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**STATEMENT OF
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FOR THE RECORD OF THE
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY
OF THE COMMITTEE ON VETERANS' AFFAIRS
UNITED STATES HOUSE OF REPRESENTATIVES
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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.

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 “overrepresented” in federal employment (24 percent) in relation to their proportion of the veterans' population (about six to eight 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.

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.

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

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, six 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 FY 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 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

³ DOD SAPRO Report 2018.

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

⁵ Ibid, p. 35

disabilities (service or nonservice connected). One study highlighted that women veterans reporting a disability are more likely to be unemployed than non-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.