

## Economic Empowerment of Women Veterans

As women are the fastest growing population entering the armed services, so too are they the fastest growing population of veterans. While the armed forces offer benefits to those who join, it is imperative that women veterans are given every opportunity to succeed post-service.

According to a [RAND report](#) published in 2022, women veterans are less likely to be unemployed, but are more likely to be living in poverty, with their median earnings approximately 20% less than their male counterparts. There are a lot of factors that play into this, and in order to better serve this growing population of women veterans, the following should be addressed:

1. Women veterans may not be getting the appropriate access to treatment options for their mental health and/or physical health needs, including those who have experienced military sexual trauma. Although there are a plethora of VA programs that have been implemented to try to address the need for MST-specific treatment and to better serve women veterans, there are still barriers to mental health treatment and access to VA services, including gender-specific physical healthcare programs and treatment options.
2. Women are often the primary caregivers, and are twice as likely to have children living at home. Without adequate childcare services and/or programs to help offset childcare costs, more women veterans will be kept from the workforce and/or will be compelled to take lesser paying jobs with (or without) flexible schedules in order to care for their children. Additionally, women veterans are more likely to be divorced or separated than their male and civilian counterparts, putting an extra burden on them as the primary earners.

The following are programs and/or organizations that can help empower women veterans as they transition from active duty service to the civilian workforce, as well as those who are looking to kickstart a new career and/or business:

- The Department of Veterans Affairs (VA) [Women Veteran-Owned Small Business Initiative \(WVOSBI\)](#) is committed to fostering diversity and promoting minority and women Veterans in business. Since its inception in 2019, VA OSDDBU's WVOSBI has focused on giving opportunities to women Veterans by providing programming and access to economic opportunities. WVOSBI works to enable women Veterans by connecting them to networking and collaborative opportunities with Federal agencies, commercial, non-profit and educational entities. WVOSBI aims to help more women-owned businesses become prime vendors and assist VA achieve its 5% WOSB contracting goal. Learn more about the initiative's offerings [here](#).
- [Department of Labor Veterans' Employment and Training Service](#) - VETS prepares America's veterans, transitioning service members, and military spouses for meaningful careers, provide them with employment resources and expertise, protect their employment rights, and promote their employment opportunities.
- State specific organizations:
  - **CA:** [Foundation for Women Veterans](#) - The Foundation for Women Veterans programs are designed to enhance the personal and economic wellbeing of

women veterans and address the growing needs of the increasing population of military women transitioning to civilian life.

- **MA:** [Economic Empowerment for Veterans](#) - The Office of Economic Empowerment is dedicated to supporting veterans. Many veterans face financial struggles every day. In response, the state of Massachusetts has created a plan called Operation Money Wise, which seeks to increase the availability of financial education programming designed specifically for military personnel and their families. The Money After Military series connects Veterans, Military members, and their families with experts and organizations that focus on supporting this group of people.
- **MD:** [Women Veterans/Inclusion Program](#) - The MDVA Women Veterans/Inclusion Program was established in August 2021 to collaborate with the United States Department of Veterans Affairs, state and local governments, and community organizations to coordinate events to raise awareness of the needs of Maryland's women, minority, and underserved veteran populations. A statewide advisory group has convened to identify resources to support and advocate on behalf of this group of veterans.
- **TX:** [Veteran, Minority & Women-Owned Business Resources](#) - [Click here](#) to learn more about the resources and organizations dedicated to helping veteran, minority and women-owned businesses start-up and grow in Texas.
- **VA:** [Virginia's Women Veterans Program \(VWVP\)](#) provides access to community resources to educate, unify, and empower Virginia's women veterans, who have served in the military in all eras; by ensuring they receive timely yet appropriate transition and benefits support/ employment and education outreach; health and community advocacy.

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