

Maryland's Veteran Population: Reversing a Trend of Outmigration

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Disclaimer

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Honor Pledge

On my honor as a University of Virginia student, I have neither given nor received unauthorized aid on this assignment.

Morgan Smith

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EXECUTIVE SUMMARY

The State of Maryland has seen a concerning decline in the veteran population for the last several years. Despite a seemingly good reputation within the State and an extensive package of state-provided benefits, the veteran population continues to decline at an annual rate of -1.79%. This rate is similar to the national average, but faster than that of Virginia whose population is declining at a rate of -1.18% (VetPop, 2018).

Maryland is home to roughly 362,000 veterans, with about 14% of those being military retirees. As of January 2021, the U.S. Department of Veterans Affairs projects Maryland will reach an all-time low veteran population of approximately 247,000 by 2041 if no changes are made.

In order to prevent continued decline, the Maryland Department of Veterans Affairs could work to implement policies or programs that strengthen trust with their constituents or target areas causing veterans strife, such as finding stable employment or being financially stable. To this end, this report identifies three alternatives, compared to the status quo, that could aid the MDVA in attracting and retaining veterans, including:

- Publish an outward facing diversity and inclusion statement;
- Expand current Veterans Services Specialist program training to include state human resources professionals and a veteran hiring module; and
- Amend the current income tax subtraction modification for military retirement pay

These alternatives were evaluated using a combination of effectiveness, cost, administrative capacity, political viability, and equity. Each criterion was assigned a score between 1-5 based on expected performance, being totaled to determine the best performing alternative for the MDVA to adopt. Ultimately, it is recommended that the Department adopt Option 2: Expand Current Veterans Services Specialist Program Training to Include State Human Resources Professionals & a Veteran Hiring Module and Option 3: Amend the Current Income Tax Subtraction Modification for Military Retirement Pay. These options would be the most equitable, while being politically viable and falling under current operating capacity.

PROBLEM OVERVIEW

Maryland has not fostered an environment conducive to veteran retention and fails to attract service members annually. From 2016 to 2020, the State saw a decline of over 60,000 veterans and is expected to continue to decline for the next two decades. Because of the transition from a drafted military to one that is all-volunteer, the United States sees a smaller overall military force and a natural decline of veterans. However, Maryland's decline is concerning and progress may be made to make Maryland a state worth moving to and staying in for the veteran population.

The United States Code (USC) defines a "veteran" as "a person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable" (Harrell & Berglass, 2012). For much of the following work, I will be differentiating between all veterans and "retired veterans." For an individual to be eligible to retire from the military, they have to have served a minimum of 20 years. Individuals who serve less than 20 years are "separating" rather than "retiring" and will not be eligible for military retirement pay from the State of Maryland. Therefore, "veterans" will refer to all individuals who have served in the active military, but did not necessarily serve for 20 or more years whereas "retired veterans" will refer to those who put a minimum of 20 years before retiring.

While both of these groups may begin a second career once they leave the military, retired veterans are likely to begin another career where they will apply an extensive skillset, rendering them major contributors to a state's economy and workforce. If an individual joined the military at 17, they are eligible to retire at 37 or 38 years of age. These individuals are still several years from the federal retirement age and will be needing to not only find a place to live, but stable employment.

Currently, much of Maryland's legislation is directed towards veterans over the age of 55, meaning they have reached federal retirement age, those with service-connected disabilities, and small veteran-owned or operated businesses. It is my hope to find attractive alternatives for those 37-55 who are disproportionately under supported.

CLIENT OVERVIEW

The Maryland Department of Veterans Affairs was established in 1999 by the General Assembly. They have a mission of “assisting veterans, active-duty service members, their families and dependents, in securing benefits earned through military service” (MDVA, n.d). Their customer service promise, in conjunction with the State, is to ensure that their services are supportive, responsive, accurate, and anticipate constituents’ needs.

The Department provides five major programs to support the veterans of the State, including: Service and Benefits, Charlotte Hall Veterans Home, Cemetery and Memorial, Outreach and Advocacy, and the Maryland Veterans Trust. Each program has a unique role in its service to veterans as outlined below.

Figure 1: MDVA Programs and Descriptions

Departmental Program	Description
Service and Benefits	Assists service members, dependents, and survivors in obtaining benefits from the federal Department of Veterans Affairs, Department of Defense, and State of Maryland. Individual communities across the state have Service Officers to assist in the acquisition of benefits.
Charlotte Hall Veterans Home	Since 1985, Charlotte Hall has provided a continuum of care in the form of a 168-bed assisted living program, 286-bed skilled nursing program, and a memory care unit in St. Mary’s County, MD.
Cemetery and Memorial	The largest of its kind in the nation, the Cemetery and Memorial program offers veterans and eligible dependents a final resting place in 5 veterans cemeteries across the state. It also manages 5 memorials: Maryland’s World War II, Vietnam War, Korean War Memorials as

	well as the War Memorial Building and the Gold Star Families Monument.
Outreach and Advocacy	Outreach and Advocacy seeks to inform veterans and eligible dependents about the benefits and services provided at the federal, state, and local levels. In addition, they coordinate efforts between government and nonprofits to provide multifaceted services to Maryland's benefits, as well as seek continual feedback on how to improve.
Maryland Veterans Trust	Run completely by donations from citizens, businesses, and other NGOs, the Trust provides grants and loans to veterans and their families during financial emergencies as well as private organizations serving Veterans.

Despite these programs to support veterans, service members, and their families, the numbers of veterans in Maryland continue to dwindle. An inability to attract and retain veterans would insinuate that the Department is failing to support the veteran population of Maryland in some fashion. By not addressing this problem, the State of Maryland, whose workforce is largely defense-based, will continue lose a highly qualified population of individuals. Furthermore, they continue to lose a significant source of tax revenue, which will be discussed later in the report.

The MDVA's primary job is to provide clarity and trust to service members, as well as promote a health living environment by ensuring stability during and after military service. Therefore, it is imperative that the Department work to ensure service members receive the support and benefits they have earned.

STATE-PROVIDED VETERAN BENEFITS & LEGISLATION

Veteran Benefits

In order to suggest ways to improve the environment Maryland creates for veterans, it is important to outline the benefit package currently provided by the State (House et. al, 2019). Figure 2 below outlines the main themes and specific requirements per benefit within the state of Maryland compares them to those of Virginia.

Virginia provides a broad range of benefits to veterans and active-duty service members. In addition to providing tax benefit for veterans, active-duty, Medal of Honor recipients, and those currently serving in combat zones, they provide a slew of benefits for recreation and education.

Figure 2: Maryland and Virginia Benefit Packages

Provided Veteran Benefit	Maryland	Virginia
Military Retirement Pay Exemption	From state income tax (\$5,000 at retirement, \$15,000 at age 55)	NA
Property Tax Exemption	For those 100% service-connected disabled or the VA finds them 100% unemployable	For those 100% service-connected disabled, totally and permanently
Veteran Preference in Hiring	Yes	Yes
Licensure Utilizing Military Experience	Able to use military experience for CDL test; if eligible, can apply for expedited credentialing	Troops to Trucks program, other certification programs
Spouse Expedited Licensure	Spouses may apply	Spouses may apply for expedited credentialing
Educational Benefits for Dependents	KIA or service-connected; or totally disabled; or POW/MIA in Vietnam (aid	Max of 48 months of tuition free education and waivers for fees for POW/MIA or 90+% disabled

	for tuition and other edu expenses)	
Child Interstate Compact Member	Eases transition for students to prevent barriers to prevent barriers to educational success during frequent moves	Yes
State Provided Transportation	State has DAV transportation vans from USDVA; transportation services through VAHCS	Yes + state has DAV transportation vans
Veteran Plates	Free to 100% disabled	Free for some, small fee for others
Veteran Designation on ID	Both driver's licenses and other ID	Only on driver's license
Recreational Licenses	Free to 100% service-connected disabilities, POW	Free to those with 100% service-connected disabilities (\$0 freshwater, small fee for saltwater)
Cemetery Benefits	Free with residency requirements; Spouses and dependents eligible (\$796/ea)	Free—no residency requirements; Spouses and dependents eligible (\$300/ea)

Recent Legislation

Over the last decade, there has been a plethora of legislation that has been introduced to the Maryland General Assembly to support veterans. From 2011-2021 alone, there were more than 20 bills proposed just to adjust the income tax subtraction modification for military retirement income.

Much of this legislation was aimed at raising the maximum subtraction for veterans of retirement age. Chapter 125 of 2015 increased the amount of military retirement income that could be subtracted from total income when calculating income tax from \$5,000 to \$10,000 for those who were 65 or older (*Maryland SB592* | 2015 RS, n.d). To qualify, a

resident of the state must have served in either the U.S. armed forces in an active capacity or were part of the State's National Guard. Then, in 2018, Chapters 572 and 573 amended that law to further increase the maximum exemption from \$10,000 to \$15,000 and lower the eligible age to 55 (*Maryland SB996 | 2018 RS., n.d.*). This increase had been sought after in both 2016 and 2017, with the bill progressing out of the Senate on a unanimous vote to die in the House in the 2017 regular session.

While bills featuring incremental increases have been introduced or passed, there have been calls to exempt military retirement pay from income tax using a 100% subtraction modification to no avail. For the last five years, bills outlining a phase out to 100% have not progressed past a first read, with two dying in committee in 2017. The General Assembly has been controlled by the Democratic Party since 1992, yet many of these bills have been bipartisan in nature and each of the enacted Chapters altering the subtraction modification were signed into law by Republican Governor Lawrence J. Hogan, Jr. This indicates that it is not a lack of bipartisanship impacting the legislature's ability to pass a new subtraction modification for military retirees in Maryland.

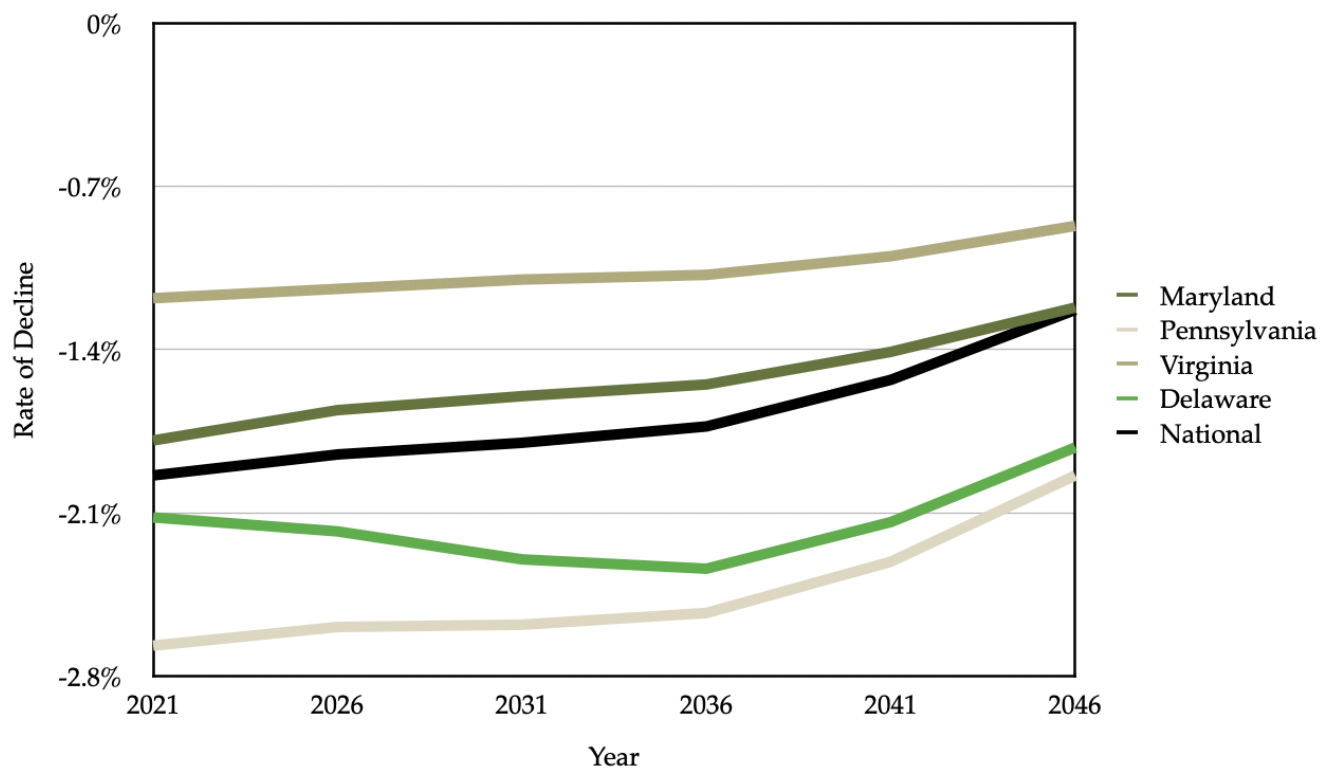
There have also been limited bills passed that outline benefits for younger veterans. Two of the most helpful were Chapters 706 and 707 of 2017 which mandated the creation of the Veterans Services Specialist (VSS) program whereby each state government entity would be required to select a VSS liaison to act as the subject-matter-expert for the veteran benefits provided by that entity. Further, it required coordination with the MDVA, which is often done by trainings over the course of a year, and the veteran benefits posted on the website of that state government department or agency (*Maryland HB1275 | 2017 RS, n.d.; Maryland SB857 | 2017 RS, n.d.*). This has proved to be a valuable addition to the State's military-specific support services as it directs veterans, active-duty service members, and their families to benefits available to them in a timely manner, but if the benefits are not attractive to the military community, they will not continue to reside in or move to Maryland.

MARYLAND'S POPULATION TRENDS

Over the last two decades, Maryland's population has steadily increased from 5.224 million in 2000 to 6.046 million in 2020 (Data Commons, n.d). The same cannot be said for the veteran population. In 2000, Maryland saw a total veteran population of 524,240 (U.S. Census Bureau, 2000). This number has dwindled to 362,000 in 2020 (Maryland Department of Veterans Affairs, 2017).

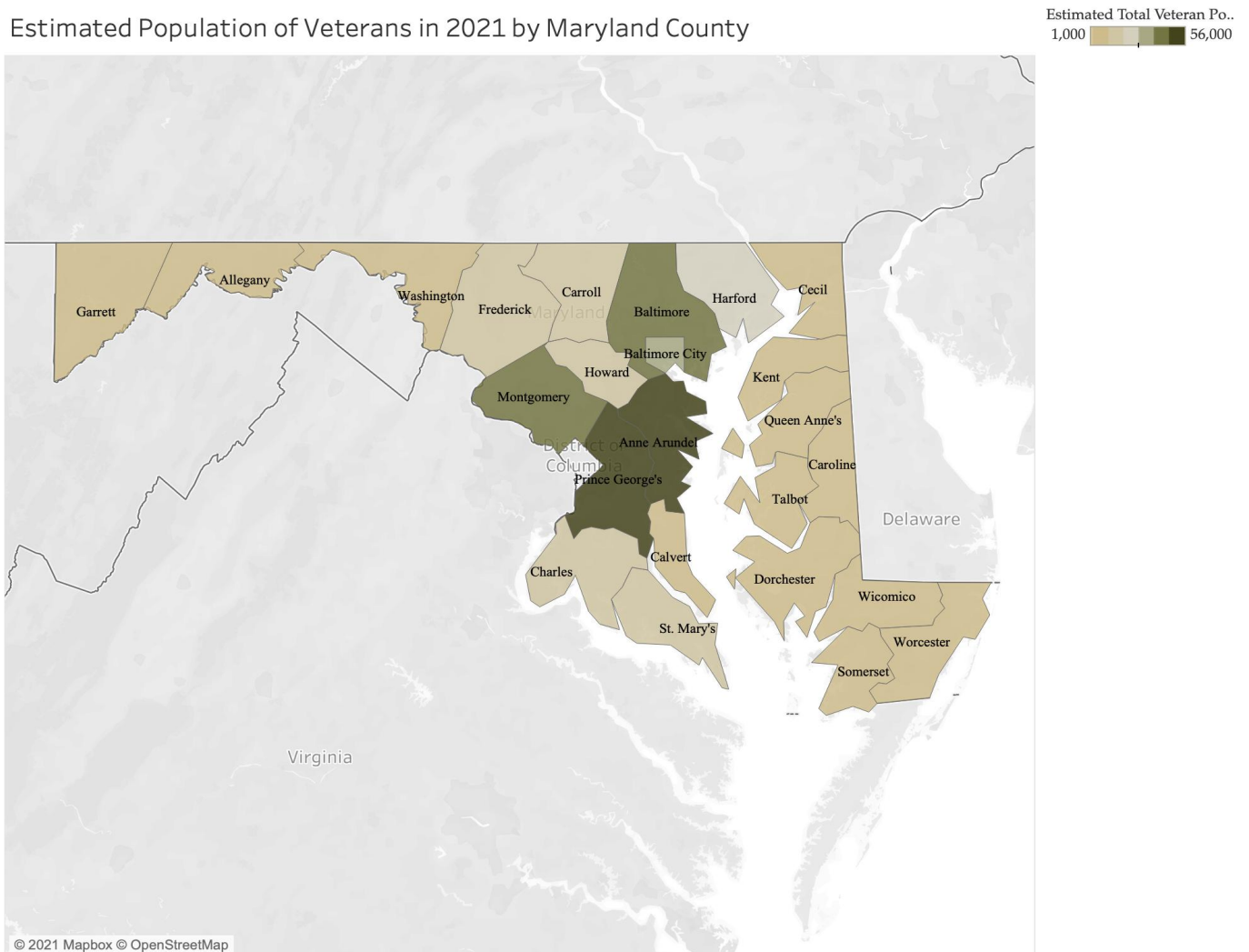
Based on current projections, Maryland currently has a rate of decline in the veteran population of -1.74% and is expected to fall to roughly 274,000 by 2041 (VetPop, 2018). This is similar to the national rate, but faster than that of the state of Virginia (see Figure 3 below). It is interesting to note that as the national veteran population declines, the rate of decline from year-to-year will fall. By 2046, many of the Mid-Atlantic states will see their decline begin to converge as it slows.

Figure 3: Rates of Decline of the Veteran Population Across Mid-Atlantic Region
Rate of Decline of the Veteran Population



Nearly half of all veterans in the State served in the Gulf War or Post-9/11 eras (26.2% and 20.9%, respectively) (Kidder et. al, 2018). Specifically, Anne Arundel, Howard, Charles, and St. Mary's counties have the largest populations of post-9/11 veterans, likely due to their relative location to major military installations with significant portions of civilian opportunities. St. Mary's county alone had 14.6% per capita veteran density in 2016, more than doubling the national county-level rate of 6.7% (Kidder et. al, 2018). However, Anne Arundel, Baltimore, Montgomery, and Prince George's counties have the largest veteran population total, signaling that veterans are more likely to live close to both military installations and major metropolitan areas (see Figure 4).

Figure 4: Map of Veteran Population by Maryland County, 2021



As of 2019, Maryland's Veteran population is younger than many other states. The percentage of Maryland's veterans who were 65 years of older was between 36.1 and 43% (State Summaries – Maryland, 2017). Because of this, it is important that the State ensure they are designing legislation and programs that promote financial stability and increased quality-of-life for all veterans, not just those of retirement age.

The Mid-Atlantic region act as a good comparison to Maryland's population when examining movement. Pennsylvania has a similar number of military retirees – Maryland has roughly 56,000 while Pennsylvania's retiree population is around 52,000 (Irani et. al, 2019). Further, Delaware's military retirees per thousand residents is a similar ratio to that of Maryland. Virginia is an outlier, with more military retirees per capita than any other state and a higher population of younger veterans than Maryland, suggesting that there are reasons other than military installation opportunities that attract veterans.

Although the number of veterans is naturally declining, it is important to note that identifying the additional individual motivations for migration is impossible. Much of this report will discuss broadly why the State is seeing tens of thousands of veterans leaving annually, discussing potential factors that could contribute to a mass migration.

CONTRIBUTING FACTORS TO DECLINE

Higher Cost of Living

Maryland has a much higher cost of living than surrounding states which may contribute to the reduction in the veteran population. As of 2019, Maryland was ranked the 5th most expensive state to live in with an average D.C.-suburb home costing more than twice the national average (Cohn, 2019). While Maryland is ranked 40th in overall affordability, Virginia ranks 31st with Delaware ranking slightly better at 29th and Pennsylvania ranking 10th (USNews, n.d).

This is partly influenced by the taxes of Maryland. Residents pay an average property tax of 1.10%, a sales tax of 6%, a state income tax of 5.57%, and a county-based income tax ranging from 1.75-2.3% (Maryland...Calculator, n.d). This does not include taxes on specialty goods or any other expenses.

While holding all else equal, individuals will move to states with lower tax burdens if the opportunity arises (Cohn, Lai, & Steindel, 2011). While this is especially true for top earners, this pattern holds for individuals in all tax brackets. In addition, research has shown that individuals have a strong preference for zero-income tax states. Because of this propensity for “tax flight,” I assert Maryland’s high cost of living and tax burden could be an influencing factor in the observed population decline.

Equity Concerns

Distance to Care

Throughout the State of Maryland and across the nation, there are several equity concerns regarding the veteran population, chiefly among those being their ability to reach and utilize their benefits. While many veterans live in the communities surrounding the United States Naval Academy in Annapolis, the facilities scattered in the D.C. Metro area, and the National Security Agency (NSA), there are many who reside in Western Maryland or on the Eastern Shore. These areas are more remote, requiring a multi-hour drive to Baltimore for the State’s veteran-specific hospital (VA). This drive requires that veterans take off of work and schedule child care, as well as secure reliable transportation (Kidder et. al, 2018).

Further, while there is access to some veteran services in these areas, namely service centers, clinics, and cemeteries, many veterans are unable to properly utilize their healthcare and educational benefits. This is a particularly inequitable aspect to veteran life as those with service-connected disabilities may have an increased need for VA hospitals, but face the most difficult time finding transportation or incurring lost wages. Estimates from the Census Bureau show that 1.5 million men and women who are veterans and served in the Post-9/11 era, or more than a third of all veterans nationally, have service-connected disabilities (Vespa, 2020). Because younger veterans, especially those from the Post-9/11 era, are more likely to have a service-connected disability (43.3% compared to the next highest of 26.7% with the Gulf War) and roughly a quarter of Maryland's veteran population is of the Post-9/11 era, this distance to medical care is increasingly problematic (Kidder et. al, 2018). In addition to distance, other barriers exist for veterans receiving proper healthcare, including the stigma within the military and civilian communities associated with mental health diagnoses, a negative perception of being seen as "weak," and elongated wait times (National Veteran Foundation, 2016).

Barriers to Employment

Although the State deploys efforts to make employers hire equitably, including veteran preference, veterans still often have a difficult time translating their military experience into civilian jobs. A 2012 study found that veterans were experiencing higher rates of unemployment than their civilian counterparts (Harrell & Berglass, 2012). While they often have specialized experience and discipline that is attractive to employers, they have a difficult time acclimating into civilian life and moving past the negative stereotype that veterans from Post-9/11 service are violent. In particular, veterans in rural areas struggle to find stable jobs that pay decent wages. When compounded with the United States' health insurance being intertwined with one's employer and the broad disinterest in using the VA healthcare system, locating adequate healthcare is increasingly difficult for veterans.

Impact to Marginalized Communities

Finally, there is a history of inequitable treatment and discriminatory policies across the military that have negatively impacted people of color and members of the LGBTQ community, among others. In January 2021, the Department of Defense released their

study of racial discrimination, with one third of all Black, Indigenous, and People of Color (BIPOC) having faced racial discrimination, harassment, or a combination in a span of a year (Stewart, 2021).

The LGBTQ community has also had varying levels of discriminatory actions and policies directed at them. LGBTQ service members are more likely than their straight counterparts to feel that they need to hide their sexuality at work and 59% fear repercussions of being themselves (Myers, 2020a). This could be a result of some of the vocal dissent about repealing “Don’t Ask, Don’t Tell” from many top military officials and commanders who believed the rollback would negatively impact the military (Belkin et. al, 2012). While “Don’t Ask, Don’t Tell” policies, which prevented LGBTQ service members from being open about their sexuality while serving in the armed forces, were formally repealed in 2011, the effect still linger. As of 2015, nearly 50% of lesbian veterans feared mistreatment by medical professionals at the VA and 10% had faced some level of mistreatment (McDermott, 2016; Mattocks et. al, 2015).

Still, the military has seen the recent revoke of the 2019 transgender ban, which prevented individuals who were transgender from serving in the military and prevented others from transitioning while in the armed forces (Myers, 2020b). As of 2018, there were approximately 14,700 transgender individuals across our military force, with reports suggesting the ban negatively impacted the already-decreasing pool of recruits (Myers, 2020b).

CONSEQUENCES OF INACTION

Impact on State Economy

At the state level, the exodus of veterans from the State has negative impacts to both the State's economy and workforce. Maryland's workforce is partially defense-based with 15.4% of the State's total GDP stemming from 15 military installations in 2016. These installations provided, directly or indirectly, \$55.5 billion in economic output during FY16 alone (Irani et. al, 2018).

The decrease in veteran population results in a loss of valuable, qualified workers. The state of Maryland faces an annual shortage of 7,217 qualified applicants in the defense sector and, in particular, younger applicants (Irani et. al, 2018). In Maryland, an estimated 305,000 positions require a security clearance, taking on average 468 days for processing. Veterans recently separated from the service are not only highly qualified for these positions, but have been through the necessary background checks to receive a security clearance, which would expedite the civilian clearance process. By maintaining the population and hiring veterans, companies would be saved both time and money in the hiring process and would gain a qualified individual with an expansive skillset.

Individuals and Households

By staying in Maryland, veterans and their families must make difficult decisions for their livelihoods and affordability, often in the form of opportunity costs. These opportunity costs include the trade-off between being close to military installations, job opportunities, and sources of entertainment with average travel time, proximity to good schools and healthcare, and purchasing power.

Veterans tend to settle close to military installations after retirement from the service to maintain a close proximity to benefits and job opportunities on base. Those who choose to settle closer to bases in rural areas have lower comparable costs of living, an increased purchasing power, and the ability to save. However, they face longer travels for healthcare, limited public transportation, and a limited scope of available jobs as well as a lack of entertainment or recreational activities.

CRITERIA

There are several alternatives that the MDVA can adopt to combat the challenges faced by veterans across the state of Maryland. The following criteria will be used to evaluate the projected outcomes of each proposed legislative and policy alternative. Unless otherwise noted, these will be evaluated with the State of Maryland, Maryland Department of Veterans Affairs, and veterans as the primary audience. They will be weighed on a scale from 1-5 with 1 being poor, 2 being unfavorable, 3 being neutral, 4 being favorable, and 5 being excellent.

Effectiveness

This criterion will evaluate whether the proposed policy improves the livelihoods of veterans. As “improving one’s livelihood” is subjective, the policy will need to positively impact their quality of life, through increased access to benefits or services or decreased financial burden.

The ideal alternative will positively impact a veteran’s propensity to continue to reside in or move to the State. This includes making the process of seeking benefits easier or more inviting, as well as assisting the MDVA in achieving their internal goal of rectifying the decline of the State’s veteran population.

Cost

Cost must be divided among the various levels impacted, namely at the State, Department, and individual levels, as well as whether the costs faced are direct or indirect costs. This criterion measures whether a given alternative impacts overall costs at each level, as well as the type of costs inflicted on that group.

As proposed action would need to fall within the current operating budget of the MDVA or be approved by the legislature, the cost of each proposal is integral to the overall report. These costs could be taken on by the Department itself, such as salaries for additional staff members or program implementation; taken on by the State, such as tax credits, subsidies, or grants; or be borne by the individual, which could include taxes or cost of living.

Cost is important to the Department as they operated within a constrained budget, thus the ideal alternative would result in the lowest possible cost for the MDVA, the State of Maryland, and citizens, while meeting other criteria.

Administrative Capacity

This criterion will measure whether the Department has the resources (staff, skills, training, expertise, or funding) to take on the suggested alternative. In other words, does the Department have the necessary equipment or manpower available for a given alternative and are they trained to implement it? The ideal alternative will measure well in administrative capacity, as it would be the easiest to implement using current operating power.

Political Viability

This criterion will evaluate whether the proposed alternative is positively received by the Department and Governor, policymakers in the Maryland General Assembly, community stakeholders and advocates, and the veteran population as a whole. This will be measured by whether the aforementioned groups have a history of voting for alternatives of this type or will generally support a given proposal. This may be measured by legislative history or political platforms and stances.

The ideal alternative would receive support from all stakeholders to score well on political viability. It is integral for the Department to receive the support of both policymakers and constituents.

Equity

This criterion will evaluate whether societal groups experience the benefits and burdens of the proposed alternative equally and equitably. In particular, the evaluation will consider individuals who differ in race and ethnicity, sex and gender, sexual orientation, age, or ability.

During the 2021 legislative session, the Maryland General Assembly began piloting racial impact statements in their legislative analysis of proposed bills. For the time being, these will be completed with the aid of Bowie State University and the University

of Baltimore's Schaefer Center to provide a nonpartisan legislative analysis for major bills related to criminal justice. Maryland is the fourth state to provide this type of program and the seventh to complete a review of this type.

To aid the Department's mission to help everyone in the military community, it is particularly important that we follow in the footsteps of the General Assembly and begin looking at whether proposed alternatives serve all societal factions equitably. Therefore, the ideal alternative will measure well on equity.

ALTERNATIVES

Option 1: Status Quo – Business as Usual

This alternative would recommend that the Department continue with their current operations without changes. Based on current projections, the MDVA is going to continue to see a consistent rate of decline for several years (see Figure 5).

Figure 5: Population and Rate of Decline Over 25 Years

Year		5 years	10 years	15 years	20 years	25 years
	2021	2026	2031	2036	2041	2046
Maryland Population	377,772	346,543	319,317	295,189	274,126	256,808
YoY Decline (MD)	-1.79%	-1.66%	-1.60%	-1.55%	-1.41%	-1.22%
National Population	20,333,894	19,162,515	17,421,760	15,895,868	14,547,063	13,405,079
YoY Decline	-1.94%	-1.85%	-1.80%	-1.73%	-1.53%	-1.23%

Option 1 Analysis:

Effectiveness

This alternative would score **poor (1)** on effectiveness. While taking no action is the easiest to implement, it would continue the status quo and would not remedy the growing loss of veterans across the state.

Cost and Administrative Capacity

Maintaining the status quo requires no program or job creation and would not need additional legislative proposals, scoring **excellent (5)** in both cost and administrative capacity.

Political Viability

Continuing down the current path would score **neutral (3)** for political viability. While the Executive and MDVA believe they are serving veterans well, community advocates and the veteran population are constantly vying for more transparency, easier access to benefits, and increased financial assistance. Vital stakeholders, such as legislators, may be divided on whether continuing the status quo is the best decision.

Equity

Different factions of the military community have historically received inequitable treatment, most notably the LGBTQ+ community with transgender bans and “Don’t Ask, Don’t Tell” policies, and women, who were precluded from serving in many capacities for years. Similarly, our homeless veterans lack consistent access to stable housing, let alone the ability to use the internet to locate services on the Department’s website. To not enact change is to continue inequitable distribution of support and services to various groups of individuals who served in our armed forces. Thus, this alternative scores **poor (1)** on equity.

Option 2: Publish an Outward Facing Diversity and Inclusion Statement

The Maryland Department of Veterans Affairs will publish an intentional outward facing diversity and inclusion statement on their website, either on the front page or attached to their ‘About Tab.’ This could be implemented immediately as they run their own website.

Currently, the MDVA lacks an outward facing statement on their dedication to provide equitable treatment across societal groups. Given that many veterans who served in the most recent wars are liable to be amputees or differently-abled, an equity statement would communicate that the Department is dedicated to providing *all* veterans with equitable services, no matter their race, gender, sexual orientation, or ability. Being transparent in the promise to deliver services to all societal factions is the first step in being equitable to everyone within the military community and remedying some of the harms inflicted on subpopulations.

It is important to note that the Maryland General Assembly is piloting an equality impact analysis on law enforcement bills during the legislative session. Moving

forward, if the State intends on being more equitable, the entire state government needs to move together. Otherwise, the implication will be that certain state agencies are being disingenuous or others do not care.

Option 2 Analysis:

Effectiveness

This alternative would be an effective way to communicate across the military community that the MDVA works for all people who are military-affiliated, scoring **favorable (4)**. While it could prove to be effective at attracting/retaining individuals from historically marginalized communities, it would need to be followed by tangible actions to demonstrate further dedication to equality. Additionally, it may only be visible to those who utilize the MDVA's web services, which could be limited to those who are younger, with internet access, are technologically literate, or have knowledge of the website. Thus, the effectiveness of this alternative depends on its implementation.

Cost

As the Department has control over their own website, they would be able to implement this alternative with no fiscal impact to the State or individual. However, it would cost time for the Department and the long-term implications of needing to be actionable in their inclusion may require diversity training (which the State may already provide). Therefore, this alternative scores **favorable (4)**.

Administrative Capacity

Implementation of this alternative scores **excellent (5)** on administrative capacity, as the website is already functional and operated by the Department. It requires no additional staff, funding, or training.

Political Viability

This alternative needs no executive oversight or legislative proposals, scoring **favorable (4)**. The legislature is currently piloting measures to become more transparent and equitable, implying they would be largely supportive of this measure. However, given the current heightened political climate, it is probable that this sentence could receive mixed reviews from stakeholders and the veteran population, depending on framing.

Equity

Currently, the Maryland Department of Veterans Affairs lacks an outward facing anti-discrimination policy. As this alternative would promote equal treatment across groups while joining other state government entities in being transparent in their desire to be equitable, publishing an intentional online equity statement would be **favorable (4)** as long as it is followed by action.

Option 3: Expand Current Veterans Services Specialist Program Training to Include State HR Professionals & a Veteran Hiring Module

This alternative would require the Department to adopt a hiring module to the existing Veterans Services Specialist training framework and bring human resources professionals from the State into the fold. By doing this, the human resources professionals can receive the same sensitivity training as the VSS liaisons, be knowledgeable on the benefits provided by the State, and work hand-in-hand with existing liaisons to get talented folk into our empty positions.

Currently, the Department trains a member of each state department to act as the subject-matter-expert on veteran's benefits provided by that specific department, also known as VSS liaisons. The MDVA provides this training for the liaisons, which includes teaching of military culture and jargon, how skills can be transferred into civilian language, and sensitivity training to be conscientious of language used around veterans to be mindful of PTSD triggers.

In contrast, Virginia has a program called the Virginia Values Veterans (V3) program which trains employers in the public and private sectors, all levels of government, and school systems to attract, hire, and retain veterans (Virginia Values Veterans, n.d). This is a program designed to aid employers in hiring veterans for available jobs across all sectors. Maryland currently does not have a program designated specifically for training and certifying employers to hire veterans.

In their first 8 years of operating, V3 has successfully helped in the hiring process of over 60,000 veterans (Virginia Values Veterans, n.d). While there are major population differences for Maryland, bringing a hiring module to the existing training could remedy a challenge faced by the veteran population.

Research shows that veterans are more likely than their civilian counterparts to be unemployed, even when they have the same or better qualifications (Harrell & Berglass, 2012). This can be chalked up to the fact that most of them have never gone through the civilian application or hiring process in their lives (Veterans Employment Toolkit, n.d). To complicate matters, most of their skills are in military-jargon, making it more difficult to translate how their skills can work in the civilian world.

Option 3 Analysis:

Effectiveness

This alternative mirrors the Virginia Values Veterans program, one of the most successful programs in Virginia for long-term veteran retention and assisting veterans through the hiring process to secure jobs. If Maryland utilized Virginia's best practices, it could remove a barrier to securing a government job. This alternative scores **favorable (4)** on effectiveness as it would need to be advertised, the training modules would need to be created and utilized, and further research would need to be completed on how many veterans it reaches.

Cost

Adding a training module and expanding this service to HR professionals is currently within operating capacity, as the Outreach and Advocacy Department hosts this training several times a year now. It would require additional time from both the Outreach and Advocacy team to be create and be trained on the new module, as well as the HR professionals who would be expanding their obligations. It would not have a meaningful impact the State, Department, or individual financially. Therefore, it scores **favorable (4)** on cost.

Administrative Capacity

As previously mentioned, this training is already being completed. The Department has the staff and funding to add a component of the training module. It is possible that the Outreach and Advocacy team may need to research best practices for training this hiring-centric component. Therefore, administrative capacity would score **excellent (5)**.

Political Viability

As veterans and the military are largely supported by both the General Assembly and Executive, it would follow that they would be supportive of a hiring program benefiting veterans operated by the Maryland Department of Veterans Affairs. As the State already has a veteran-preference for hiring, it is imperative that we make sure they can navigate the civilian hiring process, something many of them have likely never experienced. Veterans and community advocates would be supportive of increased opportunities, resulting in an overall score of **excellent (5)**.

Equity

The potential impact on equity of training VSS liaisons and HR professionals cannot be measured until the hiring process has begun. The overall score is dependent on implementation, but could rank excellent if societal groups are provided assistance in an equitable manner. In particular, implementing blind review or finding ways to connect with individuals who do not have access to the internet, technology, or transportation would bridge these gaps. As it stands, the alternative scores **favorable (4)**.

Option 4: Amend Current Income Tax Subtraction Modification for Military Retirement Pay

This alternative would require the Department to continue working with legislative partners to pass an updated tax subtraction modification for military retirement pay, but with new monetary caps. Specifically, raising the cap for individuals under 55 to \$15,000 to allow both age groups to benefit equally from the subtraction modification.

Currently, Maryland provides a partial exemption for military retirement income from the state income tax along with 15 other states (Lankford, 2020). The State allows an exemption for the first \$5,000 of taxable income for taxpayers younger than 55, with individuals aged 55 and older able to exempt up to \$15,000 (H.B. 327 (MD), 2018).

Option 4 Analysis:

Effectiveness

Providing income tax relief would prove to be effective at retaining and attracting veterans to the State. Research shows that retirees are more likely to settle in states with a lower financial burden to themselves and their families. Similarly, they will flee states with high taxes for those with lower taxes. Given that Maryland's cost of living is high and tax-flight is a major concern, providing income tax relief for veterans increase their propensity to stay in Maryland after separating from the service. Thus, any financial assistance, especially in the form of a tax break, would score **excellent (5)**.

Cost

While this alternative would only have time-related costs for the Department, the State at large would need to offset the lost tax revenues, ranking this alternative as **unfavorable (2)**. The average military retiree in Maryland contributes between \$1,315 and \$2,627 in taxes annually (Irani et. al, 2019). With roughly 55,000 military retirees residing in the State of Maryland, the amount of revenues lost could total as much as \$144,485,000 annually (Annual Report 2020, 2021). The individual would receive some financial relief from this bill, being able to utilize that money for necessities, like medicine or travel expenses, or to directly contribute to Maryland's economy.

Administrative Capacity

This alternative would measure **excellent (5)** in administrative capacity for the Department, as it would largely be controlled and managed by the Comptroller's office. The Department would simply need to direct individuals and update their website to indicate that this change had taken place. Further, as the Department frequently works with the Executive and legislature and testifies for bills, it would be within current operating capacity to work to amend current legislation.

Political Viability

Historically, this type of legislation has lacked consistent support in the legislature. A bill of this nature passed in both 2018 and 2015, but failed over 20 times in the last 10 years. Most of these bills never made it out of committee or past the first read. Naturally, losing revenue with no replacement source is a difficult political prospect

and providing a tax cut for one group of citizens is often seen as inequitable. However, the alleviation of financial burden on our nation's service members is desired by both the military and its advocates, including the MDVA which has submitted bills to be introduced by the Speaker of the House and President of the Senate. Therefore, this alternative ranks **favorable (4)**.

Equity

This alternative would aid in alleviating the financial burden of much of Maryland's military community, but it would not impact them all equally, earning it a rank of **unfavorable (2)**. First, military retirement pay is limited to those who served 20 years or more (MilitaryBenefits, n.d). Therefore, it would be impacting a smaller portion of Maryland's total veteran community. Second, the tax break is likely to disproportionately benefit those who have a higher income, which given that women are still a minimal percentage of the overall armed forces and their numbers dwindle the higher up the chain of command, may suggest men will be the primary beneficiaries of this tax break (Robinson & O'Hanlon, 2020). This inequity could be compounded by income inequalities between racial and ethnic groups (Wilson, 2020).

OUTCOMES MATRIX

Criteria	Alternatives			
	Status Quo: Business as Usual	Publish Outward Facing Diversity and Inclusion Statement	Expand Current VSS Program Training	Amend Current Income Tax Subtraction Modification for Military Retirement Pay
Effectiveness	1 – Would not meaningfully impact out- migration	4 – Depends on implementation, but with action, could positively impact marginalized communities	4 – Depends on implementation, but stable employment could impact propensity to stay in state	5 – Given “tax flight” concerns, would improve propensity to stay in or move to Maryland
Cost	5 – Costless; \$0	4 – \$0 as MDVA operates own website; time costs	4 – \$0 as MDVA creates training themselves; time costs	2 – \$0 for MDVA; total loss of up to \$144,485,000 in state revenue annually
Administrative Capacity	5 – Within current operating capacity	5 – MDVA operates own website; within capacity	5 – VSS training framework exists	5 – MDVA already works with legislature, Administration on bills
Political Viability	3 – Advocates and veterans would seek more support	4 – Current political climate could create mixed reactions, but would move in tandem with the State’s equity lens	5 – All stakeholders would react positively	4 – General Assembly has not voted in favor of changes to a bill of this nature since 2018
Equity	1 – would not impact inequities meaningfully	4 – Begins path towards being more equitable	4 – Would close access gaps to employment for all veterans	2 – Would not impact all veterans equally
Scores	15	21	22	18

RECOMMENDATIONS

It is recommended that the Maryland Department of Veterans Affairs pursue both **Option 2: Publish an Outward Facing Diversity and Inclusion Statement** and **Option 3: Expand Current Veterans Services Specialist Program Training to Include State HR Professionals & a Veteran Hiring Module**. These options advance the Department towards being more equitable while working within current operating capacity and keeping costs minimal.

As the MDVA is a unit of state government and is required to work with the General Assembly to get programs or bills passed, it is imperative that suggested alternatives are politically viable. Both Option 2 and Option 3 would be supported by both policymakers, the Executive, and community advocates as they both work to bridge the access gap for veterans across different sectors. Because of the history of unfavorable treatment of the LGBTQ and BIPOC communities and sometimes inequitable access for disabled individuals, an explicit desire to be equitable will positively impact the public perception of attempting to utilize benefits. Further, assisting in the hiring of veterans will show a dedication to constituents' needs while working within current legislative framework.

IMPLEMENTATION

Establishing an outward facing diversity and inclusion statement and combining a stronger hiring focus on veterans with the existing preference structure will help the Maryland Department of Veterans Affairs focus on the attraction and retention of the veteran population. It is integral that the Department keep in mind the complex nature of veterans' migration choices, the timeline associated with the legislative session, and the varying goals of each of the stakeholder groups.

Outward Facing Diversity and Inclusion Statement

The Department's Outreach and Advocacy program will insert an equity statement on the Department's website under the 'About Us' tab. Diversity statements like those that have been implemented in corporations and government entities. Maryland's Office of the Public Defender being one of the most explicit, saying: "Our races, ethnicities, national origins, gender identities, ages, religious beliefs, disabilities, and who are love make up who we are as a collective" (OPD, n.d).

For the Department, their statement could be worded as follows:

"The Maryland Department of Veterans Affairs has a mission of supporting veterans and their dependents and is dedicated to providing service to all no matter their age, ability, economic circumstances, religion, race, gender, sexual orientation."

As the state legislature works to utilize equity impact statements to proposed bills and the Executive begins utilizing equity task forces like those utilized for COVID-19 vaccine rollout, being more equitable and transparent at the department level would be widely accepted.

Amending VSS Training to Include State HR Professionals & a Veteran Hiring Module

The Department's Outreach and Advocacy team, who currently creates the VSS training modules, will create the hiring module. One integral resource may be "Employer Guide to Hiring Veterans," a report established by the United States Department of Labor which not only helps educate employers on the veteran population, but provides

helpful tips for advertising employment opportunities and financial incentives to employing veterans (DOL, 2020).

At the federal level, there are several military-to-workforce transition programs, including the Vets-to-Feds (V2F) and Warriors to Workforce (W2W) in addition to the Department of Defense's Skillbridge. Each of these programs creates a pipeline for transitioning servicemembers to immediately transition into the federal government workforce and provides HR training documents for the organization to utilize (FedsHireVets, n.d).

After the creation of the module, the Director of the Outreach and Advocacy team will provide the training. This module can be added in a multitude of ways depending on the whether the office is working virtually or physically as well as the length of the added module. It is possible to have one training day go slightly longer to add this module, to provide reading materials prior to the training session to be able to cut-down on the time physically spent teaching, or to add a training day to the calendar.

The Department will first reach out to the current VSS liaisons and HR professionals working within state government for the initial trainings. During the first year, the MDVA will collect feedback on whether the trainings have been beneficial, utilizing an anonymous survey. Finally, the human resources professionals will need to work with the MDVA to examine whether there has been an increase in the number of veterans being hired and retained. If this module is successful, the program could be scaled up to more closely replicate the work being done in the state of Virginia's V3 program by adding the employers from Maryland's 50,000+ veteran-owned small businesses (Sobota, 2017).

As the State tracks small businesses that operate within its borders through the Maryland Department of Assessments and Taxation (DAT), they would be able to send an email or automated message to invite them to the training. Collecting information from these veteran-owned small businesses following the certification process would be integral in determining the real success of the hiring training and a potential full hiring program.

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