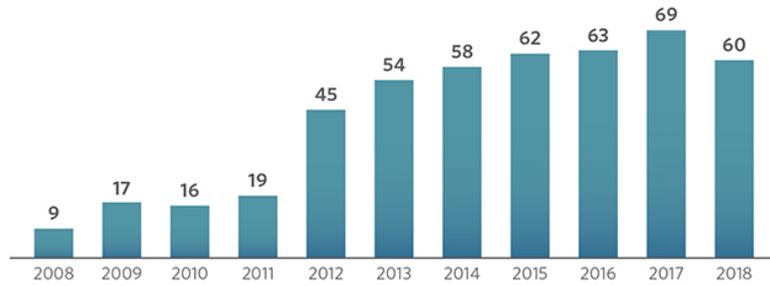


# NATIONAL VETERANS EMPLOYMENT & EDUCATION COMMISSION

## TOPIC 1: ECONOMY

### 10-YEAR COMPARISON OF HOUSING MARKET CONDITIONS

Seasonally Adjusted Housing Market Index, November, 2008-2018



The U.S. housing market is a significant indicator of the strength of the economy. When the economy is secure, and people are confident about the future, they are more inclined to buy houses, upgrade their current homes, or buy more substantial dwellings.

When they are more concerned about the economy, new home construction, remodeling, median prices, and housing sales are all depressed. For years, real estate was

considered a reliable way to increase personal wealth because the cost of property and housing consistently increased over time.

However, the housing bubble of 2006 that led to a steep decline in housing prices was the primary cause of the Great Recession in the U.S., destroying the credit of millions of people who were suddenly underwater in their mortgages and impacting the housing market for the greater part of a decade.

Government regulations have since tightened mortgage requirements for many buyers, and they have significantly impacted the subprime mortgage industry that collapsed during the Great Recession.

U.S. mortgage rates turned down this week, lowering the cost of purchasing a home and supporting the housing market.

Mortgage giant Freddie Mac said Thursday that the average rate for a 30-year fixed mortgage fell to 3.66% this week from 3.75% last week. The average 15-year rate declined to 3.15% from 3.2%.

Rates have fallen sharply in the past year. The National Association of Realtors said Thursday that home sales in October rose 4.6% from a year ago. The construction of new homes and apartments jumped nearly 4% in October.

The 30-year rate has dropped from 3.81% last year, while the 15-year rate was nearly 4.25% a year ago.

Freddie Mac surveys lenders across the country between Monday and Wednesday each week to compile its mortgage rate figures.

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
Unemployed	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 Monday, November 18, 2019*, the National Veterans Employment & Education Division gave an interview to GI Jobs about the state of military credentialing. VE&E staff highlighted the work of DoD in launching the new “MILGEARS” platform for identifying credentialing opportunities based on military education.

*On Monday, November 18, 2019*, the National Veterans Employment & Education Division conducted an AAR donors first Credentialing Roundtable meeting with Roundtable co-chairs and Project Manager Liz Belcaster. The next Credentialing Roundtable meeting has been scheduled for January 19th.

*On Tuesday, November 19, 2019*, the National Veterans Employment & Education Division attended a Career Fair hosted by JobZoneOnline. The event was catered to transitioning servicemembers, reservist, veterans, and their spouses outside the main gate of Naval Air station Patuxent River, Maryland.

*On Tuesday, November 19, 2019*, the National Veterans Employment & Education Division attended the House Veterans Affairs Committee hearing on Forever GI Bill implementation, where Under Secretary for Benefits Paul Lawrence is testifying. VE&E drafted a statement for the record for the hearing.

*On Tuesday, November 19, 2019*, the National Veterans Employment & Education Division Attended the bi-monthly meeting of the Legislative Committee of the National Association of State Approving Agencies to ensure their continued support of HR 4635 Protect the GI Bill Act. SAAs are concerned about the additional requirements found within the bill, though they are strongly supportive of the new risk based survey oversight specified therein.

***On Thursday, November 21, 2019***, the National Veterans Employment & Education Division attended a Career Fair hosted by JobZoneOnline. The event was catered to transitioning servicemembers, reservist, veterans, and their spouses held at “The Club”, Andrews Air Force Base, Maryland.

***On Thursday, November 21, 2019***, the National Veterans Employment & Education Division have a virtual briefing on the Legions education priorities to the National Association of Institutions for Military Education Services.

***On Thursday, November 21, 2019***, the National Veterans Employment & Education Division Discussed with VES leadership approaches to ensure further Republican support for 90-10 in the Senate. With Senator Lamar Alexander’s support in addition to Lankford and Cassidy, we expect other Republican Senators to sponsor or support as well.

***On Friday, November 22<sup>nd</sup>***, the National Veterans Employment & Education Division attended a Rural Veterans and Military Spouses Entrepreneurship Summit. The VE&E division staff met with the VA Office of Transition and Economic Development team to present recommendations and gain input from leadership and stakeholders regarding SBA’s proposed approach to the Rural Veterans and Military Spouses Entrepreneurship Summit meeting held at The American Legion Headquarters located in Washington, DC. The purpose of the summit which will be held in Las Cruces, New Mexico sometime in early Spring is to increase awareness of federal government programs that support entrepreneurship among Veterans (including Service-Disabled Veterans, Women Veterans, and Native American Veterans), Transitioning Service Members, Military Spouses and Reserve and National Guard members in rural areas. A strategy was set to collaborate with local resources, in targeted area, to provide streaming capabilities, furnish education content and invite veterans, service-disabled veterans, reserve and National Guard component members and military spouses. The plan also involves engaging with local entrepreneurs to discuss their journey to start and develop a business and how federal programs helped them. Lastly, SBA and The American Legion will work with other Federal Agencies to develop content that directly addresses the challenges faced by this market.

***On Friday, November 22, 2019***, the National Veterans Employment & Education Division participated in a Veterans Service Organization roundtable hosted by Family Employment and Transition Program Analyst, Commander Navy Installations Command (CNIC). Discussed Transition issues that directly affects the servicemembers and their spouses.

***On Friday, November 22, 2019***, the National Veterans Employment & Education Division met with the Senate Small Business Committee to work on getting the Veterans Advantage Guaranty Loan fee-waiver back in place to avoid a programmatic gap.

***On Friday, November 22, 2019***, the National Veterans Employment & Education Division met with staff from Congressman Andre Carson office to discuss the Legion opposition for a compromise that would protect the jobs of disabled persons at the cost of undermining the Vets First Program at the Department of Veteran Affairs.

***On Friday, November 22, 2019***, the National Veterans Employment & Education Division attended the taping and reception of The Table: Veterans In High Growth Jobs hosted by NBC, Working Nation and Howard University.

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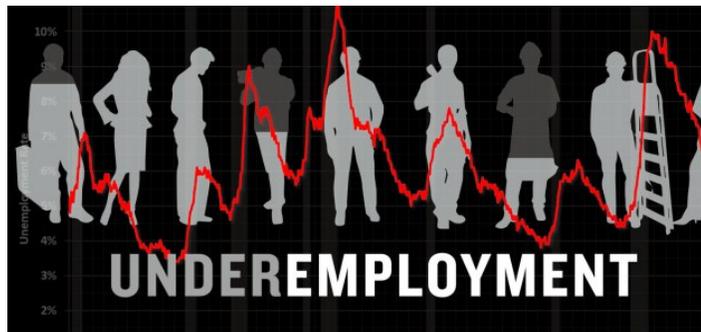
**On Friday, November 22, 2019**, the National Veterans Employment & Education Division met with staff from Congressman Andre Carson office to discuss the Legion opposition for a compromise that would protect the jobs of disabled persons at the cost of undermining the Vets First Program at the Department of Veteran Affairs.

**On Friday, November 22, 2019**, the National Veterans Employment & Education Division Conversation with Julian Purdy on HR 4625 and the groundwork provided for further education quality study and initiative. Also conversation with VACO leadership and Jeffrey Montague, head of VA Office on Advisory Committees, on the importance of American Legion presence on the VA Committee on Education.

### TOPIC 3: EMPLOYMENT

The American Legion has consistently advocated for improvements to the Transition Assistance Program (TAP). While we are encouraged in the steps taken to improve TAP, we now find ourselves confronting another issue that is increasingly affecting our veterans, underemployment.

As the rate of veteran employment has improved, the issue of underemployment has become a substantial barrier to a meaningful post-service career. We believed that this might have something to do with the perception that experience in the military is less relevant in corporate environments.



Younger veterans are more likely than previous generations of servicemembers to report problems readjusting to civilian life, with about 1 in 6 calling the transition very difficult, according to a new survey released by the Pew Research Center.

The survey, which includes responses from 1,284 veterans collected in May and June, also found that one-third of veterans reported they had trouble paying their bills in the first few years after leaving the military. About 40 percent of Iraq and Afghanistan veterans believed their deployment had a negative effect on their mental health.

Iraq and Afghanistan era veterans have seen historic low unemployment rates in recent years, according to Bureau of Labor Statistics estimates. But their jobless figures have also remained above the rate for all veterans, indicating extra employment difficulties for younger veterans compared to their elder peers.

About 47 percent of the post-9/11 veterans surveyed by the center said that readjustment to civilian life from the military was difficult, compared to 21 percent for older generations. About 35 percent of the post-9/11 veterans said they had sought professional help for "emotional issues," compared to just 10 percent for the older crowd.

According to LinkedIn's data, more than half (55%) of veterans expressed an interest in switching to a different career, and so they're more likely to take a step down to be hired.

But vets face several other barriers to full employment based on hiring biases. For instance, civilian hiring managers don't always know what's behind a military job title or what their responsibilities were. And according to LinkedIn, veterans' professional networks are often closed, meaning that they have plenty of connections among military personnel but few outsiders. Data shows that the more open the network to all kinds of professionals in varied industries, the higher the chance of getting job opportunities.

#### **TOPIC 4: CAREER FAIRS**

This week, work continued on The American Legion's upcoming hiring events to be staged in Fort Carson (CO), Aurora (CO), JBLM (WA), King George (VA), Fort Meade (MD), Dalgren (MD)

The National Staff attended two Career Fairs at Lexington Park, MD and Andrews Air Force Base, MD. Where the staff was able to assist Transitioning Servicemembers, veterans, and their spouses with obtaining suitable and meaningful employment. Additionally, staff provided job seekers with other information regarding the program and services The American Legion offers, to include membership.

*The mission of The American Legion's National Veterans Employment & Education Commission is to take actions that affect the economic wellbeing of veterans, including issues relating to veterans' education, employment, home loans, vocational rehabilitation, homelessness, and small business.*

#### **TOPIC 5: VETERAN HOUSING AND HOMELESSNESS**

The American Legion has consistently supported all programs geared toward helping our homeless and at-risk veterans. A recent article by the United States Air Force highlights how their Airmen are helping our veterans.

Approximately 30 Schriever Airmen volunteered to help military veterans during the 21st annual Homeless Veteran Stand Down at the Colorado Springs City Auditorium, Colorado, Oct. 15.



Lt. Col. Michael Schriever, 2nd Space Operations Squadron director of operations and military assistance coordinator for El Paso County Homeless Veteran Coalition, said Schriever Air Force Base has supported the coalition since 2008.

According to EPCHVC, they execute their mission through three primary programs: transitional housing initiative, homeless veteran stand down, and ongoing homelessness community prevention efforts.

"There are multiple things our coalition works toward," Schriever said. "Throughout the year, we offer outreach to homeless veterans or support for veterans who may be headed for homelessness. We receive a couple of grants, and we receive assistance requests from other organizations."

During the event, veterans can get hot meals, haircuts, and dental work, according to Schriever.

"There was also an Army veterinarian available to take care of pets, winter clothing was supplied, and they can get registered up in the [Department of Veterans Affairs] database to provided further assistance," he said.

Schriever said they gained access through the VA to the government's surplus system of items this year. "Our team here ordered \$25,000 worth of boots, coats, and winter clothing from the government surplus system and were handed out to the veterans at this year's stand down," he said.

Maj. Robyn Burrell, 310th Operations Group Standardization and Evaluation flight chief of standardization, and the first-time volunteer said she thinks it is crucial to show veterans in the community that Front Range service members care.

"My experience volunteering has been great," she said. "I got to work with a veteran named Oscar, and it's interesting to hear his take on life."

Events such as this provide local service members a chance to connect with their local community.

"Having the footprint of our Airmen at the event shows our willingness to be in the community and show how much we care," he said. "Service to your country is honorable, and a great thing to do, but service to your fellow person is just as honorable and important."

In addition to providing service, Airmen also had a chance to talk with the veterans about their military experience. Volunteers from Fort Carson, Peterson AFB, North American Aerospace Defense Command and U.S. Northern Command were also on-site to support.

"These military veterans have knowledge and experiences to share," Schriever said. "The difference is, they are people who need a helping hand, and at some point, we all may need someone to help us out, listen, or connect with us. This program makes that possible."

## **TOPIC 6: SMALL BUSINESS**

As we honor and celebrate the men and women, who have served in our nation's armed forces. But to truly recognize our obligation to America's veterans, we must continue to fight to ensure they have access to the [opportunities](#) they have earned.

Unfortunately, millions of veterans remain stuck behind the [digital](#) divide without access to broadband [internet](#). This digital divide can impact nearly every aspect of life for veterans. A lack of connectivity can prevent veterans from taking advantage of telehealth solutions, reduce the educational and career opportunities available to them, and place veteran small business owners and innovators at a substantial disadvantage.

According to the U.S. Department of Veterans Affairs, there are approximately 2.7 million veterans who live in rural areas, and nearly half of them, 42 percent, do not have broadband access at home. As the largest non-profit trade association in the country representing veteran and service-disabled veteran-owned small businesses in the federal marketplace, the National Veterans Small Business Coalition (NVSBC) believes Washington must act to eliminate the digital divide.

Veteran small business owners and innovators should not be held back from economic and federal contracting opportunities because of a lack of broadband connectivity where they live. The nation as a whole benefit from veterans continuing to serve their country through enterprises and selling goods to the federal government — and we must support their ability to conduct that business.

That is why the NVSBC recently joined a coalition called Connect Americans Now (CAN). The coalition, which represents over 200 members from a wide array of backgrounds, advocates for a mixed-technology approach to eliminating the rural broadband gap that we agree must include innovative solutions like TV white space (TVWS) technology.

This wireless solution that uses empty television channels to transmit broadband service can travel great distances and penetrate barriers like mountains and dense forests — making it particularly well-suited to deployments in rural areas.

Mixed-technology deployments that leverage traditional technologies alongside innovative solutions have the potential to eliminate the digital divide in rural America quickly and at a fraction of the cost of relying on conventional technologies alone.

An analysis conducted by Boston Consulting Group found an all-of-the-above approach can reduce the cost of bridging the broadband gap by roughly 80 percent. This kind of innovation is already helping America's veterans get connected.

Microsoft recently announced a partnership with the Department of Veterans Affairs that will leverage mixed-technology networks through the company's Airband Initiative to bring broadband access and telehealth solutions to currently unserved veterans. But to eliminate the digital divide and ensure America's veteran-owned small businesses have the connectivity they need to compete, we need Washington to act.

The Federal Communications Commission under Chairman Pai's leadership has already taken substantial steps in the right direction to support innovation and tackle the digital divide. The FCC can keep the momentum going by clearing the remaining regulatory barriers to technologies like TV white space. By continuing to support innovative solutions to bridging the digital divide, the FCC can do its part to honor and support America's veterans — and empower them to build and expand businesses that give back to our nation and create opportunities in their communities.



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## TOPIC 7: EDUCATION

In a significant move this week, Senate Education Committee Chairman Lamar Alexander (R-Tenn.) is backing bipartisan legislation that would limit the revenue for-profit colleges can receive from enrolling veterans.

Alexander's decision, which comes after years of opposition on his part, arrives a week after Sens. Thomas R. Carper (D-Del.), James Lankford (R-Okla.), Bill Cassidy (R-La.) and Jon Tester (D-Mont.) introduced legislation to close a loophole in the 90/10 rule, which prohibits for-profit colleges from getting more than 90 percent of their operating revenue from federal student aid funding.

Military and veterans' education benefits do not count toward that threshold despite being federal aid. As a result, some veterans groups say for-profit colleges aggressively recruit military members. About 30 percent of GI Bill tuition benefits went to for-profit schools in 2017, according to the Government Accountability Office.



The legislation, dubbed the Protect VETS Act, would end the exemption and impose penalties for violating the revenue rule. Schools that flout the caps for a year would be barred from enrolling new military students using Department of Defense education benefits, while those who break the law for three years could lose access to all federal financial-aid funding.

"I appreciate the work Senators Carper, Cassidy, Lankford, and Tester have done to take a highly partisan issue and create a bipartisan solution," Alexander said in a statement. "This is a responsible and reasonable step to ensure that all of our military and veteran students are attending quality institutions worth their time and money."

Although veteran's issues usually garner bipartisan support in Congress, Republicans have remained on the sidelines in efforts to treat military education benefits the same as federal student aid under the revenue rule. Many have questioned the fairness of the 90/10 rule because it applies only to for-profit colleges.

Congress first capped the number of taxpayer dollars for-profit colleges could receive at 85 percent in 1992 to crack down on fly-by-night schools making money from student aid programs. The government figured a for-profit school with quality programs should have no trouble deriving at least 15 percent of its revenue from students willing to put up their own money. The for-profit industry fought the rule, which was relaxed six years later as the cap was raised to 90 percent, and military education benefits were exempted.

In a paper released last year, Alexander wrote that the rule was neither a good accountability measure nor a measure of the quality of education provided by colleges. "If an institution produces valuable outcomes for its students," he said, "then concerns over the volume of taxpayer dollars as a percentage of revenue becomes less meaningful as an accountability measure."

Advocates for the revenue rule say that too many for-profit colleges fail to graduate students and leave them with high debt loads that many borrowers struggle to repay. Imposing restrictions on the federal dollars going to such schools, they say, is necessary to protect students and taxpayers.

The issue has become partisan, with Democratic bills to close the funding loophole since 2012 failing to gain enough support to pass. The new legislation marks the first time any attempt to close the loophole has received bipartisan support in the Senate.

"For years, I have worked to protect our military and veteran students by closing the 90/10 loophole. Chairman Alexander's support for common sense, bipartisan legislation makes doing so a possibility this Congress," said Carper, a 23-year veteran of the Navy and Navy Reserves.

Veterans groups say Alexander's support is a significant win that could yield results as Congress updates the federal law governing higher education. The chairman of the Senate Education Committee said he would include the bill in legislation to reauthorize the Higher Education Act.

"Chairman Alexander's support for closing the 90/10 loophole is a game-changer," said Carrie Wofford, president of Veterans Education Success, an advocacy group. It "means Congress can and will remove the recruiting target from the backs of veterans and military-connected students."

The aggressive recruiting practices of some for-profit colleges have been well-documented. A 2012 Senate investigation found evidence of schools deploying teams at veteran's hospitals and wounded-warrior centers to enroll students. Some recruiters misled or lied to veterans in telling them their military benefits cover the full cost of tuition.

"The time for equivocation on 90-10 is over," National Commander James W. "Bill" Oxford said.

"We are thrilled to see partisanship set aside to do the right thing for our nation's veterans. Sen. Alexander's leadership and guidance in pushing this matter forward is a pivotal step toward securing access to quality education for the veterans of today and for generations to come. The American Legion looks forward to working with Sen. Alexander's office to secure a Reauthorization of the Higher Education Act that is in the best interest of our nation's veterans and their families."

### **Protect the GI Bill Act (HR 4625)**

The American Legion joins other VSOs and advocates in supporting the new legislation, Protect the GI Bill Act (HR 4625), which passed the House of Representatives on the day after Veterans Day, November 12, 2019. Introduced by Chairman Mike Levin of the House Veterans Affairs Committee Subcommittee on Economic Opportunity, this bipartisan legislation ensures that

schools receiving GI Bill funding inform prospective students of the cost of attendance, how much their benefits cover, student outcomes, and more. The bill empowers State Approving Agencies (SAAs) to flag or suspend new enrollments to schools that violate these requirements. Levin's legislation contains several other protections, including a ban on schools misrepresenting themselves while marketing, recruiting, and enrolling students. Dr. Joseph Wescott, AL Higher Education Consultant worked with Committee Staff (both Democrat and Republican) early on to ensure safeguards for veterans education and training benefits were the result of meaningful oversight by the State approving agencies and the bill incorporated new and more stringent requirements while not proving overly burdensome to educational institutions.



The Protect the GI Bill Act provides for increased transparency and accountability by ensuring that educational programs which do not continue to meet federal and state requirements or which run afoul of certain financial or quality indicators, such as being placed on the Department of Education's "heightened cash monitoring" list, will receive a risk based survey visit from an SAA. These new compliance visits will look at such critical areas as veteran's enrollment, program accreditation, graduation and retention rates and other measures of success. The National Association of State Approving Agencies (NASAA) and the VA will begin working together next month, with funding provided by Lumina Foundation, to develop a national model for risk based oversight. The American Legion will be a part of the National Advisory Board overseeing this program.

Basically, the bill will enact into the law most of the Principles of Excellence executive order. In addition, measures within the bill provide for suspension or withdrawal of approval of educational programs which engage in false or erroneous advertising, such as publishing that educational credits will transfer freely to other institutions, when in fact that will not. Though the law provides for funding these new requirements with existing federal appropriations, it also provides that the VA should use the \$3 million dollar discretionary funding to adequately fund SAAs.

The American Legion will work closely with Senators and their staff to support the passage of this important legislation to protect our Veterans and the GI Bill.

**Joseph C. Sharpe, Jr., Director**  
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**202.861.2700 ext. 2989**  
**Week Ending: 11/22/19**

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