



The Numbers Don't Add Up:

Departments of Veterans Affairs and Housing and Urban Development Severely Underestimate Number of Homeless Women Veterans

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Introduction

Homelessness is and has been an unfortunate trend within the United States. From individuals to families to unaccompanied youth and the country's veterans, this country has seen thousands and thousands of individuals resorting to shelters, transitional homes, abandoned buildings, and many unconventional and often places that are "not suitable for human habitation." (HUD 2020) The term homelessness, according to HUD, is defined in four categories: Literally Homeless, Imminent Risk of Homelessness, Homeless Under other Federal Statutes, and Fleeing/Attempting to Flee Domestic Violence. However, none of these definitions include a significant way of living for homeless veterans, especially women veterans with children- couch surfing. Couch surfing is defined as "to stay overnight with a series of hosts who typically provide basic accommodations at no cost" (Merriam-Webster, n.d.)

Due to a lack of clarity and inclusion of the term 'homelessness,' women veterans and their children who experience unstable housing or homelessness have faced difficulty being acknowledged and recognized by the research findings conducted by various governmental organizations in the United States. This difficulty limits their access to the support and resources they desperately need. Additionally, the different bureaucratic definitions of homelessness fail to capture women veterans and their families precariously housed. The underestimation further marginalizes this vulnerable veteran population by researching how many homeless women veterans are.

Together, the resulting insufficiency of the research dramatically impacts the equitable allocation of public and private resources for all homeless women veterans. In current research efforts, the inaccuracy and lack affect nonprofit organizations whose mission is to assist homeless veterans, especially those who fall outside thereof of programs offered by the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Veterans Affairs (VA). Fortunately, in 2011, the Government Accountability Office (GAO) officially acknowledged discrepancies in reporting on women veterans as a segment of the homeless population. The system was

insufficiently structured to support their unique needs. However, this issue has not been sufficiently addressed, and the women veteran population in the US is still being misnumbered.

When researching and studying this specific population, the two most significant glaring issues adding to the insufficient count and reporting are The Point in Time Count and Overlooked Causality, specifically, towards veteran unemployment and its relation to homelessness.

In 2020, The HUD Point-in-Time (PIT) Count identified 37,252 veterans experiencing homelessness in the U.S., eight percent of whom (3,126) were women (HUD, 2020). The number of women veterans reflected a decrease of five percent (166 fewer female veterans) compared to the 2019 count, mainly attributable to increases in the numbers of those who were unsheltered.

The report found approximately two percent (828 individuals) were homeless with families. Although figures were not reported separately for female veterans, nearly all homeless veterans (98%) were in households without children. Although a majority (61 percent, or 22,724 veterans) stayed in emergency shelters or transitional housing programs, over a quarter (25.6 percent, or 14,345 veterans) were found in places “not suitable for human habitation.”

The most recent PIT Count was conducted in January 2020. This national snapshot of veteran homelessness showed that:

- On a single night in January 2020, just over 37,250 Veterans were experiencing homelessness by the legal definition
- On the same night, over 15,200 of the Veterans counted were unsheltered or living on the street (again, by legal definition)

Between 2019 and 2020, there was a < 1% increase in the estimated number of homeless veterans nationwide. Still, the estimated number of Veterans experiencing homelessness in the United States has declined by nearly 50 percent since 2009. In a similar finding, the U.S. Department of Housing and Urban Development: Office of Community Planning and Development’s The 2018 Annual Homeless Assessment Report (AHAR) found over 3,219 women veterans were homeless (U.S.

Department of Housing and Urban Development: Office of Community Planning and Development, 2018).

These discrepancies have led to reporting that women veterans are now considered the fastest-growing demographic of the homeless veteran population in the U.S. and the demographic of homeless veterans that have less reporting and focus. Final Salute Inc. (FSI) was established in 2010 to respond to a significant lack of supportive housing programs for women veterans and their children. The mission of Final Salute Inc. is to provide homeless women veterans with safe and suitable housing. We offer three programs to meet the unique needs of homeless women veterans: Project H.O.M.E.: the Housing Outreach Mentorship Encouragement program; Project S.A.F.E.: the Savings Assessment and Financial Education (S.A.F.E.) program; and Project Next Uniform.

Understanding Undercounted Women Veterans

As mentioned above, despite the rapidly growing population, women veterans and their children face the harsh reality of homelessness daily. Although there are dozens of programs and organizations that provide aid for women veterans, women veterans often find themselves in difficult situations due to legal definitions and procedures. Often, they must pick between identifying as homeless and their children—a position a mother should never have to find herself.

The PIT Count provides a snapshot of unsheltered veteran homelessness on a given night in January. However, the PIT count “only captures those persons sleeping in sheltered and unsheltered locations on the night of the count but is not reflective of who is eligible for HUD’s homeless assistance grants programs.” Nonetheless, both these methods are liable to miss women veterans. Women veterans at risk for homelessness or experiencing homelessness are likely to avoid both sleeping outside (and hence are missed during the PIT count) and staying in shelters (and thus are missed during the aggregate count of services used).

Women veterans are wary of sleeping out of doors, especially vulnerable to violence or predation. They may also be reluctant to stay in places originally designed to and often still configured to

accommodate male veterans. These settings frequently have safety issues (inadequate lighting, non-locking doors, etc.) that leave women feeling unsafe or vulnerable to physical harm. Additionally, some programs place restrictions on the ages and number of children they can shelter at any time, eliminating many shelters as a potential option for homeless women veterans who desperately wish to keep their families intact.

Many women veterans also have prior trauma histories, including military sexualtrauma (MST) — which at least one in five women veterans have experienced, according to recent figures from the VA (2019). A prior trauma history exacerbates women veterans’ risk of becoming homeless and increases their avoidance of settings where they perceive they might be at risk.

While well-intentioned and valuable, the count may be ideal for estimating unsheltered veterans who are predominantly male or chronically homeless veterans. However, we believe that it fails to account accurately for the number of homeless women veterans or precariously housed by a factor of 10 or even 100. Continuing to rely on and disseminate information based on this flawed estimate can lead to severe underrepresentation of the number of homeless women veterans in the U.S. and create the unwarranted impression that fewer women veterans experience homelessness than we believe to be the case.

Legalities Affecting Homeless Women Veterans

Aside from physical reasons why women veterans may not be accounted for, some legalities hold women veterans from identifying as homeless and therefore exclude themselves from eligible housing or grant programs. HUD’s definition of “homelessness” doesn’t capture women veterans who are precariously housed, including what might be the majority of women veterans who are doubledup, also known as “couch surfing,” with friends and relatives. Couch surfing, specifically, has been an enormous factor for hidden homelessness amongst female veterans, both within the country and nationally. (CITE)

According to the report on Veterans and Homelessness prepared by the Congressional Research

Service in November 2015, veterans “...are considered homeless if they meet the definition of ‘homeless individual’ codified as part of the McKinney-Vento Homeless Assistance Act (P.L. 100-77).”

Specifically, the statute defining homeless veterans refers **to Section 103(a) of McKinney-Vento**

McKinney-Vento lays out several ways in which someone may be considered homeless: “An individual or family is homeless *if they lack a fixed, regular, and adequate nighttime residence,*” defined to mean: “Having a primary nighttime residence that is a public or private place not designed for, nor ordinarily used as, a regular sleeping accommodating for human beings. These may include a car, park, abandoned building, bus or train station, or campground.”

Unlike their male counterparts, women veterans are often accompanied by children and therefore find themselves in legally binding situations that refrain them from identifying as homeless. Women veterans who identify as homeless are often faced with Children Protective Services and are asked to give up their children due to their living situation.

HUD identified these issues in their 2018 report when they stated, “ Family homelessness is a pervasive yet often invisible challenge” because it is evident that these women do not have nearly the same options as male veterans. However, women veterans find themselves “doubling up” with their children and living off the grid to avoid this confrontation. This specific phenomenon accounts for a large percentage of women veterans, affecting the annual count for homeless women veterans (with/without children).

According to the Institute for Children, Poverty, and Homelessness (ICPH), “family homelessness is a huge and underappreciated part of American poverty... but in too many cases, the challenge is obscured by the prevailing statistics.”

The typical homeless family today, in their view, is “a young single mother with two children.” Women doubling up with their children off the grid are “an enormous of the hidden portion of

America’s homeless population,” they believe, adding that HUD’s Point-in-Time survey fails to capture this. “Family homelessness is a pervasive yet often invisible challenge,” they wrote in 2018. HUD’s low numbers, they claim, paint a “mild” scenario — but the discrepancy between those low numbers and the actual number of homeless they call “vast.”

The nonprofit National Alliance for Ending Homelessness (NAEH) wrote in 2012 that “many people with low incomes are at risk of homelessness. . . . Ultimately, this is due to a lack of affordable housing.” They also highlighted the prevalent issue of doubling up, also known as couch-surfing. “According to an analysis of the 2016 American Community Survey, an estimated 4,609,826 people in poor households were living “doubled up” with family and friends. This “doubling up” represents one of the most common prior living situations for people who become homeless.”

Due to low income, unemployment, or other cause, women veterans doubling up are likely functionally homeless. However, they no longer meet the HUD definition of homelessness, nor are they likely to be found and included in the annual PIT count.

Unemployment and The Associated Risk of Becoming Homeless

Nationally, the Bureau of Labor (BOLS) is tasked with tracking statistics regarding veteran unemployment. In 2020, they recorded an increase in veteran unemployment due to the COVID-19 Pandemic. BOLS recorded a total of 581,000 unemployed veterans, including 74,000 unemployed women veterans. In the past, this figure (calculated by BOLS) has differed widely from the VA’s estimate for homeless women veterans in the same year. In 2015, there was a discrepancy of 18,600 unemployed women veterans. Are we to assume that all these women veterans could sustain housing despite no earnings? That would appear very unlikely.

Part of the problem with these vastly different numbers, and the scenarios they create, is that historical research into veteran homelessness has taken place in silos, with minimal overlap between research into veteran employment status and veteran homelessness. Recently, Metraux, Fargo, Eng, and

Culhane (2018) were able to look at more than 160,000 shelter records in New York City and examine employment levels and homelessness in a general population (without regard to veteran status). They acknowledged the difficulty historically in obtaining individuals' income records to establish wages and earnings in addition to shelter records due to substantial privacy concerns and safeguards (Metraux et al., 2018).

Gender differences in accommodations among the homeless were their most important findings (Metraux et al., 2018). Males were the majority of individuals (62 percent) housed in shelters, and women (single mothers with children) were the majority (93 percent) of those who were homeless as part of families (38 percent) and were housed in family shelters. Additionally, speaking from the broader literature, they state that "adults in families (who are homeless) are predominantly in their twenties and female, single-parent providers for one or more pre-school age children." This depiction is consistent with that raised by the Institute for Children, Poverty, and Homelessness above.

These figures do not reconcile with HUD findings that almost no veterans, only two percent, "were homeless as part of a family" (HUD, 2017). The Metraux et al. (2018) observations reinforce the likelihood that methods like the count are geared toward finding predominantly single males and overlooking or not finding either women or their children. Rather than assume, as the HUD count does, that homeless veterans, including women with their children, are "rarely found," we need to find the women veterans who are out of sight and off the grid. These women and children are at risk and need services for themselves or their families. Research into homelessness generally consistently shows that women and their children are ordinary, not rare, phenomena.

Do we know how many women veterans are likely to be homeless?

According to the U.S Department of Labor, there are nearly 2 million women veterans alive today, making up approximately 10% of the overall veteran population in the United States. (2020) The VA counts its sheltered homeless veterans through various means, including the Homelessness Screening

Clinical Reminder (HSCR) used during health care visits. This reporting mechanism found that veterans screened in substance abuse and mental health clinics were at higher risk for housing instability. They also found that white males aged 51-60 were the most positive screens. The biggest issue with using this process as a reporting/screening mechanism for homeless veterans is that reportedly 82% of women veterans do not use the VA for health care services, according to the nonprofit Disabled Veterans of America (DAV). Reaching outside the VA to most women veterans not enrolled for health care is vital for calculating more accurate estimates of how many women veterans experience unstable housing or homelessness.

We maintain that the official government figure of fewer than 5,000 homeless women veterans is far too low. (This is the same argument made in the policy brief, “Are We Really Counting America’s Homeless Families,” published by the Institute for Children, Poverty, and Homelessness in January 2018 — comparing HUD’s low figures for homelessness generally versus the Department of Education’s much higher figures for homeless children and their families.)

Although the federal government counts by both the HUD and VA are notoriously low, higher and likely more accurate figures have been suggested. In an article published in *Military Medicine* in 2014, two VA researchers used a much higher number (14,000) to estimate women veterans who were homeless in a given year (Casura, 2017). In their white paper, the following year, Army Col. (Retired) Carl Castro, Ph.D., Anthony Hassan, Ed.D., and Suzanne Wenzel, Ph.D., in their white paper, “*Call to Action: Toward Ending Female Veteran Homelessness*,” introduced a slightly higher estimate. They wrote that “there are an estimated 17,000 female homeless veterans, many with children who share in their homeless situation” (Casura, 2017). Similarly, using figures calculated by VA researchers to estimate how many women veterans are experiencing homelessness. Today, there are between 20,515 (one percent) and 41,030 (two percent) of all women veterans, or between 26,660 (13 percent) and 30,773 (15 percent) of the 205,148 (10 percent) of women veterans who are living in poverty — results in much higher figures (Casura, 2017). The discrepancy is vast; we need

more accurate statistics to gauge the size of the problem and gear up for interventions that can address the needs of women veterans and their children who are at risk for and currently experiencing homelessness.

Our experience at Final Salute

Final Salute Inc. is a transitional home for precariously housed and homeless women veterans and their children, including currently serving National Guard and Reservists. Located in the Washington, DC area but available to women veterans and their families from all over the country. To date, over 70 percent of the women veterans who have come to Final Salute Inc. for either housing or emergency financial assistance *are* single mothers. As mentioned previously, Final Salute, Inc. manages the following three programs:

1. **Project H.O.M.E.: The Housing Outreach Mentorship Encouragement**

The H.O.M.E program provides transitional housing, on-site case management, food, clothing, transportation, childcare subsidy/assistance, employment support, and other essential support services to homeless women Veterans and their children. The H.O.M.E program focuses on integrating women Veterans back into their local communities and providing vast, safe, and suitable residential areas.

2. **Project S.A.F.E.: The purpose of the Savings Assessment and Financial Education (S.A.F.E.)**

program is to prevent homelessness by easing financial hardships. S.A.F.E provides emergency financial support by assisting with past due rent, security deposits, and utility assistance. Our S.A.F.E program also provides valuable financial education resources on saving, budgeting, and living on a fixed income. (Note: Our H.O.M.E program also requires residents to participate in the financial education component of our S.A.F.E program.) The S.A.F.E program is open to women Veterans and members of the U.S. Military Reserve and Guard component forces, regardless of their location.

3. **Project Next Uniform: The purpose of this annual event is to honor the service and sacrifice**

our female veterans have made to this great nation and support our Sisters-in-Arms who are in transition or have transitioned and may need an image boost.FSI realizes that some women Veterans, especially single mothers, may find the cost of securing an up-to-date professional wardrobe unattainable. We provide (free of charge):

- Professional Business Attire
- Dress Shoes
- Accessories
- Make-Overs
- Image Consulting
- Professional Headshots (Linked-In Profiles)

Although based in the Washington DC Metro Area, our programs have assisted women veterans and children in over 30 States and Territories.

Conclusion

While we appreciate that both HUD and VA continually strive to improve and fine-tune methods for addressing the nation’s homeless population, the twin issues of reliance on the count and the exclusionary definition of homelessness both continue to put women veterans at increased risk of not being included in the timely provision of services for them and their families. But being unable to find women veterans who are experiencing homelessness by these manners should not be interpreted as meaning that women veterans are not homeless in large numbers, with or without their children in tow.

We want readers to understand that we will continue to work with HUD and the VA to support our nation’s veterans and their children. However, the accurate scale of the veteran homelessness problem within the United States must be made known for all of us to continue to combat this

issue effectively. A more precise measurement is needed, and definitions must include all types of homelessness, even couch surfing.

Questions for future discussion

- How are homeless veterans counted — or estimated — who couldn't be accommodated with shelter or housing due to space restrictions, unavailability of resources, or lack of resources?
- With veterans who self-report as unemployed, do you ask them about their housing status as well — given that unemployment is a risk factor for veteran homelessness?
- What are other mechanisms being used to account for the 87% of women veterans who don't use the VA, thus rendering them virtually invisible via the unsheltered screening process?
- When will veterans who “couch-surf” or live with family and friends continually be counted?

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