

Female Veterans in New Jersey: A Legal Needs Assessment



Volunteer Lawyers
for Justice

Taking Cases. Changing Lives.

JUNE 2016

This report funded by



INTRODUCTION

According to the U.S. Department of Veterans Affairs, 2 million of the country's 21 million veterans are women.¹ More than 33,000 of those female veterans live in New Jersey.² In fact, women are the fastest growing population within the veteran community and the percentage of female veterans is expected to jump from 9% in 2015 to 15% by 2030.³

In early 2014, Volunteer Lawyers for Justice (VLJ) launched its Veterans Legal Program, aimed at addressing some of the legal hurdles veterans face in trying to obtain employment, housing and financial stability. Despite the success of the program, it became readily apparent that it was primarily male veterans seeking VLJ's services. And while male veterans outnumber female veterans in general, the disparity was greater than those percentages reflect. While VLJ knew the number of female veterans seeking legal assistance was low, it was not clear whether the specific legal services offered by VLJ were not relevant to women veterans or whether VLJ was not reaching that part of the veteran population.

Statistical data suggests several key differences between female and male veterans including:

- Female veterans tend to be much younger than their male counterparts (median age for women veterans is 49, and the median age for men veterans is 64)
- A higher percentage of female veterans have a service-connected disability, have no income, and are in poverty than male veterans
- A higher percentage of female veterans are minorities⁴

Moreover, the alarmingly high rate of military sexual trauma (MST) among female veterans adds significant additional barriers for women veterans as they attempt to transition to civilian life. The traditional models for serving veterans (both legal and non-legal services) are likely relying on structures designed for male veterans, and fail to take into account the unique challenges and circumstances faced by women veterans.

Given these facts, VLJ sought and received funding from the Jewish Women's Foundation (JWF) to conduct a state-wide legal needs assessment of female veterans in the hope of better understanding these challenges. JWF is a collaborative philanthropic organization, dedicated to the advancement of women and girls in New Jersey. The main purpose of the needs assessment was to determine the unmet legal needs and/or barriers to legal services among female veterans in New Jersey.

The single-most significant finding of this survey is that the state of New Jersey needs significantly better systems to help identify and support female veterans. The level of difficulty encountered in locating female veterans to take the survey, coupled with the consistent feedback we received from service organizations and government agencies who had similar

¹ OFFICE OF PUBLIC AFFAIRS MEDIA RELATIONS, U.S. DEP'T OF VETERAN AFFAIRS, FACT SHEET:WOMEN VETERANS POPULATION (2015)

² Id.

³ *Women Veterans*, WOMEN'S HEALTH USA 2013, - http://www.va.gov/vetdata/docs/SpecialReports/Women_Veteran_Profile5.pdf (last visited Jul.20,2016)

⁴ NAT'L CTR. FOR VETERANS ANALYSIS AND STATISTICS, U.S. DEP'T OF VETERAN AFFAIRS, PROFILE OF WOMEN VETERANS:2014 (2016)

problems reaching this population, suggests that female veterans are not identifying as veterans in nearly the same number as male veterans. In order to truly understand the needs, legal or otherwise, of female veterans as they reintegrate back to civilian life, we must first create systems and support structures that recognize the unique challenges faced by female veterans and the different ways that they seek resources and services as compared to their male counterparts.

SURVEY DESIGN AND METHODOLOGY

The goal of this study was to determine if female veterans in New Jersey have unique legal issues and what those legal needs are. Since VLJ wanted to reach as many female veterans and veteran services providers as possible, VLJ chose an online survey platform. Through this platform, VLJ could conduct the survey using a tablet and link, paper-printed version or via interview. The survey could also be completed remotely when speaking to a veteran by using the simple interface to complete on a tablet or on a smartphone with an easy mobile viewing format.



In order to gain the most information about the female veteran community in NJ, VLJ drafted two distinct surveys. The first survey was intended for female veterans and female military personnel. The second survey was created for individuals and organizations working with veterans in New Jersey, including non-profit agencies, government staff and other advocacy organizations. Both surveys collected quantitative and qualitative data and included some open-ended questions which allowed for a greater pool of potential responses in determining the gaps in service for female veterans. Before a broad launch of the survey, VLJ completed a trial among a select group of female veterans in December 2015, to determine if changes needed to be made.

FINDING FEMALE VETERANS

One of the most significant findings of this survey is demonstrated by the surprisingly low number of female veterans who took the survey. A total of 55 female veterans visited the survey and 51 completed it in its entirety. While it is widely understood that it is hard to reach female veterans, these numbers were far lower than anticipated. When coupled with anecdotal reports from local and national service providers for female veterans, it is clear that the single-most significant barrier to providing meaningful support to women who have served in our armed forces is connecting them to the services available to them.

VLJ attended various community events geared towards the veteran population, not only to spread word about the survey but to make the survey available through tablet computers. These events included, "Operation: I Am Woman" an all-day female veteran event in Camden County, an MST awareness event hosted at the VA New Jersey Health Care System East Orange

campus and veteran stakeholder meetings. VLJ also hosted free legal seminars for female veterans throughout the state, at which the survey was distributed. VLJ's outreach to and response from survey providers further confirmed these difficulties. VLJ made contact with over 150 veteran services organizations and providers to inform them about the needs assessment. These providers include veteran service officers within the Veterans Administration, veteran student representatives at NJ community colleges/universities, and non-profit agencies providing non-legal services to veterans including Soldier On, Community Hope and the GI Go Fund. VLJ staff was relentless in reaching out to key veteran contacts throughout the state.

Not only did these service providers not connect female veterans to the survey, many did not complete the survey themselves; presumably because these organizations also have a difficult time connecting with and serving female veterans. Moreover, 5 out of the 16 service providers who took the survey indicated that less than 5% of the veterans they serve are women. Another 4 service providers responded that they serve somewhere between 5-20% female veterans.

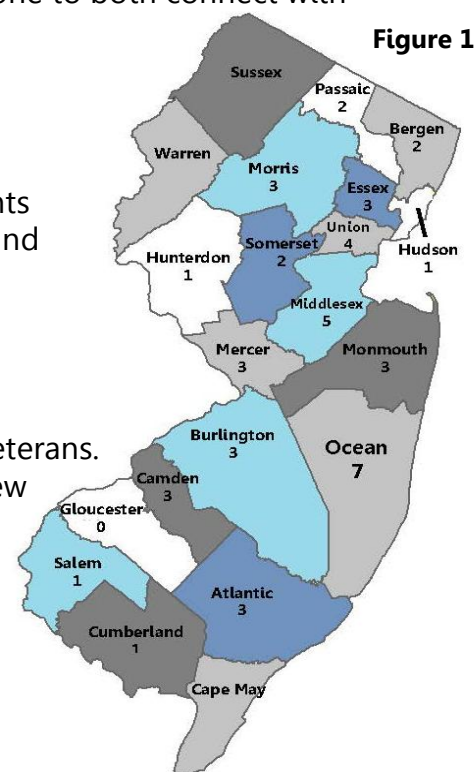
In addition to highlighting the fact that the community serving veterans must do more in order to connect with female veterans, the true need for legal assistance is most likely far greater than is displayed by this study. This is particularly true when addressing homeless veterans. In fact, not one respondent indicated that she was currently homeless, and yet it is estimated that there may be hundreds of homeless female veterans in New Jersey.⁵ Given the small number of responses, it should be clear that additional work needs to be done to both connect with and learn from female veterans in New Jersey.

DEMOGRAPHICS

A comprehensive analysis of the demographics of survey participants can be found below. In total 55 female veterans began the survey and 51 completed it in its entirety, while 16 providers completed the community service provider survey.

Location, Age and Race

The survey was focused on the legal needs of New Jersey female veterans. Ninety-five percent (95%) of the survey participants resided in a New Jersey county at the time of survey completion, with Ocean County having the highest completion rate (14%). See **Figure 1**. Mercer County was the county with the highest number of providers that completed the survey.



⁵ *Veterans Homelessness: A New Era of Homeless Veterans*, LONG MARCH HOME, http://www.longmarchhome.org/homelessness_map.html (last visited Jul. 18, 2016)

The survey participants varied greatly in age. The highest number of respondents (37%) were in the 55-64 age group. This age bracket seemingly links with the unmet needs disclosed in the survey, including high interest in estate planning and health-related services. See **Figure 2**.

The racial and ethnic diversity of the female veteran participants seemingly mirrors the state’s ethnic diversity profile. Although there is room for error in census findings, according to the 2014 Census 56.8% participants self-identified as White, while the remaining identified as Black, Asian, American Indian, Native Hawaiian, Hispanic or “two or more races.” Similarly, almost (50%) of the survey participants identified as White, while the second largest group of participants identified as Black or African American (37%). See **Figure 3**.

Figure 2

Age	#	%
18 – 24 years	1	2%
25 – 34 years	6	11%
35 – 44 years	12	24%
45 – 55 years	12	24%
55 – 64 years	19	37%
65 years and older	1	2%

Figure 3

Race	#	%
Asian/Pacific Islander	1	2%
Black or African American	19	37%
Hispanic or Latino	5	10%
Native American or American Indian	-	-
South Asian	-	-
White	24	47%
Other	2	4%

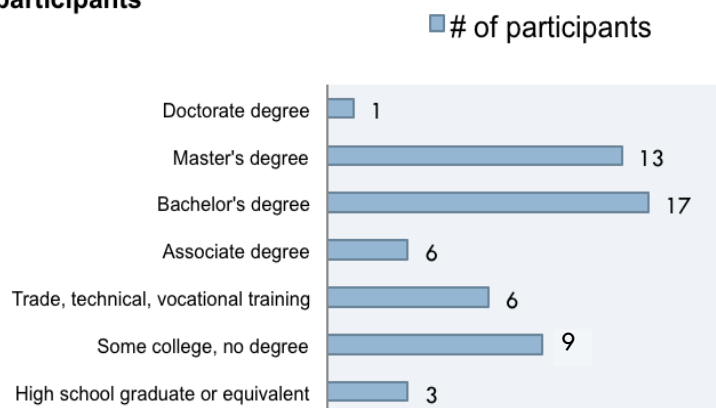
Education

A significant number of the survey participants were highly educated. Nationally it is notable that larger percentages of women veterans have a higher education attainment and/or are enrolled in higher education compared to male veterans.⁶ In VLJ’s survey, every participant had at least a high school diploma or equivalent and 13 had obtained a master’s degree. See **Figure 4**.

Family Status

It was imperative to ask about the family status of the female veteran participants as marital and parenting status can directly affect legal issues and financial circumstances. According to a 2009 report prepared by the National Center for Veterans Analysis and Statistics, young women veterans were not only more likely to be married than non-veteran women, but also more likely to be divorced.⁷

Figure 4
Highest level of education completed by participants



⁶ National Center for Veterans Analysis and Statistics, Educational Attainment of Veterans: 2000 to 2009 (January 2011), http://www.va.gov/vetdata/docs/SpecialReports/education_FINAL.pdf.

⁷ National Center for Veterans Analysis and Statistics, Women Veteran Profile (February 2013), http://www.va.gov/vetdata/docs/SpecialReports/Women_Veteran_Profile5.pdf.

Figure 5

Correspondingly, the majority of the female veteran participants, or (74%) reported being married, or once married and now divorced or separated, while only (24%) of survey participants shared a "single, never married" status. Similarly, (80%) of the respondents have children, ranging from 1 to 5 children per female veteran. See

Figure 5.

Family Status	#	%
MARITAL		
Single, never married	12	24%
Married or domestic partnership	18	35%
Divorced	15	29%
Separated	5	10%
Widowed	1	2%
CHILDREN		
Yes	41	80%
No	10	20%

Military Service

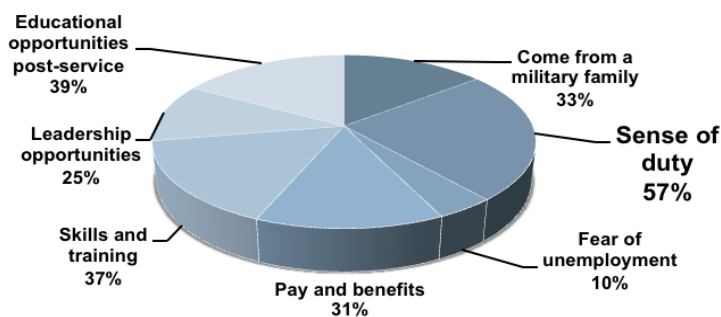
Veterans make up a diverse population in our country. Someone can enlist starting at age 17, from all 50 states and Puerto Rico, be selected to enter one of the 5 military branches, or serve as a reservist. The female veteran respondents in the survey came from 4 of the 5 military branches, with no participants from the Coast Guard (the smallest unit as reported by the Department of Defense (DoD)). The largest number of survey respondents, or 51%, served in the Army; 3 participants are still actively serving and 6 participants joined the reserves following their active duty.

In addition, 25 participants were deployed and 11 reported going into combat. Honorable service is the most common discharge status and is required for eligibility for most VA benefits and services.⁸ The survey results were in line with this average and all but 4 participants were honorably discharged. More surprising was the number of years of service of the survey participants. Although an average service contract is about 4 years, 17 respondents served for 5-10 years and 13 additional participants served for more than 11 years.⁹

A final interesting point about the respondent's military service relates to what brought them to the military in the first place. Participants were asked to identify any and all contributing factors that led them to joining the military, some options included, coming from a military family, pay and benefits, and educational opportunities post-service. When asked, "Why did you decide to enter the military?" 57% of participants' noted a sense of duty to serve their country as their reason for joining the military, while 37% of participants were motivated by educational opportunities available post-

Figure 6

Respondents reasons for entering the military



⁸ Kristen Rouse, *Report: Inclusive Definition of "Veteran"*, NYC VETERANS ALLIANCE (June 25, 2015, 8:15pm), http://www.nycveteransalliance.org/inclusive_definition_of_veteran

⁹ *Military Law*, FINDLAW, military.findlaw.com (last visited Jul. 18,2016)

service. See **Figure 6**.

LEGAL NEEDS

The chart below provides an overview of the frequency with which individual female veteran respondents indicated a need for assistance with the following legal issues.¹⁰

The survey asked respondents to indicate for each specific legal need, whether the individual currently needs assistance, may need assistance in the future, or previously needed assistance.

The responses were compiled based upon the highest rate of identified need. The areas of law with the highest need reported were, veterans benefits, estate issues (drafting wills, medical directives and powers of attorney), family law (divorce and child support issues) and consumer law (debt defense and student loan issues). See **Figure 7**.

Veterans Benefits Legal Issues

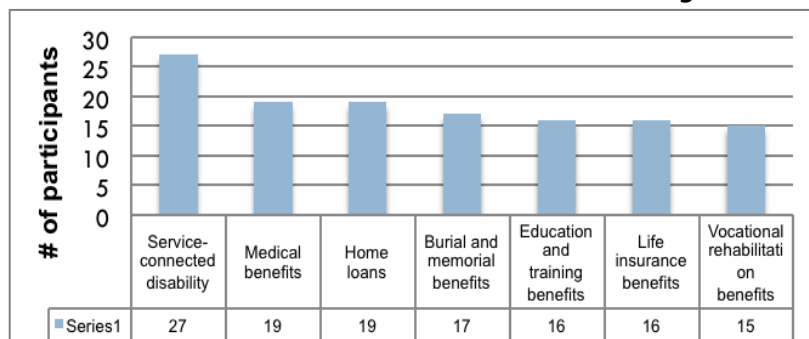
The most significant legal need reported by female veterans is in the area of veterans benefits. Out of the 51 respondents who completed the survey, the majority (80%) indicated some need, either current, past, or anticipated, related to their veterans benefits. More specifically, assistance with a service-connected disability is the highest-reported need (53% of all respondents), followed-by issues related to medical benefits (37%), memorial benefits (33%), or education and home loans (31%). See **Figure 8**. As noted above, female veterans do not appear to access veterans-related legal or social service agencies and organizations anywhere near the rate that their numbers would suggest.

These findings are confirmed by the service providers, who overwhelmingly (85%) indicated that it is either “common” or “very common” for the female veterans with whom they work to need assistance with the veterans-related benefits issues outlined above.

Figure 7

Legal Area	Number of respondents	Percentage of total respondents
Veterans benefits	41	80%
Estate issues	38	75%
Family	36	71%
Consumer/Bankruptcy	30	59%
Housing	24	47%
Tax	18	35%
Benefits	16	31%
Education	14	27%
Employment	12	24%
Tort	12	24%
Criminal	6	12%
Civil rights	5	10%

Figure 8



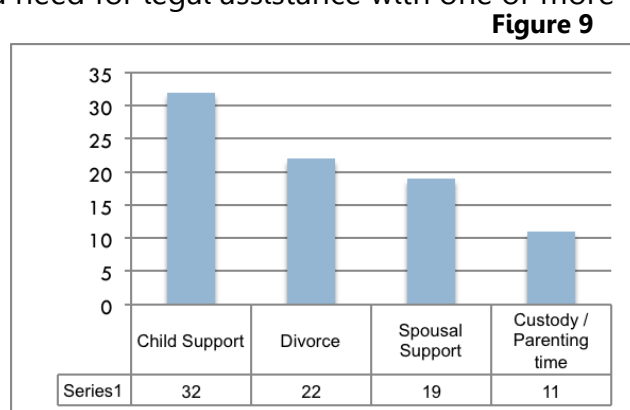
¹⁰ All charts in this section represent responses from VLI’s female veterans survey. The narrative indicates what, if any, differences there were in the information provided by the service providers who were surveyed separately.

Given that these organizations are the most likely to offer legal services in the area of veterans benefits, it is likely that female veterans are left unassisted with legal issues in this area at a higher-rate than their male counterparts since the vast majority of their clients served are male veterans.

Family Law Issues

The majority of respondents (73%) also indicated a need for legal assistance with one or more family law issues. "Family law" includes issues related to divorce (43%), child support (63%), and custody and parenting time (22%).

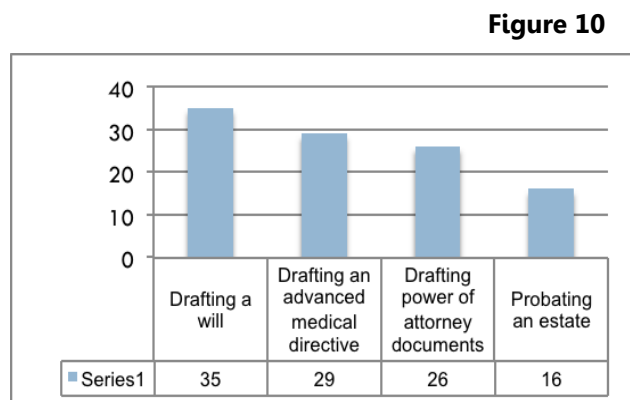
Similarly, the service provider respondents also reported that family law legal needs are significant for female veterans. Eight (8) out of the 16 service providers (50%) listed one of the family law issues highlighted above as a "common" or "very common" legal need. See **Figure 9**.



Estate Issues

"Estate issues" includes drafting wills, advanced medical directives and/or power of attorney documents, and/or probating an estate or contesting a will. Out of the 51 respondents who completed the survey, 38 (75%) indicated that they either have, had, or expect to have some need in at least one of those areas. The largest needs were in the areas of drafting wills and advance medical directives. See **Figure 10**.

Interestingly, these legal needs were not similarly reported by the service providers who completed the survey. Only 1 service provider indicated that any of the estate-related issues described above were "very common," with an additional three service providers saying that at least one of the issues was "common." Nonetheless, the overwhelming response from the female veterans themselves suggests that this is an area that warrants further examination for ongoing legal services to this population.

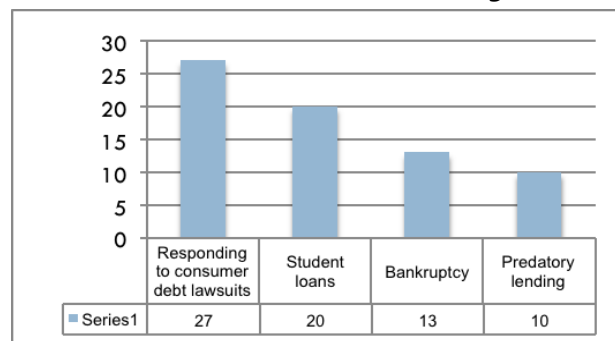


Consumer Law Issues

Female veterans also reported a significant need for legal assistance in the area of consumer law, including issues related to consumer debt, student loans, predatory lending, and bankruptcy. Out of the 51 respondents who completed the survey, 30 (59%) indicated that they either have, had, or expect to have some need in at least one of those areas. The largest needs were for problems with consumer debts (52%) and student loans (38%). See **Figure 11**.

Figure 11

Results from the service provider survey confirm that this is an area of high need for female veterans. 75% of service providers said that responding to consumer debt issues was a “common” or “very common” legal need, while 67% indicated that female veterans need assistance with student loans.



NON-LEGAL SERVICE RELATED ISSUES

While the purpose of this assessment was to determine the specific legal needs of female veterans, it was important to factor the presence and significance of non-legal barriers as well. Previous research, as well as comments provided by female veterans taking this survey, suggest that female veterans are more likely to have difficulty transitioning back to civilian life than their male peers. This section will examine what that transition looks like for the respondents, as well as the impact of military sexual trauma (MST).

Transition Home

It is widely known that historically women’s involvement in the military was highly unrecognized. This invisibility resulted in a post-service system that widely left out the needs of female veterans. However the Veterans Administration has taken steps in recent decades not only to recognize servicewomen, but to design programming that recognizes their unique needs.

“It’s a man’s world...still.”
Respondent VR

When the veteran service providers were asked to explain the likely reasons why female veterans seek services versus male veterans, the top three responses included.

1. Because female veterans want to move on and disassociate themselves from all services related to the military
2. Because of the male dominance in the military and veteran settings
3. Because female veterans have a lack of confidence in the military

Also, (39%) of respondents reported difficulty accessing veterans services and (49%) had a difficult transitioning back to civilian life after returning home. Additionally, when asked to think back to their experience returning home versus that which they witnessed in their fellow servicemen, (57%) of the respondents indicated belief that their reentry back to civilian life was, and has been, more difficult than that of male veterans. When combined with the staggering MST numbers, it is not difficult to conclude that many of the respondents felt that they returned home to a system that did not meet their needs.

“Women have to deal with other factors in addition to the horrors of war.”
Respondent LG

Military Sexual Trauma (MST)

What does this mean for female veterans returning home and their legal needs? Most of the female veteran participants, 42 in total, reported at least one experience of gender-based treatment or assault, and when they returned home they felt shame, invisibility and disgrace.

In 2011 the Department of Veterans Affairs established the Women Veterans Task Force (WVTF), which published a report in 2012 that outlined the status of women veterans. The report highlighted gender-based health disparities and noted that female veterans are diagnosed with mental health problems at a 22% rate higher than male veterans. The WVTF report also showed that 1 in 5 military women eligible for VA benefits screened positive for Military Sexual Trauma (MST). Unfortunately

VLJ's findings were quite similar. Eighty-two percent (82%) of respondents reported unwanted sexual advances, forced sexual contact or rape while in the military. See **Figure 12**.

In addition to responses from victims themselves, 7 veteran service providers indicated the disclosure of MST from a female veteran is "very often" or "often."

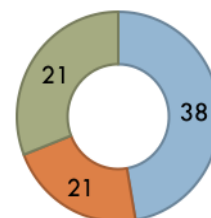
"I had no support for my MST. [So I] didn't talk about it [and] kept it all in for over 30 years."
Respondent GK

"I didn't realize I was traumatized. I just couldn't assimilate and had difficulty with male bosses."
Respondent KL

Figure 12

of female veteran participants who experienced the following:

- Unwanted sexual attention from other service members or superior officers, including unwelcome sexual advances and/or requests for sexual favors
- Forced sexual contact (unwelcome touching or other physical contact)
- Rape or attempted rape



RECOMMENDATIONS

While the total number of respondents who completed the legal needs survey makes it difficult to draw broad conclusions about the legal needs of female veterans, it did make one thing abundantly clear---female veterans are not accessing veterans-related services in any meaningful way. Therefore, the primary recommendation for future action would be to identify other means of reaching female veterans. When female veterans indicate that they "feel invisible as a female vet," it is safe to assume that they are less likely to seek out services specifically designed for veterans. VLJ and other organizations will need to establish new methods of reaching this population. Possible ideas include increased work with community colleges and other educational institutions, religious institutions and other non-veteran community groups,

"Male veterans are seen as heroes. We [female veterans] aren't given the same respect. I feel invisible as a female vet."
Respondent JL

as well as the VA and other military agencies that have more access to female veterans and can assist them in identifying legal and other services available to them.

Beyond outreach, VLJ's recommendation is to develop holistic-based program models that allow female veterans to be screened for multiple legal needs at once, and then be assisted, to the extent possible, on all of those legal needs by the same organization. Such a system will allow for a continuity of services, and attorneys will be able to prioritize an individual's legal needs. Moreover, because an individual's veteran's status may be significant for some of those needs (educational, medical, housing, etc.), it is important that the attorney(s) providing assistance be aware of the female veteran's full history. The large number of women affected by MST increases the need to provide a co-location of legal services when possible. Trauma survivors will be better served in a setting that understands their legal needs and does not require them to re-tell personal details to numerous people over a period of time.

The responses to this survey suggest that there is a need for increased legal services in the areas of veterans benefits, estate planning, consumer law, and family law. These needs can be met through legal clinics and full-representation programs. The hope is that by offering additional services in these areas, there will be an increase in the number of female veterans coming through the door---which will then make them more likely to be screened for additional legal needs.

There is still a significant need to reach more female veterans and identify what their legal needs are. Continued outreach, collaboration with veteran and non-veteran community service organizations will be key in establishing new and varied methods of effective outreach to women who have served in our armed forces. Until we as a community do a better job of allowing these women to be recognized as veterans to the same extent as their male-counterparts, we will not be able to provide them with the specific veterans-related legal services that they both need and deserve.