



**STATEMENT OF JODIE M. GRENIER
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BEFORE THE COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY
UNITED STATES HOUSE OF REPRESENTATIVES
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Chairman Levin, Ranking Member Moore, and Members of the Subcommittee:

Thank you for inviting Foundation for Women Warriors to testify today at this oversight hearing on A Whole of Government Approach in Support of Servicewomen. Foundation for Women Warriors is a 101-year-old non-profit organization dedicated to serving women veterans and their families. Our mission is to serve women veterans, so their next mission is clear and continues to impact the world. We honor the service of women veterans by empowering their future through programs that enhance their personal and economic wellbeing.

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

Background

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 it is projected that women will make up 18 percent of the veteran population by 2040.¹ As women increasingly serve our country, they face a myriad of issues when they decide to end their service, due in part to the fact that the majority of our transition programs focus on the male experience. As such,

- Women veterans are the fastest growing segment of veterans yet are also the fastest growing segment of homeless veterans.²

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

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

- In California, 60% 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

Introduction

The transition from the military to civilian life can be one of the most challenging times in a veteran's life. This transition takes on another layer of complexity for the women that serve. Though many improvements have been made both to existing veterans' programs and legislation, there are several key issues that must be addressed to mitigate transition issues for all servicemembers and specifically women.

Anticipating and addressing problems that arise during transition for women is an utmost priority of Foundation for Women Warriors. We are grateful for the opportunity to share our perspective on ways to better prepare women servicemembers for transition, enhance the current transition assistance and readiness programs, as well as share our recommendations to improve DOD, VA, and nongovernmental organization collaboration for the sole benefit of women veterans.

This testimony will discuss the four main areas that impact successful transition for women: access to gender-specific healthcare and programs, lacking financial planning, limited job readiness, and the Transition Assistance Program's (TAP) inability to effectively collaborate with organizations that meet needs and fill gaps for veterans. The current transition readiness and assistance programs fail to address various issues that impact all servicemembers' transition however, we will cover those that primarily impact women service members.

VA Benefits

Overwhelmingly, women service members and women veterans report that despite various improvements, there still is little information shared on how to apply for VA Healthcare & Disability Benefits during TAP and that they either receive little or no information whatsoever on the women specific health care benefits at the VA. To address this issue, the VA and DOD partnered to introduce a one-day pilot of women-specific healthcare benefits training, however the course now appears to be offered only online and is not widely shared across the various services. While the VA recently launched a Women's Health Transition Training course online,

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.

it has not been widely advertised. Online programming often fails to answer any specific questions a service member may have. Service members also report that if a course is not mandatory, military commands will not allow servicemembers to attend. This program must be expanded, made part of mandatory training, and given an option to attend in person.

Financial Education and Planning

Service members can be better served through comprehensive financial education and planning that addresses the fiscal realities and challenges of transition. TAP fails to express the reality of family budget planning, childcare costs, insurance, and pay gaps after service are not widely addressed leading up to transition. With nearly 40 percent of women service members as mothers and eleven percent of women service members as single parents, women veterans face inordinate financial challenges after service.⁶

In addition to limited financial education and planning, transitioning service members face delays in benefit payments, making budgeting a challenge. Veterans also report they were “never told I wouldn’t get my last paycheck for two to three months.” For those utilizing their Post 9/11 GI Bill benefits, it can take upwards of 2-3 months to receive payment. Additionally, the GI Bill Housing stipend is prorated based on the number of school days each month,⁷ decreasing during winter and summer breaks, further causing financial instability for single mothers. Additionally, waiting periods for disability benefits particularly impact single mothers: the average waiting period for VA benefits is 123 days.⁸

For dual military spouses, on base childcare will not continue to provide services if a service member transitions and enrolls in college. Instead, they prioritize dual working couples whose income is most likely higher. The cost of childcare is especially difficult for single mothers. While there are programs to subsidize childcare, working veteran moms often do not qualify. The average weekly cost for an infant child is \$340 for a day-care center and \$300 for a family care center.⁹ In California, single moms spend approximately 60% of their income to care for their kids while working and/or attending college. The disparity between subsidized childcare in service and civilian childcare costs is a major obstacle for veterans.¹⁰ Affordable, safe, and flexible childcare is a major barrier in maintaining employment, career advancement, and pursuing educational goals for 70% of the women we serve.

Employment

Women veterans in all age cohorts earn significantly less than male veterans, a gap that generally increases with age.¹¹ Women veterans suffer from higher unemployment rates than their male

⁶ Stack, R.J. & Meredith, A. J Fam Econ Iss (2018) 39: 233. <https://doi.org/10.1007/s10834-017-9551-6>

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

⁸ Disability Advisor.com Waiting for Veteran Disability Benefits Lisa Nuss

⁹ This is how much childcare costs in 2021 (2021)

<https://www.care.com/c/how-much-does-child-care-cost>

¹⁰ <https://info.childcareaware.org/hubfs/appendices%2010.19.18.pdf>

¹¹ 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.

counterparts, especially post 9/11 women.¹² A military-transition.org survey reported 52% of women veterans face three months of unemployment after service and 26% face one year or more unemployment after service.¹³

Our veterans have reported that the TAP employment curriculum is geared towards government and DOD contracting jobs and offer little insight on ways to gain employment in the private sector. Resumes are being created utilizing government job listings, offering no training or examples of how to transfer already acquired skillsets to other fields in the private sector. Additionally, most of the employment featured is in male dominated industries that do not offer flexibility for women who are transitioning to support their family. TAP also fails to highlight employers across broad industries. Additionally, DOD skill bridge programs are not promoted during these classes. We must acknowledge that the TAP program was not designed with the needs of women in mind and programs that assist with finding civilian employment are less effective for women. Women veterans specifically report not feeling comfortable asking questions that pertain to childcare, benefits, or negotiating salary in these predominantly male classes.

Transitioning service members are not taught where to find employment and are not given career planning counseling or resources, thus creating a sense of urgency to backfill income which often results in a rushed decision to enroll in a college program solely to collect the funds from the housing stipend. Service members are also encouraged to utilize their Post 9/11 GI Bill benefits to enroll in school. Many veterans rush into an academic major, switch their course of study, or worse: waste their benefits on a degree in a field that no longer interests them. Additionally, those who do decide that they want to go to school but are unsure in selecting a degree program are left without a general direction on where to access college or degree selection assistance.

Collaboration Among Veteran Service Partners

While we understand that no one program can offer a one size fits all, TAP/TRS offer little information on other veteran serving organizations that are able and ready to meet the immediate needs of transitioning servicemembers. – Instead, many of the military installations have created a pay to play system in which they are essentially creating an additional cost to provide transitioning service members with much needed services. In other cases, accessing service members becomes so bureaucratic, lean nonprofits forgo the burden. It's unclear how this cost benefits the transitioning service member if they remain unaware of additional services. Some of the local and nationwide veteran serving organizations' programs only provide services within 12-18 months of transition, thus when seeking services, most veterans are no longer eligible due to the time constraints. Enhancing TAPS collaboration with veteran service providers can circumvent some of the shortfalls within the current program and provide greater transition resources.

¹² 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

¹³ Transition Survey Results from www.Military-Transition.org

Our Solutions

According to the California Department of Veteran Affairs, the top 4 concerns of women veterans are housing, employment, education, and childcare.¹⁴

During my tenure, FFWW has created programs to address each of these issues and ensures women veterans remain in/obtain safe and affordable housing, can access safe and affordable childcare, and are able to engage in transition workshops in which they feel comfortable to ask questions that pertain to them as women. Our Women Veteran Transition and Emergency services programs further support women as they pursue their degree or dream career. These programs allow veterans to attain or maintain employment, pursue a degree, and provide stability for their children. It costs roughly \$406-\$5,038 in public funds each month and in some cases more to support a person experiencing homelessness.¹⁵ FFWW financial stipends save the community \$4,722 to \$58,000 + annually per person served.

Through our partnerships with nonprofit organizations and the private sector, we offer access to financial wellness education and deliver monthly webinars to address the financial challenges associated with transition.

Childcare costs are a major obstacle for women veterans.¹⁶ In 2016, we launched our Childcare Assistance program, the only one we have found to specifically offer working and student veteran mothers childcare stipends to ensure family stability. We have recently opened this program up to active-duty women service members who struggle to access on base childcare and are unable to meet the costs of civilian care.

We also deliver women-focused professional development workshops to both active-duty women and women veterans. We host daylong workshops on reputable college campuses to introduce women veterans and transitioning women service members to diverse employers, local community members, and to build veteran and civilian support networks. We provide onsite career mentoring and deliver interactive learning informed by attendees' interests and needs. Since 2017, we have provided 464 women veterans and transitioning active-duty members educational 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.

Due to the increasing demands for financial assistance during the COVID Pandemic, we opened a warehouse that provides critical household and baby items. This program is also highly utilized by active-duty service women.

Further Recommendations

¹⁴ <http://www.nchv.org/images/uploads/HFV%20paper.pdf>

¹⁵ Economic Roundtable Study (2009) Where We Sleep. <https://economicrt.org/publication/where-we-sleep/>

¹⁶ 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>

To resolve the issues impacting women veterans' transition, Foundation for Women Warriors presents the following recommendations for consideration:

1. 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.
2. Expand and make mandatory the Women's Health Transition training course to ensure all transitioning women have access to gender-specific resources.
3. Develop and encourage strategic collaboration between Department of Labor, TAP, DOD and veteran organizations to address and remove gaps in services.
4. Reduce financial vulnerabilities by increasing funding for, and access to, effective and comprehensive financial literacy within active-duty military. Engage a non-DOD entity with the requisite expertise.
5. Fund research on the reintegration experiences of women veterans to better implement solutions to barriers to employment and wage gap, and to identify key shortfalls in transition assistance.
6. Research the childcare needs of student veterans (by gender and race) to determine the feasibility of GI bill childcare stipend to provide affordable and quality childcare.

Closing

In closing, I want to thank the Subcommittee for your commitment to improving the transition of our nation's women veterans to civilian life. If we are to continue to make progress with women's equity in this country, we must commit to solving the issues impacting the women who so valiantly volunteered to serve our country. 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.