



**STATEMENT OF JODIE M. GRENIER
CHIEF EXECUTIVE OFFICER
FOUNDATION FOR WOMEN WARRIORS
BEFORE THE
COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY
UNITED STATES HOUSE OF REPRESENTATIVES
July 10, 2019**

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'd 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 underrepresentation 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 it expects women will make up 18 percent of the veteran population by 2040.¹

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

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% 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 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.

- Women veterans are the fastest growing segment of veterans yet are also the fastest growing segment of homeless veterans.²
- In California, 60% of the state's women veterans reported experiencing some form of housing instability³.
- 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 benefits⁵.

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, limited financial 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

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

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 unemployment 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, and

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.

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>

deliver 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 on-site 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 four 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% of the women we serve are single parents, and 68.9% 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% 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% 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.

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

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>

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.