

WOMEN VETERANS BENEFITS EXPERIENCE

This map illustrates the journey of women Veterans as they navigate key decisions in their lives as Service members and Veterans. Acknowledging that not all women Veterans are the same, this journey highlights eleven journey moments reflective of experiences many women Veterans share. Each journey moment details bright spots, pain points, key decisions typically made, and key touch points influencing the women Veterans' experience. Moments that matter throughout indicate experiences that are pivotal points in the women Veteran experience. By understanding the experience of women Veterans as they navigate key decisions throughout their lives, VA can better understand where to focus outreach and resources in order to better serve women Veterans.



ACRONYMS

DOD	Department of Defense
FOB	Forward Operating Base
MST	Military Sexual Trauma
PTSD	Post Traumatic Stress Disorder
TAP	Transition Assistance Program
VBA	Veterans Benefits Administration
VHA	Veterans Health Administration
VSO	Veteran Service Organization
VR&E	Veteran Readiness & Employment
PCPG	Personalized Career Planning & Guidance

KEY

JOURNEY PHASE			
Moment That Matters	Journey Moment	Optional Moment That Matters	Optional Journey Moment
<small>*Quote - Direct quote from Veteran</small>			

PHASE	SERVING IN THE MILITARY			TRANSITIONING OUT OF THE MILITARY		GAINING STABILITY			FOCUSING ON MY NEEDS AND OPPORTUNITIES		
MOMENT	Joining and serving	Experiencing unequal treatment	Having a child	Choosing or having to leave	Preparing to leave	Relocating for my loved ones	Making sacrifices for my family	Getting my first civilian job	Growing and finding purpose	Taking care of myself	Continuing to navigate my life
BRIGHT SPOTS	<ul style="list-style-type: none"> Having a purpose and gaining core skills in the military "I was looked up to as a leader. I had responsibility that I would think nobody could understand now." Joining the military to better myself "The whole reason I joined the military was for the education benefits." 		<ul style="list-style-type: none"> Being able to plan separation from the military around timing of pregnancy "I got out of the military because I was pregnant and didn't want to be in Afghanistan when my daughter was several months old." 	<ul style="list-style-type: none"> Retiring or separating to be with family "My oldest child had a really hard time when I left, and part of the reason I was going to retire was so that I was not going to work, at least until I didn't have to, so that I could spend time with them." Leaving for career opportunities in the civilian world "I secured a position doing the job I had in the military. I had right place, right people, right time kind of thing." 		<ul style="list-style-type: none"> Moving for my husband's career or aging parents "My husband was leading the job hunt and he found a job in [city]. That's how we ended up here." Using my home loan was a seamless process "The VA home loan was very easy. I knew it was a great program from other Veterans." 	<ul style="list-style-type: none"> Putting my children first "It would have been different if I didn't have kids. You don't think about yourself, if you have time for yourself." 		<ul style="list-style-type: none"> Going back to school to pursue a new career "At first I was on the fence about going into two different fields and my vocational rehab counselor gave me research on the longevity of the two programs. He told me what the career outlook would look like." Doing something different from what I did in the military "My whole career was always tied to the military, so learning how to get around in the world without being a military member was a big deal. Doing something different than I had done in the past, at that time was a big thing." 	<ul style="list-style-type: none"> Being encouraged by my Veteran family to use VA "When I went out I was at 0% disability. My family is military so they were able to navigate, or advocate for me to go back to the VA." 	<ul style="list-style-type: none"> Veteran groups helping me connect with and feel understood by loved ones "It's helping me to open up to people that are important to me." Creating my own "tribe" for support rather than relying on male dominated VSOs "I was the only female in the room. It wasn't very inclusive."
PAIN POINTS	<ul style="list-style-type: none"> Joining as a lower rank than I should have "I went to school prior to getting into the military. If I had known, I would have been an officer but I had a poor recruiter so I didn't know about that." 	<ul style="list-style-type: none"> Experiencing discrimination and harassment as a woman of color "Even though I'm female, my experience is still different than another Veteran female just due to my skin color. I still dealt with racism." Still struggling with the impacts of sexual harassment "I was a victim of sexual trauma and I was assaulted. That is what has stuck with me. That altered my relationships in a negative way. I still struggle with it." 	<ul style="list-style-type: none"> Physical stressors of the military soon after pregnancy have lasting negative impacts on women's health "It was only 6 weeks maternity leave. I remember going to PT and I didn't have a traumatic birth, but I was still in pain and thought this was crazy that women have to do this." 	<ul style="list-style-type: none"> Separating due to medical discharge "I wasn't ready because I was medically discharged. My intention was to stay in and do my 20 or more years, but because of circumstances medically I wasn't able to. I wasn't ready to go." Leaving because of harassment & discrimination in a male dominated environment "Men are resistant to following orders from a woman in that position. I probably would have stayed in longer if it wasn't so stressful, but enough was enough for me." 	<ul style="list-style-type: none"> Separating was chaotic and risky "As you leave, you're leaving that safety net to a much riskier proposition." TAP was not useful in helping me transition "It was great information, the timing was not. It was too late to be able to actually use that information." Did not receive TAP because of when I separated "When I got out in 2005 I had no clue about the VA. We didn't have the briefings that they have now when you transition." 	<ul style="list-style-type: none"> Not realizing I was eligible for a VA home loan "I didn't even realize I could buy a home." 	<ul style="list-style-type: none"> Making sacrifices my Veteran husband didn't have to "I was the one who stepped back and was a reservist so that our family could stay together. My husband is a great dad but it's never going to be the same type of pressure." Being unhappy with the decision to be a stay-at-home mom "I was not happy being a stay at home mom. I felt a bit isolated. I never imagined myself being a stay at home mom long term." 	<ul style="list-style-type: none"> Not knowing what to do next "Suddenly what's been your life for 20 years is no longer, so there is a grieving period." Searching for a job for the first time ever "Because I went right to the military from college, I didn't have to go to an interview before for a job." Not knowing the right questions to ask about my first job "I had no context for what salary I should be asking for." 		<ul style="list-style-type: none"> Not knowing I was eligible for benefits "I just assumed that if you didn't have a big medical history or being injured...I figured you actually had to be in combat." Putting off seeking help for my issues "I didn't know how to relax. That's why it took so long for me to get to my underlying issues because I was masking it with my work." 	<ul style="list-style-type: none"> Being doubted by VHA about my experience "There were a lot of rude doctors and there were women that implied I was taking advantage of the VA. It wasn't a good experience, that's why I don't go there."
KEY DECISIONS	<ul style="list-style-type: none"> Deciding on entering the military Deciding what benefits to enroll in 	<ul style="list-style-type: none"> Deciding who to confide in Deciding whether or not to report harassment 	<ul style="list-style-type: none"> Deciding whether or not to have a child while on active duty Deciding to leave the military before my active duty spouse 	<ul style="list-style-type: none"> Weighing whether it's worth leaving versus staying Deciding when I plan to separate Deciding to give up my career for my family 	<ul style="list-style-type: none"> Starting to decide what civilian life will look like (where to live, where to work, etc) Deciding what benefits and resources to take advantage of now 	<ul style="list-style-type: none"> Deciding where to relocate to based on the needs of my spouse or aging parents Deciding to buy a home 	<ul style="list-style-type: none"> Deciding to be a stay-at-home mom Deciding to change career path to be with kids more 	<ul style="list-style-type: none"> Deciding to work an unideal job to make ends meet 	<ul style="list-style-type: none"> Deciding if I should deviate from what I did in the military Deciding to take time to learn about what I want in my career Committing myself to a goal 	<ul style="list-style-type: none"> Deciding to prioritize myself and my health Deciding to make a claim 	<ul style="list-style-type: none"> Deciding whether or not to engage in VHA services Deciding who to let into your life
KEY TOUCHPOINTS	<ul style="list-style-type: none"> Military Recruiter Family, Friends & Support Network 	<ul style="list-style-type: none"> Military Leadership Other Women with Similar Experiences 	<ul style="list-style-type: none"> Military Doctors Active Duty Spouses 	<ul style="list-style-type: none"> Medical Review Board Active Duty Spouses Professional Network 	<ul style="list-style-type: none"> TAP Other Veterans VSOs Military Doctor 	<ul style="list-style-type: none"> Family & Loved Ones VA Home Loan Realtors & Mortgage Companies 	<ul style="list-style-type: none"> Support Groups & Other Mothers Spouses Childcare 	<ul style="list-style-type: none"> Online Job Postings Veteran Career Events & Services Other Veterans 	<ul style="list-style-type: none"> VR&E Work Study GI Bill PCPG 	<ul style="list-style-type: none"> Women's Health Center Women Veterans Hotline Vet Center Spouse & Family VSOs 	<ul style="list-style-type: none"> Women Veteran Groups Family & Friends VA Benefits & Services VSOs

Women Veterans who experience harassment such as racism, sexism, and/or military sexual trauma, as result of their status as a woman or ethnic minority experience lifelong impacts from that trauma as they navigate their career, build and maintain personal relationships, seek help, and engage with VA.

Women Veterans who choose to leave the military (for education, career reasons, family reasons, and retirement) are often more prepared to transition, file a claim, engage with TAP, and use VA benefits and services. Women Veterans who feel they were forced to leave (because of medical discharge or harassment) have less time to prepare and engage with available supports and services.

Soon after separation, the priority of women Veterans is ensuring the well-being of their family unit, often resulting in making sacrifices in their career in order to financially and emotionally support their spouse and children.

Securing a job after separation is often the first time a woman Veteran has ever applied for a job. Women Veterans often struggle to translate their military skills, are unsure of the type of job they want and may take on jobs that aren't conducive to a career they desire in order to simply secure income early on after separation.

After ensuring their loved ones are taken care of, women Veterans finally take time to focus on themselves. They seek purpose through further education and transition to a desired career path. They also address health needs that are often delayed in being addressed because of anxiety around confronting trauma, misinformation about eligibility, or poor experiences using military or VA medical services.

MOMENTS THAT MATTER