Women Veteran Economic and Employment Characteristics

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1. EXECUTIVE SUMMARY

This report profiles the demographic and employment characteristics of women veterans and compares these characteristics to those of male veterans, women non-veterans, and male non-veterans.

- Veterans are predominantly White. A higher percentage of women veterans are African-American (19 percent) relative to the women non-veteran population (12 percent) while a lower percentage are of Asian descent (1 percent) or members of other races (5 percent). A lower percentage of women veterans are of Hispanic origin (7 percent) compared to women non-veterans (14 percent).
- Women veterans are more educated than their male counterparts. Some 46 percent of women veterans have Associates Degree, Bachelor's Degree or higher compared to 34 percent of male veterans who have Associates Degree, Bachelor's Degree or higher. Women veterans are also more likely to have reported some type of disability (20 percent) than women non-veterans (16 percent), but less likely than male veterans (28 percent).
- The proportion of women veterans that are employed (61 percent) is not significantly different from that of women non-veterans (59 percent) and male veterans (63 percent). Women veterans are less likely to be self-employed (4 percent) compared to male veterans (6 percent) and male non-veterans (9 percent).
- Similar to women non-veterans, the primary reason women veterans give for not being in the labor force is to take care of their home or family (37 percent). The second most common reason for women veterans is being ill or having a disability (27 percent), while the second most frequent reason for women non-veterans is going to school (22 percent).
- Women veterans, with a median annual wage of $36,900, have higher earnings than women non-veterans, at $27,300. While some of these differences in earnings may be attributable to higher wage rates, it is important to note that women veterans worked more hours per week and more weeks per year, on average, than their non-veteran contemporaries.

The American Community Survey (ACS) Public Use Microdata Sample, the March Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC), and the August CPS Veterans Supplement were used for this report. The data and methodology used for this study parallel other data descriptions of women veterans conducted by the Bureau of Labor Statistics (BLS) and other entities, but there are some differences in the data sources and the samples selected from the data that were required for the study methodology. The profile on women veterans presented in this report is descriptive only and causal analysis would be needed to explain factors that underlie the labor market outcomes of women veterans.

2. INTRODUCTION

The United States Department of Labor (DOL) contracted with IMPAQ International, LLC (IMPAQ) and its partner Solutions for Information Design, LLC (SOLID)—the IMPAQ team—to develop a quantitative statistical profile of women veterans.[1] The population of women veterans in the U.S. has grown considerably in the last two decades. This descriptive profile will enable DOL to further understand the demographic and employment characteristics of women veterans compared to male veterans, women non-veterans, and male non-veterans.[2] The IMPAQ team used data from the Census Bureau to address several key research questions:

1. What are the characteristics of women veterans such as age, education, marital status, occupation, industry, geographic location, war era served, years of military service, service-connected disability, and branch/rank? How do these characteristics compare with women non-veterans, male veterans and non-veterans?
2. What are the employment characteristics of women veterans such as likelihood of employment, hours worked, type of employment, and earnings?[3] How do these characteristics compare with women non-veterans and male veterans?

In Section 3 of this report, we describe the criteria used and data selected for the descriptive profile. Section 4 presents the demographic characteristics of women veterans and compares this with women non-veterans and male veterans. Comparisons are also drawn across subgroups such as war era served. Section 5 provides employment characteristics of women veterans and compares this with women non-veterans and male veterans. Conclusions are presented in Section 6.

[1] This report identifies veterans as follows: In the Current Population Survey, those who respond "Yes" to the question "Did you ever serve on active duty in the U.S. Armed Forces?" In the American Community Survey, those who respond "Yes" to the question "Have you ever served on active duty in the U.S. Armed Forces, military Reserves, or National Guard?"

[2] Throughout this report, the veteran population under consideration is civilian noninstitutionalized veterans. Active duty military members and veterans in institutions such as care facilities are not included in the analysis.

3 In this study, earnings refer to earnings from work.

3. DATA

To conduct this descriptive profile, the IMPAQ team used three Census Bureau datasets: The American Community Survey Public Use Microdata Sample, the March Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC) and the August CPS Veterans Supplement.

American Community Survey (ACS) Public Use Microdata Sample (PUMS). This is a nationally representative survey conducted by the U.S. Census Bureau.[4] The ACS provides demographic, socioeconomic, and employment information about the U.S. population. The ACS is a random sample of one percent of the U.S. population and provides the largest sample size of any available national dataset. The ACS data, available from 2001 through 2011, facilitate analysis of several employment and demographic measures, including employment status, veteran status, race, occupation, industry, average wages, and hours worked. The Census Bureau also produces pooled ACS datasets for three- and five-year periods to enable analyses with larger sample sizes.[5] The ACS one-year dataset includes about 16,000 women veterans. The ACS three-year pooled data include 43,254 women veterans; the ACS five-year pooled data include about 79,000 women veterans. However, while the five-year pool has a significantly larger sample size compared to the one- and three-year samples, the information it contains is more outdated.

The IMPAQ team used the ACS 2011 three-year data (pooling 2009-2011 data) to develop the demographic profile of women veterans and make sub-group comparisons to male veterans, women non-veterans, and male non-veterans. Consistent with the guidance of federal data users in the U.S. Bureau of Labor Statistics and the U.S. Census Bureau, the IMPAQ team concluded that the three-year ACS data provide the most current and reliable data, the use of which enabled the team to make comparable estimates across all demographic categories.[6]

March Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC). The CPS is a monthly, nationally representative survey of about 50,000 households that collects information on the labor force characteristics of the U.S. population.[7] CPS/ASEC data, available through 2013, can be used to construct individual, household, state, and national level employment measures, such as unemployment rates, average wages, and average hours worked. The data also contain detailed demographic information on respondent age, sex, race, ethnicity, marital status, children, and industry and occupation of employment. There are 973 women veterans in a monthly sample of 50,000 households.

[4] See http://www.census.gov/acs/www/guidance_for_data_users/guidance_main/ and http://www.census.gov/acs/www/methodology/questionnaire_archive/ for more details about the survey and the specific questions asked of respondents.
[5] At the time of this analysis, the most recent three-year pooled data available were from 2009 to 2011.
[6] See http://www.census.gov/acs/www/guidance_for_data_users/estimates/ and http://www.bls.gov/ore/pdf/st990280.pdf.
[7] See http://www.census.gov/cps/methodology/ and http://www.census.gov/prod/techdoc/cps/cpsmar13.pdf for more details about the supplement and the specific questions asked of respondents.

The IMPAQ team analyzed March CPS data to yield summary statistics identifying patterns and trends in women veterans' employment, average earnings, hours worked, proportion self-employed, and proportion in wage and salary employment. In addition, the team used March CPS data to analyze sub-group differences in receipt of veteran assistance and health insurance.

An alternative approach to examining data from a single month of the CPS is reporting annual averages. For example, the BLS uses annual averages from the CPS in their annual examinations of the employment situation of veterans.[8] Annual averages are potentially more robust as they incorporate 12 months of observations and can mitigate potential single-month data fluctuations. However, the analyses in this study require data at the individual-level. Data reporting annual averages do not provide this precision. Thus, a single month – the March CPS – is examined using the 2013 data.

August CPS Veterans Supplement. This is a supplement to the CPS co-sponsored by the U.S. Department of Veterans Affairs and by the U.S. Department of Labor's Veterans' Employment and Training Service that provides more in-depth information on veterans' characteristics, including years of military service, branch/rank at discharge, service-connected disability, compensation for the disability, effects of the disability on a veteran's labor force status, and participation in veterans' programs.[9] The veterans supplement includes 651 women veterans in the 2012 data. Since 2009, the veterans supplement has been released annually, making it possible for researchers to aggregate consecutive years of data to increase the sample for analysis.[10] Pooling the data from 2009-2012, for example, increases the sample of women veterans to 2,599.[11]

Because the CPS Veteran Supplement provides the most in-depth data on veterans' attributes (including data on a veteran's years of military service, branch and rank at discharge, service-connected disability, participation in VA programs, and receipt of veteran payments), the IMPAQ team used these data to understand the differential associations of these attributes with employment outcomes (such as employment status, hours employed, type of employment, and earnings). The BLS also uses these data in their annual report of the employment situation of veterans. The BLS, however, typically does not pool these data across years. Pooling was necessary for the multivariate analyses conducted for this study.

[8] See http://www.bls.gov/news.release/pdf/vet.pdf.

[9] See http://www.census.gov/cps/methodology/ and http://www.census.gov/prod/techdoc/cps/cpsaug12.pdf for more details about the supplement and the specific questions asked of respondents.

[10] The CPS veterans supplement data are merged with the CPS Merged Outgoing Rotation Group (CPS-MORG) data to obtain information on veterans' wages, income, labor force status, and usual weeks worked for the full sample. This merged information is available for only 25 percent of the sample in the veterans supplement, as only one-fourth of the veterans are in the Outgoing Rotation Group. It is important to note that due to the CPS sampling rotation strategy, some individuals may appear in more than one sample year. Despite this caveat, it is still valuable to pool across years to increase sample size to increase statistical precision. At maximum, the duplication is one-fourth of the sample from one year to the next year.

[11] The sample size of women veterans was 619 in 2009; 636 in 2010; 693 in 2011; and 651 in 2012.

3.1 Selection of Data

As illustrated by Exhibit 1, the March CPS/ASEC, CPS Veteran Supplement, and ACS all provide basic information on veterans' employment status and earnings. The IMPAQ team analyzed the datasets for appropriateness by focusing on three factors: 1) depth of information on veterans' characteristics; 2) sample size; and 3) extent of demographic characteristics.

- ***In-depth Veteran Attributes*:** Of the datasets identified, the CPS Veterans Supplement provides the most information on veterans. It includes information on veterans' characteristics, such as the war era served, years of military service, branch and rank at discharge, service-connected disability, participation in VA programs, and receipt of veteran payments. The CPS/ASEC and ACS identify veterans' status, but do not provide such detailed information on veterans' characteristics.
- ***Sample Size*:** For each of these data sets, the IMPAQ team restricted the universe to individuals ages 17 years and older.[12,13] The March CPS/ASEC sample consists of 973 women veterans in the 2013 data, while the 2011 three-year ACS data includes a sample of almost 43,254 women veterans.

  The small number of women veterans included in some of these data sets restricts researchers' ability to conduct detailed analyses that would be generalizable to the larger population of women veterans. For example, the CPS Veterans Supplement provides useful information on veterans' characteristics; however, the August 2012 sample contains only 651 women veterans.
- ***Demographic Characteristics***: The ACS dataset provides information on poverty level, benefit receipt, and disability status, in addition to providing the demographic information (age, sex, race, ethnicity, marital status, etc.) also included in the other datasets.

[12] The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. Source: http://www.military.com/join-armed-forces/join-the-military-basic-eligibility.html.

[13] In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

Exhibit 1: Data Sources Considered

Data Set	Years of Data Analyzed	Sample Size (Person-level)	Veteran Characteristics							Economic Characteristics								Demographic Characteristics
										Earnings		Types of Employment				Work Schedule		
			Identifier	Years of Military Service	Branch and Rank at Discharge	Service-Related Disability	Participation in VA Programs	Veterans Payments	War Era Served	Income	Wages and Salary	Private Sector	Federal Government	Self-Employed	State, Local Govt.	Hours Worked		
Current Population Survey																		
Current Population Survey Veterans Supplement, 2009-2012[1]	2009-2012	2,599	PEAFEVER (1=ever served in active duty in the Armed Forces)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		Age; sex, education; marital status; race; ethnicity; national origin; children; industry; occupation
Current Population Survey, March 2013	2013	973	PEAFEVER (1=ever served in active duty in the Armed Forces)					✓	✓	✓	✓	✓	✓	✓	✓	✓		Age; sex, education; marital status; race; ethnicity; national origin; children; industry; occupation; poverty level; benefit receipt
American Community Survey																		
2011 Three-year American Community Survey	2009-2011	43,254	MIL (Universe for Armed Forces)						✓	✓	✓	✓	✓	✓	✓	✓		Age; sex, education; marital status; race; ethnicity; national origin; children; household unit information; Supplemental Security Income receipt; income-to-poverty ratio; industry; disability; household expenditures
Summary				✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓

Notes:

✓ = Available

1. Biennial to 2009, annually thereafter.
2. For calculating Metro Status, we used the CPS March 2012 supplement since it was closest to the 2009-2011 ACS data used for the rest of the variables in this report This data set contained 954 women veterans.

2. DESCRIPTIVE PROFILE

This section provides the descriptive profile of demographic characteristics of women veterans. Comparisons are drawn with women non-veterans and male veterans and across subgroups such as war era served.

The IMPAQ team has statistically weighted[14] the individual-level analyses to represent the national population.[15] Two statistical tests are used for comparison: Z-tests for two population proportions, to compare statistical differences within characteristic categories for categorical variables; and T-tests, to compare statistical differences within characteristic categories for continuous variables. These statistical tests enabled the team to identify statistically significant differences for examined characteristics among women veterans, male veterans, women non-veterans, and male non-veterans. Women veterans is the reference category for all statistical tests. The tests also compared women and male veterans by war era served. See Appendix C for details regarding these statistical tests.

4.1 Demographic Characteristics by Veteran Status

Based on the analysis presented below, we find that women veterans are statistically different than male veterans, women non-veterans, and male non-veterans for all the characteristics measured: race, ethnicity, citizenship, region of residence, age, educational attainment, marital status, and disability status.

Exhibit 2 presents the demographic characteristics of women veterans and the three comparison groups, based on 2011 three-year ACS data. For comparison, Appendix A presents similar demographic characteristics using weighted data from the CPS March 2013, and the CPS Veterans Supplement 2009-2012.

[14] To account for numerous factors that may bias responses to surveys, the Census Bureau includes weights which approximate the number of individuals in the U.S. that the respondent represents. Documentation on the weighting process for the data sets we used can be found here; CPS: http://www.census.gov/cps/methodology/weighting.html, ACS: https://usa.ipums.org/usa/repwt.shtml. Retrieved 5/7/2015.

[15] We use individual-level weights as provided in each dataset.

Exhibit 2: Demographic Characteristics by Veteran Status and Gender

Variable		Women Veterans	Male Veterans	Women Non-Veterans	Male Non-Veterans
Race	White	73.7	85.5***	75.6***	74.5***
	African-American	19.3	10.1***	12.4***	11.8***
	Asian	1.4	1.2***	5.1***	5.4***
	Other	5.5	3.2***	6.9***	8.3***
Hispanic		6.8	5.1***	13.9***	17.0***
US Citizen		99.5	99.6***	91.9***	89.2***
Region	Northeast	12.3	15.9***	18.6***	18.5***
	Midwest	18.6	22.6***	21.7***	21.5***
	South	46.5	39.6***	37.0***	36.3***
	West	22.6	21.9***	22.7	23.8***
Living in Metro Area		81.9	81.2	84.8**	84.8**
Age Group	17 – 24	2.4	0.6***	14.1***	18.5***
	25 – 34	15.2	4.9***	16.6***	20.4***
	35 – 44	20.6	9.2***	16.8***	19.3***
	45 – 54	28.0	14.5***	18.4***	19.9***
	55 – 64	16.4	25.7***	15.4***	13.1***
	65 and over	17.5	45.0***	18.7***	8.8***
Education Level	Less than High School	1.8	7.1***	11.8***	14.7***
	High School or GED	20.1	31.4***	28.9***	29.8***
	Some College	31.9	27.5***	24.9***	23.0***
	Associate Degree	15.4	8.4***	8.1***	6.2***
	Bachelor's Degree or Higher	30.8	25.7***	26.3***	26.4***
Marital Status	Married, spouse present	45.1	65.3***	46.5***	46.7***
	Widowed	24.0	14.3***	12.3***	9.0***
	Divorced	9.0	7.6***	9.6***	1.6***
	Separated	6.3	4.3***	5.0***	4.9***
	Never Married	15.6	8.5***	26.6***	37.8***
Any Disability	17 - 24	1.2	0.2***	4.3***	10.0***
	25 - 34	6.2	1.6***	5.7	10.8***
	35 - 44	9.7	3.1***	8.3	12.8***
	45 - 54	22.4	8.9***	15.1***	20.7
	55 - 64	19.2	22.2**	18.2	20.0
	65 and over	41.3	64.0***	48.4***	25.7***
Any Disability, All Ages		20.3	27.5***	15.5***	11.7***
Total Population, 17 years and Older		**1,394,215**	**19,043,378**	**117,524,851**	**92,964,982**

Source: 2011 Three-year American Community Survey (2009-2011). Due to the unavailability of data in the ACS, living in Metro Area's source is the March 2012 CPS Supplement.

Notes:

1) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to male veterans, women non-veterans, and male non-veterans.

2) We used Z-tests for population proportions for statistical comparisons: *** denotes significance at 1 percent, ** significance at 5 percent, * significance at 10 percent.

3) All values in the table, except total population, are in percentages; all are weighted statistics; total population is the weighted sample size of individuals with non-missing values. Total population size is different from that of Exhibit 12 due to imputed values.

4) Imputed values have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

5) Any disability includes Census-defined disability types: difficulty dressing, hearing difficulty, vision difficulty, physical difficulty, difficulty remembering, and difficulty going out. ACS data define disability status to include several types of disabilities, such as a self-care disability, physical disability, sensory disability, mental disability, and disability that prevents going outside of the home.

6) A metropolitan area consists of counties or groups of counties centering on a substantial urban area.

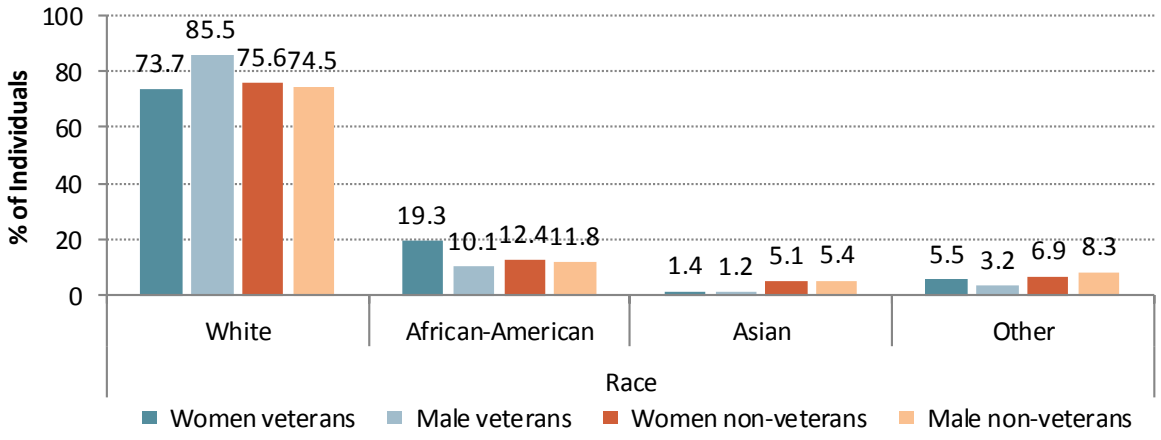
Notes continue onto the next page.

7) The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

Race

Women and male veterans are predominantly White — three-quarters (74 percent) of women veterans are White, 19 percent African-American, 1 percent of Asian descent, and 6 percent of other races. Other races include identifying as Native American, Alaska Native, Native Hawaiian, and Other Pacific Islands; as two or more major races; or some other race as defined by the Census Bureau (see Exhibit 3). In comparison, 76 percent of women non-veterans are White; but 12 percent are African-American, 5 percent of Asian descent, and 7 percent of other races. Thus, a higher percentage of women veterans are African-American relative to the women non-veterans population, while a lower percentage are of Asian descent or members of other races. Compared to male veterans, a higher percentage of women veterans are African-American: 19 percent of women veterans are African-American compared to 10 percent of male veterans. Women veterans of all race categories are statistically different compared to male veterans, women non-veterans and male non-veterans.

Exhibit 3: Percentage Distribution of Population by Race, Veteran Status, and Gender



Source: 2011 Three-year American Community Survey
Note: Detail may not sum to total because of rounding.

Hispanic Ethnicity

People who identify with the term "Hispanic" in U.S. Census Bureau data are those who classify themselves in one of the Hispanic or Latino categories listed on a survey questionnaire. An individual's origin can be their heritage, nationality group, or lineage. It can also be the country of their birth or their ancestors before arriving in the United States. People who identify their origin as Hispanic may be of any race.[16]

[16] See http://www.census.gov/population/hispanic/.

With respect to Hispanic ethnicity, 7 percent of women veterans are of Hispanic origin.[17] In comparison, 14 percent of women non-veterans are Hispanic, double the percentage of women veterans. The percentage of women veterans who are Hispanic is slightly higher than the percentage of male veterans, at 5 percent. Hispanics accounted for about 17 percent of the non-veteran male population.

U.S. Citizenship

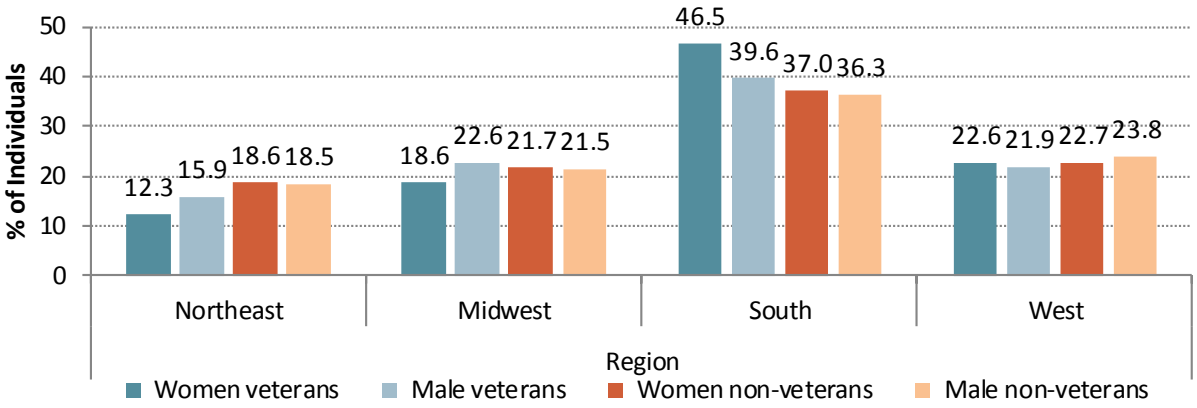
Virtually all male and women veterans hold U.S. citizenship; 99.6 and 99.5 percent respectively. This is likely due to the numerous restrictions and disincentives non-citizens have for enlisting in the military. Some of these include: non-citizens must be legally-registered permanent resident aliens, non-citizens are not eligible for numerous benefits such as the Loan Repayment Program and the Partnership for Youth Success, non-citizens cannot hold military occupational specializations that require security clearance, and non-citizens cannot become commissioned or warrant officers.[18] Their non-veteran counterparts are less likely to hold U.S. citizenship; 89.2 percent of male non-veterans and 91.9 percent of women non-veterans are U.S. citizens.

Region of Residence

The regional distribution of women veterans shows that close to half (47 percent) of women veterans live in the South, with the second highest concentration in the West, at 23 percent (see Exhibit 4).[19] Fewer women veterans live in the Northeast (12 percent) compared to male veterans (16 percent), women non-veterans (19 percent), and male non-veterans (19 percent). Also, fewer women veterans live in the Midwest (19 percent) compared to male veterans (23 percent), women non-veterans (22 percent), and male non-veterans (22 percent). This trend reverses for South and Northeast regions. Proportionally more women veterans live in the South (47 percent) compared to the male veterans (40 percent), women non-veterans (37 percent), and male non-veterans (36 percent). Finally, more women veterans live in the West (23 percent) than male veterans (22 percent), but this was not true for male non-veterans (24 percent).

[17] Individuals who identify their ethnicity as Hispanic can be of any race.
[18] U.S. Army. USAREC Reg. 601-96, "Enlistment, Accessions and Processing Procedures," September 1, 2012. http://www.usarec.army.mil/im/formpub/rec_pubs/r601_96.pdf
[19] The regions have been defined as per Census Bureau definitions. See U.S. Census Bureau, *2007 Economic Census*. http://www.census.gov//econ/census/help/geography/regions_and_divisions.html. Retrieved 09/19/2014.

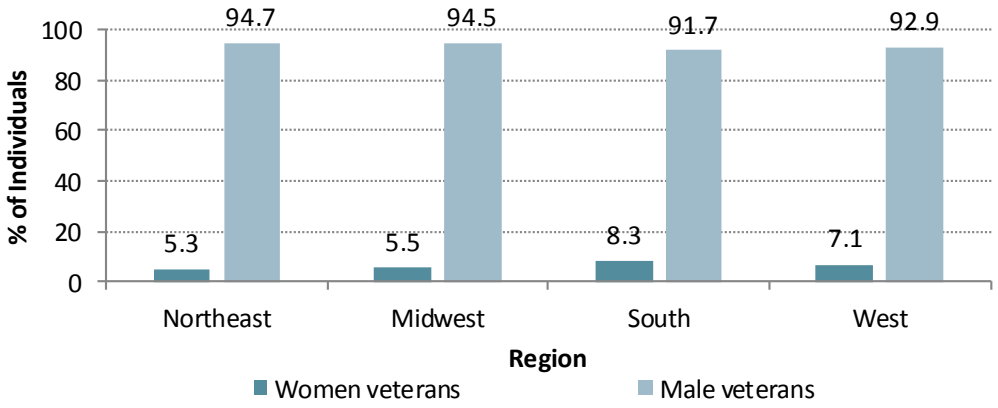
Exhibit 4: Percentage Distribution of Population by Region of Residence, Veteran Status, and Gender



Source: 2011 Three-year American Community Survey
Note: Detail may not sum to total because of rounding.

Exhibit 5 presents the proportion of veterans by gender residing in each region. Of the four regions, women constitute the highest proportion of veterans in the South, at 8 percent. The western states have the next highest portion of veterans who are women, at 7 percent. Women veterans constitute 5 percent of veterans in the Northeast and Midwest.

Exhibit 5: Percentage Distribution of Veteran Population in Each Region by Gender



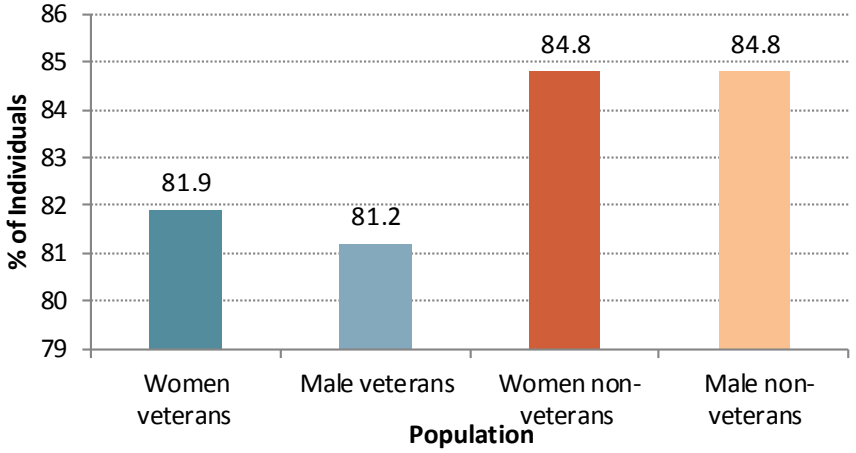
Source: 2011 Three-year American Community Survey

Metropolitan Status

A metropolitan area "consists of counties or groups of counties centering on a substantial urban area."[20] Exhibit 6 presents the share of each group of interest residing in metropolitan areas. 82 percent women veterans and 81 percent of male veterans live in metropolitan areas, slightly less than non-veterans, about 85 percent of whom reside in metropolitan areas.

[20] Definition of the variable METAREA. Source: https://cps.ipums.org/cps-action/variables/METAREA#description_section. Retrieved 09/19/2014.

Exhibit 6: Percentage of Individuals Living in Metropolitan Areas by Veteran Status and Gender

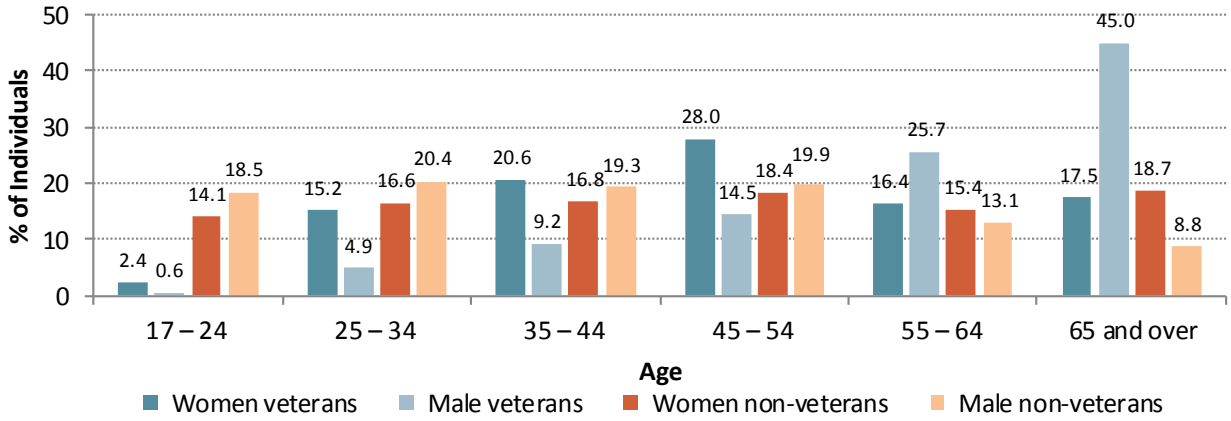


Source: March 2012 CPS Supplement

Age Group

Overall, women veterans are younger than male veterans (see Exhibit 7). Close to half of women veterans are ages 35–54 years (21 percent ages 35–44 years; 28 percent ages 45–54 years), and about 34 percent are older than 55 years (16 percent ages 55-64 and 18 percent ages 65 and over). In contrast, 45 percent of male veterans are 65 years of age or older and about 26 percent are between ages 55–64 years. Fewer women veterans are younger than 25 years of age (2 percent) compared to women non-veterans (14 percent). Also, as discussed later in this section, a higher proportion of male veterans are 65 years of age or older compared to women veterans, which is consistent with past conscription requirements and their greater participation in World War II and the Korean War.

Exhibit 7: Percentage Distribution of Population by Age Group, Veteran Status, and Gender



Source: 2011 Three-year American Community Survey

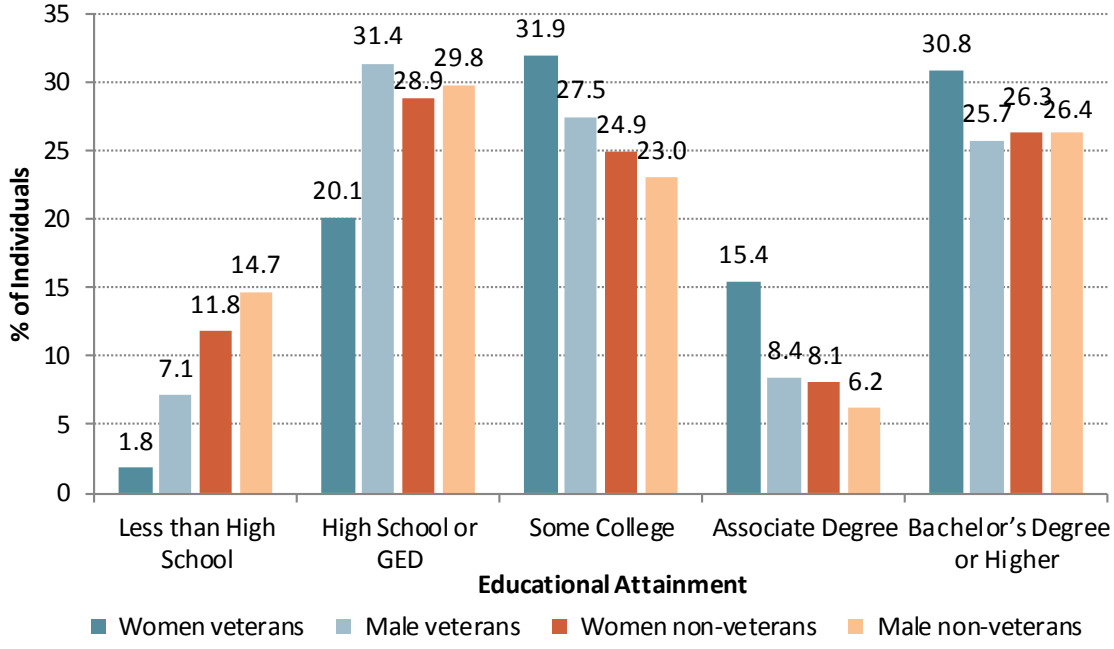
Note: The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census. Detail may not sum to total because of rounding.

Educational Attainment

Exhibit 8 illustrates educational attainment among the four groups. Women and male veterans were less likely to have less than a high school level of education (2 percent and 7 percent respectively) compared to male non-veterans (15 percent) and women non-veterans (12 percent). This is not surprising, since military recruiters give preference to recruits who have attained a high school diploma at a minimum, or who scored in at least the 31st percentile on the Armed Forces Qualifications Test.[21]The Army in particular has higher education requirements (a minimum of a high school diploma or a GED with at least 15 college credits).[22]

Women veterans are the most highly educated of the four groups of interest. In all educational attainment categories beyond high school diploma, the share of women veterans in each category is greater relative to women non-veterans and male veterans and non-veterans. For example, 32 percent of women veterans have attended some college, 15 percent have earned an Associate degree, and 31 percent have earned a Bachelor's or higher degree. In comparison, 25 percent of women non-veterans have attended some college, 8 percent have earned an Associate degree, and 26 percent have earned a Bachelor's or higher degree. These differences between women veterans and women non-veterans are statistically significant.

Exhibit 8: Percentage Distribution of Population by Educational Attainment, Veteran Status, and Gender



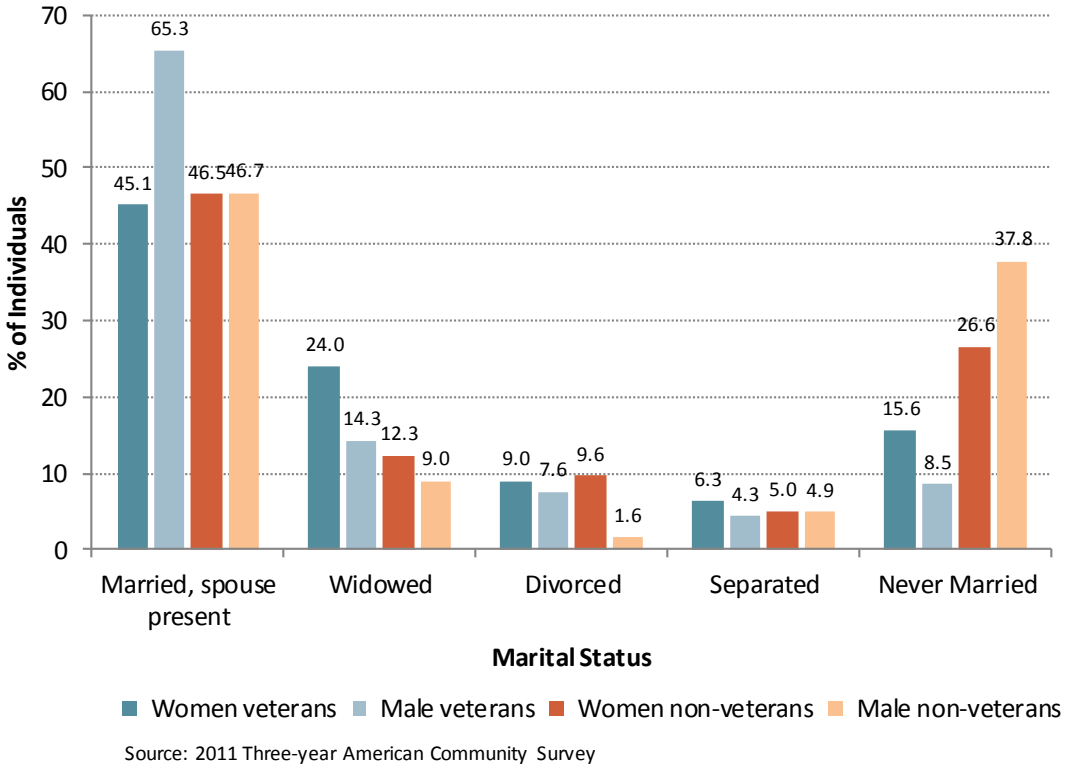
Source: 2011 Three-year American Community Survey
Note: Detail may not sum to total because of rounding.

[21] Department of Defense. Instruction 1304.26, "Qualification Standards for Enlistment, Appointment, and Induction," September 20, 2005. http://www.dtic.mil/whs/directives/corres/pdf/130426p.pdf
[22] U.S. Army. USAREC Reg. 601-96, "Enlistment, Accessions and Processing Procedures," September 1, 2012. http://www.usarec.army.mil/im/formpub/rec_pubs/r601_96.pdf

Marital Status

About one-half (45 percent) of women veterans are currently married with a spouse present, compared to 65 percent of male veterans and 47 percent of women non-veterans and male non-veterans (see Exhibit 9). 24 percent of women veterans are currently widows, compared to 12 percent of women non-veterans. Women veterans are more likely to be divorced (9 percent) than male veterans (8 percent) and male non-veterans (2 percent). However, women veterans are less likely to be divorced than women non-veterans (10 percent). Women veterans are more likely to be separated (6 percent) than male veterans (4 percent), women non-veterans (5 percent), and male non-veterans (5 percent).

Exhibit 9: Percentage Distribution of Population by Marital Status, Veteran Status, and Gender



Source: 2011 Three-year American Community Survey

Any Disability

ACS data define disability status to include several types of disabilities, such as a self-care disability, physical disability, sensory disability, mental disability, and disability that prevents going outside of the home. The variable 'any disability' used in this analysis includes any of these types of disabilities. A higher proportion of women veterans (20 percent) report some type of disability compared to women non-veterans (16 percent) (see Exhibit 2). However, a higher percentage of male veterans (28 percent) report having a disability compared to women veterans; male non-veterans report the lowest percentage (12 percent).

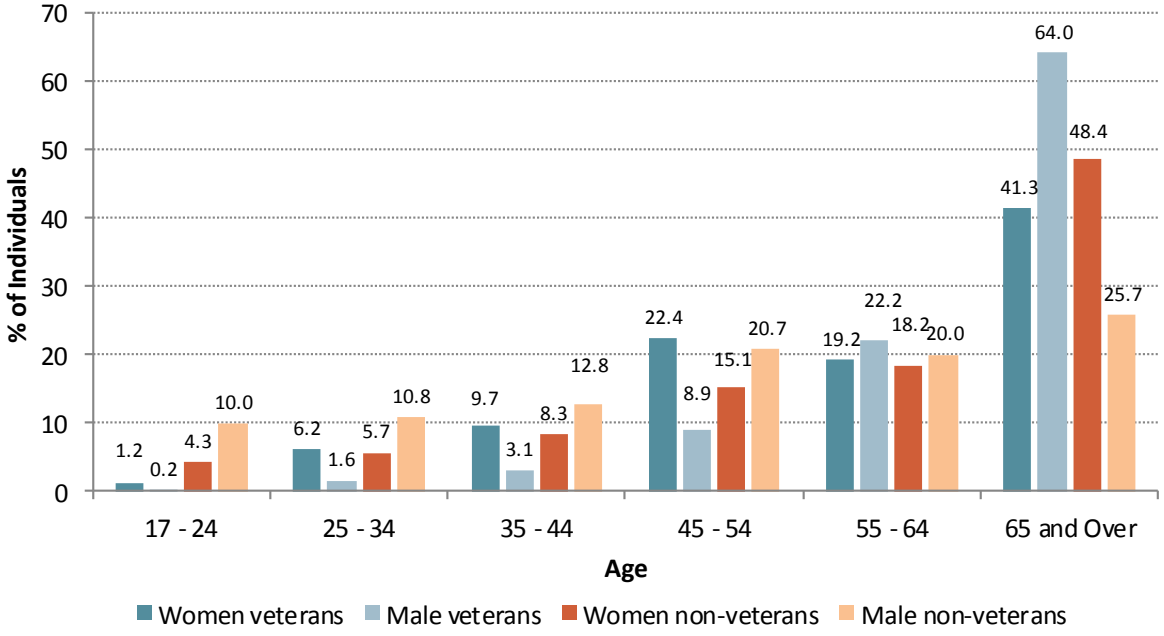
Any Disability by Age Group

Exhibit 10 presents the proportion of women veterans, male veterans, women non-veterans and male non-veterans by age groups that report having one of these disabilities (self-care, physical, sensory, mental, or a disability that prevents going outside of the home). For individuals younger than 54 years of age, women veterans had higher rates of reported disability as compared to male veterans. The trend reverses for individuals over 55 years of age. 22 percent of male veterans in the age-group 55-64 and 64 percent male veterans in the ages 65 and over had a disability as compared to 19 percent women veterans in the age-group 55-64 and 41 percent women veterans 65 and over.

The differences in rates between women veterans and women non-veterans ranged from no detectable differences for those between 25 and 34 and 35 and 44 years of age to 7 percentage points for those 65 years and over. The highest prevalence of reported disability for individuals younger than 45 years of age was for male non-veterans between 35 and 44 years of age (13 percent).

The highest rates of reported disability were for the oldest age group, 65 years and over. 64 percent of male veterans in this group reported having a disability. The second largest rates of disability for the 65 years and over population were among women non-veterans, at 48 percent.41 percent of women veterans in this age-group had a disability. The lowest rates of disability in this group were among male non-veterans at 26 percent.

Exhibit 10: Percentage of Individuals Reporting Any Disability by Age Group, Veteran Status, and Gender



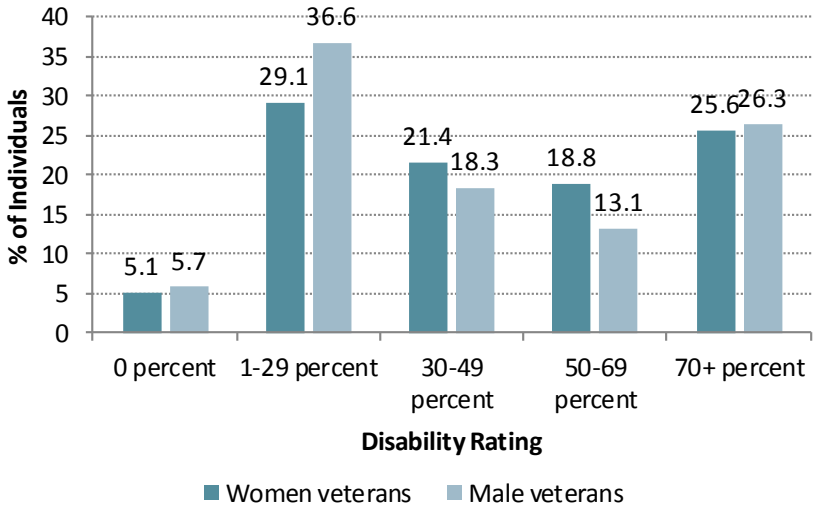
Source: 2011 Three-year American Community Survey
Note: The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

Any Service-Connected Disability

Pursuant to federal regulations, the VA assigns a disability rating (0 to 100 percent) to veterans to prioritize their health care and compensation.[23] VA disability ratings are assigned in increments of 10%. A 100 percent disability rating may be assigned to an individual who has a physical or mental impairment(s) as a result of military service that may make it difficult to be employed. However, unlike Social Security Disability, employment or lack thereof is not a determining factor in assigning the 100% rating.

Exhibit 11 presents the distribution of service-connected disability ratings for male and women veterans using data from the CPS Veterans Supplement from 2009 to 2012.[24] Overall, service-connected disability ratings are higher for women veterans compared to male veterans among veterans with such a rating. While 26 percent of both male and women veterans with a service-connected disability rating have a rating of more than 70 percent, 19 percent of women veterans with a rating have a 50–69 percent rating compared to only 13 percent of their male counterparts. In addition, fewer women veterans with a service-connected disability rating have a rating of less than 30 percent compared to their male veteran counterparts.

Exhibit 11: Percentage Distribution of Veteran Population by Service-Connected Disability Ratings and Gender



Source: Current Population Survey Veterans Supplement, 2009-2012

[23] Schedule for Rating Disabilities, 38 CFR §4.15 (2012). Retrieved from http://www.gpo.gov/fdsys/pkg/CFR-2012-title38-vol1/pdf/CFR-2012-title38-vol1-part4.pdf on 09/19/2014.

[24] While these disability ratings are assigned by the VA, it is important to note that they are self-reported in the CPS Veterans Supplement data presented here.

4.2 Demographic Characteristics by War Era Served

In this subsection, we limit observation to veterans, highlighting differences in characteristics between women and male veterans. To compare demographic characteristics across service periods, the team considered four main periods beginning with the most recent: Gulf War II (September 2001 to present), Gulf War I (August 1990 to August 2001), Vietnam War (August 1964 to April 1975), World War II (WWII)/Korean War (December 1941 to December 1946/July 1950 to January 1955).[25] The team grouped all other peace-time service periods into one category: Other Service Periods. This approach is consistent with other studies of veterans, such as those conducted by the U.S. Bureau of Labor Statistics.[26]

For veterans who served in more than one service era, the team considered only their most recent war-era service. These veteran characteristics are based on veterans alive at the time data were collected. The data do not reflect the actual composition of the armed forces during the respective war eras. Rather, they comprise the veterans in the current population by war era served. Exhibit 12 summarizes the demographic characteristics of women and male veterans by the era in which they served, based on the ACS 3-year dataset for 2009 to 2011.

[25] As per U.S. Bureau of Labor Statistics (BLS) definition, Gulf War II: September 2001-Present; Gulf War I: August 1990-August 2001; Vietnam War: August 1964-April 1975; WW II/Korean: December 1941-December 1946/July 1950-January 1955; Other Service Periods: Years other than the war era periods defined earlier.

[26] See http://www.dol.gov/_sec/media/reports/VeteransLaborForce/VeteransLaborForce.pdf. Retrieved 5/8/2015

Exhibit 12: Demographic Characteristics of Veterans by War Era Served and Gender

Variables		Women Veterans					Male Veterans				
		Gulf II	Gulf I	Vietnam	WW II /Korean	Other Service Period	Gulf II	Gulf I	Vietnam	WW II /Korean	Other Service Period
Race	White	65.0	65.1	81.7^{+++}	93.7^{+++}	74.2^{+++}	76.8***	75.9***	86.9***	92.8**	84.1***
	African-American	23.5	26.2^{+++}	13.3^{+++}	4.0^{+++}	19.7^{+++}	13.6***	16.3***	9.2***	4.9***	11.5***
	Asian	2.5	1.8^{+++}	0.9^{+++}	0.8^{+++}	1.2^{+++}	2.5	1.9	0.9	0.9	1.2
	Other	9.0	6.8^{+++}	4.0^{+++}	1.5^{+++}	4.9^{+++}	7.1***	6.0**	3.0***	1.4	3.3***
Hispanic		12.1	9.4^{+++}	4.7^{+++}	2.1^{+++}	5.5^{+++}	12.0	10.0	4.5	2.7**	4.8***
U.S. Citizenship		99.4	99.3	99.5	99.6	99.6	99.1***	99.1*	99.6	99.8*	99.6
Region	Northeast	10.7	10.0	12.8^{+++}	20.3^{+++}	12.1^{+++}	12.7***	12.4***	16.3***	20.6	14.6***
	Midwest	15.4	18.1^{+++}	19.7^{+++}	20.1^{+++}	19.2^{+++}	19.7***	20.8***	24.1***	24.8***	21.3***
	South	51.2	51.3	42.1^{+++}	34.4^{+++}	46.4^{+++}	43.8***	44.3***	37.6***	33.9	42.0***
	West	22.6	20.6^{+++}	25.4^{+++}	25.2^{+++}	22.3	23.8**	22.4***	22.0***	20.7***	22.1
Living in Metro Area		83.2	84.4	79.5	86.8	79.5	84.7	83.9	79.7	80.2	81.5
Age Group	17 - 24	14.1	-	-	-	-	11.7***	-	-	-	-
	25 - 34	62.1	30.5	-	-	-	62.7	25.6***	-	-	-
	35 - 44	18.3	55.9	-	-	17.9	19.1	62.5***	-	-	10.3***
	45 - 54	4.6	10.5	8.4	-	51.2	6.0***	9.8*	3.3***	-	29.4***
	55 - 64	0.8	2.8	74.8	-	16.8	0.4***	2.0***	72.0***	-	13.0***
	65 and over	-	0.2	16.8	100.0	14.1	-	0.1*	24.7***	100.0	47.3***
Education Level	Less than High School	1.1	0.8†	2.3^{+++}	8.7^{+++}	1.8^{+++}	1.3	1.4***	5.0***	20.4***	6.9***
	High School or GED	15.5	14.7	22.6^{+++}	36.9^{+++}	19.6^{+++}	26.4***	27.8***	31.6***	32.4***	31.1***
	Some College	39.7	33.2^{+++}	28.9^{+++}	25.9^{+++}	30.3^{+++}	41.0**	35.9***	27.4**	18.6***	27.6***
	Associate Degree	16.1	18.5^{+++}	15.9	6.2^{+++}	15.6	11.0***	11.9***	9.4***	3.2***	8.8***
	Bachelor's Degree or Higher	27.6	32.7^{+++}	30.3^{+++}	22.3^{+++}	32.7^{+++}	20.3***	23.0***	26.7***	25.3***	25.7***
Marital Status	Married, spouse present	43.6	49.0^{+++}	46.5^{+++}	24.3^{+++}	47.9^{+++}	45.3***	57.7***	69.3***	63.3***	67.1***
	Widowed	16.8	22.9^{+++}	29.5^{+++}	13.1^{+++}	27.7^{+++}	12.6***	16.7***	17.4***	6.5***	15.5***
	Divorced	0.7	1.3^{+++}	9.1^{+++}	53.1^{+++}	6.1^{+++}	0.3***	0.4***	3.6***	23.1***	5.5***
	Separated	9.8	8.3^{+++}	12.3^{+++}	2.9^{+++}	5.5^{+++}	6.1***	6.1***	3.6***	4.0**	4.4***
	Never Married	29.1	18.6^{+++}	10.8^{+++}	6.6^{+++}	12.7^{+++}	35.6***	19.1	6.0***	3.1***	7.4***
Any Disability		9.2	9.7	25.0^{+++}	60.3^{+++}	19.2^{+++}	10.4***	8.5***	24.4	51.5***	24.4***
Has Service-Related Disability Rating		26.8	21.1^{+++}	12.3^{+++}	7.2^{+++}	18.7^{+++}	23.4***	15.0***	16.6***	11.2***	15.5***
Total Population, 17 years or older		**219,915**	**225,315**	**138,197**	**118,328**	**639,782**	**1,127,857**	**974,395**	**5,179,644**	**3,465,869**	**7,647,063**

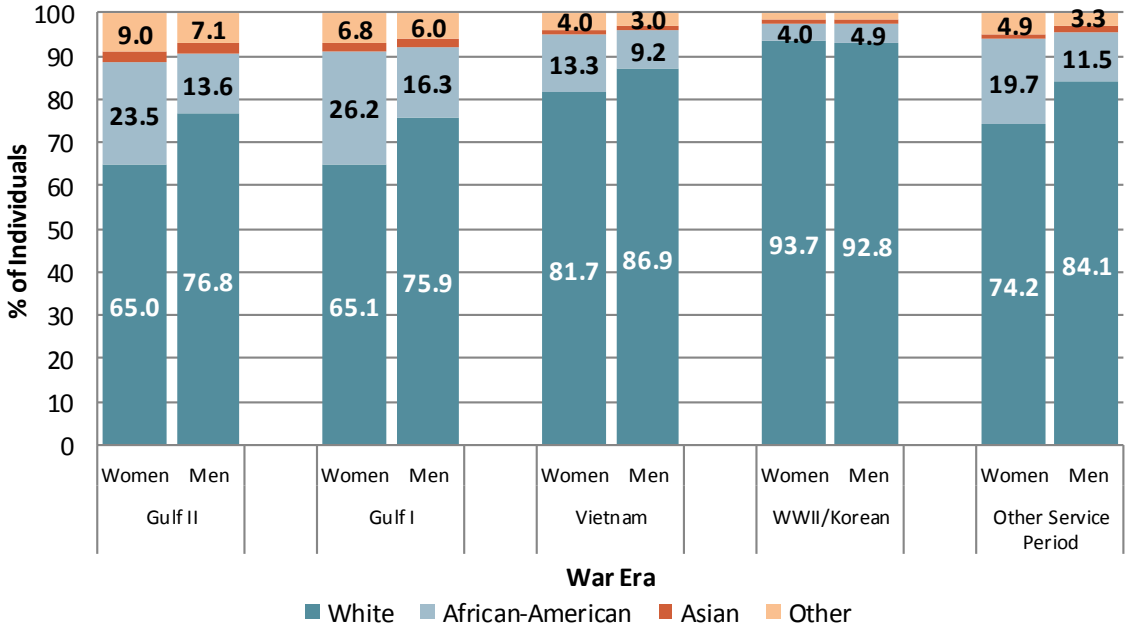
Source: 2011 Three-year American Community Survey. Due to the unavailability of data in the ACS, Living in Metro Area's source is the March 2012 CPS Supplement.
Notes:
1) A "-"signifies insufficient sample size to obtain an estimate.
Notes continue onto the next page.

2) Women veterans is the reference category for all statistical tests shown above.
3) We used Z-tests for population proportions for statistical comparisons: "†" denotes significance levels from statistical tests comparing Gulf war II women veterans to women veterans from other war-era periods: ††† represents statistical significance at 1%, †† statistical significance at 5%, † statistical significance at 10%.
4) "*" denotes significance levels from statistical tests comparing women veterans to male veterans from the same war-era periods listed in the table above; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.
5) As per BLS definition, Gulf War II: September 2001-Present; Gulf War I: August 1990-August 2001; Vietnam War: August 1964-April 1975; WW II/Korean: December 1941-December 1946/July 1950-January 1955; Other Service Periods: Years other than the war era periods defined earlier.
6) All values in the table, except total population, are in percentages; all values are weighted statistics; total population is the weighted sample size of individuals with non-missing values. Total population size is different from that of Exhibit 2 due to imputed values.
7) Imputed values from the U.S Census Bureau have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.
8) Any Disability includes Census Bureau defined disability types: Difficulty dressing, Hearing difficulty, Vision difficulty, Physical difficulty, Difficulty Remembering, and Difficulty going out.
9) Has Service-Connected Disability Rating is the percentage of veterans with Any Disability who have received a Disability Rating.
10) A metropolitan area consists of counties or groups of counties centering on a substantial urban area.
11) The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

Race

Exhibit 13 provides the racial composition of veterans by war era served. Consistent with the overall population, a majority of male and women veterans are White. A higher percentage of male veterans are White compared to women veterans for the three most recent war eras served. For example, among veterans of the Gulf War II, 65 percent of women veterans are White compared to 77 percent of male veterans. The proportion of women veterans identifying as African-American, of Asian descent, and of other races is higher for recent service periods—from 6.3 percent for those who served in WWII/Korean War to 35 percent in Gulf War II.[27] At the same time, the percentage of women veterans by service period who are White has shown a statistically significant decline, from 94 percent for WWII/Korean War veterans to 65 percent for Gulf War I and II veterans. However, interpreting this as a trend is complex since several factors may be affecting the racial composition of living veterans. For example, survivorship in the general population is known to differ by race and gender.[28]

Exhibit 13: Racial Composition of Veteran Population by War Era Served and Gender



Source: 2011 Three-year American Community Survey
Notes:
1) Reported values are the percent of individuals in the category.
2) Values too small to label in the above exhibit can be found in Exhibit 12.

[27] The over-representation of African-American women among women veterans in particular and veterans in general is a natural offshoot of the over-representation of African-Americans in the armed forces (see, for example: Lutz, Amy. 2008. "Who Joins the Military? A Look at Race, Class, and Immigration Status." Journal of Political and Military Sociology 36 (2): 167-188).

[28] According to the 2012 Census Statistical Abstract, the life expectancy of White males is 75.9 years of age, White women 80.8, African-American men 70.9 and African-American women 77.4. Retrieved from http://www.census.gov/compendia/statab/ on 09/19/2014.

Hispanic Ethnicity

As Exhibit 12 illustrates, the share of living male and women veterans who are Hispanic is similar within a given war era: e.g., 12 percent of women veterans of Gulf War II are Hispanic, and 12 percent of male veterans of Gulf War II are Hispanic. However, there are differences in the percentages of veterans across war eras. For example, 12 percent of women veterans of Gulf War II are Hispanic, compared to 9 percent of women veterans of Gulf War I.

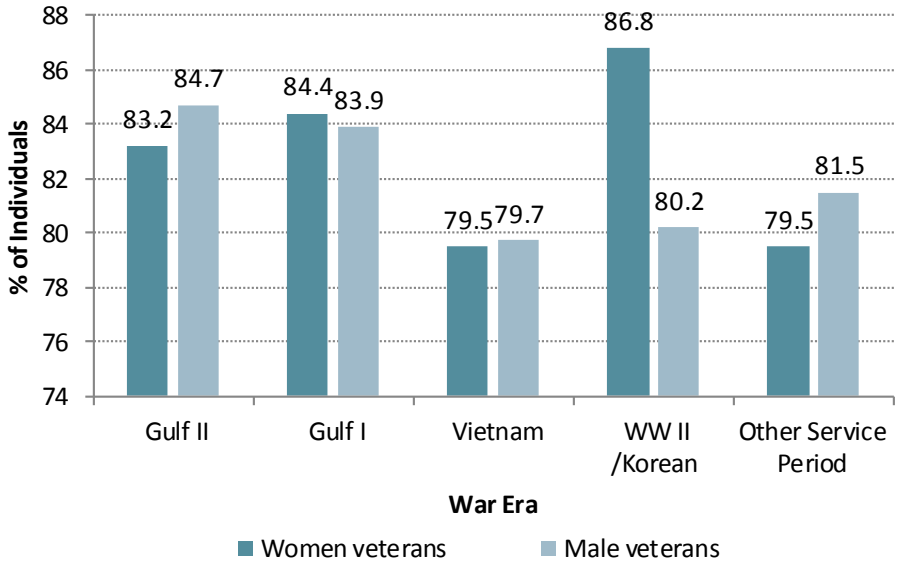
Region of Residence

The regions of the country in which veterans reside differ based on their era of service (see Exhibit 12). As of 2012, more than half of the women veterans of Gulf Wars I and II lived in the Southern United States. Although across all war eras more veterans reside in the South than in any other region, this difference is more pronounced for recent service periods. Approximately 44 percent of male veterans and 51 percent of women veterans of Gulf Wars I and II reside in the South, compared to 38 percent and 42 percent, respectively, of Vietnam veterans.

Metropolitan Status

Exhibit 14 shows the proportion of male and women veterans residing in metropolitan areas by war era served. There is no statistically significant difference between the proportions of Gulf War II women veterans and women veterans of other war-eras who reside in metropolitan areas and between women and male veterans residing in metropolitan areas from the same war-era periods.

Exhibit 14: Percentage of Veterans Living in Metropolitan Areas by War Era Served and Gender

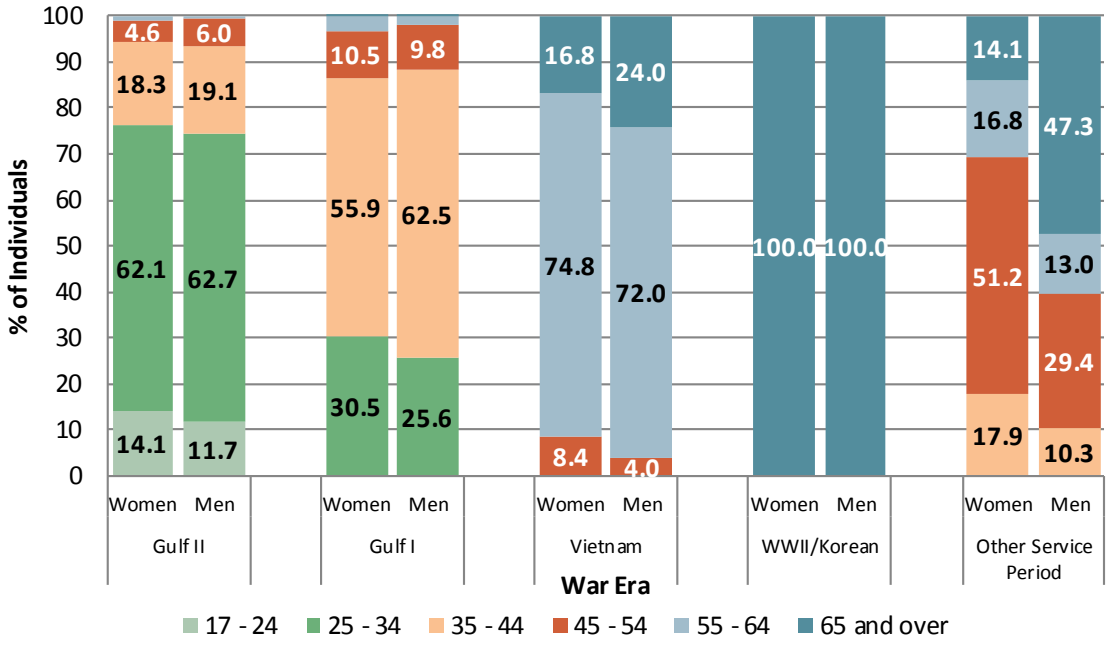


Source: Current Population Survey, March 2012

Age

As one would expect, living veterans of more recent war eras (Gulf Wars I and II) are overall younger than those who served during the previous war eras (Vietnam and WWII/Korean War). Most women veterans who served in the Gulf Wars are 44 years old or younger, with 80 percent of women veterans of Gulf War II between the ages of 25–44 years (see Exhibit 15). Another 14 percent of women veterans of Gulf War II are ages 17–24 years. Women veterans who served in Gulf War I are slightly older as compared to Gulf War II women veterans, with 86 percent ages 25–44. [29] These trends are similar for male veterans, with 82 percent of male veterans of Gulf War II and 88 percent of male veterans of Gulf War I ages 25– 44. 14 percent of Gulf War II women veterans and 12 percent of Gulf War II male veterans are ages 17-24. 62 percent of Gulf War II women veterans, 63 percent of Gulf War II male veterans, 31 percent of Gulf War I women veterans and 26 percent of Gulf War I male veterans belonged to the ages 25-34. Most male and women veterans of the Vietnam War, Korean War and World War II are 55 years of age or older.

Exhibit 15: Age Composition of Veteran Population by War Era Served and Gender



Source: 2011 Three-year American Community Survey
Notes:
1) Reported values are the percent of individuals in the category.
2) Values too small to label in the above exhibit can be found in Exhibit 12.

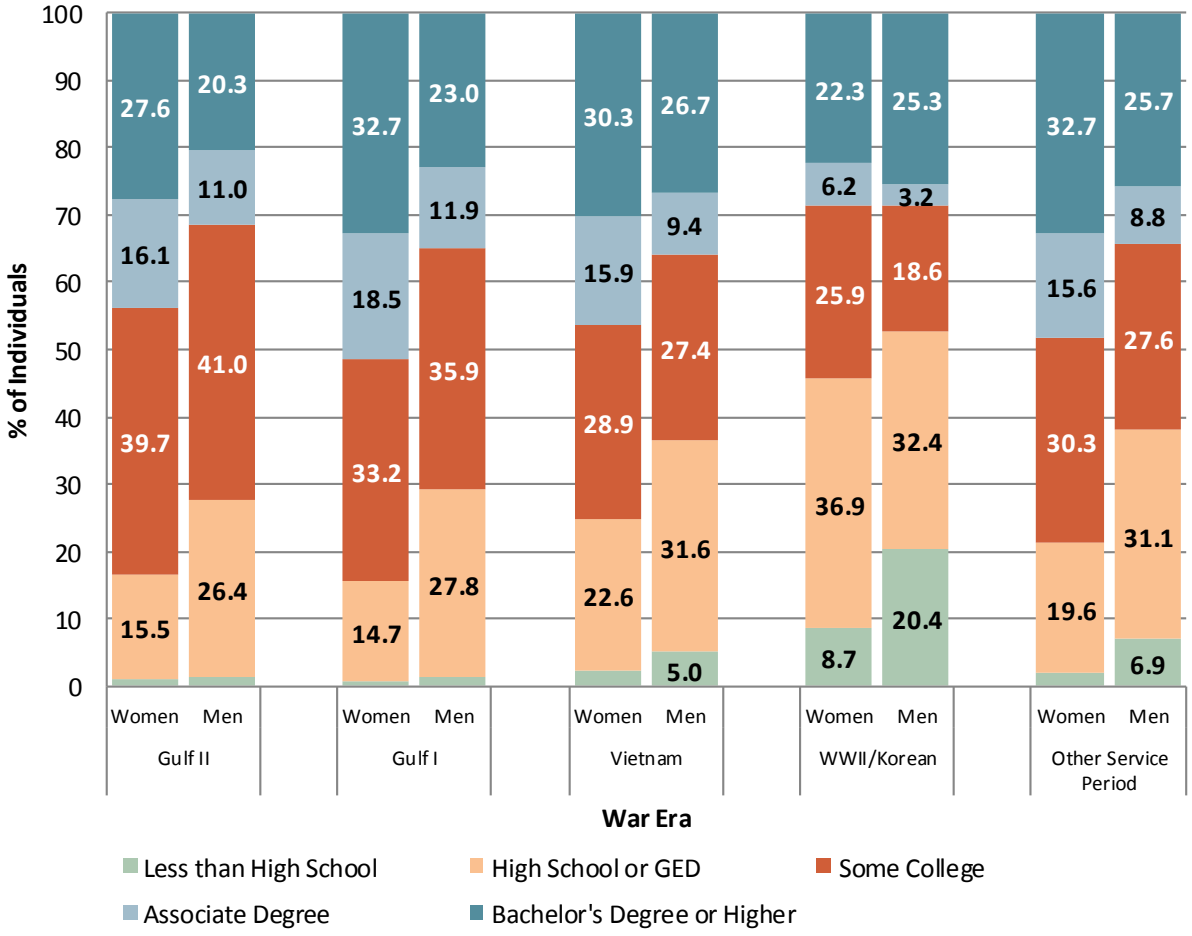
[29] As defined by the VA, Gulf War I era veterans have served from August 1990 to August 2001, while Gulf War II era veterans are those veterans who have served since September 2001 to present day. As a result, the Gulf War I population is by construction older than the Gulf War II era veterans, since no Gulf War I veteran can be younger than 30 at the time of data collection.
See: http://www.va.gov/vetdata/docs/specialreports/gw_pre911_report.pdf. Retrieved 5/12/2015

3) The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

Education

Exhibit 16 displays the educational attainment by war era served. Living women veterans, as noted earlier, have higher educational attainment than their male counterparts. For example, 28 percent of Gulf War II women veterans have a bachelor's degree compared to 20 percent of male veterans of the same war-era. The findings are similar for Gulf War I. However, more male veterans have a high school or GED than women veterans. 16 percent of Gulf War II women veterans and 15 percent of Gulf War I women veterans have a high school or GED degree as compared to 26 percent of Gulf War II male veterans and 28 percent of Gulf War I male veterans. With respect to veterans of earlier periods, 75 percent of Vietnam-era women veterans have at least some college compared to 64 percent of male Vietnam veterans.

Exhibit 16: Educational Attainment Composition of Veteran Population by War Era Served and Gender



Source: 2011 Three-year American Community Survey
Notes:
1) Reported values are the percent of individuals in the category.
2) Values too small to label in the above exhibit can be found in Exhibit 12.

Marital Status

Women veterans from every war era examined are widowed in higher proportions relative to male veterans, especially the Vietnam era and the "Other Service" period. Lower levels of widowhood among Gulf War II veterans may reflect women veterans' comparatively younger ages. The data presented in Exhibit 12 also indicate that women veterans have higher rates of divorce and separation than do male veterans; 9 percent of women Vietnam veterans are divorced, for example, compared to 4 percent of male Vietnam veterans. Also, 12 percent of women Vietnam veterans are separated, for example, compared to 4 percent of male Vietnam veterans.

Disability

Exhibit 12 includes two measures of disability. 'Any disability' includes each of the Census-based self-reported measures of disability: Self-care, physical, sensory, mental and a disability that prevents going outside of the home. Reporting having a service-connected disability rating is based on being assigned a disability rating by the Veterans Administration. Reporting any disability (the Census-based disability measure) is lower for both women and male veterans who served in the armed forces more recently, such as Gulf Wars I and II. For example, while 60 percent of living women veterans of WWII/Korean war report a disability, only 9 percent of women veterans of Gulf War II report one. Since WWII/Korean war era veterans are older, reported disability among this group may be related to age as well as to military service. Among those with any disability, reporting of a *service-connected* disability rating is higher among women veterans of the Gulf Wars (27 percent of Gulf War II and 21 percent of Gulf War I) compared to women veterans of WW II and the Korean War (7 percent).

4.3 Service-Related Characteristics of Male and Women Veterans

This section describes service-related attributes of male and women veterans using the CPS Veteran Supplement.[30] Exhibit 17 provides a summative overview of the service-related characteristics of women and male veterans depicted in exhibits and discussed throughout this section.

Exhibit 17: Veteran Service-Related Characteristics by Selected Characteristics and Gender

Variable		Women Veterans	Male Veterans
Average Number of Eras Served		**1.3**	**1.2***
Duration of Service	Less than 6 months	7.0	4.6***
	6 months to 2 years	14.6	9.4***
	2 to 3 years	27.1	36.9***
	3 to 4 years	22.8	25.9***
	5 to 9 years	14.2	10.2***
	10 to 14 years	5.2	3.3***
	15 to 19 years	1.7	1.1**
	20 years and over	7.2	8.6***
Service Characteristics	Service-Related Disability	14.4	13.2*
	Served in Combat Zone	13.6	29.8***
	Ever Member of Reserve or National Guard	9.0	4.0***
	Current Member of Reserve or National Guard	2.1	1.1***
Branch of Armed Force	Air Force	22.7	17.2***
	Army	48.6	48.5
	Coast Guard	0.7	1.1*
	Marine Corps	5.8	10.1***
	Navy	19.7	21.2**
	Other	2.5	1.9
Total Population, Veterans 17 years and Older		**1,791,354**	**19,925,404**

Source: Current Population Survey Veterans Supplement, 2009-2012

Notes:

1) "Women veterans" is the reference category for all statistical tests. Women veterans are statistically compared to male veterans.

2) We used Z-tests for population proportions for statistical comparisons: "*" denotes significance levels from statistical tests comparing women veterans to male veterans. *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

3) All values in the table, except total population, are in percentages; all are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

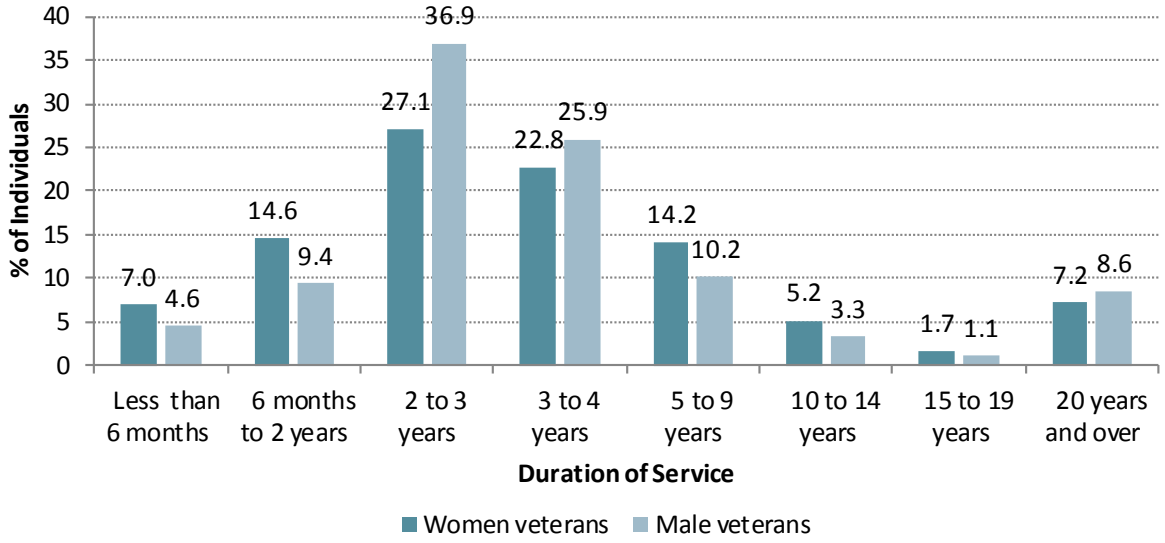
4) Imputed values from the U.S Census Bureau have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

[30] As with all statistics in this report, attributes in this section reflect only current (living) veterans and not all men and women who have served in the armed forces over time.

Duration of Service

On average, male and women veterans report having served in 1.2 and 1.3 war eras respectively.[31] However, average duration of service differs between living male and women veterans (see Exhibit 18). A significantly higher share of women relative to men served for less than 2 years (22 percent of women veterans and 14 percent of male veterans). The majority of male veterans served 2-4 years. About 50 percent of living women veterans served 2–4 years compared to 63 percent of male veterans. Finally, a larger proportion of women veterans (28 percent) served 5 or more years compared to male veterans (23 percent). 14 percent of women veterans served for 5-9 years as compared to 10 percent of male veterans. Similarly, 5 percent of women veterans served for 10-14 years as compared to 3 percent of male veterans.

Exhibit 18: Percentage Distribution of Veteran Population by Duration of Service and Gender



Source: Current Population Survey Veterans Supplement, 2009-2012

Service Characteristics

The percentage of living male veterans who report having served in a combat zone is more than double that of women veterans (30 and 14 percent, respectively), yet the percentage reporting having a service-connected disability is not as different for male (13 percent) and women (14 percent) veterans. It is also statistically different only at 10 percent level. While these numbers indicate that women veterans have service-connected disabilities at about the same rate as male veterans, they do not account for potentially differing war-related casualty rates and generally differing life expectancy between women and men. Finally, a higher share of women

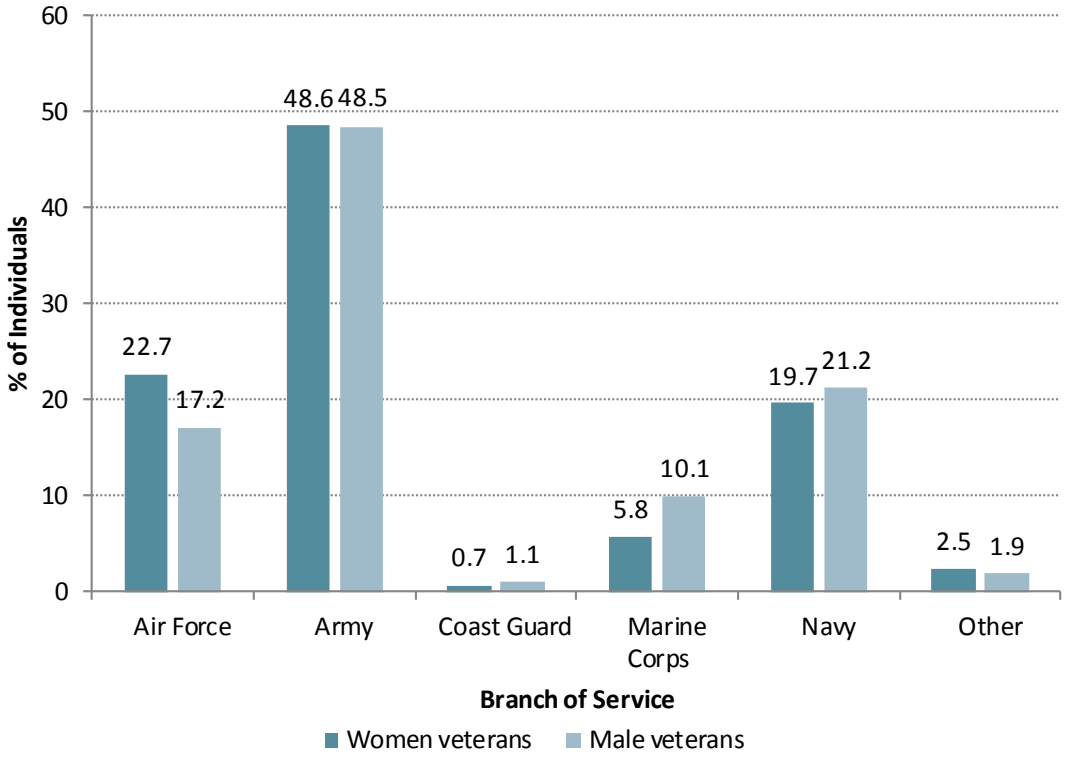
[31] War eras is the total count of eras served and includes Gulf War II, Gulf War I, Vietnam War, Korean War/World War II. Seventy-eight percent of women veterans served once, 18 percent served twice and another 4 percent served in three war eras served. Among male veterans, 81 percent served once, 15 percent served twice, and 3 percent report having served in three war eras. No veterans in these data served in all four war eras.

veterans were ever, or are currently, members of the Reserve or National Guard than male veterans.

Branch of Armed Forces

Exhibit 19 details the distribution of male and women veterans by the branch of the Armed Forces in which they served. About half of women veterans and the same proportion of male veterans are Army veterans. A higher proportion of women veterans are Air Force veterans (23 percent) compared to their male counterparts (17 percent). This is reversed for veterans of the Marine Corps. Ten percent of male veterans were Marines compared to 6 percent of women veterans.

Exhibit 19: Percentage Distribution of Veteran Population by Branch of Service and Gender



Source: Current Population Survey Veterans Supplement, 2009-2012

4.4 Service-Related Characteristics of Male and Women Veterans by War Era Served

This subsection, also based on the CPS Veterans Supplement, highlights differences in service-related characteristics between women and male veterans by era of military service. Exhibit 20 builds on characteristics discussed earlier and reported overall for veterans in Exhibit 17. Characteristics include duration of service; service characteristics such as ever served in combat zone; membership in the Reserves or National Guard; and branch of service.

Duration of Service

Surviving veterans of recent periods served for longer periods than surviving veterans from earlier wars. For example, 53 and 58 percent of women veterans served three or more years in the Gulf II and Gulf I wars respectively, as compared to 36 and 21 percent of women veterans who served in the Vietnam and WWII/Korean wars, respectively. This pattern of serving longer in recent war eras is similar for male veterans, with 63 and 66 percent of men serving three or more years in the Gulf II and I wars, respectively, compared to 42 and 36 percent of male veterans in the Vietnam and WWII/Korean wars.

More male veterans served for 3-4 years and 20 years and over than women veterans. For instance, 24 percent of Gulf War II women veterans, 25 percent of Gulf War I women veterans, 16 percent of women veterans of Vietnam, and 17 percent of women veterans of WWII/Korean war served for 3-4 years as compared to 30 percent of Gulf War II male veterans, 31 percent of Gulf War I male veterans and 24 percent of male veterans of Vietnam and WWII/Korean war.

Exhibit 20: Veteran Characteristics by War Era Served and Gender

Variables		Women Veterans					Male Veterans				
		Gulf II	Gulf I	Vietnam	WW II /Korean	Other Service Period	Gulf II	Gulf I	Vietnam	WW II /Korean	Other Service Period
Average Number of War Eras Served		1.3	1.3	1.2	1.0	1.2	1.4	1.3	1.2**	1.2***	1.3
Duration of Service	Less than 6 months	11.0	8.7	6.4	1.3†††	5.3††	6.8**	4.5***	5.1	1.1	5.5
	6 months to 2 years	15.6	11.0	19.7	25.2	12.8	9.9***	7.3**	10.5***	11.9***	7.3***
	2 to 3 years	20.6	22.6	38.0†††	52.4†††	25.4	20.9	21.8	42.6	51.5	32.6***
	3 to 4 years	23.9	24.7	16.4	16.8	24.3	29.7***	31.0***	23.6***	24.1***	26.4**
	5 to 9 years	16.8	19.5	4.7†††	1.8†††	14.9	15.9	16.9	7.6**	4.5**	12.2
	10 to 14 years	3.9	5.2	5.0	0.4††	6.8	4.4	6.4	1.8**	1.2*	4.8*
	15 to 19 years	1.2	1.6	2.3	1.5	1.8	1.4	2.5	0.6*	0.5	1.3
	20 years and over	6.9	6.8	7.5	0.6†††	8.8	11.1***	9.6**	8.2	5.3***	9.8
Service Characteristics	Served in Combat Zone	28.2	14.4†††	8.6†††	8.2†††	8.7†††	44.8***	29.0***	34.7***	39.4***	17.2***
	Ever Member of Reserve or National Guard	18.6	17.6	1.1†††	-	3.3†††	14.7**	19.3	0.7	-	1.4***
	Current Member of Reserve or National Guard	8.1	2.3†††	-	-	0.2†††	9.2	2.6	-	-	0.2
	Service-Related Disability	23.0	19.9	11.5†††	1.5†††	10.2†††	23.7	16.8*	14.0	9.6***	10.6
Branch of Armed Force	Air Force	19.3	23.7	25.2	17.5	24.0	15.4*	14.4***	16.9***	16.5	18.9***
	Army	53.5	47.1	48.4	35.3††	49.2	43.5***	41.7**	52.9	52.1***	45.7
	Coast Guard	1.1	0.5	1.1	-	0.8	1.6	1.1	1.0	0.9***	1.2
	Marine Corps	3.7	5.9	5.6	4.3	7.2†	18.5***	16.5***	8.6**	6.2	9.5***
	Navy	18.6	20.3	16.9	38.8†††	17.4	18.9	24.3*	18.6	22.6***	22.7***
	Other	3.9	2.6	2.8	4.2	1.5	2.1*	2.0	2.0	1.6	1.9
Total Population, Veterans 17 years and Older		**336,929**	**407,214**	**208,881**	**117,707**	**720,624**	**1,597,260**	**2,170,105**	**6,175,724**	**3,325,426**	**6,656,888**

Source: Current Population Survey Veterans Supplement, 2009-2012

Notes:

1) A "-"signifies insufficient sample size to obtain an estimate.

2) Women veterans is the reference category for all statistical tests shown above. For instance, women veterans of the Gulf War II are compared to male veterans of Gulf War II.

3) We used Z-tests for population proportions for statistical comparisons: "†" denotes significance levels from statistical tests comparing Gulf war II women veterans to women veterans from other war-era periods: ††† represents statistical significance at 1%, †† statistical significance at 5%, † statistical significance at 10%.

4) "*" denotes significance levels from statistical tests comparing women veterans to male veterans. *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

5) As per BLS definition, Gulf War II: September 2001-Present; Gulf War I: August 1990-August 2001; Vietnam War: August 1964-April 1975; WW II/Korean: December 1941-December 1946/July 1950-January 1955; Other Service Periods: Years other than the war era periods are defined earlier.

6) All values in the table, except total population, are in percentages; all values are weighted statistics; total population is the weighted sample of individuals with non-missing values.

7) Imputed values from the U.S. Census Bureau have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the data set.

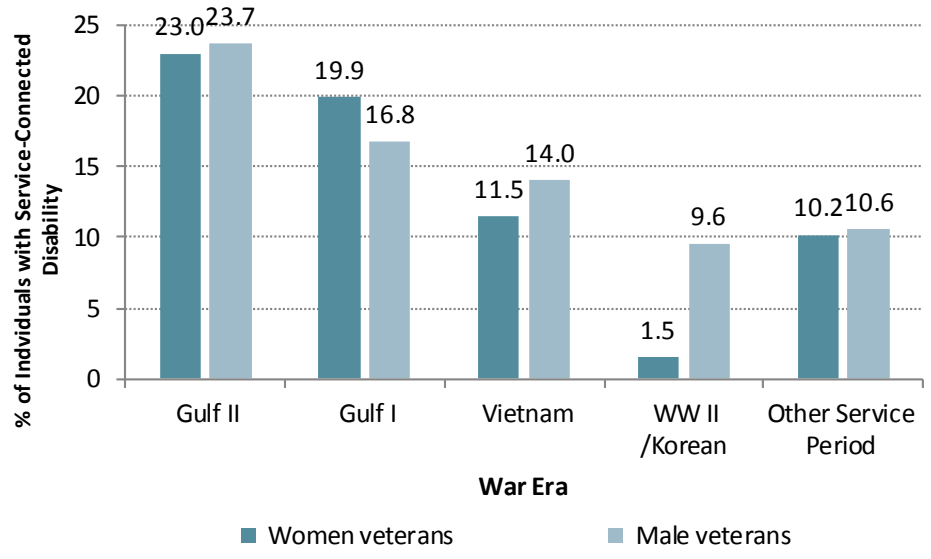
Service-Connected Disability

Exhibit 12, based on analysis of the American Community Survey, focuses on having either any disability or having a self-reported service-connected disability rating. Exhibit 20 is based on the CPS Veterans Supplement. Exhibit 21, derived from Exhibit 20, examines the prevalence of reporting a service-connected disability. The questions asked of respondents in the ACS and CPS are slightly different: Having a service-connected disability rating (ACS) versus having a service-connected disability (CPS). Thus, the results reported in Exhibits 12 and 20 are slightly different.

Exhibit 21 illustrates the proportion of women and male veterans reporting a service-connected disability by war era served. Among living veterans, service-connected disabilities are higher among those who served since the Vietnam War (Gulf Wars I and II). For example, while 12 percent of women veterans of the Vietnam War report a service-connected disability, 23 percent of women veterans of Gulf War II report one. Only 2 percent of women veterans who served during WW II/Korean War report a service-connected disability compared to 20 percent or more for their Gulf War counterparts.

Although male and women veterans who served in Gulf War II are equally likely to report a service-connected disability (at about 23 percent), a greater share of women who served in Gulf War I (20 percent) reported having a service-connected disability compared to their male counterparts (17 percent). For the Vietnam and WW II/Korean Wars, male veterans (14 and 10 percent, respectively) are more likely to report a service-connected disability than women veterans (12 and 2 percent, respectively).

Exhibit 21: Percentage of Veterans with a Service-Connected Disability by War Era Served and Gender

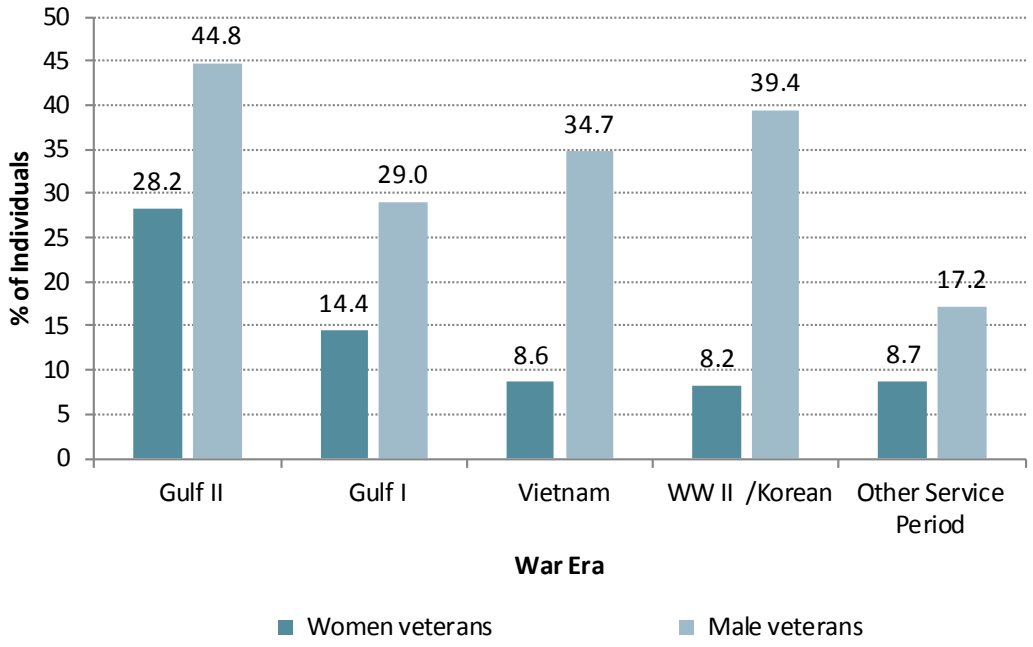


Source: Current Population Survey Veterans Supplement, 2009-2012

Combat Experience

A higher percentage of male than women veterans report having seen combat for each of the war eras shown examined. Although, the gender difference has narrowed over time—with a larger percentage of women veterans of the recent Gulf Wars reporting having seen combat relative to women veterans of earlier war eras (see Exhibit 22). About 28 percent of women veterans of Gulf War II report having served in a combat zone, compared to 14 percent of women veterans of Gulf War I, 9 percent of women veterans of the Vietnam War, and 8 percent of women who served in World War II/Korean War. The comparable percentages for male veterans reporting having served in a combat zone are 45, 29, 35, and 39 percent, respectively.

Exhibit 22: Percentage of Veterans Serving in a Combat Zone by War Era Served and Gender



Source: Current Population Survey Veterans Supplement, 2009-2012

Branch of Armed Forces

Since the Vietnam War, the most common branch of service for women veterans is the Army (see Exhibit 20). The next most common branches of service for women veterans during this time are the Air Force and the Navy. Among living women veterans who served during WW II/Korean War, 39 percent served in the Navy, compared with 35 percent in the Army. More recently, only 19 percent of women veterans of Gulf War II served in the Navy compared to 54 percent in the Army. The share of women veterans serving in the Marine Corps has been consistently low across war eras, at rates between 4 and 6 percent; the share of living male veterans in the Marine Corps, in contrast, has risen, from 6 percent for WW II/Korean War veterans compared to 19 percent for Gulf War II. The proportion of Gulf War II male veteran serving in the Marine Corps is five times that of women—in contrast to the other branches in

which women veterans are slightly more represented (Army and Air Force) or about equally represented (Navy).

4.5 Employment Characteristics by Veteran Status

This section provides an in-depth discussion of the employment characteristics of women veterans—such as their labor force status, types of employment, occupations and industries, and earnings—compared to those of male veterans, women non-veterans, and male non-veterans. Appendix B provides these detailed labor force characteristics by veteran status and war era.

Labor Force Participation

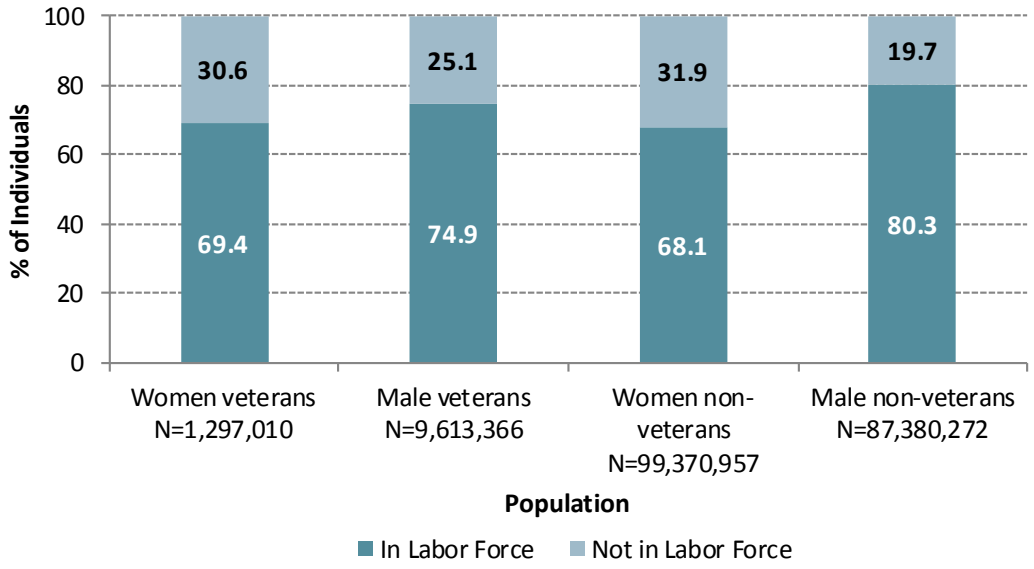
Examining data from the CPS from March 2013,[32] Exhibit 23 illustrates the labor force participation status of veteran and non-veteran males and women of working age (17-65 years).[33] Approximately 69 percent of working age (17-65 years) women veterans and 68 percent of women non-veterans are in the labor force as employed, self-employed, or unemployed,[34] compared to 75 percent of male veterans and 80 percent of male non-veterans.

[32] An alternative approach to examining data from a single month of the CPS is reporting annual averages. Annual averages are potentially more robust as they incorporate 12 months of observations and can mitigate potential single-month data fluctuations. However, the analyses in this study require data at the individual- and household-level. Data reporting annual averages do not provide this precision. Thus, a single month – the March CPS/ASEC – is examined.

[33] The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. Source: http://www.military.com/join-armed-forces/join-the-military-basic-eligibility.html. Retrieved 9/19/2014. In comparison, the Bureau of Labor Statistics (BLS) publishes veteran data for persons age 18 and over.

[34] According to BLS, Civilian labor Force includes all persons in the civilian non-institutional population classified as either employed or unemployed. Source: http://www.bls.gov/dolfaq/bls_ques23.htm

Exhibit 23: Percentage Composition of Labor Force Participation by Veteran Status and Gender



Source: Current Population Survey, March 2013
Note: All values are percentages of working age adults (17-65 years)

Employment

As illustrated in Exhibit 24, the share of women veterans (61 percent) that are employed is not statistically different from that of women non-veterans (59 percent) and male veterans (63 percent). The 5 percentage point difference between the share of women veterans that is employed and that of male non-veterans (65 percent), however, is statistically significant at the 1 percent level. Only 4 percent of women veterans are self-employed, as compared to 6 percent of male veterans and 9 percent of male non-veterans.[35]

[35] The CPS has two measures of self-employment: Incorporated self-employment (incorporated businesses with wage and salary workers) and unincorporated self-employment (informal businesses). Incorporated and unincorporated self-employment were combined into the "self-employed" category reported here.

Exhibit 24: Labor Force Status of Population by Veteran Status and Gender

Variable		Women Veterans	Male Veterans	Women Non-Veterans	Male Non-Veterans
Employment Status	Employed	60.6	63.2	58.8	65.1***
	Self-Employed	3.5	6.3***	4.4	8.6***
	Unemployed	5.3	5.4	4.9	6.6*
	Not in Labor Force	30.6	25.1***	31.9	19.7***
	Working Age Population (17 to 65 years)	**1,297,010**	**9,613,366**	**99,370,957**	**87,380,272**
Reasons for Not in Labor Force	Ill or disabled	26.9	42.4***	21.1**	29.8
	Retired	20.3	41.2***	13.6***	14.9**
	Taking care of home or family	33.6	3.6***	36.7	5.4***
	Going to school	13.3	6.6***	22.3***	39.2***
	Could not find work	1.3	3.1***	2.0	4.6***
	Other	4.5	3.1	4.2	6.1
	Working Age Population, Not in Labor Force (17 to 65 years)	**396,673**	**2,413,416**	**31,703,162**	**17,228,446**

Source: Current Population Survey, March 2013

Notes:

1) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to Male veterans, male non-veterans and women non-veterans. Note that the analyses in this report are for individuals in the U.S. ages 17-65 years, a slightly different population from BLS population and that unemployment rates described in this report are based on the March CPS not seasonally adjusted data; the estimates on this table will be higher since it is based on a lower denominator size.

2) We used Z-tests for population proportions for statistical comparisons: *** denotes significance at 1 percent, ** significance at 5 percent, * significance at 10 percent.

3) All values in the table, except Total Population, are in percentages; all are weighted statistics; Total Population is the weighted sample size of individuals with non-missing values.

4) Imputed values from the U.S Census Bureau have been included in the analysis. For the above variables, they ranged from 3 percent to 10 percent in the dataset.

Unemployment

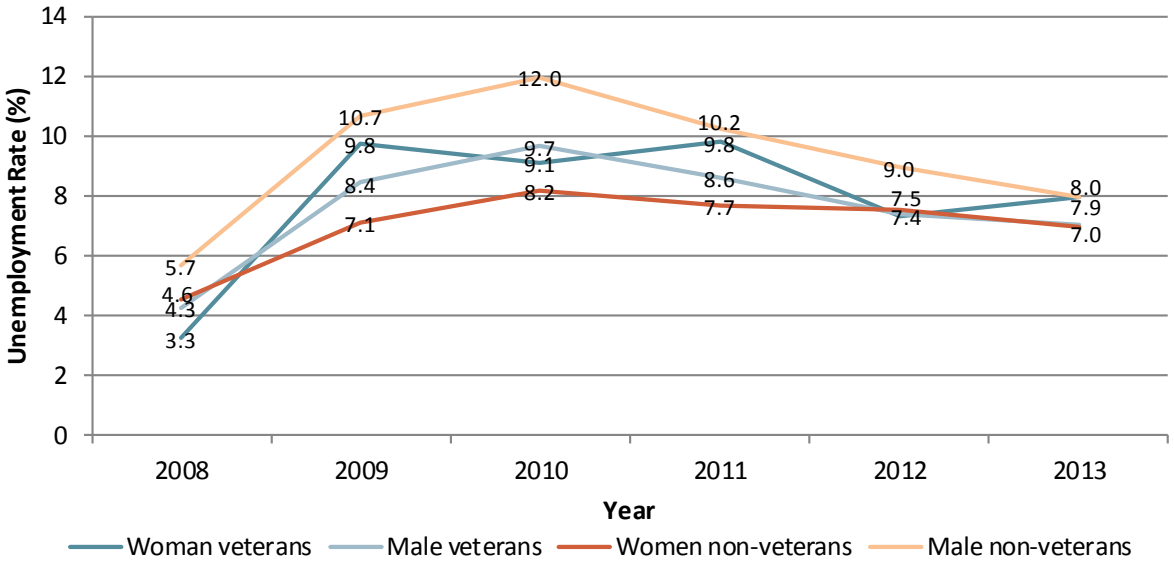
Individuals are classified as unemployed if they are working age (17-65 years), not working, but are actively seeking paid work. As illustrated in Exhibit 24, the proportion of women veterans classified as unemployed is 5.3 percent, which is similar to that of both male veterans (5.4 percent) and women non-veterans (4.9 percent). The proportion unemployed among male non-veterans is higher, at 6.6 percent.[36]

Exhibit 25 provides a perspective on unemployment over time by presenting unemployment rates for the month of March by veteran status for men and women from 2008–2013. The unemployment rate is different from the proportion of individuals who are not working because it only includes individuals who are unemployed in the labor force – that is, individuals who do not have work but are looking for work. Between 2008 and 2010, the unemployment rate in March rose for each of the groups, reflecting the impact of the Great Recession. In March 2008, unemployment ranged between 3.3 percent for women veterans and 5.7 percent for male non-veterans. By March 2010, unemployment had risen to 8.2 percent for women non-veterans and 12 percent for male non-veterans. Unemployment began to fall in March 2011 for each group, although rates have still not reached their March 2008 levels.

[36] In 2013, the average monthly unemployment rate for individuals age 16 years and older in the U.S. was 7.4% based on seasonally adjusted data (source: BLS, http://data.bls.gov/timeseries/LNS14000000. Retrieved 9/19/2014). Note that the analyses in this report are for individuals in the U.S. ages 17-65 years, a slightly different population and that unemployment rates described in this report are based on the March CPS not seasonally adjusted data.

Male non-veterans had the highest unemployment rate each year, while women non-veterans had the lowest unemployment rates from 2009-2011. In March 2008, women veterans had the lowest unemployment rate of the four groups (3.3 percent). However, it jumped to 9.8 percent in March 2009, causing the largest one-year (March-to-March) increase in unemployment among the four groups. The unemployment rate for women veterans decreased to 7.4 percent in March 2012— similar to male veterans and women non-veterans in March of that year. Appendix B-6 provides a table (including the significance tests) of unemployment rates for all four sub-groups.

Exhibit 25: Unemployment Rate by Veteran Status and Gender

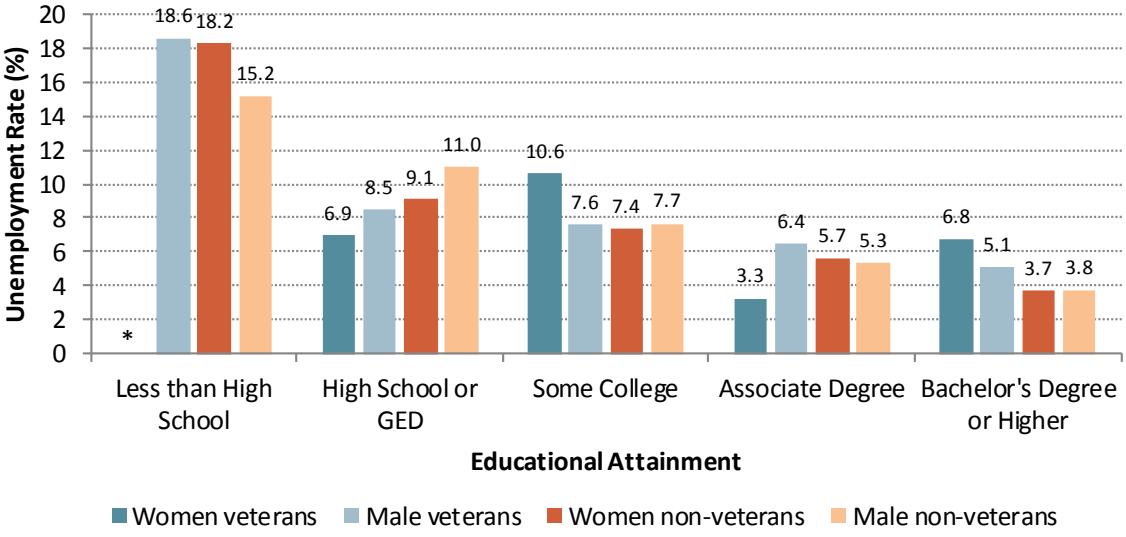


Source: Current Population Survey, March 2013
Notes:
1) The unemployment rate has been calculated as the percentage of individuals in the labor force who do not have work and are looking for work.
2) Rates are based on individuals aged 17-65 years using March CPS not seasonally adjusted data.
3) These rates are similar to BLS not seasonally adjusted unemployment rates for March 2009-2013. BLS did not report veteran unemployment rate for 2008. See http://www.bls.gov/news.release/vet.nr0.htm for further details.

Exhibit 26 shows unemployment rates in March 2013 by level of education and veteran status. Women veterans with some college education had the highest unemployment rate among themselves at 10.6 percent. This was significantly higher as compared to the unemployment rates of other sub-groups with some college education. For instance, male veterans with some college education had an unemployment rate of 7.6 percent, male non-veterans with some college education had an unemployment rate of 7.7 percent and women non-veterans with some college education a rate of 7.4 percent. Women veterans with an Associate degree had the lowest unemployment rate compared across the four sub-groups, and in fact even lower than women veterans with a Bachelor's degree or higher education. Women veterans with a Bachelor's degree or higher education had an unemployment rate of 6.8 percent, as compared to 5.1 percent among male veterans, 3.7 percent among women non-veterans and 3.8 percent

among male non-veterans. Appendix B-6 provides a table (including the significance tests) of unemployment rates for all four sub-groups.

Exhibit 26: Unemployment Rate of Population by Educational Attainment, Veteran Status and Gender



Source: Current Population Survey, March 2013
Notes:
1) The unemployment rate has been calculated as the percentage of individuals in the labor force who do not have work and are looking for work.
2) Rates are based on individuals aged 17-65 years using March CPS not seasonally adjusted data.
3) These rates are similar to BLS not seasonally adjusted unemployment rates for March 2009-2013. BLS did not report veteran unemployment rate for 2008. See http://www.bls.gov/news.release/vet.nr0.htm for further details.
*Sample size for women veterans with "less than high school" was insufficient to obtain an estimate.

Out of the Labor Force

Historically, women have had lower labor force participation rates than men.[37] As illustrated in Exhibit 24, using the March 2013 CPS data, 31 percent of working age women veterans, 25 percent of working age male veterans, 32 percent of working age women non-veterans, and 20 percent of working age male non-veterans were out of the labor force.

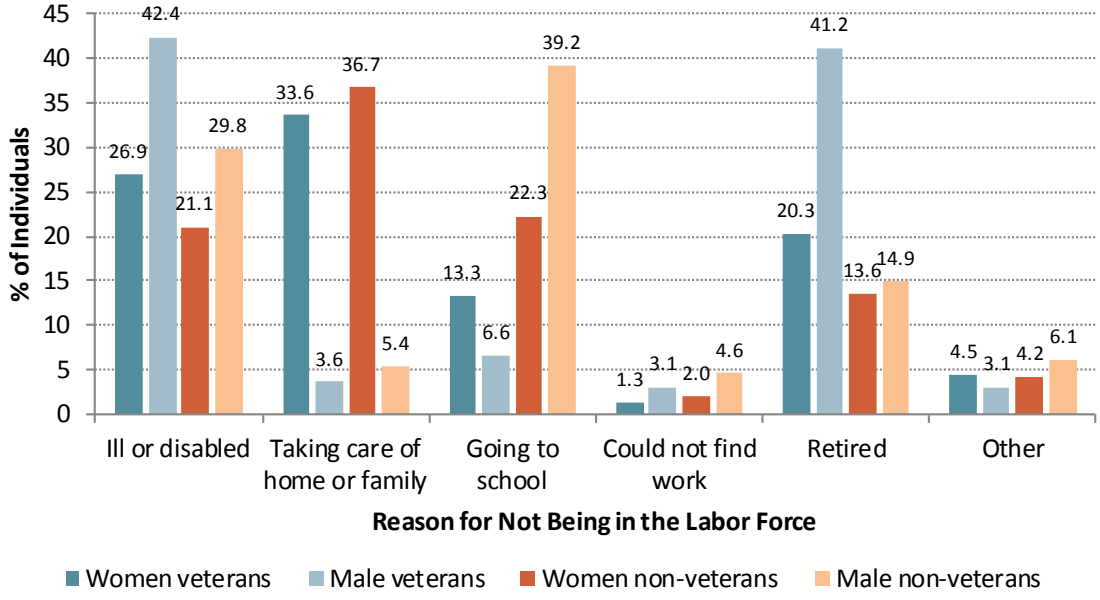
Exhibit 27 illustrates self-reported reasons for being out of the labor force. Women—both veterans and non-veterans—were far more likely than men to be out of the labor force to stay home and take care of family (34 percent and 37 percent, respectively) compared to 4 percent for male veterans and 5 percent for male non-veterans). However, the second most reported reason for women veterans was because they were ill or have a disability (27 percent). This was higher than the proportion of women non-veterans who were ill or had a disability, at 21 percent (significantly different than women veterans at 5 percent). It was also in sharp contrast to women non-veterans, whose second most reported reason was to go to school (22 percent);

[37] Source: http://www.bls.gov/opub/ted/2007/jan/wk2/art03.htm. Retrieved 9/19/2014.

13 percent of women veterans indicated going to school was the reason they were not in the labor force. Both women and male veterans reported being out of the labor force to go to school less often than their non-veteran counterparts.

Trends were different among male veterans. In March 2013, the most common reason male veterans gave for being out of the labor force was illness or disability (42 percent), followed by retirement (41 percent). Only 7 percent of male veterans reported being out of the labor force to go to school and 3 percent mentioned taking care of home or family. Of note is that less than 5 percent of any of the four groups reported being out of the labor force because they could not find work.

Exhibit 27: Percentage Distribution of Population by Reasons for Not Being in the Labor Force, Veteran Status and Gender



Source: Current Population Survey, March 2013
Notes:
1) The unemployment rate has been calculated as the percentage of individuals in the labor force who do not have work and are looking for work.
2) Rates are based on individuals aged 17-65 years using March CPS not seasonally adjusted data.
3) These rates are similar to BLS not seasonally adjusted unemployment rates for March 2009-2013. BLS did not report veteran unemployment rate for 2008. See http://www.bls.gov/news.release/vet.nr0.htm for further details.

Labor Supply and Earnings

Women veterans worked an average of 40 hours per week, 48 weeks per year as compared to women non-veterans who worked 37 hours per week over the same number of weeks (see

Exhibit 28). Male veterans, in contrast, worked an average of 43 hours per week, 49 weeks of the year.[38]

Exhibit 28 also reports mean and median annual earnings, as well as total family income. In March 2013, women veterans had mean annual earnings of $43,271, with median annual earnings of $36,900. Male veterans had higher average family income, with mean annual earnings of $58,443 and median earnings of about $48,000. While male non-veterans' mean annual earnings were larger than those of women veterans (at $51,775), their median annual earnings were not statistically significantly different (women veterans' median annual earnings is $36,900, while that of male non-veterans is $38,000).

While no one factor can explain the differences in their average earnings, the following may be contributing factors:

- Men (veterans and non-veterans) in general have higher median earnings than women. BLS reports that in 2012, median earnings for women in the U.S. were about 81 percent that of men.[39]
- African-Americans make up a larger proportion of women veterans (19 percent, see Exhibit 2 in Section 4.1) compared to both male veterans (10 percent) and male non-veterans (12 percent). As a population, African-American families have lower average family incomes than other races and ethnicities.[40]
- Women veterans have higher levels of education compared to women non-veterans (see Exhibit 8 in Section 4.1). Higher levels of education are typically associated with higher incomes.[41]

Family income in these data are the sum of the annual income earned by all family members. Women and male veterans had smaller proportions of families in the two lowest family income categories than their non-veteran counterparts (see Exhibit 28). Only 19 percent of families with woman veterans had an annual income of less than $30,000 compared to 29 percent of families with women non-veterans. At the other end of the income spectrum, 64 percent of families of women veterans had incomes over $50,000 annually as compared to 54 percent of families of women non-veterans. The percentage of families in different income groups did not differ statistically between families of women veterans and families of male veterans.

[38] Based on CPS March 2013 data, 83.2 percent of employed working-age women veterans worked full-time compared to 72.0 percent of employed women non-veterans, 90.9 percent of employed male veterans, and 86.5 percent of employed male non-veterans.

[39] Source: http://www.bls.gov/cps/cpswom2012.pdf. Retrieved 09/19/2014.

[40] According to the U.S. Census Bureau, in 2012, the median income of African-American families was $33,321, compared to the national median family income of $51,017. Source: http://www.census.gov/prod/2013pubs/p60-245.pdf. Retrieved 09/24/2014.

[41] Source: http://www.bls.gov/emp/ep_chart_001.htm. Retrieved 09/19/2014.

Exhibit 28: Hours and Weeks Worked, Earnings, and Family Income by Veteran Status and Gender

Variable		Women Veterans	Male Veterans	Women Non-Veterans	Male Non-Veterans
Average Usual Hours Worker Per Week		39.8	42.6***	36.9***	41.5***
Average Usual Weeks Worker Per Year		47.6	49.0	47.5	48.1
Mean Annual Earnings (2013 $)		43,271	58,443***	35,922***	51,775***
Median Annual Earnings (2013 $)		36,900	48,000***	27,300***	38,000
Family Income	Less than $10,000 (%)	5.8	6.0	9.7***	7.1
	$10,000 - $29,999 (%)	13.6	15.5	19.0***	17.7***
	$30,000 - $49,999 (%)	16.9	16.7	16.9	17.6
	$50,000 - $74,999 (%)	20.3	19.5	16.9**	17.5
	$75,000 - $99,999 (%)	15.8	14.2	12.1**	12.9*
	More than $100,000 (%)	27.6	28.2	25.3	27.2
Total Population of Working Age Employed		**851,667**	**6,702,163**	**63,914,638**	**66,815,423**
Total Population of Working Age (17 to 65 years)		**1,309,949**	**9,253,477**	**98,360,360**	**85,160,544**

Source: Current Population Survey, March 2013

Notes:

1) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to male veterans, women non-veterans and male non-veterans.

2) We use Z-tests for population proportions for statistical comparisons: "*" denotes significance levels from statistical tests comparing women veterans to each of the other categories; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

3) All values in the table, except total population, are in percentages; all are weighted statistics; total population is the weighted sample size of individuals with non-missing values. Sample includes only working age population.

4) Imputed values from the U.S Census Bureau are included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

5) Average usual hours and weeks worked include individuals who worked at any point in the year.

6) Annual earnings includes individuals that had positive earning at any point of the year.

Types of Employment

Exhibit 29 outlines the sectors in which working-age adults were employed by veteran status and gender in March 2013. Women veterans were employed predominantly in the private sector (62 percent). However, a higher percentage (33 percent) were employed in public sector jobs (i.e., by federal, state, and local governments) compared to male veterans (23 percent), women non-veterans (17 percent), and male non-veterans (11 percent). In particular, both women and male veterans were more likely to be employed by the federal government than their non-veteran counterparts; 16 percent of women veterans and 11 percent of male veterans were employed by the federal government, compared to 2 percent of women non-veterans and 2 percent of male non-veterans. This difference was reversed for private sector jobs, in which more male veterans (68 percent) were employed than women veterans (62 percent). Women veterans had the lowest rate of self-employment (5 percent) among the four

groups, though the difference between women veterans and women non-veterans was not statistically significant.[42]

Exhibit 29: Types of Employment by Veteran Status and Gender

Variable		Women Veterans	Male Veterans	Women Non-Veterans	Male Non-Veterans
Type of Employment	***Private***	61.9	68.1***	75.9***	77.5***
	Public	32.6	23.2***	16.7***	10.5***
	Federal Government	15.7	11.1***	2.1***	1.9***
	State Government	7.8	4.9**	5.4**	3.4***
	Local Government	9.1	7.2	9.2	5.2***
	Self Employed	5.4	8.7***	6.7	11.1***
	Never worked/Work without pay	-	-	0.7	0.9
Working Age Population in the Labor Force		**938,638**	**9,144,609**	**70,763,998**	**71,668,511**

Source: Current Population Survey, March 2013

Notes:

1) A "-"signifies insufficient sample size to obtain an estimate.

2) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to male veterans, women non-veterans and male non-veterans.

3) We used Z-tests for population proportions for statistical comparisons: "*" denotes significance levels from statistical tests comparing women veterans to each of the other categories; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

4) All values are in percentages; weighted statistics; only working-age individuals aged 17 – 65 years are included.

Exhibit 30 presents the types of occupations in which working-age adults were employed by veteran status and gender. In March 2013, women veterans were more likely to be employed in management, business, finance, and professional occupations than women non-veterans (47 percent versus 40 percent). Almost one-third of working-age women veterans and women non-veterans were in sales and office related occupations—about double the rate of male veterans (15 percent) and male non-veterans (17 percent).

[42] The CPS has two measures of self-employment: Incorporated self-employment (incorporated businesses with wage and salary workers) and unincorporated self-employment (informal businesses). Incorporated and unincorporated self-employment were combined into the "self-employed" category reported in this report.

Exhibit 30: Occupation Type by Veteran Status and Gender

Variable		Women Veterans	Male Veterans	Women Non-Veterans	Male Non-Veterans
Occupation	Management, Business, Finance, and Professional	46.5	33.7***	40.3***	33.3***
	Services	14.3	14.2	22.3***	15.4
	Sales and Office	33.9	14.7***	30.8	16.6***
	Farming, National Resource, and Construction	-	18.9	0.9	16.8
	Production, Transportation, and Material Moving	4.8	18.1***	5.8	17.9***
	Armed Forces	-	0.4	-	-
Working Age Population in the Labor Force		**938,638**	**9,144,609**	**70,763,998**	**71,668,511**

Source: Current Population Survey, March 2013

1) A "-"signifies insufficient sample size to obtain an estimate.

2) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to male veterans, women non-veterans and male non-veterans.

3) We used Z-tests for population proportions for statistical comparisons: *** denotes significance at 1 percent, ** significance at 5 percent, * significance at 10 percent.

4) All values are in percentages; weighted statistics; only working-age individuals aged 17 –65 years are included.

4.6 Employment Status by War Era Served

In this section, the March CPS 2013 data are examined to describe the employment status of employed Gulf War veterans.[43] While Exhibits 31 and 33 include information for veterans of all war-eras, this section describes Gulf War I and Gulf War II veterans as they are much more likely to be of working age (17–65 years) than veterans of earlier eras. The sample sizes in the data for women veterans of the Vietnam War, Korean War and World War II are insufficient to make meaningful inferences on several employment-related characteristics.

Employment Status

Both male and women veterans from Gulf War I had higher employment rates than their Gulf War II counterparts. About 67 percent of Gulf War I women veterans were employed compared to 54 percent of Gulf War II women veterans, a trend that was similar among male veterans. Among women veterans, 4.8 percent of Gulf War I veterans were unemployed as compared to 7.5 percent of Gulf War II women veterans. Women veterans from Gulf War I and II were out of labor force in higher proportions than their male counterparts. 37 percent of women veterans of Gulf War II and 25 percent of women veterans of Gulf War I were out of labor force in comparison 17 percent of Gulf War II male veterans and 10 percent of Gulf War I male veterans.

[43] As per BLS definition, Gulf War II: September 2001-Present; Gulf War I: August 1990-August2001; Vietnam War: August 1964-April 1975; WW II/Korean: December 1941-December 1946/July 1950-January 1955; Other Service Periods: Years other than the war era periods defined earlier.

Exhibit 31: Employment Status of Veterans by War Era Served

Variables		Women Veterans					Male Veterans				
		Gulf II	Gulf I	Vietnam	WW II/ Korean	Other Service Period	Gulf II	Gulf I	Vietnam	WW II/ Korean	Other Service Period
Employment	Employed	54.1	66.7†††	34.9†††	4.1†††	56.7	71.3***	76.5***	30.7	7.4	41.4***
	Self-Employed	1.6	3.7	8.6††	-	3.1	2.7	7.3***	8.0	1.6	6.2***
	Unemployed	7.5	4.8	3.6	4.8	3.8†	8.6	6.0	3.0	0.1	3.0
	Not in Labor Force	36.8	24.8†††	53.0†††	91.1†††	36.4	17.4***	10.2***	58.3	90.9	49.4***
	Total Population, Veteran 17 years and Older	**329,432**	**386,178**	**238,989**	**73,173**	**506,478**	**1,721,009**	**1,864,011**	**6,229,023**	**2,909,433**	**6,182,217**
Duration of Unemployment	1-10 weeks	-	-	-	-	-	35.4	38.8	15.9	-	32.0
	11-20 weeks	-	-	-	-	-	12.2	10.0	13.6	-	15.6
	21-40 weeks	-	-	-	-	-	17.1	13.9	32.5	-	17.3
	41-52 weeks	-	-	-	-	-	17.2	13.9	3.8	-	11.7
	Over 52 weeks	-	-	-	-	-	18.1	23.5	34.2	-	23.4
	Total Population, Veterans Unemployed	**-**	**-**	**-**	**-**	**-**	**148,206**	**111,766**	**188,916**	**-**	**185,131**
Reason for Not in Labor Force	Ill or disabled	15.3	29.6††	36.0†††	5.0†	15.8	23.0	37.8	19.7***	3.5	19.0
	Retired	10.2	20.3†	60.2†††	95.0†††	46.9†††	22.9***	23.1	77.7***	95.4	76.8***
	Taking care of home or family	30.9	37.1	3.0†††	-	32.3	8.6***	11.9***	0.3	0.2	1.4***
	Going to school	32.2	7.2†††	0.0†††	-	3.8†††	33.3	21.3***	0.2**	-	0.7*
	Could not find work	0.4	1.1	0.8	-	1.3	5.4***	5.4*	1.0	0.3	1.0
	Other	11.0	4.7	-	-	-	6.8	0.5	1.1	0.6	1.1
	Total Population, Veterans Not in Labor Force	**121,208**	**95,895**	**126,587**	**66,665**	**184,581**	**300,001**	**189,525**	**3,630,957**	**2,644,197**	**3,053,803**

Source: Current Population Survey, March 2013

Notes:

1) A "-"signifies insufficient sample size to obtain an estimate.

2) Women veterans is the reference category for all statistical tests shown above. Sample includes all individuals 17 years of age and over.

3) We used Z-tests for population proportions for statistical comparisons: "†" denotes significance levels from statistical tests comparing Gulf war II women veterans to women veterans from other war-era periods: ††† represents statistical significance at 1%, †† statistical significance at 5%, † statistical significance at 10%.

4) "*" denotes significance levels from statistical tests comparing women veterans to male veterans from the same war-era periods listed in the table above; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

5) As per BLS definition, Gulf War II: September 2001-Present; Gulf War I: August 1990-August 2001; Vietnam War: August 1964-April 1975; WW II/Korean: December 1941-December 1946/July 1950-January 1955; Other Service Periods: Years other than the war era periods defined earlier.

6) All values in the table, except total population, are in percentages; all values are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

7) Imputed values from the U.S Census Bureau are included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

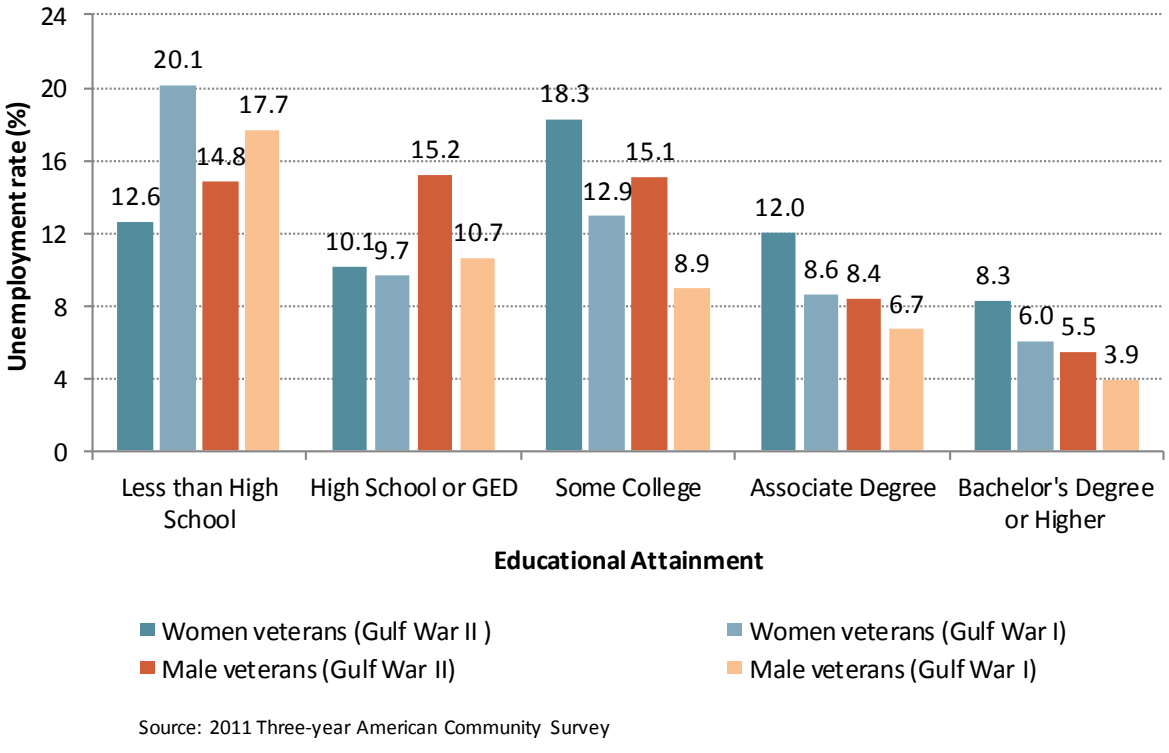
8) The March 2013 CPS contains insufficient sample size for unemployed women veterans in all war eras served and unemployed male veterans in the WWII/Korean era. Hence, no estimates for duration of unemployment are given.

9) Note that the numbers in third line of employment status, "unemployed," are not to be interpreted as the unemployment rate of these populations.

Exhibit32 builds on Exhibit 31 to illustrate unemployment rates by education for Gulf War veterans. It is important to note that while the majority of results presented in this section are drawn from the March 2013 CPS, these results are based on the 2011 three-year American Community Survey. The ACS is used because the sample size of the March 2013 CPS is insufficient to conduct this analysis.

In general among Gulf War veterans, higher levels of education were associated with lower unemployment. Gulf War I women veterans with less than a high school education had an unemployment rate of 20 percent while Gulf War II women veterans had an unemployment rate of 12.6 percent; male veterans from Gulf War I had an unemployment rate of 18 percent and those from Gulf War II had an unemployment rate of 14.8 percent. In contrast, Gulf War veterans with an Associate or Bachelor's degree generally had unemployment rates below 9 percent. The one exception to this was Gulf War II women veterans with an Associate degree who had a 12.0 percent unemployment rate. Gulf War I male veterans with a Bachelor's degree or higher had the lowest unemployment rate at 4 percent. Appendix B-7 provides a table (including the significance tests) of unemployment rates for all four sub-groups.

Exhibit 32: Unemployment Rate of Gulf War Veterans by Educational Attainment, War Era Served and Gender



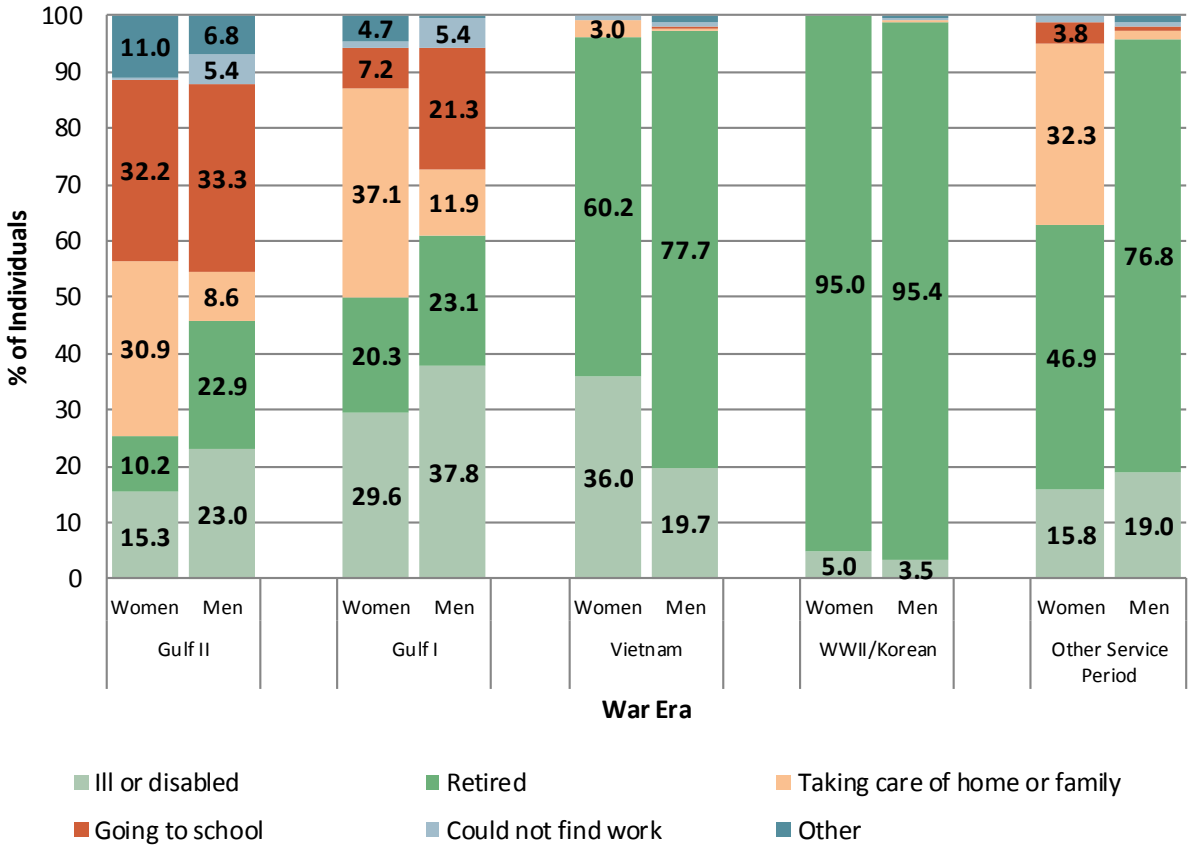
Source: 2011 Three-year American Community Survey

Primary Reasons for Being Out of the Labor Force

In March 2013, more women veterans of Gulf War II (32 percent) were out of the labor force to go to school than Gulf War I women veterans (7 percent) (see Exhibit 33). However, the proportion of Gulf War I women veterans (30 percent) who reported being out of the labor force due to illness or disability was double the proportion of Gulf War II women veterans (15 percent). About one-third of women veterans of both Gulf War I (37 percent) and II (31 percent) were out of the labor force to take care of home or family.

A larger share of male veterans reported that disability or illness prevented them from being in the labor force (23 percent for Gulf War II and 38 percent for Gulf War I) compared to women veterans. The proportions of male veterans of the Gulf I and Gulf II wars reported as being out of labor force to go to school were higher (21 percent and 33 percent respectively) compared to women veterans (7 percent and 32 percent respectively). However, this difference was not statistically significant for Gulf War II women and male veterans.

Exhibit 33: Primary Reason for Being Out of Labor Force Composition of Veterans by War Era Served and Gender



Source: Current Population Survey, March 2013
Notes:
1) Sample includes all individuals 17 years of age and over.
2) Reported values are the percent of individuals in the category.
3) Values too small to label in the above exhibit can be found in Exhibit 32.

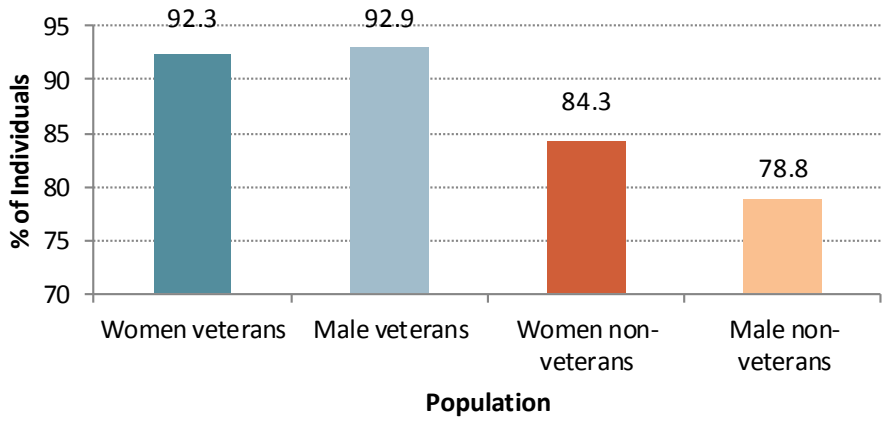
4.7 Health Insurance and Veteran Assistance Utilization

Rates of health insurance coverage among women veterans, male veterans, and non-veteran males and women are presented in this section based on analysis of March 2013 data from the CPS which reflect having coverage any time during the previous calendar year, 2012. We also examine veteran assistance receipt among women and male veterans in this section.

Health Insurance

In March 2013, veterans were more likely to have health insurance coverage compared to non-veterans.[44] Exhibit 34 illustrates the relative proportions of male and women veterans and non-veterans with any type of health insurance at any time during the previous calendar year, 2012. More than 92 percent of women and male veterans had some type of health insurance compared to 84 percent of women non-veterans and 79 percent of male non-veterans. Correspondingly, the percentage without coverage for the entire year for non-veterans relative to veterans was double among women (16 and 8 percent, respectively) and triple among men (21 and 7 percent, respectively). The availability of ChampUS, VA, and other military healthcare to veterans may be contributing to higher health insurance coverage among veterans.[45]

Exhibit 34: Percentage of Individuals with Health Insurance by Veteran Status and Gender



Source: Current Population Survey, March 2013
Note: Sample includes all individuals 17 years of age and over. The exhibit reports having any type of health insurance at any time during the previous calendar year, 2012.

Health Insurance by Type

Exhibit 35 provides more details on types of health insurance coverage, to better understand why veterans were more likely to have health coverage than non-veterans in 2012. This exhibit

[44] Coverage is defined by as being covered by any kind of health insurance at any point during 2012. Source: http://www.census.gov/hhes/www/hlthins/methodology/definitions/cps.html. Retrieved 09/19/2014.
[45] Source: http://www.va.gov/hac/forbeneficiaries/champva/champva.asp. Retrieved 09/19/2014.

breaks down overall health insurance by type of insurance by veteran status and gender. Since an individual may have different types of insurance during the year, these categories are not mutually exclusive. Veterans have access to and use ChampUS, VA, or other military health care (35 percent of women veterans and 23 percent of male veterans) that are not available to non-veterans. Women veterans were more likely than their non-veteran counterparts to have private insurance in their own name (47 percent versus 40 percent). The converse was true as well; women veterans were less likely to have private insurance not in their own name than women non-veterans (20 percent versus 26 percent).

Exhibit 35: Type of Health Insurance by Veteran Status and Gender

Variable		Women Veterans	Male Veterans	Women Non-Veterans	Male Non-Veterans
Health Insurance	**Covered (Any type)**	**92.3**	**92.9**	**84.3*** **	**78.8*** **
	Public Insurance				
	Medicaid	6.2	4.7	12.1***	9.9***
	Medicare	19.6	50.4***	21.4	12.3***
	ChampUS, VA, or Military Health Care	35.4	23.4***	-	-
	Private Insurance				
	Own name	46.6	54.6	39.6***	46.7
	- Employer Provided Insurance	40.3	41.7	32.0***	41.0
	- Privately Owned	6.3	12.9***	7.6	5.7
	Not on own name	20.1	8.7***	25.5***	18.9
Total Population, 17 years and Older		**1,551,581**	**18,762,791**	**123,160,130**	**98,056,368**

Source: Current Population Survey, March 2013

Notes:

1) A "-"signifies insufficient sample size to obtain an estimate.

2) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to male veterans, women non-veterans and male non-veterans. Sample includes all individuals 17 and over.

3) We used Z-tests for population proportions for statistical comparisons: "*" denotes significance levels from statistical tests comparing women veterans to each of the other categories; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

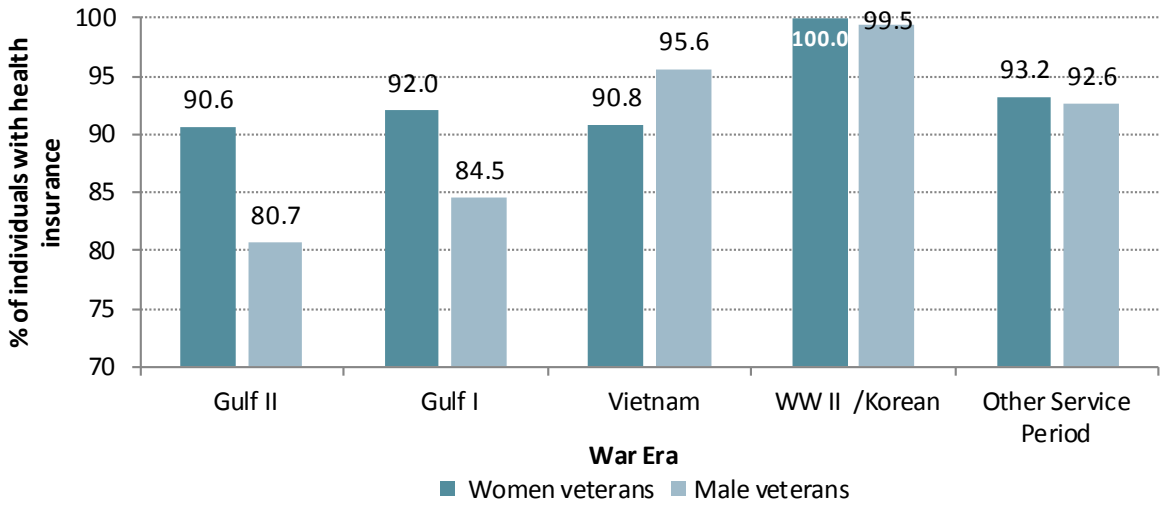
4) All values in the table, except total population, are in percentages; all are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

5) Health coverage categories above are not mutually exclusive. The exhibit reports having a given type of health insurance at any time during the previous calendar year, 2012.

Health Insurance by War Era Served

Exhibit 36 demonstrates that overall, women and male veterans were equally likely in 2012 to have health insurance. However, when the data are broken down by war era, as in Exhibit 37, a different pattern emerges. Women veterans of both Gulf Wars were more likely to have health insurance coverage than their male counterparts. Also, WW II/Korean War veterans had the highest rates of coverage: 100 percent among women veterans and male veterans, undoubtedly due to their age-related participation in Medicare; the pattern for the Vietnam War (91 percent coverage among women veterans and 96 percent among male veterans) shows a similar age effect.

Exhibit 36: Percentage of Veterans with Health Care Coverage by War Era Served and Gender



Source: Current Population Survey, March 2013
Note: Sample includes all individuals 17 years of age and over. The exhibit reports having any type of health insurance at any time during the previous calendar year, 2012.

Breaking down coverage rates by type of insurance, as in Exhibit 37, confirms the patterns shown above, with the women and male veterans from the WWII/Korean war eras obtaining their insurance almost entirely through Medicare in 2012. The difference among women and male veterans from the two Gulf wars may be explained by the use of ChampUS, VA, or other military health care. For Gulf War II veterans, 47 percent of women compared to 34 percent of men had military health insurance in 2012. For Gulf War I veterans, that difference was 29 percent of women compared to 20 percent of men. Women veterans were also more likely to have private insurance in someone else's name than male veterans. For instance, 61 percent of Gulf War II women veterans as compared to 51 percent of their male counterparts had private insurance in someone else's name. Another distinction that Exhibit 37 illuminates was that Gulf War I era women veterans had more private insurance in their own name (51 percent) than Gulf War II era women veterans (39 percent). The converse was true as well; Gulf War I era women veterans had less private insurance in someone else's name (49 percent) as compared to Gulf War II era women veterans (61 percent). Half (51 percent) of Gulf War II male veterans had insurance in another person's name.

Exhibit 37: Percentage of Veterans Insured by War Era Served and Gender

Variable	Women Veterans					Male Veterans				
	Gulf II	Gulf I	Vietnam	WW II /Korean	Other Service Period	Gulf II	Gulf I	Vietnam	WW II /Korean	Other Service Period
Covered (Any type)	**90.6**	**92.0**	**90.8**	**100.0†††**	**93.2**	**80.7*** **	**84.5*** **	**95.6*** **	**99.5*** **	**92.6**
Public Insurance										
Medicaid	6.3	5.8	6.6	4.0	6.6	4.2	3.7	4.8	3.6	5.7
Medicare	2.9	7.8††	41.0†††	97.7†††	18.5†††	3.4	4.2**	56.8***	95.8	48.0***
ChampUS, VA, or Military Health Care	46.5	28.5†††	37.1†	38.3	32.6†††	34.1***	20.2***	25.3***	19.0***	21.8***
Private Insurance										
Own name	38.9	50.6†††	43.9	50.7	49.1††	48.8***	60.7***	53.2**	55.8	55.1**
- Employer Provided Insurance	35.2	47.9†††	33.0	23.8	43.2†	46.0***	57.6***	41.0*	29.7	42.2
- Privately Owned	24.3	24.1	13.8††	0.9†††	19.8	9.3***	10.7***	10.5	3.7*	8.7***
Not on own name	61.1	49.4†††	56.1	49.3	50.9††	51.2***	39.3***	46.8**	44.2	44.9**
Total Population, Veterans	**324,604**	**394,271**	**230,162**	**73,735**	**528,809**	**1,618,766**	**1,832,784**	**6,225,001**	**2,974,814**	**6,111,426**

Source: Current Population Survey, March 2013

Notes:

1) Women veterans is the reference category for all statistical tests shown above. Sample includes all individuals 17 years of age and over.

2) We used Z-tests for population proportions for statistical comparisons: "†" denotes significance levels from statistical tests comparing Gulf war II women veterans to women veterans from other war-era periods: ††† represents statistical significance at 1%, †† statistical significance at 5%, † statistical significance at 10%.

3) "*" denotes significance levels from statistical tests comparing women veterans to male veterans from the same war-era periods listed in the table above; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

4) As per BLS definition, Gulf War II: September 2001-Present; Gulf War I: August 1990-August 2001; Vietnam War: August 1964-April 1975; WW II/Korean: December 1941-December 1946/July 1950-January 1955; Other Service Periods: Years other than the war era periods defined earlier.

5) All values in the table, except total population, are in percentages; all values are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

6) Imputed values from the U.S Census Bureau have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

7) Health coverage categories above are not mutually exclusive. The exhibit reports having a given type of health insurance at any time during the previous calendar year, 2012.

Veteran Assistance

Exhibit 38 illustrates types of veteran assistance income received by veterans as reported in March 2013. These benefits are provided to veterans through a range of programs, including but not limited to disability compensation, survivor benefits, veterans pension and education assistance. More than 12 percent of women and male veterans received some kind of veteran assistance in the form of payment income. Some veterans received more than one type of assistance payment. For both women and male veterans, disability compensation was most prominent (both at 9 percent), followed by veterans pension (2 and 3 percent, respectively), and education assistance (both at 1 percent).

Exhibit 38: Percentage of Veteran Payment Received by Type of Payment and Gender

Variable		Women Veterans	Male Veterans
Any Veteran Payment Income		**12.1**	**12.4**
Types of Veteran Payment	Disability Compensation	9.1	9.0
	Survivor Benefit	0.6	0.0**
	Veterans Pension	2.3	3.4
	Education Assistance	0.8	0.5
	Others	0.4	0.4
Total Population, 17 years and Older		**1,551,581**	**18,762,791**

Source: Current Population Survey, March 2013

Notes:

1) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to Male veterans. Sample includes all individuals 17 years of age and over.

2) We used Z-tests for population proportions for statistical comparisons: "*" denotes significance levels from statistical tests comparing women veterans to male veterans; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

3) All values in the table, except total population, are in percentages; all are weighted statistics; total Population is the weighted sample size of individuals with non-missing values.

4) Imputed values from the U.S Census Bureau have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

5) Veterans can receive more than one type of payment.

4.8 Spousal Characteristics

In this section, we highlight key socio-economic characteristics of spouses of women veterans, male veterans, women non-veterans, and male non-veterans (see Exhibit 39). Age, education, and disability data are from the 2011 three-year ACS; labor force characteristics are obtained from CPS March 2013 data. Only individuals who were married and living with their spouses in the same household at the time of the respective surveys are included in these analyses.

Exhibit 39: Key Socio-Economic Characteristics of Spouses by Veteran Status and Gender

Variable		Spouses of Women Veterans	Spouses of Male Veterans	Spouses of Women Non-Veterans	Spouses of Male Non-Veterans
Age Groups	17 – 24	1.0	0.4***	1.2***	2.9***
	25 – 34	15.6	4.7***	12.8	19.2***
	35 – 44	24.8	10.0***	20.5***	25.2***
	45 – 54	27.9	17.0***	23.7***	26.2***
	55 – 64	18.0	29.7***	20.9***	17.0***
	65 and over	12.0	38.1***	20.8***	9.5***
Education	Less than High School	4.2	6.2***	10.2***	9.2***
	High School or GED	27.2	34.9***	26.8***	25.4***
	Some College	28.3	24.9***	21.2***	21.0***
	Associate Degree	11.4	9.0***	7.3***	9.4***
	Bachelor's Degree or Higher	27.0	24.9***	34.4***	35.0***
Any Disability		15.2	16.9***	13.1***	8.2***
Total Population 17 and Older, Married Spouse Present (ACS)		**631,579**	**12,549,586**	**55,119,155**	**43,972,436**
Employment	Employed	62.7	41.4***	69.8***	60.3
	Unemployed	3.7	1.8**	3.5	3.0
	Not in Labor Force	23.3	56.7***	25.7	36.7***
	Armed Forces	10.3	0.2***	1.0***	0.1***
Veteran Status		58.7	3.8***	19.7***	0.7***
Health Insurance Coverage		95.0	95.2	88.7***	86.3***
Total Population 17 and Older, Married Spouse Present (CPS)		**801,258**	**12,415,877**	**60,506,003**	**48,897,688**
Usual Weekly Hours worked		44.4	36.6***	43.0**	37.2***
Usual Number of Weeks Worked		49.8	48.7***	49.6	48.4***
Average Annual Earnings (2013 $)		61,440	37,969***	62,384	38,468***
Median Annual Earnings (2013 $)		54,000	30,000***	47,000	30,000***
Total Population 17 and Older, Married Spouse Present & Employed (CPS)		**602,829**	**5,190,402**	**43,782,667**	**29,641,555**

Sources: 2011 Three-year American Community Survey and Current Population Survey, March 2013.

Notes:

1) "Spouses of Women veterans" is the reference categories for all statistical tests. Spouses of Women veterans are statistically compared to spouses of male veterans, spouses of women non-veterans and spouses of male non-veterans. Sample includes all individuals 17 and over.

2) We used Z-tests for population proportions for statistical comparisons: "*" denotes significance levels from statistical tests comparing women veterans to each of the other categories; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

3) All values in the table, except total population, are in percentages; all are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

4) Age-group, education, and Any Disability are from 2011 Three-year American Community Survey; all other variables are from CPS March 2013.

5) Average usual hours and weeks worked include individuals that worked at any point in the year.

6) Annual Earnings includes individuals that had positive earning at any point of the year.

7) The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

Age

Generally speaking, the spouses of women veterans as reported in 2009-2011 ACS were younger than those of women non-veterans. About 41 percent of the spouses of women veterans were under 45 years of age and 30 percent 55 or over. In comparison, about 35 percent of the spouses of women non-veterans were under age 45 and 42 percent are 55 or over.

Employment

As shown in Exhibit 39, a key distinction among the spouses of women veterans in March 2013 was that nearly 10 percent were currently in the Armed Forces. This is in comparison to 1 percent for spouses of women non-veterans, 0.2 percent for spouses of male veterans and 0.1 percent of spouses of male non-veterans. A key difference for the spouses of male veterans was that the spouses of male veterans were less likely to be employed and more likely to be out of the labor force compared to the spouses of women veterans and the spouses of non-veterans.

Health Insurance Coverage and Disability

Spousal health insurance coverage in March 2013 was consistent with patterns discussed above, with spouses of male and women veterans more likely to have health insurance (95 percent) compared to spouses of non-veterans (86-89 percent). Spouses of veterans were also more likely to report having a disability than the spouses of non-veterans.

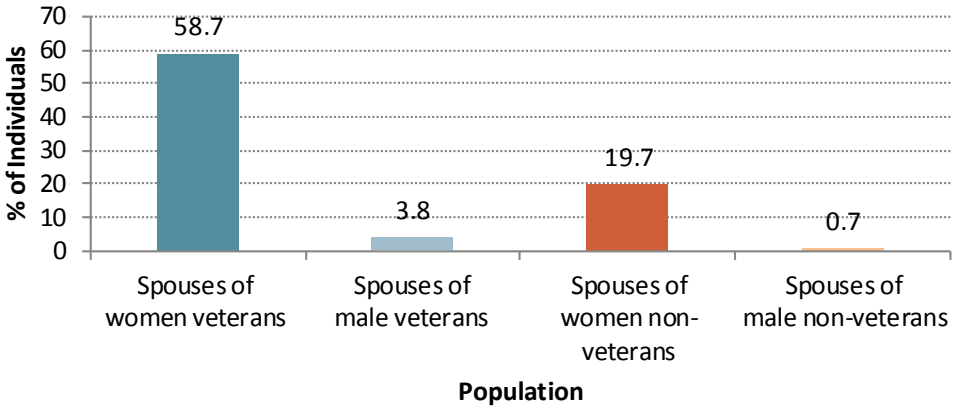
Time Worked and Earnings

The last panel of Exhibit 39 reports average spousal hours worked per week, weeks worked per year and annual earnings for 2012 as reported in March 2013. The patterns for hours/weeks worked by spouses were very similar for veterans and non-veterans. Among spouses who worked, spouses of both veteran and women non-veterans generally worked full-time all year (43-44 hours a week for 50 weeks). The employed spouses of male veterans and male non-veterans also worked almost all year, but fewer hours per week (averaging about 37 hours in a usual work week). Finally, the spouses of women veterans and non-veterans have higher average annual earnings than the spouses of men. Although there are differences in the spousal earnings by gender (between the spouses of women and male veterans and between the spouses of women and male non-veterans), the differences in spousal earnings by veteran status are smaller. Spouses of women non-veterans earn $944 more annually than the spouses of women veterans. Similarly, the spouses of male non-veterans earn $499 more annually than the spouses of male veterans. Looking by gender, spouses of women veterans earn $23,471 higher annual wages than spouses of women veterans. The difference between spouses of women non-veterans and male non-veterans is quite similar (spouses of women non-veterans earn $23,916 higher annually than spouses of male non-veterans.)

Veteran Status

Exhibit 40 is based on the three-year 2011 ACS and reflects the period from 2009 to 2011. It displays the proportion of spouses during this period who were veterans. Over half (59 percent) of the spouses of women veterans were also veterans. This compares to 20 percent of the spouses of women non-veterans. Also, 4 percent of the spouses of veteran men were veterans. This was over four times more than for the spouses of male non-veterans. Less than 1 percent of the spouses of non-veteran men were veterans.

Exhibit 40: Percentage of Spouses Who Are Veterans by Veteran Status and Gender

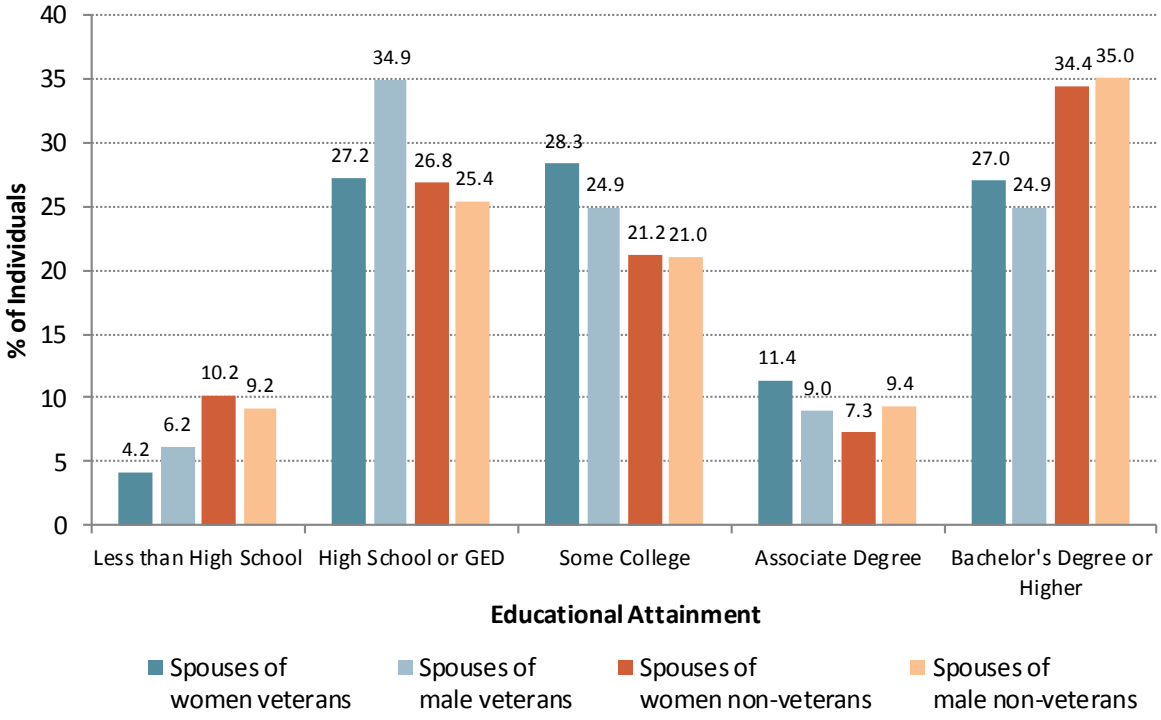


Source: 2011 3-year American Community Survey

Educational Achievement

Exhibit 41 is also based on the three-year 2011 ACS and illustrates the educational attainment of spouses of veterans and non-veterans. Four percent of women veterans had spouses with less than a high school degree compared to 10 percent of spouses of women non-veterans. Spouses of male veterans had the highest percentage with only a high school diploma or GED (35 percent). 27 percent of the spouses of women veterans had a bachelor's degree or higher education, as compared to 25 percent of the spouses of male veterans, 34 percent of the spouses of women non-veterans and 35 percent of the spouses of male non-veterans.

Exhibit 41: Percentage Distribution of Spouses by Educational Achievement, Veteran Status and Gender



Source: 2011 3-year American Community Survey

5. EMPLOYMENT CHARACTERISTICS

The descriptive profile in Section 4 highlight patterns in demographic, military service, and employment characteristics of women and male veterans. To better understand the statistical relationships among these characteristics, this section presents the results of multivariate regressions using the CPS Veterans Supplement 2009-2012. These data are merged with the CPS Merged Outgoing Rotation Group (CPS-MORG) data to obtain information on veteran status, employment status and earnings for all individuals in the labor force ages 17 years or over. Modeling labor market outcomes as a function of relevant explanatory variables allows us to control for other factors when examining the relationship between an outcome of interest and an explanatory variable.

We examine the following employment characteristics for individuals in the labor force, as shown in Exhibit 42:

a) ***Employment Status*** – Whether an individual age 17 years or older who is in the labor force is employed. A binary variable is set equal to one if the individual is *employed* and zero if unemployed (i.e., without employment and looking for work).

b) ***Type of Employment*** – Whether an individual age 17 years or older who is employed works in the public sector (federal, state and local). A binary variable is set equal to one if the individual is employed in the *public sector* (federal, state or local government) and zero if employed in the *private sector* for individual that are employed.

c) ***Full-Time Employment Status*** – Whether an individual age 17 years or older who is employed works full-time. A binary variable is set equal to one if the individual is employed at least 35 hours per week, and zero if employed less than 35 hours per week.

d) ***Weekly Earnings*** – A continuous variable representing weekly wages if the individual is employed. The sample includes only employed individuals age 17 years or older.

The results of the multivariate regressions augment the descriptive analysis—allowing for an assessment of the strength of associations between variables after adjusting for other characteristics. It is important to note the results are descriptive and do not support causal interpretation.

Exhibit 42: Labor Market Outcomes and Sample Universes

Labor Market Outcome	Definition	Sample Selection Criteria			
		Age	Labor Force Status	Data	Other Exclusion Criteria
Employment Status	1=Employed, 0=Unemployed	17 years or older	In the labor force at the time of survey	Includes CPS-MORG and veterans who completed CPS's Veterans Supplement	- In school - Retired - Never worked - Has family reasons to be unemployed
Type of Employment	1=Public sector; 0=Private sector	17 years or older	In the labor force at the time of survey	Includes CPS-MORG and veterans who completed CPS's Veterans Supplement	- In school - Retired - Never worked - Self-employed - Worked without pay - Has family reasons to be unemployed
Full-Time Employment Status	1=Full-time (≥35 hours/week); 0=Part-time (<35 hours/week)	17 years or older	Employed at the time of survey	Includes CPS-MORG and veterans who completed CPS's Veterans Supplement	- In school - Retired - Has family reasons to be a part-time worker
Weekly Earnings	Continuous variable; weekly wages	17 years or older	Employed at the time of survey	Includes CPS-MORG and veterans who completed CPS's Veterans Supplement and had non-missing wage data	- In school - Retired - Self-employed - Worked without pay

5.1 Methodology

We use statistical methods suited to the nature of the dependent variables to estimate the strength of association between the dependent variables and independent variables of interest. Binary dependent variables such as employment status, type of employment (public versus private sector), and hours worked (full-time versus part-time) are estimated using logit models. For weekly earnings, a continuous variable, we use ordinary least squares (OLS) methods.[46] The independent variables are driven by a general interest in relationships between the key demographic and labor characteristics emphasized in the descriptive profile. Important to note is that one cannot statistically control for in this analysis characteristics such as motivation or individual ability that may more fully explain differences among groups and variation across outcomes.

[46] Wooldridge, Jeffrey M. (2009). Introductory Econometrics: A Modern Approach, 4e. Mason, OH: South-Western CENGAGE Learning.

Estimates of the association between independent variables and the binary dependent variables (employment status, type of employment, and hours worked) are *average marginal effects.* An average marginal effect represents the change in the average probability (or likelihood) of an outcome when the independent variable is changed by one unit. For the continuous dependent variable, weekly earnings, we transform the dependent variable into the logarithm of weekly earnings, so that the coefficients can be interpreted as the percentage change in weekly earnings when any of the independent variables is changed by one unit.[47]

In Exhibits 43-46, the italicized category within each variable represents the reference category for that variable. The coefficients presented are to be interpreted in relation to the reference category. Only statistically significant results are discussed. For instance, in Exhibit 43, the coefficient of being African-American for the binary dependent variable employment status for male veterans is -0.05, while it is -0.11 for the continuous dependent variable weekly earnings in Exhibit 46. The coefficient of African-American for employment status is interpreted as 'African-American male veterans have a 5 percentage point lower likelihood of being employed than the reference group, White male veterans.' The coefficient of the same independent variable for the dependent variable weekly earnings, in Exhibit 46, is interpreted as 'weekly earnings of African-American male veterans are 11 percent less than White male veterans.'

There are a small number of observations of women veterans in the annual data; therefore, the CPS Veterans Supplement data are pooled over four years, 2009 to 2012. Since data are pooled, differing levels of economic activity each year may also have differential influences on the outcomes of interest. For example, years immediately after the 2007-2008 recessions are likely to have lower general employment levels. Pooling data across years is acceptable to increase sample sizes as long as appropriate statistical controls for the year of the observation are included in the model.[48] Indicator variables for each year are used to control for the year of the survey in the analysis. These variables account for the influence of time-specific differences in outcomes such as variation in the likelihood of being employment across the survey years. Also, standard errors are clustered at the year level to account for differences in residual variation over the different time periods and to yield standard errors that are reliable.[49]

[47] Wooldridge, Jeffrey M. (2009). Introductory Econometrics: A Modern Approach, 4e. Mason, OH: South-Western CENGAGE Learning.
[48] Wooldridge, Jeffrey M. (2009). Introductory Econometrics: A Modern Approach, 4e. Mason, OH: South-Western CENGAGE Learning.
[49] Cameron, A. Colin, and Pravin K. Trivedi (2010). Microeconometrics Using Stata, Revised Edition. College Station, TX: Stata Press.

5.2 Employment and Earnings

This section presents the results of a series of multivariate regressions to better understand the statistical relationships among demographic and veteran characteristics and the labor market outcomes of interest. We examine the following labor market outcomes for women veterans, male veterans and women non-veterans in the labor force, as shown in Exhibit 43:

- ***Employment Status*** – The likelihood of employment (Exhibit 43).
- ***Type of Employment*** – The likelihood of public sector employment (Exhibit 44).
- ***Full-Time Employment Status*** – The likelihood of working full-time (Exhibit 45).
- ***Weekly Earnings*** – The amount of weekly wages (Exhibit 46).

Employment Status

HIGHLIGHTS: Likelihood of Employment among Individuals in the Labor Force (See Exhibit 43 for more details)

- *Race and Ethnicity:* Although White male veterans were more likely to be employed than African-American male veterans, the likelihood of employment was not statistically different by race and ethnicity for women veterans.
- *Age*: Older adults (aged 35 and older) were more likely to be employed compared to younger adults for all three groups – women veterans, male veterans, and women non-veterans.
- *Education*: Likelihood of employment increased with educational attainment with the relationship being most consistent for women non-veterans.
- *Marital Status*: Married adults in all three groups were more likely to be employed compared to those who were never married.
- *Children*: Women veterans with young children and women non-veterans with children were less likely to be employed than women without children.
- *Service Duration*: Veterans who served less than 2 years were slightly less likely to be employed than those who served longer.
- *Disability*: Having a disability was associated with a lower likelihood of employment for all groups. Having a service-related disability was associated with a lower likelihood of employment among veterans.

Race and Ethnicity: Among male veterans and women non-veterans in the labor force, Whites were more likely to be employed compared to African-Americans. Among women non-veterans in the labor force, non-Hispanics were more likely to be employed compared to Hispanics. White women non-veterans were 5 percentage points more likely to be employed than African-American women non-veterans. A similar effect was found among male veterans. African-American male veterans were 5 percentage points less likely to be employed than White male veterans. Also, non-Hispanic women non-veterans had a 2 percentage point higher likelihood of employment compared to similar Hispanic women. In contrast, there were no statistically significant differences in the likelihood of employment between racial and ethnic groups of women veterans.

Region: There were no statistically significant regional differences in the likelihood of being employed for veterans. However, women non-veterans residing in the south and Midwest were 1 percentage point more likely to be employed than women non-veterans in other regions.

Age: The likelihood of employment was higher for older adults across all three groups. Women veterans age 35 years and over were 4-6 percentage points more likely to be employed as compared to women veterans ages 17-24 years. This pattern was similar for male veterans. Male veterans age 35 years and over were 4-5 percentage points more likely to be employed than male veterans ages 17-24 years. Women non-veterans age 25 years and over were also more likely to be employed than their 17-24 year old counterparts, but only by 1-2 percentage points.

Education: More education was positively associated with the likelihood of being employed for all groups, although the extent of the associations differed. Woman veterans holding an Associate degree were 4 percentage points more likely to be employed relative to women veterans with a high school degree or less. Among male veterans, those with a vocational degree and a Bachelor's degree were 1-2 percentage points more likely to be employed than male veterans with a high school education or less. This association was strongest for women non-veterans. While women non-veterans with some college education were 1 percentage point more likely to be employed compared to their counterparts with a high school education or less, those with a Bachelor's degree or higher were 3 percentage points more likely to be employed compared to their counterparts with a high school education or less.

Marital Status: Being married and living with a spouse was positively associated with the likelihood of employment for all three groups. The largest association was for women veterans. Married women veterans with a spouse present were 5 percentage points more likely to be employed than never-married women veterans. Married male veterans with a spouse present had a 4 percentage point higher likelihood of being employed than never married male veterans. The difference among women non-veterans was 3 percentage points. Differences were not as large when comparing separated and never married individuals. Separated women veterans were 4 percentage points more likely to be employed than never married women non-veterans. For male veterans the difference was 1 percentage point. Separated women non-

veterans, however, were 2 percentage points *less* likely to be employed than never married women non-veterans.

Presence of Children: Women with pre-school children (ages 6 or under) were less likely to be employed compared to women without children. More specifically, the difference was 8 percentage points for women veterans and 2 percentage points for women non-veterans. Women non-veterans with school-age children (ages 6-18) were also 2 percentage points less likely be employed relative to women without children. There was no difference in the likelihood of employment between women veterans who have school-age children and those who have no children. Among male veterans, the presence of children was not associated with employment differentials.

Veteran Characteristics:[50] Women and male veterans who served less than two years were 1 percentage point less likely to be employed compared to those who served longer. Branch of service and experiencing combat were not associated with employment differentials.

Disability: Having a service-connected disability was associated with a lower likelihood of employment, 1 percentage point less for both women and male veterans. Reporting having any disability was associated with further reductions in the likelihood of employment for veterans (3 percentage points for both women and males) and non-veterans women (7 percentage points).

[50] Women non-veterans by definition have no veteran-related characteristics.

Exhibit 43: Employment Status

		Women Veterans	Male Veterans	Women Non-Veterans
Race & Ethnicity	*White*			
	African-American	-0.02	-0.05***	-0.05***
	Asian	0.02	0.03	0.01*
	Other	0.02	-0.01	-0.03***
	Not Hispanic			
	Hispanic	0.00	-0.01	-0.02***
Region	*Northeast*			
	Midwest	0.01	0.01	0.01*
	South	0.02	0.01	0.01**
	West	0.00	0.00	0.00
Age group	*17-24*			
	25-34	0.05	0.04	0.01***
	35-44	0.06***	0.05**	0.02***
	45-54	0.05**	0.05**	0.02***
	55-64	0.05**	0.04**	0.02***
	65 and over	0.04**	0.04*	0.02***
Educational Degree	*High school degree or less*			
	Some college	-0.02	0.00	0.01***
	Vocational degree	0.02	0.01***	0.03***
	Associate degree	0.04***	0.00	0.02**
	Bachelor's or higher	0.02	0.02***	0.03***
Marital Status	*Never married*			
	Spouse absent	-0.02	0.03	0.00
	Spouse present	0.05***	0.04***	0.03***
	Widowed	0.01	0.03	0.00
	Divorced	-0.01	-0.01	0.00
	Separated	0.04***	0.01***	-0.02**
Children	*No child*			
	Child under 6	-0.08*	-0.01	-0.02***
	Child 6-18	-0.01	0.00	-0.02***
Duration of Service	*2 to 4 years*			
	Less than 2 years	-0.01***	-0.01**	-
	5 years or more	0.00	0.00	-
Branch of Service & Combat zone	*Navy*			
	Air Force	0.00	0.00	-
	Marines	-0.01	0.00	-
	Army	0.01	0.00	-
	Other	0.00	0.00	-
	No combat zone experience			
	Combat zone experience	0.00	0.00	-
Disability	*No service-connected disability*			
	Service-connected disability	-0.01*	-0.01*	-
	No disability			
	Any disability	-0.03***	-0.03***	-0.07***
N		1,294	15,630	117,689

Source: CPS Veterans Supplement 2009-2012.

Notes:

1) The italicized category within each variable represents the reference category for that variable. The coefficients are to be interpreted in relation to these reference categories. "*" denotes significance levels from statistical tests; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

2) Indicator variables accounting for missing information on duration of service, combat zone experience, and service-connected disability are included in the regressions.

3) Industry and time indicator variables are included in the regressions.

4) Any Disability includes Census Bureau defined disability types: difficulty dressing, hearing difficulty, vision difficulty, physical difficulty, difficulty remembering, and difficulty going out.

5) The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

Type of Employment: Public or Private

HIGHLIGHTS: Public Versus Private Sector Employment among Employed Individuals (See Exhibit 44 for more details)

- *Race and Ethnicity*: African-Americans across all groups were more likely to work in the public sector compared to Whites. Asian women were less likely compared to White women.
- *Region*: Adults residing in the west were more likely to work in the public sector compared to those residing in northeast. Women non-veterans in the northeast were less likely compared to similar women who live elsewhere.
- *Age*: Veterans age 65 years and over who were employed were less likely to work in the public sector compared to younger employed veterans.
- *Education*: Adults in all three groups with Bachelor's degree or higher education were more likely to work in the public sector than those with less education.
- *Service Duration*: Women and male veterans who served longer were more likely to work in the public sector.
- *Service Branch*: Veterans who served in the Navy were less likely to be employed in the public sector.
- *Combat Zone Experience:* Veterans with combat zone experience were more likely to be employed in the public sector than those without.
- *Service-related Disability*: Employed women and male veterans with a service-related disability were more likely to be employed in the public sector. Veterans with any disability were less likely to be employed in the public sector.

Race and Ethnicity: African-Americans were more likely to work for the federal, state or local government compared to all other races. Among veterans, African-American women veterans were 11 percentage points significantly more likely to work in the public sector than White women veterans. Among women non-veterans, the difference was 6 percentage points and statistically significant. The difference was 1 percentage point among male veterans and significant.

This trend was reversed among Asian women. Asian women veterans were 14 percentage points less likely to hold employment in the public sector than White women veterans; the difference was 6 percentage points among women non-veterans. Asian male veterans, however, were 6 percentage points more likely to work in the public sector than White male veterans. Both Hispanic women and male veterans were more likely to work in the public sector compared to non-Hispanic male and women veterans, by 9 and 10 percentage points, respectively.

Region: Adults residing in the West were more likely to work in the public sector. Among women veterans, the difference was 4 percentage points compared to living in the Northeast. The difference was 3 percentage points among male veterans. Among women non-veterans, the differential among women in the West relative to the Northeast was 6 percentage points. Women non-veterans residing in the Northeast were least likely to work in the public sector. Veteran men residing in the West were 3 percentage points more likely to work in the public sector compared to veteran men who lived in the Northeast.

Age: For women and male veterans, the likelihood of working in the public sector for those who were employed was less for older adults (65 years and over). The difference compared to ages 17-24 years was 4 percentage points among women veterans and 3 percentage points among male veterans. The likelihood of public-sector employment increased with age among women non-veterans up to age 65 years. Women non-veterans 65 years and older were 8 percentage points more likely to be employed in the public sector as compared to women non-veterans 17-24 ages.

Education: The likelihood of public sector employment increased with education for all groups. Women veterans with a Bachelor's degree or higher were 18 percentage points more likely to be employed in the public sector compared to their counterparts with a high school education or less. Among male veterans the likelihood of public sector employment increased steadily with education. Male veterans with some college education were 2 percentage points more likely, and those with a Bachelor's degree or higher 7 percentage points more likely, to be employed in the public sector compared to male veterans with a high school education or less. Among women non-veterans with a Bachelor's degree or higher the difference was 16 percentage points compared to similar employed women with a high school education or less.

Marital Status: No patterns were evident in the relationship between marital status and public sector employment. Women veterans with an absent spouse were 17 percentage points less likely to work in the public sector than never married women veterans. Among male veterans, married men with a spouse present were more likely (2 percentage points) to work in the public sector compared to those who were never married. In contrast, male veterans who were widowers (4 percentage points) and divorcees (2 percentage points) were less likely to be employed in the public sector compared to those who were never married. Lastly, married women non-veterans with a spouse present were 3 percentage points more likely to work in the public sector than similar never married women.

Presence of Children: No patterns were evident in the relationship between the presence of children and public sector employment. Relative to women veterans with no children present, women veterans with school-age children (ages 6 and over) were 3 percentage points less likely to work in the public sector. Among male veterans, those with younger children (under 6 years) were 4 percentage points more likely to work in the public sector. The associations were mixed for women non-veterans. Women non-veterans with young children were 2 percentage points less likely to work in the public sector than similar women non-veterans without children.

Women non-veterans with older children were 1 percentage point more likely to work in the public sector than women non-veterans without children.

Veteran Characteristics: Veterans who served longer were more likely to work in the public sector. More specifically, women who served five or more years were 7 percentage points more likely compared to those who served for two to four years; men who served five or more years were 6 percentage points more likely to work in the public sector than those who served for two to four years. Navy veterans were less likely to serve in the public sector compared to veterans of the other branches of service. The differences were 2-5 percentage points depending on the branch being compared. Also, veterans with combat experience were more likely to work in the public sector (4 percentage points for women veterans and 3 percentage points for male veterans).

Disability: For both women and male veterans, having a service-connected disability was associated with a greater likelihood of working in the public sector by 11 and 9 percentage points, respectively. However, reporting having any disability was associated with a lower likelihood of public sector employment for veterans, both women and men. The association was weaker for women (2 percentage points) than men (14 percentage points).

Exhibit 44: Public Sector Employment

		Women Veterans	Male Veterans	Women Non-Veterans
Race & Ethnicity	*White*			
	African-American	0.11***	0.01***	0.06***
	Asian	-0.14**	0.06***	-0.06***
	Other	0.13	0.05***	0.08***
	Not Hispanic			
	Hispanic	0.10***	0.09***	0.00
Region	*Northeast*			
	Midwest	-0.01	-0.01	0.02***
	South	0.01	0.01	0.05***
	West	0.04***	0.03***	0.06***
Age group	*17-24*			
	25-34	0.00	0.00	0.04***
	35-44	0.00	0.00	0.07***
	45-54	0.03	0.02	0.11***
	55-64	0.02	0.02	0.13***
	65 and over	-0.04***	-0.03***	0.08***
Educational Degree	*High school degree or less*			
	Some college	0.06**	0.02***	0.03***
	Vocational degree	0.05	0.04**	0.00
	Associate degree	0.00	0.04***	0.04***
	Bachelor's or higher	0.18***	0.07***	0.16***
Marital Status	*Never married*			
	Spouse absent	-0.17*	0.01	-0.01
	Spouse present	0.06	0.02***	0.03***
	Widowed	0.13	-0.04***	0.01
	Divorced	0.00	-0.02*	-
	Separated	-0.02	-0.04	0.00
Children	*No child*			
	Child under 6	-0.04	0.04**	-0.02***
	Child 6-18	-0.03*	0.02	0.01***
Duration of Service	*2 to 4 years*			
	Less than 2 years	0.01	0.01	-
	5 years or more	0.07***	0.06***	-
Branch of Service & Combat zone	*Navy*			
	Air Force	0.04***	0.03***	-
	Marines	0.05**	0.04**	-
	Army	0.03***	0.02***	-
	Other	0.06	0.05	-
	No combat zone experience			
	Combat zone experience	0.04***	0.03***	-
Disability	*No service-connected disability*			
	Service-connected disability	0.11***	0.09***	-
	No disability			
	Any disability	-0.02**	-0.14*	0.00
N		1,364	14,039	110,693

Source: CPS Veterans Supplement 2009-2012.

Notes:

1) The italicized category within each variable represents the reference category for that variable. The coefficients presented are to be interpreted in relation to these reference categories. "*" denotes significance levels from statistical tests; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

2) Indicator variables accounting for missing information on duration of service, combat zone experience, and service-connected disability are included in the regression.

3) Industry and time indicator variables are included in the regressions.

4) Any Disability includes Census Bureau defined disability types: difficulty dressing, hearing difficulty, vision difficulty, physical difficulty, difficulty remembering, and difficulty going out.

5) The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

Full-time Employment Status

HIGHLIGHTS: Full-Time Employment among Employed Individuals (See Exhibit 45 for more details)

- *Race and Ethnicity*: African-American and Asian women — veterans and non-veterans — are more likely to be employed full-time compared to their White counterparts.
- *Region*: Adults in the south are more likely to work full-time compared to those in their respective group who live elsewhere.
- *Age*: The youngest (age 17-24 years) and oldest adults (age 65 years and over) are least likely to work full-time. Prime-age veterans (ages 25-54) are more likely to work full-time compared to their younger counterparts (ages 17-24).
- *Marital Status*: Among women veterans, those who are never married are most likely to work full-time. Married women with a spouse present, veterans and non-veterans, are less likely to be employed full-time.
- *Children*: Male veterans with children present are more likely to work full-time. Alternately, women veterans with older children (6-18 years) and women non-veterans with children of any age are less likely to work full-time.
- *Service Duration*: Women and male veterans who served longer are more likely to work full-time.
- *Disability*: Veterans with either a service-related disability and individuals with any disability are less likely to work full-time.

Race and Ethnicity: African-American and Asian women veterans were more likely to work full-time than White women veterans (7 and 12 percentage points, respectively). African-American male veterans were 2 percentage points more likely to work full-time compared to White male veterans. Among women non-veterans, African-American and Asian women were both 6 percentage points more likely to work full-time compared to White women non-veterans. Hispanic women non-veterans were 4 percentage points more likely than non-Hispanic women to work full-time.

Region: Individuals in the South were more likely to work full-time than those living elsewhere. Among women veterans, those living in the South were 3 percentage points more likely to work full-time compared to women veterans living in the Northeast (the reference category). Among male veterans the difference was 2 percentage points. Women non-veterans living in the South were also more likely (6 percentage points) to work full-time compared to women non-veterans residing in the Northeast. Veterans living in West, both women and men, were 1 percentage point more likely to work full-time than veterans living in the Northeast.

Age: Mid-life adults were more likely to work full-time than younger adults ages 17-24 years. Among women veterans, those who were 25-54 years of age were 10-13 percentage points more likely to work full-time compared to their 17-24 year old counterparts. The pattern was similar for male veterans, but the differences were 6-8 percentage points. The difference was largest (21-22 percentage points) among women non-veterans. Individuals age 65 years and over were less likely to be employed full-time. Compared to those age 17-24 years, the difference was 28 percentage points for women veterans, 23 percentage points for male veterans, and 8 percentage points for women non-veterans.

Education: No patterns were evident in the relationship between education and full-time employment. Women veterans with some college were 6 percentage points less likely to work full-time than women veterans with a high school degree or less. Male veterans with some college or Associate degrees were 2 percentage points less likely to work full-time compared to their counterparts with a high school degree or less. Women non-veterans with a Bachelor's degree or higher were 4 percentage points more likely to work full-time compared to similar women with a high-school degree or less.

Marital Status: No patterns were evident in the relationship between marital status and full-time employment. Among employed women veterans, those who were never married were most likely to work full-time. The difference was largest (14 percentage points) between never married and separated women veterans. Male veterans with a spouse present or divorced were more likely to work full-time compared to their never married counterparts, 3 and 2 percentage points, respectively. Women non-veterans with a spouse present were 3 percentage points less likely to work full-time compared to never married women non-veterans.

Presence of Children: Women with children were less likely to work full-time than women without children. Women veterans with school-age children (ages 6-18) were 4 percentage points less likely to work full-time than their childless counterparts. This differential was more pronounced for women non-veterans and was evident for the presence of both pre-school (6 percentage point reduction) and school-age (8 percentage point reduction) children. Male veterans with children (whether pre-school or school age) were 4 percentage points more likely to work full-time than their childless counterparts.

Veteran Characteristics: Employed veterans who served longer were more likely to work full-time. Women and male veterans who served five or more years were 2-3 percentage points more likely to work full-time than those who served two-four years. Neither branch of service nor having combat experience was associated with a differential likelihood of working full-time for veterans, regardless of gender.

Disability: Having a service-connected disability was associated with a decreased likelihood of working full-time for both women (5 percentage points) and male (4 percentage points) veterans. Reporting having any disability was associated with a further reduction in the likelihood of working full-time. The reductions were 6 percentage points for women veterans, 5 percentage points for male veterans, and 9 percentage points for women non-veterans.

Exhibit 45: Full-time Employment Status

		Women Veterans	Male Veterans	Women Non-Veterans
Race & Ethnicity	*White*			
	African-American	0.07***	0.02*	0.06***
	Asian	0.12**	0.00	0.06***
	Other	-0.01	0.01	0.03***
	Not Hispanic			
	Hispanic	0.06	0.00	0.04***
Region	*Northeast*			
	Midwest	0.01	0.01	0.01
	South	0.03***	0.02***	0.06***
	West	0.01***	0.01***	-0.01
Age group	*17-24*			
	25-34	0.10**	0.06**	0.22***
	35-44	0.13***	0.08**	0.22***
	45-54	0.13***	0.08***	0.21***
	55-64	0.03	0.02	0.15***
	65 and over	-0.28***	-0.23***	-0.08***
Educational Degree	*High school degree or less*			
	Some college	-0.06***	-0.02***	-0.02***
	Vocational degree	-0.04	-0.01	0.01
	Associate degree	-0.05	-0.02***	0.00
	Bachelor's or higher	0.02	-0.01	0.04***
Marital Status	*Never married*			
	Spouse absent	0.02	0.03	0.02***
	Spouse present	-0.11***	0.03***	-0.03***
	Widowed	-0.12*	-0.01	-0.01
	Divorced	-0.09***	0.02***	0.04***
	Separated	-0.14***	0.01	0.02***
Children	*No child*			
	Child under 6	0.00	0.04***	-0.06***
	Child 6-18	-0.04**	0.04***	-0.08***
Duration of Service	*2 to 4 years*			
	Less than 2 years	-0.01	-0.01	-
	5 years or more	0.03***	0.02***	-
Branch of Service & Combat zone	*Navy*			
	Air Force	0.01	0.01	-
	Marines	0.00	0.00	-
	Army	0.00	0.00	-
	Other	0.02	-0.02	-
	No combat zone experience			
	Combat zone experience	0.01	0.01	-
Disability	*No service-connected disability*			
	Service-connected disability	-0.05***	-0.04***	-
	No disability			
	Any disability	-0.06***	-0.05***	-0.09***
N		1,297	14,480	109,033

Source: CPS Veterans Supplement 2009-2012.

Notes:

1) The italicized category within each variable represents the reference category for that variable. The coefficients presented are to be interpreted in relation to these reference categories. "*" denotes significance levels from statistical tests; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

2) Indicator variables accounting missing information on duration of service, combat zone experience, and service-connected disability are included in the regression.

3) Industry and time indicator variables are included in the regressions.

4) Any Disability includes Census Bureau defined disability types: Difficulty dressing, hearing difficulty, vision difficulty, physical difficulty, difficulty remembering, and difficulty going out.

5) The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

Weekly Earnings

HIGHLIGHTS: Weekly Earnings among Employed Individuals (see Exhibit 46 for more details)

- *Race and Ethnicity*: African-Americans across all three groups had lower weekly earnings than their White counterparts.
- *Age*: Weekly earnings were greatest for adults ages 35-54 years. Weekly earnings were lowest for younger (17-24 years) and older (65 years and older) adults.
- *Education*: Higher weekly earnings were associated with greater education. The relationship was strongest for women non-veterans. For women veterans, only those with a Bachelor's degree or higher had earnings that were statistically earned significantly greater than those with a high school degree or less.
- *Service Duration*: Women and male veterans who served longer had higher weekly earnings.
- *Disability*: Male veterans with any disability earned less. However, having a service-related disability was not associated with lower earnings for veterans.

Race and Ethnicity: African-Americans had lower weekly earnings compared to Whites for all groups. The weekly earnings of African-American women veterans were 15 percent lower. African-American male veterans' earnings were 11 percent less than their White counterparts; African-American women non-veterans earned 4 percent less. Hispanic women non-veterans earned 7 percent less than similar non-Hispanic women.

Region: There were few regional differences in weekly earnings. Women non-veterans in the Midwest earned 8 percent less than similar women in the Northeast.

Age: Weekly earnings were greatest for adults' ages 35-54 years. Among women veterans, earnings were highest for the group age 35-44 years. Weekly earnings for this group were 39 percent higher than for similar women age 17-24 years. The highest earning group was older for male veterans. Male veterans' ages 45-54 years had earnings 47 percent higher than their 17-24 year old counterparts. The 54-54 years of age group also was the highest earners among women non-veterans. For ages 45-54 years, these women had earnings 62 percent higher than similar 17-24 year old women. Overall, weekly earnings were lowest for younger (17-24 years) and older (65 years and older) adults.

Education: Higher weekly earnings were associated with greater education. The relationship was largest for women non-veterans with a Bachelor's degree or higher who earned 60 percent more than women non-veterans with a high school education or less. For women veterans, only those with a Bachelor's degree or higher earned statistically significantly more (45 percent) than those with a high school degree or less. Among male veterans and women non-veterans,

all levels of education were associated with greater earnings relative to having a high school education or less. However, the magnitudes of the difference were smaller for male veterans compared to women non-veterans. For example, the differential between a high school degree or less and a Bachelor's degree or more was 51 percent for male veterans.

Marital Status: No patterns were evident in the relationship between marital status and weekly earnings. Women veterans who were separated earned 16 percent less each week than never married women veterans. Veteran men who had a spouse present had the highest earnings among male veterans, 26 percent higher than never married male veterans. Divorced women non-veterans had the highest earnings of this group, 6 percent higher than similar never married women. Widowed women non-veterans had the lowest weekly earnings among women non-veterans, 2 percent less than never married women non-veterans.

Presence of Children: The presence of children had a limited association with weekly earnings. Having pre-school children (under age 6) was not related to earnings for any of the three groups. Male veterans with school-age children (6-18 years), however, had 8 percent higher earnings than those without children. Women non-veterans with school-age children had 8 percent lower earnings than those without children.

Veteran Characteristics: Women and male veterans who served longer had higher weekly earnings. Having served five or more years was associated with 8 percent higher earnings for women veterans and 5 percent higher earnings for male veterans. Earnings also varied by branch of service. Among women veterans, those who served in the Air Force and Army had lower weekly earnings than those who served in Navy, 17 and 12 percent less, respectively. For male veterans, those who served in the Air Force had the highest weekly earnings, 4 percent higher than those who served in the Navy. Those who served in the Army had the lowest, 3 percent lower than those who served in the Navy. Women veterans with combat experience had 10 percent higher wages than those who do not have this experience. Combat experience was not associated with an earnings differential for male veterans.

Disability: Male veterans reporting any disability had weekly earnings that were 15 percent less than those without any disability. The differential was larger for women non-veterans, 22 percent, but not statistically significant for women veterans. Having a service-connected disability was not related to weekly earnings for either women or male veterans as well.

Exhibit 46: Weekly Earnings

		Women Veterans	Male Veterans	Women Non-Veterans
Race & Ethnicity	*White*			
	African-American	-0.15**	-0.11***	-0.04**
	Asian	-0.16	-0.06	0.01
	Other	0.09	0.00	-0.02
	Not Hispanic			
	Hispanic	-0.01	-0.02	-0.07***
Region	*Northeast*			
	Midwest	-0.03	-0.05	-0.08***
	South	0.10	0.01	-0.01
	West	0.06	0.02	0.01
Age group	*17-24*			
	25-34	0.22**	0.29**	0.47***
	35-44	0.39***	0.45***	0.61***
	45-54	0.37**	0.47***	0.62***
	55-64	0.32***	0.43***	0.57***
	65 and over	-0.47	-0.03	0.19***
Educational Degree	*High school degree or less*			
	Some college	0.02	0.08***	0.12***
	Vocational degree	0.11	0.13**	0.23***
	Associate degree	0.07	0.16***	0.23***
	Bachelor's or higher	0.45**	0.51***	0.60***
Marital Status	*Never married*			
	Spouse absent	-0.09	0.12**	0.02**
	Spouse present	-0.36	0.26**	0.02
	Widowed	0.04	0.06	-0.02*
	Divorced	-0.08	0.06*	0.06***
	Separated	-0.16***	0.15***	-0.01
Children	*No child*			
	Child under 6	0.11	0.00	0.01
	Child 6-18	-0.11	0.08**	-0.08***
Duration of Service	*2 to 4 years*			
	Less than 2 years	-0.17	-0.05	-
	5 years or more	0.08**	0.05**	-
Branch of Service & Combat zone	*Navy*			
	Air Force	-0.17*	0.04*	-
	Marines	0.11	0.02	-
	Army	-0.12***	-0.03*	-
	Other	-0.09	-0.05	-
	No combat zone experience			
	Combat zone experience	0.10*	0.02	-
Disability	*No service-connected disability*			
	Service-connected disability	-0.09	0.06	-
	No disability			
	Any disability	-0.06	-0.15**	-0.22***
N		1,195	11,798	98,867

Source: CPS Veterans Supplement 2009-2012.

Notes:

1) The italicized category within each variable represents the reference category for that variable. The coefficients presented are to be interpreted in relation to these reference categories. "*" denotes significance levels from statistical tests; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

2) Indicator variables accounting missing information on duration of service, combat zone experience, and service-connected disability are included in the regression.

3) Industry and time indicator variables are included in the regressions.

4) Any Disability includes Census Bureau defined disability types: difficulty dressing, hearing difficulty, vision difficulty, physical difficulty, difficulty remembering, and difficulty going out.

5) The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

5. CONCLUSION

This report profiles the demographic and employment characteristics of women veterans.[51] The demographic profile includes an examination of their age distribution, educational attainment, distribution by marital status, and characteristics of their spouses. Employment characteristics include their labor force status, type of employment, occupation, industry and earnings. The analysis in this report also compares these characteristics to those of male veterans and women and male non-veterans. Specific to veterans, the analysis also examines service-related characteristics such as duration of service, combat experience and branch in which served.

The profile describes how:

- Veterans are predominantly White. Higher percentage of women veterans are African-American relative to the women non-veteran population, while a lower percentage are of Asian descent or members of other races. Lower percentage of women veterans are of Hispanic origin compared to women non-veterans.
- Veterans were more highly educated than non-veterans and women veterans were more educated than their male counterparts. Women veterans were also more likely to have reported some type of disability than women non-veterans, but less likely than male veterans.
- The proportion of women veterans that are employed (61 percent) is not statistically different from that of women non-veterans and male veterans. More males, both veterans and non-veterans, are self-employed compared to women.
- Similar to women non-veterans, the primary reason for women veterans not being in the labor force was to take care of their home or family. The second most common reason for women veterans was being ill or having a disability, while the second most frequent reason for women non-veterans was going to school.
- Veteran status was associated with higher earnings for both women and male veterans. While some of these differences in earnings may be attributable to higher wage rates, it is important to note that both women and men veterans worked more hours per week and more weeks per year, on average, than their non-veteran contemporaries.

The 2009-2011 American Community Survey Public Use Microdata Sample, the March 2013 Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC), and the August 2009-2012 CPS Veteran Supplements were used for this report. The data and methodology used for this study parallel other data descriptions of women veterans conducted by BLS and other entities, but there are some differences in the data sources and the samples selected from the data worth noting. Consistent with the guidance of federal data users regarding the ACS, the IMPAQ team concluded that the three-year (relative to the one-year and

[51] The study focused on civilian noninstitutionalized veterans. Active duty military members and veterans in institutions such as care facilities were not included in the analysis.

five-year) ACS data provided the most current and reliable data. Regarding the CPS/ASEC, an alternative approach to examining data from a single month of the CPS is reporting annual averages. The analyses in this study required data at the individual- and household-level. Data reporting annual averages do not provide this precision. Thus, the single month was examined. The CPS Veteran Supplement provides the most in-depth data on veterans' attributes. The BLS also uses these data in their annual reports of the employment situation of veterans. There are a small number of observations of women veterans in these annual data; therefore, the CPS Veterans Supplement data were pooled over four years, 2009 to 2012, for the multivariate analysis. The BLS typically does not pool these data across years. For each of these data sets, the IMPAQ team restricted the universe to individuals 17 years of age and older as the minimum age for entering the military is 17 years. The BLS publishes veteran data for persons age 18 and over. Overall, while the approaches used in this study at times differed from those used by BLS, they were required for the methodology of the study (e.g., multivariate regression analysis) and were statistically valid.

The profile on women veterans presented in this report is a description of demographic and veteran attributes associated with important labor market outcomes. Causal analysis would be needed to explain factors that underlie the labor market outcomes of women veterans. Additional data such as the longitudinal Survey of Income and Program Participation (SIPP) could be used for future analysis. In addition to a more rigorous analysis of employment outcomes, it may also be valuable to study the presence and magnitude of wage differentials between women veterans and women non-veterans, as well as between women and male veterans. A rigorous, causal analysis using econometric methods such as propensity score matching would be crucial for better understanding wage differentials.

APPENDIX A: DEMOGRAPHIC CHARACTERISTICS BY VETERAN STATUS (WEIGHTED)

A-1: Demographic Characteristics by Veteran Status and Gender, CPS March 2013

Variable		Women Veterans	Male Veterans	Women Non-Veterans	Male Non-Veterans
Race	White	77.6	84.9***	78.7	79.7
	African-American	16.8	11.0***	12.9***	11.5***
	Asian	2.0	1.3	5.5***	5.9***
	Other	3.6	2.8	2.9	3.0
Hispanic		9.0	5.6***	14.4***	17.5***
U.S. Citizen		99.1	99.4	92.1***	89.7***
Region	Northeast	9.7	16.1***	18.5***	18.5***
	Midwest	23.3	22.4	21.4	21.5
	South	46.3	39.6***	37.2***	36.1***
	West	20.7	21.9	22.9*	23.8**
Age Group	17-24	1.8	1.0*	13.9***	17.7***
	25-34	16.3	5.6***	16.8	20.0***
	35-44	20.9	8.1***	16.3***	18.7*
	45-54	23.0	14.7***	18.1***	19.5**
	55-64	20.1	23.0**	16.1***	14.6***
	65 and over	17.8	47.7***	18.8	9.5***
Education	Less than High School	1.0	6.6***	14.1***	16.7***
	High School or GED	19.7	33.1***	28.8***	29.5***
	Some College	25.1	21.9**	19.6***	18.2***
	Vocational	7.7	4.6***	4.1***	3.6***
	Associate Degree	12.4	6.1***	5.6***	4.0***
	Bachelor's Degree or Higher	34.1	27.7***	27.7***	27.9***
Marital Status	Married Spouse Present	50.7	67.0***	49.4	51.0
	Divorced	23.6	13.1***	11.4***	8.5***
	Widowed	8.8	7.4	9.1	1.5***
	Separated	2.9	3.2	3.9*	3.4
	Never Married	14.0	9.3***	26.2***	35.6***
Any Disability		17.2	22.8***	12.3***	8.7***
Total Population, 17 years and Older		**1,490,035**	**19,290,207**	**122,016,870**	**95,369,015**

Source: Current Population Survey, March 2013

Notes:

1) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to male veterans, women non-veterans and male non-veterans.

2) We used Z-tests for population proportions for statistical comparisons: *** denotes significance at 1%, ** significance at 5%, * significance at 10%.

3) All values in the table, except total population, are in percentages; all are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

4) Imputed values from the U.S Census Bureau have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

5) Any Disability includes Census Bureau defined disability types: Difficulty dressing, hearing difficulty, vision difficulty, physical difficulty, difficulty remembering, and difficulty going out.

6) The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

A-2: Demographic Characteristics by Veteran Status and Gender, CPS Veteran Supplement 2009-2012

Variable		Women Veterans	Male Veterans	Women Non-Veterans	Male Non-Veterans
Race	White	77.7	86.7***	79.6**	80.4***
	African-American	16.6	9.7***	12.8***	11.5***
	Asian	1.3	1.3	5.0***	5.4***
	Other	4.4	2.3***	2.6***	2.6***
Hispanic		6.7	5.2***	13.7***	17.1***
U.S. Citizen		100.0	100.0	100.0	100.0
Region	Northeast	9.7	16.1***	18.5***	18.5***
	Midwest	23.3	22.4	21.4	21.5
	South	46.3	39.6***	37.2***	36.1***
	West	20.7	21.9	22.9*	23.8**
Age Group	17-24	3.4	0.9***	14.0***	17.8***
	25-34	16.6	5.4***	16.9	20.5***
	35-44	19.0	9.6***	16.7***	18.9
	45-54	28.5	14.2***	18.4***	19.9***
	55-64	17.7	24.4***	15.6***	13.7***
	65 and over	14.8	45.5***	18.4***	9.2***
Education	Less than High School	1.5	7.3***	13.6***	16.5***
	High School or GED	21.8	33.0***	30.1***	31.1***
	Some College	27.9	22.0***	19.1***	17.6***
	Vocational	5.7	4.8*	4.3***	3.6***
	Associate Degree	9.4	6.0***	5.5***	3.8***
	Bachelor's Degree or Higher	33.7	26.9***	27.5***	27.5***
Marital Status	Married Spouse Present	50.8	68.3***	49.7	51.3
	Divorced	19.7	13.0***	11.4***	8.1***
	Widowed	8.3	7.2**	9.2*	1.6***
	Separated	5.1	3.8***	3.9**	3.4***
	Never Married	16.2	8.5***	25.7***	35.6***
Any Disability		14.8	21.7***	12.0***	8.7***
Total Population, 17 years and Older		**1,490,035**	**19,290,207**	**122,016,870**	**95,369,015**

Source: Current Population Survey Veterans Supplement, 2009-2012

Notes:

1) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to male veterans, women non-veterans and male non-veterans.

2) We used Z-tests for population proportions for statistical comparisons: *** denotes significance at 1 percent, ** significance at 5 percent, * significance at 10 percent.

3) All values in the table, except total population, are in percentages; all are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

4) Imputed values from the U.S Census Bureau have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

5) Any Disability includes Census Bureau defined disability types: difficulty dressing, hearing difficulty, vision difficulty, physical difficulty, difficulty remembering, and difficulty going out.

6) The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

APPENDIX B: LABOR FORCE CHARACTERISTICS BY VETERAN STATUS AND WAR ERA (WEIGHTED)

B-1: Employment Status by Veteran Status and Gender, CPS March 2013

Variable		Women Veterans	Male Veterans	Women Non-Veterans	Male Non-Veterans
Employment Status	Employed	60.6	63.2	58.8	65.1***
	Self-Employed	3.5	6.3***	4.4	8.6***
	Unemployed	5.3	5.4	4.9	6.6*
	Not in Labor Force	30.6	25.1***	31.9	19.7***
	Working Age Population (17 to 65 years)	**1,297,010**	**9,613,366**	**99,370,957**	**87,380,272**
Duration of Unemployment (weeks)	Less than 10	36.0	32.2	33.9	32.1
	10 to 20	16.5	13.3	17.4	20.4
	20 to 40	10.8	17.9	18.4	17.3
	40 to 52	17.7	12.4	9.7	8.4
	52 above	19.0	24.2	20.6	21.9
	Working Age Population, Unemployed (17 to 65 years)	**68,872**	**522,120**	**4,882,821**	**5,747,413**
Reasons for Not in Labor Force	Ill or disabled	26.9	42.4***	21.1**	29.8
	Retired	20.3	41.2***	13.6***	14.9**
	Taking care of home or family	33.6	3.6***	36.7	5.4***
	Going to school	13.3	6.6***	22.3***	39.2***
	Could not find work	1.3	3.1***	2.0	4.6***
	Other	4.5	3.1	4.2	6.1
	Working Age Population, Not in Labor Force (17 to 65 years)	**396,673**	**2,413,416**	**31,703,162**	**17,228,446**
Reasons of Unemployment	Ill or disabled	0.7	1.4	3.6**	2.0
	Retired	-	1.6**	0.9***	0.5***
	Taking care of home or family	15.2	2.4**	13.0	2.3**
	Going to school	15.4	6.0	14.8	13.4
	Could not find work	23.7	19.8	19.2	21.6
	On Layoff	15.3	13.1	7.3	13.9
	Temporary Job end	4.0	16.6***	7.9	13.1***
	Other	25.8	39.1*	33.3	33.2
	Working Age Population, Unemployed (17 to 65 years)	**68,872**	**522,120**	**4,882,821**	**5,747,413**

Source: Current Population Survey, March 2013

Notes:

1) A "-"signifies insufficient sample size to obtain an estimate.

2) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to male veterans, women non-veterans and male non-veterans. Only working-age individuals between the ages of 17 to 65 years were included.

3) We used Z-tests for population proportions for statistical comparisons: *** denotes significance at 1 percent, ** significance at 5 percent, * significance at 10 percent.

4) All values in the table, except total population, are in percentages; all are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

5) Imputed values from the Census have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

6) Note that the numbers in the third line of Employment Status, "Unemployed", are not to be interpreted as the unemployment rate of these populations. See Exhibit 25 for the unemployment rate of these populations.

B-2: Employment Status of Women and Male Veterans by War Era Served, CPS March 2013

Variables		Women Veterans					Male Veterans				
		Gulf II	Gulf I	Vietnam	WW II/ Korean	Other Service Period	Gulf II	Gulf I	Vietnam	WW II/ Korean	Other Service Period
Employment	Employed	54.1	66.7†††	34.9†††	4.1†††	56.7	71.3***	76.5***	30.7	7.4	41.4***
	Self-Employed	1.6	3.7	8.6††	-	3.1	2.7	7.3***	8.0	1.6	6.2***
	Unemployed	7.5	4.8	3.6	4.8	3.8†	8.6	6.0	3.0	0.1	3.0
	Not in Labor Force	36.8	24.8†††	53.0†††	91.1†††	36.4	17.4***	10.2***	58.3	90.9	49.4***
	Total Population, Veteran 17 years and Older	**329,432**	**386,178**	**238,989**	**73,173**	**506,478**	**1,721,009**	**1,864,011**	**6,229,023**	**2,909,433**	**6,182,217**
Duration of Unemployment (weeks)	1 to 10	-	-	-	-	-	35.4	38.8	15.9	-	32.0
	10 to 20	-	-	-	-	-	12.2	10.0	13.6	-	15.6**
	20 to 40	-	-	-	-	-	17.1	13.9	32.5	-	17.3
	40 to 52	-	-	-	-	-	17.2	13.9	3.8	-	11.7
	52 above	-	-	-	-	-	18.1	23.5	34.2	-	23.4
	Total Population, Veterans Unemployed	**-**	**-**	**-**	**-**	**-**	**148,206**	**111,766**	**188,916**	**-**	**185,131**
Reason for Not in Labor Force	Ill or disabled	15.3	29.6††	36.0†††	5.0†	15.8	23.0	37.8	19.7***	3.5	19.0
	Retired	10.2	20.3†	60.2†††	95.0†††	46.9†††	22.9***	23.1	77.7***	95.4	76.8***
	Taking care of home or family	30.9	37.1	3.0†††	-	32.3	8.6***	11.9***	0.3	0.2	1.4***
	Going to school	32.2	7.2†††	-	-	3.8†††	33.3	21.3***	0.2**	-	0.7*
	Could not find work	0.4	1.1	0.8	-	1.3	5.4***	5.4*	1.0	0.3	1.0
	Other	11.0	4.7	-	-	-	6.8	0.5	1.1	0.6	1.1
	Total Population, Veterans Not in Labor Force	**121,208**	**95,895**	**126,587**	**66,665**	**184,581**	**300,001**	**189,525**	**3,630,957**	**2,644,197**	**3,053,803**
Reason for Unemployment	Ill or disabled	-	-	-	-	2.4	-	0.2	4.4	-	4.5
	Retired	-	-	-	-	-	-	-	4.7	-	4.0
	Taking care of home or family	-	-	-	-	-	2.6	5.2	-	-	4.6
	Going to school	-	-	-	-	-	14.7	3.2	-	-	3.1
	Could not find work	-	-	-	-	24.7	24.9	21.4	16.9	-	17.4
	On Layoff	-	-	-	-	14.7	9.9	16.8	10.9	-	16.6
	Temporary Job end	-	-	-	-	14.2	8.4	26.3	20.2	-	13.5
	Other	-	-	-	-	44.1	39.5	26.8	42.9	-	36.4
	Total Population, Veteran Unemployed	**-**	**-**	**-**	**-**	**19,314**	**148,206**	**111,766**	**188,916**	**-**	**185,131**

Source: Current Population Survey, March 2013

Notes:

1) A "-"signifies insufficient sample size to obtain an estimate.

2) Women veterans is the reference category for all statistical tests shown above. Sample includes all individuals 17 years of age and over.

3) We used Z-tests for population proportions for statistical comparisons: "†" denotes significance levels from statistical tests comparing Gulf war II women veterans to women veterans from other war-era periods: ††† represents statistical significance at 1%, †† statistical significance at 5%, † statistical significance at 10%.

4) "*" denotes significance levels from statistical tests comparing women veterans to male veterans from the same war-era periods listed in the table above; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

5) As per BLS definition, Gulf War II: September 2001-Present; Gulf War I: August 1990-August 2001; Vietnam War: August 1964-April 1975; WW II/Korean: December 1941-December 1946/July 1950-January 1955; Other Service Periods: Years other than the war era periods defined earlier.

Notes continued on next page

6) All values in the table, except total population, are in percentages; all values are weighted statistics; total population is the weighted sample size of individuals with non-missing values.
7) Imputed values from the Census have been included in the analysis. For the above variables, they ranged from 3 percent to 10 percent in the dataset.
8) The March 2013 CPS contained insufficient sample size for unemployed women veterans in all war eras served and unemployed male veterans in the WWII/Korean era. Hence, no estimates for duration of unemployment and reason for unemployment could be given.
9) Note that the numbers in third line of Employment Status, "Unemployed" are not to be interpreted as the unemployment rate of these populations.

B-3: Industry, Type of Employment, and Major Occupations by Veteran Status and Gender, CPS March 2013

Variable		Women Veterans	Male Veterans	Women Non-Veterans	Male Non-Veterans
Industry	Agriculture, forestry, fishing and hunting	0.5	0.7	0.7	1.8***
	Mining	-	1.8	0.2	1.3
	Construction	1.4	9.4***	1.3	11.8***
	Manufacturing	7.0	14.1***	6.4	13.7***
	Wholesale	2.3	2.9	1.4	2.9
	Retail trade	7.6	8.4	10.7***	10.2**
	Transportation	3.6	10.3***	2.6	7.1***
	Information	1.1	2.3**	1.8	2.3***
	Financial Activities	7.1	4.4**	7.8	6.3
	Professional and Business	11.6	13.1	10.8	12.9
	Educational and Health Services	32.1	11.5***	35.9**	11.0***
	Leisure and Hospitality	5.4	4.3	10.6***	9.8***
	Other Services	2.7	4.0*	5.4***	4.4**
	Public Administration	17.5	12.5***	4.4***	4.3***
	Armed Forces	0.1	0.4*	-	-
Type of Employment	Private	61.9	68.1***	75.9***	77.5***
	Federal Government	15.7	11.1***	2.1***	1.9***
	State Government	7.8	4.9**	5.4**	3.4***
	Local Government	9.1	7.2	9.2	5.2***
	Self Employed	5.4	8.7***	6.7	11.1***
	Never worked or Work without pay	0.2	-	0.7***	0.9***
Occupation	Management, Business, Finance, and Professional	46.5	33.7***	40.3***	33.3***
	Services	14.3	14.2	22.3***	15.4
	Sales and Office	33.9	14.7***	30.8	16.6***
	Farming, National Resource, and Construction	0.4	18.9***	0.9*	16.8***
	Production, Transportation, and Material Moving	4.8	18.1***	5.8	17.9***
	Armed Forces	0.1	0.4*	-	-
Working Age Population in the Labor Force		**938,638**	**9,144,609**	**70,763,998**	**71,668,511**

Source: Current Population Survey, March 2013

Notes:

1) A "-"signifies insufficient sample size to obtain an estimate.

2) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to male veterans, women non-veterans and male non-veterans. Only working-age individuals between the ages of 17 to 65 years were included.

3) We used Z-tests for population proportions for statistical comparisons: *** denotes significance at 1 percent, ** significance at 5 percent, * significance at 10 percent.

4) All values in the table, except total population, are in percentages; all are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

5) Imputed values from the U.S Census Bureau have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

B-4: Industry, Type of Employment, and Occupation of Women and Male Veterans by War Era Served, CPS March 2013

Variable		Women Veterans					Male Veterans				
		Gulf II	Gulf I	Vietnam	WW II/ Korean	Other Service Period	Gulf II	Gulf I	Vietnam	WW II/ Korean	Other Service Period
Industry	Agriculture, forestry, fishing and hunting	-	-	-	-	-	-	-	-	-	1.6
	Mining	-	-	-	-	-	-	-	-	-	-
	Construction	1.7	0.2	-	-	2.6	9.2***	8.0***	-	-	9.0***
	Manufacturing	7.0	6.9	3.0	-	7.6	10.4	15.2***	13.1***	-	13.1***
	Wholesale	1.8	-	8.3†	-	2.4	3.4	-	3.0	-	3.0
	Retail trade	10.3	5.7	17.0	-	7.5	8.5	9.2*	11.1	-	7.5
	Transportation	4.9	2.9	3.6	-	4.2	7.9	9.4***	9.8**	-	11.8***
	Information	2.1	1.4	0.3	-	0.6	2.5	2.2	2.0**	-	1.8*
	Financial Activities	7.7	7.9	10.4	-	4.5	4.0	4.4*	6.2	-	5.4
	Professional and Business	7.7	14.2††	16.2	-	8.8	12.3*	14.0	13.9	-	13.7**
	Educational and Health Services	30.4	30.8	21.2	-	35.7	11.4***	9.5***	12.0*	-	11.9***
	Leisure and Hospitality	8.0	6.5	5.0	-	3.3†	4.7	5.5	4.3	-	4.4
	Other Services	0.3	4.3†††	5.4†	-	2.8††	4.5***	3.3	5.5	-	4.7
	Public Administration	17.4	19.1	9.5	-	18.7	16.8	14.3	6.4	-	10.5***
	Armed Forces	0.6	-	-	-	-	2.0*	-	-	-	-
Type of Employment	Private	58.3	65.6	70.0	-	56.1	68.0**	69.1	63.7	-	66.0***
	Federal Government	22.9	18.1	8.0†††	-	9.6†††	18.3	8.6***	5.2	-	10.0
	State Government	1.6	5.2†	2.2	-	15.9†††	4.1**	4.8	4.4	-	4.8***
	Local Government	12.3	6.2†	1.7†††	-	13.5	6.4**	9.4*	6.5***	-	5.9***
	Self Employed	4.0	4.9	18.0†††	-	4.9	3.2	8.1*	20.1	-	13.2***
	Never worked or Work without pay	0.8	-	-	-	-	-	-	-	-	-
Occupation	Management, Business, Finance, and Professional	49.9	48.0	39.2	-	44.5	30.4***	35.4***	40.4	-	34.8***
	Services	11.5	15.6	15.0	-	14.1	17.6**	15.1	10.0	-	13.9
	Sales and Office	33.9	33.7	41.3	-	33.4	15.6***	14.3***	18.2***	-	14.2***
	Farming, National Resource, Construction, and Maintenance	-	-	-	-	-	-	17.7***	-	-	17.5***
	Production, Transportation, and Material Moving	4.1	2.5	4.4	-	7.1	12.9***	17.5***	17.4***	-	19.6***
	Armed Forces	0.6	-	-	-	-	2.0*	-	-	-	-
Total Population, Veterans in Labor Force		**204,766**	**289,280**	**114,080**	**-**	**323,535**	**1,393,821**	**1,665,358**	**2,668,346**	**266,327**	**3,150,757**

Source: Current Population Survey, March 2013

Notes:

1) A "-"signifies insufficient sample size to obtain an estimate.

2) Women veterans is the reference category for all statistical tests shown above. Sample includes all individuals 17 of age and over.

3) We used Z-tests for population proportions for statistical comparisons: "†" denotes significance levels from statistical tests comparing Gulf war II women veterans to women veterans from other war-era periods: ††† represents statistical significance at 1%, †† statistical significance at 5%, † statistical significance at 10%.

4) "*" denotes significance levels from statistical tests comparing women veterans to male veterans from the same war-era periods listed in the table above; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

5) As per BLS definition, Gulf War II: September 2001-Present; Gulf War I: August 1990-August 2001; Vietnam War: August 1964-April 1975; WW II/Korean: December 1941-December 1946/July 1950-January 1955; Other Service Periods: Years other than the war era periods defined earlier.

6) All values in the table, except total population, are in percentages; all values are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

7) Imputed values from the Census have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

B-5: Hours Worked, Wages, and Earnings of Women and Male Veterans by War Era Served, CPS March 2013

Variable	Women Veterans					Male Veterans				
	Gulf II	Gulf I	Vietnam	WW II/ Korean	Other Service Period	Gulf II	Gulf I	Vietnam	WW II/ Korean	Other Service Period
Average Usual Hours worked	39.4	40.2	37.3	-	39.9	42.4	43.3	38.4	33.4**	41.8
Average Usual weeks worked	45.8	47.8	49.0	-	47.4	48.4	49.2	48.1	48.1	49.0
Average Annual Earnings (2012 $)	38,163	41,057	40,052	-	47,378†††	55,369***	60,386***	58,074***	55,402***	55,872
Median Annual Earnings (2012 $)	35,000	36,000	35,000	-	38,400	43,000***	50,000***	40,000***	18,000***	45,000
Total Veterans in labor force (17 years and Older)	**182,142**	**285,194**	**102,257**	-	**316,300**	**1,234,509**	**1,591,954**	**2,513,089**	**260,213**	**2,933,204**
Average Family income (2013 US Dollars)										
Less than $10,000	6.3	5.0	6.2	3.1	6.6	5.8	3.6	4.4	3.2	5.0
$10,000 - $29,999	17.2	9.9††	21.3	46.7†††	17.4	13.8	10.5	16.7	35.5	20.4
$30,000 - $49,999	21.9	15.1†	23.0	31.3	18.2	16.9	16.4	20.9	29.7	20.7
$50,000 - $74,999	15.6	21.4†	21.0	12.9	17.8	22.2**	20.1	21.8	14.7	18.2
$75,000 - $99,999	14.6	20.2†	8.8	1.4†††	14.2	13.1	17.8	12.9	7.4***	12.5
More than $100,000	24.4	28.5	19.7	4.6†††	25.8	28.2	31.5	23.3	9.5	23.3
Total Population, Veteran 17 years and Older	**322,779**	**394,092**	**230,393**	**73,818**	**530,376**	**1,581,400**	**1,818,501**	**6,235,005**	**2,990,784**	**6,100,424**

Source: Current Population Survey, March 2013

Notes:

1) A "-"signifies insufficient sample size to obtain an estimate.

2) Women veterans is the reference category for all statistical tests shown above. Sample includes all individuals 17 years of age and over.

3) We used Z-tests for population proportions for statistical comparisons: "†" denotes significance levels from statistical tests comparing Gulf war II women veterans to women veterans from other war-era periods: ††† represents statistical significance at 1%, †† statistical significance at 5%, † statistical significance at 10%.

4) "*" denotes significance levels from statistical tests comparing women veterans to male veterans from the same war-era periods listed in the table above; *** denotes statistical significance at 1%, ** statistical significance at 5%, * statistical significance at 10%.

5) As per BLS definition, Gulf War II: September 2001-Present; Gulf War I: August 1990-August 2001; Vietnam War: August 1964-April 1975; WW II/Korean: December 1941-December 1946/July 1950-January 1955; Other Service Periods: Years other than the war era periods defined earlier.

6) All values in the table, except total population, are in percentages; all values are weighted statistics; total population is the weighted sample size of individuals with non-missing values

7) Imputed values from the U.S Census Bureau have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

8) Average usual hours and weeks worked include individuals who worked at any point in the year.

9) Annual Earnings includes individuals that had positive earning at any point of the year.

B-6: Unemployment Rates by Year, Ethnicity and Educational Attainment of Women and Male Veterans, CPS March 2013

Variable		Women Veterans	Male Veterans	Women Non-Veterans	Male Non-Veterans
Annual March Unemployment Rate	2008	3.3	4.3	4.6**	5.7***
	2009	9.8	8.4	7.1**	10.7
	2010	9.1	9.7	8.2	12.0***
	2011	9.8	8.6	7.7**	10.2
	2012	7.4	7.4	7.5	9.0*
	2013	7.9	7.0	7.0	8.0
2013 Unemployment Rate by Educational Attainment	Less than High School	-	18.6	18.2	15.2
	High School or GED	6.9	8.5	9.1**	11.0***
	Some College	10.6	7.6***	7.4***	7.7***
	Associate Degree	3.3	6.4***	5.7***	5.3***
	Bachelor's Degree or Higher	6.8	5.1*	3.7***	3.8***
Total Population, 17 years and Older		**1,551,581**	**18,762,791**	**123,160,130**	**98,056,368**

Source: Current Population Survey, March 2013

Notes:

1) A "-"signifies insufficient sample size to obtain an estimate.

2) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to male veterans, women non-veterans and male non-veterans. Only working-age individuals between the ages of 17 to 65 years were included.

3) We used Z-tests for population proportions for statistical comparisons: *** denotes significance at 1 percent, ** significance at 5 percent, * significance at 10 percent.

4) All values in the table, except total population, are in percentages; all are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

5) Imputed values from the U.S Census Bureau have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

B-7: Unemployment Rates by Educational Attainment of Gulf War Women and Male Veterans, 2011 Three-year American Community Survey

Variable		Women veterans (Gulf War II)	Women veterans (Gulf War I)	Male veterans (Gulf War II)	Male veterans (Gulf War I)
2013 Unemployment Rate by Educational Attainment	Less than High School	12.6	20.1***	14.8***	17.7***
	High School or GED	10.1	9.7	15.2***	10.7
	Some College	18.3	12.9***	15.1***	8.9***
	Associate Degree	12.0	8.6***	8.4***	6.7***
	Bachelor's Degree or Higher	8.3	6.0***	5.5***	3.9***
Total Population, 17 years and Older		**219,915**	**225,315**	**1,127,857**	**974,395**

Source: 2011 Three-year American Community Survey.

Notes:

1) "Women veterans" is the reference categories for all statistical tests. Women veterans are statistically compared to male veterans to male veterans from the same war-era periods listed in the table above..

2) We used Z-tests for population proportions for statistical comparisons: *** denotes significance at 1 percent, ** significance at 5 percent, * significance at 10 percent.

3) All values in the table, except total population, are in percentages; all are weighted statistics; total population is the weighted sample size of individuals with non-missing values.

4) Imputed values have been included in the analysis. For the above variables, they range from 3 percent to 10 percent in the dataset.

5) The minimum age for entering the military is 17 years old. As a result, we restrict all samples to age 17 years and over to make all groups comparable. In comparison, the Bureau of Labor Statistics (BLS) and the Census Bureau publish veteran data for persons aged 18 and over. Consequently, values in this report may differ slightly from values published by BLS or Census.

APPENDIX C: ADDITIONAL NOTES

Z-test for Population Proportions

The z-test for population proportions is used to determine whether two populations or groups (in this case, women veterans and (1) male veterans, (2) women non-veterans, and (3) male non-veterans) differ significantly on some single (categorical) characteristic. p_1 is the proportion from the first population and p_2 is the proportion from the second population. Similarly, n_1 is the sample size from the first population and n_2 is the sample size from the second population.

$$Z = \frac{(\tilde{p}_1 - \tilde{p}_2)}{\sqrt{\frac{\tilde{p}_1(1-\tilde{p}_1)}{n_1} + \frac{\tilde{p}_2(1-\tilde{p}_2)}{n_2}}}$$

T-test for Continuous Variables

For continuous variables, the IMPAQ team used t-tests to assess significant differences among the different sub-groups. $\bar{X}_1$ is the mean value from the first population and $\bar{X}_2$ the mean value from the second population.

$$t = \frac{(\bar{X}_1 - \bar{X}_2)}{\sqrt{\frac{\tilde{S}^2{}_1}{n_1} + \frac{\tilde{S}^2{}_2}{n_2}}}$$

$\tilde{S}_1$ and $\tilde{S}_2$ calculate the standard deviation of the first and second groups, respectively.