CRB
SHORT SUBJECTS
WOMEN VETERANS SERIES
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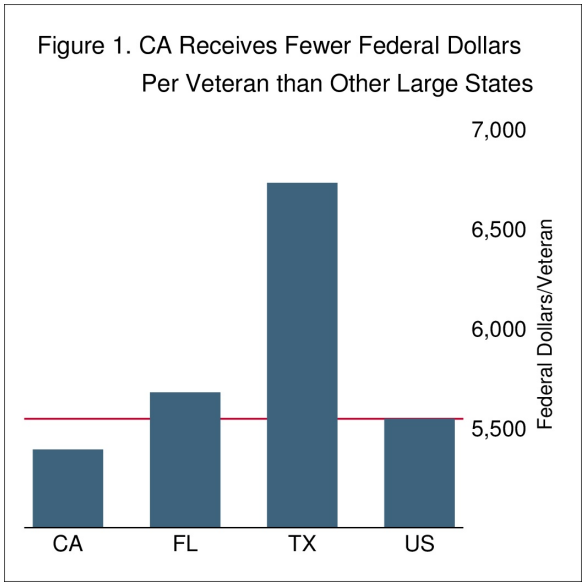
California's Women Veterans Benefit Utilization:

Patterns and Identified Needs

Women veterans in California generally do not know about–and therefore do not use–their state benefits. While they know about their federal benefits, they tend not to use them. Underutilization of benefits may also stem, in part, from the perception that as women, they do not qualify for the same benefits as male veterans. Additionally, some women veterans do not need specific services or may not be comfortable using specific benefits available to them.

Women veterans in California are similar to male veterans in that they underutilize benefits. In FY2011 on average, the federal Department of Veterans Affairs spent $5,392 per veteran living in California versus $5,547 per veteran nationally.[2] Compared with the two states with the next largest veterans populations (TX and FL), California veterans are also underfunded. See Figure 1.



At the request of the Commission on the Status of Women and CalVet, CRB surveyed California women veterans about their knowledge and use of state and federal benefits. In general, we found that women veterans were familiar with their federal benefits and unfamiliar with state benefits. When asked what they needed at the time they transitioned from the military, women overwhelmingly responded they needed more information on benefits.

CA State Benefit Utilization

The 2011 Women Veterans Survey* asked women veterans if they knew about, used, and needed 13 unique benefits offered to veterans through the State. More than half of women responding to the survey were unfamiliar with 11 of the 13 benefits. Only the benefits of veterans' homes and the CalVet Home Loan program were familiar to at least half of the respondents. See Figure 2.

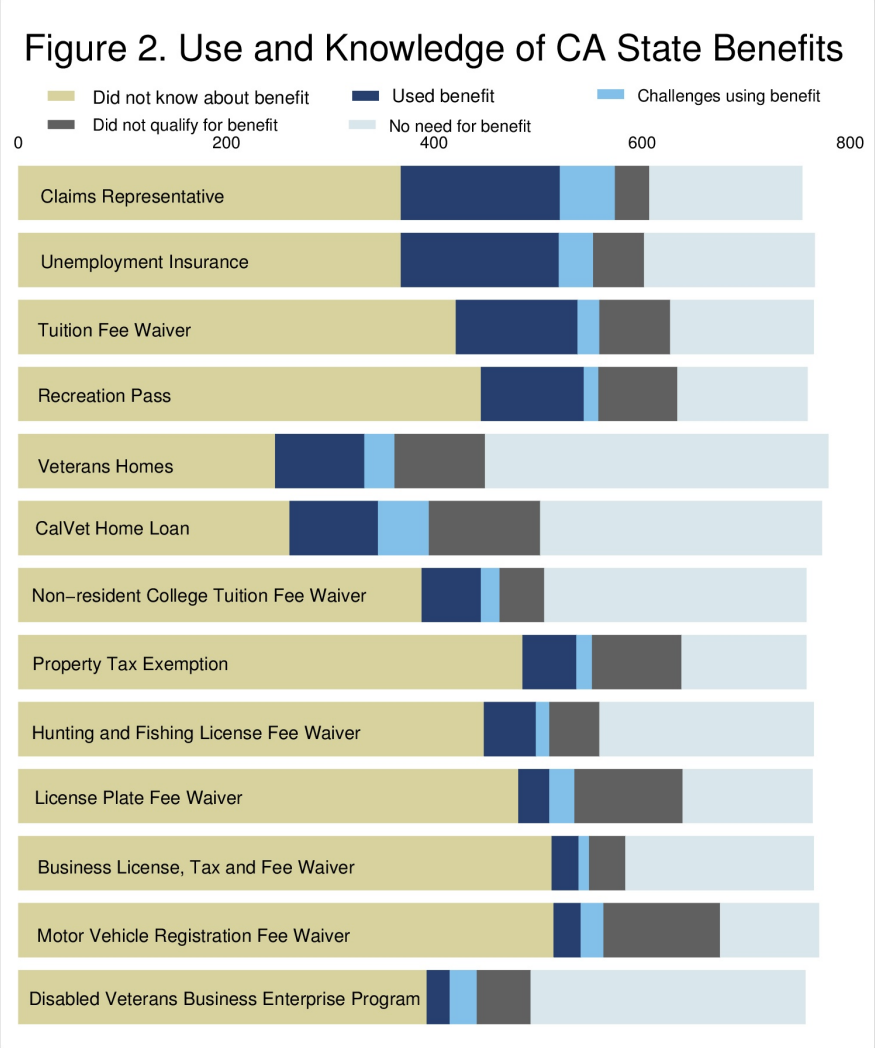
The most-used state-level benefits were claims representatives and unemployment insurance, with each benefit being utilized by about 20 percent of all respondents. The least-used programs include the Disabled Veterans Business Enterprise Program (DVBE) and the Motor Vehicle Registration Fee Waiver Program. The least-known programs include the DVBE, the Property Tax Exemption and the Motor Vehicle Registration Fee Waiver Program.

As a result of the underutilization of these programs, women veterans are paying more in fees and taxes than they need to and receiving fewer services than they are entitled to.

Federal Benefit Utilization

Women veterans are more aware of their federal benefits than their state benefits. Nearly 80 percent of survey respondents reported familiarity with each of the seven federal benefits about which we surveyed them. Roughly half of all California women veterans use federal medical and dental benefits, and about half use education benefits. The least-used federal program was readjustment counseling; about a quarter of all respondents reported not knowing about this benefit and less than a fifth used a readjustment counselor.

*For the full report on survey responses see Blanton, Rebecca E. and Lisa K. Foster. (2012). *California's Women Veterans: Responses to the 2011 Survey*. CRB# 12-004. www.library.ca.gov/crb/12/12-004.pdf.



healthcare from the VA.[2] Of the respondents to the 2011 Women Veterans Survey, about 50 percent of women report having used the VA for healthcare services. This percentage differed substantially based on employment status, presence of a mental illness, and what era(s) the veteran served in. These findings parallel a 2006 academic study that found that women veterans with healthcare insurance and lack of knowledge of VA eligibility were much more likely to use non-VA healthcare facilities than women without insurance and with knowledge of VA eligibility.[3]

CalVet, CVSOs, VSOs and Benefit Utilization

Interaction with CalVet, County Veteran Service Officers (CVSOs) and Veteran Service Organizations (VSOs) increase the probability that a woman veteran would use both state and federal benefits. Women veterans who interacted with CalVet more than once a year were significantly more likely to use state and federal benefits than women veterans who interacted with CalVet one time or less per year.[1]

Why Women Underutilize Benefits

Women do not use veteran benefits for a myriad of reasons. In the case of state benefits, many women simply do not know about the benefits available to them. Additional reasons for not using benefits include uncertainty about qualifications for utilization, the presence of alternatives, not needing the benefit, and not perceiving oneself as a veteran.

Between 10 and 20 percent of women responding to the CRB survey reported that they did not think they qualified for specific veterans' benefits. While it may certainly be the case that a few women do not qualify for individual benefits, in other cases, women are not seeking services because they are confused about their qualification status. In the words of one respondent, “I didn’t use them [benefits], because I thought they were just for the men.”

The most frequently used state or federal benefit is Veterans Healthcare Administration services. About 20 percent of all veterans in California receive their

Citations

1. Blanton, Rebecca E. and Lisa K. Foster. (2012). *California's Women Veterans: Responses to the 2011 Survey*. CRB#12-004. www.library.ca.gov/crb/12/12-004.pdf.
2. Department of Veterans Affairs. (2012). “Geographic Distribution of VA Expenditures (GDX): FY11 Summary Expenses by State.” www.va.gov/vetdata/Utilization.asp.
3. Washington, Donna L., Elizabeth Yano, Barbara Simon, and Su Sun. (2006). “To Use or Not To Use: What Influences Why Women Veterans Choose VA Health Care.” Journal of General Internal Medicine, 21(Supp.):11-18.

This brief was requested by the California Commission on the Status of Women and Girls.

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