

HOUSING INSTABILITY AMONG OUR NATION'S VETERANS

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NATIONAL LOW INCOME HOUSING COALITION

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The National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes.

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Housing Instability Among Our Nation's Veterans

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Executive Summary

President Barack Obama has pledged to end homelessness among America's veterans by 2015. In order to both end veterans' homelessness and prevent the men and women who have served in the U.S. armed forces and their families from ever becoming homeless, it is crucial to understand the housing needs of veterans and how they vary among different groups of veterans. Over 1.5 million households headed by a veteran¹ spend more than half of their income on housing costs. For low income veterans and their families, this means they may be one paycheck or one emergency away from being homeless.

In this report, data from the 2011 American Community Survey (ACS) are used to examine the characteristics and housing needs of veterans compared to those of non-veterans. Also analyzed are particular subgroups of veterans to see if there are some veterans who are more likely to face a housing cost burden² than others. While overall, veteran households were less likely to experience a housing cost burden than non-veteran households, there were significant disparities among veteran households. In particular, veterans who are racial minorities, who are women, who have disabilities, and who served after September 11, 2001, have the greatest need for affordable housing.

Key findings in the report include the following:

- More than one in four (26%) of the approximately 20 million veteran households experienced a housing cost burden; over 1.5 million veteran households were severely cost burdened, spending more than 50% of their income on housing.
- Seven in ten veteran households with income at or below 30% of the area median were severely housing cost burdened nationwide. The proportion was even higher in the District of Columbia, Florida, Georgia, New Jersey, Nevada, North Carolina, Oregon, and Rhode Island where more than eight in ten of these veteran households were severely cost burdened.
- More than half of black, non-Hispanic veteran households with incomes between 50% and 80% of the area median were housing cost burdened, compared to 36% of white, non-Hispanic, and 48% of Hispanic veteran households in the same income category.
- Family veteran households headed by single women were more likely to be housing cost burdened than single male veteran households and married couple veteran households. Eighty-two percent of veteran family households headed by a single female with incomes between 30% and 50% of the area median were cost burdened compared to 59% of married couple veteran households in this income category.
- Veterans with a service-related disability rating³ of 70% or higher represented more than one quarter (26%) of severely housing cost burdened veteran households.
- Operation Enduring Freedom/Operation Iraqi Freedom/Operation New Dawn (OEF/OIF/OND) veterans were more likely to be housing cost burdened than other veterans. Nearly nine out of ten (87%) OEF/OIF/OND veterans with incomes at or below 30% of area median were severely cost burdened compared to 70% of other veterans in this income category.
- Twenty-two percent of all veteran households rented their homes, but more than half (51%) of veteran households with incomes at or below 30% of area median were renters, and veteran family households headed by single women in this income category were more than two and half times more likely to rent than married couple veteran households (76% vs. 29%).

¹ Hereafter households headed by a veteran will be referred to as veteran households. Family veteran households include two or more related persons headed by a veteran.

² For terms related to income and housing costs used in this report, see Box 1.

³ The Department of Veterans Affairs ranks disabilities related to service on a scale of 0% to 100% at 10% increments, with 0% indicating no disability and 100% indicating complete and permanent disability.

These findings confirm that veterans with low incomes suffer from the shortage of affordable, decent housing just as low income non-veterans do. Despite their sacrifice and status as people who have served in the armed forces, they are at risk of housing instability and homelessness.

To reduce the shortage of affordable homes for all extremely low income (ELI) households, including veterans, Congress should fund the National Housing Trust Fund (NHTF). Enacted in 2008, the NHTF has yet to be funded. Once funded, 90% of funding would go towards increasing and preserving the supply of rental housing for ELI households and very low income (VLI) households, and the other 10% could be used for assisting ELI and VLI first-time homebuyers.

The initial funding for the NHTF was to come from an assessment on the government sponsored enterprises Fannie Mae and Freddie Mac. However, this requirement was suspended before funding could begin due to the financial crisis in 2008. The National Low Income Housing Coalition (NLIHC) is working to get the funding started now and to make sure that funding the NHTF is included in any legislation to replace Fannie Mae and Freddie Mac.

NLIHC is leading the United for Homes campaign to fund the NHTF to the scale needed to end the shortage of rental homes affordable for ELI households. The campaign proposes to fund the NHTF by making simple and cost-effective modifications to the mortgage interest deduction. By reducing the size of a mortgage eligible for a tax break from \$1 million to \$500,000 and converting the deduction to a 15% non-refundable tax credit that everyone with a mortgage could claim, approximately \$200 billion in new revenue would be raised over ten years that could be used to fund the NHTF.⁴

⁴ Visit the United for Homes campaign website at www.unitedforhomes.org to learn more about the proposal.

Box 1. Definitions

Area Median Income (AMI)

The median family income in the metropolitan or nonmetropolitan area

Extremely Low Income (ELI)

Households with incomes at or below 30% AMI

Very Low Income (VLI)

Households with incomes between 30 and 50% AMI

Low Income (LI)

Households with incomes between 50 and 80% AMI

Not Low Income (NLI)

Households with incomes greater than 80% AMI

Housing Cost Burden

Spending more than 30% of income on housing costs and utilities

Moderate Housing Cost Burden

Spending between 30% and 50% of income on housing costs and utilities

Severe Housing Cost Burden

Spending more than 50% of income on housing costs and utilities

Operation Enduring Freedom/ Operation Iraqi Freedom/ Operation New Dawn (OEF/OIF/OND)

Operation Enduring Freedom (OEF) refers to U.S. military operations in Afghanistan, Operation Iraqi Freedom (OIF) refers to military operations in Iraq between 2003 and 2010, and Operation New Dawn (OND) refers to the transitional force in Iraq from 2010 to 2011. These three names are often combined to represent the nearly two million service men and women who have been deployed abroad since September 11, 2001.

Introduction

In the face of a disturbing and disproportionate number of homeless veterans, the Obama Administration has set the goal of ending homelessness among veterans by 2015 (U.S. Interagency Council on Homelessness, 2012). The campaign is based on the belief that “no one should experience homelessness, no one should be without a safe, stable place to call home” (U.S. Interagency Council on Homelessness, 2012, p. 1) and the enduring words of President Lincoln that became the Department of Veterans Affairs (VA) motto: to care for those “who have borne the battle.”

Veterans make up just 9% of the total U.S. population, but are 13% of the people experiencing homelessness. The most recent data show that there were at least 62,000 homeless veterans on a single night in 2012. Indicative of the Administration’s efforts, the 2012 count is a 7.2% decrease since the 2011 estimate and a 17.2% decrease since the 2009 estimate (National Alliance to End Homelessness, 2013).

Veterans and non-veterans face many of the same issues that lead to homelessness and housing instability, including poverty, unemployment or underemployment, and mental illness. Several factors associated with military service can increase the likelihood of homelessness and housing instability among veterans, including long or multiple deployments, disrupted family status, combat exposure, and diminished functions. On the other hand, access to job training, employment and transition assistance, and medical care contribute to greater housing stability and less homelessness among veterans (Fairweather, 2006).

Unfortunately, there are subgroups of veterans who are at a higher risk of homelessness than others. On average it took nine to twelve years for circumstances to deteriorate to the point of homelessness for veterans after the Vietnam War, but Operation Iraqi Freedom and Operation Enduring Freedom veterans were seeking housing services just months after returning to the U.S. (Fairweather, 2006). The number of women among homeless veterans increased from 7.5% in 2009 to 10% in 2011, while they were just 7% of the total veteran population.

Finding decent, affordable housing is a challenge for too many households in America. For every 100 ELI renter households, there are just 30 affordable and available units (NLIHC, 2013). While veteran households overall have higher employment rates and median incomes than non-veterans (VA, 2013b), many still face housing problems. Increasing rents, stagnating wages, and the extreme shortage of affordable housing are affecting veteran households nationwide.

In this report, data from the 2011 American Community Survey are used to examine the characteristics and housing needs of veterans compared to those of non-veterans. Also analyzed are particular subgroups of veterans to see if there are some veterans who are more likely to face a housing cost burden than others. The methodology is detailed in Appendix A.

Findings⁵

OVERVIEW OF THE VETERAN POPULATION

In 2011, there were more than 20 million veterans in the U.S., making up 9% of the total population. They served in peacetime and during war, from World War II to the conflicts in Iraq and Afghanistan. There were nearly 1.5 million female veterans as of 2011, making up 7% of the total veteran population. The largest cohort of male veterans served during the Vietnam Era, while the largest cohort of female veterans served after September 11, 2001 and during periods of peace (VA, 2013b).

Eight in ten veterans were white, non-Hispanic, while black, non-Hispanics were the largest minority group at 10% of the total veteran population. Hispanics made up 5% of the veteran population and 3% self-identified as another race or ethnicity, including, but not limited to, Asian American and Native American. Male veterans were more likely to be white, non-Hispanic, than male non-veterans (82% compared to 65%) and female veterans were more likely to be black, non-Hispanic than female non-veterans (20% compared to 12%). Both male and female veterans were less likely to be Hispanic than their non-veteran counterparts.

Veterans had higher median incomes than non-veterans in 2011.⁶ The median income of veterans, in 2011

inflation-adjusted dollars, was \$35,821 compared to just \$24,751 for non-veterans (U.S. Census Bureau, 2013a). This was likely the result of greater rates of employment and better educational attainment among the veteran population than among the non-veteran population (U.S. Census Bureau, 2013b). For both veterans and non-veterans, median income was higher for men than for women, although the female veterans fare better than women who are not veterans. Female veterans received \$.85 cents for every \$1.00 male veterans received, compared to the \$.67 that women who are not veterans received for \$1.00 male non-veterans received. Seven percent of male veterans lived below the poverty line compared to 13% of male non-veterans, and 10% of female veterans lived below the poverty line compared to 15% of female non-veterans (VA, 2013a).

Nationwide, veterans who are members of racial minority groups fare better than their non-veteran counterparts on several socio-economic indicators, including education, median income, health care coverage, and poverty rates. In 2011, black, non-Hispanic non-veterans were two times more likely than their veteran counterparts to live below the poverty line (24% compared to 12%). Nearly a quarter (24%) of Hispanic non-veterans lived in poverty compared to just 10% of Hispanic veterans (VA, 2013a).

⁵ Unless otherwise noted, the data analysis of this report is based on the 2011 American Community Survey (ACS).

⁶ Income includes earnings and other sources of income such as pensions, disability compensation, Social Security, Supplemental Security Income, and public assistance.

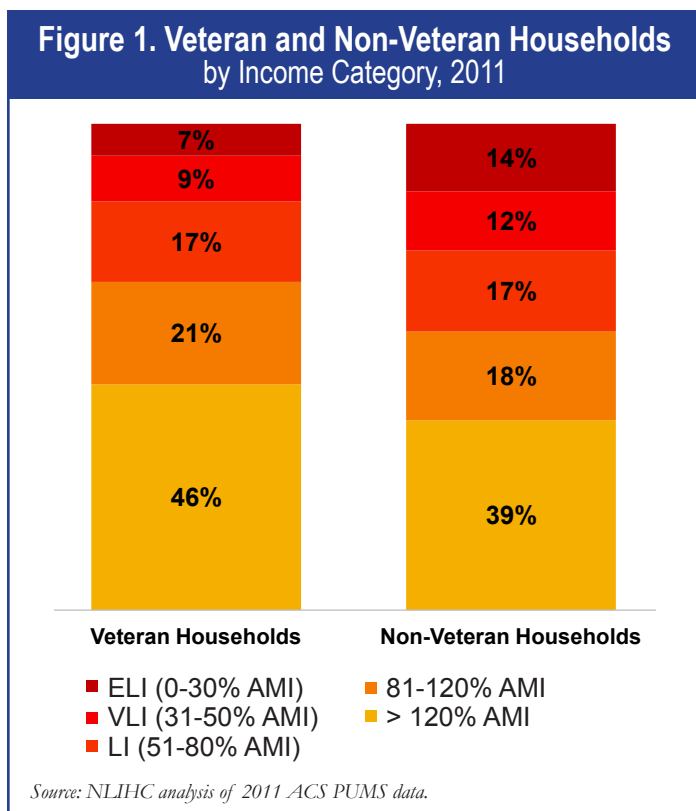
HOUSING NEEDS OF VETERANS

Overall, veteran households are less likely to experience either moderate or severe housing cost burden than non-veteran households, but some groups of veterans are more vulnerable to housing instability and homelessness. Veteran households who are low income, racial minorities, female-headed, include a veteran with a disability, and include a veteran who served after September 11, 2001 were more likely to face housing cost burden than other veteran households in 2011. For veterans' housing cost data by state, see Appendices B, C, and D.

Low Income Veterans

Veteran households make up 13% of all U.S. households and, on average, have higher median incomes than non-veteran households. Nonetheless, as seen in Figure 1, one-third of veteran households had incomes at or below 80% of area median and approximately 962,000 (7%) were ELI. The percentage of ELI veteran households varied by state, ranging from 5% of all veteran households in West Virginia to 15% of all veteran households in the District of Columbia.

Over 1.5 million veteran households were severely housing cost burdened in 2011 and of these, 1.4 million had incomes at or below 80% of area median. After paying for their housing costs, these households have little left to meet their basic needs, let alone save for emergencies or the future, putting them at a high risk of homelessness. Nationwide, 71% of ELI veteran households were severely cost burdened, with a range of 37% in South Dakota to 82% in Nevada, Oregon, and the District of Columbia (see Figure 2).



Veteran Households Headed by Racial Minorities

While black, non-Hispanic and Hispanic veteran households in low income categories had lower housing cost burdens than their non-veteran counterparts, they were worse off than white, non-Hispanic veteran households in the same income categories. In 2011, 72% of black, non-Hispanic VLI households and 70% of Hispanic VLI households were cost burdened compared to just 60% of white, non-Hispanic VLI households, a more pronounced difference than among non-veteran households (see Table 1).

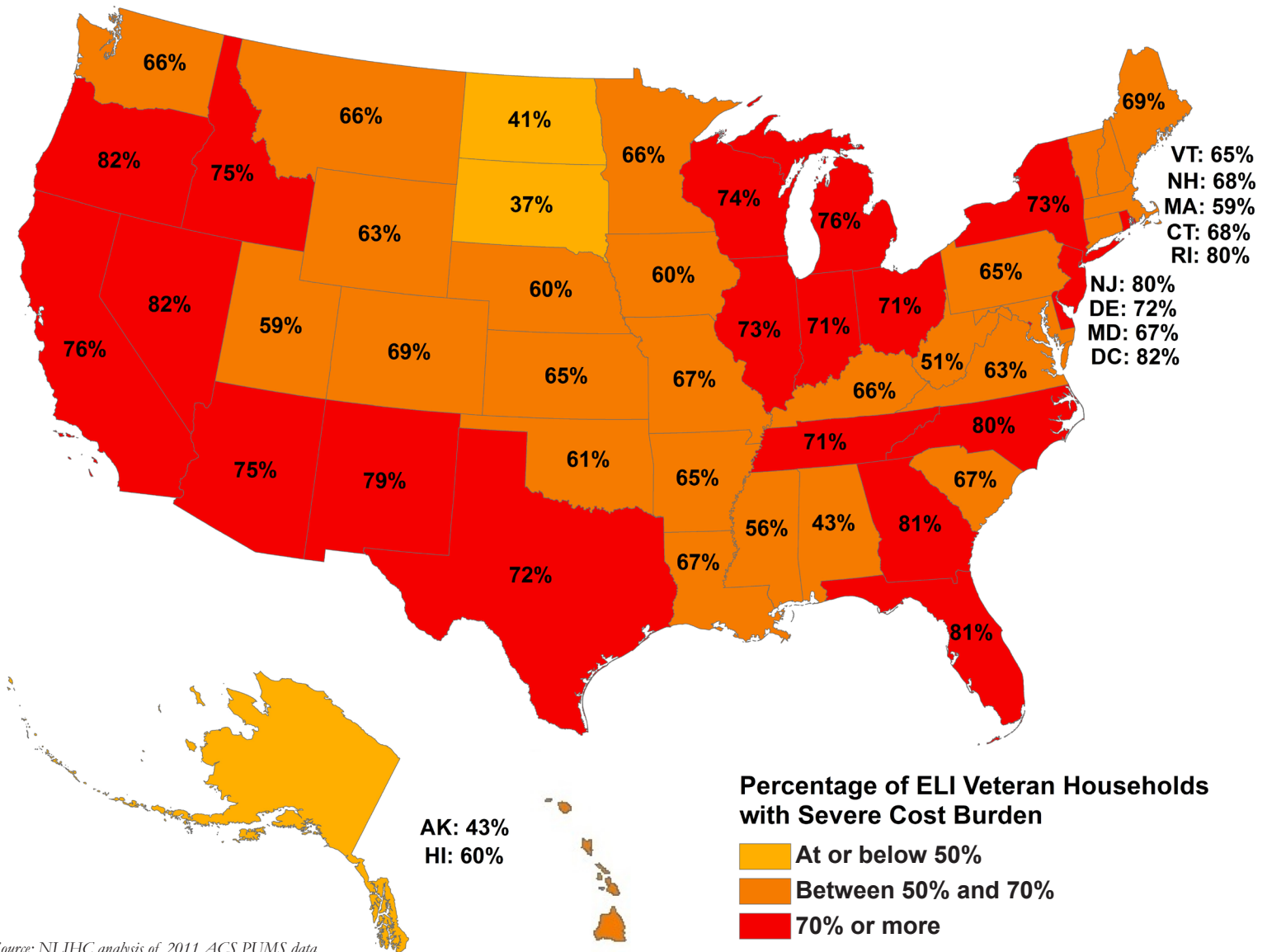
While all veteran households were less likely to face severe housing cost burden than non-veteran households, this was not true for certain minority groups. ELI, VLI, and LI Hispanic veteran households were more likely than Hispanic non-veterans to face severe housing cost burdens. This was also the case for low income black, non-Hispanic veteran households (see Table 1).

Veteran Households Headed by Women

More than four out of ten (44%) single female-headed family veteran households were housing cost burdened in 2011 compared to 19% of married couple veteran households and 28% of family veteran households headed by a single male. Family veteran households headed by single women were more likely to be low income than their male counterparts or married couple veteran households. Twenty-six percent of single female-headed family veteran households were ELI or VLI compared to 19% of single male-headed family veteran households and 8% of married couple veteran households.

Moreover, among other low income veterans, households headed by single women were more likely to experience housing cost burden than other household types. Eighty-two percent of VLI veteran family households headed by women were cost burdened, followed by 79% of veteran non-family households headed by women and 73% of veteran non-family households headed by men. Only 59% of married couple veteran households at this income category were cost burdened.

Figure 2. Nationwide Seven in Ten ELI Veteran Households were Severely Housing Cost Burdened in 2011



Source: NLIHC analysis of 2011 ACS PUMS data.

Table 1. Rates of Housing Cost Burden among Veteran Households, by Race/Ethnicity and Income Category, 2011

		ELI				VLI				LI			
		White, non-Hispanic	Black, non-Hispanic	Hispanic	Other, non-Hispanic	White, non-Hispanic	Black, non-Hispanic	Hispanic	Other, non-Hispanic	White, non-Hispanic	Black, non-Hispanic	Hispanic	Other, non-Hispanic
Housing Cost Burden	Veteran Household	85%	86%	88%	78%	60%	72%	70%	63%	36%	51%	48%	45%
	Non-Veteran Household	87%	88%	90%	86%	68%	76%	77%	74%	46%	52%	51%	55%
Severe Cost Burden	Veteran Household	71%	73%	78%	63%	29%	36%	39%	31%	12%	14%	15%	14%
	Non-Veteran Household	74%	76%	76%	75%	35%	38%	38%	42%	14%	12%	13%	19%

Source: NLIHC analysis of 2011 ACS PUMS data.

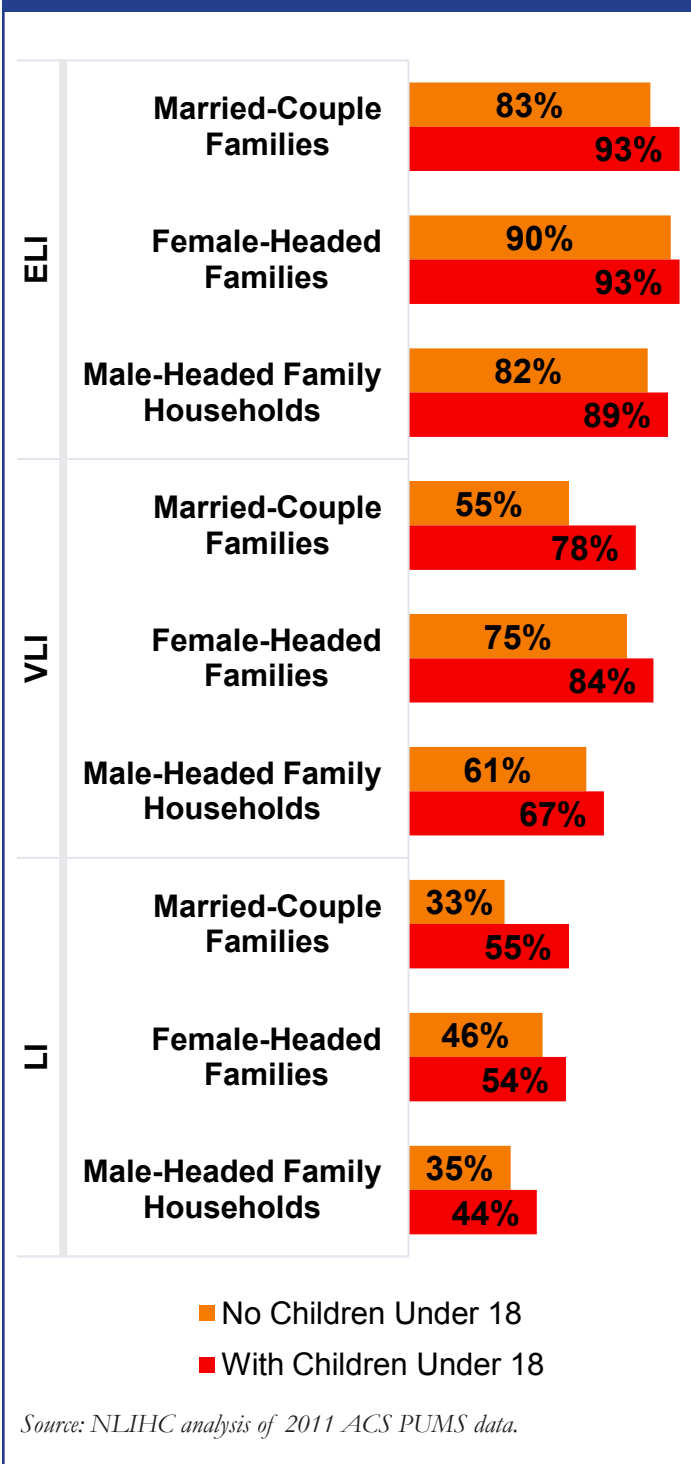
Veteran Households that Include Children

Households with children are more likely to experience housing cost burdens than households without children, a trend that is mirrored among veteran households. In 2011, over 2.4 million veteran households had children under 18 and nearly 40% of these families had children under the age of six. It is likely that this number will increase due to demographic trends among veterans and the fact that returning service men and women today are in their reproductive years.

As seen in Figure 3, the presence of children for low income veteran households was associated with varying rates of housing cost burden. For example, low income married couple households with children were far more likely to be cost burdened than their counterparts without children, with 55% of LI married couples with children facing this issue compared to just 33% of married couples without children.

More than 60% of transitional housing programs that are funded by the VA do not accept children, or restricted their age and numbers (U.S. Government Accountability Office, 2011). Veteran families who are homeless, especially those headed by single mothers, have fewer housing options offered by the VA. Traditional transitional housing for veterans is in dormitory settings or with rooms without locks, an artifact of an era when veterans in need were all men. This service model is not appropriate for families and women, especially for women who have been abused. Permanent, affordable housing is what this group of veterans needs.

Figure 3. Low Income Veteran Households Experiencing Housing Cost Burden, by Household Type and Presence of Children, 2011



Service-Related Disabilities

Fortunately, the 2011 ACS asks some questions that are specifically for the U.S. veteran population. One is their service-disability rating. The VA ranks disabilities related to service on a scale of 0% to 100% at 10% increments, with 0% indicating no disability and 100% indicating complete and permanent disability. The VA also provides scaled monthly compensation based on the average loss in earning capacity (see Table 2 for monthly rates in 2013) (VA, 2013c).⁷ The ACS questions not only indicate the level of disability, but also the average compensation received. It is important to note that these data do not include veterans who have a disability due to non-service-related injuries, who have not sought assistance from the VA, or who are battling the backlog of claims at the VA.

Despite the provided compensation, 12% of veterans with a service-related disability of 70% or higher had severe housing cost burdens, and low income veterans with service-related disabilities were much worse off. Forty-three percent of VLI veterans with a service-related disability of 70% or higher were severely cost burdened, compared to 32% of those with no disability rating. Eighty-five percent of ELI veterans with a service-related disability of 70% or higher were severely cost burdened compared to 69% of ELI veterans with no disability rating. Overall, veterans with a service-related disability rating of 70% or higher represented more than one quarter (26%) of severely cost burdened veteran households.

DISABILITY RATING	MONTHLY RATE
10%	\$129
20%	\$225
30%	\$395
40%	\$569
50%	\$810
60%	\$1,026
70%	\$1,293
80%	\$1,503
90%	\$1,689
100%	\$2,816

Source: Department of Veterans Affairs, 2013. "Federal Benefits for Veterans, Dependents and Survivors."

⁷ In FY11, the VA provided \$39.4 billion in disability payments to 3.4 million veterans. Enrollment in this program and the cost are likely to increase as the veteran population ages and as OEF/OIF/OND cohort continues to have service-related disabilities (VA, 2013c).

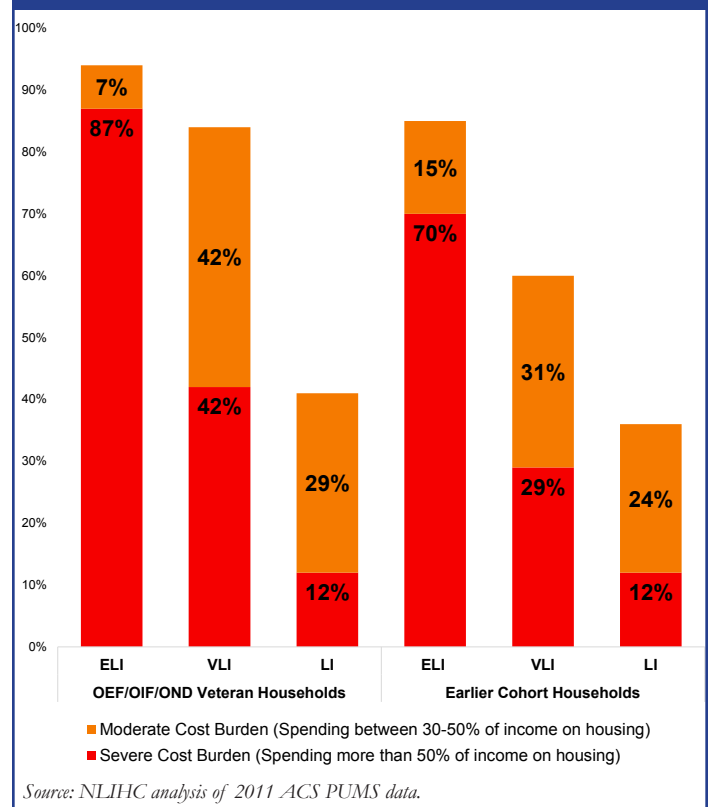
Period of Military Service

While veterans have always been in harm's way during both war and peace, OEF/OIF/OND veterans face new issues. They are more likely to have experienced multiple deployments, have service-related disabilities, and have higher rates of PTSD and military sexual trauma than other cohorts (VA, 2012b).

OEF/OIF/OND veterans are having a hard time finding affordable housing. In 2011, OEF/OIF/OND veterans experienced higher rates of housing cost burden than those who served before September 11, 2001. Ninety-five percent of ELI OEF/OIF/OND veteran households were cost burdened compared to 84% of earlier cohorts. VLI and LI OEF/OIF/OND veteran households were also more likely to be cost burdened than earlier cohorts in the same income category (see Figure 4).

Nearly nine in ten (87%) of ELI OEF/OIF/OND veteran households were severely housing cost burdened compared to seven in ten of ELI households from earlier cohorts. Forty-two percent of VLI OEF/OIF/OND households were severely cost burdened compared to 29% of VLI households from earlier cohorts.

Figure 4. Rates of Housing Cost Burden for Veterans by Income Category and Period of Service, 2011



Renters and Owners

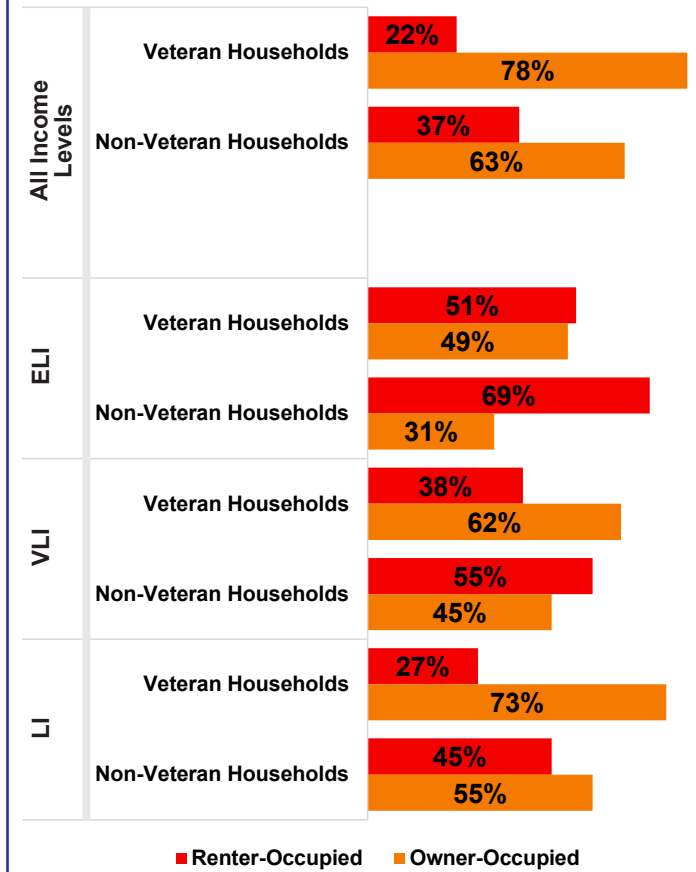
As seen in Figure 5, veteran households were less likely to rent in 2011 than non-veteran households, but tenure varied considerably by income category. More than half (51%) of ELI veteran households were renters compared to just 22% of all veteran households.

Other subgroups were also more likely to rent. For example, ELI veteran family households headed by single women were more than two and half times more likely to rent than married couple veteran households (76% vs. 29%). OEF/OIF/OND veteran households were also more likely to rent than other veteran households at all income categories. Seventy-five percent of ELI households where the head of household was an OEF/OIF/OND veteran are renters compared to 49% of ELI veteran households that served in earlier cohorts.

Nationwide, 71% of ELI veteran households were severely cost burdened. This national rate was the same for both renter and owner households, but in 21 states the proportion of ELI renter households who are severely cost burdened ranged from 72% to 86%. More than eight in ten ELI renter households were severely cost burdened in Alaska, Florida, Georgia, New Mexico, Nevada, Oregon, and Wyoming (see Figure 6).

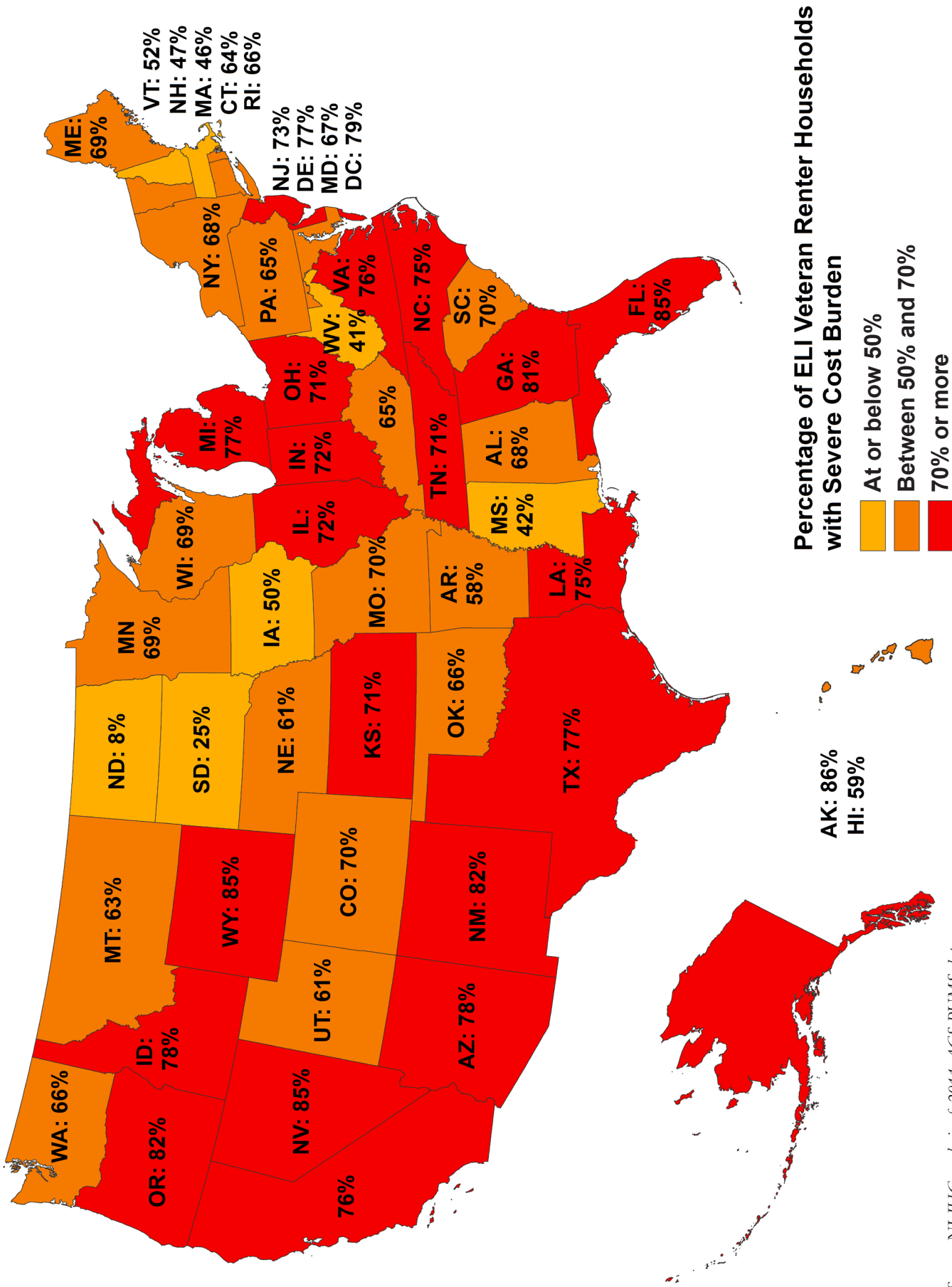
Renting was also associated with housing cost burden among VLI veteran households, with 75% of renter households experiencing a cost burden compared to 54% of owner households. Further, 34% of those renter households were severely cost burdened compared to 28% of owner households.

Figure 5. Tenure
by Select Income Categories and Veteran Status, 2011



Source: NLIHC analysis of 2011 ACS PUMS data.

Figure 6. Extremely Low Income Veteran Renter Households with Severe Housing Cost Burden by State, 2011



Source: NLJHC analysis of 2011 ACS PUMS data.

VETERAN DEMOGRAPHIC TRENDS

The VA projects that the veteran population will shrink from 20.4 million in 2011 to 14.5 million in 2040. However, the demographics of this population are changing. For example, members of racial minorities are projected to climb from roughly one in five veterans to one in three (34%) of the veteran population by 2040. While black, non-Hispanic veterans are projected to continue to make up the highest proportion of veterans who are racial minorities through 2040, the percentage of Hispanic veterans is projected to nearly double from 6% to 11% of the total veteran population by 2040 (VA, 2013d).

Beyond projections, there are already visible shifts among the current veteran population in ACS data. Figure 7 compares the racial and ethnic breakdown of veterans, active duty service members, and civilians (non-veterans), and shows that the racial and ethnic breakdown of active duty service members more closely mirrored that of the civilian population in 2011. As those on active duty muster out and become veterans, the veteran population will be demographically more like the civilian population.

Further illustrating this trend is the fact that white, non-Hispanic veterans made up 83% of veterans that served before September 11, 2001, but just 68% of OEF/OIF/OND veterans in 2011. Black, non-Hispanic veterans were 15% of the OEF/OIF/OND cohort compared to 10% of earlier cohorts, and Hispanics made up 11% of OEF/OIF/OND veterans compared with just 5% of earlier cohorts.

Female veterans are also projected to increase in number and as a percent of all veterans, steadily rising to 18% of all veterans by 2040 (VA, 2013d). Female veterans were already 18% of the OEF/OIF/OND cohort in 2011 compared to just 6% of those that served earlier (see Figure 8). These shifts in demographics are important to note because the populations projected to grow in the coming years are the same ones that are the most likely to have the greatest need for affordable housing.

Figure 7. Veteran Status by Race/Ethnicity, 2011

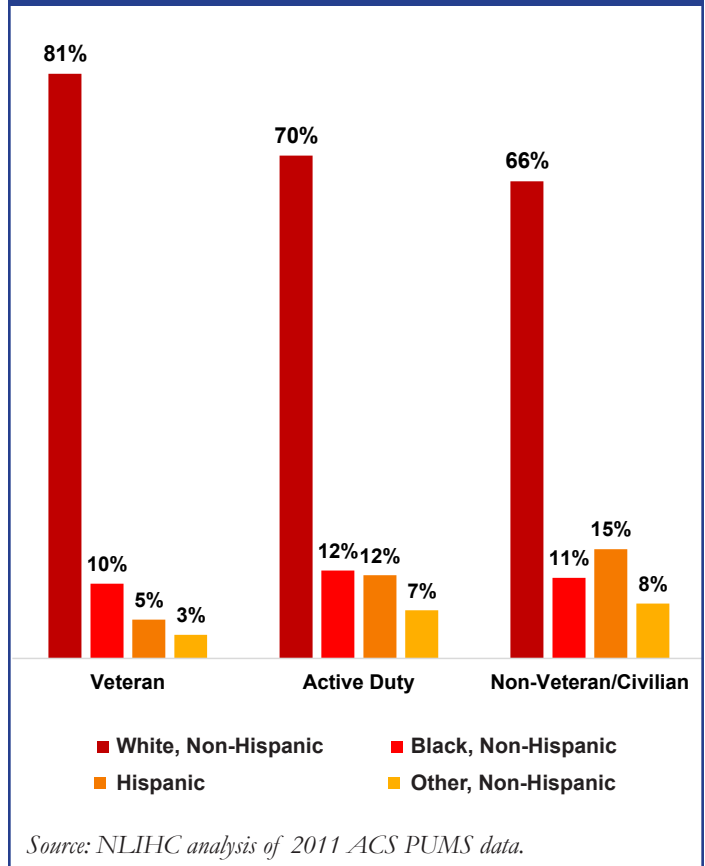
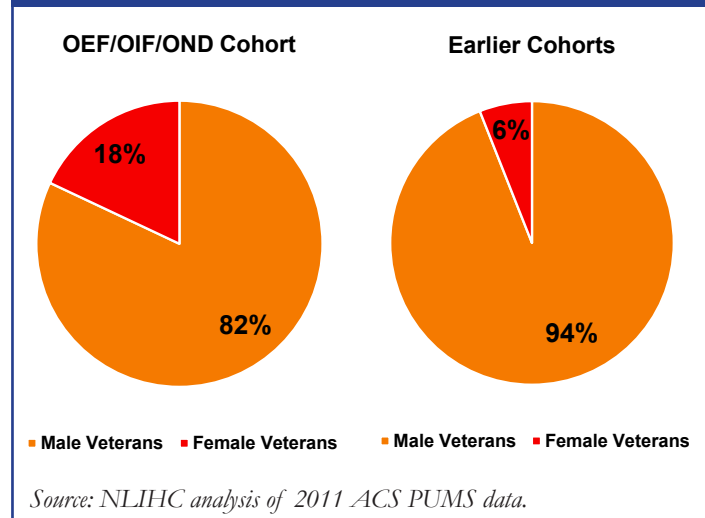


Figure 8. OEF/OIF/OND Status by Sex, 2011



Conclusion

If the nation is to prevent homelessness among our veterans, the federal government must make a much greater investment in permanent, affordable housing. For veterans at risk of homelessness, affordable housing is financially sound policy because the cost of care for a homeless veteran, including hospitalizations and reimbursement for community-based shelters, is three times greater than for a housed veteran (VA, 2012c).

While there are policies and programs in place to help veteran households find and keep affordable housing (see Appendix E), some veteran households are faring worse than others, indicating that more needs to be done to ensure that all veterans receive the assistance needed to avoid homelessness. Projections and recent trends suggest that households who tend to be disproportionately housing cost burdened, including veteran households headed by a racial minority, female-headed veteran households, and households with a veteran with a disability, will increase as a proportion of the total veteran population in the coming years. These groups, along with veterans returning from Iraq and Afghanistan, are also more likely to rent than own, suggesting that housing policies targeted toward veterans must strike a better balance between promoting home ownership and offering rental assistance.

One way to address these issues and the extreme shortage of affordable housing in the country is to fund the NHTF. Once funded, 90% of funding would go towards increasing and preserving the supply of rental housing for ELI and VLI households, and the other 10% could be used for assisting first-time homebuyers.

The initial funding for the NHTF was to come from an assessment on the government sponsored enterprises Fannie Mae and Freddie Mac. However, this requirement was suspended before funding could begin due to the financial crisis in 2008. NLIHC is working to get the funding started now and to make sure that funding the NHTF is included in any legislation to replace Fannie Mae and Freddie Mac.

NLIHC is leading the United for Homes campaign to fund the NHTF to the scale needed to end the shortage of rental homes affordable for ELI households. The campaign proposes to fund the NHTF by making some simple and cost-effective modifications to the mortgage interest deduction. By reducing the size of a mortgage eligible for a tax break from \$1 million to \$500,000 and converting the deduction to a 15% non-refundable tax credit that everyone with a mortgage could claim, approximately \$200 billion in new revenue would be raised over ten years that could be used to fund the NHTF.

Veterans would benefit from this proposal in two ways. First, an increased supply of affordable housing would make it easier for homeless veterans and veterans currently struggling to pay their rent or their mortgage to find an affordable housing option. Secondly, converting the mortgage interest deduction to a tax credit would provide a benefit to low and moderate income veteran homeowners who do not currently itemize on their tax returns. Funding the NHTF through mortgage interest deduction reform should be a critical piece of the campaign to end and prevent homelessness among our nation's veterans.

Appendix A: Data Sources and Methodology

The analysis in this report is based on data from the 2011 American Community Survey (ACS) a nationwide survey conducted annually that provides data on the social, economic, demographic, and housing characteristics of the U.S. population. Each year the Census Bureau makes Public Use Microdata Sample (PUMS) population and housing files available to the public to allow deeper analyses of the ACS. The housing and population files are merged by the serial number assigned to the housing unit. Only the head of household is included in this analysis.

NLIHC selected several indicators to examine to help understand the housing experiences faced by veteran households. Many of these are used in NLIHC research on affordable housing shortages, including household income, family type, race/ethnicity, and tenure. Based on an extensive literature review, characteristics such as gender, military service after September 11, 2001, and service-related disabilities were added. Finally, state level data are included when possible to highlight the different experiences facing veteran households across the country. Sample size restrictions prevented some estimates from indicators disaggregated by state or gender.

It should be noted that there are limitations with comparing veteran and non-veteran households as well as different cohorts among the veteran population. The gender ratio of the veteran population differs significantly from the non-veteran population, skewing comparisons on economic indicators that are associated with gender. Similarly, economic indicators associated with age may also be skewed as the median age of veterans is significantly higher than non-veterans.

Housing cost burden was calculated using the housing cost-to-income ratio for each household. In order to determine the Metropolitan Area Median Family Income, NLIHC used the Missouri Data Center's MABLE/Geocorr2K online application (Version 1.3.3) to determine the geographic relationship between Core Based Statistical Areas (CBSA) and Public Use Microdata Areas (PUMAs) and applied the median family income for a CBSA to the corresponding PUMA if at least 50% of the PUMA was in the CBSA. Otherwise, the PUMA was assigned the statewide nonmetropolitan median family income for the state the PUMA is in.

Appendix B: Select Demographics and Housing Instability Indicators, Veteran Households, All Income Levels, U.S. States, 2011

State	TOTAL VETERAN HOUSEHOLDS		SELECT CHARACTERISTICS OF VETERAN HOUSEHOLDS (% of All Veteran Households)					
	Number (in thousands)	Percent of all households	Household Headed by a Racial Minority	Female- Headed Household	OEF/ OIF/ OND Head of Household	Renter- Occupied Household	Cost Burden	Severe Cost Burden
AL	275	15%	24%	8%	13%	18%	20%	8%
AK	48	19%	22%	12%	15%	25%	21%	5%
AZ	373	16%	18%	6%	11%	23%	26%	12%
AK	156	14%	14%	6%	10%	23%	19%	7%
CA	1,266	10%	29%	6%	9%	28%	33%	15%
CO	280	14%	17%	8%	12%	23%	26%	11%
CT	151	11%	9%	4%	6%	21%	31%	12%
DE	54	16%	23%	8%	9%	18%	26%	11%
DC	21	8%	61%	15%	13%	44%	38%	22%
FL	1,064	15%	15%	6%	7%	19%	29%	13%
GA	461	13%	31%	10%	13%	21%	26%	12%
HI	70	16%	61%	9%	23%	36%	39%	18%
ID	87	15%	5%	4%	12%	21%	23%	8%
IL	497	10%	16%	4%	6%	20%	26%	12%
IN	321	13%	9%	5%	7%	19%	20%	8%
IA	166	14%	3%	3%	8%	15%	17%	7%
KS	148	13%	13%	6%	12%	22%	19%	7%
KY	210	13%	9%	5%	9%	20%	21%	9%
LA	198	12%	25%	7%	11%	21%	22%	10%
MA	82	15%	3%	6%	6%	19%	24%	10%
MD	290	14%	31%	10%	13%	23%	26%	10%
MA	255	10%	7%	4%	6%	25%	32%	14%
MI	465	12%	13%	5%	6%	16%	23%	10%
MN	258	12%	4%	4%	6%	17%	25%	11%
MS	137	13%	26%	8%	11%	19%	21%	7%
MO	340	15%	11%	6%	9%	20%	22%	8%
MT	62	15%	6%	7%	9%	20%	23%	9%
NE	105	14%	7%	7%	10%	21%	21%	7%
NV	158	16%	20%	7%	11%	30%	34%	15%
NH	77	15%	3%	3%	7%	19%	29%	11%
NJ	307	10%	17%	4%	6%	19%	36%	15%
NM	122	16%	38%	8%	12%	19%	23%	10%
NY	610	8%	17%	5%	6%	27%	31%	14%
NC	501	14%	23%	7%	11%	21%	23%	10%
ND	39	14%	4%	6%	11%	20%	12%	6%
OH	613	14%	12%	4%	6%	22%	24%	10%
OK	215	15%	17%	5%	11%	21%	23%	10%
OR	219	14%	7%	6%	7%	25%	29%	13%
PA	669	14%	10%	5%	6%	20%	25%	9%
RI	50	12%	5%	3%	8%	24%	34%	15%
SC	275	16%	23%	7%	11%	18%	22%	9%
SD	48	15%	9%	5%	9%	22%	16%	5%
TN	336	14%	13%	6%	9%	19%	23%	9%
TX	1,068	12%	29%	7%	12%	24%	21%	9%
UT	101	11%	7%	4%	9%	16%	21%	8%
VT	39	15%	3%	5%	9%	20%	26%	11%
VA	498	17%	25%	10%	20%	22%	23%	9%
WA	405	15%	13%	7%	12%	25%	28%	10%
WV	105	14%	5%	5%	6%	14%	15%	7%
WI	288	13%	5%	4%	8%	21%	26%	11%
WY	35	16%	10%	7%	12%	23%	21%	11%
U.S. Total	14,617	13%	18%	6%	9%	22%	26%	11%

Source: NLIHC analysis of 2011 ACS PUMS data.

Appendix C: Select Demographics and Housing Instability Indicators, Low Income ($\leq 80\%$ AMI) Veteran Households, U.S. States, 2011

State	TOTAL VETERAN HOUSEHOLDS		SELECT CHARACTERISTICS OF LOWER INCOME VETERAN HOUSEHOLDS (% of All Lower Income Veteran Households)						
	Number of Households	Percent of Veteran Households	Household Headed by a Racial Minority	Female-Headed Household	OEF/ OIF/ OND Head of Household	Renter-Occupied Household	Cost Burden	Severe Cost Burden	Severe Cost Burdened Renter
AL	79,309	29%	32%	9%	10%	32%	53%	25%	30%
AK	10,440	22%	28%	17%	13%	40%	41%	18%	28%
AZ	109,796	29%	19%	7%	8%	34%	59%	35%	43%
AK	46,190	30%	18%	9%	9%	39%	47%	22%	24%
CA	387,983	31%	31%	7%	7%	42%	64%	41%	49%
CO	90,523	32%	20%	9%	10%	40%	57%	30%	31%
CT	57,934	38%	12%	5%	3%	33%	60%	28%	28%
DE	17,592	32%	26%	12%	12%	37%	55%	29%	47%
DC	10,137	49%	82%	14%	11%	59%	67%	42%	41%
FL	315,519	30%	16%	8%	6%	31%	60%	36%	46%
GA	130,646	28%	39%	12%	12%	36%	61%	36%	40%
HI	21,477	31%	61%	14%	21%	54%	62%	39%	48%
ID	26,252	30%	6%	6%	6%	34%	49%	24%	25%
IL	174,725	35%	21%	4%	4%	34%	54%	29%	37%
IN	114,197	36%	12%	6%	6%	33%	45%	23%	30%
IA	60,404	36%	4%	5%	5%	28%	41%	19%	23%
KS	51,068	35%	17%	8%	12%	34%	45%	20%	27%
KY	70,314	34%	11%	9%	8%	35%	50%	24%	34%
LA	67,614	34%	30%	9%	10%	30%	47%	27%	35%
MA	26,969	33%	3%	5%	6%	34%	49%	26%	34%
MD	93,441	32%	36%	10%	9%	35%	54%	28%	31%
MA	112,931	44%	8%	5%	3%	36%	55%	29%	29%
MI	160,980	35%	18%	5%	4%	27%	49%	27%	40%
MN	99,816	39%	5%	5%	7%	30%	48%	26%	34%
MS	37,136	27%	35%	11%	9%	35%	54%	25%	28%
MO	114,200	34%	14%	6%	7%	32%	48%	24%	30%
MT	21,341	35%	7%	11%	11%	36%	47%	26%	29%
NE	35,117	33%	9%	11%	10%	39%	52%	21%	26%
NV	45,152	29%	22%	8%	7%	47%	74%	43%	46%
NH	29,600	38%	3%	2%	6%	31%	52%	24%	22%
NJ	108,513	35%	18%	5%	6%	31%	69%	38%	39%
NM	37,493	31%	43%	9%	12%	34%	52%	29%	34%
NY	228,643	37%	22%	6%	5%	43%	59%	34%	38%
NC	137,638	27%	30%	10%	11%	38%	55%	31%	36%
ND	13,385	34%	3%	8%	12%	41%	35%	17%	14%
OH	215,806	35%	16%	6%	5%	37%	51%	24%	28%
OK	74,070	34%	20%	5%	10%	35%	50%	27%	35%
OR	70,736	32%	9%	7%	6%	40%	60%	34%	39%
PA	254,284	38%	13%	5%	5%	30%	47%	21%	27%
RI	19,312	38%	4%	4%	3%	38%	64%	35%	32%
SC	74,945	27%	33%	9%	10%	32%	50%	27%	28%
SD	18,241	38%	11%	5%	10%	35%	33%	11%	8%
TN	104,072	31%	15%	6%	9%	34%	53%	27%	30%
TX	311,452	29%	35%	8%	12%	39%	54%	28%	33%
UT	29,573	29%	8%	4%	5%	29%	46%	22%	22%
VT	14,559	37%	2%	4%	4%	33%	53%	30%	18%
VA	127,189	26%	31%	12%	16%	38%	57%	29%	37%
WA	129,393	32%	16%	9%	10%	40%	57%	29%	32%
WV	34,613	33%	6%	6%	3%	20%	32%	18%	27%
WI	114,099	40%	7%	6%	8%	34%	50%	26%	28%
WY	13,724	40%	13%	6%	11%	38%	44%	26%	42%
U.S.	4,750,543	32%	21%	7%	8%	35%	54%	29%	35%

Source: NLIHC analysis of 2011 ACS PUMS data.

Appendix D: Select Demographics and Housing Instability Indicators, Extremely Low Income (0-30% AMI) Veteran Households, U.S. States, 2011

State	TOTAL VETERAN HOUSEHOLDS		SELECT CHARACTERISTICS OF ELI VETERAN HOUSEHOLDS (% of All Lower Income Veteran Households)						
	Number of Households	Percent of Veteran Households	Household Headed by a Racial Minority	Female-Headed Household	OEF/ OIF/ OND Head of Household	Renter-Occupied Household	Cost Burden	Severe Cost Burden	Severe Cost Burdened Renter Households
AL	15,622	6%	39%	12%	16%	45%	89%	69%	68%
AK	1,135	2%	31%	1%	2%	39%	50%	43%	86%
AZ	22,839	6%	26%	10%	14%	51%	86%	75%	78%
AK	8,513	5%	32%	18%	19%	61%	76%	65%	58%
CA	85,952	7%	36%	9%	6%	56%	86%	76%	79%
CO	20,412	7%	23%	11%	10%	50%	87%	69%	70%
CT	13,046	9%	15%	8%	2%	48%	82%	68%	64%
DE	3,127	6%	54%	37%	20%	69%	82%	72%	77%
DC	3,887	19%	94%	23%	2%	69%	91%	82%	79%
FL	62,440	6%	25%	9%	6%	42%	89%	81%	85%
GA	28,275	6%	51%	14%	16%	46%	87%	81%	81%
HI	4,717	7%	58%	13%	3%	71%	81%	60%	59%
ID	4,579	5%	9%	15%	8%	46%	85%	75%	78%
IL	37,506	8%	35%	7%	4%	56%	87%	73%	72%
IN	17,462	5%	22%	8%	8%	54%	82%	71%	72%
IA	11,166	7%	6%	7%	1%	43%	84%	60%	50%
KS	8,116	5%	28%	12%	10%	42%	92%	65%	71%
KY	13,767	7%	18%	14%	13%	60%	82%	66%	65%
LA	16,009	8%	36%	7%	13%	40%	77%	67%	75%
MA	5,095	6%	2%	3%	2%	64%	86%	69%	69%
MD	19,836	7%	40%	13%	9%	50%	85%	67%	67%
MA	27,202	11%	15%	6%	3%	52%	79%	59%	46%
MI	28,296	6%	25%	6%	5%	46%	87%	76%	77%
MN	19,299	7%	9%	7%	7%	55%	83%	66%	69%
MS	7,906	6%	50%	11%	10%	45%	86%	56%	42%
MO	21,008	6%	20%	9%	5%	55%	86%	67%	70%
MT	4,050	7%	9%	30%	20%	48%	86%	66%	63%
NE	7,402	7%	8%	16%	7%	63%	85%	60%	61%
NV	9,785	6%	24%	12%	10%	53%	93%	82%	85%
NH	5,410	7%	3%	3%	9%	31%	80%	68%	47%
NJ	22,571	7%	28%	6%	5%	50%	92%	80%	73%
NM	8,180	7%	46%	15%	12%	31%	84%	79%	82%
NY	54,230	9%	34%	7%	6%	63%	85%	73%	68%
NC	25,162	5%	40%	12%	10%	52%	89%	80%	75%
ND	2,555	6%	10%	10%	1%	49%	59%	41%	8%
OH	42,233	7%	30%	7%	7%	55%	86%	71%	71%
OK	17,090	8%	30%	5%	5%	47%	83%	61%	66%
OR	14,244	7%	15%	10%	11%	55%	92%	82%	82%
PA	44,453	7%	23%	7%	7%	46%	84%	65%	65%
RI	4,650	9%	3%	3%	1%	50%	88%	80%	66%
SC	15,094	5%	41%	11%	10%	46%	82%	67%	70%
SD	3,277	7%	26%	11%	6%	54%	67%	37%	25%
TN	17,471	5%	19%	10%	7%	44%	86%	71%	71%
TX	65,992	6%	42%	14%	12%	48%	87%	72%	77%
UT	4,730	5%	6%	12%	4%	47%	77%	59%	61%
VT	2,760	7%	0%	3%	*	47%	97%	65%	52%
VA	26,107	5%	37%	12%	11%	51%	80%	63%	76%
WA	28,272	7%	21%	7%	5%	62%	84%	66%	66%
WV	5,267	5%	6%	7%	8%	36%	59%	51%	41%
WI	21,726	8%	14%	6%	9%	51%	86%	74%	69%
WY	3,007	9%	28%	10%	12%	60%	85%	63%	85%
U.S.	962,930	7%	29%	10%	8%	51%	85%	71%	71%

* indicates insufficient sample size.

Source: NLIHC analysis of ACS 2011 PUMS data

Appendix E: Major Federal Veterans' Housing Assistance Programs

The majority of federal programs for veterans are funded through the Department of Veterans Affairs (VA), but the Department of Labor (DOL) and the Department of Housing and Urban Development (HUD) also operate programs for at-risk and homeless veterans.

Home Loan Program

The VA first established a home loan program in 1944 and it remains the primary housing benefit for veterans. VA home loan guarantees are issued to help eligible veterans buy homes and to protect lenders from loss if the borrower fails to repay the loan. Service members and veterans must have a good credit rating, sufficient income, a valid Certificate of Eligibility (COE), and agree to live in the property in order to be approved for the program. According to the 2010 National Survey of Veterans, of the more than half of veterans who reported having had a home loan, 66% used the VA home loan guaranty program. Many of these respondents cited no down payments required (46%) and favorable interest rates (22.5%) as reasons for choosing the VA home loan program. One-third (33%) of those that had home loans and did not use the VA program reported not knowing about the program (Westat, 2010).

Service Members Civil Relief Act (SCRA)

The SCRA was signed into law in 2003 to protect service members from certain civil issues that occur while they are on active duty. Mortgage relief is the most commonly known support, but SCRA also protects service members from termination of leases and eviction. As a byproduct of the housing crisis, many active-duty service members and veterans were foreclosed upon in direct violation of the SCRA. As part of the \$25 billion Homeowner Relief settlement, veterans who had their rights violated are entitled to a payment equal or greater to their lost equity, along with interest and an additional \$116,785 (U.S. Department of Justice, 2013).

GI Bill

The Post-9/11 GI Bill provides financial support for education to veterans who served at least 90 days after September 11, 2001 or were discharged with a service-connected disability after 30 days. In addition to full tuition & fees for in-state public schools and the maximum national cap for private schools, the GI Bill also offers a monthly housing allowance. This housing benefit is limited

to the time when a veteran is enrolled in school and is based on the zip code of the school (similar to military housing stipends with dependents) (VA, 2012a).

VASH

The Department of Housing and Urban Development – VA Supportive Housing (HUD-VASH) Program is a joint effort between HUD and the VA to move veterans and their families out of homelessness and into permanent housing. It is part of an ongoing federal plan to end homelessness among veterans by 2015. HUD provides housing assistance through its Housing Choice Voucher Program, which allows homeless veterans to rent privately owned housing. The VA also offers eligible homeless veterans clinical and supportive services through its health care system. According to a March 2012 GAO report, close to 31,200 veterans live in HUD-VASH supported housing, a utilization rate of 83% of authorized VASH vouchers. In FY 2012, 11% of VASH recipients were women and 14% were veterans with children (U.S. Government Accountability Office, 2012).

Grant and Per Diem Program (GPD)

The GPD Program funds community-based agencies providing transitional housing or service centers for homeless veterans. Through the GPD, the VA offers grants that fund up to 65% of projects for the construction, acquisition or renovation of facilities that serve homeless veterans. In FY 2011, there were 600 operational projects nationwide with 14,600 beds; 32,000 unique veterans were served. GPD supported facilities observed an increase in the percentage of veterans that are discharged to permanent housing, from around 40% in past years to 64% in FY 2013 (Substance Abuse and Mental Health Association, 2013)

Supportive Services for Veteran Families (SSVF)

SSVF offers community based grants to nonprofits that provide supportive services designed to promote housing stability to VLI veteran families in or transitioning to permanent housing. Priority is given to veteran families with significant barriers to housing, such as being ELI, who are 75% of all households served. The services provided include health care, daily living services, financial planning, transportation, legal services, housing counseling, and child care. In addition, grantees may also provide time-limited payments to third parties (e.g., landlords, utility companies, moving companies, and licensed child care providers) if these payments help veterans' families stay in or acquire permanent housing on a sustainable basis. Funding for SSVF was \$60 million in FY 2012 and \$100 million in FY 2013 (Perl, 2012).

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