AUTHENTICATED
U.S. GOVERNMENT
INFORMATION
GPO

ECONOMIC WELL-BEING OF WOMEN VETERANS

HEARING

BEFORE THE

SUBCOMMITTEE ON ECONOMIC OPPORTUNITY

OF THE

COMMITTEE ON VETERANS' AFFAIRS

U.S. HOUSE OF REPRESENTATIVES

ONE HUNDRED SIXTEENTH CONGRESS

FIRST SESSION

JULY 10, 2019

Serial No. 116–24

Printed for the use of the Committee on Veterans' Affairs



Available via http://govinfo.gov

U.S. GOVERNMENT PUBLISHING OFFICE
40–853 WASHINGTON : 2022

COMMITTEE ON VETERANS' AFFAIRS

MARK TAKANO, California, *Chairman*

JULIA BROWNLEY, California
KATHLEEN M. RICE, New York
CONOR LAMB, Pennsylvania, *Vice-Chairman*
MIKE LEVIN, California
MAX ROSE, New York
CHRIS PAPPAS, New Hampshire
ELAINE G. LURIA, Virginia
SUSIE LEE, Nevada
JOE CUNNINGHAM, South Carolina
GILBERT RAY CISNEROS, JR., California
COLLIN C. PETERSON, Minnesota
GREGORIO KILILI CAMACHO SABLAN, Northern Mariana Islands
COLIN Z. ALLRED, Texas
LAUREN UNDERWOOD, Illinois
ANTHONY BRINDISI, New York

DAVID P. ROE, Tenessee, *Ranking Member*
GUS M. BILIRAKIS, Florida
AUMUA AMATA COLEMAN RADEWAGEN, American Samoa
MIKE BOST, Illinois
NEAL P. DUNN, Florida
JACK BERGMAN, Michigan
JIM BANKS, Indiana
ANDY BARR, Kentucky
DANIEL MEUSER, Pennsylvania
STEVE WATKINS, Kansas
CHIP ROY, Texas
W. GREGORY STEUBE, Florida

RAY KELLEY, *Democratic Staff Director*
JON TOWERS, *Republican Staff Director*

SUBCOMMITTEE ON ECONOMIC OPPORTUNITY

MIKE LEVIN, California, *Chairman*

KATHLEEN M. RICE, New York
ANTHONY BRINDISI, New York
CHRIS PAPPAS, New Hampshire
ELAINE G. LURIA, Virginia
SUSIE LEE, Nevada
JOE CUNNINGHAM, South Carolina

GUS M. BILIRAKIS, Florida *Ranking Member*
JACK BERGMAN, Michigan
JIM BANKS, Indiana
ANDY BARR, Kentucky
DANIEL MEUSER, Pennsylvania

Pursuant to clause 2(e)(4) of Rule XI of the Rules of the House, public hearing records of the Committee on Veterans' Affairs are also published in electronic form. **The printed hearing record remains the official version.** Because electronic submissions are used to prepare both printed and electronic versions of the hearing record, the process of converting between various electronic formats may introduce unintentional errors or omissions. Such occurrences are inherent in the current publication process and should diminish as the process is further refined.

C O N T E N T S

JULY 10, 2019

Page

ECONOMIC WELL-BEING OF WOMEN VETERANS 1

OPENING STATEMENTS

Honorable Mike Levin, Chairman 1
Honorable Gus M. Bilirakis, Ranking Member 2
Honorable Julia Brownley 16
Honorable Jack Bergman 17
Honorable Kathleen M. Rice 18
Honorable Aumua Amata Coleman Radewagen 20
Honorable Anthony Brindisi 22
Honorable Daniel Meuser 24
Honorable Susie Lee 25
Honorable Andy Barr 27

WITNESSES

Ms. Lauren Augustine, Vice President of Government Affairs, Student Veterans of America 4
Ms. Maureen Casey, J.D., Chief Operating Officer, Institute for Veterans and Military Families 6
Ms. Jas Boothe, Founder, Final Salute, Inc. 8
Ms. Christine Schwartz, Chief Executive Officer, Service to School 9
Ms. Jodie Grenier, Chief Executive Officer, Foundation for Women Warriors .. 11

APPENDIX

PREPARED STATEMENTS OF WITNESS

Ms. Lauren Augustine Prepared Statement 33
Ms. Maureen Casey Prepared Statement 42
Ms. Jas Boothe Prepared Statement 55
Ms. Christine Schwartz Prepared Statement 65
Ms. Jodie Grenier Prepared Statement 66

SUBMISSION FOR THE RECORD

Ms. Joy J. Ilem, National Legislative Director, Disabled American Veterans (DAV) 73

ECONOMIC WELL-BEING OF WOMEN VETERANS

Wednesday, July 10, 2019

COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY
U.S. HOUSE OF REPRESENTATIVES
Washington, D.C.

The subcommittee met, pursuant to notice, at 10:05 a.m., in room 210, House Visitors Center, Hon. Mike Levin(chairman of the subcommittee) presiding.

Present: Representatives Levin, Rice, Brindisi, Pappas, Lee, Cunningham, Bilirakis, Bergman, Banks, Barr, and Meuser.

Also present: Representative Brownley and Representative Radewagen.

OPENING STATEMENT OF MIKE LEVIN, CHAIRMAN

MR. LEVIN. I call this hearing to order.

I request unanimous consent that the chair is authorized to declare a recess at any time. Hearing no objection, I want to welcome everyone to today's joint hearing with the Economic Opportunity Subcommittee and Women Veterans Task Force on the "Economic Well-Being of Women Veterans."

With that said, I would like to request unanimous consent that Congresswoman Brownley, as well as Congresswoman Radewagen, join us at the dais for this hearing. Hearing no objection, today, we will examine the State of women veterans in the economy and how Congress can continue to support these brave women.

As always, I am pleased by the bipartisan work of the Economic Opportunity Subcommittee on this issue and on many issues, and I thank my friend, the ranking member, Mr. Bilirakis for that.

I also would like to thank the staff for helping us put together this hearing and these witnesses together in a bipartisan fashion. I wish all of Congress operated in a similar bipartisan fashion.

I am excited for the five panelists we have joining us. And I would like to note, for procedure's sake, that in accordance with committee rules the committee minority was offered the opportunity to invite a witness.

For far too long; Congress and the Department of Veterans Affairs have overlooked the unique barriers that women veterans face after leaving military service. The Women Veterans Task Force, chaired by Congresswoman Julia Brownley, seeks to increase the visibility of the 2 million women who have served in the U.S. military, and promote inclusivity and equitable access to comprehensive health care, benefits, education, and economic opportunity and

other Federal resources, particularly at the Department of Veterans Affairs.

Thanks to the Women Veterans Task Force and several pieces of legislation introduced by our members, Congress is starting to address hurdles that impede the economic mobility of women veterans, but we still have much longer to go.

Women veterans comprise the fastest-growing demographic in the veterans community. With an average of 18,000 new women veterans per year, women veterans will make up over 10 percent of the veterans population by 2020 and close to 15 percent by 2035. We can and, in fact, we must start prioritizing the brave women of our Nation, which is why we are here today.

Congress must have a better understanding of the barriers that women veterans face in accessing their VA benefits, enrolling in institutions of higher learning, and securing meaningful employment with a livable wage.

It is also important that we recognize the many ways in which women veterans thrive. We know that women veterans have been over-represented in the otherwise under-utilized Vocational Rehabilitation and Education Program; we know that a higher percentage of women veterans have Bachelor's degrees when compared to non-veteran women; and we know that the wage gap decreases if a woman is a veteran, especially if she is a minority veteran.

Most economic indicators find that women veterans, particularly younger women veterans, are outperforming some male veterans and many women civilians, but somehow women veterans are also the fastest-growing population of homeless veterans. The population of homeless women veterans has more than doubled since 2006. Think of that, more than doubled since 2006; unacceptable. It is obvious that the numbers do not paint a comprehensive picture of women veterans, and it is also painfully obvious that Congress can and must do more. That is why our work today here is so important.

With that, I would like to recognize my friend Ranking Member Bilirakis for 5 minutes for any opening remarks that he may wish to make.

OPENING STATEMENT OF GUS BILIRAKIS, RANKING MEMBER

Mr. BILIRAKIS. Thank you, Mr. Chairman, I appreciate it very much.

Mr. Chairman, before I begin my question, I would like to clock—well, I just wanted a parliamentary inquiry as to what—as far as the witnesses are concerned, if you can give me a little clarification. You pointed out that the minority did not have a witness today. That is something new and I wanted to get some clarification on that, because obviously, in the future, we plan to bring in minority witnesses.

Mr. LEVIN. Well, Mr. Ranking Member, we certainly intend to work on a bipartisan basis, as we have and will continue to, and I would suggest that after the hearing today our respective staffs can get together and ensure that we always have fair representation from the witnesses that we both feel best represent the topics that we choose to cover in these hearings. So——

Mr. BILIRAKIS. Very good.

Mr. LEVIN.—we absolutely want to work with you.

Mr. BILIRAKIS. And, you know, so far, and I expect this to continue, we have had bipartisan hearings and these witnesses in most cases are speaking for the veteran, whether, you know, minority or majority. I appreciate that very much. Thank you for working with me, Mr. Chairman.

I want to thank all of you for joining us today in the subcommittee hearing. Today's hearing topic is of great importance. Women make up 10 percent of America's veteran population and are the fastest—as the chairman says, the fastest-growing segment of the veteran population; we must do everything we can to ensure that they are being given the same opportunities to succeed and prosper in civilian life as their male counterparts.

It is heartbreaking to hear the stories of women veterans, especially single mothers with families, who fall into extreme poverty and homelessness after separating from the military. Again, as the chairman said, this is unacceptable. No one who has served this country should struggle to provide food and shelter for themselves or their families.

I am interested in hearing from our panel today about ways that we can help women veterans thrive by using their hard-earned housing, education, and employment benefits after separation from the military.

Mr. Chairman, we should focus today's discussion on addressing challenges that are specific to women veterans, as you agree. In written statements provided to the committee, many of our witnesses reference childcare needs as a barrier to women veterans. While this may be the case and, again, it is worth future discussion, absolutely, I think it is fair to include men as well veterans who are raising their children. And, you know, I know of many examples of that in my district, so I appreciate that.

Congress has the responsibility to ensure that women veterans receive the same amount of care and benefits as male veterans. We also need to ensure that our goal of providing more care and services doesn't have the unintended effect of isolating them from the rest of the veteran population.

Since 2010, there has been a 49-percent decrease in veteran homelessness, with over 700,000 veterans and their families being permanently housed or prevented from becoming homeless. Again, we have really made a huge dent in that figure, but we have got much more to do. Again, with that being said, I am interested to hear from the panel why women veteran homelessness has increased, as well as ways that Congress can help eliminate this increase and begin decreasing women veterans homelessness nationwide.

We have also seen recent success with the Veterans Affairs Air Force Women's Health Transition Training Pilot, which focuses on giving women veterans a better chance at successful reintegration into civilian life by providing them information about enrolling and using VA health care. I hope today we hear ways that this program can be improved in and, if necessary, expanded, as well as other ways we can improve the transition process for women veterans.

We are facing some major challenges in helping our women veterans reintegrate back into civilian life and I hope that today's

hearing sheds light on ways Congress can help solve these problems facing our brave female servicemembers.

Finally, I want to recognize some of the active women veterans in my district, constituent advocates, who have done a tremendous amount of work for our veteran community in the Tampa Bay area and many of whom serve on my Veterans Advisory Council. This includes Julie Daniels, Maryann Keckler, Ruth Rymal, Jennifer Smith, Lauren Price, Kathleen Vanek, Kari Kirkpatrick, and Patricia Young. I thank these women for their service, and more women in my district, veteran women, that do an outstanding job for our community and they serve our country, and for their continued input into how we can continue to improve the lives of our veterans in the community and across the country.

I want to thank our panel. Thank you for giving me the extra time, Mr. Chairman, and I yield back.

Mr. LEVIN. Thank you, Mr. Ranking Member. I appreciate your comments.

We have a great panel joining us today and I thank you all again for coming. We have Ms. Lauren Augustine, Vice President at the Student Veterans of America; Ms. Maureen Casey, the Chief Operating Officer for the Institute for Veterans and Military Families at Syracuse University; Ms. Jas Boothe, the Founder of Final Salute, Incorporated; Ms. Christine Schwartz, Chief Executive Officer at Service to School; and Ms. Jodie Grenier, Chief Executive Officer at Foundation for Women Warriors, a Southern California nonprofit that serves women veterans in my district in Southern California.

Your insight is crucial to ensuring that the work we do today and in the weeks and months ahead is most effective, so I am very grateful that you are all here. With that, I would like to recognize Ms. Augustine for 5 minutes.

STATEMENT OF LAUREN AUGUSTINE

Ms. AUGUSTINE. Chairman Levin, Ranking Member Bilirakis, and members of the subcommittee, good morning and thank you for inviting Student Veterans of America to submit our testimony on the impact of higher education and the GI Bill on women veterans' economic well-being.

Established in 2008, SVA is a national higher education nonprofit founded to empower student veterans to, through, and beyond their higher education journey. With over 1500 campus chapters across the United States and in four countries overseas, serving over 750,000 student veterans, SVA maintains a life-long commitment to each student's success, from campus life to employment.

Through research like our National Veterans Education Success Tracker and SVA Census, we are able to look at the population of student veterans as a whole to better understand their successes and opportunities for additional support.

For women veterans and higher education, the research broadly illustrates a good-news story. First, women veterans are over-represented in higher education when compared to the overall percentage of women veterans in America. Women veterans pursuing higher education comprise 26 percent of all student veterans, compared

to comprising about 10 percent of the overall veteran population and about 17 percent of the post–9/11 (September 11, 2001) veteran population.

Second, women veterans not only have a propensity to seek out higher education, but to also succeed.

In its first 6 years, the post–9/11 GI Bill enabled over 346,000 veterans to complete a post-secondary degree or certificate, 23 percent of whom are women. Additionally, women veterans consistently earned degrees at higher levels than their civilian peers, solidifying that these students are worth the investment America is making in them.

Last, when we look internal to SVA chapters, women veterans are, quite frankly, crushing it as leaders on their campuses. Women make up nearly half of all of our chapter leaders and have comprised nearly half of all of our student veterans of the year. These are student leaders like Alex Sawin, SVA's current Student Veteran of the Year and former chapter leader at University of Nevada, Las Vegas. In addition to leading the Rebel Vets at UNLV, Alex helped organize the first Operation Battle Born Ruck March in Nevada, which brought together student veterans and supporters to carry close to 7,000 dog tags through Nevada in honor of the post–9/11 servicemembers killed in action over Memorial Day last year.

These women leaders bring traits from military service such as persistence, resiliency, the ability to work as a member of a team, and to commitment to service that help enhance their campuses and chapters. That leadership on campus leads to leadership in careers and communities, and promotes a holistic well-being for a lifetime.

While women veterans are doing markedly well in higher education, there are of course opportunities to better empower and support them, and their nontraditional student peers. Access to childcare is consistently a top concern from chapters and women student veterans, which makes sense given 46 percent of student veterans have children and 14 percent of those parents are single parents.

In addition to concerns around access to childcare in general, students also express a concern around needing childcare during off hours, on weekends, or during exam study times that do not always align with traditional childcare options. Examining ways to help alleviate these concerns, which admittedly goes beyond just the student veteran population, will help empower these students to succeed.

Supporting women veterans and, again, their nontraditional student peers, pursuing STEM degrees is also an opportunity for further review and analysis. While women veterans work in STEM occupations at twice the rate of non-veteran women and STEM degrees are in the top three types of degrees earned by student veterans as a whole, examining things like attending school part-time, heavy course loads, and time-intensive laboratory work, and how those might interact with students balancing additional work and family obligations, could show interesting opportunities to better support STEM degree-seeking women.

Additional opportunities for support include encouraging schools to better utilize tools like prior learning assessments and flexible course sequencing, ensuring VA has what it needs to provide timely and accurate GI Bill payments to schools and student veterans, and maintaining key student protections.

Chairman, Ranking Member, and the subcommittee, thank you for your time and attention and devotion to the cause of women and all veterans in higher education. I look forward to your questions.

[THE PREPARED STATEMENT OF LAUREN AUGUSTINE APPEARS IN THE APPENDIX]

Mr. LEVIN. Thank you, Ms. Augustine. I appreciate your testimony.

I would now like to recognize Ms. Casey for 5 minutes.

STATEMENT OF MAUREEN CASEY

Ms. CASEY. Chairman Levin, Ranking Member Bilirakis, and members of the subcommittee, thank you for your work on behalf of veterans and their families, and for the opportunity to address you today.

Today, I represent Syracuse University's Institute for Veterans and Military Families, the only academic institute of its kind in the Nation, focused exclusively on enhancing the post-service lives of veterans and their military-connected families. More than 120,000 servicemembers and veterans have participated in the IVMF's programs to date, and an ever-increasing number of them are women.

While, as a community, we have made significant progress to better understand and address the needs of women veterans, more remains to be done. I say this because one of the most consistent findings stemming from our work and scholarship is the powerful and enduring link between the lived experience of transition from military service and the financial health and overall well-being of our women veterans.

Getting their transition right is core to ensuring long-term employability and financial independence. Alternatively, a negative transition experience is likely to position a woman veteran—and, by extension, her family—on a trajectory of compromised financial stability, from which our experience suggests it is often exceedingly difficult to recover.

We know from our work and research that the point of transition from the military to civilian life is a challenge. The number one reason women leave the military is significantly different from men; 41 percent of women transition out due to family reasons. Additionally, women on average leave the military sooner, also likely for the same reason, given that women are more likely to be both servicemember and spouse, and therefore potentially shouldering added family and work responsibilities.

The challenges women veterans often face as they transition to civilian life have the potential to impact their financial stability for months and years after taking off the uniform. Two thirds of women veterans find their financial transition from the military difficult, compared to 47 percent of men. Similarly, more than one

third of women veterans cite loss of income as a key transition challenge, compared to a rate that is lower for men.

In addition, women veterans take 3 months longer, on average, to find civilian employment compared to male veterans. Finally, consistent with the general population, women veterans earn less than male veterans, despite having the same skills enhanced by their military service. At the IVMF, we have seen the impact that an employment program tailored specifically for women veterans can have on their financial well-being post-service.

Our V-WISE program provides small business training specifically to women veterans. The success of the program speaks for itself. Of the more than 3,000 graduates, over 65 percent of these women have started their own business and, of those, more than 90 percent are still in operation today.

Tailored employment programs for women veterans alone are not sufficient to tackle their economic well-being. Access and navigation of community-based care, services, and resources is the most commonly cited challenge associated with military transition.

Further, the IVMF recently published a journal article reviewing over 60 needs assessments in communities across the country. Unfortunately, it found that many localities are not sufficiently aware of the many specific needs our women veterans face. To address this, the IVMF launched AmericaServes, an innovative community care coordination program now operating in 16 U.S. communities. Its premise is a simple one: getting the veteran and their family to the right services in the least amount of time.

Leveraging a unique technology platform and a person-centered local coordination center, Serves' networks have addresses more than 55,000 unique service requests for more than 26,000 individuals. Of note, women veterans are seeking assistance from our Serves networks at rates higher than their representation in the veteran population.

Our data also tells us that employment support is the second most commonly requested service behind housing.

Therefore, based both on our practical experience and academic research, it is clear that if we are going to have a meaningful impact on the economic well-being of our women veterans, the public and private sectors must collaborate in two key ways: first, we must design and deliver new and innovative employment-related programs that are purpose-built to address the unique needs of women veterans, whether at the point of transition or as the need arises post-service; and we must work together to identify means and methods to support care coordination and social service navigation within and across communities our women veterans call home.

On behalf of the veterans and military-connected families the IVMF serves in partnership with this committee, thank you very much for the opportunity to provide testimony today and I look forward to answering your questions.

[THE PREPARED STATEMENT OF MAUREEN CASEY APPEARS IN THE APPENDIX]

Mr. LEVIN. Thank you, Ms. Casey, and thank you for all the good work you are doing at Syracuse.

I would now like to recognize Ms. Boothe for 5 minutes.

STATEMENT OF JAS BOOTHE

Ms. BOOTHE. Thank you, Chairman Levin, Ranking Member Bilirakis, and the rest of the committee members for this opportunity to speak to you today.

Historically, women veterans and their children who experience unstable housing or homelessness have faced difficulty being acknowledged and recognized by the findings of the research conducted by various governmental organizations in the United States, thus limiting their access to the support and resources they desperately need. This vulnerable population is further marginalized by the underestimation in the research of how many homeless women veterans there are overall, and various definitions of homelessness that fail to capture women veterans who are precariously housed.

Currently, the Federal definition of homelessness does not take into account women veterans who couch-surf. That is primarily how women veterans keep them and their children together. Currently, the point-in-time count, which takes into account HUD's definition and the VA's definition of who is homeless, does not take in women veterans who couch-surf. And this count is conducted in January, on one of the arguably coldest nights of the year. You are not going to find women veterans and their children on the streets on a cold night in January, and possibly any other night or day, any other day of the year, because if you see a woman and her children out on the streets, they are probably going to lose them.

When I was diagnosed with cancer in 2005 on my way to Iraq, I had also lost everything to Hurricane Katrina. So it left me unable to deploy and it left me unstable housing. And, luckily, my aunt had a couch for me and my son to sleep on, because I myself was turned away from the VA as a single mother. More than 70 percent of the women that kind to Final Salute for supportive services are single mothers.

Overall, the two biggest glaring issues, adding to insufficient count and reporting of the point-in-time count, an overlook causality, specifically in veteran unemployment and how it relates to homelessness. So I was very excited that you guys were putting them in the same group, because they are in fact related.

When I first started looking at causality in 2015, I noticed that the Bureau of Labor Statistics had reported that there were 455,000 veterans that were unemployed; of that number, 23,000 were women. In the same year, HUD reported that there were 4300 women veterans who were homeless. So, from that number, that leaves 18,600 women that are unemployed, but are presumed to be not homeless and able to take care of themselves and their children without any income.

We have to look at how the numbers relate to each other. Overall, if we have 400-and-something-thousand veterans and only 40 that are reported being homeless on the street, that is problematic in itself again relating to causality.

Women veterans who are doubling up due to low income, unemployment, or other cause are likely to be functionally homeless. I find that word, "functionally homeless," to be problematic in itself, because there is no function in being homeless, and no one who has

served their country should ever have to be precariously housed, doubled up, or even living on the street.

Gender difference in accommodations among homeless women are among their more important findings. A report I read in Metro that stated males were the minority of individuals, 62 percent housed in shelters, and women, single mothers with children, were the majority. 93 percent of those who were homeless as far as families, but only 38 percent were able to be housed. That leaves 50 percent of women and children not able to be housed.

I am an Army veteran, my husband is a Marine combat veteran, and my oldest son just recently returned to Afghanistan, and I would think that these women would agree that, while we are here representing women veterans, we are not against our brothers. We are here just to be treated and supported equally in resources and also in recognition.

I last want to show you two pictures of women, because I often get questioned about, you know, what women are just now serving in combat are not really serving in combat positions, and so why are they just as deserving as male veterans? This is a good friend of mine named Marissa Strock. She is from New York and she was 21 years old when she was deployed to Afghanistan in 2005. She was serving as an MP and lost both of her legs to an IED attack. Again, this woman was 21 years old. And although she wasn't infantry, Special Forces, she was right there in the danger with her brothers, and when she comes back to her country she should be treated as equally.

The last picture is of Master Sergeant Tara Jacobs Brown. There is a street named after Tara in Daytona, Florida. In April 2011, she was deployed with seven of her brothers and was killed by a green-on-green attack by an Afghan pilot. Tara was not excused from the room or from the attack because she was a woman. She was 33 years old at the time. I wanted to point out specifically Tara in 2011, because the Government Accountability Report of 2011 pointed out that neither the HUD or VA uniquely tracked women veterans as a population until 2011.

Thank you.

[THE PREPARED STATEMENT OF JAS BOOTHE APPEARS IN THE APPENDIX]

Mr. LEVIN. Thank you, Ms. Boothe, for your story, for your courage, for your service. We greatly appreciate your testimony and we will be following up with questions.

I would now like to recognize Ms. Schwartz for 5 minutes.

STATEMENT OF CHRISTINE SCHWARTZ

Ms. SCHWARTZ. Good morning. First, thank you, Chairman Levin and Ranking Member Bilirakis, for the invitation to be here and testify before you today.

I am Christine Schwartz and I am the CEO (Chief Executive Officer) of Service to School, a veterans service organization that works with transitioning servicemembers and veterans to ensure they have the access and ability to attend our country's best colleges and grad schools.

My connection to the military runs deep. As a fifth generation Army Officer, I served 5 years on active duty and an additional 2 in the Army Reserves; I am the spouse of an active duty Green Beret; and I believe in service to our Nation, as well as supporting the servicemembers and veterans that willingly choose to do so.

In pursuit of that support, I have the privilege of running an organization that ensures our country's veterans have the opportunity to attend colleges that place them on a pathway for continued success. Through our work, the veterans we work with go on to enroll at colleges with high graduation rates, great career services, and alumni networks that will support them throughout their lives. These are colleges like Yale, Stanford, Amherst, UC Berkeley, UT Austin, Virginia Tech, University of San Diego, Princeton, and the list goes on. This is great news for veterans who are often taken advantage of by for-profit universities or less-than-reputable colleges, and we at Service to School have worked hard to create success for veterans in higher ed. However, I would be wrong if I led you to believe that we serve male and female servicemembers at equal rates.

In fact, last year, only 14 percent of the veterans we assisted were women. This statistic does not align with the national average that 26 percent of student veterans are women. So, if a quarter of the users of GI Bill are women, then why aren't they signing up with Service to School, whose reputation is to get you into the best college possible and, ideally, your dream school? If you are using the GI Bill, wouldn't you want to use it at your dream school? Why are 86 percent of the veterans that we help apply and then enroll at, quote-end quote, "elite colleges" male?

I can't provide all the answers, but I will offer a glimpse into why women veterans are struggling to enroll at similar colleges and grad programs as their male counterparts.

Ashley is an Army Captain who served in the Special Operations community and was denied admittance to almost all of the MBA (Master of Business Administration) programs she applied to. When Ashley asked the admissions committees' feedback on why she wasn't offered admission, they cited her GMAT (Graduate Management Admission Test) score, which was reasonably in range with the other military members who applied to similar programs. In talking with Ashley, she felt that her applications were viewed differently than her male counterparts, and there was a disbelief that her work in the Special Operations community was comparable to her male peers and, therefore, her service was not as prestigious as theirs and could not be valued as highly.

While Ashley held the same rank, position, and went through the same training as her male peers, her service was undervalued because admissions committees could not understand it in the same context as a male.

This story aligns with research from the Servicewomen's Action Network that found the majority of active duty and veteran women face respect issues and a lack of recognition of their service from the public.

Then there is Janine, an Air Force NCO who received her Bachelor's degree from UMUC (University of Maryland, University College) while on active duty. Janine dreamed of going back to grad

school and specifically researched and networked with MBA programs, where she was met with the disappointing news that, since she had received her undergrad degree online, it was highly unlikely she would be accepted to one of her top-choice MBA programs. Janine is a single mom balancing two young children and a job, and, when I first met her, she was working numerous jobs to make ends meet. I can guarantee you, if anyone could succeed at an MBA program, it would be Janine.

Interestingly enough, I met an Air Force NCO last year. He too received his Bachelor's degree online while on active duty in the Air Force. Assumption would say that he, like Janine, wouldn't be able to get into a top MBA program seeing as his degree was also online. This is the interesting part: he got into and is now attending the University of Chicago's Booth School of Business, undoubtedly one of the best business schools in the world.

Janine has yet to go back to grad school.

Universities, just like many systems, are creating barriers for these female veterans by failing to understand, appreciate, and accommodate for female military service, and have continued to perpetuate our invisible service.

Thank you to the chairman, ranking member, and the subcommittee members for your time and commitment to veterans, and specifically outcome for women veterans. I look forward to continuing to work with this committee and answering your questions.

[THE PREPARED STATEMENT OF CHRISTINE SCHWARTZ APPEARS IN THE APPENDIX]

Mr. LEVIN. Thank you, Ms. Schwartz. We appreciate your testimony.

I would now like to recognize Ms. Grenier for 5 minutes.

STATEMENT OF JODIE GRENIER

Ms. GRENIER. Chairman Levin, Ranking Member Bilirakis, distinguished members of the subcommittee, I would like to thank the subcommittee for your commitment to ensuring veterans receive the resources they so deserve, and for inviting Foundation for Women Warriors to testify today.

My name is Jodie Grenier; I am a Marine Corps veteran. I served from 2000 to 2005 as an Intelligence Analyst and I deployed twice to Iraq. I hold a Bachelor's in psychology and a Masters in nonprofit leadership and management from the University of San Diego.

Since 2016, I have served as the Chief Executive Officer of Foundation for Women Warriors, a nonprofit organization solely dedicated to honoring and empowering women veterans through transition services.

Our organization was originally founded in 1920 to provide housing to widows under the name California Soldiers' Widows Housing Association. Our organization is a testament to women's history. It demonstrates the financial inequity experienced by women, the inaccurate historical categorization of women veterans and spouses, and the constant fight to be heard by the very country and institutions in which women have honorably served to protect. Though I

am grateful to have your audience today, I must say, it is long overdue.

At Foundation for Women Warriors, we characterize economic well-being as having control over one's finances while being able to consistently meet basic needs such as food, housing, utilities, and childcare. We aim for women veterans to feel secure, prepared to make economic choices, able to absorb unexpected financial shock, and plan for their future. From our position, the economic well-being of women veterans is at risk.

Women are the fastest-growing segment of homeless veterans. In California, 60 percent of the state's women veterans reported experiencing some form of housing instability. Women veterans are reported as having a higher unemployment rate, lower median income, and more likely to live below the poverty threshold when compared to their male counterparts.

Additionally, women veterans are more likely to be single parents, they are less likely to have the same support networks as their male counterparts, and of course they experience additional barriers to receiving the standard veteran benefits.

There are many issues that impact all veterans' economic well-being, such as limited financial knowledge, barriers in accessing benefits, education level at transition, unemployment, the loss of a support network, as well as the various emotional challenges associated with reintegrating into civilian society.

The reality is, these issues, compounded with the unique transition experience of women, cultural stereotypes, higher rate of single parenting, and the gender pay gap result in greater economic risk for women.

Our programs directly address these concerns by providing financial stipends for basic needs and childcare, as well as professional development. These stipends help women maintain safe and affordable housing, and it allows them to attain or maintain employment, pursue their degrees, and provides stability for their children; in essence, the American dream.

Historically, hitting rock bottom has been the standard for receiving assistance. While it is imperative to assist our most vulnerable communities, it is just as important to invest in the prevention of becoming the most vulnerable.

Our organization redefines "at risk" as unable to meet financial obligations. We re-frame assistance as a hand up, and we invest in the critical areas to empower independence and goal attainability among women veterans.

Our programs have shown great success; however, our capacity is limited by our funding and our visibility is often overshadowed by organizations that cater to the male experience. While services for women veterans have shown improvement, they are not currently on track to keep pace with the need. That is why today our organization is asking your subcommittee to consider the following five recommendations: fund research on reintegration; increase funding for women veteran-specific preventative services; expand strategic collaboration between the Department of Labor; and eliminate financial vulnerabilities by increasing funding for, and access to, effective financial literacy. Also, research the childcare

needs of students veterans and determine the feasibility of a childcare stipend.

Thank you.

[THE PREPARED STATEMENT OF JODIE GRENIER APPEARS IN THE APPENDIX]

Mr. LEVIN. Thank you, Ms. Grenier.

With that, I recognize myself for 5 minutes to begin the question portion of the hearing.

Thank you, all of you, for very powerful and compelling testimony. Veteran homelessness is very prevalent, many of you spoke about it, it is prevalent in my district and throughout the greater San Diego area. I have all of North County, San Diego. There are about 1300 homeless veterans throughout the county, an alarming number of them are women veterans, and I want to do all I can as a Member of Congress to try to address it.

I introduced the Housing For Women Veterans Act, it is one of the bipartisan measures that we have introduced in the Veterans' Affairs Committee, and I wanted to ask some questions related to that.

One of you mentioned the point-in-time count and, in 2018, approximately 8.5 percent of homeless veterans across the country were women. As has been said, some researchers believe that is a low estimate, things like couch-surfing not included.

Ms. Boothe and Ms. Grenier, what are the typical reasons why women do not self-report if they are homeless or at risk of becoming homeless, and how can we address them?

Ms. BOOTHE. Thank you for the question, Chairman. Well, for me personally, when I went and I told them, yes, I am homeless, I need a place to stay and I have a kid, the first thing they said was, "Are you on the street? If so, we need to report you to Child Protective Services."If that is—if that is the first question that comes to you, you are going to think that I can't tell them that I am homeless, because I am going to lose my child.

That is a bigger—one of the biggest barriers is, you know, being afraid to come forward and self-identify, because you don't know, you know, what is going to happen in the next few minutes. It also has happened to women who have come to us who have said they had went and reported they were homeless, and have had their children stripped from their arms, stripped from their arms right in a welfare office.

So we have to create an environment where they don't fear that they are going to have their children ripped away from them or they are going to be treated like a bad mother because of the circumstances of it could be their—it could be trauma, it could be PTSD, it could be domestic violence, it could be employment, it could run a gamut. We need to create safe spaces and, not only safe spaces, but ample resources, and so they don't have the fear of reporting because I am not going to perpetually stay in a transitory place.

Mr. LEVIN. Same question, Ms. Grenier, if you have anything to add.

Ms. GRENIER. I echo that sentiment. Women veterans do not want to lose their children, they want to provide for their children,

and so having a risk of having their children taken away from them would only just further their situation.

Mr. LEVIN. Thank you.

I wanted to ask about the risk factors as well that lead to homelessness. There hasn't been enough research into this. From your experiences, what are the top factors that lead to homelessness for women veterans and how do we prevent those factors from resulting in homelessness?

Ms. BOOTHE. Well, I always say that people say, well, what is the root, what is the key to ending homelessness, is it more homes? And I said, no, it is less homeless veterans. And so you—again, you have to look at causality from most top-five reasons being unemployment, lack of VA benefits, less than—I mean, I'm sorry, 88 percent of women veterans who do not go to the VA for health care. Also, some are not aware that they have a veteran status because they didn't deploy and have the—are eligible for VA benefits. Domestic violence is a huge prevalence in the women veteran community, as well as being a single mom.

When I looked at the 2011 GAO report that was done, it was found that a lot of the government-funded programs, over 60 percent, did not take in women; those that did take in women, didn't take in children or they had restrictions on the number of children you could be bring to the shelter, or restrictions on the ages and gender of the children. So children in the family dynamic seem to compound the homeless dynamic for women veterans and other veterans, I would assume, that have families.

Mr. LEVIN. Anyone else have any additional comments on that?

Ms. GRENIER. I think financial insecurity starts on active duty or beforehand, or at least the financial literacy lack thereof. You have 60 percent of junior enlisted within the military today are recognized as being low income by HUD standards. There is also a severe issue with food instability. These issues, while not tackled during service, continue to perpetuate after service. Then you have childcare costs that go from being subsidized while you are on active duty. A Corporal or an E4 would pay $60 a week as a single mother, when she gets out of service that jumps to $211 a week. So, if she is unemployed or in school, she is not making enough money to provide for her child.

Mr. LEVIN. Well, I am out of time, but I hope that one or more of my colleagues asks how the VA can do a better job of addressing women veterans, particularly with that 80 percent number that you just gave, that is truly stunning. And I thank you all again for your leadership and the work that you are all doing, and for being with us today. And I hope it is the beginning of a dialog with this subcommittee, with the individual members, so that we can get to work on addressing some of these issues.

With that, I would like to recognize the ranking member for 5 minutes for questions.

Mr. BILIRAKIS. Thank you, Mr. Chairman, I appreciate it. And, again, I want to thank you for holding this very important hearing and focusing on women veterans, it is certainly needed.

In any case, I do want to ask one quick question before I get into the prepared questions. With regard to women's facilities in VA

Centers and outpatient clinics, CBOCs, what have you, are we doing a better job accommodating women?

So who would like to address that question? How much work do we have to be done—that has to be done?

Ms. BOOTHE. Sir, I would say that it is a yes-and-no response. Yes, some VAs are doing better, but VAs across the country do not have the same standards of care; you can't get a mammogram in every VA, you can't get other reproductive services in every VA across the country. Until that is uniform, we still have a long way to go. If she is in California and I am in a Virginia or DC VA medical facility, we should have the same standards of care, but we don't. So that in itself is a problem. It should be uniform, just like the medical care we got across the board when we were in the military.

Mr. BILIRAKIS. Yes, I am also concerned about the privacy issue as well. Has that been addressed satisfactorily?

Ms. BOOTHE. Again, yes and no. Some centers are doing a better job and so, you know, I never want to say, well, I go to the—my VA is doing great, you know, and her VA isn't doing great. There are some VAs that do have private interests, but I have noticed, I go into the DC VA Medical Center there is one interest and there we have a high prevalence of male veterans that are catcalling to women veterans as they go in there to get treated. Some of them just turn around and leave back out, because you shouldn't have to go through a gauntlet of un-professionalism while you are trying to get medical treatment, and I would assume that that is probably harder for women who have experienced military sexual trauma.

Mr. BILIRAKIS. Well, thank you very much for that question and we will follow up. We have got to get this right for women veterans.

My staff has recently been briefed—and this is for the entire panel—my staff has recently been briefed on the success of the Veterans Affairs Air Force Women's Health Transition Training Pilot program run jointly by DOD and VA. This program is designed to provide information to participants about health care and services that are available to eligible women, our veterans, through the Veterans Health Administration.

Apart from expansion, what changes or suggestions do you have in making this program more successful? I understand it has been successful and we can use it as a model. But what suggestions do you have? Let's start from over here, if that's OK.

Ms. AUGUSTINE. Yes, sir, absolutely. So one of the things, that particular program is health care-focused, which is generally a bit outside the lane of SVA. However, one of the things that we have talked about relevant to TAP in general is that it should be viewed more as an orientation. It is a 1-week program that is quite intensive on the amount of information that is given and what is thrown at you in terms of the breadth and depth of benefits available. What that Air Force program does is allow for a much more localized and intensive understanding of specific benefits that we think could be successful when applied to other types of things; for example, the GI Bill. If you are taken to a college campus and shown around, or given some sort of in-depth, individualized counseling on how to access college, not just the GI Bill benefits, but how to

choose a college, what is a quality college, what is the total cost of college, we think we could see similar success across the board.

Mr. BILIRAKIS. Thank you.

Yes, please.

Ms. CASEY. Thank you. I think that for us, while I am less familiar with the Air Force specific program, I think what we have found generally is that the primary goal for our Transition Assistance Program across all of the service branches is to make every transitioning servicemember an informed consumer. So——

Mr. LEVIN. Ms. Casey, would you mind turning on your microphone?

Ms. CASEY. Oh, I'm sorry.

Mr. LEVIN. Just so that we get you on the record. I can hear you, though.

Ms. CASEY. My apologies.

Mr. LEVIN. Thank you. I do it too.

Ms. CASEY. What I was going to say is, while I am less familiar with the Air Force-specific program, I think what our research and our experience has taught us is that the goal of the transition program across all of the service branches should be to make every transitioning servicemember an informed consumer about all of the benefits and services that are available to them.

For example, the most recent change that is about to come into play with regard to making the what is now voluntary or optional, the follow-on programs that are part of the Transition Assistance Program around entrepreneurship training, education, and employment, making those mandatory is a great first step, so that we can ensure that they are informed consumers across all of their options.

Mr. BILIRAKIS. Thank you very much. In the interest of time, Mr. Chairman, I am going to yield back and I will submit the rest of the questions for the record. Thank you.

Mr. LEVIN. Thank you, Mr. Ranking Member.

I would now like to recognize someone who is a true leader in this area, the chairwoman of the Women Veterans Task Force, also the chair of the Health Subcommittee of the Veterans' Affairs Committee, Chairwoman Julia Brownley.

Thank you for all your good work, and I would like to recognize you for 5 minutes for questions.

Ms. BROWNLEY. Well, thank you, Mr. Chairman, and I actually have another meeting to return to, so I am not going to ask a question, but I really wanted to be here to hear each and every one of you and hear your testimony.

Mr. Chairman, thank you, and Ranking Member Bilirakis, too, for having this very important hearing in collaboration with Womens Veterans Task Force.

I have often said that when women serve in the military, they are a visible minority, and when they leave, women veterans often become invisible. The Womens Veterans Task Force is working very, very hard to change that, and the task force really aims to promote inclusivity and equitable access to resources, benefits, and healthcare for women veterans.

It is very encouraging that each subcommittee of the VA committee is having a hearing on issues that impact women veterans. The Womens Veterans Task Force is—we now have 72 members

and we are growing each and every day and we are really committed to addressing the unique issues and challenges that women veterans face. So, together, we are working to achieve equity for the two million women who answer the call to serve in the United States military.

It is already very, very clear from this morning's testimony, that there are numerous opportunities to support our Nation's warriors—our nation's women warriors to it thrive economically. I just want to say to the women veterans who have testified here today, you have all made yourself very visible, and we thank you for your service and we thank you for your continued service, as civilians, in terms of what you are doing, and we are all motivated, extremely motivated, to really achieve the equity of access that we are all striving for.

I hope that I can meet with each of you individually and really look forward to working with you and thank you, again, for all you are doing to lift up our brave women who serve our country. Thank you very much.

Thank you, again, Mr. Chairman, for the opportunity.

Mr. LEVIN. Thank you, Chair Brownley. And just a fantastic job, getting 72 of our colleagues on the task force. We needs the other 350. So, if there are people here who are not on the Womens Veterans Task Force, I hope they sign up. Thank you for your leadership.

With that, I would like to recognize Mr. Bergman for 5 minutes.

Mr. BERGMAN. Thank you, Mr. Chairman, and thanks to all of you on the panel for being here today, and also thanks to Representative Brownley for leading the task force. I am a proud member of that task force and I echo the chairman's comments about getting more of our colleagues involved.

A couple of questions, not specifically directed to any one of you as individuals, so whoever wants to answer—great. If nobody wants to answer—OK. I understand.

When we talk about women veterans, any distinctions, differences, data points among women veterans who are active component, Reserve, our National Guard? The reason I ask the question is that in the Guard and reserve, one of the factors leading to, whether it be tough times, homelessness, whatever it happens to be—the isolation that sometimes members of the reserve and National Guard go back to after deployment.

Would anybody like to make any comments, in your data, with regards to the active Reserve and Guard.

Ms. BOOTHE. Yes, sir. We have, Final Salute has housed women veterans who are continuing in the active Guard and the Reserve, and they have deployed from our homeless facility into combat zones, and have come back from combat zones and come into our homeless facility.

The reason being is a lot of the military relief programs do not support Guard and Reserve. They don't even qualify for them because they do not have active service. They basically have to come and get in the same lines that veterans do, but these are uniformed servicemembers. So, I think that is the biggest thing that we have seen.

Even you saw with our Coast Guardians that fell into the government shutdown, a lot of their relief programs were not available to them during the shutdown. They were not able to get paid. That is the biggest thing that I have seen, is that the relief associates do not support Guardsmen and Reservists.

Mr. BERGMAN. Said in a different way—and I am not trying to lead you down the road or anything—but we have too many silos to service that potentially—not on purpose—but accidentally keep women veterans from getting support and getting services that they legitimately rate. In fact, that very gray area within the Reserve component where a young man or woman leaves there in 4 years of honorable active service, and then they have 4 years of IRR. They are out there. They are obligated, but sometimes they are not oh there is not much outreach made to them, and they could—they are basically the population that you are talking about who got right off of active-duty, but they are still under that 8-year contract.

Ms. Casey, you referenced, basically, care in the community, I believe in your comments. We just rolled out—the VA just rolled out the MISSION Act that we passed a year ago, you know, Mission 2.0 or whatever you want to call it, but is there a plan from Syracuse's standpoint to evaluate the new program and how that care in the community is going to improve based upon the fact that—I mean, do you guys have any data points that you are going to look to, to stay close to.

Ms. CASEY. Thank you very much. While we don't have a plan specifically to look at the MISSION Act, but certainly could down the road, what we have been focused on right now is our work with the AmericaServes program and other community-based efforts.

We know that the solution for coordinated care in our communities, lies in the services that are there. The challenge is access and navigation. What we have been focused on is looking at how we do that outreach in the communities where we currently are in 16 across the country, and then networking with existing service providers, and then also following up on what kind of services are being provided, how they are being provided and what that positive resolution rate.

I think another——

Mr. BERGMAN. I hate to cut you off. You are an attorney, right?

Ms. CASEY. Yes, I am.

Mr. BERGMAN. Now, that is a good thing, because you bring perspective here that some of us who have not gone to law school, so the point is, I have to ask my questions quickly.

Ms. CASEY. Sure.

Mr. BERGMAN. We need to make sure that the MISSION Act is successful and the input of all of you as the VA moves forward with these new changes, because we have oversight here. We are trying to do the right thing through the VA. We are going to need your help as partners.

And I would suggest to you that we have opportunity with—in my case, Iron Mountain VA Hospital—small hospital, not full service—but they have a County hospital down the road, for us to be able to combine women services that may not be offered at that VA hospital, but that are combined literally right down the road, we

are looking at MOUs (Memorandum of Understanding) that what can be possible, and we need your input.

With that, Mr. Chairman, I see my time is over and I yield back.

Mr. LEVIN. Thank you, Mr. Bergman. I appreciate your questions.

Now, I would like to recognize Ms. Rice for 5 minutes.

Ms. RICE. Thank you, Mr. Chairman.

I would like to start with Ms. Grenier. You made a comment about how the instability that leads to either homelessness or lack of employment opportunities begins when women are still in active-duty. Can you just talk about that a little bit more, because it seems to me that there is a window of time that we need to be better at preparing people for their separation from active-duty, whether it is male or female, but for these purposes, if you could just speak to the womens issues that you mentioned, that you are seeing signs of this while they are still in active-duty.

Ms. GRENIER. I want to be clear that it is not gender specific. This instability within active-duty is, you know, both men and women; however, when women exit the service, most of them are—you have a majority that fall into single parenthood, then they fall into a wage gap that is not seen while you are in the military.

I think that there is definitely some room in the military from point of entry for financial education to milestones—when you either get married, have a child, or attain a certain rank—that there should be some comprehensive and effective financial literacy to ensure that this is—this affects our combat effectiveness as a Nation.

Without our troops, active-duty, having financial literacy, it puts them at further risk. Then all the gender-specific issues, for women, only compound their vulnerability once they exit the service.

Ms. RICE. During a recent roundtable event that was hosted by the Womens Veterans Task Force, an issue was raised about women veterans being more likely to enter a civilian career that is different from their military occupational specialty. Why do you think that is the case and how do misperceptions about women's roles in the military impact their educational and employment opportunities?

Ms. GRENIER. From my experience—and I don't have data to speculate—but I think from my experience, when you choose a job at 18 years old, that is something that is, you know, fleeting, you know, in terms of your trajectory. It might be something that you like while you serve in the military and then when you get out, you say, You know what? I did logistics. I no longer want to do that any more. I want to look somewhere else. Or maybe it was taxing on the person's ability to have a family or their time. I think that is something that is not necessarily gender-specific; I think it is militarywide.

But I would say women are trying to have families and trying to live a civilian life that maybe at 18 years old, they really didn't necessarily plan for.

Ms. RICE. Ms. Boothe, can I ask you to address that issue, and also, you mentioned military sexual trauma. How much of that

women—maybe not coming forward or feeling comfortable talking about that, is a barrier to their economic opportunity?

Ms. BOOTHE. Yes, well, I am—Ms. Rice, I am not an expert on military sexual trauma. I just noticed from the intake of the women that we take into our transitional housing facility, and also women who apply for other services that we offer, do list a high rate of military sexual trauma as adding to their inability to not only gain employment, but also have long-term employment because of the inability to get timely and gender-specific care at VA or other medical centers. So it creates a barrier.

I know we put a lot of emphasis on employment, but if you are not mentally and physically and emotionally right, you know, nobody is going to care how many deployments you had or how many, you know, racks you have. If you aren't able to perform for the organization, nobody is going to care whether you are a veteran or not.

We have to work from the inside out and focus on the root causes and the unique needs as opposed to just give this person a job and they will be OK, because that is not the answer, but I do feel like we are putting the cart before the horse in that situation.

Just to piggyback on what Ms. Grenier mentioned earlier, a lot of us, as women, also were not given those opportunities while we were in service to switch jobs or to have leadership or management positions or do that thing that we wanted to do, and we come to find ourselves able to do that once we transition out of civilian life.

Some of it is opportunities and some of it is just needing a change and there is also a family dynamic put into that.

Ms. RICE. Well, I think at the heart of this is that women need to be seen on an equal level as men. And when you have a motto that only talks about to care for him, who shall have borne the battle and for his widow and for his orphan, I mean right there, women are starting at a disadvantage. I just wanted to throw that in there.

Thank you all very much.

I yield back, Mr. Chairman.

Mr. LEVIN. Thank you, Ms. Rice.

I would now like to recognize Ms. Radewagen for 5 minutes.

Ms. RADEWAGEN. Thank you, Chairman, and Ranking Member for holding this very important meeting.

My question is for the whole panel. In what ways do you believe that we can encourage educational institutions to view women veterans the same way as male veterans, when looking at program admissions?

Mr. Grenier, do you want to start?

Ms. GRENIER. To clarify your question was, how can we encourage——

Ms. RADEWAGEN. Encourage educational institutions to look at women veterans the same way they look at men veterans when it comes to program admissions.

Ms. GRENIER. Well, I mean there is a myriad of ways to make an organization look at women. One is diversity and inclusion initiatives among schools. Maybe if we had reintegration studies and research on the asset women veterans would be to their recruiting campaigns.

I am not going to pretend that I am an expert to answer how they can market. I think it is also providing education to schools on cultural sensitivity, on how to accurately honor the service of women. I mean every school in the U.S. should be at the tip of the spear, in terms of inclusivity and diversity.

Ms. RADEWAGEN. Thank you.

Ms. Schwartz.

Ms. SCHWARTZ. Thank you. I think there is a couple of ways. One is going to look at universities' transfer policies, as most veterans in the undergrad community, end up being transfer students. They, perhaps, went to a community college and are now transfing to a 4-year school; they took online classes while they were in the military, so forth and so on, and many top-Tier, or just better universities have very stringent policies that place veterans in a position where they aren't even able to apply. That isn't gender-specific, but that is an issue.

As far as women go, you know, I think everybody touched on it. Childcare is an issue. Being a single Mother is an issue. Being a military spouse is an issue.

I am a military spouse. I haven't been able to finish my grad degree because we moved three times in 3 years. If I wanted to go to the local school and get it any grad degree, sure, I could do that, but that is not what I want to do with my G.I. Bill.

Women and female veterans are always just kind of at every—I feel like at every turn we hit a barrier. Apply to Duke. Oh, wait, you don't live in North Carolina. What are you going do, move your kids there without your husband and he might be deployed?

There are a lot of complications and I think Lauren would have some insight, as well.

Ms. RADEWAGEN. Ms. Boothe?

Ms. BOOTHE. I think the biggest thing is just to make—ensure women veterans feel welcome. Ensure women veterans, you know, feel valued.

You and we often look at, you know, when you even look at a lot of the media, they talk about, you know, the men out there fighting and, you know, those types of things, and we have plenty of women who are, you know, on the frontline.

You know, although some of our job-specific, you know, infantry training might be different, we all go to the same leadership schools, academies and, you know, that soldier and other, you know, branch-type training.

I am 41 years old. I just had my first two knee replacements. I have had spinal fusion surgery already. So, I ran and jumped just like the men do, but we are not looked at in the same capacity.

So, I would say, you know, treat every DD214 the same that comes across your desk—their admissions platform.

Ms. RADEWAGEN. Thank you. We are running short on time.

Ms. Casey.

Ms. CASEY. Yes, ma'am. I would echo what is been said already, but I would also suggest that we hold university leadership accountable. You know, I think admissions policies start at the top in terms of what is important and what chancellors and presidents find important is interesting how it is reflected in the diversity and inclusion in both, reciting and admissions policies.

And so, I think there is an opportunity for us here to hold university leadership accountable.

Ms. RADEWAGEN. Thank you.

Ms. Augustine.

Ms. AUGUSTINE. Yes, I will try to be quick. From my point of view, there are three things that I think we can be doing better across higher education to encourage more admissions of veterans.

The first is to recognize that this is a larger issue than just a women's issue. We have a need to have a business case for veterans across the top 150 U.S. news and world report schools in general. Veterans are undepresented there, and when we make the business case showing that they bring in about $12 billion to higher education each year, similar to what exchange students bring into the higher-education space, universities are quick to want to have a larger conversation.

I also think that that applies to the non-traditional student conversation; again, not just specific to women veterans, but how can universities better recruit and retain non-traditional students, which are becoming the majority of students.

Second, this is a very large conversation, but, in general, we have a civilian military divide conversation that needs to happen, not just on campuses, but certainly on campuses, as well. Specific to campuses, we would encourage university leadership to work with their student veteran chapters or their student veteran affiliation chapters, to better understand their needs and their experience, and that is true for men and women.

We also encourage them to view veterans as part of the inclusivity conversation. As soon as we talk about that and making sure that their campus is better inclusive, university presidents and provosts sort of get it. That is a term that they are used to and that they are comfortable with. And so, I would encourage us all to encourage schools to be veteran-inclusive.

And last, the thing that we can do is support peer-support networks on campus. We know that students succeed when they are around people that are like them. So, if we encourage women veterans to connect with their local student veteran chapter, they will more likely be more likely to succeed and feel welcomed and inclusive on campus.

Ms. RADEWAGEN. Thank you, Mr. Chairman.

Mr. LEVIN. Thank you.

And I now would like to recognized Mr. Brindisi for 5 minutes.

Mr. BRINDISI. Thank you, Mr. Chairman, and welcome to all of our witnesses who are here today, especially Ms. Casey, who is from my neck of the Woods in UpState New York—thank you for being here.

I do want to ask you, Ms. Casey, about Syracuse's Institute for veterans and military families. I understand it is a wonderful program and you are doing incredible work, really, to help transition individuals from military service to civilian life. I wanted to talk a little bit about a couple of the programs that you offer, like Onward to Opportunity and the Veterans Career Transition Program.

Can you speak to the interconnectedness of these programs and what the data is showing regarding these programs' effectiveness, specifically for women veterans.

Ms. CASEY. Yes, sir. Thank you very much for that question.

Our onwards to opportunity program is the only one of its kind that is being offered. It is offered both, on installation and online. It is the only end-to-end kind of transition employment training program where we are offering industry-recognized training and credentialing exams and then, ultimately connecting those participants to a network of more than 1,000 employers.

We are seeing higher than average completion rates. We are seeing very successful employment-connection rates. And more significantly for employers, we are seeing higher than average retention rates at the 6 month and 1 year points, post employment.

Specifically, with respect to women veterans, we are seeing that women veterans that complete these programs are earning more money than their non-veteran counterparts. We are seeing more women veterans entering STEM. We are seeing that there is more positive outcomes for those women, but we certainly have more work to be done in the research in that regard.

Mr. BRINDISI. Can you tell me, what role, if any, do these programs have with the VA? Does VA collaborate with you at all?

Ms. CASEY. Well, the VA isn't necessarily collaborating with us in Onward to Opportunity, but they certainly have been working with us in our AmericaServes work in communities across the country.

We have an MOU with the VA that allows local VA facilities to participate in our service networks, but I would also say that we are working with the DoD and the branches of military service, with regard to Onward to Opportunity. We are also working with the Department of Labor on many of our research initiatives, so—and with the SBA on our entrepreneurship training programs.

We are deeply engaged with the Federal Government. I think there is opportunity for, certainly, more of that, but we are trying to create those touchpoints across all of our portfolio programs.

Mr. BRINDISI. OK. And I want to ask—so, I represent a very large, rural district in UpState New York—and this question is really for any of the witnesses—because I know access to primary care is very challenging in rural areas and access to care for women veterans in rural areas is also very challenging.

What is the VA doing—how is the VA doing, trying to get care into rural areas, and, specifically, when it comes to women veterans?

Ms. AUGUSTINE. I am happy to start with that. So, I know that there has been a considerable effort by the VA to use things like telemedicine to reach rural areas, and that is something that we think could also be utilized to reach rural campuses and to better integrity recently transitioned veterans who are using their G.I. Bill right after service to help them be familiar with VA care, to access VA care where they are in a rural setting and an easy-to-use setting.

They seem to be doing well and we are here to work with them to make sure that they can continue to do better with that and to allow them to better integrate with those that are recently transitioned on campus.

Mr. BRINDISI. Any other witnesses?

Ms. BOOTHE. Yes, sir. I would definitely say that the use of a Choice Program has definitely worked great for me, personally, you know, being able to—and it is not just, you know, I know there is a lot of influence on veterans in rural areas, because they can't get to it, but there are also veterans who have disabilities that are not able to travel great distances. You know, it could be, I live in Haymarket, Virginia, so I'm going to the D.C. VA Medical Center, and traffic is a great distance for me.

And so, I just think that—I know that they are on the right track with, you know, more use of the Choice Program and granting that permission to go use, you know, doctors that you pick and you are comfortable with, is a definitely great avenue of approach and it should be continued to be supported.

Mr. BRINDISI. And just a quick question on higher education. Perhaps, Ms. Schwartz can answer the question.

On average, women veterans typically utilize their VA educational benefits early in their career and before men. What are the reasons for this trend?

Ms. SCHWARTZ. I am not an expert in this statistics area. Lauren might be better equipped to answer that.

Mr. BRINDISI. Go ahead.

Ms. AUGUSTINE. Sure. I think in you look at some of the research that has come out from IVMF that has shown that some of the stressors that women veterans face at higher rates than men, things like financial stability and wanting to provide for their families. Education is a natural choice we are you are looking at long-term life earnings and wanting to make sure that you can provide for yourself or over a lifetime.

Mr. BRINDISI. OK. Thank you, Mr. Chairman. I yield back my time.

Mr. LEVIN. Thank you, Mr. Brindisi.

I would like to now recognize Mr. Meuser for 5 minutes.

Mr. MEUSER. Thank you, Mr. Chairman. Thank you to this committee, and thank you to all of you very, very much. We appreciate you being here and thank you for your service and your family service while you were serving you our Nation and then the work that you are doing now.

We in Congress, and particularly part of this committee, also feel that we are part of serving veterans. So, we are very much on the same team and I appreciate very much this hearing.

Women veterans, by definition, are exceptional, right? I mean, they had the courage to join. They are patriots. They are selfless. They made it through boot camp. They were serving for years, away from their families and often in combat, overcoming fear and danger for the greater good, for all of us.

These are great Americans that we are talking about, and so I certainly feel giving the right, fair opportunities, we—they will do terrific. So, this is what we need to work on.

In addition, they face the same issues that many veterans sadly face—PTSD and other inflictions from being in combat—so, there are some very important issues here, such as—and I did put them in somewhat order, and this may not be the right order, but women veterans homelessness, food, availability, childcare, employment, and education opportunities.

Just to start with women veterans homelessness, which is a tragedy, Ms. Boothe, you had some interesting comments there. Can you elaborate a further on some ideas for solutions?

Ms. BOOTHE. Well, sir, I think the biggest hurdle is that the Federal definition of homelessness needs to be changed, because it is exclusionary to women veterans and those with families, by design. Again, you aren't going to find women veterans and their children out on the street in the coldest night of January when the government counts them that year, because that number becomes the gospel, and people look at that number is, Oh, there is only 3,000; it is not the bigger problem. So they don't put a lot of funding, a lot of resources and effort into women veterans homelessness, because, again, 3,000 is a very small number. It doesn't look like a big deal. I think that is the first hurdle that we have to get over, because at the end, it is exclusionary, and it also makes this very small population even more invisible by one definition that is used to allocate much-needed resources across the spectrum for veteran opportunities and resources.

Mr. MEUSER. OK. Do your local VAs provide any advocacy for those that are homeless, do you find?

Ms. BOOTHE. They do provide advocacy, but I would say, although we are not funded by the VA, over 80 percent of our referrals come from the Department of Veterans Affairs.

Mr. MEUSER. OK. Great.

Related to food, there is an organization in my district known as the Keystone Military Families. A woman by the name of Kyle Lord founded it and is the director of it today. It is right outside of Hamburg and Shoemakersville, Pennsylvania. They do incredible work. I have been in there a few times watching families come in—women—men and women—parents.

Do your areas, do you find that you have such outlets and organizations that are helpful, I will ask you, Ms. Casey?

Ms. CASEY. Yes, thank you. We do have a number of organizations locally, in and around the Greater Syracuse area that create environments very similar to what you described. One, in particular, is called Clear Path for Veterans. It does create a holistic environment, offers training programs, locations where families can come, training referrals for resources.

I think the goal, though, should be to ensure that all kinds of service providers are culturally competent to deal with veterans and their families as they come in for different kinds of services.

While we are very fortunate to have a veteran-specific veteran servicing organization in our area, there are many areas that don't necessarily have that range of services, and that is why we found for example, that our Serves networks and communities are very good. There are many organizations that are good at dealing with homelessness that aren't necessarily veteran-specific.

We need to ensure that they are culturally competent in terms of the work and the services they offer.

Mr. MEUSER. All right. We, thank you.

I really have a few more questions I would like to ask. Maybe we can do that later.

Mr. Chairman, I yield back my time.

Mr. LEVIN. Thank you, Mr. Meuser.

I would like to now recognize Ms. Lee for 5 minutes.

Ms. LEE. Thank you, Mr. Chairman, to having this important hearing and continuing to shed light on women veterans issues and thank you, all the panelists for being here.

Ms. Schwartz, I would like to chat with you a little bit about service to school, and, you know, we have talked about childcare as a barrier to veterans seeking care at the VA and also some of them foregoing mental health treatment or other physical therapy because they can't afford childcare.

I wanted to ask you—and if there is other panelists that want to chime in, I would welcome that, as well—but what are the barriers that exist for single-women veterans with children at the educational setting and what can the VA do to better provide for these veteran mothers?

Ms. SCHWARTZ. Sure. I going to provide anecdotal information. Childcare is absolutely and issue for, I think any woman, female veteran, aside, if you are a working woman or you are in school, it is an issue.

But you think through a veteran and, specifically, an enlisted veteran who has gotten out and is maybe working part-time, not making a ton of money and she wants go back to school, how can she pay for all of her bills, classes, and childcare, and successfully be able to attend all of those different things, graduate, and go on to get a job. I mean, it is just—let's lean in and do it all—I mean we can't.

If there were better services—and this goes for everything, not just education—while you were seeking employment, and then as you begin your first job, helping you transition to a place where you are at a point where you make enough money to pay for decent childcare for your children, providing things like that. Providing childcare while you go to VA appointments. All of that is very necessary. So, yes, definitely and issue, and then I forget your second point.

Ms. LEE. Just what we can do better—the VA could do better, and if anyone else wants to—Ms. Casey, if you wanted to chime in——

Ms. SCHWARTZ. Thank you. Yes, I think the other point I would offer with regard to higher education is offering the flexibility in terms of the programs that are offered to the non-traditional students. So, for example, we, at Syracuse University have made a dedicated effort to opening up many of our programs online, offering stackable credentials, those kinds of things, so that we can create the flexibility and those learning opportunities for not just women veterans, but also the non-traditional student, I had spoken to earlier.

Ms. LEE. Great. Thank you.

Ms. Augustine, is there anything you see colleges doing to assist with childcare needs of women veterans on campuses?

Ms. AUGUSTINE. Sure. And much to the point that is been made, this is an issue that goes beyond the confines of the veterans status or even in the womens' status. It is a national conversation that better having, even outside the confines of campuses, much like the conversations around provider shortage for healthcare out of VA specific, there is a childcare conversation that is happening around

America. It is particularly around affordable and equitable access to childcare that is a larger conversation.

We have some universities who have opened up their subsidized childcare centers to veterans and to students who needs access to that. That is a welcomed conversation. We hope to see other universities consider that.

We have also seen some increased funding from the Federal level for some other childcare programs, and we have called both in, in our policy priority testimony back in March, and then, again, in this testimony, for consideration of a pilot program, similar to what was done for VA healthcare appointments at the university level, to examine ways we can help women veterans and, really, all student veterans have more access to childcare options.

Ms. LEE. Great. Thank you.

Thank you, all. I am actually beginning a veterans education caucus and, obviously, making sure that we are doing as much as we possibly can, not just for women veterans, but for all veterans. So, hopefully, we can continue to have that conversation.

I yield back the remainder of my time. Thank you.

Mr. LEVIN. Thank you, Ms. Lee, and thank you for your leadership on that veterans education caucus, I look forward to working with you on that, as well.

And I would like to now recognize Mr. Barr for 5 minutes.

Mr. BARR. Thank you, Mr. Chairman, and thanks to all of our witnesses for your advocacy on behalf of our veterans, and in particular, our women veterans.

You know, in this country right now, there is actually a labor-supply shortage. There is a real crisis in our economy, with respect to inadequate labor supply. You know, I think the statistic now is 1.5 million job openings, more than unemployed Americans right now.

When you look at the veterans population, and in particular, women veterans, it is a tremendous opportunity both, for women veterans to achieve their potential in the labor market, but it is also a huge potential advantage for the employer community in this country to take advantage of the tremendous talents and skills and background and commitment, the ethic of putting a cause greater than oneself that women veterans bring to the labor market.

I just came from a financial services committee hearing with the chairman of the Federal Reserve. And if there is one thing that is holding our economy back, it is the lack of skilled talent.

Well, women veterans come into the labor market or come out of the military, go to school, and then come out of that experience with tremendous contribution capabilities. So my question to any of you is, is it your experience in advocating for women veterans that there is more challenges that women veterans have than the overall veterans community, in terms of communicating the opportunities for employers to tap into this great potential labor force?

Ms. CASEY. If I may, sir, that is a great question and a great observation.

What we have seen is an issue for both, men and women coming out of the military to adequately describe their skills and talents. I think one of the things that we have seen through our Onward

to Opportunity program, though, is that while they have this great experience, they need to have a particular training or credential in order to qualify for that civilian-sector job.

As you point out, given the labor market conditions, what we are trying to do is introduce different training and credentialing programs to give them that certification and, more significantly, to directly connect them to employer to a network of more than 1,000 employers to create that opportunity. I think that is really been one of the other challenges is making that meaningful connection as you transition out, to a meaningful employment opportunity, long-term.

While there is a challenge for women veterans, it is a challenge across the veteran community.

Mr. BARR. Well, thanks for your great work on that.

As a followup question, again to anyone, does the employer community or maybe the chambers of commerce around the country, do we need to do a better job educating those—that community about the women veteran community as a potential source of applicants?

Ms. CASEY. If I might, sir, before joining the IVMF, I worked for JP Morgan Chase that started the Veterans Job Mission, which is now a coalition of more than 250 employers focused solely on hiring veterans and military spouses. I think there has been a great deal of progress made to educate employers on the value of hiring veteran talent and what it brings to the workforce. I think it is a constant educational process.

I think that we get lulled into a sense of complacency when we look at the unemployment rates for our veterans and I think we can't let that happen. We have to stay focused on this as an ongoing effort.

Mr. BARR. Does anyone else want to comment on those topics?

Ms. BOOTHE. Yes, sir. I also think that—again, there are lots of initiatives, and I see all types of job fairs that say, Hey, veterans, come to job fairs—but I do know that I don't see a lot of statistics that come back on those job fairs referencing who was actually hired, but with the demographics that were hired. And I also know that mostly male veterans are targeted during those types of job fairs.

So, although the need may be there and the students may be there, they are not specifically, from my experience, targeting women veterans for those positions.

Mr. BARR. Well, we need to get the word out, because boy oh boy, what a tremendous opportunity for everyone involved.

Final question, and it has to do with women veterans homelessness. Since 2010, veteran homelessness has gone down 49 percent, but women veterans homelessness has actually increased, sadly, by 7 percent.

My hometown of Lexington, Kentucky, has been confirmed by United States Interagency Council on Homelessness and HUD and the VA, as a community, that it had effectively ended veteran Homelessness.

My question is, why has veteran homelessness increased nationwide and what can we do to address that particular issue?

Ms. BOOTHE. You mentioned a statistic that was given out in 2010 and why it increased. The Government Accountability Office

report in 2011 showed that VA didn't track women veterans until 2011. So, I suspect that they were out there and just not tracked.

I think they are making strides toward tracking them, but the methods being used, again, are kind of faulted by that Federal definition. Our organization, who has a transitional housing facility, the only one in the D.C. Metro area for women veterans and their children, we were told that they do not count the women veterans in our transitional housing as homeless, because they did not come out of a shelter or off the streets.

Mr. BARR. Thank you. My time has expired.

Mr. LEVIN. Thank you, Mr. Barr.

I appreciate all the questions from my colleagues, and, again, I want to thank each of you for your testimony. We are just bare little scratching the surface here today and we will be following up. I know one area where I was particularly struck was by your testimony, Ms. Boothe, with regard to why mothers are afraid to self-report in the issue with Child Protective Services.

I was actually speaking to our counsel during the questioning and commit to you that we are going to followup and understand the dynamics there and see what we can do to address that, whether it is legislatively or otherwise, because that is, obviously, a very difficult situation.

I want to thank the ranking member for his remarks and his leadership. Ms. Brownley, who was here earlier, and her leadership on the Womens Veterans Task Force and on the health subcommittee.

We are going to continue to discuss this issue and the greater issues that face our women veterans. I know I will, representing an area with a ton of veterans in North San Diego County, South Orange County, we just have a town hall over the break with about 150 veterans, about 20 of whom were women veterans with powerful and compelling stories.

I am truly grateful, again, to each of you.

I will remind my colleagues that all members have 5 legislative days to revise and extend their remarks and include additional materials.

Without objection, the subcommittee stands adjourned.

[Whereupon, at 11:34 a.m., the subcommittee was adjourned.]

A P P E N D I X

PREPARED STATEMENTS OF WITNESSES

PREPARED STATEMENT OF LAUREN AUGUSTINE



Student Veterans of America
1012 14th Street NW, Suite 1200
Washington, DC 20005
www.studentveterans.org

TESTIMONY OF
STUDENT VETERANS OF AMERICA

BEFORE THE

SUBCOMMITTEE ON ECONOMIC OPPORTUNITY
OF THE
COMMITTEE ON VETERANS' AFFAIRS
U.S. HOUSE OF REPRESENTATIVES

HEARING ON THE TOPICS OF:
"ECONOMIC WELLBEING OF WOMEN VETERANS"

JULY 10, 2019

Chairman Levin, Ranking Member Bilirakis and Members of the Subcommittee:

Thank you for allowing Student Veterans of America (SVA) to submit our testimony discussing the economic wellbeing of women student veterans.

Established in 2008, SVA is a national nonprofit founded to empower student veterans as they transition to civilian life by providing them with the resources, network support, and advocacy needed to succeed in higher education and beyond. With over 1,500 Campus Chapters across the U.S. and in four countries overseas, serving 750,000 student veterans and military-connected students, SVA establishes a lifelong commitment to each student's success, from campus life to employment, through local leadership workshops, national conferences, and top-tier employer relations. As the largest chapter-based student organization in America, we are a force and voice for the interests of veterans in higher education, and SVA places the student veteran at the top of our organizational pyramid.

Edward Everett, our nation's 20th Secretary of State, and the former President of Harvard University was famously quoted as stating, "Education is a better safeguard of liberty than a standing army." While we have the finest military that the world has ever known, the sentiment remains; the importance of education to our nation's national security continues to be critical. SVA believes student veterans are yesterday's warriors, today's scholars, and tomorrow's leaders. That ethos is embodied in the stories and successes of countless SVA Chapter Members and Alumni, like Alexandria Sawin.

Air Force veteran, Air Force spouse, mother, SVA Chapter Leader, biology major. All titles and identities Alexandria Sawin, Alex, used to describe herself before SVA's 11th annual National Conference, (NatCon). However, thanks to her tireless dedication leading the University of Nevada, Las Vegas (UNLV) Rebel Vets Chapter, as of this past January she can add "Student Veteran of the Year" to her growing list of impressive accomplishments. Alex is everything SVA looks for in a leader, and a true embodiment of the type of servant leadership student veterans bring to campuses.

The success of women veterans in higher education goes beyond one student veteran's story. Research consistently demonstrates this unique population of non-traditional students is far outpacing their peers in many measures of academic performance.[1] Further, this success in higher education leads to success in careers, in communities, and promotes family financial stability, holistic well-being, and provides the all-volunteer force with powerful tools for recruitment and retention when recruits know military service prepares them for success after service.

Demographics Of Women Student Veterans

In partnership with the Department of Veterans Affairs (VA) and the National Student Clearinghouse, SVA studied the individual education records of 854,000 veterans. This research included every Post-9/11 GI Bill user from 2009 until the summer of 2015 and provided valuable insight into the student veteran population with some information specific to women student veterans.[2]

Basic demographic information for the student veteran population as a whole show eighty percent are over the age of 25. Nearly half of are married while going back to school and some forty-six percent have

[1] Cate, C.A., Lyon, J.S., Schmeling, J., & Bogue, B.Y. (2017). *National Veteran Education Success Tracker: A Report on the Academic Success of Student Veterans Using the Post-9/11 GI Bill*. Student Veterans of America, Washington, D.C., http://nvest.studentveterans.org/wp-content/uploads/2017/03/NVEST-Report_FINAL.pdf.
[2]Cate, C.A., Lyon, J.S., Schmeling, J., & Bogue, B.Y. (2017). *National Veteran Education Success Tracker: A Report on the Academic Success of Student Veterans Using the Post-9/11 GI Bill*. Student Veterans of America, Washington, D.C., http://nvest.studentveterans.org/wp-content/uploads/2017/03/NVEST-Report_FINAL.pdf.

children; fourteen percent of those parents are single parents. Fifty percent of student veterans work full-time while in school and an additional twenty-five percent work part-time.[3]

Most notably, the data show women student veterans are overrepresented in higher education compared to the overall population of women veterans in the United States. Women veterans pursuing higher education comprise twenty-six percent of all student veterans compared to 10 percent of the overall veteran population.[4,5] Even compared to the current active duty women population – about 17 percent – there is still an impressive overrepresentation of women veterans in higher education.[6] The rates remain similar when examining degree completion. In its first six years, the Post-9/11 GI Bill enabled over three-hundred and forty-thousand veterans to complete a post-secondary degree or certificate, twenty-three percent of whom are women.[7]

Women student veterans do more than show up on campus and graduate, however, they also have a propensity to lead while on campus. In the 2016 SVA census survey, forty-six percent of women student veterans reported being an SVA Chapter leader.[8] These Chapter leaders are on college and university campuses positively impacting their campuses and communities through leadership and a continued commitment to service, such as that shown by SVA's Student Veteran of the Year, Alex Sawin, mentioned above. As the Chapter President of UNLV's Rebel Vets, she oversaw the first Operation Battle Born Ruck March.

This eight-day, 370-mile march through Nevada brought together student veterans and supporters carrying close to 7,000 dog tags in honor of the Post-9/11 service members killed in action. The event was done in conjunction with a fellow Nevada SVA Chapter and local VFW posts, showing Alex's commitment to not only being a leader, but a member of a team. In fact, nearly half of SVA's Student Veterans of the Year have been women veterans and all share similar stories of impressive leadership on campus and in their communities.

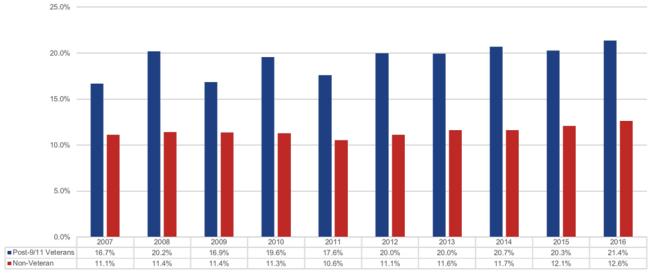
Degree Attainment Among Women Student Veterans

Women veterans consistently earn degrees at higher levels than their civilian peers, setting this cohort of students up for lifelong success and solidifying proof that these students are investment worth making. As the following charts illustrate, this positive trend in degree attainment is consistent across races as well, showing that women veterans are creating a diverse population of educated veterans, and future leaders, beyond their gender. Degree attainment at the advanced degree levels mirrors the success at the Bachelor level.[9]

---

[3] Cate, C.A., Davis, T. (February 2016). *Student Veteran Demographics: Select Results From Student Veterans of America Spotlight 2016*. Student Veterans of America, Washington, D.C., https://studentveterans.org/images/SVASpotlightBrief-1.pdf.
[4] Id.
[5] U.S. Department of Veterans Affairs. Facts and Statisctics about Women Veterans. Retrieved from: https://www.womenshealth.va.gov/WOMENSHEALTH/latestinformation/facts.asp.
[6] U.S. Department of Defense. (2017). 2017 Demographics: Profile of The Military Community. Retrieved from: https://download.militaryonesource.mil/12038/MOS/Reports/2017-demographics-report.pdf.
[7] Id.
[8] Internal information gathered by Student Veterans of America Research Department from SVA Leadership Summits and Leadership Institute.
[9] Student Veterans of America. (2017). Analysis of ACS data and NVEST data by Dr. Chris Cate on file with authors.

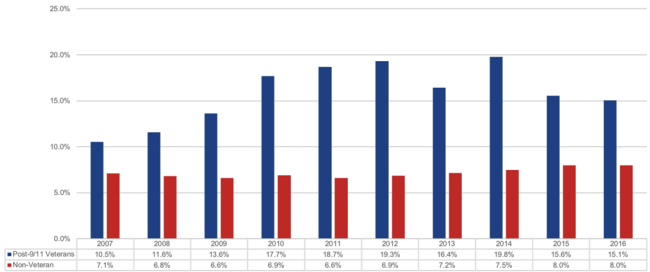
African-American Women Bachelor Level Degree Attainment



	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Post-9/11 Veterans	16.7%	20.2%	16.9%	19.6%	17.6%	20.0%	20.0%	20.7%	20.3%	21.4%
Non-Veteran	11.1%	11.4%	11.4%	11.3%	10.6%	11.1%	11.6%	11.7%	12.1%	12.6%

Fig 1. Student Veterans of America. (2017). Analysis of ACS data and NVEST data by Dr. Chris Cate on file with authors.

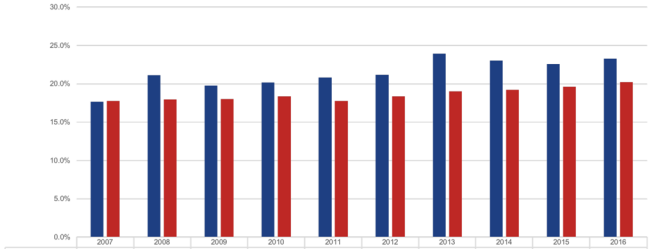
Hispanic Women Bachelor Level Degree Attainment



	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Post-9/11 Veterans	10.5%	11.6%	13.6%	17.7%	18.7%	19.3%	16.4%	19.8%	15.6%	15.1%
Non-Veteran	7.1%	6.8%	6.6%	6.9%	6.6%	6.9%	7.2%	7.5%	8.0%	8.0%

Fig 2. Student Veterans of America. (2017). Analysis of ACS data and NVEST data by Dr. Chris Cate on file with authors.

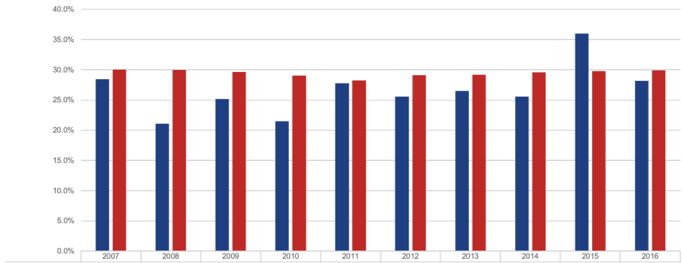
White Women Bachelor Level Degree Attainment



	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Post-9/11 Veterans	17.7%	21.1%	19.8%	20.2%	20.9%	21.2%	23.9%	23.1%	22.6%	23.3%
Non-Veteran	17.8%	18.0%	18.0%	18.4%	17.8%	18.4%	19.0%	19.2%	19.6%	20.2%

Fig 3. Student Veterans of America. (2017). Analysis of ACS data and NVEST data by Dr. Chris Cate on file with authors.

Asian Women Bachelor Level Degree Attainment



	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Post-9/11 Veterans	28.5%	21.1%	25.2%	21.5%	27.8%	25.6%	26.5%	25.6%	36.0%	28.2%
Non-Veteran	30.1%	30.0%	29.7%	29.1%	28.3%	29.1%	29.2%	29.6%	29.8%	29.9%

Fig 4. Student Veterans of America. (2017). Analysis of ACS data and NVEST data by Dr. Chris Cate on file with authors.

Opportunities for Additional Support

While data show the impressive outcomes women veterans achieve while pursuing degrees, there are opportunities to continue supporting the needs of women veterans, both at the federal and institution level, which would better empower women veterans during their educational journey.

Assessments for Prior Learning

Also, to promote efficiency and best account for the experience and training student veterans bring with them, SVA encourages consideration of the best process to award credit for prior learning while maintaining a high-quality degree to continue. Prior Learning Assessments (PLA) can be a tool used to help women student veterans and all nontraditional students maximize their experience and a need to complete a degree efficiently. A study from the Council for Adult & Experimental Learning found that use of PLAs led to greater graduation rates and persistence, and shortened completion time compared to similar students who did not use PLAs.[10]

Many student veterans face challenges using PLAs toward a degree program, with credits often counting as elective credits and not helping to achieve degree completion. It's likely institutions of higher learning struggle with how to adequately account for and assess military training, or that many student veterans are pursuing degrees with little to no relation to their military occupation. Regardless, a deeper study of how PLAs are affecting student veterans, to include women student veterans, and potential missed opportunities to award quality credit for prior learning should be reevaluated. All assessments for prior learning should also be coupled with safeguards preventing fraud, waste, and abuse.

Women Veterans in STEM

Several studies show the propensity for veterans, including women veterans, to pursue degrees and careers in STEM fields. In work by the Institute for Veterans and Military Families funded by Google, 67.40 percent of Army veterans surveyed said they are interested in STEM for educational and career pursuits.[11] This research further indicates that veterans' military experience includes substantive STEM-related work or educational experiences. In the Army alone, 42.58 percent of veterans surveyed say their military occupational specialty (MOS) was STEM-related and 50.42 percent said that their MOS promoted their interest in STEM.[12]

Looking at education pursuits after military service, work funded by the National Science Foundation (NSF) at Syracuse University, 64 percent of veterans said they had course work in engineering, science, or technology. In the same study, "[a]bout 40 percent of female service members reported that their military specialization is STEM related."[13] Student Veterans of America's own study with the Department of Veterans Affair, NVEST, and ACS Census data show student veterans are attaining STEM degrees at

[10] The Council for Adult & Experimental Learning. (March 2010). *Fueling the Race to Postsecondary Success: A 48-Institution Study of Prior Learning Assessment and Adult Student Outcomes.* Retrieved from: https://files.eric.ed.gov/fulltext/ED524753.pdf.
[11] Zoli, C., Maury, R., and Fay, D. (2015, November). *Missing Perspectives: Servicemembers' Transition from Service to Civilian Life–Data-driven Research to Enact the Promise of the Post-9/11 GI Bill.* Syracuse, NY: Institute for Veterans and Military Families, Syracuse University.
[12] Steinberg, L.J., and Zoli C. (2011, February). *From Battlefield to Classroom: Findings, Barriers, and Pathways to Engineering for U.S. Servicemembers* (NSF Report, Directorate for Engineering/Division of Engineering Education and Centers #0948147). Arlington, VA: National Science Foundation.
[13] Maury, R.V., Zoli, C., Fay, D., Armstrong, N., Boldon, N.Y., Linsner, R. K., and Cantor, G. (2018, March). *Women in the Military: From Service to Civilian Life*. Syracuse, NY: Institute for Veterans and Military Families, Syracuse University. Available: https://ivmf.syracuse.edu/article/women-military-service-civilian-life-infographic/

high rates compared to their civilian peers.[14] As outlined above, women veterans, specifically, attain degrees at rates higher than their peers who have never served across degree levels.

Women veterans also work in STEM occupations at twice the rate of non-veteran women.[15] The Institute for Veterans and Military Families reports the top three STEM occupations for women veterans are: Computer & Mathematical; Computer Science & Information Technology; and, Engineering, and the top three industries are Professional, Scientific & Technical Services; Public Administration; and, Manufacturing.

Finally, research funded by the NSF and by Google has shown women veterans may have characteristics, traits, and skills that uniquely prepare them to thrive in STEM and ETETE careers. Related research from the Institute for Veterans and Military Families demonstrates ten characteristics and traits related to military service that should enhance women veteran achievement in STEM, including persistence, resilience, and ability to apply technological skills to career opportunity.[16]

However, structural obstacles common to veterans, women, and non-traditional students in general, may be exacerbated in the case of women veterans when seeking STEM degrees. For example, non-traditional students are more likely to value efficient completion of their degrees.[17] Students who are not pursuing full-time degrees or those who transfer schools are less likely to complete a STEM-related degree in a timely manner, and more likely to switch into other majors.[18]

Classroom cultures, heavy course load, and time-intensive laboratory or group work may be an additional impediment to women veterans, as both women students and non-traditional students often have additional work and family commitments.[19] While NSF-funded research previously cited suggests that some of this may be lessened in the case of women veterans, it is likely that some combination of these factors continues to impact women veterans STEM degree-attainment. Those barriers could be considered when discussion STEM education and opportunities with leaders in higher education and hiring managers.

Maintaining Student Protections and Prioritizing Quality

Key protections and quality measures that best support the success of non-traditional students would also better empower success among women student veterans. Specifically, the Higher Education Act includes several quality assurance principles; most notably, the borrower's defense to repayment (BD), gainful employment (GE), which was recently entirely gutted by the Department of Education, and the higher

[14] Lofquist, D.A. (2017, August) *Characteristics of Female Veterans–An Analytic Look Across Age Cohorts:* 2015. [American Community Service Briefs ACSBR/15-03]. Available: https://www.census.gov/library/publications/2017/acs/acsbr15-03.html.
[15] Maury, R.V., Zoli, C., Fay, D., Armstrong, N., Boldon, N.Y., Linsner, R. K., and Cantor, G. (2018, March). *Women in the Military: From Service to Civilian Life*. Syracuse, NY: Institute for Veterans and Military Families, Syracuse University. Available: https://ivmf.syracuse.edu/article/women-military-service-civilian-life-infographic/
[16] Institute for Veterans and Military Families. (2012). *The Business Case for Hiring Veterans: Beyond the Cliches* [March 2012]. Syracuse, NY: Institute for Veterans and Military Families, Syracuse University. Available: https://ivmf.syracuse.edu/article/the-business-case-for-hiring-a-veteran-beyond-the-cliches/
[17] Grabowski, C. Rush, M., Fayard, V., and Watkins-Lewis, M. (2016). Today's Non-Traditional Student: Challenges to Academic Success and Degree Completion. *Inquiries Journal/Student Pulse*, *8*(03). 1-2. Available: http://www.inquiriesjournal.com/a?id=1377.
[18] National Academies of Sciences, Engineering, and Medicine. (2016). *Barriers and Opportunities for 2-Year and 4-Year STEM Degrees: Systemic Change to Support Students' Diverse Pathways*. Washington, D.C.: National Academies Press. Available: https://www.nap.edu/catalog/21739/barriers-and-opportunities-for-2-year-and-4-year-stem-degree.
[19] Gayles, J. and Ampaw, F. (2014). The Impact of College Experiences on Degree Completion in STEM Fields at Four-Year Institutions: Does Gender Matter? *The Journal of Higher Education*, *85*(4), 439–468.

education triad, meant to serve as gatekeepers to federal student aid.[20] These provisions should create a reasonable safety net that allows students the freedom to choose the institute of higher learning which best meets their needs while simultaneously ensuring taxpayer funds are being used for worthwhile certifications and degrees.

Access to Childcare

Finally, access to affordable, reliable, and flexible childcare continues to be a top concern among all student veterans, as 46 percent of student veterans have children and over half work full or part-time while in college. Challenges with childcare availability and affordability are not unique to the student veteran and nontraditional student population; depending on location, childcare costs can comprise seven to twelve percent of a family's income or even more for single parents.[21] The need for better access to childcare for student veterans goes beyond the need of care during traditional work hours. Student veterans often need childcare during unique periods of time, such as early morning or late evening class times or during exam study periods.

The federal government has attempted to address the need for affordable childcare on campus through programs such as the Child Care Access Means Parents In Schools (CCAMPIS), but historical challenges with underfunding and available childcare providers limit the scope and effectiveness of CCAMPIS.[22] SVA recommends replicating the pilot program established for childcare at VA medical facilities as a similar pilot program for student veterans -- and continuing the support for increased CCAMPIS funding as done in 2018. We also understand this is an issue that goes beyond access to childcare for any one specific population of veteran and must include a larger conversation around affordable and reliable access to childcare across all populations of our country.

We thank the Chairman, Ranking Member, and the Subcommittee Members for your time, attention, and devotion to the cause of veterans in higher education. As always, we welcome your feedback and questions, and we look forward to continuing to work with this committee, the House Veterans' Affairs Committee, and the entire Congress to ensure the success of all generations of veterans through education.

[20] Mayotte, Betsy. (8 July 2019). What the New Gainful Employment Rule Means for College Students. *U.S. News and World Report.* Retrieved from: https://www.usnews.com/education/blogs/student-loan-ranger/2015/07/08/what-the-new-gainful-employment-rule-means-for-college-students
[21] Jaschik, Scott. (February 2018). *Independent Students as the New Majority.* Inside Higher Ed. Retrieved from: https://iwpr.org/publications/independent-students-new-college-majority/.
[22] Kumar, Aakash. (March 2018). *How Unreliable And Costly Childcare Keeps People Off The Job.* Forbes. Retrieved from: https://www.forbes.com/sites/aakashkumar/2018/03/08/how-unreliable-and-costly-childcare-keeps-people-off-the-job/#292a31835e18.

Information Required by Rule XI2(g)(4) of the House of Representatives

Pursuant to Rule XI2(g)(4) of the House of Representatives, SVA has not received any federal grants in Fiscal Year 2018, nor has it received any federal grants in the two previous Fiscal Years.

Lauren Augustine
Vice President of Government Affairs
Student Veterans of America

Lauren Augustine is the Vice President of Government Affairs for Student Veterans of America. In her role, she advocates on behalf of student veterans, their families, and military-connected students to empower them to, through, and beyond higher education.

After graduating from Virginia Tech in 2009, Lauren enlisted in the U.S. Army, quickly rising to the rank of sergeant, and served 12 months in Iraq with the First Infantry Division as an unmanned aircraft systems operator. She has worked as a senior legislative associate for Iraq and Afghanistan Veterans of America, a legislative representative for the American Federation of Government Employees, and the director of government relations for Got Your 6. In these positions she advocated on behalf of veterans, their families, and the services and benefits provided by the VA.

In recognition of her advocacy work, Lauren was named a Top Lobbyist by The Hill in 2018, a HillVets Top 100 Veteran in 2015 and 2019, and was awarded the Excellence by An Up and Coming Practitioner award from the Women in Professional Advocacy in 2016. She was also appointed to the Joint Leadership Council of Veteran Service Organizations for the Commonwealth of Virginia by Governor McAuliffe in 2016. She has also owned a CrossFit gym in Northern Virginia and is now co-owner of Revolutionary Fitness in Old Town Alexandria.

PREPARED STATEMENT OF MAUREEN E. CASEY

Chairman Levin, Ranking Member Bilirakis and Members of the Committee, thank you for your work on behalf of America's veterans and their families, and for the opportunity to address you today.

Women are the fastest growing segment of the veteran population. More than 370,000 women serve on active duty or in the National Guard and Reserves, and over 2 million make up 17 percent of the post 9/11(September 11, 2001) veteran population. Given this growth, it is increasingly important we pay close attention to the specific experiences and needs of our women veterans.

Today, I represent Syracuse University's Institute for Veterans and Military Families, the only academic institute of its kind in the Nation focused exclusively on enhancing the post-service lives of our veterans and military-connected families. More than 120,000 service members and veterans have participated in the IVMF's programs to date, and an ever-increasing number of those we serve are women.

While, as a community, we have made significant progress to better understand and address the needs of women veterans, more remains to be done. I say this because one of the most consistent findings stemming from our work and scholarship is the powerful and enduring link between the lived experience of transition from military service, and the financial health and overall well-being of our veterans.

'Getting their transition right' is core to ensuring long-term employability and financial independence. Alternatively, a negative transition experience is likely to position a woman veteran—and by extension, her family—on a trajectory of compromised financial stability, from which our experience suggests, it is often exceedingly difficult to recover.

We know from our work and research that the point of transition from the military to civilian life is a challenge. The number one reason women leave the military is significantly different from men; 41 percent of women transition out due to family reasons. Additionally, women on average leave the military sooner, also likely for the same reason given that women are more likely to be both service member and spouse; and, therefore, potentially shouldering added family and work responsibilities.

The challenges women veterans often face as they transition to civilian life have the potential to impact their financial stability for months and years after taking off the uniform. Two-thirds of women veterans find their financial transition from the military difficult, compared to 47 percent of men. Similarly, more than one-third of women veterans cite "loss of income" as a key transition challenge, compared to a rate that is lower for men. In addition, women veterans take three months longer, on average, to find civilian employment compared to male veterans. Finally, consistent with the general population, women veterans earn less than male veterans despite having the same skills enhanced by their military service.

At the IVMF, we have seen the impact that an employment program tailored specifically for women veterans can have on the financial well-being of their post service lives. Our V-WISE program—Women Veteran Igniting the Spirit of Entrepreneurship—provides small business training specifically to women veterans. The success of the program speaks for itself. Of the more than 3000 graduates, over 65 percent of these women have started their own business and of those, more than 90 percent are still in operation today.

The words of a recent program participant convey in ways data cannot, the power of such a tailored program. After serving 12 years in the U.S. Army, Glennett started two small businesses in Atlanta helping homeless veterans. She participated in our most recent VWISE training and said, "The spirit of entrepreneurship has been ignited and the fire will not go out; we are leaning in for each other! I'm forever grateful to VWISE, its mission, and vision to empower women veterans...We have not been forgotten!"

Tailored employment programs for women veterans alone are not sufficient to tackle their economic well-being. Access and navigation of community based care, services and resources is the most commonly cited challenge associated with military transition. In addition, the IVMF recently published a journal article reviewing over 60 needs assessments in communities across the country; unfortunately, it found that many localities are not sufficiently aware of the many specific needs women veterans face.

To address this, the IVMF launched AmericaServes—an innovative community care coordination program now operating in 16 U.S. communities. Its premise is a simple one—getting the veteran and their family to the right services and care in the least amount of time. Leveraging a unique technology platform and a person-centered, local coordination center, Serves networks have addressed more than 50,000 unique service requests from more than 25,000 individuals. Of note, women

veterans are seeking assistance from our Serves networks at rates higher than their representation in the veteran population. Our data also tells us that employment support is the second most commonly requested service, only behind housing.

Therefore, based both on our practical experience and academic research, it is clear that if we are going to have meaningful impact on the economic well-being of our women veterans, the public and private sectors must collaborate in two key areas:

1. We must design and deliver new and innovative employment related programs that are purpose-built to address the unique needs of women veterans—whether at the point of transition or as the need arises post-service; and

2. We must work together to identify means and methods to support care coordination and social service navigation within and across the communities our women veterans call home.

On behalf of the veterans and military-connected families the IVMF serves in partnership with this Committee, thank you for the opportunity to provide testimony today.


IVMF
INSTITUTE FOR VETERANS AND MILITARY FAMILIES
Syracuse University
JPMorgan Chase & Co., Founding Partner
WOMEN IN THE MILITARY RESEARCH
WOMEN IN THE MILITARY
From Service to Civilian Life
This infographic provides key highlights on women in the military. The information and statistics in this document is from our various data collection efforts centered on military life, transition, employment, entrepreneurship, and higher education.
Women Service Member Population
Active Duty, Guard, and Reserve
361,000+
Active Duty and Selected Reserve members to date (which represents around 17% of the total military force)
TOTAL MILITARY FORCE
Active Duty 204,628
(16% of DoD Active Duty force)
Selected Reserves 158,173
(19% of the Selected Reserve force)
Veterans
2 MILLION+
FEMALE VETERANS
to date (which represents around 10% of the veteran population)
Female Post-9/11 Veterans
FASTEST GROWING
POPULATION
(which represents 17% of the Post-9/11 veterans population)
Military Service for Women
TOP MOTIVATIONS FOR MILITARY SERVICE
EDUCATIONAL BENEFITS* 62%
OPPORTUNITY TO PURSUE NEW EXPERIENCES, ADVENTURES, OR TRAVEL 58%
DESIRE TO SERVE MY COUNTRY 5 %
SENSE OF PURPOSE 39
CAREER 3 %
TOP SKILLS & ATTRIBUTES STRENGTHENED BY MILITARY SERVICE
Work ethic and discipline (85%)
Teamwork (84%)
Adaptation to different challenges (81%)
Mental toughness (79%)
Leadership and management skills (77%)
Professionalism (74%)
Ability to get things done (74%)
Perseverance (74%)
Training & teaching others (72%)*
Self-Discipline (72%)
Coping with adversity (72%)*
* indicates significantly higher for female service members compared to male service members
WAS MILITARY SERVICE WORTH IT?
88% of female service members reported that JOINING THE MILITARY WAS A GOOD DECISION
73% SERVED OUTSIDE OF THE CONTINENTAL UNITED STATES operating across different cultures, nations, and regions
STEM
40% reported that their military specialization is STEM RELATED
WOMEN IN THE MILITARY: FROM SERVICE TO CIVILIAN LIFE
MARCH 2018

Transition for Women Veterans

TOP REASONS FOR LEAVING ARMED SERVICES

41% Family Reasons

36% Lost faith or trust in military or political leadership

29% Pursue education and training opportunities

26% Concerns and grievances about service experiences

26% Completion of military service obligation (less than 20 years)

MILITARY INFLUENCE ON POST-SERVICE ASPIRATIONS

Post Military Career

52% INDICATED THE DESIRE TO PURSUE A CAREER DIFFERENT FROM THEIR MILITARY SPECIALTY (MOS, AFSC, ETC.)

INDICATED THE DESIRE TO PURSUE A CAREER **SIMILAR** TO THEIR MILITARY SPECIALTY

REPORTED THAT MILITARY SERVICE **PREPARED** THEM FOR THEIR CIVILIAN CAREER

15% INDICATE THEY ARE **UNSURE** IF THEY WILL PURSUE A CAREER SIMILAR TO THEIR MILITARY SPECIALTY

EXPERIENCES OF SERVICE AND POST-SERVICE LIFE DIFFER GREATLY BY SERVICE MEMBER GENDER

Female veterans are similar to male veterans in their responses regarding the positive impacts of service

FEMALES		MALES
93%	SERVICE HAD A POSITIVE IMPACT ON THEIR LIFE	95%
96%	FELT PRIDE FROM THEIR ACCOMPLISHMENTS DURING SERVICE	97%
97%	MATURED AS A RESULT OF THEIR SERVICE	96%

Results indicate that transition & post-service life are more challenging for female veteran respondents (particularly in regards to finances)

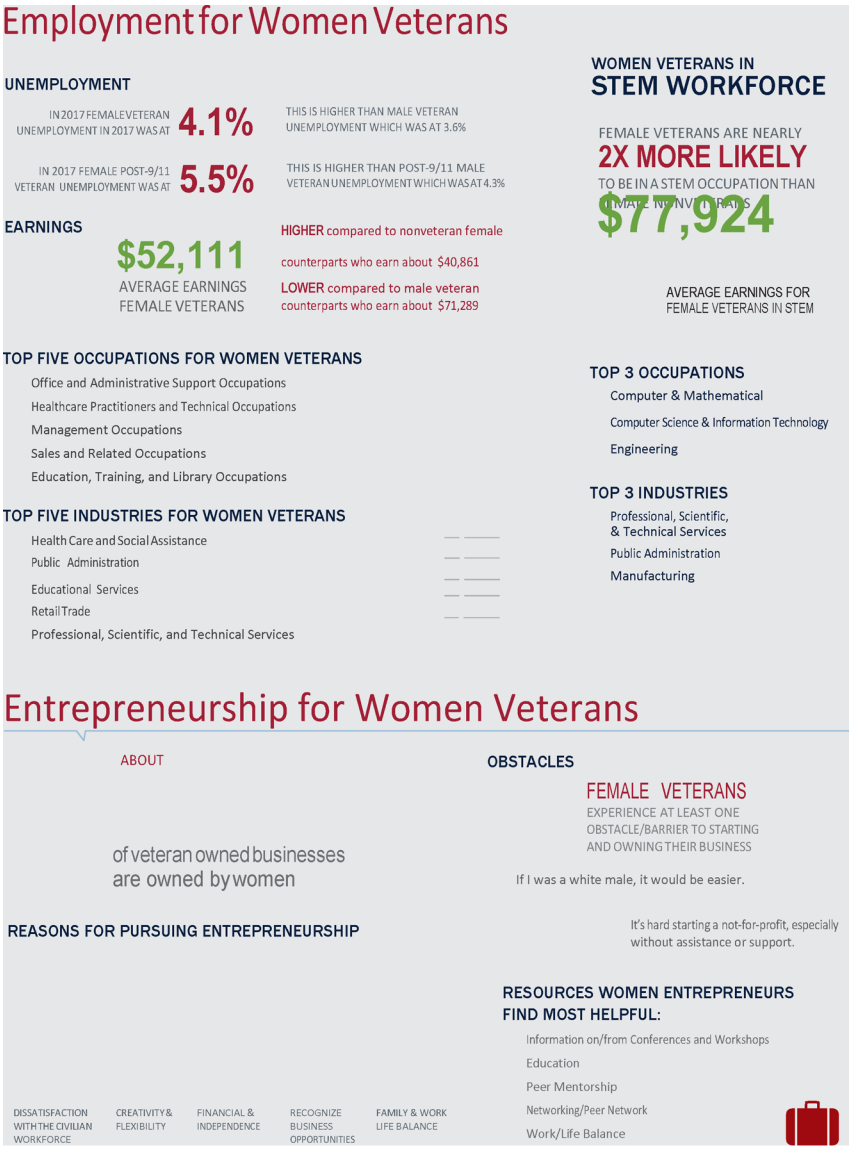
67% FEMALE VETERANS characterized their financial transition as difficult or very difficult, compared with 47% of male veterans

37% FEMALE VETERANS selected "loss of income" as a key transition challenge, compared with 23% of male veterans

MONTHS

Female veterans took about **3 MONTHS LONGER** than males to find employment after transition*

* indicates significantly higher for female service members compared to male service members


Employment for Women Veterans
UNEMPLOYMENT
IN 2017 FEMALE VETERAN UNEMPLOYMENT IN 2017 WAS AT 4.1%
THIS IS HIGHER THAN MALE VETERAN UNEMPLOYMENT WHICH WAS AT 3.6%
IN 2017 FEMALE POST-9/11 VETERAN UNEMPLOYMENT WAS AT 5.5%
THIS IS HIGHER THAN POST-9/11 MALE VETERAN UNEMPLOYMENT WHICH WAS AT 4.3%
EARNINGS
$52,111
AVERAGE EARNINGS FEMALE VETERANS
HIGHER compared to nonveteran female counterparts who earn about $40,861
LOWER compared to male veteran counterparts who earn about $71,289
WOMEN VETERANS IN STEM WORKFORCE
FEMALE VETERANS ARE NEARLY 2X MORE LIKELY TO BE IN A STEM OCCUPATION THAN
$77,924
AVERAGE EARNINGS FOR FEMALE VETERANS IN STEM
TOP FIVE OCCUPATIONS FOR WOMEN VETERANS
Office and Administrative Support Occupations
Healthcare Practitioners and Technical Occupations
Management Occupations
Sales and Related Occupations
Education, Training, and Library Occupations
TOP 3 OCCUPATIONS
Computer & Mathematical
Computer Science & Information Technology
Engineering
TOP FIVE INDUSTRIES FOR WOMEN VETERANS
Health Care and Social Assistance
Public Administration
Educational Services
Retail Trade
Professional, Scientific, and Technical Services
TOP 3 INDUSTRIES
Professional, Scientific, & Technical Services
Public Administration
Manufacturing
Entrepreneurship for Women Veterans
ABOUT
of veteran owned businesses are owned by women
OBSTACLES
FEMALE VETERANS
EXPERIENCE AT LEAST ONE OBSTACLE/BARRIER TO STARTING AND OWNING THEIR BUSINESS
If I was a white male, it would be easier.
It's hard starting a not-for-profit, especially without assistance or support.
REASONS FOR PURSUING ENTREPRENEURSHIP
DISSATISFACTION WITH THE CIVILIAN WORKFORCE
CREATIVITY & FLEXIBILITY
FINANCIAL & INDEPENDENCE
RECOGNIZE BUSINESS OPPORTUNITIES
FAMILY & WORK LIFE BALANCE
RESOURCES WOMEN ENTREPRENEURS FIND MOST HELPFUL:
Information on/from Conferences and Workshops
Education
Peer Mentorship
Networking/Peer Network
Work/Life Balance

INSTITUTE FOR VETERANS AND MILITARY FAMILIES
SYRACUSE UNIVERSITY JPMorgan Chase & Co., Founding Partner

ABOUT THE INSTITUTE FOR VETERANS AND MILITARY FAMILIES (IVMF)

The Institute for Veterans and Military Families (IVMF) is the first interdisciplinary national institute in higher education focused on the social, economic, education, and policy issues impacting veterans and their families. Through its professional staff and experts, the IVMF delivers leading programs in career, vocational, and entrepreneurship education and training, while also conducting actionable research, policy analysis, and program evaluations. The IVMF also supports communities through collective impact efforts that enhance delivery and access to services and care. The Institute, supported by a distinguished advisory board, along with public and private partners, is committed to advancing the lives of those who have served in America's armed forces and their families. For more information, visit ivmf.syracuse.edu.

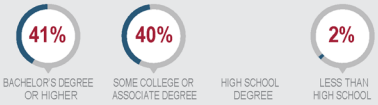
SUGGESTED CITATION

Maury, R.V.; Zoli, C., Fay, D.; Armstrong, N.; Boldon, N.Y.; Linsner, R. K; Cantor, G. (2018, March). Women in the Military: From Service to Civilian Life. Syracuse, NY: Institute for Veterans and Military Families, Syracuse University.

Higher Education for Women Veterans

EDUCATION ATTAINMENT

Women service members as a group achieved:



BARRIERS THAT HINDERED PURSUIT OF HIGHER EDUCATION

- Lack of financial resources/ Financial burden (57%)
- Health/disability issues (28%)
- Personal/family obligations (28%)
- GI Bill benefits expire before I complete my degree (26%)
- Conflict between job and school(20%)
- Inflexibility in class schedules (16%)
- Bureaucracy associated with VA paperwork & processing (15%)
- Lack of confidence (15%)

CHALLENGES WHILE PURSUING HIGHER EDUCATION

- Age differences (39%)
- Lack of financial resources (33%)
- Working full time job (31%)
- Few veterans resources on campus (28%)
- Family responsibilities (27%)
- Transferring academic credits (24%)

HELPFUL RESOURCES AND ASSETS FOR VETERAN SUCCESS

- Military/veteran friendly campus (64%)
- Flexible class schedules (61%)
- Academic advising/counseling (60%)
- Preferred classroom settings & instruction (55%)
- Dedicated veterans office & administrators on campus (55%)
- Veterans supportive faculty (53%)

REFERENCES

Women Service Member Population

2016 Demographics DoD Profile of the Military Community (2016). Retrieved from: http://download.militaryonesource.mil/12038/MOS/Reports/2016-Demographics-Report.pdf

Maury, R., Cate, C., & Armstrong N. (2018 January). The Business Case for Student Veteran: College Recruitment. Presentation presented at the 10th Annual SVA Conference, San Antonio TX. From 2018 SVA Nat Con presentation https://ww2.eventrebels.com/er/CFP/AgenciaAtAGlance.jsp?CFPID=6988&screenID=5178&DisplayPresenterID=123098&DisplayProgramItemID=117813&DisplayProgramSessionID=42529&Token=M5DW8C4XT&PreviousScreens=447

Military Service for Women

Data of female service members used from Zoli, C., Maury, R., & Fay, D. (2015, November). Missing Perspectives: Servicemembers' Transition from Service to Civilian Life data-driven research to enact the promise of the Post-9/11 GI Bill. Syracuse, NY: Institute for Veterans and Military Families, Syracuse University.

Transition for Women Veterans

Data of female veterans used from Zoli, C., Maury, R., & Fay, D. (2015, November). Missing Perspectives: Servicemembers' Transition from Service to Civilian Life data-driven research to enact the promise of the Post-9/11 GI Bill. Syracuse, NY: Institute for Veterans and Military Families, Syracuse University.

Institute for Veterans and Military Families (2018, February). AmericaServes 2018 Transparency Report: Coordinating Care Transforming Communities. Syracuse, NY: Institute for Veterans and Military Families, Syracuse University.

Data used from Schiffer, C. O., Maury, R. V., Sonethavilay, H., Hurwitz, J. L., Lee, H. C., Linsner, R. K., & Mehta, M. S. (2017). Military Family Lifestyle Survey. Blue Star Families. Retrieved from https://bluestarfam.org/survey/

Employment/Entrepreneurship for Women Veterans

U.S. Department of Labor, Bureau of Labor Statistics. (2017). Current Population Survey. Washington, D.C.

Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 7.0 [U.S. Census Bureau 2012-2016 American Community Survey 5-year estimates]. Minneapolis: University of Minnesota, 2017. https://doi.org/10.18128/D010.V7.0.

Survey of Business Owners [SBO]. (2012). Statistics for all U.S. firms by industry, gender, ethnicity, and race for the U.S. states, metro areas, counties, and places. Available at https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=SBO_2012_00CSA02&prodType=table

Data of female veterans used from Boldon, N. Y. and Maury, R. V. (2017, November). Bridging the Gap: Motivations, Challenges, and Successes of Veteran Entrepreneurs (Operation Vetrepreneurship Series, Interim Report). Syracuse, NY: Institute for Veterans and Military Families, Syracuse University.

Higher Education for Women Veterans

U.S. Department of Labor, Bureau of Labor Statistics. (2017). Current Population Survey. Washington, D.C.

Data of female veterans used from Zoli, C., Maury, R., & Fay, D. (2015, November). Missing Perspectives: Servicemembers' Transition from Service to Civilian Life data-driven research to enact the promise of the Post-9/11 GI Bill. Syracuse, NY: Institute for Veterans and Military Families, Syracuse University.

INSTITUTE FOR VETERANS AND MILITARY FAMILIES
SYRACUSE UNIVERSITY JPMorgan Chase & Co., Founding Partner

Research Brief

Communities Serve: A Systemic Review of Need Assessments on U.S. Veterans and Military-Connected Populations

Institute for Veterans and Military Families

Authors: Ryan D. Van Slyke, Nicholas J. Armstrong

Journal: Armed Forces & Society (in press)

URL: https://journals.sagepub.com/doi/abs/10.1177/0095327X19845030?journalCode=afsa

Abstract: Military veterans and their families face a multiplicity of challenges once they transition from service. Even though more American private and public-sector organizations are engaged in studying the needs of veterans and their families through need assessments, few assessments are comprehensive analyses of the challenges they face. This systematic review of 61 need assessments from 2007-2018 in the United States summarizes findings on 18 veterans issues. While most studies addressed issues relating to accessing U.S. Department of Veterans Affairs health and benefit services, mental health, employment, and homelessness, gaps in the literature emerged, particularly regarding ethnic and sexual minority, rural and elderly veterans, and National Guard/Reserve service members. Large cities and states with varying degrees of military presence were frequent regions of study, with national think tanks, nonprofit organizations, and public universities conducting most need assessments. Future assessments should address persistent inequities in coverage among communities and topics of study using mixed-method research and survey design.

Research Highlights

Most Common Topics of Study:

- Access to the U.S. Department of Veterans Affairs (VA) and the Veterans Health Administration (VHA) (i.e. Transportation, Navigation of the VA, Cultural Competency, Military Sexual Trauma)
- Mental and Behavioral Health (i.e. Stigmas in VA & Military Culture, care for Women and ethnic minority veterans)
- Employment (i.e. Perceived employer stigmas, difficulties translating military skills)
- Transition (i.e. feelings of isolation and disconnect from local communities and VA system)
- Homelessness and housing (i.e. high costs of living, limitations of HUD-VASH voucher program)

Least Common Topics of Study:

- Poverty among Veteran & Military-Connected Families (i.e. food insecurity, fractured community support)
- Rural and ethnic-minority veterans (i.e. access to VA and VHA services, quality of health)
- National Guard/Reserve veterans (i.e. employment and retention challenges, poor inclusion into VA and veteran community organizations)
- Financial Support (i.e. financial planning assistance)
- Legal Support (i.e. risk of handling legal issues without representation, common legal issues of criminal offenses, bankruptcy, housing, and substance abuse).

Research Method Best-Practices:

- Partner with multiple community organizations & stakeholders across a set of issue areas to use marshalled resources to expand the scope of a need assessment, drawing upon each organization's expertise or interest areas to study an area's veteran population in a holistic manner.
- Employ rigorous mixed-method procedures in the assessment of a wide scope of issue areas and needs, such as quantitative data collection, interviews and focus groups, and comparing samples to Census Bureau and VA data.

Implications

For Policy: Policymakers should take note of a few major themes emerging from these studies.

- Most need assessments address a core set of issues for U.S. veterans: accessing U.S. Department of Veterans Affairs (VA) health and benefit services, mental health, employment, and homelessness. These were common across cities, counties, states, and regions studied within the U.S. Veterans often have a co-occurrence of needs, requiring a multifaceted response by state agencies and community partners for more than one type of service.
- The least well-documented and understood veterans groups at a state level are minority veterans, veterans living in rural areas, and National Guard/Reserve veterans.
- Need assessments can help government agencies distinguish experiences, needs, and gaps in service by geography when conducted on a state and regional level. This enables agencies to target improvements to service delivery to their state's veteran population.
- Connecting with, and educating, veterans on available and future services through both the state's DVA and the U.S. VA is paramount to effectively meeting their set of needs, particularly in rural states with few VA Medical Centers.

Following on these implications, government officials and policymakers should consider the following recommendations.

1. Partner with local, state, other federal agencies, and philanthropic stakeholders and funders to conduct local, state, or national need assessments to inform understanding about a locality's veteran population, leveraging existing expertise in policy, health, and social-work programs and evaluation. Use other need assessments published by universities or think tanks as guiding best practices for your potential study.

2. Place particular attention and emphasis on studying and building greater awareness of the veteran experience and sets of needs for particular groups of under-studied veterans, including ethnic minority, women, and National Guard/Reserve veterans.

3. Think about community needs, and the co-occurrence of need, inclusively and develop relationships to tell a data-driven and on-the-ground-informed story of veterans in your community. Use needs assessments as starting points to engage city, county, state, and national actors and stakeholders in providing and delivering wrap-around service and care for veterans within your locality.

Supplement to Women in the Military: From Service to Civilian Life

This document provides key highlights on women in the military. The information and statistics in this document is from our various data collection efforts centered on military life, transition, employment, entrepreneurship, and higher education. In addition the information is separated out by male and female.

Challenge	Female Veterans	Male Veterans
MOTIVATIONS FOR MILITARY SERVICE		
Educational Benefits	62%	52%
Pursuit of new experiences, travel, adventure	58%	50%
Desire to serve US	52%	57%
Sense of purpose	39%	39%
Career Opportunities	33%	32%
WAS MILITARY SERVICE WORTH IT?		
Joining the military was a good decision	88%	88%
Served outside of the continental US	73%	88%
Service had a positive impact on their life	93%	95%
Felt pride from their service accomplishments	96%	97%
Matured as a result of their service	97%	96%
CAN		
Work ethic & discipline	85%	87%
Teamwork	84%	87%
Adaptability	81%	79%
Mental toughness	79%	81%
Leadership & management skills	77%	84%
Professionalism	74%	78%
Ability to get things done	74%	76%
Perseverance	74%	73%
Training & teaching others	72%	76%
Self-discipline	72%	78%
Coping with adversity	72%	75%
TOP REASONS FOR LEAVING ARMED SERVICES		
Family Reasons	41%	30%
Lost faith or trust in military or political leadership	36%	38%

Pursue education and training opportunities	29%	35%
Concerns and grievances about service experiences	26%	24%
Challenge	**Female Veterans**	**Male Veterans**
Completion of military service obligation (less than 20 years)	26%	30%
TOP SERVICE CATEGORIES - IVMF		
Housing & Shelter	X	X
Employment	X	X
Individual & Family Support	X	X
TOP TRANSITIONAL CHALLENGES		
Navigating VA programs, benefits and services	59%	61%
Finding a job	55%	55%
Skills translation	37%	41%
Desire to pursue career different from military occupational specialty	52%	57%
Desire to pursue career similar to military operational specialty	33%	31%
Uncertain of direction of career pursuit	15%	12%
MORE CHALLENGING FOR FEMALE VETERAN RESPONDENTS		
Financial struggles	47%	39%
Characterized financial transition as difficult or very difficult	67%	47%
"loss of income" key transition challenge	37%	23%
Duration of post-separation unemployment	"3-6M" + 3	"3-6M"
Depression	41%	34%
Socialization to civilian culture	38%	43%
Contradictory information from different sources	33%	31%
Disability	32%	31%
Understanding GI Bill Benefits	31%	33%
Employment preparation	30%	35%
EDUCATION		
Less than high school	2%	5%
High school degree	18%	31%
Some college or Associate degree	40%	34%

Bachelor's degree or higher	41%	30%
BARRIERS TO PURSUIT OF HIGHER EDUCATION		
Lack of financial resources / Financial Burden	57%	55%
Challenge	**Female Veterans**	**Male Veterans**
Heath / Disability Issues	28%	22%
Personal / family obligations	28%	28%
GI Bill benefits expire before I complete my degree	26%	25%
Conflict between job and school	20%	23%
Inflexibility in class schedules	16%	15%
Bureaucracy associated with VA paperwork & processing	15%	23%
Lack of confidence	15%	12%
CHALLENGES WHILE PURSUING HIGHER EDUCATION		
Age differences	39%	38%
Lack of financial resources	33%	32%
Working full time job	31%	32%
Few veteran resources on campus	28%	26%
Family responsibilities	27%	29%
Transferring academic credits	24%	23%
EMPLOYMENT		
2018 veteran unemployment (updated this number to 2018)	3	3.5
2018 post 9/11 veteran unemployment (updated this number to 2018)	3.50%	3.90%
Average earnings	$52,111	$71,289
Avg. earning for veterans in STEM professions	$81,821 (updated this to more recent report)	$96,892
Top 3 STEM occupations		
Computer & Mathematical	X	
Computer Science & Information Technology	X	
Engineering	X	
Top 3 Industries		
Professional, Scientific & Technical Services	X	
Public Administration	X	
Manufacturing	X	

Top Five Occupations (Note: updated this to more recent 2018 BLS data)		
Management, professional, and related occupations	50%	38%
Service occupations	15%	14%
Sales and office occupations	28%	15%
Natural resources, construction, and maintenance occupations	1%	15%
Production, transportation, and material moving occupations	6%	18%
Top Five Industries (Note: updated this to more recent 2018 BLS data)		
Agriculture	Less than 1%	1%
Private industries	65%	71%
Government	30%	21%
Self-employed	5%	7%
Within Private industries		
Manufacturing	5%	13%
Professional and business services	9%	12%
Retail trade	8%	9%
Transportation and utilities	2%	8%
Construction	1%	7%
Education and health services	22%	7%
Financial activities	7%	4%
Leisure and hospitality	5%	4%
ENTREPRENEURSHIP		

Percent of Veteran-owned business. Of all the businesses in the U.S. – 9% are veteran owned firms (majority are owned by male veterans).	15% (Note: 15% of all veteran owned business are of female veterans	
Experience at least one obstacle/barrier to starting & owning their business	83%	
Reasons for pursuing entrepreneurship		
Dissatisfaction with the civilian workforce	X (Qualitative study – Common Themes listed)	X
Creativity & flexibility	X	X
Financial & Independence	X	X
Recognize business opportunities	X	X
Family & work life balance	X (Women mentioned this more than males)	
Resources most helpful		
Conferences & workshops	X	
Education	X	X
Peer mentorship	X	X
Networking / Peer support	X	X
Work / Life Balance	X	

PREPARED STATEMENT OF JAS BOOTHE



The Numbers Don't Add Up:

Departments of Veterans Affairs and Housing and Urban Development Severely Underestimate Number of Homeless Women Veterans

---

Jas Boothe
Lily Casura
Robert C Steere
Andrea Suarez

Released:
August 24, 2016
Revised:
December 1, 2017
Revised:
July 2, 2019

Final Salute Inc.
2800 Eisenhower Ave., Suite 220
Alexandria, VA 22314
Phone: (703) 224-8845
http://www.finalsaluteinc.org

Introduction

Historically, women veterans and their children who experience unstable housing or homelessness have faced difficulty being acknowledged and recognized by the findings of the research conducted by various governmental organizations in the United States, thus limiting their access to the support and resources they desperately need. This vulnerable veteran population is further marginalized by the underestimation in the research of how many homeless women veterans there are overall, and various bureaucratic definitions of homelessness that fail to capture women veterans who are precariously housed. Together, the resulting insufficiency of the research dramatically impacts the equitable allocation of public and private resources for all homeless women veterans. For example, this "insufficiency" in research affects those nonprofit organizations whose mission is to assist homeless veterans, especially those who fall outside the reach of programs offered by the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Veterans Affairs (VA). Overall, the two biggest glaring issues adding to the insufficient count/reporting are the Point in Time count and overlooked causality; specifically in veteran unemployment and how it relates to homelessness.

In 2011, the Government Accountability Office (GAO) officially acknowledged discrepancies in reporting on women veterans as a segment of the homeless population, and a system that was insufficiently structured to support their unique needs.

The 2017 HUD Point-in-Time (PIT) count identified 40,056 veterans experiencing homelessness in the U.S., nine percent of whom (3,754) were women (HUD, 2017). The number of women veterans reflected an increase of seven percent (243 additional female veterans) compared to the 2016 count, mostly attributable to increases in the numbers of those who were unsheltered. Although figures were not reported separately for female veterans, nearly all of the total number homeless veterans (98%) were in households without children. The report found approximately two percent (955 individuals) were homeless with family members. Although a majority (62 percent, or 24,690 veterans) stayed in emergency shelters or transitional housing programs, over a third (38 percent, or 15,366 veterans) were found in places "not suitable for human habitation."

The most recent PIT Count was conducted in January 2018. This national snapshot of veteran homelessness showed that:

- On a single night in January 2018, just over 37,800 Veterans were experiencing homelessness.
- On the same night, just over 23,300 of the Veterans counted were unsheltered or living on the street (again, doesn't count or account for women vets who couch surf).
- Between 2017 and 2018, there was a 5.4 percent decrease in the estimated number of homeless Veterans nationwide.
- And still, the estimated number of Veterans experiencing homelessness in the United States has declined by nearly 50 percent since 2010. (However, in the same year, VA states women veterans are the fastest growing homeless population and has increased by at least 7%) (Richman, 2018).

In similar finding, the U.S. Department of Housing and Urban Development: Office of Community Planning and Development's The 2018 Annual Homeless Assessment Report

(AHAR) found over 3,219 women veterans were homeless (The U.S. Department of Housing and Urban Development: Office of Community Planning and Development, 2018).

However, in the same year, 326,000 veterans were listed as unemployed. (Department of Labor, 2019).

These discrepancies have led to reporting that women veterans are now considered to be the fastest growing demographic of the homeless veteran population in the U.S.

Final Salute Inc. (FSI) was established in 2010 to respond to a significant lack of supportive housing programs for women veterans and their children. The mission of Final Salute Inc. is to provide homeless women veterans with safe and suitable housing. We offer three programs to meet the unique needs of homeless women veterans: Project H.O.M.E.: the Housing Outreach Mentorship Encouragement program; Project S.A.F.E.: the Savings Assessment and Financial Education (S.A.F.E.) program; and Project Next Uniform.

Homeless women veterans are undercounted

The PIT Count provides a snapshot of unsheltered veteran homelessness on a given night in January. The PIT count "only captures those persons sleeping in sheltered and unsheltered locations on the night of the count, but is not reflective of who is eligible for HUD's homeless assistance grants programs." However, both these methods are liable to miss women veterans. Women veterans who are at risk for homelessness or experiencing homelessness are likely to avoid both sleeping outside (and hence are missed during the PIT count) and staying in shelters (and thus are missed during the aggregate count of services used).

There are numerous reasons why women veterans are likely to be excluded from these counts. For example, women veterans are wary of sleeping out of doors, where they are especially vulnerable to violence or predation. They may also be reluctant to stay in places originally designed to and often still today configured to accommodate male veterans. These settings frequently have safety issues (inadequate lighting, non-locking doors, etc.), that leave women feeling unsafe or vulnerable to physical harm. Additionally, some programs place restrictions on the ages and number of children they can shelter at any given time, which eliminates many shelters as a potential option for homeless women veterans who desperately wish to keep their families intact. Many women veterans also have prior trauma histories, including military sexual trauma (MST) — which at least one in five women veterans have experienced, according to recent figures from the VA (2019). A prior trauma history exacerbates women veterans' risk of becoming homeless and increases their avoidance of settings where they perceive they might be at risk.

However well-intentioned and useful the count may be for estimating unsheltered veterans who are predominantly male or chronically homeless veterans, we believe that it fails to account accurately for the number of women veterans who are homeless or precariously housed, by a factor of 10 or even 100. Continuing to rely on and disseminate information based on this flawed estimate severely underrepresents the number of women veterans in the U.S. who are homeless, and creates the unwarranted impression that fewer women veterans experience homelessness than we believe to be the case.

Homeless women veterans are frequently excluded from the federal definition of homelessness

Separately, HUD's definition of "homelessness" doesn't capture women veterans who are precariously housed, including what might be the majority of women veterans who are doubled up, also known as "couch surfing," with friends and relatives.

According to the report on Veterans and Homelessness prepared by the Congressional Research Service in November, 2015, veterans

"…are considered homeless if they meet the definition of 'homeless individual' codified as part of the McKinney-Vento Homeless Assistance Act (P.L. 100-77)." Specifically, the statute defining homeless veteran refers to Section 103(a) of McKinney-Vento.

McKinney-Vento lays out several ways in which someone may be considered homeless: "An individual or family is homeless if they lack a fixed, regular, and adequate nighttime residence," defined to mean: "Having a primary nighttime residence that is a public or private place not designed for, nor ordinarily used as, a regular sleeping accommodating for human beings. These may include a car, park, abandoned building, bus or train station, or campground."

"Family homelessness is a huge and underappreciated part of American poverty," according to the nonprofit Institute for Children, Poverty and Homelessness (ICPH). "But, in too many cases the challenge is obscured by the prevailing statistics."

The typical homeless family today, in their view, is "a young single mother with two children." Women doubling up with their children off the grid are "an enormous if hidden portion of America's homeless population," they believe, adding that HUD's Point-in-Time survey fails to capture this. "Family homelessness is a pervasive yet often invisible challenge," they wrote in 2018. HUD's low numbers, they claim, paint a "mild" scenario — but the discrepancy between those low numbers and the true number of homeless they call "vast."

The nonprofit National Alliance for Ending Homelessness (NAEH) wrote in 2012 that "many people with low incomes are at risk of homelessness. . . Ultimately, this is due to a lack of affordable housing." They also highlighted the prevailing issue of doubling up, also known as couch-surfing. "According to an analysis of the 2016 American Community Survey, an estimated 4,609,826 people in poor households were living "doubled up" with family and friends. This (doubled up) represents one of the most common prior living situations for people who become homeless."

Women veterans who are doubling up – due to low income, unemployment or other cause – are likely to be functionally homeless. However, they no longer meet the HUD definition of homelessness, nor are they likely to be found and included in the annual PIT count.

Unemployed women veterans are at high risk for becoming homeless women veterans

Nationally, the Bureau of Labor Statistics (BOLS) is tasked with tracking statistics regarding veteran unemployment.

In 2015, they recorded a drop in veteran unemployment but noted that there were still 455,000 unemployed veterans, including 23,000 unemployed women veterans. This figure differed widely from the VA's estimate for the same year of 4,338 homeless women veterans. Subtracting VA's 4,338 homeless women veterans from BOLS's 23,000 unemployed women veterans leaves a discrepancy of over 18,600 unemployed women veterans in 2015. Are we to impute that all these women veterans were able to sustain housing despite no earnings? That would appear very unlikely.

Part of the problem with these vastly different numbers, and the scenarios they create, is that historically research into veteran homelessness has taken place in silos, with very little overlap between research into veteran employment status and veteran homelessness. Recently, Metraux, Fargo, Eng, and Culhane (2018) were able to take a look at more than 160,000 shelter records in New York City, and examine employment levels and homelessness in a general population (without regard to veteran status). They acknowledged the difficulty historically in obtaining individuals' income records to establish wages and earnings in addition to shelter records, due to substantial privacy concerns and safeguards (Metraux et al., 2018).

Gender differences in accommodations among the homeless were among their most important findings (Metraux et al., 2018). Males were the majority of individuals (62 percent) housed in shelters, and women (single mothers with children) were the majority (93 percent) of those who were homeless as part of families (38 percent), and were housed in family shelters. Additionally, speaking from the broader literature, they state that "adults in families (who are homeless) are predominantly in their twenties and female, single-parent providers for one or more pre-school age children." This depiction is consistent with that raised by the Institute for Children, Poverty and Homelessness above.

These figures do not reconcile with HUD findings that almost no veterans, only two percent, "were homeless as part of a family" (HUD, 2017). The Metraux et al. (2018) observations reinforce the likelihood that methods like the count are geared toward finding predominantly single males, and overlooking or not finding either women or their children. Rather than assuming, as the HUD count does, that homeless veterans including women with their children are "rarely found," the net needs to be cast far wider to find the women veterans who are out of sight and off the grid, but are at risk and in need of services for themselves and/or their families. Research into homelessness generally is consistent on women and their children being a common, not a rare, phenomenon.

Do we know how many women veterans are likely to be homeless?

There are 2.05 million women veterans alive today, out of a total of more than 21 million veterans — according to the "Women Veterans Population Fact Sheet" published by VA in October, 2016. The VA counts its sheltered homeless veterans through various means, including the Homelessness Screening Clinical Reminder (HSCR) used during health care visits. This reporting mechanism found that veterans screened in substance abuse and mental health clinics were at higher risk for housing instability. They also found that white males aged 51-60 were a majority of positive screens. The biggest issue with using this process as a reporting/screening mechanism for homeless veterans is that reportedly 82% of women veterans do not use the VA for health care services, according to the nonprofit Disabled Veterans of America (DAV). Reaching outside VA to the majority of women veterans who are not enrolled for health care is vital for calculating more accurate estimates of how many women veterans experience unstable housing or homelessness.

We maintain that the official government figure of fewer than 5,000 homeless women veterans is far too low. (This is the same argument made in the policy brief, "Are We Really Counting America's Homeless Families," published by the Institute for Children, Poverty and Homelessness in January, 2018 — comparing HUD's low figures for homelessness generally versus the Department of Education's much higher figures for homeless children and their families.)

Although the federal counts by both the HUD and VA are notoriously low, higher and likely more accurate figures have been suggested. In an article published in *Military Medicine* in 2014, two VA researchers used a much higher number (14,000) as their estimate of women veterans who were homeless in a given year (Casura, 2017). The following year, Army Col. (Retired) Carl Castro, Ph.D., Anthony Hassan, Ed.D., and Suzanne Wenzel, Ph.D., in their white paper, "*Call to Action: Toward Ending Female Veteran Homelessness*," introduced a slightly higher estimate. They wrote that "there are an estimated 17,000 female homeless veterans, many with children who share in their homeless situation" (Casura, 2017). Similarly, using figures calculated by VA researchers to estimate how many women veterans are experiencing homelessness — between 20,515 (one percent) and 41,030 (two percent) of all women veterans, or between 26,660 (13 percent) and 30,773 (15 percent) of the 205,148 (10 percent) of women veterans who are living in poverty — results in much higher figures (Casura, 2017). The discrepancy is wide; more accurate figures are needed to gauge the size of the problem and gear up for interventions that can address the needs of women veterans and their children who are at risk for and currently experiencing homelessness.

Our experience at Final Salute

Final Salute Inc. is a transitional home for precariously housed and homeless women veterans and their children, including currently serving National Guard and Reservists. We are based in the Washington, DC area but available to either women veterans or their families from all over the country. To date, over 70 percent of the women veterans who have come to Final Salute Inc. for either housing or emergency financial assistance *are* single mothers. As mentioned previously, Final Salute, Inc. manages the following three programs:

1. Project H.O.M.E.: The Housing Outreach Mentorship Encouragement (H.O.M.E.) program provides transitional housing, on-site case management, food, clothing, transportation, child care subsidy/assistance, employment support and other essential supportive services to homeless women Veterans and their children. The H.O.M.E program focuses on integrating women Veterans back into their local communities and providing vast, safe, and suitable residential areas.
2. Project S.A.F.E.: The purpose of Savings Assessment and Financial Education (S.A.F.E.) program is to prevent homelessness by easing financial hardships. Our S.A.F.E program also provides valuable financial education resources on saving, budgeting and living on a fixed income. S.A.F.E provides emergency financial support by assisting with past due rent, security deposits and utility assistance. (Note: Residents of our H.O.M.E program are also required to participant in the financial education component of our S.A.F.E program.) The S.A.F.E program is open to women Veterans and members of the U.S. Military Reserve and Guard component forces, regardless of their location.
3. Project Next Uniform: The purpose of this annual event is not only to honor the service and sacrifice our female veterans have made to this great nation, but to also support our Sisters-in-Arms who are in transition or have transitioned and may need an image boost. FSI realizes that some women Veterans, especially single mothers, may find the cost of securing an up-to-date professional wardrobe unattainable. We provide (free of charge):
    - Professional Business Attire
    - Dress Shoes

- Accessories
- Make-Overs
- Image Consulting
- Professional Head-Shots (Linked-In Profiles)

Although based in the Washington DC Metro Area, our programs have assisted women veterans and children in over 30 States and Territories.

Conclusion

While we appreciate that both HUD and VA continually strive to improve and fine-tune methods for addressing the nation's homeless population, the twin issues of reliance on the count and the exclusionary definition of homelessness both continue to put women veterans at increased risk of not being included in the timely provision of services for them and their families. But being unable to find women veterans who are experiencing homelessness by these manners should not be interpreted as meaning that women veterans are not homeless in large numbers, with or without their children in tow.

We want readers to understand that we will continue to work with HUD and the VA to support our nation's veterans and their children. However, the true scale of the veteran homelessness problem within the United States must be made known for all of us to continue to combat this issue effectively.

Questions for future discussion

- How homeless veterans are counted — or estimated — who couldn't be accommodated with shelter or housing due to space restrictions, unavailability of resources or lack of resources?
- With veterans who self-report as unemployed, do you ask them about their housing status as well — given that unemployment is a risk factor for veteran homelessness?
- What are other mechanisms being used to account for the 87% of women veterans who don't use the VA, thus rendering them virtually invisible via the unsheltered screening process?
- When will veterans who "couch-surf" or who live with family and friends continually be counted?

References:

Casura, L. (April, 2017). Down for the count: Women veterans likely underestimated in federal homelessness figures. *Huffington Post*. Retrieved from: https://www.huffingtonpost.com/entry/58e9216ee4b06f8c18beec64

Department of Labor. (March 21, 2019). *Employment Situation of Veterans – 2018.* Retrieved from https://www.bls.gov/news.release/pdf/vet.pdf

Disabled American Veterans (April 21, 2015). Statement of Joy J. Ilem, DAV Deputy National Legislative Director, Before the Committee on Veterans' Affairs, United States Senate. Retrieved from: https://www.dav.org/wp-content/uploads/Ilem20150421.pdf

Institute for Children, Poverty and Homelessness (January, 2018). *Are we really counting America's homeless families?* Retrieved from: http://www.icphusa.org/national/really-counting-americas-homeless-families/

Metraux, S., Fargo, J.D., Eng, N., & Culhane, D.P. (2018). Employment and earnings trajectories over two decades among adults in New York City homeless shelters. Manuscript accepted for publication.

National Alliance to End Homelessness (Jan. 18, 2012). *Changes in the HUD Definition of 'Homeless.'* Retrieved from: http://www.endhomelessness.org/library/entry/changes-in-the-hud-definition-of-homeless

National Alliance to End Homelessness (January, 2017). *The State of Homelessness in America.* Retrieved from: https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-report/

National Coalition for Homeless Veterans (2019). *FAQ About Homeless Veterans.* Retrieved from: http://nchv.org/index.php/news/media/background_and_statistics

Perl, L. Veterans and Homelessness (November, 2015). Congressional Research Service. Washington, DC. Retrieved from https://digitalcommons.ilr.cornell.edu/cgi/viewcontent.cgi?referer=http://scholar.google.com/&httpsredir=1&article=2485&context=key_workplace

Richman, M. (March, 2018). *Female Veterans comprise fastest-growing segment of homeless Veteran population.* Retrieved from https://www.research.va.gov/currents/0318-Female-Veterans-comprise-fastest-growing-segment-of-homeless-Veteran-population.cfm

U.S. Bureau of Labor Statistics (2016). *Employment Situation of Veterans Summary*. Retrieved from: http://www.bls.gov/news.release/vet.nr0.htm

U.S. Department of Housing and Urban Development, Press Release No. 15-149 (Nov. 19, 2015). *HUD Reports Homelessness Continues to Decline Nationally*. Retrieved from: http://portal.hud.gov/hudportal/HUD?src=%2Fpress%2Fpress_releases_media_advisories%2F2015%2FHUDNo_15-149

U.S. Department of Housing and Urban Development's *The 2017 Annual Homeless Assessment Report (AHAR) to Congress.* Retrieved from: https://www.hudexchange.info/resources/documents/2017-AHAR-Part-1.pdf

U.S. Department of Housing and Urban Development: Office of Community Planning and Development. *The 2018 Annual Homeless Assessment Report (AHAR) to Congress, Part 1.* Retrieved from https://files.hudexchange.info/resources/documents/2018-AHAR-Part-1.pdf

U.S. Department of Veteran Affairs, National Center on Homelessness Among Veterans (2019). *Homelessness Screening Clinical Reminder*. Retrieved from: http://www.va.gov/homeless/nchav/research/assessment-tools/hscr.asp

U.S. Department of Veterans Affairs, Women Veterans Population Fact Sheet. (October, 2016). Retrieved from: https://www.va.gov/womenvet/docs/womenveteranspopulationfactsheet.pdf

U.S. Government Accountability Office (2011). *Homeless Women Veterans: Actions Needed to Ensure Safe and Appropriate Housing* (GAO 12-182). Retrieved from: http://www.gao.gov/products/GAO-12-182

PREPARED STATEMENT OF CHRISTINE SCHWARTZ

Good morning, I am Christine Schwartz and I am the CEO (Chief Executive Officer) of Service to School a veteran service organization that works with transitioning servicemembers and veterans to ensure they have the access and ability to attend our country's best colleges and grad schools. My connection to the military runs deep. As a fifth generation Army Officer, I served five years on active duty and an additional two in the Army Reserves, I am the spouse of an Active Duty green beret, and I believe in service to our Nation as well as supporting the servicemembers and veterans that willingly choose to do so.

In pursuit of that support I have the privilege of running an organization that ensures our country's veterans have the opportunity to attend colleges that place them on a pathway for continued success. Through our work the veterans we work with go on to enroll at colleges with high graduation rates, great career services, and alumni networks that will support them throughout their life. These are colleges like Yale, Stanford, Amherst, UC-Berkley, UT-Austin, Virginia Tech, University of Michigan, Princeton and the list goes on. This is great news for veterans who are often taken advantage of by for-profit universities or less than reputable colleges and we at Service to School have worked hard to create success for veterans in higher-ed.

However, I would be wrong if I led you to believe that we serve male and female servicemembers at equal rates. In fact last year, only 14 percent of the veterans we assisted were women. This statistic does not align with the national average that 24 percent of student veterans are women. So if a quarter of users of the GI Bill are women, then why aren't they signing up with Service to School whose reputation is to get you into the best college possible and ideally your dream school. If you are using the GI bill wouldn't you want to use it at your dream school? Why are 86 percent of the veterans that apply and then enroll at quote unquote elite colleges male?

I cannot provide all the answers but I will offer a glimpse into why women veterans are struggling to enroll at similar colleges and grad programs as their male counterparts.

Ashley is an Army Captain who served in the Special Operations community and was denied admittance to almost all of the MBA (Master of Business Administration) programs she applied to. When Ashley asked the admissions committee's feedback on why she wasn't offered admission they cited her GMAT (Graduate Management Admission Test) score which was reasonably in range with the other military members who applied to similar programs. In talking with Ashley, she felt that her applications were viewed differently than her male counterparts and there was a disbelief that her work in the special operations community was comparable to her male peers, and therefore her service was not as prestigious as theirs and could not be valued as highly. So while Ashley held the same rank, position, and went through the same training as her male peers, her service was undervalued because admissions committees could not understand it in the same context as a male.

This story aligns with research from the Service Women's Action Group that found the majority of active duty and veteran women face respect issues and a lack of recognition of their service from the public.

Then there's Janine, an Air Force NCO (Non-Commissioned Officer who received her bachelors degree from UMUC (University of Maryland University College) while on Active Duty. Janine dreamed of going back to grad school and specifically researched and networked with MBA programs where she was met with the disappointing news that since she had received her undergrad degree online, it was highly unlikely she would be accepted to one of her choice MBA programs. Janine is a single mom balancing two young children and a job and when I first met her she was working numerous jobs to make ends meet. I can guarantee you, if anyone could handle the workload of an MBA program, it would be her. Interestingly enough, I met a male Air Force NCO this past winter. He too received his bachelors degree online while in the Air Force; assumption would say that he like Janine wouldn't be able to get into a top MBA program, seeing as his degree was online. But here is the interesting part, Caleb got into and is now attending the University of Chicago's Booth School of Business. Undoubtedly, one of the best Business schools in the world and Janine has yet to go back to grad school.

University's just like many systems are creating barriers for these female veterans by failing to understand, appreciate, and accommodate for female military service and have continued to perpetuate our "invisible service".

Thank you.

PREPARED STATEMENT OF JODIE M. GRENIER

Chairman Levin, Ranking Member Bilirakis and Members of the Subcommittee:

Thank you for inviting Foundation for Women Warriors to testify today at this oversight hearing on The Economic Well-Being of Women Veterans. Foundation for Women Warriors is a non-profit organization solely dedicated to serving women veterans. Our mission is to ensure that women's next mission is clear and continues to impact the world. Our priority is honoring the service of women veterans by strengthening their future through programs that provide fiscal and personal empowerment.

I would like to thank the Subcommittee for your commitment to supporting policies that ensure veterans receive the resources they so deserve.

First, understanding that the male veteran experience has been prioritized over women throughout history is key. The same is true regarding the transition experiences of women as seen in the undepresentation of women veterans in reintegration studies. Women are serving in the military in record numbers and represent 10 percent of the veteran population. There are more than two million women veterans in the U.S. today and according to VA (Veterans Administration) it expects women will make up 18 percent of the veteran population by 2040.[1]

My story is illustrative both for the challenges I did and did not face as a transitioning woman service member.

I served in the Marine Corps as an Intelligence Analyst from 2000–2005 and completed two deployments to Iraq, first during the initial invasion and then a deployment to Ramadi, Fallujah, and throughout the West Al Anbar Province. My decision to join the military was an easy one. As a child of a single parent, I lacked the resources to attend college. My transition out of the service was wrought with frustration, anger, and feeling generally misunderstood.

You see, I went from briefing unit commanders on potential courses of action to mitigate imminent threats to our troops to waiting tables.

My transition support consisted of a lack luster transition class. I navigated college, employment, and undiagnosed PTS alone. I enrolled full time in a community college under the Montgomery GI bill, balanced two jobs as a waitress and bartender, and lived with my mother because I couldn't afford rent.

Later, I left college for a government job at the Space and Naval Warfare Center. The difference between me and the women our organization serves, is that I had two major advantages:

1. A marketable top-secret security clearance;
2. I did not have children. This is not the case for 69 percent of the women veterans who seek help from our organization. Today, I have a bachelor's in psychology and a masters in nonprofit leadership and management. In my role as CEO for Foundation for Women Warriors, I lead our mission to honor and empower women veterans through transition services.

Our organization's story is truly a testament of women's history in the US military and mirrors the shifting perspective by which our Nation has cared for and served this population. Originally founded as the California Soldier's Widows Housing Association in 1920, our organization discovered that women veterans faced housing and financial instability. In 2006, we began delivering short-term, high-impact, stipends to Iraq and Afghanistan women veterans.

Recognizing the increasing needs of post 9/11 (September 11, 2001) women veterans, we shifted and now our programs solely serve women and their children.

Our organization is a living timeline that demonstrates the financial inequity experienced by women and the constant fight to be heard by the very country and institutions which women have honorably served to protect.

Though I am grateful to have your audience today, it is long overdue.

OVERVIEW OF ECONOMIC WELL-BEING

Foundation for Women Warriors characterizes economic well-being as having control over one's finances while consistently meeting basic needs, including food, clothing, housing, utilities, health care, transportation, education, and childcare. We aim for our clients to feel secure and prepared to make economic choices for personal fulfillment. This empowers women to absorb unexpected financial costs and plan for their future and their children's.

The economic well-being of women veterans is at risk.

[1] Department of Veterans Affairs. Women Veterans' Health Care. Women Veterans Today

- Women veterans are the fastest growing segment of veterans yet are also the fastest growing segment of homeless veterans. [2]
- In California, 60 percent of the state's women veterans reported experiencing some form of housing instability.[3]
- Women veterans have a higher unemployment rate, lower median income, and are more likely to live below the poverty threshold compared to their male counterparts.[4]
- Women veterans are more likely to be single parents yet are less likely to have the same support network as their male counterparts while experiencing additional barriers to receiving and utilizing standard veteran benefits.[5]

ISSUES IMPACTING THE ECONOMIC WELL-BEING OF WOMEN VETERANS

Many issues can impact the economic well-being of women veterans, and these, among other gender-specific factors, also put women veterans at significant risk for homelessness. Key issues impact all veterans' economic well-being such as, limitedfinancial knowledge, barriers in accessing benefits, education level at transition, unemployment, loss of support network, and increasing housing cost as well as the various emotional challenges associated with reintegrating into civilian society. The reality is, these issues, compounded with the unique transition experience of women veterans, cultural stereotypes, higher rate of single parenting, and the gender pay gap, result in greater economic risk for women.

During active duty, financial inexperience of youth, low wages, family obligations, lack of financial education coupled with predatory lending targeting junior enlisted military contributes to financial vulnerability among veterans. Sadly, women have even less financial education than their male peers. The mounting debt and lack of basic financial skills while in service puts transitioning service members at greater financial risk. Due to the higher rate of single parenting, women become more vulnerable.

Transitioning veterans are eligible for various benefits, however women face increased barriers. Many women who have pursued veterans' benefits experienced bias, misogyny, and denied claims. Therefore, women often elect to simply not seek VA benefits. Waiting periods particularly impact single mothers: the average waiting period for VA benefits is 123 days.[6] GI Bill benefits take upwards of 2–3 months. Additionally, the GI Bill Housing stipend is prorated based on the number of school days each month.[7] Housing stipend amounts decrease during winter and summer breaks, further causing financial instability for single mothers. In 2018, The VA System upgrade caused a backlog of GI Bill payments and created a panic among student veterans.[8] Our survey found this payment delay caused significant financial stress among the veterans we serve, especially single mothers.[9]

Reintegration for women carries stereotypes that men do not experience. Because women serve with so few women, they lack a natural peer network that can lead to feeling isolated during transition.[10] Civilians often fail to recognize women as veterans, leading to mistrust between women veterans and civilian counterparts. Lack of social support is linked to depression and shown to increase the risk of suicide, alcohol use, and various health conditions, hindering securing employment.[11]

Women veterans in all age cohorts earn significantly less than male veterans, a gap that generally increases with age.[12] Women veterans suffer from higher unem-

---

[2] 2017 Annual Homeless Assessment Report to Congress, the U.S. Department of Housing and Urban Development (HUD)

[3] Housing Instability and Homelessness 2013 California Women Veteran Survey. California Research Bureau, California

[4] Profile of Veterans: 2015 Data from the American Community Survey. Prepared by the National Center for Veterans Analysis and Statistics, Department of Veterans Affairs, Washington, DC

[5] 49. MacDermid-Wadsworth, S. (2014). Women in Combat. Presented at Psychological & Social Aspects of Health & Wellbeing.

[6] Disability Advisor.com Waiting for Veteran Disability Benefits Lisa Nuss

[7] UTSA.edu Post 9/11 GI Bill Housing Allowances

[8] https://www.benefits.va.gov/gibill/news.asp

[9] FFWW 2018 GI Bill Backlog Impact Survey

[10] https://download.militaryonesource.mil/12038/MOS/Reports/2017-demographics-report.pdf

[11] Mushtaq, R., et. al, (2014). Relationship between loneliness, psychiatric disorders and physical health. A review on the psychological aspects of loneliness. Journal of clinical and diagnostic research: JCDR, 8(9), WE01–WE4. doi:10.7860/JCDR/2014/10077.4828

[12] Department of Veterans Affairs, National Center for Veterans Analysis and Statistics (2016). Profile of Women Veterans: 2014[https://www.va.gov/vetdata/docs/SpecialReports/Women—Veterans—2016.pdf] Washington, DC.

ployment rates than their male counterparts, especially post 9/11 women.[13] We must acknowledge that programs assisting veterans with civilian employment target men and are less effective for women.

SOLUTIONS

During my tenure, FFWW has created programs to help women veterans remain in/obtain safe and affordable housing. This allows them to attain or maintain employment, pursue a degree, and provide stability for their children. It costs $406-$5,038 each month to support a homeless person.[14] FFWW housing subsidies save the community $4,722 to $58,000 annually per person served. Our Childcare Assistance, Warrior Connect, and Connect with Community programs further support women as they pursue their degree or dream career.

The VA and DOD recently partnered to introduce a day of women-specific training in the Transition Assistance Program. The pilot only covers VA Healthcare and benefits and lacks a holistic approach to transition.[15] This effort must be expanded.

Foundation for Women Warriors established a professional development workshop to fill this market failure. We host daylong women-focused workshops on reputable college campuses to introduce women veterans and transitioning women service members to local community members, build veteran and civilian support networks, provide onsite career mentoring, anddeliver interactive learning. Attendees choose our topics via surveys. Thus far we have provided 262 women veterans and transitioning active duty members sessions on self-leadership, career navigation, community resources, personal finance, and networking. We also provide onsite childcare, removing a frequent barrier to professional development for single mothers.

According to the National Coalition of Homelessness and California Department of Veteran Affairs, the top 4 concerns of women veterans are housing, employment, education, and childcare.[16] Childcare costs are a major obstacle for women veterans. Eleven percent of women service members are single parents compared with 4 percent of men.[17] After surveying our clients and finding childcare is a top concern, we launched our Childcare Assistance program, the only one we've found to specifically offer working and student veteran mothers childcare stipends to ensure family stability. Approximately 60 percent of the women we serve are single parents, and 68.9 percent of them have minor children living at home.

While there are programs to subsidize childcare, often working veteran moms do not qualify. The average weekly cost for an infant child is $211 for a day-care center and $195 for a family care center.[18] In California, single moms spend 60 percent of their income to care for their kids while working and attending college. The disparity between subsidized in service and civilian childcare costs is a major obstacle for veterans.[19] Affordable, safe, and flexible childcare is a major barrier in maintaining employment, career advancement, and pursuing educational goals for 69 percent of the women we serve.

Historically, hitting rock bottom—unemployed, homeless, with substance abuse issues—has been the standard for receiving assistance. While it is imperative to assist our most vulnerable communities, it is just as important to invest in the prevention of becoming the most vulnerable.

Foundation for Women Warriors redefines "at risk" as those who are unable to their meet financial obligations, reframes assistance as a hand up, and invests in the critical areas to empowering independence and goal attainability. While services for women veterans have shown improvement, they are not currently on track to keep pace with the need. Our programs have shown great success in keeping women housed, employed and on the path to completing their degrees, however our capacity is limited by funding and our visibility is overshadowed by organizations catering to the male experience.

---

[13] Data of female veterans used from Zoli, C., Maury, R., & Fay, D. (2015, November). Missing perspectives: Servicemembers' transition from service to civilian life-data-driven research to enact the promise of the Post–9/11 GI Bill. Syracuse, NY: Institute for Veterans and Military Families, Syracuse University

[14] Economic Roundtable Study (2009) Where We Sleep. https://economicrt.org/publication/where-we-sleep/

[15] https://connectingvets.radio.com/articles/va-partners-army-navy-marine-corps-military-women-transition-program

[16] http://www.nchv.org/images/uploads/HFV%20paper.pdf

[17] U.S. Department of Labor Bureau of Labor Statistics (2014). Employment Characteristics of Families Summary. Economic News Release, Washington, DC. Accessed 14–08–22. http://www.bls.gov/news.release/famee.nr0.htm

[18] Cost of Care Survey (2018) www.care.com

[19] https://info.childcareaware.org/hubfs/appendices%2010.19.18.pdf

That is why, today, FFWW is asking your subcommittee to fund research into women's experiences with reintegration that expands beyond women veterans utilizing the VA, consider expanding VA's existing grant programs that serve homeless and at-risk veterans to address priorities held by women veterans, and Congress should seek to establish accessible and effective financial literacy within active duty military.

To resolve the issues impacting women veterans' economic well-being, Foundation for Women Warriors presents the following recommendations for consideration:

1. Fund research on the reintegration experiences of women veterans to better understand barriers to employment, wage gap, and identify key shortfalls in transition assistance.

2. Increase funding for women veteran specific preventative services through current VA grant programs to address women's priorities such as childcare. This will enable expanded support to include stipends for childcare to remove short-term obstacles to long-term employment and housing stability.

3. Expand Strategic Collaboration between Department of Labor and women's veteran organizations to understand and remove the barriers to employment for women veterans.

4. Eliminate financial vulnerabilities by increase funding for, and access to, effective financial literacy within active duty military. Engage a non-DOD entity with the requisite expertise.

5. Research the childcare needs of student veterans (by race and gender) and determine the feasibility of GI bill childcare stipend to provide affordable and quality childcare.

In closing, I want to thank the Subcommittee for your interest in improving economic well-being of our Nation's women veterans. If we are to continue to move the needle forward with women's equity in this country, we must first solve the issues impacting the women who so valiantly volunteered to serve the same country that has historically treated them as less than. Foundation for Women Warriors is eager to assist you in your efforts any way we can. This completes my statement. I am available to respond to any questions you may have.

Additional Submissions for the Record

SUBMISSION FOR THE RECORD

PREPEARED STATEMENT OF JOY J. ILEM

Mr. Chairman and Members of the Subcommittee:

Thank you for holding this important oversight hearing on the economic well-being of women veterans. As you know, DAV (Disabled American Veterans) is a non-profit veterans service organization comprised of more than one million wartime service-disabled veterans that is dedicated to a single purpose: empowering veterans to lead high-quality lives with respect and dignity. Given the continued support for improving services for women veterans, we appreciate the opportunity to provide comments on this issue.

DAV has published two comprehensive reports about women veterans. Our first report, published in 2014, Women Veterans: The Long Journey Home, concentrated on specific issues women veterans face as they transition from service members to veterans. Briefly, it found that women veterans have unique challenges to overcome as they reconnect with their families and communities after deployment and resume their roles as spouses, mothers and caregivers. It found that women veterans often do not identify as veterans, may not be aware of the many Federal programs available to serve them and may not understand their eligibility for them. It also found that the cultures of both the military and veterans' communities do not always embrace women veterans or celebrate service women's military service and accomplishments.

Our second report, published in September 2018, Women Veterans: The Journey Ahead, looked more generally at the effectiveness of Federal programs and services for women veterans. It found that the Department of Veterans Affairs (VA), while making progress, is still struggling to adapt its staffing needs, infrastructure and programs as well as increased resources to meet the increasing numbers of women veterans seeking care at VA.

Thankfully, significant efforts of VA's research community interested in women veterans' health have established internal networks to identify the unique needs of women veterans to change the culture and effectiveness of VA's care and specialized services for women veterans. Congress has supported this effort by conducting oversight that keeps the spotlight on women veterans—who still represent a small, but rapidly growing population within the military and veterans' communities. Despite these efforts and the attention to the issue, we have just begun to understand the challenges women veterans face in the employment arena as well as the gender differences in treatment, effectiveness and gender preferences.

EMPLOYMENT AND EDUCATIONAL ATTAINMENT

We know that women veterans generally fare the same or better than civilian women in terms of being employed full time and having higher median income. Women veterans are more likely to have higher educational attainment (35.9 percent of the working aged veteran population compared to 30.5 percent of non-veteran women) and less likely to live in poverty (5.1 percent compared to 8.6 percent).[1]

However, a recent report from the Department of Labor shows troublesome trends among women veterans in the workforce. According to a July 5 news release, women veterans' unemployment rates have more than doubled over the past year from two to 4.6 percent while male veterans' unemployment has dropped from 3.5 to 3 percent between June 2018 and June 2019. The decrease in rates for men is found across service eras while the uptick for women's unemployment also holds across service eras. It is unclear what is causing this trend.

[1] US Department of Commerce. Economic and Statistics Administration. US Census Bureau. Characteristics of Female Veterans—An Analytic View Across Age Cohorts: 2015. August 2017.

Two important factors distinguish women veterans from their non-veteran peers—specifically, women veterans are far more likely to marry (45.1 percent v. 29.6 percent) and have children (49.1 percent v. 33.4 percent) within the early career cohort compared to civilian women who by mid and late career, are less likely to be married, but are about equally likely to have children in the household.

A 2013 report found women veterans are "ovepresented" in Federal employment (24 percent) in relation to their proportion of the veterans' population (about six to 8 percent at the time of the report). Compared to male veterans, women have higher educational attainment, but lower median income. It is important to understand which factors most significantly contribute to this difference and address them.

HOMELESSNESS

Women are also overrepresented in the homeless veterans' population in comparison to their representation in the overall veterans' community. They are two times as likely to be homeless as civilian women and women veterans living in poverty are three times as likely to lose housing.[2] With higher educational attainment and median income than civilian women, it is surprising that homelessness is a more significant issue for women veterans.

Family structure—the tendency for women veterans to marry and have children early and dissolve marriages by the time they enter middle and late career cohorts—may partially account for some of this tendency. Women veterans likely are, or become, the single parents of dependent children within the first decade post-deployment. Women may have especially challenging paths reintegrating as parents and spouses after deployment, especially if they were exposed to combat or other traumatic events including sexual trauma. Rates of military sexual trauma and harassment are extremely high: in 2018, 6 percent of female service members reported assault and 24 percent reported harassment within the past 12 months. About 12 percent of these women reported exposure to both.[3] About 25 percent of women using VA health care report they had been exposed to sexual trauma in the military. Additionally, a recent report found that one in four women reported harassment from male veterans while seeking care at a VA facility. Women veterans are also more likely than peers to be exposed to intimate partner violence before or after deployment. Exposure to sexual trauma may cause or exacerbate post-traumatic stress disorder, depression or anxiety. There is also research suggesting intimate partner violence leads to higher prevalence of traumatic brain injuries in women veterans than non-veteran women.

Women veterans' utilization of VA mental health and substance use disorder services (about 40 percent used some service in Fiscal Year 2015 compared to 25 percent of men) is high compared to male peers.[4] Women in the youngest age cohort make the most use (45 percent) of these services. Additionally, women veterans use these services more intensively than their male peers.

Finally, women who use VHA are also more likely to have service-connected disabilities. In 2015, 63 percent of all women using VHA had service-connected disabilities and women in the youngest cohort (18–44 years old) were most likely to have service-connected disabilities (73 percent).[5]

FINANCIAL LITERACY

The 2018 CHALENG (Community Homeless Assessment, Local Education and Networking Groups) report identifies credit problems among the greatest needs for homeless male and female veterans. Veterans of both sexes reported financial guardianship and credit counseling as two of their greatest unmet needs. DAV is also aware that some veterans' retreats offer a financial literature component, which may be an important factor in the success of their readjustment. We have strongly supported gender-exclusive retreats for recently separated veterans.

In conclusion, while there are some bright spots that show women veterans are favorably positioned in terms of financial security compared to non-veteran women there are a number of factors related to military service that can act as a barrier for women veterans gaining meaningful employment particularly for women veterans with disabilities (service or nonservice connected). One study highligted that women veterans reporting a disability are more likely to be unemployed than non-

[2] VA National Center on Homelessness Among Veterans (2016). Women Veterans and Homelessness

[3] DOD SAPRO Report 2018.

[4] Department of Veterans Affairs. Sourcebook: Vol. 4. P. 64.

[5] Ibid, p. 35

veterans and had greater odds of being out of the labor force.[6] These findings indicate that disability status needs to be considered when discussing employment and earning possibilities for women veterans.

Likewise, more research into the gender differences and factors affecting a successful transition from military to veteran status for women, such as increasing or higher rates of homelessness, suicide, substance-use disorders, sexual trauma and harassment among this subpopulation are warranted. Programs and services for women veterans should be reviewed and adjusted to reflect the impact of military service and their unique transition needs as well as tracking outcomes in gainful employment.

Thank you for holding this important hearing today to examine the financial well-being of women veterans and for inviting DAV to submit testimony for the record. I will be happy to respond to any questions you may have.

[6] Prokos, A., Cabage, L.N. (2017). Women military veterans, disability and employment. Armed Forces and Society 43(2): 346–7.