

## Work-Related Disability, Veteran Status, and Poverty: Implications for Family Well-Being

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### Research Highlights:

- Households with nondisabled veterans present have a lower likelihood of poverty, but that advantage is severely eroded when the veteran or another family member has a work-limiting disability.
- Disabled nonveteran households have the highest poverty rate (32.53%). But, disabled veteran households have a relatively high rate of poverty (13.19%) that is above the rate for households that contain no person with disability or veteran (12.16%) and the rate for nondisabled veteran households (5.51%).
- Veteran and disability statuses interact at the household level in ways that contribute to substantial variability in household-level poverty, which has implications for all household members.

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### Abstract:

The authors examine the interrelationships between work-related disability, veteran, and poverty statuses using data from the 1992-2004 panels of the Survey of Income and Program Participation. They find that households with nondisabled veterans present have a lower likelihood of poverty, but that advantage is severely eroded when the veteran or another family member has a work-limiting disability. Nevertheless, all veteran households have substantially lower odds of poverty than disabled nonveteran households, which have the highest poverty rate (32.53%). Veteran and disability statuses interact at the household level in ways that contribute to substantial variability in household-level poverty, which has implications for all household members.

## Implications

### For Practice

Some of the variation in poverty in veteran households that we document can probably be explained by differences in use of service-connected benefits, although we did not directly examine such use in this paper. The Veteran's Administration provides an array of services and benefits to eligible nondisabled and disabled veterans that have the potential to reduce poverty (and material hardship) among recipients. These include: health care; service-connected disability compensation; pensions; education and training; home loan guaranty; life insurance; burial and memorial benefits; transition assistance, including vocational rehabilitation and employment; and dependent and survivors benefits. If our hypothesis is correct, then one practical implication of our research is that veterans should actively seek access to and use benefits for which they are eligible. Such use might assist them in preventing poverty or mitigating the effects of poverty in the short-term; however, use of benefits early in the life course may also have benefits for later-life trajectories and outcomes. Need for and use of service-connected benefits may vary over the life course and may also be beneficial for family members.

### For Policy

The military as an institution provides extensive benefits and services to individuals who are seen as deserving of such support because they have served or sacrificed for the state. Those who have become disabled as a consequence of their service are seen as particularly deserving of life-long support. This social contract, which has considerable popular and political support, provides an array of services and benefits that have the potential to reduce poverty among recipients. The findings of this research suggest the income supports provided by the Veteran's Administration to those who served in the armed forces might reduce the risk of poverty, although the relatively high rate of poverty among disabled veteran households provides impetus to arguments that benefit levels for disabled veterans are inadequate and need to be adjusted (see Fulton, Belote, Brooks, & Coppola, 2009). Because the findings reported in this paper characterize the household, they have implications for all household members. The potential implications of these results for family well-being are underscored by the observation that poverty alone is not a sufficient predictor of material deprivations that can also impact the health and well-being of household members (see Heflin, Wilmoth, and London forthcoming).

### For Future Research

Identifying the characteristics of disabled veterans might help to explain why the poverty rate in their households is substantially lower than in disabled nonveteran households, but higher than it is in nondisabled veteran households. Researchers should examine the extent to which differences in use of service-connected benefits explains some of the variation in poverty among veteran households. Future research should also address how the presence of veterans and nonveterans, with and without disabilities in poor and non-poor households affects co-resident spouse/partner, child, and/or parent outcomes. Some variation in family members' outcomes may operate through disability-related poverty, economic constraint, and material deprivation, but there are likely to be other influences linked to veteran status that have not been adequately examined in the extant literature. Additionally, there are potentially positive effects of having a veteran or a person with disability in the household that should be considered. Attention to how the presence of a nonveteran or veteran with a disability affects care work, spouse/partner's employment, and caregiver well-being, and whether outcomes vary if the disabled person or caregiver is a veteran, would advance our understanding of how the nexus of disability and veteran statuses affects the well-being of families and households over and above their demonstrated joint associations with poverty (and material hardship).

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