STATEMENT OF BENJAMIN L. KRAUSE, JD TO THE U.S. HOUSE OF REPRESENTATIVES COMMITTEE ON VETERANS' AFFAIRS SUBCOMMITTEE ON ECONOMIC OPPORTUNITY JULY 8, 2015, HEARING ON VA VOCATIONAL REHABILITATION & EMPLOYMENT

EXECUTIVE SUMMARY

The Department of Veterans Affairs Vocational Rehabilitation and Employment program is a vital and important service that helps disabled veterans answer one of the most important questions in their lives, "What will I do for the rest of my life?"

A grassroots analysis on social media and the web over the past five years indicates problems persist that serve as bureaucratic roadblocks within the Department of Veterans Affairs (herein VA) and its Vocational Rehabilitation and Employment (herein VRE) program. These roadblocks result in an inefficient allocation of benefits to deserving disabled veterans.

Previously, deficiencies addressed to this Subcommittee include the following: 1) inadequate staffing; 2) inadequate training; and, 3) inadequate accountability metrics.

As of this writing, many persistent VRE deficiencies remain following our analysis using social media and a web intelligence network analysis. Current deficits plaguing the program are:

- 1. Irresponsible and vague explanations of program possibilities while withholding overall program capabilities and available resources resulting in asymmetrical information sharing.
- 2. Irresponsibly high caseloads that result in mismanagement of veterans' rehabilitation programs, tardy stipend payments, and dysfunctional communication practices.
- 3. Inadequate VRE counselor (herein VRC) training requirements resulting in a fundamental breakdown of working knowledge of statutes, regulations and rules governing VRC behavior toward disabled veterans.
- 4. Inconsistent and unlawful use of record creation and maintenance during the lifetime of a veteran's use of VRE services.

Due to these deficits, Director Jack Kammerer agreed to provide one peer-to-peer advocacy network with points of contact within the agency's Central Office to facilitate increased awareness within VRE of problems veterans face across the nation while accessing VRE benefits. That feedback system is in its infancy but could prove useful for veterans and VRE.

INTRODUCTION

When House Committee staff asked for feedback from our online community, many members reached out to me so that I could relay their thoughts and concerns to you about deficiencies within VRE. Many of the deficiencies are persistent problems that harm veterans' ability to answer the pivotal question, "What will I do for the rest of my life?"

As a 100% PT disabled veteran, I used VRE benefits for 12 years and received vocational retraining and related support valued at \$350,000. VRE funded my undergraduate and law school education, while also paying for accommodative equipment I use in my startup law firm that

focuses on representing veterans against VA. But, the process to getting these great benefits was riddled with bureaucratic roadblocks where I received limited effective support from traditional veteran service organizations. I realized from this experience that an acute need existed to create online resources for veterans to teach them the self-advocacy strategies I used, since no veteran organization chose to move away from the traditional dependence model.

In response, I created a peer-to-peer network focusing on VA benefits including VRE that center around the website DisabledVeterans.org. (herein DVorg). The start up capital for this endeavor was entirely self-funded from my disability compensation and continues based on sales of a book I wrote in law school called "Voc Rehab Survival Guide For Veterans." The network serves two purposes: 1) it helps VA fix roadblocks from within the agency; and, more importantly, 2) it helps veterans not get trapped by those same roadblocks while also encouraging each other with daily victories.

Since its creation, the DVorg community has grown and resulted in a substantial increase in effective benefits access for veterans with respect to VRE. Over 500,000 unique visitors engage on the website annually (DisabledVeterans.org), while 20,000 interact regularly across social media networks including Facebook (Disabled Veterans - Chapter 31 Voc Rehab). Investigative journalism and policy research originating from this network published on DisabledVeterans.org has been featured across a variety of media platforms including Bloomberg News, Foreign Policy Magazine, CBS Evening News, Fox, Washington Times, and Star Tribune to name a few. Currently, DVorg is considered a touch-stone of the veteran community it serves by some VA insiders, and it is the only independent veteran-centric policy research and news resource online.

VRE OVERVIEW

According to 38 C.F.R § 21.1, the stated purpose of VRE as it relates to rehabilitating eligible and entitled disabled veterans is:

"The purposes of this program are to provide to eligible veterans with compensable service-connected disabilities all services and assistance necessary to enable them to achieve maximum independence in daily living and, to the maximum extent feasible, to become employable and to obtain and maintain suitable employment."

Despite these purposes and the clear mandate to help eligible veterans to the maximum extent feasible, VRE deficiencies continue to result in the program falling short.

The VRE program provides fantastic benefits to veterans with employment handicaps. The scope of the benefits can vary depending on a variety of factors including limitations, severity and type of employment handicap, aptitudes, abilities, interests and previous training.

The five employment tracks are:

- Reemployment
- Rapid Access to Employment
- Self-employment
- Independent Living
- Employment Through Long-Term Services

Veterans deemed eligible and entitled to benefits will enter one of the five tracks based on their aptitudes, abilities and interests. The majority of veterans involved with the DVorg community receive educational services in some form of the Long-Term Services track. Very few veterans if any are approved for Self-employment.

The monthly stipend for veterans with no dependents in the program in training under the Long-Term Services track is \$603.33 per month and does not adjust for cost of living like the Post 9/11 GI Bill. Veterans eligible for the GI Bill stipend while using VRE can opt to receive that stipend. In Minneapolis, the Post 9/11 GI Bill stipend is \$1,257 per month with no dependents. The disparity between the two rates is a source of concern for many DVorg community veterans and is a barrier to entry within the program for some where a disability causes an employment handicap at the current job but the veteran cannot afford life expenses on the \$603.33.

When the veteran initially applies for VRE benefits and is deemed eligible for benefits, they are scheduled for an initial intake. During the initial intake, a VRC or counseling psychologist will see them, depending on the office policy and staffing. Once the parties agree to a particular employment track, the veteran will have a difficult time changing it later making the initial communications with the veteran extremely important. This means it is important for VRE to clearly explain to each veteran what their options are at each stage while working toward optimal vocational retraining and employment.

VRE is required to adhere to the following bodies of related statutes, regulations and rules: 38 US Code §§ 3100-122; 38 CFR §§ 21.1-430; and M28R VRE Manual when adjudicating veterans' claims in addition to a handful of other statutes and regulations. This information is not clearly labeled nor identified on VA.gov's web pages relevant to the VRE program. The DisabledVeterans.org community has publically critiqued VRE for this perceived failure but VRE persists in a direction of providing less information to veterans rather than more.

VRE DEFICIENCIES

1) Some VRCs still provide irresponsible and vague explanations of program possibilities while withholding overall program capabilities and available resources.

A cursory review of the new VRE website fails to clearly identify the regulations or rules VRCs are required to follow. It further fails to clearly indicate possible options for veterans within each track. Veterans are instead required to rely on whatever the VRC tells them. This reliance creates tension when the counselor is overwhelmed with too many cases and sometimes results in VRCs giving veterans erroneous information.

On VA.gov, VRE lists out the variety of options at the meta-level and recently revamped its pages on VA.gov. For example, Long-Term Services are explained as:

"For Veterans with service-connected disabilities who require additional skills or training to find competitive employment, VocRehab will guide them to what they need, be it education programs and vocational training—including on-the-job training—mentoring programs, work-study programs, or other job preparation programs to help them retrain for a new career."

However, this explanation fails to clearly explain the kinds of career tracks and training potential veterans may be entitled to receive (i.e. doctor, lawyer, pipefitter, gunsmith, etc). This vague description from its website does result in many veterans being confused about the program's potential and creates "information asymmetry" when the veteran is required to select a vocational track.

Simply put, "information asymmetry" means one party withholds information from the other party. This information is known to be important for the other party to make an informed decision, purchase, loan or investment. The U.S. has laws to prevent market distortions that result from "information asymmetry" such as Lemon Laws protecting car buyers from bad cars or against ponzi schemes that rip off consumer like those perpetrated by Bernie Madoff.

For Madoff, had he disclosed his scheme to consumers in his sales materials, consumers never would have trusted him with their life savings. However, he not only withheld this information, but he instead provided false and misleading information. The end result was many people lost their life savings. Problems caused by "information asymmetry" like this can lead to market distortions. Market distortions are bad for the economy because funds are not allocated to the best solutions for optimal results. In theory, the optimal result for VRE is a veteran is retrained in the best career for that person, which results in the highest earnings possible and more tax revenue.

Nobel Prize winning economist Joseph Stiglitz is famous for his work on the subject. Stated in a more academic manner, "information asymmetry" can cause imbalances in power in transactions and can create problems of adverse selection, moral hazard and information monopoly. "Information asymmetry" is the opposite of "perfect information" sharing, which is a key assumption in neo-classical economic models for them to work. In economics, "perfect information" assumes all parties to a transaction will have complete knowledge of price, utility, quality and production methods. These models and their forecasts do not work properly when information shared is asymmetrical in nature versus "perfect information."

The VA as a whole has long been suspected of game playing by withholding information about veterans' files or about its internal adjudication schemes. Such withholding by the agency is ultimately an example of "information asymmetry." Such asymmetry can and often does lead to misinforming a participant in any transaction including any veteran's selection of a vocational goal or their disability claim.

For VRE, this "information asymmetry" creates distortions (less than optimal outcomes) whenever a counselor is too busy, negligent or uninformed of program possibilities. These distortions have real impact when a veteran is provided with erroneous information while trying to answer the vital question, "What will I do for the rest of my life?"

Since little to no clear information is published by VRE on VA.gov about specific vocational goals possible within each training track, a veteran is required to rely on the information the VRC tells the veteran unless the veteran finds third party information online (e.g. DisabledVeterans.org community) or through a veteran service officer in person.

A few negative examples of veterans' feedback from VRC encounters after the initial intake meeting are:

- A. "VRE will not pay for graduate school."
- B. "VRE will not pay for law school."
- C. "VRE will not pay for private school educations."
- D. "VRE will not pay for Harvard."
- E. "VRE will not pay for a PhD."
- F. "VRE will not pay for medical school."
- G. "VRE will not pay for an MBA."
- H. "VRE will not fund a start-up business."
- I. "VRE will not pay for a computer."
- J. "VRE will not pay for ergonomic equipment."
- K. "VRE will not pay for ADA compliant software."
- L. "VRE will not pay for supportive accommodations in the workplace."
- M. "VRE will not pay for classes if you are in the independent living program."
- N. "VRE will not help you if you are 100% disabled or TDIU."

None of the above claims from a VRC are true, but disabled veterans are repeatedly told this misinformation when seeking reasonable outcomes from VRE. This creates "information asymmetry" there is no exhaustive VA.gov reference to possible program outcomes. Many veterans accept non-optimal training as a result of the asymmetry.

Some veterans believe these rejections have little to do with individual capability and more to do with that particular VRC not wanting to write-up the documentation or evaluations required to support such vocational goals.

Meanwhile, on the other side of the same coin, some VRCs fail to transparently explain program limitations while simultaneously providing solutions that make sense. Instead, some counselors play a game of 'gotcha' by withholding solutions unless the veteran states the equivalent of a magic word to show the VRC that the veteran knows the rules. This is, again, another example of "asymmetrical information."

Stereotypical Example 1

Jane Smith attends her first meeting with the VRC in charge of intakes for the day. Jane possesses a bachelor's degree in history and graduated with honors, but she has no experience in the field after separating from the military.

In the military, Jane injured her back and also suffered a traumatic brain injury with residuals while on active duty in Iraq. Her overall disability rating is 60%. Her military training was limited to military police. After separating from the military, she was unable to find work in the field for which she was trained by the military. There are no clear forms of employment for people with a degree in history in her community. She is a singe mother.

While unsure of her options, Jane mentions to the VRC that she always dreamed of being a lawyer, but the VRC quickly dismissed the notion claiming VRE does not send veterans

to law school. Jane's proposal would fit in the Employment Through Long-Term Services track. Instead, the VRC seems irritated and then tells Jane to look at Rapid Access to Employment, instead. Disappointed, Jane returns to her home to review the VRE website but is unable to locate any rules or regulations controlling in this kind of context for a person in her situation. Jane accepts what the VRC claims at face value and eventually finds work as a receptionist after signing a contract called an IEAP for rapid reemployment.

The new job does not require a degree. Jane is uninterested in the job and is barely able to cover her monthly life expenses and day care for her child. She mentions to her VRC that her back hurts while at work, but the VRC makes no mention of providing workplace accommodative systems like an ergonomic chair. Jane finds an answer on the Facebook group Disabled Veterans – Chapter 31 Voc Rehab. Veterans with VRE experience tell her they received ergonomic chairs from such manufacturers as Herman Miller. Jane later asks her VRC for a chair and the counselor orders the chair with his government credit card.

The result above creates an economic inefficiency. Jane will ultimately be unhappy and struggle to make ends meet. She will not be optimally trained to her potential and will not earn as much income as she is capable. Jane will also not pay as much in tax revenue during her lifetime, all things remaining as they are, as she would have as a lawyer. She was also forced to endure an exacerbation of her back injury that could have been prevented with a pro-active solution given that the VRC knew about the back pain in advance following a review of Jane's disability compensation paperwork.

**RECOMMENDATION: VRE should openly publish universities, programs and career development tracks following by previous veterans in each Regional Office for full disclosure. Further, VRE should clearly publish governing statutes, regulations and rules on its allocated web pages. Last, VRE should publish clear hypothetical models of veteran persona types and indicate possible vocational tracks right down to the training and career type that could apply to that person.

2) Irresponsibly high caseloads that result in mismanagement of veterans' rehabilitation programs, tardy stipend payments, and dysfunctional communication practices.

Last year, VRE was criticized for placing excessive caseloads onto its VRCs, which resulted in each veteran not receiving the maximum extent of services available from their respective vocational counselor. The average was approximately 1 VRC to 175 veterans. Since there are approximately 160 work hours in a given month, this means VRCs are forced to spend less than one hour on each veteran's case regardless of the needs of that veteran. This estimate does not take into consideration mandatory meetings, training, vacation time or additional job requirements that further restrict the number of minutes any counselor can spend helping a disabled veteran answer the question, "What will I do for the rest of my life?"

This practice causes VRCs to put their licensure at risk by forcing them to underperform or fail to adhere to the mandatory minimum requirements of the Commission on Rehabilitation Counselor Certification (CRCC).

Such minimum requirements include responding to a client's inquiry (e.g. disabled veteran) within a reasonable amount of time. VRE states the reasonable amount of time is around 2 days. Yet, many veterans experience substantial delays in responses from the VRC beyond two weeks.

In many instances, veterans with difficult cases experience blatant communication denials from the VRC lasting many months before reaching out to our DVorg community for support and input. Consensus within our network is to "paper" the file using electronic mail and certified US Mail to ensure the VRC receives the communication and puts it into the veteran's file. Another technique is to carbon copy the VRC's supervisor known as a VRE Officer to ensure more than one set of eyes are evaluating the issue.

Still, other veterans are impacted when their VRC fails to process the veteran's stipend payment or college tuition payment within a reasonable amount of time. Veterans affected in this way experience severe economic distress since they do not receive the stipend they depend on nor can they take out Federal student loans while the college withholds the funds while waiting for tuition payment from VRE.

In the above example, sometimes the problem lies with the veteran not following procedures or the college not submitting paperwork in time. Unfortunately, when the VRC is overworked, they generally do not resolve this problem before the distress impacts the veteran's academic performance or mental stability. Veterans with mental health concerns are acutely affected when this happens.

Stereotypical Example 2

John Smith is approved by VRE to become an accountant. VRE agrees to pay for his college to gain a degree in accounting and take the CPA examination. John is accepted to start college for accounting at Portland State University full time as a freshman. He intends to study through the summers to finish his degree early. He has a 30% disability rating from combat. He is a first generation college student who does not have a close relationship with anyone in Portland, Oregon for any form of financial support.

Already thinking like an accountant, John forecasts his budget as follows:

VA Disability Pay \$407.75 per month (\$4,893 yearly)
 VRE Monthly Stipend \$603.33 per month (\$7,240 yearly)

• Pell Grant \$5,775 per year

• Federal Student Loan \$9,500 per year

John plans his budget around receiving an injection of VA monies, grant money and loans totaling \$27,407 for the year to pay rent, food, and child support to Jane. Divided by 12 months, this means he will have \$2,284 per month.

John's monthly expenses are:

• \$1,200 Rent (2 Bdrm for self and child)

- \$200 Utilities, Phone and Internet
- \$300 Food
- \$500 Child support

Based on his projection, John will be left with \$84 per month for additional expenses. Since he lives in Portland, John knows he can rely on the streetcar transit system to get from place to place without difficulty. To be safe, he applied for and received a bank credit card with a limit of \$2,000 for emergencies.

One month into the fall semester of his freshman year, John receives a notice from the college saying it has not been paid for tuition. He checks his bank account and realizes his stipend did not go through either. John calls his VRC but does not receive a call back for two weeks. When the VRC calls him back, she says she is running behind following a vacation but will get around to it soon. Two weeks later, Portland State University sends John a notice that it still has not received payment and will withhold John's student loans and grant money until payment is made.

This means John will be unable to pay his obligations for at least the month of October. His failure to pay will result in receiving an eviction notice, damage his credit, and potentially Jane's ability to provide for their daughter. John leverages his credit card for that month to pay all his obligations.

Problems persist into the next month. His VRC indicates the school failed to supply one piece of needed information in order for her to process his benefits, which then requires additional back and forth with the school. The delay results in John not receiving the money he budgeted for and he no longer has available credit. As a result, John takes on a night job to cover expenses but his scholastic performance suffers greatly and his GPA dips to a C average.

John is no longer competitive when it comes time to find an internship for the summer months. Without the internship, he realizes he will not be competitive for employment after college.

An example like this may have been avoided if the VRC was not behind. John's story here is all too familiar across the country. VRE fails to appreciate the impact of such delays on the veteran in the long term after training is over. John in the example could forever be impacted by the failure at the beginning of his training program.

- **RECOMMENDATION: First, VRE should increase personnel able to process claims. Second, each VRC should be required to disclose the number of cases they manage to their veterans so as to better manage expectations. Last, VRE should increase access to existing loan programs within VRE to help veterans caught in the cycle described above.
- 3) Inadequate VRC training requirements resulting in a fundamental breakdown in working knowledge of statutes, regulations and rules governing VRC behavior toward disabled veterans.

Across the board, VRCs display a complete lack of knowledge and understanding when veterans ask about VRE rules contained within the new M28R VRE manual. Some changes within the manual conflict with previous regulation changes. For example, the M28R manual rules affecting self-employment are unlawfully prohibitive and defy the stated intent of the previous 2012 rule change to increase access to self-employment support. Still other VRCs erroneously claim that self-employment is only a vocational option of last resort for the most seriously disabled veterans despite the clear delineation within the rules and regulations affecting a two-tier qualification to include all veterans entitled to VRE when self-employment is suitable.

Stereotypical Example 3

Jane Smith is let go from her receptionist job because she lacks certain skills needed to perform tasks efficiently. The termination occurs within 10 months of starting the job, and she reapplies for VRE benefits. This time, Jane asks for the Self-employment Track to start a business idea she has. The VRC now turns to her and states that Jane is not disabled enough to qualify for self-employment. The VRC continues to explain that selfemployment is only used as a last resort for only the most severely disabled veterans. She goes on to explain that since Jane appears to be not that disabled (a medical determination), that self-employment is precluded. Instead, the VRC tells Jane to get a second undergraduate degree in business at the University of Minnesota. Jane re-iterates the law school option. However, the only local law school she can get into in the area is private, William Mitchell Law School, which VRE considers "high cost" and a "private school." The VRC again reiterates that VRE will not pay for law school, even though it will. Jane seeks input from the DVorg community and finds examples of veterans who attended law school at William Mitchell. She files a request for an Administrative Review with VRE. After 90 days, the VRC informs her that they will approve law school at William Mitchell, but that they needed additional approvals from the Director.

In this typical example, two issues came up. First, the VRC misled Jane about the requirements of self-employment due to either a lack of knowledge of the regulations and rules or intentionally to avoid the copious amounts of paperwork required for self-employment. Second, the VRC selected a roadblock of "VRE will not pay for law school" to avoid the added paperwork requirements of seeking Director approval for the training track that otherwise fit within Jane's limitations, aptitudes, abilities and interests.

In similar scenarios, some VRCs misquote or clumsily paraphrase the M28R within benefits denials without referencing it directly or putting the quote in quotations. This means the veteran will never know the context in which the quoted denial language was actually intended since it is impossible to know where the denial language came from without a citation. Without providing proper quotes, veterans are forced to thumb through the 1,400 page M28R to look for answers. Since the M28R consists of over 100 PDF files that must be individually downloaded and read, the process could take months, especially for veterans with TBI residuals or who are blind.

**RECOMMENDATION: First, VRE should require its staff to pass a test focusing on how to use the M28R and on what the fundamental criteria is for each track. Second, these criteria should be readily available on VA.gov and written in language easily cognizable by any person with an 8th grade reading level for all veterans. Third, VRCs should be required to place any

quotes in quotations and provide a citation so veterans can double check denial for accuracy. Last, VRE should develop a comprehensive complaint system administered by Central Office for veterans who are victimized by negligent acts or omissions by VRE staff.

4) Inconsistent and unlawful use of record creation and maintenance during the lifetime of a veteran's use of VRE services.

Many VRCs nationwide do not understand how rules affecting Federal records impact their daily correspondence with veterans while adjudicating claims. Some VRE staff erroneously believe agency records about the veteran are not accessible through a Freedom of Information Act or Privacy Act request. This is erroneous but the misunderstanding impedes on any veteran's ability to review the records in a timely manner prior to an appeal request or similar adjudication.

Beyond this, some VRCs fail to include electronic mail within the veteran's file that served as informal benefits requests. However, regulations governing behavior of VRE staff requires recordkeeping that includes keeping copies of some electronic mail within a veteran's file.

Some other VRE offices fail to recognize that the electronic database called CWINRS should be included within the Record Before the Agency (RBA) while adjudicating claims before the US Court of Appeals for Veterans Claims.

Stereotypical Example 4

Bob Jones is attending law school at San Diego. He is a retired officer with an 80% disability rating that is combat related. The IT training he received while in the military is no longer current. After unsuccessfully applying to numerous Federal jobs, Bob decided to attend law school at the University of San Diego.

Prior to attending law school Bob applied for VRE. Prior to receiving a decision, Bob was accepted into law school and started his program. The adjudication of his initial claim took six months when VRE finally denied him. The denial informed Bob that he could request reconsideration within 30 days. Otherwise the decision would become final. Bob requested reconsideration. He also requested a copy of his file in person. VRE staff told Bob that his file belonged to the VA and that he would not be allowed access to the file. Bob, having already completed one semester of law school, pressed the issue. He pushed back saying VA must provide all records about him within VRE's possession. After a few minutes, the VRE staff realized Bob would not take "no" for an answer and pressed the emergency button for VA police. VA police showed up but were unable to assist since there existed no threat.

Later, VRE adjudicated Bob's claim prior to providing Bob with copies of his records. This resulted in Bob not having an opportunity to assess erroneous claims made by VRE staff within his file. Bob then received copies of his file with many redactions. However, one VRE staff noted in an email that VRE should withhold certain information. Following an appeal to OGC, VRE staff provided copies of all emails without redactions. After another six months, Bob's file is at Central Office pending input from the VRE Director.

VRE has a tendency of providing bureaucratic roadblocks before veterans who are familiar with their rights and file various formal and informal administrative appeals. One of the roadblocks tends to involve creating artificial prohibitions against the veteran possessing a full copy of records pertaining to them prior to adjudicating a claim. Other times, VRCs have been known to not know the difference between an Administrative Review or a formal Form 9 Appeal. They will perceive a disagreement requesting an Administrative Review as a formal Notice of Disagreement and skip that required due process while jumping ahead into a formalized appeal to the Board of Veterans Appeals.

**RECOMMENDATION: VRE should mandate recordkeeping training and FOIA training for all staff who interface with clients. Regional Office Privacy Officers are often unfamiliar with all the forms of records VRE keeps on a veteran, and as a result VRE fails to provide veterans with all the records VRE possesses about their claim. To avoid this issue, VRE must move to a more inclusive electronic system that includes not only the records created but also the emails exchanged between the veteran, the VRC, and any other VRE staff about the claim. Otherwise, informal claims for benefits contained within email form might be missed, especially if the original VRC no longer works for VA and fails to include a printed copy of the exchange within the veteran's primary claims file.

CONCLUSION

VRE is an amazing program with a great deal of benefits available for veterans seeking to answer the question, "What will I do for the rest of my life?" This question is complicated for any American much less a disabled veteran seeking to overcome an employment handicap resultant from military services.

While many VRCs provide excellent service, understaffing and a lack of knowledge of new rules governing access to benefits within M28R complicate their ability to help veterans effectively. In addition, some VRCs still work within VA who provide misinformation to veterans about training possibilities for a variety of reasons. Despite being well informed of problems that can result, VRE has failed to provide a comprehensive resource on VA.gov that will provide clear and specific guidance when veterans run into problems related to "asymmetrical information." As a result of these persistent deficiencies, many veterans fail to achieve optimal training and fail to achieve their earning potential. Funds are not allocated in an optimal manner and veterans fall through the cracks of an otherwise amazing program.

CURRICULUM VITAE

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Mr. Krause earned a B.A., in Economics from Northwestern University in 2007 and a J.D., *magna cum laude*, from the University of Minnesota School of Law in 2013. Both degrees were achieved by utilizing Vocational Rehabilitation and Employment. Mr. Krause also received VRE funding support for his veterans law practice, Krause Law, PLLC.

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DISCLOSURE STATEMENT

Mr. Krause is providing this written testimony to the Subcommittee as a private citizen and has not received any federal grant or contract relevant to the subject matter of his testimony. His companies and the peer-to-peer network, is comprised of advocates for fair treatment of veterans and their families seeking VA benefits earned through the veteran's service. Current and former peer members have challenged the propriety of VRE actions and inactions within the VA system, before the Court of Appeals for Veterans Claims and the Board of Veterans Appeals and Regional Offices nationwide.