CHAPTER 25

STUDY PLAN

WOMEN, MINORITY, AND UNDERSERVED VETERANS

Women participated in every major U.S. since the Revolutionary War. With each passing decade, the number of women serving on active duty, National Guard, and Reserves continues to increase. Over 200,000 women served during Operations Enduring Freedom & Iraqi Freedom.

Women Veterans file claims for many of the same service-connected injuries as their male counterparts and are eligible for the same benefits. However, there are also some unique circumstances for women Veterans that require additional knowledge and cultural competency from service providers and claims representatives. This chapter covers some of the demographic profiles of the average woman Veteran, what her experiences and needs may be, best practices in serving her at your CVSO office, and gives additional resources for further education.

DEMOGRAPHIC INFORMATION ABOUT WOMEN VETERANS:

In California, women comprise approximately:

- 165,000 – 184,000 or 9% - 11% of the total state's Veteran population
- By 2034 women may comprise up to 15% of the state’s Veteran population
- 4,369 or 21% of all current California National Guard members are women

Nationwide, women comprise approximately:

- 10% of all Veterans
- 15% of all active duty military
- 18% of all National Guard and Reserve
• 6% of Department of Veterans Affairs health care users
• Women are one of the fastest growing cohorts of recruits joining the military and separating from the military.
• As of January 1, 2016 women authorized to serve in all military occupations.

### NATIONAL PROFILE OF WOMEN VETERANS:

<table>
<thead>
<tr>
<th>Category</th>
<th>Details</th>
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<tbody>
<tr>
<td><strong>Age</strong></td>
<td>Average is 49 years old. Average age of male Veterans is 69 years old</td>
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<tr>
<td><strong>Race/Ethnicity</strong></td>
<td>• 19% of women Veterans identify as black compared to 12% of non-Veteran women in the total U.S. population</td>
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<td>• 31% of active duty women identify as black, compared to 16% of active duty men</td>
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<td>• Smaller percentage (53%) of white women in the military compared to their counterparts (71%)</td>
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<td>• 25% of women Veterans were non-white and non-Hispanic compared to 13% of Veteran men</td>
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<td>• 15% of women Veterans identified as Hispanic compared to 6% of Veteran men</td>
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<td><strong>Employment</strong></td>
<td>• Average annual income of women Veterans $34,697 vs. male Veterans who make $43,268</td>
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<td>• 12% of Women Veterans with a Service-Connected disability are unemployed compared to 5% of their male Veteran counterparts</td>
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<td>• 48% women Veterans work in Management, professional, and related occupations compared to 42% of non-Veteran women and 37% of Veteran men</td>
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<td>• Women Veterans age 25 and over with at least a Bachelor’s degree had a higher unemployment rate than women non-Veterans with at least a Bachelor’s degree (6% vs. 4%)</td>
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<td><strong>Homelessness</strong></td>
<td>• As of 2013, there are an estimated 4,456 homeless female Veterans in the U.S. (7.7% of all homeless Veterans)</td>
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<td>• Women Veterans are more likely to be single parents than male veterans -- among women Veterans identified by the VA</td>
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MILITARY SEXUAL TRAUMA (MST)

While MST is not a gender specific issue and happens to both men and women, women are more likely to experience it. 1 in 5 women Veterans and 1 in 100 men Veterans report to the VA that they have symptoms of MST. MST is an experience and not a diagnosis. Symptoms that accompany the experience may be Post-Traumatic Stress, depression, anxiety, and other additional symptoms.

Studies indicate that:

- MST is more traumatic and debilitating than sexual assault and rape in the civilian context.
- 2 out of 3 VA disability compensation claims involving Post-traumatic Stress Disorder (PTSD) related to MST were denied by the VA from FY2008-2012.
- 32% of PTSD claims related to MST were approved compared to 54% of non-MST related PTSD claims from FY 2008-2012.

Note: this chapter does not provide direction on how to file a claim for MST-related PTSD. The below tables are merely a visual reference to indicate the difficult burden of proof required by VA to establish an MST claim. Further education is available from your CVSO office, the CalVet District Offices, and the USDVA Women Veterans Coordinator located at each VA Regional Office.
![Figure](image)

**Figure 1:** Grant Rates: Female Claimants with MST-Related PTSD vs. Female Claimants with Non-MST-Related PTSD, FY2008-2012

<table>
<thead>
<tr>
<th>Type of PTSD claim</th>
<th>Military records</th>
<th>Testimonial</th>
<th>Other corroborating</th>
<th>Medical examiner confirmation</th>
<th>Outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td>Combat</td>
<td>Veteran treated for combat-related wounds, or earned medals or awards</td>
<td>Veteran's description of what happened in combat</td>
<td>52.5%</td>
<td>68.5%</td>
<td>72.8%</td>
</tr>
<tr>
<td>Fear of hostile activity</td>
<td>Information on veteran's duty station and/or squad activities</td>
<td>Veteran's description of what happened on duty</td>
<td>48.7%</td>
<td>59.2%</td>
<td>Claim likely approved</td>
</tr>
<tr>
<td>Personal assault</td>
<td>Formal complaint of sexual assault made by veteran</td>
<td>“Markers”</td>
<td>Positive opinion that MST likely occurred</td>
<td>Claim likely approved</td>
<td></td>
</tr>
</tbody>
</table>

Source: GAO analysis of Department of Veterans Affairs regulations, policies, and procedures.
BENEFIT UTILIZATION

Healthcare

- There are a higher percentage of women Veterans that use VA Healthcare exclusively.
- Women are more likely than men to use non-VA care and to have a service-connected disability.
- 61% of surveyed California women Veterans reported having private healthcare coverage either through an employer or purchased directly.
- 30% of surveyed California women Veterans use Medicare, Medicaid, or a government assistance plan.

Compensation and Pension Benefits

Women apply for compensation at lower rates and are awarded compensation at lower rates. Among OEF/OIF Veterans using the VHA in FY 2002-2007, 15.1 percent of women and
0.7 percent of men reported experiencing military sexual trauma. However, there is still a disproportionate rate of women awarded VA claims. In 2013-2015, women Veterans comprised only 6% of the total customer population served by County Veteran Service Offices.

Education

Women used their VA educational benefits at higher rates than their male counterparts and went on to complete a Bachelor’s or Post-Secondary degree at higher rates as well.

- 50% of OEF/OIF/OND women Veterans use VA educational benefits, compared to 37% of their male counterparts.
- 40% of women Veterans ages 18-24 had a post-secondary school-enrollment rate, compared to 27% of their male counterparts. Similarly, for Veterans age 25-54, women had a higher Post-Secondary school-enrollment rate (14%) compared to men (8%).

Housing

The identified homeless women Veteran population increased by more than 140% from 2006-2010 and yet, some veteran housing programs reported that women Veterans typically represent less than 9% of the transitional housing clients and over 20% of the clients receiving other services, such as employment assistance and financial assistance grants.

- Nationally, 13% of women Veterans utilize HUD-Veterans Affairs Supportive Housing (VASH); 43% of these women have children
TOP 5 HEALTH SYSTEMS FOR WHICH TREATMENTS WOMEN SEEK VA HEALTH SERVICES FOR:

Musculoskeletal:

- Spine Disorders
- Joint Disorders
- Connective Tissue Diseases

Endocrine, Metabolic & Nutritional:

- Obesity
- Thyroid Disorders
- Osteoporosis

Mental Health

- Depression & related diagnosis
- PTSD
- Anxiety
- Eating disorders
- Dissociative disorders

Cardiovascular

- Hypertension
- Atrial Fibrillation/flutter

Reproductive

- Menstrual Disorders
TOP 5 NEEDS OF WOMEN VETERANS (aside from housing, employment, and education):

1. Services that include their gender-specific needs including gynecological services, MST counseling, women healthcare providers, properly-sized limb/joint replacements, and women centered facilities.
2. More information/outreach about their earned benefits because many do not self-identify as Veterans.
3. Transitional services and help with family life and family services.
4. Disability claims/compensation that address their service-connected injuries.
5. Childcare services.

BEST PRACTICES: SEEK, ENLIST, AND ENGAGE (SEE)

Use the CalVet Women Veterans Outreach Toolkit extensively. It is an excellent resource for engaging the women Veteran community and provides vital information for your success.

SEEK women who served or currently serve in the U.S. Armed Forces.

- **CULTURAL COMPETENCY**
  - Ask, “have you ever served in the military”, instead of “are you a Veteran.”
  - Assume the woman you are assisting is a Veteran. NEVER assume otherwise.
  - Strength is a key element in military culture, especially for women, and thus, they do not like asking for help. So, when a woman Veteran finally does come in for assistance, create a safe environment for them to share or help prompt them.
  - Educate and train yourself and other staff on the barriers that keep women Veterans from successful reintegration

ENLIST women who served or who currently serve, Women’s and Veteran Organizations, Schools, agencies, service providers, collaborates, legislators, and local government officials
ESTABLISH OUTREACH AND INFORMATION SPECIFIC TO WOMEN

- Collaborate with organizations to develop special outreach and services (e.g. gender specific healthcare and issues like natal care, reproductive issues, etc.)
- Provide information that would be useful as a Veteran and a woman in your office.
- Use and acquire materials and documents that include women as their focal point. (e.g. Have fliers that display women in the military or women Veterans on the cover such as the CalVet Women Veterans Roster.

ENGAGE by discussing, debating, and deciding

RECOGNITION

- Implement or join women Veteran specific events that recognize their achievements and contributions (e.g. award ceremonies, celebrations, etc.)
- Identify and track the number of women Veterans you interact with and serve to ensure continuity and their participation in future events

References:

- CalVet Women Veterans Outreach Toolkit
- Sourcebook: Women Veterans in the Veterans Health Administration, Volume 3: Sociodemographics, Utilization, Costs of Care, and Health Profile
- Battle for Benefits VA Discrimination Against Survivors of Military Sexual Trauma, American Civil Liberties Union, Service Women’s Action Network, and American Civil Liberties Union of Connecticut
- Issue Brief Women Veterans Profile, Women’s Bureau U.S. Department of Labor
- Women in the U.S. Military: Growing Share, Distinctive Profile, Pew Social & Demographic Trends, E. Patten and Parker