, as well as those who reported poor physical or mental health regardless of their release category, were also more likely to perceive loss of military identity as a challenge relative to their respective counterparts. Indeed, for ill or injured Veterans, the transition process may also involve having to negotiate the concept of oneself as disabled.³¹ As well, members who are released with health problems, either medically or non-medically, may have been released before they were ready to leave their military lives behind.

Financial preparedness

Financial well-being has been found to be associated with various aspects of mental and physical well-being in military families³² in addition to Veterans’ post-military adjustment.^{33–35} Furthermore, there is evidence many CAF members are not sufficiently financially prepared for release.³⁶ Consistent with the LASS surveys, results indicated that financial preparedness challenges were especially common among junior NCMs.³³ While their lower pension may have contributed to this, uncertainty regarding future income sources may also have played a role. Junior NCMs have been found to be more likely to report lower transferability of their skills,³⁷ which may impact employability. They have also been found to be less knowledgeable about their pensions and to report more uncertainty in its ability to support them financially in retirement.³⁶

Veterans’ release type was also found to be associated with perceived financial preparedness challenges, although some noteworthy interaction effects were observed when health status was considered. Among Veterans with poor self-rated mental health, those who were medically released were less – rather than more – likely to perceive financial preparedness as a challenge. It is possible enhanced access to benefits gained through the medical release process helped mitigate financial strain among Veterans with poor mental health. Why this did not appear to be the case for Veterans with poor self-rated physical health remains unclear. One possibility is that freely available health care more readily addressed their needs, resulting in fewer costs.

Strengths and limitations

Since the survey was cross-sectional, no inferences can be made on causality. However, a major strength of the present study entails its basis on a representative sample of newly released CAF Veterans. While the structured nature of the survey did not permit the exploration and identification of emerging issues related to military to civilian transition, its quantitative findings are generally consistent with past qualitative studies^{1,19,20,35} and provide converging evidence on the importance of transition challenges and their impacts on well-being. Finally, only single-item measures of self-rated physical and mental health were examined. Such measures have been found to be highly correlated with morbidity, disability, service utilization, and multi-item measures of health.^{38–40} Still, further analysis of the CAFTWS is needed to explore the health conditions of newly released CAF Veterans in greater detail.

Implications

By underlining the importance of loss of military identity, this study supports recommendations that social identity challenges should be addressed during military to civilian transition.^{15–17,25} Unlike programs and services that provide service members and Veterans with more tangible forms of support (e.g., financial support), programs and services that can address existential transition challenges of a more psychosocial nature are relatively less well-established. Achievement of post-military social identities that connect Veterans with needed well-being resources is integral to post-military adjustment.⁴¹ The Veterans’ Identities Research Theme Working Group generated a number of recommendations for doing so, including preparing service members prior to their transition to actively manage their social identity challenges, enabling peer support during transition, asking Veterans what forms of commemoration and recognition work for them, and sensitizing civilian communities to take active roles in embracing transitioning Veterans and their families.^{17,25} Additional research on issues around social identity during military to civilian transition might include the further development of relevant measures and evaluation of approaches for addressing such challenges.

Findings regarding the magnitude of perceived challenges with financial preparedness underline the value of financial counselling or training programs, such as those offered by the Service Income Security Insurance Plan (SISIP) and various financial support

benefits that are currently available to support Veterans.⁴² Although CAF members are encouraged to seek these services in the early stages of their retirement planning, lower-ranking members, or those who are released unexpectedly due to health problems, may be less likely to do so. Again, further research should focus on identifying the best means to empower CAF members early in their military career to plan for their financial future.

Conclusion

Consistent with findings published in both Canada and elsewhere,^{3,4,13,15,16} this study found that both medically and non-medically released Veterans perceive a variety of challenges during military to civilian transition. This study not only demonstrates the potential value of enhancing Veterans' preparedness for loss of military identity and managing finances, but also for finding education and employment opportunities, relocating, finding health care providers, and navigating the vast amount of information they will receive on relevant benefits and services. It is important to note that significant efforts have been made to enhance transition program services in the CAF since the CAFTWS was administered. As such, results provide valuable baseline information against which progress related to these efforts can be monitored.

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