Bottom Line Up Front

The SOF for Life umbrella of partners and programs is examining its priorities based on the results of the 2020-2021 SOF for Life Transition Survey. The SOF for Life Steering Group is particularly interested in strengthening offerings related to financial readiness and the physical, mental, and spiritual health of the SOF service member. What’s more, SOF for Life must continue to encourage SOF personnel to plan early for their transition and take the time to craft a comprehensive transition plan that leverages appropriate resources provided by vetted partner organizations.
Introduction

The SOF for Life Transition Survey was launched in August 2020 and closed in May 2021. A total of 477 responses were collected from every U.S. special operations forces (SOF) component as well as SOF formations from 11 other partner nations deployed across 20 nations.

The Respondents

The respondents to the survey are represented by all four military branches - Army, Navy, Air Force, and Marines (see Figure 1) - and originate from 12 countries with most from the United States (see Figure 2 and Table 1).

Figure 1 - Respondents by Service
Figure 2 - 11 Respondent nations

Table 1 - Respondent country of citizenship

<table>
<thead>
<tr>
<th>Country</th>
<th>Count</th>
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</thead>
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<tr>
<td>Brazil</td>
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<tr>
<td>Canada</td>
<td>2</td>
</tr>
<tr>
<td>Denmark</td>
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</tr>
<tr>
<td>France</td>
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<tr>
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<tr>
<td>Norway</td>
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<td>United Kingdom</td>
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</table>
Demographically, respondents identified primarily as “white or Caucasian” (see Figure 3) and “male” (see Figure 4) representing all ranks with the preponderance of the respondents being O5s and O6s in the officer ranks and E6, E7, E8, and E9 in the noncommissioned officer (NCO) ranks (see Figure 5).

**Figure 3 - Count of respondent race**

- White or Caucasian: 85%
- Black or African: 3%
- Hispanic or Latino: 6%
- Asian or Asian American: 2%
- American Indian or...: 1%
- Native Hawaiian or...: 1%
- Other (please specify): 4%

**Figure 4 - Count of respondent gender**

- Male: 96%
- Female: 4%
More than 50% of the respondents completed graduate school, and more than 83% graduated with bachelor’s degrees (see Figure 6). The active duty force as a whole has 22.3% with a bachelor’s degree across all ranks (with 86.3% of officers and 8.6% of enlisted members having bachelor’s degrees, respectively).¹

**Please note:** The breakdown of the respondents does not reflect the current demographic breakdown of Officers and NCOs in U.S. SOF, as there are 12,302 officers, 1,937 warrants, and 56,495 enlisted in SOF.²

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² USSOCOM J1 provided statistics.
Divorce rates among respondents are 40% (see Figure 7) which is more than 13 times higher than the divorce rate for all active duty Service members at 3%.³ A little more than 5% of respondents indicated they were never married (compared to 44% of all active duty members) and 54% of the respondents are in their first marriage.

A little more than 81% of respondents to the survey had at least one dependent and 63% had two or more (see Figure 8) indicating that most of the respondents had one or more people dependent upon them for support.

Approximately 75% of the respondents were employed at the time of taking the survey (see Figure 9).
Of those respondents who were employed at the time of taking the survey, almost 33% were working in the defense industry, 13% in government, and 18% working in “other” industries besides those listed in Figure 10. Most of the “other” sector responses were from those still on active duty in the military with the remaining answering that they were in the fitness and wellness industry, self-defense instruction, private security, agriculture (to include cannabis), and oil and gas.
Most of the respondents retired in the time period 2011 to 2020 with 85% of the respondents retiring some time during the war on terror years from 2001 to 2020. Another 6% of the respondents are still on active duty (see Figure 11).
All respondents had one or more deployments and 65% had six deployments or more (see Figure 12). Medical research conducted with Army soldiers showed “a significant association between number of deployments and mental health screening results such that soldiers with two deployments showed greater odds of screening positive for post-traumatic stress disorder (PTSD).”

Medical research has also shown that deployments with dwell time of less than 12 months was associated with significantly greater long-term PTSD symptoms than those deployed once or with dwell time greater than 12 months. Given the research showing that frequent, short deployments result in higher rates of PTSD, the fact that 65% of the respondents reported deploying six or more times should give the reader pause and begs the question “what specific clinical and non-clinical studies are being conducted to better understand the mental distress of SOF?”

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Transition Preparedness

When it came time to answer questions about preparedness for transition from military service, response rates to the survey dropped from 477 to 367. The reason for the drop in survey responses may be due to respondents not having enough time to complete the survey or to subject avoidance because the topic was unsettling or unpleasant to think about. There were 48% of the respondents who stated they intended to continue living in the area of their last duty station and 70% stated they were willing to move for their next job opportunity. When asked whether they had created a comprehensive transition plan prior to leaving military service, 48% of respondents agreed (see Figure 13) with 32% “agree” and 16% “strongly agree.” The percentage of respondents that created a comprehensive transition plan decreased by approximately 10% from those who responded to the 2017 SOF for Life Survey.

However, almost 70% of respondents indicated they had not taken any career assessments (see Figure 14) prior to separation leading to the conclusion that of the 48% who believed they created a comprehensive transition plan did so without including a career assessment.
Figure 13 - Responses to the statement:
“I created a comprehensive transition plan.”

- Strongly Agree: 15.76%
- Agree: 32.61%
- Neither Agree nor Disagree: 19.84%
- Disagree: 24.46%
- Strongly Disagree: 7.34%

Figure 14 - Respondents who took a career assessment prior to separation

- Yes: 31% (115)
- No: 69% (255)
With respect to the standard military transition assistance program, only 30% of the respondents agreed 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” (see Figure 15); this was an increase of 5% over the respondents in the 2017 SOF for Life Survey. Further, 90% of respondents agreed that there should be a transition assistance program specifically designed for SOF (see Figure 16).

**Figure 15 - Respondent agreement with the statement that the military transition assistance program (TAP) was helpful**

**Figure 16 - Belief that there should be a TAP designed for SOF**
Only 8% of respondents completed an internship program such as Skillbridge prior to separation (see Figure 17) despite internships being an effective means of discovering potential roles in organizations as well as building a network and professional credibility outside of the military.

**Figure 17 - Percentage of respondents who completed an internship program**

When asked if “prior to separation or retirement from military service they knew how to build a professional network and fully understood how to leverage it,” 55% agreed that they knew how to build a professional network while 29% disagreed because they did not know how to build such a network.

Almost 55% of respondents indicated they had built their social media presence six months or less prior to leaving military service whereas many professional recruiters will tell you that you should do this at least one year prior to separation. There were 64% of the respondents who agreed with the statement that “prior to separation or retirement from military service they had created a resume that translated their military knowledge, skills, and experiences so that non-military professionals could understand and appreciate what I could offer.”

Additionally, 56% agreed that prior to separation they had “developed interviewing skills that allowed them to interact with prospective employers in a way that highlighted their knowledge, skills, and abilities.”
Emotional State Prior to Separating from Military Service

Feelings of stress and anxiety were common among respondents despite the large number who indicated they had created a comprehensive transition plan prior to separating from military service.

There were 62% of respondents who indicated they “experienced anxiety in the year prior to and leading up to the moment that they separated from military service” (see Figure 18) and 50% also stated that their spouse suffered from anxiety during the same time period.

Figure 18 - Experience of anxiety prior to separation from military service

There are a number of contributing factors to stress prior to military separation. Financial stress was identified as “a large source of anxiety leading up to separation from military service” for 56% of the survey respondents (see Figure 19).
Almost half (49%) of respondents agreed that they “experienced marital stress during their transition or after their separation from the military (see Figure 20) and 53% agreed that “financial strain has been a significant factor in their experience of marital stress” (see Figure 21).

Financial stress is the second leading cause of divorce (second only to infidelity)\(^6\) and increased financial stress along with a significant change in career puts a tremendous strain on relationships.

Figure 20 - Experienced marital stress after separation from military service

- Strongly Agree: 20%
- Agree: 29%
- Neither Agree nor Disagree: 16%
- Disagree: 14%
- Strongly Disagree: 8%
- Not applicable: 13%

Figure 21 - Financial strain as a factor in marital stress

- Strongly Agree: 15%
- Agree: 23%
- Neither Agree nor Disagree: 21%
- Disagree: 30%
- Strongly Disagree: 11%
Financial Preparedness Prior to Separation from Military Service

Prior to separation or retirement from military service less than half (44%) of the respondents to the survey agreed that they “had a thorough understanding of their government health benefits” (see Figure 22). Further, less than half (47%) “had a thorough understanding of all of their government (to include military) financial benefits” (see Figure 23).

Figure 22 - Prior to military separation had a thorough understanding of their government health benefits

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Strongly Agree</td>
<td>12%</td>
</tr>
<tr>
<td>Agree</td>
<td>32%</td>
</tr>
<tr>
<td>Neither Agree nor Disagree</td>
<td>13%</td>
</tr>
<tr>
<td>Disagree</td>
<td>32%</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>11%</td>
</tr>
</tbody>
</table>
When asked whether they 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,” little more than half (51%) agreed that they had met their financial readiness goals (see Figure 24). In the 2017 SOF for Life Survey, 68% of respondents indicated they could go six months or less without a paycheck before having to dip into savings or investments to support themselves and 8% had no investments or savings at all. Of the current respondents, 28% indicated they were uncomfortable going without a paycheck for any amount of time immediately after retirement.
Five areas where respondents felt confident with respect to transition was in their:

1. Understanding of their tax exposure;
2. Understanding of the consequences of losing their Servicemembers Group Life Insurance (SGLI);
3. Understanding of their Survivor Benefit Plan (SBP);
4. Understanding how much they must earn as a civilian and what they are worth to a potential employer; and
5. Having a partner in their financial planning.

Approximately 81% were “very aware of the State tax implications and specific costs associated with where they chose their primary residences after separating from military service” and 82% had considered the implications of losing their SGLI. Approximately 82% also indicated that they understood their Survivor Benefit Plan (SBP) to include when they could opt in or out, and how to allocate the plan for their family's needs. Approximately 75% of the respondents stated they knew how much they needed to earn as a civilian to meet their financial needs and what they were worth to a potential employer.
Sixty-seven percent (67%) of respondents stated that they “have a good partner in their financial planning (spouse, brother, sister, father, mother, child, or close friend) that helps to remove any emotional component of their decision making.”

Approximately 86% of respondents indicated they own their home (see Figure 25) and of those who own 86% have a mortgage (see Figure 26).

Over half (53%) of respondents indicated they did not have a financial planner (see Figure 27).
Though 52% of respondents stated that they “reached financial readiness goals prior to separation from military service” (see Figure 28), less than half (49%) of the respondents understand how their Thrift Savings Plan (TSP) is invested to include the types of investments and investment amounts (see Figure 29). A significant number (36%) stated that they “neither agree nor disagree” with the statement “I know exactly how my Thrift Savings Plan (TSP) is invested (the types of investments and investment amounts).”

Only 39% of respondents stated they were “confident that their Thrift Savings Plan (TSP) was invested in the types of investments and investment amounts that will meet their financial goals” (see Figure 30). The self-reported lack of awareness of TSP investments as well as the lack of confidence that their TSP is invested in a way that will meet future financial goals is strong evidence that financial readiness prior to separation from service is largely not receiving enough attention.

After devoting some of their best working years to service to their nation, military members should not live in future financial uncertainty or insecurity as a result of resources to educate them being unavailable due to a lack of investment.
Figure 28 - Reached financial readiness goals prior to separation from military service

- Strongly Agree: 13%
- Agree: 39%
- Neither Agree nor Disagree: 15%
- Disagree: 24%
- Strongly Disagree: 9%

Figure 29 - Know exactly how their Thrift Savings Plan (TSP) is invested

- Strongly Agree: 21%
- Agree: 27%
- Neither Agree nor Disagree: 37%
- Disagree: 8%
- Strongly Disagree: 6%
The financial commitments of service members after military separation are not insignificant. Approximately 60% of the respondents indicated they had one or more dependents to support through college that were not funded through the 9/11 GI Bill (see Figure 31). The average cost of in-state tuition is $9,580 and out-of-state tuition averages $27,437 per year\(^7\) which represents a lower bound financial commitment of $38,000 per dependent for four years of tuition at a public university and $110,000 for a private institution.

These future education commitments are in addition to mortgages that must be paid toward the goal of home ownership which will be discussed in a future section of this report. Less than half (44%) of those with a financial planner were confident that the planner or advisor understood their financial goals and priorities (see Figure 32).

\(^7\) Average cost of college and tuition from Educationdata.org accessed 01 July 2021 at: https://educationdata.org/average-cost-of-college.
Figure 31 - Number of dependents expected to fund for higher education in the future (excluding anyone funded by the 9/11 G.I. Bill)

Figure 32 - Confident their financial planner or advisor understands their financial goals and priorities
Approximately 31% of respondents indicated they were able to save more than 16% of their salary since leaving military service (see Figure 33). Another 28% are only saving between 1% and 5% which does not provide a financial savings safety net to cover future financial commitments such as dependent education expenses, short-term loss of work, or other unexpected emergencies.

**Figure 33 - Monthly savings rate since leaving military service**

Health and Wellness

Only 24% of the respondents reported that they applied for Benefits Before Disability (BBD) prior to separating from military service with 53% affirming they had not applied and another 23% not knowing whether they had applied or not (see Figure 34).
Only 50% of respondents used an external reviewer for their Veterans Administration (VA) rating process for their disability evaluation despite evidence of inconsistency in disability ratings across VA hospitals by region\textsuperscript{8} and the fact that the average time for the VA to respond to an appeal is 125 days or almost 5 months\textsuperscript{9} (see Figure 35). Almost 33% of VA appeals are approved which implies a 33% or 1 in 3 error rate in disability ratings.\textsuperscript{10}

\textsuperscript{8} Hunter, D., Boland, R., Guerrera, K., Rieksts, B., Tate, D., (2006), \textit{Analysis of Differences in Disability Compensation in the Department of Veterans Affairs Volume 1: Final Report}, Institute for Defense Analysis. Washington, D.C.


Approximately 80% of the respondents reported a disability rating of 50% or greater; this is an increase over the 2017 SOF for Life Survey where only 51% of respondents reported being 50% or greater disabled. More than 61% of respondents reported a disability rating of 80% or more with 12% reporting being 90% disabled and 37% reporting 100% disability (see Figure 36). Based on an analysis of more than 4.7 million VA disability claims, only 24% of veterans receive any disability compensation at all and the average disability rating for separating service members is 10%.\textsuperscript{11}

Despite high disability ratings, 96% of the respondents reported they were not medically discharged prior to 20 years of service.

More than half of respondents (54%) stated that they had an annual comprehensive blood panel conducted by a primary care physician or healthcare provider (see Figure 37). Failure to get an annual blood panel increases the risk of having a medical condition go undiagnosed thereby increasing the likelihood of mortality.

\textsuperscript{11} VA Claims Insider. Accessed 02 July 2021 at: https://vaclaimsinsider.com/average-va-disability-rating-for-ptsd/
It is well-known that SOF are required to perform under rigorous if not gruelling physical conditions during both training and combat. It should not therefore be a surprise that 80% of respondents indicated they experienced pain associated with joint, back (or other orthopedic) pain and/or headaches 2-3 times per week or more and 65% experience pain daily (see Figure 38).

As individuals experience pain more frequently their likelihood of abusing opioids also increases.\(^\text{12}\)

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Figure 38 - Experience challenges with pain (joint, back, or orthopedic) and/or headaches?

Approximately 83% of respondents indicated they “experienced challenges with memory or concentration” with more than half (51%) having such experiences more than two times per week (see Figure 39).

Approximately 83% of respondents indicated they “experienced challenges with memory or concentration” with more than half (51%) having such experiences more than two times per week (see Figure 39).
In addition to difficulties with memory or concentration, 93% of respondents indicated they “experienced challenges with sleep to include insomnia, sleep disruption, or obstructive sleep apnea (see Figure 40).

93% of respondents indicated they “experienced challenges with sleep to include insomnia, sleep disruption, or obstructive sleep apnea.
When asked “Have you been diagnosed with endocrine issues or hormone imbalances such as low testosterone?” almost 1 in 4 (or 23%) of the respondents indicated they had been and 63% stated they had not and another 14% did not know (see Figure 41).

**Figure 40 - Challenges with sleep**

- Yes, daily: 55%
- Yes, 2-3 times a week: 16%
- Sporadically, 1-2 times a...: 11%
- Rarely, less than 1 time ...: 11%
- No, Never: 7%

**Figure 41 - Have been diagnosed with endocrine issues or hormone imbalances such as low testosterone**

- Yes: 23%
- No: 63%
- I don’t know: 14%
With respect to anger, almost 1 in 4 (or 23%) responded that they struggled 2-3 times per week or more to manage anger or aggression with their immediate family (see Figure 42). Approximately 40% responded that they struggled 1 time or more per month to manage anger or aggression with their immediate family. The numbers were nearly identical when asked whether the respondent struggled to manage anger or aggression in general.

**Figure 42 - Struggle to manage anger or aggression, with your immediate family**

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<tr>
<td>Yes, 2-3 times a week</td>
<td>14%</td>
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<tr>
<td>Sporadically, 1-2 times a...</td>
<td>18%</td>
</tr>
<tr>
<td>Rarely, less than 1 time ...</td>
<td>27%</td>
</tr>
<tr>
<td>No, Never</td>
<td>32%</td>
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</table>

**Post-Military Experiences**

Approximately 64% of the respondents indicated they were at their first job less than 2 years after military separation (see Figure 43), 20% (or one in five) were not satisfied with their first job, and 37% were underemployed for more than 4 months. In addition to experiencing job transition shortly after military separation and some period of underemployment, almost half (46%) of the respondents agreed that they “have felt more stressed or disconnected since they transitioned from service” (see Figure 44).

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13 Underemployment refers to not having enough paid work or not doing work that makes full use of one's skills and abilities.
Figure 43 - Length of time at first job after military separation

- Less than 1 year: 27%
- 1-2 years: 35%
- 3-5 years: 22%
- More than 5 years: 17%

Almost half (46%) of the respondents agreed that they “have felt more stressed or disconnected since they transitioned from service.”

Figure 44 - Feeling stressed since separating from Service

- Strongly Agree: 19%
- Agree: 27%
- Neither Agree nor Disagree: 19%
- Disagree: 19%
- Strongly Disagree: 16%
Despite feelings of stress after military separation, less than 60% of respondents indicated they maintained a regular fitness routine since their transition from military service (see Figure 45).

**Figure 45 - Maintained a regular fitness routine since transition from service**

Respondents were asked to identify their top 3 to 5 concerns during transition and finding a job was the single most frequently mentioned. Second only to finding a job but very closely related was concern about supporting and connecting with family (see the word cloud of word frequency in Figure 46).

**Figure 46 - Top 3 to 5 concerns in your transition?**
When respondents were asked to state the most important thing they would recommend to someone preparing to separate from military service, planning early and developing a strong professional network outside the military were the most frequently mentioned recommendations (see Figure 47).

**Figure 47 - Top recommendation to someone preparing to separate from the military**

Though respondents indicated they were anxious about finding work after transitioning from military service, almost half (49%) indicated they “have been able to devote significant time to new passions, projects and/or hobbies” (see Figure 48) and 66% agreed that they were “personally satisfied at this moment in their life” (see Figure 49).
Figure 48 - Have been able to devote significant time to new passions, projects and/or hobbies

| Strongly Agree | 11% |
| Agree          | 37% |
| Neither Agree nor Disagree | 28% |
| Disagree       | 19% |
| Strongly Disagree | 5% |

Figure 49 - I am personally satisfied at this moment in my life

| Strongly Agree | 19% |
| Agree          | 47% |
| Neither Agree nor Disagree | 16% |
| Disagree       | 12% |
| Strongly Disagree | 5% |
Conclusions

**Demographics:** Respondents to the SOF for Life Survey represent all branches of service and originate from 12 different nations. Respondents are highly educated with more than 83% having graduated from college and more than half (51%) completing graduate school. Respondents came from nearly all ranks and had high rates of deployment with 65% of the respondents reported deploying 6 or more times during their time in military service and 17% deploying 16 times or more.

Divorce rates of the respondents were 40% which is astonishingly high compared to the rest of the active military force which is approximately 3%\(^1\); the SOF divorce rate is more than 13 times higher than the rest of the active force. Approximately 53% of the respondents had 2 or more dependents and 41% indicated they were expecting to pay for higher education costs for 2 or more dependents. Additionally, 86% of all respondents were homeowners still paying a mortgage loan.

**Financial Anxiety:** There were 62% of respondents who indicated they “experienced anxiety in the year prior to and leading up to the moment that they separated from military service” and 50% also stated that their spouse suffered from anxiety during the same time period. Financial readiness was a significant contributing factor to stress and just under half of the respondents understood how their retirement savings was invested or had any confidence that their savings would meet their financial goals.

**VA & Benefits:** Only 24% of the respondents applied for Benefits Before Disability (BBD) prior to separating from military service with 53% affirming they had not applied and another 23% not knowing whether they had applied or not. Only 50% of respondents used an external reviewer for their VA rating process despite this process having notoriously high error rates and excruciatingly long response times -- almost 5 months -- to appeals. More than 61% of respondents reported a disability rating of 80% or more with 12% reporting being 90% disabled and 37% reporting 100% disability.

**Health and Wellness:** Alarmingly, 83% of respondents indicated they “experienced challenges with memory or concentration” with *more than half* (51%) having such experiences more than two times per week. These figures constitute a crisis and a “burning platform” for the force. In addition to difficulties with memory or concentration, 93% of respondents indicated they “experienced challenges with sleep to include insomnia, sleep disruption, or obstructive sleep apnea.” Lack of quality sleep is associated with a host of other health problems that reduce quality of life for both separated SOF service members and their family as well as increase other health risks. Approximately 80% of respondents indicated they experienced pain associated with joint, back (or other orthopedic) pain and/or headaches 2-3 times per week or more and 65% experience pain daily.

The prevailing medical research indicates that as an individual experiences pain more frequently their likelihood of abusing opioids also increases.

**Report Prepared by the Global SOF Foundation, a Founding Partner of SOF for Life**

**More Information:**

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