

**SUCCESS AFTER SERVICE:
IMPROVING VETERANS' EMPLOYMENT,
EDUCATION, AND HOME LOAN OPPORTUNITIES**

HEARING

BEFORE THE

COMMITTEE ON VETERANS' AFFAIRS

UNITED STATES SENATE

ONE HUNDRED SEVENTEENTH CONGRESS

FIRST SESSION

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OCTOBER 27, 2021
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C O N T E N T S

OCTOBER 27, 2021

SENATORS

	Page
Moran, Hon. Jerry, Ranking Member, U.S. Senator from Kansas	1
Tester, Hon. Jon, Chairman, U.S. Senator from Montana	6
Hirono, Hon. Mazie K., U.S. Senator from Hawaii	7
Tuberville, Hon. Tommy, U.S. Senator from Alabama	9
Hassan, Hon. Margaret Wood, U.S. Senator from New Hampshire	11
Tillis, Hon. Thom, U.S. Senator from North Carolina	13
Blumenthal, Hon. Richard, U.S. Senator from Connecticut	19
Boozman, Hon. John, U.S. Senator from Arkansas	20
Manchin III, Hon. Joe, U.S. Senator from West Virginia	21
Blackburn, Hon. Marsha, U.S. Senator from Tennessee	23

WITNESSES

Panel I

Margarita Devlin, Deputy Assistant Secretary for Operations and Management, Veterans Employment and Training Service, Department of Labor	3
Ronald Burke, Jr., Deputy Under Secretary for Policy and Oversight, Veterans Benefits Administration, Department of Veterans Affairs; accompanied by Ricardo Da Silva, Program Integration Officer, Education Service	5

Panel II

Joe Schumacher, Director of Veteran Services, Montana State University	26
Arthur DeGroat, EdD, Executive Director of Military and Veterans Affairs, Kansas State University	28
Patrick Murray, Legislative Director, Veterans of Foreign Wars	30
Justin Monk, Policy Associate, Student Veterans of America	32

APPENDIX

PREPARED STATEMENTS

Margarita Devlin, Deputy Assistant Secretary for Operations and Management, Veterans Employment and Training Service, Department of Labor	47
Ronald Burke, Jr., Deputy Under Secretary for Policy and Oversight, Veterans Benefits Administration, Department of Veterans Affairs	53
Joe Schumacher, Director of Veteran Services, Montana State University	61
Arthur DeGroat, EdD, Executive Director of Military and Veterans Affairs, Kansas State University	65
Patrick Murray, Legislative Director, Veterans of Foreign Wars	74
Justin Monk, Policy Associate, Student Veterans of America	82

STATEMENT FOR THE RECORD

Nate Long, Chief Executive Officer of Veterans United Home Loans	97
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IV

QUESTIONS FOR THE RECORD

Page

Department of Veterans Affairs response to questions submitted by:	
Hon. Jon Tester	105
Hon. Patty Murray	110
Hon. Sherrod Brown	112
Hon. Kyrsten Sinema	115
Hon. Tommy Tuberville	117
Department of Labor response to questions submitted by:	
Hon. Jon Tester	120
Hon. Patty Murray	121
Hon. Tommy Tuberville	124
Student Veterans of America response to questions submitted by:	
Hon. Kyrsten Sinema	125

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WEDNESDAY, OCTOBER 27, 2021

U.S. SENATE,
COMMITTEE ON VETERANS' AFFAIRS,
Washington, DC.

The Committee met, pursuant to notice, at 3:05 p.m., via Webex and in Room SR-418, Russell Senate Office Building, Hon. Jon Tester, Chairman of the Committee, presiding.

Present: Senators Tester, Brown, Blumenthal, Hirono, Manchin, Sinema, Hassan, Moran, Boozman, Cassidy, Tillis, Blackburn, and Tuberville.

OPENING STATEMENT OF SENATOR MORAN

Senator MORAN [presiding]. Good afternoon. Senator Tester is where I should be, which is the Indian Affairs Committee for a markup. He will be joining us later. We also have votes that are ongoing, and we have one more vote to cast in a short period of time. But Senator Tester and I agreed we should get the hearing started, and that is what we are going to do.

So I would first thank the Chairman for holding this hearing and to all of our witnesses for their presence here today.

We are nearing Veterans Day, and this hearing is an opportunity to discuss the current state of affairs and economic well-being of veterans and their families, whether that be through education, training, and employment opportunities or an efficient process when utilizing your VA loan to purchase a home. These programs at the VA and the Department of Labor lead together our imperative to the economic success of our military and veteran families. I look forward to hearing today how we can enhance the inter-agency collaboration between both departments and to better utilize the partnerships with organizations like the ones we have present today.

The last year and a half have been a challenge for student veterans, institutions of higher learning, and the VA. I want to—I did not say that very well. The last year and a half have been a challenge for student veterans and institutions of higher learning and for the VA. I want to thank the Chairman and members of this Committee for working together to ensure that student veterans and their dependents had protections that they needed to continue their education and training programs despite the challenges of the

pandemic. We are still working on a path forward to extend some of those protections.

The pandemic also negatively impacted veteran unemployment rates. In 2019, we witnessed the lowest veteran unemployment rate in nearly two decades, but as a result of COVID-19 the veteran unemployment rate rose exponentially. To help curb this unemployment spike, the Chairman and I drafted a bill, later signed into law, which created a rapid retraining program for veterans who wish to pursue training in certain high demand occupations. Through this program, along with the GI Bill, VET TEC programs, and others, we helped create new opportunities for our veterans, who are a vital part of our country's workforce and economy.

While we have made great strides in recent years to improve in-service military to civilian transition programs, continued community engagement is important. I look forward to hearing from our VA, Department of Labor, and our witnesses about how we can continue to enhance opportunities for veterans and how to improve support after an individual enters civilian life.

We are also here today to discuss the VA's Loan Guaranty Program which provides veterans the opportunity to have a piece of the American dream and often at a zero down payment. Today, I hope we can discuss the current state of affairs of the Loan Guaranty Program and pathways ahead to address the impacts the pandemic has had on national housing markets and the VA home loan program.

Before I close with my remarks, I want to personally thank Dr. Art DeGroat from the State of Kansas, actually from Kansas State University. He is here on behalf of the university to discuss K-State's military and veteran programs and to share with us his background in veteran education and the transition from military to veteran service.

Thank you, Art, for your decades of service in the Army and your continued service to our Nation's veterans.

Lastly, before I yield back—oh, let me also thank the other witnesses first: Ms. Devlin from the Department of Labor, Mr. Burke and Mr. Da Silva from the VA.

But before I yield back, I do want to express my concern, disappointment, dissatisfaction that the VA has so strongly opposed sending the VBA's Principal Deputy Under Secretary, the most senior career person at the VA and who the Chairman specifically requested in the written hearing invite to be here today. I understand that schedules have conflicts, but in this instance it seemed to be a complete disregard for the Chairman and this Committee's request. I hope this is not an indication of VA's lack of prioritization for the programs we will be discussing today, and I certainly hope this does not turn into a habit at the Department.

Mr. Murray, Mr. Monk, and Mr. Schumacher, thank you for your being here today on behalf of the VFW, the SBA, and Montana State University, and I also look forward to hearing your testimony.

We will call the witnesses to the table, and let me find the Chairman's notes. I begin by welcoming Margarita Devlin, the Deputy Assistant Secretary for Operations and Management, Veterans Employment and Training at the Department of Labor. She will be fol-

lowed by Ron Burke, Deputy Under Secretary for Policy and Oversight at the Veterans Benefits Administration. Mr. Burke is accompanied by Richard Da Silva, Program Integration Officer, Education Service.

Ms. Devlin, the floor is yours. Thank you.

PANEL I

STATEMENT OF MARGARITA DEVLIN

Ms. DEVLIN. Thank you, and on behalf of the Department of Labor, I want to thank you for the opportunity to address veteran employment and education opportunities and challenges faced during the pandemic.

After 26 years at the Department of Veterans Affairs, I was honored to join DOL VETS as the new Deputy Assistant Secretary for Operations and Management. I believe it is critical that we provide the highest quality services to enable veterans, transitioning servicemembers, and military spouses to achieve their highest potential. On a personal note, my oldest son is currently an active duty Marine and will be transitioning out next year. So this is also personal for me.

VETS administers the Homeless Veterans Reintegration Program, or HVRP, and also the Jobs for Veterans State Grants. The Jobs for Veterans State Grants, or JVSG, is a formula grant available to 54 state workforce agencies, which funded 1,510 employees in fiscal year 2021 at American Job Centers across the country. These positions included Disabled Veterans Outreach Program Specialists, Local Veterans Employment Representatives, and consolidated positions who perform a combination of both services.

Disabled Veterans Outreach Program Specialists provide individualized career and training-related services to veterans with significant barriers to employment, with prioritized emphasis directed toward serving veterans who are economically or educationally disadvantaged. Our Local Veterans Employment Representatives conduct outreach to employers and business associations, as well as engage in advocacy efforts with hiring executives, to increase employment opportunities for all veterans.

Our Homeless Veterans Reintegration Program has two core objectives, to provide services to reintegrate veterans experiencing homelessness or at risk for homelessness into employment and to stimulate the development of effective service delivery systems that address the complex challenges facing veterans who are experiencing homelessness. In fiscal year 2021, the Department awarded \$52 million in HVRP grants. In performance year 2020, HVRP recipients placed 62 percent of exiting participants into employment, making an average of over \$16 an hour, while also providing services to over 14,500 veterans who were experiencing homelessness or at risk of homelessness.

Due to the COVID-19 pandemic, most American Job Centers had to initially close their doors, and many JVSG staff were temporarily reassigned as rapid response to support the significant increases in unemployment insurance claims. Due to the closure, many HVRP grantees developed new methods to continue pro-

viding services while simultaneously leveraging new or reinvigorated relationships in the fight against veteran homelessness. For example, a Florida human resources professional and U.S. Army veteran, who lost his job during the pandemic due to downsizing, was connected to an HVRP grantee by the Department of Veterans Affairs Supportive Services for Veterans Families Program. This led to him being hired as a full-time senior recruiter at a nearby company where he now earns \$50 an hour.

Despite the pandemic challenges, from March 1st, 2021, through September 30th, 2021, VETS provided services to more than 242,000 transitioning servicemembers and their spouses in our portion of the Transition Assistance Program through a combination of virtual, instructor-led and in-person employment workshops. VETS also launched a career workshop curriculum for military spouses, which is known as the Transition Employment Assistance for Military Spouses, or with the acronym TEAMS.

On April 1st, 2021, VETS launched the Employment Navigator and Partnership Pilot at 13 military installations, which is providing transitioning servicemembers and their spouses personalized assistance outside of the traditional workshops. And recent legislation extends existing authority for VETS to conduct an off-base transition training pilot designed to serve veterans and their spouses after separation from the military. VETS will be implementing this initiative early next calendar year.

Also, you may be aware that the HIRE Vets Act required the Secretary of Labor to establish a program by rule that solicits voluntary information from employers to recognize their efforts to recruit, employ, and retain veterans. It is called the HIRE Vets Medallion Program, and this year over 870 employers from across the Nation submitted award applications. The official awards announcement will be made on November 10th.

VETS looks forward to working with this Committee and our many stakeholders and partners to provide support so that all veterans can have a good job and opportunity for advancement.

I thank the Committee for the opportunity to testify, and I look forward to any questions that you may have.

[The prepared statement of Ms. Devlin appears on page 47 of the Appendix.]

Chairman TESTER [presiding]. I just want to thank the Vice Chair, Ranking Member, the honorable Senator from Kansas's work in my absence. I had to go cast a vote at Indian Affairs Committee.

And I want to thank you for your testimony, Secretary.

And now I believe virtually we will have Ron Burke, Deputy Under Secretary for Policy and Oversight at the Veterans Benefits Administration. And then after he gets done, I am going to do my quick opening statement and follow up with some of the things the Ranking Member said, too, and then we will move on.

So you are on, Ron Burke.

**STATEMENT OF RONALD BURKE, JR.
ACCOMPANIED BY RICARDO DA SILVA**

Mr. BURKE. Good afternoon, Mr. Chairman, Ranking Member Moran, and members of the Committee. We appreciate the opportunity to appear before you today to discuss veterans' employment, education, and home loan opportunities. Accompanying me today is Ricardo Da Silva, Program Integration Officer from Education Service.

VA is committed to assisting servicemembers in their transition to civilian life. Whether education, employment or purchasing a home, we are working to improve access and outcomes for veterans. Before I delve into how we are delivering for our veterans, I want to touch on an evolving crisis.

The COVID-19 pandemic exposed global and U.S. supply chain weaknesses, and we expect the manufacturing and distribution disruptions to continue for some time. As the virus spread, overall consumer demand decreased, and industrial activity, in turn, decreased due to the lower consumer demand and effects of COVID-19. With the increasing level of vaccination globally and the end of lockdown in many Nations, consumer demand increased dramatically while supply chains continued to face big challenges, including worker shortages and limitations in access to raw materials and key components.

VA is actively addressing these challenges, implementing near-term methods to ensure internal VA supply chain resiliency, including increased demand signal monitoring, identification of alternatives for preferred products, and treating medical products as enterprise assets. Effective national response requires a resilient public health supply chain anchored in domestic manufacturing capabilities so that care and preventative measures can reach patients. Sustaining the resilience of the supply chain is critical for ensuring the health and wellness of the Nation as well as for national security, and VA is working with the White House and Executive Branch agencies to develop and implement the actions identified in the National Strategy for a Resilient Public Health Supply Chain.

A fundamental priority for the VA is ensuring our veterans realize opportunities worthy of their skills, talents, and service. In order to do so, VA engages with transitioning servicemembers through the Transition Assistance Program and, once separated, through VA Solid Start to connect them with the resources and earned benefits.

VA is also focused on helping veterans pursue their education, employment, and financial goals. It is in the midst of a 10-year Digital GI Bill modernization initiative and achieved the first major milestone in September. Improvements through modernization will ensure we deliver benefits faster, provide better customer service, and strengthen compliance and oversight activities.

In addition, innovative initiatives like the Veteran Rapid Retraining Assistance Program and Veteran Employment Through Technology Education Courses provide opportunities for eligible beneficiaries to seek training for employment in high demand fields.

VA's Veteran Readiness and Employment Program works to provide a structured and standardized approach to employment serv-

ices and has engaged in creating partnerships to promote employment services such as job leads, career fair events, and opportunities for nonpaid work experience.

With a need to increase support during these economically challenging times, VA launched a Personalized Career Planning and Guidance Program for beneficiaries to receive counseling and support to help guide their career paths, ensure effective use of benefits, and achieve career goals. VA also aims to improve opportunities and promote sustainability through its economic development initiatives which are focused on benefits and services, career connections, and financial literacy and well-being.

Lastly, the mission of the Loan Guaranty Program is to maximize opportunities for veterans and servicemembers to obtain, retain, and adapt homes. VA has been steadfast in its commitment to home retention during the COVID-19 pandemic by implementing new programs to assist veterans with VA-guaranteed loans, a requested forbearance, minimized foreclosures, and reduced stress on the servicing ecosystem, and help ensure they can afford future mortgage payments.

We are grateful for the resources that Congress has provided and pledge to do all we can to ensure they are used effectively and efficiently. Thank you for the opportunity to appear before you today to discuss these invaluable services to veterans.

I would also like to address the absence of the Principal Deputy Under Secretary for Benefits in today's hearing. His absence, by no means, indicates his lack of respect for the Chairman, the Ranking Member, or this Committee, and in fact, Mr. Frueh values his relationship with Congress and avails himself for open dialogue with the Chairman, the Ranking Member, this Committee, or any member of Congress. I do apologize for the frustration caused by his absence.

Mr. Chairman, this concludes my testimony. My colleague and I are prepared to respond to any questions that you or other members of this Committee may have. Thank you.

[The prepared statement of Mr. Burke appears on page 53 of the Appendix.]

OPENING STATEMENT OF CHAIRMAN TESTER

Chairman TESTER. Yes, well, thank you, Under Secretary Burke. I appreciate your testimony.

And I want to thank the Ranking Member for covering for me at the beginning.

We have heard the testimony of the first two witnesses, so I am not going to go into the statement of what I expected. But I want thank you for what you put forward, and I will have questions about that in a second.

On the second panel, we are going to hear from some VSOs and school officials about how the VA programs are working for schools and students during the pandemic. We have done a lot of work in recent years to improve these programs. But, what more can we do to cut red tape, to make it easier for veterans to access education, employment, and home loan guaranty programs? And so we look forward to those after I get done with my Q&A.

As far as the absence of the gentleman we had asked to come to this Committee and the fact that, Mr. Burke, you had said he is open for dialog for me and the Ranking Member and any committee member, and I appreciate that, but the truth is that having him in front of the Committee and being able to ask questions based off of what one of our other Senators on this Committee may bring up, a point that we may not have brought up, is critically important.

We have done a lot of really good work on this Committee, and we have. We have done it in a bipartisan way, and we have passed a lot of bills, I think, that are pretty critical to make sure that our veterans get treated with the benefits they have earned.

Another job we have to do other than passing bills, though, is to make sure those bills get implemented correctly. It is called oversight. And how we do oversight is our staffs work on oversight all the time and we bring folks in front of this Committee and ask them tough questions. And if they cannot answer the questions, then of course, they are sent back to get the answers for those questions.

And so the Committee process is really, really important. And I get it. There are people that get booked and cannot come to the Committee hearing because at 3:00 they maybe have an appointment set up that has been set up for months.

But they are not the only one at the Department that deals with this issue, and to not have a replacement for the person we initially asked for, there really is no excuse for that. There really is not. And if the VA is so understaffed that there is only one person that deals with one specific issue, and there is nobody else that can take their place, then we have got a whole 'nother problem we are going to have to deal with on this Committee.

So all I would say is I appreciate, Mr. Burke, your description of what transpired, but the truth is that if that person could not make it because of a previous commitment there surely should have been another one that could have answered the tough questions.

I am not going to beat this horse any longer. I will just tell you that we need to do better; that is all. Okay?

So, now for the Q&A. And by the way, Senator Moran has asked some questions. I will kick my questions, too. I was not here. Who got here first? So, Senator Hirono, if you were here first, go ahead and go.

SENATOR MAZIE HIRONO

Senator HIRONO. Just when I am sucking on a thing here. You know?

Chairman TESTER. Oh, you can kick it over to Senator—

Senator HIRONO. No, that is okay. So if you hear crunching noises, that is why.

Okay. For Mr. Burke, the current hypercompetitive housing market has made buying a home in high cost of living States like Hawaii almost impossible for many families, including veterans. Have your organizations heard from veterans about home buying in the current market, and are there statutory or programmatic changes

that you would recommend, especially for veterans in high cost of living areas and States?

In the State of Hawaii, the average house costs almost a million dollars. Really, how can a veteran or anybody else practically afford that? So what are some things that you all are doing to enable our veterans to buy a home?

Mr. BURKE. Senator, thank you very much for your question. The housing market has been extremely challenging, as you and others are keenly aware, and I appreciate your interest in this matter.

I will tell you that the Loan Guaranty Division in VBA has been doing extensive outreach and communications. We are working with folks in the industry to make sure that they are aware of the benefits of using VA home loans. We are increasing our oversight capabilities to look out for those that are engaged in fraudulent activities in this space, increasing the communications, working with the National Association of Realtors, and just really trying to ensure that folks understand the value of the VA home loan process.

And it is an area we continue to monitor. We have increased our training capabilities, our oversight capabilities, our outreach to not only veterans but again those that are in the industry, the National Association of Realtors and the like. So we will continue to monitor.

We want veterans to know that we do have in the loan guaranty world two programs to assist them during these difficult times. That is our Partial Claim Payment Program and also the Refund Modification Program that folks that may be struggling because of the impact of COVID-19 and economic strife should be taking advantage of through our Loan Guaranty Program. So thank you for that question.

Senator HIRONO. So the Loan Guaranty Program, does it account for areas like Hawaii where the cost of housing is so high that your loan guaranty portion is simply not enough to enable the veterans to afford these homes? Did you take that into account and make adjustments to your program?

Mr. BURKE. Ma'am, I think in the loan guaranty space they are constantly monitoring the differentials based on cost of living from each State. And with respect to Loan Guaranty's approach to varying costs of living, we are continuously looking, not just in Loan Guaranty but across all of VBA, at ways to do continuous improvement. They are constantly looking at ways they can propose, whether it is a regulatory change, a legislative proposal, process improvements. And right now, what we are finding is increased communication with folks in industry and strengthening partnerships is one of the means that we are addressing.

But, yes, ma'am, we do appraisals for all of our home purchases. Those appraisals are designed to ensure that the asked price is proper. We actually have a reconsideration of value process in the event that there are some discrepancies there, but we will continue to look at ways to address the high cost of living areas.

Senator HIRONO. Do you have data that shows how many of your veterans are able to purchase homes through your Loan Guaranty Program and throughout the 50 states so that you can make comparisons and make adjustments as necessary? Do you have that kind of data?

Mr. BURKE. Yes, ma'am, we do have that data. In fact, last year was a record-setting year for guaranteed home loans, 1.44 million. We can break that out by—

Senator HIRONO. Yes, please.

Mr. BURKE [continuing]. Region and provide that, yes, ma'am.

Senator HIRONO. By state.

Mr. BURKE. By state, yes, ma'am, we can.

Senator HIRONO. Thank you very much.

Mr. BURKE. Yes, ma'am.

VA Response: VA's loan volume for FY 2021 is located at https://www.benefits.va.gov/HOMELOANS/lender__state__volume.asp. Data is listed by State, quarter and fiscal year.

Senator HIRONO. For you and Mr. Da Silva, so VA has several different programs to support student veterans on campus, and these include the Vet Success on Campus Program, VSOC, which provides funding for campus-based counselors who can deliver comprehensive services for student veterans and their family members, for example, through academic and career counseling, benefits counseling, and referral services. Locally, this program has supported students at the University of Hawaii, which serves 3,500 student veterans statewide.

Can you elaborate on the importance of programs like these for student veterans and their families, and do you think it would be helpful to expand these programs to more campuses? Because University of Hawaii, that is just one. You know? There are other campuses.

Mr. BURKE. Yes, Senator, thank you for that question. The Veterans' Success on Campus program is actually extremely valuable. We had more than 86,000 student veterans that are under the umbrella, if you will, of this program and the work of our VSOCs. We have 264 schools that are inquiring about the additional utilization of our VSOCs. We are considering, we are looking at, we are constantly assessing the need of how we distribute our resources, and we are looking for a, you know, potential FTE resource adjustment in the out years.

The VSOC program, again, very successful. We are at over 100 different institutions across the United States. And again, 87 of our full-time employees are dedicated to that VSOC mission.

Senator HIRONO. Thank you.

Thank you, Mr. Chairman.

Chairman TESTER. Yes, thank you.

Senator Brown, are you still on or did you have to run to a meeting?

[No audible response.]

Chairman TESTER. Okay. Senator Tuberville, you are up. He is gone.

SENATOR TOMMY TUBERVILLE

Senator TUBERVILLE. You lost him?

Chairman TESTER. I lost him.

Senator TUBERVILLE. Okay. Ms. Devlin, thank you for being here today.

Mr. Burke, making sure our veterans know about education, employment, and home loan opportunities is critical, especially in my State of Alabama, where we have 400,000 veterans.

Ms. Devlin, in Alabama, 1 out of every 10 resident is a veteran. So it is important to me that opportunities available to veterans both in education and employment are known and amplified.

I am focused on the gap in the Nation's cybersecurity workforce. I think people coming straight out of service, who are likely already trained in some kind of cyber, could easily begin to fill the vulnerability. And we have 5,000 defense contractors alone in the State of Alabama, and Fort Rucker moves 600 servicemembers through TAP each year. How can the overall transition process be better leveraged to provide a seamless pipeline to get more veterans into cybersecurity?

Ms. DEVLIN. Thank you, Senator, for the question. One of the things that we are doing is we have a pilot program called the Employment Navigator and Partnership Pilot Program. What that program is helping us to do in those 13 installations is to provide that one-on-one, technical, specialized assistance. It will help us work with that servicemember to look at their unique skills, their abilities, their interests, and pair them up with the right occupations and pair them with partners that can help focus on industries such as cyber.

In addition, we have our new Eightfold AI Pilot. It is a pilot that will match skills and opportunities with industry. We are just starting. We are preparing to pilot that in November. And that is an electronic matching system which will look at employers and industries across the country and help match the servicemember to the industry in their community that they are going to be moving to.

So we have several different initiatives that are aimed at that, not just for cyber but for other industries. But in particular, we recognize the high impact and high need in cybersecurity, so we are definitely taking a look at that.

Senator TUBERVILLE. Are they used? Are these implemented pretty well?

Ms. DEVLIN. The Employment Navigator is implemented. It was implemented in April. The Eightfold AI partnership, the one that is the electronic matching, we are going to be implementing that this coming fall.

Senator TUBERVILLE. Thank you.

Ms. DEVLIN. Later this fall.

Senator TUBERVILLE. Thank you.

Mr. Burke, the American Rescue Plan included \$386 million for the Veterans Rapid Retraining Assistance Program, which offers up to 12 months of training and unemployment assistance for veterans who are unemployed to enter high demand occupations. Almost 9 months later, 84 percent of the authorized and appropriated funds available to this program remain untouched. Can you and Ms. Devlin please discuss what outreach each department is doing to make unemployed veterans aware of this program?

Mr. BURKE. Yes, sir. Thank you. And I wanted to thank Congress for their support of VRRAP as well. One thing I would like to note is that we are actually seeing the participation and the interest in

VRRAP increase. We have got more than 2,100 participants currently in VRRAP. There were over 10,000 applicants with 6,938 of those receiving a certificate of eligibility; 128 veterans have already graduated.

And the good news is based on our outreach and our communication, the communication and outreach describing the value of VRRAP, I will tell you that 804 training providers have partnered with us. So we believe that we are going to see the funds that came with this program committed at a higher rate. We are seeing the participation rate, the application rate, and those approved for the program increase. So we are encouraged by that, and that is building and increasing rather significantly as time goes by.

Senator TUBERVILLE. Ms. Devlin.

Ms. DEVLIN. Yes. And if I may add, our American Job Center network across the country, our staff in those facilities are well educated on VRRAP. So if a veteran enters one of those AJCs and is unfamiliar with the program and has eligibility, that staff, whether it is a Disabled Veteran Outreach Program Specialist or other AJC staff, will refer the veteran to that program. So we are well equipped, based on veterans who come and seek our services because they need employment, to teach them about other services, other benefits available to them through VA.

Senator TUBERVILLE. Thank you.

Thank you, Mr. Chair.

Chairman TESTER. Senator Hassan.

SENATOR MARGARET WOOD HASSAN

Senator HASSAN. Well, thank you, Mr. Chair. I want to thank you and the Ranking Member for this hearing.

And to our witnesses, thank you for being here.

I have three questions for Mr. Burke, and Mr. Burke, I want to start by really building on the question that Senator Tuberville just asked. I recently introduced a bill with Senator Cornyn that would create a pilot program to provide cybersecurity training for veterans, with a focus on employing veterans in the Federal Government. I believe we can train more veterans for technology careers, especially with the success of the VA's existing VET TEC program, which allows veterans to gain computer experience.

Mr. Burke, could you please speak to why VET TEC is popular with veterans and the potential for other programs that train veterans for technology careers?

Mr. BURKE. Yes, I can. Thank you very much and thanks for your support and continued support with respect to the VET TEC. I will provide some information and maybe ask my counterpart, Mr. Da Silva, to jump in as well.

The VET TEC program is increasingly popular. In fact, we exhausted the \$45 million last year in August. We will expend this year's funds well before August and have already expended or allocated more than \$7 million of the \$45 million in the month of October alone. 3,742 participants. Over 2,700 graduates. 1,465 found employment with an average salary of more than \$60,000.

The program is available—is attractive to veterans because it has positive outcomes, like I said, the number of folks that have found employment, the average salary of the employment, the fact

that VET TEC targets high demand occupations. And thank you to my partners in DOL, Ms. Devlin and her team, for the partnership on identifying that high demand occupation list. But what I can say is that again the results as we continue to get folks graduated from the program, get employed, is raising interest.

But again, this is one where we will run out of funds much earlier than August and have already exhausted more than \$7 million.

And, Mr. Da Silva, if you have anything else you would like to add about why this is interesting or why this is valuable to veterans, please feel free.

Senator HASSAN. And, Mr. Da Silva, I just would ask you to be pretty brief because I have two more questions.

Mr. Da Silva. I would just add that again the model works and that folks, also our trained providers, see the value in bringing on veterans and putting them through this training given their own military background and those soft skills that they have gained through their service.

Senator HASSAN. Well, thank you. And I think it would be terrific to be able to get more of them to come into the Federal service as well.

So, Mr. Burke, I wanted to ask a question about Public Service Loan Forgiveness. This year, I introduced another bipartisan bill that allows servicemembers who paused their student loan payments while deployed or on extended active duty orders to count that time toward their Public Service Loan Forgiveness. Earlier this month, the Biden administration announced that it would implement this change through executive authority and apply it retroactively so that veterans could benefit even if they have already finished their military service.

That is really great news for veterans, but I am concerned that many of those eligible may not hear about this change. So, Mr. Burke, how does the VA plan to reach out to veterans about these adjustments to the Public Service Loan Forgiveness Program to ensure that all those who are eligible for these benefits actually receive them?

Mr. BURKE. Thank you for your question. Thank you for support in this topic as well. I can tell you our Education Service space, they have done a phenomenal job of reaching veterans, student veterans, of all types across all of our areas. They use blogs. They use all social media platforms, constantly doing communications. Mr. Da Silva can fill you in. He is actually heavily involved in some of those. But we have a very extensive outreach marketing capability within Education Service, and if you are interested, Mr. Da Silva can provide some more details there.

Senator HASSAN. That would be helpful. Thank you.

Mr. Da Silva. Certainly, we partner also with other agencies. Thank you for the question. We partner with other agencies to make sure that those pieces are known to our student veterans. So we often do that with Department of Education and others. As Mr. Burke articulated, it is done normally through e-mail, social media. We partner on videos. We believe very heavily in saturating the airwaves as much as we can in getting those resources and tools out to veterans and our servicemembers.

Senator HASSAN. Well, thank you very much. I am running out of time. So I will submit my third question for the record, but I do just want to note that I wanted to build on what Senator Hirono was asking about when it comes to the VA Home Loan Guaranty Program. What is happening in New Hampshire a lot is that the appraisals that your loan program are doing are coming in low and veterans do not always know that they can appeal those appraisals and in the meantime they are losing their opportunity to purchase. So it is making the loan program less popular and available in some ways to veterans than we would like it to be.

So we will submit this question for the record, and I would look forward to your answer. Thank you.

Mr. BURKE. Thank you, ma'am.

Chairman TESTER. Senator Tillis.

SENATOR THOM TILLIS

Senator TILLIS. Thank you, Mr. Chairman.

Thank you all for being either online or here to testify.

Ms. Devlin, I was happy to hear that Cherry Point was picked as one of the Employment Navigator and Partnership Program sites. I think it is a great opportunity for us to participate in the program. Could you elaborate a little bit more on the effectiveness of the ENPP and then what you are likely to do with the learnings from the pilot moving forward?

Ms. DEVLIN. Thank you for the question. The ENPP is very new. We just implemented it in April. So we do not have outcome metrics yet, but it is popular. We have seen so far 1,963 clients, of which 116 are military spouses so far. So it is popular. And what we are finding is that the partners are very engaged and very eager to supply data as well in terms of the outcomes that they are seeing.

So we hope to—not “we hope.” We will have data at the completion of the pilot and will—

Senator TILLIS. What is the timeframe for that?

Ms. DEVLIN. We would like the pilot to run for a year before we look at outcome data.

Senator TILLIS. Okay. Very good.

Mr. Burke, VET TEC is another program that I am excited about. We have a network of community colleges and universities in North Carolina that have programs specifically designed for transitioning veterans and actually Active and Reserve personnel. I was down there visiting just recently with a special program they are doing on cybersecurity. It is a great collaboration between public and private institutions down there.

So what are you all doing to expand educational assistance and maybe looking out to some of these other programs that are working? I know it is working in North Carolina to expand the opportunities for tech training, filling a desperate supply chain of open jobs in North Carolina and across the country.

Mr. BURKE. Well, Senator, thank you again for your interest in this topic. We are very excited about VET TEC. VET TEC has been extremely popular. We continue to increase our comms and our outreach and our messaging, our partnerships. Again, we have great partnerships with other agencies, DOL being one certainly,

in this space as well. We have really capitalized on, you know, using our social media footprint in the Education Service, getting out there with partners, getting out there for folks that also have an interest in these high demand jobs.

VET TEC will continue to be popular. We look forward to Congress's continued support with VET TEC. And again, the first month of this fiscal year, we have already allocated 7, almost \$8 million dollars of the \$45 million. So as this continues to serve veterans, it will help us place veterans in these very critical positions and vacancies across the United States.

Senator TILLIS. What visibility do you all have into other programs, initiatives taken like, I was saying, our community colleges, university, and private institution collaboration? To what extent should we do a better job of educating you all on that and see how it complements what you all are doing with programs like VET TEC?

Mr. BURKE. I want to give my colleague, Mr. Da Silva, an opportunity to jump in and provide some expertise there, and if we cannot answer your question completely, I will certainly take it for the record.

Ricardo, let me give you the opportunity to jump in there.

Mr. Da Silva. Thank you for the question. What we have done with VET TEC, specifically, sir, is we have looked to what others have done. We have tried to understand best practices and apply them to this program. So one area in the last year that we have heavily focused on is building out a VET TEC employer consortium to accelerate those hiring opportunities for our students participating in VET TEC. And so we are bringing together the training component through VET TEC and then that hiring component through the employer consortium, hoping to pair veterans with the right training with companies seeking to fill that talent.

Senator TILLIS. Thank you very much.

Ms. Devlin, we have got an organization, a nonprofit organization, down in Charlotte called the Veterans Bridge Home that has done extraordinary work for transitioning veterans. So can you speak to what more we should do to collaborate with organizations like Veterans Bridge Home to fill the still unmet need out there in North Carolina and across the country? What more can we do, or what should we rethink in the way we are doing now?

Ms. DEVLIN. Clearly in this ecosystem, when it comes to helping veterans, you know, it is great to partner as much as possible. We are open to those partnerships. We are happy to talk to a veteran organization if we are not already partnering with them.

We partner formally through ENPP, as you are aware. We actually recently opened up on the 21st of October the application process for Employment Navigator and Partnership Pilot so that if additional organizations are providing the types of services that we provide under the Navigator Program they can apply to become formal partners in that program as well. So we would invite any organizations, if they did not see the announcement, to come to our website and take a look at the requirements to participate, and that might be another thing they might want to look at.

Senator TILLIS. Good. Thank you very much.

Thank you, Mr. Chair.

Chairman TESTER. Yes, thank you, Senator Tillis.

I think I am going to ask my questions now and then be able to go vote. For Mr. Burke, this goes off the question that Senator Hassan asked about getting information out to the veterans about the programs that they are eligible for. You had talked about blogs and social media and outreach marketing. The fact is, though, that the GAO recently put out a report that found that many veterans do not know about VR&E benefits and recommended steps to provide them with more information. Could you tell me how the VA has responded to that report and particularly how they have responded to the recommended steps?

Mr. BURKE. Yes, sir. I can tell you that the VA takes these recommended findings or recommendations seriously. We go through and we assess each of those and determine whether it is an initiative that we already have in place that will address the recommendations or if there is something we need to put in play, or quite frankly, if we disagree, we engage in some dialog about those recommendations.

With respect to VR&E, I can tell you that VR&E is also in the midst of one of their largest modernization efforts, improving their invoice processing, a common finding. They are down to .01 percent error rate in their invoice processing. Going electronic, going paperless if you will, with their case files; 175,000 files scanned and digitized at this point. So VR&E is setting up a lot of resources into not just their communications, not just program improvements, hearing feedback about even the rebranding of confusing words like Vocational Rehabilitation and changing it to Veterans Readiness and Employment.

So much like Education Service, Mr. Chairman, the VR&E Department is also increasing their communications, their marketing, their use of social media, but also going back and making programmatic changes and improvements via modernization.

Chairman TESTER. Appreciate that, but I want to go back to my—appreciate all the information you gave me, but I want to go back to my original question unless you do not know, and then you can get somebody that can answer. And that is: What did the Department do with the recommended steps? Did they dispute them, or did they implement them, or did they do nothing?

Mr. BURKE. I will take that one for the record, sir, and we will get back to this Committee with the specific response to those recommendations.

Chairman TESTER. I appreciate that very much. I have heard from school officials in Montana and around the country that the important details about how to implement new policy changes are not communicated to schools. So, Mr. Burke, can you tell me how the VA can provide better training and communication to school officials about VA regulations? And a recent change in the 85–15 policy may be a good example to go off of.

Mr. BURKE. Yes, sir. And I will get an assist from Mr. Da Silva here in a second as well, but I can tell you that one of the things that we have done in the Education Service is increase the amount of communication with the State approving officials and agents. They have recurring phone calls. The exchange of information has been improved over recent months. I think more work to do be

done. We have been expanding the conversations, the communications so the word can get out to our partners more effectively.

Mr. Da Silva, if you would like to jump in and speak to this question a little bit more, that would be appreciated.

Mr. Da Silva. Thank you for the question. In particular with schools, sir, we do hold monthly office hours, webinar style, every month for schools to cover topics including 85-15 on multiple occasions here in the last year. So that is one of our bigger venues to provide information to schools and receive questions that we then return via e-mail, frequently asked questions.

We also attend all the national conferences and provide more specialized training at those. For example, today a colleague was at the National Association of Veterans' Program Administrators, providing information about the 85-15 rule and other things. So we do try to come at schools at varying avenues, including with State approving agencies, like Mr. Burke mentioned, and through those monthly office hours.

Chairman TESTER. Okay. Ms. Devlin, I will try to make this quick. We are seeing unemployment about 3.9 percent for veterans. That is better than it was last year, but I am concerned we do not have much data on underemployment for veterans and their families. The pandemic has exacerbated inequalities in the labor market, particularly for severely disabled veterans, women veterans, veterans of color. What has the Labor Department done to reach underserved and underemployed populations?

Ms. DEVLIN. Thank you for that question. That is one of our priorities is reaching the underserved veteran population. The most important thing is we first have to identify where they are, what are their issues, and we are looking at data to help inform that. So as we conduct our data analysis, we will use that information to identify who we need to reach and where and how.

I will tell you, though, the post-employment salaries really look promising. On average, from our Homeless Veterans' Reintegration Program, the average salary is over \$15 an hour. So the other thing that we are focusing is not just any job but quality jobs. And what we are finding from our programs is that veterans who leave the program successfully employed are leaving the program in well-paying jobs.

Chairman TESTER. Thank you, guys, very much. Appreciate it. Senator Moran is going to take the gavel.

Senator MORAN [presiding]. Chairman, thank you.

Mr. Burke, having both you and Ms. Devlin at the table is an opportunity to discuss how the VA and the Department of Labor can work together at the highest levels of VBA and VETS to collaborate on efforts to get veterans successfully transitioned out of the military and into meaningful careers. Over the years, we have seen VA duplicate many of DOL VETS' efforts and create programs within VA to provide services to transitioning servicemembers as they re-enter the workforce. Instead of duplicating efforts, how can VBA, working with DOL VETS, coordinate and collaborate in the veteran customer experience when it comes to transition from active duty to civilian life?

Mr. BURKE. So, Senator, thank you for the question. I will take that first, and I will say that having had many years of a positive

working relationship with Ms. Devlin before her current role I think the partnership and the history makes it much easier to collaborate on things such as this.

I will tell you that one of the things that is important when we talk about education, we talk about employment, we talk about, you know, housing, is really having an effective transition program. We do partner already with DOL in the transition space. I will say since Ms. Devlin's arrival in DOL those communications have been a little more robust and a little bit more active, and those have been greatly appreciated.

And so basically, to serve the many, we must partner with many. And I think the approach that is being taken between VBA and DOL is a strengthened partnership that was already a good one, but making that better and trying to find a way to unite forces and programs and technologies to do a better job of that transition from the servicemember and their military life into the civilian world. We are taking advantage of things like the personalized career planning. We have, of course, our TAP program both online and in-person. And we will continue to partner with DOL.

And I will defer to Ms. Devlin for her comments as well.

Senator MORAN. Ms. Devlin.

Ms. DEVLIN. Thank you, Mr. Burke. We do have a great collaborative relationship with VBA, in fact, many formal collaborations as well as informal. In the formal sphere, we have—our governance over Transition Assistance Program is very formal. Ms. Cheryl Rawls is my counterpart on that and Mr. Mansell [phonetic] from DOD. So the three of us are strongly connected on the oversight of the Transition Assistance Program.

There has also been a longstanding memorandum of understanding between Department of Labor VETS and VBA's VR&E program because that is really a local initiative but that is implemented from a national sense, to make sure that it happens everywhere, in communities across the country. And that is where our Disabled Veteran Outreach Program Coordinators at DOL VETS are collaborating with VR&E counselors because when you think about it . . . so Department of Labor is the Federal authority on employment, and when it comes to veterans, VETS is the agency responsible for veterans' employment, but of course, we must work with VA because VA has all of the benefits programs that can be invested for veterans in training, the GI Bill, VRRAP, VR&E, et cetera.

So we must work together to make sure that we are not duplicating but enhancing each other's services and making sure that there is a wide safety net for every veteran to get everything that they need from the employment realm and from the training realm.

Senator MORAN. Ms. Devlin, your answer to my question reminds me of your testimony in your confirmation hearing, in which I was convinced that you were going to work well together, and I am glad to hear it being said that you are.

Are there any concrete examples? It is certainly useful for you to highlight, you and the VA to highlight, the importance of working together. But, is there any evidence that it is happening? What can you point to, you or Mr. Burke, that would suggest here is an

example of where something turned out better as a result of the way we are now doing things?

Ms. DEVLIN. That is a great question. I think with respect to the TAP program, for example, or just transition in general. We have been working with VA on the Military to Civilian Readiness program, or not program but really paradigm, which really looks at the military to civilian transition from the one year pre- and one year post-separation. It is something that I believe is truly important because transition does not end with the DD214; it continues beyond that. And VA and DOL are in conversations about the customer experience and really taking a look at how we can get deeper knowledge about the experience of our transitioning servicemembers as they go through transition and become veterans.

So that is an example of something that we are collaborating on between VA and DOL that is a new initiative that I think will make massive improvements as we learn by hearing from the voice of the veteran, him or herself, what they experienced during transition and what could have gone better.

Senator MORAN. Mr. Burke, anything that you would add for example purposes?

Mr. BURKE. Yes, sir. I am going to go to something Ms. Devlin mentioned a bit ago, and that is the relationship between VBA's employees, the employment coordinators, and DOL's employees in the VR&E space. We have more than 70 employment coordinators across the country, and they work hand in glove with these DVOP employees from DOL. And the evidence would be we had, despite COVID, very impressive positive outcome numbers in the VR&E world in fiscal year 2021, and that continues.

The partnership between DOL and VBA in the world of, you know, veteran employment is really captured again as this example in the VR&E space. I think very productive outcomes, very tangible outcomes, and that partnership will just continue to strengthen.

Senator MORAN. Thank you both. Let me just say that what you are doing, or what needs to be done, at the VA and the Department of Labor is hugely important to the country. At a time in which we need more workers, more people at work, our veterans create a significant opportunity for that to occur.

It is important beyond just the general nature of our economy and the need for workers. My experience is that in many instances the time in which our military men and women are most vulnerable to suicide is at a time in which they are transitioning from active duty to becoming a veteran. And employment is certainly a way to earn a living, but it also is an opportunity to provide purpose and meaning to life.

And so I know that neither one of you would treat this just as a matter of paperwork or a check in the box. This is really about saving people's lives, enhancing their quality, and making our Nation function better. So it is individual and corporate both. And please know that anytime that I and this Committee can be a success to make sure that you have the necessary tools we are interested in doing so.

Senator Blumenthal.

SENATOR RICHARD BLUMENTHAL

Senator BLUMENTHAL. Thank you very much, Senator Moran, and thank you all for your good work and for being here today.

Many members of our veteran community and many of our active duty servicemembers have a hard time getting VA guaranteed loans by means of the traditional evaluation often because they lack traditional lines of credit. The result is to sideline millions of veterans from buying a home. The DOD expects our military personnel and families to relocate around the world, our active duty servicemembers and others to buy new homes, to find places to rent. The VA home loan is a hard earned benefit that our veterans should be able to access.

I introduced, along with Senator Tim Scott, a measure called Building Credit Access for Veterans Act. It is bipartisan, obviously, and it enables and expands reliable access to housing and mortgage credit for our Nation's veterans and current servicemembers by streamlining and formalizing alternative methods of credit scoring for veterans. These practices have already been adopted outside the VA. They would be an enormous boon to veterans if they could be adopted for VA backed loans. And the bill would also require a report to Congress on how many veterans participate in the program and how they were affected.

Mr. Burke, is this a significant problem, and have you heard from veterans that they have a hard time accessing credit?

Mr. BURKE. So, sir, thank you for your interest in the Loan Guaranty world and ensuring that our veterans are able to secure homes. We have heard from veterans about the importance of having alternative means of verifying credit other than just a solid credit history. As you know, the conventional means is a credit history. But in lieu of that, we are open to and able to reviewing one's ability, you know, to secure and maintain housing by alternate means. For example, a positive history of maintaining, you know, rental payments and things of that nature are being utilized.

I do not have the numbers as far as the percentage of folks that are challenged with this, but I do believe that we are again utilizing rental history as a means in lieu of a credit report in some cases and certainly happy to work with Congress and give commentary and assistance on any proposed legislation.

Senator BLUMENTHAL. Would you back that legislation?

Mr. BURKE. To be honest with you, sir, I would have to do a technical assist with some subject matter experts, but we are happy to work with Congress to do that technical assist.

Senator BLUMENTHAL. Well, I appreciate that. Let me ask, since you have heard from some veterans about it, are there alternatives now available that you would recommend to veterans if they do not have the traditional sources?

Mr. BURKE. Well, I know a positive rental history is one that during my preparation for this hearing was one that was highlighted as an important one to highlight not only today but in our communication with veterans. And again, I can take this particular question for the record and come up with some more specific recommendations, and we can work with Congress on that as well.

Senator BLUMENTHAL. Great. Thank you so much.

Thanks, Mr. Chairman.

Senator MORAN. Senator Blumenthal, thank you.
I think virtually appearing is Senator Blackburn.
[No audible response.]

Senator MORAN. Appearing in person is Senator Boozman.

SENATOR JOHN BOOZMAN

Senator BOOZMAN. Thank you very much.

Thank you for being here, Ms. Devlin. In your testimony, you highlighted the Employment Navigator and Partnership Pilot and some of its successes with transitioning servicemembers and their spouses. The pilot program, again as you know, is been implemented at 13 military installations. What is DOL VETS's plan to expand at other installations?

Ms. DEVLIN. Thank you for the question. I think what is important to do is to evaluate the success of the program before considering expansion. It is fairly new. We implemented in April. It has been popular. And our partners are doing a good job helping our servicemembers in the areas that they provide services. So we have high expectations for the program, but the responsible thing to do is really to get the data on the outcomes and then consider whether expansion makes sense.

Senator BOOZMAN. I am hearing it has been popular. Any preliminary stuff? Do you see any areas maybe that we need improvement or ways to change?

Ms. DEVLIN. Preliminarily, and I do not have the data with me, but we are seeing employment outcomes and satisfaction from the participants.

Senator BOOZMAN. Very good. Mr. Burke, I think Senator Moran addressed this earlier, but I just want to reinforce. I also am hearing from fellow Arkansans that veterans are having difficulty purchasing a home using their VA loan. The combination of the pandemic and inflation has increased home prices and created appraisal issues for our veterans. So I guess, again, can you tell me what VBA is doing to address the issue, and is there any effort to work with the housing industry to support veterans during this challenging time?

And then also, I know there are areas where simply the workforce is teleworking or things like that. Is that part of this problem? Give me some reasons that we are bogging down with our veterans trying to get loans.

Mr. BURKE. Yes, sir. Thank you for your interest. This is very important to us in VBA, as it should be. I can tell you there are a couple things that are interfering with, you know, veterans' ability to use a VA loan in some cases. First off, cash offers are, you know, hard to beat. It is extremely competitive, and in this market we are seeing, you know, some folks opt for a cash offer instead of any other type of means.

But the VA home loans are still a very, you know, positive avenue. It is the best in the world, to be honest with you; 1.44 million loans were guaranteed in fiscal year 2021, over \$447,000 billion.

We are working with the National Association of Realtors to communicate all the benefits for veterans. We are not just communicating with veterans. We are getting out in the industry and letting them know that the benefit of a no down payment, the com-

petitive interest rates, limited closing costs, all the benefits associated.

But it is a really difficult market at the moment. Despite the challenges, again, 1.44 million loans guaranteed, that is 15.6 percent more than the prior fiscal year despite the impact of COVID. The grant approvals, up 12.5 percent from the prior year. There is still work to be done here, but we are expanding our communications, working with the National Association of Realtors and all the partners in the industry to educate them on the true benefits of the VA home loan process.

Senator BOOZMAN. And do you have any ideas about the appraisal issue, specifically?

Mr. BURKE. So with the appraisals, I will tell you that an appraisal is required for a VA home loan. We do a lot of auditing of the appraisals, a lot of reviews to ensure that the oversight and the accuracy of the appraisals are on point.

The processing time to actually get an appraisal is phenomenal in the VA space. I can tell you that 8 days to get an appraisal done in our top 10 states, and those 10 states make up 56 percent of our volume. The rest of the U.S. averages 10 days. So speed is not an issue.

And if there is a question about an appraisal being low, not only a lender but a veteran can actually request a reconsideration of the value, and those reviews are done in an expedited manner to ensure that the appraisals are actually fair value.

Senator BOOZMAN. Okay. Thank you very much. I appreciate it. Thank you, Mr. Chairman.

Senator MORAN. Senator Manchin, virtually. Senator?

SENATOR JOE MANCHIN

Senator MANCHIN. I am here, sir.

Senator MORAN. The floor is yours.

Senator MANCHIN. So kind of you, Mr. Chairman. I appreciate it.

This is to anybody that would like to answer this. In addition to my role on the Committee, I chair also the Cyber Subcommittee of the Armed Services Committee. And a reoccurring issue that has come up in my conversations with Ranking Member Senator Rounds is our security clearance process. Our veterans who receive security clearances during their service at great cost to the taxpayer, and that is coupled with the experience that gives them a competitive edge in the private sector when they transition. My question is this: Are we adequately taking advantage of transferring their clearances to influence more hiring appeal for our veterans?

Ms. DEVLIN. Thank you for the question. What I would tell you is that one of the things that we will do with this Eightfold AI partnership that we will be starting later this fall, around November, is really looking at the information that that veteran has to offer in terms of their skills, their abilities, their credentials, and even some of the skills that you would not typically see on a resume.

But obviously, clearance can be a very valuable asset, and so that would be something that would be incorporated into this electronic matching system to help identify this servicemember, and

eventually veteran, as somebody who has a clearance so that they can be matched up with jobs that require that because that is clearly a critical asset.

I do not know if my VA colleagues have anything to add.

Senator MANCHIN. I know it is extremely valuable. I know how hard it is and how long it takes. But when they have this type of experience level and they already have a level—I do not know. Are we having a hard time—I guess my follow up would be: How would you change the program to enable Federal, state, and certainly privately owned businesses to hire a veteran who already has a security clearance? It should not be an impediment. It should be a tremendous asset.

Ms. DEVLIN. Indeed, it is a tremendous asset. So I am not an expert on the security clearance process, but I can tell you what I am trying to express here is that we will leverage that asset and make sure that when we are marketing this individual to employers that that is clearly articulated that that is an asset that they hold so that we can match them up to those jobs that are in high demand.

Senator MANCHIN. Yes. Well, they might be a person who might not match up for the job, but they have the clearance, and people are looking for a clearance. So maybe they can make that job turn into something very beneficial for them. I would not rule them out just—there is just not that many people, and it is hard to get clearances today. So I would use that as a tremendously valued tool.

My other question is, on a given day, West Virginia has about 90 to 100 VA vacancies. We have four VA hospitals and hundreds of others across the Federal Government, as you know. What can we do to incentivize more veterans to apply to these Federal job openings? How can we lower their barriers so that they are able to enter when applying?

Mr. BURKE. Senator, this is—yes, sir. Senator, from the VBA perspective, I can tell you there is a phenomenal opportunity right now to increase veteran hiring and to assist with our backlog and the effects of Blue Water Navy, the additional presumptive conditions. We are hiring more than 2,000 claims processors. There is 2,000 opportunities for veterans to raise their hand and join what I think is the greatest mission of the Federal Government, and that is serving those that have served. We will continue to look at opportunities to bring veterans into the Federal work force.

And through our VR&E program—and this kind of goes to your first question. Of our 964 vocational rehabilitation counselors and our 70-plus employment coordinators, they will look at the strengths and the skill sets and the things that veterans bring to the table.

Senator MANCHIN. Let me follow up, Mr. Burke, if I can follow up. It is my understanding that the USAJobs process is unnecessarily difficult. So have any of our witnesses today successfully been hired through the USAJobs, and what are your unfiltered thoughts? Just give it to me, if we can help you. That is all.

Mr. BURKE. Sir, to be honest with you, I have not applied for a job through USAJobs in many years. So I have no recent experience.

Senator MANCHIN. Do you know anybody that has and the difficulties they might have run into?

Ms. DEVLIN. Thank you for the question. I will actually take that. I am a mentor. I mentor transitioning servicemembers, and I have helped them navigate the USAJobs system. It can be complex. I will tell you that one of the key things about the USAJobs system is you have to have attention to detail. There are questions asked in the system that you have to answer, and you have to upload all of the requirements. So, yes, can it be complex? It can be.

Senator MANCHIN. How can we streamline? How do we streamline? I mean, you are seeing it from the inside-out, and I appreciate you being so honest with us on that. Help us fix that. So it sounds to me like an average person is not going to be able to go through this process unless they have help from someone like yourself.

Ms. DEVLIN. I am happy to take that. I think that one of the challenges is that when you submit your resume for a Federal job it does not always have all of the components that we need in the Federal environment to evaluate. For example, do you have veterans' preference? Do you meet the key qualifications?

And what we do not want to do is take a chance on missing a really qualified candidate because their resume did not capture all the items. So it is, I think, a balancing act in order for us to make sure that we can get all the qualified candidates in the door by giving them the opportunity to add the additional information that may not be on their resume.

Senator MANCHIN. Thank you so much.

And again, I want to thank the Chairman for doing just an outstanding job. With all the help of his Ranking Member, Senator Moran, they do a fantastic job running this Committee. Thank you both.

Senator MORAN. Well, thanks for that compliment, Senator Manchin. You can keep speaking because of that. No.

I just have one question. It is kind of a little follow up on Senator Manchin. Does the USAJobs website—and then, Senator Blackburn, you will be up. Does the USAJobs website have to be that complex?

Ms. DEVLIN. That is a great question. I have navigated the website, both with people that I mentor and also myself historically. I do not think it is incredibly complex. I think where people sometimes get stuck is that there are questions that are asked that sometimes people are not prepared to answer.

Senator MORAN. Okay.

Ms. DEVLIN. And sometimes veterans in particular tend to be more modest about their skills and abilities than what we need them to do when they answer questions.

Senator MORAN. Thank you.

Senator BOOZMAN. So, very complex versus incredibly.

Senator MORAN. There you go. Senator Blackburn, virtually.

SENATOR MARSHA BLACKBURN

Senator BLACKBURN. Thank you, Mr. Chairman.

And, Ms. Devlin, I want to come to you and right along the same line of questioning that Senator Manchin had for you. Fort Campbell, of course, there in Tennessee. And as you well know, instead of residing in Kentucky most of those individuals live in Tennessee,

and they want to work closer to Nashville, somewhere there and in middle Tennessee. And what we have seen and we have members of our team who have retired out from Fort Campbell. They are very active with that community and, just as you were saying, underappreciating the skill set that they have developed.

Working through the technology, the mentorship I think is so vitally important. You talked about serving as a mentor. But I think what gets lost is this interagency coordination between DOD, DOL, VETS, VA, and then translating that to these local employers that would like to hire these individuals.

So what is your plan, and what is a timeline for kind of bringing these pieces together and having that mentorship program for not only the enlisted but for their spouse so that they begin to make this transition together? So lay out kind of a timeline and how you all plan to approach that, to get your arms around this, because we continue to fund the program and we continue to hear there are stumbling blocks and unresolved issues.

Ms. DEVLIN. Thank you for the question. So I will give you a few pieces of information. The Employment Navigator program at the 13 military installations, mentorship is one of the services provided. We actually have a partner, American Corporate Partners, who is one of the nine partners in the pilot program, and that is exactly the service that they provide. So we are, through this pilot, evaluating how well this mentorship as well as the other services such as wrap-around, apprenticeship, training, networking, employment opportunities.

Senator BLACKBURN. Okay. So what is your timeline for completing the evaluation and saying this is worth the time and money and this is not?

Ms. DEVLIN. The pilot will be completing its first year in March, and then we will be assessing the data to look at the outcomes of the program.

Senator BLACKBURN. Okay. So we can expect some certainty and a way forward from you all by when?

Ms. DEVLIN. Well, we will evaluate the data after March, and what I would say to you is within the end of fiscal year '22 we should have some data to report in our next congressional report on all of our statistics and performance.

Senator BLACKBURN. Okay. So let us say then we are a year away; right?

Ms. DEVLIN. Approximately a year away, yes, ma'am.

Senator BLACKBURN. Okay. So a year away from hearing this is the path forward. So then how long do you think it will take you to make adjustments and to reshape the existing program so that we have that certainty?

Ms. DEVLIN. Well, I will tell you, though, that we are currently providing these services. So we are doing this now at the 13 installations. These navigators are providing one-on-one assistance to servicemembers and their spouses right now. So far, we have worked with 1,963 servicemembers and spouses. So it is working now.

We are getting preliminary feedback that the participants are satisfied with the program, that they are receiving the outcomes that they are looking for. But to get the thorough data that would

really help us analyze whether this program should be expanded or what our next steps would be, that is the data that we will not have until later.

But our American Job Center network is America's public workforce system, and we are in communities around the entire country. And we have individuals who are trained, Disabled Veterans Outreach Program Specialists, Local Veterans Employment Representatives. These individuals are trained to connect servicemembers, veterans, and military spouses to employment opportunities in their community, and they can help them with their resume, with the skills, with how to translate their military occupational specialty skills to civilian sector jobs.

So we have these systems in place now. And we do know that we need to do a better job of marketing them, and one of the things that we are working on this year is to conduct more effective marketing to get the information out to individuals who may need these services.

Senator BLACKBURN. Well, my time is about to expire. But I hope that you all appreciate for us this is a matter of how you scale this up. You have got a pilot program. You say you have helped 1,096 so far, veterans and spouses. At Fort Campbell, we have 400 per month that are retiring out, and that could be a number of 800 if you look at veteran and staff, or I should say as many as a universe of 800.

So what we are very interested in is what that collaboration is, how you are rolling that forward, and how you plan to scale this up so that it is more seamless, and as someone is enlisted and serving they know as they get ready to transition out that this program is going to be right there for them, they are going to roll into that as a next step, and it is going to help place them with their skill set in the private or public sector. Thank you so much.

Thanks, Mr. Chairman.

Chairman TESTER [presiding]. Thank you, Senator Moran.

Senator MORAN. Chairman, thank you.

One last question. Mr. Burke, do you have any assessment on the impact on VBA if it is necessary to terminate employees at the VA due to them being unvaccinated, with the mandate?

Mr. BURKE. Senator, thank you for that question. That is certainly not something I am prepared to comment on today. I am fully focused on the education, employment, and Loan Guaranty. But I can certainly—if you are asking me for my personal opinion, I, quite honestly, do not have one, sir.

Senator MORAN. That is probably a safe answer, but it is not one that I think you or anyone else can easily dismiss. And I know in fact today my colleagues and I inquired of the Secretary in writing related to this question.

But as we are talking about your ability to deliver services to veterans, both at the VA and at the Department of Labor, your workforce is important, too. And I think it is important for you to have the necessary resources to meet the needs of veterans and their employment and their transition. It would be useful for me, perhaps the Committee, to have an understanding of what the VA's intentions are if they are unable to keep their workforce in place.

So perhaps you may highlight to the Secretary the letter in which we are inquiring as to this topic.

Chairman, thank you.

Mr. BURKE. Will do, sir. And I hope your grandchild is doing well.

Senator MORAN. Oh, nice ending. And that allows me to say to Secretary Devlin, thank you for raising a good son, and I wish him well and safety in his service.

Chairman TESTER. Well, thank you folks on the first panel. I appreciate your input.

And we are going to go to the second panel now. We are going to hear from veterans service organizations and school officials. We have got four folks we are going to hear from, two of them virtually, two of them in person.

Joe Schumacher, the Director of Veteran Services at Montana State University—Go, Cats—Joe is here virtually.

We have got Dr. Arthur DeGroat, Executive Director of Military and Veterans Affairs at Kansas State University.

Senator MORAN. Mr. Chairman, that gives me the opportunity to say one more time we are aligned because we also can say, “Go, Cats.”

Chairman TESTER. There you go. And then we have got Patrick Murray—both these last two gentlemen are in person Legislative Director at the Veterans of Foreign Wars.

And finally, virtually, we have Justin Monk, Policy Associate from the Student Veterans of America.

We are going to start with you, Mr. Schumacher. I would like all of the folks testifying to limit your time to five minutes. Your entire written statement will be a part of the record. Go ahead, Joe.

PANEL II

STATEMENT OF JOE SCHUMACHER

Mr. SCHUMACHER. Mr. Chairman, Ranking Member Moran, members of the Committee, I want to thank you for the invitation to share on the topic of the student veteran experience and the work being done at Montana State University.

I am joining you from the beautiful campus at MSU in Bozeman, Montana, where I have the pleasure of serving as the Director of Veteran Services and the school certifying official. I am a fifth-generation Montanan, a combat veteran, and a product of the post-9/11 GI Bill and the very center I lead today.

MSU has a proud history of serving veterans and their families. This past February, we were recognized as one of the top 10 most military-friendly universities amongst our peers. We are proud of that recognition, believe it speaks to the heart of our missions as the land grant university in our State. At MSU, we educate the sons and daughters of Montana, create access, and partner with our students to achieve positive outcomes in their lives and in the lives of their families. We are committed to doing our part for the future of Montana and our Nation and believe in the transformative power of education.

This fall, as we remember the 20th anniversary of 9/11 and reflect on 20 years of serving combat veterans, we also recognize a few milestones at MSU. We celebrated our 10th anniversary of the Veteran Support Center, a space created to serve the surging number of post-9/11 veterans coming home, a space made possible in large part due to the partnership of the Chairman of this Committee. Next month, the day after Veterans Day, we will cut the ribbon on a new center, twice the size of our current space and named after a local Medal of Honor recipient, Staff Sergeant Travis Atkins.

MSU and the State of Montana have invested in this space, invested in dedicated staff, and invested in the very futures of veterans who walk through our doors. We believe in this mission so much it is built into our strategic plan. We are grateful for the partnership of those on this Committee and the partnership of the Department of Veterans Affairs to serve those who have served.

A shining example of this partnership and the outcomes we can achieve came in the spring of 2020 when our Nation was being hit by the COVID-19 pandemic. The virus had made its way to southwest Montana and while on spring break we made the decision to transition to a virtual environment for the remainder of the term. Practitioners like myself immediately saw very real challenges when it came to administering benefits based on our policies and regulations at the time, particularly as it related to the housing stipend, the piece of funding that allows veterans to pursue their educational goals while still fulfilling their financial responsibilities to their families. Through swift communication and the spirit to listen and learn, legislation was drafted, laws were signed, and policy was implemented that specifically addressed our issue so quickly that not a single veteran at MSU was negatively impacted by that transition.

I bring this to you today as an example of the work we can do together when we communicate, when we listen, and when we learn from one another. I ask that we keep this outcome in mind as we face current challenges in policy implementation. As we navigate the implementation of new laws, such as the Isakson and Roe Act, I ask that we remember to listen and ask questions, ask questions of those on the ground and in the trenches. Come to Montana and be inspired by those who want to partner with you to be good stewards of the investments made by our Nation and those trading in their boots and uniforms for backpacks and school books.

We see many challenges on the horizon. Campuses across the Nation still struggle with the effects of COVID-19, rising costs of living, and failing infrastructure. These are all issues Americans face. They can just be particularly challenging for veterans who are also navigating the stream while still fighting with the wounds and scars from their time in the military. Making that transition was one of the most difficult things I have ever done, and I would not have been successful if it were not for the investments made by MSU and the VA.

If we can relieve some stress in certain areas of veterans' lives, this opens up mental and emotional energy to take on the day and find success. Mental health and suicide prevention are priorities for us at MSU. I am proud to share that any student veteran who

reaches out for help will receive that help when they need it, free of charge. Mental health challenges and suicide continue to cripple our State. We, unfortunately, rank near the top every year in these categories. Just this past week, we lost a student utilizing the post-9/11 GI Bill to suicide.

Last month, the Department of Veterans Affairs released their annual report on national veteran suicide prevention, and it showed that we have made some progress. However, we still lose 17 veterans a day to suicide, something that is preventable. Suicide cripples families, communities, and our Nation.

We need to do more—more training, more resources and infrastructure to combat the factors we see in Montana and more partnership with local organizations who are doing the work on the ground. We have shown that together we can accomplish great things and achieve excellent outcomes if we listen to each other and work together. You have partners, and we are ready to get to work.

Thank you, Mr. Chairman, Ranking Member Moran, and members of this Committee for your time and attention. I welcome any questions at this time.

[The prepared statement of Mr. Schumacher appears on page 61 of the Appendix.]

Chairman TESTER. Joe, we will have questions after the other three get done testifying. We appreciate your statement.

Dr. Arthur DeGroat, you are up.

STATEMENT OF ARTHUR DEGROAT

Mr. DEGROAT. Chairman Tester, Ranking Member Moran, and members of this Committee, as a third-generation Army officer, I am honored for this opportunity to address you about my insights on the challenges of post-9/11 era veterans' transition to productive civilian lives after their service.

I address you today as a combat veteran, a human science researcher, a practitioner of transition assistance in both higher education and nonprofit veterans service organizations, and as a personal and professional consultant. Because of my diverse background and immersion in this issue, I believe I offer you a unique and relevant perspective upon this life event of contemporary veterans' transition.

While I could simply affirm some elements of success from my work on the frontlines of this effort, I believe that you deserve a more compelling insight of the larger issues of veteran transition. My formal written testimony offers nine pages of my discoveries from research and practice of the inherent challenges of post-9/11 era veterans, the true nature of this social phenomena, and examples of evidence-based practices that increase success. Given time limitations of this hearing, I wish to emphasize seven major points from my written testimony.

First, I believe we are operating without a coherent national evidence-based strategy for veterans' transition assistance, which in my view explains much of our lack of success despite effort and commitment.

Second, it is clear from human capital and business sciences that most military service today does not yield the tangible skills required directly for the civilian workplace, which is often sector-specific. This has been a documented trend starting in the 1950s, highlighting increasing specialization of modern military skills, knowledge, and abilities, and of little use to private industries directly.

Thirdly, the post-9/11 era GI Bill is not serving as the dominant transition mechanism that current veterans need or as previous generations benefited from. This is more about it not being utilized properly than its design.

Fourthly, our veteran unemployment statistics do not capture discouraged veterans who are capable workers despite their failure to transition successfully, indicating that the scale and opportunity of remediating transition assistance is much larger than commonly understood.

Fifth, from my exploratory research, a successful transition assistance effort demands five essential factors. Many of these are not being addressed today, in my opinion.

First, transitioning veterans need proper coaching to enable a proper mindset considering the challenges and rewards of transition.

Secondly, they also need to acquire new social tools needed to socialize into the civilian world as an independent adult, many of which have not been in that world prior to their military service.

Thirdly, the reality is that transition cannot be done alone. Mediated assistance is essential through all stages of this dynamic process, especially in the latter stages, meaning beyond their transition from the military service and to expand them beyond institutional connections.

Fourthly, and perhaps most difficult for our veterans, is the activation of self-realization skills needed to acquire a new non-military personal identity that results from seeing their new civilian world in new ways.

And lastly, our assistance programs need to equip our veterans with cross boundary skills, allowing the veteran to muster the mobility skills needed to negotiate their own lives without institutional dependence that we see today.

In my work over the past 15 years, I have found very few assistance programs that meet these five imperatives.

My sixth major point to emphasize today, and I never tend to find this, is that transitioning from military to civilian is stressful and puts veterans into the highest risk category of physiological and behavioral illness. I apply the foundational sociological tool, the Holmes and Rahe Social Readjustment Scale, to our veteran population, which has not previously been done to realize how dangerous and how risky and stressful that this phenomena is. Like Senator Moran mentioned, I do believe our veteran suicide phenomena is associated with transition failure.

My seventh point is that I have found that a concierge-type or human-in-the-loop assisted model yields exceptional results, but this practice is rarely utilized where, instead, we use large group briefings and overreliance on giving veterans web based resources on their own are common methods of assistance.

In closing, and most importantly, I believe that a holistic approach to preparing and mentoring veterans incorporated into a national strategy is essential to better serve these valuable citizens as they navigate the transition process into successful civilian lives after their service. I stand ready and committed to continue my work toward this end.

Chairman Tester, Ranking Member Moran, this concludes my testimony. I welcome any questions. Thank you.

[The prepared statement of Mr. DeGroat appears on page 65 of the Appendix.]

Chairman TESTER. There will be questions, Dr. DeGroat. Appreciate your testimony.

We will go with Patrick Murphy next. Patrick Murray. I am sorry, I made you Irish. Sorry. Maybe you are Irish.

STATEMENT OF PATRICK MURRAY

Mr. MURRAY. Just a little bit, sir. Chairman Tester, Ranking Member Moran, and members of the Committee, on behalf of the men and women of the Veterans of Foreign Wars of the United States and its auxiliary, thank you for the opportunity to provide our remarks on these important topics today.

With a looming expiration date of December 21st for student veteran COVID protection measures, there is an urgent need to extend these protections, and circumstances that require them still remain. If these student veterans are not able to receive the monthly housing allowance or work study stipends they counted on, they will be forced to adjust their budgets, potentially resulting in the inability to pursue their education and eventually achieve their employment goals. We urge Congress to quickly pass legislation that extends all student veteran COVID protections that are still necessary today.

Gainful employment is an integral part of every veteran's life. VA offers a few important programs to help achieve this. The VR&E program has successfully helped many service-connected veterans pursue employment and education opportunities. However, the VFW remains concerned about the high caseloads the VR&E counselors maintain as it limits the amount of time they can spend with veteran clients assessing their current needs, goals, and what constitutes meaningful employment for each veteran. The VFW recommends the VA Office of Inspector General conduct an assessment of the VR&E program staff to determine the average amount of time each counselor spends working with a veteran, the rate of staff turnover, the length of time between counselor engagement, and the length of employment veterans are placed into through the VR&E program.

The early success of programs like VET TEC show that an investment in veterans' economic outcomes is incredibly beneficial. The VFW asks for full funding of the VET TEC program, up to \$125 million, to help get as many veterans gainfully employed in high demand jobs as quickly as possible.

Positive employment and education outcomes can be achieved due to a successful transition. The VFW believes a proper and well-rounded transition from the military is one of the most important

things our servicemembers need in order to ease back into our society with minimal hardships. To that extent, the VFW places great emphasis on ensuring transitioning servicemembers receive the best counseling and mentorship before they leave military service.

The VFW's accredited service officers and our Benefits at Discharge Delivery, or BDD, program provide pre-discharge claims representation at 24 bases around the country and are available for transitioning servicemembers during TAP. While their primary role is to help servicemembers navigate their VA disability claims, they are also able to assist with many other available benefits and opportunities.

This past year, between individual meetings and classroom briefings, the VFW met with over 14,000 servicemembers and collected 1,100 surveys from these individuals. Some of the data was expected considering the unprecedented changes due to COVID, but other numbers suggested that there is still a lot of improvement needed within TAP regardless of the pandemic situation. While there was slight improvement regarding the timely attendance of TAP classes, 40 percent of servicemembers are still not attending at least six months prior to separation.

Additionally, we were very surprised to see that almost 60 percent reported not participating in any of the three specific tracks that were made mandatory as part of the formal curriculum last year. The VFW is greatly concerned some of these new mandates are not being adhered to.

Additionally, per code, each transitioning servicemember shall meet in person or by videoconference with a counselor before beginning the formal counseling to receive information regarding resources located in the community in which the member will reside after separation, retirement, or discharge. Our surveys and responses from our BDD representatives indicate these connections are not happening as described.

In the recent Isakson-Roe Benefits Improvement Act, there were grants made eligible to community organizations who specialize in transition. TAP cannot be everything for everybody, but there are outside groups in specific communities that could provide specialized resources to transitioning servicemembers. If these connections to local resources are not being made, then these grants and opportunities will not be fully utilized.

We know this Committee has done a great job focusing on transition, but we ask this Committee and its members to help focus DOD attention to ensure that proper administration of TAP is being done through DOD.

Chairman Tester, Ranking Member Moran, this concludes my testimony. I am prepared to answer any questions you or the Committee members may have.

[The prepared statement of Mr. Murray appears on page 74 of the Appendix.]

Chairman TESTER. Thank you, Mr. Murray. Appreciate your testimony.

Justin Monk, you are up next.

STATEMENT OF JUSTIN MONK

Mr. MONK. Thank you. Chairman Tester, Ranking Member Moran, and members of the Committee, thank you for allowing Student Veterans of America to testify on improving veterans' education and employment opportunities after service.

With more than 1,500 on-campus chapters, Student Veterans of America is committed to the empowerment of yesterday's warriors. Through a supportive network of chapter leaders, SVA works to transform the skills and experiences of student veterans to ensure they achieve their greatest potential.

Before discussing the broader implication of the pandemic's effect on veteran education benefits, I would be remiss if I did not take the opportunity to encourage the Committee to continue proactively supporting student veterans through the ongoing pandemic. This Committee has been incredibly responsive to the needs of student veterans over the last 18 months.

Unfortunately, as COVID continues to impact us all, that support is still needed, both through an extension of existing temporary protections and continued work around what protections can be made permanent for future national emergencies. Given that the temporary protections expire in December and students are already registering for next semester's classes, Congress must quickly alleviate any doubts about whether student veterans' benefits will be protected in the year to come.

Over the course of the past few months, we have heard numerous concerns from student veterans and schools, both domestic and abroad, about difficulties complying with the recent Isakson-Roe and THRIVE Act changes. Both those establish numerous excellent protections for student veterans, and SVA continues to be grateful for the incredible work behind the scenes to put them into place. As is the case at times with large-scale efforts like these, during implementation we discovered that there were some unintended consequences of some of the most substantial provisions.

My written testimony goes in more detail on each of these items. So suffice to say, in the immediate short term, we strongly encourage the passage of a protections package that includes at least the following: an extension of the current temporary COVID protections; a legislative solution to the recent Rounding Out rule changes at VA; a revision of the incentive compensation ban so the VA guidance matches the longstanding Department of Education guidance schools have followed for years; reasonable flexibilities regarding Section 1018 of Isakson-Roe, which is a list of personalized information disclosures that schools must provide to prospective students; and addressing the privacy and information disclosure law concerns for international schools that prevent them from participating in Title 38.

As we look beyond the need for an extension, the need for broader permanent authority for VA to proactively protect student veterans' benefits in national emergencies is clear. We recognize that further discussions are needed to better understand the exact scale and scope of what these protections would look like and the need to craft these authorities carefully. However, we would like to reiterate our support for them.

This Committee saw firsthand the gravity of the situation facing tens of thousands of student veterans and their families as the pandemic unfolded in earnest back in March of last year. This year, the amount of work involved cannot be overstated, and it makes no sense to simply allow that work to expire instead of serving as a model for necessary permanent authorities to ensure adequate protections are available for the next emergency.

Turning to the broader impacts of the pandemic, one of the top concerns expressed by student veterans is the inequitable monthly housing allowance rate distance learners receive compared to traditional students. While Congress, and this Committee in particular, responded quickly to preserve MHA rates for students who were attending classes in person but forced online, students who are enrolled solely in distance learning courses continued to receive an MHA rate that is half the national average. With everyone fully online, this disparity was plain for all to see. With more students learning online than ever before, regardless of course type, many student veterans see this difference as unfair or a punishment for their school or education choices. SVA recognizes that the pandemic has shown this difference to be unreasonable. Now is the time to begin the discussion on how best to bring parity to these MHA rates while keeping online educational quality in mind.

On the topic of post-traditional student supports, childcare is one of the most frequently raised concerns by chapter leaders across the country. There is great need for childcare options on evenings and weekends when most students are often doing group work or studying. This makes sense considering the 2020 Census found 53 percent of respondents were parents.

SVA is a supporter of this Committee looking for ways to strengthen the childcare options available to student veteran parents. The recent draft bill in the House would establish a childcare stipend that allows the flexibility to use nontraditional childcare options like trusted family and neighbors when traditional childcare is not available. This bill idea came directly from a VFW-SVA legislative fellow and SVA chapter leader, EL'ona Kearney from Evergreen State College. We hope this Committee will take up the bill once it passes through the House.

Lastly, I would like to raise the issues of National Guard and Reserve benefit parity and mid-term activation protections. As U.S. defense plans have changed from a strategic Reserve to an operational Reserve, we have seen an increased operational tempo from members of Reserve components, especially the National Guard. This concern has been especially evident recently as we saw members of the National Guard tasked with responding to a steady stream of unprecedented challenges, including multiple natural disasters, COVID-19, and the violent insurrection in our Nation's capital.

SVA has also heard from student servicemembers who face challenges in completing coursework or exams due to conflicts with short-term military training or deployments. Administrative issues such as withdrawal and reimbursement can also contribute to uncertainty for servicemembers as they manage concurrent military service and school obligations. SVA believes most institutions sincerely want to help these students balance their military duties

with their studies, but students nevertheless lack a basic safety net in many instances.

SVA is aware of recent efforts to bring legislative solutions to both of these areas and looks forward to working with the Committee on these issues.

I would again like to express our appreciation for this Committee's commitment to act on the issues raised by student veterans themselves, issues that focus on how best to support their success on campus and beyond, like childcare and employment. That commitment is clearly reflected in the topics under consideration in today's hearing.

Thank you again for your time, attention, and devotion to the cause of veterans in higher education. I look forward to your questions.

[The prepared statement of Mr. Monk appears on page 82 of the Appendix.]

Chairman TESTER. Justin Monk, thank you for your testimony, and there will be questions. I will tell you, you may have gotten eight minutes of testimony into a five-minute presentation. That was pretty impressive. Good information, too. Thank you for that.

I am going to start with you, Mr. Schumacher. You had mentioned that VBA is announcing policy changes without communicating important details about how to implement those changes to schools. So from your perspective, what improvements can VA and, if necessary, Congress make to ensure that school officials are getting the proper information and training required to implement any VA regulations?

Mr. SCHUMACHER. Thank you for the question, Mr. Chairman. I appreciated the testimony from Mr. Burke earlier in that we are hiring more VA workers. In my opinion and in our experience at the SCO level, a lot of those workers seem to be implemented at the front end, sort of a frontline worker. We have seen great improvements in customer service when you call the SCO hotline and lots of help being offered at that level.

The area that I think we need to see improvement is sort of the noncommissioned officer, if you will, to sort of borrow from the military. We have communication coming down from our officers, being VBA, the Federal level of VA, and a lot of activity down on the ground, your enlisted folks.

There seems to be a level of management and leadership missing sort of in the middle, and these are at the level of our ELRs. And for the State of Montana, our ELR is located out of Denver, and he oversees the States of Wyoming and Montana. He has a lot on his plate, and I think he needs help. And these are individuals who help take policy and communicate to the SCOs at the school level to help us stay in compliance with the VA and ultimately serve our student veterans better.

Chairman TESTER. Thank you for that. Yes, I think I am going to ask this question actually. Look, Montana is still struggling from COVID. It continues to be a major problem. And I know Montana schools are doing everything they can to support their students. Can you talk about what MSU is doing to support student veterans

who tend to be a little older than the average college student and may have family to support?

Mr. SCHUMACHER. Absolutely. Thank you for the question, Mr. Chairman. Here at Montana State, like I said, we pride ourselves on serving those who have served. We go above and beyond simply just certifying the various chapters of the post 9/11 GI Bill. I think ensuring the timely and accurate certification of those benefits is so important. Every student's first question when they come to campus is: How am I going to pay for my time here? And it only becomes more complex when you have a family and other greater financial responsibilities than maybe your 18-year-old counterpart student.

So here at Montana State, we not only have that dedicated space for veterans to come together and have community, but they can also interact with dedicated staff like myself, free tutoring. Mental health counseling is huge, as I mentioned, something that we focus on. Mentors and advisors, so just somebody to sort of grab a hold of them and show them how to do this thing we call college. Yes, this is something I am very proud of here at MSU now.

I know you are aware of the challenges we face here in southwest Montana, in Bozeman in particular. The high cost of living, the housing unaffordability and just the lack of housing options, childcare options, as was mentioned by my SVA counterpart, are all issues. And so when you have to choose between taking care of your children, making money for your family, or pursuing your degree, your family and your children are going to come first. And that means that your education you may have to drop classes or something like that. And so MSU is doing everything we can to make it so they do not have to make those difficult decisions.

Chairman TESTER. Thank you for that.

Dr. DeGroat, quickly, Ph.D. or M.D.?

Mr. DEGROAT. Ed.D., Doctor of Education, Military Adult Development [off microphone] transition.

Chairman TESTER. Very good. Some of your testimony was enlightening and disturbing at the same time. And I will tell you that I think everybody on this Committee, everybody that has paid attention, has probably asked themselves many, many times what can we do to drop the suicide. We are losing nearly one an hour, and one a day would be too many. Okay?

So the question—and you said it. You said the transition from military to civilian can be very, very stressful. And I think if you take a look at the folks, if they were never deployed, they are committing suicide at the same rate as folks who were in theater. So there is something going on, and I think you may have put your finger on it.

So the question is I think when people are having change inflicted in their life—and this is the only thing they have known in their life since they have been an adult in many, many cases. What is the best way to approach that? I know you talked about having people there and not websites and not talking in big groups but getting folks down in small ones. What is the most important thing that we can be doing to make this transition a little less stressful?

Mr. DEGROAT. Well, Mr. Chairman, I think it kind of goes back when I did my research initially. When we transitioned as a Nation

from selective service and draft to the all-volunteer force that has well served us today, we, as a country, commissioned some of the best social science's relevant human resource, and we build a great system. There was very little to no studies I have ever found where we really studied anything other than separation. So this phenomena of transition is really something new in its current definition that previous generations did not have to face.

So I think we are facing a new phenomena where we think we have done this after each war, and we have applied a lot of the same mechanisms that worked for previous generations, expecting it would work for this generation of post-9/11 era veterans. So there really is a lack of understanding about the nature of the transition experience today because it is not simply just going to war, coming home, and going back to the farm or going back to the factory. It is really a bold move. It is not just occupational; it is entirely life change.

The Holmes and Rahe Social Readjustment Scale that I discovered lists the 43 most stressful events an adult goes through in their life, and it rank-orders them from 1 to 43. Interestingly, veterans' transition or transition from the military is not considered one, but it should. So I took all of the cases of the veterans that I individually studied on their life experience of transition, and almost every one had about 8 or 9 of those 43 issues happening at the same time. And that was—and if you add up the stress level scores, it puts them over the top.

Then I tried to figure out, you know, what is a comparative experience to veterans' transition, and the nearest thing you can find in psychological research is marital divorce. And you think about how unhealthy that is for all parties involved.

So I think it starts with not really understanding that we are facing a very unique phenomena. This is the first generation of veterans who went to war as digital natives. They were co-present on the home front and the battle front because of social media. The kind of demand on their roles in combat while also being leaders in their homes at the same time. The iteration, going to combat five, six times, not going once until it ends.

And then the last part I would say that is fundamentally different with this generation is about 80 percent of the previous generation of veterans were absorbed in the allied military career field. We had a very robust industrial base. The military talent and experience and the culture translated directly into work in defense industry or consultants or contractors, and those—because of outsourcing, just-in-time logistics, and commercial off-the-shelf acquisition, we have lost that industry to hire our veterans. This is the first generation of veterans that have to actually compete with people already in the workforce, and they have been absent from the workforce.

So there is no silver bullet. It is just more complicated, Mr. Chairman, than people really take a look at it, and we use precedents that do not fit.

Chairman TESTER. Thank you. Thank you for that.

Senator Moran.

Senator MORAN. Chairman, thank you.

Let me begin first with Mr. Monk. In your testimony, you mentioned the student veterans associations' call for a National Guard and Reservist GI Bill parity. As you know, I introduced a bill to do that. I was joined by Chairman Tester. Would you explain for the record why there is a need for that parity between the National Guard and Reserve components and the Active Duty components? Tell us why that matters, particularly as it relates to the topic that we are talking about, training and education and transition.

Mr. MONK. Absolutely. And thank you for the question, Senator. It is important because the activation orders under which our National Guardsmen and Reservists are activated under carry with it different benefit accrual structures. So if you were activated under one set of orders, you may receive full benefits just as you would if you were under Active Duty orders, or if you are activated under other orders, then you might not receive any at all. If the duration of your activation, for example, is under 30 days, you will be eligible for a different kind of benefit accrual than for orders lasting longer than that.

And it is important because, as I noted in the verbal and written testimony, we have seen an increasing change in the type of orders that our Reserve components are expected to perform. And so the jobs and tasks are becoming more and more dangerous relative to their historical norms, and they are much closer in reality to what their Active Duty counterparts are also performing.

There is a popular example of the camera operator down at the southern border a couple years ago that the National Guardsmen and the Active Duty folks were trading off during the day and nighttime, doing the same exact job, but the National Guardsmen were unable to—or were not accruing any sort of Federal education benefit.

So it is important to make sure that if we are asking these servicemembers to do the same job and endure the same risks that they receive the same benefits and considerations. And so we think that, you know, a single day in uniform should be the same across any sort of activation order or service type.

Senator MORAN. Thank you for your answer, and thank you for your support of those individuals that are in that circumstance to solve their problem or solve a problem.

Dr. DeGroat, welcome to the Nation's capital. Welcome to the Senate Veterans' Affairs Committee. And thank you for your constant, persistent, educated endeavors to try to take care of veterans at Kansas State University and our community, across the State and really across the Nation. Thank you for your own service to the country. I hold you in high regard as I hold all veterans. I also hold maybe just a slightly higher regard for those veterans who work on behalf of their fellow veterans, and you exemplify that. And Dr. DeGroat is highly regarded really across Kansas but certainly in our home community of Manhattan.

Doctor, you have led so many innovative programs and changes at K-State to assist student veterans and transitioning servicemembers. Maybe you could help me, help us, if you would discuss maybe the lessons learned, a couple, two or three lessons learned at Kansas State University that could be and should be implemented nationwide.

Mr. DEGROAT. Well, thank you very much, Senator. I think philosophically—and I got to start the Office of Military and Veterans Affairs in 2006, where our land grant university did not have—it had a mission of serving the military and veterans, but it did not necessary have an office or a full-time employee kind of directing it.

So, philosophically, we decided to build a military inclusive environment. That means that the veteran students, military and veteran students are not on a pedestal. They are well served by just being—filling in and moving in with the mosaic of all other students. First-generation students. Students off the farm. International students. And so we did not elevate hierarchically the role of veterans. It was revered. They have special benefits.

But building a community—an institution where they are respected but they are equal to all other people, I think that developmentally prepared them to go out into the workplace and into the world after university, to use that period of time in their baccalaureate experience or graduate school experience to transition from institutional life in the military to more of an independent institutional life, not just while getting their skills but also how to live and conduct themselves as students.

And we encourage our veteran students to get involved in other things, the Greek communities and professional societies, and get involved in the arts and athletics and recreation and things. So they are not just typical veterans. A lot of veterans just go to class and go back to their apartments. They do not really matriculate into the whole hidden curriculum of a college experience.

So I think, philosophically, we have succeeded in several decades of really broadening the experience of our veteran students from simply seeking a credential that they want for future employment. I think that has helped a great deal.

I used to say to our veteran student center people that it is great to see all of our freshmen veteran students in our veteran center. If they are there the day before graduation, maybe they have not really embraced the new identities and the new roles. And I would hope that they are over in the lounge with the engineering students if they are engineers or over with architecture if they are architecture students. It is not to diminish their veteran status, but sometimes their veteran status is preventing them from moving forward and re-identifying as a K-Stater or a Montana State Bobcat or an accountant and then moving forward into those roles.

It is based on the principle you have got to let something go in order to adopt something new. So I think that is, philosophically, how we have approached it and not centralized things and just allowed all of our university colleges and departments and units all embrace this philosophy of they are just another student and let's prepare them like we prepare all other students. And that seems to work better than focusing on their unique needs and catering to those at the expense of more generalizing and blending them into the common experience.

Senator MORAN. Art, thank you very much. I missed a sentence of your testimony because the Chairman was whispering in my ear that, he is something. What was the word?

Chairman TESTER. White-hot smart.

Senator MORAN. White-hot smart. I guess I agree. But I would conclude just again thanking you for what you do and your presence here. But to describe the efforts at Kansas State University, the Committee ought to know that Manhattan, Kansas, the home of K-State, is adjacent to Fort Riley, where we have 15,000 active duty soldiers. There is about 18,000 family members, 29,000 veterans and retirees.

So it is a significant component of our community, and for Kansas State to take such an active role in this issue has a real consequence.

Chairman TESTER. Senator Boozman.

Senator BOOZMAN. Thank you, Mr. Chairman.

Mr. Monk, in your testimony, you talked about how the pandemic accelerated tele-learning. And in that regard, with the online instruction, when it comes to veterans' education, can you talk a little bit about how they are successfully transitioning, why it is important to reach the areas that not getting reached, the underserved areas? And then also, what is your impression of the quality of education that they are getting with the tele-learning?

And then it is interesting, Dr. DeGroat. You know, I appreciated the discussion on suicide. This is something that Senator Moran and I have sat next to each other, literally for the last 20 years, discussing.

And again, is that playing any part, Mr. Monk, do you feel?

I know that I was in college during the Vietnam years as veterans were coming back, and they lent so much to actually being in the classroom. You know. And again, having them there, getting to know them, and this and that. Can you talk a little bit about those things?

And then also, we really do appreciate your work on Student Veterans of America.

Mr. MONK. Thank you for the compliment, Senator, and certainly for the questions. I will do my best to cover everything you asked, and if I miss anything, please let me know.

To the first point about reaching underserved folks, it is critically important to meet student veterans wherever they are and wherever they need to be met. So if that entails making sure that they have the proper access and, you know, connection to, say, reliable broadband internet to access the online education program that they would like to pursue, then that means helping them with that. If that means ensuring that they have adequate MHA to meet their financial needs and obligations in rural communities, it means that. It really just at its core means meeting the student veteran wherever they need to be met and providing them with the highest quality service that we can provide them and, you know, delivering their earned education benefits.

To the next one about quality of online education, we think it has certainly improved over the last decade-plus. I mean, we cannot underscore enough the quality of online education and how it has improved leaps and bounds.

With that said, I do want to temper expectations a little bit because I certainly agree with your later comment that being on campus and in person is valuable unto itself, even outside of the classroom. Just taking part and being part of a campus body and inter-

acting with people from different backgrounds and experiences, that certainly has a tremendous amount of value on its own.

Part of the decision that veterans have to make when they decide which program of education to pursue or which style of education to pursue is do the benefits of being on campus and the networking opportunities and things of that nature outweigh the benefits of on-line education's convenience because it comes directly to your home. The typically faster speed of these courses. Many of these programs offer faster degree programs and shorter turnaround, which is valuable in many cases to a student veteran. So however it works for them and however they make that decision, we have to meet them where they need to be.

And I apologize. Now I have talked too long. There was another question you asked. I would like to answer it if you can please repeat it for me.

Senator BOOZMAN. No, no. That is fine. I think you actually covered it all. Either that or we both forgot it, which is quite possible.

Mr. DEGROAT. Senator, I could touch on the suicide comment. And I worked on the Governor's Challenge for Veteran Suicide when the VA released the National Strategy for the Prevention of Veteran Suicide. And they offered every State in the union, and I was one of six or seven States. Kansas.

Sir, I learned a lot more about the suicide phenomena than I had previously known. And I think where it applies to transitioning veterans, particularly those that have not seen combat and you cannot explain it as unmediated combat trauma that still lingers, it is a combination that the veteran has kind of a two-pronged isolation element.

When I interview a lot of the veterans I am studying or helping transition, I ask them how many Facebook likes or all their different friends in their social media, and 99 percent of them, on their devices, their social connections that they identify with are all military. About 10 days after they leave the military, those names are irrelevant. So their first level isolation is leaving their tribe that has been so important and so deep bonds. And without the ability of forming new social bonds or being at a workplace or in college or someplace, they become alone in the crowd.

And then their second level of isolation, which I think is really the terminal case, is now they are out in the world, and they just feel like their life is not worth living. There is no one. There is no one that they can talk to. There is no one that cares if they live or die. And they make the conclusion that they are just alone in the world. This is why animal-based therapies have been successful because at least an animal gives them another living thing, a reason to wake up every day and take care of something else.

So I think this generation has some different needs and different causes to these problems, but it is so devastating that we just cannot solve this or get it better. In fact, it is worse, 15 percent more this year on active duty than last. Despite all we have known and all we are doing and the changes we are making, it is still—it is a pervasive challenge that we have really got to get our hands on. And I am continuing to work it as best I can.

Senator BOOZMAN. Good. Well, thank you very much.

Can I ask one more thing, Mr. Chair? And again, thank you so much. That is really very helpful.

Mr. Murray, we appreciate you guys, appreciate all of you all's work in so many different ways. Another subject that we have talked about, sitting over on the House Veterans' Affairs Committee, Jerry and I, and then now we have got a new partner over here, is TAP. And you know, it has just been a problem. It is so much better than it used to be.

But I am curious. You mentioned, you know, the statistics in regard to people not participating. And initially, you know, this was something that was not mandatory. It was, you know, if they made time. And back during those days, you know, 9/11 had happened and this and that. The tempo was very—so it was really difficult for commanders to actually make it such that they really—they really had a good reason sometimes that they could not afford, you know, for these folks to be off.

What are you seeing? What is the reason that you are—is there a reason that you are finding that we simply are not getting this done even today?

Mr. MURRAY. Senator, you are right, and I do understand the readiness answer.

Senator BOOZMAN. Sure. Which again was much more understandable, I think, then than now.

Mr. MURRAY. But what I would say is that that seems to be the kind of fallback answer all the time.

Senator BOOZMAN. Right.

Mr. MURRAY. We cannot always blame readiness for not doing other things. If truly they do not have the time and resources, the people available to send a transitioning sergeant to TAP, then that is maybe a larger problem.

Senator BOOZMAN. Right.

Mr. MURRAY. If there is only a single soldier or airmen capable. But I mean, it is culture, and we are not going to legislate culture, but we need to continue to kind of grow that into existence.

What I would suggest is making sure that the programs that are in place, the changes that have been made, are adhered to. The TAP cannot be—it is designed to be uniform. It is designed to be spread across every single base for every single servicemember, but there are plenty of resources in the community that might fit those tailored needs of each man and woman separating. Connecting them to those local resources, whether it be in New York City, California, Texas, that is looking for specific jobs, specific industries, that is where we are going to really help improve some of these outcomes. Get them into the schools, get them into the employment programs, the support groups, whether there are veteran groups in that community, that is what we really want to focus on.

And that is a DOD thing. TAP is a DOD program.

Senator BOOZMAN. Right.

Mr. MURRAY. They partner with VA and DOL, and they do a great partnership, but it is DOD that needs to make sure that they are starting from the get-go.

Senator BOOZMAN. No. I appreciate that fact. And yet, you know, many of us are intertwined in that space, so we can put pressure

in that regard. But appreciate you and certainly appreciate the VFW.

Thank you, Mr. Chairman.

Chairman TESTER. Yes, thank you, Senator Boozman.

I want to thank all the witnesses for being here today. I think that we came in here talking about, you know, high quality education leading to employment, and I think it is really, really important that we continue to keep our foot on the gas.

I would also just say kind of a little bit off-script here is that the issue with mental health in this country, in the military, is particularly disturbing, but the truth is it is everywhere in our society. And I have always said if we can unlock what is going on in the veterans' minds with the transition and after they become civilians and even while they are in the military we may be able to transfer that information we know to the private sector so everybody can win.

And I really hope that the VA and mental health groups out there really utilize you, Dr. DeGroat. I think that you have a lot to offer to this conversation that most people do not talk about. So I want to thank you for that.

And look, there is nothing more important in our country than keeping everyone safe and healthy and housed and employed, and hopefully, this hearing went a step toward accomplishing that goal.

With that, we will keep the record open for a week, and this hearing is adjourned.

[Whereupon, at 5:09 p.m., the Committee was adjourned.]

A P P E N D I X

Prepared Statements

**TESTIMONY OF
MARGARITA DEVLIN, DEPUTY ASSISTANT SECRETARY
VETERANS' EMPLOYMENT AND TRAINING SERVICE
U.S. DEPARTMENT OF LABOR
BEFORE THE
COMMITTEE ON VETERAN AFFAIRS
UNITED STATES SENATE**

October 27, 2021

Introduction

Chairman Tester, Ranking Member Moran, and distinguished members of the Committee, on behalf of the Department of Labor (DOL), I want to thank you for the opportunity to address veteran employment and education opportunities and challenges faced during the pandemic. I am truly honored to be before you and am encouraged by the work this Committee does on behalf of our Nation's veterans. I am also grateful for the efforts of the Veterans' Employment and Training Service (VETS) team, including our grantees, stakeholders and partners across the United States, for their tireless efforts to support the employment needs of transitioning service members, veterans, and their spouses. In Fiscal Year 2020, our VETS' team of over 2,800 DOL and DOL VETS funded employees served over 370,000 Veterans and military spouses across all VETS programs.¹ Finally, I am proud of VETS for taking an inward-looking approach at our activities and programs to determine if barriers exist that limit access for underrepresented veterans, while prioritizing outreach efforts to these populations.

After 26 years serving veterans, service members and their families at the Department of Veterans Affairs (VA), I am honored to continue to serve in my role as Deputy Assistant Secretary for Operations and Management at VETS. I am passionate about veteran employment and getting the military to civilian transition right for our service members. One of the most crucial success factors in that transition is preparing for and obtaining employment. I believe it is critical that we provide the highest quality services to enable veterans, service members and military spouses to achieve their highest potential. On a personal note, my oldest son, who is currently an active duty Marine, is scheduled to separate next year. So this is also close to home for me.

COVID-19 Impacts and Partnerships

The impacts of the COVID-19 pandemic have significantly challenged the effort to reduce the veteran unemployment rate. VETS was alarmed by the unemployment rate increase from 2.5 percent in April 2019 to 11.9 percent in April 2020. Thankfully, the most recent data available indicates the seasonally adjusted unemployment rate has decreased to 4.8 percent, though there is more progress to be made.² The COVID-19 pandemic is a reminder of just how dynamic the American economy is and how quickly the environment can change due to unforeseen

¹ <https://www.dol.gov/agencies/vets/latest-numbers>

² Bureau of Labor Statistics (2021 September), "The Employment Situation." Economic News Release. <https://www.bls.gov/news.release/pdf/empst.pdf>

circumstances. However, it is often in times of uncertainty and great hardship that we realize we have the ability to adapt and overcome adversity. I share the pride in knowing that VETS' relationships with numerous partners have been reinforced during this difficult period in American history.

As we build back the economy, we cannot simply recreate the same structures that have alienated and failed to adequately serve many Americans in the past, including veterans from diverse racial and socioeconomic backgrounds. This pandemic has exacerbated existing economic inequalities. For example, the average African American veteran unemployment rate in 2020 was 7.5 percent, while the average unemployment rate for white veterans in 2020 was 6.1 percent.³ To build back better, VETS is taking a proactive approach by reaching out to underserved veteran communities, such as LGBTQ veterans, veterans of color, and female veterans, who have not traditionally interacted with DOL and other segments of the federal government at the same rate as other veteran communities. By engaging with new partners, we will increase awareness of VETS programs and work towards removing barriers to equitable access.

The pandemic initially had a system-wide impact on many of VETS' grantees under our Homeless Veterans Reintegration Program (HVRP) and Jobs for Veterans State Grants (JVSG) program. The closure of government and partner offices, such as American Job Centers, where JVSG employees work, significantly limited access to services and resources, resulting in decreased referrals to over 150 HVRP grantees across the United States. However, many HVRP grantees developed new methods to continue providing services and simultaneously leveraged new or reinvigorated relationships in the fight against veteran homelessness. For example, a Florida Human Resources professional and U.S. Army veteran, who lost his job during the pandemic due to downsizing, was able to connect with an HVRP grantee through the Department of Veterans Affairs' (VA's) Supportive Services for Veteran Families. This led to his hiring as a full-time senior recruiter at a nearby company, where he now makes \$50 an hour.

VETS has maintained ongoing collaboration during the pandemic with VA and the Department of Defense (DOD) on how best to continue and improve the Transition Assistance Program (TAP). The Department also collaborated with VA on initiatives such as Veteran Readiness and Employment apprenticeships, the Veteran Rapid Retraining Assistance Program, and veteran employer referrals. In addition, our State Directors of Veterans' Employment and Training have coordinated with VA on their Economic Development Initiatives in locations such as Puerto Rico, Washington, and Texas, as well as provided competent candidates in support of VA's efforts to hire more veterans.

The VETS Compliance Office, which administers the Uniformed Services Employment and Reemployment Rights Act (USERRA), also has a strong partnership with DOD's Employer Support for the Guard and Reserve (ESGR). USERRA protects veteran employment rights and seeks to reduce the number of USERRA violations. The VETS Compliance Office conducts outreach and education programs, including with DOD's Employer Support for the Guard and

³ Bureau of Labor Statistics (2021 March 18), "Employment Situation of Veterans News Release." Economic News Release. <https://www.bls.gov/news.release/vet.htm>

Reserve, to provide technical assistance to the public, military units, and professional organizations.

During the COVID-19 emergency, VETS engaged with ESGR to provide technical assistance to its Ombudsmen and career staff in dealing with issues arising pursuant to military deployments related to COVID-19 relief efforts. VETS and ESGR maintained a collaboration to address organization- and individual-level emergency situations, and published guidance for military unit personnel, employers, and the general public to use and resolve issues before they became formal complaints. That guidance was well received, and VETS has not seen an increase in formal USERRA complaints during the COVID-19 crisis.

I am impressed with the integration and partnerships that VETS has established and continues to develop at the local, state, and national level. The decline in the monthly seasonally adjusted veteran unemployment rate from 11.9 percent in April 2020 to 3.9 percent in September 2021 is due in part to the work by VETS and its partners to connect employers – eager for the skills and value our veterans provide – to our nation’s service members, veterans, and their spouses, who have proven their resiliency time and time again.⁴

Ongoing Transition Assistance Program Initiatives

Despite the pandemic challenges, I am pleased to inform you that 6,487 virtual instructor-led and 9,088 in person TAP workshops that VETS conducted, between March 1, 2020 and September 30, 2021, provided service to more than 242,000 transitioning service members and spouses. To be able to improve, track, and publicly report TAP outcomes, the Administration continues to deploy several pilot initiatives that aim to determine whether they improve employment outcomes, including employment and earnings rates after program exit, for transitioning service members and their spouses.

Recognizing the evidence base on apprenticeships, on April 1, 2020, VETS launched an Apprenticeship Pilot at 8 military installations to provide transitioning service members, and their spouses, opportunities to be hired into apprenticeship positions, including Registered Apprenticeships, prior to separation, in industries and locations that match their interests. Apprenticeship Placement Counselors (APC) leveraged their networks of prospective employers, industry associations, and stakeholders to connect pilot participants to opportunities across the country. Due to the COVID-19 pandemic, VETS shifted this pilot to virtual delivery, in conjunction with our virtual TAP workshops, to meet the needs of transitioning service members and their spouses, as well as to strengthen employer connections.

During the pilot that concluded on March 31, 2021, APCs received a total of 371 apprenticeship applications from 275 applicants. In total, 79 transitioning service members and 3 military spouses were placed into apprenticeships. We continue to maintain a virtual APC capacity to assist service members and spouses still active in the program, and as of September 30, 2021, 152 transitioning service members and spouses have been placed into apprenticeship programs.

⁴ <https://www.dol.gov/agencies/vets/latest-numbers>

VETS also launched a career workshop curriculum for transitioning military spouses known as the Transition Employment Assistance for Military Spouses (TEAMS). The TEAMS workshops are designed to help military spouses plan and prepare for their job search in pursuit of their employment goals. Including components such as resume development, career exploration, and interview techniques, four workshops have been offered since February 2021, and an additional five workshops were piloted during May 2021. VETS began offering the full suite of these instructor-led virtual workshops in October, with the option for installations to host in-person workshops, beginning this fall. For more information on TEAMS, please visit: www.dol.gov/agencies/vets/programs/tap/teams-workshops.

On April 1, 2021, the Department announced the launch of the Employment Navigator and Partnership Pilot (ENPP) at 13 military installations to enhance its ability to provide transitioning service members and their spouses with personalized assistance outside of the traditional workshops. This pilot is being conducted to analyze the impact of ENs on the employment outcomes of transitioning service members. Specifically, VETS will obtain, analyze, and publicly report outcome data for this EN pilot, including employment outcomes for those who receive services from Employment Navigators, as well as those who do not. Additionally, key measures including employment placement, retention, and quarterly/annual earnings data will be reported, which will come from the National Directory of New Hires (NDNH) and be matched to existing participant information.

ENs will assist transitioning service members to identify employment opportunities through career exploration and connections to available resources from governmental and non-governmental partners. Following the completion of self-assessments, skills testing, and high-demand occupation exploration, ENs will assist the participants in selecting career pathways and connecting them to partners and resources. To date, 1,302 transitioning service members, and 90 military spouses, have received services from Employment Navigators. Of the 1,302 transitioning service members, 168 were warm handover connections from DOD. The ENPP will run through spring 2022 at military installations worldwide with the intent to expand Employment Navigator services to other installations as time and budget allow.

In FY 2022, the Department will complete the development of and implement a transition assistance curriculum designed specifically to address the employment needs of wounded warriors. In coordination with the Department's Office of Disability Employment Policy, VA, the service's various wounded warrior programs, and stakeholders serving the disabled veteran population, the curriculum will focus on job accommodation resources so wounded warriors are able to realize their potential in the workplace despite injuries they incurred in service. Additionally, recent legislation extends existing authority to conduct an off-base transition training (OBTT) pilot. VETS is in the planning stage of this pilot.

VETS Grant Programs

VETS administers two grant programs: JVSG and HVRP. JVSG, as authorized under Title 38 United States Code § 4102A(b)(5), is a formula grant available to 54 State Workforce Agencies to fund 1,510 employees in FY 2021 across three staffing categories at American Job Centers: Disabled Veterans' Outreach Program specialists, Local Veterans' Employment Representatives,

and Consolidated Positions who perform a combination of both services. In FY 2021, JVSG funds 988 Disabled Veterans' Outreach Program specialists who provide individualized career and training-related services to veterans with significant barriers to employment, with prioritized emphasis directed toward serving veterans who are economically or educationally disadvantaged. Veterans with significant barriers to employment include those:

- with a 30 percent or higher disability rating;
- experiencing homelessness;
- recently separated and who have been unemployed for 27 or more consecutive weeks;
- incarcerated and released in the past 12 months;
- lacking a high school diploma or GED; or
- with low income.

In FY 2021, JVSG funds 466 Local Veterans' Employment Representatives who conduct outreach to employers and business associations, as well as engage in advocacy efforts with hiring executives to increase employment opportunities for all veterans.

HVRP is a competitive grant program administered by VETS and has two core objectives:

- provide services to reintegrate veterans experiencing homelessness or at risk of homelessness into employment; and
- stimulate the development of effective service delivery systems that address the complex challenges facing veterans experiencing homelessness.

To expedite the reintegration of veterans experiencing homelessness or at risk of homelessness, HVRP grantees provide counseling, placement services, and job training targeted to industries, occupations, and skills that are in demand locally.

Similar to our JVSG response, VETS maximized communication and transparency with HVRP grantees by conducting frequent virtual conferences alongside the National Veterans' Technical Assistance Center, which is funded by VETS, to clarify policies and procedures in light of the pandemic and to share best practices among grantees. Many grantees were able to adjust the delivery of services to veterans experiencing homelessness by coordinating with other federal and community partners.

In Fiscal Year 2021, the Department awarded \$52 million in HVRP grants. In Performance Year 2020, HVRP recipients placed 62 percent of exiting participants in employment making on average over \$16 an hour while also providing services to over 14,500 veterans who were experiencing homelessness or at risk of homelessness.⁵

HIRE Vets Medallion Program

⁵ The public announcement of the FY 2021 grants can be found here: <https://www.dol.gov/newsroom/releases/vets/vets20210601>

The Honoring Investments in Recruiting and Employing American Military Veterans Act (HIRE Vets Act), signed into law on May 5, 2017, required the Secretary to establish a program by rule that solicits voluntary information from employers to recognize employer efforts to recruit, employ, and retain veterans. The program was officially implemented in 2019 and accepted 433 applications from which 427 employers received the HIRE Vets Medallion Award. In 2020, VETS accepted 683 applications, a nearly 60 percent increase from the prior year, and 675 employers were awarded. This year, over 870 employers, from across the nation, submitted award applications and the official awards announcement will be made at a virtual ceremony on November 10, 2021.

All transitioning service members and veterans looking to improve their employment situation should check out [HIREVets.gov](https://hirevets.gov) and use the interactive map to find employers who have proven their commitment to hiring and retaining veterans.

Conclusion

The state of the entire U.S. economy will influence how veteran unemployment rates trend in the future. Through the great recession and the COVID-19 pandemic, veteran unemployment rates have consistently been lower than those of non-veterans, but tend to follow general population trends. Strong partnerships and productive collaborations have sustained our collective efforts and contributed to our effectiveness during the COVID-19 pandemic. As we transition from response to recovery in an evolving economy, I trust that we will arrive at the most effective solutions to serve the needs of our veterans. Employment is our core mission and competency.

As the lead Federal agency on veteran employment, VETS looks forward to working with this Committee and our many partners and stakeholders to create opportunities that ensure all veterans can have a good job and opportunity for advancement. I thank the Committee for the opportunity to testify today and am happy to answer any questions you may have.

**STATEMENT OF
RONALD S. BURKE, JR.
DEPUTY UNDER SECRETARY,
OFFICE OF POLICY & OVERSIGHT
VETERANS BENEFITS ADMINISTRATION
BEFORE THE
SENATE COMMITTEE ON VETERANS' AFFAIRS**

October 27, 2021

Good morning, Mr. Chairman, Ranking Member Moran and Members of the Committee. We appreciate the opportunity to appear before you today to discuss Veterans' education, employment programs, and the Loan Guaranty Program. Accompanying me today is Ricardo Da Silva, Education Service Program Integration Officer. VA is committed to assisting our 200,000 Service members transition to civilian life. Whether education, employment, or purchasing a home, we are working to improve access and outcomes for Veterans. Before I delve into how we are delivering for our Veterans, I want to touch on an evolving crisis.

The COVID-19 pandemic exposed global and US supply chain weaknesses and we expect the manufacturing and distribution disruptions to extend into Fiscal Year (FY) 2023. As the virus spread, overall consumer demand decreased and industrial activity, in turn, decreased due to the lower consumer demand and effects of COVID-19. With the increasing level of vaccination globally and the end of lockdowns in many nations, consumer demand increased dramatically, while supply chains continue to face big challenges, including worker shortages and limitations in access to raw materials and key components. VA is actively addressing these challenges, implementing near-term methods to ensure internal VA supply chain resiliency, including increased demand signal monitoring, identification of alternatives for preferred products, and treating medical products as enterprise assets. Effective national response requires a resilient public health supply chain, anchored in domestic manufacturing capabilities so that care and preventive measures can reach patients. Sustaining the resilience of the supply chain is critical for national security, and VA is working with the White House and Executive Branch agencies to develop and implement the actions identified in the National Strategy for a Resilient Public Health Supply Chain.

Within Department of Veterans Affairs (VA), the Veterans Benefits Administration (VBA) has overall responsibility for the provision of services to Veterans to enable a successful reintegration into civilian life. VBA also is responsible for assisting eligible Veterans and dependents with achieving overall economic well-being through a holistic suite of benefit programs. VBA has continued to serve Veterans and other eligible beneficiaries throughout the COVID-19 pandemic without any break in service. We adjusted our policies and how we deliver benefits to ensure maximum protections are in place for Veterans to stay safe while continuing to apply for and receive the benefits to which they may be entitled. In addition to changes VBA made to internal processes, timely legislation also helped us to adapt certain programs to ensure Veterans receive

the support they need.

VBA's programs support Veterans in preparing for, obtaining and maintaining productive employment. We provide education benefits to ensure Veterans have the skills and credentials necessary to compete in the job market. We offer outreach and personalized career counseling to ensure Veterans have the support and guidance to select their education and career paths. We provide military-to-civilian transition support and direct skills provision and readiness for jobs within VA. VBA collaborates with the Department of Labor (DOL) and private sector partners on military and Veteran employment-focused programs.

Education

Each year, approximately 200,000 Service members transition to civilian life. Over 875,000 Veterans, Service members and family members used VA education benefits last year alone, receiving over \$11 billion in education and training related benefits. The GI Bill provides an opportunity to skill up for the civilian workforce by expanding opportunities for Service members, Veterans and eligible family members to pursue their academic goals, by enhancing the Nation's economic strength with innovative programs that support employment in high demand fields and by enriching lives by giving beneficiaries the tools they need to further their education to lead to fulfilling careers. To ensure we serve all Veterans seeking to use their GI Bill benefits and equip them with the tools and resources necessary to reach their academic and career goals, we are modernizing the GI Bill's information technology (IT) platform to deliver benefits faster, provide better customer service and strengthen our compliance and oversight activities.

Veteran Employment Through Technology Education Courses (VET TEC)

VA is experiencing high demand for the VET TEC 5-year pilot program that provides tuition and housing assistance to help Veterans advance in an IT career. Through VET TEC training programs, Veterans acquire high-tech skills to assist them in moving quickly into in-demand jobs in the following five areas: information science, computer programming, data processing, media applications and computer science. VET TEC training programs typically are shorter than traditional college programs. Usually a VET TEC program runs from 6 to 28 weeks in length, which allows Veterans to complete training and enter the job market more rapidly. Since launching the VET TEC program on April 1, 2019, VA has certified entitlement for 32,184 eligible Veterans; 757 Veterans are currently enrolled; and 1,437 Veterans have secured employment out of the 2,603 who have graduated. On average, students are earning approximately a \$60,000 annual salary. Due to the popularity of the VET TEC program, and in part due to the COVID-19 pandemic, VA exhausted the \$45 million available for fiscal year (FY) 2021 on August 23, 2021.

In October 2020, VA launched the VET TEC Employer Consortium to bridge the gap between program completion and meaningful employment. The collaboration

between Training Providers, Employers and VA within the VET TEC Employer Consortium creates a key space for students to make connections, attend events hosted by VA and employer-partners and be primed for employment success at the completion of their program. The Employer Consortium seeks to engage VET TEC participants by hosting events where VA connects participants and those supporting the program, including employer-partners, and other partners committed to Veteran hiring. The Employer Consortium supports VA's commitment to shorten the hiring window from the time of program completion to employment in the field of study.

VA has partnered with 14 employer-partners, to include VA's own Office of Information and Technology, that seek qualified VET TEC graduates for filling internal IT vacancies. The other employer-partners are Accenture, Amazon, Blackbox, Delaware Resource Group of Oklahoma, Electronic On-Ramp, ERA Solutions, MITRE, Oaklea Simpson Security, Skillstorm, VetsEZ, Veterans In Parking, Walmart and Windstream. VA also has partnered with Hiring Our Heroes and LinkedIn to provide resources that increase VET TEC graduates' success in being hired and provide opportunities for employers to locate them. In VA's partnership with LinkedIn, graduates are able to receive one-year of access to LinkedIn Premium. These premium accounts entitle graduates to enhanced career connections and access to LinkedIn's library of online courses.

Veteran Rapid Retraining Assistance Program (VRRAP)

On March 11, 2021, President Biden signed Public Law 117-2 (the American Rescue Plan Act of 2021) into law. Section 8006 of this law requires VA to carry out VRRAP, which provides up to 12 months of retraining assistance via covered programs of education to not more than 17,250 eligible Veterans who are unemployed due to a covered public health emergency. Eligible individuals receive a monthly housing allowance for each month a covered program of education is pursued, and retraining assistance is paid directly to institutions in increments: 50% at the beginning of the program of education, 25% at the completion of the program and 25% after the Veteran finds employment in a field related to the program of education. VA collaborated with DOL to identify high-demand occupations and successfully implemented the VRRAP program 60 days after enactment. As of October 1, 2021, there are 2,111 program participants. VA received 10,440 applications for VRRAP benefits, 6,938 Veterans received a Certificate of Eligibility and 3,191 applicants have been determined ineligible. The two most common reasons for a determination of ineligibility for participation in VRRAP is that an applicant is currently eligible for GI Bill or Veteran Readiness & Employment benefits or has no qualifying military service. Currently, 128 Veterans have graduated from programs using VRRAP benefits and 804 training providers have been approved for VRRAP. To date, VA has obligated \$61.4 million of the \$386 million in total program funding.

Edith Nourse Rogers STEM Scholarship

The Edith Nourse Rogers STEM Scholarship provides additional GI Bill benefits toward qualifying science, technology, engineering and math (STEM) degrees. Since its inception in August 2019, VA has awarded \$195 million in scholarships, and currently there are 6,500 Rogers STEM Scholars. The STEM workforce is projected to grow by 8.05% from 2019 to 2029, compared to 3.7% growth for non-STEM occupations. VA found that 18 of the 20 highest paying careers in 2020 were in STEM fields. In 2019, the median annual wage of a STEM occupation was \$90,000 compared to all occupations at \$42,000 and non-STEM occupations at \$40,000. Thanks to recent legislation, beneficiaries pursuing dual-degree and approved clinical training programs for healthcare professionals are now eligible for this scholarship.

Post-9/11 GI Bill—On-the-Job Training and Apprenticeship

The Post-9/11 GI Bill, which became effective on August 1, 2009, is the most used of VA's education programs. This program provides educational assistance, generally in the form of tuition and fees, monthly housing allowance and a books and supplies stipend, to assist Veterans and their families in reaching their educational or vocational goals. The Post-9/11 GI Bill also offers job training through on-the-job (OJT) and apprenticeship programs and the opportunity to earn money through VA's work-study program. OJT and apprenticeship programs allow Veterans to learn a trade or skill through training on the job rather than attending a program comprised primarily, or solely, of formal classroom instruction. A Veteran generally enters into a training contract for a specific period with an employer or union, and at the end of the training period, the Veteran gains job certification or journeyman status. During FY 2021, there were 8,569 individuals enrolled in on-the-job training and 15,006 individuals enrolled in apprenticeship programs under the Post-9/11 GI Bill. We continue to look for ways to expand opportunities under these programs and increase participation among Veterans and industry partners.

Veteran Readiness and Employment (VR&E) Program

The VR&E program is authorized under title 38, United States Code, and is referred to as the Chapter 31 program. It assists entitled Veterans and Service members with a 10% or more service-connected disability rating and an employment handicap to prepare for, obtain and maintain suitable employment.

In August 2020, the VR&E program collaborated with the U.S. Department of Agriculture, Animal Plant Health Inspection Service, on a national job fair exclusively for VR&E Veterans through non-competitive hiring. Over 700 VR&E Veterans and Service members registered for the event, with 354 applications submitted for 49 vacancies. Over 120 of the VR&E applicants were referred to hiring managers. On July 30, 2021, VR&E partnered with Microsoft to hold a virtual Veteran career fair event that included 33 VR&E business partners providing information on employment opportunities in Computer Science, Business, Program/Management Analysis, Information Technology, Customer Service/Support, and Software Engineering. The event was attended by

2,649 Veterans, including 1,167 VR&E participants.

In FY 2019, the VR&E program completed 10,939 employment rehabilitations. Since March 2020, the VR&E program has shared over 1,945 job leads with VR&E field staff of which more than 640 were virtual. In FY 2020, despite the COVID-19 pandemic, there were 9,541 employment rehabilitations with an average salary of just over \$59,631. In FY 2021, the VR&E program had over 10,600 employment rehabilitations.

The VR&E program has created several memoranda of understanding focused on expanding opportunities for Veterans to participate in a Non-Paid-Work Experience (NPWE) at a federal, state, or local government agency. The NPWE program is ideal for Veterans and Service members who have clear career goals and benefit from learning in a hands-on setting who may have had a hard time getting a job due to lack of experience. Additionally, the NPWE leverages opportunities to use the Schedule A hiring authority to help service-connected Veterans enter the federal workforce. Schedule "A" authority allows agencies to hire eligible Veterans and persons with disabilities, without competition. VR&E recently expanded NPWE opportunities to include several new federal government agencies and as a result of this, the VR&E program was able to develop 700 NPWE opportunities in FY 2020 and created over 300 NPWE opportunities in FY 2021.

The VR&E program continues its longstanding relationship with DOL, focusing on the areas of job placement services and the targeted labor market information. This partnership has expanded to DOL's Office of Apprenticeship, which focuses on increasing the use of apprenticeships within the VR&E program and has resulted in Apprenticeship Pilots at six VR&E regional offices.

COVID-19 Legislation

Timely legislation greatly helped VA to ensure Veterans receive the support they need and that maximum protections are in place for Veterans to stay safe while continuing to apply for and receive the benefits to which they may be entitled. From the beginning of the COVID-19 pandemic, VA has worked with Congress to preserve GI Bill benefits for those students impacted by the COVID-19 pandemic. In 2020, Public Law 116-128, Public Law 116-140 (Student Veteran Coronavirus Response Act of 2020) and section 5202 of Public Law 116-159 (Continuing Appropriations Act, 2021 and Other Extensions Act) were enacted. These laws gave VA temporary authority (from March 1, 2020, through December 31, 2021) to pay education benefits and Monthly Housing Allowance payments to GI Bill students at the higher in-person training rate when a student was forced to convert to online learning solely due to the COVID-19 pandemic and provided other education and training related relief in light of the COVID-19 pandemic. Furthermore, Public Law 116-315 (Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020) further extends COVID-19 relief through various authorities to continue to pay benefits based on a student's enrollment status prior to the COVID-19 pandemic and provides other assistance that helps to minimize the impact of the COVID-19 pandemic on a student's educational

benefits and goals.

To raise awareness and encourage usage of the expanded authorities available to VA to mitigate the financial impact of the COVID-19 pandemic, VA launched a multifaceted communications campaign that featured a significant presence on social media and inclusion in VA's "coronavirus chatbot." Additionally, in support of GI Bill beneficiaries seeking careers in high-demand STEM and technology fields, VA ensured that those receiving or seeking assistance through the Rogers STEM Scholarship or VET TEC Pilot Program received award letters and other benefit information electronically to ensure no interruption in their education.

To ensure our beneficiaries maintain their earned benefits during the COVID-19 pandemic, VA has worked closely with our partners to develop policies that allow Veterans and their families to continue to receive their education benefits in a virtual environment.

Outreach

In response to the COVID-19 pandemic, VBA focused efforts on virtual modernization and outreach by deploying updated and new efforts to engage with transitioning Service members and Veteran populations. VBA quickly shifted to using additional platforms to provide outreach, which previously had been conducted almost all in person.

VR&E outreach efforts in FY 2020 and FY 2021 focused on modernization and reaching out to Veterans and partners virtually. Despite the COVID-19 pandemic, the VR&E program has participated in national conferences, such as Student Veterans of America's annual National Conference and School Certifying Official Conference. The VR&E program also has conducted numerous virtual 101 briefings to partners, such as the Department of Defense's Wounded Warrior Regiments and Military Service Coordinators. In addition, the VR&E program was rebranded and renamed in FY 2020. The rebranding and renaming were publicized with a Satellite Media Tour, podcasts and briefings with all of VR&E's partners, such as Congress, Veterans Service Organizations (VSOs) and Veterans. VBA's Education Service maintained a robust communication and outreach effort during the global COVID-19 pandemic to ensure GI Bill beneficiaries and partners were provided timely updates on the COVID-19 pandemic, Public Law 116-315, Digital GI Bill, and VRRAP, including over 250 GovDelivery emails to over 830,000 students, School Certifying Officials, State Approval Agency and VSO partners totaling 45.5 million emails.

To further expand Education Service's reach, VA used social media platforms like Facebook to post over 280 posts to nearly 113,000 followers. Education Service conducted over 60 outreach events to include hosting five VET TEC Employer Consortium events with Chamber of Commerce's Hiring Our Heroes assisting over 400 VET TEC graduates in finding employment with companies like Black Box and VetsEZ and in developing effective resumes and interview techniques. In addition, VBA's Outreach, Transition and Economic Development Service expanded outreach to the

virtual platform. Specifically, VBA's Transition Assistance Program connected Service members and their loved ones to VA resources with VA Benefits Advisors providing web-based and virtual briefings with more than 49,000 One-on-One Remote Assistance sessions worldwide. VBA also shifted to virtual Economic Development Initiative (EDI) events and hosted virtual EDIs in San Antonio, Texas and Jacksonville, North Carolina. EDIs connect transitioning Service members, newly separated Service members and military spouses in specific geographic communities with information and resources that promote economic well-being. Such resources can include Town Hall meetings, Partnership Roundtables, Benefits Fairs, Claims Clinics, Hiring Fairs and workshops.

With a need to increase support during these economically challenging times, VBA launched the Personalized Career Planning and Guidance (PCPG) program (Chapter 36). VBA's PCPG program is an opportunity for Service members, Veterans and dependents to receive personalized counseling and support to help guide their career paths, ensure most effective use of their VA benefits, and achieve their career goals. Since the launch of the PCPG program on January 4, 2021, VBA processed an unprecedented 7,000+ applications, thus providing critical education and career support to transitioning Service members, Veterans and eligible dependents.

During FY 2021, VBA completed 6,771 outreach events and devoted roughly 14,230 hours to outreach events, thus reaching over 200,000 individuals and accumulating 8,943 claims as a result of these outreach events.

Due to the existence of a virtual platform, VBA expanded our reach to Service members, Veterans, their families and caregivers and has new ways of delivering services and providing a path for success in a post-COVID-19 environment.

Digital GI Bill

On March 11, 2021, VA awarded a contract to Accenture Federal Services, which will partner with Education Service and VA's Office of Information and Technology to develop the Digital GI Bill. The Digital GI Bill is a modernized business platform that will feature world-class customer and financial services to enable timely and accurate delivery of payments, real-time eligibility and benefit information. This new platform will provide an end-to-end systems management perspective to ensure proper compliance and oversight of GI Bill programs and will allow the use of data and business intelligence tools to monitor and measure school and student outcomes. Using this platform, GI Bill students will have the ability to engage with VA and their earned benefits through electronic outreach, intake and communication tools for on-the-spot service.

The Digital GI Bill project is now six months underway, and has successfully completed its first major milestone: transitioning Post-9/11 GI Bill claims adjudication from legacy systems to a managed service in September 2021. The managed service streamlines business services and practices into a single, managed platform, accommodates agile decision making and changes in technology, and reduces the

need for manual and redundant processes. By engaging in over 100 feedback and focus group sessions with 400+ beneficiaries and key stakeholders, the Digital GI Bill team is working through system and interface updates to bring modernized changes to nearly 1 million beneficiaries with near real time updates on eligibility and enrollment, accurate and efficient claims processing and payments, and easier correspondence with VA through means such as text. GI Bill beneficiaries and education staff will continue to see modernized updates and increased access to education benefits with incremental process improvements through FY22.

Conclusion

VA appreciates the efforts of the Administration and Congress to ensure Veterans and their families have strong economic outcomes. VA will continue to strengthen our initiatives to achieve this goal.

This concludes my testimony. Thank you for the opportunity to appear before you today, and we are happy to answer any questions you may have.



STATEMENT OF
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BEFORE THE
SENATE COMMITTEE ON VETERANS' AFFAIRS
OCTOBER 27, 2021

Good afternoon, Mr. Chairman, Ranking Member Moran, and members of the committee. I am pleased to be able to join you remotely today from the great state of Montana to discuss a range of topics related to veterans' education and transition from the military. I would also like to share feedback on the VA response to challenges posed by the COVID 19 pandemic to the administration of VA educational benefits. I would like to share with you the ways in which we serve veterans at Montana State University as they make the decision to separate from the military and begin the transition process to being a student and a civilian again. Finally, I would like to share with you some of the challenges we continue to face as veterans in Montana and those we face as school certifying officials and directors of programs designed to empower veteran success after the military.

I am a proud fifth generation Montanan, raising a sixth generation in the same valley my family has lived since before Montana was even recognized as a state. Montana State University (MSU) is located in my hometown of Bozeman, and was established in 1893 as the land grant university for our state with a mission of access and educating the sons and daughters of Montana. This includes serving those who have served by assisting and empowering our veterans and their families as they transition from the military. We wholeheartedly believe in the transformative power of higher education: the power to alter ones course for the better, to break generational bonds, and to give tools to Montanans to pursue their dreams and aspirations for themselves and their families.

In a state that boasts one of the highest percentages of veterans per capita, Montana State University has long answered the call to serve our military men and women as they trade in their uniform and boots for a backpack. This fall we are celebrating our ten year anniversary in our current Veteran Support Center, and next month, will be cutting the ribbon on a new center that will be almost three

times the space we currently occupy. We have named the center after our hometown hero, SSG Travis W. Atkins, a Medal of Honor recipient who gave his life in Iraq to save the lives of the men he was leading. Both in our current space, and in our new space, MSU has invested in the success of student veterans by ensuring they have access to tutoring, mentoring, advising, and mental health counseling, all at no cost to the student veteran. Besides dedicating a space for veterans to come and access resources, MSU has dedicated two full time staff members who focus only on the retention of student veterans and their families, and the accurate and timely administration of the benefits they have so rightly earned. It is critical to have a space for these students, but even more important, is for them to have people they know they can turn to for advice and advocacy. This past February, MSU was recognized as one of the top ten most military friendly universities in the country among our peers. We are incredibly grateful to our university administration, to the state of Montana, and to the Department of Veterans Affairs for giving us the tools we need to serve our veterans with excellence.

This work does not come without great challenges as you are well aware. I am often asked to speak on the challenges student veterans face as they pursue a degree at MSU. I often tell my story as I am a product of the very center I have the incredible honor of leading today. I am a veteran of the United States Army, and after a decade of service, made the decision to separate from the military to spend more time with my family. I am also a first generation college graduate so the higher education environment was something very foreign to me. I decided to take a chance on enrolling at MSU because I had heard that an education could change your life and I needed to be able to provide for my family. The staff at the Veteran Support Center was there from day one, and walked beside me over the next four years, providing all the services and resources mentioned earlier, until I walked across that graduation stage. People often ask if our identity as veterans disadvantages us in higher education. I reply with a resounding no. Our identity as veterans, and the values we learned and honed in the military, set us up for success. Where our struggles often lie are in our shared identity as non-traditional aged students. Coming back to the classroom after having taken a decade off from being in that type of learning environment was a culture shock to say the least. I had to knock off the dust and rust and learn how to be a student again. But I wasn't alone: MSU and the community I found in the Veteran Support Center were there beside me, encouraging me and supporting me and my family. Many of us are raising families as we pursue our education, and this can cause conflict and challenge that our traditional aged colleagues don't often face. Having knowledgeable advisors and advocates on campus was the difference between success and failure for me.

This is the model being adopted and replicated around the country because it works. Some veterans separate from the military with injuries, scars, and traumas that also must be addressed as they transition and move on to the next chapter. PTSD, TBI, depression, anxiety, and substance abuse are issues some of our veterans are fighting as they transition. When you stack that on top of raising and financially supporting a family, all while pursuing challenging coursework at MSU, the task becomes daunting at best, and near impossible at worst. If it were not for the educational and other benefits administered by the Department of Veterans Affairs, and the services provided locally by communities and universities, the business of transitioning veterans from the military to higher education would be a losing battle. But I join you today, a success story of the Post 9/11 GI Bill, and an example of what can happen when federal and state entities come together with one purpose: the healthy and successful transition of veterans. My family's trajectory has completely shifted thanks to the land grant mission of

Montana State University and the support of the Department of Veterans Affairs. And for that I want to say thank you.

As we look back at the spring semester of 2020, we faced challenges in higher education not seen in many generations: a global pandemic. At MSU, we had just left for spring break in the middle of March when COVID 19 made its way to Southwest Montana. In less than a week, we made the decision to not return to face to face learning, and to finish the semester in a virtual environment. The enormity of this undertaking was incredible, and I still stand in awe of the work we were able to accomplish that semester. As VA school certifying officials, we knew that there would be immediate and devastating impacts to the administration of VA educational benefits by switching from an in person modality to all online. The housing stipend, that is the lifeline for many of my families, is based on zip code, rate of pursuit, and modality. In Bozeman, Montana, our students would be receiving half of what they normally would receive based on the policy at that time. Communication of the issue was swift and accurate, legislation was drafted and signed into law, and policy was shared out in an incredibly timely manner that staved off this enormous problem. Not a single student at MSU was negatively impacted by that transition, and I want to thank all of you who were involved in that speedy intervention. You literally saved student veterans that semester. I look to this incident as a shining example of the work that can be accomplished when we communicate, when we share information, and when we listen without being defensive, knowing that we all want what is best for our veterans at the end of the day.

Because of the pandemic, many businesses had to close temporarily; the types of businesses that employ college students. This meant that my student veterans were not bringing in the income needed to afford the cost of living in an expensive college town like Bozeman. I applaud the decision by VA to suspend debt collection during that trying time which allowed student veterans to take what funds they did have and allocate them toward their greatest need. I would encourage VA to reach out to communities across the country, as many continue to be afflicted by another surge of the pandemic, to understand if the time is right to reinstate the collection of those debts. It is also my understanding that while many universities like MSU have returned to in person learning, other colleges maintain many virtual learning environments due to safety. As some policies near their life cycle as it relates to modality, I would encourage VA to ensure we are not putting students in financial hardship positions because of health and safety decision made by universities.

While many communities across the nation still struggle with the effects of COVID 19, we continue to look forward and anticipate challenges on the horizon. There have been a few pieces of legislation drafted and signed into law that have changed the way we do business as school certifying officials. The Colmery Act, and more recently the Isaakson and Roe Act, have led to the implementation of policies that have changed many things in the administration and certification of VA educational benefits. Most of these changes have been very welcomed and have greatly benefited our students. However, some policy changes or updates have been quite challenging to implement due to timelines, communication, and training. We have seen great improvements in customer service over the past six months and the staff who answer hotlines have been incredibly helpful. I think what many school certifying officials are asking for is more timely training that sets us up for success as implementation deadlines loom, and more staffing at the ELR level as that tier of leadership and management appears to be incredibly stretched thin. These are the individuals who work with school certifying officials everyday on certification, implementation, and compliance, and they need more help. While the states of Montana and Wyoming are not our most populous states, I do not think our ELR colleagues have the staffing they

need to better partner with VA approved institutions like MSU. They act as our advisors, our interpreters, and help bridge the gap between VA and the local institution serving veterans.

Many veteran support programs are adapting and pivoting to serve the students we see today. After 20 years of serving combat veterans, we have been seeing fewer and fewer veterans with overseas combat experience. We are also seeing more students using transferred benefits from their parents. While the number of students with combat experience is down, the demand for mental health resources continues to rise. Besides the issues of PTSD, depression, and anxiety mentioned earlier, COVID 19 has had a serious impact on mental health and the ability to transition to civilian life. In the state of Montana, the issue of mental health and access to resources becomes even more dire. Our state has held the unfortunate position of being one of the top states when it comes to suicidality for many years. Long winter months, infrastructure, culture, and the rural nature of our state can all pose barriers to accessing the resources needed to combat the statistics. When you add on the challenges that veterans face, the importance of breaking down barriers to accessing mental health resources becomes one of our primary responsibilities every day. The recently published VA report on National Veteran Suicide Prevention showed signs of hope and progress. But we cannot become complacent. Now is the time to ramp up efforts, to train community members to recognize warning signs and make referrals to resources, and to build better infrastructure that allows access in today's day and age. Changing culture is hard work, but we do that work every day at MSU to normalize self-care and promote healthy help seeking behaviors. Culture change often happens at the grassroots level and we will continue that work. All we ask is that our partners are there to ensure resources and services are available and accessible once a veteran reaches out for help. We are grateful to hear that much improvement has been made during the handoff of the service member between the DOD and VA. However, we feel more can be done to better prepare service members for life outside the military before they separate. More training, access to resources, and referrals to organizations and institutions will better ensure a successful transition.

I know I shared a lot today, but that is how committed we are to serving veterans at MSU. Retention, graduation, health and success go beyond the certification process of VA educational benefits. We remain committed to the work, and are grateful to have partners in this work. Thank you Mr. Chairman, Ranking Member Moran, and members of the committee, for allowing me to speak with you today. Thank you for your dedication to serving those who have served. Please do not hesitate to reach out if I can provide any clarification or further information.



STATEMENT OF

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BEFORE THE

UNITED STATES SENATE
COMMITTEE ON VETERANS' AFFAIRS

WITH RESPECT TO

“Success After Service: Improving Veterans’ Employment, Education and Home Loan Opportunities”

Washington, D.C.

October 27, 2021

Chairman Tester, Ranking Member Moran, and members of this committee, I, as a third generation Army Officer, am both honored and thankful for this opportunity to address you with my insights on the challenge of Post 9-11 era veterans transition to successful and fulfilling civilian lives after their service. As a combat veteran, as well as a human science researcher, and active practitioner of transition assistance through higher education administration, non-profit veteran service organizations, professional consulting and personal mentorship efforts -I believe

I have a unique and relevant perspective upon this human life event of contemporary veterans transition.

While I could share a simple list of best practices from my perspective at the frontlines of higher education—I firmly believe that you deserve a more compelling and strategic insight to the larger issue of veterans transition. Today, I wish to share a few broad comments on: (1) the inherent challenges of Post 9-11 era veterans' transition, (2) the true nature of this social phenomenon, and (3) some examples of evidence-based practices that increase success. I share these with you today in an effort to improve our collective work in this noble endeavor of caring for Americas' service men and women- as well as their families.

The Inherent Challenge of the Post 9-11 Ear Veteran Transition Experience

Today, there does not appear to be a coherent, evidence-based framework or national strategy driving the institutional practices of veterans' transition assistance. Adaptations of decades old military separation policy and practices have been expanded, with some useful innovations that are helpful to guiding veterans into this life-altering event of post-military transition. However, performance data and anecdotal trends suggest that much of contemporary transition assistance practices are lacking. Moreover, the noble and committed work of our military services, our VA, employers, non-profit veteran service organizations, workforce development professionals and the veterans themselves also appear to lack effectiveness, scale and outcomes needed to properly care for this generation of deserving veterans. Why, despite sincere commitment and effort is this so?

In the early 1970's, social science research was conducted that guided the human resource practices involved in designing, recruiting, developing, employing and retaining a new All Volunteer Force that serves the veteran today. However, little to no work was undertaken on the practice of transitioning veterans into civil life and work- other than common HR functions of separation. For four decades, this gap of research to guide veteran's transition went largely unnoticed due to the presence of a large, allied-military defense sector which absorbed up to 80% of transitioning veterans into defense-related employment after their uniformed service.

Today, we find our Post 9-11 era veterans having very limited opportunity to enter this dramatically reduced sector—and being the first generation that must compete with the existing workforce for employment in contemporary employment sectors when they have little or no relevant experience. In fact, most non-defense related employers accurately consider military service as absenteeism from the workforce. While recognizing the innate talent and general value of former service members- current employers do not see veterans having immediate workplace- ready skills, knowledge and experiences needed to perform for their companies within a minimal 14-day on-boarding process.

Moreover, foundational human capital research validates the fact that human talent is sector specific—meaning military talent is not directly transferrable to the civilian market or workplace without additional training and education. Much of our current practice in transition assistance erroneously is predicated upon translating existing military skills, known as Military Occupational Specialties (MOS), into workplace equivalencies that simply do not exist. Thus, most of our transitioning veterans are truly not ready to compete for entry into the workforce without additional training. While the need to re-skill our Post 9-11 era veterans served as the impetus for the enactment of the Post 9-11 GI Bill, considered the most lucrative GI Education Benefits Bill in our history—its limited use has not yielded the transition mechanism that this cohort needs. There are many factors why this is so and beyond our discussion today—however, the transferability of this benefit to depended family members has resulted in many veterans not using this needed benefit for themselves.

To fully appreciate the magnitude of our contemporary veteran transition problems into entering our workforce, I feel we must also face the reality that our veteran unemployment statistic appears to not full address the problem. The way we track employment rates in America is a bit confusing to the average citizen. While today the Department of Labor and the VA report a 6.5 % veteran unemployment rate for all generations of veterans—this number fails to capture the number of *discouraged workers* who are unemployment yet are removed from the unemployment statistic after a lengthy period of not joining the workforce. My research and practice finds the proximal cause for being discouraged is lack of successful transition and

resocialization. In 2020, the number of discouraged veterans was nearly 9.5 million veterans—with almost 1 million being recent veterans serving after 9-11. I believe the true scale of this challenge is best represented by combining the numbers of unemployed veterans and discouraged workers that are capable and wanting to work after their military service.

From my perspective, a leading factor in this discouragement is the economic reality of a major compensation gap that exists between military pay and benefits and industry compensation rates based upon market rates, not military and congressional retention formulas. In most cases, our veterans are not aware-- nor ready to accept major decreases in compensation and benefits as an “entry cost” into civilian employment. For many, military disability claims become a financial cushion to mitigate this reality—driving up VA costs and workload, and prolonging or preventing the active successful search for employment.

The Nature of Veteran Transition & Reintegration

My review of prior research on veterans transition resulted in the discovery that an empirical, operational definition of veterans transition does not exist to help us understand this contemporary life event. However by taking a multi-disciplinary search of other relevant works in other fields beyond military scholarship—I have managed to piece together a workable framework and grounded theory that explains this social phenomenon. I have enclosed a copy of this work in my written testimony to be shared in the public record. Most noteworthy is the discovery of British sociologist Ruth Jolly’s findings that veterans’ transition occurs in a three stage process of confronting departure, disengagement activities prior to departure and resocialization into society and the workplace. She also found that the holistic process of veteran transition typically lasts from 3.5 to 7 years- meaning much of this process occurs long after separation from the service. The sum result of my decades of work in this area suggest these principles are correct; and that incorporating them in contemporary practice would greatly enhance institutional, organizational and personal efforts to improve veterans’ transition.

I have found through my research and practice five major factors essential to veterans' transition. Veteran transition, to work effectively must cultivate a proper *mindset* within our veterans about the true nature of its challenges and rewards, as well as what it will demand to be successful. We do this well with our recruits being prepared for the proper mindsets to become soldiers, airman, sailors, marines and Coast Guard—but we lack any effort to effectively mentally prepare our “leavers” to guide personal transition ventures. Most veterans I have worked with or studied enter transition have major misconceptions about their employment readiness, compensation expectations and career fit. I have found that the root cause for many of these misconceptions can be traced to recruitment and retention narratives that do not accurately reflect the lack of directly transferable values of military service to the private sector. The misconceptions render the service member starting transition with an incorrect mindset.

Secondly, veterans in transition must be given tools to *socialize*, not “re-socialize” into a modern society and workplace that they have never been a part of or has changed during the years they served. Most contemporary service members lack the essential social capital—or strategic and personal connections needed to engage, enter and succeed in the civilian world and workplace. When I ask my veteran mentees to share their social media “Friends, Likes and Connections” nearly all have rich networks of fellow, active service members- but extremely few connections to the world they are about to enter.

Thirdly, veterans must also realize that their transition is not to be accomplished alone—and that *mediated assistance* of experts and experienced exemplars or mentors is needed for the duration of this transitional life event- especially after formal separation from the military. Today, my work finds that the people best positioned to assist our veterans have neither made this transition themselves or fully found their path to the civilian workforce themselves. Moreover, at the point of vital delivery—many assistance program lack any true personal connection—and use mass briefings as a primary assistance method to large groups of transitioning veterans that ultimately result in pointing to websites for the veteran to seek their own needed resources. Like other adult life transitions such as marriage, divorce, death, child-raising, career change—most human transitions involve personal or “concierge style” assistance from those that have done so successfully. Our veterans deserve the same support.

Fourthly, *Self-realization* becomes essential for each individual veteran to overcome the pervasive military identity that they know and cherish. The ability to re-form a new personal and social identity has been empirically found to be essential to successful transition. The impact of service members becoming “institutionalized” into the military culture is found similar to those serving in the clergy, penal, cultural and others institutions. The institutional mindset provides security, knowing one’s place, and provides established pathways to follow without much personal direction. This impact of institutionalization phenomenon is especially exasperated as the military obtains its members from the entry point of the adult life stage—enlisted from high schools and officers from undergraduate college degree programs- where the military institutional ways of life and work become the new “operating system” for most veterans. While the military operating system is extremely suited to professional military service—it is not directly relevant in the organizationally-based civilian world and workplace. Thus, the transitioning veteran needs to gain self-realization skills to conceptualize and follow major change behaviors needed to see their new world in a new way -not to simply impose the military ways upon their current circumstance. In going back to Ruth Jolly’s foundational study—she found up to 40% of veterans lack the ability to perform this change successfully.

Lastly, my work finds that effective transition assistance efforts must aim at building capacity for veterans to possess cross-boundary *mobility skills* that are essential for the veteran to direct their own transition experience well beyond their initial separation. Without this capacity of bridging institutional and individual forces - the veteran remains increasingly dependent upon an institution to guide them in this extended process. Veterans must be able to create new social connections that can serve as career capital in their new lives beyond the familiar military system. Activities such as volunteering in non-veteran community service organizations, engaging in athletic and cultural events and engaging in non-credit community education programs have been found to inculcate new individual competencies that are needed to take individual responsibility and direction in making life changes.

While not my scholarly expertise, I have also discovered that the life event of veteran transition is riddled with debilitating levels of stress for most who undergo it. Using the

sociological Holmes & Rahe Social Readjustment Scale tool that ranks the 43 most common life transition events and their associated and cumulative stress levels with my cohort of transitioning veterans under exploratory study—I found that nearly 90% of veterans in transition were experiencing stress scores associated with the highest risk category for physiological and emotional/behavioral illness. While not making a causal connection—I do believe this transitional stress significantly contributes to reduced entry into academic programs, skills training and direct employment pathways. Additionally, my work in veteran suicide abatement also offers indicators that transitional stress has an influential impact upon our veteran suicide rates among those veterans—even among those without specific combat trauma. This means to me that veterans’ transition, when not done properly, has devastating impacts well beyond educational enrollment and employment.

Recommendations Needed to Increase Veterans’ Transition Success

Having shared my major discoveries concerning of the nature and challenge of veteran’s transition- I must also report that many effective programs, practices and activities do exist today. Many of these incorporate the principles I delineated in this testimony. I wish to share a few as examples that should be considered as “best practices” to include in any strategy established to better guide veteran transition.

Using concierge-type transition assistance: Through my service as a board member of the USO’s Central Region, I’ve been impressed to see first-hand the work the USO is providing to transitioning service members and veterans through its USO Pathfinder Transition Program. The program extends the USO experience to active-duty, Reserve, National Guard and military spouses and educates them on professional services available to better prepare them as they transition from the military and settle into their new communities. Simply stated their methods of personal *mediation* are yielding exceptional results.

Building new workforce needed skills prior to departure from military service. My observation and interactions with the Army Transition assistance Program (TAP) Career Skills

Program and United States Military Apprenticeship Program (USMAP) at Fort Riley, Kansas find these two practices help to create economic *mobility* into the workforce by making the veteran workplace-ready earlier after their separation. Anecdotal evidence also suggests these program outcomes help shape a more appropriate *mindset* about transition through immersion with industry and workforce professionals that differ from military culture and institutional norms.

Encourage participation and membership in contemporary veteran service organizations.

Organizations such as Team Red, White and Blue (RWB) and Mission Continues offer veterans generationally-appropriate social connections that enhance the *socialization/resocialization* process through value-based activity. Post 9-11 era veterans find service to others a pervasive purpose in their lives. Some legacy veteran service organizations expertly met the needs and functions of their respective generations—but have struggled to find relevance in serving the current generation of veterans. More can be done to encourage transitioning veterans to find these organizations in their new communities following separation.

The role of community-based arts engagements in assisting transitioning veterans. I have worked extensively for over a decade in developing the practice of arts-based engagements to address development needs of our veterans in transition. This formerly obscure practice is now recognized as a national enterprise—in major part due to the National Endowment of the Arts (NEA) partnership with the Departments of Defense (DOD) and Veterans Affairs (VA). The recent launch of The Creative Forces Community Engagement Grants will financially and programmatically support arts engagement activities for military, veterans, family members and caregivers that provide unique broadening opportunities for creative expression and strengthening resilience. My exploratory research with veterans undergoing these type voluntary programs show firm evidence of its *self-realization* developing potential. Interestingly, the work of Los Angeles-based DIAVOLO Veterans Project uses a pioneering blend of movement performance art with a developmental strategy of restoring the previously held strengths of veterans that have diminished because of their separation and transition experience. DIAVOLO had recently showcased their work at the Kennedy Center to a national cohort of leaders unfamiliar with the relevance of the arts to help veterans with transition.

Closing Remarks

In closing, I believe that we need a national strategy for veteran transition assistance based upon sound human and social science principle; that also incorporates the holistic nature of the military life-cycle from pre- to post-service. Without such change, I do not see how we can yield better outcomes for our veterans despite current efforts to do so. There is general consensus that our veterans are both a valuable and deserving population needed in our civilian workforce. There is also evidence that the result of unsuccessful veterans' transition is negatively effecting the recruitment of the next generation of veterans who witness the struggle of veterans' after their service. With nearly 80% of our current service members being from military families—this generational source of talent is eroding.

Despite my testimony focusing upon the critical aspects of veteran transition--I wish to end on a positive note I fully recognize the commitment, investment and true concern of leaders from all sectors of American life toward doing better for our veterans as they navigate their way to civil society and the workplace. I strongly recommend that a national strategy for the successful transition of military veterans to help us all better arrange the mosaic of services and programs that are needed to care for these special citizens and their families. A national strategy is required to tap this pool of talent for American prosperity. I stand ready and committed to work towards this end.

Chairman Tester, Ranking Member Moran, this concludes my testimony. I welcome any questions you may have. Thank You

(I dedicate this testimony to my mentor, friend and exemplar of the finest in veterans' character- Colonel Retired Mike McDermott, U.S. Army, Infantry. COL McDermott is one of the most highly decorated combat veteran of the war in Vietnam; and sage of wisdom on making veterans lives worth living after their service.)

STATEMENT OF
PATRICK MURRAY, DIRECTOR
NATIONAL LEGISLATIVE SERVICE
VETERANS OF FOREIGN WARS OF THE UNITED STATES

BEFORE THE
UNITED STATES SENATE
COMMITTEE ON VETERANS' AFFAIRS

WITH RESPECT TO

“Success After Service: Improving Veterans’ Employment, Education, and Home Loan Opportunities”

Washington, D.C.

October 27, 2021

Chairman Tester, Ranking Member Moran, and members of the committee, on behalf of the men and women of the Veterans of Foreign Wars of the United States (VFW) and its Auxiliary, thank you for the opportunity to provide our remarks on this important topic.

Digital GI Bill Implementation

The Digital GI Bill upgrade will accommodate many requests Congress and Veterans Service Organizations (VSOs) have been making for years. After the IT overhaul, the Department of Veterans Affairs Education Services (VAES) will have a cleaner platform to replace VA-ONCE for School Certifying Officials, State Approving Agencies, and VA officials, so they can all have the ability to view one screen when interacting with each other instead of different individual platforms.

It will make possible regular upgrades to the GI Bill Comparison Tool instead of housing years-old information that is difficult to corroborate or edit once in place. It will also allow for platforms to be introduced that can accommodate the data-sharing agreements between VA and other agencies. It could provide a digital Certificate of Eligibility for the GI Bill using similar automated technology as the VA Home Loan. Finally, it would be able to track GI Bill users so easier notifications can be made to all benefits users to deliver timely information regarding updates or changes.

A project like the Digital GI Bill upgrade will set VAES up for success in future years. It will also head off any delays by ensuring veterans receive their benefits to utilize some truly life-changing programs offered by VA. Congress must provide robust oversight of this upgrade in order to ensure this latest IT improvement is correctly implemented, and mistakes of the past are not repeated. We appreciate the transparency surrounding this specific VA IT upgrade and ask for continued monitoring and updates in order to keep the success of this project on track.

The Digital GI Bill upgrade is an example of a long-overdue IT change for a critical program office within VA. Far too many times stakeholders such as Congress and VSOs have collectively overlooked IT resources for new programs and needed changes within VAES. For example, a change to VA Work-Study was recently passed into law adjusting the payment schedule for work-study recipients. Unfortunately, VA did not have a platform to calculate and deliver those new payments, and no additional IT funding was provided to support the program's changes. Unfunded mandates such as the work-study change will lead to VAES trying to create yet another workaround, and to use already overworked and outdated systems to perform a new task for which they were not intended.

The VFW believes that every new proposal going forward must include IT resources to accomplish program goals. Once the Digital GI Bill upgrades are complete and functioning, we must not continue to saddle VAES IT systems with unfunded mandates. As new improvements and upgrades happen in the future, they must be accompanied by corresponding IT resources to update the new system. Workarounds and patchwork solutions should be a practice of the past, and not something we continue once the new systems are functional. Minor delays can be avoided by ensuring proper IT funding is added to all new proposals.

COVID-19 Student Veteran Protections

With a looming expiration date of December 21, 2021, for student veteran COVID-19 protection measures, there is an urgent need to establish measures that will extend these protections as the circumstances that originally required them remain. For the thousands of student veterans who originally chose to use their earned GI Bill benefits at resident programs and have been involuntarily converted to online environments due to the dangers of the ongoing pandemic, the expiration of these protections proves dire. If these protections are not extended, it will put these student veterans at a crossroads where they may not be able to persist in their education programs to graduation. If these student veterans are not able to receive the Monthly Housing Allowance or work-study stipends they originally counted on when beginning their educational path, they will be forced to adjust their budgets in short order, likely facing undue financial hardships and unable to pursue their education to eventually achieve their employment goals. As these protections continue to be needed for these student veterans, we urge Congress to quickly pass legislation that extends all student veteran COVID-19 protections that were deemed necessary at the start of the pandemic and still persist today.

Employment Programs

VA's Veteran Readiness and Employment (VR&E) program has successfully helped many service-connected veterans pursue employment and education opportunities. However, the VFW remains concerned about the high caseloads VR&E counselors maintain as it limits the amount of time they can spend with veteran clients assessing their current status, needs, goals, and what constitutes meaningful employment for each veteran. Congress should study changing the current program eligibility standards to determine if doing so would streamline the process by expanding eligibility to all veterans who have been awarded service-connected disability ratings, regardless of the degree of disability. Many veterans also continue to experience high turnover rates of their VR&E counselors, which can affect long-term success in the program.

As a result, the VFW recommends that the VA Office of Inspector General conducts an assessment of the VR&E program staff to determine the average amount of time each counselor spends working with a veteran, the rate of staff turnover, the length of time between counselor engagement, and the length of employment for veterans placed into positions through VR&E. This would ensure that there are sufficient staffing levels and a low rate of attrition, which is vital to the success of this critical program. By pursuing education, training, or civic engagement, veterans will be better equipped to re-enter the workforce when the COVID-19 pandemic subsides or when they have work-from-home employment opportunities.

The VR&E program offices have recently undergone an overhaul of their outdated processing methods. Digitizing the old paper-based systems should benefit the entire program. The VFW would like to see how these changes have affected the operations of the program office, and the impact on individual counselors. We believe enough time has passed since the upgrades began to see how the changes have progressed and what additional changes may be necessary.

The early successes of programs like Veterans Employment Through Technology Education Courses (VET TEC) show that an investment in veteran economic outcomes is incredibly beneficial. The payment structure of the program incentivizes completion of the program and gainful employment after completion. The model for VET TEC requires 25 percent of the funds to be held until the veteran completes the program, and the final 25 percent to be held until the veteran begins work. This structure helps promote success of the program and requires the training institution to ensure full completion of the program. The VFW asks for full funding of the VET TEC program up to 125 million dollars to help get as many veterans gainfully employed as quickly as possible.

The Veteran Rapid Retraining Assistance Program (VRRAP) has begun taking initial applicants. We are encouraged to see thousands of veterans applying to seek retraining in high demand jobs. We understand the initial denial rates are mostly because applicants still have other VA education or employment benefits available. We have asked VA, and it responded positively that the denial letters stating veterans still have benefits remaining is explained in clear and understandable language, and that these letters direct veterans toward employment programs such as VET TEC or VR&E.

Transition

The VFW believes a proper and well-rounded transition from the military is one of the most important things our service members need in order to ease back into our society with minimal hardships. To that extent, the VFW places great emphasis on ensuring transitioning service members receive the best counseling and mentorship before they leave military service. Veterans who make smooth transitions by properly utilizing the tools and programs available will face less uncertainty regarding their moves from military to civilian life.

Today's military has faced almost two decades of continuous war, and this extended time of conflict has shaped the experiences of all men and women who have worn the uniform defending our country. This experience of heightened conflict makes transitioning to the civilian world that much more important. Only a small percentage of Americans serve their country in the armed

forces, so transitioning back to the civilian world after military service can bring its own set of trials and tribulations.

Transitioning service members face many hardships including unemployment, financial difficulty, lack of purpose, separation anxiety, and many unknowns. There have been programs set in place to ease the hardship of this change. The VFW believes these programs are paramount. The VFW views transition programs such as the Transition Assistance Program (TAP) and Soldier For Life as key stepping stones. The information provided to service members on VA benefits, financial management, higher education, and entrepreneurship is invaluable.

The VFW's accredited service officers have been a resource for transitioning service members since 2001 and continue to provide assistance to these men and women during this difficult time of change. We provide pre-discharge claims representation at 24 bases around the country, and are available for transitioning service members at the same time they receive their training in TAP. While the primary role for the VFW staff in the Benefits Delivery at Discharge (BDD) program is to help service members navigate their VA disability claims, they are also able to assist with many other available benefits and opportunities. This past year, between individual meetings and classroom briefings, the VFW met with over 14,000 service members.

Each person our BDD representatives work with is asked to complete a survey detailing their experiences throughout the transition process. From March 2020 - February 2021, the VFW collected 1,100 surveys from the service members, families, and veterans we served at our BDD sites. Some of the data were expected considering the unprecedented changes due to the COVID-19 pandemic, but other numbers suggested there is still a lot of improvement needed within TAP regardless of the pandemic situation.

While there was a slight improvement regarding the timely attendance of TAP classes, 40 percent of service members were still not attending at least six months prior to separation. Additionally, we were surprised to see almost 60 percent reported not participating in any of the three specific tracks that were made mandatory as part of the formal curriculum last year. Changes over the past years have been signed into law in order to improve the transition of service members. The VFW is greatly concerned some of these new mandates are not being adhered to.

Our BDD representatives offer guidance and information for many different transition opportunities that may not be covered in the TAP classes. Our representatives are trained in education, employment, and financial management opportunities, and can be additional resources. Service members who utilize additional resources such as BDD representatives are likely to face fewer unknown hurdles during transition.

Covid-Specific TAP Issues

In March 2020, the United States was unprepared for the new and fast-spreading COVID-19 virus. In response, we witnessed TAP offices hurriedly shutting down and furloughing VA benefits advisors who were contract employees. This left transitioning service members scrambling to adapt to a national crisis and changing environment in the midst of their exit from

the military. While our great military services did a fantastic job adapting to the COVID-19 pandemic by maintaining national defense and the well-being of the service members, the garrison support's response was sorely inadequate. They chose to just shut down.

From what we witnessed, there was no well-vetted plan in place for this situation. The TAP program responded by initially directing service members to the Joint Knowledge Online (JKO) portal for completion of TAP training. JKO requires a Common Access Card, which family members do not have. Later it was moved to the computer-based training classes on a public site, <https://tapevents.org/courses>. This change to the .org site allowed family members to access the computer-based training courses as the pandemic shutdown continued. The VFW believes that moving forward, any online TAP resources should always be hosted on a public-facing website so service members, families, and veterans can access this vital information at all times.

The information we received from service members during this critical time of transition was that once they were finally directed to the computer-based training, they found it was training just to check the box. The value was greatly diminished as it is not the same as a virtual live presentation. There is no interaction in computer-based training as it is all automated, whereas a virtual live presentation allows for interaction and questions. The VFW believes any online TAP training moving forward should always be a virtual live format.

Computer-based training courses do not facilitate an enriched learning environment. This is extremely important during the critical transition time and can impact the success of service members integrating into civilian society. Imagine your transition place of duty is in front of a computer screen for 330 minutes of non-interactive computer training for "Employment Fundamentals of Career Transition," 240 minutes of eye-glazing screen activity in "VA Benefits and Services" or 630 minutes of mind-numbing "Employment Track: Employment Workshop."

By contrast, the VFW pre-discharge claims representatives transitioned into the COVID-19 pandemic without missing a beat. Even though our representatives were forced into a telework environment, they continued to assist transitioning service members with their VA pre-discharge claims. Our representatives had the necessary equipment prior to the pandemic and were already well-versed in the electronic submission of claims. The DoD Secure Access File Exchange portal was operational for secure transfer of documents between service members and VFW claims representatives. During the first full month of the pandemic, April 2020, our pre-discharge claims representatives submitted nearly 800 claims. The next month was about the same. Even though our physical locations were closed, we never shut down our service to our warriors.

It was a significant issue for us that our host and hub of interaction with service members was not operational. TAP offices were closed and many service members believed our services were closed as well, which was far from reality. Where we were allowed, we posted signs with our contact information on the doors of TAP offices and buildings that were shutting down. Many service members who called or emailed us expressed frustration and anxiety that TAP was closed, VA benefits advisors were gone, and they did not know who could assist with their VA claims. They were relieved to find out we were fully functional with no issues assisting and submitting claims to VA.

Initially, two of our offices engaged with the bases they support to offer assistance for TSMs. Joint Base Andrews, Maryland, Military and Family Support Center was one of the first to come online with live virtual TAP classes. Naval Support Activity Annapolis Fleet and Family Support Center followed shortly after Joint Base Andrews. They quickly integrated the VFW into their virtual TAP classes to discuss the VA claims process because the VA benefits advisors were noticeably absent.

Over the past year we have officially been integrated into the TAP curriculum at other locations to provide VA benefits briefings because the instructors were no longer there. Our BDD representatives provided full time instruction of VA benefits at Nellis Air Force Base, Nevada; Joint Base Myer, Virginia; Joint Base Andrews, Maryland; Naval Support Activity Washington, D.C. (Navy Yard); Joint Base Anacostia-Bolling, D.C.; Naval Support Activity Annapolis, Maryland; Camp Lejeune, North Carolina; General Officer TAP classes (Pentagon) Washington, D.C.

We were also asked to provide supplemental instruction at other bases around the country. At Camp Pendleton, California, VFW representatives briefed during the new Spouse Transition and Readiness Seminar. In San Diego, representatives briefed at the Veterans Transition Service. At Joint Base Lewis-McChord, Washington, representatives briefed the Navy Reserve quarterly. At Norfolk, Virginia, VFW representatives provided benefits briefings along with the USO Pathfinders Program.

Eventually we had other TAP offices bring back some workforce to provide virtual TAP assistance and several contacted our representatives to brief in their classes and take questions. The General Officer TAP programs also reached out to us to brief. We heard several comments about how service members were directed to the non-interactive, computer-based training for VA benefits, but there was too much information and no way to follow up with questions. We provided live interaction that was, and is, necessary.

We also have had service members from across the country and around the world reach out to us to request assistance with their VA claims and help understanding the process because their local offices were either shut down or did not have the resources to assist. We have assisted service members in Germany, Belgium, Italy, Korea, and around the country during the COVID-19 pandemic. We may have been forced to temporarily close our physical doors at TAP sites, but we have never shut down our operation.

Now we are at a crossroads for the TAP program with several of the offices still closed. As we emerge from this pandemic, TSMs hope to experience a robust assistance program. We believe it is extremely important for TAP offices to integrate accredited veteran service officers into their operations, not as a third-party entity but as an integral part of the team. TAP offices need to welcome and embrace the partnership and knowledge our service officers bring to their teams. We are an additional and very important resource and partner. The best option is to have an accredited representative in the TAP office on location at the installation.

The COVID-19 pandemic led to a lot of uncertainties, and many places around the country were not prepared for the scope of this pandemic. The transition offices were caught unprepared just

like many others. However, what we witnessed was the ability and inability of certain elements within this process to pivot and adapt to new circumstances. We must use these experiences to learn and grow in order not to repeat some of the failures of certain elements within TAP. When the next iteration is developed, we urge that flexibility and adaptability be built into TAP in order to continue to provide these vital briefings no matter what the next hurdle might be.

Implementation Issues

In January of this year, the *Johmy Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020* was signed into law. This package contained many provisions for which the VFW is grateful. The elimination of the delimiting date for VR&E, the remaining provisions of the Chief Bill Mulder Act, along with the Deborah Sampson Act provisions, and the many upgrades to the U.S. Department of Housing and Urban Development-VA Supportive Housing (HUD-VASH) program that will benefit countless veterans for years to come.

One provision for which the VFW advocated for years was the reinstatement of the Off Base Transition Training program. We are excited to see this program reinstated with proper attention. Receiving the training and resources for a proper transition is vital for veterans during their TAP classes, and also in the years following separation. We are hopeful this program will be given the proper resources and attention it needs in order to succeed.

Another issue we have heard regarding the implementation of this package was the date these changes were required. The Forever GI Bill required its changes to be made on August 1, and many provisions within the Isakson-Roe bill also had implementation dates of August 1. The fall semester is the busiest time for enrolling students at colleges, so combining the increased workload with the changes required for these new laws made many of these changes more difficult. We ask that future education proposals take into consideration the increased workload during the fall semester and adjust the implementation dates accordingly, so as not to overload school officials trying to perform multiple tasks simultaneously.

Fourth Administration

Finally, the VFW supports establishing within VA the Veterans Economic Opportunity and Transition Administration. VA is comprised of three administrations—the National Cemetery Administration (NCA), the Veterans Benefits Administration (VBA), and the Veterans Health Administration (VHA). VBA is in charge of not only compensation and pension, but also the GI Bill, vocational rehabilitation, housing and business loans, and the broadly defined transition assistance program, which is shared with the Departments of Labor, Defense, and Homeland Security.

The VFW believes our nation's focus on the economic opportunities of our veterans must be permanent. In reality, not all veterans seek VA health care when they are discharged, they do not need assistance from the NCA, and they do not all seek disability compensation. However, the vast majority are looking for gainful employment and/or education. Congress should recognize the value of these programs by separating them into their own administration focused solely on their utilization and growth.

The VFW has long proposed that Congress create a fourth administration under VA with its own undersecretary whose sole responsibility is the economic opportunity programs. This change would permit the new Secretary of Veterans Economic Opportunity and Transition Administration to refocus resources, provide a champion for these programs, and create that central point of contact for VSOs and Congress. This would ensure that GI Bill, VR&E, Home Loan, and other Economic Opportunity centered benefits receive the attention they deserve.

Chairman Tester, Ranking Member Moran, this concludes my testimony. I am prepared to answer any questions you or the committee members may have.



**TESTIMONY OF
STUDENT VETERANS OF AMERICA**

BEFORE THE

**COMMITTEE ON VETERANS' AFFAIRS
U.S. SENATE**

HEARING ON THE TOPIC OF:

**"SUCCESS AFTER SERVICE: IMPROVING VETERANS' EMPLOYMENT, EDUCATION,
AND HOME LOAN OPPORTUNITIES"**

October 27, 2021

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studentveterans.org





Chairman Tester, Ranking Member Moran, and Members of the Committee: Thank you for inviting Student Veterans of America (SVA) to submit testimony on improving veterans' employment and education benefits. With a mission focused on empowering student veterans, SVA is committed to providing an educational experience that goes beyond the classroom.

Through a dedicated network of more than 1,500 on-campus chapters in all 50 states and three countries overseas representing more than 750,000 student veterans, SVA aims to inspire yesterday's warriors by connecting student veterans with a community of like-minded chapter leaders. Every day these passionate leaders work to provide the necessary resources, network support, and advocacy to ensure student veterans can effectively connect, expand their skills, and ultimately achieve their greatest potential.

Extension of temporary COVID protections and technical corrections to recent legislation

Last year, SVA led the push to establish emergency protections for student veterans, service members, their families, and survivors who were at risk of being harmed by abrupt education changes caused by the pandemic. Thanks to Congress, especially those on this Committee, a host of protections were rapidly passed into law to protect millions of students from nightmare scenarios that would have negatively impacted their education benefits.¹ However, those protections are set to expire in December. The persistence of COVID-19 cases and hospitalizations, as well as the understated threat of yet another surge in the coming colder months, reminds us of the need to remain vigilant and preserve the protections and flexibilities this Committee worked so hard to create.² This reality is reinforced by our own first-hand accounts from schools and students about the need to remain online for the foreseeable future and the value to schools of being able to flexibly adapt to changing circumstances.

SVA thanks this Committee and its staff for their hard work over the past year in ensuring student veterans and schools have what they need to succeed. The sheer amount of work involved cannot be overstated and we're grateful for your tireless efforts. As you consider extending the temporary protections, we urge the Committee to include a few necessary adjustments to preserve the intent behind recent legislation, such as the Isakson-Roe and THRIVE Acts, and protect the broader higher education community, to include student veterans, from some of its unintended consequences. Our list of immediate needs:

An extension of the temporary protections until the end of next term. Recent downturns in COVID-19 cases and hospitalizations have been positive signs, but we have already seen how the ebb of COVID-19 cases and the urge to return to our normal lives leads to an increased flow of cases and hospitalizations. While we all hope that this is truly the tail end of an awful two years, hope is not certainty. Students are registering for the coming term as we speak and only the temporary protections provide the stability necessary to prevent yet another school year from being called into question.

A legislative solution to recent Rounding Out rule changes at VA. As we shared in letter to this Committee in September, we are glad that VA decided to preserve their Rounding Out policy for students in their final academic term. However, as the rule was narrowed dramatically to comply with the underlying statute, we believe many student veterans are still at risk of losing a large portion of their Monthly Housing Allowance (MHA) in the coming term. To avoid causing undue financial stress to student veterans about to graduate, we urge this Committee to include the Rounding Out legislative fix found in either H.R. 2878 - Native VetSuccess at Tribal Colleges and Universities Pilot Program Act or H.R. 5509, the Student Veteran

¹ Leo Shane III, *Lawmakers pass second emergency package to protect student veterans from coronavirus losses*, MILITARY TIMES (April 21, 2020), <https://www.militarytimes.com/education-transition/2020/04/21/lawmakers-pass-second-emergency-package-to-protect-student-veterans-from-coronavirus-losses/>.

² Emily Anthes, New York Times, *Lurching Between Crisis and Complacency: Was This Our Last Covid Surge?* <<https://www.nytimes.com/2021/10/14/health/coronavirus-delta-surge.html>>





COVID-19 Protection Act of 2021.^{3,4}

Revise the incentive compensation ban to match the Department of Education's (ED) long-standing guidance on the practice. An unintended consequence of the recent bills, VA now requires a strict ban on all incentive compensation practices by schools in order to stay eligible for title 38 funds. However, specific instances are allowed by ED, including the use of incentive compensation in the recruitment of international students. Since these students are valuable members of the on-campus community, and often pay full tuition and fees, they are an important addition to any school's student body and financial health. This uneven prohibition potentially presents schools with a question: If necessary, would you rather admit international students or student veterans? SVA does not believe this situation is necessary and we urge this Committee to ensure ED and VA guidance on this issue match.

Allow schools that substantially comply with ED's College Financial Planning (CFP) template to meet the Sec. 1018 requirements from Isakson-Roe. Section 1018 in Isakson-Roe compels schools to provide an extensive list of information requirements to prospective students. In general, SVA is supportive of these changes and are glad to see such information made widely available. However, due to the depth and breadth of the requirements many schools, both foreign and domestic, have expressed concerns about being able to access and provide some of them. SVA would like to see schools provided with a reasonable flexibility in providing such information, particularly in light of VA's lack of guidance on what exactly constitutes compliance with the new standards. We have heard that VA and ED are working together to develop a more comprehensive CFP for schools, one we hope will allow institutions to more easily satisfy all relevant statutory disclosures.

Address privacy law concerns for foreign schools. SVA has heard from numerous international schools and student veterans that recent legislation, and its subsequent review by VA, have led to intractable compliance issues, leaving students unable to attend the school of their choice and schools no recourse but to withdraw from title 38. In particular, international schools have objected to the requirement that they provide non-VA student information to VA, at VA's behest, as the agency seeks to confirm that VA students are not being charged a different rate for tuition, fees, or licensure tests. These requirements conflict with many countries' privacy and information disclosure laws, and so the schools' hands are tied to the detriment of the students who would otherwise attend. We urge this Committee to address this issue immediately and prevent a large-scale withdrawal of students and disapproval of international institutions.

While work on more permanent solutions continues, we ask this Committee to take up and pass these necessary refinements and give all involved enough time to thoughtfully consider and prepare for what comes next.

Permanently codify current emergency protection authority to ensure VA can protect student veterans during emergencies

For years, student veterans have encountered challenges with education benefits during times of unexpected hardship—often due to natural disasters like the recent Hurricane Ida.⁵ The pandemic exposed the true scale of these challenges and the numerous gaps in VA's legal authority that prevent the agency from protecting students and their benefits in emergency situations. SVA believes that Congress should provide VA the authority to be proactive in their efforts to protect student veterans.

³ Congress.gov, H.R. 2878 – Native VetSuccess at Tribal Colleges and Universities Pilot Program Act. <<https://www.congress.gov/bills/117th-congress/house-bill/2878/text>>

⁴ Congress.gov, H.R. 5509 – The Student Veteran COVID-19 Protection Act of 2021. <<https://www.congress.gov/bills/117th-congress/house-bill/5509/text>>

⁵ See generally *Natural Disaster Map*, STUDENT VETERANS OF AMERICA, <https://studentveterans.org/government-affairs/natural-disaster-map/>.





Earlier this year, the House passed the *GI Bill NEED Act*, which would pause delimiting dates to ensure veterans' benefits do not expire if a school closes due to an emergency.⁶ We appreciate the House's work on that bill and the bill sponsors' leadership on the issue, and we urge this Committee to take up and pass this bill as soon as possible. However, it is important to note that this bill represents only a fraction of the protections passed last year and covers only a portion of the overall student veteran population.

We hope to see Congress continue to codify the remaining emergency protections and flexibilities created over the last 18 months. The stabilizing authorities created should be available without major acts of Congress in the future. This Committee has an opportunity to build on its incredible work last year in stewarding these landmark protections into law by ensuring VA has the authority to call on them when future emergencies and disasters impact student veterans.

The future-state of VA education benefits

Looking forward, we are committed to the next phase of thinking about the GI Bill and elevating the voices of student veterans and their everyday needs. The majority of our policy priorities come from direct interactions with student veterans each year during our Regional Summits, Leadership Institute, Washington Week, and National Conference. Based on what we have already heard from student veterans in recent years and months, we are committed to our priorities having a central theme: the GI Bill is the 'front door' to VA.

Typically, using the GI Bill is one of the first interactions a newly transitioned veteran will have with VA in the universe of post-service benefits and programs.⁵ This means a seamless GI Bill process is key to establishing trust and confidence in the agency with every veteran they serve. Much like the Veterans Health Administration's (VHA's) 'Whole Health' concept for treating the entirety of a veteran, SVA advocates for a 'Whole Benefits' approach to modernizing VA Education Services. In other words, instead of looking at just how to improve the benefit itself, the entire ecosystem surrounding it, from IT infrastructure, to call center quality and customer service, to measuring the outcomes of these programs, must be reviewed, improved, and executed with the excellence our nation's veterans deserve.

Last year, roughly \$243 million in unused Coronavirus Aid, Relief, and Economic Security Act (CARES Act) funds were repurposed to allow VA to begin modernizing its dated education IT infrastructure by digitizing the GI Bill.⁷ SVA commends this Committee for shifting those funds and we commend the VA for the initial steps taken to begin this long overdue process. We also know current funds are insufficient on their own to finance the entire modernization effort, and we will continue to call on Congress to provide the necessary funds to complete the task. In addition, strong oversight of this years-long process must be maintained as neither we nor student veterans can afford for it to falter.

In order to determine where to look for improvements to the future state of veterans' education and employment benefits, a full review of how the pandemic impacted many of the programs related to the safety, economic prosperity, and well-being of our nation's veterans is necessary.

Review student veterans' access to child-care and better integrate it into post-traditional student supports. As recently as last year, more than 50 percent of student veterans reported having children.⁸ By comparison, traditional students report having dependent children at a roughly twenty percent rate.⁹ It is no surprise, then, that the availability and affordability of childcare are top areas of concern for student veterans.

⁶ Rep. Sherrill sponsored GI Bill need act passes house. (2021, May 18). Representative Mikie Sherrill. <https://sherrill.house.gov/media/press-releases/rep-sherrill-sponsored-gi-bill-need-act-passes-house>

⁷ Consolidated Appropriations Act, 2021, Pub. L. No. 116-260, Div. J, Title V, § 515

⁸ The 2020 SVA Census Survey: Student Veteran General Breakdowns, STUDENT VETERANS OF AMERICA 5-6 (January 2021), <https://studentveterans.org/wp-content/uploads/2021/04/SVA-Census-2020-Report.pdf>

⁹ Gallup. *Gallup State of the Student Experience: Fall 2020 Report*. <<https://www.gallup.com/education/327485/state-of-the-student-experience-fall-2020.aspx>>



With childcare costs comprising about 10 percent of an average family's income, and presumably more for single parents, financial pressures can compound more quickly for these students.¹⁰ These pressures have predictable outcomes: twenty-four percent of students pursuing bachelor's degrees reported that they have considered stopping taking courses in the latter half of 2020 due to childcare or caregiver responsibilities.¹¹ This number rises to thirty-two percent for those students pursuing associate degrees.¹²

According to the Center for Community College Student Engagement (CCCSE), twenty-two percent of parent students reported a lack of childcare made it difficult for them to complete their coursework.¹³ And, of those that manage to graduate, the Institute for Women's Policy Research (IWRP) reports that "[m]edian student parent debt is nearly 2.5 times higher than debt among students without children."¹⁴

The only federal program dedicated solely to providing childcare assistance for lower-income students in higher education is Child Care Access Means Parents in Schools, or CCAMPIS, but historical challenges with underfunding and available childcare providers, particularly in evening and weekend hours, limit its effectiveness.¹⁵ Other federal programs that provide childcare assistance, such as the Child Care Development Block Grant (CCDBG), have more difficult eligibility rules, thus limiting their effectiveness as a post-traditional student support pillar. Increased funding for CCAMPIS, and enhanced flexibility for CCDBG applicants, are two common-sense improvements SVA strongly supports.

Beyond increasing funding levels for existing programs, we also recommend Congress investigate how they might expand or create new programs modeled off the pilot programs established for childcare at VA medical facilities.¹⁶

Review whether the existing Monthly Housing Allowance (MHA) calculation is adequate and appropriate to meet the needs of today's students. Even before the pandemic, SVA would regularly hear from students that current MHA rates do not reflect the reality of their living situation. Whether it be the flat rate for overseas learners, rural rates falling below the local housing market, rates that do not serve students well during medical rotations, or the lack of payment for periods between academic terms, students have raised concerns about the efficacy of MHA and its disconnect from the needs of today's students.

It is important to remember that student veterans are post-traditional students that do not fit the mold of traditional students. They tend to carry greater responsibilities for dependents and lack the flexibility and support structures available to traditional students. We believe it is time to review MHA's fundamental assumptions with these realities in mind and determine whether adjusting the underlying model for the benefit is necessary to meet the needs of today's student veterans.

Distance learner rates. A recurring complaint throughout the pandemic has been the inequitable treatment of distance learner MHA rates compared to in-person MHA rates. While Congress responded

¹⁰ Rasheed Malik, Working Families Are Spending Big Money on Child Care, CENTER FOR AMERICAN PROGRESS (June 20, 2019), <https://cdn.americanprogress.org/content/uploads/2019/06/19074131/Working-Families-SpendingBRIEF.pdf> (citing U.S. CENSUS BUREAU 2014 SURVEY OF INCOME AND PROGRAM PARTICIPATION, WAVE 3 (2019)).

¹¹ <https://www.census.gov/programs-surveys/sipp/data/datasets/2014-panel/wave-3.html> (last visited Feb. 24, 2021).

¹² Gallup, Gallup State of the Student Experience: Fall 2020 Report, <https://www.gallup.com/education/327485/state-of-the-student-experience-fall-2020.aspx>.

¹³ CCCSE, The Impact of COVID-19 on Entering Students in Community Colleges, Spring 2021.

¹⁴ https://cccse.org/sites/default/files/SENSE_COVID.pdf.

¹⁵ Institute for Women's Policy Research, *The Student-Parent Equity Imperative: Guidance for the Biden-Harris Administration*.

¹⁶ https://iwpr.org/wp-content/uploads/2021/04/Student-Parent-Equity-Imperative_final.pdf.

¹⁷ See generally TERRY BRIDGET LONG, THE HAMILTON PROJECT, HELPING WOMEN TO SUCCEED IN HIGHER EDUCATION: SUPPORTING STUDENTPARENTS WITH CHILD CARE (Oct. 2017), available at

http://www.hamiltonproject.org/assets/files/higher_education_student_parents_womenLong.pdf.

¹⁸ Department of Veterans Affairs, VA Launches Childcare Pilot, July 16, 2011, <https://www.va.gov/opa/pressrel/pressrelease.cfm?id=2134>.



quickly to preserve MHA rates for students who were attending classes in-person but forced online, students who were enrolled solely in distance learning courses continued to receive an MHA rate that is half the national average. With more students learning online, regardless of course type, many student veterans see this difference as unfair or a punishment for their school or education choices.

SVA recognizes that the pandemic has shown this difference to be unreasonable. We believe now is that time to begin the discussion on how best to bring parity to these MHA rates while keeping online educational quality in mind.

Rural rates. We have heard reports over the years that MHA rates are not serving student veterans well in some rural areas with rates below the current national average not adequately meeting actual cost-of-living needs, resulting in many of these students struggling to make ends meet. These examples also do not answer the important question asking if rates being based on supplemental income for DoD service members is adequate for GI Bill users, or whether the inability for many student veterans to access additional programs such as SNAP and Unemployment Insurance are causing more damage as students look to meet basic needs. And, while the Department of Defense (DoD) has disputed these claims, the issue has been a consistent drumbeat over the years from student veterans, so we want to reiterate it as an ongoing concern.

Overseas rates. We have also heard from students about the overseas MHA rate, recently changed to the U.S. national average, not being adequate for their training locale. SVA does not believe the national average is the appropriate MHA rate for international locales, particularly when many of those areas have significantly higher costs of living. We recommend this Committee review ways to either more appropriately match the MHA rate with overseas locations, or simply use DoD's existing Overseas Housing Allowance (OHA) rates. VA already uses DoD's BAH rates to determine MHA rates for domestic students, and we believe this to be a common-sense solution that provides a more equitable housing rate and establishes consistency in the methods VA uses to establish those rates.

Veteran Readiness & Education (VR&E) and Chapter 33 subsistence rates. For years, student veterans have shared concerns about affording basic necessities while pursuing their VR&E individualized training and education plans, concerns echoed in a 2014 Government Accountability Office (GAO) report on VR&E which found that veterans may discontinue their plans before completion due to financial pressures.¹⁷ The fact that this issue exists is simply because VR&E has two different subsistence rates. One is the rate of the Post-9/11 GI Bill MHA benefit, and the other is substantially lower and based on several factors, such as rate of attendance, number of dependents, and training type.¹⁸ The maximum rate possible under this model requires a student to have two dependents and scarcely reaches the national average MHA under Ch. 33. Moving the subsistence rate to one rate reduces bureaucracy, eliminates confusion, encourages program utilization, and ensures greater fairness in benefits for veterans with service-connected disabilities.

To supplement this needed conversation, we need better data on these MHA concerns. SVA encourages this Committee to authorize a comprehensive study of these issues.

Broadband access for rural and low-income households. With higher education's rapid transition to online instruction in the wake of COVID-19, student access to affordable and reliable broadband internet is more important than ever. Schools across the country have increased their investment in online program infrastructure, so we can expect online learning to play an increasingly mainstream role in higher education, even well after the pandemic. It

¹⁷ U.S. GOVERNMENT ACCOUNTABILITY OFFICE, VA VOCATIONAL REHABILITATION AND EMPLOYMENT PROGRAM – FURTHER PROGRAM MANAGEMENT IMPROVEMENTS ARE NEEDED 6 (Feb. 27, 2014), available at <https://www.gao.gov/products/gao-14-61>.

¹⁸ VR&E Subsistence Allowance Rates, U.S. DEPARTMENT OF VETERANS AFFAIRS, https://www.benefits.va.gov/vocrehab/subsistence_allowance_rates.asp.



is concerning, then, that millions of Americans cannot either access or afford reliable broadband internet.

Because of issues with how broadband access data is collected, the number of Americans that lack access to broadband internet is unclear. Federal Communications Commission (FCC) data show between 14.5 million and 18 million Americans without broadband access, while other studies have found that this number is closer to 42 million.^{19, 20} For veteran households, FCC states that 15 percent, or 2.2 million, lack either fixed or mobile broadband connections, with price and location described as top barriers to adoption.²¹ For student veterans, over half of whom are parents themselves, the consequences of living without broadband internet exist for themselves and their dependents.

A recent Pew Research Center survey found that roughly a quarter of the population does not have a broadband internet connection at home.²² Pre-pandemic, students in these disconnected homes fell into what is called the "Homework Gap", where the lack of an adequate internet connection prevented them from being able to complete their homework and contributed to lower rates of academic success. Now, with school instruction increasingly delivered online, these students also cannot attend virtual classes or complete coursework, further heightening their risk of falling behind academically. Without other options, students have increasingly begun to sit outside their schools, local libraries, or coffee shops to connect to free wireless internet and complete their schoolwork, a practice FCC Acting Chairwoman Jessica Rosenworcel has called "Parking Lot Wi-Fi."²³

Beyond the harm done to students, the consequences of not improving broadband access are obvious, broad, and far-reaching. Save the many 'essential workers' who do not have the luxury, our economy depends on employees being able to reliably work from home. Our healthcare system increasingly relies on telehealth medicine to safely provide physical and mental healthcare, functions important to all, but particularly so for rural veterans.²⁴ Millions of students, of all ages and backgrounds, are potentially being set further and further behind. The consequences are endless. In contrast, the potential positive outcomes are endless.

According to the Federal Reserve Bank of Richmond, bringing broadband infrastructure to rural areas is "linked to increased job and population growth, higher rates of new business formation and home values, and lower unemployment rates."²⁵ They also note that "...the long run benefits of broadband access could grow exponentially, given the potential for innovation and productivity gains it provides."^{26, 27, 28} In other words, broadband access is a fiber optic lifeline for rural and underserved communities, leveling the economic playing field and providing opportunity to all.

We applaud efforts like FCC's Emergency Broadband Benefit Program, which provides a \$50 a month stipend to eligible families to subsidize internet connectivity, as well efforts to engage older programs, like E-rate and

¹⁹ Federal Communications Commission, 2020 Broadband Deployment Report. <<https://docs.fcc.gov/public/attachments/FCC-20-50A1.pdf>>

²⁰ BroadbandNow, BroadbandNow estimates availability for all 50 states, Confirms that more than 42 million Americans do not have access to broadband. <<https://broadbandnow.com/research/fcc-broadband-overreporting-by-state/>>

²¹ The Federal Communications Commission, *Report on Promoting Broadband Internet Access Service for Veterans*, May 2019. Accessed July 20, 2020. <https://docs.fcc.gov/public/attachments/DOC-357270A1.pdf>

²² Pew Research Center, *Mobile Technology and Home Broadband 2021*. June 3, 2021.

<<https://www.pewresearch.org/internet/2021/06/03/mobile-technology-and-home-broadband-2021/>>

²³ Federal Communications Commission, 2020 Broadband Deployment Report. April 24, 2020. <<https://docs.fcc.gov/public/attachments/FCC-20-50A1.pdf>>

²⁴ Department of Veterans' Affairs, "With TeleOncology, VA stands shoulder-to-shoulder with Veterans in rural areas to reduce disparities in cancer care." July 16, 2021. <<https://blogs.va.gov/VAntage/91061/va-stands-shoulder-shoulder-veterans-rural-areas-reduce-disparities-cancer-care/>>

²⁵ Federal Reserve Bank of Richmond, *Bringing Broadband to Rural America*, December 2020.

<https://www.richmondfed.org/publications/community_development/community_scope/2020/comm_scope_vol8_no1#footnote2>

²⁶ Id.

²⁷ e Sa, Paul. 2017. *"Improving the Nation's Digital Infrastructure."* Office of Strategic Planning and Policy Analysis, Federal Communications Commission.

²⁸ Gallardo, Roberto, Brian Whitacre, Indraneel Kumar, and Sreedhar Upendram. 2020. *"Broadband Metrics and Job Productivity: A Look at County-Level Data."* *Annals of Regional Science*. <https://doi.org/10.1007/s00168-020-01015-0>.





Lifeline, to better support remote learning.²⁹ However, these efforts also highlight a fundamental truth: how our country thinks about internet connectivity is outdated. Instead of retrofitting new initiatives onto decades-old ones, we need big, bold ideas. Ideas that recognize the truth that the internet is a *requirement* in order to participate in our economy, to achieve our higher education goals, to reach for the American Dream. Once a luxury, broadband internet access is now a necessity, and our country must react accordingly.

Student veterans' on-campus healthcare options should be expanded, with a particular focus on VA's Veterans Integration to Academic Leadership (VITAL) program. As shared in our recent testimony outlining our annual policy priorities before the Senate and House Veterans Affairs Committees, SVA is committed to viewing and advocating for the GI Bill as the front door to the Department of Veterans Affairs (VA).³⁰ This commitment is driven by VA's Journey of Veterans Map which highlights the GI Bill as one of the first interactions recently transitioned veterans will have with VA.³¹

Welcoming transitioning veterans into additional VA services is key to establishing trust and confidence in the agency that could last a lifetime. A critical part of establishing that trust and confidence during the transition period should also include ready and easy access to mental health care options, such as VA's VITAL program.

VITAL is a joint effort between the Veterans Benefits Administration (VBA) and the Veterans Health Administration (VHA) that provides on-campus mental healthcare and support services to student veterans and, when needed, coordinates with VHA, VBA, and community care providers. In addition, VITAL provides education and training on student veteran-specific needs for campus faculty and staff to further aid schools in creating a more welcoming community for transitioning student veterans.

When viewed in the light of VA's "Whole Health" treatment objective, VITAL's broad portfolio of services stands out as well-designed, flexible, and responsive to the day-to-day needs of student veterans. We know how important programs like this are to student veterans because, based on our public opinion surveys, healthcare and mental healthcare services have been identified as the top two issues areas on which veteran service organizations should focus their advocacy efforts.³²

In addition, SVA would like to see VITAL program capabilities expanded on campuses across the country by incorporating telehealth pods like those located at Veterans of Foreign Wars and American Legion posts through VA's Accessing Telehealth at Local Area Stations (ATLAS) program.³³ Opening telehealth pods on campuses would increase not only student veteran access to telehealth care, but the surrounding communities' access, empowering veterans of all stripes to seek and receive the health care services they need.

Collect better data on student veterans. A common organizational management saying comes to mind: "If you can measure it, you can manage it." Central to our work as an organization is our commitment to seeking out data and willingly being led wherever it leads. Unfortunately, a recurring theme throughout the pandemic was how robust data on issues relevant to student veterans was often difficult, if not impossible, to find. Before we can manage many of the most urgent issues we hear from student veterans, we need better measurement of the problems. Some areas where we strongly encourage increased federal and institutional research:

Student loan debt. The rising level of student debt is a well-documented issue facing today's college students, with this debt growing by more than 100 percent between 2010 and 2020 and the cumulative

²⁹ Federal Communications Commission, Emergency Broadband Benefit. <<https://www.fcc.gov/broadbandbenefit>>

³⁰ Student Veterans of America, Testimony before the Joint Committee on Veterans' Affairs, March 3, 2021. <<https://www.veterans.senate.gov/imo/media/doc/SVA%20Testimony%2003.03.21.pdf>>

³¹ Department of Veterans Affairs, Journey of Veterans Map. <<https://www.blogs.va.gov/VAntage/wp-content/uploads/2020/02/Veteran-Journey-Map.pdf>>

³² SVA public opinion survey data collected August 2020.

³³ Department of Veterans Affairs, VA and ATLAS. Accessed October 8th, 2021. <<https://connectedcare.va.gov/partners/atlas>>





national total surpassing \$1.7 trillion.³⁴ What is less understood is how student debt impacts student veterans specifically. SVA's annual census data confirm that at least some veterans graduate with student debt, but the scope of that data is limited.

Soon, the Pew Charitable Trusts will release the results of its nationwide survey on student loan debt held by veterans.³⁵ This survey will offer valuable insights into how much student loan debt veterans hold, why they have it, and how it impacts their lives. Beyond this survey, however, we believe more can be done at the federal level to improve the data collected on veteran student loan debt and to make it available to the public. Better understanding where this debt is held is critical before beginning conversations on how to address it.

Food and housing insecurity. In December 2018, the GAO released a report on food and housing insecurity among college students.³⁶ After reviewing 31 separate studies, they concluded that "[n]one of these studies...constitute a representative study" of our nation's students.³⁷ In fact, until the most recent National Postsecondary Student Aid Survey (NPSAS) is concluded, no federal agency had assessed food and housing insecurity among postsecondary students.³⁸ It is also important to note here that, while more data is always welcome, NPSAS data is limited in its coverage of student veterans because it requires the filing of a Federal Application for Federal Student Aid (FAFSA). Because many student veterans receive education assistance through their GI Bill, they often do not fill out FAFSA forms. This leaves datasets like NPSAS as incomplete due to under-sampling student veterans.

The NPSAS is ongoing, but other research designed to fill current gaps does paint a potentially concerning picture. A 2020 survey conducted by The Hope Center found that in 2019, nearly 40 percent of student respondents reported being food insecure during the previous 30 days, more than 46 percent reported experiencing housing insecurity in the past year, and 17 percent reported being homeless during the past year.³⁹

40
Recently, VA's National Center on Homelessness Among Veterans (NCHAV) published a study that "...revealed that four types of financial strain – debt, unemployment, lower income and financial crises – increase the risk of future homelessness."⁴¹ In addition, the Department of Housing and Urban Development's (HUD) 2020 Annual Homeless Assessment Report to Congress (AHAR) found that approximately eight percent, or 37,252, of homeless adults were veterans, an increase over 2019.⁴²

While the data above applies to veterans broadly, student veterans, especially those with dependents, are facing ever-increasing financial burdens due to the pandemic. Without more support, the risk of more student veterans and their families facing homelessness or other basic necessity insecurity grows higher.

³⁴ See Abigail Johnson Hess, U.S. student debt has increased by more than 100% over the past 10 years, CNBC (Dec. 22, 2020), <https://www.cnbc.com/2020/12/22/us-student-debt-has-increased-by-more-than-100percent-over-past-10-years.html> (citing Federal Reserve figures).

³⁵ Pew Charitable Trusts, Veteran Student Loan Debt Draws New Attention <<https://www.pewtrusts.org/en/research-and-analysis/articles/2021/09/13/veteran-student-loan-debt-draws-new-attention>>

³⁶ GOVERNMENT ACCOUNTABILITY OFFICE, FOOD INSECURITY: BETTER INFORMATION COULD HELP ELIGIBLE COLLEGE STUDENTS ACCESS FEDERAL FOOD ASSISTANCE BENEFITS, GAO-19-95, December (Dec. 2018.), available at <https://www.gao.gov/assets/gao-19-95.pdf>.

³⁷ Id.

³⁸ Real College Survey 2020: Five Years of Evidence on Campus Basic Needs Insecurity, THE HOPE CENTER, https://hope4college.com/wpcontent/uploads/2020/02/2019_RealCollege_Survey_Report.pdf (last visited Feb. 24, 2021).

³⁹ Id.

⁴¹ Department of Veterans Affairs, National Center on Homelessness Among Veterans.

<<https://www.va.gov/opa/pressrel/includes/viewPDF.cfm?id=5654>>

⁴² Id.





Unfortunately, our ability to understand the scope of food and housing insecurity and to respond, if necessary, will continue to be limited until we have better data the issue at a national level.

Monitor recent VA debt collection procedures reforms to ensure minimal impact to student veterans as collections resume. SVA has previously testified on VA's onerous debt collection procedures, urging reform to prevent many of the negative impacts it causes student veterans.⁴³ During the pandemic, VA's Debt Management Center (DMC) has taken several steps to address some of these issues, such as creating a new web service to manage personal debts and offering extended debt relief options to veterans. DMC has also held monthly calls with stakeholder organizations with updates on their reform progress and solicited feedback on best practices to improve their procedures.

In addition, DMC recently published a proposed rule to adjust their threshold for reporting VA debts to consumer reporting agencies.⁴⁴ SVA would like to recognize the hard work of DMC to develop this proposed rule, and the positive impact it will have on veterans across both the Veterans Health Administration (VHA) and the Veterans Benefits Administration (VBA). More specifically, according to DMC's review of their historical credit reporting, it will adjust their annual total of veterans reported to consumer reporting agencies from 60,000 to approximately ten.^{45,46}

As debt collection procedures restart, SVA hopes to continue working with DMC to ensure that veterans are well-informed of their deadlines, resolution options, and that the proposed rule does, indeed, dramatically reduce negative credit reports. We appreciate DMC's clear commitment to improving their processes in favor of all veterans, and we encourage Congress to work with VA to build on the agency's recent improvements by exploring how the debt collection process can be further streamlined.

Review the Veterans Readiness & Employment (VR&E) program for ways to improve. This past April, VA announced a self-identified change in how they assess eligibility for VR&E as it relates to other veterans' education benefits. In short, a veteran may use their VR&E eligibility up to a 36-month cap and then, separately, use another education benefit, such as the Post-9/11 GI Bill, up to its own 4-36-month cap, with a total cap of 48 months. SVA would like to commend VA for identifying and changing their interpretation. This change provides a greater benefit to eligible veterans and complies with the underlying statute.

To continue this positive trend, SVA encourages this Committee to discuss the VR&E program at greater length with VA and focus on specific areas of concern that we have heard expressed by numerous student veterans of the years. Concerns include a lack of information provided in the Transition Assistance Program curriculum, difficulty in contacting VA to determine eligibility, long timelines in the assessment process, uneven counselor guidance and accessibility, among others.

As these discussions move forward, SVA recommends taking full advantage of the ongoing Digital GI Bill and IT modernization effort at VA and establishing pre-emptive, automatic qualification to transferring service members and electronic Certificate of Eligibility (COE) disbursement.

Expand the VetSuccess on Campus (VSOC) program to more schools across the country. The VSOC program is one of the few SVA hears about that is uniformly positive. Despite this, over its lifetime, the program has only expanded to approximately twenty schools beyond its original ninety-or-so. This program is wildly

⁴³ Student Veterans of America, testimony before Senate Veteran Affairs Committee, March 3, 2021.

⁴⁴ <https://www.veterans.senate.gov/imo/media/doc/SVA%20Testimony%2003.03.21.pdf>

⁴⁵ Federal Register, Department of Veterans Affairs, Threshold for Reporting VA Debts to Consumer Reporting Agencies. July 23, 2021. <https://public-inspection.federalregister.gov/2021-15490.pdf?utm_source=federalregister.gov&utm_medium=email&utm_campaign=pi+subscription+mailing+list>

⁴⁶ Id.

⁴⁷ Debt Management Center, Meetings between Debt Management Center and Student Veterans of America, June 23 2021 and June 26, 2021.





popular with student veterans and schools, and we encourage Congress to provide adequate funding to ensure it can expand to meet the growing needs of student veterans everywhere.

National Guard and Reservist protections and parity. As U.S. defense plans change from utilizing the National Guard and Reserve Components as a 'strategic reserve' to an 'operational reserve', we have seen an increased operational tempo for members of reserve component, especially the National Guard.⁴⁷ This concern has been especially evident recently as we saw members of the National Guard tasked with responding to a steady stream of unprecedented challenges including multiple natural disasters, COVID-19, and the violent insurrection in our nation's capital.⁴⁸

SVA has also heard from student service members who face challenges in completing coursework or exams due to conflicts with short-term military training or deployments. Administrative issues such as withdrawal and reimbursement can also contribute to uncertainty for service members as they manage concurrent military service and school obligations. SVA believes most institutions sincerely want to help these students balance their military duties with their studies, but students nevertheless lack a basic safety net in many instances.

SVA is aware of recent efforts to bring parity to National Guard and Reservist benefit accrual as well as establishing protections for student servicemembers that face short-term activations. We are supportive of legislation in both of these areas and look forward to working with the Committee on these issues.

Improve the GI Bill Comparison Tool. The next suggestion is to display currently collected student outcome measures in the GI Bill Comparison Tool. Establishing the appropriate data feeds and displaying the information in the tool would require IT upgrades that fit in neatly alongside the ongoing IT upgrades currently ongoing at VA. In one of the most common-sense recommendations we have, institutions should be required to disclose how effective it is at delivering on its promise to students. By informing military-connected students about the effectiveness of GI Bill-eligible programs, we allow them to make informed decisions about how to spend their education benefits.

In addition, VA should publish and maintain a comprehensive database of all school-specific complaints submitted through the Feedback Tool. Students should be given the option to disclose their narrative comments publicly, and those comments should be included in the database. The feedback database should be presented in a familiar interface, preferably one that mirrors other popular review websites. This means it should include helpful user features like search, filters, and sorting. We further recommend the Department include a link on each school's profile page in the GI Bill Comparison Tool that directs students to a full, detailed list of complaints submitted about that institution. This will help students identify and better understand the true nature of complaints submitted about each school. It will also improve the ability of advocates and researchers to monitor and analyze past and present institutional compliance with the Principles of Excellence and other laws.⁴⁹

Establish the Veteran Economic Opportunity and Transition Administration with Undersecretary representation for all economic opportunity and transition programs at VA. Greater focus must be placed on economic opportunity for veterans, including through higher education.⁴⁹ This would be best achieved by building on the early success of the new office at VA dedicated to transition and economic opportunity and elevating it, and Education Service, to its own administration at VA. Presently, economic opportunity programs

⁴⁷ Myers, M. (2021, January 29). *State National Guard chiefs call for more troops, more benefits for federal missions*. Military Times. <https://www.militarytimes.com/news/your-military/2021/01/29/state-national-guard-chiefs-call-for-more-troops-more-benefits-for-federal-missions/>

⁴⁸ Steve Beynon, *National Guard will be Used 'More, Not Less' as Military Preps for Future War, General Says*, MILITARY.COM, June 18, 2021, <https://www.military.com/daily-news/2021/06/18/national-guard-will-be-used-more-not-less-military-preps-future-war-general-says.html>.

⁴⁹ See DISABLED AMERICAN VETERANS, PARALYZED VETERANS OF AMERICA, AND THE VETERANS OF FOREIGN WARS, THE INDEPENDENT BUDGET – VETERANS AGENDA FOR THE 116TH CONGRESS. Retrieved from: 120 (2019), available at http://www.independentbudget.org/pdf/independentBudget_2019.pdf (explaining that "[t]his nation should have as much focus on the economic opportunities for veterans as it does for their health care and benefits").





such as the GI Bill, home loan guaranty, and many other empowering programs for veterans are buried within the bureaucracy of VBA and functionally in competition against disability compensation policy for internal resources.

Over the past century, VA has focused on compensating veterans for loss, but the reality of the 21st century and beyond demands the additional goal of empowering veterans to excel post-service. Critically, this will further advance our nation's goals of enhancing economic competitiveness. A focus on veteran contributions to business and industry, to governments, to non-profit organizations, and to communities through the best education programs in our country will result in impressive returns on the taxpayers' investments.

Workforce Innovation and Opportunity Act (WIOA) concerns. Lastly, we would be remiss if we did not mention an issue of which we only recently became aware, but raises concerns about the scope and effectiveness of WIOA Adult training programs and American Job Centers (AJCs). While difficult to parse in some cases, the data on these programs show disappointing returns in many states across a range of metrics.

According to the Department of Labor's (DOL) State Data Book for FY2019, WIOA training programs in eleven states did not find a single disabled veteran to train in the entire program year, and an additional nine states could not locate twenty to train despite the ratio of potential clients registered in different parts of the job centers being more than twenty-to-one.⁵⁰

Perhaps more distressingly, for those veterans trained in WIOA Adult programs, post-exit wages floundered. In only four states did trainees experience wage gains over twenty-five percent, and in seventeen states post-training wages were actually lower than before entering the program.⁵¹ When the trainees were disabled veterans, the situation is even more dire. In only five states did post-WIOA wages after six months exceed the poverty threshold for a family of four, and in no state did it exceed twenty percent.⁵²

In short, our recommendation to Congress is to review the systems in place and ensure that disabled veterans are getting the appropriate training for placement in high demand occupations, and that all veterans are receiving training that actually provides a reasonable chance to improve wages upon completion.

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The continued success of veterans in higher education in the Post-9/11 era is no mistake or coincidence. In our Nation's history, educated veterans have always been the best of a generation and the key to solving our most complex challenges. This is the legacy we know today's student veterans carry.

We thank the Chairman, Ranking Member, and the Committee Members for your time, attention, and devotion to the cause of veterans' health care and higher education. As always, we welcome your feedback and questions.

⁵⁰ Department of Labor, PY 2019 Data Book.
<https://www.dol.gov/sites/dolgov/files/ETA/Performance/pdfs/PY%202019%20WIOA%20and%20Wagner-Peyser%20Data%20Book.pdf>

⁵¹ Id.

⁵² Id.



Statement for the Record



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STATEMENT OF NATE LONG
CHIEF EXECUTIVE OFFICER OF VETERANS UNITED HOME LOANS
BEFORE THE
UNITED STATES SENATE COMMITTEE ON VETERANS AFFAIRS
WITH RESPECT TO THE VA HOME LOAN GUARANTY
“SUCCESS AFTER SERVICE: IMPROVING VETERANS’ EMPLOYMENT,
EDUCATION, AND HOME LOAN OPPORTUNITIES”
OCTOBER 27, 2021

Chairman Tester, Ranking Member Moran, and other Members of the Committee:

Thank you for the opportunity to submit written testimony at this legislative hearing of the Senate Veterans Affairs Committee. Veterans United Home Loans has the privilege of being the nation’s largest VA purchase lender since 2016, and as such we stand ready to serve as a resource to this committee on all aspects of the VA home loan. We applaud this committee’s continued efforts to protect and improve Veterans’ hard-earned benefits, including the VA home loan program, and we appreciate the opportunity to weigh in on this vital VA benefit.

We greatly appreciate the tireless efforts of the dedicated leadership and staff of the VA Loan Guaranty program. Their efforts over the past year to ensure flexibility in the face of the COVID-19 pandemic were monumental in helping more than one million Veterans and service members utilize their VA home loan benefit both to purchase their dream homes and also take advantage of the historically low-rate environment to their great financial benefit. Additionally, the various post-forbearance modification options implemented by the VA, including the refund modification, VA partial claims and the resulting new waterfall will provide much-needed relief for Veterans and service members who suffered hardship from the pandemic and utilized the forbearance relief provided by Congress in the CARES Act.

The VA home loan was established as part of the original G.I. Bill in 1944, as a way to level the playing field for returning World War II Veterans seeking their piece of the American Dream. More than 25 million Veterans and service members have used this benefit to purchase or refinance their homes since, helping to establish the modern middle class. To call the VA home loan a resounding success would be an understatement. The VA Loan Guaranty program’s success is evidenced by the most recent Iraq and Afghanistan Veterans of America (“IAVA”) Member Survey, which

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showed that 91% of its members were either extremely or somewhat satisfied with their VA home loan benefit - scoring better than all of the other benefits rated by the members by a significant margin.

We at Veterans United Home Loans are proud to be a part of this incredible program, and we are privileged to serve tens of thousands of our nation's heroes every year, and more than 500,000 since 2002. We are grateful for the opportunity to offer our views on how the current atmosphere in the housing market has impacted -- and continues to impact -- both active duty service members and Veterans who are in the midst of their homebuying journeys. We hope that this testimony is helpful to the Committee, and we would be happy to provide additional information if the committee would find it helpful.

Misconceptions about the VA Loan

While misconceptions about the VA home loan have existed for decades, some of these issues have been exacerbated by the exceptionally low inventory and increased prices of the highly competitive purchase market we've seen over the last two years. We have heard from our Veteran borrowers time and again that other participants in the process are discouraging them from utilizing their benefit. Some of the common misconceptions often heard include that VA loans are more expensive, have higher interest rates or fees, or are riskier due to them having no down payment and no private mortgage insurance. Other folks say that VA loan requirements are too onerous, or they take too long to close.

None of these misconceptions are true.

- VA-guaranteed loans actually had the lowest origination charges compared to Federal Housing Administration ("FHA") and Rural Housing Service ("RHS") loans both by dollar amount and basis points.¹
- VA home loans also have some of the lowest interest rates of any mortgage product, particularly for borrowers who don't make a 20% down payment.²
- VA home loans have had a higher closing success rate than other mortgage products.³
- VA home loans have had the lowest default rate of any loan product for most of the last 12 years.⁴
- Average closing times for VA loans and conventional loans are only a few days apart, which dispels the myth that VA loans take too long to close.⁵

While we make every effort to educate Veterans, agents, buyers, and sellers on the power of the VA home loan, we believe that significantly more can be done both inside and outside the industry to ensure that any lingering myths surrounding this benefit are

¹ <https://polygonresearch.com/blog/va-lending-costs-and-rankings>

² <https://www.icemortgage.com/mortgage-data/origination-insight-reports>

³ <https://www.icemortgage.com/mortgage-data/origination-insight-reports>

⁴ <https://www.mba.org/news-research-and-resources/research-and-economics/single-family-research/national-delinquency-survey>

⁵ <https://www.icemortgage.com/mortgage-data/origination-insight-reports>



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dispelled. We would be happy to assist in any educational efforts to ensure that neither Veterans nor civilians are confused about the VA home loan by uninformed or misleading commentary.

Valuation in a Sellers' Market

While most of the concerns surrounding the VA home loan stem from misunderstandings about the program that were rectified years ago, some aspects of the process can still create issues for Veteran homebuyers. In an unprecedentedly competitive real estate market, those issues can be amplified, despite the best efforts of the VA.

With home prices rising rapidly, the VA appraisal process is one aspect of the program that can potentially create issues for Veteran homebuyers. The average VA purchase loan in FY 2021 was \$344,274, up 13% from FY 2020. While the appraisal process is designed to protect Veteran homebuyers with many of its minimum property requirements, the prospect of an appraisal coming in below the sales price in a quickly changing market is very real. When this happens, the Veteran is required to pay the difference out of pocket, which many are unable to do, or start looking for another property. In other words, the market is taking away the benefit they earned through military service.

Fortunately, there are two processes to assist the Veteran in obtaining a better valuation – the Tidewater Initiative and Reconsideration of Value. While the existing processes can help make Veterans more competitive in the market, some additional flexibilities could put them on a more even footing with conventional buyers.

The Tidewater Initiative

The Tidewater Initiative is a process invoked by a VA Appraiser if the initial appraised value will fall below the contract price. When the appraiser invokes Tidewater, they are effectively asking the lender and other parties to the purchase to provide additional information (typically in the form of additional comparable properties, or "comps," for the appraiser to consider). Once invoked, the lender, buyer, and real estate agent have 48 hours to submit the additional comps. The appraiser can then move forward with the initial appraised value or submit a new one, after which a Notice of Value ("NOV") is issued.

Given the exceptionally high volume facing the industry, adding some flexibility to the Tidewater process would greatly enhance Veterans' ability to compete in a highly competitive market. Some potential flexibilities could include extending the timeline to submit comparable real estate transactions, and allowing participants to see the comps already being considered.

Reconsideration of Value

Once the NOV is issued, there is another, more formalized process to request a change to the value estimate from the VA. The Reconsideration of Value ("ROV") may be requested by the Veteran, the lender, or any other party to the process. The ROV request can result in a change to the NOV where clearly warranted and supported by the data. The ROV request can be based on additional comparable sales or a disagreement with the appraisal analysis itself (square footage, adjustments, etc.). Once the ROV request is submitted, the VA staff will review the additional information and determine whether a new NOV should be issued within five days. If a field review is required, it may take up to 20 days to determine whether a new NOV is warranted.

As with Tidewater, some flexibilities in the ROV process could help Veteran homebuyers keep up with rapidly changing market conditions. Some potential flexibilities would include allowing the use of pending sales, comparable sales completed after the appraisal itself, or allowing the use of a second, non-VA appraisal specifically for ROV purposes.

The VA Home Loan Funding Fee

Finally, it is worth mentioning that another aspect of the program that can create issues for Veteran and active duty homebuyers is the VA loan funding fee itself. The funding fee, currently 2.30% (first use) and 3.60% (subsequent use) of the purchase price for no down payment purchase loans, represents a significant cost to homebuyers. While the funding fee is most often rolled into the balance of the loan, it does reduce the purchasing power of each homebuyer by that percentage of the sales price.

Unfortunately, while the funding fee was established to pay for the 25% guaranty provided by the program, it is currently artificially inflated relative to the risk of the program itself, due to the fee being increased in several legislative items over the last few decades as a pay-for for increases in other VA benefits. VA loans have had the lowest foreclosure rate on the market for most of the last 12 years. Statutorily allowing the funding fee to return to the level prior to non-risk-related adjustments is one change that would dramatically improve Veterans' ability to compete in a highly competitive market by increasing their purchasing power.

Again, we appreciate the opportunity to provide information and perspective on this Committee's efforts to improve the prospects of Veteran and currently serving homebuyers' ability to compete in what is clearly a crisis of housing inventory, exacerbated by several unanticipated market factors. We believe that the extension of some existing flexibilities and the implementation of some new ones could greatly improve the outcomes for Veteran homebuyers. Additionally, we would encourage a concerted effort to fully educate homebuyers, sellers, agents, lenders, and all other market participants on the true benefits of the VA loan, with a specific focus on eliminating old misconceptions about the program.



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While we cannot speak for the entire industry, we are certain that many others would stand alongside us to assist in this effort to help our nation's Veterans achieve the American Dream that so many of them have pledged to defend with their lives.

Nate Long, CEO
Veterans United Home Loans

Questions for the Record

**Department of Veterans Affairs
Questions for the Record of the Education and Employment Hearing
Committee on Veterans' Affairs
United States Senate**

October 27, 2021

SENATOR JOHN TESTER

QUESTION 1: What specific actions has VA taken in response to the recently released GAO Report 21-450 that found that many veterans don't know about VR&E benefits?

Response: The Veterans Benefits Administration (VBA) concurred with the U.S. Government Accountability Office (GAO) recommendation, and VBA's Veteran Readiness and Employment (VR&E Service) has developed a response to the report to request its closure. Specifically related to this effort, VR&E Service reviewed and evaluated its websites and print materials (fact sheets) to update language to better promote the breadth of services available, including traditional education, under the program. VA updated these websites on November 15, 2021 and posted revised materials on November 22, 2021. They now better emphasize the educational component of VR&E. This information was also shared with VR&E field offices in an email on December 1, 2021 for their awareness to improve marketing and outreach efforts for the program. This email instructed the field to replace all outdated fact sheets with the newer versions and to provide them to all prospective applicants during future outreach events. Veterans will also see these changes when they visit VA's webpage.

In addition, VR&E Service collaborated with VBA's Education Service to include a comparison chart of similarities and differences between the GI Bill and VR&E benefits. This comparison was placed on the [VBA Education and Training website](#) in October 2021. VR&E Service also created a video on [VR&E's 5 Tracks](#) and has posted this informational video on VBA's social media channels, blog websites and sent the link through email encouraging Veterans to view the video and apply for the program.

QUESTION 2: What steps has VA taken to increase communication with State Approving Agencies, School Certifying Officials and student veterans?

Response: The Department of Veterans Affairs (VA) continues to leverage multiple channels to increase communication with State Approving Agencies (SAAs), School Certifying Officials (SCOs) and student Veterans. This communication includes email notifications using GovDelivery and Microsoft Outlook, social media, webinars, blogs, meetings and other outreach opportunities.

To ensure consistent communication with SAAs, VA's Oversight and Accountability (O/A) holds an O/A SAA Monthly Office Hours session, during which important updates are provided and attendees can raise any questions or concerns they may have. Following the signing of the Isakson and Roe Act into law, Oversight and Accountability began meeting with the National Association of State Approving Agencies (NASAA) subgroup on the Isakson and Roe Act implementation. After successful implementation of 28 of the 32 provisions, weekly meetings were no longer necessary and reduced to bi-weekly, as of October 1, 2021. Since, however, an additional meeting centered around section 1013 of the Isakson and Roe Act has been implemented on a twice monthly basis with NASAA leaders. In addition, VA leaders delivered several presentations to SAAs on Isakson and Roe during the Monthly Office Hours sessions as well as NASAA's mid-winter and summer conferences.

Each month, the National Training Team provides training and information to SCOs and SAAs via monthly Office Hours webinars. This training and information push provide SCOs and SAAs with an opportunity to learn first-hand during live sessions about updates to VA education and training benefits, as well as about any changes to the policies or procedures in the administration of benefits.

"SCO in the Know" is a bi-monthly newsletter sent to SCOs on the fourth Thursday of even months (February, April, June, August, October and December). The newsletter serves as a consistent and consolidated line of communication between VA and SCOs to ensure schools are receiving updates and information about VA education and training benefits, and current VA policies and processes concerning the administration of VA education benefits. It is also an opportunity to increase esprit de corps among education partners, through the SCO Spotlight, which invites schools to share good news stories about student Veteran-centric events and initiatives happening at their schools.

The Bi-monthly GI Bill® Student Newsletter is sent to beneficiaries the second Tuesday of the odd months (January, March, May, July, September and November). This newsletter provides student Veterans and their dependent family members with one stop access to important updates, reminders and other information in a quick and easy to read format.

Using email and GovDelivery (an email marketing tool), VA is able to reach partners to provide important, time-sensitive updates that apply to specific groups directly, in addition to general updates and reminders. As VA continues its modernization efforts, it seeks ways to provide more targeted communications and new channels for communicating with those who are directly impacted by particular changes. VA already has begun using text message notifications for specific programs and has seen tremendous success. This mode of communication enables VA to get the right information to the right people at the right time.

QUESTION 3: Does VA monitor the number of schools who continue to roll-back operations because of COVID?

Response: VBA communicates as much as possible with its school partners, including SAAs and SCOs. However, VA does not actively track the operating status of each school as it relates to the COVID-19 pandemic and the return to in-person instruction or use of distance learning.

QUESTION 4: How many schools will continue to need the emergency authorities in P.L. 116-128, as amended by P.L. 116-159; and P.L. 116-140 that expire in December 2021?

Response: As of November 8, 2021, there were 1,872 schools with 56,734 Post9/11 GI Bill students enrolled using the emergency authorities. VA is not certain how many schools will continue to need these emergency authorities moving forward.

QUESTION 5a: GAO recently put out a report that “many Veterans do not know about VR&E benefits,” and recommended steps to provide Veterans with more information. Tell me how the VA has responded to that report and particularly how they responded to the recommended steps? What did the Department do with the recommended steps...did they dispute them, did they implement them, or did they do nothing?

Response: VBA concurred with GAO's recommendation, and VR&E Service has developed a response to the report to request its closure. Specifically related to this effort, VR&E Service reviewed and evaluated its websites and print materials (fact sheets) to update language to better promote the breadth of services available under the program. VA updated these websites on November 15, 2021 and posted the revised materials on November 22, 2021. They now better emphasize the educational component of VR&E. This information was also shared with VR&E field offices in an email on December 1, 2021 to improve marketing and outreach efforts for the program. In addition, the VR&E Service collaborated with the VBA Education Service to include a comparison chart of similarities and differences between the GI Bill and VR&E benefits. This comparison was placed on the [VBA Education and Training website](#) in October 2021. VR&E Service also created a video on [VR&E's 5 Tracks](#) and has posted this informational video on VBA's social media channels, blog websites and sent the link through email encouraging Veterans to view the video and apply for the program.

QUESTION 5b: Can you tell me how the VA can provide training and communication to school officials about VA regulations (and changes); the recent change in the 85/15 policy may be a good example to go off of?

Response: VA regularly conducts communications and training campaigns to provide updates and information regarding GI Bill activities. In particular with the 85/15

rule, VA distributed multiple emails to school certifying officials regarding the rule and held a series of training opportunities for schools to deliver additional details and clarifications around the rule. VA also provides similar updates and information to SAAs, so they also may assist and engage with the schools under their jurisdiction.

QUESTION 6: What is VA doing currently to ensure the VA home loan program is competitive?

Response: VA's home loan program remains the most advantageous mortgage option for many Veterans. VA is ensuring that Veterans, lenders, VA employees and other stakeholders have the right information and tools to understand these advantages and make sound home financing decisions. VA engages with Veterans through the VA Home Loan website, benefit briefings, social media, public service campaigns, Veterans Service Organization briefings, and through VA Home Loan Fact Sheets, Guides, and VA benefit related materials. For instance, in August 2021, the former Executive Director did a Satellite Media Tour via television and radio discussing the advantages of the home loan program, which resulted in 6.5 million impressions. These efforts have resulted in efficient and record-breaking delivery of the home loan benefit. This outcome begins with VA's heightened and continuous effort to help Veterans, sellers, real estate agents and lenders understand that, even in a competitive market, a Veteran's use of a VA-guaranteed loan is wholly compatible with quick loan closings and efficient sales transactions. Through active engagement with national and local mortgage industry partners, by way of attendance at lending conferences, real estate agent regional discussions, and meetings with appraisal groups, VA also helps them understand how certain VA home loan features can make VA's program more agile than those associated with other loan products. For example, with VA's unique valuation and appraisal protocols (commonly referred to as Tidewater and Reconsideration of Value (ROV)), VA engages with Veterans, lenders and real estate agents, allowing them to provide information that a VA Fee Panel appraiser might not have or be able to use under external standards on appraisals. The consumer-driven information helped VA justify increased loan amounts in 52% of ROV cases between fiscal year (FY) 2019 and FY 2021.

VA data shows improved homeownership opportunities for Veterans. During FY 2021, VA experienced record loan volume, having guaranteed over 1.44 million home loans totaling more than \$447 billion. VA exceeded FY 2020 loan volume, which represents an approximate 15% year-over-year increase.

The current sellers' market and location-specific low home inventory has tilted competition in favor of buyers who make all-cash offers. These all-cash offers often exceed listing prices and include other seller-friendly incentives. Veterans using their home loan benefits also are competing for homes with buyers who may be using other Federal Government-backed programs (like Fannie Mae- and Freddie Mac-backed conventional programs) that allow appraisal waivers in many circumstances. More

information about Fannie Mae's appraisal waiver policy can be found at <https://singlefamily.fanniemae.com/media/5916/display>.

Despite challenges some Veterans are experiencing in "hot markets," the volume of VA purchase loans has continued to increase. In FY 2021, VA purchase loan volume rose 3%, totaling 444,000 loans, which is the highest in program history.

VA's Loan Guaranty Service personnel engage in frequent outreach with home loan industry groups such as the Mortgage Bankers Association, the National Association of Realtors and the Appraisal Institute. These outreach activities educate stakeholders about the advantages of, and help dispel misconceptions about, VA's home loan program. VA recently conducted an Appraiser Webinar to discuss market value, appraisal equity and VA ROVs. VA's ongoing engagement with the Consumer Financial Protection Bureau (CFPB) and other entities further helps to identify ways to bolster Veteran competitiveness in the home buying bid process.

QUESTION 7: Veterans have the option of requesting a re-evaluation on their home value through the reconsideration of value process—how often does that come out in favor of the veteran?

Response: The majority of appraisal reports VA receives (85%) reflect a valuation of the property that either meets or exceeds the sales contract price. Between FY 2019 and FY 2021, VA approved partially or fully over 52% of ROVs requested.

Under VA's statutory authority (38 U.S.C. § 3731), VA is required to maintain lists of appraisers to make appraisals for the purposes of the home loan program. These appraisers, who are selected on a rotational basis, forward their appraisal reports to VA for review, and VA relies on these reports when determining the Notice of Value (NOV). The amount shown on the NOV is the amount VA considers the reasonable value. While some individuals may see the appraisal process as a burden, VA's process has been effective in ensuring that benefits are provided in a fiscally responsible manner. For example, VA's unique appraisal process helped protect VA's home loan program against much of the market manipulation that contributed to the Great Recession. Also, although no appraisal report can protect fully against overpayment or substandard property conditions, VA's appraisal process has been helpful in exposing potential defects or maintenance issues that could have significantly affected a property's value.

SENATOR PATTY MURRAY

EDUCATION - We need to do everything we can to support veterans in their transition after service and help set them up for success when they pursue education and career opportunities. This includes ensuring VA is communicating with student veterans and their schools and providing resources that serve these veterans' needs, especially as they face new challenges.

QUESTION 1: What additional resources or authorities would help VA reach every student veteran and provide the support they need to succeed?

Response: As VA works to improve the processing of VA education and training benefits and ensures that all Veterans and their dependents can access and use their earned benefits, the Digital GI Bill (DGIB) continues to be at the forefront of our efforts. This undertaking is massive and will have an enormous net positive impact on all partners, including how Veterans interact with their benefits and how benefits are administered. Through DGIB, VA will be able to:

- Call, email, text and chat with GI Bill beneficiaries.
- Respond to questions from colleges and universities faster.
- Immediately access beneficiary records.
- Provide beneficiaries with quicker eligibility decisions.
- Reduce claims processing times.
- Quickly respond to evolving legislation changes.
- Support new program and policy requirements to keep up with changes within the academic community and job market.
- Have employees and administrators focus on serving Veterans, rather than navigating cumbersome manual processes.

Continued support from our congressional partners will help VA complete this multi-year effort and realize an expanded and improved VA education benefit experience for all Veterans and beneficiaries.

QUESTION 2: How does VA support veterans at smaller schools that do not offer as many resources?

Response: To ensure all Veterans, including those at smaller schools, have access to as many resources as possible, especially during these unpredictable times during the COVID-19 pandemic, VA continues to leverage various communication channels to provide timely and accurate updates, along with ancillary opportunities such as job opportunities and Veteran-centric webinars. These ancillary opportunities are particularly relevant to GI Bill students at smaller schools and often highlight programs and services that would assist them in their academic journey, be it academic preparation

courses offered by a VA partner or VHA resources like the COVID Coach App. To raise awareness and usage of these resources and services, VA notifies students and their schools through emails including newsletters, social media posts, webinars, and provides this information to Veterans Service Organizations and other groups to also amplify. VA also executes milestone-based communications for GI Bill students, so as they proceed in their academic or vocational pursuits using their GI Bill benefits, they receive relevant and timely information on additional resources including those related to employment opportunities.

VA HOME LOAN GUARANTY PROGRAM - Washington State constituents have voiced concerns that sellers, lenders, and realtors are not properly informed about the rules and eligibility requirements of the Home Loan Guaranty program. A lack of familiarity with how this program works can put veterans at a disadvantage when bidding on a house against non-VA loan buyers and may inhibit veterans from using this benefit.

QUESTION 3: What steps are being taken to make sure that all veterans, sellers, lenders, and realtors are aware of the Home Loan Guaranty program and how it works?

Response: Your feedback is appreciated and thank you for sharing your constituent insights. VA provides quarterly training to apprise VA home loan lenders of program updates. Program policies are posted online for industry participants. In 2022, VA will work closely with the National Association of Realtors to educate real estate professionals regarding the benefits of the VA Home Loan program.

VA employs multiple methods to help ensure that all eligible Veterans can use their home loan benefits. VA participates in and conducts educational sessions for Veterans and Service members to explain the fundamental aspects of the home loan program, including how to request a Certificate of Eligibility and work with a lender to obtain a VA-guaranteed loan. VA also works closely with internal and external stakeholders on a variety of topics.

- VA engages Veterans through the [VA Home Loan website](#), benefit briefings, social media, [public service announcements](#), Veterans Service Organization briefings and through [VA Home Loan Fact Sheets](#), Guides and [VA benefit related materials](#).
- VA engages mortgage industry participants through regular outreach with other Federal housing, mortgage, Realtor and appraisal groups.
- VA engages with lenders through a designated VA Home Loan Lender Liaison who serves as a central point of contact.
- VA engages internal and other external partners such as VA regional offices, VA Medical Centers, Veterans Service Organizations and State Veteran/Military Affairs Offices.

SENATOR SHERROD BROWN

QUESTION 1: In August, the Department of Education announced it would make over \$1 billion in closed school discharges available for at least 115,00 borrowers who attended ITT Tech. Many of these borrowers are student veterans. How is VA working with the Department of Education to facilitate these claims and give student veterans the relief that they deserve, and what other legal protections is VA putting in place to prevent defunct colleges from defrauding student veterans in the future?

VA Response: To facilitate these claims, VA receives closure notifications from the State Approving Agencies (SAA) that allow VA to identify any potentially impacted beneficiaries at the closed schools. Subsequently, VA reaches out to the student Veterans to ensure they receive the relief they deserve. VA did not coordinate with the Department of Education to facilitate claims and provide relief to student Veterans. As of November 15, 2021, there were 2,274 ITT students who applied to VA for restoration of entitlement. Of those, VA approved restoration of entitlement for 1,399 students, totaling 14,644 months and 11 days of entitlement. The remaining students were not eligible for restoration of entitlement.

VA performs oversight to identify programs that overcharge GI Bill students, violate the 85/15 rule or fail to comply with other approval, recordkeeping or reporting requirements. When found, VBA Education Service takes appropriate actions such as enrollment suspension for new students or enrollment disapproval for new and current students, as required by either statute (e.g., 38 USC 3680A(d), or regulations (e.g., 38 CFR 21.4201) to cease and further prevent these violations from continuing.

QUESTION 2: The American Rescue Plan closed the 90/10 loophole that required for-profit colleges to obtain at least 10 percent of revenues from a source other than federal student loans. This loophole gave for-profit schools an incentive to enroll veterans, whose GI benefits count toward the 10 percent threshold. However, this won't take full effect until 2023. What is VA doing to prevent for-profit colleges from turning to other predatory behaviors, like increasing tuition and fees, until this loophole is fully closed?

VA Response: Section 2013 of Public Law 117-2, the American Rescue Plan Act of 2021, closing the 90/10 loophole has a greater impact on the Department of Education. VA follows the authority in 38 U.S.C. § 3680A, which is further codified by regulation in 38 C.F.R. § 21.4201. These legal authorities prevent educational institutions from enrolling more than 85% of students for any program who have their tuition paid (in-part or in-full) by either the GI Bill or the institution. VA currently is promulgating amendments to this regulatory criterion to tighten restrictions by supplementing the decision of who is considered a "supported" student. Furthermore, the Isakson and Roe Act of 2020, enacted in January 2021, in Section 1018 expanded the protections to students against fraudulent or unscrupulous recruitment practices, which codified the Principles of

Excellence guidance from Executive Order 13607, and in Section 1020, which provided greater detail on the limitations on the type of advertising, sales and marketing that schools can undertake and remain eligible for GI Bill® funds. VBA Education Service has begun implementing these provisions, which were effective August 1, 2021, further reducing predatory behaviors by schools.

QUESTION 3: Housing markets have gotten even more competitive since the COVID-19 pandemic began. We all hear the stories—the small business owner in Senator Tester’s state of Montana who put in 18 bids over six months and lost every one, the frequent stories of homebuyers who waive contingencies and inspections and appraisals to win a bid, putting that borrower at risk of buying a home with serious damage they can’t afford to repair. How does VA ensure that when Service members use their earned benefit, they are getting loans they can afford for high-quality homes? Why is it important that these protections are in place?

VA Response: After 77 years of administering the home loan program, VA continues to maximize homeownership opportunities to help ensure that the VA home loan program remains the program of choice for Veterans. In general, VA’s statutory, regulatory and policy provisions do not establish a maximum loan amount. However, VA’s long-tested credit underwriting standards and reasonable value requirements have led to some of the lowest default rates in the industry. For example, unlike some other loan programs, VA has established a residual income requirement, meaning that the Veteran must have a certain level of income remaining after paying the mortgage and other financial obligations each month. This requirement helps ensure Veterans can afford homeownership and lessens the risk of a default on a loan.

Veterans also must meet a lender’s proprietary minimum or standards of credit, income guidelines, and any other proprietary requirements a lender may impose for loan qualification. For example, VA does not require a minimum credit score, but most lenders will use a credit score to help determine the Veteran’s interest rate and to account for lender risk.

VA statutory authority (38 U.S.C. § 3710) imposes reasonable value requirements on properties that are to be used as security for a VA-guaranteed loan. Under VA’s statutory authority (38 U.S.C. § 3731), VA is required to maintain lists of appraisers to make appraisals for the purposes of the home loan program. These appraisers, who are selected on a rotational basis, forward their appraisal reports to VA for review, and VA relies on these reports when determining the NOV. The amount shown on the NOV is the amount VA considers the reasonable value. While some individuals may see the appraisal process as a burden, VA’s process has been effective in ensuring that benefits are provided in a fiscally responsible manner. For example, VA’s unique appraisal process helped protect VA’s home loan program against much of the market manipulation that contributed to the Great Recession. Also, although no appraisal report can protect

fully against overpayment or substandard property conditions, VA's appraisal process has been helpful in exposing potential defects or maintenance issues that could have significantly affected a property's value.

VA's credit underwriting standards and appraisal process have resulted in extremely well-performing loans. Even during the foreclosure crisis of the Great Recession, VA saw the lowest rate of foreclosure in the industry.

VA believes that without these checks on the system, Veterans would be more susceptible to paying higher prices than an objective valuation would support. An erosion of standards also could lead to more Veterans getting overextended financially, falling behind in their ability to repay their home loan and ending up less able to avoid foreclosure by selling the property to pay off the debt.

QUESTION 4: The VA home loan program has grown significantly over the last decade. Between 2011 and 2019, the number of new VA loans issued in a year went from less than 358,000 to nearly 625,000. In 2020 alone, VA guaranteed 1.2 million loans. What is VA doing, and what more needs to be done, to make sure that VA has the tools it needs to maintain strong oversight over lenders and to make sure servicemembers using their earned benefit are protected?

Response: The VA home loan program has internal controls to ensure lender compliance with VA statutes, regulations, policies, procedures and guidelines. VA loan specialists perform full-file loan reviews daily, based on certain risk-based criteria (i.e., newly closed loans where six or fewer payments were made and the loan has gone into default). During FY 2021, VA conducted nearly 19,000 full-file loan reviews.

VA oversight staff conduct lender/servicer (operational) audits throughout the year. For example, VA will review a sample of guaranteed loans. Lenders are selected for audits based on certain risk-based criteria, loan performance indicators and internal management referrals. In FY 2021, VA's Loan Guaranty Service conducted 44 lender audits. VA has not removed any lenders from the program due to the results of a lender audit. In the event of audit findings, VA provides training and gives the opportunity to correct non-compliant items.

VA's Loan Guaranty Service conducts lender, real estate agent and appraiser training on topics such as national messaging offered on the VA home loan website and a VA offered online course on Staff Review Appraiser (SAR), which is required for all SARs. SARs are employed by VA lenders and review VA appraisals for loan underwriting.

VA continues to evaluate its processes to maintain strong oversight over lenders, and if additional resources are required, it will follow the normal budget process. We look forward to working with Congress to ensure VA is the product of choice for our Veterans and keeps pace with industry trends and business practices.

SENATOR KYRSTEN SINEMA

QUESTION 1: Last year, the Specially Adaptive Housing Improvement bill that Ranking Member Moran and I introduced was signed into law. This bill implemented a number of changes to the specially adaptive housing program at the VA, modernizing and expanding it to best fit the needs of the veterans eligible for the program. Can you give an update as to how that expansion has impacted veterans so far?

Response: In FY 2021, VA approved a record-breaking volume of over 2,300 Specially Adapted Housing (SAH) grants for Veterans and Service members, representing a 13% increase from FY 2020, and totaling over \$125 million.

The enactment of the Ryan Kules and Paul Benne Specially Adaptive Housing Improvement Act of 2019 (Public Law 116-154) led to SAH program growth due to new eligibility for program participants with certain visual impairments, expanded eligibility for Post-9/11 Veterans and Service members and increased number of grant uses available to a participant.

Regarding the new eligibility provided to certain Veterans who have visual impairments, VA has notified potentially eligible Veterans of the recent law change and has been approving applications.

Eligible Veterans Notified in Writing	Grants Approved
5,408	196

QUESTION 2: I have become increasingly concerned with the growing cybersecurity threats to our nation. One of the biggest challenges we face in addressing these threats is a workforce gap. We are seeing a shift in education and workforce training. Microdegrees in cyber security and other high demand fields are a growing trend. To what degree can veterans use their education benefits now to access reputable programs in these fields, and what changes to existing law or new policies do we need to create to ensure veterans can use their education benefits to access reputable programs that will provide the training they need to pursue careers in these high demand fields?

Response: Veterans have several ways to use their VA education benefits to upskill or reskill in high-technology roles. GI Bill beneficiaries have a variety of options to obtain this training, such as apprenticeships and on-the-job training (OJT). These programs allow Veterans to earn while they learn or to learn a trade or skill through OJT. In addition, Veterans with at least 1 day of GI Bill entitlement also may apply to participate

in the Veteran Employment Through Technology Education Courses (VET TEC) program, a 5-year pilot program. VET TEC has demonstrated the potential to advance meaningful employment as fast as possible with high-quality student outcomes, and reduced costs. VA continues to assess program outcomes data to identify and benchmark pathways that help them quickly obtain quality jobs in high demand fields.

Since launching the VET TEC program in March 2019, VA has exhausted available funding three times. Although VET TEC's annual statutory budget was expanded from \$15 to \$45 million in section 4302 of the Isakson and Roe Act of 2020, VA exhausted FY 2021 funding in the amount of \$45 million on August 23, 2021, and expects to exhaust the FY 2022 budget.

QUESTION 3: At the start of the COVID-19 pandemic, and as many colleges moved from in-person to online classes, Congress approved a measure to ensure those relying on the GI Bill for their education could continue using those benefits even with the transition to a virtual learning environment. That provision expires this year. Does the VA see a need for Congress to extend that provision?

Response: VA has assisted Congress with their draft bills proposing to extend benefits through June 2022 and will continue to do so as requested.

QUESTION 4: As follow-up, what lessons did the VA learn during the COVID-19 pandemic about how education benefits are administered?

Response: The COVID-19 pandemic highlighted shortcomings of the VBA Education Service's IT systems, including not being able to support electronic delivery of letters and benefit determinations to students and challenges with data reporting associated to changes in school operating statuses. In response, VA implemented legislative updates through manual work arounds, which ensured students would not be impacted but created additional burdens for schools and VA to process claims accurately and quickly. VA also awarded a contract to modernize the GI Bill IT platform, the Digital GI Bill (DGIB). The DGIB will provide tools and resources to respond to national emergencies, such as the COVID-19 pandemic, while still being able to meet VA's mission to deliver benefits.

QUESTION 5: Are there provisions in laws that need to change to take into account some of these lessons learned to ensure that the benefit continues to be flexible and accessible for veterans and their dependents in changing learning environments?

Response: Under 38 U.S.C. § 7105(b)(1)(A), which states that a claimant only has one year from "the date of the mailing of notice of the decision of the agency of original jurisdiction" to file a notice of disagreement, hampers responsiveness by tying VA to hardcopy mailing rather than electronic. It would be preferred to have some level of flexibility to reach claimants in all available methods.

SENATOR TOMMY TUBERVILLE

QUESTION 1: In your testimony, you stated that the during FY 2021, there were 8,569 individuals enrolled in on-the-job training and 15,006 individuals enrolled in apprenticeship programs under the post-9/11 GI Bill. What is VA's outreach strategy to educate veterans on apprenticeships as an avenue to use the GI Bill?

Response: VR&E partnered with the Department of Labor (DOL) Veteran Employment and Training Service to develop an apprenticeship pilot to better educate VR&E Service and DOL staffs on the VR&E apprenticeship program. VR&E Service staff are encouraged to present apprenticeships and OJT programs when appropriate, especially for those Veterans who are seeking alternative training modalities instead of formal institutions of higher learning.

Apprenticeships and OJT programs are important tools in teaching Veterans valuable skills and aiding them in securing employment after transitioning from military service. To help Veterans better understand how they can use their benefits to take advantage of apprenticeship and OJT opportunities, VA continues to work with internal and external partners to spread the word such as leveraging their communication efforts. As VA expands its capability to target specific groups of GI Bill beneficiaries, it will allow VA to message those in apprenticeship and OJT programs directly.

To help transitioning Service members, VBA's Outreach, Transition and Economic Development Service helps to provide a VA Benefits and Services course during VA's Transition Assistance Program (TAP) program. As part of VA TAP Module 3: Getting Career Ready, VA facilitates Veterans in learning a skill or trade through OJT and apprenticeship programs, which may be paid by using VA education benefits. VA informs transitioning Service members how GI Bill training programs can help pay for books, supplies and housing while they are learning a trade or skill through OJT training or apprenticeships. The Participant Guide also provides additional detail and examples, explaining what OJT and apprenticeship programs are available to Veterans and their beneficiaries who may be receiving benefits under the Post-9/11 GI Bill, Fry Scholarship or Dependents' Educational Assistance program. This guide includes contextual information about how to enter into these arrangements and expectations for wages. The Veterans Advisory Committee on Education has spent the last year studying our OJT and apprenticeship programs and have made recommendations for ways to increase outreach as well.

VBA's Education Call Center continues to provide direct outreach to callers by sharing information about the programs. In addition, in using GovDelivery, VBA communicates with Veterans about the available education and training opportunities, while also sharing job and career opportunities with current apprenticeship and OJT students.

QUESTION 2: How can we get more veterans interested in using the post-9/11 GI bill for these trade school and vocational training purposes?

Response: VA focuses on awareness of these vocational paths and how VA's various benefits can assist Veterans in reaching their goals. VA highlights information and examples of Veteran success in these programs and trainings. In addition, VA continues to work to reach as many Veterans and Service members as possible about their benefits and available options such as trade school or vocational training. VA has developed a GI Bill Journey Messaging Plan to communicate with beneficiaries at certain touch points with information relevant to their education goals. This development is part of a larger customer experience effort to research the GI Bill student population and different sub-groups so VA can better tailor messaging and systems to their particular needs. One touchpoint in this messaging plan is with beneficiaries who have received a certificate of eligibility but not yet enrolled in training, at which point VA reminds them of the vocational opportunities they have.

QUESTION 3: The American Rescue Plan included \$386 million for the Veterans Rapid Retraining Assistance Program (VRRAP), which offers up to 12 months of training and employment assistance for veterans who are unemployed to enter high-demand occupations. Almost nine months later, 84% of the authorized and appropriated funds available for this program remain untouched. Please discuss what outreach each department is doing to make unemployed veterans aware of this program?

Response: VA's outreach efforts are inclusive of VRRAP, which ensures unemployed Veterans are aware of this program. Specifically, VA works with its partners at DOL, schools and Veterans Service Organizations (VSOs) to promote awareness of VA education programs, including VRRAP. VA also communicates with Veterans via blog posts on VA's Vantage Point and VSO RallyPoint. VA uses videos to promote beneficial training programs and conduct social media campaigns. VA has three direct email campaigns to over 54,000 Veterans who are identified as not having any remaining education or VR&E-related benefit entitlement.

QUESTION 4: Since a veteran is only eligible for this program if their current unemployment was a result of COVID-19, how do you see the remaining funds being spent?

Response: According to current law, the \$386 million is only authorized for the purpose of carrying out VRRAP. Any unobligated balance from the \$386 million will remain in the Readjustment Benefits account until all program activity ends, and at that time, the balance will be returned to the Department of Treasury. For awareness, ending all program activity can take several years; for example, the Veterans Retraining

Assistance Program ended in 2015, but VA was still issuing equitable relief payments in 2021.

QUESTION 5a: Last month, a constituent informed me that while he was approved for VRRAP, his counselor refused to approve funding for his program of choice because she felt that welding and metal fabrication would make his service-connected disability worse. Can you describe the VRRAP application process, including how long it takes to be approved?

Response: VA Education Service would not have taken any steps to deny payment for any approved program. VA presumes the “counselor” being referred to is a VR&E counselor; however, active VR&E claimants are not eligible for VRRAP. VA Education Service would be happy to assist if provided the specific claimant’s identifying information to assess this situation properly, as this is a situation that should not exist.

VRRAP students need only submit a short application electronically, that can be found on VA’s website at [Apply For The Veteran Rapid Retraining Assistance Program \(VRRAP\) | Veterans Affairs \(va.gov\)](#). VA generally processes applications for VRRAP in 3-4 days.

QUESTION 5b: Additionally, can you please describe the criteria used by the VA to determine whether a certain vocation will negatively impact a veteran’s health?

Response: The VRRAP program does not assess disabilities to determine if certain vocations would negatively impact a Veteran’s health.

QUESTION 5c: How can you be sure this decision criteria is being applied consistently?

Response: The processing of VRRAP benefits is centralized to one Regional Processing Office in Muskogee, Oklahoma. All personnel receive training on VRRAP specific guidance, which does not assess disabilities to determine if certain vocations would negatively impact a Veteran’s health.

QUESTION 5d: What percentage of VRRAP-eligible veterans are denied their initial program of choice?

Response: VBA’s Education Service does not deny any approved programs for any individuals eligible for VRRAP benefits.

**Questions for the Record
Education and Employment Hearing
Veterans Affairs Committee
U.S. Senate**

October 27, 2021

Senator Tester

Questions for DOL

1. Ms. Devlin: How can the Department of Labor work more aggressively with DOD to help them align military training standards with civilian occupational standards?

DOD and DOL have a great relationship based on both informal communication and formal mechanisms such as the Joint Executive Committee and the Transition Assistance Program Executive Council. The members of the Joint Executive Committee regularly interact and focus on ways to improve the military to civilian transition. One area that we have placed special emphasis on is the Military-to-Civilian Readiness construct that focuses on the critical 365 days pre-separation to 365 days post-separation. While this does not directly solve the problem of addressing gaps in meeting civilian occupation standards, it does provide an early touchpoint with transitioning service members that can identify those gaps and begin to address them prior to separation.

Directly addressing the challenge of aligning military training standards with civilian occupational standards for licensing and credentials requires a multi-faceted and dynamic approach. Many licensure and credentialing bodies operate at the state level, and states can have different requirements for the same, or similar license or credential. Even in states with reciprocity agreements, there are often additional steps necessary before meeting all standards. Because of this, we must work not only with DOD, but also with *Veterans Service Organizations (VSOs)*, non-governmental organizations (NGOs), state governments, and Congress to ease the burden on service members to meet the varying standards of state licensing agencies.

In addition, the Department of Labor has three Veterans Accelerated Learning for Licensed Occupations (VALLO) cooperative agreements in three states, Kentucky, Indiana, and Pennsylvania. The VALLO recipients in each of those states are working with educational institutions and licensing entities to promote awarding of maximum credit for prior learning for military training and experience, and to identify and implement other solutions to accelerate the qualification of service members and veterans for careers in civilian licensed occupations.

Senator Murray

Questions for DOL

The Department of Labor, the Department of Veterans Affairs, and the Department of Housing and Urban Development often work with overlapping populations as they connect veterans with services. It is critical that these agencies communicate, collaborate, and share best practices to best serve our veterans.

1. How can these agencies collaborate better to respond to changing needs?

DOL-VETS has a close working relationship with DOD and VA, including collaborating on multiple interagency workgroups such as the Joint Executive Committee (JEC), which identifies opportunities to enhance beneficial services and resources across departments, and the Transition Assistance Program Executive Council (TAP-EC), which collaborates and coordinates the delivery of transition services to eligible service members. VETS continues to co-lead the TAP-EC alongside VA and DOD, however prior to June 2020, VETS had a passive role on the VA-DOD led JEC. In September 2020, the TAP-EC became a subordinate committee to the JEC. The JEC Co-Chairs, VA and DOD, invited the Department's Assistant Secretary for Veterans' Employment and Training Services to take a more active role in the JEC. While DOL is not listed as a member in 38 U.S. Code 320, which sets forth the JEC structure, the informal invitation for DOL to be an active participant is a significant step forward to strengthen the DOL/DOD/VA partnership. DOL-VETS' participation in the JEC will provide greater opportunities to collaborate in the areas of military-to-civilian readiness, veteran employment, and employment-based education and training programs for all transitioning service members (TSMs), veterans, and military spouses. Through the JEC and the subordinate committees (Benefits Executive Committee, Transition Assistance Program Executive Council, and Health Executive Committee), VETS now plays a more active role in collaborating with DOD and VA on ways to enhance fullspectrum support to veterans.

The collaboration ensures alignment of efforts and seeks to reduce inefficient use of resources. Each Department owns a portion of support requirements for transitioning service members and veterans. A continued and increased effort to work together will enable efficient and effective program and policy implementation.

DOL also coordinates with both VA and HUD to provide employment expertise and advice for veterans experiencing homelessness or at risk of experiencing homelessness. Interagency coordination efforts occur between these agencies via two interagency charters:

- United State Interagency Council on Homelessness (USICH). DOL, along with VA, HUD, and sixteen other federal agencies, are signatories to the USICH charter.

- Advisory Committee on Homeless Veterans (ACHV). This effort is led by VA. DOL-VETS, HUD, and six other federal agencies, are signatories to the ACHV charter.

The VETS Compliance Office administers the Uniformed Services Employment and Reemployment Rights Act (USERRA). USERRA prohibits employment discrimination based on uniformed service and protects veteran re-employment rights. The VETS Compliance Office also has a strong partnership with DOD's Employer Support for the Guard and Reserve (ESGR). The VETS Compliance Office conducts outreach and education programs, including with ESGR, to provide technical assistance to the public, military units, and professional organizations.

During the COVID-19 emergency, VETS engaged with ESGR to provide technical assistance to its Ombudsmen and career staff in dealing with issues arising pursuant to military deployments related to COVID-19 relief efforts. VETS and ESGR maintained an active collaboration to address organization, and individual-level emergency situations, and published guidance for military unit personnel, employers, and the general public to use to help resolve issues before they became formal complaints. That guidance was well received, and VETS has not seen an increase in formal USERRA complaints during the COVID-19 crisis.

2. What additional tools would help the Department of Labor support veterans and military spouses seeking employment?

Pursuant to section 1144 of title 10, of the U.S. Code, VETS has the authority to support the employment needs of spouses of transitioning service members. In recognition of the fact that this has been a long-overlooked population, the Department has recently launched several new initiatives to support this subset of military spouses. In April, the Department launched the Employment Navigator and Partnership Pilot (ENPP) at select military locations worldwide. The initiative is designed to assist transitioning service members, and their spouses, achieve their employment and training needs outside of the traditional Transition Assistance Program (TAP) workshops through one-on-one assistance. Employment Navigators provide interested transitioning service members, and their spouses, needed tools and support and connect them to partners that provide additional employment-related services and opportunities. For more information on the ENPP, please visit [Employment Navigator & Partnership Pilot | U.S. Department of Labor \(dol.gov\)](#).

Further, DOL announced Eightfold.ai in September 2020 as the winner of DOL's Veteran Employment Challenge for their talent intelligence platform that utilizes artificial intelligence to enhance job-matching capabilities. This platform has the potential to change how we guide veterans and transitioning service members toward their employment goals. The Eightfold.ai Limited Pilot launched at nine locations in November 2021 and we are presently in the Business, Functional, and Technical Design phase, until February 2022. The

anticipated “Go Live” date is the week of March 7, 2022, at six to nine installation sites with targeted testing for Employment Navigator Pilot sites (Cherry Point, Yokosuka, and Travis AFB), a multi-service site (JB Charleston), sites without Employment Navigator services (29 Palms, Fort Riley, Fort Drum, Bremerton NSA, and Altus AFB) and a unit sponsored transition augmentation program (75th Ranger Regiment).

Some of the goals of this pilot are to improve knowledge of career pathways and employment outcomes to transitioning service members while also identifying both good and poor fit career options based on numerous inputs that include education, training, skills, and interests.

Also, the Department piloted and launched the Transition Employment Assistance for Military Spouses (TEAMS) curriculum. TEAMS consists of nine highly focused employment workshops to assist the spouses and caregivers of transitioning service members identify and address common employment barriers, learn about specialized programs, and explore available resources. For more information on TEAMS, please visit [TEAMS Workshops | U.S. Department of Labor \(dol.gov\)](#). While preliminary, the Department believes these initiatives are helping to improve the employment trajectory of our transitioning service members, and their spouses.

Additionally, recent legislation directed DOL to conduct an off-base transition training pilot (OBTT). To be responsive to the needs of veterans and their spouses impacted by the pandemic, VETS will deliver a modular version of the DOL TAP workshops at select locations within the initial pilot states of California, Massachusetts, North Carolina, Pennsylvania, and Texas. VETS will also extend virtual delivery of the modular version of the DOL TAP workshops to veterans and their spouses. VETS will staff contract employment resource coordinators in the pilot states to coordinate and schedule the OBTT workshops. The employment resource coordinators will also work with the pilot states and the National Guard and Reserve Component to improve how pilot states serve the employment needs of this population. The pilot will be deployed in three phases, and the initial phase in January 2022 will include five states with high unemployment rates among veterans. The next two phases will include additional states with high unemployment rates based on the most current statistical data, up to a minimum of 20 states. This pilot will help us train and connect veterans and their spouses, as well as members of the Reserve and National Guard, with the employment resources they require to be successful.

Senator Tuberville

Questions for VA

Mr. Burke: The American Rescue Plan included \$386 million for the Veterans Rapid Retraining Assistance Program (VRRAP), which offers up to 12 months of training and employment assistance for veterans who are unemployed to enter high-demand occupations. Almost nine months later, 84% of the authorized and appropriated funds available for this program remain untouched.

- 1. Can you and Ms. Devlin please discuss what outreach each department is doing to make unemployed veterans aware of this program?**

Devlin: Recent legislation directed DOL to conduct an off-base transition training pilot (OBTT). To be responsive to the needs of veterans and their spouses impacted by the pandemic, VETS will deliver a modular version of the DOL TAP workshops at select locations within the initial pilot states of California, Massachusetts, North Carolina, Pennsylvania, and Texas. VETS will also extend virtual delivery of the modular version of the DOL TAP workshops to veterans and their spouses. VETS will staff contract employment resource coordinators in the pilot states to coordinate and schedule the OBTT workshops. DOL will incorporate information on the Veteran Rapid Retraining Assistance Program (VRRAP) into the pilot curriculum. The pilot will be deployed in three phases, and the initial phase in January 2022 will include five states with high unemployment rates among veterans.

In addition, the Jobs for Veterans State Grants (JVSG) program provides federal funding, through a formula grant, to 54 State Workforce Agencies (SWAs) and in FY 2021 employed 1,510 dedicated staff. The staff advises those who may qualify about the funding available through VRRAP. In addition, VETS conducted outreach to the National Association of State Workforce Agencies (NASWA) which included Local Veterans' Employment Representatives who conduct outreach to employers and business associations.

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Questions for the Record
Senate Veterans Affairs Committee
“Hearing to Consider Pending Legislation
Wednesday October 20, 2021
Senator Kyrsten Sinema

Questions for Mr. Monk

1. I've heard from constituents who are Reservists currently attending college. They have told me that when they receive activation orders for less than 30 days they are not protected by Federal statute from being disenrolled nor are universities required to make accommodations. How has this shortcoming effected your members who continue to serve after leaving full-time active duty?

Answer: It's been difficult for the affected students, certainly. SVA has heard from student service members who face challenges in completing coursework or exams due to conflicts with short-term military training or deployments. Administrative issues such as withdrawal and reimbursement can also contribute to uncertainty for service members as they manage concurrent military service and school obligations. SVA believes most institutions sincerely want to help these students balance their military duties with their studies, but students nevertheless lack a basic safety net in many instances.

We've been working with Rep. Underwood in the House on legislation, HR 5603, that would address many of the concerns we've heard expressed. The bill does a number of positive things, though we'd like to see it expanded in two particular ways:

- The first is to include language that ensures students are allowed the option to continue their classes for credit while excusing absences during service obligations. Without this option, service members may not be entitled to continue their studies during a short-term activation. The current language would force service members to take an incomplete and resume their courses only after their service obligation concluded. SVA is aware of instances where National Guard units have provided leeway for student service members to continue studies during recent state-side deployments, but students may still be prevented from doing so unless their institutions provide reciprocal flexibility;
- The second is to include language expanding the definition of "covered education" in to include that which is being paid for by Defense (DoD) benefits such as Tuition Assistance. Current language may exclude the largest cohort of students naturally situated to benefit from these protections in favor of the smaller percentage of service members who choose to use a VA education benefit before they separate from service.

I should also clarify that this bill covers activations beyond the 30-day limit expressed in the question above and has recently been combined with another bill, previously HR 4874, the Fly Vets Act, an unrelated bill that we support, but with some reservations.

2. I have become increasingly concerned with the growing cybersecurity threats to our nation. One of the biggest challenges we face in addressing these threats is a workforce gap. We are seeing a shift in education and workforce training.

Microdegrees in cyber security and other high demand fields are a growing trend. To what degree can veterans use their education benefits now to access reputable programs in these fields, and what changes to existing law or new policies do we need to create to ensure veterans can use their education benefits to access reputable programs that will provide the training they need to pursue careers in these high demand fields?

Answer: The GI Bill can be used for non-college degree programs so long as these programs meet the approval requirements for access to funding under title 38. For technology-related fields, GI Bill users may also qualify to use their benefits in a pilot program called VET TEC.

VET TEC is a 'high technology pilot program' that seeks to provide GI Bill users an avenue through which to train and certify themselves in technology-related and other high-demand fields. One of the best things about the program is that it only requires a single day of GI Bill entitlement, does not otherwise count against a student's entitlement, and provides a living stipend in addition to tuition and fees for the training program.

VET TEC has been enormously popular and we hope to continue seeing strong utilization by students and continued strong oversight of the providers within the program.

To the question about what changes in policy or law do we need to ensure student veterans can pursue training in tech-related fields, our immediate answer would be to ensure that VET TEC continues to exist past its initial pilot authorization period, has adequate funding, and includes reputable training centers for high-demand fields.

3. At the start of the COVID-19 pandemic, and as many colleges moved from in-person to online classes, Congress approved a measure to ensure those relying on the GI Bill for their education could continue using those benefits even with the transition to a virtual learning environment. That provision expires this year. Does SVA see a need for Congress to extend that provision?

Answer: Yes. In fact, SVA has been working with the House and Senate Veterans Affairs Committee staff for months on a package of desperately-needed solutions that includes an extension of the temporary COVID protections until June 1, 2022. This package, H.R. 5545, the REMOTE Act, includes several provisions that refine and correct some unintended consequences stemming from the Isakson-Roe and THRIVE Acts earlier this year. These provisions include:

An extension of the temporary protections until the end of next term. Recent downturns in COVID-19 cases and hospitalizations have been positive signs, but we have already seen how the ebb of COVID-19 cases and the urge to return to our normal lives leads to an increased flow of cases and hospitalizations. While we all hope that this is truly the tail end of an awful two years, hope is not certainty. Students are registering for the coming term as we speak and only the temporary protections provide the stability necessary to prevent yet another school year from being called into question.

A legislative solution to recent Rounding Out rule changes at VA. As we shared in letter to this Committee in September, we are glad that VA decided to preserve their Rounding Out policy for students in their final academic term. However, as the rule was narrowed dramatically to comply with the underlying statute, we believe many student veterans are still at risk of losing a large portion of their Monthly Housing Allowance (MHA) in the coming term.

To avoid causing undue financial stress to student veterans about to graduate, we urge this Committee to include the Rounding Out legislative fix found in either H.R. 2878 - Native VetSuccess at Tribal Colleges and Universities Pilot Program Act or H.R. 5509, the Student Veteran COVID-19 Protection Act of 2021.

Revise the incentive compensation ban to match the Department of Education's (ED) long-standing guidance on the practice. An unintended consequence of the recent bills, VA now requires a strict ban on all incentive compensation practices by schools in order to stay eligible for title 38 funds. However, specific instances are allowed by ED, including the use of incentive compensation in the recruitment of international students. Since these students are valuable members of the on-campus community, and often pay full tuition and fees, they are an important addition to any school's student body and financial health. This uneven prohibition potentially presents schools with a question: If necessary, would you rather admit international students or student veterans? SVA does not believe this situation is necessary and we urge this Committee to ensure ED and VA guidance on this issue match.

Allow schools that substantially comply with ED's College Financial Planning (CFP) template to meet the Sec. 1018 requirements from Isakson-Roe. Section 1018 in Isakson-Roe compels schools to provide an extensive list of information requirements to prospective students. In general, SVA is supportive of these changes and are glad to see such information made widely available. However, due to the depth and breadth of the requirements many schools, both foreign and domestic, have expressed concerns about being able to access and provide some of them. SVA would like to see schools provided with a reasonable flexibility in providing such information, particularly in light of VA's lack of guidance on what exactly constitutes compliance with the new standards. We have heard that VA and ED are working together to develop a more comprehensive CFP for schools, one we hope will allow institutions to more easily satisfy all relevant statutory disclosures.

Address privacy law concerns for foreign schools. SVA has heard from numerous international schools and student veterans that recent legislation, and its subsequent review by VA, have led to intractable compliance issues, leaving students unable to attend the school of their choice and schools no recourse but to withdraw from title 38. In particular, international schools have objected to the requirement that they provide non-VA student information to VA, at VA's behest, as the agency seeks to confirm that VA students are not being charged a different rate for tuition, fees, or licensure tests. These requirements conflict with many countries' privacy and information disclosure laws, and so the schools' hands are tied to the detriment of the students who would otherwise attend. We urge this Committee to address this issue immediately and prevent a large-scale withdrawal of students and disapproval of international institutions.

4. What lessons did we learn during the COVID-19 pandemic about how education benefits are administered? Are there provisions in laws that need to change to take into account some of these lessons learned to ensure that the benefit continues to be flexible and accessible for veterans and their dependents in changing learning environments?

Answer: We learned a great deal. Many of those lessons are in the patchwork quilt Congress constructed that we lump together as the 'temporary COVID-19 protections.' Many others are addressed in the recent Isakson-Roe and THRIVE Acts, though some are in need of being scaled back as evidenced by the needed technical corrections in HR 5545 mentioned above.

For years, student veterans have encountered challenges with education benefits during times of unexpected hardship—most commonly due to natural disasters. The pandemic

exposed the true scale of these challenges and the numerous gaps in VA authority that prevent the agency from protecting students and their benefits in emergency situations. VA simply lacks the legal authority to administer benefits with the flexibility necessary to protect students in emergency circumstances.

We believe there needs to be discussions around how best to codify the emergency protections Congress enacted at the beginning of the pandemic to ensure that student veterans aren't left in the same precarious position we found them in early March 2020.

We urge Congress to codify the remaining emergency protections and flexibilities created over the last 18 months. The critical flexibilities this Committee labored to craft in the midst of the pandemic should be available without major acts of Congress in the future. This Committee has an opportunity to build on its incredible work last year by permanently codifying VA's authority to deliver emergency protections and flexibilities when future emergencies and disasters impact student veterans.