



RESEARCH BRIEF

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Homelessness among recent U.S. Veterans in 10 questions

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Introduction

In 2007 both the *New York Times* and the *Washington Post* ran articles independently warning that there was an impending “tsunami” of homelessness among Veterans from the then-emerging post-9/11 service era.¹⁻² Concerns regarding Veteran homelessness in this cohort, particularly among those returning from Iraq and Afghanistan, channeled broader public and advocate concerns around a narrative of the damaged Veteran cast into an uncaring community.³⁻⁴

Ten years after these tsunami warnings, this brief takes stock of what we know of homelessness among post-9/11 American Veterans. Based upon a review of research and other evidence presented in a forthcoming book chapter,⁵ this brief addresses ten common questions covering key elements of this topic.

Ten Questions

1. WHAT MAKES HOMELESSNESS AMONG POST-9/11 ERA VETERANS DIFFERENT?

Each military service era has defining features that shape Veterans’ military experiences and influence their subsequent civilian lives. Post-9/11 era Veterans have served over the course of the two longest wars in U.S. history. The casualties of these wars have further been associated with two signature injuries: post-traumatic stress disorder (PTSD) and traumatic brain injury (TBI). Two key dynamics of this era include having women serve in unprecedented numbers and roles; and conducting the first protracted modern wars without conscripted recruits. Additionally, there has been a growing proportion of other than honorable (OTH) discharges among this era’s Veterans, leading to concern that combat sequelae and other service-related issues are addressed in an inappropriately punitive and harmful manner. All of these issues have impacted homelessness, in reality and perception, among this cohort.

Homelessness among this cohort also takes its shape from non-military features that Veterans engage after their service as they seek to reestablish and resume their civilian lives. Compared to other Veteran cohorts, they will have the most immediate ties to military service and will be most likely to have families with children who are collaterally affected by their homelessness. Economic ups and downs, involving housing and

unemployment, may have affected Veterans differently than non-Veterans, and this cohort differently than older cohorts. There have also been, all during this era, high levels of public and political support for Veterans, and especially for recent war Veterans. As a result, ending Veteran homelessness has been a bipartisan political priority and has benefitted from high levels of assistance and concern.

2. COMPARED TO VETERANS FROM OTHER ERAS, ARE POST-9/11 ERA VETERANS AT HIGHER RISK FOR HOMELESSNESS?

There is no evidence that a “tsunami” has ever materialized among this cohort, nor that post-9/11 era Veterans have become homeless at higher rates than Veterans from other eras. However, the number of post-9/11 era Veterans who experience homelessness is almost certainly increasing. This is not due to increased risk as much as it is to increased numbers, as the post-9/11 cohort is open-ended and gains 250,000 to 300,000 new Veterans annually. With such population growth, more Veterans each year will become homeless, even after accounting for the decrease in overall Veteran homelessness that has occurred over the past decade. Given this, a more appropriate metaphor for homelessness may be “rising tide.”

3. ARE POST-9/11 ERA VETERANS BECOMING HOMELESS SOONER AFTER SEPARATING FROM THE MILITARY?

Another perception of homelessness among post-9/11 era Veterans is that the onset of homelessness in this current era occurs much sooner after leaving the military than it did with previous Veteran cohorts. Verifying this is difficult, however, as it has only been during this current service era that researchers could track homelessness among Veterans from the point that they exited the military. Two studies have found median times to homelessness for recent Veterans to be approximately two to three years.⁶⁻⁷ This means that, for Veterans who do become homeless, most it will occur only after having returned to civilian life for at least a few years.

Qualitative research sheds additional light on how Veterans become homeless. Precipitating factors often occur years before actual homelessness sets in. These factors can include unstable living arrangements, unemployment, financial mismanagement, strained family relations, and behavioral health issues.⁸⁻¹³ Recognizing and addressing these mediating issues as they emerge during the transition can, in addition to their inherent benefits, also provide a means to prevent eventual homelessness.

4. ARE VETERANS WHO WERE DEPLOYED TO IRAQ AND AFGHANISTAN AT HIGHER RISK FOR HOMELESSNESS COMPARED TO OTHER POST-9/11 ERA VETERANS?

The most common narrative for explaining homelessness among recent Veterans underscores how wartime experiences have impacted Veterans of Operations Enduring Freedom, Iraqi Freedom, and New Dawn (**OEF**, **OIF**, **OND**), so that, in the extreme, they are unable to effectively reintegrate into civilian life. Measuring wartime experience and linking it to homelessness is fraught with challenges. Of the different ways to measure wartime exposure, the most common and most straightforward is deployment. At least three studies looked at differential rates of homelessness between post-9/11 Veterans who

deployed to Iraq and Afghanistan and those who did not. Of these, none produced conclusive findings.¹⁴⁻¹⁶ One other study focused on specific deployment experiences (combat experience, multiple deployments, etc.) and links to homelessness, and similarly found inconclusive results.⁹

Combat experience or some other factor associated with deployment might, in fact, increase the risk for subsequently becoming homeless (either by itself or in conjunction with other factors). However, the scant research on this topic has yet to identify it. Based on this, the wars have yet to bring on the onslaught of homelessness among post-9/11 era Veterans that many feared, nor would homelessness disappear among this cohort in the absence of any war.

5. DO PTSD AND TBI INCREASE THE RISK FOR BECOMING HOMELESSNESS?

The empirical evidence for an association between PTSD and homelessness has been far less robust than the popular belief in its existence. The most rigorous study that examined this connection looked at Vietnam Veterans and did not find a direct association between the two.¹⁷ In the context of the Afghanistan and Iraq wars, four of the studies that examined homelessness among OEF/OIF/OND Veterans reported findings related to PTSD. Two of these studies found associations between PTSD and modestly increased risks for homelessness,^{7,14} while two others reported no significant associations after controlling for other factors.^{9,15}

Conversely, studies have found a high prevalence of PTSD among post-9/11 Veterans who experience homelessness. One study found high levels of PTSD diagnosis (67%) among Iraq and Afghanistan war Veterans who were placed into VA supportive housing, and much lower rates among older cohorts of homeless Veterans.¹⁸ Another study that interviewed post-9/11 Veterans who experienced homelessness showed the mechanisms by which PTSD symptoms led to homelessness.¹⁹ These mechanisms included difficulties maintaining employment and family relations, factors that directly contributed to homelessness. Both studies showed how PTSD and homelessness interact to exacerbate one another.

There has been no evidence that links TBI, the second so-called signature injury of the Iraq and Afghanistan wars, with increased risk for homelessness. Two studies have examined TBI among Veterans who are homeless and, while both noted a high prevalence of TBI, they found most incidences were not military-related.²⁰⁻²¹ Conversely, the circumstances of being homeless appear to increase the risk, regardless of Veteran status, of sustaining a TBI due to accidents, assaults, and other hazards of living on the streets.

6. HOW DOES GENDER INFLUENCE RISKS AND CIRCUMSTANCES RELATED TO HOMELESSNESS?

By consensus, female Veterans are at higher risk for homelessness than male Veterans. Male and female Veterans differ in that, among male Veterans, the risk for experiencing homelessness increases with age up to age 65, while among women it is the younger age

groups that have the highest risk.²²⁻²³ Because of this, a higher proportion of the female Veterans who become homeless served during the post-9/11 era.

Studies have not found female Veterans in the post-9/11 cohort to be any more likely than their male counterparts to use VA homeless services.^{7,24} However, female Veterans are much more likely than male Veterans to use non-VA, community-based homeless services for shelter and other assistance.²³ When women seek Veteran-specific homeless services, they often have to negotiate almost exclusively male environments that lack services specific to women and families with children.²⁵⁻²⁶

The other issue most frequently associated with gender with respect to Veteran homelessness is military sexual trauma (MST). An estimated 38% of female service members experienced MST, compared to 4% among men,²⁷ with several studies finding even higher rates of MST among female Veterans who experience homelessness.²⁸⁻²⁹ One study linked MST to significantly higher risk of homelessness among both female and male OEF/OIF Veterans.³⁰ Furthermore, MST is associated with mental health comorbidity, including PTSD, that may contribute to a greater risk for and longer duration of homelessness.

7. HAS ELIMINATING THE DRAFT INCREASED THE PREVALENCE OF VETERAN HOMELESSNESS?

Researcher Robert Rosenheck and his colleagues first raised this question when they ascertained that the cohort of Veterans at greatest risk of homelessness were those who served in the early years of the post-Vietnam era and during the implementation of the All-Volunteer military.³¹ This was a time when military service was unpopular and the pay was low, resulting in reduced standards being necessary to meet recruiting quotas. This may have led to a higher number of recruits with individual characteristics, such as behavioral health issues and criminal histories, that would predispose them to a higher risk for homelessness over their post-military life course. In essence, they argued that one of the most effective Veteran homelessness prevention initiatives may be maintaining rigorous recruiting standards.

A similar situation may have occurred in the mid-2000s, during the early war years. As recently as 2005 the military fell substantially short of its recruiting goals, and up through 2009 it regularly provided waivers for health and legal situations that would ordinarily bar potential recruits from enlisting.³² This situation has since reversed, but these relaxed recruiting standards may correspond to elevated risk for homelessness and other adverse outcomes over the life course of Veterans during this era.

Recruiting shortfalls during the course of the two wars have also led to the deployment of large numbers of National Guard and Reserve personnel, and to active duty personnel being deployed for extended periods (i.e., “stop loss”), for multiple deployments, and with less time between the multiple deployments. The added stress and uncertainty surrounding these deployment policies have been linked to increased difficulty with transitioning back into civilian life and, possibly, to greater vulnerability to homelessness.

Good circumstantial cases can be made for linking recruiting standards and deployment policies to greater risks for subsequent homelessness. However, there is no empirical evidence to support either factor in a post-9/11 context.

8. DO MISCONDUCT-RELATED DISCHARGES IMPACT HOMELESSNESS AMONG POST-9/11 ERA VETERANS?

The advocacy group Swords to Plowshares provided evidence that 125,000 Veterans (6.5% of all post-9/11 Veterans) are ineligible for VA services due to other than honorable (OTH), bad conduct, or dishonorable discharges.³³ The U.S. Government Accountability Office found that 62% of service members who separated due to misconduct had PTSD or TBI diagnoses, supporting contentions that the increase in such discharges were due to the military's systematically discharging personnel with medical or psychiatric conditions for punitive reasons.³⁴

One study found that Veterans with misconduct-related discharges comprised 5.6% of all VA-eligible Iraq and Afghanistan war Veterans, but comprised 20.6% of those among deployed Veterans who became homeless in the subsequent five years.³⁵ In contrast to the Veterans in this study, the large majority of post-9/11 Veterans with misconduct-related discharges are ineligible for VA services and this alone would presumably contribute to an even higher risk for homelessness.³⁶ Verifying these presumptions, however, is difficult as these Veterans are invisible to the VA. They do, however, appear to be disproportionately represented among Veterans in the mainstream homeless systems, as when a 2016 survey of Minnesota's homeless population found that 11% of the Veterans (from all eras) reported negative discharges.³⁷ This is almost twice the rate cited earlier in the Swords to Plowshares study.

9. WHAT EFFECT HAS THE ECONOMY HAD ON THE RISK FOR HOMELESSNESS AMONG POST-9/11 ERA VETERANS?

Post-9/11 era Veterans have exited military service to fluctuating economic circumstances, depending on when their service ended. Throughout these ups and downs, post-9/11 era Veterans had higher unemployment rates than their non-Veteran counterparts.³⁸⁻⁴⁰ Accounts of individual Veterans feature the inability to find work as a major factor in becoming homeless. However, on a population level, there is no clear indication that higher unemployment mediates higher homelessness risk among post-9/11 era Veterans when compared to their non-Veteran peers.¹⁹

Housing is another key dynamic linking the overall economy to homelessness. Overall, the U.S. has been experiencing an affordable housing crisis, with housing affordability continuing to decline and disproportionately affecting the low end of the housing and rental markets. Given this, elevated housing need among post-9/11 era Veterans appears to be more a function of factors that they share with their non-Veteran peers, such as family

formation and being less established vocationally, than it does with anything related to their military service.⁴¹

10. WHAT IS THE OUTLOOK FOR HOMELESSNESS AMONG POST-9/11 ERA VETERANS?

Summarizing what has been reviewed so far, two themes emerge. The first is that the oft-mentioned links between post-9/11 Veterans and homelessness are more nuanced than they appear in public discourse. The ties are not as clear cut, and the impact is not as severe. But the connections appear salient, and they matter. The second theme is that we have very little systematic research on homelessness among post-9/11 Veterans despite the interest on the topic. With one exception,⁴² there have also been no major services initiatives that specifically target this cohort of homeless Veterans.

Another important point is that VA's expansion of homeless services has been instrumental in the overall reduction of Veteran homelessness over the past decade. This trend has undoubtedly mitigated the extent of homelessness among post-9/11 era Veterans and, absent any reductions in this level of support, should continue to do so.

The best way to specifically target post-9/11 Veteran homelessness would be to focus on preventive services. There are two potentially promising approaches here. The first focuses specifically on homelessness and would use advances in predictive analytics to identify at-risk Veterans for housing risk, starting at their point of VA enrollment. Prevention services could then monitor these Veterans and identify and help address housing problems before they become housing crises.

The second prevention approach is to focus on issues that disproportionately impact post-9/11 Veterans and are linked to homelessness. For example, behavioral health issues, including PTSD, have been tied to homelessness, but there are also indications that receiving treatment for these issues may protect against homelessness. Expanding VA access to recent Veterans, and especially mental health services, may thereby also indirectly reduce homelessness. Efforts to expedite and simplify Veteran appeals of punitive discharges, if this were implemented, may function in a similar fashion. Eliminating military sexual trauma, something that should be done in its own right, would also likely have an added benefit of reducing homelessness risk.

There are, finally, two other factors to keep in mind when thinking about homelessness among post-9/11 Veterans. First, this cohort remains open-ended. In two years, the Afghanistan war will have spanned the entire lifetime of the military's youngest recruits, and right now some children are already serving in the same wars in which their parents served. Those who served in the earlier years of the era will have very different experiences than the Veterans who will continue to join this cohort for the indefinite future. As this group gets larger, its identity as a group will become more diffuse.

Second, like previous cohorts, homelessness among this cohort will continue to occur (possibly with increasing frequency) over their life course. As the time gap between

military service and the onset of their homelessness increases, ties between the two will become less direct, and the nature and dynamics of homelessness will change. This will increase the challenges inherent to researching, as well as addressing, homelessness among this cohort.



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Opinions expressed in this brief represent only the position of the National Center on Homelessness among Veterans and do not necessarily reflect the official policy of the U.S. Department of Veterans Affairs.

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