

## NATIONAL VETERANS EMPLOYMENT & EDUCATION COMMISSION

### TOPIC 1: ECONOMY

Jerome H. Powell, the Federal Reserve chair, painted an optimistic picture of the United States economy before Congress on Wednesday, though he warned that threats to the outlook persisted.

“In particular, sluggish growth abroad and trade developments have weighed on the economy and pose ongoing risks,” Mr. Powell said during his prepared remarks.

The United States’ central bank has cut interest rates three times since late July, as tensions from President Trump’s trade war and slowing growth abroad unnerved companies and weighed on investment. Lower borrowing costs have helped to cheapen mortgage costs and could keep consumers, the main engine of economic growth, spending. But as investors increasingly expect trade tensions to ease and as the effects of the recent rate cuts play out, the Fed has indicated that it may shift to a wait-and-see mode as it tries to gauge whether further action is necessary. Mr. Powell upheld that message before lawmakers.



“We see the current stance of monetary policy as likely to remain appropriate as long as incoming information about the economy remains broadly consistent with our outlook,” he reiterated.

Mr. Powell, who spoke before Congress’ Joint Economic Committee, indicated that the Fed was keeping an open mind about the possibility that the job market — which is performing well, with unemployment near its lowest level in 50 years — could continue chugging along as wage growth remained moderate and inflation muted.

“What we have learned — and what we continue to learn — is that the U.S. economy can operate at a much lower level of unemployment than many would have thought,” Mr. Powell said in response to lawmaker questions. “I’m very open to the idea that we don’t know where maximum employment precisely is.”

That statement speaks directly to the Fed’s key goals.

The central bank is tasked with maintaining both full employment and low and stable inflation. Officials had long believed that very low joblessness would quickly push prices higher — an assumption that played a key role in their decision to lift interest rates nine times between the end of 2015 and the end of 2018. But the central bank is now reassessing that view as the job market continues to add workers but wages grow slowly and inflation remains well below the Fed’s 2 percent goal.

“The data are not sending any signal that the labor market is so hot, or that inflation is moving up, or anything like that,” Mr. Powell said, noting that the strong job market has many beneficial side effects, including lifting wages for lower-paid workers.

That view could influence policy decisions in the coming months. If the Fed is more comfortable than it once was maintaining a seemingly tight labor market, that could keep it from rushing to raise rates out of fear that prices might take off. In fact, Mr. Powell indicated after the central bank's last meeting that the Fed was not considering raising rates now, specifically pointing to muted inflation.

Mr. Powell also used the appearance to emphasize the central bank's freedom from the political process.

"Politics plays absolutely no role in our decisions," he said. "We won't make mistakes of character or integrity."

The Fed's independence has been under strain over the past year, with Mr. Trump regularly attacking it for not lowering borrowing costs quickly enough and blaming the central bank for any economic weakness. On Tuesday, Mr. Trump again criticized the Fed during a speech before the Economic Club of New York, accusing it of putting the United States at a competitive disadvantage to other nations.

"We are actively competing with nations who openly cut interest rates so that now many are actually getting paid when they pay off their loan, known as negative interest," Mr. Trump said. "I want some of that money."

Mr. Powell said during his testimony that negative rates "would certainly not be appropriate in the current environment" because the United States economy "is in a strong position." While Mr. Trump has pointed at the Fed for any lackluster economic or stock market performance, Mr. Powell suggested a different culprit — the president's own trade war.

A slowdown in gross domestic product growth in the third quarter partly reflected an autoworker strike but "also reflects weakness in business investment, which is being restrained by sluggish growth abroad and trade developments," Mr. Powell noted.

While the Fed does not play a role in setting trade policy, "this is one of those things that we called out as something we are aware of — and something that is weighing on business sentiment and ultimately the economy," he later added. Despite those risks, the Fed chief expressed optimism about the state of the American economy, which is in the 11th year of a record-long expansion.

"The pace of job gains has eased this year but remains solid," he said in his opening remarks. "Looking ahead, my colleagues and I see a sustained expansion of economic activity, a strong labor market and inflation near our symmetric 2 percent objective as most likely."

Mr. Powell added that while the Fed was reviewing its recession-fighting tools, it would be important for Congress to step up come the next downturn. And he indicated that, though many in the economics profession had become more comfortable with large budget deficits, he did not rank among them.

"Putting the federal budget on a sustainable path would aid the long-term vigor of the U.S. economy and help ensure that policymakers have the space to use fiscal policy to assist in stabilizing the economy if it weakens," he said.

**HOUSEHOLD****DATA****Table A-5. Employment status of the civilian population 18 years and over by veteran status, period of service, and sex, not seasonally adjusted**

[Numbers in thousands]

Employment status, veteran status, and period of service	Total		Men		Women	
	OCT 2018	OCT 2019	OCT 2018	OCT 2019	OCT 2018	OCT 2019
<b>Unemployed</b>	105	121	91	74	14	47
<b>Unemployment rate</b>	<b>3.1</b>	<b>3.5</b>	<b>3.2</b>	<b>2.5</b>	<b>2.7</b>	<b>9.5</b>

*The national unemployment rate is 3.6 percent (October 2019). Gulf War II veterans' unemployment rate is 3.5 percent.<sup>i</sup> Currently, the unemployment rate for Gulf War II women veterans is 9.5 percent (up from 7.0 percent in October).*

**TOPIC 2: MEETINGS**

*On Tuesday, November 12<sup>th</sup>*, the National Veterans Employment & Education Division participated in a conference call with Kenya Kondo, Co-Founder, MyMatchWork. Discussed the opportunities for collaboration with The American Legion to the possibility of providing a service to veterans that would connect them to employers based on the previous MOS or career interest. There is a zero cost to veterans, and employers will absorb the fee once the veteran is hired.

*On Wednesday, November 13<sup>th</sup>*, the National Veterans Employment & Education Division held a conference call with Anthony Thomas, Director, Wounded Transition Unit, Fort Hood Texas. Will discuss the preparation for the workshops (Resume, Financial Literacy, and LinkedIn) before the MEGA Job Fair on January 14th, 2020

*On Wednesday, November 13<sup>th</sup>*, the National Veterans Employment & Education Division attended a Sikorsky credentialing roundtable on aviation, aeronautics and powerplant training.

*On Wednesday, November 13<sup>th</sup>*, the National Veterans Employment & Education Division attended a licensing breakfast held by the National Conference of State Legislatures marking the release of their "Occupational Licensing Consortium Case Study Reports". Since 2017, NCSL, CSG and NGA have been engaged with states on a multi-year project to identify solutions and best practices to the challenges occupational licensing policy can pose to workers. This briefing will review promising practices from a handful of states and the case study reports conducted by the American Institutes for Research.

*On Thursday, November 14<sup>th</sup>*, the National Veterans Employment and Education Division attend a Strategic Trade Policy, Manufacturing, Economic Growth, & China Discussion. The Chief Economist Jeff Ferry from the Coalition for a Prosperous America presented an overview of the

trade history between the U.S. and China before highlighting specific policy changes that could significantly adjust the relationship going forward. Trade with China's effect on domestic manufactures was evaluated to include employment, and average wage rates decreased in previous years. He further stated that new approaches to America's trade relationships could be the catalyst for economic growth in the industries hit hardest by international competition and altered pricing. The luncheon presentation also analyzed what regions are benefiting from a U.S. shift in international trade policy, methods for combatting the nation's trade deficit, and what impacts to anticipate form the concept of decoupling from China. He also reported that companies with headquarters in America have begun to bring their manufacturing operations back to the states as a result of the current continuing trade battle with President Trump.

***On Thursday, November 14<sup>th</sup>***, the National Veterans Employment and Education Division attended a Veterans in Government panel where they will be discussing the transition from the military to government at Georgetown University. The event was moderated by Congressman Brian Mast, a veteran who serves as the U.S. representative for Florida's 18th congressional district.

***On Thursday, November 14<sup>th</sup>***, the National Veterans Employment and Education Division met with House Small Business Committee to discuss several Legion-backed bills being introduced on the House floor. Of significance is that the Legion supported *VA-SBA Act of 2019* passed the House by floor vote.

***On Thursday, November 14<sup>th</sup>***, the National Veterans Employment & Education Division attended a huddle with HVAC majority to discuss improvements to the voc rehab program, including amending the housing stipend, rebranding and hiring more counselors.

***On Thursday, November 14<sup>th</sup>***, the National Veterans Employment and Education Division visited two American Job Centers within the Dallas-Fort Worth area, Met with the director for the Disabled Veterans Outreach Program and Local Veterans Employment Representatives of each AJC. I was walked through the process established to assist veterans. Both locations were adequately staffed. Definitely a model for all to follow.

***On Thursday, November 14<sup>th</sup>***, the National Veterans Employment and Education Division met with Christopher Davidson, Program Manager, Military and Veterans Affairs, BAE Systems. Discussed their future hiring initiatives and new opportunities for collaboration with The American Legion. Additionally, Mr. Davidson wanted to confirm the date and location for the next Employment Innovation Taskforce meeting - March 2020, during the Washington Conference.

***On Friday, November 15<sup>th</sup>***, the National Veterans Employment & Education Division will attend the "End of the Year" celebration hosted by VettedHeroes, a non-profit organization dedicated to assisting veterans and their spouses in obtaining meaningful employment within the state of Texas. All proceeds will be award to the Department of Texas. VettedHeroes CEO Chris Montoya has been a strong advocate and supporter of The American Legion.

***On Friday, November 15<sup>th</sup>***, the National Veterans Employment and Education Division met with the Navy Safe Harbor Foundation to recognize the work they have done with release of their annual report and discuss the changes to their wounded sailor transition programing in FY20. Navy Safe Harbor Foundation aims to ensure that every service member is given an opportunity

for full recovery after a serious injury by coordinating the non-medical care of seriously wounded, ill and injured Sailors and Coast Guardsmen, and provides resources and support to their families.

### TOPIC 3: EMPLOYMENT

Defense family officials soon will be taking their show on the road, listening to military spouses' concerns about employment and other issues, and helping guide them to resources, said Deputy Secretary of Defense David Norquist.

Norquist spoke at a Military Spouse Employment Partnership induction ceremony, bringing in 42 new employers who have pledged to recruit, hire and retain military spouses. Since 2011, the number of employers in the partnership has grown to about 430, and they've hired more than 139,000 military spouses, cumulatively.



Among the 42 new employer partners, are large and small employers ranging from Google to FETCH! Pet Care, Inc., to Raytheon, and four federal agencies -- the departments of Veterans Affairs, Homeland Security and Agriculture, and the U.S. Census Bureau, to Raytheon.

A lot of work in areas such as spouse employment is done on the ground at the installation level. For this new "road show concept," Norquist said, defense

officials will work with the services to identify installations that could use support from the spouse employment partnership, especially those that are highly populated or have low levels of spouse employment.

"We will visit these installations to meet military families, listen to their concerns, and guide them to the resources that fit their needs, introduce them to MSEP partners and help them find military friendly employers through their job search," he said.

They'll also bring the families' messages and concerns back to leadership "so we can continue to improve our programs," Norquist said. It will be a two-way conversation: officials will also ensure that spouses have information about programs like Military OneSource, and the Military and Family Life Counseling program.

Secretary of Defense Mark Esper has made the well-being of service members and families "a critical part of our National Defense Strategy," Norquist said. Spouse employment is an important part of that well-being. About 82 percent of the nearly 1 million military spouses seek employment, and of those, about 24 percent are unemployed.

The challenges of military life, such as frequent moves, deployment and work-life balance issues, child care difficulties and professional license portability, make it "extraordinarily difficult to maintain and rebuild careers," Norquist said. He said he spoke last week at a Council of Governors meeting about the progress some states have made to break down barriers to spouse employment and licensing, he said, "but also about how much more there is to be done.

“Those governors committed to make progress on this essential issue.”

Military spouses should be able to get a job and retain that job when they move, said second lady Karen Pence, who also spoke at the ceremony. "The Military Spouse Employment Partnership is so important to reducing the unemployment rate among our military spouses."

Military spouses hold things together on the homefront when service members are deployed, she said, and she asked the companies to spread the word about the significant role spouses play in national defense. It's not just about thanking spouses and helping them to get employment, she said.

“They’re actually contributing directly to the defense of our nation," Pence said. "They’re helping us have the businesses and the lives we get to experience.”

Pence began her initiative a year ago to “elevate and encourage” military spouses. She has held listening sessions with spouses all over the world, she said. Over and over, the issue of spouse employment has risen to the surface, she said. One effort is a May summit with 46 businesses to brainstorm for employment solutions for military spouses; she will reconvene the businesses in November for their ideas.

Military spouses are competent, well-educated, flexible, hard-working and resilient, she said. “Employers who hire these spouses benefit from their tremendous talent and breadth of experience.”

Two military spouses spoke about their difficulties in maintaining their careers.

Susan Trotman said when she moved to Hawaii, she applied to a number of companies for a job in her field of counseling, but it was “crickets,” she said. Then she applied to be a military and family life counselor, and was hired. She works for Magellan Healthcare, which provides these counselors and other services to nearly 300 bases around the world.

When her husband was transferred to Virginia, she contacted the MFLC program at Fort Eustis, the nearest base, to ask about a possible position. Getting that process rolling ahead of time “allowed me the time to focus on what was really important, getting my boys enrolled in school ....finding a home, getting our [household goods] shipped, unpack, getting our car shipped across country. I was able to get everything settled at home and then start a job.”

Barbara Ashley, wife of the director of the Defense Intelligence Agency, Army Lt. Gen. Robert Ashley, said during their 20 moves and 34 years of marriage, she has sold advertisements for a newspaper, worked as a secretary, been a travel agent, an office manager, worked in schools as a teacher’s assistant and on the office staff, and volunteered with a number of organizations such as sports, schools, spouse clubs and other community organizations. While the types of jobs differ from spouse to spouse, the patchwork resumes are a common theme. In 2011, she started her own home-based travel business, following her passion.



“I wish the options you’re being presented with today were available to me and my friends when I was a younger spouse,” Ashley said. “Military spouses are a unique and wonderful group..... we are planners, accountants, caretakers, hard workers, dedicated and resilient.....

“We may not be able to work for you for 30 years, but while we are with you, we will give you our all. We are experienced and don’t need to start at the ground floor every time we PCS . . . “ She thanked the representatives of the 42 companies, noting they’ve signed on “to hire some of America’s best employees. I feel confident that this will turn out to be one of your best business decisions ever.”

This week, work continued on The American Legion’s upcoming hiring events to be staged in Herndon (VA)

#### **TOPIC 4: VETERAN HOUSING AND HOMELESSNESS**

The American Legion always has and continues to fight for veterans to ensure that everyone is afforded the same resources; this includes our homeless veteran population. We must stay vigilant in our efforts to eradicate the veteran homeless population. The American Legion supports any efforts to ensure that all veterans have adequate shelter. It is encouraging to see that many cities and states have made a concerted effort to reduce their homeless veteran population.

During a press conference, today at Harbor Homes in Manchester, New Hampshire, U.S. Housing and Urban Development (HUD) Secretary Ben Carson announced veteran homelessness in the U.S. continues to decline according to a new national estimate. HUD's Annual Homeless Assessment Report indicates the total number of reported veterans experiencing homelessness in 2019 decreased by 2.1 percent, and 793 more veterans now have a roof over their heads. View local estimates of veteran homelessness.

"Our nation's veterans have sacrificed so much for our country, and now it's our duty to make certain they have a home to call their own," said Secretary Carson. “We’ve made great progress in our efforts to end veteran homelessness, but we still have a lot of work to do to ensure our heroes have access to affordable housing.”

Each year, thousands of local communities around the country conduct one-night “Point-in-Time” estimates of the number of persons experiencing homelessness—in emergency shelters, transitional housing programs and in unsheltered locations. This year’s estimate finds 37,085 veterans experienced homelessness in January 2019, compared to 37,878 reported in January 2018. HUD estimates among the total number of reported veterans experiencing homelessness in 2019, 22,740 veterans were found in sheltered settings while volunteers counted 14,345 veterans living in places not meant for human habitation.



These declines are the result of intense planning and targeted interventions, including the close collaboration between HUD and the U.S. Department of Veterans Affairs (VA). Both agencies jointly administer the HUD-VA Supportive Housing (HUD-VASH) Program, which combines permanent HUD rental assistance with case management and clinical services provided by the VA. HUD-VASH is complemented by a continuum of VA programs that use modern tools and technology to identify the most vulnerable Veterans and rapidly connect them to the appropriate interventions to become and remain stably housed. This year to date, more than 11,000 veterans, many experiencing chronic forms of homelessness, found permanent housing and critically needed support services through the HUD-VASH program.

To date, 78 local communities and three states have declared an effective end to veteran homelessness, creating systems to ensure that a veteran's homelessness is rare, brief, and a one-time encounter.

HUD and VA have a wide range of programs that prevent and end homelessness among veterans, including health care, housing solutions, job training and education.

## TOPIC 5: SMALL BUSINESS

Veterans have proven themselves to be among the country's best entrepreneurs, starting major companies such as Fed Ex, Nike and Walmart. But if you're a veteran who wants to be your own boss, it may not be obvious how to get started. Military Times reached out to federal agencies, veteran support groups and private companies, asking what advice they would give to aspiring veteran entrepreneurs. Here's what they told us:

### 1. Take advantage of the help available to you

Vets who want to start their own businesses can run into a unique problem: There are so many programs and resources out there to help, they may not know where to start. Misty Stutsman, director of entrepreneurship at Syracuse University's Institute for Veterans and Military Families, said there are several hundred programs developed to help vets start their own businesses. "There's a huge navigation issue that veterans are now facing," she said. "With all of those resources, you can kind of spin your wheels." Stutsman suggested that vets start by finding local groups and resources, as well as consulting their network of fellow vets to see what groups they found most helpful. The military's transition assistance program, or TAP, includes a section focused on entrepreneurship called Boots to Business, which can help vets learn the basics of entrepreneurship and get a grasp on the support programs available to them. Vets who have already separated from the military can get a version of this training by signing up for its sister program, Boots to Business Reboot.



### 2. Check out the Small Business Administration

You've probably heard about business owners frustrated with government rules and regulations, but did you know that there's an entire government agency dedicated to helping small business owners? The Small Business Administration has hundreds of Small Business Development Centers scattered across the country, as well as nearly two dozen Veterans Business Outreach

Centers catering to veterans and others with ties to the military. “SBA has this amazing myriad of resources,” Stutsman said.

Larry Stubblefield, associate administrator for SBA’s Office of Veterans Business Development, said his organization can help veterans find mentors, navigate lenders, learn how to market themselves and much more. “We have 22 Veterans Business Outreach Centers located around the country,” Stubblefield said. “They’re like a one-stop shop for transitioning service members, veterans, military spouses.” And the cost is already covered by your tax dollars, typically. “The vast majority of our resources are free to the recipient.”

### **3. Find a mentor**

“The folks who go out and connect ... you’re much more likely to be successful than going at it alone,” Stubblefield said. “Entrepreneurship is definitely a team sport.” If you know fellow vets who started their own businesses, reach out and ask them for advice. If you don’t, look into the SCORE program, a volunteer initiative associated with SBA that helps vets find business mentors. “SCORE’s been around 56 years, now, and it’s what is called a resource partner of the SBA,” said Jay Gladney, a certified SCORE mentor. “We actually extend their ... personnel resources to allow them to better serve SBA clients.”

SCORE connects budding entrepreneurs with mentors who have successfully grown their own businesses, often in the same field. The mentors can help budding entrepreneurs hone their ideas, improve their pitches to lenders and plan for growth and next steps. There are 348 SCORE chapters throughout the U.S., and you can search for mentors online, as well as viewing SCORE entrepreneurship webinars and courses.

### **4. Research and test your idea**

“There are very few brand-new ideas out there,” Gladney said. But the fact that someone has probably already tried your business idea in some form can work to your advantage – it gives you the opportunity to learn from their successes and failures. “Learn as much as you can about the industry, the product and the service that you’re going into, so that you’re going in with a much better possibility of success,” Gladney said. Gladney and other entrepreneurship experts told Military Times that it is important to make sure that your idea has enough target consumers who are eager to buy what you’re trying to sell. This probably means doing more than just asking your friends and family what they think. Gladney suggested that entrepreneurs create surveys using free online tools to help them better understand what the consumers they’re targeting really want. “You can actually create a small survey to ask people about what it is that you’re creating, whether they would be interested in buying that, and even ask them the price points,” he said.

### **5. Build a business plan**

You’ve surely heard that you need to make a business plan before you launch your own company. But what exactly is a business plan? You should be making a “fairly robust document” in the range of 15 to 20 pages, Gladney said. And it’s important that you physically write it out, rather than just having a vague sense of it in your head. “Getting it written down is important, because it forces them to be specific and to make it make sense,” he said. Ask your network of mentors and advisors to help. And once you write the plan down, it doesn’t become an infallible document that should never be changed again, said Stutsman of Syracuse’s IVMF. “A business plan becomes a living document,” she said. “It’s not something that’s set in stone.” Stutsman said that business owners should go back to their mentors and advisors, even long after getting their businesses off the ground, for advice and help adjusting their business plans to meet changing conditions.

## TOPIC 6: EDUCATION

The American Legion has joined with other advocates in supporting new bipartisan legislation can help advance long pursued reforms on how much money for-profit colleges can accept from student veterans' education benefits.

The new bill — dubbed the Protect VETS Act — would close the “90/10 loophole” in federal funding rules regarding for-profit education institutions. Under current law, schools cannot receive more than 90 percent of their tuition dollars from federal sources, but military and veterans' education benefits are not counted against that cap.

For years, advocates have argued that leaves veterans susceptible to victimization by unscrupulous recruiters looking to draw in students with stable sources of income. They say that GI Bill payouts should be counted on the 90 percent side of the federal rule, forcing the schools to find additional tuition support from non-taxpayer sources.

The new measure would do that, and create a series of stiff financial penalties for groups that violate the federal funding ratio. If schools violate the caps for a year, they'll be unable to enroll new military students using Defense Department education benefits. If they do it for three years, they'll lose all federal funding.

“It's long past time for Congress to heed the advice of our nation's veterans service organizations and close the 90/10 loophole,” said Sen. Tom Carper, D-Del., and a sponsor of the measure. “Our commitment to care for our veterans is a sacred obligation, and ensuring their hard-earned GI Bill benefits are safeguarded is part of that sacred obligation.”

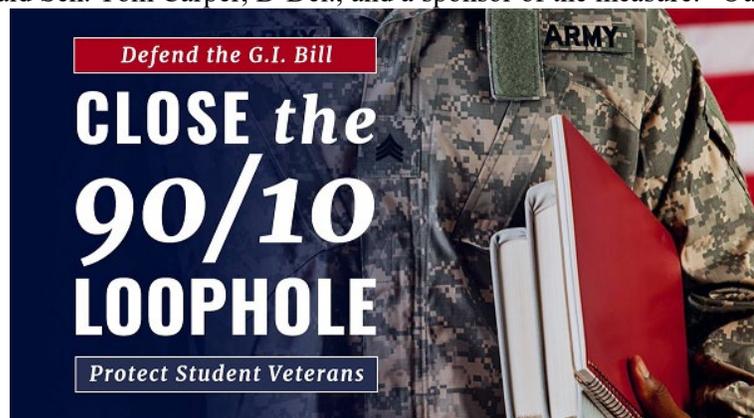
The measure also received backing from fellow Democrat Jon Tester, of Montana, ranking member of the Senate Veterans' Affairs Committee, and Republican Sens. James

Lankford, of Oklahoma, and Bill Cassidy, of Louisiana. In a statement, Lankford said the bill would put “reasonable protections in place that are fair to veterans, taxpayers, and schools.”

This is the first time a 90/10 loophole bill has received bipartisan backing in the Senate, a point that advocates hope will spur momentum in Congress.

An analysis by the Brookings Institution earlier this year found that based on 2015 data, colleges serving 24 percent of all for-profit students would have failed the 90/10 rule. They predicted a change in the law could produce significant financial distress for the for-profit education industry.

But the proposal has faced fierce opposition from industry officials in recent years, who argue it will unfairly limit veterans non-traditional college options by forcing schools to find offsetting money for their tuition payouts. And Republican lawmakers in general have not been receptive to similar past proposals.



"Manipulating the 90/10 rule to include military and veteran benefits on the 90 side is a way to restrict choice for veterans at career, tech and trade schools," said Michael Dakduk from Career Education Colleges and Universities (CECU), a for-profit school lobbying organization. "It is no coincidence that proposals to change the 90/10 rule do not extend to public colleges and universities."

CECU was also behind the Pete Hegseth op-ed in the hill that threw baseless accusations against The American Legion for its stance on for-profit schools.

The American Legion was one of thirty-seven veterans groups have offered public support to the legislation, including VFW, Student Veterans of America, and Iraq and Afghanistan Veterans of America.

"The American Legion takes no issue with online learning or alternatives to traditional college education. But we do take issue with companies that separate veterans from their hard-earned benefits while failing to provide quality education and training ", said American Legion National Commander James W. "Bill" Oxford.

"We are proud to see Republican and Democratic Senators put politics aside to stand up for our veterans and close the loophole that allows unscrupulous institutions to target the GI Bill, and call on the rest of the Senate to join Senator Carper in sponsoring the Protect VETS Act."

Cassidy and Lankford said they hope to work with colleagues to emphasize the importance of the legislation, but they'll do so amid impeachment proceedings against the president on Capitol Hill and an increasing partisan divide among lawmakers.

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**Week Ending: 11/13/19**

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