

NATIONAL VETERANS EMPLOYMENT & EDUCATION COMMISSION

TOPIC 1: ECONOMY

Economic growth holding up well, but will not reaccelerate in 2020. US Real Gross Domestic Product performed better than consensus forecasts in Q3 and was in-line with The Conference Board's projection of 1.9 percent. Looking forward, we anticipate growth to tick up to 2 percent in Q4, but then to moderate slightly into 2020.

In Q3 consumer spending was again the primary driver of growth and we expect robust demand over the holiday season in Q4. This trend is underpinned by solid job growth and wage increases. However, as employment growth will likely slow into 2020, which is our expectation, there's likely to be a cooling in consumer spending growth as well. This will serve as a headwind to overall GDP growth.

Business sentiment and investment have been a drag on growth recently, but we expect some improvement over the coming quarters. As a result, we expect to see improved business spending on equipment and structures next year. This should partially offset softer consumer spending.

We also expect residential investment to continue to help maintain US economic growth. US mortgage rates have dropped, and the housing starts are up substantially. This trend should continue in the short-term and help buoy any lapse in other parts of the economy.

Finally, the US Federal Reserve recently cut rates by 25 basis points for the third time this year. Chairman Powell signaled that the Fed would not continue to ease policy in the near-term. We do not anticipate additional cuts in the coming quarter unless downside risks to US growth arise.



The Bureau of Labor Statistics publishes an occupational outlook each decade. It goes into great detail about each industry and occupation. Overall, the BLS expects total employment to increase by 20.5 million jobs between 2010 and 2020. While 88% of all occupations will experience growth, the fastest growth will occur in healthcare, personal care and social assistance, and construction.

Jobs requiring a master's degree will grow the fastest while those that only need a high school diploma will grow the slowest. The BLS assumes that the economy will fully recover from the recession by 2020 and that the labor force will return to full employment or an unemployment rate of 4% to 5%. The most significant growth, forecasted at 5.7 million jobs, will occur in healthcare and other forms of social assistance as the American population ages.

The next most substantial increase, 2.1 million jobs, will occur in professional and technical occupations. Most of this is in computer systems design, especially mobile technologies and management, scientific, and technical consulting. Businesses will need advice on planning and logistics and implementing new technologies. They will need consulting to comply with workplace safety, environmental, and employment regulations.

Other substantial increases will occur in education, predicted to be 1.8 million jobs; retail, 1.7 million jobs; and hotel/restaurants, 1 million jobs. Another area is miscellaneous services at 1.6 million jobs. That includes human resources, seasonal and temporary workers, and waste collection. As housing recovers, construction will add 1.8 million jobs while other areas of manufacturing will lose jobs due to technology and outsourcing.

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
Unemployment rate	3.1	3.5	3.2	2.5	2.7	9.5

The national unemployment rate is 3.6 percent (October 2019). Gulf War II veterans' unemployment rate is 3.5 percent.ⁱ 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, December 2, 2019 the National Veterans Employment & Education Division participated in a phone conference with Douglas Chace, membership coordinator for The American Legion. To discuss Transition Assistance Programs (TAP) to provide information to service members who are either separating or retiring from the military and entering into civilian life on military installations.

On Tuesday, December 3, 2019 the National Veterans Employment & Education Division to attend the Lumina Foundation's All Learning Counts (ALC) Convening. The purpose of this convening was to bring together national thought leaders to continue this important dialogue on how we could, as a nation, move toward where all learning would be valued and counted toward a meaningful credential.

On Tuesday, December 3, 2019 the National Veterans Employment & Education Division met with Michael Ferrell, Program Manager for the District of Columbia, Homeless Program (Male Service Provider). We discussed resources available during frigid weather.

On Tuesday, December 3, 2019 the National Veterans Employment & Education Division met with staff from the House Small Business Committee regarding the restoration of fee waivers for SBA backed loans made to veteran entrepreneurs in the hopes that they will allow stand-alone provisions to be dropped into SBA's budget.

On Tuesday, December 3, 2019 the National Veterans Employment & Education Division attended the 2019 For-Profit College Coalition Convening, held by The Institute for College Access and Success. The convening was a gathering of consumer advocates, student groups, education coalitions and state AGs to discuss for-profit oversight.

On Tuesday, December 3, 2019 the National Veterans Employment & Education Division attended a Male Service Provider meeting at the New York Avenue Men's Center, hosted by Michael Ferrell, Executive Director for Coalition for the Homeless.

On Wednesday, December 4, 2019 the National Veterans Employment & Education Division continued ALC Convening. Participants discussed "bright spots" in higher education, business and industry and in policy organization.

On Wednesday, December 4, 2019 the National Veterans Employment & Education Division held a phone conference with Susan Pourciau, Policy Director for United States Interagency Council on Homelessness (USICH). The discussion covered ways to improve stability and improve/end for homelessness for veterans, as well as opportunities to increase affordable housing for households exiting homelessness.

On Wednesday, December 4, 2019 the National Veterans Employment & Education Division attended Lumina Foundation's All Learning Counts Convening. The convening was a gathering of all of Lumina's grant collaborators to share the work that they are doing to build learning recognition across non-traditional pathways, with the Legion sharing it's work supporting military credentialing.

On Wednesday, December 4, 2019 the National Veterans Employment & Education Division held a meeting at The American Legion DC office with Bob Steere, Executive Director for Final Salute, a non-profit that works to end homelessness among female veterans of the armed services of the United States. The discussion was focused on current programs the non-profit has that support safe and suitable housing for female veterans and how they support over 30 states and territories. The discussion also covered requirements needed from federal services to support and end homelessness for female veterans.

On Wednesday, December 4, 2019 the National Veterans Employment & Education Division hosted the SBA's Interagency Taskforce, which focuses on small business inclusion in federal procurement.

On Thursday, December 5, 2019 the National Veterans Employment & Education Division participated in a meeting at the U. S. Department of Labor on Military Spouse Career Connection.

On Thursday, December 5, 2019 the National Veterans Employment & Education Division attended the VA's GI Bill Monthly Stakeholder meeting at their office on 1800 G Street. This month was significant for VA as it marked the successful launching of their new zip code tracking system as mandated by congress as part of Forever GI Bill implementation.

On Thursday, December 5, 2019 the National Veterans Employment & Education Division hosted SBA's quarterly Advisory Committee on Veteran Business Affairs.

On Friday, December 6, 2019 the National Veterans Employment & Education Division met with staff from Senator Marco Rubio's office to discuss legislative intervention or market based solutions to excessive tax and administration burdens on veteran small businesses that participate in interstate ecommerce as result of the Supreme Court case *South Dakota v. Wayfair*.

On Friday, December 6, 2019 the National Veterans Employment & Education Division attended a VSO 90-10 strategy meeting with SVA, VES, VFW and IAVA. The goal of the meeting was to discuss folding in Senator Carper and Senator Lankford's 90-10 fix into reauthorization of the Higher Education Act as well as how to persuade bipartisan resolution over HEA differences.

TOPIC 3: EMPLOYMENT

Veterans unemployment rose again in November even as the national jobless rate decreased slightly, with about 35,000 more veterans reporting problems finding work than the month before.



On Friday the Bureau of Labor Statistics announced the veterans unemployment rate rose from 3.0 percent in October to 3.4 percent in November. The rise among veterans of the Iraq and Afghanistan wars era was even larger, jumping from 3.5 percent to 4.7 percent.

The estimates translate into about 310,000 veterans nationwide looking for work, a figure that has fluctuated throughout the year.

In the first half of 2019, the BLS estimates on veterans unemployment were below 3.0 percent for four consecutive months, but have risen slowly since then.

The national unemployment rate fell to 3.5 percent in November, matching its lowest mark of the year. 266,000 overall jobs were added in November. Analysts had expected a gain of about 180,000, according to MarketWatch.

The largest deviation in reporting numbers is the employment to population ratio for Gulf War-era II veterans (participation rate). In November 2018, the participation rate for this cohort was 75.5%. In November 2019 this fell to 63%.

Employment experts have cautioned against focusing too closely on monthly changes in unemployment for sub-groups within the Labor Department's surveys of American workers, because small changes in sample sizes can produce significant moves in the numbers.

And even with the rise in overall veterans unemployment, November marked the 19th month in a row that veterans unemployment has been lower than the national rate. That figure hasn't been above the national civilian rate since December 2016.

About 8.9 million veterans are in the American workforce today, according to BLS estimates. About 9.5 million veterans are out of the labor force, either because of age or injuries.

TOPIC 4: CAREER FAIRS

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



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

DC has not yet met its years-old goal of eliminating veteran homelessness, but new permanent housing, better data and improved identification of veterans all provide grounds for optimism that it may soon do so. The District has steadily chipped away at its numbers of homeless veterans over the past five years, despite struggling to provide housing for those newly facing homelessness amid the city's affordable housing crisis.

“I think veteran homelessness is going to be the type of homelessness we end first,” said Adam Rocap, deputy director of Miriam's Kitchen, which provides meals and case management for people experiencing homelessness in the Foggy Bottom neighborhood. He believes that ending veteran homelessness in the District will pave the way for progress on other forms of homelessness, particularly for single adults.

In 2015, two neighboring jurisdictions — the Commonwealth of Virginia and Montgomery County, Maryland — reached federal benchmarks for ending veteran homelessness, first set by the U.S. Interagency Council on Homelessness (USICH) that same year.

The USICH no longer specifically pursues “functional zero” — a term still used by other groups — but says it maintains the goals of ensuring that veteran homelessness is a rare, brief, and one-time experience. The agency's benchmarks for accomplishing this require that a city, state or

community has ended chronic and long-term homelessness for veterans, and that veterans who become newly homeless can access affordable housing within 90 days. Communities that have met these benchmarks have more vets entering permanent housing or service-intensive transitional housing than are becoming homeless.

Montgomery County and Virginia's Arlington and Fairfax counties have met the standards for the Community Solutions' Built for Zero campaign, meaning that the number of veterans experiencing homelessness is less than the number of veterans who can be housed in a month. DC and the other communities that have joined the Built for Zero initiative receive coaching and support from Community Solutions as they use up-to-date person-specific data, and strategic-resources investments that make homelessness rare and brief. Since the initiative began in 2015, 11 communities have achieved the functional-zero standard.

Functional zero does not mean that there are no longer veterans experiencing homelessness, said Kristy Greenwalt, director of the DC Interagency Council on Homelessness (DCICH), but that the system is working well to quickly identify and house people.



In the Homeward DC strategic plan to end homelessness, the Bowser administration set a goal of ending veteran homelessness by 2016, said Greenwalt, who noted a “really big push” in 2015 and into 2016.

She said the District saw a decrease in federal funding during a three-year period from fiscal year 2016 through 2018 when the number of HUD-VASH vouchers fell. The departments of Housing and Urban Development (HUD) and Veterans Affairs (VA) provide HUD-VASH vouchers to jurisdictions such as the District, which can in turn offer them to homeless vets for rental assistance and other services. The VA also provides funds for rapid rehousing and homelessness prevention and diversion assistance to DC veterans through Support Services for Veteran Families. The District is also a pilot site for a VA-funded “shallow” subsidy program for longer-term rental assistance for veterans in high-cost cities.

In fiscal year 2015, the DC Housing Authority (DCHA) received 104 HUD-VASH vouchers. DCHA received 45 vouchers in 2016, no new vouchers in 2017, and 63 vouchers in the first two rounds of 2018, according to data provided by HUD. Officials were not immediately able to explain the sudden drop in 2017.

Federal spending has varied significantly in recent years. Congress reduced funding for new vouchers after 2015, according to the HUD-VASH website. In 2016, Congress provided \$40 million, enough for 8,000 vouchers nationwide; in 2017 and 2018, legislators appropriated a cumulative \$80 million for 10,000 vouchers over the two-year period. Between 2008 and 2015, HUD had provided \$75 million a year for 10,000 vouchers, with the exception of 2011, when HUD awarded about 7,000 vouchers.

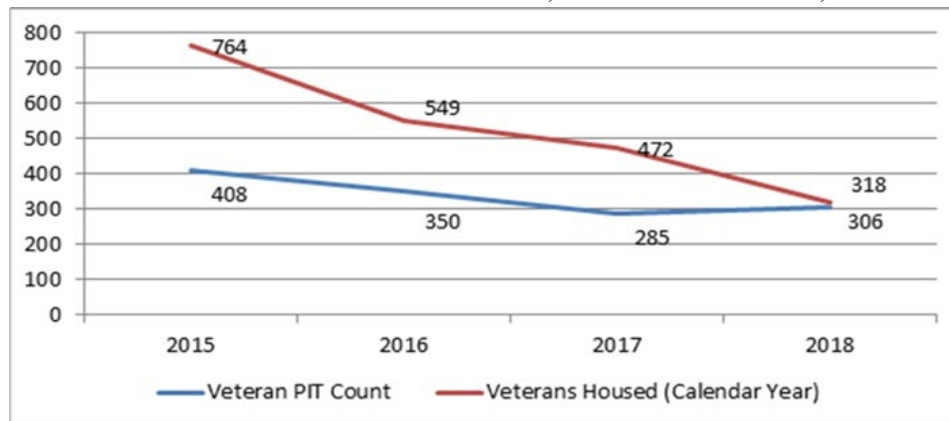
Despite the funding challenges, local officials and advocacy groups see cause for optimism. Although DC has not yet reached USICH benchmarks, it has decreased the number of homeless veterans by 27% in the past five years and improved identification and data about veterans accessing the system.

“We’ve seen great progress on veterans. I think we’re closer than we ever have been,” said Rocap of Miriam’s Kitchen. He has been working on veteran homelessness since 2013 as part of the DCICH Veterans NOW! Work Group, a coalition of community providers and government agencies. He is also a co-chair of the Coordinated Assessment and Housing Work Group, which oversees the District’s administration of its coordinated-entry system for single adults, seeking to standardize access to permanent housing.

In 2018, the annual point in time (PIT) count revealed that the number of homeless veterans in the District had increased to 306 from 285 in 2017. The Community Partnership for the Prevention of Homelessness (TCP) report on the 2018 PIT count attributed this 7% increase to the challenge of preventing new veterans from becoming homeless. The 2018 numbers likely also increased because the District became better at identifying veterans who had not been included in previous counts.

This year, the number of homeless veterans identified by the PIT count fell to 297, and the District reported finding housing for 300 veterans over the course of 2018. The city’s 2019 report noted that, as in 2018, there were likely veterans included who had been missed in previous counts. The District’s analysis of the count noted the difficulty of preventing single adults, a category that includes most of D.C.’s homeless veterans, from becoming newly homeless. Nationally, HUD announced on Nov. 12 that there are just over 37,000 veterans experiencing homelessness nationwide, down 793 from 2018.

Veterans in PIT count and veterans housed, District of Columbia, 2015-2018



The PIT count, conducted on the coldest night of the year, serves as a snapshot of a city’s homeless population under the HUD definition of homelessness, which is more limited than the definition used by other federal agencies. Another essential tool recommended by HUD for better measuring and assisting homeless veterans is the By-Name list, which is updated monthly with the name of each person within a community’s homeless services system.

“There’s a large number of people experiencing homelessness in DC,” said Emily Carpenter, veteran services division director at Friendship Place, a homeless services nonprofit based in Tenleytown. “There’s a lot more people who are on our By-Name list.” she said. According to Greenwalt, as of Nov. 7, there were about 340 veterans on the list and 76% had been matched to housing resources.

The District faces a higher rate of homelessness per capita when compared to the two adjoining states. According to data collected by the USICH, in 2018 there were 485 homeless veterans in Virginia, which has a population of just over 8.5 million, and 574 in Maryland, with a population of 6 million people, based on census estimates. Those figures compare to the 306 homeless veterans in the District, which has a population of just over 700,000 people.

“It’s mostly the same pressures that are making homelessness hard to tackle everywhere in DC,” Rocap said. A lack of affordable housing and the discrepancy between the high cost of housing and low incomes in the District are major drivers of homelessness, he said.

The National Low Income Housing Coalition found that renters in DC in 2019 would need to earn \$32.02 an hour to afford a two-bedroom apartment at fair market rent without paying more than the recommended maximum of 30% of their income on housing. The current minimum wage in DC is \$14 per hour.

The difficult housing market means that it can be difficult to house veterans within the 90-day window required by the USICH benchmarks, according to Greenwalt. The District also sees people from other jurisdictions seeking services.

A third of unaccompanied single adults experiencing homelessness said they lived outside of the District before becoming homeless, according to a 2019 supplemental survey to the PIT count performed in DC. Respondents provided different reasons for choosing DC, with nearly half saying they came to Washington because they were previously residents or wanted to join friends or family. However, 17% of respondents from outside DC said they came because it was easier to get shelter. Others said they sought work opportunities or assistance in finding long-term housing. “People move whether they’re homeless or not,” said Hillary Chapman, housing program manager at the Metropolitan Washington Council of Governments. The Council of Governments analyzes and publishes the data for the metropolitan region’s PIT count.

It is true that some benefits and services are more accessible in DC than in the surrounding areas. The Veteran Affairs system funds transitional housing beds under the VA’s Housing Providers Grant and Per Diem (GPD) program, which awards daily funding to the grantee organization when that bed is filled. All of the region’s Grant and Per Diem beds are located in the District, which then includes those individuals within its annual PIT numbers, according to Greenwalt.

The District also has a greater capacity than some surrounding areas for providing “low-barrier” shelter services year-round, which means people experiencing homelessness can access services without requirements like having to provide proof of residency.

Susie Sinclair, CEO of Montgomery County Coalition for the Homeless, which runs the only emergency men’s shelter in Montgomery County, said the facility is currently limited to 60 emergency slots under its county contract. However, she emphasized her organization does not direct people seeking shelter to DC and tries to find them housing in their area of origin.

According to advocates working in DC, technology improvements have been a powerful tool to strengthen the fight against veteran homelessness. “We have better data so we know who we need to house better than before,” Carpenter said.

Better technology has made it easier to work with Veterans Affairs to verify veteran status and to streamline the process. “The data quality has gotten so much better in the last year and a half,” said Greenwalt.

Among the housing resources allocated to support veterans, some of the most crucial have been permanent supportive units built specifically for veterans.

The John and Jill Ker Conway Residence opened in 2017 on North Capitol Street near Union Station and now provides 60 units of permanent supportive housing for veterans. Conway's location, Rocap explained, makes it attractive to veterans already in the District who were previously staying at Community for Creative Non-Violence or who need to access other services in DC. The Conway units have either remained full or been quickly filled, Carpenter said.

Within the next few weeks, an additional 77 units of permanent supportive housing for veterans will become available in Abrams Hall at the reimagined Walter Reed Army Medical Center campus thanks to a collaborative project among six DC agencies and the nonprofit organization HELP USA.

"When you have the resources, when you're using data to make strategic decisions ... homelessness is solvable," said Greenwalt. "I think we're closer than ever."

TOPIC 6: SMALL BUSINESS

Any entrepreneur will tell you, starting a small business is not for the faint of heart. It takes vision, grit, determination, dedication, an overwhelming willingness to fight to the end, the will to overcome hurdles you never could have anticipated.

But the result, for those with enough heart to see it through, can be massively rewarding. It takes a certain, special type of work ethic to start something from scratch, to build something from the ground up. Many have ideas, but few can execute to fruition.



Perhaps that's why so many veterans transition from the military to business owners. All of those characteristics mentioned above...those are just standard traits for the men and women who dutifully and proudly serve in the military. So it shouldn't come as too much of a shock to hear that as many as 25 percent of transitioning service members aspire to become small business owners. In fact, there are more than 2.5 million U.S. businesses today that are majority-owned by veterans.

Yet veterans are at a serious disadvantage when it comes to seeing their business ideas come to light. The issue isn't a lack of desire, skill, or intent...it's something else. Where, exactly, is the system broken?

An Overall Decline of Entrepreneurship – Why?

It's a topic well-discussed by Inc.com in recent years – the fact that entrepreneurship as a whole has been on the decline for decades. Some reports show the trend has been on a downward slide for nearly four decades.

Just why is the ability to fulfill that age-old American dream of starting your own business in a slump? The main answer is simple: lack of access to capital.

For millions of businesses across the nation (both veteran-owned and non), cash flow and capital are a huge struggle. The simple fact is that access to working capital is among the greatest of challenges small businesses face. All too often, business owners just can't get funding to start or grow their businesses. The term "underbanked" represents the 77 percent of small/medium business owners who are declined by traditional banks after they apply for funding for their business ventures. And for veterans, this is even more the norm.

VOBs – Entrepreneur Assets to Our Economy

U.S. veteran owned businesses (VOBs) are an essential component of our overall economy. The leadership skill sets and values service men and women hone during their time in the military is a big part of what transforms many of them into natural leaders. They develop an uncanny ability to solve problems...many of them are able to overcome the types of challenges most small businesses face during the startup phase. And these leadership skills often carry them throughout their tenure as business owners, even years after they launch. After analyzing four year's worth of credit data (of both VOBs and non-veteran-owned-businesses), a recent report from Experian notes that VOBs tend to have improved sustainability and longevity when compared to non-veteran-owned businesses.

There are countless other substantial benefits VOBs offer. They're more likely to provide employees with retirement plans, health insurance, paid leave and profit sharing. They're also 30 percent more likely than non-veteran-owned businesses to employ fellow veterans. Statistically, research consistently shows that VOBs report impressive numbers in relation to growth, employment opportunities and sales, including:

- **VOBs with more than two employees = over 490,000**
- **Total number of VOB employees = 5.8 million**
- **Annual payroll = \$210 billion**
- **Number of VOBs that are "small businesses" = 99.9 percent**
- **6-digit sales of \$100,000 or more = nearly 80 percent**
- **Generate an annual revenue of \$500,000 or more = more than 38 percent**
- **VOBs have collective sales of = \$1.2+ trillion**

What does all this tell us? VOBs are a huge benefit to the economy. That's in part what makes it so hard to ignore the other side of the story. Despite their success and contribution to our economic sustainability, many VOBs – just like most small businesses today – are struggling to make ends meet. The Small Business Association (SBA) Office of Advocacy says that over 69,000 VOBs closed as a result of inadequate cash flow.

Taking that leap of faith and starting your own business has always been a risk, for any entrepreneur, but with entrepreneurship across the board on an overall decline (for both VOBs and non-veteran owned businesses), that risk seems somehow even greater these days.

Challenges Veteran Business Owners Face

Of the many challenges entrepreneurs face when starting a new business, for most, funding is high on the list. For the majority of veterans, sources of capital can include personal savings (30 percent) and personal or business credit (nearly 11 percent).

According to the same Experian report, veterans tend to have significantly fewer mentorship options and a lack of networking opportunities. They've also historically had less access to capital than their non-veteran owned counterparts, says a report from the Federal Reserve Bank, who together with the SBA assessed the stats of both VOB and non-VOB small businesses.

The SBA's Office of Advocacy partnered with the Federal Reserve Bank of New York to publish *FINANCING THEIR FUTURE: Veteran Entrepreneurs and Capital Access*. Their research shows that despite need being strikingly similar amongst VOB and non-VOBs, there is a glaring disparage in lending opportunities for the two groups. It's one major reason why veteran entrepreneurship continues to see a generational decline.

The report notes that even though VOBs submitted more applications for funding than non-VBOs (47 percent versus 43 percent, respectively, submitted three or more applications), from a larger variety of lenders (online lenders, small banks and large banks), VOBs received less financing overall. During 2010 – 2017, SBA loans to VOBs increased by 48 percent, whereas they increased by 82 percent to non-VOBs. This is despite dedicated veteran-dedicated relief programs.

And some more results of those applications? It's reported that 60 percent of VOBs still have a financing shortfall due to receiving less funds than they applied for. In comparison, only 52 percent of non-VOBs received less than requested.

The report also points out what we've already seen in multiple other studies, that military service is highly correlated with self-employment probability, and Veterans are at least 45 percent more likely than those with no active-duty military experience to be self-employed.

What should all this data tell us? It's pretty clear: we should be putting more faith and funding into VOBs.

TOPIC 7: EDUCATION

Last fall, veterans attending school faced such widespread delays and errors in their GI Bill checks that federal officials scrapped the new payments entirely and spent the next year rebooting the program. On Sunday, the U.S. Department of Veterans Affairs will try again. This time around, VA officials promised, updated computer systems, a lower backlog of claims and additional staffing will deliver a smoother experience.

"We're ready to roll," said Paul R. Lawrence, the VA's undersecretary for benefits told the House Veterans Affairs Committee during a Nov. 19 hearing on the payments rollout. He expressed "10 out of 10" certainty.



The new payments originated in the Forever GI Bill, passed unanimously by both chambers of Congress in August 2017 to expand the landmark benefit that provides for free or reduced education for military veterans.

But the VA struggled to meet the August 2018 deadline for implementing two provisions of the Forever GI Bill that changed the calculation for monthly housing payments, which are issued to veterans in addition to tuition subsidies. The delays sparked bipartisan outrage and forced the VA to abandon the efforts and set a new deadline of Dec. 1, 2019.

“The botched implementation in August 2018 led to thousands of veterans either not receiving their housing stipend for months or receiving an erroneous amount,” said Rep. Mike Levin, D-Calif., chair of the subcommittee on economic opportunity, which held the hearing last month. He pointed out that the VA raised concerns only one month before the scheduled roll out.

“Students suffered severe financial hardships because of these delays,” said Rep. Jack Bergman, R-Mich. “Even today, thousands of veterans are still not being paid the correct amount of monthly housing allowance under the law.”

Even minor changes or delays in the monthly housing payments — which can be used for rent, utilities, food and other living expenses — can be potentially life-altering for veterans adjusting to academic life. The VA estimated about 59,000 veterans nationwide could receive increased payments because of the change, and about 21,000 will get less money.

During a hearing this month, Mr. Lawrence said technical challenges arose last year when dealing with multiple legacy computer systems tasked with making payments to roughly 500,000 veterans nationwide who receive GI Bill benefits.

This year, the VA received a software upgrade in October with plenty of time to train employees, said Mr. Lawrence, who said he was assigned to oversee the VA’s reboot of the payments.

Charmain Bogue, the VA’s executive director for education services, said the VA has hired 500 temporary employees and is prepared to increase mandatory overtime to meet the extra workload in preparation for January, when the first payments are scheduled to process for the spring 2020 semester.

Helping the situation, Ms. Bogue added, the VA has an historically low inventory of 40,000 pending GI Bill claims, down from the 60,000 pending claims it usually processes around this time of year.

Students who received lower housing payments since August 2018 will begin receiving retroactive payments from the VA, Mr. Lawrence said. The VA will also waive any overpayments received as a result of the botched roll out last year.

“We’ve anticipated as much as we think we can,” Mr. Lawrence said. “We’re working on Thanksgiving. We have people ready to jump in to help deal with all the situations. We know what’s at stake.”

Higher Education: All Learning Counts

This week Lumina Foundation released \$3.5 million in grants to nine organizations committed to building clearer pathways to degrees and other credentials for adults, especially for people of color and Native learners. Lumina's All Learning Counts initiative will support organizations working to ensure that knowledge, skills, and abilities gained outside formal higher education—through work, military, and other experiences—can be recognized and applied toward programs that lead to credentials of value.

The recipients include: Minnesota State Colleges and Universities, the National Restaurant Association Educational Foundation, SUNY Empire State College, the University of Maine System, the University of Wisconsin System and Virginia Community College System.

"Through All Learning Counts, we are recognizing exemplars who want to ensure many more Americans will have skills they need to thrive by earning college degrees, certificates, and industry certifications," said Haley Glover, the Lumina strategy director who will provide leadership for the grant program. "We need to think in new ways about the recognition of learning after high school. We must see that all college-level learning, regardless of how and where it is gained, can be applied toward meaningful post-high school credentials."

"High quality learning takes place in all kinds of settings these days, not just in between institution walls. Whether it's on the job, in the military or behind bars, the learning obtained should be validated," said Danette Howard, Lumina's chief strategy officer and senior vice president. "We cannot assure people live their most thriving lives if we continue to make it so hard for them to find their way into, through and out of a postsecondary system."

This effort by Lumina should help to give further emphasis to the American Legions insistence on military and Veteran access to quality training and education. It will certainly serve to further validate our efforts in the area of credentialing and the economic wellbeing of veterans and their families.

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