

**U.S. House of Representatives
Committee on Veterans Affairs
Subcommittee on Economic Opportunity
“Economic Wellbeing of Women Veterans”
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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% of the post 9/11 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% 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% 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% of these women have started their own business and of those, more than 90% 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 wellbeing. 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 wellbeing 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.