

SPECIAL OPERATIONS FORCES TRANSITION SURVEY

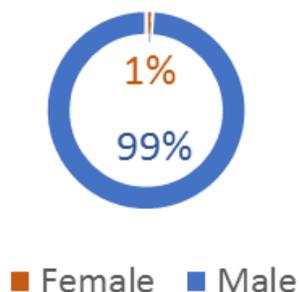
In 2017, the Global SOF Foundation and The Honor Foundation sought to better understand the experience of special operations forces (SOF) operators as they transitioned out of uniformed service and into civilian careers. A survey was developed and sent to members of the Global SOF Foundation who were then encouraged to share the link with colleagues and friends who were former operators or had served in a non-operator role in a special operations forces formation or unit. The survey consists of 68 questions that address financial, medical, and professional preparedness for the transition from uniformed service to life as a civilian. There were 555 respondents to the survey.

FINDINGS

There were 555 respondents to the survey with 348 having served in the Army, 82 in the Navy, 74 in the Air Force, 45 in the Marine Corps, and 6 from “Other” which was from the special operations forces of countries other than the United States. The Army’s special operations forces make up approximately 63% of SOF deployed overseas¹ and therefore it is not surprising to see the response rate from the Army so much larger than the other Services.

Service	Count	%
Army	348	63%
Navy	82	15%
Air Force	74	13%
Marine Corps	45	8%
Other	6	1%
Total	555	100%

Gender of Respondents



Ninety-nine percent of the respondents were male and 1% were female. Given the small numbers of women in SOF today, this response rate by gender is not unusual.

Seventy-four percent of the respondents retired from active duty and 21% separated from the military prior to retirement eligibility.

Military Service	Count	%
Retired from Active Duty	412	74%
Separated (not retired) from Active Duty	118	21%
Retired from Reserves	13	2%
Retired from National Guard	7	1%
Separated (not retired) from National Guard	4	1%
Separated (not retired) from Reserves	1	0%
Total	555	100%

¹ https://www.army.mil/article/29310/usasoc_full_disclosure

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Thirty-nine percent of the respondents were from the senior enlisted ranks (E7 to E9) and 30% were senior officers (O5 to O8).

Rank at Separation or Retirement	Count	%
Senior Enlisted (E7 to E9)	215	39%
Senior Officer (O5 to O8)	165	30%
Junior Enlisted (E5 to E6)	72	13%
Junior Officer (O1 to O4)	70	13%
Senior Warrant Officer (W3 to W4)	20	4%
Senior Warrant Officer (W5)	9	2%
Warrant Officer (W1 to W2)	4	1%
Grand Total	555	100%

Thirty-two percent of the respondents separated from the military with 21 to 25 years of service and 32% separated with 26 or more years of service. Twenty-two percent of the respondents separated with 15 or fewer years of uniformed service.

Years of Service	Count	%
0-5 years of service	22	4%
6-10 years of service	58	10%
11-15 years of service	45	8%
16-20 years of service	75	14%
21-25 years of service	177	32%
26-30 years of service	132	24%
31 years or more of service	46	8%
Total	555	77%

Seventy-four percent of the respondents were badged SOF operators and 19% were non-badged operators but served in a SOF unit in a support role.

SOF Service	Count	%
Badged SOF Operator	410	74%
Military service other than SOF	37	7%
Non-Badged Operator, SOF Support (non-operator serving in a SOF unit or organization)	108	19%
Grand Total	555	100%

Only 4% of the respondents were medically discharged prior to 20 years of service.

Were you medically retired prior to 20 years of service?	Count	%
No	533	96%
Yes	22	4%
Grand Total	555	100%

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Eighty-four percent of the respondents separated from active duty between 2004 and 2016 meaning most of the respondents were serving during the outbreak of the wars in Afghanistan and Iraq.

Separation Date	Count	%
Separated between 2004 and 2016	467	84%
Separated between 1990 and 2003	78	14%
Separated prior to 1990	10	2%
Total	555	100%

HEALTH

Forty-nine percent of the respondents agreed with the statement “I am in excellent health” and 31% disagreed with this statement. Another 20% neither agreed or disagreed with the statement “I am in excellent health.” Overall, we conclude that less than half of the respondents believe their health is excellent which would suggest attention to medical benefits prior to separation would be a priority.

State the degree with which you agree with the statement "I am in excellent health."

	Count	%
Agree	209	38%
Disagree	145	26%
Neither agree or disagree	112	20%
Strongly agree	60	11%
Strongly disagree	29	5%
Total	555	100%

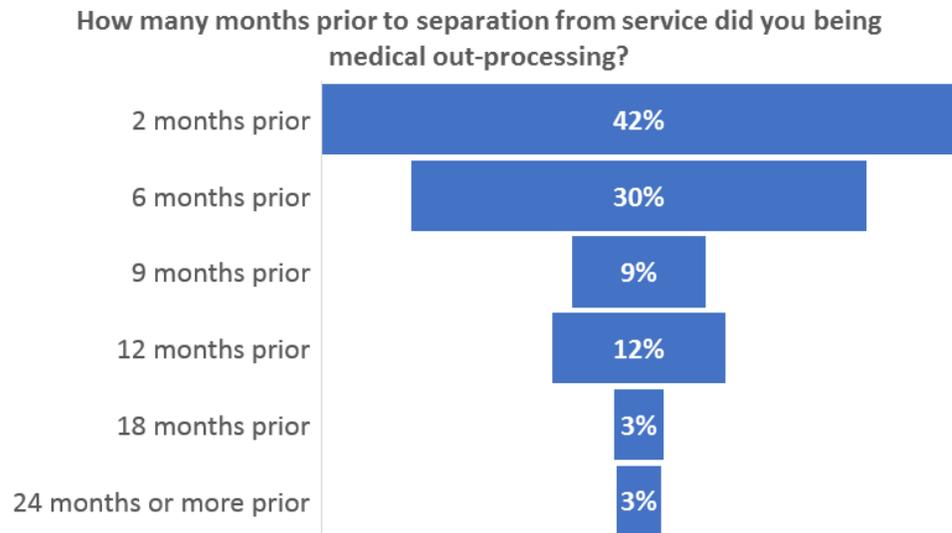
Eighty-nine percent of the respondents reported some level of disability. Fifty-two percent of the respondents indicated they separated with a medical disability rating of 50% or greater. Almost 20% of the respondents were 90-100% disabled and an equal number stated that they did not have any level of disability. Of those that indicated they had no disability at all, 70% of them (119 respondents) were badged SOF operators. It is possible that those who were operators and do not report a disability were never screened for a disability and therefore were never given a disability rating. So, while it is possible that 21% of the

	If you are separated, retired, or medically retired, what is your level of disability?	Count	%
respondents do not have any actual disability, this figure could potentially understate the actual rate of medical disability.	10-29%	62	11%
	30-49%	80	14%
	50-69%	91	16%
	70-89%	97	17%
	90-100%	106	19%
	I do not have any level of disability	119	21%
Total		555	100%

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Eighty-two percent of the respondents began medical out-processing 9 months or less prior to separating from service. Given the amount of time it takes to make appointments, run tests, see specialists, and discuss medical history with all of the various actors that will be a part of the service members medical care during transition and after separation, 9 months or less is generally not enough time to do an adequate job of assessing and documenting the service member’s medical history. Only 18% of the respondents indicated that they began medical out-processing 12 months or more prior to separation from the service.

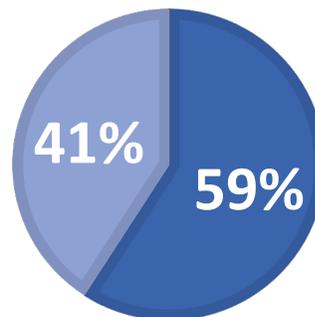


PLANNING AND PREPARATION FOR THE TRANSITION TO CIVILIAN LIFE

Only 41% of the respondents created a comprehensive transition plan prior to separating from service. This is a surprising number given most if not all of those surveyed have spent decades in a career that required careful and meticulous planning.

I CREATED A COMPREHENSIVE TRANSITION PLAN

■ No ■ Yes



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Fifty-one percent of all respondents disagreed with the statement “The military transition assistance program (TAP) was very helpful, informative, and useful to me with regard to planning and executing my transition” and 88% believe it is necessary to have a transition assistance program specifically designed for special operations forces (SOF).

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Five percent of the respondents did no planning at all for their separation from military service and transition to civilian life. Of those that did any planning, 72% prepared 12 months or less in advance for their transition.

Many military service members are given the opportunity to take career assessments at some point prior to separation. Forty-four percent of the respondents to the survey indicated that the career assessments they took prior to separation did not leave them better prepared to begin a new professional career. Only 23% of the respondents agreed with the statement “the career assessments I have taken prior to separation from military service have better prepared me to begin a new professional career.”

The career assessments I have taken prior to separation from military service have better prepared me to begin new professional career.

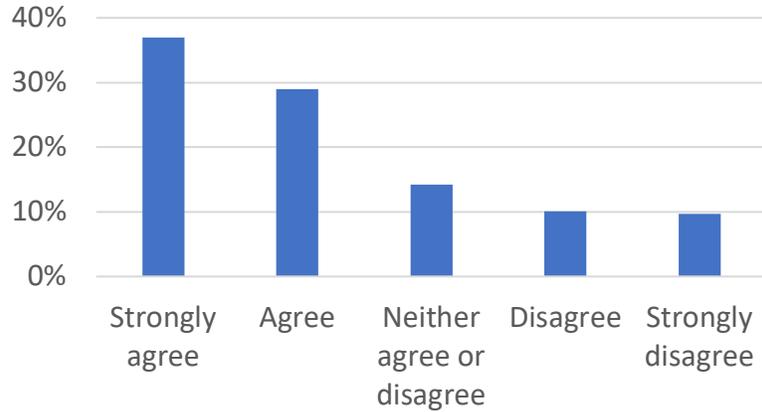
	Count	%
Strongly agree	25	5%
Agree	98	18%
Neither agree or disagree	109	20%
Disagree	124	22%
Strongly disagree	120	22%
I have not taken any career assessments	79	14%
Total	555	95%

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Sixty-six percent of the respondents expressed labor mobility through their willingness to move 100 miles or more to pursue a career.

Willing to move 100 miles or more to secure a new career.



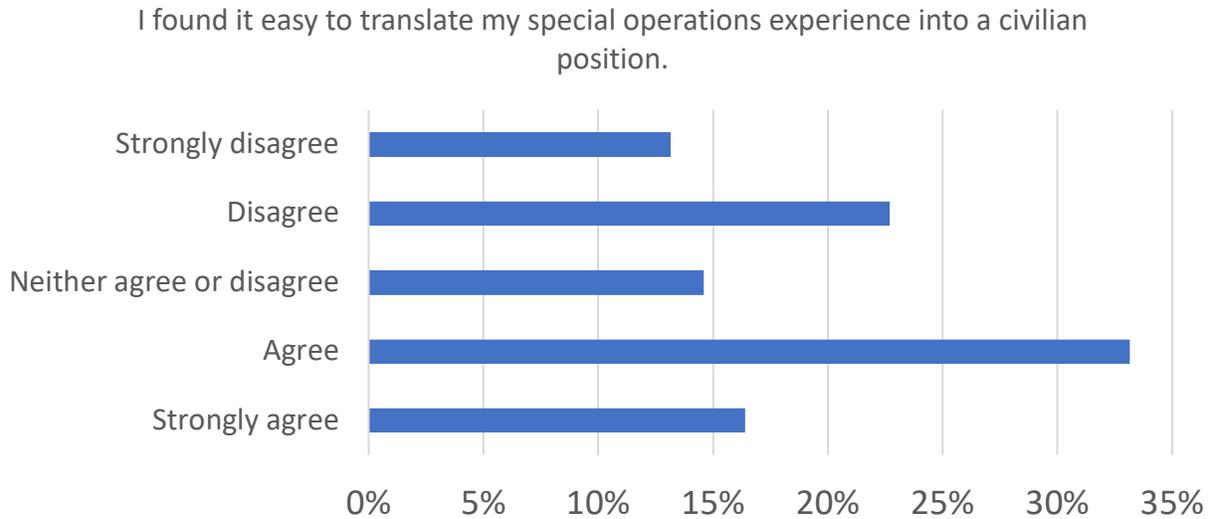
Fifty-nine percent of the respondents indicated they had prepared a professional resume prior to separation. This means 40% of the respondents did not have a resume prepared prior to separation from military service.

This is a meaningful statistic because at the same time the military service member is disconnecting from one of his or her most significant professional support networks they have not received any feedback or input on one artifact – their resume – that may be useful to them in their transition to another career. More importantly, they have not thought about how they can translate their military knowledge, skills, and abilities into a more general framework that those outside the military will be able to understand.

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Only 50% of the respondents agreed with the statement “I found it easy to translate my special operations experience into a civilian position.”

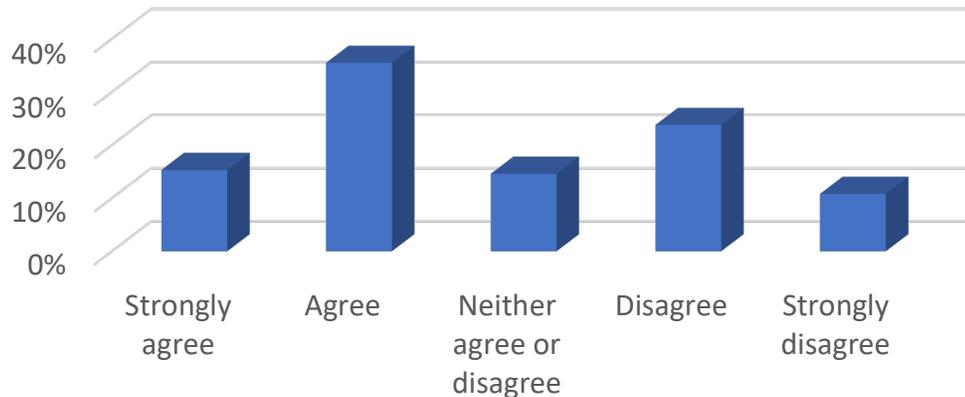


Only 38% of the respondents agreed with the statement “I was able to easily find and navigate job opportunities after separating from military service” indicating there is potentially a significant gap between a service member’

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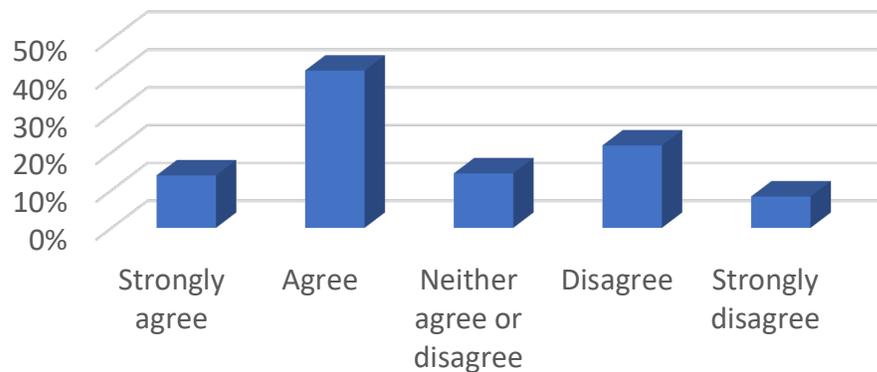
Fifty-percent of the respondents indicated that they had “built a professional network that provided information and support regarding potential job opportunities” prior to separation. The other 50% of the respondents did not have a professional support network in place prior to separation.

"Prior to separation or retirement from military service I built a professional network that provided information and support regarding potential job opportunities."



Sixty-two percent of the respondents indicated that they had “developed interviewing skills that would allow them to translate their military knowledge, skills, and experiences so that non-military professionals could understand and appreciate what I could offer.” This left 38% who indicated they had not developed effective interviewing skills.

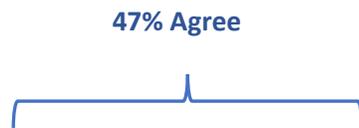
"Prior to separation or retirement from military service I developed interviewing skills that allowed me to interact with prospective employers in a way that highlighted my knowledge, skills, and abilities."



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Less than half – only 47 – of the respondents had “reached their ‘financial readiness’ goals by gaining a thorough understanding of their income as well as all costs they would incur after separation or retirement.” By “financial readiness” we mean ready to separate from the military and have enough income or savings to meet their long, medium, and short-term financial goals and obligations so that undue stress would not be felt by the individual and/or their family.



Only 40% of the respondents “had a thorough understanding of their government health benefits.” This is an alarming number – that 60% did *not* have a thorough understanding of their health benefits – given 89% of the respondents had some level of medical disability.

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Only 43% of the respondents “had a thorough understanding of all of their government (to include military) financial benefits.” To summarize, fewer than half of the respondents had adequately prepared or had met their financial readiness goals and fewer than half had any understanding of their health or financial benefits prior to separating from military service.

ANXIETY, STRESS, AND FINANCIAL PREPAREDNESS

Sixty-eight percent of the respondents indicated they experienced anxiety prior to and leading up to the moment they separated from military service.

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Sixty-three percent of the respondents indicated that their spouse had experienced anxiety prior to and leading up to the moment the military service member separated from service.

More than half of the respondents indicated they experienced stress for 1 or more months after separation from the military and more than 25% experienced stress for 2 years or more.

Sixty-eight percent of the respondents could go 6 months or less without a paycheck before needing to find work or dip into savings or other investments after separation from the military. There were 8% had no savings or investments at all which leads us to conclude that 76% of the respondents can go 6 months or less without a paycheck. This number is concerning considering the large number of respondents that indicated they had done little planning to prepare for their separation from military service and also had very little understanding of their benefits.

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Forty-nine percent of the respondents indicated that “financial strain had been a significant factor in their experience of marital stress” and only 11% indicated they had not experienced any marital stress at all.

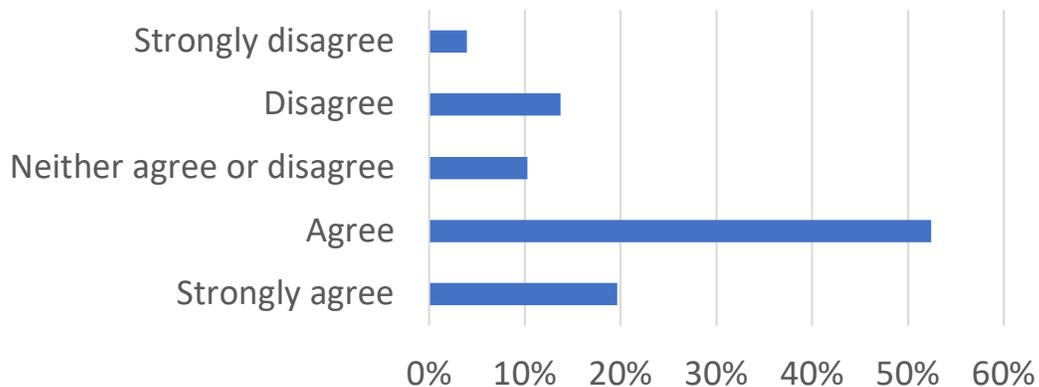
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Fifty-percent of the respondents indicated that “financial concerns were a primary source of anxiety leading up to their separation from military service.”

FINANCIAL PLANNING

A majority of respondents indicated they and their spouse experienced stress and anxiety related to finances prior and up to the date the military member separated from service. With respect to financial planning, 72% of the respondents agreed that they were aware of the State tax implications associated with where they claimed their primary residence after separating from Service. This is important because the State taxes in California, Oregon, Minnesota, Iowa, New Jersey, Vermont, District of Columbia, New York, and Hawaii are all above 8% whereas Wyoming, Washington, Texas, South Dakota, Nevada, Florida, and Alaska have no State income tax at all.

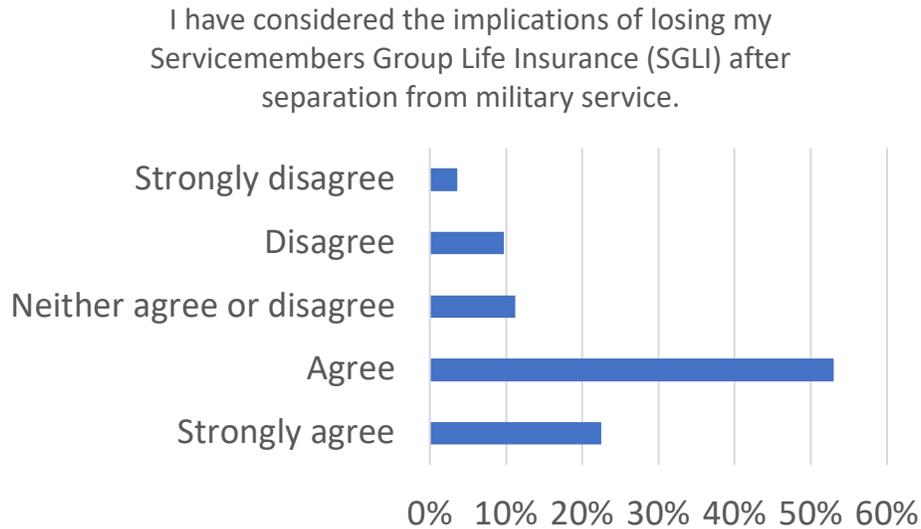
I am very aware of the State tax implications and specific costs associated with where I determine my primary residence after separating from military service



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Seventy-five percent of the respondents agreed that they had considered the implications of losing their Servicemember's Group Life Insurance (SGLI) after separation from military service. For military members wishing to establish life insurance after separation this can be a much high cost than anticipated particularly if the service member is over 40 years of age and/or has a pre-existing medical condition.



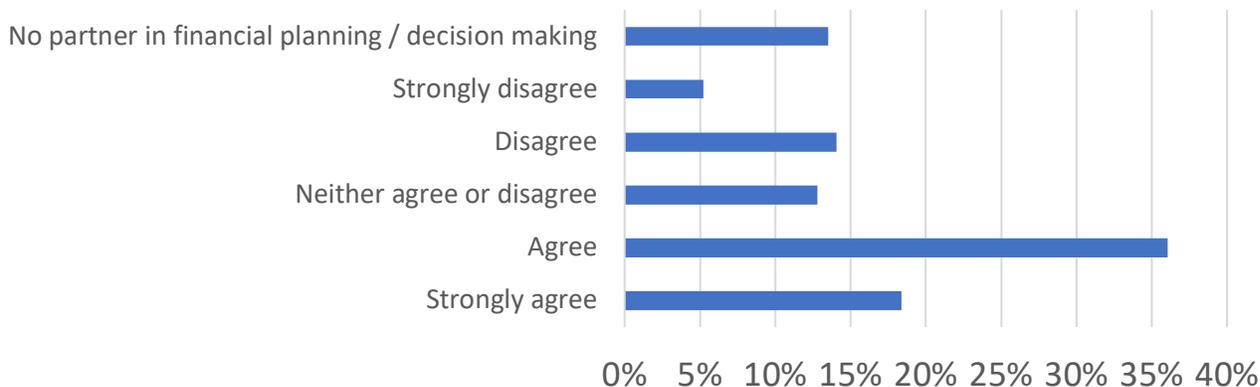
Only 37% of the respondents were confident that their financial planner or advisor understood their financial goals and priorities as well as the benefits they were entitled to as part of their military service. Fifteen percent of the respondents did not agree that their financial planner or advisor understood their financial goals and priorities or their benefits and 32% of the respondents had no financial planner or advisor.

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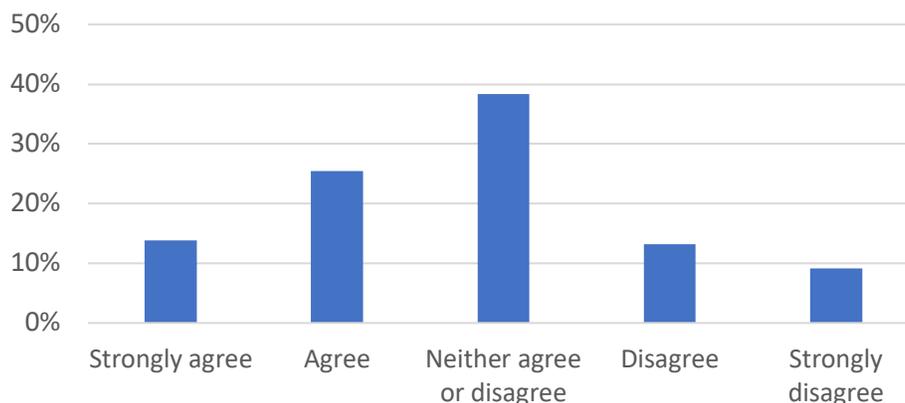
Fifty-four percent of the respondents indicated they had a good partner in their financial planning. Such partners could include a spouse, brother, sister, father, mother, child or close friend that would help remove any emotional component to the service member's financial decision making.

I have a good partner in my financial planning (spouse, brother, sister, father, mother, child, or close friend) that helps to remove any emotional component of my decision making.



Only 39% of the respondents knew exactly how their Thrift Savings Plan (TSP) retirement account was invested with respect to the types of investments and investment amounts. This is an important finding because it is a good practice to rebalance one's investment portfolio annually to ensure good future returns.

I know exactly how my Thrift Savings Plan (TSP) is invested (the types of investments and investment amounts).



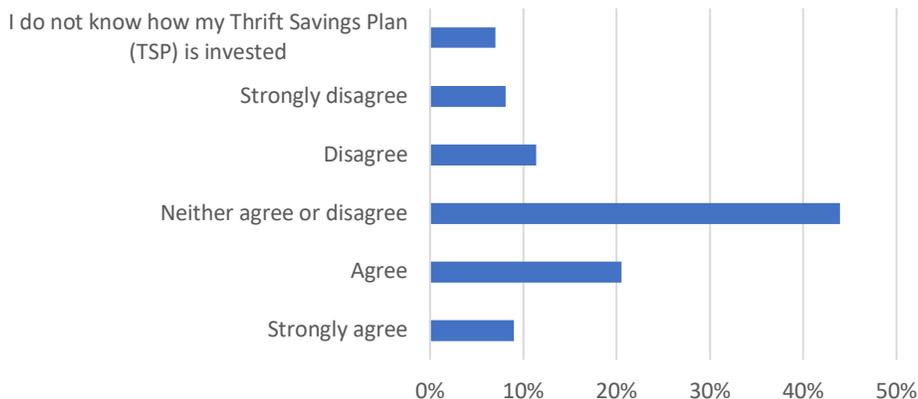
Only 30% of the respondents agreed with the statement "I am confident that my Thrift Savings Plan (TSP) is invested in the types of investments and investment amounts that will meet my

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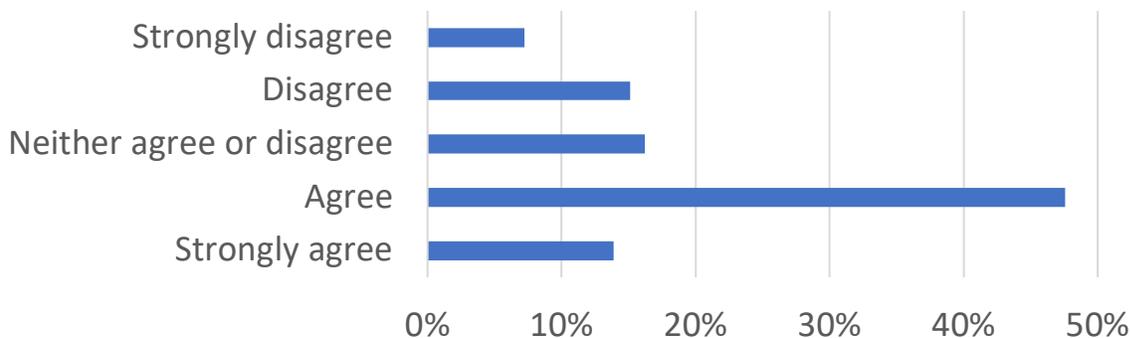
financial goals.” Forty-four percent of the respondents neither agreed or disagreed with this statement and 7% admitted they did not know how their TSP was invested.

I am confident that my Thrift Savings Plan (TSP) is invested in the types of investments and investment amounts that will meet my financial goals.



Sixty-one percent of the respondents indicated they were prepared to lose their tax-free basic allowance for housing (BAH) when they separated from military service. However, 22% disagreed that they were prepared to lose their BAH and another 16% neither agreed or disagreed with the statement “I was financially prepared to lose my tax-free basic allowance for housing (BAH) when I separated from military service.”

I was financially prepared to lose my tax-free basic allowance for housing (BAH) when I separated from military service.



SUMMARY AND CONCLUSIONS

The results from the 555 special operations forces (SOF) personnel that responded to our transition survey indicated there is a need for better education and preparation prior to

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transitioning from uniformed military service. While 31% of the respondents believed they were in excellent health there were 81% that indicated they had some level of disability. More troubling is that most of the respondents (72%) indicated they spent 6 months or less preparing for their medical separation. Many appointments in the Veteran's Administration (VA) system take weeks or sometimes months to schedule in advance and 6 months is often not enough time if the uniformed service member has had any injuries during their career or have some level of disability.

Most respondents had not reached their financial readiness goals prior to separation from uniformed service. The overall level of financial preparedness of the respondents did not correspond with the amount of time they could go without a paycheck which was 6 months or less for 68% of those surveyed. The respondents agreed overwhelmingly that a SOF-specific transition assistance program is necessary and that the standard transition assistance program (TAP) that is provided by the Services is inadequate. This is unsurprising given the complexity of the injuries, career paths, special pays accrued, and professional opportunities after uniformed service that are associated with SOF professionals.

Though almost half of those surveyed indicated they had prepared their professional resume and had developed interview skills, we do not have any data at this time to match with how long it took all of the respondents to actually find satisfactory employment. More than half – 52% -- indicated they were underemployed for some time after separating from uniformed service. Fifteen percent of those surveyed were underemployed for 12 months or more and 21% for 4 to 12 months. This survey constitutes a critical step in the process of better understanding the specific and unique needs of SOF personnel during their transition from uniformed service to civilian life.

Further, this survey points to opportunities for leaders and policy makers to put into place programs, policies, and opportunities for SOF personnel that will assist them in their transition from their role as a uniformed service member to civilian life in a way that fulfills the promise of "SOF for Life."

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