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From Sea to Shining Sea: State-Level Benefits for Veterans

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ABOUT THE MILITARY, VETERANS, AND SOCIETY PROGRAM

The Military, Veterans, and Society Program addresses issues facing America's service members, veterans, and military families, including the future of the All-Volunteer Force, trends within the veteran community, and civil-military relations. The program produces high-impact research that informs and inspires strategic action; convenes stakeholders and hosts top-quality events to shape the national conversation; and engages

policymakers, industry leaders, Congress, scholars, the media, and the public about issues facing veterans and the military community.

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1.0 EXECUTIVE SUMMARY

A vast array of benefits, programs, and services supporting veterans, service members, their families, and survivors has emerged in the post-9/11 era: a “sea of goodwill” that includes players in the public, private, and nonprofit sectors. While many veterans are aware that there are services offered by nonprofit organizations and federal agencies, benefits at the state level remain little known within the veteran community. These state-level benefits, though extensive, vary widely and can be difficult to identify, compare, and access. This report is unique in analyzing all benefits offered at the state level to allow a range of stakeholders to explore the array and distribution of those benefits.

Key findings in this report include the following:

- Identifying and applying for state-level benefits is often challenging.
 - No state lists every benefit available to veterans on a single website.
 - Many state websites have inadequate information on how to apply for benefits and contain broken links.
- There are a total of 1,814 benefits available to the military community nationwide.
 - The number of benefits offered by states varies from a low of 22 to a high of 60.
 - States in the Midwest and Northeast provide a larger number of benefits, on average, than those in the South and West.
- Employment and education were the two most prevalent categories of benefits.
 - Significant variation exists across states in terms of the specific types of benefits they offer and their value.
- Eligibility for benefits also varies significantly, though many benefits echo federal restrictions by type of discharge status.

The veteran population will shift dramatically over the next 10 years, necessitating that states assess the benefits they offer to ensure alignment with their priorities and goals. This research does not offer prescriptive guidance for states on which goals to prioritize; rather, it offers a valuable point-in-time comparison for policymakers, veterans, and their supporters to understand how states across the nation are currently supporting the veteran community. The report offers an overview of state-level benefits, as well as analyzing differences in types of benefits offered and eligibility by beneficiary type. States, as “laboratories of democracy,” have the opportunity to pilot new programs and implement best practices identified by other states. The report closes with a series of recommendations for researchers; state departments of veterans affairs; state legislators and governors; and those who support veterans.

An online tool, the Veteran Benefit Finder, accompanying this report is designed to be useful to veterans, service members, military families, and survivors. By allowing users to filter by type of benefit, beneficiary, and state, this resource will provide a unique and invaluable reference for gaining greater insight into available state benefits. Service members and veterans approaching major life transitions should carefully consider their individual circumstances and determine whether these benefits are substantial enough to factor into their decisions, and may also want to share information with others in their networks about the availability of these benefits.

2.0 BACKGROUND

The Department of Veterans Affairs (VA) estimates there are currently 19.2 million veterans in the United States.¹ Many of them are thriving across a number of key measures: Today, rates of unemployment among veterans are not statistically significantly different from nonveterans’, and veterans are more highly educated

and less likely to live in poverty than nonveterans. At the same time, some experience significant challenges after service: Rates of suicide have been climbing faster among veterans than among those who have never served, and veterans are slightly overrepresented in the homeless population. A sense of national obligation to those “who shall have borne the battle” has led to an expansive “sea of goodwill” across public, private, and nonprofit sectors in the post-9/11 era. This funding supports programs and services for veterans across a variety of domains, including health care, recreation, emergency relief, and legal aid. At the same time, recognition of the skills and attributes veterans acquire during service also makes them sought-after members of many communities. As the population of veterans is projected to shrink to 12 million by 2045, risking decreased public awareness of the needs of this population, and as the federal government faces ongoing budgetary pressure, it is essential that veterans and those who support them are able to access a wider array of resources.

Federal benefits are the most well-resourced, widely known, and heavily utilized sources of support for veterans. For example, within the Department of Veterans Affairs, the Veterans Health Administration (VHA) provides health care to 9 million enrolled veterans, and in 2018 the Veterans Benefits Administration (VBA) provided disability compensation to 4.7 million veterans, GI Bill benefits to nearly 900,000 beneficiaries, and home loan guarantees to over 600,000 veterans.² Other federal-level support includes employment assistance from the Department of Labor through Jobs for Veterans State Grants, provided to and administered by state workforce agencies; entrepreneurship support from the Small Business Administration; and housing vouchers for homeless veterans provided through a partnership between VA and the Department of Housing and Urban Development.

In addition, a wide array of nonprofit organizations support military and veteran communities, as documented in a series of reports from the Military, Veterans, and Society Program at the Center for a New American Security (CNAS): “Charting the Sea of Goodwill” provided a comprehensive landscape analysis of the military and veteran-serving organization space and its funding sources, “A Continuum of Collaboration” examined the development of community collaborative efforts to better serve veterans, “Changing Tides in the Sea of Goodwill” documented the changing veteran-serving nonprofit space, and “Funding Flows in the Sea of Goodwill” analyzed the grant-making activities of the largest organizations in the veteran philanthropy space.³ CNAS researchers also conducted a preliminary analysis of what municipalities see as the major challenges veterans face and how to best address the root causes.⁴

However, state support for veterans has been an underresearched topic. Syracuse University’s Institute for Veterans and Military Families (IVMF) recently released a comparative study of state agencies responsible for serving veterans, which the institute collectively refers to as departments of veterans affairs (DVAs), a convention this report follows. That report, “Innovation in State-Level Veterans Services: A Comprehensive Review, Case Highlights, and an Agenda for Enhanced State Impact,” focuses on the organizational arrangement, financial stability, and innovative service delivery of DVAs.⁵ Among the findings are that there are significant differences between states on a number of key areas, including absolute and per veteran spending, organizational alignment, and leadership structures of these agencies. IVMF also calculated total budget allocations for DVAs at \$3.3 billion in 2018, a significant sum—though one that still appears small in comparison to the \$186.5 billion in the fiscal year 2018 national VA budget.⁶ IVMF’s report is a valuable resource for DVAs and state leadership seeking to align their activities and structures with best practices and identify innovative practices to offer.

The lack of a comprehensive and searchable reference for veteran benefits at the state level has made it difficult for veterans to identify benefits to which they are entitled and has hindered policymakers, legislators, and advocates in assessing the distribution of benefits nationwide. Navigating benefits is currently an onerous task that typically entails checking each state’s military and veteran benefits website and relying on it to be

accessible and comprehensive. Military.com, the American Legion, and the U.S. Army post lists of benefits offered at the state level, but these compendiums consist largely of assorted links and/or unstructured data, which do not provide the ability to perform data analysis, comparisons, or efficient searches.⁷ Despite the wide variety of benefits offered at the state level—ranging from the symbolic, such as designated license plates, to those with significant financial implications, such as tuition assistance or property tax waivers—there has never been significant analysis of state-level support for veterans by type of benefit or beneficiary.

This report and its accompanying online interactive tool, the Veteran Benefit Finder, therefore fill a significant gap. The online tool lets users search for state benefits by category, subcategory, and type of beneficiary. The report and tool focus on benefits offered at the state level specific to veterans and cannot be assumed to be current following the publication of this report. Federal-level benefits and general benefits are excluded from this analysis. This report provides an overview of veteran benefit trends at the state-level, analyzes a few benefit categories in greater detail, and provides recommendations. Both the tool and this report will be invaluable for the military community itself, as well as for policymakers, legislators, and those who serve and support veterans.

3.0 METHODOLOGY

To identify every discrete benefit offered to veterans in each of the 50 states and the District of Columbia, research information was collected from state government websites or those websites that played a role in managing or overseeing state-administered or -supported programs. DVAs were a starting point for veteran resources, although benefits specific to other agencies are often listed on those websites. For example, discounted or free hunting and fishing licenses for veterans are generally listed by departments of recreation or departments of game and fishing. Similarly, specifically designated license tags are offered through departments of motor vehicles. Other sites that have attempted to collect lists of benefits for veterans were used as a cross-check or for finding additional benefits less easily identified.⁸ Those sites that have compiled lists of state resources and veteran benefit websites were referenced in order to determine whether all veteran benefits had been found. This approach yielded 1,814 benefits offered by states.

A researcher recorded each benefit in a dataset and captured a number of variables. Benefits were coded into 12 categories and 71 subcategories. The 12 categories are: business, death, education, financial, government and state services, health, housing, legal advocacy and assistance, memorial, recreation, tax, and employment. Each benefit category has at least two subcategories, which are shown in Appendix A. If a veteran benefit involved a discounted price or a specified/guaranteed rate, the coder also captured the discount percentage or dollar amount. Many benefits include additional caveats on eligibility for different categories of veterans and their dependents/survivors. The coder identified and captured 22 different beneficiary categories, from veterans with honorable discharges to those with a 100 percent disability rating to Purple Heart recipients, which are listed in Appendix B. A secondary researcher spot-checked a random sample of 100 benefits for accuracy and completion.

A few caveats are in order. Because only benefits specific to veterans or their dependents were included in this analysis, ones available to the general public as well as veterans—for example, through Medicaid, the Children’s Health Insurance Program (CHIP), and the Supplemental Nutrition Assistance Program (SNAP), among others—were not included or coded. This means there are other benefits available to veterans: This is not a definitive list of all available state benefits. Federal benefits for veterans are also not listed except when states have a program or office to help substantively administer or accept federal-level benefits.

In addition, benefits can change at any time; the information presented here was collected between February 15 and May 16, 2019, and may no longer be current by the date of publication. In addition, the information referenced is not meant to be legal advice or to imply that eligibility for any particular benefit is guaranteed. Due to the complexity of the subject, neither this dataset nor the tool is the definitive resource on all permutations of benefits and their accessibility to different categories of veterans. Nor does this analysis account for past changes in services offered. There is no guarantee an individual will qualify for or be able to access the benefits listed. Interested parties should carefully review the full details provided by states to understand any additional limitations and confirm individual eligibility. Despite these limitations, the collected benefit data will point veterans toward the sorts of benefits that are available across states and at which levels benefits are offered. Furthermore, it provides links to where more information and resources can be found. Each benefit that was considered in the final dataset is accessible as a resource on a government website.

By coding the 1,814 benefits relative to specific variables, CNAS was able to analyze patterns in the types of benefits offered and beneficiaries targeted by the 50 states and District of Columbia; that analysis is next.

4.0 ANALYSIS AND KEY THEMES

This section reviews takeaways from the process of compiling the dataset and from the dataset itself, including the accessibility of information about state benefits for veterans, and then analyzes the number of benefits offered and their distribution by category, subcategory, and beneficiary type. Significant variations exist between states in each of these topic areas; when possible, comparisons by state and region are explored. Interwoven throughout these sections are recommendations targeting various stakeholders: researchers, DVAs, state legislators or governors, and veterans or their supporters. The concluding session compiles recommendations for all these groups from across topical areas.

4.1 ACCESSIBILITY OF INFORMATION

At the time of data collection each state hosted a website for its DVA, which generally included at least some information regarding veteran benefits provided by the state. Information on these websites, even if incomplete, was generally up-to-date. However, they varied significantly in structure, quality of information, and ease of navigability, as well as the comprehensiveness and accuracy of information provided. For example, many state DVA sites did not list all state-provided veteran benefits. In addition, there were issues regarding site maintenance—for example, links to specific benefit resources regarding information on eligibility or how to apply were often not provided or links that were broken or referenced an incorrect page. This could pose a serious challenge for veterans who are trying to determine what is available within their state or another in which they or a loved one is seeking to understand benefits administered by the state. No single state DVA website included every veteran benefit listed in this analysis for that state, and most were missing a significant number of what generally appear to be valuable resources provided by their states. Given that many benefits involve health care, treatment for drug abuse or post-traumatic stress disorder, or assistance following a death, veterans may be in crisis when they navigate a state DVA site to try to find information about eligibility and access to different benefits. User experience should be a key consideration to state governments that are trying to make those benefits easily identifiable, understandable, and accessible to veterans in their moments of need.

Even among the state DVA websites that do include a significant amount of information, it is often spread across multiple pages that are not directly linked to from a DVA benefits page. The sites and their benefit data often are not easily searchable, indexed, or structured for easy navigation. For example, researchers observed that some states' veteran service websites, such as those for Montana and Wyoming, listed few of

the benefits that veterans can actually access within their states. Instead, to find expansive information about all benefits offered within these states, researchers referenced multiple unofficial veteran benefit aggregation sites listing different benefits for each state. Only through cross-referencing benefit lists, open source research through search engines, and other state government sites were researchers able to confidently identify information about the other active benefits offered by the states. The Montana website also generally did not include any links or contact information to assist veterans searching for more details on eligibility or applying for the listed benefits.

The researchers found that comprehensive information on the scope of all benefits offered, as well as on specific eligibility criteria for each benefit, to be the most difficult thing to find easily across most DVA sites. Generally, the states offering the most benefits, whether in quantity or in variety of types, maintained better websites with more easily accessible and full-in-scope information. This may indicate a higher priority for communications and outreach on veteran benefits, including in maintaining their digital presence, among the states that offer the most services, which seems logical given the resource intensiveness of managing and providing many benefit programs.

None of the aggregation websites used to cross-reference state website information included all benefits offered or matched the scope of this research. Some of these aggregation sites included information that was inaccurate or outdated, as certain benefits were either incorrect and were erroneously listed, or their programs had expired. Many benefits listed on the aggregation sites were not included on state websites in an easily identifiable location for veteran benefits. However, these sites were still a useful resource to point toward additional benefits that may not be listed by the states or easily discoverable to searching veterans.

To improve the user experience and support veterans' ability to identify and access available benefits, states should improve their websites and other digital content to be more comprehensive, clear, and easy to navigate. At a minimum, a complete listing of benefits specific to veterans should be available on a single state website. In addition, to reduce the chances that embedded links will be broken later, website links should remain relatively static once established. In addition, benefits should be easily identified and searchable with relevant keywords. States should also ensure that the process to apply for specific benefits is clear and easy to navigate. Ideally, an interactive tool would allow beneficiaries to identify which specific benefits they are eligible for and prefill relevant information into the appropriate forms to facilitate application. To enhance access for veterans who lack high-speed internet or who need help with navigating online resources, states should work with community partners, including libraries, county veteran service officers, veterans service organizations, and others.

4.2 NUMBER OF BENEFITS BY STATE AND REGION

At the time of this analysis, states (and the District of Columbia) offered a total of 1,814 distinct benefits to veterans and military families nationwide. There is considerable variation in number of benefits that each offered, ranging from a low of eight in the District of Columbia to a high of 60 in Illinois, with an average of 36 benefits offered.⁹ There is substantial variation in size, scope, and eligibility criteria of each benefit, with benefits ranging from Arkansas' \$10.50 discount on a lifetime state fishing license to South Dakota's \$100,000 property tax exemption for totally disabled veterans. No state makes publicly available the combined cost of all benefits the state offers veterans; as discussed below, states might not even track that information internally. Nevertheless, the topline number of benefits offered by each state is a useful indicator of a state's generosity toward veterans overall, especially since each state tends to have a similar distribution of "small" and more generous ones. Accordingly, this section provides analysis of the number of benefits offered by state and region as a proxy for the value of those benefits.

Veterans averaged 6.6 percent of state populations in 2018, according to Census and VA data. Alaska, Montana, Virginia, and Maine had the most veterans as a percentage of the state population, while veterans represented slightly less than 4 percent of the population in New York, New Jersey, and Washington, D.C. The percentage of a state's population that veterans constitute does not have a significant impact on the number of benefits offered, though there seems to be a slight inverse correlation between the two.

For example, Illinois offers more veteran benefits than any other state (60), but veterans comprise 4.8 percent of its population—the seventh lowest state by veteran population and below the national average of 6.6 percent. Meanwhile, Hawaii and Oklahoma offer fewer veteran benefits than any other state (22), but veterans comprise 7.5 and 7 percent of their populations, respectively, higher than the national average. These do not appear to be outliers. Other states with an above average share of the veteran population do not necessarily boast many benefits, such as West Virginia and South Carolina. Four states (Connecticut, Illinois, New York, and New Jersey) are among top 10 states for veteran benefits but also among the 10 states with the lowest percentages of veterans as a share of population.¹⁰

The frequently inverse relationship between the number of veteran benefits and the percentage of each state's population that is made up of veterans may be attributable to several factors. One is that states with higher percentages of veterans may find benefits costlier and thus be more reluctant to enact them. For example, a property tax exemption for veterans in Alaska (where veterans constitute 9.3 percent of the population) could reduce revenue more than a similar property tax exemption in New Jersey (where veterans number just 3.8 percent), which may explain why Alaska offers just one veteran tax benefit while New Jersey gives nine.¹¹ However, available information makes this impossible to assess: No state publishes comprehensive information on the total cost of benefits provided to veterans. Indeed, since property tax revenue is typically collected at the local level, states may not even be aware of the aggregate cost of this type of waiver.

Another possible explanation is that, recognizing the positive economic impact that veterans bring, states with lower shares of veterans try to attract them with benefits. A recent paper published by CNAS, for example, found that Austin and Northern Virginia have been particularly successful in fostering veteran-owned technology startups.¹² Recognition of these startups' economic value may help explain why Virginia and Texas offer, respectively, six and four business-related veteran benefits, both considerably higher than the national average of just one per state.

While veteran share of the population is a poor predictor for the number of veteran benefits, regional affiliation is not. Broadly, states in the Midwest and Northeast offer a higher number of veteran benefits than states in the West and South. The Midwest offers an average of 40 benefits per state; the Northeast, 39. The Midwest in particular stands out: Illinois and Missouri offer the highest and second highest number of veteran benefits in the nation, while three other Midwestern states rank among the top 10 for veteran benefits. In Wisconsin, veterans pay no state income tax on retirement income, are eligible for \$25,000 entrepreneurial grants, and can take up to 128 credit hours at any school in the University of Wisconsin college system.¹³ The benefits afforded to veterans in Wisconsin are characteristic of the benefits afforded to veterans in the Midwest at large. This region also has a relative dearth of active-duty military installations; states may be attempting to make up for the inability of service members and military retirees to access base amenities. The South and West, meanwhile, offer an average of 32 and 33 benefits per state, respectively, although in the West there is a notable difference between coastal states (which on average provide more benefits) and interior states (which on average provide fewer). In addition, as noted above, there is a general correlation between the range of benefits offered and the ease of accessing complete information about them.

To broaden knowledge beyond the numerical distribution of benefits, researchers should address a range of additional questions about how widely they are used, what contributes to variations in usage, what outcomes

are associated with benefit usage, and how well available benefits map to need. In addition, research is needed on the cost of providing these benefits. Given that these benefits may be administered by disparate departments across state and local governments, in addition to direct allocations to DVAs, research should assess the total cost to states of all benefits and services for veterans, in terms of both lost revenue and direct outlays. Finally, estimates indicate the original GI Bill provided a return on investment (ROI) of roughly 7-to-1.¹⁴ Researchers should estimate the ROI of various state benefits.

Moving beyond numbers of benefits, the following section explores trends in provision of benefits by category and subcategory in greater detail.

4.3 BENEFIT CATEGORIES

Variability exists not only in the overall volume of available benefits by state, but also in categories thereof. The largest numbers of benefits by category are those coded as related to employment, education, and legal assistance/advocacy, each with over 200 total benefits offered nationwide, while the fewest are related to memorial, death, and business.

At least one benefit within each category existed across all the states: Employment, education, and state services were present across all 51 when including Washington, D.C.; housing assistance and advocacy, recreation, and tax benefits were available across 50. Conversely, the lowest prevalence of at least one benefit across all states fell in the categories of memorial (28 states), business (37 states), and financial (40 states). Some states offer a prevalence of benefits in a certain category. For example, Virginia offers 14 employment benefits, the single largest number of benefits offered in a single category. North Carolina provides 10 employment benefits and Missouri 10 legal/advocacy assistance benefits.

Additional research briefs that delve further into trends among benefit categories will follow this report overview. Prevalence and distribution of the two biggest categories of benefits, employment and education, are explored in greater detail below to further demonstrate the variation between states.

4.3.1 EMPLOYMENT

Veteran unemployment was significantly higher than civilian unemployment at the height of the recession—December 2007 to June 2009. However, this has since reversed, with the veteran unemployment rate standing at 3.2 percent in September 2019, below the 3.4 percent rate for nonveterans.¹⁵ This steep decline is likely due not only to the decline in overall joblessness, but also to dedicated efforts by corporations, nonprofits, and local communities “Joining Forces” to alleviate veteran unemployment through veteran-specific employment opportunities, initiatives, and training.¹⁶ States are among the institutions with robust employment-related resources for veterans, as detailed below.

Employment is the most common type of veteran benefit at the state level, with 279 distinct veteran benefits distributed across all 50 states and Washington, D.C. The average number of veteran employment benefits per state is about six, although there is substantial variation on this measure. Virginia, for example, has more veteran employment benefits than any other state at 14, while Nebraska and Hawaii tie for having the lowest number of veteran employment benefits at just two apiece. The South is the region with the highest concentration of these benefits, which is notable considering the South tends to have fewer veteran benefits overall.

The most common subcategory of these benefits is hiring facilitation, with 93 benefits distributed across all 50 states and Washington, D.C. Of these 93, 51 are for all veterans and 32 are restricted to those with an

honorable discharge. The remaining 10 benefits are restricted for other specific beneficiary types. Benefits within this category relate to conventional career guidance, veteran-specific job portals, and other services designed to help veterans find employment, although there are some more creative benefits included within this group. Missouri, for example, waives the cost of background checks for employers seeking to hire homeless veterans. Meanwhile, the most common benefit is state support of the federal “Troops to Teachers” program—30 states host their own “Troops to Teachers” offices that provide an on-the-ground entry point into the federal program and offer additional assistance to veterans hoping to begin second careers as teachers.

Preferential status for hiring is the second most common employment subcategory: Every state except Indiana affords preferential status to veterans seeking employment in state government. States have taken a variety of approaches to support veterans in this way. Often this assistance is awarded via extra points on a state civil service exam. New Hampshire and Oregon provide preferential status not only to veterans but also their spouses and widows (provided the widow has not remarried). Massachusetts and Oregon also provide preferential access to state job training programs, so veterans have a shorter wait than the general population. Connecticut is unique in mandating that its municipalities, in addition to the state civil service, provide preferential hiring status to veterans. Ohio provides preferential status to veteran-owned businesses for state contracts.

Not as common but more generous is the subcategory that covers tax incentives or interest-free loans. More than a quarter of states offer tax credits to private-sector businesses that hire veterans, providing a competitive edge to veterans in the application process.

The size of these tax credits varies, but most range from \$1,000 to \$10,000 per veteran hired each fiscal year. There is also variation in the eligibility criteria for each tax credit. Wisconsin and Louisiana, for example, restrict tax credits to businesses that hire disabled veterans, while New Mexico restricts them to companies that hire recent veterans transitioning back into civilian life. Sometimes, states provide different tax credits for specific classes of veterans; in New York, for example, businesses that hire nondisabled veterans receive a \$5,000 tax credit, while those that hire disabled veterans receive a \$15,000 tax credit. New Jersey and Missouri do not give tax credits for hiring veterans but do reimburse businesses for the cost of training them.

Given the current national veteran unemployment rate, states with generous employment benefits for veterans should carefully examine their state unemployment rate and determine what the goals of those programs are and whether they are meeting their purpose. One approach would be to appoint a veterans’ task force, commission, or working group to review current employment and other benefits and propose updates. The review should consider the total suite of benefits being offered and assess how well they are positioned to meet the needs of the veteran population as it is projected to change in that state in coming years, and how the benefits align with goals for meeting the needs of constituents, whether those goals include attracting transitioning service members or supporting the needs of aging veterans.

4.3.2 EDUCATION

One of the best-known federal benefits for veterans is the GI Bill, which provides educational assistance to service members, veterans, and their dependents. It was launched in the aftermath of World War II and has subsequently gone through several updates, including the Montgomery GI Bill, the Post 9/11 GI Bill, and the Forever GI Bill, each of which modified benefits and/or eligibility. In broad terms, the modern GI Bill can cover tuition and provide a housing allowance for up to 36 months for veterans with at least 90 days of

aggregate active-duty service, as well as all Purple Heart recipients regardless of length of service. As described below, many states offer additional education-related benefits to veterans, dependents, service members, and survivors. These benefits not only offer a way for a state to reward resident veterans for their service but also serve the economic interest of the state in their own right, since veterans who finish higher education often go on to earn more money, pay more taxes, and expand the state's economic base.

Education is the second most common type of veteran benefit at the state level, totaling 256 distinct benefits distributed across all 50 states and the District of Columbia. Illinois, Missouri, and New York tie for the highest number of veteran educational benefits per state, with nine benefits each, considerably higher than the national average of five; Idaho only has one educational benefit, the lowest in the nation. Of note, there are more education benefits available to those serving in the National Guard and Reserves than to veterans honorably discharged.

The most common education subcategory is Scholarship and Tuition Assistance, with 109 distinct benefits distributed across 48 states. There was significant frequency of this subcategory, which accounted for 43 percent of education benefits. However, there is a great deal of variation within this subcategory, with benefits ranging from Pennsylvania's \$500 tuition credit for children of 100 percent disabled veterans to Illinois' full tuition and expenses grant at state schools for honorably discharged veterans, with additional benefits for dependents, survivors, and members of the National Guard. Despite this variation, however, states can broadly be grouped into the following three overlapping categories: states that provide tuition assistance to veterans, states that provide tuition assistance to veteran dependents, and states that provide tuition assistance to currently-serving (National Guard/Reserve) service members.¹⁷ It should be noted that the 2014 Veterans Access, Choice, and Accountability Act required all public postsecondary institutions to offer in-state tuition rates to qualified veterans and their dependents, and that this tuition assistance is in addition to that mandatory benefit.

At least 42 states provide tuition assistance to some veteran dependents. These benefits vary in terms of eligibility criteria, as shown in Figure 4, but also tend to be generous. For example, Virginia waives tuition and fees at public institutions for eight semesters for spouses and 16- to 29-year-old children of any veteran with a 90 percent service-connected disability rating or higher who has been a state resident for five years. The Mid-Atlantic states of New Jersey, New York, and Pennsylvania, however, are outliers in this regard, providing tuition assistance that is far less generous than most states in this group (\$500 per semester for select veteran dependents in New Jersey and Pennsylvania, \$450 per year for select veteran dependents in New York). While tuition benefits provided by this group are generous on the whole, there is a great deal of variation in the types of veteran dependents who are eligible for them.

Of the 42 states providing tuition assistance to select veteran dependents or survivors, at least 37 provide assistance to dependents of deceased veterans, 19 do so for dependents of disabled veterans, and 17 provide assistance to dependents of former or current POWs. North Carolina and Wyoming may be the states with the most expansive eligibility criteria in this regard; the two states distinguish themselves in providing tuition assistance to dependents of all combat veterans.

Finally, at least 30 states provide tuition assistance to currently-serving (National Guard/Reserve) servicemen and women. These states are distributed evenly across the country. This type of tuition assistance tends to be generous; on the higher end of the spectrum are states like California, Wisconsin, and Virginia that cover the entire cost of tuition, while on the lower end of the spectrum are states like Iowa, Nebraska, and South Dakota that waive 50 percent of the tuition bill.

Service members, particularly those approaching transition, as well as veterans considering a move, who are interested in education benefits should research which states provide education benefits for them or their dependents. Consider whether, given the types of benefits available to them by beneficiary status and type of need, any of these benefits are significant enough to factor into the decisionmaking process, given that other factors such as proximity to supportive relatives or a high cost of living may outweigh those state benefits.

4.4 BENEFIT SUBCATEGORIES

Analyzing subcategories is a way to gain greater nuance into the range of benefits states are able to provide or interested in doing so. Subcategories indicate the types of specific benefits states prioritize (for example, a state that offers multiple versions of tuition assistance) and where states are lacking (for example, a state that only offers one type of state service benefit). Within the 12 benefit categories, the 71 subcategories were unevenly dispersed, with the largest number under education and government/state services. Following their prevalence at the general benefit level, there were only two subcategories within memorial benefits and three within death benefits.

There is a wide range in distinct subcategories offered by state: Missouri offers the most (40), followed by Ohio (36) and New York (35). Conversely, Washington, D.C. (a city), offers the fewest (eight), followed by the states of West Virginia (16) and Oklahoma (18). Three of D.C.'s benefits are government and state services that are fairly easy to offer (such as toll/parking discounts, driver's license discounts, and license plate discounts). States often offer more than one benefit within a benefit subcategory. For example, Minnesota offers seven benefits within the "claims assistance/benefits advice" subcategory of legal/advocacy assistance. By comparison, Arizona, North Carolina, and Virginia offer six discrete hiring facilitation benefits each.

The most prevalent benefit subcategories each counted 50 occurrences: residential housing or nursing homes, fishing/hunting licenses, re-/employment protection, and preferred status for employment and training. The District of Columbia was the only "state" lacking these prevalent benefits save for preferred status for employment and training, which Washington, D.C., offers but Indiana does not. Vehicle license plates and property tax benefits were the next most common subcategory benefits with 49 occurrences each: Alabama and New Jersey do not offer license plates, while Delaware and Washington, D.C., do not offer property tax benefits.

Looking more closely at two states, Missouri and California, illustrates two differing approaches to awarding benefits. Missouri, which boasts the highest number of distinct subcategory benefits (40), shows how closely the state hews to national trends, as it offers a variety of programs in the education, employment, and state services benefit categories. It has only a small share of the nationwide veteran population, but 7.1 percent of Missouri's residents are veterans, higher than the national average. Notably, it offers 10 benefits in the legal and advocacy assistance subcategory, three of which are dedicated to claims assistance and benefits advising. The three claims assistance benefits are targeted at different groups: minority veterans, women veterans, and overall benefits. Missouri offers nine education benefits, spread between primary and secondary school assistance, scholarship and tuition assistance, and in-state tuition rates. Missouri's full scholarship and tuition assistance is limited to disabled veterans and their dependents. California has the largest number of veterans nationwide, though they only comprise 4.1 percent of the state population, and it serves as a counterpoint to Missouri, offering only 27 distinct subcategory benefits. The biggest shares of benefits offered by California concern education (six) and employment (six), with fewer than three in all other benefit categories. The only duplicate benefit subcategories include three for hiring facilitation and two for property tax benefits and scholarship and tuition assistance. Scholarship assistance comes in the form of a college fee waiver for 100 percent disabled veterans and their dependents as well as education for California National Guard troops.

The highest numbers of benefit subcategories were offered for scholarship and tuition assistance (109 total), hiring facilitation (93), and fishing and hunting licenses (86). Recreation benefits—especially fishing and hunting licenses as well as park admissions and camping discounts—are widely offered. As previously mentioned, recreation benefits seem to be an easy way for states to support veterans in lifestyle pursuits without significant investment or loss of revenue. Eligibility varies by type of beneficiary (such as active duty, all veterans, or disabled veterans), as do the duration of the benefit (annual, lifetime, or Veterans Day passes) and the amount of discount (offering in-state rates, fee waivers, or discounts). Firearms permits were less common, only offered by five states, all of which have fairly high veteran percentages of the population and lean Republican.

Of the 166 health benefits for medical care (general, hospice, mental health, and substance abuse), the slight majority (56 percent, or 93 benefits) are for all veterans, although nearly a third (33) are earmarked for veterans with other than honorable discharges. There exist 62 benefits specifically offered to address mental health and counseling nationwide, with only six states (Massachusetts, Nebraska, Oregon, Vermont, West Virginia, and Wyoming) and the District of Columbia not offering mental health services. Forty-eight benefits for addressing substance abuse are offered nationwide. Only 10 states (Iowa, Maryland, Massachusetts, Nebraska, New Mexico, North Dakota, Oregon, Vermont, West Virginia, and Wyoming) plus Washington, D.C., do not offer substance abuse care for veterans. Critically, 41 of the 48 benefits offered are not restricted by discharge status and are available to all veterans.

There is a huge range of possible benefits states could, and do, offer to the military community. Subcategories may indicate state priorities more than overall benefit categories. As the veteran community shifts nationwide, both shrinking and redistributing across the nation, states will need to periodically review and evaluate the specific benefits offered within broader categories to ensure they match the needs of an evolving community. While these categories and subcategories were identified by the researchers and could be considered arbitrary, concentration or variation within categories illustrates how comprehensive states are with their benefits. It may not be a state priority—or fiscally possible—to assist all veteran subpopulations across all life domains. Ongoing conversations about the specific needs of low-income veterans, those in acute need, or those affected by the opioid epidemic nationwide may influence the specific benefits offered at the state level.

Ultimately, who has access to these benefits is just as important as the kind of benefits offered. Greater information about eligibility by type of beneficiaries follows.

4.5 BENEFICIARIES

As discussed briefly in the preceding sections on benefit categories, not all benefits are available to all types of veterans. In fact, of the 1,814 benefits, fewer than 1 in 3 (545) appear to be available to all veterans. Eligibility for the remainder is restricted to specific categories of beneficiaries; since some benefits are available to multiple categories of beneficiaries, the total by beneficiary type exceeds the number of benefits. The South is consistently the region with the most benefits offered for different beneficiary types, including disabled veterans, POWs, retired veterans, and others. The South—home to a large number of military installations—is tied with the Midwest in terms of offering benefits to active-duty service members.

These beneficiary types can also be grouped into broader categories, which reveals trends in the categories of individuals toward whom states are more generous. Those who suffered some degree of service-connected disability or injury make up the largest group of beneficiaries by category, at 23 percent. Some of these benefits seem designed to help those whose military career plans may have been derailed by injury develop new careers or cope with potential lost income, such as additional tuition assistance or waiver of property

taxes; others make recreational activities more accessible by reducing or eliminating their fees; recognition in the form of special license plates is also relatively common. Those still serving in either the active or reserve component follow in frequency at 19 percent. There was a lack of programs specifically geared toward women and minority veterans, though these populations are of course eligible for other benefits. The relative dearth of benefits targeting these populations is notable given increased public awareness about the disproportionate challenges those subpopulations may face, though some states have begun to respond to these concerns: There are 48 benefits specifically targeting women veterans.

Women veterans are more likely to be the primary caregivers of small children, more likely to have experienced sexual harassment and assault in the military, and more likely to experience financial hardship. In addition, 25 percent of women veterans have reported experiencing harassment when accessing care at VA facilities, which can deter them from seeking needed medical care in a timely manner.¹⁸ Women veterans also report feeling unwelcome in traditional veterans service organizations, reducing the social support and camaraderie veteran networks can provide.¹⁹ Women veterans have also historically been less likely to self-identify as veterans than their male counterparts and often report feeling invisible and unrecognized. Benefits geared toward women veterans include an array of efforts to recognize their service, such as specialized license plates and commemorations, as well as offices and programs designed to provide targeted support and advocacy to women veterans. Twenty-three states do not provide any women veteran-specific benefits. Many benefits are also extended to the dependents and/or survivors of service members or veterans. Infrequently, benefits are restricted to those who served in or during wartime, sometimes down to a specific conflict. Most rarely, qualification is limited to veterans experiencing significant financial hardship or who fall into a minority status.

In addition to programs targeting those seen as having particular needs or deserving particular recognition, some state benefits are more broadly limited to those who received either an honorable or an other than dishonorable discharge. The federal government also limits eligibility for various programs and benefits in similar ways, making the threat of losing federal benefits in the aftermath of bad conduct an important tool for military commanders seeking to maintain good order and discipline. For example, federal hiring preference for veterans is limited to those discharged under honorable conditions who meet additional qualifiers.²⁰ Basic eligibility for VA health care is limited to those who served on active duty for two years and did not receive a dishonorable discharge (with exceptions for those injured by service and more); enrolled veterans are further sorted into priority groups based on numerous factors including level of service-connected disability, receipt of the Purple Heart, income, and more.²¹ Responding to concerns about the rising suicide rate among veterans, VA has recently extended access to mental health care to those with OTH discharges.²²

States should accordingly carefully consider the goals of benefits they extend to veterans when determining what limitations to put in place and whether replicating federal restrictions is likely to support desired outcomes.²³ Certain groups are also more likely to have some type of other than honorable discharge, colloquially known as “bad papers.” These include lesbian, gay, and bisexual veterans discharged before the repeal of Don’t Ask, Don’t Tell; those who experienced military sexual trauma (MST); and those suffering from post-traumatic stress disorder (PTSD) or traumatic brain injury (TBI). In response, VA launched an online tool to walk veterans through the process of applying for a discharge upgrade, noting that the military considers those able to show their discharge status was connected to any of these circumstances to have a strong case.²⁴ States should prominently feature information on how affected residents can apply.

5.0 RECOMMENDATIONS

The Military, Veterans, and Society Program at CNAS tackled this project after researchers anecdotally noticed differences in the availability of specific state-level benefits. Despite having a general sense that more benefits likely existed than were commonly known, researchers were still surprised by the sheer number of state-level benefits available to veterans, service members, dependents, and survivors. The significant variation in state-level support to those who serve and their families, both by benefit and beneficiary, exceeded expectations and also led to the development of recommendations for several target audiences: researchers, DVAs, state legislators and governors, those who support veterans, and veterans themselves.

5.1 FOR RESEARCHERS

This research, alongside IVMF's recent report on DVAs, offers the first in-depth look at the availability of state-level benefit for troops, veterans, military families, and survivors. While providing valuable insights, the preliminary analyses raise at least as many questions as they answer and highlight many topics ripe for further study. Additional research should address key questions related to usage, outcomes, cost, and return on investment:

- How widely used are state-level benefits for veterans?
 - Does usage vary by state, region, benefit category, beneficiary type, accessibility of information, or other variables?
 - How do state benefit usage rates compare to national benefit usage rates?
- What are the outcomes related to these benefits?
 - What are individual-level outcomes on key measures for those who use state-level benefits compared to those who do not?
 - What are state-level outcomes of offering these benefits on key measures such as rates of educational attainment, employment, or poverty among veterans?
- Do available benefits map to the actual needs of veterans and their demographics within states? For example:
 - Do states with higher rates of veteran unemployment offer more employment resources?
 - Do states with higher percentages of older veterans provide services targeting the needs of an aging population?
- How have shifts in state politics affected provision of benefits to veterans through time?
- What is the cost of providing these benefits?
 - Given that these benefits may be administered by disparate departments across state and local governments (such as fee waivers from the game department, elimination of property taxes collected at the local level, or waivers of tuition at state universities), in addition to direct allocations to DVAs, what is the total cost to states of all benefits and services for veterans, in terms of both lost revenue and direct outlays?
- What is the estimated ROI of various state benefits?

5.2 FOR DVAS

Identifying every single benefit available to veterans and other beneficiaries within a given state was typically challenging and required searching through multiple webpages. To increase the accessibility of benefits to those in need, state DVAs should:

- Improve websites and other digital content to enhance the user experience by making them more comprehensive, clear, and easy to navigate:

- A complete listing of benefits specific to veterans should be available on a single state website.
- Website links should remain relatively static once established.
- Benefits should be easily identified and searchable with relevant keywords.
- Sites should be accessible to the visually impaired and meet standards set in Section 508 of the Rehabilitation Act regarding accessibility of federal information and communications technology.
- Consider making information available in additional languages.
- Conduct regular site maintenance to monitor for accuracy and completeness of information and functionality of links.
- Make it easier to apply for benefits with seamless navigation:
 - The process to apply for specific benefits should be clear and easy to navigate.
 - Ideally, an interactive tool would allow beneficiaries to identify which specific benefits they are eligible for and prefill relevant information into the appropriate forms to facilitate application.
 - Community partners, including libraries, county veteran service officers, veterans service organizations, and others, could potentially assist veterans who lack high-speed internet access or are unfamiliar with technology.
 - Include information about how to apply for discharge upgrades.
- Improve outreach about availability of benefits:
 - Many veterans and those who support them are unaware of the array of resources available to veterans.
 - Targeted outreach beyond the military and veteran community could enhance uptake of benefits among those who may not belong to veterans' organizations. For example, conduct outreach to real estate agents about the existence of and application process for property tax exemptions.
 - Provide information about state benefits to military installations and request it be available to service members, military families, and those transitioning off active duty.
- Share best practices and lessons learned with other states.

5.3 FOR STATE LEGISLATORS AND/OR GOVERNORS

It is typically easier to roll out benefits than it is to eliminate them, and services for various constituencies can become convoluted and complicated over time. Periodic review and update would be beneficial.

- Appoint a veterans' task force, commission, or working group to review current benefits and propose updates. The review should consider the total suite of benefits being offered and assess:
 - How they compare to federal benefits.
 - How well they are positioned to meet the needs of the veteran population as it is projected to change in that state in coming years.
 - How the benefits align with goals for meeting the needs of constituents, whether those goals include attracting transitioning service members or supporting the needs of aging veterans or military families.
- Mandate such a review be undertaken on a regularly scheduled periodic basis, such as every 10 years.
- Use the "power of the purse" to drive change by appropriating resources to support the enhancements recommended above and conduct research on outcomes of state benefits for veterans.
 - Consider identifying additional sources of funding to pay for these benefits. For example, the Texas Lottery has games that benefit the Texas Veterans Commission Fund for

Veterans' Assistance; since 2009, the Texas Lottery has contributed more than \$120 million to that fund.

5.4 FOR VETERAN SUPPORTERS

Those who support veterans—individuals, veteran service organizations, advocacy organizations, other nonprofits that serve veterans among other clients, and others—play a vital role in providing direct services to and advocating on behalf of veterans. It is imperative that veteran supporters consider state-level benefits and services as part of the overall “sea of goodwill” they are navigating.

- Learn about the vast array of state benefits nationally and locally.
- Inform veterans about those that would benefit them and their families locally and assist with the application process if needed.
- Advise veterans to research and consider state benefits if they are planning to move.
- Urge state legislatures and governors to expand benefits that would be useful to those you serve.
- Encourage state DVAs and state workforce agencies to enhance accessibility of benefits.

5.5 FOR VETERANS, SERVICE MEMBERS, FAMILIES, AND SURVIVORS

During any major life transition, including leaving the military or retiring from a civilian job, determining next steps can involve considering a dizzying array of variables. For those in the military/veteran community who are at the cusp of a major life change, it may be important to consider what state-level benefits may be available to you.

- Research which states provide the type of benefit that would be most helpful for you, given your beneficiary status and type of needs.
 - Disabled veterans with children concerned about how to support themselves and their families financially on a fixed income, for example, may put primacy on states with property tax exemptions and education benefits for dependents.
 - Carefully research benefits and confirm current eligibility requirements as these can change.
- Consider whether any of these benefits are significant enough to factor into your decisions.
 - If possible, consult with a financial advisor for expert advice.
 - Bear in mind that intangible benefits such as proximity to supportive relatives may also be important as your circumstances change.
 - When assessing variations in state-level benefits, remember to balance these against the cost of living, which may outweigh those benefits.
- Use the benefits state legislators have chosen to make available in your state to enhance your quality of life.
- Share knowledge about state-level benefits with those in your personal network.
 - Many veterans are completely unaware that these benefits exist, and information from personal contacts is highly trusted in military and veteran communities.

6.0 CONCLUSION

State-level benefits for veterans, service members, dependents, and survivors are extensive, yet traditionally have received comparatively little focus from researchers or advocates. This groundbreaking work will allow a

range of stakeholders to explore and compare the array and distribution of those benefits and use it to inform their own decisions.

As the veteran population shrinks, moves, and undergoes demographic shifts, it is imperative that states continue to update the benefits they offer in pursuit of their own goals. This research is not meant to be prescriptive about the distribution of benefits and targeted beneficiaries: State voters and legislators must determine whether their goals include reducing poverty, filling federal gaps, recognizing residents' military service, attracting working-age adults, or others, and then assess what benefits may support achieving those goals. For example, Virginians approved a ballot initiative in 2018 allowing surviving spouses of those disabled veterans who have died to keep the property tax exemption if they move; it previously only applied if they remained in the home they previously shared. The House of Delegates member who sponsored the legislation stated it was "to say thank you for what you've done for our vets."²⁵ On the other hand, by rolling out generous education benefits to veterans and dependents, Wisconsin is seeking to "market itself as a destination for active-duty troops" who are transitioning out of the military.²⁶ Honoring the sacrifices of the families of those who have served and attracting young workers are both reasonable goals. While this research cannot offer guidance on which goals states should pursue, it can provide valuable information to policymakers about how other states are approaching similar problems.

This report provides a high-level overview of the accessibility of information and number of benefits offered across the country, and analyzes distribution of benefits by category and eligibility of types of beneficiaries across the country, showing significant variations that are not easily explained. While useful to legislators, policymakers, advocates, and others, its primary utility may be to veterans themselves. The online tool that accompanies this report is designed to be useful to veterans, service members, military families, and survivors. While state benefits alone would rarely be the sole factor in making a major life decision about where to move, for some veterans these benefits could play a significant role in achieving long-term financial stability and improving quality of life. Individuals should use this overview and its accompanying tool to identify which states offer benefits that could maximize their chances of attaining their own long-term goals—and share information about these resources with others. Navigating the "sea of goodwill" is challenging for many; this resource provides valuable information on charting a course through it.

Appendix A: Benefit Categories and Subcategories

Category	Subcategory
	License/Certification
	License Exemption/Extension/Fee Waiver
	Loan
	Networking (Business)
	Preferred Status (Business)
	Tax Credit
Death	Cemetery and Burial
	Funeral/Honor Guard
	Death Gratuity/Pension
Education	Campus Veteran Resources/Advising
	Educational Credit/Diploma
	Loan/Loan Deferment
	Preferred Status (Education)
	Primary/Secondary School Assistance
	Scholarship/Tuition Assistance
	Transition Assistance
	Tuition Rate
	Refund Upon Activation
Employment	Training/Apprenticeship
	Hiring Facilitation
	Incentive (Tax/Interest-Free Loan/Other)
	(Re-)Employment Protection
	Networking (Employment)
	Preferred Status (Employment/Training)
	Unemployment Assistance
Financial	Emergency Relief
	Grant/Loan/Bonus/Compensation
	Pension/Retirement
	Counseling/Education
State Government Services	CDL-Waiver
	Coordination of Vet Support
	Driver's License/ID-Designation

	Driver's License/Registration–Discount/Extension/Waiver
	Motorcycle License–Waiver
	Service toward Government Retirement
	Toll/Travel Fare/Parking Discount
	Vehicle License Plates
	Voting Registration/Assistance
Health	Emergency Care/Support/Supplies
	Insurance
	Medical Care–General
	Medical Care–Hospice
	Medical Care–Mental Health/Counseling
	Medical Care–Substance Abuse
	Disability Assistance
Housing	Grant (Home)
	Loan/Financing
	Preference
	Purchase Discount
	Residential Housing
	Mortgage/Foreclosure Deferral
Legal and Advocacy Assistance	Anti-Discrimination Law/Policy (Veteran Status)
	Benefits Counseling/Determinations
	Claims Assistance/Benefits Advocacy
	Guardianship/Custodianship
	Legal Assistance
	Records Management
	Veterans Treatment Court/Jail Diversion/Post-Incarceration Transition Assistance
	Court Procedural Accommodations
Memorial	Memorial Fund/Grants
	Commemoration/Acknowledgment
Recreation	Firearms Permit/Safety Certification
	Fishing/Hunting License
	Park/Camping/Lodging Admissions
	Miscellaneous Recreational Activities/Outings
Tax	Income Tax

	Property
	Vehicle/Vessel
	Native American Tax Recoupment
	Deferral/Extension
	Sales Tax

Appendix B: Beneficiary Types

All Veterans
Disabled (Service-Connected)
100% Disabled
Honorable Discharge
Other than Dishonorable Discharge
Purple Heart
Retired
POW/MIA
Injured in Combat
Killed/Died (Service-Connected)
Low Income/Homelessness
Indigent/Unable to Care for Self
Unemployed/Recently Discharged
State National Guard/Reserve
Served in Combat
Served in Wartime
Native American/Minority
Female
PTSD Diagnosed/Behavioral or Mental Health Challenges
Active Duty
Dependents
Survivors

Appendix C: Resources by State

Alabama

<http://www.va.alabama.gov/pdf/guides/alabamalaws.pdf>
http://va.alabama.gov/gi_dep_scholarship.aspx
<http://www.va.alabama.gov/pdf/guides/alabamalaws.pdf>
<https://revenue.alabama.gov/individual-corporate/taxes-administered-by-individual-corporate-income-tax/individual-income-tax/income-exempt-from-alabama-income-taxation/>
<http://www.va.alabama.gov/otherbenefits.aspx>
<http://www.va.alabama.gov/license.aspx>
<https://www.law.cornell.edu/uscode/text/38/701>
<https://www.federalregister.gov/documents/2016/12/20/2016-30110/interstate-compact-on-educational-opportunity-for-military-children>
<http://www.va.alabama.gov/spanishfort.aspx>
<https://www.dantes.doded.mil/EducationPrograms/become-a-teacher/troopstoteachers.html>
<https://militarybenefits.info/alabama-veterans-benefits/>
<http://www.va.alabama.gov/vtc.aspx>
<https://www.sos.alabama.gov/alabama-votes/voter/military-overseas-voting>

Alaska

<http://veterans.alaska.gov/vehicle.html>
<https://www.adfg.alaska.gov/index.cfm?adfg=huntlicense.military>
<https://www.ahfc.us/buy/loan-programs/vets>
<https://www.ahfc.us/buy/add-options/state-veterans-interest-rate-preference>
<http://veterans.alaska.gov/recreational.html>
<http://dhss.alaska.gov/daph/pages/palmer/default.aspx>
<http://veterans.alaska.gov/state-awards--grants.html>
http://doa.alaska.gov/dop/fileadmin/Equal_Employment/pdf/EEOP_Policy_Statement.pdf
http://www.akleg.gov/basis/get_documents.asp?session=28&docid=17713
<http://dnr.alaska.gov/parks/asp/vetpass.htm>
<http://www.veterans.alaska.gov/family-assistance-centers.html>
<http://veterans.alaska.gov/education-benefits.html>
<http://doa.alaska.gov/dr/b/pers/employee/militaryPoliceFire/credit.html#.XI2UraBKHPY>
<http://veterans.alaska.gov/honor-guard.html>
<http://doa.alaska.gov/dr/b/ngnmrs/ngnmrs-faqs.html#.XJBneaBKHPY>
<http://jobs.alaska.gov/veterans/>
<http://veterans.alaska.gov/real-estate.html>
<http://doa.alaska.gov/dr/b/pers/employee/militaryPoliceFire/credit.html#.XJBxaBKHPY>
<http://veterans.alaska.gov/records--documents.html>
<http://www.akleg.gov/basis/Bill/Text/30?Hsid=HB0109A>
<http://tax.alaska.gov/programs/documentviewer/viewer.aspx?6754f>
<http://doa.alaska.gov/dmv/plates/type-veteran.htm>
<https://public.courts.alaska.gov/web/forms/docs/pub-121.pdf>
<http://doa.alaska.gov/dmv/akol/military.htm#roadTestWaiver>
<http://www.legis.state.ak.us/basis/Bill/Text/21?Hsid=SB0236A>

Arizona

<https://housing.az.gov/sites/default/files/documents/files/2014%20Final%20QAP.pdf>

<https://dvs.az.gov/sites/default/files/documents/files/Veteran-Employment-Toolkit-program.pdf>
https://dcs.az.gov/sites/default/files/NonDiscrimination_PolicyStatement_.pdf
<http://arizonacoalition.org/network/navigator-guides/>
<https://dvs.az.gov/arizona-gold-star-military-medal>
<https://dvs.az.gov/military-family-relief-fund-2019>
<https://dema.az.gov/resources/arizona-national-guard-records-archive>
<https://azhousingcoalition.org/avsa>
<https://www.azdot.gov/motor-vehicles/driver-services/MilitaryPersonnel/cdl-skills-test-waiver>
<https://dvs.az.gov/services/education>
<https://www.azleg.gov/FormatDocument.asp?inDoc=/ars/38/00745.htm&Title=38&DocType=ARS>
<https://dvs.az.gov/services/employment>
<https://ams.az.gov/disabled-veterans-hunt-and-fish-combo-license>
<https://www.azleg.gov/ars/26/00168.htm>
<https://dvs.az.gov/benefits-page>
https://dvs.az.gov/sites/default/files/ADVS_Veteran_Benefits_Booklet_2015-04b_0.pdf
<http://arizonacoalition.org/mvcn/>
<https://azdor.gov/individual-income-tax-information/native-american-veteran-income-tax-settlement>
<https://dvs.az.gov/tuition-waiver-and-verification-form>
<https://azstateparks.com/passes/>
<https://dvs.az.gov/services/veteran-homes>
<https://dvs.az.gov/services/memorials-burials>
<https://www.azdot.gov/motor-vehicles/driver-services/MilitaryPersonnel/veteran-designation>
<https://www.azdot.gov/motor-vehicles/VehicleServices/military-personnel/resident-exemptions>
<https://dvs.az.gov/veterans-court>
<https://dvs.az.gov/womenvetexpo2018>

Arkansas

<http://www.arkleg.state.ar.us/assembly/2005/R/Acts/Act920.pdf>
<http://www.veterans.arkansas.gov/benefits/state-benefits>
http://www.arkansased.gov/public/userfiles/Legal/Legal-Current%20Rules/2018/Diplomas_for_Veterans_Final_Rule_CLEAN.pdf
<https://law.justia.com/codes/arkansas/2010/title-15/subtitle-4/chapter-42/subchapter-1/15-42-123/>
<http://www.arkleg.state.ar.us/assembly/2017/2017R/Bills/SB773.pdf>
<http://www.veterans.arkansas.gov/cemeteries>
<http://www.veterans.arkansas.gov/assets/uploads/2018/01/20180124075300-act141-full-textpdf.pdf>
<http://www.arkleg.state.ar.us/assembly/2019/2019R/Acts/Act462.pdf>
<http://www.veterans.arkansas.gov/homes/ASVH-NLR>
<https://www.dfa.arkansas.gov/specialty-plates/military>
<https://www.fayettevillear.va.gov/services/vjoarkansas.asp>
https://www.dfa.arkansas.gov/images/uploads/personalManagementOffice/30_20VeteransPreference.pdf

California

https://leginfo.ca.gov/faces/billTextClient.xhtml?bill_id=201720180AB1710
<https://www.calvet.ca.gov/VetServices/Pages/Financial-Assistance.aspx>
<https://nationalguard.csac.ca.gov/>
<https://www.calvet.ca.gov/VetServices/Pages/State-Veterans-Cemeteries.aspx>
<https://www.calvet.ca.gov/VetHomes>
<https://www.caljobs.ca.gov/vosnet/Default.aspx>

<https://www.calvet.ca.gov/HomeLoans/Pages/Current-Interest-Rates.aspx>
<https://www.calvet.ca.gov/HomeLoans/Pages/CalVetREN.aspx>
<https://www.calvet.ca.gov/VetServices/Pages/College-Fee-Waiver.aspx>
<https://www.calvet.ca.gov/VetServices/Pages/Fishing-and-Hunting-Licenses.aspx>
<https://www.calvet.ca.gov/VetServices/Pages/License-Plates.aspx>
<https://www.calvet.ca.gov/VetServices/Pages/State-Parks-and-Recreation-Pass.aspx>
https://www.edd.ca.gov/jobs_and_training/Services_for_Veterans.htm
<https://www.calvet.ca.gov/VetServices/Pages/Business-License-Tax-and-Fee-Waiver.aspx>
<https://www.calvet.ca.gov/VetServices/Pages/Non-Resident-College-Fee-Waiver.aspx>
<https://jobs.ca.gov/CalHRPublic/Landing/Jobs/VeteransInformation.aspx>
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