

RESEARCH REPORT

# The State of Post-9/11 Veteran Families

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*November 2016*

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All errors are, of course, our own.

# The State of Post-9/11 Veteran Families

More than 1 million post-9/11 veteran families live in the United States, accounting for more than 1 million veterans, 1 million spouses, and 2.1 million children.<sup>1</sup> Another 1.9 million veterans from the post-9/11 era are expected to exit the military over the next decade.<sup>2</sup> To better facilitate the transition of veterans and their families to civilian life, we must understand the strengths they possess and the unique challenges they face. With this report, we aim to inform more effective postservice policies by supplementing existing research on the state of veteran families.

We use 2013 and 2014 data from the American Community Survey to describe the characteristics of post-9/11 veteran families. We restrict our analysis to post-9/11 veteran families, defined as single parents or married or unmarried couples with children living in the household where at least one parent served in the military during or after 2001. Notably, this excludes veterans who do not have primary custody of their children. We focus on post-9/11 veteran families because they best represent the veteran families who are transitioning to civilian life or will be in the near future.

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## BOX 1

### Data and Limitations

This report uses data from the American Community Survey (ACS). We use two years of data, 2013 and 2014, to increase the precision of our estimates. Our estimates are at the family level unless otherwise stated and are calculated using the household weights from the ACS and averaged across the two survey years to obtain a 2 percent sample of the national population. The ACS provides the best available data on detailed demographic and household characteristics for a large, representative sample of US households, including veteran status and period of service.<sup>a</sup> Unfortunately, the ACS does not contain other data on military service, such as length of service, branch of service, rank, military occupation, entry and exit dates, or discharge status. We restrict our primary analysis to post-9/11 veteran families, defined as single parents or married or unmarried couples with children in the household where at least one adult served in the military during or after 2001. A glossary of key terms follows the report.

<sup>a</sup>Specifically, the ACS asks “Has this person ever served on active duty in the US Armed Forces, Reserves, or National Guard?” We include those who responded “On active duty in the past, but not now” in our analysis.

This report is divided into sections on seven domains: family structure, demographics, children, education, employment, income and benefits, and housing. Each section provides an overview of what we know about military and veteran families in that domain. This is intended to provide context for the statistics we present on post-9/11 veteran families and is not a comprehensive review of the literature. For additional context, we also provide some estimates on all US families. We then break down our estimates on post-9/11 veteran families by family type: single parents, married couples, and unmarried couples. A glossary of key terms follows the report.

## Family Structure

### What We Know

Service members are more likely to be married and more likely to marry at a younger age than civilians (DOD 2014a, 27; Clever and Segal 2013). Approximately 55 percent of active duty service members are married, and about 12 percent of these marriages are dual-military marriages where both spouses are service members. Although most service members are single when they enter the military, marriage rates are higher at every age for enlisted male service members and at almost every age for enlisted female service members when compared to civilians (DOD 2014a, 27). Approximately 42 percent of all active duty service members have children and about 89 percent of those service members are married (DOD 2014b, 128). Military families often struggle with the transition to civilian life, and both the time spent in deployment and the effects of post-traumatic stress disorder increase the odds of divorce (Negrusa and Negrusa 2014).

### All US Families

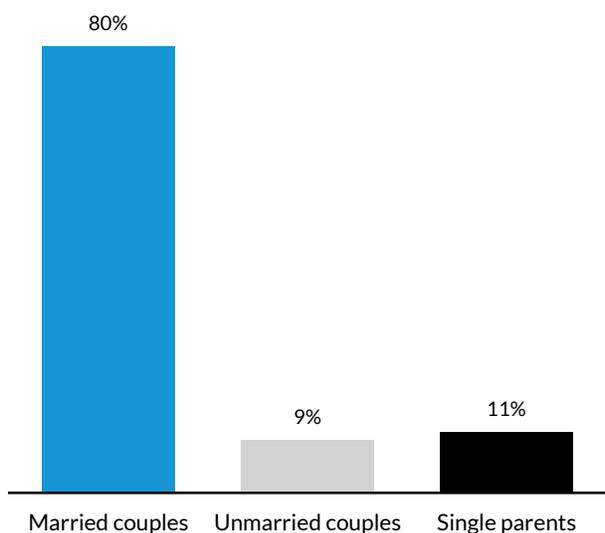
Approximately 66 percent of families in the United States are married couples. Another 27 percent are single-parent families, and most of these single parents (82 percent) are women. Just 8 percent of all families are unmarried couples. See the glossary for our definition of family, single parent, married couple, and unmarried couple.

## Veteran Families

More than three-quarters of post-9/11 veteran families are married couples. Most of these families (around 82 percent) are made up of a male veteran and a nonveteran spouse, and another 12 percent are made up of a female veteran and a nonveteran spouse. In only 7 percent of these married couples are both parents veterans.

FIGURE 1

### Structure of Post-9/11 Veteran Families



**Source:** 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

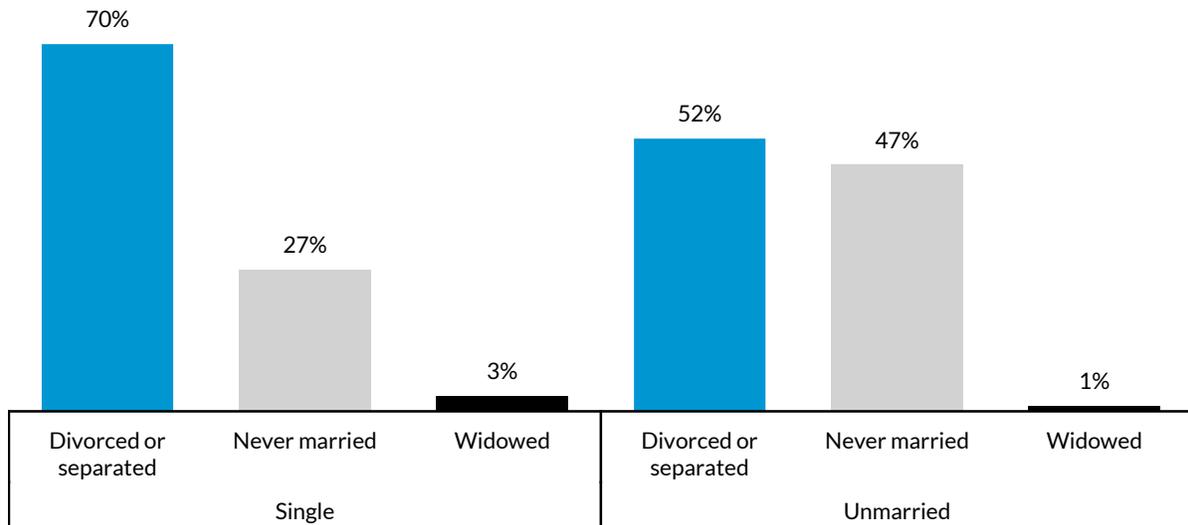
**Notes:** Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

Nine percent of families are unmarried couples. Most (82 percent) are made up of a male veteran and a nonveteran partner, and another 14 percent are made up of a female veteran and a nonveteran partner. In only 4 percent of these couples are both parents veterans. About half of the veterans in unmarried couples (52 percent) were previously married and are now divorced or separated.

The remaining 11 percent of families are single-parent families, and most (57 percent) are women. Most of these single parents (70 percent) are divorced or separated, another 3 percent are widows, and about 27 percent have never been married.

FIGURE 2

**Marital History of Post-9/11 Veteran Single Parents and Unmarried Couples**

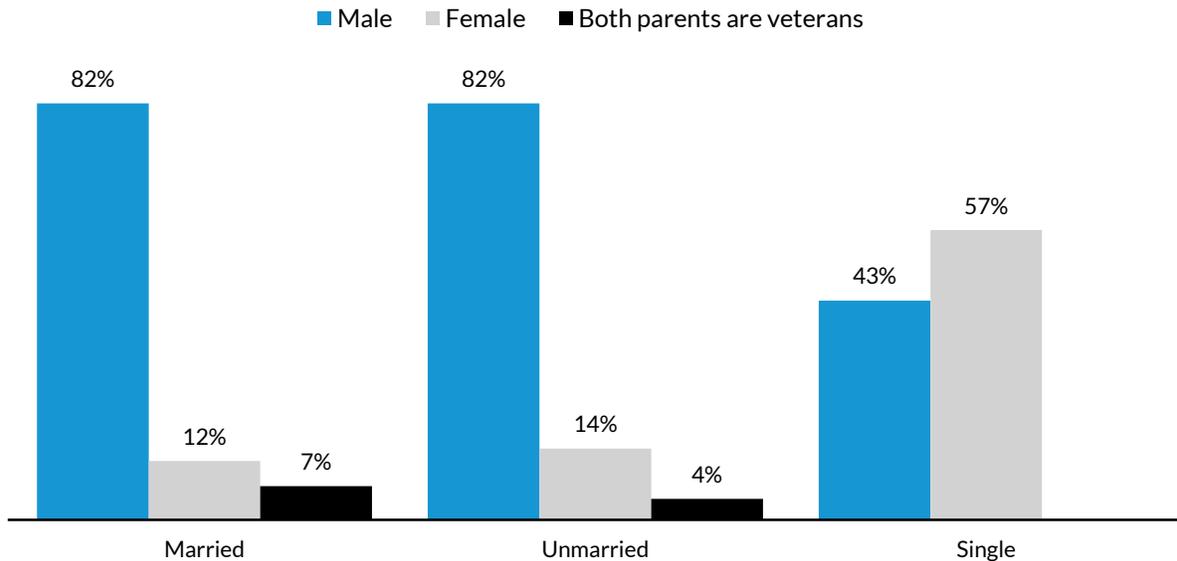


**Source:** 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

**Notes:** Results present the marital status at the individual level for veteran single parents or veterans in an unmarried couple. Estimates are weighted using the person weights provided by the Census Bureau.

FIGURE 3

**Gender of Veteran Parents in Post-9/11 Veteran Families**



**Source:** 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

**Notes:** Estimates are at the family level and are weighted using the household weights provided by the Census Bureau.

# Demographics

## What We Know

Most service members join the military in their early twenties. In 2009, about half of all active duty service members (52 percent) had enlisted between the ages of 16 and 19, and another 36 percent had enlisted between the ages of 20 and 24. Only 12 percent had enlisted at the age of 25 or older (Rostker, Klerman, and Zander-Cotugno 2014). Although service times vary by branch, separation rates, or the rate at which service members leave the military, are highest at the end of enlistment contracts, which are typically 4–6 years long (DOD 2014a, 37). Most service members (61 percent) are white, another 17 percent are black, and 12 percent are Hispanic (DOD 2014b, 25).

## All US Families

In most US families, the oldest parent is in either their thirties (35 percent) or forties (36 percent). In only 13 percent is the oldest parent in their twenties, and in 16 percent the oldest parent is age 50 or older. Single-parent and unmarried couple families tend to be younger, with 23 percent in their twenties. More than half of all families (55 percent) are white, another 18 percent are Hispanic, and 13 percent are black. Single-parent families are more likely to be black (28 percent).

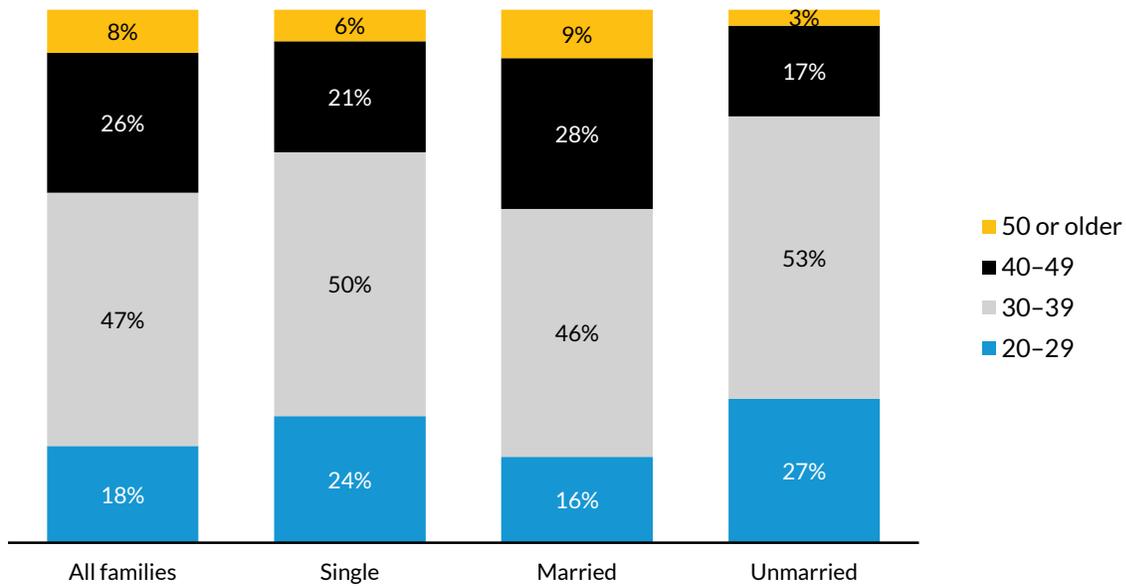
## Veteran Families

**In about half of post-9/11 veteran families, the oldest parent is in their thirties.** In 18 percent, the oldest parent is in their twenties, and in 26 percent the oldest parent is in their forties. Only 8 percent have at least one parent age 50 or older. Single-parent and unmarried couple families tend to be younger, with 24 percent and 27 percent, respectively, in their twenties.

**Sixty-one percent of families are white,** in keeping with the demographic distribution of active service members. Another 8 percent are Hispanic, and 13 percent are black. Only 16 percent of veteran families are multiracial. Single parents are less likely to be white (53 percent, compared to 61 percent of all veteran families) and more likely to be black (30 percent compared to 13 percent). Unmarried couples are more likely to be multiracial (23 percent compared to 16 percent).

FIGURE 4

Age of Oldest Parent in Post-9/11 Veteran Families

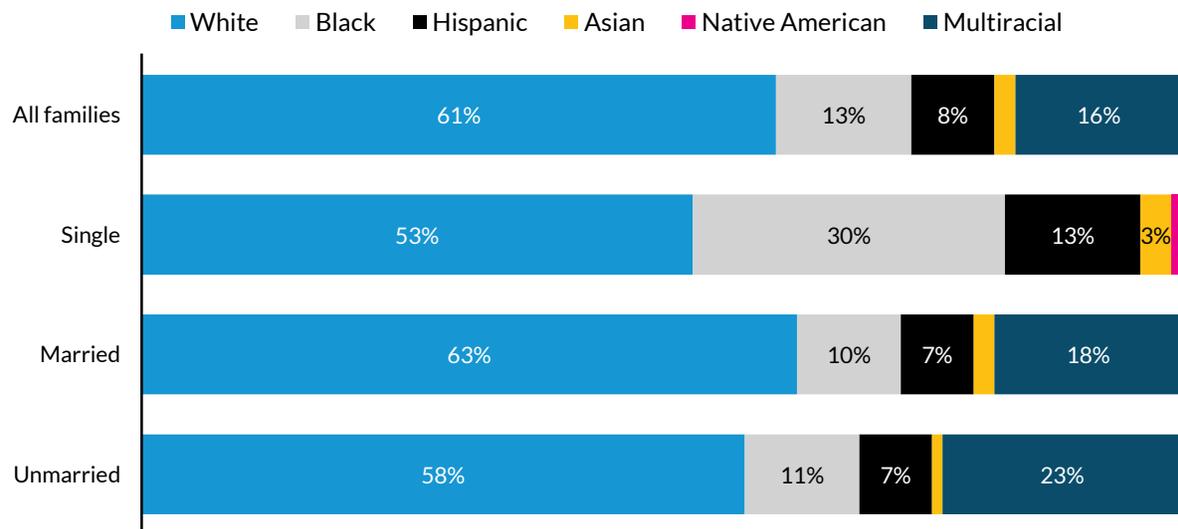


Source: 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

Notes: Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

FIGURE 5

Race and Ethnicity of Parents in Post-9/11 Veteran Families



Source: 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

Notes: Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

# Children

## What We Know

Many service members start their families while on active duty. In 2014, 42 percent of active duty personnel had children. The average active duty service member with children has two children (DOD 2014b, 137). In 2014, about 42 percent of those children were age 5 or younger, 32 percent were between the ages of 6 and 11, and 22 percent were between the ages of 12 and 18 (DOD 2014b, 142).

## All US Families

Fifty-seven percent of US families with children have more than one child. Single parents tend to have fewer children, as more than half (54 percent) have just one child. Only 42 percent of families have a child under the age of 5, and of those, only 42 percent do not enroll their children in pre-K or kindergarten.

## Veteran Families

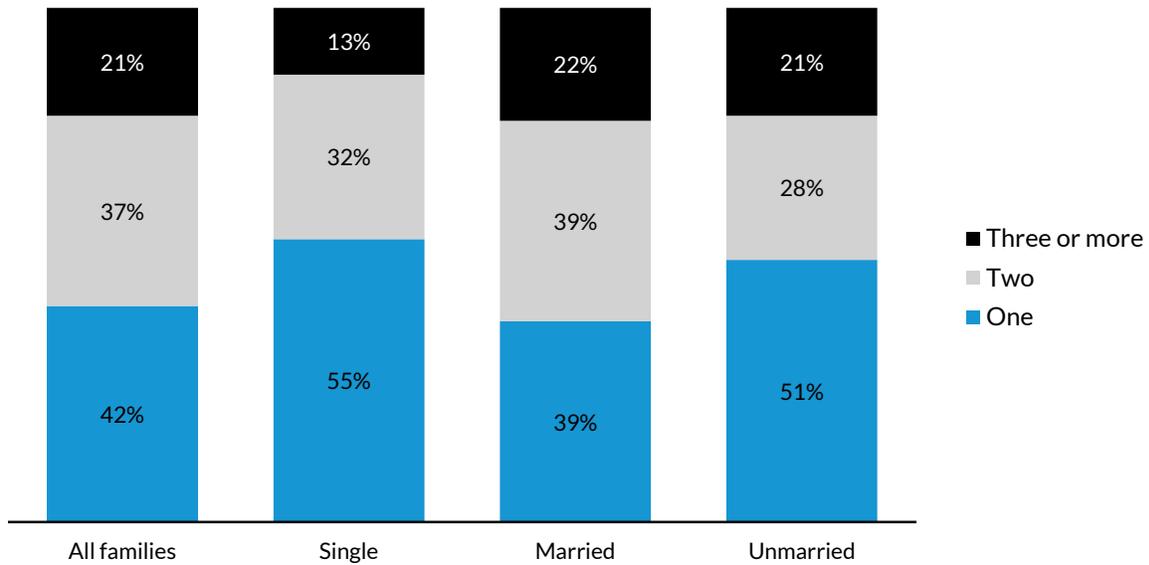
**More than half of post-9/11 veteran families (58 percent) have more than one child.** Thirty-seven percent have two children, and 21 percent have three or more. Forty-two percent have only one child. Single-parent families tend to have fewer children: more than half (55 percent) have only one child, 32 percent have two, and just 13 percent have three or more. The same is true of unmarried couples: 51 percent have only one child, 28 percent have two, and 21 percent have three or more.

**More than half of families (57 percent) have a child under the age of 5.** More than one-third (36 percent) are parents to infants (children age 2 or younger). Unmarried couples tend to have even younger children: 65 percent have a child under the age of 5. Single-parent families tend to have slightly older children, as only 41 percent have a child age 5 or younger.

**Forty-five percent of families with preschool age children (ages 3 to 5) have not enrolled them in pre-K or kindergarten.** This rate is similar across all family types: 42 percent for single parents, 45 percent for married couples, and 47 percent for unmarried couples.

FIGURE 6

Number of Children in Post-9/11 Veteran Families

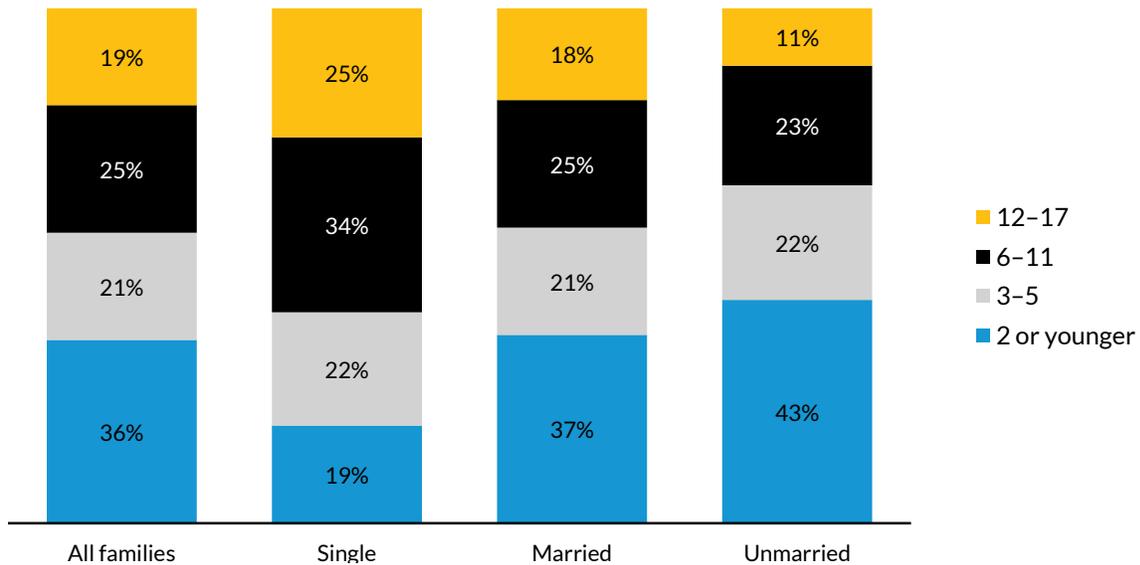


Source: 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

Notes: Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

FIGURE 7

Age of Youngest Child in Post-9/11 Veteran Families



Source: 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

Notes: Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

# Education

## What We Know

The educational attainment of service members is partly shaped by their selection into the military and the educational opportunities the military offers. Service members are more likely than civilians to have a high school diploma or GED (Clever and Segal 2013) because at least one of those is required to enlist in the military. Military wives are also more likely to have completed high school and some college than civilian wives (Harrell et al. 2004).

Service members can participate in college tuition assistance programs while on active duty and receive education benefits through the GI Bill following their service. Many service members believe that higher education is central to the transition to civilian life (Zoli, Maury, and Fay 2015) and cite these benefits as one of the main reasons they joined the military (Woodruff, Kelty, and Segal 2006; Zoli, Maury, and Fay 2015). Veterans, their spouses, and their children all have access to the GI Bill, but only 4 percent of people using GI Bill benefits are eligible dependents (Steele, Salcedo, and Coley 2011). Most veterans who used Post-9/11 GI Bill benefits from 2002 to 2010 enrolled in public institutions, and about half of these veterans earned a postsecondary degree (Cate 2014).

## All US Families

About 73 percent of US families have at least one parent who attended college. In 23 percent of all families, the parent completed only some college. In 11 percent, the parent earned an associate's degree. In 22 percent, the parent earned a bachelor's degree. And in 17 percent, the parent earned a graduate degree. Ten percent of US families have at least one parent enrolled in college or graduate school. Only 9 percent of families have no parent with a high school diploma.

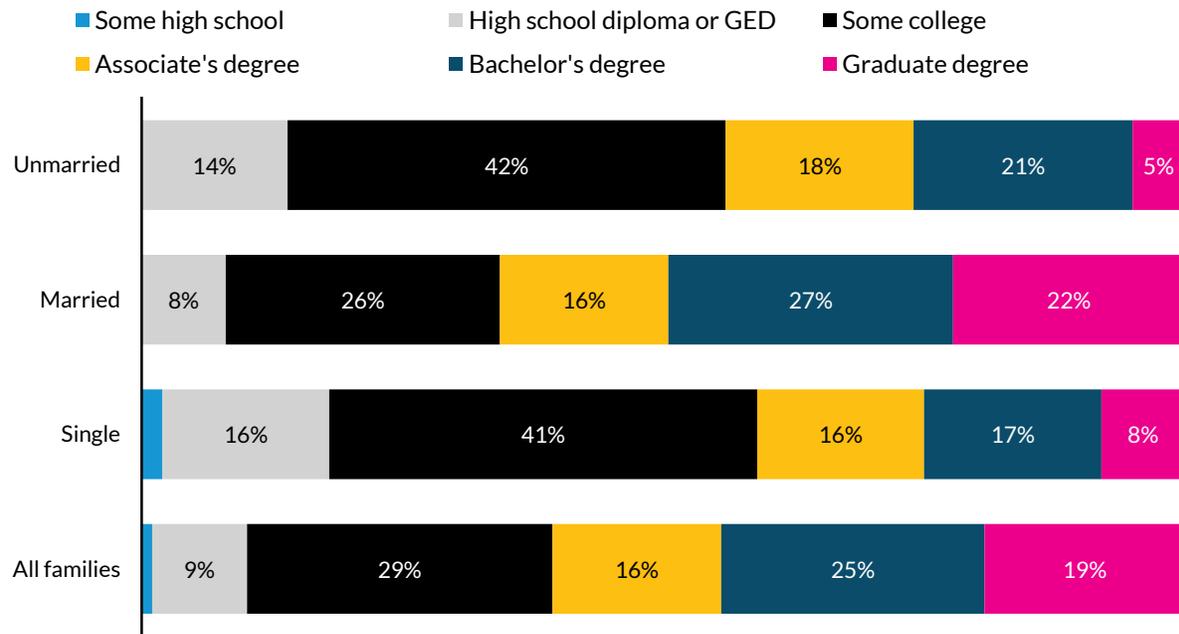
## Veteran Families

**Almost all post-9/11 veteran families have at least one parent who attended college, but many of these parents have not completed a degree.** Of the 89 percent of veteran families with a parent with some college education, only 67 percent had at least one parent complete their degree. About 16 percent of veteran families have a parent with an associate's degree, 25 percent have a parent with a

bachelor’s degree, and 19 percent have a parent with a graduate degree. Of families whose highest parental education achievement is some college, about 34 percent have a parent currently enrolled in college.

**Many single-parent and unmarried couple families have attended college but not completed a degree.** In about 41 percent of single-parent families and 42 percent of unmarried couple families, the parent with the highest level of education started college but has not attained a degree, compared to just 26 percent of married couples. About 31 percent of single-parent families whose highest achievement is some college have a parent currently enrolled, compared to 35 percent for both married couples and unmarried couples.

**FIGURE 8**  
**Highest Degree Attained by Either Parent in Post-9/11 Veteran Families**



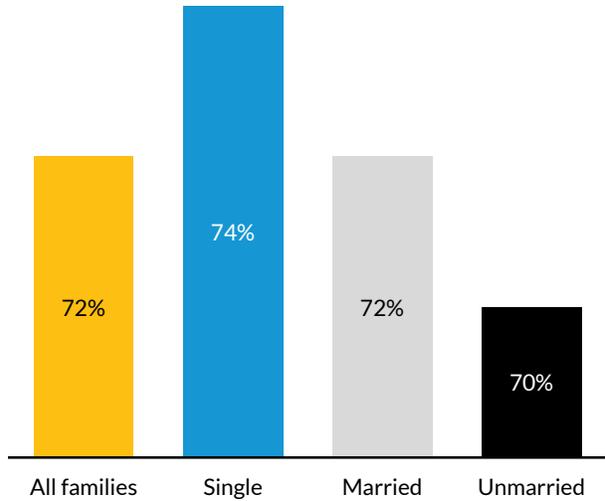
**Source:** 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

**Notes:** Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

**More than one-quarter of all families have at least one parent enrolled in college or graduate school.** Although this is mostly driven by veterans (21 percent enrolled), 12 percent of nonveteran spouses and 14 percent of unmarried partners are also enrolled.

FIGURE 9

### Post-9/11 Veteran Families with At Least One Parent Enrolled in College or Graduate School



**Source:** 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

**Notes:** Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

## Employment

### What We Know

Post-9/11 veterans are more likely than civilians to be unemployed (Kleykamp 2013), and many veterans report struggling to find adequate employment after returning to civilian life (Castro, Kintzle, and Hassan 2014; Kintzle, Rasheed, and Castro 2016).

Military spouses are also more likely to be unemployed, work fewer hours, and earn less than civilians (Harrell et al. 2004; Hosek and Wadsworth 2013; Meadows et al. 2016). Frequent moves, poor labor market conditions around military bases, and increased parenting responsibilities caused by long and unpredictable hours are some of the aspects of military life that spouses say hurt their employment opportunities (Harrell et al. 2004).

## All US Families

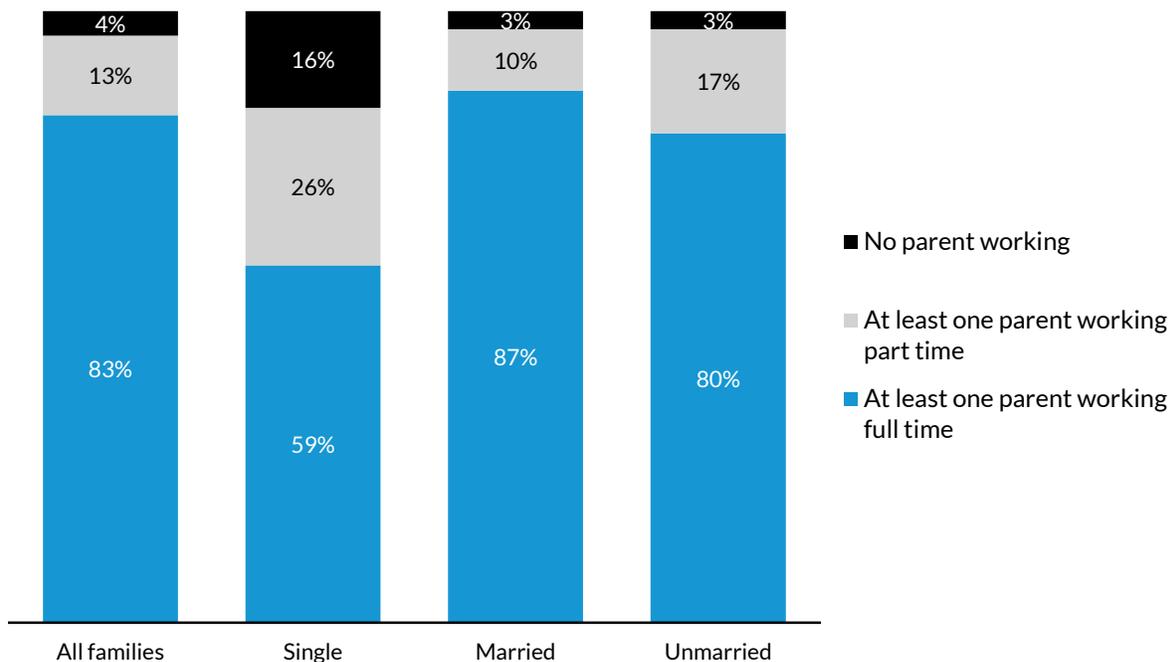
About three-quarters of US families have at least one parent working full time. Another 17 percent have a parent working part time, and only 7 percent have no parent working. Eighty-seven percent of married couples have a parent working full time, compared to 77 percent of unmarried couples and only 48 percent of single parents. About 8 percent of all families have at least one unemployed parent. See the glossary for our definition of full-time and part-time work.

## Veteran Families

Most post-9/11 veteran families (83 percent) have at least one parent working full time and more than a third have all parents working full time. Another 13 percent have a parent working part time, and only 4 percent have no parent working. This varies by family type.

FIGURE 10

Parent Work Status in Post-9/11 Veteran Families



Source: 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

Notes: Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

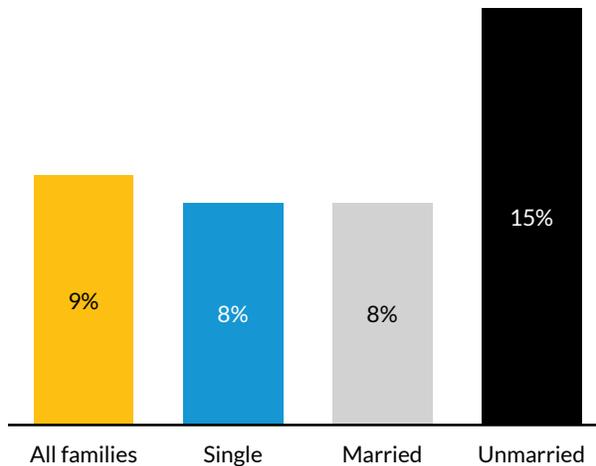
**Most married couples (87 percent) have a parent working full time.** Just under one-third of married couples (32 percent) have both parents working full time. Another 28 percent have a parent working full time and another working part time. Twenty-eight percent have a parent working full time and another not working. Most remaining married couple families with no parent working full time have at least one parent working part time. Only 3 percent have no parent working.

**Similarly, most unmarried couples have a parent working full time.** One-third have both parents working full time. Another 29 percent have a parent working full time and another working part time. Eighteen percent have a parent working full time and another not working. Most remaining unmarried couples have no parent working full time, although 17 percent have at least one parent working part time. Only 3 percent of unmarried couples have no parent working.

**Just over half of single parents (59 percent) work full time.** Another 26 percent work part time. The remaining 16 percent are not working.

FIGURE 11

**Post-9/11 Veteran Families with At Least One Unemployed Parent**



**Source:** 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

**Notes:** Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

**About 9 percent of families have a parent who is unemployed and looking for work.** This is true for both single parents and married couples. The rate is higher for unmarried couples (15 percent). Just 1 percent of married or unmarried couples have both parents unemployed.

# Income and Benefits

## What We Know

Active duty service members earn more than their civilian peers and receive more benefits (Hosek and Wadsworth 2013). Once employed, veterans with at least a high school education earn more than their civilian peers (Kleykamp 2013), and veteran households are less likely to be in poverty than civilian households (London, Heflin, and Wilmoth 2011).

Veterans and their families gained health insurance coverage under the Affordable Care Act, and the uninsurance rate for nonelderly veterans dropped from 11.9 percent in 2013 to 8.5 percent in 2014, according to the National Health Interview Survey (Haley et al. 2016). Despite the decline, 1.2 million veterans and family members remained uninsured in 2014.

Twenty-four percent of veterans with combat exposure and 8 percent of veterans without combat exposure are disabled (Morin 2011). These disabilities have consequences, and 28 percent report that their disability has prevented them from getting or keeping a job (Morin 2011). Service-connected disabilities are more common among all post-9/11 veterans (33 percent) compared to pre-9/11 veterans (15 percent) (National Center for Veterans Analysis and Statistics 2015).

## All US Families

About 18 percent of US families are poor, with family incomes below the federal poverty line. Another 37 percent are low income, meaning their family income is below 200 percent of the poverty line. Single-parent families are most likely to be poor (40 percent) and most likely to be low income (67 percent). Twenty-two percent of all families, and about half of low-income families, receive food stamps. Twenty-two percent have at least one uninsured person in the household. About 9 percent of families have at least one parent who reported a functional limitation in the ACS. See the glossary for our definition of poor, low income, food stamp receipt, insured, functional limitation, and service-connected disability.

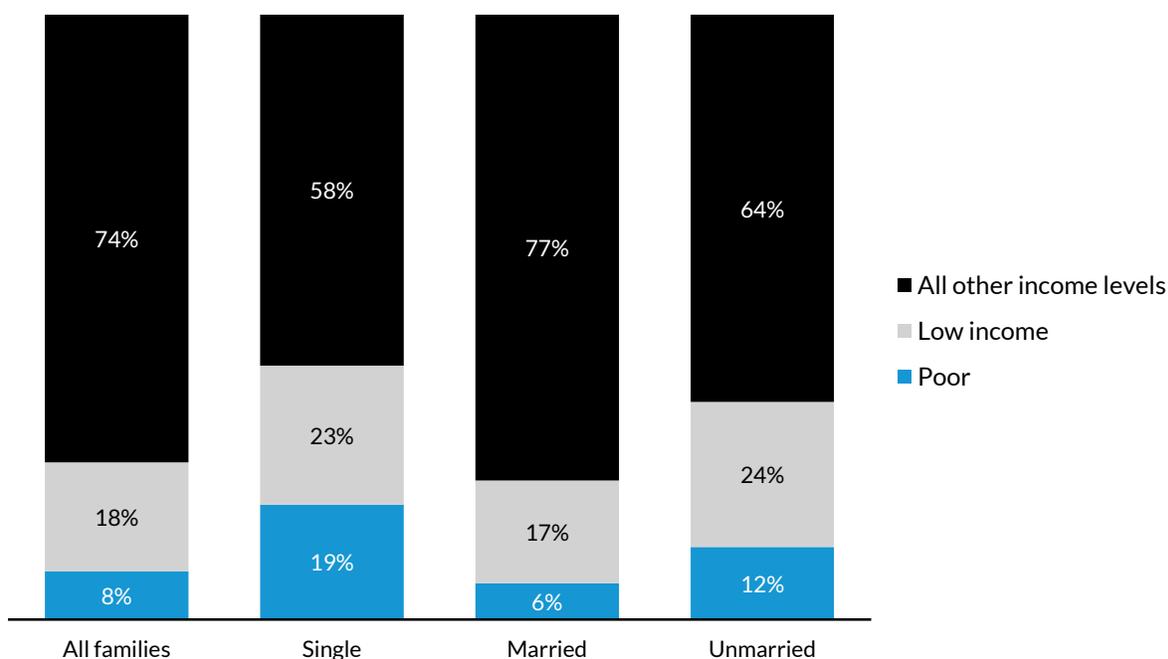
## Veteran Families

**Eight percent of post-9/11 veteran families are poor, and 26 percent are low income.** Nineteen percent of single parents are poor, and 42 percent are low income. About 12 percent of unmarried couples are poor, and 36 percent are low income.

**Ten percent of families receive food stamps.** For single parents, this number is 23 percent, and for unmarried couples, it is 29 percent. Only 32 percent of low-income families receive food stamps, although the rate is higher for single parents (38 percent) and for unmarried couples (52 percent).

FIGURE 12

### Poverty Status among Post-9/11 Veteran Families



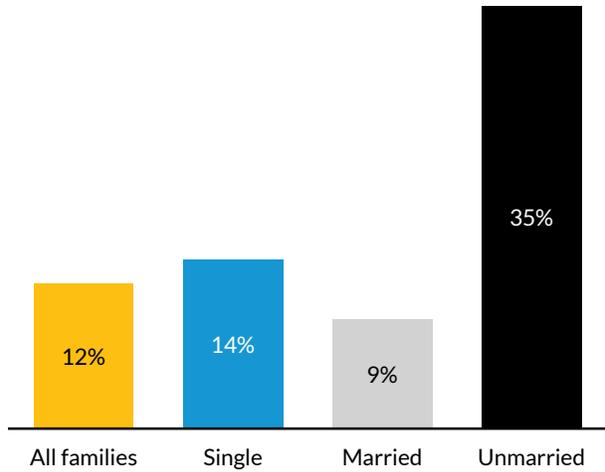
**Source:** 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

**Notes:** Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

**One in every eight veteran families has at least one family member lacking health insurance.** Rates of coverage are slightly lower for single parents (86 percent) and much lower for unmarried couples (65 percent). Only 1 percent of veteran families have no coverage. Among families where one or more people are not covered, 50 percent have an uninsured veteran, 57 percent have an uninsured nonveteran parent, and 39 percent have uninsured children.

FIGURE 13

Post-9/11 Veteran Families with At Least One Uninsured Family Member

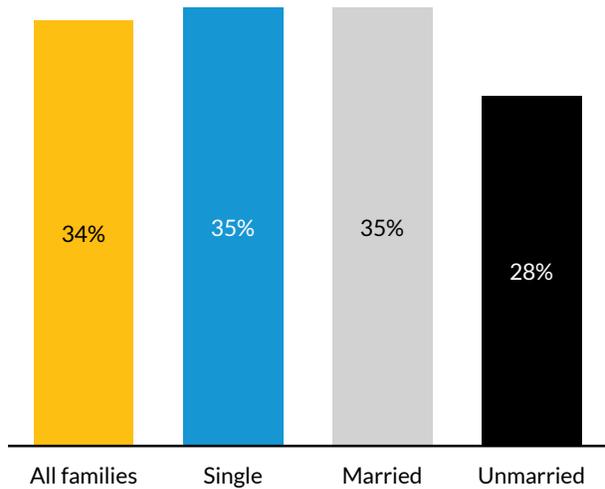


**Source:** 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

**Notes:** Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

FIGURE 14

Post-9/11 Veteran Families with At Least One Parent with a Service-Connected Disability



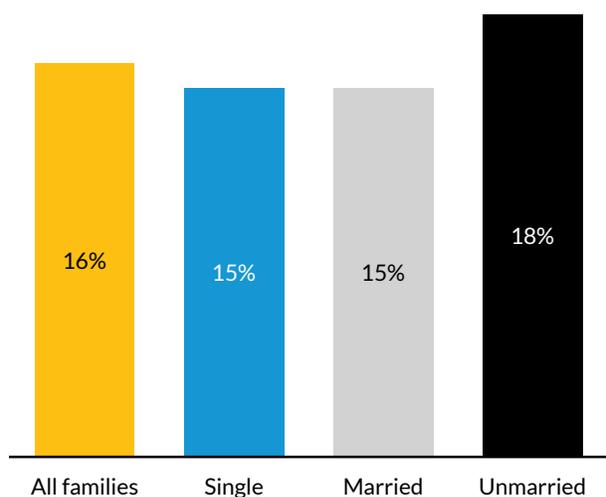
**Source:** 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

**Notes:** Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

About 41 percent of families have at least one parent with a service-connected disability or who reported a functional limitation in the ACS. In a third of veteran families, the veteran parent has a service-connected disability. About 16 percent of veteran families have a parent with at least one of the following functional limitations: sensory (7 percent), cognitive (7 percent), ambulatory (6 percent), self-care (2 percent), or independent living (4 percent) difficulties.

FIGURE 15

Post 9/11 Veteran Families with At Least One Parent with a Functional Limitation



Source: 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

Notes: Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

## Housing

### What We Know

Many veterans report not having a permanent place to live after leaving the military and that they end up staying with friends or relatives (Castro, Kintzle, and Hassan 2014; Kintzle, Rasheed, and Castro 2016). Veteran households are less likely to be housing cost burdened than other households, but some, including those with children or post-9/11 veterans, are more vulnerable than others (Arnold, Bolton, and Crowley 2013).

## All US Families

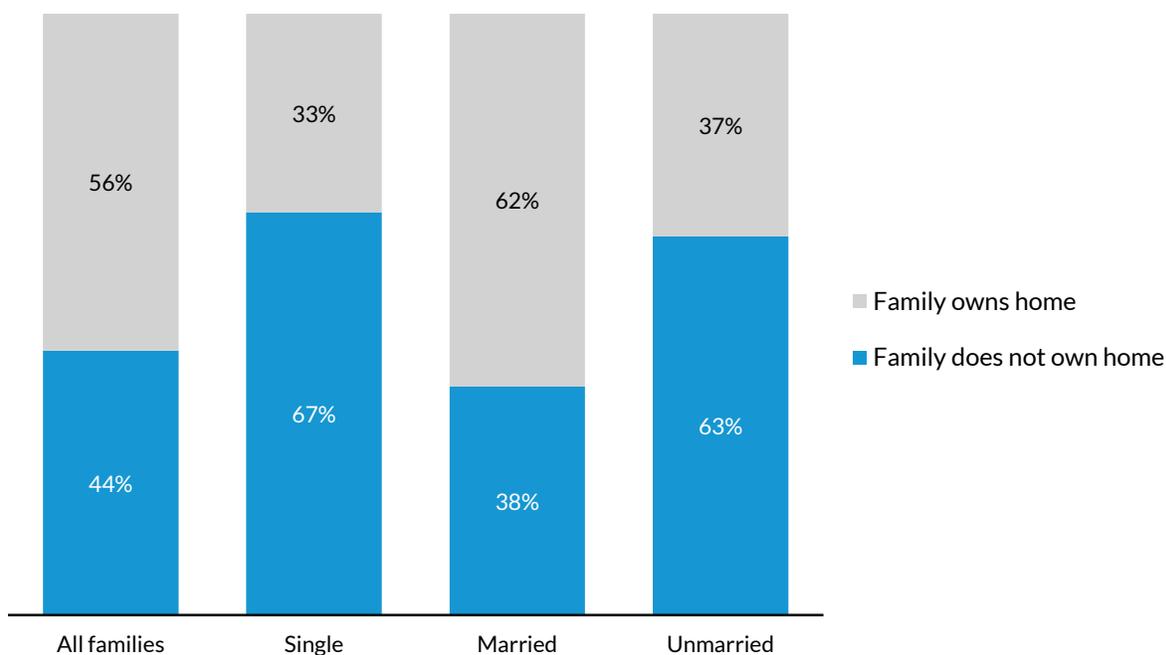
About half of US families (55 percent) own their home, but homeownership rates vary by family type. More than two-thirds of married couples (69 percent) own their homes, compared to only 27 percent of single parents. About 46 percent of US families have moved in the past four years, and 16 percent have moved in the past year. Only 6 percent of all families live with extended family, but this rises to 17 percent among single parents. About 39 percent of families are housing cost burdened, and 17 percent are severely housing cost burdened (see glossary for definition of housing cost burdened and severely housing cost burdened). Most single parents (62 percent) are housing cost burdened, and 35 percent are severely housing cost burdened.

## Veteran Families

**More than half of post-9/11 veteran families (56 percent) own their homes.** This rate is highest among married couples (62 percent) and lowest among single parents (37 percent).

FIGURE 16

### Homeownership among Post-9/11 Veteran Families



**Source:** 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

**Notes:** Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

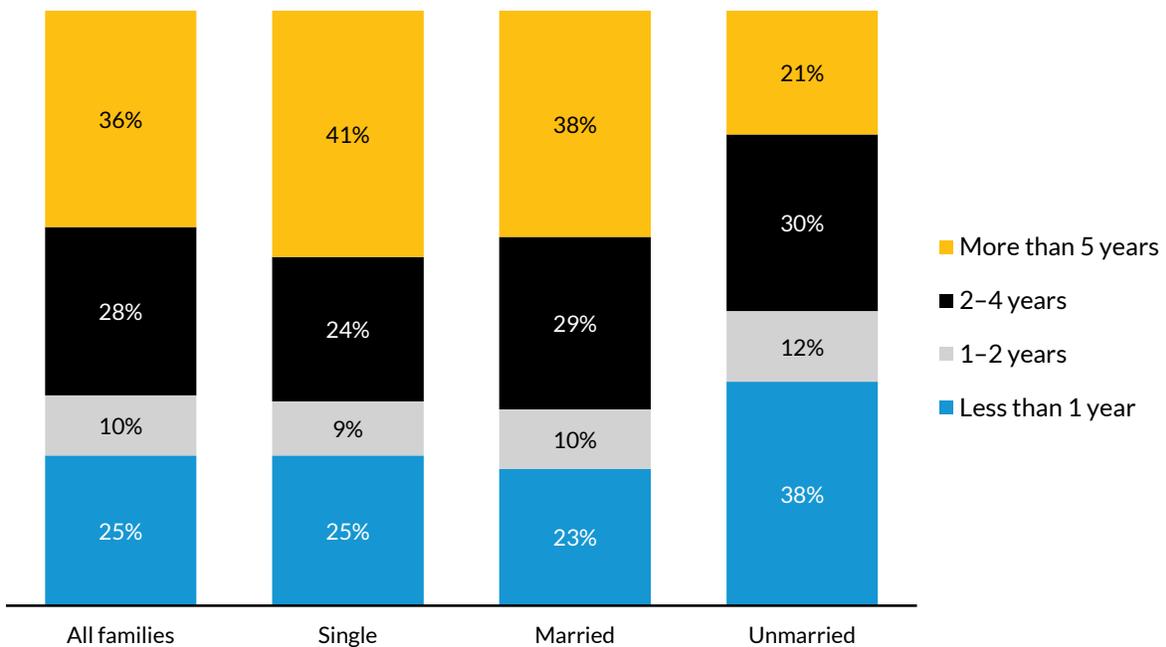
**Most families have moved in the past four years.** Twenty-five percent have moved in the past year, 10 percent moved 1–2 years ago, and 28 percent moved 2–4 years ago.

**Only 4 percent of all families live with extended family, but this rises to 17 percent for single parents.** Another 2 percent of single parents live with other extended family.

**Thirty-two percent of families are housing cost burdened, and 10 percent are severely housing cost burdened.** Half of single-parent veterans are housing cost burdened, and almost one-quarter are severely housing cost burdened.

FIGURE 17

**Date of Most Recent Move among Post-9/11 Veteran Families**

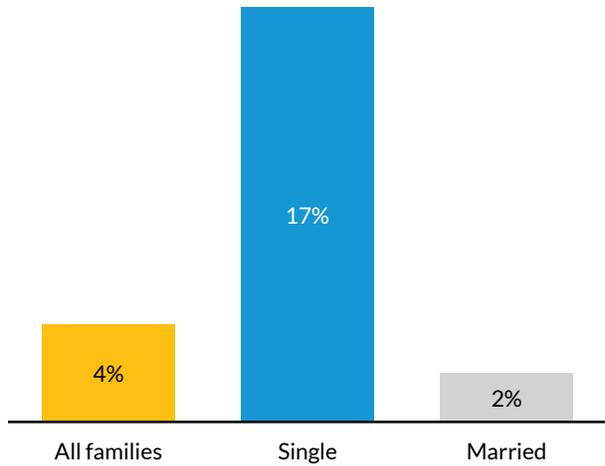


**Source:** 2013 and 2014 public-use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015)

**Notes:** Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

FIGURE 18

Post 9/11 Veteran Families Living with Extended Family

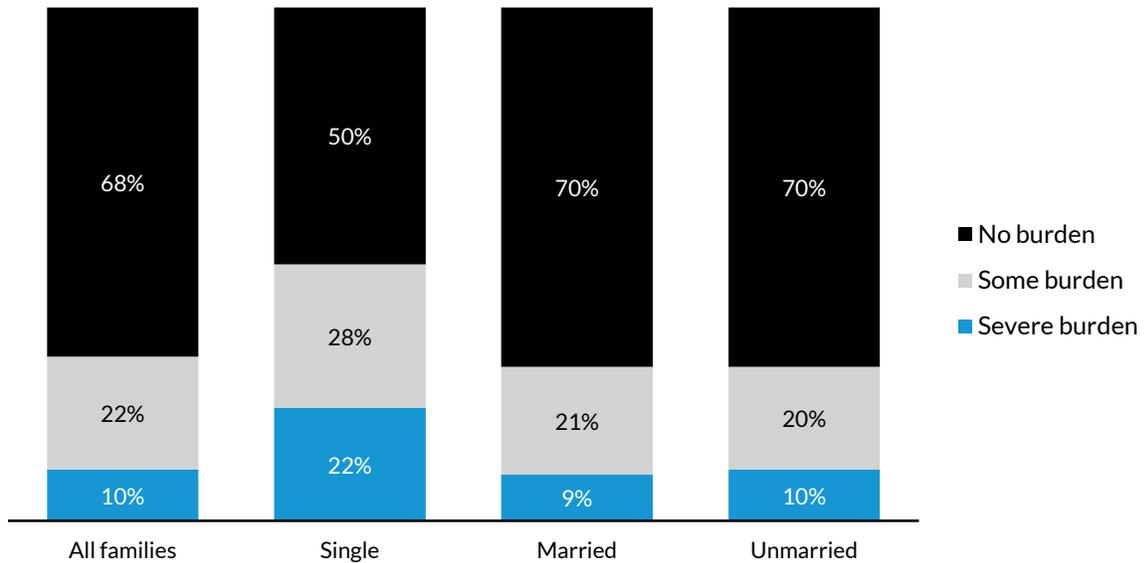


Source: 2013 and 2014 public use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015).

Notes: Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau. Unmarried couples cannot be identified if they are living with extended family because unmarried partner relationships are only reported for the household head.

FIGURE 19

Housing Cost Burden among Post 9/11 Veteran Families by Family Structure



Source: 2013 and 2014 public-use microdata from the American Community Survey, accessed through the Integrated Public Use Microdata Sample (Ruggles et al. 2015)

Notes: Results are estimates at the family level and are weighted using the household weights provided by the Census Bureau.

## Key Takeaways

This report provides an overview of the demographic and economic characteristics of veteran families with the goal of better informing policymakers about the strengths these families possess and the challenges they face. Below are some key takeaways:

- More than 300,000 post-9/11 veteran families have a parent who attended college but did not complete a degree, and one-third of these families have a parent currently enrolled. These student parents face unique challenges: they are older, have young children at home, and may also be working full time.
- Child care may be a critical issue. More than 600,000 post 9/11 veteran families have children under the age of 5, and about one-third have all parents working full time.
- More than 350,000 post-9/11 veteran families have a parent with a service-connected disability. Service-connected disabilities are more common among all post-9/11 veterans (33 percent) compared to pre-9/11 veterans (15 percent) (National Center for Veterans Analysis and Statistics 2015). These disabilities have consequences and may prevent veterans from getting or keeping a job (Morin 2011).
- Although only 11 percent of families are single parents, these more than 100,000 families appear to be the most vulnerable. Nineteen percent of single parents are poor, 42 percent are low income, 50 percent are housing cost burdened, and 22 percent are severely housing cost burdened.
- There are more than 100,000 unmarried couple families who may face challenges related to benefit eligibility. Several benefits and services offered by the Department of Veterans Affairs are dependent on marital status. For example, having a spouse will, in most circumstances, increase benefit payment amounts for service-connected disabilities, but having an unmarried partner will not.<sup>3</sup> Many nongovernment benefits, such as employer-paid health insurance coverage, often exclude unmarried couples.<sup>4</sup> This may explain why only 35 percent of unmarried couple veteran families have at least one member without coverage, compared to only 9 percent of married couples.

# Glossary

**Asian:** A person who self-identified as Asian or Pacific Islander when responding to the survey and did not self-identify as Hispanic, Spanish, or Latino.

**black:** A person who self-identified as black or African American when responding to the survey and did not self-identify as Hispanic, Spanish, or Latino.

**child:** A biological, step- or adoptive child under the age of 18.

**family:** Any single adult, married couple, or unmarried couple with children living in the household (see definition of child). The ACS only provides information on individuals living in the household. ACS interviews are conducted with everyone in the housing unit who lives there or is staying there for more than two months, regardless of whether they maintain a usual residence elsewhere, or who does not have a usual residence elsewhere (O’Connell and Gooding 2006). The ACS generally leaves in duplicate children (i.e., if two households report the same child lives with them) (US Census Bureau 2014). Therefore, we do not consider a person who has children, but no children living with them at the time of the interview, to be a family. This definition differs from the ACS definition, where the family includes the householder and all those related to him or her by birth, marriage, or adoption but excludes unmarried partners and foster children.

**food stamp receipt:** An indicator of whether anyone in the household received food stamps within the past 12 months. The household includes more individuals than the family (as defined in this glossary). For 96 percent of post-9/11 veteran families, the family is the same as the household.

**full-time and part-time employment:** A person reporting 1,800 or more hours worked in the past year is considered to be employed full time. A person reporting any number of hours worked in the past year greater than zero but less than 1,800 is considered to be employed part time.

**functional limitation:** A cognitive, ambulatory, self-care, independent living, or sensory difficulty. Specifically the ACS asks:

- cognitive: “Because of a physical, mental, or emotional condition, does this person have a serious difficulty concentrating, remembering, or making decisions?”
- ambulatory: “Does this person have serious difficulty walking or climbing stairs?”
- self-care: “Does this person have difficulty dressing or bathing?”

- independent living: “Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?”
- vision: “Is this person blind or does he/she have serious difficulty seeing even when wearing glasses?”
- hearing: “Is this person deaf or does he/she have serious difficulty hearing?”

health insurance: Employer-provided insurance; privately purchased insurance; Medicare, Medicaid, or other governmental insurance; TRICARE or other military care; or insurance provided by the Department of Veterans Affairs. A person is coded as having health insurance if they reported having coverage at the time of ACS interview.

homeownership: A family is considered to own their home if the housing unit is reported as being owned by its inhabitants and the family includes the household head.

housing cost burden: The total cost of renting or owning housing divided by total household income. Total cost includes mortgage payments, property taxes, property insurance, condo fees, mobile home fees, and utilities for homeowners, and rent and utilities are included for renters. Household income includes income from all members of the household and is not restricted to family income. A family is housing cost burdened if costs exceed 30 percent of their income and severely housing cost burdened if costs exceed 50 percent. Because housing cost burden is measured at the household level, it is only calculated and reported for families (see definition of family) who include the household head.

living with extended family: A family is coded as living with extended family if it does not include the household head but has a family relationship with the household head (e.g., living they are living with their parents).

low income: A total family income (see definition of family) below 200 percent of the federal poverty level. In 2014, this was \$40,180 for a family of three, with slightly higher or lower values for larger or smaller families, respectively.

married couple: Adults over the age of 18 listed as married in the ACS. This includes married couples where the spouse is absent. Only 2 percent of post-9/11 veteran married couple families have one of the spouses listed as absent. We include same-sex married couples in our analysis but do not show separate results for this group because the sample size is too small.

multiracial family: A married couple or unmarried couple family, where one parent self-identified as one race or ethnicity and the other parent self-identified as a different race or ethnicity.

**Native American:** A person who self-identified as American Indian or Alaska Native when responding to the survey and did not self-identify as Hispanic, Spanish, or Latino.

**poor:** A total family income (see definition of family) below 100 percent of the federal poverty level. In 2014, this was \$20,090 for a family of three, with slightly higher or lower values for larger or smaller families, respectively.

**post-9/11 veteran:** Veterans who served at any time during or after 2001, regardless of whether they served before that time. Post 9/11 veterans make up 15 percent of the whole veteran population in the US and they make up 41 percent veteran in families (see definition of family). We exclude from the definition of veterans service members still on active duty.

**single parent:** An adult over the age of 18 who is not married and does not have a spouse or unmarried partner living in the household. It is important to note that unmarried partners can only be identified for the household head in the ACS. Therefore, an unmarried couple living with extended family (see definition) will be coded as a single parent.

**service-connected disability:** A service-connected disability rating of 10 percent or higher. The Department of Veterans Affairs defines a service-connected disability as caused by “an injury or illness that was incurred or aggravated during active military service.” Service-connected disability ratings range from 0 to 100 percent and determine the amount of compensation a veteran can receive. Ratings of 10 percent or higher are eligible for compensation. Higher ratings imply a more severe disability and award greater compensation.<sup>5</sup>

**unmarried couple:** Adults over the age of 18 listed as unmarried partners in the ACS. Unmarried partners can only be identified as the household head in the ACS. Therefore, an unmarried couple living with extended family (see definition) will be coded as a single parent. We include same-sex unmarried couples in our analysis but do not show separate results for this group because the sample size is too small.

**white:** A person who self-identified as white when responding to the survey and did not self-identify as Hispanic, Spanish, or Latino.

**working and not working:** Number of hours worked in the past year is calculated by multiplying the number of weeks worked (recoded from the ACS categorical variable “Weeks worked last year” to the midpoint of the category) by the number of hours per week the respondent usually worked. Number of hours worked in the past year is coded to zero if the person reported they did not work in the past year.

# Notes

1. ACS 2013–14 estimates on the number of families with children where either parent is a post-9/11 veteran.
2. See Table2L at “Veteran Population,” National Center for Veterans Analysis and Statistics, US Department of Veterans Affairs, accessed November 9, 2016, [http://www.va.gov/vetdata/veteran\\_population.asp](http://www.va.gov/vetdata/veteran_population.asp).
3. “Important Information on Marriage,” Office of Public and Intergovernmental Affairs, US Department of Veterans Affairs, accessed November 9, 2016, <http://www.va.gov/opa/marriage/>.
4. Frederick Hertz, “Insurance Coverage for Unmarried Partners Living Together,” Nolo, accessed November 8, 2016, <http://www.nolo.com/legal-encyclopedia/free-books/living-together-book/chapter4-10.html>.
5. “How VA Assigns Disability Ratings,” US Department of Veterans Affairs, accessed November 8, 2016, <https://www.vets.gov/disability-benefits/claims-process/ratings/>.

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