

Honoring Maine's Veterans

Serving Better Those Who Served

Our debt to the heroic men and valiant women in the service of our country can never be repaid. They have earned our undying gratitude. America will never forget their sacrifices.

—President Harry Truman, Address to Congress, April 16, 1945

Maine Veterans *Facts & Figures*

| | |
|----------------|--|
| 129,000 | Veterans living in Maine |
| 12% | Share of Maine's adult population who are veterans |
| 69% | Maine veterans that are 55 years of age or older as percent of all veterans |
| 23% | Percent of Maine veterans with a bachelor's degree or higher |
| 3,700 | Number of Maine veterans and family members without health care coverage because of the state's refusal to accept federal funds to expand Medicaid |
| 30% | Percent of Maine veterans with some form of disability |
| 45,000 | Number of Maine veterans claiming a property tax exemption |

I. Executive Summary and Introduction

Maine's veterans live in every county, city, town, and neighborhood in the state. They include members of the "greatest generation" who fought in the European and Pacific theaters during World War II. They include those that served with distinction in Korea and Vietnam and those just returning from deployment in Afghanistan and Iraq. They have raised or are raising families. They work in our mills, on our waterfronts and farms, in our hospitals and offices, and in our state and local governments. In short, they have worn the uniform, served with honor, and then returned to Maine to build their lives.

Veterans are a justifiably proud group—trained through their service to be hard working, motivated, and resilient. But their service exacts costs. Veterans returning home with physical and mental health problems¹ often experience family and relationship challenges, are at a higher risk of suicide,² and are at a higher risk of becoming homeless.³ Veterans also experience high rates of physical disability.⁴

Maine leaders have created and adapted an array of state programs and benefits to recognize the service and the sacrifices veterans and their families have made. These include preferences in hiring and career development services, in professional licensing and fee exemptions, and for small business loans and housing subsidies. While some of these programs need updating and modernizing, for the most part, they serve our veterans well.

But our veterans also rely on the public services and the safety net available to Mainers regardless of military service. Because of the lasting, ill effects of their service, veterans often must take advantage of these policies to a

greater extent than their nonveteran counterparts. Simply put, policy changes that determine access, eligibility, and benefit levels for health care, nutrition assistance, higher education, housing support, and other essential services affect our veterans too. This is especially the case for our most vulnerable, disabled veterans and those veterans who live in rural parts of the state.

Despite the honors society accords veterans, they remain a group requiring policymakers' considered and targeted attention—both to ensure that state programs are responsive and innovative, and to protect federal anti-poverty programs that benefit veterans in Maine.

Recommendations

1. Accept federal funds to expand Medicaid under the Affordable Care Act to support Maine veterans and their families who have no health insurance.
2. Waive the work requirement for Supplemental Nutrition Assistance Program (SNAP) recipients to keep Maine veterans food secure, especially those struggling to find jobs in Maine's high-unemployment rural areas.
3. Adjust university-level credit transfer policies and provide state appropriations to fully fund the state National Guard Education Assistance Program to improve the rate of Maine veterans with bachelor's degrees.
4. Increase the Property Tax Fairness Credit cap from \$600 to \$900 for all veterans to help elder veterans stay in their homes, encourage younger veterans to buy homes, and support veteran renters.
5. Modernize and streamline Maine's veterans' program administration to enable veterans to access more information and services over the Internet and to more closely mirror military operations.

II. Characteristics of Maine's Veterans

The demographics of Maine veterans have important implications for health care, workforce participation, educational attainment, and tax policy.

A. Maine has a high rate of veteran residents and they are older than average nonveterans

Maine has the third highest state per capita population of veterans in the country.⁵ As of 2013, the U.S. Department of Veterans Affairs (VA) projected that Maine was home to 129,000 veterans.⁶

Of these, 92 percent are male and eight percent are female. Approximately 96,000 served during a period of war and 33,000 are veterans who served during peacetime. Figure 1 provides a breakdown of Maine veterans by period of service.

Figure 1

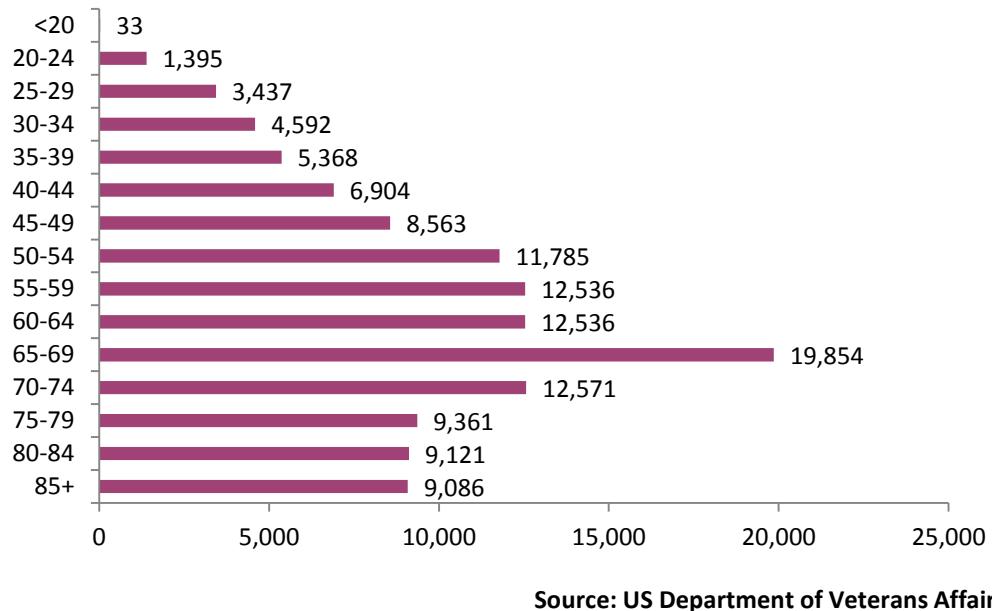
Maine Veterans By Period of Service, 2013



The average Maine veteran is much older than the average nonveteran in the state. As Figure 2 illustrates, more than two-thirds of veterans in Maine are over the age of 55, compared to 39 percent of nonveterans.

Figure 2

Maine Veterans by Age, 2013



B. Maine veterans tend to live in rural areas of the state

As a percent of the adult population, more Maine veterans live in Piscataquis and Sagadahoc (15 percent) and Washington and Oxford (14 percent) counties; slightly more than the average in most counties of 12-13 percent of the adult population. Of Cumberland County's adult population, one in ten is a veteran.

Figure 3

Maine Veteran Population By County, 2013

| | Veterans | All Adults | Veteran Density |
|--------------|----------|------------|-----------------|
| Androscoggin | 10,000 | 83,750 | 12% |
| Aroostook | 7,500 | 56,708 | 13% |
| Cumberland | 23,000 | 228,832 | 10% |
| Franklin | 3,000 | 24,785 | 12% |
| Hancock | 6,000 | 45,200 | 13% |
| Kennebec | 12,500 | 97,054 | 13% |
| Knox | 4,000 | 32,200 | 13% |
| Lincoln | 3,500 | 28,053 | 13% |
| Oxford | 6,000 | 45,954 | 14% |
| Penobscot | 15,000 | 124,568 | 12% |
| Piscataquis | 2,000 | 14,062 | 15% |
| Sagadahoc | 4,500 | 28,036 | 15% |
| Somerset | 5,000 | 41,233 | 12% |
| Waldo | 4,000 | 31,158 | 12% |
| Washington | 3,500 | 26,108 | 14% |
| York | 20,000 | 159,325 | 12% |

Source: US Dept of Veterans Affairs and
US Census Bureau Population Estimates

C. Older Maine veterans are less likely to participate in the labor force

Most Maine veterans who are in the workforce have jobs in part because of their military training and experience. For Maine adults between the ages of 18 and 54, the unemployment rate for veterans is about the same as it is for nonveterans.

But veterans between the ages of 55 and 64 are more likely to be unemployed than nonveterans of the same age. In addition, Maine veterans have a significantly lower labor force participation rate than nonveterans, especially older, working-age veterans. The labor force participation rate for veterans age 55-64 is 60 percent compared to 68 percent for nonveterans.⁷ Part of the reason for this is veterans are more likely to have a service-related disability. Thirty percent of Maine veterans are disabled.⁸

Among Mainers between the ages of 35 and 54, veterans and nonveterans are participating in the labor force at similar rates. Among young adults between the ages of 18 and 35, veterans are more likely to be participating in the labor force than their nonveteran cohorts.⁹

D. Many Maine veterans live in poverty

More than 8,000 Maine veterans—or 6.2 percent of the veteran population—live in poverty.¹⁰ One in ten homeless Mainers is a veteran.¹¹

Veterans under the poverty line are more likely to be uninsured, and the percentage of Maine veterans without health insurance is the highest in New England.¹² More than 12,000 Maine veterans lived in households receiving Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) between 2009-2011.¹³ Nationally, one of five households receiving low-income federal heating assistance included a veteran in 2011.¹⁴ It is undeniable that national and state safety net provisions reduce poverty for all low-income Mainers, including veterans.

E. Maine veterans do well in school, but lag behind in four-year degrees

Today, thanks in part to help from the Post 9/11 GI Bill, more U.S. veterans are pursuing higher education, including approximately 3,000 Maine veterans (up from 2,000 in 2009).¹⁵ In the U.S. as a whole, veterans are more likely than the general population to have a high school diploma¹⁶ (required for military service) and to have earned some college credit or a two-year degree.¹⁷ But veterans in Maine are less likely to have a four-year college degree than nonveterans, despite successful implementation of the GI Bill (see Figure 4).

Figure 4

Percent of Adults 25 Years of Age or Older With At Least a Bachelor's Degree

| | Maine | US |
|-------------|-------|-----|
| Veterans | 23% | 26% |
| Nonveterans | 29% | 29% |

Note on comparing the estimates: the difference between the US and Maine is statistically significant for veterans, and the difference between Veterans and Nonveterans is statistically significant in Maine and the US.

Source: MECEP Analysis of US Census Bureau, 2013 American Community Survey 5-Year Estimates

The fact that veterans are less likely to have bachelor's degrees is due in part to Maine veterans being older than average nonveteran population. In general, people over the age of 65 are less likely to hold a bachelor's degree than younger demographics, but even Maine veterans under the age of 65 are significantly less likely to have bachelor's degrees than their nonveteran counterpart. In one study, only ten percent of Maine Army National Guard Iraq veterans had completed a four-year degree.¹⁸

III. Maine's Veterans' Benefits in Comparison with Other States

Maine's veterans' benefits serve a number of important purposes: providing education and career development services; offering tax breaks and fee exemptions; providing extra support to low-income veterans; targeting care and attention to the state's senior veteran population; and otherwise honoring and recognizing those who served.

In several areas, Maine is a leader among U.S. states in supporting veterans:

- Maine was the first state to waive a residency requirement for in-state tuition for veterans at its public university and colleges. This allows a veteran to attend college in Maine at the lowest rate possible whether he or she is a resident at the time of enrollment or not. Since Maine adopted this policy, other states have followed, making in-state tuition for veterans reciprocal across many states.¹⁹
- Maine was also one of the first states to recognize military licensing and training for applicable civilian jobs, including truck drivers' licenses and professional trades' licenses such as electricians, plumbers, boiler operators, etc.

- Maine is one of only a handful of states that provides preferences for small business loans and grants to veterans.
- Maine is the only state in New England to provide low-income housing preferences for veterans.
- Maine now funds the salary of a district attorney to participate in specialized veterans' treatment courts that help veterans quickly address legal problems, one of only four states in the U.S. that provide legal aid for veterans' courts.

Compared to the country as a whole, Maine is slightly above average in the number and scope of veterans' benefits it offers:

- Most states offer property tax abatements to veterans; Maine is one. In 2014, Maine amended the law so that veterans of the post-9/11 conflicts are eligible for the state homestead and veterans' property tax exemptions.
- Sixty percent of states, including Maine, offer some form of veteran tuition assistance.
- Nearly all states offer veteran assisted living facilities and burial and cemetery services, as does Maine.

Maine lacks some benefits that other states provide, including a state tax credit for employers hiring veterans and preferences for veteran-owned businesses in state contracts.²⁰

IV. Problems with Maine's Policy Choices

Maine's most significant policy failures for veterans center on the state and federal programs that benefit unemployed and low-income veterans. Changes to these programs would enhance the quality of life for many Maine veterans. In addition, recognizing that the vast majority of veterans' benefits are federally-funded and administered, including health care, pensions, and education and training, the state's role in helping veterans navigate the federal system is critical. State resources need to be accessible, integrated, and up-to-date.

A. Maine veterans lack health care

Maine's decision to refuse federal funds to expand Medicaid impacts thousands of Maine veterans.

Not all veterans are eligible to receive health care through the federal Veterans Health Administration (VHA). Eligibility for VHA coverage depends on a variety of factors, including—among others—time in service, service connected disability, and level of income.²¹ Of the U.S. veteran population, only 36 percent receive any form of VA benefit.²²

A recent Urban Institute study found that 12.5 million non-elderly veterans nationwide have neither private insurance nor VHA health care. In Maine, 7,000 veterans and 4,000 family members of Maine veterans do not have health coverage.²³ Another Urban Institute study estimated that 2,700 of these uninsured veterans and 1,000 of their family members would be eligible for coverage if Maine accepted the increased Medicaid funds under the Affordable Care Act.²⁴

Even veterans who receive their care through the VHA would benefit from Medicaid expansion. The VHA has several clinics across the state, but the main facility is the Togus Medical Center in Augusta. That means that some Maine veterans must travel several hours to receive certain care that is not available

in the regional clinics. With access to Medicaid, veterans would have a choice of seeing a health care professional closer to their homes, rather than traveling to Togus.

Recommendation: Accept federal funds to expand Medicaid under the Affordable Care Act to support Maine veterans and their families who have no health insurance.

B. Maine veterans have lost food benefits

Governor LePage's decision not to renew a work requirement waiver for SNAP recipients leaves hundreds of veterans without sufficient food. The waiver—in place until October 2014—acknowledged Maine's sluggish recovery from the recession and the obstacles Mainers faced finding jobs, especially in rural areas where many veterans live. Without the waiver, single, able-bodied individuals must work or volunteer for 20 hours a week after three months of receiving benefits.²⁵ The Center on Budget and Policy Priorities says that 12,400 Maine veterans receive SNAP benefits.²⁶

The decision not to extend the waiver hurts veterans who struggle to find jobs due to service-related trauma in three ways. First, the process to obtain disabled status is lengthy and arduous. Applicants must often hire an attorney and spend months or years in pursuit of benefits. But until a person is officially declared disabled, he or she is still considered "able-bodied." Without the waiver, people who have a serious disability but have not yet been declared legally disabled lose their SNAP benefits after three months. This leaves veterans who are battling through the disability system on the precipice of food insecurity.

Second, many veterans have impairments from their time in service that are not apparent. Veterans who have severe post-traumatic stress disorder (PTSD) may seem perfectly capable of entering the workforce, but his or her mental state could keep the veteran from obtaining and holding down a job over the long-term and therefore ineligible for SNAP without the waiver.

Third, it takes time for veterans to adjust and come to terms with the normal tasks of civilian life, like preparing a resume and interviewing for a job. This is especially true if they have had traumatic experiences leading to anxiety or depression. Even when not clinically disabled, studies have shown that combat veterans may require six to nine months in order to prepare emotionally for reentry in the work force.²⁷ And without the waiver, these veterans lose their food benefits before they can find a job.

Recommendation: Waive the work requirement for SNAP recipients to keep Maine veterans food secure, especially those struggling to find jobs in Maine's high unemployment rural areas.

C. Maine veterans lag in higher education

Often through their service, veterans have gained skills and abilities that substitute or obviate the need for a bachelor's degree. But, in general, higher education increases job security and lifetime earnings. A bachelor's degree results in an estimated one million dollar earning premium over a worker's lifetime.²⁸

Many veterans receive generous college assistance from the federal government. For service members who served three or more years since 2001, the Post-9/11 GI Bill pays 100 percent of public college tuition, a monthly housing stipend, and \$1,000 a year toward books for service members. The benefit is good for 15 years after their return to civilian life, and the veteran can transfer the benefit to family member(s) if he or she chooses not to use it.²⁹

Despite these generous provisions, gaps in education benefits remain for significant numbers of veterans. For example:

- The Post-9/11 GI Bill does not cover non-active-duty veterans of the first Gulf War.
- Vietnam veterans are not eligible for the Post 9/11 GI Bill.
- Veterans who serve fewer than three years receive less toward their education. In particular, this impacts members of the National Guard and Reserve, who may not always be able to piece together the three full years of active duty service required for the full GI Bill benefit.

More than 2,000 members of the Maine Army National Guard and Reserve were deployed in Iraq and Afghanistan.³⁰ Mainers had the highest recruitment rate during Operation Enduring Freedom (the official name for the war in Afghanistan) —and the highest casualty rate.³¹ Yet, unlike other states in the region, Maine's educational benefits for Guard members do not close the gap between the cost of attending college and the resources available under the Post-9/11 GI Bill.

Maine's National Guard Education Assistance Program provides tuition assistance for members of the Maine National Guard, but program resources depend largely on federal contracts and other unpredictable revenue. Even when funding is available, the grants are often insufficient to pay for college. The program provides recipients with \$250 per credit hour for 16 credit hours a year, compared to \$329 per credit hour available under the Post-9/11 GI bill.³²

Others states' university systems, including New Hampshire, Massachusetts, and Connecticut, simply waive tuition for veterans and/or National Guard members.³³

Aside from funding, there are systemic hurdles for veterans pursuing degrees. Veterans tend to be older and take longer than traditional students to complete a degree.³⁴ Maine could make it easier for these veterans to complete their four-year degrees by standardizing core curriculum prerequisites and credit transfer requirements across and between the community college and University of Maine systems.³⁵ This would help veterans who already possess associate's degrees and veterans who have earned credits at out-of-state community colleges work toward bachelor's degrees in Maine.

Recommendation: Adjust university-level credit transfer policies and provide state appropriations to fully fund the state National Guard Education Assistance Program to improve the rate of Maine veterans with bachelor's degrees.

D. Property tax relief does not protect or promote veterans' homeownership

In Maine, eligible veterans may take \$6,000 off the assessed value of their property to reduce their property tax bill.³⁶ To qualify for the exemption, a veteran must have served during an eligible period of war, reached 62 years of age, and already be paying property tax. But Maine's veterans' property tax exemption does not honor all veterans. It has not kept pace with increasing property values, offers little incentive to purchase a home, and delivers no benefit for veteran renters.

Property values and property tax rates have increased over time. But the veterans' exemption is a flat dollar amount and has remained unchanged for nearly a decade, eroding its value. A veteran homeowner with an assessed property value of \$90,000 in 2012 would receive an annual benefit of just \$83.94 at the statewide average mil rate.³⁷ This is not sufficient to help older veterans stay in their homes.

The legislature recently expanded eligibility to veterans serving in post-9/11 conflicts, but most of these veterans are far from 62 years of age and many low-income veterans rent their dwelling. The statutory change fails to help younger veterans and veteran renters.

The state's Property Tax Fairness Credit (PTFC) is a better mechanism for property tax relief than the existing veteran property tax exemption. The PTFC provides an income tax credit to individuals whose property taxes exceed six percent of their income. The maximum tax credit is \$900 for individuals age 65 or older and \$600 for others who qualify. The PTFC is not age-restricted, responds to income levels, and includes renters.

Recommendation: Increase the Property Tax Fairness Credit cap from \$600 to \$900 for *all* veterans to help elder veterans stay in their homes, encourage younger veterans to buy homes, and assist renters, regardless of period of service.

E. Maine's veterans cannot easily find information on services

Often, the problem is not a lack of benefits available for veterans, but poor outreach by administrators that result in veterans being unaware of what is available to them.

In researching their benefits, post-9/11 veterans turn first to the Internet. However, the Bureau of Maine Veterans Services website is out-of-date and incomplete.³⁸ It lacks information about the most recent changes in state law and does not even mention the state government's veteran hiring preference—a provision on the books since 1985.³⁹

Many veterans are used to being self-sufficient, modest about their service, and unwilling—at least initially—to seek out the benefits to which they are entitled. At the same time, they are accustomed to the military processing system, with a defined set of tasks to be accomplished, usually with the aid of a designated mentor. When veterans do initiate contact with state services, they are often confronted with a confusing set of resources, divided among different agencies and locations. Because Maine maintains separate veterans' centers and career centers, veterans must visit each separately to understand the full array of services available.

In Georgia, the Augusta Warriors Project (AWP) provides one successful model of how Maine's system could reform.⁴⁰ AWP represents a new method for connecting veterans with their community.⁴¹ It serves as a one-stop shop for connecting veterans both to their benefits but also to their new community. By assigning a mentor, AWP replicates the military system with which many veterans have become accustomed. It also helps to identify and address problems before they become long-term issues for the veteran.

Maine currently has nine veterans' centers around the state. With some additional staff—including designated mentors—and with some modifications in services provided, these centers could provide vital support to veterans returning to their communities.

Recommendation: Modernize and streamline Maine's veterans' program administration to enable veterans to access more information and services over the Internet and to more closely mirror military operations.

V. Conclusion

Maine's veterans—like those across the nation—are strong and self-reliant; their training has made them resilient and their experiences have tested their mettle. But when veterans leave the service, they also leave behind their squad or platoon—the very people on whom they have come to rely during the toughest times. Not only have their combat experiences left them changed people, but returning to civilian life—even to the communities in which they grew up—can constitute a cultural shock after years in the service. Veteran policies are more than just a slap on the back and a thank you. These programs and resources help veterans transition from one era of their lives to the next.

Maine compares well with other states in terms of the benefits and services offered to its veterans. But like any area of policy, there is room for improvement. Maine's legislature should update the policies to accommodate the demographic changes as more and more post-9/11 veterans return to the state. Resources should be easier to find online. And the programs that do exist can make earning a college degree and owning a home more realistic, achievable goals.

But policymakers must look beyond just veterans-specific policies. Maine has more veterans per capita than almost any other state in the nation. And just like any other Mainer, some of those veterans will fall on hard times—times when government assistance in accessing food and health care will make all the difference in the world.

Honoring veterans cannot occur only when politically convenient. A politician should not be allowed to don the yellow ribbon one day and then cut programs the next without having to answer for the very real impact the decision will have on veterans. A strong safety net and robust low-income programs are good for the economy and good for the people of Maine—veteran and nonveteran alike.

About MECEP

The Maine Center for Economic Policy provides citizens, policy-makers, advocates, and media with credible and rigorous economic analysis that advances economic justice and prosperity for all Maine people. MECEP is an independent, nonpartisan organization founded in 1994.

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Hal Brewster received a law degree from the Georgetown University Law Center while pursuing a master's in public affairs from Princeton University. He served in the U.S. Army's First Infantry Division based in Fort Riley, Kansas. Hal deployed to Iraq where he served first as an intelligence officer and later as a scout and sniper platoon leader. He left active duty in 2010 with the rank of captain.

VI. Endnotes

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²⁰ This section is based on a MECEP analysis of veterans benefits in all 50 states.

²¹ It is outside the scope of this policy brief to discuss all instances in which veterans are eligible. Those seeking further information, should consult the VHA web site at: <http://www.va.gov/HEALTHBENEFITS/apply/veterans.asp>.

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³⁵ The University of Maine's "Think Mission Excellence" initiative is currently underway and needs to be continued. See <http://thinkmissionexcellence.maine.edu/priority-initiatives/ctsc/>.

³⁶ Veterans of World War I may take \$7,000 off their assessed property value and paraplegic veterans may take \$50,000 on adapted housing.

³⁷ Maine Revenue Services. Estimated Full Value Tax Rates, last visited August 12, 2014. Available at: <http://www.maine.gov/revenue/propertytax/municipalservices/fullvaluerates.pdf>. This is calculated by multiplying the 2012 statewide average mil rate of 13.99 by 6. This calculation also assumes that municipalities tax 100% of assessed value, which is not the case across all Maine communities.

³⁸ Massachusetts has a particularly well-designed state website for veterans. See: www.mass.gov/veterans.

³⁹ Maine State Legislature. Me. Rev. Stat. tit. 5, § 7054.

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