



# **Advisory Committee on Women Veterans**

## **2024 - 2025 Report**

---

**Presented to Jon Santiago, *Secretary*  
Executive Office of Veterans Services**

# Letter from the Chair & Vice Chair

On behalf of the Advisory Committee on Women Veterans, we would like to present the Committee's first-year report. This document encapsulates the dedicated efforts made by our committee in assessing the unique needs of women veterans across the Commonwealth of Massachusetts.

At the inception of our committee, we set forth a goal of assessment and advocacy. Our primary objective was to ensure that the unique needs and experiences of women veterans are recognized, respected, and addressed. We conducted a comprehensive assessment to identify women veterans' primary concerns and needs, ensuring their voices are heard and their issues are brought to the forefront of policy discussions. This effort has provided valuable insights into the perspectives of women veterans in Massachusetts.

Throughout these nine months, we have witnessed remarkable resilience and determination among the women veterans of Massachusetts. Their stories and experiences have inspired us to strive for meaningful change. We have developed key recommendations detailed in this report based on the feedback gathered from women veterans across the state. We remain committed to ensuring their voices are heard and their needs addressed.

We extend our heartfelt gratitude to you, Secretary Santiago, for your commitment to addressing the crucial needs and dedication to improving the lives of women veterans in Massachusetts. Your guidance has been instrumental in empowering our committee. We look forward to continuing our work in the coming years, building on the foundations we have established, and ensuring that the voices of women veterans are heard and their needs met. Together, we can create a future where every woman veteran receives the recognition, support, and opportunities she has earned and deserves.

Thank you once again for your dedication to our veterans and for empowering us to make a meaningful impact.

Sincerely,

Dr. Andrea Gayle-Bennett  
*Chair, Advisory Committee on Women Veterans*

Ashley Flynn  
*Vice Chair, Advisory Committee on Women Veterans*

# Advisory Committee on Women Veterans Governing Statute

## Massachusetts General Laws, Section 2 of Chapter 115


*“The Secretary shall appoint an advisory committee on women veterans to investigate, foster and promote the interests of women veterans as defined in section seven of chapter four. The committee shall consist of at least eleven members, one of whom shall be the secretary or their designee, one of whom shall be a person appointed by the governor as an advisor on women's issues, one of whom shall be the chair of the Massachusetts commission against discrimination, or their designee, three of whom shall be members of veterans organizations as provided in section eight E of chapter twelve to be appointed by the governor, one of whom shall be a veterans agent to be appointed by the governor, and four of whom shall be women veterans appointed by the secretary, no fewer than two of whom shall be participants in the Vietnam Veterans Outreach Program of the United States Veterans Administration. Any member shall be eligible for reappointment and shall serve without compensation. The terms of appointment shall be coterminous with the governor. The advisory committee may issue annual reports on their activities.”*

**The Advisory Committee on Women Veterans (WVAC) is an independent advisory body that operates separately from the Executive Office of Veterans Services. The content and recommendations contained in this report reflect the views of WVAC alone. They do not represent the official positions, policies, or endorsements of the Secretary of Veterans Services or the Healey-Driscoll Administration.**

# Table of Contents

---

Executive Summary	5
Introduction	6
Priorities and Goals	7
Community Engagement Methodology	8
Listening Session and Survey Overview	9
Listening Sessions and Survey Findings	11
Comparison of Survey Results 2022 vs 2024	20
Recommendations	24
Conclusion	27
Appendix	28
Contact Us	42





# Executive Summary

The Advisory Committee on Women Veterans (WVAC) is pleased to present its first annual report, summarizing recent activities and findings.

Over the past nine months, the committee has been dedicated to advocating for the needs and interests of women veterans across the Commonwealth of Massachusetts. Through listening sessions, feedback surveys, and outreach efforts, we have gained valuable insights into the experiences, challenges, and aspirations of women veterans.

The committee conducted a series of listening sessions in various regions of the state, providing women veterans with a platform to share their stories and perspectives. Key themes from these sessions include the need for greater awareness and access to healthcare services, employment opportunities, and community support networks. Many of these resources exist but remain underutilized due to a lack of awareness or accessibility.

A survey was also administered to women veterans to gather additional insights into their needs and preferences. Survey results emphasized the need for tailored support programs, mentorship opportunities, and greater recognition of women veterans' contributions to the military and society. They also reinforced the need for broader awareness and easier access to available resources. Recognizing that incarcerated women veterans are often overlooked, we made it a priority to include their voices.

The committee implemented strategies to identify and locate women veterans across the state, collaborating with organizations and agencies to build a centralized database. While progress has been made in this area, challenges remain in reaching all segments of the women veteran population.

In conclusion, WVAC remains committed to advocating for women veterans, ensuring they receive the recognition, support, and opportunities they have earned. We look forward to continuing our work in the year ahead and making a positive impact on the lives of women veterans in our community.

We extend our gratitude to all women veterans who participated in our activities and provided valuable feedback. Your voices are essential in shaping our efforts to serve and support women veterans across Massachusetts.

***As an independent body, WVAC operates separately from the Executive Office of Veterans Services and the Governor's Office. The findings and recommendations in this report reflect the views of the committee and not those of the Secretary of Veterans Services or the Healey-Driscoll Administration.***

# Introduction

WVAC partnered with the William Joiner Institute at UMass Boston to evaluate its initial priorities. The findings reinforced WVAC's insights, shaped by its deep engagement with the women veteran community.

As an independent body, WVAC operates separately from the Executive Office of Veterans Services and the Governor's Office, and this report does not reflect the recommendations of the Secretary of the Executive Office of Veterans Services or the Healey-Driscoll Administration.

This report details WVAC's efforts in its first nine months, showcasing key achievements in advancing the rights and resources available to women veterans in Massachusetts. Established under Massachusetts General Law Chapter 115, Section 2, the committee's mission is to investigate, foster, and promote the interests of women veterans, ensuring equitable access to resources and services.

Beyond showcasing WVAC's accomplishments, this report serves as a call to action for continued support and recognition of women veterans' sacrifices. As you review this report, we invite you to reflect on WVAC's dedication, progress, ongoing challenges, and its commitment to honorably serve those who have served us.

Contributors and supporters to the Advisory Committee on Women Veterans:

- The William Joiner Institute for the Study of War and Social Consequences
- Thomas C. Miller, Chief Executive Officer
- Brendan O'Connor, Director
- Katia Roditti, WJI Research Assistant
- Maddison Tracy, WJI Research Assistant
- Nicole SanJuan, MA, PhD Student

The committee extends its appreciation to staff at the Executive Office of Veteran Services for their assistance in compiling this report.

# Priorities & Goals

WVAC launched initiatives to address the needs and concerns of women veterans. Recognizing the unique challenges faced by women veterans, the committee has established priorities and goals to drive meaningful change.

## **Goal #1**

Identify and locate women veterans across the state within six months, utilizing a combination of outreach events, partnerships with veteran organizations, and targeted social media campaigns.

## **Goal #2**

Host a series of 4-5 listening sessions within 1-2 months aimed at gathering feedback from women.

## **Goal #3**

Develop and disseminate a feedback survey questionnaire tailored to gather detailed insights from women veterans regarding their experiences, needs, and preferences within 30 days.

## **Goal #4**

Make actionable recommendations to the Executive Office of Veteran Services (EOVS) informed by data gathered from listening sessions and survey responses within six months.



# Community Engagement Methodology

## Listening Sessions

WVAC conducted listening sessions statewide to foster open discussions and gather qualitative data. The listening sessions were held in two formats to accommodate different preferences and schedules:

- In-Person Meetings: Held at accessible community locations.
- Virtual Meetings: Conducted via video conferencing to reach women veterans unable to attend in person.

## Survey

A survey was designed to capture a wide range of information from women veterans, including their service history, current challenges, access to resources, and specific needs. Questions covered key areas such as healthcare, employment, education, housing, legal assistance, and family support. Demographic data were also collected.

The data enabled the committee to analyze feedback within various demographic contexts, providing a nuanced understanding of the different experiences and needs within the women veteran community.

## Outreach Methods

To maximize participation and ensure diverse representation, WVAC employed a multi-faceted outreach strategy:

- Social Media & Email Campaigns: Targeted efforts to reach women veterans.
- Community Partnerships: Collaborated with veteran organizations, healthcare providers, educational institutions, the Department of Corrections, and community centers to distribute the survey.
- Printed Materials Distribution: Shared information at key events and locations, including VA centers, libraries, and community hubs.





# Listening Sessions Overview

## Listening Sessions Overview

WVAC organized nine listening sessions, six in person and three virtual, with the aim of adding depth to survey findings. We directly engaged with 128 women veterans, gathering their firsthand perspectives. These sessions were designed to facilitate detailed discussions and provide a platform for participants to express their perspectives and concerns in their own words. The WVAC team utilized these sessions to delve deeper into survey responses and pose targeted follow-up questions. Additionally, the sessions offered women veterans the opportunity to address issues that may not have been fully captured by the survey. Each session followed a facilitated group discussion format, ensuring ample time for meaningful contributions from all participants. Attendance varied between 10 to 20 women veterans per session, allowing for comprehensive engagement. Alongside the veterans, each session included a committee facilitator and a UMass Boston Joiner Institute notetaker to ensure accurate documentation of the discussions.

The in-person sessions were conducted at six different sites located across the Commonwealth, corresponding to several counties across the state. The table in APPENDIX A details the locations and number of attendees for each session.

The committee used the survey questions as a framework to guide the discussions within each group, ensuring consistency across all sessions. The same set of questions was utilized for each group to maintain uniformity. For reference, the complete list of questions for these sessions can be found in APPENDIX B. The sign-in sheets for these sessions can be found in APPENDIX C.

Throughout the series of listening sessions conducted by WVAC, several key themes and insights emerged, offering valuable perspectives into the experiences and challenges faced by women veterans across Massachusetts.



# Survey Overview

## Survey Overview

The Committee conducted a survey to gather insight into the needs, experiences, and preferences of women veterans across Massachusetts. This survey mirrors a similar one used in a 2022 state veterans' service office audit. By using the same survey instrument, we were able to compare the data and identify any trends or changes in the measured outcomes. This approach enhanced the reliability and validity of our analysis, enabling us to confidently make informed decisions.

WVAC received 217 valid responses to the survey. For a response to be considered valid, the respondent was required to indicate, via answers to screening questions, that they identify as a woman veteran currently residing in Massachusetts. The committee disseminated the survey link and unique code to various stakeholders, including WVN (Women Veterans Network), VSOs, and veteran non-profits. Additionally, WVAC utilized social media platforms to reach a broader audience. Flyers containing the survey information were also distributed at women-focused events held between April 2024 and July 2024. Paper copies of the survey were provided to the Massachusetts Department of Corrections, ensuring incarcerated women veteran responses could be included. Survey respondents represented all military branches, with the majority from the Army and Air Force. See APPENDIX D for data tables.

The survey was designed to highlight key areas such as healthcare access, employment opportunities, community support, and recognition of military service. Participants were asked to provide feedback on their experiences and to offer suggestions for improvement in various areas related to their transition to civilian life and overall well-being. The complete survey can be found in APPENDIX D.



# Listening Sessions & Survey Findings

Based on the feedback gathered from the listening sessions and survey results, WVAC identified areas that may benefit from additional resources to better address the needs of our women veterans. WVAC developed recommendations focusing on five key areas: benefits, childcare, healthcare, networking, and aging. Listening sessions identified the most pressing concerns for women veterans as:

**Healthcare:** Improved access to mental health services and specialized care tailored to women's health needs.

**Employment:** Concerns about barriers to career advancement and challenges in transitioning to civilian jobs.

**Community Support:** The need for mentorship programs, peer support groups, and resources for housing and financial assistance.

**Transition Support:** Enhanced resources for navigating employment, translating military skills, family support, and accessing services during the shift to civilian life.

**Legal Support:** The need for accessible, veteran-specific legal resources.

**Discrimination:** Gender-specific discrimination remains a significant issue affecting women veterans in various aspects of life.

Additionally, there are some themes and suggestions contained in the Women Veteran Listening Session summaries that relate to findings from the Veteran Service Officer (VSO) study completed in 2022 by the William Joiner Institute for the Study of War and Social Consequences (WJI). While the WJI's study (APPENDIX E) focused on the perspective of VSOs across the Commonwealth, there is some overlap in the findings.

*VSOs should be trained and equipped with the necessary systems to store and organize their client contact information and correspondence."*

*"Information distributed by VSOs is often outdated."*

*"Networking events are far more scarce in the Western part of the state."*



# Listening Sessions & Survey Findings

The findings from the WJI Study related to VSO staffing and resources, while not necessarily statistically meaningful given the survey response population, are, however, further evidenced by the feedback received from the WVAC Listening Sessions. The feedback also noted that VSOs should be in contact with relevant state and regional veteran offices and non-profits to coordinate and notify constituent veterans of events.

The ability of VSOs to effectively serve veterans depends on available staffing and resources, which may be limited depending on the city/town. While expansion of staffing and resources may not be immediately feasible, implementing recommendations from APPENDIX F and piloting innovative staffing models or partnerships could address gaps identified in the WJI Study and Women Veteran Listening Sessions. These efforts could generate data to guide future investments in the VSO system, potentially enhancing service delivery for veterans.

## Healthcare

Health and well-being emerged as a key focus of the listening sessions and the survey. Women veterans shared challenges in accessing quality, gender-specific healthcare, mental health services, and support systems. These insights reveal the need for tailored care to enhance their overall well-being and access to deserved support.

*“Blessed to have the VA, and it has come a long way, but it is a really long process, likely due to understaffing.”*

Consistent access to quality healthcare, especially mental health care, was by far the most cited concern for women veterans.

*“The VA has come a long way...Campuses are building and dedicating women-centered spaces, and breastfeeding stations are welcome developments.”*

However, women veterans face challenges getting routine appointments as well as finding specialty care. Several women feel their medical concerns are not taken seriously.

## Healthcare (Cont.)

It should be noted that every VA has a Women Veterans Program Manager (WVPM) who can help women connect with resources and steer them to the needed services and benefits. There is also a Women Veterans Call Center (WVCC) that can help with information about VA eligibility, disability ratings, and other VA benefits like employment, education, and home loans. More information about the Women Veteran Call Center can be found in APPENDIX H.

### Family Planning

Reproductive care emerged as a key concern for younger women veterans in listening sessions and surveys. Participants highlighted insufficient resources for fertility, infertility support, and adoption.

It is also important to note that VA reproductive care is referred to community providers. Issues with VA reproductive care referrals to community providers were noted, including breakdowns in communication between primary care, community care, and specialists. These gaps often result in delays or denials of essential services, leaving women veterans without timely support during critical reproductive health stages.

### Aging

Aging was also a significant concern for the veterans who participated in the listening sessions. As the population of women veterans continues to age, there is a growing and urgent need for more accessible and affordable nursing home care and assisted living facilities tailored to their specific needs. The current options are seen as often prohibitively expensive, leaving many women veterans without adequate support as they navigate this stage of life.

Addressing these needs is essential to ensuring that aging women veterans receive the care, dignity, and respect they deserve as they transition into later life stages, with particular attention to their mental and physical well-being.



# Healthcare (Cont.)

## Mental Healthcare

The survey and listening sessions highlighted a significant need for mental health services among women veterans, particularly in areas of suicide prevention, treatment for PTSD, Military Sexual Trauma (MST), and intimate partner violence. While some services are available, many women are unaware of the resources that exist. Understanding the system's constraints can help veterans recognize that it's not a matter of unwillingness or lack of care, but rather barriers beyond the system's control that prevent the provision of certain services. This knowledge can be empowering for veterans, especially those dealing with the complex issues of mental health, MST, and intimate partner violence.

*“There are inadequate resources for survivors of MST and those suffering PTSD.”*

Women using mental health services for MST are often lumped into group sessions with those struggling with substance use disorders or being sent to a PTSD clinic full of men, which is not conducive to treatment.

Women veterans, especially those with PTSD and MST, expressed increased concerns about personal and family safety during the pandemic, along with stronger beliefs and behaviors endorsing firearm use.

## Benefits & State-Related Services

*“Thank you, Governor Healey, for your efforts and wanting to provide state benefits to those veterans who previously have been denied and still are based on their less than honorable discharges. I work closely in the veteran’s community, outreach events. Great first step. Massachusetts has always been the one to lead the way and perhaps that would catch on at the federal level.”*

Thanks to the efforts of the Healey Administration, progress has been made in expanding access to veteran benefits. However, many veterans still navigate a complex system and may require additional support to fully understand and utilize the resources available to them. There is a significant need for greater benefit awareness, including things like guidance on how to apply for benefits, access grief support, and navigating the system. Additionally, many veterans are unclear about their own status due to ambiguous definitions, underscoring the importance of clearly defining who qualifies as a veteran. Furthermore, VA communications should be written in plain language to ensure that all veterans, regardless of their background, can easily understand their eligibility and act on the information provided.

## Benefits & State-Related Services (Cont.)

The survey revealed that many women veterans are unaware of or underutilize these programs (see Appendix G). Additionally, the HERO Act, signed on August 8, 2024, addressed a key WVAC recommendation by expanding VERB's scope to include discharge upgrades for survivors of MST, PTSD, TBI, mental health conditions, and HIV.

*“It’s confusing – who gets what?”*

The definitions of ‘Veteran’ and ‘Disabled Veteran’ remain challenging, despite recent expansions of eligibility. The recent passage of the HERO Act updated the Chapter 115 definition of a veteran to better align with federal standards, making more veterans eligible for state benefits. However, many veterans were unaware of their eligibility for VA healthcare and Massachusetts veteran services.

These respondents expressed a desire for benefit providers to educate employers on the accurate and inclusive definition of "veteran" to ensure that all who have served, particularly women, are properly recognized and respected. This education should also clarify the parameters and guidance surrounding "disability" to foster a better understanding of veterans' diverse needs and challenges. Through awareness campaigns and targeted training, the state can foster a more inclusive environment that recognizes and supports all veterans.

**Financial Challenges & Housing:** Women veterans whose VA benefits or disability ratings changed reported being unprepared for the impact on their other benefits. Some were disqualified from benefits they had been receiving previously, such as SNAP, housing vouchers, and cash assistance, leaving them without enough subsistence support. Many women veterans stated that they face unique financial challenges when receiving lump sums for things like claims benefits and Chapter 115. They requested targeted education and resources to manage their finances effectively. Others shared concerns about their future living situations, citing the high cost of assisted living and nursing homes.

Recent changes in VA rules have significantly expanded housing assistance for disabled veterans, addressing a major concern expressed by many veterans. Under the new regulations, veterans receiving disability payments are no longer disqualified from receiving rental assistance, which was previously a barrier. Additionally, the program income cap has been increased to 80% of the area’s median income, providing more flexibility and support. To ensure these benefits are fully utilized, Massachusetts should require all service providers to adhere to HUD guidelines.

## Benefits & State-Related Services (Cont.)

Recent changes in VA rules have significantly expanded housing assistance for disabled veterans, addressing a major concern expressed by many veterans. Under the new regulations, veterans receiving disability payments are no longer disqualified from receiving rental assistance, which was previously a barrier. Additionally, the program income cap has been increased to 80% of the area's median income, providing more flexibility and support. To ensure these benefits are fully utilized, Massachusetts should require all service providers to adhere to HUD guidelines.

**Transportation Services:** Women veterans voiced concerns about the critical gap in transportation options for those living outside the Boston metro area. The centralized location of many vital services means that women veterans residing in Western, Central, and Southeastern Massachusetts, as well as the Cape and Islands, face substantial challenges in accessing the support they need. The lack of transportation options not only hinders their ability to benefit from available resources but also increases feelings of isolation and neglect among women veterans outside the Boston area. Addressing this disparity is crucial to ensuring that all women veterans across the state have equitable access to the services they have earned.

Women veterans reported challenges accessing transportation for medical appointments. This issue is particularly acute in Western and Central Massachusetts. While transportation services for veterans are available, a significant gap in awareness persists, leaving many, including women veterans, unaware of these resources. Improved outreach and communication are needed to connect veterans with services like MassMobility, which helps locate transportation options for medical care, jobs, and more (APPENDIX H).

## Transition Assistance

One of the primary challenges women veterans face during out-processing is the overwhelming amount of information they receive. This influx of information can make it difficult for them to identify and prioritize the resources and support available to them. Additionally, when service members transition out of the military, their attention is not focused on the weeklong briefing after briefing. Their focus is to go home to their families. This means that they are not giving their full attention or absorbing the information that is presented.



# Transition Assistance Cont.

**Employment:** The survey results highlighted significant employment concerns among women veterans, particularly those who are members of the National Guard and Reserve, in relation to barriers to career advancement and transition to civilian life. Many respondents described the Transition Assistance Program (TAPS) as inadequate. Also noted were women veterans who are single caregivers or spouses with dependents. They face ongoing challenges in securing employment, often feeling overlooked compared to male veterans who are not primary caregivers. Additionally, the difficulty in using the DD214 to validate military skills and certifications was noted.

It is important to note that Massachusetts is piloting the Off-Base Transition Training Program (OBTT). Courses are offered virtually and in person. OBTT is currently working with the WVN advisory committee to create a specific course for women and to ensure it is promoted to women veterans.

While federal and state programs exist to help veterans secure meaningful employment, there is a gap in awareness and utilization among women veterans. The HERO Act, which provides employer tax credits for hiring veterans, offers significant potential. Women veterans, particularly from the National Guard and Reserve, need targeted support to fully benefit from these opportunities. A comprehensive list of resources is detailed in APPENDIX H.

**Family Support:** Women veterans transitioning to civilian life often face unique challenges, particularly mothers and their children, due to a lack of tailored support addressing family needs. Without comprehensive transition assistance, families may struggle with bonding, communication, domestic violence, childcare, and overall well-being, making reintegration into civilian life more difficult and potentially destabilizing family environments.

**Childcare Services:** Multiple veterans noted a lack of affordable long-term and short-term childcare options for veteran mothers in the workforce, pursuing education, undergoing medical rehabilitation, etc.

A lack of awareness among veterans and VSOs about the Department of Revenue's child support programs, including arrears management and debt forgiveness, limits effective support for families. Ensuring veterans and VSOs are well-informed about how these programs interact with Chapter 115 benefits is essential to providing comprehensive and accurate assistance to all veterans, whether receiving or providing child support.

Additionally, military-connected students face unique and complex challenges when a parent or guardian is called to active duty, those with parents who are veterans, or have returned from deployment with war-related injuries. This transition can lead to emotional stress, academic disruptions, and a need for additional support as they navigate life with a parent who may be coping with physical or psychological wounds.

# Disability Claims

Women veterans reported several challenges with disability claims, including inconsistent rating decisions, gender-based discrimination, and dismissive attitudes toward their military experiences, particularly under the PACT Act. Issues are compounded by third-party providers conducting Compensation & Pension (C&P) exams, often lacking expertise in military-related conditions. Notably, some veterans, including transgender individuals, report difficulties navigating the claims process and feel their conditions are not adequately recognized.

## Gender-Specific Discrimination

Gender-based discrimination was a recurring theme in listening sessions, affecting women veterans in multiple areas of their lives. Several women reported experiencing discrimination in accessing healthcare services, even within veteran support networks. This discrimination often leads to disparities in opportunities and resources. The psychological impact of such discrimination can also contribute to feelings of isolation and inadequacy. Some women veterans reported experiencing harassment, which made them feel unsafe. Addressing this issue requires a multifaceted approach, including education and training programs to raise awareness, policy changes to ensure equal treatment, and the establishment of safe spaces where women veterans can voice their concerns and seek support without fear of retribution.

## Veterans' Service Officer Services

*“My understanding is that Massachusetts has a VSO representing every city and town. I think that is wonderful.”*

Although Massachusetts' VSO system has received praise, respondents highlighted several areas for improvement. They noted that VSO locations and contact information are not easily accessible, and their working hours can be inconsistent. Although a centralized directory that includes up-to-date VSO locations is available on the EOVS website, a gap exists in the knowledge and accessibility of this information. Concerns were raised about the inconsistency in training, certifications, and overall aptitude of VSOs, with many finding the information they distribute to be outdated. The 2022 VSO study revealed that over 75% of VSO respondents acknowledged the absence of a follow-up mechanism to track the cases of veterans and their families, underscoring a critical gap in the system.

*“Including embedded VSO in at the VA. Simply not good enough to provide a list of names and contact info. This leads to dead ends and frustration, and VSOs need to be the belly button in terms of information, process, etc.”*

Additionally, women veterans expressed that their gender-specific healthcare and benefit questions were often dismissed by male VSOs, leading to feelings of frustration and neglect. There was also concern that VSOs are not adequately trained in elder care, benefits for the aging population, and funeral services, areas of significant importance as the veteran population ages. The lack of follow-up mechanisms exacerbates these issues, as veterans and their families may fall through the cracks without consistent case management. Multiple veterans voiced a desire for better tracking of their information by relevant parties, such as VSOs, to ensure consistent correspondence and support for their overall well-being.

## Legal Support

Women veterans often face significant barriers in accessing legal resources, particularly in areas such as benefits claims, family law, and employment discrimination. The complexity of navigating the legal system, coupled with a lack of tailored legal support, can exacerbate the challenges faced by women veterans. Complex family situations, especially when the veteran's status is under question due to lack of clarity over definitions of terms, like 'veteran,' 'disabled,' and 'discharge statuses,' complicates matters when women are seeking legal aid.

## Networking Events

*“Women don’t attend events with rooms full of men.”  
“Are there mailings? I am not on any list...”*

Women veterans sought more networking opportunities to address the knowledge gaps many of them felt were present. A focus on geographic equity was also noted.

*“The services don’t talk to each other.”*

Building connections with fellow women veterans is essential for enhancing mental wellness. Women veterans benefit from retreats and peer-to-peer experiences, which are essential for building connections and fostering a supportive network. Respondents cited the need for more holistic, overall wellness-focused events such as Yoga and Zumba offered for female veterans.

## Communication

*“Not everyone is on social media.”*

Awareness and communications were often highlighted as a priority. Effective communication is essential to ensuring that all veterans, regardless of geographic location, age, gender, race, or ethnicity, are aware of and can access the services and benefits they have earned. Targeted interventions and strategic outreach can help bridge this gap.

# COMPARISON OF SURVEY RESULTS: 2022 VS 2024

WVAC identified key areas of overlap between the 2022 Women Veterans Study and insights from the listening sessions. This alignment is not unexpected, but it does highlight ongoing challenges faced by women veterans. The recurring themes suggest that we must continue to emphasize and prioritize these areas to create meaningful and lasting change.

Given these findings, redefining the roles, responsibilities, and expectations of Veterans Service Officers (VSOs), especially considering their current staff and resource constraints, may be prudent. While improving and expanding services is crucial, strengthening collaboration between the federal and state levels is equally important. Existing strong partnerships can play a key role in advancing these efforts. Strengthening collaboration between federal and state agencies is essential to providing women veterans with the comprehensive support they need and deserve.

2022 WV Study Finding	2024 WV Study & 2022 WJI VSO Study Related Quotes or Comments
Limited access to Women health services	“There are inadequate resources for survivors of MST and those suffering from PTSD.” Women using mental health services for MST are often lumped into group sessions with those suffering substance abuse or being sent to a PTSD clinic full of men which is not conducive to treatment.
Lack of benefit awareness	Limited awareness of service animals, lack of awareness of the availability of certain benefits, e.g. grief counseling, financial planning, etc.

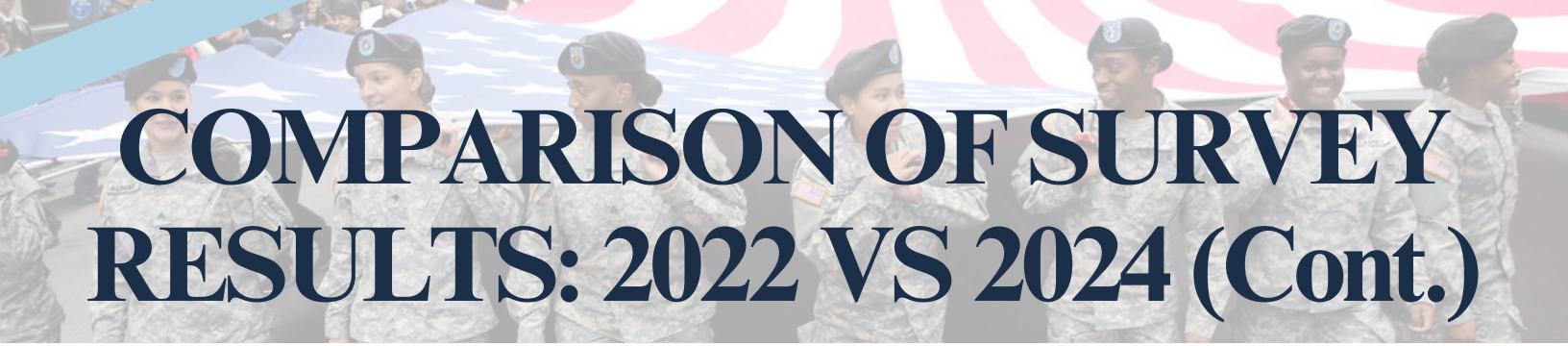


# COMPARISON OF SURVEY RESULTS: 2022 VS 2024

2022 WV Study Finding	2024 WV Study & 2022 WJI VSO Study Related Quotes or Comments
Childcare less relevant to many women vets	Although childcare being cited as a barrier decreased from 20% in 2022 to 17% in 2024, a third of the 17% respondents said it prevented them from maintaining a career. In 2022, three quarters of the 20% noted childcare was their number one concern.
Lack of women veteran centered events	“Women don’t attend events with rooms full of men.”
Events focused in Boston area	Networking events are far more scarce in the Western part of the state.
Lack of women vet to women vet connection	“The services don’t talk to each other,” leaving some veterans feeling detached from other female veterans.
Little transition support; TAPs does not answer all questions.	“TAPs was useless.”, Gaining employment as a single caregiver is an ongoing challenge.
Benefit and service eligibility confusion	Letters from the VA are not in plain language, confusing people further about their eligibility
Access or information impacted by lack of or limited access to VSO and VSO quality	Women veterans suggested TAPs officers should assign a VSO at separation. VSO training should be universal and uniform, including gender-specific training and for aging veterans.

# COMPARISON OF SURVEY RESULTS: 2022 VS 2024 (Cont.)

2022 WV Study Finding	2024 WV Study & 2022 WJI VSO Study Related Quotes or Comments
Veteran definition confusion	“Its confusing – who gets what?”, ANG and Reserve unclear on their veteran status and therefore what their eligibility is.
Follow-up inconsistent and highly VSO dependent	More than 75% of VSO respondents noted that there was no follow-up mechanism in place (no capacity) to track veterans’ and their families’ cases, “Not enough time, hours to work.”
VA benefits and how to access community health providers is very confusing	Noted at the WVAC meeting on 8-13-24, unclear what state level healthcare resources are available to veterans.
Limited access to Women health services	“There are inadequate resources for survivors of MST and those suffering from PTSD.” Women using mental health services for MST are often lumped into group sessions with those suffering substance abuse or being sent to a PTSD clinic full of men which is not conducive to treatment.
Lack of benefit awareness	Limited awareness of service animals, lack of awareness of the availability of certain benefits, e.g. grief counseling, financial planning, etc.



# COMPARISON OF SURVEY RESULTS: 2022 VS 2024 (Cont.)

2022 WV Study Finding	2024 WV Study & 2022 WJI VSO Study Related Quotes or Comments
Childcare less relevant to many women vets	Although childcare being cited as a barrier decreased from 20% in 2022 to 17% in 2024, a third of the 17% respondents said it prevented them from maintaining a career. In 2022, three quarters of the 20% noted childcare was their number one concern.
Lack of women veteran centered events	“Women don’t attend events with rooms full of men.”
Events focused in Boston area	Networking events are far more scarce in the Western part of the state.
Lack of women vet to women vet connection	“The services don’t talk to each other,” leaving some veterans feeling detached from other female veterans.

# RECOMMENDATIONS

WVAC's recommendations focus on three key areas. These categories outline targeted strategies to enhance support for women veterans:

- (1) Outreach and Engagement,
- (2) State-Level Services, and
- (3) Federal Collaboration and Advocacy.

## Outreach and Engagement

WVAC recommendations focusing on engaging women veterans, raising awareness, and fostering connections:

**Health and Well-Being:** WVAC recommends developing targeted outreach programs to inform women veterans about mental health and wellness resources by:

- Provide resources, support groups, and access to healthcare professionals specializing in women's health at all life stages.
- Collaborate with the Governor's Challenge to Prevent Suicide team to launch a targeted suicide prevention messaging campaign for women veterans.
- Raise awareness of the specific services available for MST survivors.

**Networking Events:** WVAC recommends veteran groups facilitate regional events to connect women veterans and build supportive communities:

- Peer support networks and mentorship initiatives can connect women veterans with experienced female leaders in both the civilian workforce and community.
- Collaboration with veteran service organizations to offer wellness events such as Yoga, Zumba, and mindfulness retreats to promote mental and physical well-being.

**Communications:** WVAC recommends adopting communication strategies to share information about events, services, and resources through online platforms, newsletters, social media, resource portals, and collaborations with local VSOs and community organizations. Options include:

- Establishing an opt-in consent process for women veterans to be included on contact lists for services and events, offering multiple channels for consent (online, phone, in-person).
- Target outreach to specific veteran demographics—such as women, underserved veterans, elderly veterans, and rural communities—by providing information on benefits and services.

**VSO Services:** WVAC recommends strengthening outreach initiatives to raise awareness about the availability and benefits of engaging with Veteran Service Officers (VSOs).



**Legal Support:** Offering tailored workshops on veterans' benefits, family law, employment discrimination, and rights within the legal system.

**Partnership with employers and educational institutions:** WVAC recommends working with employers and educational institutions that serve veterans to include information about specific women veteran initiatives.

## State Level Services

**Health and Wellbeing:** WVAC recommends increasing access to holistic health and wellness programs tailored to address the unique needs of women veterans:

- Creating a dedicated reproductive health resource center or list within the EOVS that offers specialized support and guidance for women veterans.
- Advocating for ongoing lethal-means safety training for providers who work at health care facilities.

**Benefits and State-Related Services:** WVAC recommends enhancing access to housing, education, transportation, employment, and other resources by:

- Expanding the HERO Act Active-Duty Service Buyback program to include teachers who are part of the Massachusetts Teachers' Retirement System (MTRS), which can support women veterans.
- Excluding Chapter 115 benefits from income calculations used by local housing authorities to determine housing program eligibility and rent rates.
- Conduct a study to assess transportation gaps and develop solutions for Massachusetts veterans.

**Transition Assistance:** WVAC recommends women veteran-specific transition assistance:

- Consider implementing a buffer period of six months for any future adjustments to veterans' benefits, allowing beneficiaries time to adjust to their new financial situations.
- Integrating financial planning into transition assistance programs, focusing on how to manage and invest benefits received from the VA and other sources.
- Assigning a dedicated ambassador to support women veterans transitioning from military to civilian life, providing personalized guidance and advocacy.
- Expanding the HERO Act to include support for military-connected students whose parents are veterans or have returned from deployment with war-related injuries.
- Developing leadership transition programs to help women veterans adapt military leadership skills to civilian workplace expectations, particularly in mixed-gender teams

**Disability Claims:** WVAC recommends providing state-specific resources and support to complement federal efforts in addressing claims challenges.

# State Level Services Cont.

**VSO Services:** WVAC recommends equipping VSOs with training on gender-specific needs to better serve women veterans.

- Consider ensuring that every VSO has access to at least one MST specialist in each county to conduct outreach and provide screenings or re-screenings for women veterans.
- Fostering collaboration between VSOs and WVN for shared resources and coordinated outreach.
- Consider embedding VSOs within local VA facilities to provide immediate, on-site assistance with state benefits.
- Incorporate HERO Act benefits and the Governor's Challenge Suicide Prevention Calendar into annual VSO trainings.

**Legal Support:** WVAC recommends expanding access to legal resources for issues disproportionately affecting women veterans by:

- Partner with legal aid organizations to provide women veterans access to experienced legal professionals for discrimination complaints and offer consultations to inform veterans of their rights.
- Establish a legal resource network providing guides, templates, and direct access to legal aid clinics, pro bono attorneys, and law students assisting women veterans.
- Collaboration with the Governor's Advisory Council: WVAC recommends collaborating with the Governor's Advisory Council on Sexual Assault, Domestic Violence, and Human Trafficking to address the issue of intimate partner violence and create a coordinated response for women veterans.

## Federal Collaboration and Advocacy

**Health and Wellbeing:** Collaborate with the VA to ensure access to gender-specific healthcare and mental health services.

**Disability Claims:** Work with federal agencies to advocate for streamlining VA claims processes and reducing barriers for women veterans.

**Gender-Specific Issues:** Advocate for federal policies to address and prevent discrimination within the VA and other federal systems.

**Legal Support:** Support federal efforts to address legal challenges unique to women veterans, including cases involving Military Sexual Trauma.

**VA Medical Record Sharing:** Advocate for digital compatibility of VA medical records with community care providers.

# CONCLUSION

As WVAC concludes its first year, we reflect on the significant progress made towards our goals and the accomplishments achieved to investigate, foster, and promote the interests of women veterans in Massachusetts. The committee prioritized key objectives through regular monthly meetings, including increasing awareness, accessibility, and services tailored to women veterans. The establishment of a robust social media presence, along with targeted initiatives, has been instrumental in connecting with and empowering women veterans from diverse backgrounds.

A major milestone of this year has been the successful execution of the listening sessions, which provided a platform for women veterans to share their experiences, challenges, and needs. These sessions, coupled with a survey, yielded valuable insights that have directly informed our recommendations. The committee's commitment to amplifying the voices of women veterans has led to actionable strategies aimed at improving their overall well-being, from healthcare access to economic opportunities.

The number of women veterans in the Commonwealth is anticipated to grow steadily in the coming decades, leading to an increasingly significant presence within the overall veteran population both nationally and at the state level. As this demographic expands, it's important to adapt services to meet their unique needs, guaranteeing that their voices are heard and considered in the decision-making process.

WVAC remains committed to deepening its engagement with women veterans through expanded listening sessions and community outreach. WVAC will refine its recommendations, advocate for policy implementation, and present survey findings to drive meaningful change. The committee is dedicated to ensuring that every veteran woman in Massachusetts receives recognition, support, and the services she has earned.

# Appendix A

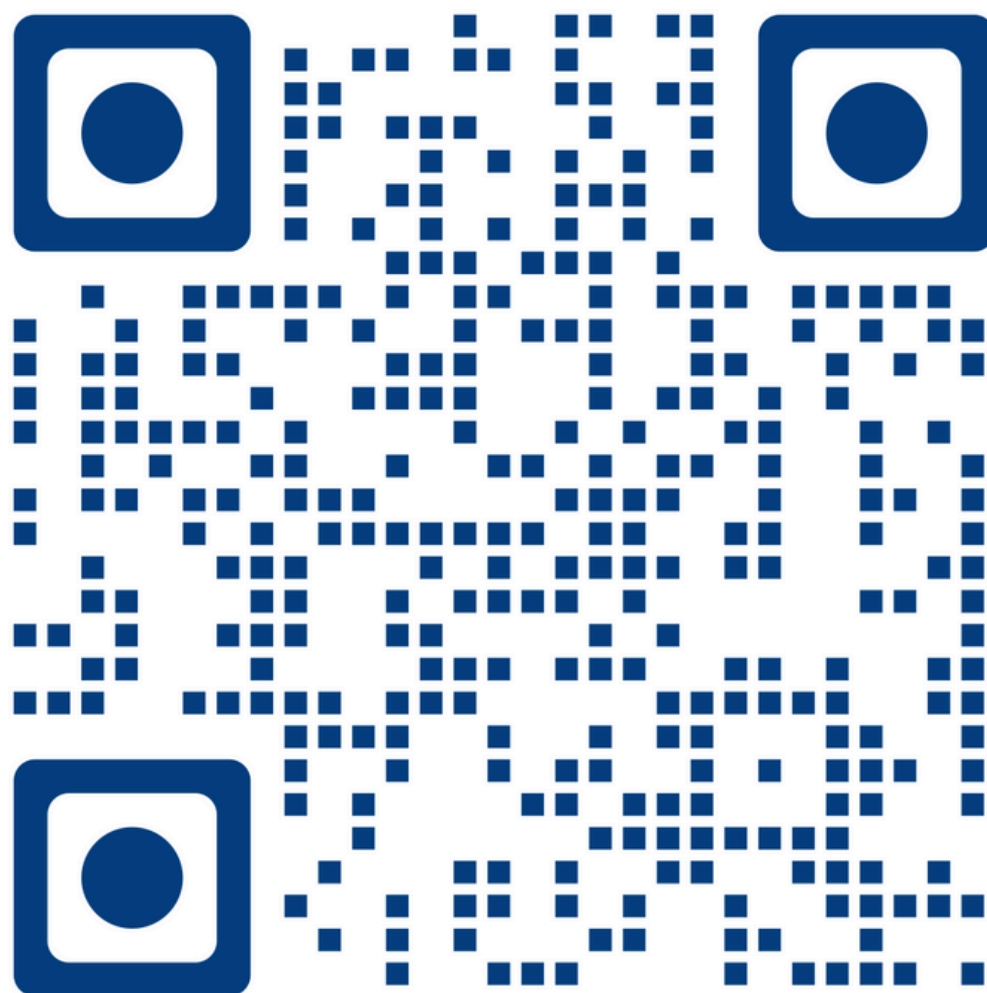
## Listening Sessions

	DATE	LOCATION	COUNTY	# OF PARTICIPANTS
WVN CONFERENCE	5/4/2024	LEOMINSTER	WORCESTER	23
BLUE STAR FAMILIES	5/31/2024	VIRTUAL	VIRTUAL	11
WVN LUNCHEON	6/12/2024	QUINCY	NORFOLK	20
WOMENS APPRECIATION LUNCHEON	6/15/2024	BILLERICA	MIDDLESEX	22
WESTERN MA VETERAN EVENT SERIES	6/24/2024	GRANBY	HAMPSHIRE	4
Veteran Voice Network	7/13/2024	QUINCY	NORFOLK	19
UMB/William Joiner Institute*	7/18/2024	VIRTUAL	VIRTUAL	7
Central Western MA Town Hall	7/24/2024	VIRTUAL	VIRTUAL	7
PROJECT NEW HOPE	7/28/2024	LEICESTER	WORCESTER	5

# Appendix B

## Listening Sessions Questions

Scan the QR code for the listening session questions



# Appendix C

## Listening Sessions Sign in Sheet



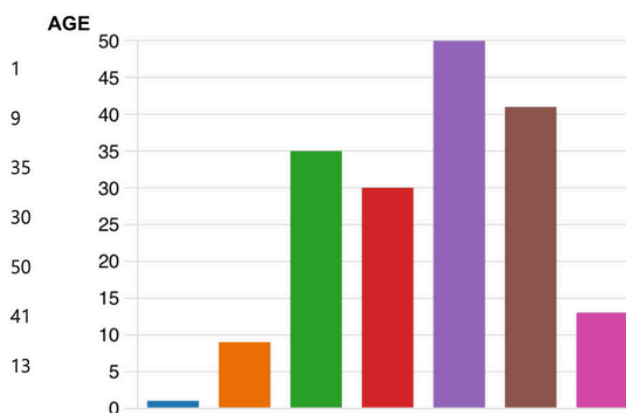
	NAME	EMAIL
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		

# Appendix D

## WVAC Survey & Data Tables

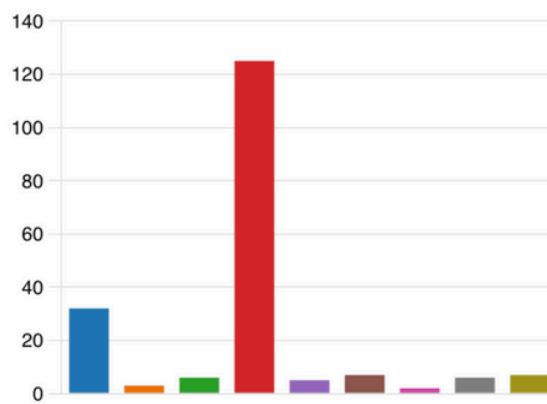


- 18-24 years
- 25-34 years
- 35-44 years
- 45-54 years
- 55-64 years
- 65-74 years
- 75+ years



- African American or Black 32
- American Indian or Alaska Native 3
- Asian 6
- Caucasian or White 125
- Latinx/Latina/Latino 5
- Hispanic 7
- Native Hawaiian or Other Pacific... 2
- Prefer not to answer 6
- Other 7

### RACE/ETHNICITY

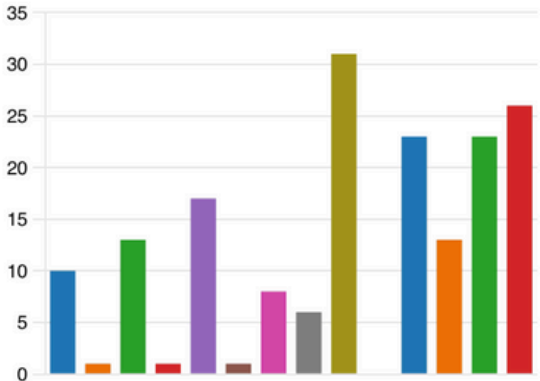


# APPENDIX D (Cont.)

## WVAC Survey & Data Tables

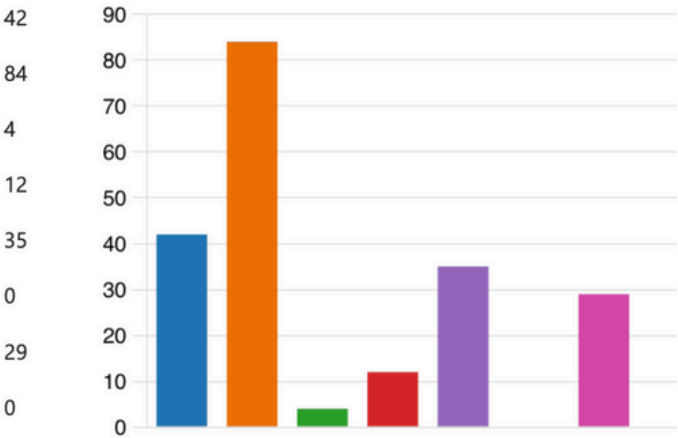
COUNTY DISTRIBUTION

Barnstable County	10
Berkshire County	1
Bristol County	13
Dukes County	1
Essex County	17
Franklin County	1
Hampden County	8
Hampshire County	6
Middlesex County	31
Nantucket County	0
Norfolk County	23
Plymouth County	13
Suffolk County	23
Worcester County	26



BRANCH OF SERVICE

Air Force	42
Army	84
Coast Guard	4
Marine Corps	12
Navy	35
Space Force	0
National Guard	29
Did not serve	0

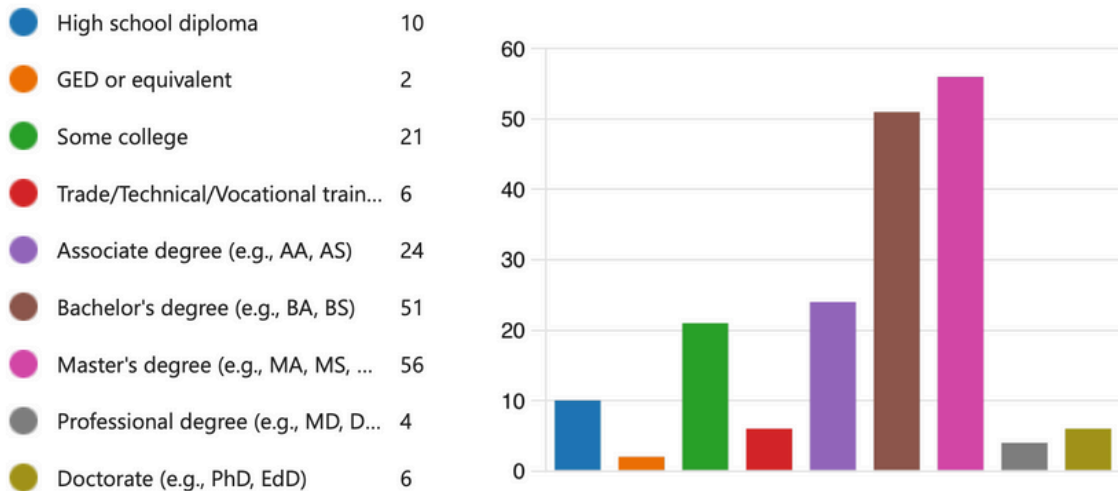




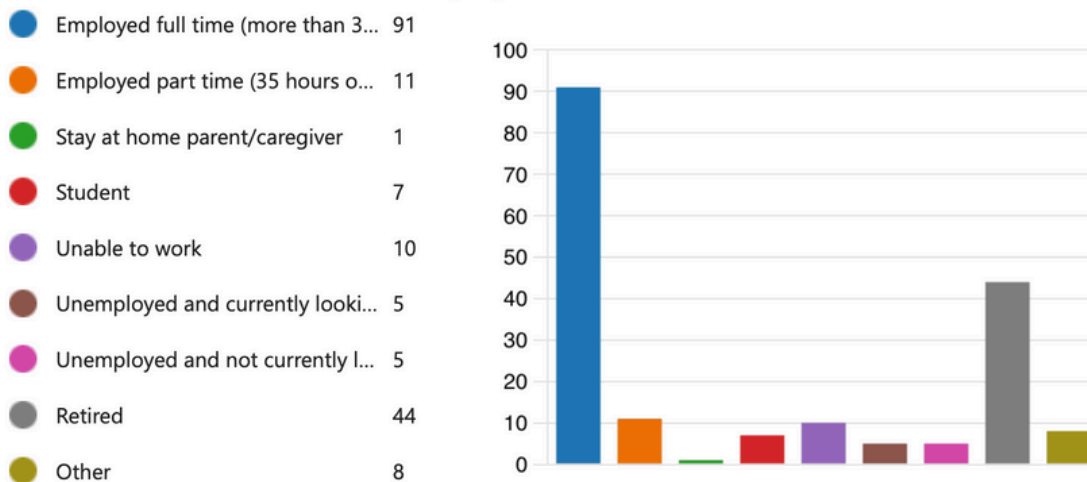
# APPENDIX D (Cont.)

## WVAC Survey & Data Tables

**HIGHEST LEVEL OF EDUCATION**



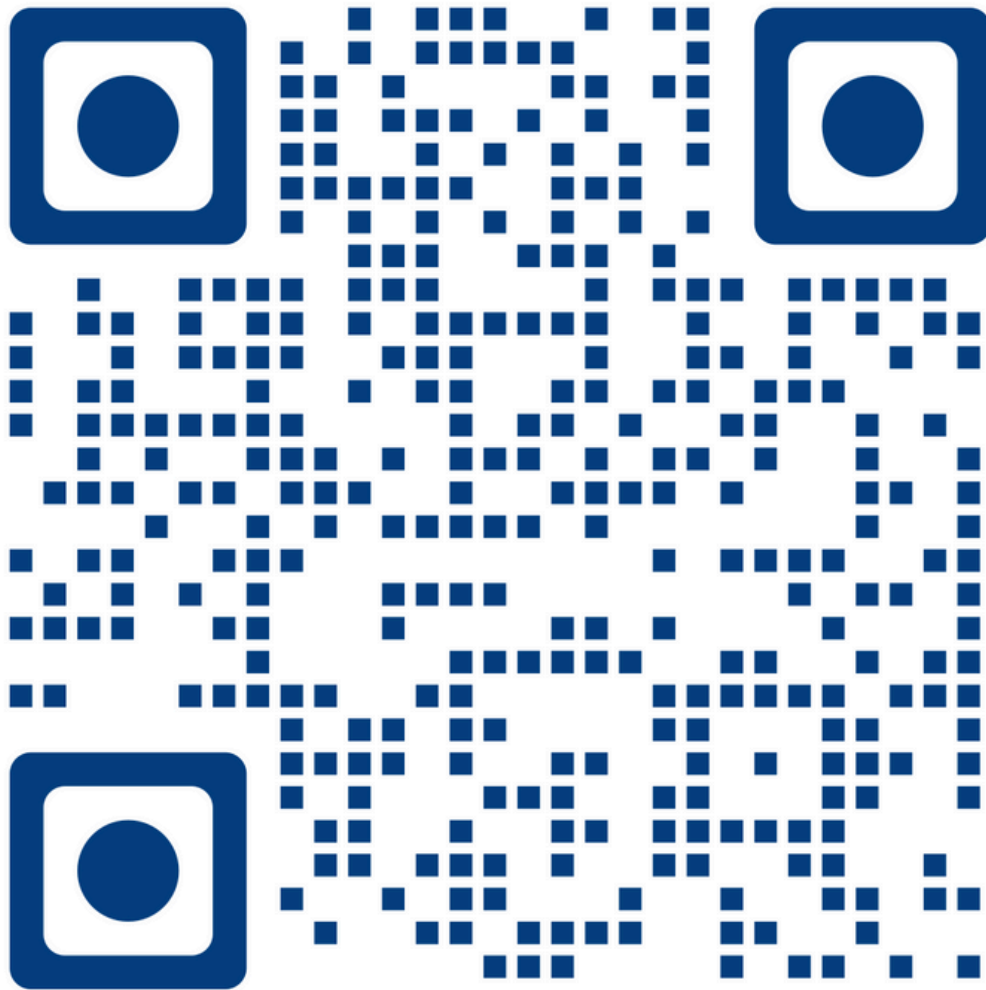
**Employment Status**



# Appendix E

## WJI VSO Study

Scan the QR Code to read the full WJI VSO Study  
Best Practices Utilized and Challenges Faced and by Veteran Service Officers  
(VSOs) in the Commonwealth of Massachusetts by  
The William Joiner Institute (WJI) for the Study of War and Social  
Consequences, University of Massachusetts Boston



# Appendix F

## WJI Reccomendations

Scan the QR code for the WJI recommendations.



# Appendix G

## EOVS Interactive Map

### **Main View**

<https://experience.arcgis.com/experience/4d3c78ae2adc4511aec0f25be2f4ab1e/page/Main-View/>

### **VSO View**

<https://experience.arcgis.com/experience/4d3c78ae2adc4511aec0f25be2f4ab1e/page/VSO-View/>

### **VEET View**

<https://experience.arcgis.com/experience/4d3c78ae2adc4511aec0f25be2f4ab1e/page/VEET-View/>

# Appendix H

## Federal and State Veteran Resources

### Transition Assistance

Program/Resource	Description	Link
Transition Assistance Program (TAP)	Program assisting service members transitioning to civilian life.	<a href="https://www.dol.gov/agencies/vets/programs/tap">https://www.dol.gov/agencies/vets/programs/tap</a>
TAP Online Courses	Online courses to support service members transitioning to civilian life.	<a href="https://tapevents.mil/courses">https://tapevents.mil/courses</a>
The Yellow Ribbon Reintegration Program (YRRP) Online Courses	Online courses designed to support service members and families during the reintegration process.	<a href="https://www.yellowribbon.mil/courses">https://www.yellowribbon.mil/courses</a>
Transition Employment Assistance for Military Spouses (TEAMS)	Workshops focused on employment assistance for military spouses.	<a href="https://www.dol.gov/agencies/vets/programs/tap/teams-workshops">https://www.dol.gov/agencies/vets/programs/tap/teams-workshops</a>
Employment Fundamentals of Career Transition (EFCT)	Workshop covering basic employment skills needed for transitioning service members.	<a href="https://www.dol.gov/agencies/vets/programs/tap">https://www.dol.gov/agencies/vets/programs/tap</a>

# Appendix H (Cont.)

## Federal and State Veteran Resources

### Employment and Training

Resource	Description	Link
EOVS Transition Tool Kit	A toolkit for veterans transitioning to civilian life.	<a href="https://www.mass.gov/doc/eovs-veteran-transition-toolkit/download">https://www.mass.gov/doc/eovs-veteran-transition-toolkit/download</a>
EOVS Interactive Map	Interactive map of veteran programs and services in Massachusetts.	<a href="https://experience.arcgis.com/experience/4d3c78ae2adc4511aec0f25be2f4ab1e/page/Main-View/">https://experience.arcgis.com/experience/4d3c78ae2adc4511aec0f25be2f4ab1e/page/Main-View/</a>
Veterans Employment Representatives Directory	Directory of employment representatives for veterans.	<a href="https://www.mass.gov/info-details/veterans-employment-representatives-list">https://www.mass.gov/info-details/veterans-employment-representatives-list</a>
Employment Events Master Calendar	Calendar of employment events for veterans.	<a href="https://jobquest.dcs.eol.mass.gov/JobQuest/LandingPageEvents.aspx">https://jobquest.dcs.eol.mass.gov/JobQuest/LandingPageEvents.aspx</a>
MassHire	Job search and employment resources in Massachusetts.	<a href="https://jobquest.dcs.eol.mass.gov/JobQuest/LandingPage.aspx">https://jobquest.dcs.eol.mass.gov/JobQuest/LandingPage.aspx</a>
Veteran Unemployment Rates	Current veteran unemployment statistics.	<a href="https://www.dol.gov/veterans/veteran-unemployment-rates">https://www.dol.gov/veterans/veteran-unemployment-rates</a>
National Veterans' Training Institute	Training and resources for veterans.	Podcasts: <a href="https://www.nvti.org/On-Demand-Learning/Podcasts/">https://www.nvti.org/On-Demand-Learning/Podcasts/</a> Webinars: <a href="https://www.nvti.org/On-Demand-Learning/Webinars">https://www.nvti.org/On-Demand-Learning/Webinars</a> Microlearnings: <a href="https://www.nvti.org/On-Demand-Learning/Microlearning">https://www.nvti.org/On-Demand-Learning/Microlearning</a> Research: <a href="https://www.nvti.org/Resources/Useful-Resources">https://www.nvti.org/Resources/Useful-Resources</a> Courses: <a href="https://www.nvti.org">https://www.nvti.org</a>
Career Roadmap Certificate Program	Career development resources and tracks for veterans.	Guide: <a href="https://www.nvti.org/app/uploads/2023/11/NVTI-Career-Roadmap-Certificate-Program-FAQ-Document-8.30.23.pdf">https://www.nvti.org/app/uploads/2023/11/NVTI-Career-Roadmap-Certificate-Program-FAQ-Document-8.30.23.pdf</a> Tracks: <a href="https://www.nvti.org/app/uploads/2023/11/Signature-Line-Examples-for-NVTIs-Career-Roadmap-Tracks.pdf">https://www.nvti.org/app/uploads/2023/11/Signature-Line-Examples-for-NVTIs-Career-Roadmap-Tracks.pdf</a> Infographic: <a href="https://www.nvti.org/app/uploads/2023/11/JVSG-Career-Roadmap-VSP-Infographic.pdf">https://www.nvti.org/app/uploads/2023/11/JVSG-Career-Roadmap-VSP-Infographic.pdf</a>
The National Veterans' Technical Assistance Center (NVTAC)	Resources and grantee information for veterans.	NVTAC Center: <a href="https://nvtac.org/find-a-grantee/">https://nvtac.org/find-a-grantee/</a> Resources: <a href="https://nvtac.org/resources/">https://nvtac.org/resources/</a> Women, Minorities, and LGBTQ+: <a href="https://nvtac.org/resources/women-minorities-and-lgbtq-veterans/">https://nvtac.org/resources/women-minorities-and-lgbtq-veterans/</a>
Priority of Service for Veterans	Information about priority services for veterans in workforce programs.	<a href="https://www.mass.gov/info-details/priority-of-service-for-veterans">https://www.mass.gov/info-details/priority-of-service-for-veterans</a> <a href="https://www.mass.gov/veterans-job-programs-and-services">https://www.mass.gov/veterans-job-programs-and-services</a>
Off-Base Transition Training (OBTT)	Program pilot offering in-person classes and employment-related workshops.	<a href="https://www.dol.gov/agencies/vets/programs/tap/off-base-transition-training">https://www.dol.gov/agencies/vets/programs/tap/off-base-transition-training</a>
Employment Navigator & Partnership Program (ENPP)		<a href="https://www.dol.gov/agencies/vets/programs/tap/employment-navigator-partnership/enpp-career-seekers">https://www.dol.gov/agencies/vets/programs/tap/employment-navigator-partnership/enpp-career-seekers</a>

# Appendix H (Cont.)

## Federal and State Veteran Resources

### Grants in Massachusetts

Resource	Description	Link
Homeless Veterans' Reintegration Program	Program supporting employment and training for homeless veterans.	[Homeless Veterans' Reintegration Program
Grant and Per Diem (GPD) Program	Program providing funding for housing and services to homeless veterans.	<a href="https://www.va.gov/HOMELESS/docs/GPD/FactSheet-GPDGrantFundingTypes-July2022.pdf">https://www.va.gov/HOMELESS/docs/GPD/FactSheet-GPDGrantFundingTypes-July2022.pdf</a>
Active GPD Awards	List of active awards under the GPD Program.	Per Diem Only (PDO): <a href="https://www.va.gov/HOMELESS/docs/GPD/Active-PDO-Awards-October-2023.pdf">https://www.va.gov/HOMELESS/docs/GPD/Active-PDO-Awards-October-2023.pdf</a> Transition In Place (TIP): <a href="https://www.va.gov/HOMELESS/docs/GPD/Active-TIP-Awards-October-2023.pdf">https://www.va.gov/HOMELESS/docs/GPD/Active-TIP-Awards-October-2023.pdf</a> Case Management: <a href="https://www.va.gov/HOMELESS/docs/GPD/Active-Case-Management-Awards-October-2023.pdf">https://www.va.gov/HOMELESS/docs/GPD/Active-Case-Management-Awards-October-2023.pdf</a>

# Appendix I

## Chapter 115 Veteran Definition & Eligibility Criteria

### Definition of a Veteran: M.G.L. Chapter 4 Section 7

“Veteran”, any person who (a) is a veteran as defined in clause Forty-third of section 7 of chapter 4; or (b) served on active duty in the armed forces for at least 90 days and whose last discharge or release was under conditions other than dishonorable; or (c) served on active duty, to include active duty solely for training purposes, in the armed forces, and was awarded a service-connected disability or who died in such service under conditions other than dishonorable; or (d) served in the national guard or as a reservist in any branch of the armed forces, including active duty solely for training purposes, and was awarded a service-connected disability or who died in such service under conditions other than dishonorable; or (e) is determined to be a veteran according to the U.S. Department of Veterans Affairs; provided, that in any case, the service of such person qualified under clause (a) through clause (e) was entered into or served in Massachusetts, or such person has resided in the commonwealth for 1 day, except for the purpose of determining the residential eligibility of a deceased veteran’s dependents.

### Definition of a Veteran: Chapter 178 of the Acts of 2024

Section 48 of the HERO Act changes the definition of a veteran under M.G.L Chapter 115 to better align with the federal government's definition, and to expand access to benefits to more veterans. There are now 5 ways an applicant can demonstrate their eligibility for Chapter 115 benefits. Each of the 5 ways is outlined below and includes types of documents which the application could use to demonstrate eligibility.

A “Veteran” under section 48 of the HERO Act is any person who:

*(a) Is a veteran as defined in clause Forty-third of section 7 of chapter 4;*

This section is the existing requirement to qualify for Chapter 115. If an applicant previously qualified based on character of discharge and length of service, they still would.

*(b) Served on active duty in the armed forces for at least 90 days and whose last discharge or release was under conditions other than dishonorable;*

Characterizations of discharge that may qualify for Chapter 115:

- Honorable Discharge
- General Discharge
- Other Than Honorable Discharge
- Medical Discharge
- Entry Level Separation

Characterizations of discharge that are still a bar to qualify for Chapter 115 benefits:

- Bad Conduct Discharge
- Dishonorable Discharge
- Officer Discharge

Documentation to satisfy (a) or (b) - DD214.

*(c) Served on active duty solely for training purposes, in the armed forces, and was awarded a service-connected disability or who died in such service under conditions other than dishonorable;*

*Previously, anyone who served “active duty solely for training purposes” was not qualified for Chapter 115 benefits. Under this revision if an applicant has any percentage of a disability rating from the United States Department of Veterans Affairs (VA) based on their active duty service, even if that active duty was solely for training purposes, and satisfies the character of discharge requirements, the applicant will qualify for Chapter 115.*

Documentation to satisfy (c) - DD214 and VA disability rating letter.



# Appendix I (Cont.)

## Chapter 115 Veteran Definition & Eligibility Criteria

*(d) Served in the national guard or as a reservist in any branch of the armed forces, including active duty solely for training purposes, and was awarded a service-connected disability or who died in such service under conditions other than dishonorable;*

Essentially, the same as (c) above, this expansion to guardsmen and reservists who have been awarded any percentage service-connected disability from the VA.

(e) Is determined to be a veteran according to the U.S. Department of Veterans Affairs

To be recognized by the VA, an applicant must satisfy two requirements:

1. *“have served in the active military, naval, air, or space service”*

Active service includes any period of active duty in the Army, Navy, Marine Corps, Air Force, Coast Guard, Space Force, Public Health Services, National Oceanic and Atmospheric Administration, cadets/midshipmen at the US Military, Coast Guard, Air Force, and Naval Academies.

Active service also includes: Any period of active duty for training (in any of the branches listed above) during which the individual was disabled or died from a disease or injury incurred or aggravated in the line of duty; and any period of inactive duty training during which the individual was disabled or died from an injury incurred or aggravated in the line of duty; or from an acute myocardial infarction, a cardiac arrest, or a cerebrovascular accident occurring during such training.

2. *“Discharged or released therefrom under conditions other than dishonorable”*

As outlined above, the characterization of discharge remains the same to qualify for VA benefits.

Length of time: Prior to 1980, only 1 day of service is required. After 1980, with no disability, 24 months of continuous service.

Documentation to satisfy (e) - DD214, or other separation documentation, a VA disability rating letter, or documentation from the VA showing that the applicant was recognized by the VA for a non-disability benefit.

### **Note regarding the Reserve and National Guard components of the United States armed services:**

Reservists and guardsman may qualify for veterans benefits on the active duty for training requirements above, or by being activated under Title 10 for qualifying length of time.

Anyone activated under Title 32 is not considered a veteran by the VA unless they are injured during their activation (see above).

In 2016, Congress passed the Jeff Miller and Richard Blumenthal Veterans Health Care and Benefits Improvement Act (P.L. 114-315), which granted “honorary” veteran status to those National Guard and Reserve members with 20 or more years of service but no active duty service. The law does not grant access to any VA benefits as stated in Section 305 of the law.



## Contact Us

To contact the WVAC, please email [WVAC@mass.gov](mailto:WVAC@mass.gov) or visit <https://www.mass.gov/orgs/advisory-committee-on-women-veterans>.