Mortgage rates have been in a prolonged swoon, but it may be coming to an end. According to the latest data released Thursday by Freddie Mac, the 30-year fixed-rate average tumbled to 4.45 percent with an average 0.5 point. (Points are fees paid to a lender equal to 1 percent of the loan amount.) It was 4.51 percent a week ago and 3.99 percent a year ago. The 30-year fixed rate dropped below 4.5 percent for the first time since April. The 15-year fixed-rate average fell to 3.89 percent with an average 0.4 point. It was 3.99 percent a week ago and 3.44 percent a year ago. The five-year adjustable rate average sank to 3.83 percent with an average 0.3 point. It was 3.98 percent a week ago and 3.46 percent a year ago.

Fears about a slowdown in global growth, stock market volatility and the government shutdown had stoked economic uncertainty, sending mortgage rates into a free fall. However, last week’s strong employment numbers eased some of those concerns. Investors began pulling out of bonds, causing yields to rise. Since sinking to an 11-month low last week, the yield on the 10-year Treasury has risen 18 basis points to 2.74 percent. (A basis point is 0.01 percentage point.) Because mortgage rates tend to follow the same path as long-term bonds, home loan rates are also expected to move higher. “Friday’s blockbuster jobs report eased fears, at least for the moment, of an impending economic slowdown, but comments from Fed officials and the minutes from December’s Federal Reserve meeting revealed that some monetary policymakers are concerned about slowing global growth — sentiment that could imply a slower pace of interest rate hikes over the next year,” said Aaron Terrazas, senior economist at Zillow. “Key economic data releases are on hold while the federal government remains shut down, clouding markets’ read on the state of the economy at a critical moment when there is growing uncertainty about underlying economic fundamentals.”

Bankrate.com, which puts out a weekly mortgage rate trend index, found that nearly half of the experts it surveyed say rates will rise in the coming week. Shashank Shekhar, CEO of Arcus Lending, is one who predicts rates are headed higher. “It’s been a very volatile start to the year for mortgage rates,” Shekhar said. “After dipping to about a nine-month low, the rates have gone up in the last three days. Rising 10-year Treasury yields and stock-market favoring comments from Fed officials have been the main contributor. Both these factors may extend into the next week. There is also [talk] of positive momentum in the U.S.-China trade talks, which is another negative for the mortgage rates. Expect the mortgage rates to inch higher in the short term.”

Meanwhile, mortgage applications roared back after the holidays, according to the latest data from the Mortgage Bankers Association. The market composite index — a measure of total loan application volume — increased 23.5 percent from a week earlier. The refinance index jumped 35 percent from the previous week, while the purchase index climbed 17 percent. The refinance share of mortgage activity was at its highest level in nearly a year, accounting for 45.8 percent of all applications. “The first week of 2019 saw falling mortgage rates and a subsequent increase in refinancing and purchase applications,” said Bob Broeksmit, MBA president and CEO. “The slow retreat in borrowing costs in recent weeks is welcome news for prospective home buyers, especially given last month’s stock market volatility and the ongoing government shutdown. Amidst this uncertainty, purchase mortgage applications were up 17 percent last week and 4 percent from a year ago.”
### 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]

<table>
<thead>
<tr>
<th>Employment status, veteran status, and period of service</th>
<th>Total</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gulf War-era II veterans</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployed</td>
<td>113</td>
<td>124</td>
<td>97</td>
</tr>
<tr>
<td><strong>Unemployment rate</strong></td>
<td>3.3</td>
<td>3.6</td>
<td>3.4</td>
</tr>
</tbody>
</table>

*National unemployment rate is 3.9 percent (December 2018). Gulf War II veterans unemployment rate is 3.6 percent.*

Currently, the unemployment rate for Gulf War II women veterans is 3.0 percent (up from 2.7 percent in November).

### TOPIC 2: MEETINGS

**On Monday, January 7**, the National Veterans Employment & Education Division spoke with Tyra Nelson, Program Manager for the 99th Regional Support Command Yellow Ribbon Reintegrated Program. Ms. Nelson would like for The American Legion to moderate their upcoming employment panel. Also, she stated that General Lucky, Commanding General for the Army Reserve would be present at this event.

**On Tuesday, January 8**, the National Veterans Employment & Education Division spoke with Thomas Freeman, Director, Human Resources & Talent Acquisition, Marsh & McLennan Companies. Mr. Freeman would like to start an apprenticeship program and would want to get input from The American Legion to ensure that the program meets criteria set forth. Mr. Freeman heard about The American Legion’s Employment Innovation Taskforce and would like to be part of the Taskforce.

**On Tuesday, January 8**, the National Veterans Employment & Education Division spoke with the Legislative Director of the National Association of State Approving Agencies (NASAA) concerning the recently released VA OIG Report on SAA GI Bill oversight. The report spotlighted that the VA had improper controls over SAA GI Bill authorizations that violated OMB Circular A-123, Management’s Responsibility for Enterprise Risk Management and Internal Control. The NASAA Director expressed that the VA’s oversight functions were limited by statute, and it would take congressional action to authorize additional powers.
On Wednesday, January 9, the National Veterans Employment & Education Division met with Tina Jones, Director, Department of Labor, Office of Disability. We discussed different opportunities for collaboration to better assist veterans with Significant Barriers to Employment (SBE).

On Wednesday, January 9, the National Veterans Employment & Education Division met with representatives from Veterans Education Success concerning their 2019 policy agenda. Specifically, the closure of the for-profit chain Education Corporation of America was discussed, and what work could be done to assist the 4,000 GI Bill beneficiaries affected by it.

On Thursday, January 10, the National Veterans Employment & Education Division met with the Director of Armor Down, which is a non-profit organization focused on veterans and mindful meditation techniques. The Director shared their plans for a Memorial Day event at Arlington National Cemetery that will provide veterans and visitors tools to express conscious gratitude of service.

On Friday, January 11, the Veterans Employment & Education Division will discuss Legion priorities regarding small business and VA contracting oversight at the Vietnam Veterans of America’s Annual Executive Committee meeting where they will host a veteran small business roundtable.

TOPIC 3: EMPLOYMENT

A Daily Struggle**: Veterans in the federal workforce feel the effect of the government shutdown

In the latest report released by the Office of Personnel Management (OPM) states that 31.7 percent of federal employees are veterans. While this exceeds their goal of 25 percent, it’s now a concern to The American Legion since a majority of those are low level positions and maybe living paycheck to paycheck. Stars and Stripes conducted interviews with veterans that are affected by the current government shutdown.
Army veteran David Shanley-Dillman, a project leader with the U.S. Forest Service in rural Michigan, wants to get back to work. The 53-year-old has been furloughed since Dec. 22 because of the partial government shutdown that has closed several federal agencies. He and his wife have depleted their savings, are living off credit cards and plan to ask family members to borrow money for their mortgage. “It’s tough. It’s kind of dire,” Shanley-Dillman said Wednesday. “We’re trying to be very conservative about what we pay. We’re wondering which bills we should pay and which ones we should wait with and take the late fees. It’s not good.”

On Wednesday, the shutdown entered its 19th day, making it the second-longest in U.S. history. It started when President Donald Trump and congressional Democrats hit an impasse over funding for border security, specifically Trump’s request for $5.7 billion to build a wall on the U.S.-Mexico border. Trump and Democratic leaders addressed the nation on television Tuesday night, but a resolution wasn’t in sight as of Wednesday. Trump declared last week that he could keep parts of the government shut down for “months or even years.” Meanwhile, about 800,000 federal workers are going without pay — and thousands of them are veterans. House Speaker Nancy Pelosi, D-Calif., made that point at a news conference Wednesday with furloughed workers. “Our veterans are very adversely affected by this,” she said. “If we want to support our veterans, we will not hurt their credit rating. That’s what missing a mortgage, a rental payment, a car payment and the rest do to everyone’s credit rating.”

The Office of Personnel Management tracks the number of veterans employed by each government agency. Based on its data, about 155,000 veterans work at the agencies affected by the shutdown. Of those veterans, nearly 50,000 have a Department of Veterans Affairs disability rating. The biggest employers of veterans affected by the shutdown are the Department of Homeland Security, with more than 53,000, and the Department of Justice, with more than 29,000, according to the data. The Department of Transportation employs more than 20,000 veterans. The data, which is the latest available, is from the fiscal year 2016. It shows a 5 percent increase in veterans in the federal workforce since 2009 when former President Barack Obama ordered the Veterans Employment Initiative to bring on more employees with prior military service. While veterans are less than 10 percent of the adult population in the United States, they make up 31 percent of the federal workforce. That amounts to more than 635,000 federal employees. Kayla Williams, director of the military, veterans and society program at the Center for a New American Security, a Washington think tank, previously directed the VA’s Center for Women Veterans. Based on a VA report, 34.2 percent of women veterans worked in federal, state and local government, she said.

“To me, this does show that veterans are disproportionately represented in government, in part that could be because many people who served in the military do believe in public service and could be drawn to continue to serve once they become veterans,” Williams said. That’s true for Shanley-Dillman, who grew up in a family of servicemembers and law enforcement personnel that steered him toward public service. He served as a military policeman from 1987 to 1990, then went to work for the state of Indiana. He’s been employed by the Forest Service for 17 years at Huron-Manistee National Forests, where he maintains a program to sell timber. In recent years, with more threats of government shutdowns, he’s felt more stress and angst. Though Shanley-Dillman felt called into public service, he’s recently discouraged young people from careers in the federal government, he said. He also struggles with post-traumatic stress disorder, making the uncertainty surrounding this shutdown harder to handle. “One of the biggest things for a veteran to be successful in the civilian world is a stable job,” Shanley-Dillman said. “It adds more stress on someone that’s already stressed all of the time, anyway.”
Though his family is being forced to borrow money to pay bills, Shanley-Dillman said he’s in a better position than some of his fellow Forest Service employees. He’s eking by, while others are “not keeping their heads above water,” he said. “It’s a daily struggle. They’re hurting bad, and our vets, I think, are hurting a little more,” he said. “It’s disingenuous to want to serve your country; then your country falls out from beneath you.” During a bill signing ceremony at the White House on Wednesday, Trump praised federal workers as “terrific patriots,” and insisted they supported his decision to shut down the government to hold out for border wall funding. “So many of those people are saying, ‘It’s tough for me. It’s tough for my family. However, Mr. President, you’re doing the right thing,’” Trump claimed. That’s not true for Shanley-Dillman or his coworkers, he said. “Wall or no wall, I don’t care,” Shanley-Dillman said. “Most of the folks I know don’t care if there’s a wall or not. Sure, yeah, we need more money for border security, but there are processes to do that instead of shutting down the government.”

Ed Canales, an Army veteran who served during Desert Storm and retired from the Federal Bureau of Prisons, also emphatically disagreed with Trump on that point. Canales, 52, now works as a veteran liaison officer with the American Federation of Government Employees, a federal union. He represents veterans working in all Bureau of Prisons facilities west of the Mississippi River. “That is not true. That is very, very inaccurate,” Canales said of Trump’s claim that he has support from furloughed workers. “There are probably half of the officers here who want the wall and half who don’t, but 100 percent do not want their checks held hostage because there’s a pissing contest between the president and Congress.” Army National Guard veteran Joe Lau, a corrections officer at the Federal Correctional Institution in Dublin, Calif., is working without pay. Lau, 39, said many of his coworkers are veterans of the Iraq and Afghanistan wars, many of them with young families. “It’s the fear of the unknown that’s the biggest problem,” said Lau, who served in Iraq. “We have no idea how long it’s going to last for, how we’re going to make the next house payment or car payment. Regardless of our beliefs on if we want the wall or not, we don’t care; we want to get paid.”

William Attig, an Army veteran who served in Iraq and a former union pipefitter, currently works as executive director of the Union Veterans Council in Washington. The council advocates for veterans in union jobs. Attig began receiving emails and calls the day after the shutdown began, and he’s since heard hundreds of stories from veterans either already financially struggling or worried they would be soon. “The words ‘stress,’ ‘anxiety,’ ‘hopelessness,’ feeling betrayed – that’s what we’re hearing from our members,” he said. “Any politician who says they’re proud of shutting down the government should be ashamed of themselves. Anyone who brings politics into the fact that veterans are not able to pay their bills should be ashamed of themselves. This is not something to be proud of or use as a tool.” Back in Lathrop, Calif., Canales said he’s received too many calls to handle alone and has brought on other union representatives to help answer the phones. He spent 27 years working for the Bureau of Prisons, but a shutdown has never felt as hopeless as this one, Canales said. “When veterans call, there’s nothing positive I can tell them,” he said. He’s referred three veterans to the Veterans Crisis Line, a VA-run hotline for servicemembers and veterans in crises. In one case, he told the vet to call the crisis line while he drove to his home to make sure he was safe.

“He said, ‘Dude, I can’t believe this is happening,’ and I told him, ‘You have to hang in there,’” Canales recalled Wednesday. “I don’t know what else to tell them. I pray every day I don’t get that phone call from any of my people that they lost a vet because of the hardships being brought upon them.”
Veteran Jobs with Military Friendly Employers 2019

While unemployment is relatively low for veterans, The American Legion continues to work and challenge employers to find new and innovated ways to recruit transitioning servicemembers and veterans. We are encouraged to see the latest list of 2019 Employers who have taken steps to increase their veteran employee population. For your convenience, all links go directly to the veteran-friendly job sections of the employers listed.

**AECOM** – This multinational engineering firm provides design, consulting, construction, and management services to the Department of Defense, NASA, and the Department of Homeland Security, among many others. For this reason, they are excited to hire new talent with prior military service.

**AT&T** – AT&T is on a mission to hire the best talent. You can even search by Military Occupation Specialty Code or near military installations.

**Allied Barton Security Services** – The security industry is an ideal career transition for military personnel, and Allied Barton is seeking veterans.

**Amazon** – The favorite online retailer actively seeks veterans who are currently transitioning out or have been out for a while. Veterans are welcome whether you’re in school or already have a degree.

**Baker Hughes** – They provide veterans with the highest quality industry training, structured career development, and flexible working practices.

**BNSF Railway** – If you are transitioning from military to civilian life, have prior service, are a retired veteran or a member of the National Guard and Reserves, BNSF Railway has rewarding career opportunities available.

**The Boeing Company** – Their innovative Military Skills Translator tool helps veterans match their military skills and experience to current job opportunities at Boeing. Boeing is committed to helping veterans get the skills necessary to land aerospace manufacturing jobs across the country.

**Capital One** – Provides careers for veterans and military families. Use their tool to translate the skills you earned serving in the military–including your specialties and sub-specialties–into civilian professional qualifications.

**Chase** – JP Morgan Chase has created a centralized military recruiting team focused solely on hiring veterans and military spouses.

**Cintas** – Cintas is a major recruiter of transitioning military personnel from all branches of the service.

**Cisco** – The Cisco Veterans Program uses technology and human networks to connect better-returning service members to civilian opportunities.

**Citi** – Citi has a dedicated recruiting effort specifically to help find jobs for transitioning military personnel and their families.

**Coca-Cola** – Coca-Cola is actively seeking applicants with military experience.

**Computer Science Corp** – CSC proactively recruits and hires wounded warriors, veterans with disabilities and military spouses. They also help to transition veterans with one-on-one assistance.

**Dominion** – Dominion offers challenging opportunities that demand technical and problem-solving skills, leadership abilities, craft skills and much more.

**DynCorp** – DynCorp is a vet in a friendly way by partnering with U.S. Military Transition Offices throughout the world, participating in the U.S. Chamber of Commerce “Hiring our Heroes,” and other commercial employment events geared toward assisting transitioning veterans.

**General Electric** – GE recognizes and values the leadership, loyalty, integrity, and commitment to excellence instilled through participation in military service.

**Google** – Google believes Veterans make great Googlers. Learn how to put your military skills and experience to work at Google.
**Harris** – Make the most out of the skills you’ve acquired by transitioning your military experience into a civilian career at Harris. Harris also has a custom application process for wounded veterans and their spouses.

**Home Depot** – The Home Depot joined forces with the DoD, Labor and Veterans Affairs to provide rewarding and challenging career opportunities for current and former members of America’s military.

**Hormel Foods** – Hormel understand transferring from a military career to one in business can be challenging and by making that transition rewarding.

**Humana** – At Humana, you’ll be able to apply your leadership experience from the military to your work.

**J.B. Hunt** – J.B. Hunt provides a variety of career paths for military veterans and those separating from the service.

**Prudential** – Prudential has established several programs that provide access to quality education, job training, and employment opportunities.

**Lockheed Martin** – Match your skills to open positions. Lockheed Martin has a long-standing commitment to successful job transition for America’s veterans.

**Schneider** – Schneider has military friendly apprenticeship programs, training, mentoring, flexible work schedules and military leave for reservists.

**Siemens** – Siemens has opportunities available in the Energy, Industry, Healthcare, and Intelligent Infrastructure businesses. Plus, they have established the Siemens Veterans Network.

**Starbucks** – Whether you’re a veteran preparing to transition out of the service, a reservist, or a military spouse Starbucks is committed to hiring within the military community.

**The Hartford** – The Hartford recruits veterans and helps them make the transition to a new career.

**Union Pacific Railroad** – Over 20 percent of UPs employees have military experience, with some still active in the National Guard or Reserves.

**US Bank** – US Bank provides programs and policies that respect and support the unique needs of veterans, transitioning military and National Guard and reservists.

**USAA** – USAA is committed to making sure that at least 30% of their hiring comes from the military community, including veterans and military spouses.

**Verizon** – At Verizon service members and military spouses are provided with personal and professional development programs, flexibility, a wide range of benefits and more.

**Walmart** – Through Walmart’s Veterans Welcome Home Commitment, they have hired over 40,000 veterans in one year alone, and we will continue to offer a job to any honorably discharged veteran who meets their standard hiring criteria and is within 12-months of active duty.

**TOPIC 4: VETERAN HOMELESSNESS**

The Northeast Minnesota Continuum of Care (CoC) announced they had cleared their housing waiting lists for homeless veterans. The Northeast CoC consists of six counties (Aitkin, Carlton, Cook, Itasca, Koochiching and Lake Counties) and three tribal governments (Fond du Lac Band of Lake Superior Chippewa, Grand Portage of Lake Superior Chippewa and Leech Lake Band of Ojibwe) that surround St. Louis County.
The U.S. Interagency Council on Homelessness, HUD, and VA determined the six counties and three Indian Reservations served by the Northeast CoC have effectively ended homelessness among veterans, becoming the fourth jurisdiction in the state of Minnesota to do so. The West Central, Southwest and Northwest CoC’s all declared an end to veteran homelessness in 2017. “Congratulations to all the partners in the Northeast Minnesota Continuum of Care for making sure local veterans have a place to call home,” said Matthew Doherty, executive director of the U.S. Interagency Council on Homelessness. “Building an effective system over such a large, mostly rural area is no small task, and places like Northeast Minnesota should be proud of leading the way.”

The progress demonstrated through this announcement is the direct result of joint efforts across the state. The Northeast CoC is comprised of a broad coalition of stakeholders, including the Minnesota Assistance Council for Veterans (MACV), the Minnesota Department of Veterans Affairs (MDVA), Minnesota Housing and Finance Agency (MHFA), County Veterans Service Officers, emergency shelters and some private, public and nonprofit organizations.

Lundquist and partners advocate that as veterans who have not yet come forward for assistance become known, or as veterans have crises and find themselves homeless or at risk of homelessness, it is critical to continue to maintain the integrity of the robust systems and supports that have helped achieve functional zero. In 2017 the Northwest, West Central, and Southwest CoCs all announced an end to veteran homelessness in Minnesota. The remaining six CoCs around the state continue to work toward the same goal. Across the state, efforts since December 2014 have housed 1,622 previously homeless veterans. Minnesota’s unique statewide Homeless Veterans Registry is mostly credited as the key to success in housing homeless veterans. Since it launched in 2014, the Registry has accelerated Minnesota’s progress toward the goal of ending veteran homelessness by creating individual housing plans based on each veteran’s unique challenges and situation. Once on the Registry, veterans experiencing homelessness are typically housed within four months.

Today the Registry lists another 251 veterans by name who are experiencing homelessness in Minnesota. Of this number, approximately 69 have a housing plan. Research demonstrates that the most lasting solutions are personalized for each or family on a veteran-by-veteran basis.

Anyone who knows of a veteran experiencing homelessness can also connect them with services by calling 1-888-LinkVet (546-5838).

**TOPIC 5: CAREER FAIRS**

This week, work continued on The American Legion’s upcoming hiring events to be staged in Carlisle (PA), Fredericksburg (VA), Herndon (VA), Joint Base Anacostia-Bolling (DC), Joint Base Andrews (MD), Lexington Park (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.
A bipartisan bill introduced by U.S. Senators Tammy Duckworth (D-IL), John Kennedy (R-LA) and Dick Durbin (D-IL) to help Veteran entrepreneurs grow their small businesses, create jobs and expand economic opportunity is now law after being signed by President Trump.

The Veterans Small Business Enhancement Act, legislation that overwhelmingly passed both the Senate and the House in December, would allow Veteran small business owners to acquire equipment and personal property that the federal government no longer has a use for by adding Veterans to the list of eligible recipients for federal surplus personal property, which already includes women and minority small business owners as well as Veterans Service Organizations. This is the third standalone bill introduced by Senator Duckworth that became law in the 115th Congress.

“When our Veterans return home from their service, they deserve our full support as they transition back into civilian life, and that includes supporting their efforts to build and manage a small business,” said Duckworth. “Our nation should be doing much more to help our Veterans, and I’m thrilled we were able to work with members of both sides of the aisle to pass our bipartisan bill that will help Veterans expand their business operations, reduce costs and create jobs across Illinois and around the country.

“All veterans need and deserve our utmost respect and support after they return home,” said Sen. Kennedy. “As Americans, we should encourage those veterans who decide to start their own small businesses. The federal surplus property program is already established, so it’s just common sense that we should allow veterans to qualify for the program. I’m happy to see this legislation become law.”

“Countless veterans are entrepreneurs and small business owners making contributions to their communities, but many struggle with the costs of starting a new business idea,” said Durbin. “With the Veterans Small Business Enhancement Act now signed into law, veterans can access GSA’s federal surplus property program, which can help them save costs as they open new businesses and store fronts. This was a commonsense and bipartisan bill, and I was proud to join Senators Duckworth and Kennedy to help get it to the finish line.”
The General Services Administration (GSA) has overseen distribution of federal surplus personal property for 15 years in partnership with the Small Business Administration (SBA) and State Agencies for Surplus Property (SASP) through the Federal Surplus Property Donation Program. When there is no federal need for excess personal property, SASPs disburse the property to eligible recipients who otherwise may have been unable to acquire it. This legislation is supported by the Veterans of Foreign Wars (VFW), The American Legion, the Paralyzed Veterans of America (PVA), the National Association of State Agencies for Surplus Property (NASASP), the Association of the United States Army (AUSA), and the Military Offices Association of America (MOAA).

American Legion National Commander Brett P. Reistad has previously said: “The American Legion supports legislation that would give veteran-owned small businesses access to surplus federal property. Unclaimed surplus property costs the federal government millions of dollars to dispose of or maintain every year. This same surplus property may help small businesses offset the overhead expenses associated with opening a storefront or office, which benefits the United States.”

As a member of the Senate Committee on Small Business and Entrepreneurship, which passed the Veterans Small Business Enhancement Act last month, Senator Duckworth has advocated for the more than 2.5 million Veteran-owned small business across the country, including the approximately 80,700 in Illinois. As more Iraq and Afghanistan-era Veterans transition out of the military and begin their next career, this number will only increase.

TOPIC 7: EDUCATION

A new report outlines ways to increase the number of military veterans attending the most selective institutions in the U.S. Ithaka S+R, a not-for-profit research organization that works to advance knowledge and improve teaching and learning, released the report titled, “Enrolling More Veterans at High-Graduation-Rate Colleges and Universities.” According to the report, only one in 10 veterans that utilizes his or her GI Bill benefits enrolls in an institutions with graduation rates above 70 percent. Of nearly 900,000 veterans using their post-9/11 GI Bill and/or Yellow Ribbon funds, only 722 undergraduates are enrolled in the country’s top 36 most selective, non-profit colleges.
Veterans often have difficulties navigating the available benefits, said Dr. Catharine Bond Hill, one of the authors of the report and former president of Vassar College. There may be problems selecting which benefits to choose and when benefits are received. Sometimes, monies are released after tuition is due at institutions, which creates problems with registration, Hill said. “That is something the institutions could be better about recognizing and be a little more forgiving,” said Hill. Facing frustration and lack of flexibility at not-for-profits institutions, veterans have increasingly turned to for-profit institutions in disproportionate numbers. The report states that nearly one in three veterans using GI Bill benefits attends a for-profit institution. “I think for-profit institutions have realized the extent of GI benefits and are marketing themselves to veterans,” said Hill. “There is a certain amount of flexibility in terms of when and where you take the courses, but the data on the graduation rates from the for-profits is really atrocious.”

The report noted that student veterans have the potential to succeed. The average GPA of student veterans is 3.34 versus 2.94 for traditional students. In addition to the complexity of GI Bill benefits, there are other barriers to success, such as internalized perceptions. Veterans may think an elite institution is not for them, which may possibly be fueled by advisers. Organizations such as the Posse Foundation are working to increase their presence at such institutions and alter such perceptions. An increasing number of institutions are creating resource centers on campus for veterans. When Hill was president of Vassar, there was a veterans’ lounge of incredible importance to veteran students. “Also, we admitted veterans through the Posse Veterans Program, which brought in a group of veterans together,” Hill said. “This notion that there needs to be a community of veterans on campus is very important, and people are recognizing it.

“One of the real advantages of having veterans on campus is for the rest of the community to get to know them and interact with them,” she added. “Once colleges and universities realize this would be a great thing to do, it’s just a question of getting in touch and working with military and veterans’ organizations.” One myth debunked in the report is that colleges and universities may worry that veterans will need extensive specialized medical and counseling services. While some adjustments may be needed, most veterans also have access to VA services and resources. “One of the things we hope to do going forward is to make those collaborations and communications work more smoothly,” said Hill. “It’s really important that the colleges and universities work well with military and veterans’ groups to help make these good matches.”

Among the strategies for increasing the enrollments of veterans at high-graduation-rate institutions is collaboration — colleges and universities working together and sharing best practices, success stories and problem solving. The report also suggests developing recruitment strategies for veterans. This includes looking at admissions criteria and transfer credits. “I think we’re at a moment in time where colleges and universities are realizing that they’ve kind of lost some of the public trust,” said Hill. “Collaborating and addressing some of these issues that are so important to our country is a way of regaining that.” Hill suggested proactively giving active duty military who are thinking about pursuing education when they leave the military, more information about available resources. Many high-graduation-rate schools have extensive resources for their students. The report cites Columbia University, which over the last 15 years has enrolled more veterans than all of the other Ivy League schools combined. Many enroll in Columbia’s School of General Studies, which serves nontraditional students. Columbia’s student veterans have a graduation rate of 90 percent.
“Veterans coming to those institutions will have access to great resources — tutors, faculty
advisers, administrative advisers, health services and counseling services,” Hill said. “That’s part
of the advantage of getting students into these schools. “We’re working so hard at these institutions
to be inclusive and welcoming to people from all different backgrounds,” she added. “This is one
more demographic to which this applies. It improves the educational experience.”

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Veterans Employment & Education Division
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Week Ending: 1/11/19

https://www.bls.gov/news.release/empsit.t05.htm