
THE STATE OF THE AMERICAN VETERAN: THE SOUTHERN CALIFORNIA VETERANS STUDY

HOUSING INSECURITY KEY FINDINGS, INSIGHTS AND RECOMMENDATIONS

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STUDY OVERVIEW

The Southern California Veterans study comprises the fifth study in the State of the American Veteran series. Our nation's veterans make extraordinary contributions to society. While most veterans are doing well, it is a fact that serving in the military, as well as the transition from service to civilian life, can create unique life stressors and challenges. The purpose of this study was to continue to examine how and where challenges occur and provide communities with the information needed to expand support where needed or to develop new strategies to address emerging or to change strategies that do not appear to be working.

The sample comprised veterans living in Southern California, specifically veterans living in Los Angeles County, Orange County and San Diego County. The veterans living in this region comprises one of the largest veteran populations in the Nation. An online survey approach was utilized for data collection. Data was collected between July 2022 and June 2023. A targeted recruitment strategy was used to achieve maximum representativeness of the veteran population in Southern California. In total, 3,188 Southern California veterans completed the survey. The following represents the study key findings related to housing insecurity. For complete and detailed discussion of the study results, please visit socalstudy.org to view the full report.

KEY FINDINGS & RECOMMENDATIONS

KEY FINDING 1: RATES OF HOUSING INSECURITY

Ten percent of veterans in the sample reported not having consistent housing in the past two months, with ten percent also reporting at least one night unhoused within the last year. Fourteen percent of veterans were worried about having housing in the next two months. (See Appendix: **Figure 1**)

DISCUSSION

Housing insecurity among veterans living in Southern California has not appreciably changed in the past decade. This is likely due to the fact that most of the efforts to address veteran housing insecurity have focused on responding to veteran homelessness as opposed to ensuring veteran housing stability. Addressing veteran housing insecurity will require a robust veteran housing instability prevention effort, which to date has remained elusive.

KEY FINDING 2: MILITARY TRANSITION AND HOUSING INSECURITY

While most veterans had a place to live when they left the military, 17% reported insecure housing when they transitioned. Almost one in five veterans left the military with unstable housing plans (e.g. staying with friends, in their car or in a hotel room). Those who left the military with unstable housing plans were more likely to report current housing insecurity. (See Appendix: **Figure 2 & Table 2**)

DISCUSSION

Efforts to address veteran housing instability and homelessness must begin before service members leave the military. That nearly one in five transitioning veterans met the Housing and Urban Development (HUD) definition of homeless indicates a significant gap in basic transition preparedness. The Transition Assistance Program (TAP) should consider addressing the long-term viability of post-service housing plans, making a clear distinction between having a place to stay versus having a stable and sustainable housing plan. Separating service members should fully understand what constitutes secure housing and be provided realistic expectations about affordable civilian housing. Service members leaving the military need to fully consider how inadequate housing may create instability post transition, as well as understand the costs of long-term housing, especially in areas with high

costs of living such as Southern California. Many would benefit from TAP providing greater attention to housing plans through a more robust discussion of viability and long-term stability related to housing.

KEY FINDING 3: DEMOGRAPHIC VARIABLES AND HOUSING INSECURITY

*Black veterans and those who identified their race as Other (including American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and Other Race) were more likely to be worried about having housing in the next two months than white veterans and Asian veterans. Black veterans were slightly more likely to report unstable housing the past two months. There were no housing insecurity differences identified in the data based on age, ethnicity, or gender. (See Appendix: **Table 1**)*

DISCUSSION

Results from the study are consistent with previous literature that demonstrate an increased risk of housing insecurity for black veterans. Potential reasons for this increased risk identified in the literature include lower socioeconomic status prior and after service, systemic discrimination in housing programming, disparities in benefits and social services post service and difficulty finding employment. It is essential to continue to ensure veteran homeless programs address the factors that increase housing instability for black veterans in order to reduce the overrepresentation of black veterans in the unhoused veteran population. Additionally, as these findings also found disparities in veterans who identified their race as Other (including American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and Other Race), continued research and program evaluation to ensure housing programs are meeting the needs of all veterans will be valuable.

KEY FINDING 4: MILITARY CHARACTERISTICS AND HOUSING INSECURITY

*Veterans having a discharge status as General, Other Than Honorable or Bad Conduct-Dishonorable-Dismissal-Uncharacterized-Other were much more likely to report housing insecurity the past two months than those with an honorable discharge status. They were also more likely to report being concerned about having housing in the next two months. While there was not much variability in housing insecurity the last two months based on separation reason, those who were medically retired or medically separated, those with an administration or chapter separation, or “other” were more likely to be worried about housing in the next two months. (See Appendix: **Table 1**)*

Veterans in the recently transitioned and contemporary war era were more likely to report housing insecurity the past month than legacy veterans. However, all veterans regardless of era were equally as likely to be worried about housing in the next two months. Veterans whose status at discharge was National Guard were more likely than veterans whose status was active duty to experience housing insecurity in the past two months. Both groups were equally likely to be worried about housing in the next two months. No differences in housing security were identified in veterans with a history of deployment or combat than those without.

DISCUSSION

Not surprisingly, veterans who received any discharge status outside of Honorable struggled more in establishing secure housing. While veterans with Bad Conduct or Dishonorable Discharges are not considered veterans by federal definition, those veterans with General or Other-than-Honorable Discharges do receive VA support, and these groups too are at greater risk for housing instability. Veterans who left the military due to medical, chapter or administrative separation were more likely to report concerns about future housing insecurity. This may be due to the unexpected or unplanned nature of such transitions from the military. Early identification of veterans at-risk of housing insecurity due to the type of military discharge and separation will be important in the implementation of prevention efforts. Here again, TAP might better address housing insecurity for these separating service members as such statuses are most often known before leaving the military. The VA and local communities might also consider how such identifiers might assist in connecting those at risk with needed services.

KEY FINDING 5: RISK FOR HOUSING INSECURITY

*Many factors increased risk for housing insecurity. Veterans who identified as food insecure were 14 times more likely to have housing insecurity. Increased housing insecurity also increased for those veterans meeting the criteria for loneliness (5x), depression (4.5x), PTSD (3.7x), insomnia (3.4x), physical health symptoms (2.6x) unemployment (2.5x), pain (2x), as well as those veterans who were just getting by financially (2x). (See Appendix: **Table 3**)*

DISCUSSION

Food insecurity was highly related to housing insecurity. In fact, it was more highly associated with housing insecurity than employment and mental and physical health status of the veteran. This finding is not surprising as many veterans likely forgo purchasing food to pay their rent or mortgage. Veteran support agencies should ensure that they screen for food insecurity among all veterans as a means of early prevention to address homelessness. Such screening should be conducting not only as a means to provide food to veterans, but also as a means to identify and assess veterans at risk for housing insecurity.

APPENDIX: FIGURES & TABLES

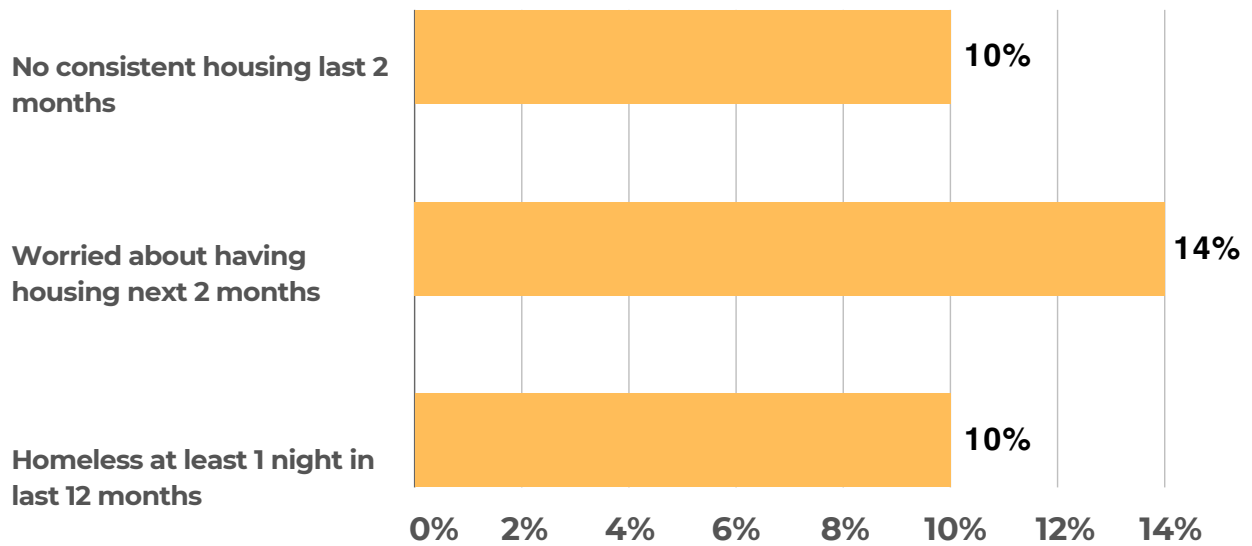
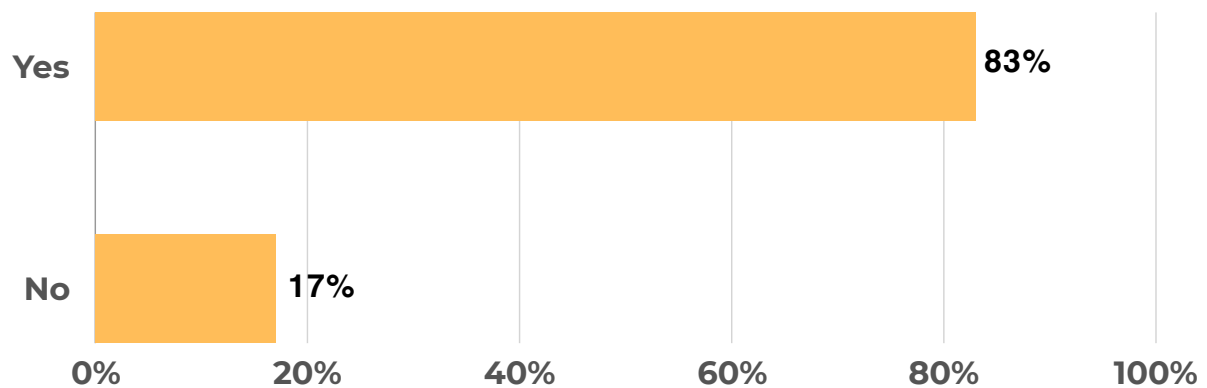
FIGURE 1**HOUSING INSECURITY****FIGURE 2****PERCENT OF VETERANS WHO HAD PLACE TO LIVE WHEN THEY LEFT THE MILITARY.**

TABLE 1**HOUSING INSECURITY AND DEMOGRAPHIC AND MILITARY BACKGROUND VARIABLES**

		PERCENT OF SAMPLE	HOUSING INSECURITY PAST 2 MONTHS	WORRIED ABOUT HOUSING NEXT 2 MONTHS
Age	18 - 29	10%	15%	15%
	30 - 39	25%	16%	15%
	40 - 49	20%	10%	17%
	50 - 59	16%	7%	14%
	60 - 69	15%	6%	15%
	70 and older	14%	5%	7%
Hispanic, Latino, or Spanish Origin	Yes	28%	10%	15%
	No	72%	10%	4%
Gender	Man	81%	10%	14%
	Woman	18%	9%	14%
Race	Asian	12%	12%	9%
	Black or African American	16%	15%	21%
	White	61%	8%	12%
	Other Race	12%	12%	20%
Sexual Orientation	Heterosexual or Straight	92%	10%	14%
	Gay	6%	6%	11%
	Lesbian	1%	13%	22%
	Bisexual	3%	7%	14%
Service Branch	Air Force	12%	9%	14%
	Army	35%	11%	15%
	Coast Guard	3%	28%	4%
	Marine Corps	22%	9%	14%
	Navy	29%	9%	14%
	Space Force	0.0003%	---	---
Deployments	Yes	77%	10%	14%
	No	23%	12%	16%
Serve in Combat (of those deployed)	Yes	55%	10%	14%
	No	45%	10%	13%

TABLE 1**HOUSING INSECURITY AND DEMOGRAPHIC AND MILITARY BACKGROUND VARIABLES (CONTINUED)**

		PERCENT OF SAMPLE	HOUSING INSECURITY PAST 2 MONTHS	WORRIED ABOUT HOUSING NEXT 2 MONTHS
Status at Separation / Discharge	Active	75%	9%	15%
	Reserve	20%	12%	12%
	National Guard	5%	14%	16%
Era	Recently Transitioned Veterans (RTV)	21%	15%	14%
	Contemporary War Veterans (CWV)	44%	13%	15%
	Legacy Veterans (LGV)	36%	6%	14%
Military Discharge	Honorable	88%	9%	13%
	General, Under Honorable Conditions	10%	17%	17%
	Other than Honorable	2%	25%	30%
	Bad Conduct, Dishonorable, Dismissal, Uncharacterized or Other	1%	29%	20%
Separation / Discharge Reason	End of Military Commitment	56%	10%	14%
	Retirement	17%	14%	5%
	Medical Retirement	5%	12%	17%
	Medical Separation	7%	11%	24%
	Administrative/Chapter Separation	5%	10%	24%
	Other	10%	6%	20%

TABLE 2**POST TRANSITION HOUSING AND CURRENT HOUSING INSECURITY**

		PERCENT OF SAMPLE	HOUSING INSECURITY PAST 2 MONTHS
Housing Arrangements after Military Transition	Moved in with parents	36%	10%
	Stayed with friends	7%	24%
	Rented a place	24%	8%
	Purchased a place	7%	8%
	Moved in with partner	9%	10%
	Did not move	9%	4%
	Rented a hotel room	1%	23%
	Stayed in car	2%	19%
	Moved in with relative	6%	6%

TABLE 3**HOUSING INSECURITY RISK**

	INCREASED RISK WORRIED ABOUT HOUSING INSECURITY NEXT TWO MONTHS
Food Insecurity	14x
Loneliness	5x
Depression	4.5x
PTSD	3.7x
Insomnia	3.4x
Physical health symptoms	2.6x
Unemployed & seeking employment	2.5x
Just getting by financially	2x
Pain	2x

Design

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