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War Veterans and Civilian Reentry: Combatting Unemployment with Entrepreneurship

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Introduction

Unemployment is a social phenomenon defined by a lack of work for people who are able and willing to join the labor force (“Bureau,” 2014b). The personal and social costs of this issue are many, including reduced standard of living, psychological and familial distress and dysfunction, and a lack of goods and services in the economy due to a reduced workforce (Kalousova and Burgard, 2014, p. 29). Special populations, including racial and ethnic groups and those with physical disability, have historically been affected the most by unemployment. particularly veterans, who represent only 9% of the U.S. population (“Bureau,” 2014a). The Bureau of Labor Statistics (2014c) estimates that the national unemployment rate has declined from its recent historical peak of nearly 10% in early 2009 to just over 6% in 2014. However, in one of the most vulnerable prior military groups, Post 9/11 veterans, the unemployment rate has risen to 12%. This disparity is attracting much attention from government agencies and advocacy groups as to how to help these men and women successfully transfer from military life back into the civilian workforce (Kleykamp, 2013). Despite the growing attention to this issue, a number of studies in recent years reports a surprising lack of understanding regarding “civilian-based career development of U.S. veterans” (Bullock, Braud, Andrews, and Phillips, 2009, p. 171). Veterans and disabled veterans experience difficulty reintegrating back into society from active duty military service. This is particularly the case among Post 9/11 or “Iraq/Afghanistan-era veterans” (Humensky, Jordan, Stroupe, & Hynes, 2013, p. 158), who report the highest rates of disability due to combat exposure, second to Vietnam era veterans (Morin, 2011a). In this paper, I analyze Integrated Public Use Microdata Series (IPUMS) demographic data to come to a better understanding of the patterns of employment for veterans, and the relationship between

disabled veteran status and unemployment in the U.S. As more veterans than ever are suffering from complex socioeconomic situations, I hypothesize that service-connected disability has an effect on employment status and that disabled veterans are more likely to be unemployed and self-employed than disabled non-veterans. In the final section, I highlight several veteran and disabled veteran unemployment initiatives and, in particular, government entrepreneurship programs geared toward veterans; based on these initiatives, I offer suggestions for mitigating lack of employment among disabled veterans through small business programs.

Career Identity as Especially Salient in Veterans

Haynie and Shepherd (2010) explain that the general experience of armed forces servicemen and women can be described, in part, as a process of “cultivat[ing] a conception of self-identity that is intertwined with the military organization” (p. 501). This process includes “practices replete with symbols, artifacts, and ceremony”; the “military socialization” method is designed to heavily enculturate the average service member into a cohesive larger whole (Haynie and Shepherd, 2010, p. 501). What this accomplishes, first and foremost, is an intense loyalty on the part of the member toward the military as his or her new professional family and unit of service. The lasting effects of such training and social assimilation, however, are profound in that they serve to rework “assumptions about the self, the external world, and the relationship between the two” (Haynie and Shepherd, 2010, p. 501). Military socialization methods instill, in reality, a strong connection between the service member’s sense of self and his or her orientation to work throughout life. In other words, in comparison to civilians of the U.S. and other countries, military members are much more indoctrinated to believe that service, or the work of a job, should take highest precedence over the course of one’s productive years, even at the expense of personal health or family well-being. Since there has been much less emphasis

placed in the literature on how people adjust to new professional situations (Savickas, 2002), and particularly so with veterans, it is easy to see how important it is to understand this unique transition for veterans, disabled or otherwise. Such understanding is essential to providing s efficient and effective support.

Cumulative Inequality

Beyond the effects of military socialization and its internal programming of intense devotion to one's profession, cumulative inequality is a theoretical construct that offers additional guidance in the study of unemployment in disabled veteran populations. As conceptualized in Ferraro and Shippee's (2009) "five axioms" of "cumulative inequality," the first of their major tenets is that "social systems generate inequality, which is manifested over the life course through demographic and developmental processes" (p. 334). In other words, various experiences and exposures to either social disadvantage or advantage accumulate throughout one's life, which, in the latter case, accrue into lifelong opportunity and, in the former case, the lack thereof. The second and third of their axioms help to further explain how one can be nurtured into opportunity or neglected into lack or poverty. Since "disadvantage increases exposure to risk, [and] advantage increases exposure to opportunity" (Axiom 2), and additionally, since "[l]ifecourse trajectories are shaped by the accumulation of risk, available resources, and human agency" (Axiom 3), a great deal of what becomes of a person is born out of early conditions of living or early-life events (pp. 334-335). As synthesized by London, Heflin, and Wilmoth (2011), such "disadvantage and inequality contributes to the emergence of functional limitations and disabilities over the life course" (p. 331). To put it another way, disability may be the result of childhood influences that aren't just biological in nature. More specifically, the disabilities that both combat and non-combat veterans incur over the life course

are perhaps the indirect result of a lack of choices in early adulthood that lead to military service and other risky forms of employment, which in turn lead to disability and professional liabilities. The most harmful aspect of this process, however, is that persons with functional limitations and disabilities are more likely than persons without them to suffer from low socioeconomic status (MacLean, 2010). So a vicious cycle ensues that reduces opportunity for those who begin life with less, as in Merton's (1968) explanation of the "Matthew Effect," constraining their choices that leave them even more prone to less opportunity in the long run.

Combat and Military Related Injuries Are Scarring

Combat and any kind of injury related to military service are scarring because veterans who suffer from the memory of such trauma were called upon in their service to violate social norms and then forced to return to society and expected to cope (MacLean, 2010, p. 564). Shay's (1995) eerie depiction of the erosion of character in the wake of emotionally and physically disfiguring combat encounters in various cultures and historical periods shows that the wounds carried by current and former U.S. military personnel are not wholly unique. Writing after the horrors of Vietnam, Marshall (1978) maintains that across the spectrum of war experiences in various places and times throughout history, soldiers are beset with all manner of pitfalls and unforgiving conditions. They face "danger and disease [and are] intermittently bored, frightened, enraged, miserable, and lonely" (MacLean, 2010, p. 564). During and in the aftermath of such experiences, veterans face various physical and neurological disorders that many times stay with them throughout their lifetime, the foremost of which is post-traumatic disorder (PTSD), in which they experience flashbacks and jumpiness. When we think of U.S. soldiers who have carried out numerous premeditated and sometimes vicious assaults on enemy forces and then return to the States to live the American Dream – most often idealized as having

two to three children and the suburban house with the proverbial white picket fence – we have to ask ourselves if this is in any way a fair expectation to place on them. Returning as fundamentally changed men and women, and many times for the worse, can these current and prior military personnel every truly fit the cultural mold of the society that they left behind when going off to support or fight in their nation’s war?

Military Service and Disability

According to Morin (2011a), more than half of all veterans alive today were injured or emotionally disturbed as a result of their service in the Vietnam War and the Post 9/11 era wars. Including those who served during WWII and the Korean War, this figure increases to 69% (Morin, 2011a). Clearly, exposure to combat or war campaign environments is the predominant cause of injury among U.S. veterans. Tanielian (2009) claims that such exposure can include everything from actual combat involvement to secondary exposure, including having a friend who was seriously wounded or killed (49.6% of a sample of 1,965 Post 9/11 veterans), seeing dead or seriously injured non-combatants (45.2%), or witnessing an accident resulting in serious injury or death (45.0%), among others. Of those who served in combat, 24% receive some level of disability compensation (Morin, 2011a). This is in comparison to those who didn’t serve directly in combat, of whom only 8% receive a disability rating from the Department of Veteran Affairs. The proportion of combat veterans with disability in the U.S. is three times as great as the percentage of non-combat veterans with some sort of disability status.

Although combat veterans represent only 18% of the entire veteran population, according to this study, and report less disability in absolute numbers than non-combat veterans due to their limited size as a subgroup, it can be assumed that most of the disability reported was a result of exposure to combat related activities (Morin, 2011a). It can also be assumed that the disparity

between the disability compensation rates of Morin's study and the secondary exposure rates of Tanielian's (2009) report are the result of at least a few factors, including failing to apply for veteran disability benefits, denied applications for such benefits, and underreporting.

Four Studies on Combat, Military Injury, and Socioeconomic Status

Only four studies in the literature so far, according to MacLean (2010), "evaluate whether combat negatively alters veterans' socioeconomic attainment" (p. 565). She found that two of these articles claim that combat veterans, who experience more disability than non-combat veterans, are most likely to be unemployed and to suffer from other negative professional outcomes. One purports no association between combat exposures and "schooling and occupational status" (p. 565). And one focuses on educational attainment, showing that combat veterans suffer from higher attrition rates in secondary and post-secondary schooling achievement.

The first of these studies observed in MacLean's article by Vogt, King, King, Savarese, and Suvak (2004) deals with two independent research projects. One is based upon the work of Kulka et al. (1990a, 1990b) in retooling certain aspects of the National Vietnam Veterans Readjustment Study (NVVRS), a survey that included military personnel of all the armed forces branches who served in Vietnam, military personnel who served during the same period but not in Vietnam, and nonveterans of the same era with similar demographic characteristics, a total of 3,016 respondents. (The primary purpose of NVVRS is to assess "current and lifetime prevalence rates of PTSD in the population" as well as "other indicators of health and adjustment," such as socioeconomic well-being.) The second study in Vogt et al.'s (2004) project is also based upon NVVRS but on a reworked measurement system of "war-zone stressor exposure" as rendered by King et al. (1995), "addressing risk and resilience factors associated

with PTSD symptom severity” among 1,632 Vietnam era veterans (as cited in Vogt et al., 2004, p. 1809). Based on the first study in their article, Vogt et al. claim that “Vietnam theatre veterans, both men and women, enjoyed reasonably satisfying and fulfilling lives and demonstrated ample levels of accomplishment and success at the time the survey was conducted” (p. 1808). Further, they report that, based on this source, differences in life and career satisfaction are not significantly different from nonveterans of similar demographic composition. The second study in their project reports that the trauma incurred by veterans who served in the Vietnam Conflict had “relatively little or no relationship to their long-term satisfaction and achievement” (p. 1812).

The second study that McClean (2010) calls attention to, presented by Prigerson, Maciejewski, and Rosenheck (2002), examines data from the National Comorbidity Survey (NCS). In part II of the study, which looks at men between the ages of 18 and 54 who reported exposure to combat, a number of “risk factors and secondary diagnoses, including PTSD,” are assessed among a nationally representative sample of 2,583 respondents who report exposure to combat. (No women in the study report combat exposure, so only men are analyzed in the study.) Prigerson et al. find that 27.8% of the 12-month prevalence of PTSD is “attributable to combat exposure” (p. 59). Additionally, “7.4% of 12-month major depressive disorder, 8% of 12-month substance abuse disorder, 11.7% of 12-month job loss, 8.9% of current unemployment, 7.8% of current divorce or separation, and 21% of current spouse or partner abuse” are also explained by exposure to combat (p. 59). The authors state that although the majority of survey respondents served in Vietnam, which allowed for twenty years of recovery time and lack of exposure to combat in this group, almost 30% of 12-month cases of PTSD could have been prevented had these men not been exposed to combat.

Serving in the armed forces is clearly a unique life-changing experience, which exposes servicemen and women to increased risk of disability and takes a toll on later life outcomes, including employment status, job satisfaction, and general quality of life. In view of existing literature, which is somewhat conflicting in nature, I conduct independent research to evaluate disability and employment status as well as programs that help veterans reintegrate into society and make the most of their post-military years.

Methods

To analyze the relationship between veteran disability and employment status, I use independent analysis from IPUMS data to look for trends between disability status as defined by the Department of Veteran Affairs and unemployment among Vietnam and Post-9/11 veterans. However, since disability as defined by VA has no civilian equivalent, I also look for trends among disabled veterans and non-veterans of the Vietnam and Post-9/11 youth cohorts to discover the differences among young war groups in employment outcomes. I then examine trends between disability status and self-employment as additional investigation of the problem of unemployment between Vietnam and Post-9/11 veterans. In all the analyses, I aim to find out more about the relationship between disability and both unemployment and self-employment.

After presenting the independent research for both unemployment and self-employment as separate phenomena that relate to veteran disability status, I then catalogue the variety of professional development programs for employment (including self-employment) offered to veterans, and specifically disabled veterans, through federal and state agencies and partnerships. Based on these analyses, I make suggestions that advocate for entrepreneurship as a viable option for veterans struggling to gain traction in the workforce, because of their military history and disabled conditions following their times of service.

Findings

This study utilizes IPUMS data to analyze veteran disability and employment outcomes. IPUMS systematically samples county or county equivalents on a monthly basis from 31 test sites around the country to produce a representative sample of the U.S. population. The mode of data collection is a self-administered survey, followed by a computer assisted telephone interview (CATI) for any nonrespondents (“Independent,” 2014f). The PERWT person-level weight was used on all the analysis to compensate for over or under-representation of both veterans and non-veterans of each disability status (“Independent,” 2014e).

Analysis of IPUMS data reveals interesting findings related to veteran disability and employment status for all veterans. VA disability ratings range from 10% to 100%, and they are determined through interpretation of the VA’s “Schedule for Rating Disabilities”: “[t]he provisions contained in the VA rating schedule represent (as far as can practicably be determined) the average impairment in earning capacity in civil occupations resulting from disability” (Kregel, 2013, p. 2). In other words, a 10% disability rating represents a 10% decrease in earning potential as a result of service-connected disability. Employment status is defined as either having or not having work within the last week (“Independent,” 2014c). Self-employment status is defined as either working or not working for profit in an unincorporated business, professional practice, trade, or on a farm (“U.S. Census,” 2015). Labor force participation is defined as either being at work, being away from work due to sickness or vacation, seeking work, or temporarily laid off (“Independent,” 2014d).

Disabled veterans of all eras and disability rating experience relatively high unemployment and low self-employment figures as compared to the national average as reported by the Bureau of Labor Statistics (BLS). The unemployment rate for disabled veterans is higher

Unemployment, Self-Employment, and Workforce Participation Rates for All Veterans with Service-Connected Disability with U.S. Average



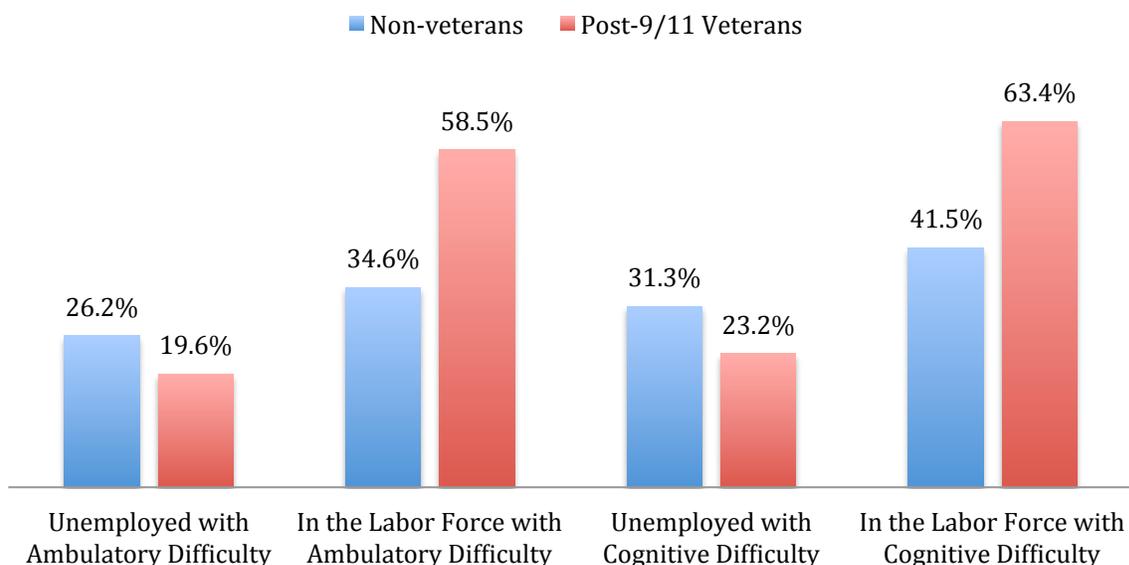
than average due presumably to the financial benefits made available to them through the VA. It ranges from 7.8% to 9.5%, depending on disability rating; this is in comparison to the rate of 5.6% for the entire nation. (“Bureau,” 2015). Additionally, the self-employment rates of disabled veterans are lower than the national average of 11% (Hippie, 2010). They range from 7.8% to 9.1% in this analysis. The most dramatic finding in this analysis is the difference in rates between disabled veterans with a disability rating of 50 to 60% and 70% or greater as shown in the graph above. This is most likely the result of generous benefit packages as rewarded by the VA for those on the upper end of the disability rating scale, particularly those at or near 100%.

Because the VA disability rating system cannot be used to compare veteran and civilian disability, however, this study also examines trends in ambulatory and cognitive difficulty as measured in IPUMS data between the two veteran groups in question. The analysis looks at

early life war cohort age ranges to assess employment and unemployment outcomes, beginning with Post-9/11 veterans ages 18 to 32, to analyze the professional outcomes of former military personnel that both joined and served during this era. Studying this young age range is critical, as DOD relies heavily upon high school graduates to resupply the military ranks as well as go to war, spending around \$20.5 billion in advertising costs to recruit its yearly quota of roughly 200,000 youth (“Center,” 2008). This study also focuses on those who were of the same age range upon entering the Vietnam War, veterans who are now between the ages of 68 and 78 and who served during the conflict. According to IPUMS, ambulatory difficulty is defined as one’s inability to walk, climb stairs, carry items, reach, or other physical activities (“Independent,” 2014a) Cognitive difficulty is defined as one’s inability to learn, remember, concentrate, or make choices due to mental or emotional problems (“Independent,” 2014b).

The first is the age range of 18 to 32, in which disabled Post-9/11 veterans are compared to disabled non-veterans to discover differences in employment and unemployment outcomes. As shown in the graph below, disabled veterans of this age range are less likely to be

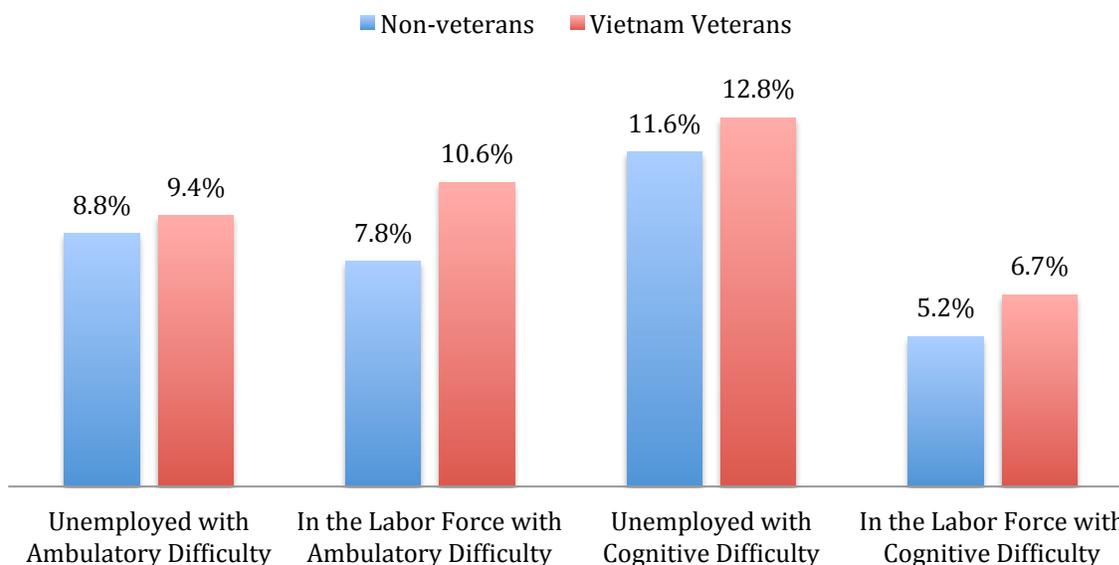
Unemployment and Labor Force Participation Rates for Post-9/11 Veterans and Non-veterans with Ambulatory and Cognitive Difficulty, Ages 18 - 32



unemployed than disabled non-veterans. However, they are also more likely to be in the workforce, by a factor of almost two in those reporting ambulatory difficulty. This is a trend that continues through most of the analyses of the two war cohorts and their civilian counterparts in this study. This paper does not investigate why non-veterans have such lower workforce participation, but a couple key assumptions can be made about this group. First, Post-9/11 veterans may not have the resources to abruptly leave the workforce as their non-veteran counterparts. At the time of this sample, they may have been still acclimating to the inconveniences of physical and mental limitations as young adults entering or reentering the civilian workforce as newly disabled people. This is in contrast to those, among other groups, who have reported congenital disabilities or those who were disabled before entering the workforce. Another assumption that can be made here is that disabled veterans in general have a more robust professional drive than disabled non-veterans, by virtue of the discipline that was instilled in them in the military.

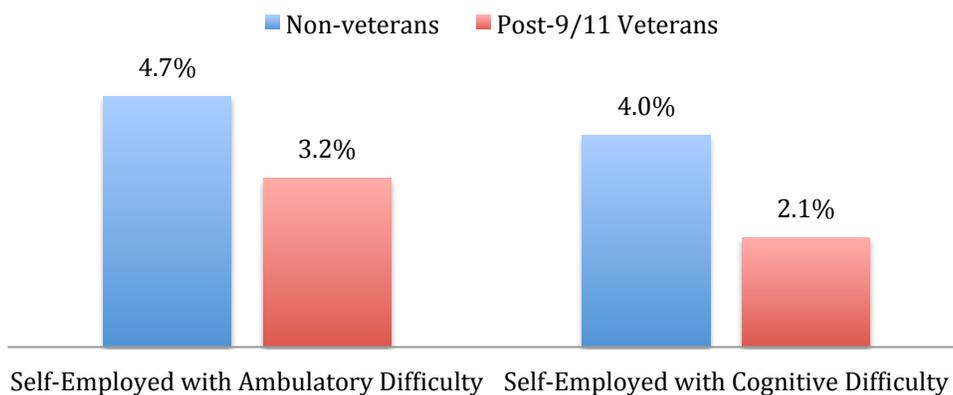
The second age range is that of disabled Vietnam Veterans, ages 68 to 78. The differences in this group are not as severe as with disabled Post-9/11 veterans, however, they data are still telling. The graph on the following page shows the unemployment and workforce participation rates of both Vietnam veterans and civilians of the same age group with ambulatory and cognitive difficulty. Vietnam veterans, in this case, experience higher unemployment rates than their civilian counterparts, and as with Post-9/11 veterans, they are also more likely to be in the workforce, although only by less than 3 percentage points here. Vietnam veterans, in general, and civilians of the same age range are typically already in or entering retirement, so figures of so small a magnitude are to be expected.

Unemployment and Labor Force Participation Rates for Vietnam Veterans and Non-veterans with Ambulatory and Cognitive Difficulty, Ages 68 - 78



Analysis of IPUMS data also reveals interesting findings related to veteran and non-veteran disability and self-employment status. The graph below shows the self-employment rates of both Post-9/11 veterans and civilians of the same age group with ambulatory and cognitive difficulty. The rates are comparable, although veterans with cognitive difficulty fall short by nearly two percentage points, while those with ambulatory difficulty trail only by 1.5

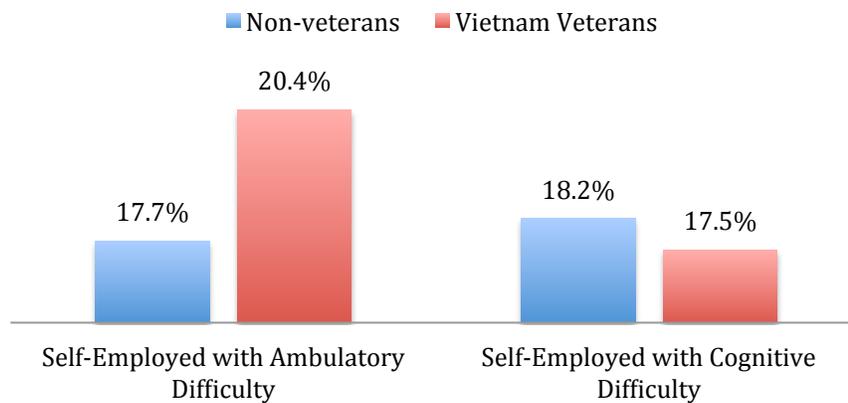
Self-Employment Rates for Post-9/11 Veterans and Non-veterans with Ambulatory and Cognitive Difficulty, Ages 18 - 32



points. An assumption can be made here that disabled veterans entering the civilian workforce for the first time have not developed the same entrepreneurial skills of non-veterans, who have only ever worked outside of the military.

As with Post-9/11 veterans, the graph below shows the self-employment rates of both Vietnam veterans and civilians of the same age group with ambulatory and cognitive difficulty. As compared to the national rate, both Vietnam veterans and civilians of the same age group report unusually high self-employment rates. Once again, this is most likely due to retirement and the fact that older workers tend to work for themselves as a result of increased financial stability and skill accumulation over the years. Bond, Galinsky, Pitt-Catsoupes, and

Self-Employment Rates for Vietnam Veterans and Non-veterans with Ambulatory and Cognitive Difficulty, Ages 68 - 78



Smyer (2014) state, in fact, that older workers are more likely to be self-employed, independently or as small business owners, asserting that 74% of older adults work for wages in comparison to 83% of younger workers or those below the age of 50. Furthermore, independent self-employed workers – that is, those who are self employed but not small business owners or working for wages – have more control over their employment opportunities and are described as

“extremely flexible,” giving them an advantage over younger salaried or wage earning workers.

The self-employment rate for disabled Vietnam vets ranges from 17.5% to 20.4%, depending on ambulatory and cognitive difficulty. The largest disparity between groups is nearly 3 percentage points in ambulatory difficulty.

Government Vocational Rehabilitation and Civilian Reentry Programs

The startling number of young veterans returning from recent wars reporting difficulty in reentering the civilian workforce and becoming successfully employed suggests that something needs to be done to remedy the problem. According to Morin (2011a), the disparity between this cohort and all others prior to it is quite telling. He asserts that more than 40% of veterans from these most recent wars are struggling to find gainful employment (Morin, 2011a). This is in comparison to less than three out of ten that are struggling in veteran groups of other conflicts or those who didn't serve in theatres of conflict or war at all (Morin, 2011a). This disparity between Post 9/11 veterans and those from other previous wars may be due to retirement, as in the case of Vietnam veterans, for instance.

A number of government and non-profit organizations offer reentry assistance programs for veterans, describing the process in holistic terms. Operation Veterans' Reentry of the Public Law Center, based in Orange County, California, is just such a program, which serves the needs of veterans, particularly at risk veterans: those who suffer from homelessness and substance abuse issues. Balta (2013) asserts that legal difficulties, including “expungements, bankruptcy, habitability issues, access to benefits, and consumer issues” can significantly hinder the ability of veterans to become employed, enjoy healthy lifestyles, and become part of a family (p. 13). She goes on to state that once such legal issues are dealt with, veterans become much more attractive

to prospective employers and are able to engage civilian life with a leg up and not at a disadvantage.

Describing the process of reentry into civilian life as chaotic and confusing, Goodwill Industries also offers holistically designed programs for returning veterans, claiming that all too often, returning veterans are forced to search for help across a dizzying array of “touch points” instead of in a more centralized, one stop shop manner (Sarmiento, 2013). Partnering with Wal-Mart in an international campaign to increase the livelihood and quality of life of recently discharged U.S. veterans, Goodwill has begun implementing GoodJobs, “an initiative that equips military veterans and their families with the tools they need to earn employment and ensure long-term financial wellness,” which is slated to serve “more than 4,000 veterans and military families over the next three years” (Sarmiento, 2013).

Szelwach, Steinkogler, Badger, and Muttukumaru (2011) aver the importance of providing transition assistance and job placement to returning veterans, describing the achievement of employment as central to the “health and well-being of veterans” (p. 104). In their comprehensive review of programs and services offered to veterans, particularly women veterans, they emphasize the need for a broader assessment and treatment of these women, particularly with regard to mental health as it relates to finding gainful work.

The most visible means of providing veterans with civilian reentry assistance or job placement is through federal and state programs. As catalogued by Szelwach et al. (2013), federal programs include Veterans Benefits Administration’s Vocational Rehabilitation and Employment (VR&E) Program; Veterans Employment Coordination Service (VECS) and the GI Bill, an educational assistance program administered by the Department of Veterans Affairs (VA); the Homeless Veterans Reintegration Program (HVRP); Veterans’ Preference

administered by the Department of Labor Veterans' Employment and Training Service (DOL VETS); Employer Services for the Guard and Reserves (ESGR) and Yellow Ribbon Reintegration Programs, both overseen by the Department of Defense (DOD); and the Transition Assistance Program (TAP), managed by DOD, DOL VETS, and VA.

State programs, which are typically funded by the federal government, are left to the discretion of state administration. All of them fall under the umbrella of DOL VETS, including Jobs for Veterans State Grants, which is divided into Disabled Veterans Outreach Program (DVOP) and Local Veterans Employment Representative (LVER) Program; Women Veterans Coordinators (WVC); County Veterans Service Officers (CVSO); and various "state workforce agencies" (Szelwach et al., 2011, p. 101).

For one of the primary purposes of this paper, to advocate entrepreneurship among veterans and disabled veterans, I briefly investigate only the first of each state and federally funded state employment assistance program to provide a synopsis of programs available to veterans interested in salaried or wage earning workforce opportunities. The first of these is the Veterans Benefits Administration's Vocational Rehabilitation and Employment (VR&E) Program, which is a decentrally administered workforce reintegration support system that connects recently discharged veterans with the following three primary services: professional interests profiling to provide career guidance, assistance in identifying and taking advantage of benefits after confirming veteran eligibility, and general personalized support, which includes all manner of assistance and advice in finding and succeeding in employment. These services can be registered for and received at the regional VA administration office (U.S. Department of Veterans Affairs, 2014).

State civilian reentry programs are sponsored primarily by DOL VETS and are carried out by two kinds of support personnel funded through the Veterans State Grants Program. The first of these are Disabled Veterans' Outreach Program Specialists (DVOP), who perform outplacement in local and regional VA Vocational Rehabilitation and Employment Program offices and other VA facilities. The second are Local Veterans' Employment Representatives (LVER), who advocate for the employment of veterans with recruitment agency executives and staff, facilitate job search seminars, and provide general assistance to unemployed veterans looking for work (U.S. Department of Labor, 2014).

Government Veteran Self-Employment Programs

Several options are presented to veterans reintegrating into the civilian workforce who are interested in small business start-ups or, more broadly, entrepreneurship. The two main types of small business assistance offered to former military personnel are available to both veterans and service-disabled veterans. Both of these include the Veteran-Owned Small Business (VOSB) Program and Service-Disabled Veteran-Owned Small Business (SDVOSB) Program.

Administered on the Office of Small and Disadvantaged Business Utilization's (OSDBU) VetBiz online portal, VOSB offers the following services: verification to ensure that veteran businesses qualify for the program assistance; documentation management associated with business ownership, including licenses, tax forms, operation and service agreements, contract documentation, and other paperwork; and business development assistance at Small Business Development Centers (SBDCs) in more than 900 locations across the country, which provide "technical assistance, business growth support, and job creation and retention strategies for start-up companies. Specifically, SBDCs help in the formation and writing of business plans, "financial packaging and lending assistance," "exporting and importing support," "disaster

recovery assistance,” “procurement and contracting aid,” “market research services,” “aid to 8(a) firms in all stages” of development and growth – only for businesses “owned and controlled at least 51% by socially or economically disadvantaged individuals” (U.S. Department of Commerce, Minority Business Development Agency, 2014), and “healthcare information” (U.S. Small Business Administration, 2014). More than 60 “host networks” extend across the nation to the 900 service delivery points, most of which are situated in colleges and universities or Women’s Business Centers (Small, 2014).

In addition, VOSB provides access to Federal Contractor Certification (FCC) and training at Procurement Technical Assistance Centers (PTACs) for businesses that provide commodities and services to federal facilities and installations. Through FCC training, veteran small business owners can learn how to “respond competently to solicitations and perform successfully once they have won the contract” (Association of Procurement Technical Assistance Centers, 2014).

SDVOSB firms are given additional benefits in the federal contracting business. As part of the Veterans Benefits Act of 2003, federal contracting officers can award contracts to service disabled veteran owned small businesses as a sole source or set-aside agreement, which limits the competition for providing the federal government with supplies, services, and construction projects to only these businesses.

Discussion

London et al. (2011) claim that the labor force offers limited opportunities in terms of wage based employment and access to healthcare for disabled populations. Additionally, they claim that despite the intervention of many “vocational rehabilitation services and policy initiatives,” disabled workers are still faced with limitations in gaining access to labor markets and in achieving economic prosperity (p. 331). In other words, programs geared toward disabled

people seeking employment, such as the civilian reentry programs for both veterans and disabled veterans discussed previously in this study, are not performing as well as they should in providing viable professional opportunities for disabled veterans from both the Post 9/11 and Vietnam eras. This may be the case for a variety of reasons, including the substantial financial assistance packages offered to moderately and severely disabled veterans that would preclude them from looking for professional opportunities after service. It may also be the case that civilian employers are overly cautious in hiring disabled veterans, who may not be as functional as prototypical civilians or who may have sustained significant injuries, which would detract from their workforce performance.

Furthermore, because of their service to the United States and the disabilities that many of them have sustained during their service, the health and overall prosperity of these veterans should be a top priority among policy makers and politicians (London et al., 2011). Although many programs have been created and implemented to give veterans a leg up in finding gainful employment, particularly disabled veterans, the unemployment figures represented earlier in this study serve as a reminder our policies, initiatives, and programs are falling short in assisting veterans back into the civilian workforce.

As more Post 9/11 veterans return from theatres of war to the American economy that fails by and large to accommodate their unique skills and abilities or status as disabled civilians, it would behoove decision makers and the nation that they represent to provide legitimate and sustainable professional opportunities for these men and women. This is mainly because they represent, as a sizeable population, a substantial burden to the nation in unemployment insurance benefit expenditures as they return to a relatively inhospitable civilian workforce. Not only would it be honorable to increase opportunities for returning veterans and disabled veterans, but

productive for the nation as a whole. Putting veterans to work would increase their present and future economic security, add to state and federal tax revenues, and remove some of the nation's unemployment insurance burden.

One viable option to mitigate veteran unemployment is self-employment or business ownership. Opportunities at present for veterans and disabled veterans include competitive advantages in winning government contracts for commodities, services, construction projects, and weapon systems. Perhaps the next step in ensuring that veterans have the opportunity to become entrepreneurs is through issuance of small business loans to provide start-up capital, a service not offered at present for struggling veterans or disabled veterans.

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