

Washington State

Office of Military and Veteran Legal Assistance Civil Legal Needs Survey

SURVEY REPORT

JULY 2025

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Letter from Attorney General Nick Brown

DEAR WASHINGTONIANS,

I am one of more than 500,000 military veterans in Washington state. We're more than 8% of the state's adult population. I served at Camp Liberty in Iraq as a Captain in the U.S. Army JAG Corps, supporting the 3rd Infantry Division. I saw firsthand that legal services **must** be accessible when and where you need them. Legal problems can occur at any time and in any place, even the battlefield.



Access to justice is nowhere near universal, especially for veterans. The Attorney General's Office of Military & Veterans Legal Assistance (OMVLA) recently conducted two surveys to learn more about the unmet legal needs of veterans, servicemembers, and their families across Washington. We found that members of the military and veteran community often struggle to obtain legal help and face problems in a variety of areas, from family law to accessing VA benefits.

Problems identified in this report, like access to affordable housing, consumer law disputes, and employment disagreements, are not new. But they call for robust support of legal aid programs in Washington to help veterans, service members, families, and low-income individuals.

I know that legal services are only one part of the answer. This report looks more broadly and includes recommendations to address other significant needs, like housing stability and access to VA healthcare.

If you are a member of the military or veteran community who needs help, I urge you to take advantage of legal aid and veteran service resources in Washington, including the Attorney General's Office of Military and Veteran Legal Assistance. You can request help at www.atg.wa.gov/civil-legal. You may also reach out to the Washington Department of Veterans Affairs at www.dva.wa.gov. Finally, please remember that the Veterans Crisis Line is available if you need mental health support. Dial 988 then press 1 for veterans.

It is an honor to serve Washington's military and veteran community. Thank you for your service.

Sincerely,
Nick Brown
Washington State Attorney General



Introduction

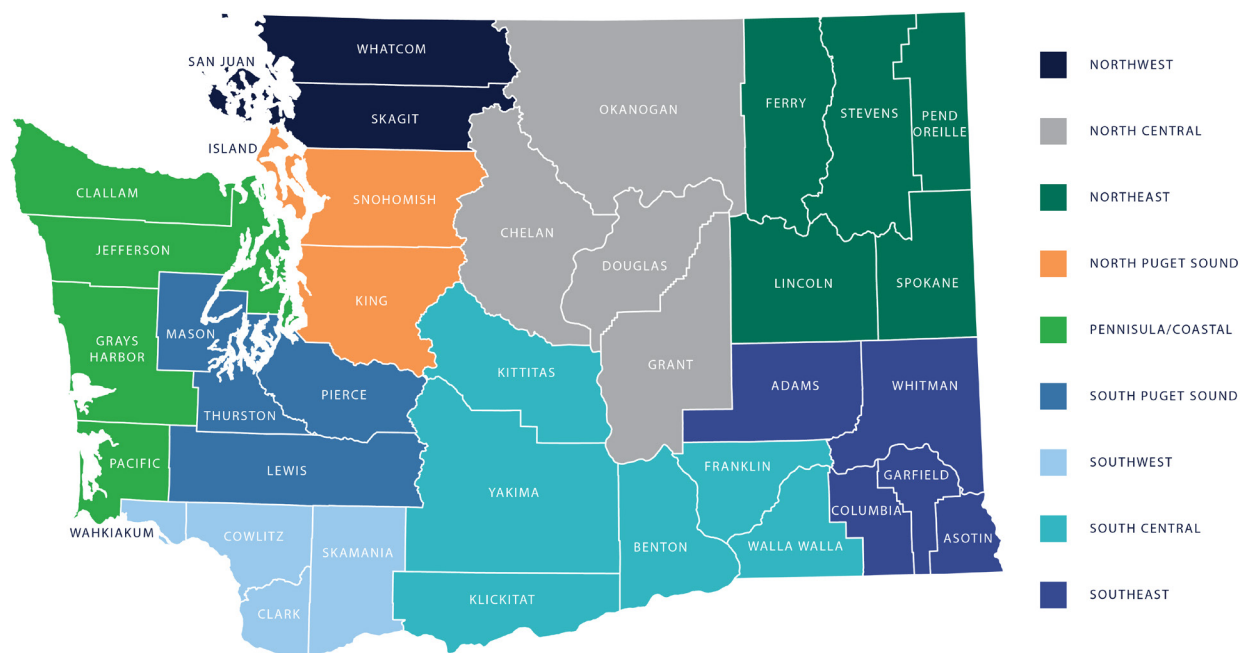
The Washington State Legislature created the Office of Military and Veteran Legal Assistance (OMVLA) in 2017 at the request of the Office of the Attorney General.¹ OMVLA connects low and median-income veterans, service members, and their families with civil legal aid, including referrals to pro bono attorneys.² It also engages in policy advocacy and training on military and veteran-related issues.

Veterans, service members and their families can contact OMVLA by visiting atg.wa.gov/civil-legal.

In 2023 and 2024, OMVLA conducted two surveys to determine civil (non-criminal) legal needs of Washington’s veterans, service members, and their families.

- In summer 2023, the Service Provider Survey sought information from community groups, nonprofit organizations, and government agencies about the legal needs of the military and veteran community members they work with every day.
- In summer 2024, the Community Member Survey sought information from veterans, service members, and their families about their legal needs, access to help, and support networks.

This report provides a summary of key findings. Because legal aid resources are unequally distributed across Washington, resulting in “legal deserts” in rural areas, the report analyzes survey data by region as well as statewide.³ The regions are:



Executive Summary

Over 500,000 veterans live in Washington State, along with over 65,000 Active Duty service members, 17,565 members of the National Guard and Reserves, and an estimated 2,000,000 family members of veterans and service members.⁴ Despite the size of Washington's military and veteran community and their contributions to the stability and vitality of our state, their legal needs are going unmet.

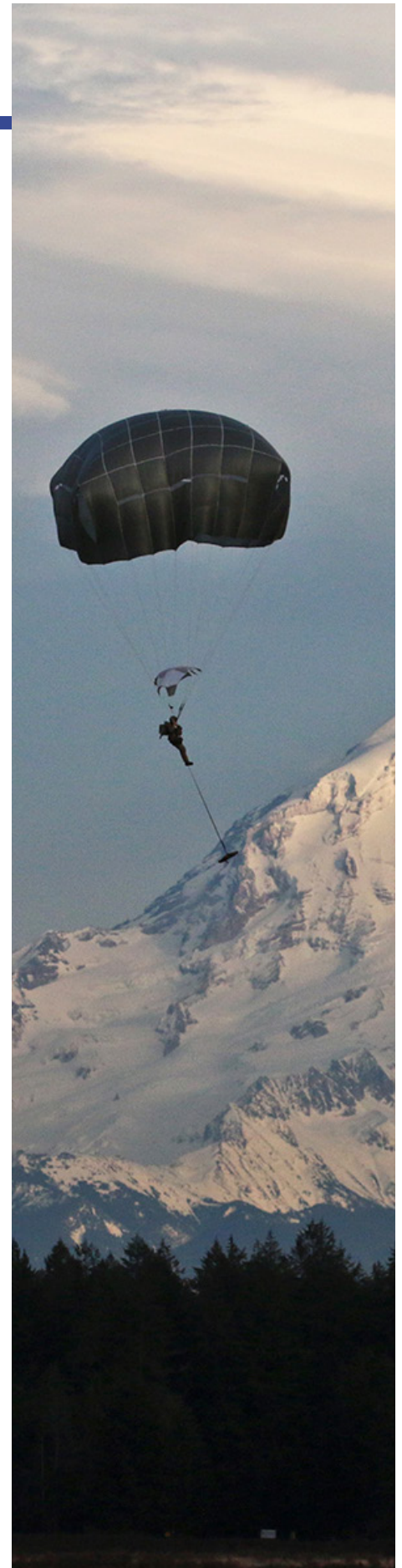
KEY TAKEAWAYS

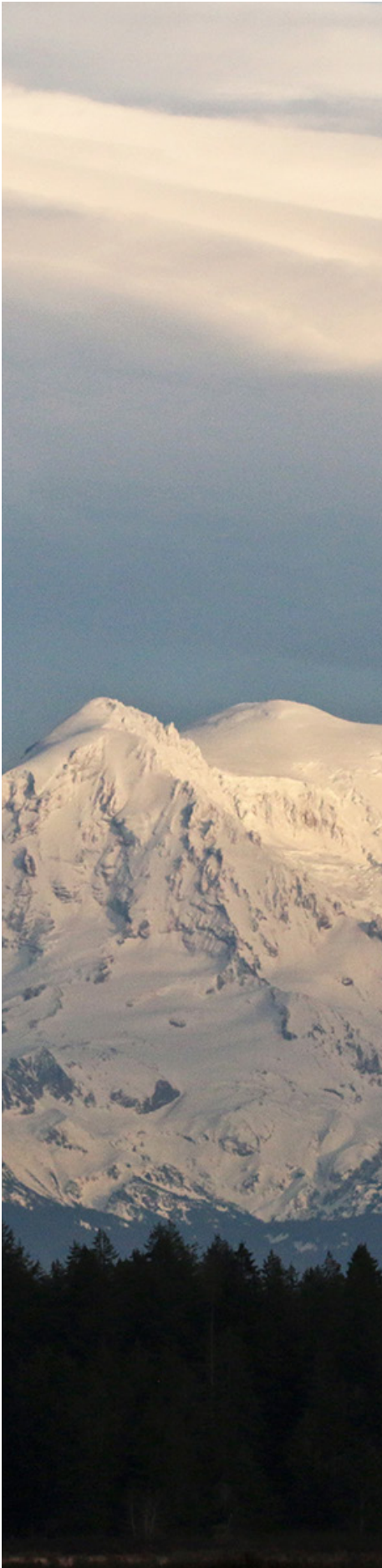
Veterans, Service Members, and Their Families Struggle to Find and Access the Legal Help They Need

- Only 27% of people with legal problems who tried to solve or address them received the help they needed.
- Over half of those who tried to get help said that it was "hard" or "very hard." Only 7% said that it was "easy" or "very easy."
- Individuals who did *not* try to get help said they did not think it would make any difference, they did not know where to go, or it was too stressful.

Veterans, Service Members, and Their Families Struggle with a Myriad of Legal Issues

- The survey asked community members if they experienced up to **45 different civil legal problems**.⁵ We isolated the top three issues for each region and statewide. The top three issues statewide were:
 - 01** Problems applying for or appealing denials of VA benefits;
 - 02** Legal problems at the end of a job; and
 - 03** Legal problems with a landlord.





- Two problems were prevalent both statewide and in two or more regions:
 - » Problems at the End of a Job (Statewide and the North Central, Northeast, South Central, and Southwest regions).
 - » Problems Applying for VA Benefits (Statewide and the North Puget sound, Northwest, and Peninsula and Coastal regions).
- “Problems Accessing or Receiving VA Healthcare” was prevalent in five regions but did *not* appear on the list of top legal problems statewide.
- Providers who serve individuals across the state (not limited to a particular county or region) similarly reported several areas of significant need. The top three issues statewide for providers were:

01 Divorce and separation;

02 Debt collection, repossession, and garnishment; and

03 Domestic violence protection orders.

Community Members *and* Providers Are Concerned About Homelessness and Housing

- In **six of nine regions**, providers reported that homelessness is the biggest unmet legal issue for veterans, service members, and their families. It was the second most common issue in the other three regions. At least one housing-related issue (such as problems with a landlord or issues moving into or out of a rental unit) was a top three issue statewide and in four of nine regions.

Recommendations

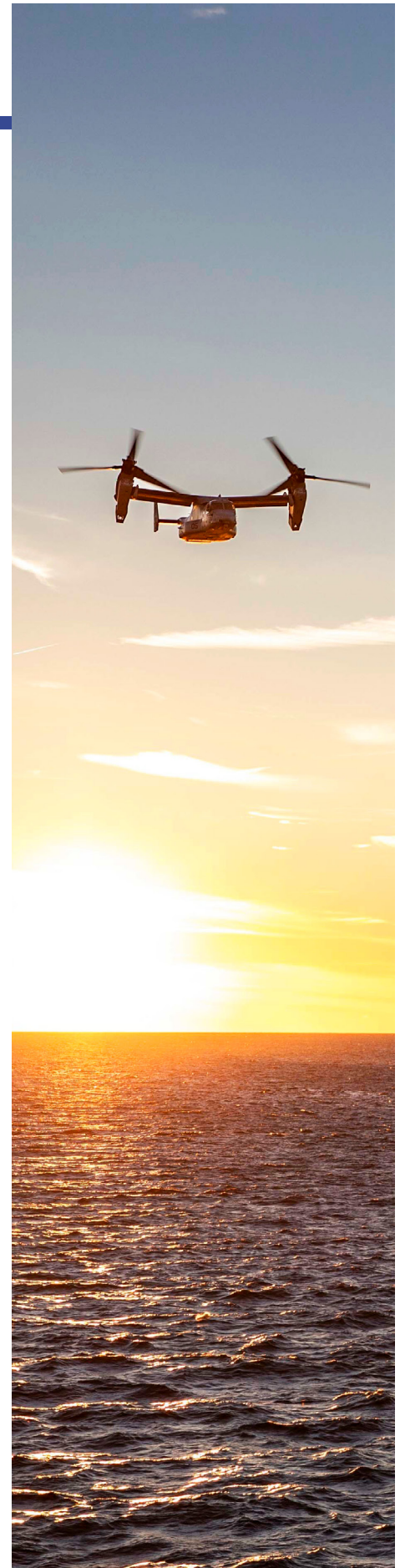
This report brings to light many areas of need, many of which (such as homelessness) are longstanding, systemic issues. There are policy or legislative solutions that would address several of the issues identified in this report. We recommend the following four changes:


Recommendation 01

Provide Funding for Additional Staff for OMVLA to Increase Community Engagement, Legal Assistance, and Outreach to Veterans, Service Members, and their Families.

OMVLA connects veterans, service members, and their families in Washington with civil (non-criminal) legal services, including pro bono legal advice from volunteer attorneys, referrals to legal and social service organizations, and self-help materials. We also conduct outreach to the veteran community statewide (both in person and virtually), speak at trainings to veteran service providers and community groups, and provide continuing legal education trainings to attorneys and law students about veterans law and cultural competency. Finally, we also engage in policy analysis and propose changes to benefit military and veteran communities in Washington, including projects such as this survey and report. The OMVLA program is supported by two staff members: a manager and a policy analyst.

At this time, we receive an average of 60 requests per month from community members, although this case load increases each year. In 2024, we received 682 requests for help, a 29% increase over 2023—and more than a 180% increase over 2022. In 2024, we referred approximately half of our requests to our pro bono attorney volunteer panel. Pro bono attorneys agreed to provide 30-60 minutes of legal advice to 35% of those community members. We refer about half of our cases to legal aid organizations or self-help resources.





Survey results show that veterans, service members, and their families desperately need more legal help. OMVLA can help fill that gap, but we cannot provide help to as many individuals, or do as much outreach as we would like, with only two staff members. Although excellent legal aid resources exist, including resources dedicated to serving veterans, OMVLA is uniquely situated to address the legal services gap for the military and veteran community for several reasons:

- We serve veterans statewide and have strong partnerships with rural and urban veteran service organizations across the state, including in the most remote areas of the state such as Asotin County.
- We can help with any non-criminal legal issue, including immigration matters, wills and estate cases, and even tort matters.
- We provide services for individuals up to 500% of the federal poverty line, recognizing that veterans benefits may often put someone above the income limit for free or reduced-income legal services, but that Washington's high cost of living still prevents individuals from affording an attorney.

Investing in OMVLA will enable us to meet the ever-growing need for legal services and enhance the services we provide in the community and to our partners.

Recommendation 02

Explore Opportunities to Increase the Number of Attorneys Who Provide Pro Bono Legal Services. There is not enough legal aid capacity to serve everyone who needs help in Washington, as shown by community members' reports that just over a quarter of those who sought help with a legal problem received the assistance they sought and the increase in requests for assistance from OMVLA. However, there is ample evidence that any level of legal assistance benefits individuals with limited incomes; one study found that one-third of recipients who received *only* limited legal services or advice (rather than full representation) after calling a legal aid hotline reported positive, tangible legal outcomes.⁶

The Washington Supreme Court, through its adoption of the Rules of Professional Conduct (RPC)⁷, encourages attorneys to provide at least thirty hours of pro bono service per year, including the provision of free *or low-cost* legal services to individuals, groups, and organizations who otherwise lack access to justice, or participation in activities for improving the law, the legal system, or the legal profession.⁸ These activities include serving on bar association committees, volunteering on the board of pro bono or legal services programs, teaching continuing legal education courses (without compensation), and other activities

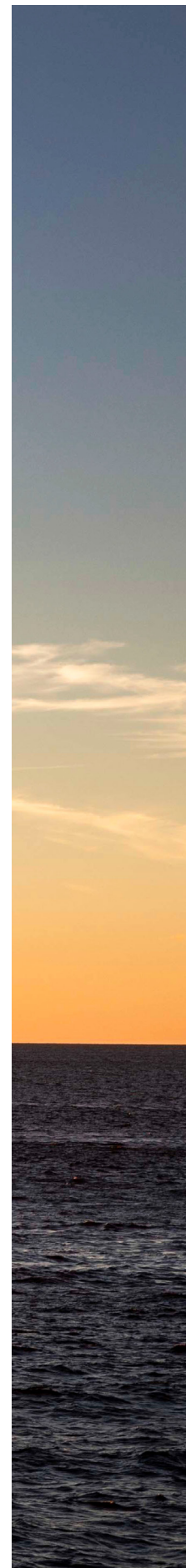
which reduce barriers to legal services or enhance the ability of other legal professionals to provide pro bono assistance. Recent data obtained by the Washington State Bar Association shows that most attorneys provide no pro bono service. In 2019, only 8% of attorneys provided “at least one hour of pro bono work” that year.⁹ That dropped to 5% in 2022.¹⁰ Increasing pro bono participation among Washington’s 34,000 active attorneys would substantially improve access to justice in Washington.¹¹

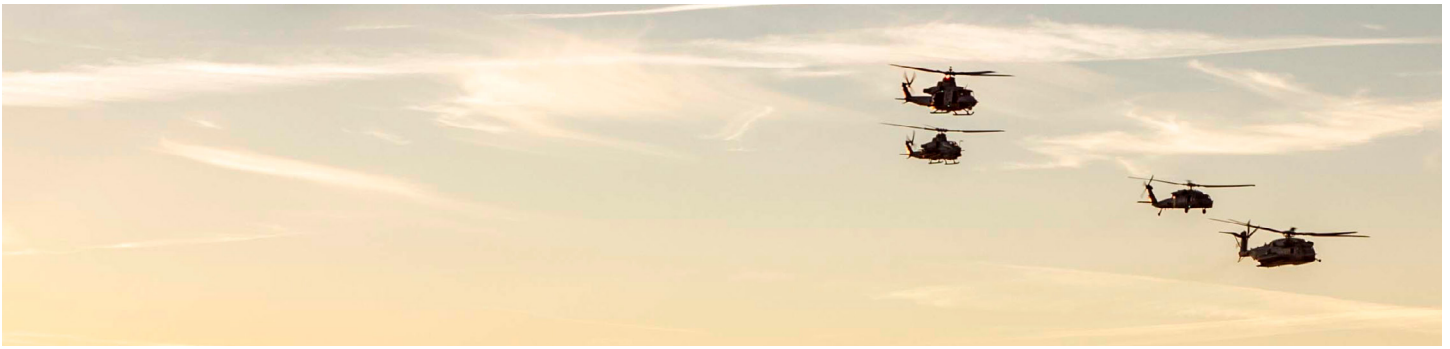
Recommendation 03

Provide State or Local Funding for Statewide Implementation of U.S. Department of Housing and Urban Development-VA Supportive Housing (HUD-VASH) Collaborative Case Management. Survey results showed that homelessness and affordable housing were significant concerns statewide, and objective data substantiates this concern. Washington was one of 22 states where the number of homeless veterans *increased* in 2024.¹² The federal HUD-VASH program is one of many such solutions that aims to reduce veteran homelessness rates. Its success is “virtually unheard of” in other forms of housing and temporary shelter.¹³

The program provides housing vouchers that cover most of a veteran’s housing costs, along with case management services (historically provided exclusively by VA clinical staff) to homeless veterans.¹⁴ The effectiveness of the program, however, is limited by insufficient case management resources at the VA. A 2023 report by the Congressional Research Service said there have been “concerns that insufficient case managers have contributed to HUD-VASH vouchers going unused,” and that 14% of vouchers went unused in 2020.¹⁵

To address this gap, in 2021, King County partnered with the VA Puget Sound Healthcare System and King County Housing Authority to launch Collaborative Case Management (CCM), a “first-in-the-nation” pilot program.¹⁶ The program allowed King County Veterans Program staff to provide case management to veterans with HUD-VASH vouchers rather than requiring case management from over-burdened VA staff.¹⁷ Since the program was implemented in 2021, veteran homelessness in King County decreased by 40%.¹⁸ The U.S. Department of Housing and Urban Development published national implementation guidance in September 2021.¹⁹ The program allows HUD-VASH to assign up to 15% of its vouchers to a non-VA agency for case management, upon approval by the VA.²⁰ However, non-VA agencies must have sufficient funding to provide the required case management (including screening veterans for eligibility, referrals, assisting veterans to find housing that will accept the vouchers, supportive services, and record maintenance) because the VA does not provide funding for case management.²¹





Washington should expand the collaborative case management model statewide by creating a grant program for nonprofits and local government entities interested in providing HUD-VASH case management services. The foundation to create this grant program already exists; public housing authorities statewide already receive HUD-VASH vouchers,²² counties across the state have dedicated funding for homeless services,²³ and counties already have veteran service infrastructure in place due to the RCW 73.08-mandated Veteran Assistance Fund property tax levy. Furthermore, the state Department of Commerce already provides homelessness grants to nonprofits, Tribes, and local governments.²⁴ HUD-VASH vouchers are a crucial tool in our arsenal towards ending veteran homelessness, and providing state funding so that nonprofits and local governments can implement the collaborative case management program model would allow Washington to harness its potential, rather than relying solely on inconsistent case management.

Recommendation 04

Encourage the Federal Government to Invest in Additional VA Healthcare Infrastructure and Capacity in Rural Areas. Access to VA healthcare is a significant need statewide. Washington State has five VA hospitals across the state: Seattle and American Lake (in Lakewood) in Western Washington; Walla Walla and Spokane in Eastern Washington, and Vancouver in Southwestern Washington.²⁵ VA Community Based Outreach Clinics (CBOCs) statewide provide primary care or, in some locations, limited other specialized care (such as mental health service, audiology, laboratory services, or physical therapy).²⁶ Veterans may also receive care from non-VA providers when VA care is unavailable, although issues continually plague the community care program, and have since its implementation in 2014.²⁷

Rural veterans face significant challenges when trying to access healthcare, but their need for healthcare is also amplified; rural veterans experience higher levels of poverty, are older, and have higher rates of adverse health outcomes, including death by suicide.²⁸ Options such as telehealth can sometimes fill this gap, but some care (such as intensive mental healthcare services) does not lend itself well to the telehealth model, nor can all veterans utilize telehealth services effectively due to mental health issues, lack of technological literacy, or lack of broadband internet access.²⁹ In those circumstances, access to in-person care, including specialty or inpatient care, may be the only option. Aggressive investment in additional VA healthcare facility infrastructure can ensure that this care is available for all Washington veterans who need it, regardless of where they live.

Background

OMVLA conducted the first Military and Veterans Civil Legal Needs Survey in 2018. At that time, veterans and service members primarily reported problems with family law, government benefits, consumer law, and elder law.³⁰ Recent changes in state and federal law that affect access to legal services for low-income individuals or benefits available to veterans and their families made conducting an updated survey both timely and relevant. Some examples:

- **State Law Expanded Access to Legal Services**

In 2021, the Washington State Legislature passed legislation guaranteeing the right to counsel for low-income tenants during eviction proceedings.³¹ The Washington State Office of Civil Legal Aid opened over 10,000 Right to Counsel cases in fiscal year 2024.³²

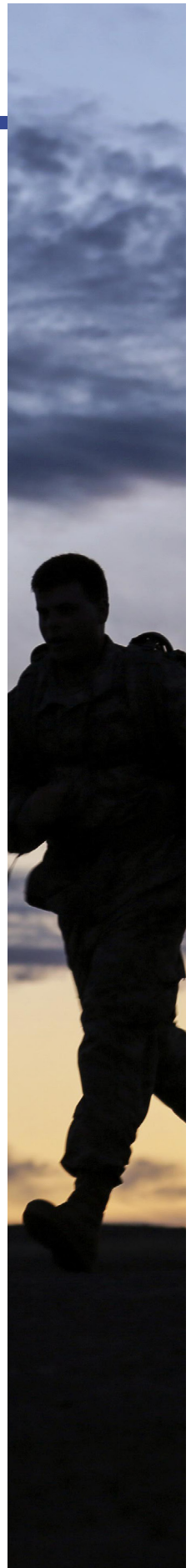
- **State Law Expanded Access to Veterans Benefits**

During the 2024 legislative session, at the request of former Attorney General Bob Ferguson, the Washington Legislature unanimously passed legislation to align the state definition of “veteran” with the federal definition. This expanded access to state veterans benefits (e.g., hiring preference for state employment, property tax relief, or admittance to state veterans nursing homes) to approximately 35,000 additional veterans, including veterans separated because of their sexual orientation, gender identity, or gender presentation.³³

- **Federal Law Expanded Access to Veterans Benefits**

In August 2022, the federal Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act passed, substantially expanding healthcare and benefits for veterans exposed to toxic substances, including burn pits and Agent Orange.³⁴

In addition to changes in relevant laws, the need for legal services has significantly increased. Requests for legal help from OMVLA increased substantially in the last two years. In 2024, OMVLA received 683 requests for help, compared to 374 requests in 2022. Approximately one-third of the requests in 2024 were for family law problems (divorce, child custody, etc.), followed by requests for help with housing issues, wills and estates, consumer and finance concerns, and access to or receipt of government benefits (primarily veterans benefits and healthcare). Over 70% of the community members who request services from OMVLA have a disability, and 40% are Black, Indigenous, or People of Color.





Methodology and Outreach

The report includes data from the two survey questionnaires and one focus group. The surveys were distributed via SurveyMonkey. Survey outreach materials and the introductory section of both surveys included contact information for OMVLA and a statement that individuals may request the survey in a different format (i.e., on paper or by phone).

SERVICE PROVIDER SURVEY

The Service Provider Survey, conducted for ten weeks in summer 2023, aimed to gather insight from service providers about their views of the civil legal needs of veterans, service members, and their families. Three hundred and thirteen service providers responded.³⁵

The questionnaire included both narrative and fixed-choice questions. The survey began with questions about where participants work and who they serve. Next, the survey asked service providers to assess how often veterans, service members, and families faced 93 distinct legal issues within nine categories over the prior year. Respondents had three options for answers:

- “I see or hear about this all the time, at least a few times a month.”
- “I’ve seen or heard about this a couple of times in the last 12 months.”
- “I rarely see or hear about this issue, or I’m not familiar with it.”

The survey also asked service providers if there were other legal issues they saw in each category. It also asked service providers to specify, in their opinion, the most significant unmet civil legal need for the military and veteran community in Washington.

To evaluate the prevalence of legal issues, we assigned weighted values from one (least prevalent) to three (most prevalent) to each response. We manually reviewed narrative answers for consistent themes or topics. The report reflects those themes as quotes from service providers or as common problems in a region or legal issue area, not objective data.

COMMUNITY MEMBER SURVEY

In summer 2024, OMVLA distributed a Community Member survey to veterans, service members and their families. The survey was open for twelve weeks. Data from the provider survey informed the questions on the Community Member survey, as well as the outreach strategy. The survey sought to obtain information about civil legal needs and access to legal services and help for the military and veteran community. We analyzed responses from the 665 people who completed the survey.. We omitted data from 30 ineligible individuals, as well as 17 individuals who did not complete the survey beyond questions about their income.³⁶

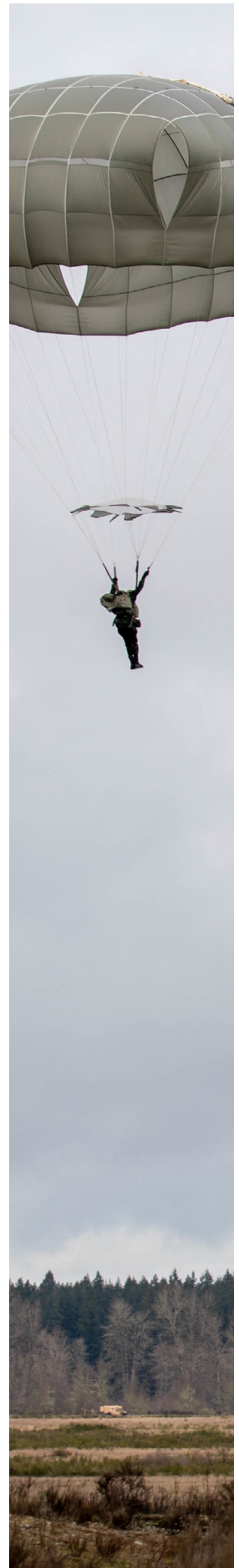
After questions to determine eligibility (e.g., is the individual a veteran, family member, or service member who lives in Washington?), the survey asked participants about their income and how they access assistance and support in their community. The survey then inquired about any legal problems participants experienced in the past 12 months and how they responded to any problems they experienced. Demographic questions were included at the end of the survey. Except for eligibility questions, all the survey questions were optional.

The survey covered up to 45 legal issues across nine areas. However, we used built-in logic options in SurveyMonkey to recognize when certain topics did not apply. For example, if an individual had no employment history in the last year, the survey skipped employment problems.

If an individual reported that they experienced one or more legal issues during the survey, they were asked about their experience trying to solve or address these legal issue(s) or, conversely, their decision to not address the issue(s).³⁷

We used the data to classify the top three legal issues regionally and statewide. Certain questions allowed individuals to answer "Yes," "No," or "This does not apply to me." We only considered "Yes" or "No" answers when analyzing the data. In addition, several legal issues applied only to a small subset of participants, like families with children or individuals experiencing homelessness. We omitted those issues, regardless of their prevalence, from the "top three" issues due to the small sample size.

The surveys were only available in English, limiting the ability to reach linguistically diverse respondents. Nationwide, approximately 24% of immigrant veterans reported speaking English less than "very well."³⁸ In future surveys,





OMVLA will aim to provide the survey in more languages to increase accessibility. Another opportunity for improvement is conducting more in-person focus groups to under-served populations and rural areas.

The in-person focus group was at Stafford Creek Corrections Center's Veterans Pod. The OMVLA team asked incarcerated veterans to complete paper copies of the survey and write notes on the survey or tell OMVLA staff about their experiences with the civil legal system. Because incarcerated veterans lack internet access, this was the best way to engage with them.

SURVEY OUTREACH

Service Provider Survey

- We emailed the survey link to **675** social service providers, legal aid agencies, and other nonprofits in Washington in July 2023.
- We distributed paper flyers with a QR code to **180** service providers at the Washington State Department of Veterans Affairs' Serving Those Who Served conference in August 2023.

Community Member Survey

- We emailed the survey link to **more than 2,200** service providers (veteran service organizations, senior centers, nursing homes, military bases, libraries, and others) and encouraged them to share it in their communities and on social media.
- We emailed the survey link to **more than 1,000** individuals who OMVLA helped since 2021.
- We posted flyers with a QR code about the survey at parks, libraries, community centers, and other public spaces statewide.

Demographics & Summary Data

SERVICE PROVIDER SURVEY

313 service providers responded to the 2023 Service Provider

Who Serves Those Who Served?

- Over half of service providers who responded worked for a nonprofit or government agency.
- Twelve percent worked for a legal service provider.

Where Do Service Providers Work?

- Approximately 21% of the service providers who responded help community members statewide.
- More than 25% of the providers who do not work statewide provide services in the North Puget Sound region (King, Snohomish, or Island counties).

Who Gets Help?

- Over 90% of service providers who responded said they work with veterans.
- Seventy percent of service providers who responded serve military service members.
- Slightly less than 70% of service providers who responded serve military family members, and just under 77% of service providers serve veteran family members.



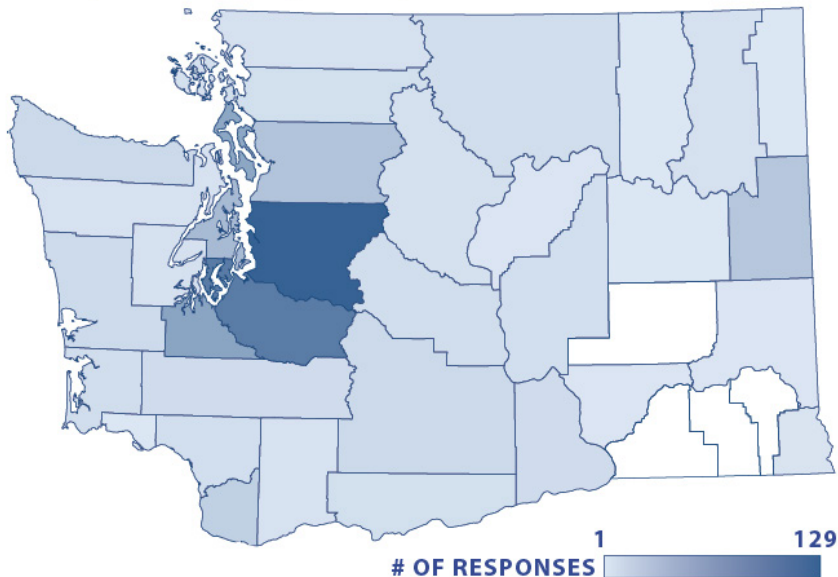
COMMUNITY MEMBER SURVEY

665 individuals completed the survey³⁹

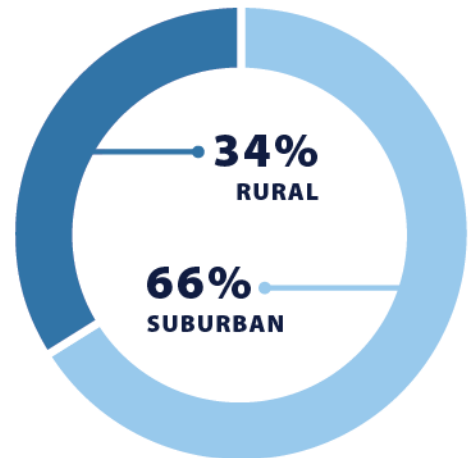
Location

We received at least one response from 35 of the 39 counties in Washington. Twenty percent of survey respondents live in King County. Comparatively, 18% of all Washington veterans live in King County.⁴⁰

Survey Responses by County



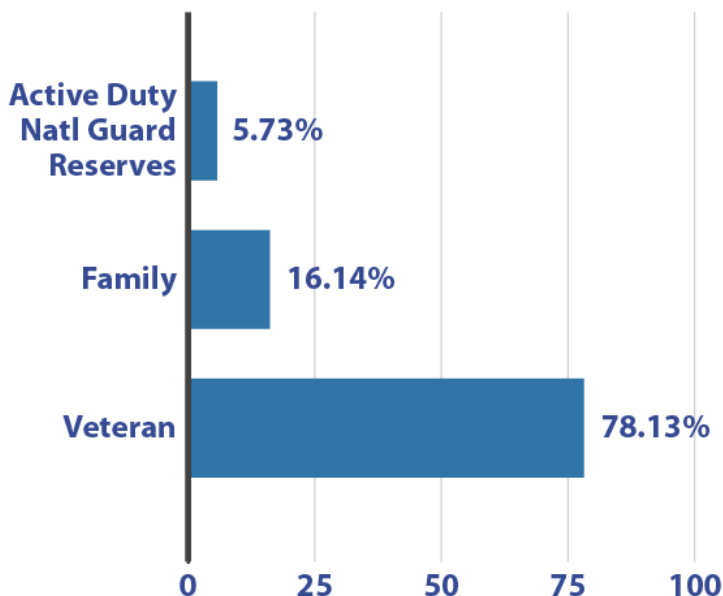
Urban and Rural Survey Respondents



Military and Veteran Populations

Most responses to the survey were from veterans, but families and service members also provided information about their experiences.

Population

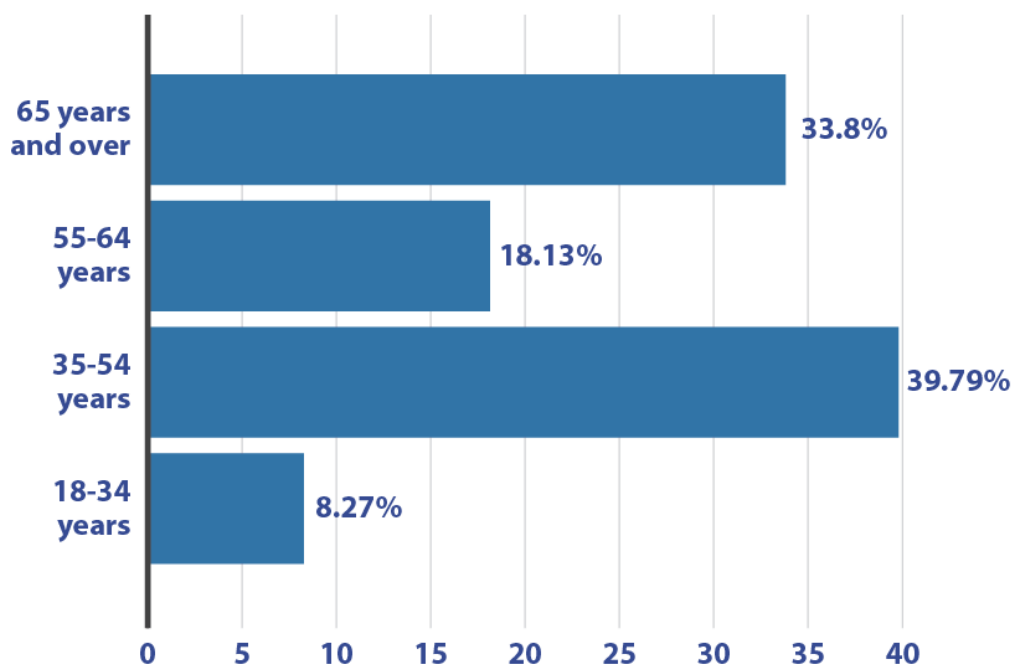


- 94.38% of veterans who responded had an Honorable characterization of service (discharge) from the military.⁴¹
- Over half of the current military service members who responded were on active duty, rather than in the National Guard or Reserves.
- Seventy percent of the family members who responded are family of a veteran, rather than of a military service member. Over 80% of family members were a spouse. Twelve percent were surviving spouses of deceased veterans or service members. The rest were other family members, such as adult children.

Age Range

Just over 33% of survey respondents were over the age of 65. In contrast, 46.2% of Washington veterans were over the age of 65 according to the 2022 American Community Survey.⁴² Approximately 40% of survey respondents were between 35 and 54 years old, above the 2022 American Community Survey estimate in Washington of 24.6%. Five hundred and seventy individuals provided their age ranges.

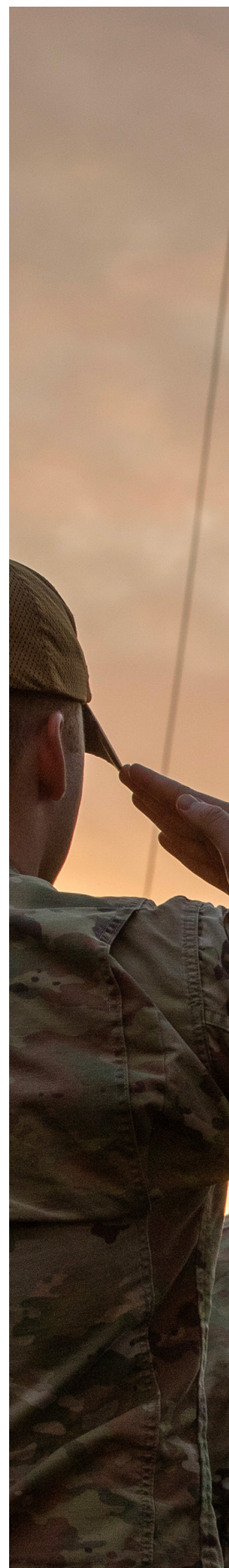
What is Your Age Range?



Disability

Of those who responded to the survey, 516 provided information about the presence of a disability⁴³, and 73% reported that they have a disability.⁴⁴ Almost 70% of respondents with a disability have more than one type of disability (such as both a physical and mental health condition).

Contrary to our survey results, recent analysis of nationwide American Community Survey data by the U.S. Census Bureau showed that, in 2022, approximately 51.8% of veterans reported no disabilities at all, a decrease from 65.1% in 2008.⁴⁵ This number includes both service-connected disabilities and those unrelated to service but which affect an activity of daily living, such as seeing, hearing, or bathing.⁴⁶

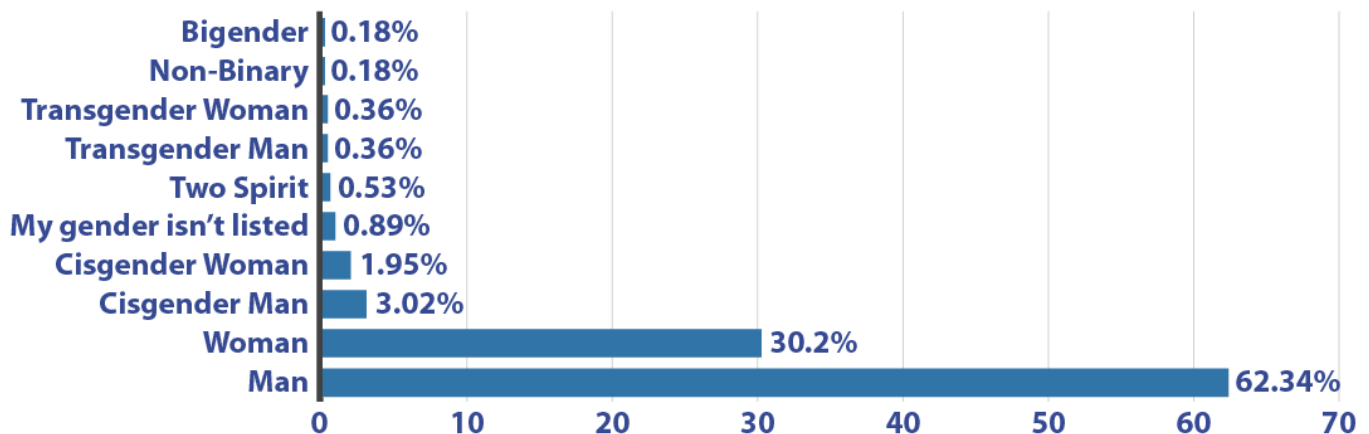


Sexual Orientation and Gender Identity

Five hundred and sixty-five respondents provided information about their gender.⁴⁷ Over 65% of respondents answered that they were a man or cisgender man. Just over 32% of respondents said that they were a woman or cisgender woman. In Washington, approximately 89% of veterans are men or cisgendered men.⁴⁸

Three people identified as Two-Spirit. Two individuals were transgender men; two individuals were transgender women. One person identified as non-binary, and one person identified as bigender. Little data exists on gender diverse veterans and military service members. There are an estimated 15,000 transgender service members in the U.S. military, and 134,000 transgender veterans or retirees nationwide.⁴⁹ Transgender adults serve in the U.S. military at about twice the rate of civilian adults.⁵⁰

What is Your Gender?

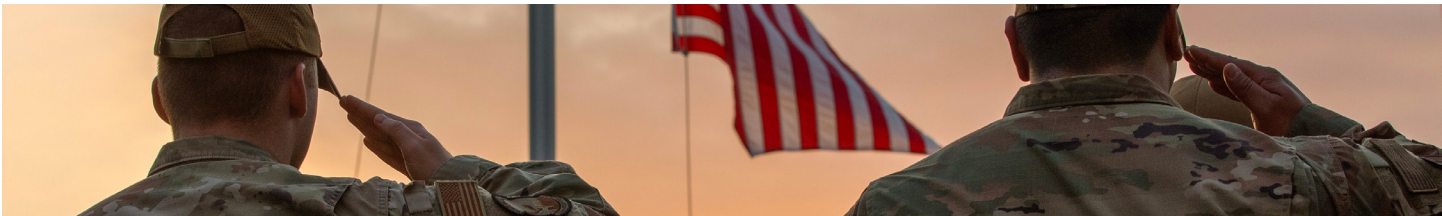


Five hundred and sixty individuals provided information about their sexuality. Approximately 7% of respondents who replied identified as LGBTQIA+.⁵¹

As with gender, there is a significant lack of data available about veterans and service members who identify as LGBTQIA+. In the general adult population in the US, approximately 7.6% of adults identify as LGBTQ+.⁵² This rate is significantly higher amongst younger adults (aged 18-42).⁵³ Over one in five adults ages 18-26 identifies as LGBTQ+ nationally.⁵⁴ When our survey was filtered by age, over 23% of individuals aged 18-34 answered "Yes," aligning with national civilian data.

Do You Identify as LGBTQIA+?



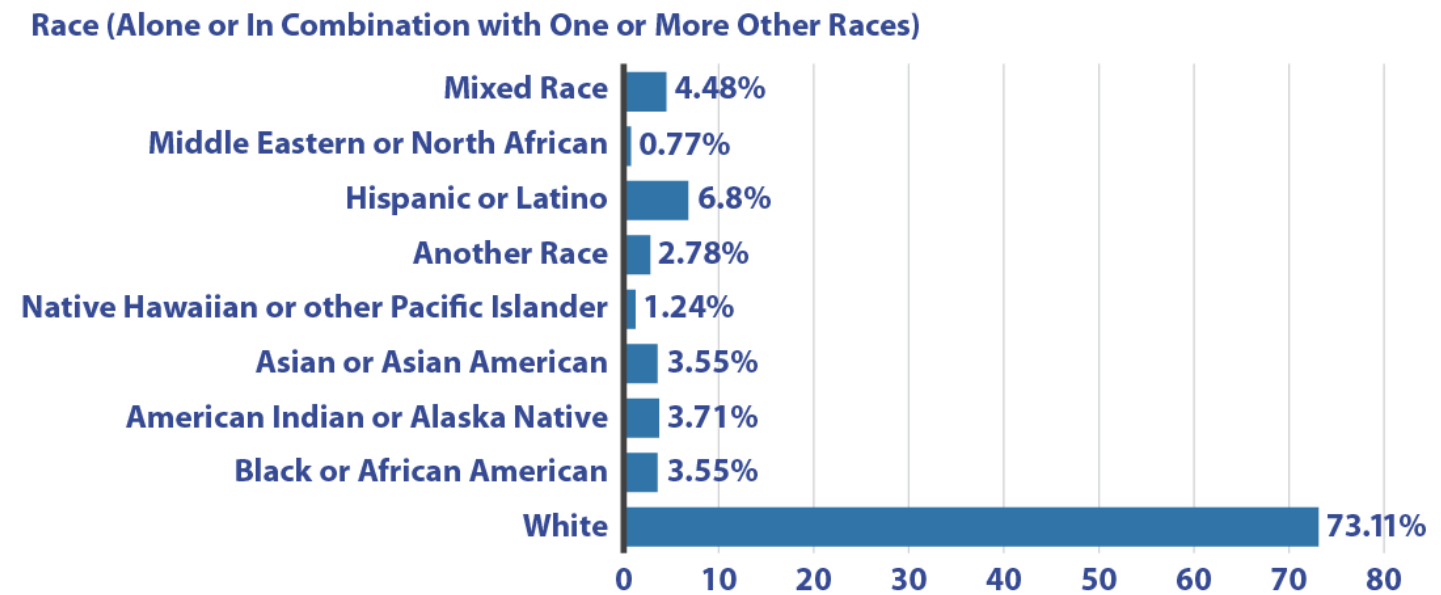


Tribal Membership and Affiliation

Just over 4% of individuals who responded to the question said that they belonged to a Tribe or Indigenous community.⁵⁵ American Indians and Alaska Natives serve in the U.S. military at five times the national average.⁵⁶ Since 2001, nearly 19% of all Native American people have served in the armed forces, compared to 14% of all other ethnicities.⁵⁷ The Washington Department of Veterans Affairs provides training, accreditation, and administrative support to seven Tribes in Washington for their Tribal veteran service officers.⁵⁸

Race and Ethnicity

Five hundred and sixty-five survey respondents provided information about their race. Respondents could choose one or more options for their race. Just under 91% of respondents were one race alone, and just over 9% were two or more races.



Races are shown alone or in combination with one or more other races.

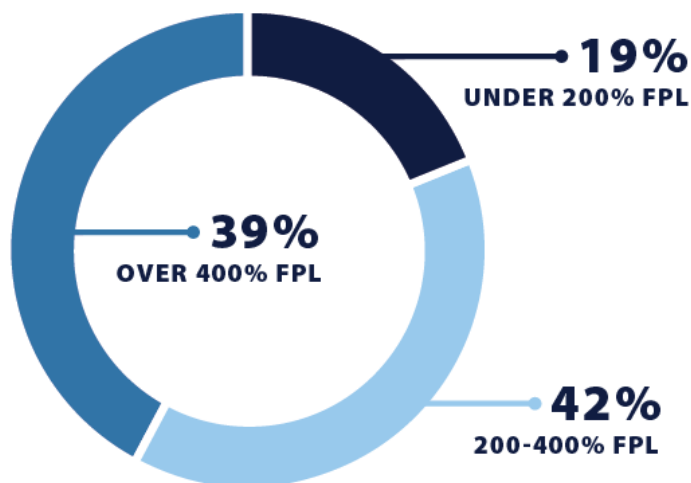
We also asked if individuals were of Hispanic, Spanish, or Latino ethnicity, separate from their race.⁵⁹ Nearly 10% answered yes. This is slightly less than double the percentage of individuals (5.3%) who said that they were Hispanic or Latino (of any race) in the American Community Survey.⁶⁰

Income

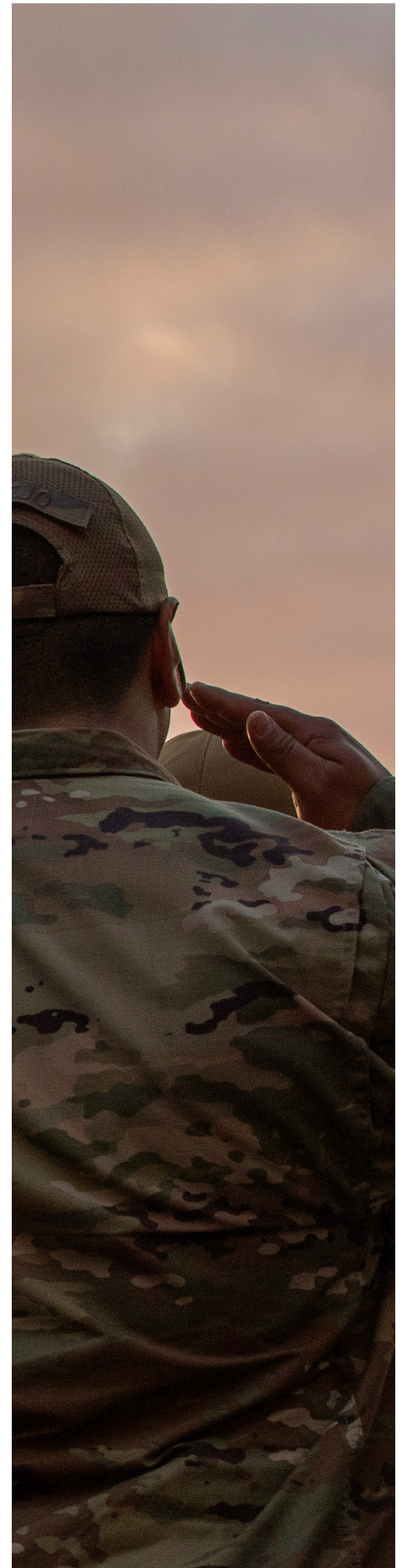
The survey asked individuals to provide their family size and income range, with options for under 200% of the federal poverty level (FPL), between 200 and 400% FPL, and above 400% FPL. Legal aid programs nationwide, including those in Washington, use the FPL to determine if someone is eligible for their services.⁶¹ Programs funded by the Legal Services Corporation (LSC), the “largest single funder of civil legal aid for low-income Americans in the nation,”⁶² use a 200% FPL limit for any LSC-funded cases.⁶³

Community Member survey outreach targeted organizations that serve low and median-income individuals. Of the 639 individuals that provided information about their income, approximately 61% percent made under 400% of the FPL.⁶⁴

Income Distribution: Federal Poverty Level



An LSC report published in 2022 found that veterans with incomes below 400% of the FPL are less likely than those with incomes above 400% of the FPL to believe that the civil legal system can help them solve important problems.⁶⁵ Individuals with incomes under 400% of the FPL (not just veterans) are also less likely to believe that people like them are treated fairly in the legal system or that they can use the system to protect and enforce their rights.⁶⁶





FOCUS GROUP

STAFFORD CREEK CORRECTIONS CENTER

On July 17, 2024, OMVLA staff visited the Stafford Creek Corrections Center Veterans Pod in Aberdeen, Washington to distribute the Community Member legal needs survey and discuss civil legal needs with the veterans incarcerated at the prison. Staff spoke with dozens of veterans and received 18 surveys. Many were incomplete.

The veterans shared significant anecdotal information with OMVLA staff about their needs. They mentioned, repeatedly, the challenges they face in accessing VA benefits. Six of the eleven veterans who provided information about applying for or appealing denials of VA benefits decisions faced problems. It is often difficult, or impossible, for an incarcerated veteran to receive the medical exam needed to prove that they have a service-connected disability, because the VA will not come in to the prison to provide the exam, nor will the prison transport the veteran to an external medical facility.⁶⁷ Another frequent problem faced by incarcerated veterans is the lack of phone and internet access, requiring them to conduct their application or appeal by mail, rather than using internet tools or calling the VA to ask questions about the status of their claim.⁶⁸

Access to Justice: A Statewide Challenge

Statewide, the military and veteran community expressed challenges accessing legal services and resources. The survey sought information about how respondents would get help with legal problems, their community support network, and for those with recent legal problems, how they responded.

FINDING LEGAL HELP AND OTHER RESOURCES

The survey asked respondents where, if they experienced a legal problem, they would go first for help.

Where Would Veterans, Service Members, and Families Go First for Legal Help?	Percent of Respondents
Search the internet for information.	37.56%
Ask friends, family, or others in their community for help	17.35%
A paid, private lawyer	16.44%
A veterans or military assistance organization or office, like the local county veterans program or legal assistance office on base	14.18%

The survey also asked respondents how they get information about veteran and military resources in their local communities. The total number of responses is greater than the number of responses, since each respondent could select more than one choice.⁶⁹

How Does the Military and Veteran Community Get Information About Resources?	Number of Responses	Percent of Respondents
Veterans groups or a veteran service organization	366	58.75%
Social media	252	40.45%
Conversations with other people ("word of mouth")	227	36.44%
The VA hospital, clinic, or crisis line	187	30.02%



In every age group, individuals primarily received information about resources from veterans groups or veteran service organization.

- Respondents aged 18-34 were twice as likely to get information about veteran resources from social media as veterans over the age of 65.
- Twenty eight percent of veterans over age 65 said that they get information from the newspaper, TV news, or a news website, compared to only 13.56% of veterans under age 65.

FINDING LEGAL HELP AND OTHER RESOURCES

Although the percentage of individuals varied by legal issue, on average about 56% of individuals tried to solve or address a legal problem they experienced. More than two-thirds of individuals with family law problem(s) tried to solve or address them.

The survey asked individuals how they tried to address or solve any legal issues they experienced in the last year. The survey allowed respondents to choose any options they tried, so many respondents chose more than one choice.⁷⁰

How Did Veterans, Service Members, and their Families Try to Address or Solve Legal Issues?	Number of Respondents	Percent of Respondents
Tried to fix the issue [themselves] by contacting the other person or business	123	38.44%
Tried to get help from a paid, private lawyer	106	33.13%
Researched the legal problem and what to do online or at a library	105	32.81%
Sought help from friends, family, my religious community, or others I know	88	27.50%
Reached out to a legal aid organization, pro bono (free) lawyer, or legal clinic	80	25.00%

Only 27% of people who tried to get help or address their issue received the help that they needed. The rest did not receive help or only “somewhat” received the help they needed.

Over 51% of those who tried to get help said that it was “hard” or “very hard.” Ten percent said that they ultimately did not get any help with their problems. Only 7% said that it was “easy” or “very easy.”



The survey also sought information about why an individual who experienced a legal problem did not try to get help or solve the issue. Individuals could choose multiple responses.⁷¹ The top responses were:

Why Did Veterans, Service Members, and Veterans Not Address or Solve Legal Issues?	Number of Respondents	Percent of Respondents
[They] did not think it would make any difference to get help	78	30.71%
[They] did not know where to go or how to get help	74	29.13%
It was too stressful	61	24.02%
[They] had another reason that was not listed	61	24.02%
[They] make too much to get free help, but cannot afford to pay for help	50	19.69%

Service providers related similar challenges when trying to obtain legal services for the veterans, service members, and families they work with. One service provider said “In my experience, the biggest issue is always access. It is difficult for older adult veterans or veterans with disabilities to access benefits and services without assistance....” When categorized by type of unmet need, 50 providers (out of 192 responses to the question) said that the ability to access legal services is the biggest unmet legal need for the military and veterans in their community, rather than a specific legal issue itself.

In my experience, the biggest issue is always access. It is difficult for older adult veterans or veterans with disabilities to access benefits and services without assistance....

**out of 192
50 providers**

said that the ability to access legal services is the biggest unmet legal need for the military and veterans in their community, rather than a specific legal issue itself

SPOTLIGHT: HOMELESSNESS

Veteran homelessness is a critical issue statewide. In Washington in 2024, 1,780 veterans experienced homelessness, ninety-six more than in 2023.⁷² Fifty nine percent of those veterans were unsheltered—that is, sleeping in places not meant for human habitation.⁷³ **Providers in six of nine regions said that homelessness was the most prevalent issue in their community. In the other three regions, it was the second-most prevalent issue.**

The federal VA conducts an annual survey to identify the met and unmet needs of homeless veterans. Veterans experiencing homelessness and providers answer the survey.⁷⁴ In 2024, seven of the top ten unmet needs for homeless veterans were legal in nature.⁷⁵ Unmet legal needs included credit issues and debt collection, divorce or child custody, discharge upgrades, and child support.⁷⁶

Thirty-two individuals who answered the Community Member survey experienced homelessness in the last 12 months, approximately 5% of the 605 survey respondents who answered the question. A 2017 study of 300,000 veterans engaged in federal VA outpatient specialty mental health clinics found that 5.6% experienced a new episode of homelessness within one year of engaging with care.⁷⁷ There is limited data about the incidence rates of homelessness in one-year increments. Nationwide, approximately 10% of veterans experience homelessness over a lifetime.⁷⁸

Statewide, just under 39% of the survey respondents experiencing homelessness or who experienced homelessness in the last year experienced a related legal issue, such as “being charged with sleeping outside, having a vehicle that you sleep in towed, eviction from a shelter or transitional housing, ticketing of the car you sleep in, or other problem.”

Top Three Challenges of Respondents Experiencing Homelessness		Top Three Challenges of All Respondents	
Issue	% of People	Issue	% of People
1. Problems with public benefits (excluding) VA benefits, Medicaid, Medicare, Basic Food, or Social Security	85.71%	1. Problems Applying for or Appealing Denials of VA Benefits	31.5%
2. Issues with Medicaid or Medicare coverage for [themselves] or a family member (Tie)	75%	2. Legal Problems at the End of a Job	31.25%
2. Issues with Basic Food Benefits (Tie)	75%		
3. Debt Collection, Garnishment, and Repossession	71.88%	3. Legal Problems with a Landlord	29.23%

SPOTLIGHT: END OF LIFE QUESTIONS AND PLANNING

Statewide, and within every region, one of the most common legal issues for community members was questions or problems about wills and estates, including probate, powers of attorney, healthcare directives and living trusts.

Providers also classified this as an unmet issue, albeit with less frequency than community members. Thirteen providers said that challenges with end-of-life documents is either the primary or one of the most significant unmet legal needs for the military and veteran community.⁷⁹

“My residents need help with wills. Since they are homeless and most do not have families when they die their loved ones have no rights to their things.” A provider who serves veterans and service members statewide.



SPOTLIGHT: FAMILIES WITH CHILDREN

Slightly less than 80% of respondents to the survey had children of any age. Nearly 32% of survey respondents had minor children.

PROBLEMS PAYING OR RECEIVING CHILD SUPPORT

Statewide, approximately 23% of individuals with children of any age had problems paying or receiving child support. Although child support problems primarily affect parents with minor children, a parent may owe child support to the state Division of Child Support long after their child turns 18.⁸⁰

Issues Paying or Receiving Child Support		
Region	% of Respondents with Issues	Total # of Respondents
Northeast	50%	12
South Central	33.33%	15
South Puget Sound	27.66%	47

Providers in almost every region and statewide also named child support issues (for both custodial and non-custodial parents) as extremely prevalent. For providers, child support was one of the top three most prevalent issues in eight of nine regions, apart from the Northwest region (Whatcom, Skagit, and San Juan Counties). In the Southeast region, child support tied with divorce as the most prevalent issue.⁸¹

PROBLEMS WITH PARENTING PLANS (CHILD CUSTODY AGREEMENTS)

Parenting plans (child custody) were one of the five most prevalent issues for providers in every region and providers who work statewide. More than a dozen providers said that this is either the biggest, or one of the biggest, unmet needs for veterans, service members, and their families in Washington.

Just under 21% of individuals who answered this question had problems with a parenting plan matter.⁸²

Problems with Parenting Plans (Child Custody)		
Region	% of Respondents with Issues	Total # of Respondents
Southwest	38.46%	13
Northeast	31.25%	16
South Puget Sound	22.22%	63

Only two people from the Southeast region responded. We excluded those responses due to low confidence in the data.



PROBLEMS WITH K-12 CHILD’S EDUCATION

Statewide, just under 26% of respondents with school-age children (kindergarten to 12th grade) said they had experienced an education law issue in the last 12 months. Education law issues may include discrimination complaints, special education services, or enrollment problems for youth experiencing homelessness.⁸³ It could also include access to education for military children. Washington takes part in the Interstate Compact on Educational Opportunity for Military Children, which aims to provide educational consistency for children of servicemembers.⁸⁴

Problem with K-12 Child’s Education		
Region	% of Respondents with Issues	Total # of Respondents
Southwest	40%	15
South Puget Sound	29.33%	75
North Puget sound	23.44%	64

Only one person from the Southeast region responded. We excluded that response due to low confidence in the data.

Providers, however, did not name education problems as a prevalent or common issue.

Legal Issue Background

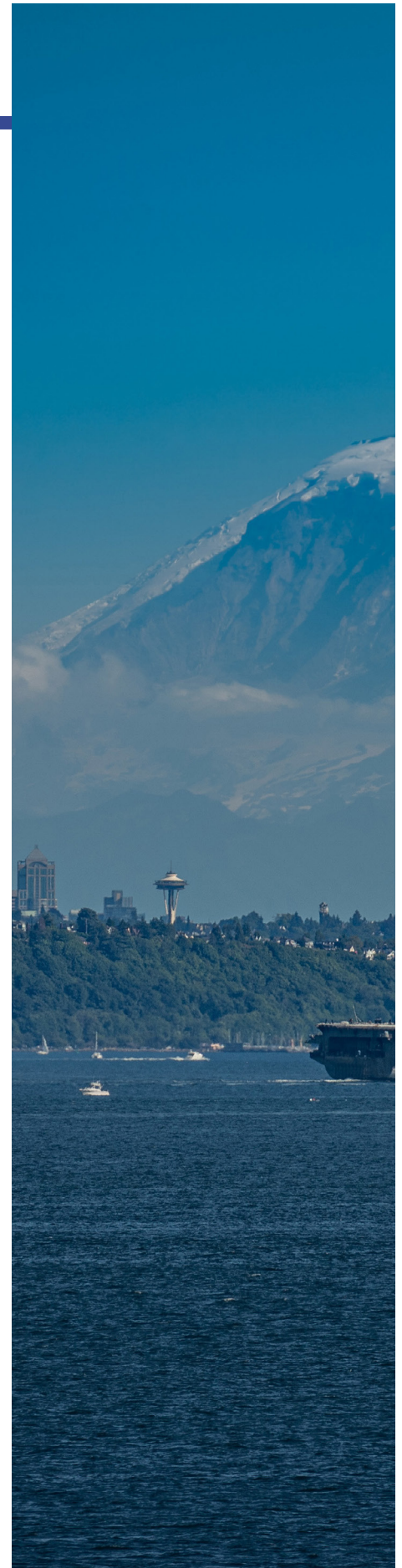
We interpreted the data to find the top three legal issues in each of the nine regions and statewide. In two regions, there are more than three issues because of ties. Seven legal problems were common across multiple regions. This analysis resulted in a total of fifteen unique legal issues in six broad categories:


- Access to Federal VA Benefits and Healthcare
- Landlord-Tenant Law
- State and Federal Public Benefits (excluding VA Benefits)
- Challenges with Employment
- Consumer Law Problems
- Discrimination

ACCESS TO FEDERAL VA BENEFITS AND HEALTHCARE

01 Access to or receipt of VA healthcare. This was a common issue in five regions, distributed statewide (Northeast, Northwest, Peninsula and Coastal, Southeast, and South Puget Sound). The survey asked if respondents “had any problems with being allowed access to or receiving VA healthcare, including coverage of non-VA medical bills by the VA.” Often, the primary barrier to VA healthcare is pure lack of proximity to a VA healthcare facility, which is a federal infrastructure issue.⁸⁵ Other issues in this category include eligibility for care⁸⁶ or patient reimbursement for emergency care received outside the VA.⁸⁷

02 Problems applying for or appealing denials of VA benefits. This was a top issue statewide and in three regions (North Puget Sound, Northwest, and Peninsula and Coastal). The VA provides two primary benefits: disability compensation (for conditions caused or aggravated by a veteran’s military service) and non-service connected pension (for wartime veterans who are very low income and either senior or disabled). In September 2024, the Washington State Department of Veterans Affairs (WDVA)





recommended that the Washington Legislature provide funding for an expansion of WDVA's county veteran service officer program to under-served counties across the state.⁸⁸ Veteran service officers help veterans and their families apply for VA benefits, including disability compensation and non-service connected pension.⁸⁹

03 VA overpayment. This was one of the most prevalent issues in the Southeast region. Overpayments occur when the VA pays a veteran or family member more than they should receive and then asks for the money back.⁹⁰ This may occur if a veteran receiving an income-based benefit (like non-service connected pension) forgets to report a change in income to the VA.⁹¹ Veterans can appeal overpayments, but the deadlines are short and the laws are complex.⁹²

04 Other VA benefits. This was a leading issue in the Northwest region. The survey asked several questions about the most common VA benefits like disability compensation and healthcare. However, the VA provides a wide variety of other benefits, such as educational assistance, life insurance, and burial in VA cemeteries.⁹³ As with other VA benefits, community members may need help with applications and appeals.⁹⁴

LANDLORD-TENANT LAW

01 Legal problems with a landlord. This was an issue in the North Puget Sound, South Central, and Southeast regions. Examples of legal problems with a landlord include habitability and safety of the rental unit, pests and rodents, rent payment problems, and repairs.

02 Problems moving into a rental unit. This was a common issue in the South Central and Southwest regions. The survey said that problems moving into a rental unit may include "denial of your rental application, source of income discrimination, [problems related to] military or veteran status, [problems related to a] disability, issues with a service animal or emotional support animal, or paying a security deposit." In recent years, the Washington State Legislature enacted several laws to improve the move-in process for renters, such as paying a security deposit over time.⁹⁵

03 Problems moving out of a rental unit. This was particularly prevalent in the North Puget Sound region. Examples of problems moving out include “a landlord not returning your security deposit or charging for move out damages/repairs.” During the 2023 legislative session, the Washington Legislature amended landlord-tenant laws covering moving out and security deposits.⁹⁶ These changes may help people struggling with landlord-tenant issues.

STATE AND FEDERAL PUBLIC BENEFITS

01 Medicaid. This was a frequent issue statewide and in the South Central and South Puget Sound regions. Medicaid is government-provided health insurance for people with very low incomes.⁹⁷ Nationwide, approximately 9.4% of veterans are on Medicaid.⁹⁸ Legal issues with Medicaid may include financial or medical eligibility or coverage appeals.⁹⁹

02 Social Security. This was a top issue in the Southwest region. The Social Security Administration provides three benefits: Social Security Retirement, Social Security Disability Insurance (SSDI), and Supplemental Security Income (SSI).¹⁰⁰ There are various possible legal issues with the Social Security Administration, such as an overpayment or a denial of an application for SSDI or SSI benefits.¹⁰¹

03 Basic Food benefits. This was an issue in the South Puget Sound region. Basic Food Benefits are a monthly benefit to help low-income individuals supplement their grocery budget (also known as SNAP).¹⁰² Food insecurity is a serious issue in the military,¹⁰³ but rates of service member participation nationally in the SNAP program are low, likely due to how military pay is counted.¹⁰⁴ About 9% of Washington veterans received Basic Food benefits from 2021-2023.¹⁰⁵



CHALLENGES WITH EMPLOYMENT

- 01 Problems at the end of a job.** This was a leading issue statewide and in the North Central, Northeast, South Central, and Southwest regions. The survey gave several examples of legal problems, including retaliation, firing, layoffs, or receiving final wages. The state Department of Labor and Industries and Human Rights Commission and the federal Department of Labor and Equal Employment Opportunity Commission enforce employment-related laws.¹⁰⁶
- 02 Unemployment benefits.** This was a top problem in the North Central region. The state Employment Security Department manages unemployment benefits. Applicants for unemployment benefits may face challenges like navigating the online application for benefits or language barriers during the application process.¹⁰⁷

CONSUMER LAW PROBLEMS

- 01 Dispute, disagreement, or problem with a business, company, or store.** This was a frequent problem in the Peninsula and Coastal and Southeast regions. “Disputes, disagreements, or problems with businesses” may include unfair or deceptive business practices, a business’ failure to follow a contract or difficulties with refunds and exchanges.¹⁰⁸ Individuals can report those issues to the Attorney General’s Office Consumer Protection Division.¹⁰⁹
- 02 Fraud or scam.** This was a top issue in the Northeast region. The Federal Trade Commission estimated that in 2022 veterans lost \$292 million to fraud nationwide. In November 2020, a judge ordered a “sham” veterans charity in Pierce County to pay nearly \$1 million in restitution and financial penalties after the Attorney General’s Office filed suit alleging violations of the Washington State Consumer Protection Act and Charitable Solicitations Act.¹¹⁰

DISCRIMINATION

Discrimination, refusal of services, or unfair treatment due to a protected status under the Washington Law Against Discrimination (WLAD) or status as a person experiencing homelessness was a top issue in the Southeast region. The WLAD includes 13 protected categories: race, creed, color, national origin, citizenship or immigration status, families with children, sex, marital status, sexual orientation, age, honorably discharged veteran or military status, the presence of any sensory, mental, or physical disability, or the use of a trained dog guide or service animal by a person with a disability.¹¹¹ Individuals can report discrimination to the Washington State Attorney General’s Office or the Washington State Human Rights Commission.¹¹²



Statewide Summary

Statewide results from community members confirm that civil legal aid is an unmet need for veterans, service members, and their families. The top three issues were:

01 Problems applying for or appealing denials of VA benefits.

Slightly under 32% of respondents faced challenges obtaining VA benefits in the last year.¹¹³ Low-income individuals experienced issues more often. Nearly half of the respondents who made under 200% of the federal poverty line had an issue.¹¹⁴

02 Legal problems at the end of a job.

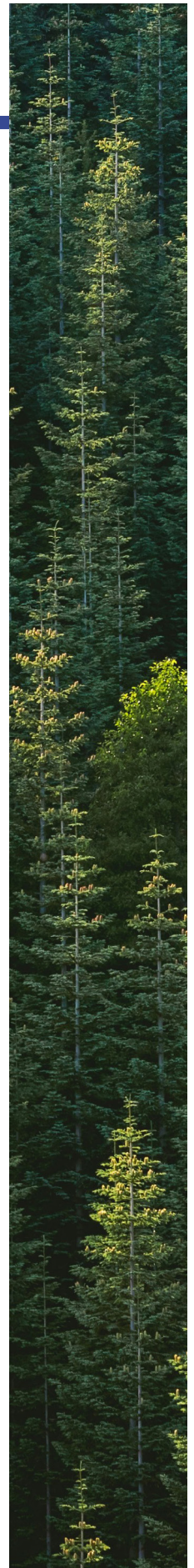
Just over 31% of respondents who left a job in the last year experienced some sort of employment-related legal problem (e.g., retaliation, firing, layoffs, or receiving final wages) afterward.¹¹⁵

03 Legal problem with a landlord.

Slightly more than 29% of renters said they faced a legal problem with a landlord in the last year.¹¹⁶

In comparison, service providers who provide services statewide reported that the three most prevalent issues were divorce and separation; debt collection, repossession, and garnishments; and issues with domestic violence protection orders. Access to and receipt of VA healthcare was also a common concern.

Regional Summaries



NORTHWEST

Whatcom, Skagit, San Juan

The Northwest region is made up of Whatcom, Skagit, and San Juan counties. The Northwest region is home to approximately 24,659 veterans.¹¹⁷ Twenty-one individuals from this region responded to the survey, although not every respondent answered every question. This limits confidence in the data.



However, the top three issues in the Northwest region were:

01 Problems applying for or appealing denials of VA benefits.

As with statewide, individuals who live in the Northwest region of the state struggled to apply for and appeal denials of VA benefits. Only eight individuals said that they tried to apply for or appeal a VA benefits decision in the last year; four of those respondents (50%) said that they ran into issues doing so. San Juan County lacks a veteran service officer to help veterans with claims and appeals.¹¹⁸ This was also a prevalent issue for service providers.

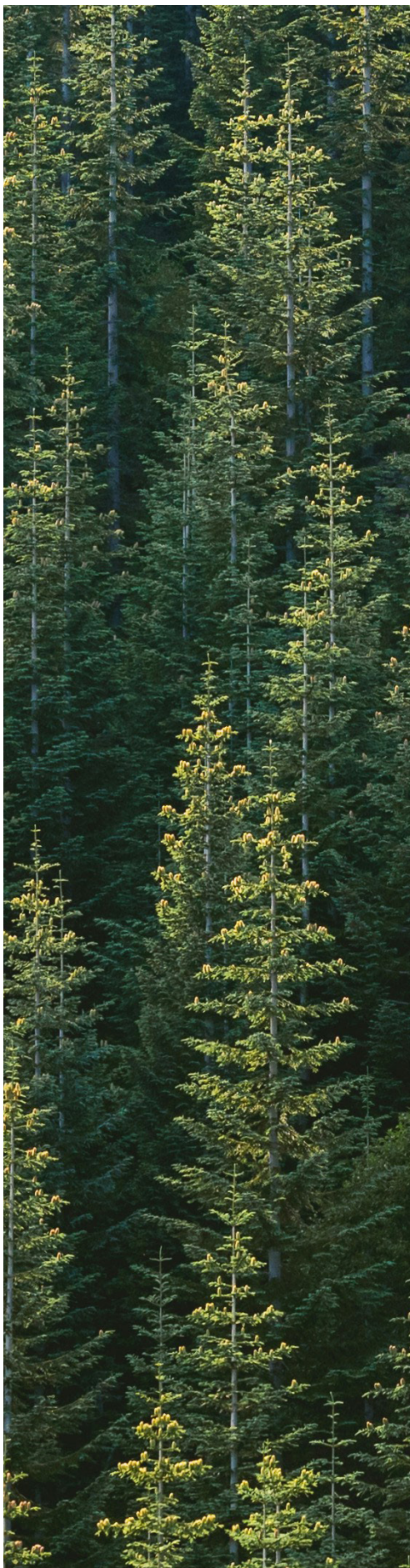
02 Problems accessing or applying for VA healthcare services.

Just under 29% of individuals answered that they faced issues with eligibility or receipt of VA healthcare.¹¹⁹ Only seven individuals responded to the question, however. Notably, there is no VA hospital in the region; the closest is in Seattle.¹²⁰ A VA Community Based Outreach Clinic in Mount Vernon provides primary care and limited specialty health services.¹²¹

03 Problems applying for or appealing denials of any other VA benefit.

Just eight individuals answered this question. However, four stated that they experienced issues applying for or appealing denials of other VA benefits, like educational benefits or life insurance.

Fifteen service providers said they work in the Northwest region. The top three issues for providers were homelessness, debt collection, and move out issues from rental units.



NORTH PUGET SOUND

Snohomish, King, Island

North Puget Sound is home to 149,719 veterans.¹²² It is also home to Naval Base Everett. Over one-third of the total survey participants live in the North Puget Sound region. In Island County, 17.3% of adult residents are veterans—the highest percentage of veteran residents in the state.¹²³ About 8.4% of adults in Washington are veterans.¹²⁴



The top three issues for community members living in the North Puget Sound region were:

01 Applying for or appealing denials of VA benefits, including survivor benefits. About 38% of individuals faced issues applying for or appealing denials of VA benefits, including survivor benefits.¹²⁵ In summer 2024, King County’s Veterans, Seniors, and Human Services Levy funded a Veterans Law Clinic at the University of Washington School of Law to provide more VA benefits applications and appeals help to King County veterans and their families.¹²⁶

02 Problems moving out of a rental unit, such as a landlord not returning a security deposit, or charging for move out damages/repairs. Slightly less than 37% of respondents who moved out of a rental unit in the last year faced legal challenges upon move out.¹²⁷

03 Legal problems with a landlord. Just over 35% of individuals who rented in the North Puget Sound region in the last year had legal problems with a landlord.¹²⁸

Providers reported frequent legal issues with federally subsidized housing. Family law problems (divorce, child support, and domestic violence) were also common concerns for providers in the region.

SOUTH PUGET SOUND

Pierce, Thurston, Mason, Lewis

South Puget Sound is home to Joint Base Lewis-McChord, the largest base in Washington, with more than 31,100 service members and civilian workers, and 47,100 family members living on and off the base.¹²⁹ Regionally, there are over 151,000 retirees and 7,000 members of the military reserve.¹³⁰ One hundred and eighty-three individuals responded from the South Puget Sound region.



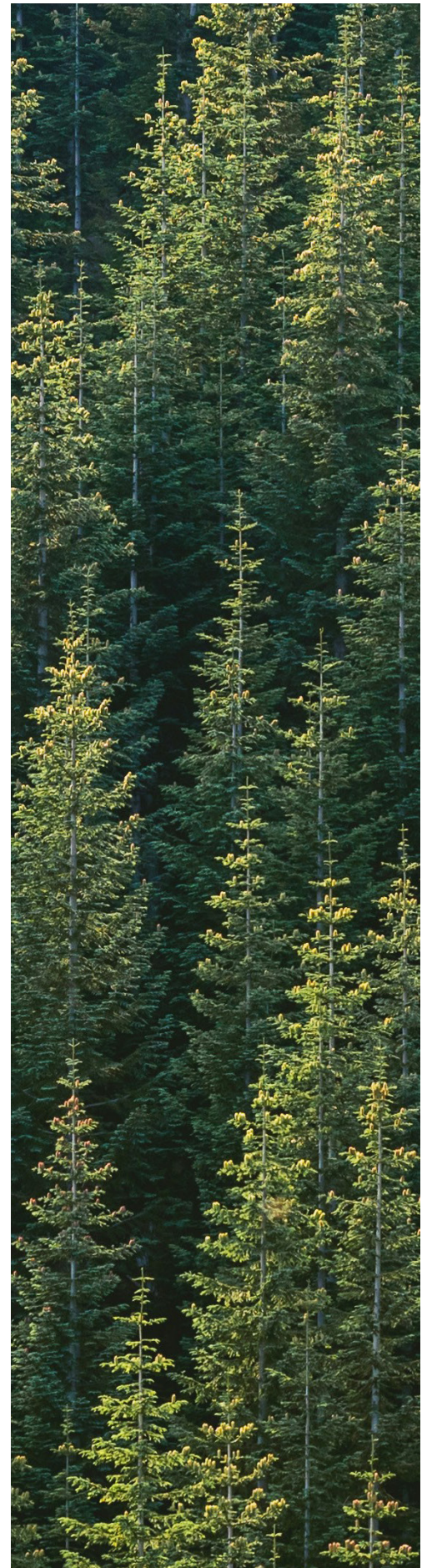
The top three issues in the region were:

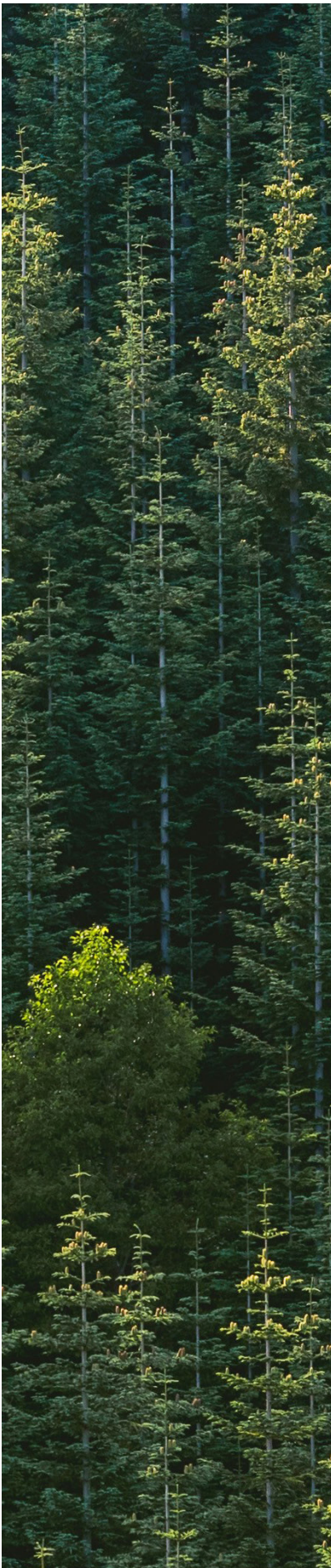
01 Problems with Basic Food Benefits. Nearly 42% of the individuals who this question applied to question experienced problems with Basic Food benefits in the last year. There were 12 responses to the question.¹³¹ Only two individuals responded who belonged to a Tribe or Indigenous community, but both experienced problems.

02 Issues with Medicaid or Medicare coverage for the respondent or a family member. Forty percent of the individuals who this question applied to had problems with Medicaid or Medicare coverage in the last year. That percentage increases to fifty for individuals with a disability.¹³²

03 Challenges accessing or receiving VA healthcare, including coverage of non-VA medical care. Just over 30% of individuals who answered this question experienced issues accessing or receiving VA healthcare.¹³³

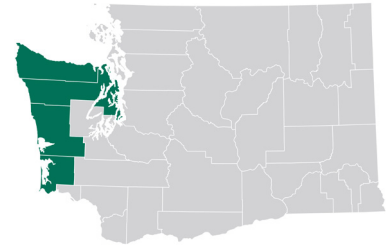
Homelessness concerns were the most prevalent issue in the South Puget Sound region for providers. Providers also said the region needs more resources for individuals facing eviction.





PENINSULA/COASTAL

*Clallam, Jefferson, Kitsap,
Grays Harbor, Pacific*



The Peninsula/Coastal region is home to over 50,000 veterans.¹³⁴

It is also home to Naval Base Kitsap-Bangor, with 15,600 active-duty personnel and over 18,700 family members.¹³⁵ Eighty-four individuals responded from the Peninsula and Coastal region. Half were from Kitsap County.

The top three issues in the Peninsula and Coastal region are:¹³⁶

01 Issues applying for or appealing denials of VA benefits, including survivor benefits. Slightly more than 34% of respondents experienced problems applying for or appealing denials of VA benefits, including survivor benefits.¹³⁷ January 2025 data from the federal VA shows that, in the 29 months since the PACT Act passed, the Veterans Benefits Administration received nearly 8,400 PACT Act-related claims alone from the 6th Congressional District (which covers most of the Peninsula/Coastal region).¹³⁸ There are no state or nonprofit veteran service officers in Grays Harbor and Kitsap Counties.¹³⁹

02 Dispute, disagreement, or problem with company or business. Slightly more than 20% of respondents experienced a consumer dispute, disagreement, or problem with a company or business.¹⁴⁰

03 Access to or receipt of VA healthcare, including coverage of non-VA medical care. Just over 18% of respondents who answered this question experienced problems accessing or receiving VA healthcare.¹⁴¹ Similar to other primarily rural regions, the area has limited access to VA healthcare.

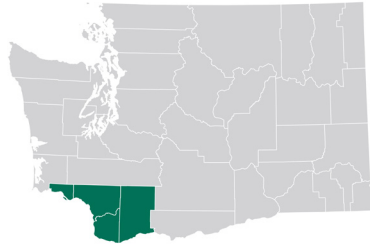
One provider in the region said that the biggest unmet legal need is “adequate access to medical care and services.” However, homelessness problems were, as in most other regions, the top unmet issue for providers in the region, followed by divorce and then debt collection, garnishment, and repossession.

SOUTHWEST

*Wahkiakum, Cowlitz,
Clark, Skamania*

The Southwest region is home to 44,048 veterans.¹⁴²

Nearly 17% of adult residents in Wahkiakum County are veterans.¹⁴³ Thirty-seven individuals from the Southwest region responded. Several questions received few responses, significantly limiting confidence in the data.



The top 3 issues in the Southwest region are:

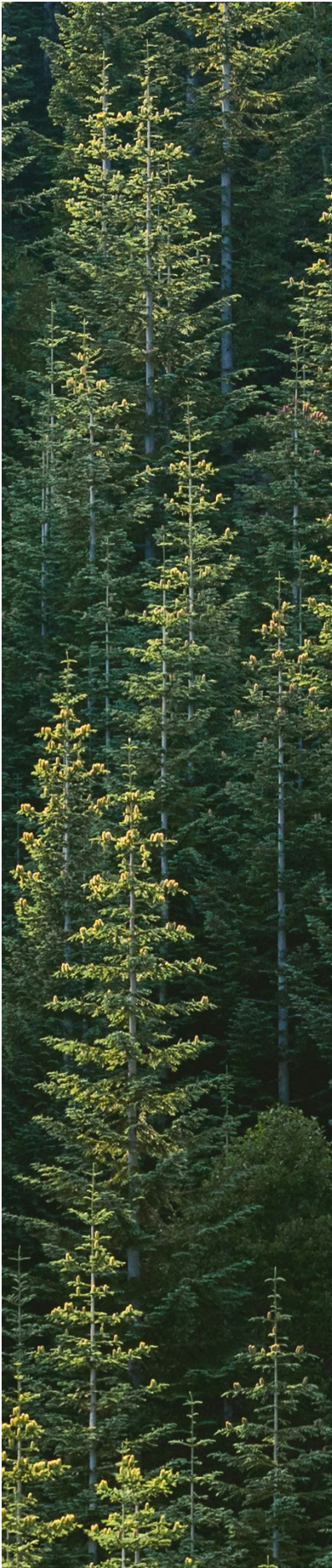
01 Legal problems at the end of employment, such as problems with retaliation, firing, layoffs, or receiving final wages. Four individuals, just over 44% of the nine individuals who responded to the question, ran into problems at the end of employment. This increased to 50% for individuals under 400% of the federal poverty level (three respondents out of six).

02 Problems with the Social Security Administration. Only five individuals answered this question; two had an issue (40%).

03 Problems moving into or applying to move into a rental unit. Again, only five individuals answered this question. Two said they ran into issues moving into a rental unit (40%).

Providers scored several issues as very prevalent in the Southwest region, but the issues fell into the categories of housing (including homelessness and evictions), family law (including divorce and separation and child custody and parenting plans) and VA healthcare and benefits.



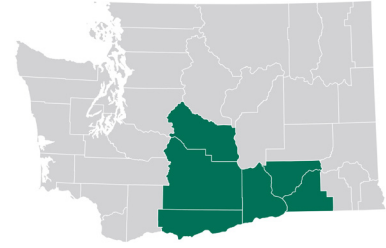


SOUTH CENTRAL

*Kittitas, Yakima, Klickitat,
Benton, Franklin, Walla Walla*

Nearly 36,000 veterans reside in the South Central region.¹⁴⁴

The Yakima Training Center, part of the Joint Base Lewis-McChord installation, is home to approximately 500 military service members and civilians.¹⁴⁵ With the exception of Benton County, the region is exclusively rural counties. There were 45 responses from the region. Some issues have few responses, limiting confidence in the results.

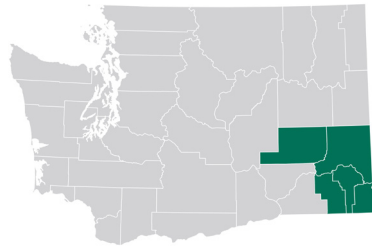


The top 3 issues for the South Central region are:

- 01 Legal problems at the end of a job.** Approximately 44% of the respondents to this question faced legal problems at the end of a job. Only nine individuals responded to this question. Four had problems.
- 02 Legal problems with a landlord.** Just under 42% of the respondents to this question experienced legal issues with a landlord in the 12 months prior to the survey.¹⁴⁶
- 03 Tie. Problems moving into or applying to move into a rental unit.** Ten individuals responded to this question. Four (40%) experienced issues moving or applying to move into a rental unit.
- 03 Tie. Issues with Medicaid or Medicare coverage.** Five individuals answered this question, two of whom (40%) experienced issues with Medicaid or Medicare coverage for themselves or someone in their family. All the individuals who responded were veterans, made under 400% of the federal poverty level, and had a disability. None were over the age of 65.

SOUTHEAST

*Adams, Whitman, Columbia,
Garfield, Asotin*

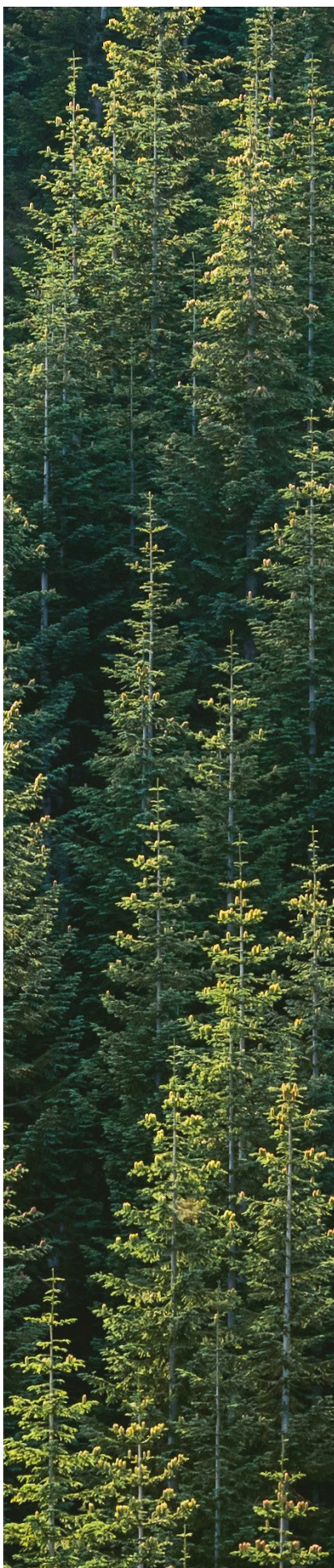


Six individuals responded from the Southeast region, which is home to 5,168 veterans.¹⁴⁷ Nearly 15% of Garfield County's adult population is veterans.¹⁴⁸ There are active veteran service programs, with accredited veteran service officers in Asotin County¹⁴⁹ and Whitman County.¹⁵⁰

Because of the extremely small sample size, we only considered legal issues with four or more answers, limiting confidence in the data. The most common issues in the region are:

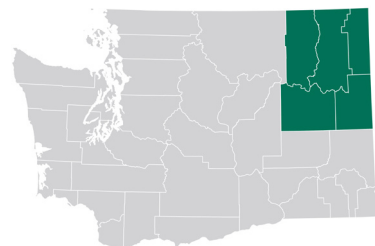
- 01 Dispute, Disagreement, or Problem with Company or Business.** Only six individuals responded to this question. However, four had problems with a company or business (66%).
- 02 Tie. Access to or receipt of VA healthcare.** As in other rural regions, the Southeast region has limited VA healthcare options. The nearest VA hospital is in Walla Walla.¹⁵¹ Two of the four people who answered this question (50%) had problems accessing or receiving VA healthcare.
- 02 Tie. Overpayments from the Department of Veterans Affairs.** Two of the four people who answered this question (50%) faced a VA overpayment in the year prior to the survey.
- 03 Tie. Experienced discrimination as a member of a protected class under the Washington Law Against Discrimination.** Three of the six individuals (50%) who answered this question experienced discrimination in the last year. Follow-up questions in the survey revealed that the discrimination was due to their membership in one or more protected classes under the WLAD.¹⁵²
- 03 Tie. Legal problems with a landlord.** Two of the four individuals (50%) who answered this question faced legal issues with a landlord, like rent payment problems or habitability.





NORTHEAST

*Ferry, Stevens, Pend Oreille,
Lincoln, Spokane*



The Northeast region houses Fairchild Air Force Base, with over 3,400 Active Duty airmen and 938 National Guard. The region is home to 50,289 veterans¹⁵³ and an estimated 17,500 military retirees.¹⁵⁴ Thirty-nine individuals answered from the region. The small sample size limits confidence in the data.

The top three issues reported by respondents in the Northeast region are:

01 Problems with access to or receipt of VA healthcare.

Nearly 54% of respondents encountered problems with access to or receipt of VA healthcare.¹⁵⁵ Over the last four years, the region experienced significant issues at the Spokane VA hospital as it piloted a new electronic health record system.¹⁵⁶

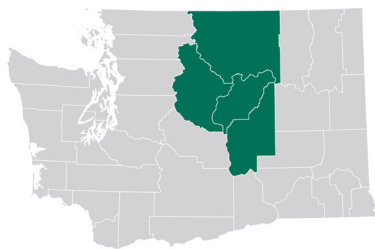
02 Legal problems at the end of a job. As in other regions, legal problems at the end of a job, including retaliation, firing, layoffs, or receiving final wages were a significant issue in the Northeast region. While only six individuals responded, three (50%) experienced problems.

03 Falling victim to a fraud or scam. Slightly less than 37% of respondents were defrauded or scammed in the 12 months prior to the survey.¹⁵⁷ Of the 14 individuals who answered the question and made under 200% of the federal poverty line, 50% were defrauded or scammed.

Federally subsidized housing issues were the most prevalent issue for providers, followed closely by homelessness issues. One provider in the Northeast region put it plainly: the biggest unmet legal need for veterans, service members, and their families was “housing access, stability, and retention.” Providers also noted frequent issues with VA healthcare and benefits.

NORTH CENTRAL

*Okanogan, Chelan,
Douglas, Grant*



The North Central region is entirely rural and is home to 14,967 veterans total.¹⁵⁸ Only 28 individuals responded from the region. Like in other regions, we only considered issues with four or more answers when finding the top three issues.

The top issues in the North Central region are:

01 Legal problems at the end of a job, including retaliation, firing, layoffs, or receipt of final wages.

Five of the six veterans (just over 83%) who responded to this question encountered legal problems at the end of employment in the last year.

02 Problems getting or keeping unemployment.

Only four individuals answered this question. However, two (50%) said they faced challenges obtaining or keeping unemployment benefits over the last year.

03 Dispute, disagreement, or problem with a company or business.

Twenty-five individuals answered this question. Six of the 25 (24%) had a dispute, disagreement, or problem with a company or business in the last year.

Service providers in the North Central region, as in the Northeast region, said that federally subsidized housing and homelessness issues were the most prevalent issues. Family law and landlord-tenant issues were also common. One service provider said the largest unmet legal issue was “inability to pay for any type of attorney.” Another said that there is “veteran resistance to any and all VA services involvement.”



Conclusion

Veterans, service members, and their families across Washington need more legal supports and services in nearly every area of the law. As shown by the number of shared issues across regions, problems are not unique to rural areas or urban areas. They are statewide. They affect diverse populations. There are no easy answers. The recommendations discussed at the beginning of this report are one way that we can address the problems named in this report. However, addressing these problems will ultimately require actions by nonprofit organizations and local, state, and federal governments, and we encourage each of these entities to consider how they can serve those who served.



Endnotes

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- ³⁵Staff defined “service providers” broadly to encompass anyone who may work with veterans, service members, or their families. This inclusive approach recognizes that community members often divulge information about legal issues to individuals who do not typically provide legal services, such as librarians, military commanders, or social service providers. Staff also reached out to civil legal aid agencies, the judiciary, and government agencies.

- ³⁶We disqualified individuals who were not veterans, service members, or their families and individuals who did not live in Washington.
- ³⁷Rather than asking individuals how they addressed each legal problem, we asked individuals to provide information about all the legal options they tried for any legal issues they experienced that year.
- ³⁸Jeanne Batalova, Migration Policy Institute, Immigrant Veterans in the United States, (May, 2024), <https://www.migrationpolicy.org/article/immigrant-veterans-united-states> (Last accessed April 24, 2025)
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- ⁴¹4.46% of respondents had a General (Under Honorable Conditions) characterization of service. 0.78% of respondents had an Other than Honorable or Undesirable characterization of Service. 0.19% of respondents had a Bad Conduct Discharge. 0.19% of respondents had an Uncharacterized or Entry Level Separation.
- ⁴²United States Census Bureau, American Community Survey, 2022 ACS 5-Year Estimates Subject Table #S2101, Veteran Status, <https://data.census.gov/table/ACST5Y2022.S2101?g=040XX00US53> (Last accessed April 24, 2025)
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- ⁴⁴The survey defined “disability” as a physical health condition (including chronic conditions like diabetes, hypertension, etc.), mental health condition, sensory condition, developmental condition or other condition not listed. “None” and “Prefer Not to Say” were also available options.
- ⁴⁵Jonathan Vespa and Caitlin Carter, U.S. Census Bureau, Trends in Veteran Disability Status and Service-Connected Disability: 2008-2022, American Community Survey Reports, (November, 2024), <https://www2.census.gov/library/publications/2024/demo/acs-58.pdf> (Last accessed April 24, 2025)
- ⁴⁶*Id.*
- ⁴⁷Five individuals answered that their “gender isn’t listed.” These individuals are included in the 565 answers, but four of the answers did not provide more information about the gender identity of respondents. They were derogatory or challenged the question. The fifth individual did note an additional gender that was not on the provided list.
- ⁴⁸United States Census Bureau, American Community Survey, 2022 ACS 5-Year Estimates Subject Table #S2101, Veteran Status, <https://data.census.gov/table/ACST5Y2022.S2101?g=040XX00US53> (Last accessed April 24, 2025)
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- ⁵⁰*Id.*
- ⁵¹LGBTQIA+ stands for “lesbian, gay, bisexual, transgender, queer, intersex, asexual, and all sexually and gender diverse people. Examples of terms represented by the “+” include: pansexual, omnisexual, gender fluid, non-binary, Two-Spirit, and many more terms.” National LGBTQIA+ Health Education Center, Fenway Institute, Live Glossary of Terms: LGBTQIA+, (August, 2024), <https://www.lgbtqihealtheducation.org/glossary/en/> (Last accessed April 24, 2025)
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- ⁵⁴*Id.*
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- ⁵⁸Steven J. Gill, Washington State Department of Veterans Affairs, Veteran Service Officer Program Report, “Background,” 5 (September, 2024), <https://www.dva.wa.gov/sites/default/files/2024-10/WDVA%20Veteran%20Service%20Officer%20Program%20Legislative%20Report%202024.pdf> (Last accessed April 24, 2025)
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- ⁶⁵Mary Slosar, The Justice Gap: The Unmet Civil Legal Needs of Low-income Americans, Legal Services Corporation, 67 (April, 2022), <https://lsc-live.app.box.com/s/xl2v2uraioatbbzrhwtjlgioemp3myz1>
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- ¹¹⁴Thirty-eight of the 77 individuals who make under 200% of the federal poverty line answered “yes” to this question.
- ¹¹⁵Thirty individuals of the 96 individuals who responded answered “yes” to this question.
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- ¹¹⁹Two individuals, out of the seven who answered, experienced issues accessing or receiving VA healthcare.
- ¹²⁰United States Department of Veterans Affairs, Locations: Washington, <https://www.va.gov/directory/guide/state.asp?dnum=ALL&STATE=WA> (Last accessed April 24, 2025)
- ¹²¹United States Department of Veterans Affairs, Veterans Health Administration, Mount Vernon VA Clinic, <https://www.va.gov/puget-sound-health-care/locations/mount-vernon-va-clinic/> (Last accessed April 24, 2025)
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- ¹²³Id.
- ¹²⁴Id.
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- ¹²⁸Eighteen of the 51 individuals who rented in the North Puget Sound region answered “yes” to this question.
- ¹²⁹Military OneSource, Military Installations, Joint Base Lewis-McChord, “Details”, <https://installations.militaryonesource.mil/in-depth-overview/joint-base-lewis-mcchord> (Last accessed April 24, 2025)
- ¹³⁰Id.
- ¹³¹Five individuals answered “yes” to this question.
- ¹³²Ten of the 20 individuals who this question applied to answered “yes.” Sixteen of the 20 were people with disabilities, and 8 individuals within this group answered “yes.”
- ¹³³Thirty six of the 119 individuals who answered this question said “yes.”
- ¹³⁴United States Census Bureau, American Community Survey, 2022 ACS 5-Year Estimates Subject Table #S2101, Veteran Status, <https://data.census.gov/table/ACSST5Y2022.S2101?g=040XX00US53> (Last accessed April 24, 2025)
- ¹³⁵Military OneSource, Military Installations, Naval Base Kitsap, “Details”, <https://installations.militaryonesource.mil/in-depth-overview/naval-base-kitsap> (Last accessed April 24, 2025)
- ¹³⁶We chose to filter out “Problems with other [non-Department of Veterans Affairs] public benefits” as a top three concern because it received only three responses, leading to low confidence in the data.
- ¹³⁷Twelve of the 35 individuals who answered this question said “yes.”
- ¹³⁸United States Department of Veterans Affairs, VA PACT Act Performance Dashboard, “Geographical Analysis: Congressional District View as of 1/11/2025: Washington CD 06”, <https://department.va.gov/pactdata/interactive-dashboard/> (Last accessed January 11, 2025)
- ¹³⁹Steven J. Gill, Washington State Department of Veterans Affairs, Veteran Service Officer Program Report, “Veteran Service Officer Locations”, 8 (September, 2024), <https://www.dva.wa.gov/sites/default/files/2024-10/WDVA%20Veteran%20Service%20Officer%20Program%20Legislative%20Report%202024.pdf> (Last accessed April 24, 2025)
- ¹⁴⁰Sixteen of the 78 respondents who answered this question said “yes.”
- ¹⁴¹Eight of the 44 people who responded to this question answered “yes.”
- ¹⁴²United States Census Bureau, American Community Survey, 2022 ACS 5-Year Estimates Subject Table #S2101, Veteran Status, <https://data.census.gov/table/ACSST5Y2022.S2101?g=040XX00US53> (Last accessed April 24, 2025)
- ¹⁴³Id.
- ¹⁴⁴Id.
- ¹⁴⁵U.S. Army, Yakima Training Center, “Visitor Information”, <https://home.army.mil/yakima/my-fort-1/visitor-information> (Last accessed April 24, 2025)
- ¹⁴⁶Five of the 12 people who responded to this question answered “yes.”
- ¹⁴⁷United States Census Bureau, American Community Survey, 2022 ACS 5-Year Estimates Subject Table #S2101, Veteran Status, <https://data.census.gov/table/ACSST5Y2022.S2101?g=040XX00US53> (Last accessed April 24, 2025)
- ¹⁴⁸Id.
- ¹⁴⁹Washington State Department of Veterans Affairs, Asotin County Resources for Veterans, <https://www.dva.wa.gov/resources/county/asotin> (Last accessed April 24, 2025)
- ¹⁵⁰Washington State Department of Veterans Affairs, Whitman County Resources for Veterans, <https://www.dva.wa.gov/resources/county/whitman> (Last accessed April 24, 2025)
- ¹⁵¹United States Department of Veterans Affairs, Locations: Washington, <https://www.va.gov/directory/guide/state.asp?dnum=ALL&STATE=WA> (Last accessed April 24, 2025)
- ¹⁵²RCW § 49.60.010
- ¹⁵³United States Census Bureau, American Community Survey, 2022 ACS 5-Year Estimates Subject Table #S2101, Veteran Status, <https://data.census.gov/>



[table/ACSST5Y2022.S2101?g=040XX00US53](https://data.census.gov/tables/ACSST5Y2022.S2101?g=040XX00US53) (Last accessed April 24, 2025)

¹⁵⁴Military OneSource, Military Installations, Fairchild AFB, "Installation Details", <https://installations.militaryonesource.mil/in-depth-overview/fairchild-afb> (Last accessed April 24, 2025)

¹⁵⁵Fourteen of the 26 individuals who answered this question said "yes."

¹⁵⁶Senator Patty Murray, Letter to Secretary of Veterans Affairs Denis McDonough Regarding Electronic Healthcare Record, (April 9, 2024), <https://www.murray.senate.gov/wp-content/uploads/2024/04/SecVA-EHR-Letter.pdf> (Last accessed April 24, 2025)

¹⁵⁷Fourteen of the 38 individuals who responded to this question answered "yes."

¹⁵⁸United States Census Bureau, American Community Survey, 2022 ACS 5-Year Estimates Subject Table #S2101, Veteran Status, <https://data.census.gov/tables/ACSST5Y2022.S2101?g=040XX00US53> (Last accessed April 24, 2025)

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