



Veterans First:
AN APPROACH TO MEET
THE HOUSING NEEDS OF SENIORS

About the National League of Cities

The National League of Cities (NLC) is dedicated to helping city leaders build better communities. Working in partnership with the 49 state municipal leagues, NLC serves as a resource to and an advocate for the more than 19,000 cities, villages and towns it represents, by strengthening and promoting cities as centers of opportunity, leadership, and governance.

Acknowledgments

The authors would also like to acknowledge **Laura Cofsky**, communications specialist for the Center for City Solutions who edited the report, as well as the **National Low Income Housing Coalition** for their contribution in data analysis, and **Purple Heart Homes** for their support of aging veterans across the United States.

About The Home Depot Foundation

NLC thanks our corporate and lead veteran housing partners at The Home Depot Foundation for their support which makes this work possible. Since 2011, The Home Depot Foundation has supported veteran-related causes in more than 3,840 cities nationwide. Their commitment of a quarter of a billion dollars to these efforts by 2020 has been met more than two years early. As a result, more than 37,000 veteran homes and facilities have been created or improved. To learn more about the Foundation's commitment and how you can work with a Team Depot from your local retail location to improve the lives of veterans in your community, visit <https://corporate.homedepot.com/community>.¹

About the Authors

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INTRODUCTION

Arthur Keller

In 1965, Arthur Keller followed the example of his father and enlisted in the United States Army during the Vietnam War. After serving as part of the 62nd Armored Field Artillery Battalion, he was honorably discharged in 1968.

While transitioning back into civilian life, Mr. Keller missed the structure the military provided. He later found his passion in the construction industry and still considers wood working a hobby. For more than 40 years, he has called Pensacola, Florida, home, sharing his house with a friend he jokingly calls his “adopted mother.” Despite support from his two daughters, Mr. Keller’s house needs plumbing and roof repairs to allow him to safely remain in his home. Mr. Keller’s inability to access or afford necessary home repairs after serving in the military is not unusual.



Mr. Keller’s house needs plumbing and roof repairs to allow him to remain at home safely.



He continued to serve until 2010, including 37 convoy missions in Iraq.

Jerry Holliman

In 1968, instead of being drafted for the Vietnam War, Hattiesburg, Mississippi resident Jerry Holliman followed in the footsteps of the rest of the men in his family and voluntarily enlisted. Despite other family members being in the Navy and Air Force, Mr. Holliman opted for the Army and was a squad leader in the 101st Airborne Division in Vietnam.

“I served for the flag,” said Mr. Holliman. “The flag is the only thing that unites us.”

Mr. Holliman’s time in the Army extended well beyond Vietnam. He continued to serve until 2010, including 37 convoy missions in Iraq. His service resulted in an array of service-connected disabilities. Exposure to Agent Orange in Vietnam led to three types of cancer, gout and diabetes. A mortar explosion in Iraq left him with other injuries. As his age progressed, inflammation in his hands left him unable to administer the insulin necessary to treat his diabetes.

After being honorably discharged as a master sergeant, Mr. Holliman returned to Hattiesburg to live in a family home that was left to him. In early 2017, a tornado destroyed the HVAC system, leaving him without central air in the middle of a Mississippi summer.

With an
estimated
46.2
million people
age 65 and older,
addressing this issue
can seem daunting.

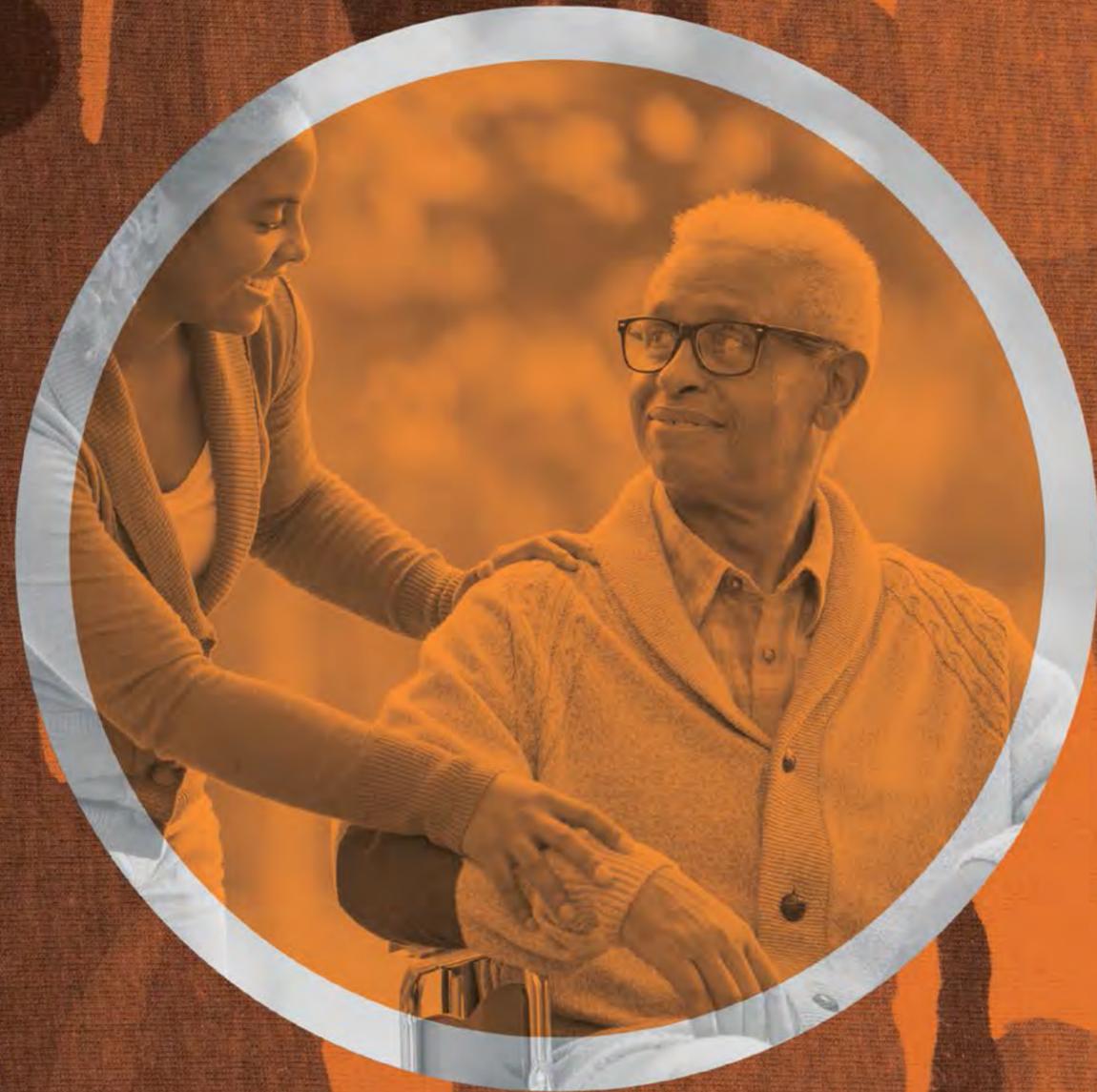
The stories of Mr. Keller and Mr. Holliman illustrate what the American Community Survey (ACS) Public Use Microdata Sample national data shows to be true². Veterans are more likely to own their own homes, but they tend to be older and more likely to have some form of a disability than non-veterans. Increasingly, local leaders are confronted with the costs associated with more residents — both veterans and non-veterans — aging in their communities. Calls to first responders regarding preventable slips, falls and other injuries related to mobility consume limited time and resources.

Our research indicates that local governments and agencies can make progress on housing issues for their communities at-large by focusing on veterans first and extending that progress to other subpopulations. Low-cost home modifications such as installing grab bars, wheel chair ramps, non-slip flooring, and lower countertops and cabinets, as well as widening doorways and putting in no-step showers, can enable homeowners to remain

safely in their own homes. These repairs can also reduce the need for interventions by first responders and prolonged stays in expensive emergency rooms and recovery facilities. Importantly, making these adjustments for senior veterans allows them the dignity and comfort of remaining in their communities and homes as they continue to age.

With an estimated 46.2 million people aged 65 and older, addressing the issue of home repairs and modifications for everyone can seem daunting³. As the end of 2018 nears, our nation is more than one third of the way through this historic demographic change. Increasingly local leaders are confronted with the costs associated with more residents aging in their communities. To help local leaders make the right decisions to support their aging residents, the National League of Cities (NLC) has partnered with The Home Depot Foundation to analyze American Communities Survey data and inform community conversations and actions.





WHY SHOULD CITIES FOCUS ON VETERANS?

Focusing on the basic needs of the people who have served in our nation's military, and their families, presents city leaders with the opportunity to bring their communities together to show their appreciation in a meaningful, substantive and impactful manner. Beyond parades and proclamations, our nation's debt to veterans and their families can be repaid by ensuring they are connected to the benefits and community resources they have earned to ensure they can safely remain in their homes.

Veterans with honorable, general or medical discharges are eligible for a range of services and benefits through the U.S. Department of Veterans Affairs (VA). Access to VA services and benefits are critical resources that are not available to non-veterans. However, the federal government estimates that less than half of the total veteran population is enrolled for VA health services⁴. As a result, veterans are left without access to their earned benefits and services.

Promisingly, there is recent evidence demonstrating that progress can be made on large and seemingly intractable housing-related issues when there is an initial focus on veterans.



DOES FOCUSING ON VETERANS FIRST WORK?

VETERAN HOMELESSNESS: A NATIONAL PROOF POINT

The strategic prioritization of veterans in fighting homelessness is grounded in the understanding that veterans have access to unique benefits and services through the VA. Yet, it should be noted that it took decades for the nation to focus on veterans as an initial strategy. Since the emergence of modern-day homelessness in the early to mid-1980s, homelessness has come to be viewed as an inexorable part of American society, one felt most acutely in large cities. Complex and multi-layered issues underlie the problem of homelessness, most distinctly the nation's on-going housing affordability crisis. Efforts into the late 1990s and early 2000s focused on providing shelter and transitional housing to people experiencing homelessness.

Clinicians focused on short-term shelter solutions while connecting people to resources and services, such as substance abuse and mental health treatment. Placing people into permanent housing was initially viewed as the final part of resolving a person's experience with homelessness. In the early 2000s, this treatment modality was inverted with the advent of a strategy called "Housing First." The model of Housing First was remarkable for its tactical simplicity⁵. According to this

strategy, to end someone's experience with homelessness, permanent housing should be the initial and priority response.

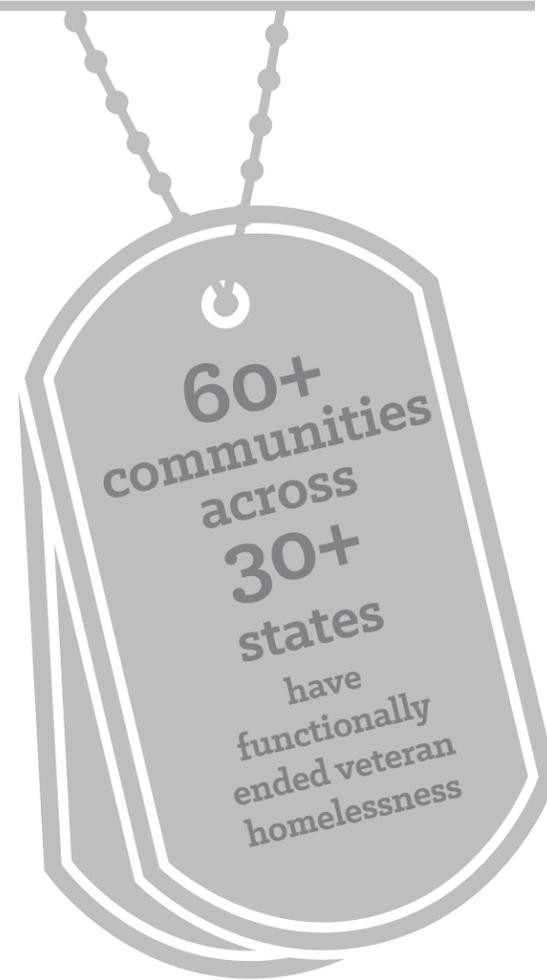
Despite these efforts, communities continued to face challenges in preventing and ending homelessness. In 2010, for the first time ever, the federal government proposed a strategic approach to homelessness by focusing on specific subpopulations. Initially outlined in the U.S. Interagency Council on Homelessness' *Opening Doors* federal strategic plan, veterans experiencing homelessness were identified as the initial priority subpopulation⁶. This strategy has been reaffirmed in the latest federal plan for homelessness, *Home, Together*, released earlier this year⁷.

Recognizing the need for additional veteran-specific resources, federal partners at VA and the U.S. Department of Housing and Urban Development (HUD), as well as the U.S. Department of Labor (DoL), established a series of programs including the HUD-VA Supportive Housing (HUD-VASH) program, the Supportive Services for Veteran Families (SSVF) program and the Homeless Veteran Reintegration Program (HVRP).

Veterans First: An Approach to Meet the Housing Needs of Seniors

Communities across the nation were encouraged to follow the federal strategic plan and develop locally informed plans to address homelessness that prioritized veterans. These local plans, combined with new veteran-specific resources, were complemented by a series of technical assistance initiatives to help community providers improve their homeless response systems. In addition, elected officials were engaged through the Mayors Challenge to End Veteran Homelessness, a nationwide mechanism supported by both federal and national partners, including the National League of Cities⁸.

As a result of these actions, since 2010, veteran homelessness has declined by an unprecedented 46 percent. Through improvements in client identification, standardized assessments, resource allocation and elected leader engagement, more than 60 communities across more than 30 states have functionally ended veteran homelessness as defined by federal partners.

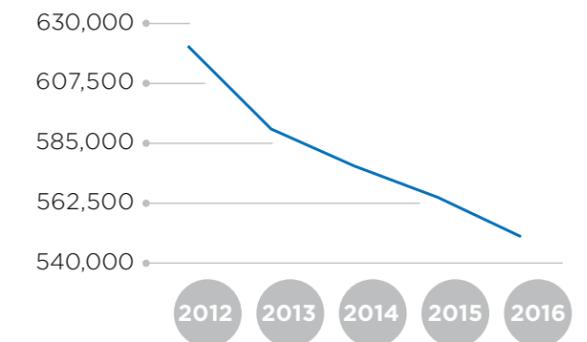


	TOTAL HOMELESS	CHRONICALLY HOMELESS	HOMELESS VETERANS	SHELTERED HOMELESS VETERANS	UNSHELTERED HOMELESS VETERANS
TOTALS					
2012	621,553	112,037	60,579	35,143	25,436
2013	590,364	102,828	55,619	34,909	20,710
2014	576,450	99,132	49,689	32,119	17,570
2015	564,708	96,275	47,725	31,505	16,220
2016	549,928	86,132	39,471	26,404	13,067
PERCENT CHANGE	-11.5%	-23.1%	-34.8%	-24.9%	-48.6%

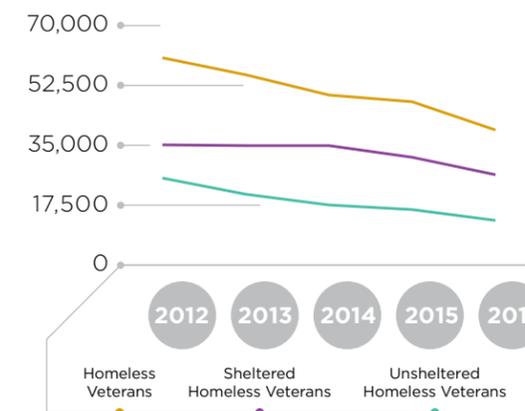
Since 2010
veteran
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has declined
by an
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Crucially, these efforts have also resulted in a drop in other homeless subpopulations experiencing homelessness⁹. This point is affirmed when analyzing the national progress made during the initial focus on the veteran subpopulation. There have been demonstrable improvements impacting people experiencing chronic homelessness, the second priority subpopulation, and other subpopulations.

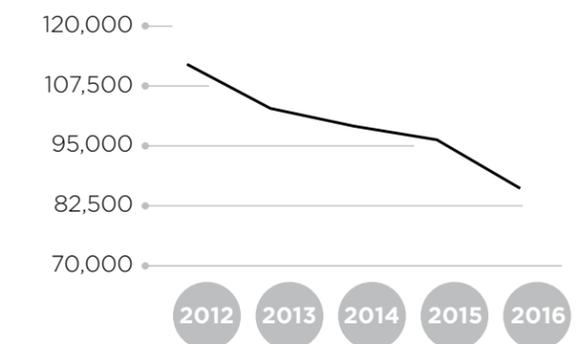
Total National Homelessness



Total National Veteran Homelessness Data



Total National Chronically Homelessness Data



NOTE: To align with American Community Survey (ACS) data used later in this report, only Point-in-Time (PIT) data from 2012-2016 has been included.



39
Cities Sampled



11

Large Cities



10

Medium Cities



18

Small Cities

EXTENDING THE PROGRESS TO ADDRESS HOME REPAIRS AND MODIFICATIONS FOR SENIORS

If progress on homelessness has been made by initially focusing on veterans, it is reasonable to believe that similar progress can be made on other housing challenges, such as how to meet the home repair and modification needs of seniors to allow them to successfully age in place.

For cities to make progress on housing needs by prioritizing any specific subpopulation, it is critical that efforts be informed by data.

To support city leaders in their efforts, NLC has analyzed a variety of criteria within a 39 city sample, as well as by city size based on population. Of the 39 cities analyzed, we characterized eleven (11) as large cities, ten (10) as medium-sized cities and eighteen (18) as small-sized cities.

For a list of the cities included in this analysis and a more detailed explanation of our research methodology, please see Appendix 1.



For cities to make progress on housing needs by prioritizing any specific subpopulation, it is critical that efforts be informed by data.

RESOURCES AVAILABLE FOR HOME REPAIRS AND MODIFICATIONS

While a few states allow their Medicare resources to be used for housing-related purposes, the preeminent program for providing services for seniors is the Older Americans Act (OAA)¹⁰. Reauthorized in 2016, the primary purpose of OAA funding is to support Area Agencies on Aging (AAAs) and Aging and Disability Resource Centers (ADRCs) which provide home and community-based care¹¹. These services are critical to ensuring seniors can age in place, but cannot be used to provide home repairs or modifications.

To meet the housing needs of their communities, city leaders regularly use the Community Development Block Grant (CDBG) program to fund efforts ranging from first-time homebuyer and home repair and modification programs, to homelessness prevention programs¹².

The CDBG program is a powerful tool. However, funding for it has declined on a per capita basis for many years. As a result, housing-related programs compete for CDBG resources alongside calls for infrastructure, energy efficiency programs, and other public services such as workforce and economic development investments. It is also worth noting that a city must have a population greater than 50,000 to receive CDBG funds directly. As a result, smaller cities and rural communities are at a disadvantage in meeting the housing needs of their seniors.

Recognizing that veterans are more likely to have some form of a disability than non-veterans, in 1973 the Home Improvement and Structural Alterations (HISA) program was established within the VA¹³. This program was complimented by the Specially Adapted Housing (SAH) program in 2006 and the Special Housing Adaptation (SHA) program in 2008¹⁴. Collectively, the HISA, SAH and SHA programs are unique veteran-specific resources that can be used to ensure a veteran's home is safe and accessible¹⁵.

By strategically prioritizing the allocation of home repair and modification resources to veterans, communities can build the necessary collaborative partnerships that can later be brought to bear on the needs of non-veteran seniors.

HOW MANY VETERANS ARE ELIGIBLE FOR HOME REPAIRS AND MODIFICATIONS THROUGH AVAILABLE PROGRAMS?



In order to be eligible for any home repair and modification program funded by CDBG, a person must meet certain requirements. For instance, they must have an income that is equal to or less than 80 percent of the area median income (AMI). For the HISA, SAH and SHA programs, a veteran must also be enrolled in the VA and have a disability rating. The primary

purpose for each of these programs is to assist veteran homeowners.

To help determine what segment of the population is eligible for any or all of these programs, we analyzed American Communities Survey data for a cohort of 39 cities overall and by city size, to identify the following:

What percentage of households have a veteran?

What percentage of veteran households own their home?

What percentage of veteran households have someone with a service-connected disability?

What percentage of veteran households have someone aged 65 or older?

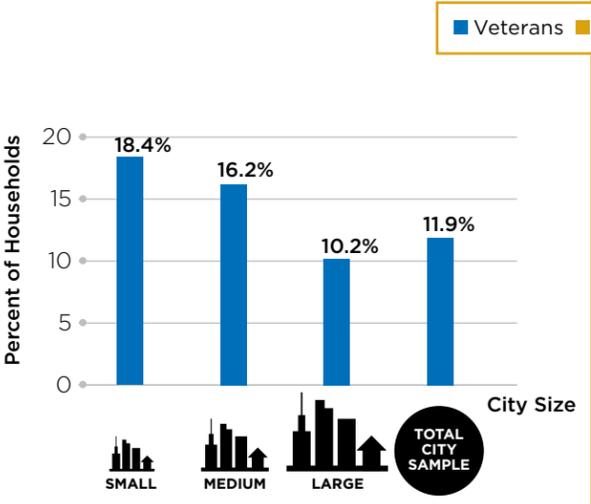
What percentage of veteran households have incomes at or below 80 percent of the Area Median Income (AMI)?



FINDINGS

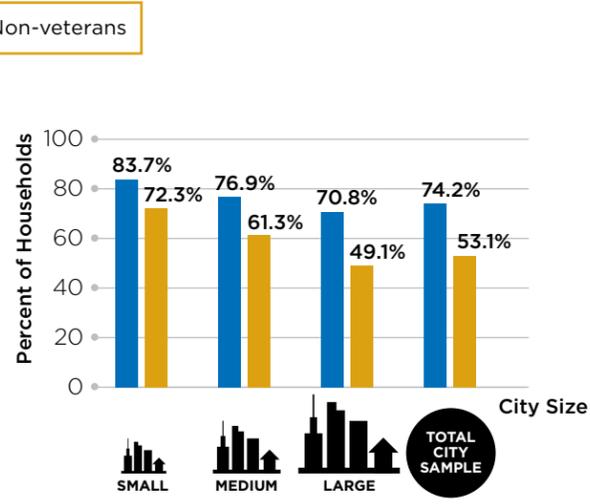
1. What percentage of households have a veteran?

Within our sample of 39 cities, 11.9 percent of households have a veteran.



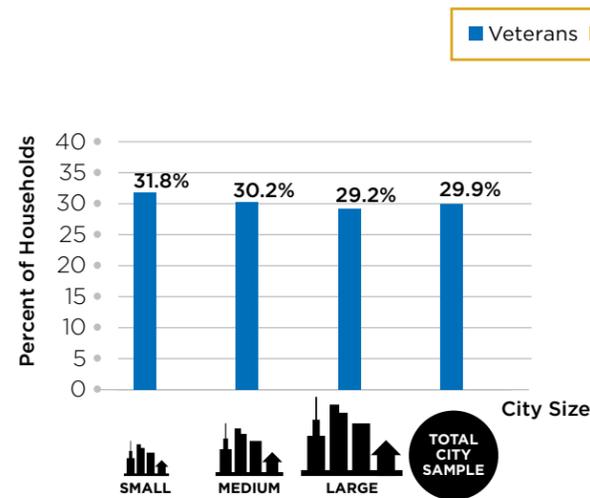
2. What percentage of veteran households own their home?

Within our sample of 39 cities, 74.2 percent of veteran households own their homes, compared to 53.1 percent of non-veteran households.



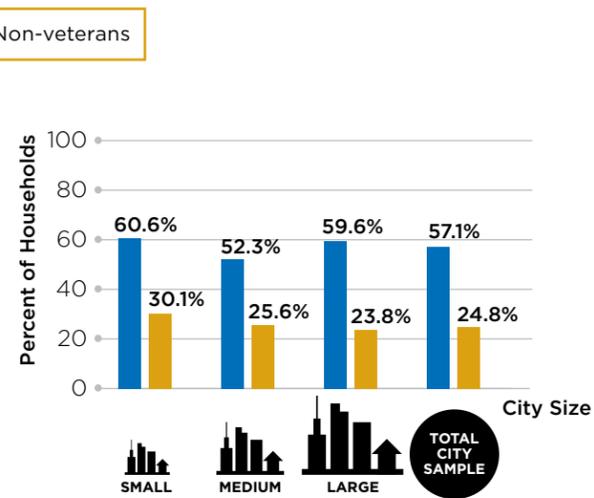
3. What percentage of veteran households have a service-connected disability?

Within our sample of 39 cities, 29.9 percent of veteran households have someone with a service-connected disability.



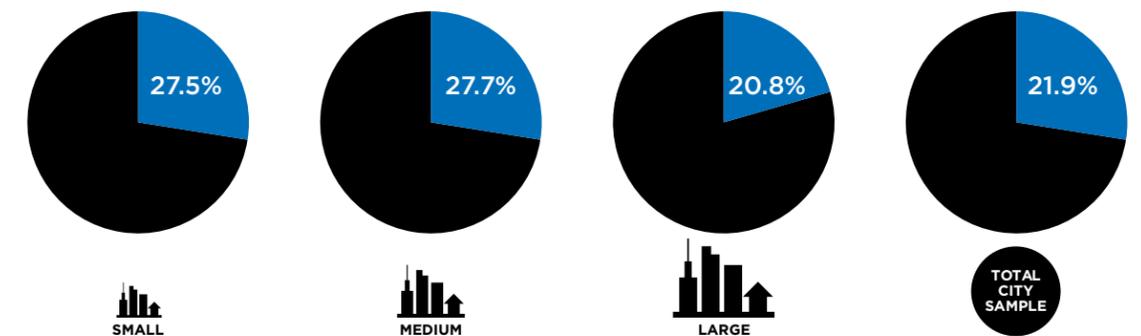
4. What percentage of veteran households have someone age 65 or older?

Within our sample of 39 cities, 57.1 percent of veteran households have someone age 65 or older, compared to 24.8 percent of non-veteran households.



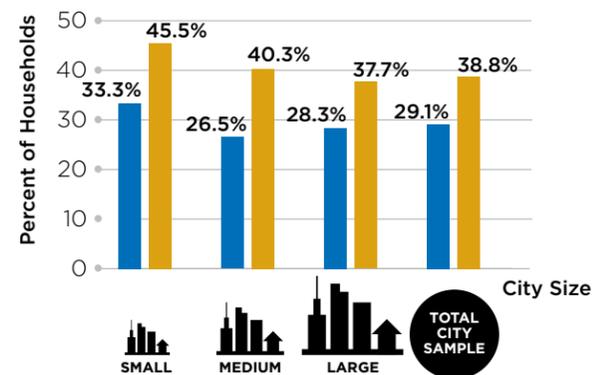
Individually, each of these statistics confirm why local leaders would benefit from an initial focus on the needs of senior veterans. The integration of these statistics can help communities better understand the scale of the issue locally. In addition, the above statistics can help guide conversations about what local partners need to do to identify senior veterans in need of home repairs and modifications.

What percentage of veteran homeowners, with a service-connected disability and at least one household member age 65 or older, have incomes at or below 80 percent AMI?



5. What percentage of households have incomes at or below 80% of Area Median Income (AMI)?

Within our sample of 39 cities, 29.1 percent of veteran households have incomes at or below 80 percent of AMI, compared to 38.8 percent of non-veteran households.





CONCLUSION AND RECOMMENDATIONS

In reviewing the data, we see that veterans are more likely to own their homes, have a disability and have someone aged 65 or older in their households than non-veterans. While veteran households are more likely to have higher incomes than non-veteran households, it is important to focus on the smaller subset of veteran households that have incomes less than 80 percent AMI.

Veterans can access VA home repair and modification programs, such as HISA, SAH and SHA, and veterans with incomes less than 80 percent of AMI are also eligible for CDBG-funded programs. If cities are unable to coordinate the various resources and services available to this proportionally small demographic, then it is unreasonable to believe that they would be able to meet the home repairs and modification needs of all seniors.

Our findings indicate that the actual number of veterans in a given city that meet all of all our statistical criteria is likely to be relatively small. Therefore, NLC recommends local leaders take the following steps to ensure senior veteran homeowners receive necessary home repairs and modifications:

1. Asking the right questions.

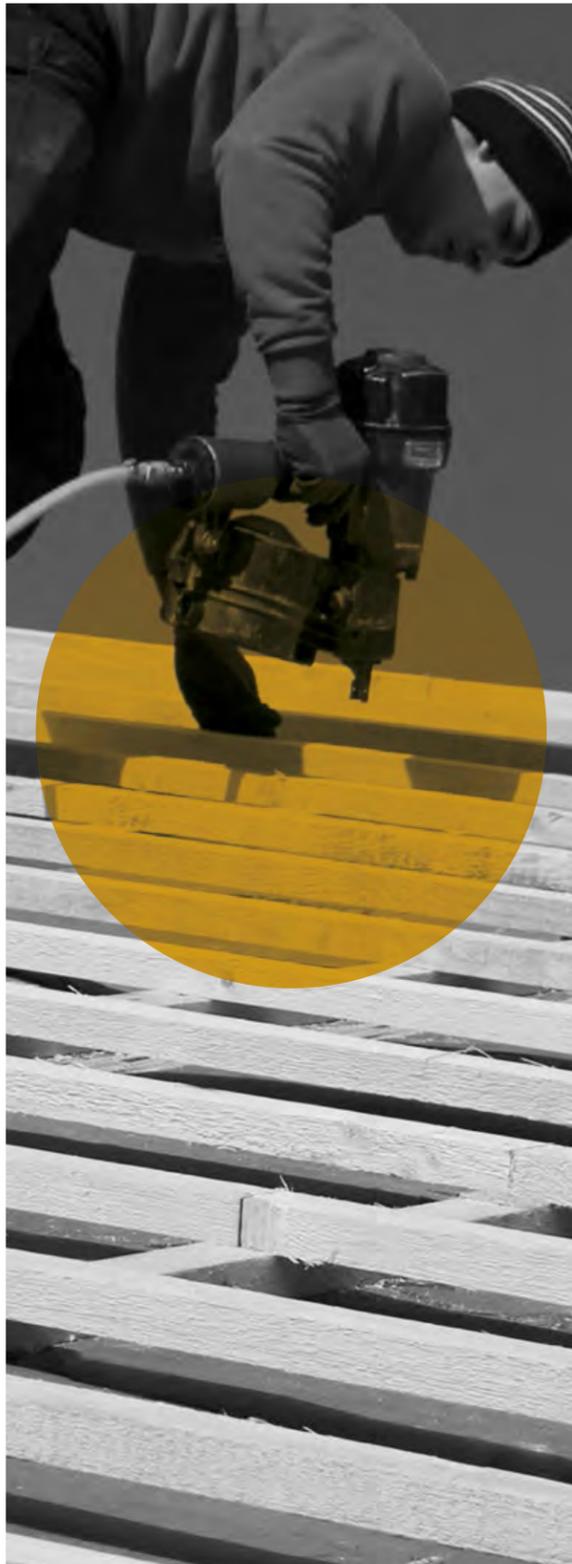
Because not all veterans are enrolled to receive VA services, the critical first step communities must take is a coordinated approach to identifying veterans. Rather than asking, “Are you a veteran?”, communities would be better served asking, “Have you or a member of your household ever served in the military?”

2. Expand the number of community partners identifying veterans.

Asking the above question on municipal utility bills, property tax bills, and during interactions with law enforcement and first responders, as well as in libraries, schools, senior centers, hospitals, food pantries, houses of worship and physician offices, can help identify veteran households who could benefit from home repairs and modifications. As city leaders increase the amount of data gathered, government and non-government entities must determine which partner is best positioned to retain the collected information.

3. Gathering the appropriate stakeholders to organize services and information.

After gathering the necessary local data about veterans and their needs, a unified application can be developed to facilitate the collective sharing of information among all stakeholders providing home repairs and modifications.



Appendix 1

Data Methodology

Point-in-Time Data

For this analysis, Point-in-Time (PIT) data estimates by Continuums of Care (CoC) were collected from 2010-2017. This analysis uses PIT estimates for the CoCs that represent the 39 cities identified for this report and uses data spanning from 2012-2016. This was done to align with data used from the American Community Survey (ACS). The PIT data provides an annual estimate of the total number of people experiencing homelessness in each CoC, broken down by specific subpopulations including, but not limited to, veterans, non-veteran individuals and people chronically experiencing homelessness.

American Community Survey

Public Use Microdata Surveys (PUMS) from the 2012-2016 ACS were used for this research. This dataset represents five percent (5%) of the United States population, one percent (1%) for each year.

The ACS is conducted annually and provides data on the social, economic, demographic and housing characteristics of the U.S. population. Each year, the Census Bureau makes the PUMS person and housing files available to the public to allow for deeper analysis. In this report, both the person and housing files were used to analyze a sample of Public Use Microdata Areas (PUMAs).

PUMAs are geographic areas used to define a location in PUMS data and are a collection of counties or tracts within counties with more than 100,000 people (based on the census population counts). Our analysis focused on

178 PUMAs found in both the household and individual surveys for 39 cities. The data set contains 445,731 household surveys, within which there are 1,043,526 individual surveys.

Analysis Methodology

For much of this analysis, person and housing files were merged together by the serial number assigned to each housing unit surveyed. Thus, the majority of the data focuses only on heads of households. However, demographic and age data come exclusively from the person file, providing data on each household member.

NLC's analysis selected a variety of indicators from both the population and housing files to better understand potentially unique aspects of veteran households compared to non-veteran households. Some of the indicators analyzed by NLC include homeownership rates versus households renting, family income, disability status, age, and more. All findings are based on statistical analysis using SPSS software.

Limitations

It is important to note that there are limitations when comparing veterans to non-veterans and other sectors of the sample. These limitations include, but are not limited to:

1. The data analyzed represents PUMAs associated with our 39 city sample and due to this is not a full profile of the United States as a whole.
2. PUMAs are geographic areas used to define locations in PUMS data and are a collection of counties or tracts within counties with more than 100,000 people, based on the census population counts, therefore the information for cities with populations under 100,000 could represent residents from other cities, towns, or villages.

Cities Analyzed

The eleven (11) large cities have populations of 400,000 or more and include: Detroit, Mich.; Boston, Mass.; Washington, D.C.; Denver, Colo.; Indianapolis, Ind; San Francisco, Calif.; Jacksonville, Fla; San Diego, Calif; Phoenix, Ariz; Chicago, Ill.; and Los Angeles, Calif.

The ten (10) medium-sized cities have populations between 50,001 and 400,000 and include: Fort Lauderdale, Fla.; Fort Wayne, Ind.; Huntsville, Ala; Macon, Ga.; Orlando, Fla.; Pensacola, Fla.; South Bend, Ind.; Augusta, Ga.; Lexington, Ky.; and Tampa, Fla.

The eighteen (18) small-sized cities have populations 50,000 or less and include: Apopka, Fla.; Biloxi, Miss; Columbus City, Ind.; Elmhurst, Ill.; Gaylord, Mich; Glenview Village, Ill.; Grayslake Village, Ill.; Hilo, Hawaii; Leesburg, Fla.; Lincoln, Calif.; Madison, Ala.; Maricopa, Ariz.; New Haven, Ind.; Pine Bluff, Ark.; Potomac, Md.; San Jacinto, Calif.; Sierra Vista, Ariz.; and Twin Falls, Ida.

Appendix 2

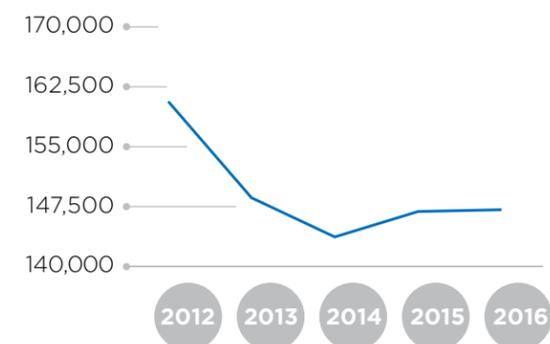
Homelessness Data Tables

PIT Data from 39 Cities in NLC Analysis

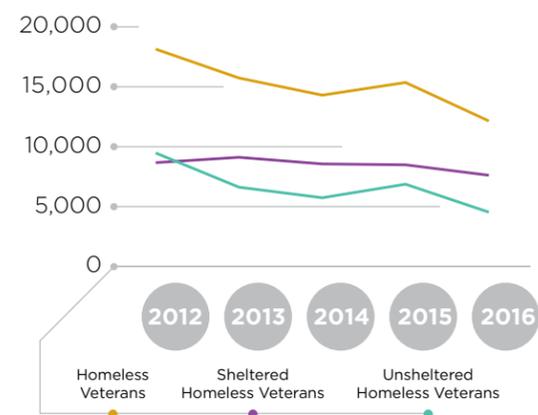
When 2012-2016 PIT data for the 39 cities in our sample cohort is reviewed, similar declines are seen in overall veteran homelessness, particularly among unsheltered homeless veterans. While less of a decline is seen in overall homelessness and chronically homeless populations in these 39 cities, there is still an 8.4 percent and 8.8 percent decline, respectively.

TOTALS	TOTAL			SHELTERED	UNSHELTERED
	HOMELESS	CHRONICALLY HOMELESS	HOMELESS VETERANS	HOMELESS VETERANS	HOMELESS VETERANS
2012	160,663	31,928	18,145	8,671	9,474
2013	148,600	27,811	15,735	9,115	6,620
2014	143,700	25,705	14,301	8,563	5,738
2015	146,884	31,436	15,358	8,488	6,870
2016	147,108	29,104	12,149	7,614	4,535
PERCENT CHANGE	-8.4%	-8.8%	-33.0%	-12.2%	-52.1%

Total Homeless in NLC Sample 39 Cities



Veteran Homelessness in NLC Sample 39 Cities

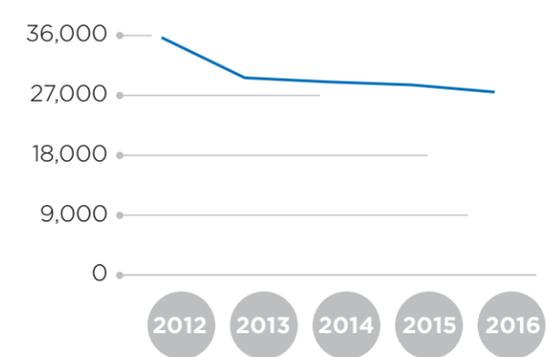


PIT Data from Small Cities in NLC Analysis

When 2012-2016 PIT data for the 39 cities in our sample cohort is reviewed based on city size, within small cities, there are only modest changes among the sheltered homeless veteran population. However, in all other categories, considerable and consistent progress is seen with the exception of increases in veteran and chronic homelessness in 2015.

TOTALS	TOTAL			SHELTERED	UNSHELTERED
	HOMELESS	CHRONICALLY HOMELESS	HOMELESS VETERANS	HOMELESS VETERANS	HOMELESS VETERANS
2012	35,708	6,735	3,440	1,515	1,925
2013	29,649	4,241	3,000	2,054	946
2014	29,040	4,040	2,633	1,710	923
2015	28,587	4,501	3,210	1,728	1,482
2016	27,511	4,126	2,420	1,480	940
PERCENT CHANGE	-23.0%	-38.7%	-29.7%	-2.3%	-51.2%

Total Homelessness in Small Cities



Veteran Homelessness in Small Cities

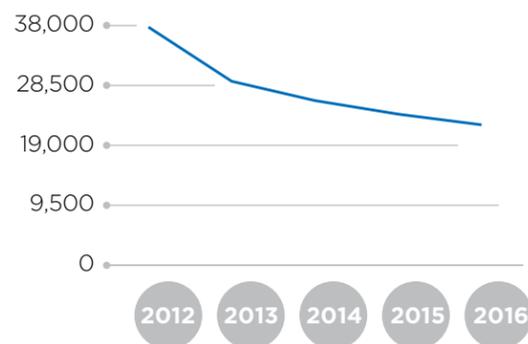


PIT Data from Medium Cities in NLC Analysis

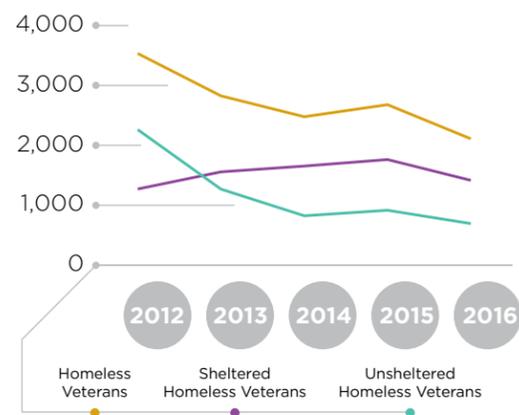
When 2012-2016 PIT data for the 39 cities in our sample cohort are reviewed based on city size, within medium cities, there are notable changes within the total homeless population, as well as among homeless veterans and the chronically homeless. Progress within the homeless veteran subpopulation was particularly pronounced, with a more than 40 percent decline overall and a nearly 70 percent decline among unsheltered homeless veterans.

TOTALS	TOTAL HOMELESS	CHRONICALLY HOMELESS	HOMELESS VETERANS	SHELTERED	UNSHELTERED
				HOMELESS VETERANS	HOMELESS VETERANS
2012	37,757	5,547	3,534	1,271	2,263
2013	29,157	4,891	2,826	1,557	1,269
2014	26,098	3,509	2,478	1,654	824
2015	23,948	3,478	2,679	1,763	916
2016	22,256	2,990	2,110	1,416	694
PERCENT CHANGE	-41.1%	-46.1%	-40.3%	11.4%	-69.3%

Total Homelessness in Medium Cities



Veteran Homelessness in Medium Cities

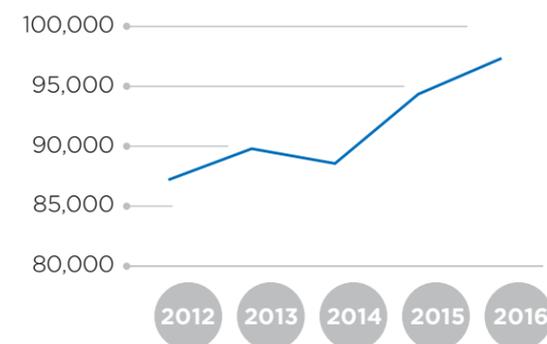


PIT Data from Large Cities in NLC Analysis

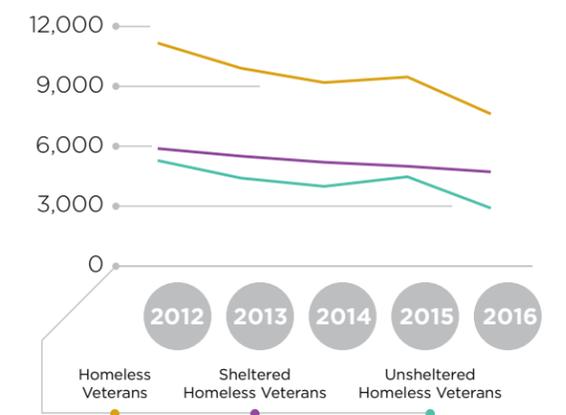
When 2012-2016 PIT data for the 39 cities in our sample cohort is reviewed based on city size, within large cities, notable progress on veteran homelessness becomes evident, with a decline of more than 45 percent among unsheltered homeless veterans and a nearly 20 percent decline in sheltered homeless veterans. However, in large cities, the progress on veteran homelessness is not spilling over to the chronically homeless subpopulation and is also not seen in the total number of homeless.

TOTALS	TOTAL HOMELESS	CHRONICALLY HOMELESS	HOMELESS VETERANS	SHELTERED	UNSHELTERED
				HOMELESS VETERANS	HOMELESS VETERANS
2012	87,198	19,646	11,171	5,885	5,286
2013	89,794	18,679	9,909	5,504	4,405
2014	88,562	18,156	9,190	5,199	3,991
2015	94,349	23,457	9,469	4,997	4,472
2016	97,341	21,988	7,619	4,718	2,901
PERCENT CHANGE	11.6%	11.9%	-31.8%	-19.8%	-45.1%

Total Homelessness in Large Cities



Veteran Homelessness in Large Cities



Appendix 3

Research Questions and Findings based on ACS data

1. Are veterans more likely than non-veterans to be homeowners?

A. Entire ACS Survey

- I. 82.3% of veteran households own their homes
- II. 67.7% of non-veteran households own their homes

B. 39 City Sample

- I. 74.2% of veteran households own their homes.
- II. 53.1% of non-veteran households own their home.

C. By City Size

- I. Small cities
 - a. 83.7% of veteran households own their homes.
 - b. 72.3% of non-veteran households own their homes.
- II. Medium cities
 - a. 76.9% of veteran households own their homes.
 - b. 61.3% of non-veteran households own their homes.
- III. Large cities
 - a. 70.8% of veteran households own their homes.
 - b. 49.1% of non-veteran households own their homes.

Summary of findings:

Across the sample of 39 cities, and within each city size category, veteran households are more likely to own their homes than non-veteran households. This distinction is most pronounced in large cities where 21.7 percent more veterans own their homes than non-veterans.

2. Are non-veterans more likely than veterans to be renters?

A. Entire ACS Survey

- I. 17.7% of veteran households rent their homes
- II. 32.4% of non-veteran households rent their homes

B. 39 City Sample

- I. 25.8% of veteran households rent their homes.
- II. 46.9% of non-veteran households rent their homes.

C. By City Size

- I. Small cities
 - a. 16.3% of veteran households rent their homes.
 - b. 27.7% of non-veteran households rent their homes.
- II. Medium cities
 - a. 23.1% of veteran households rent their homes.
 - b. 38.7% of non-veteran households rent their homes.
- III. Large cities
 - a. 29.2% of veteran households rent their homes.
 - b. 50.9% of non-veteran households rent their homes.

Summary of findings:

Across the sample of 39 cities, and within each city size category, non-veteran households are more likely to rent their homes than veteran households. This distinction is most pronounced in large cities, where more than half of non-veteran households rent their homes, compared to roughly 30 percent of veteran households.

3. Are veteran households more likely to have at least one member over the age of 65?

A. Entire ACS Survey

- I. 58.8% of veteran households have at least one person over the age of 65
- II. 27.2% of non-veteran households have at least one person over the age of 65

B. 39 City Sample

- I. 57.1% of veteran households have at least one person over the age of 65.
- II. 24.8% of non-veteran households have at least one person over the age of 65.

C. By City Size

- I. Small cities
 - a. 60.6% of veteran households have at least one person over the age of 65.
 - b. 30.1% of non-veteran households have at least one person over the age of 65.
- II. Medium cities
 - a. 52.3% of veteran households have at least one person over the age of 65.
 - b. 25.6% of non-veteran households have at least one person over the age of 65.
- III. Large cities
 - a. 59.6% of veteran households have at least one person over the age of 65.
 - b. 23.8% of non-veteran households have at least one person over the age of 65.

Summary of findings:

Across the sample of 39 cities, and within each city size category, veteran households are more than twice as likely to have one or more people over the age of 65.

4. Are veteran homeowners more likely to be older than non-veterans based on median age?

A. Entire ACS Survey

- I. Veterans = 65.5 Years
- II. Non-veterans = 39.2 Years

B. 39 City Sample

- I. Veterans = 65.0 Years
- II. Non-veterans = 36.5 Years

C. By City Size

- I. Small cities
 - a. Veterans = 66.1 Years
 - b. Non-veterans = 40.7 Years
- II. Medium cities
 - a. Veterans = 63.6 Years
 - b. Non-veterans = 37.4 Years
- III. Large cities
 - a. Veterans = 64.5 Years
 - b. Non-veterans = 35.7 Years

Summary of findings:

Across the sample of 39 cities, and within each city size category, the median age of veterans is at least 25 years older than non-veterans.

5. Are veterans more likely to have incomes above 80 percent of Area Median Income (AMI)*?

**Variable information:* The area median income is based on census data at the metropolitan or non-metropolitan area level.

A. 39 City Sample

- I. 70.9% of veterans surveyed are above 80% of Area Median Income, therefore 29.1% of veterans are below 80% AMI.
- II. 61.2% of non-veterans are above 80% of Area Median Income, therefore 38.8% of non-veterans are below 80% AMI.

B. By City Size

- I. Small cities
 - a. 66.7% of veterans have incomes above 80% AMI, therefore 33.3% veterans have incomes below 80% AMI.
 - b. 54.9% of non-veterans have incomes above 80% AMI, therefore 45.1% of non-veterans have incomes below 80% AMI.
- II. Medium cities
 - a. 73.5% of veterans have incomes above 80% AMI, therefore 26.5% veterans have incomes below 80% AMI.
 - b. 59.7% of non-veterans have incomes above 80% AMI, therefore 40.3% non-veterans have incomes below 80% AMI.
- III. Large cities
 - a. 71.8% of veterans have incomes above 80% AMI, therefore 28.3% veterans have incomes below 80% AMI.
 - b. 62.3% of non-veterans have incomes above 80% AMI, therefore 37.7% non-veterans have incomes below 80% AMI.

Summary of findings:

Across the sample of 39 cities, and within each city size category, more than 37 percent of non-veterans have incomes below 80 percent AMI whereas 26 percent of veterans have incomes below 80 percent AMI.

6. Are veterans more likely to have some form of a disability than non-veterans?

A. Entire ACS Survey

- I. 31.0% of veterans surveyed have a disability, 69.0% of veterans are not disabled
- II. 13.6% of non-veterans have a disability, 86.4% of non-veterans are not disabled

B. 39 City Sample

- I. 29.9% of veterans surveyed have a disability, 70.1% of veterans are not disabled.
- II. 12.4% of non-veterans are disabled, 87.6% of non-veterans are not disabled.

C. By City Size

- I. Small cities
 - a. 31.8% of veterans surveyed have a disability, 68.2% of veterans are not disabled.
 - b. 13.3% of non-veterans are disabled, 86.7% of non-veterans are not disabled.
- II. Medium cities
 - a. 30.2% of veterans surveyed have a disability, 69.8% of Veterans are not disabled.
 - b. 14.9% of non-veterans are disabled, 85.1% of non-veterans are not disabled.
- III. Large cities
 - a. 29.2% of veterans surveyed have a disability, 70.8% of Veterans are not disabled.
 - b. 12.0% of non-veterans are disabled, 88.0% of non-veterans are not disabled.

Summary of findings:

Within the sample of 39 cities, and within each city size category, veterans are more than twice as likely to have a disability as non-veterans. This distinction is most pronounced in small and large cities.

7. What percentage of veterans are homeowners, with a service connected disability, and have incomes less than 80 percent AMI?

The information is from the PUMA level based on Median Family Income from American Fact Finder

A. 39 City Sample

- I. 18.8% of veteran homeowners who have a service-connected disability have incomes at or below 80% AMI.

B. By City Size

- I. Small cities
 - a. 23.4% of veteran homeowners who have a service-connected disability have incomes at or below 80% AMI.
- II. Medium cities
 - a. 16.1% of veteran homeowners who have a service-connected disability have incomes at or below 80% AMI.
- III. Large cities
 - a. 17.0% of veteran homeowners who have a service-connected disability have incomes at or below 80% AMI.

Summary of findings:

Across the sample of 39 cities, and within each city size category, at least 16 percent of veteran homeowners with a service-connected disability have incomes at or below 80 percent AMI. The largest percentage of this subpopulation is found in small cities.

8. What percentage of veteran homeowners with a service-connected disability, and at least one member 65+ have incomes at or below 80 percent AMI?

A. 39 City Sample

- I. 21.9% of veteran homeowners who have at least one family member 65 years and up, and a service-connected disability have incomes at or below 80% AMI.

B. By City Size

- I. Small cities
 - a. Of all Service Connected Veteran Homeowners with at least one family member 65 years or up 27.5% have at least one family member 65 years and up, and incomes at or below 80% AMI
- II. Medium Cities
 - a. Of all 65+ Service Connected Veteran Homeowners 27.7% have at least one family member 65 years and up, and incomes at or below 80% AMI
- III. Large Cities
 - a. Of all 65+ Service Connected Veteran Homeowners 20.8% have at least one family member 65 years and up, and incomes at or below 80% AMI

Summary of findings:

Across the sample of 39 cities, and within each city size category, at least 20.8 percent of veteran homeowners with a service-connected disability and at least one member of household 65+ have incomes at or below 80 percent AMI. The largest percentage of this subpopulation is found in medium sized cities.

9. Are veterans more likely than non-veterans to have higher yearly incomes?

A. Entire ACS Survey

- I. The median income of veteran households is \$68,001.
- II. The median income of non-veteran households is \$67,959.

B. 39 City Sample

- I. The median income of veteran households is \$74,077.
- II. The median income of non-veteran households is \$63,999.

C. By City Size

- I. Small Cities
 - a. The median income of veteran households \$66,500.
 - b. The median income of non-veteran households is \$68,980.
- II. Medium Cities
 - a. The median income of Veteran households is \$67,300.
 - b. The median income of non-Veteran households is \$56,550.
- III. Large cities
 - a. The median income of Veteran households is \$78,585.
 - b. The median income of non-Veteran households is \$64,001.

Summary of findings:

Within the sample of 39 cities, as well as in large and medium-sized cities, veteran households have a higher median income than non-veterans. The overall sample shows that veteran households have median incomes that are 13.6 percent higher than non-veterans. Notably, in small cities, non-veteran households have an average income that is 3.7 percent higher than Veteran households.

10. Are Veterans more likely to live in their homes longer than non-veterans?

A. Entire ACS Survey

- I. 61.3% of veterans have lived in their home for 10 years or more.
- II. 46.2% of non-veterans have lived in their home for 10 years or more.

B. 39 City Sample

- I. 58.4% of veterans have lived in their home for 10 years or more.
- II. 40.0% of non-veterans have lived in their home for 10 years or more.

C. By City Size

- I. Small Cities
 - a. 55.8% of veterans have lived in their home for 10 years or more.
 - b. 44.3% of non-veterans have lived in their home for 10 years or more.
- II. Medium Cities
 - a. 55.8% of veterans have lived in their home for 10 years or more.
 - b. 40.4% of non-veterans have lived in their home for 10 years or more.
- III. Large Cities
 - a. 59.8% of veterans have lived in their home for 10 years or more.
 - b. 39.3% of non-veterans have lived in their home for 10 years or more.

Summary of findings:

Within the sample of 39 cities, and across all city sizes, at least 55 percent of veteran households have lived in their homes for ten years or more, compared to at least 39 percent of non-veteran households.

ENDNOTES

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