Barriers to Work: Improving Access to Licensed Occupations for Veterans and Military Spouses

BY AMANDA WINTERS, NATIONAL GOVERNORS ASSOCIATION
RACHAEL STEPHENS, NATIONAL GOVERNORS ASSOCIATION
JENNIFER SCHULTZ, NATIONAL CONFERENCE OF STATE LEGISLATURES

The United States is home to millions of military families, made up of veterans, active-duty service members, spouses and dependents. These individuals offer a unique set of skills, experiences and leadership abilities, yet many struggle to find and maintain employment. For veterans, translating their skills to the civilian workforce and marketing themselves to employers play a role. For military spouses, challenges stem from frequent moves and parenting responsibilities. Both groups face barriers and challenges with state occupational licensing regulations.

The U.S. Department of Labor estimates that the military trains people in skills applicable in at least 962 civilian occupations. Despite being well-prepared for civilian employment, veterans report that finding a job is the top challenge they face as they transition into civilian life. When job markets are regulated through licensing, veterans can be put at a disadvantage when competing for work with a similarly skilled person trained in the private sector. The challenge of finding a job—exacerbated by licensing regulations—contributes to the 70 percent of veterans who report significant difficulty making the transition back to civilian life. Spouses of active-duty military service members are greatly affected by state licensing regulations, as they typically must move multiple times during their careers. Their employment can be negatively affected by the time it takes to acquire a license; uncertainty about whether their license is “portable,” or can be transferred across state lines; and lack of temporary or provisional licensure options.

Although governors and state legislatures have demonstrated a strong commitment to easing transitions into employment for veterans and military spouses, many states still struggle with occupational licensing regulations that do not account for a veteran’s skills, training, education and experience. Failing to recognize this experience can cause veterans to pay additional costs to obtain a license or discourage them from entering the labor market. In addition, the licensing barriers faced by military spouses have led to high unemployment. Aware of these struggles, most states are working to improve occupational licensure processes that could remove some of these employment barriers for veterans and their spouses.

What is an occupational license?

An occupational license is a credential that government—most often states—requires a worker to hold in certain occupations. Aspiring workers must meet state-specific educational, training, testing and other requirements to practice in a licensed profession. Occupational licenses are mandatory in the relevant jurisdiction, intended to set professional standards and ensure safety and quality of work, and are time-limited. Violation of the terms of the license can result in legal action.
Veterans

There are 18.5 million veterans living in the United States today, making up 7.4 percent of the population. They are predominantly male (91.9 percent of all veterans), though the number of female veterans has been increasing since the 1980s.

Veterans tend to be older than nonveterans: 67 percent are 55 or older, compared with 34 percent of nonveterans. Roughly one-third of veterans today served during the first Gulf War era (August 1990 through August 2001) or in military engagements since the Sept. 11, 2001 attacks. These veterans are more diverse in terms of gender, race and ethnicity than those who served in prior wars. Nearly 18 percent of veterans who enlisted since September 2001 are women. They are also more likely to identify as African-American (15.9 percent) or Latino (13.7 percent) than past generations of veterans.

Almost all veterans 25 years and older graduated from high school, and more than one-third completed at least some college or received an associate degree. A slightly smaller share of veterans than nonveterans held a bachelor’s degree or higher. The veteran unemployment rate peaked in 2010 at 9.4 percent, up to 12 percent for post-9/11 veterans. According to the Bureau of Labor Statistics, the veteran unemployment rate was 3.7 percent in 2017, lower than the general population unemployment rate of 4.4 percent. But at 4.5 percent, unemployment for post-9/11 veterans remains higher, and highest among female veterans at 5.5 percent.

The largest difference between veterans and nonveterans is among those between 25 to 34 years of age. Male veterans in this age range have an unemployment rate of 6.1 percent, compared to 4.5 percent for male nonveterans. Female veterans between the ages of 25 and 34 have an unemployment rate of 7.9 percent compared to 4.5 percent for their nonveteran counterparts. Veteran unemployment rates also vary by state. Those who live in Maine and Vermont have the lowest unemployment rate (1.7 percent) in 2017, and veterans living in Rhode Island have the highest (7.3 percent).

Demographic and Economic Information

Source: U.S. Census Bureau, 2016 American Community Survey
Veterans are employed in a variety of fields. According to the Bureau of Labor Statistics, about 22 percent of veterans work for federal, state or local government, almost double that of nonveterans. Among male veterans, management, transportation and sales are the most common occupations. Female veterans are concentrated in office and administrative support, health care, and management occupations. With unemployment rates decreasing, there are rising concerns about underemployment of veterans.

**Military spouses**

There are 478,963 individuals who are married to active-duty enlisted military personnel. Over half of all these military spouses are 30 years of age or younger. Overall, 66 percent of military spouses are in the labor force, including 41 percent in the civilian labor force, 13 percent in the armed forces, and 12 percent currently unemployed and seeking work.

Research shows that military spouses are diverse, entrepreneurial, adaptable, educated, team-oriented and civically engaged. Eighty-four percent have some college education or higher. Twenty-five percent have a bachelor’s degree and 10 percent have an advanced degree. Despite being highly educated, nearly one-third of military spouses are underemployed and roughly 38 percent earn less than their civilian counterparts.

Research completed for Blue Star Families estimates the societal cost of unemployment and underemployment of military spouses to be between $710 million to $1.07 billion per year. Research shows that employment of military spouses plays a significant role in the decision of the military member to leave or remain in the service.

Impacts of Occupational Licensing

In a 2017 survey conducted by Iraq and Afghanistan Veterans of America, 37 percent of employed participants considered themselves underemployed. However, it is unlikely to be structural underemployment, as veterans return to the civilian workforce with training for a variety of occupations and professions. As of 2017, the Department of Defense had trained 30,322 active-duty enlisted personnel in construction, 68,365 in health care, 129,209 in electronic and electrical equipment repair, 161,571 as engineers, and 160,690 as mechanics. Many veterans are also trained in occupations not often associated with military service, such as human resources development, or media and public affairs.

People working in licensed professions have been found to be 36 percent less likely to move between states, in part due to the difficulty of the licensing process. Research by the Syracuse University Institute for Veterans and Military Families finds that up to 35 percent of military spouses are employed in fields that require licensure, primarily in health- and education-related fields. According to a survey by the U.S. Chamber of Commerce, 34 percent of military spouses moved four or more times and more than half moved at least three times. Of those surveyed, nearly half had less than three months to prepare for a move, allowing little time to plan for a licensure transfer processes.

Twenty-two percent of military spouses report that their greatest challenge for employment is the inability to transfer professional licenses to another location.
Policy Barriers to Employment

Veterans

COST

The costs of training or education programs required to obtain a license can prevent or delay a veteran’s entry into a given occupation. Many veterans who have received military training in an occupation may only need a few additional hours or an additional course before being eligible for the license. Instead, they are often required to start over, incurring considerable financial costs as well as opportunity costs—the time spent repeating training, when they could otherwise be earning an income.

APPLICABILITY OF TRAINING

The United States military spends billions training servicemen and servicewomen in hundreds of occupations that largely translate to civilian occupations. However, in many cases, occupation-specific training completed as part of military service is not recognized in licensing regulations. In some instances, this may be legitimate because military training in an occupation may not be equivalent to the training necessary for a civilian version of the same occupation. However, many military occupations do provide similar training that is partially or wholly equivalent to civilian occupational training. Ensuring clear and consistent recognition of applicable skills and experience can help smooth a veteran’s transition into the civilian labor force. Further, the written exams commonly required by licensing regulations may not account for the skill set of a veteran, who may have relevant on-the-job training but may lack the classroom education required to complete certain portions of the exams.

LESS THAN HONORABLE DISCHARGE

There are five types of military discharge—honorable, general, other than honorable, bad conduct and dishonorable. Many state (and federal) laws regarding benefits and services for veterans, including occupational licensing, apply only to veterans who received an honorable discharge. This leaves many veterans, whose circumstances of discharge may have nothing to do with their ability to safely perform a job, at a serious disadvantage in finding work in a field subject to licensing regulations.

Military spouses

COST

While the monetary cost of obtaining a license affects everyone working in a licensed occupation, military spouses must spend both time and money on complying with these rules every time they move for the military member’s career. This cost is made more difficult to bear for military spouses as many find it difficult or even impossible to secure unemployment compensation while they search for their next job and navigate the licensing process of each state. An awareness of this difficulty may prevent another individual from moving, but military spouses may instead choose to not seek licensure once they move, which can create additional financial strain.

INTERSTATE VARIATION

Most states establish and enforce occupational licensing regulations entirely independently of other states, which means that standards can vary widely, even between states with similar population characteristics or within the same region. Military families move an average of once every three years. Following those moves, 73 percent of military spouses are faced with the requirement to reapply for licensure for the occupation or profession in which they already work.

VAGUE LANGUAGE

While most states have passed legislation to address licensure barriers faced by military spouses, these efforts vary widely by occupational area and strength of the legislative language. Specifically, the terms “may” and “shall” in legislation meant to remove barriers have resulted in a variety of approaches to military spouse licensure. In a report on Military Spouse Licensure Portability submitted to the Department of Defense, researchers at the University of Minnesota found significant problems with communicating licensure processes even when supportive legislation was in place. To address this issue, they recommended implementing professional development for practitioners at licensing authorities that work with military families. Compounding the issues of communication and process, researchers found a significant lack of data at occupational licensure boards regarding the licensing of military spouses. Improving data collection for this population could lead to identifying board members who are responsive to this group and any remaining barriers to licensure.
Policy Options

Targeted approaches: Veterans

RECOGNITION OF MILITARY TRAINING, EDUCATION AND EXPERIENCE

Licensing authorities have limited the experience and training that are accepted to meet regulatory requirements. How applicants meet these requirements is meant to be determined by how best to advance public health and safety goals. However, for many veterans who are qualified to perform a job and have done so in the military for years, a civilian career in the same field can be out of reach. This is because licensing regulations have been written to accept only specific types of non-military education and training. All 50 states and Puerto Rico have enacted legislation to assist veterans in obtaining occupational licenses, many in the past five years. The laws often direct a licensing board(s) to recognize equivalent military training, education and experience toward the requirements for licensure. While some laws apply to all licensing boards, others are specific to a certain profession.

- Example: Rhode Island requires each member of a licensing board to “accept education, training or service completed by an individual as a member of the Armed Forces or Reserves of the United States [or] the National Guard of any state...toward the qualifications to receive the license or certification.”

ALTERNATIVE PATHS TO LICENSURE IN CERTAIN OCCUPATIONS

Many states have enacted legislation to ease licensing burdens for veterans in specific occupations, often those regarded as most applicable to a military skill set or where critical needs exist. These occupations include truck drivers, emergency medical technicians, law enforcement officers and others. Alternative paths to licensure are designed to offer veterans an opportunity to demonstrate their proficiency in a certain trade in order to bypass the normal licensing process. For skilled veterans with similar but not identical experience, licensing regulations can be written so that accredited education institutions are required to review a veteran’s training and coursework toward attaining certain credentials. They can also recommend options for awarding course credit for relevant military training or for allowing a veteran to enter into a program with advanced standing. Another way to provide accelerated education opportunities is through “bridge programs” specially designed to fill in the gaps in training, without requiring veterans to repeat or duplicate education or training they received while serving.

- Examples: Ohio offers an expedited veterans paramedic certification program for certain applicants who received military training. Others who are not deemed immediately eligible for the program receive credit for their past military training and are required to complete only what is necessary for certification. Another 12 states—Alabama, Colorado, Delaware, Georgia, Idaho, Kansas, Mississippi, Tennessee, Texas, Utah, Virginia and Wyoming—have joined a multi-state compact for the Emergency Medical Services profession, known by the acronym REPLICA. The compact covers licensing for veterans, service members and their spouses.

LICENSURE BY EXAM

Veterans can also be licensed by exam to help minimize the degree to which they are required to duplicate coursework that is repetitive of their military instruction. In many cases, states require completion of an approved civilian training program in order to sit for a licensure exam, so states can choose to waive the training requirement for veterans to sit for the exam.

- Example: The Wisconsin Law Enforcement Accelerated Development Program allows veterans separated from the military within the last three years and with at least one year of experience as a military police officer to take a certification exam with no additional civilian training.

EXPEDITED APPLICATION REVIEW

Another means of reducing the burden of this form of regulation on veterans is to establish a “fast lane” for expedited review of applications. This can be done by prioritizing veterans’ applications within the normal process, reducing the number of administrative documents they must submit to complete their application, or waiving certain requirements that take time to review.

- Examples: In Kansas and Kentucky, boards must process applications within 60 and 30 days, respectively, for veterans who hold an equivalent license in another state, the District of Columbia, or any territory. Maryland law requires each health occupations board to issue a license to a qualified veteran within 15 days of receiving the application.
REDUCTION OF LIMITATIONS BASED ON MILITARY DISCHARGE STATUS

Licensing laws often disallow veterans who received less than honorable discharges from being eligible for licensure, even if all other requirements are met and the circumstances surrounding the discharge are unlikely to influence veterans’ ability to perform their job. One option for addressing this is for licensing authorities to be granted more discretion to make determinations on a case-by-case basis. A more prescriptive option is for lawmakers to only allow denial due to less than honorable discharge when the discharge was prompted by an event relevant to the occupation.

- Examples: Kansas boards may grant licensure to a veteran who meets statutory requirements, but received a discharge of less than honorable. In addition, the Virginia Medic and Corpsman Program accepts veterans who were discharged under “conditions other than dishonorable.”

Targeted approaches: Military spouses

LICENSURE BY ENDORSEMENT

Licensure by endorsement is a process whereby a board issues a permanent license without further examination to applicants who hold a valid license in another jurisdiction with similar standards. Military spouses can be licensed by endorsement without additional training or exams if a state board or licensing body determines equivalency between the training and certification obtained during service and the state’s regular standards. Licensure by endorsement is commonly arranged between states and is also used for licenses that have national standards or licensing bodies. At least 32 states offer licensure by endorsement for military spouses who relocate based on a military transfer.

- Example: North Carolina requires occupational licensing boards to issue a license to a military spouse if he or she satisfies the following conditions: 1) holds a current license in another state with substantially similar requirements; 2) can demonstrate competency in the occupation through continuing education credits or recent experience; 3) has not committed any act in another state that would have necessitated disciplinary action in North Carolina; 4) is in good standing in the state of licensure; and 5) pays required fees.

EXPANSION OF TEMPORARY LICENSURE

Almost all states allow military spouses to receive a temporary license upon relocating. A temporary license allows an individual to practice his or her profession while fulfilling requirements needed to qualify for a permanent license, or while awaiting verification of documentation to support an endorsement. These licenses are typically valid for six months and not eligible for renewal. One option for expanding access to temporary licenses for military spouses is for issuance to not be contingent on identical standards with the other jurisdiction. Another route is to extend the expiration dates of temporary licenses to allow more time for permanent licenses to be obtained, or to cover the full amount of time the military family is stationed in a given state.

- Example: West Virginia allows a military spouse to retain his or her license in good standing without payment of fees or satisfaction of continuing education requirements during, and up to six months following, the soldier’s active-duty service.

FEE WAIVERS

Military spouses may be deterred by the high cost of licensure, particularly those who have experienced frequent moves. To reduce the number of military spouses who leave the workforce because of these costs, licensing authorities can grant specific fee waivers to these individuals.

- Examples: At least five states—Florida, New York, North Carolina, Texas and West Virginia—waive or reduce licensing fees for military spouses. For example, Texas waives the application and examination fee for a military spouse who holds a license in another state. Military spouses applying for a teaching license in New York pay a reduced application fee.

EXPEDITED APPLICATION REVIEW

Similar to the “fast lane” application process outlined above for veterans, military spouses could be afforded an expedited review for licensure in order to ease the time burden placed on them. At least 35 states require that licensing boards expedite review for military spouses; however, most state laws do not set any specific time frame around expeditious review.

- Examples: In South Dakota, if a board cannot make a final determination within 30 days, it must issue a temporary license. Montana’s licensing boards are authorized to approve an application for an endorsement or temporary license based on an affidavit stating that the information is accurate and the necessary documentation is forthcoming.
States that have already enacted legislation on military spouse licensure can work to streamline and improve existing policies and procedures. Examples include auditing programs meant to ease barriers to employment for military spouses, effectively communicating licensure processes, providing professional development for board staff on issues related to military spouses, and improving data collection on military spouse licensure processes. For states that are considering options for removing licensing barriers for military spouses, a joint report from the U.S. Departments of Defense and Treasury recommends best practices for state approaches. The three options this report outlines are facilitating endorsement of a current license, providing a temporary or provisional license, and expediting license application procedures.  

**Example:** Arkansas allows military spouses to seek employment with temporary licenses while completing the application process for full licensure. As long as spouses are in good standing of a substantially equivalent license, boards are required to expedite the process for full licensure and allow a full or partial exemption from continuing education. Military spouses are defined as spouses of active-duty service members stationed in Arkansas or returning military veterans within one year of their discharge from active duty.

As states consider occupational licensing policy options, data collection can also be an important piece of the governing language. Collecting applicants’ demographic data can help identify who is excluded from licensed work. Data collection also allows states to understand the effects of the licensing policy and identify and address any gaps that may arise.

**Conclusion**

As discharges and deployments continue, so too will employment challenges for veterans and military spouses. Though all states have taken steps to ease licensing burden for this population, more can be done. The research and policy options contained in this primer serve to guide policymakers as they develop strategies that benefit both employees and employers.

**Selected Recent Actions in the States**

<table>
<thead>
<tr>
<th>State</th>
<th>Type</th>
<th>Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>AL</td>
<td>Legislation, enacted</td>
<td>HB 388 (2018) – Creates the Military Family Jobs Opportunity Act. Requires each professional licensing body to adopt a rule recognizing the professional licenses and certificates obtained by the spouses of military service members in other states, if the issuing state has licensing criteria. Requires licensing bodies to issue temporary licenses when the issuing state has lesser requirements.</td>
<td>04/06/2018 – Signed</td>
</tr>
<tr>
<td>CA</td>
<td>Legislation, enacted</td>
<td>SB 466 (2015) – Requires nursing schools to provide credit for military education and experience by examinations or other methods of evaluation.</td>
<td>10/04/15 – Signed</td>
</tr>
<tr>
<td>CT</td>
<td>Executive Order</td>
<td>Executive Order 13-36 - Requires departments that issue occupational certificates or licenses to review policies and procedures and make any revisions necessary to ensure that relevant military education, training and skills are given appropriate recognition in the licensing process. It also requires designated state agencies to assist the state boards in coordinating outreach to business organizations, employers, service members, veterans and veteran organizations to ensure they are aware of available employment, licensure and academic benefits.</td>
<td>9/23/13- Signed</td>
</tr>
<tr>
<td>DE</td>
<td>Legislation, enacted</td>
<td>HB 112 (2017) – Allows professional licensing boards and commissions administered by the Division of Professional Regulation to recognize military education, training and experience of all current and former military personnel when reviewing credentials and issuing licenses.</td>
<td>09/27/2017 – Signed</td>
</tr>
<tr>
<td>State</td>
<td>Type</td>
<td>Description</td>
<td>Date</td>
</tr>
<tr>
<td>-------</td>
<td>---------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>IL</td>
<td>Executive Order</td>
<td>Executive Order 13-02 – Establishes an assessment process for applying military training and education to state licensure requirements in Illinois and designates the Department of Veterans Affairs as the lead on employment issues for veterans.</td>
<td>02/06/2013 – Signed</td>
</tr>
<tr>
<td>IL</td>
<td>Legislation, enacted</td>
<td>HB 3095 (2017) – Provides that a person who served in a combat mission or has at least four years of full active and continuous military duty and received an honorable discharge is deemed to have met the collegiate educational requirements for an appointment as a Department of State police officer.</td>
<td>06/30/2017 – Signed</td>
</tr>
<tr>
<td>KY</td>
<td>Legislation, enacted</td>
<td>HB 319 (2018) – Requires administrative bodies to issue within 30 days a license or certificate to a military service member or veteran who currently holds or recently held a valid equivalent license or permit issued by another state.</td>
<td>04/02/2018 – Signed</td>
</tr>
<tr>
<td>ME</td>
<td>Legislation, enacted</td>
<td>HP 1096 (2017) – Grants the Office of Professional and Occupational Regulation authority to modify licensing requirements of professional licensing boards on a case-by-case basis for applicants for licensure who are military veterans.</td>
<td>06/08/2017 – Signed</td>
</tr>
<tr>
<td>NC</td>
<td>Executive Order</td>
<td>Executive Order 49 – Establishes a working group to make North Carolina friendlier to veterans by studying veteran employment, job training, education and licensure transferability.</td>
<td>04/17/2014 – Signed</td>
</tr>
<tr>
<td>NE</td>
<td>Legislation, enacted</td>
<td>LB 88 (2017) – As part of the Interstate Medical Licensure Compact, requires the Department of Health and Human Services to issue temporary six-month licenses to the spouses of active-duty military members who are assigned in Nebraska if they hold a valid credential in another jurisdiction which has similar standards for the profession.</td>
<td>04/25/2017 – Signed</td>
</tr>
<tr>
<td>NV</td>
<td>Executive Order</td>
<td>Executive Order 2012-11 – Requires state boards and commissions to provide reciprocity for military spouses seeking licenses in Nevada.</td>
<td>5/7/2012 – Signed</td>
</tr>
<tr>
<td>OH</td>
<td>Executive Order</td>
<td>Executive Order 2013-05K – Directs state boards and commissions to streamline the state licensing process to take into account relevant military education and to simplify the process for awarding college credit for military education for veterans and service members.</td>
<td>06/11/2013 – Signed</td>
</tr>
<tr>
<td>TX</td>
<td>Legislation, enacted</td>
<td>HB 1934 (2017) – Requires the Board for Educator Certification to establish rules expediting the processing of an application for a certificate submitted by an educator who is the spouse of a person serving on active duty in the armed forces.</td>
<td>06/15/2017 – Signed</td>
</tr>
<tr>
<td>VA</td>
<td>Legislation, enacted</td>
<td>HB 533 (2018) – Directs the Department of Veterans Services to take steps to promote awareness among veterans of the acceptance of substantially equivalent military training, education or experience by the Department of Professional and Occupational Regulation and the Department of Health Professions.</td>
<td>03/09/2018 – Signed</td>
</tr>
</tbody>
</table>
Notes


5. Ibid.

6. Ibid.


15. This estimate includes lost income tax, unemployment benefits paid and healthcare benefits paid.


22. Ibid.


37. N.Y. Educ. Law §6501.

38. S.D. Codified Laws Ann. §36-1B-1.


OCCUPATIONAL LICENSING: BARRIERS TO WORK SERIES

This series of four publications is part of the Occupational Licensing: Assessing State Policy and Research Project. These documents focus on the unique challenges and barriers specific to four population groups when they wish to enter a licensed occupation and practice a licensed occupation across state lines. Each report outlines specific state policy options to address the unique challenges faced by the individual population.

Overview of Occupational Licensing

Occupational licensure is a form of government regulation that requires a worker to hold a credential to practice or operate in a certain occupation. To receive an occupational license, applicants are often required to meet specific criteria in the form of education or training, fees, and testing. Licensing boards generally granted the authority to establish these requirements and are the final arbiter of market entry for a licensed occupation. These boards are usually comprised of a combination of industry professionals and state officials.

Licensed workers now comprise nearly 25 percent of all employed Americans. States vary not only in the share of workers with a license, but also in the requirements to obtain a license in the state. While licensing laws were created with the intent of protecting public health and safety, research suggests that some licensing can have negative consequences for job growth, employment and consumer prices.

Licensing regulations have created unique barriers and challenges for certain populations who are entering the labor market or moving across states lines. This Barriers to Work series focuses on the specific barriers for four different population groups:

- Immigrants with work authorization
- Individuals with criminal records
- Long-term unemployed persons
- Veterans and military spouses

Occupational Licensing Learning Consortium

In 2017, the U.S. Department of Labor’s Employment and Training Administration awarded the National Conference of State Legislatures, in partnership with The Council of State Governments and the National Governors Association Center for Best Practices, funding on a three-year project to: 1) ensure that existing and new licensing requirements are not overly broad or burdensome and don’t create unnecessary barriers to labor market entry; and 2) improve the portability for selected occupational licenses across state lines. The national partners are producing research, including these reports, convening state policymakers and experts in the field of occupational licensing, and delivering technical assistance to states. Through a competitive application process, 11 states were selected to participate in the consortium. Those 11 states are: Arkansas, Colorado, Connecticut, Delaware, Illinois, Indiana, Kentucky, Maryland, Nevada, Utah and Wisconsin.