



## **The Numbers Don't Add Up:**

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

---

Jas Boothe  
Lily Casura  
Robert C Steere  
Andrea Suarez

Released:  
August 24, 2016  
Revised:  
December 1, 2017  
Revised:  
July 2, 2019

Final Salute Inc.  
2800 Eisenhower Ave., Suite 220  
Alexandria, VA 22314  
Phone: (703) 224-8845  
<http://www.finalsaluteinc.org>

## Introduction

Historically, women veterans and their children who experience unstable housing or homelessness have faced difficulty being acknowledged and recognized by the findings of the research conducted by various governmental organizations in the United States, thus limiting their access to the support and resources they desperately need. This vulnerable veteran population is further marginalized by the underestimation in the research of how many homeless women veterans there are overall, and various bureaucratic definitions of homelessness that fail to capture women veterans who are precariously housed. Together, the resulting insufficiency of the research dramatically impacts the equitable allocation of public and private resources for all homeless women veterans. For example, this “insufficiency” in research affects those nonprofit organizations whose mission is to assist homeless veterans, especially those who fall outside the reach of programs offered by the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Veterans Affairs (VA). Overall, the two biggest glaring issues adding to the insufficient count/reporting are the Point in Time count and overlooked causality; specifically in veteran unemployment and how it relates to homelessness.

In 2011, the Government Accountability Office (GAO) officially acknowledged discrepancies in reporting on women veterans as a segment of the homeless population, and a system that was insufficiently structured to support their unique needs.

The 2017 HUD Point-in-Time (PIT) count identified 40,056 veterans experiencing homelessness in the U.S., nine percent of whom (3,754) were women (HUD, 2017). The number of women veterans reflected an increase of seven percent (243 additional female veterans) compared to the 2016 count, mostly attributable to increases in the numbers of those who were unsheltered. Although figures were not reported separately for female veterans, nearly all of the total number homeless veterans (98%) were in households without children. The report found approximately two percent (955 individuals) were homeless with family members. Although a majority (62 percent, or 24,690 veterans) stayed in emergency shelters or transitional housing programs, over a third (38 percent, or 15,366 veterans) were found in places “not suitable for human habitation.”

The most recent PIT Count was conducted in January 2018. This national snapshot of veteran homelessness showed that:

- On a single night in January 2018, just over 37,800 Veterans were experiencing homelessness.
- On the same night, just over 23,300 of the Veterans counted were unsheltered or living on the street (again, doesn't count or account for women vets who couch surf).
- Between 2017 and 2018, there was a 5.4 percent decrease in the estimated number of homeless Veterans nationwide.
- And still, the estimated number of Veterans experiencing homelessness in the United States has declined by nearly 50 percent since 2010. (However, in the same year, VA states women veterans are the fastest growing homeless population and has increased by at least 7%) (Richman, 2018).

In 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).

However, in the same year, 326,000 veterans were listed as unemployed. (Department of Labor, 2019).

These discrepancies have led to reporting that women veterans are now considered to be the fastest growing demographic of the homeless veteran population in the U.S.

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.

### **Homeless women veterans are undercounted**

The PIT Count provides a snapshot of unsheltered veteran homelessness on a given night in January. 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.” However, both these methods are liable to miss women veterans. Women veterans who are 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).

There are numerous reasons why women veterans are likely to be excluded from these counts. For example, women veterans are wary of sleeping out of doors, where they are especially vulnerable to violence or predation. They may also be reluctant to stay in places originally designed to and often still today 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 given time, which eliminates 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 sexual trauma (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.

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

### **Homeless women veterans are frequently excluded from the federal definition of homelessness**

Separately, 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 doubled up, also known as "couch surfing," with friends and relatives.

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 veteran 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."

"Family homelessness is a huge and underappreciated part of American poverty," according to the nonprofit Institute for Children, Poverty and Homelessness (ICPH). "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 if 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 true 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 prevailing 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 (doubled up) represents one of the most common prior living situations for people who become homeless."

Women veterans who are doubling up – due to low income, unemployment or other cause – are likely to be 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.

### **Unemployed women veterans are at high risk for becoming homeless women veterans**

Nationally, the Bureau of Labor Statistics (BOLS) is tasked with tracking statistics regarding veteran unemployment.

In 2015, they recorded a drop in veteran unemployment but noted that there were still 455,000 unemployed veterans, including 23,000 unemployed women veterans. This figure differed widely from the VA's estimate for the same year of 4,338 homeless women veterans. Subtracting VA's 4,338 homeless women veterans from BOLS's 23,000 unemployed women veterans leaves a discrepancy of over 18,600 unemployed women veterans in 2015. Are we to impute that all these women veterans were able to 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 historically research into veteran homelessness has taken place in silos, with very little overlap between research into veteran employment status and veteran homelessness. Recently, Metraux, Fargo, Eng, and Culhane (2018) were able to take a 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 among 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 assuming, as the HUD count does, that homeless veterans including women with their children are "rarely found," the net needs to be cast far wider to find the women veterans who are out of sight and off the grid, but are at risk and in need of services for themselves and/or their families. Research into homelessness generally is consistent on women and their children being a common, not a rare, phenomenon.

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

There are 2.05 million women veterans alive today, out of a total of more than 21 million veterans — according to the "Women Veterans Population Fact Sheet" published by VA in October, 2016. 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 a majority of 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 VA to the majority of women veterans who are 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 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) as their estimate of women veterans who were homeless in a given year (Casura, 2017). 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 — 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 wide; more accurate figures are needed 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. We are based in the Washington, DC area but available to either women veterans or 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 (H.O.M.E.) program provides transitional housing, on-site case management, food, clothing, transportation, child care subsidy/assistance, employment support and other essential supportive 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 Savings Assessment and Financial Education (S.A.F.E.) program is to prevent homelessness by easing financial hardships. Our S.A.F.E program also provides valuable financial education resources on saving, budgeting and living on a fixed income. S.A.F.E provides emergency financial support by assisting with past due rent, security deposits and utility assistance. (Note: Residents of our H.O.M.E program are also required to participant 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 not only to honor the service and sacrifice our female veterans have made to this great nation, but to also 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 Head-Shots (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 true 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.

### **Questions for future discussion**

- How homeless veterans are 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 who live with family and friends continually be counted?

**References:**

- Casura, L. (April, 2017). Down for the count: Women veterans likely underestimated in federal homelessness figures. *Huffington Post*. Retrieved from:  
<https://www.huffingtonpost.com/entry/58e9216ee4b06f8c18beec64>
- Department of Labor. (March 21, 2019). *Employment Situation of Veterans – 2018*. Retrieved from <https://www.bls.gov/news.release/pdf/vet.pdf>
- Disabled American Veterans (April 21, 2015). Statement of Joy J. Ilem, DAV Deputy National Legislative Director, Before the Committee on Veterans' Affairs, United States Senate. Retrieved from: <https://www.dav.org/wp-content/uploads/Ilem20150421.pdf>
- Institute for Children, Poverty and Homelessness (January, 2018). *Are we really counting America's homeless families?* Retrieved from: <http://www.icphusa.org/national/really-counting-americas-homeless-families/>
- Metraux, S., Fargo, J.D., Eng, N., & Culhane, D.P. (2018). Employment and earnings trajectories over two decades among adults in New York City homeless shelters. Manuscript accepted for publication.
- National Alliance to End Homelessness (Jan. 18, 2012). *Changes in the HUD Definition of 'Homeless.'* Retrieved from: <http://www.endhomelessness.org/library/entry/changes-in-the-hud-definition-of-homeless>
- National Alliance to End Homelessness (January, 2017). *The State of Homelessness in America*. Retrieved from: <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-report/>
- National Coalition for Homeless Veterans (2019). *FAQ About Homeless Veterans*. Retrieved from: [http://nchv.org/index.php/news/media/background\\_and\\_statistics](http://nchv.org/index.php/news/media/background_and_statistics)

- Perl, L. Veterans and Homelessness (November, 2015). Congressional Research Service. Washington, DC. Retrieved from [https://digitalcommons.ilr.cornell.edu/cgi/viewcontent.cgi?referer=http://scholar.google.com/&httpsredir=1&article=2485&context=key\\_workplace](https://digitalcommons.ilr.cornell.edu/cgi/viewcontent.cgi?referer=http://scholar.google.com/&httpsredir=1&article=2485&context=key_workplace)
- Richman, M. (March, 2018). *Female Veterans comprise fastest-growing segment of homeless Veteran population*. Retrieved from <https://www.research.va.gov/currents/0318-Female-Veterans-comprise-fastest-growing-segment-of-homeless-Veteran-population.cfm>
- U.S. Bureau of Labor Statistics (2016). *Employment Situation of Veterans Summary*. Retrieved from: <http://www.bls.gov/news.release/vet.nr0.htm>
- U.S. Department of Housing and Urban Development, Press Release No. 15-149 (Nov. 19, 2015). *HUD Reports Homelessness Continues to Decline Nationally*. Retrieved from: [http://portal.hud.gov/hudportal/HUD?src=%2Fpress%2Fpress\\_releases\\_media\\_advisories%2F2015%2FHUDNo\\_15-149](http://portal.hud.gov/hudportal/HUD?src=%2Fpress%2Fpress_releases_media_advisories%2F2015%2FHUDNo_15-149)
- U.S. Department of Housing and Urban Development's *The 2017 Annual Homeless Assessment Report (AHAR) to Congress*. Retrieved from: <https://www.hudexchange.info/resources/documents/2017-AHAR-Part-1.pdf>
- U.S. Department of Housing and Urban Development: Office of Community Planning and Development. *The 2018 Annual Homeless Assessment Report (AHAR) to Congress, Part 1*. Retrieved from <https://files.hudexchange.info/resources/documents/2018-AHAR-Part-1.pdf>
- U.S. Department of Veteran Affairs, National Center on Homelessness Among Veterans (2019). *Homelessness Screening Clinical Reminder*. Retrieved from: <http://www.va.gov/homeless/nchav/research/assessment-tools/hscr.asp>

U.S. Department of Veterans Affairs, Women Veterans Population Fact Sheet. (October, 2016).

Retrieved from:

<https://www.va.gov/womenvet/docs/womenveteranspopulationfactsheet.pdf>

U.S. Government Accountability Office (2011). *Homeless Women Veterans: Actions Needed to*

*Ensure Safe and Appropriate Housing* (GAO 12-182). Retrieved from:

<http://www.gao.gov/products/GAO-12-182>