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Recent Trends in Housing Cost Burden Among U.S. Military Veterans

Annex

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Published by the RAND Corporation, Santa Monica, Calif.

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About This Annex

This annex provides estimates of the number of U.S. military veterans who experience financial burden from housing costs. It also offers context for how these estimates have changed over the past 15 years by comparing trends among veterans to nonveterans. These findings should be of interest to policymakers focused on veteran welfare, housing policy, and the general public. The main report is available at www.rand.org/t/rra1363-3. The lists of abbreviations and references can be found in the main report.

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Funding

Funding for this publication was made possible by a generous gift from Daniel J. Epstein through the Epstein Family Foundation, which established the RAND Epstein Family Veterans Policy Research Institute in 2021.

Summary

The appendixes in this annex provide estimates of the number of U.S. military veterans who experience financial burden from housing costs. They also offer context for how these estimates have changed over the past 15 years by comparing trends among veterans to nonveterans. These findings should be of interest to policymakers focused on veteran welfare and housing policy and to the general public. Our research provided the following findings:

- Fewer veteran households than nonveteran ones are financially burdened by housing costs (defined as spending more than 30 percent of gross household income on housing).
- This lower level of housing cost burden (HCB) reflects both higher incomes and lower costs of homeownership among veterans, although income growth among nonveterans has outpaced veteran income growth and reduced the differences over the past 15 years.
- Veterans are more likely to be homeowners than nonveterans, and veteran homeowners have lower housing costs than nonveteran homeowners. However, for veteran households that rent, housing costs are similar or, in some regions, larger than those for comparable nonveteran households.
- The gap in HCB experienced by veterans relative to nonveterans shrinks as income lowers; veterans and nonveterans with the lowest income levels have similarly high levels of HCBs.
- In contrast to veterans overall, veterans who enlisted after September 11, 2001, (post-9/11) experience a greater HCB than nonveterans. This is due, in part, to recent increases in housing prices and rents and to the fact that more post-9/11 veterans are renters, but more research is needed on the factors driving this relationship.
- Although veterans are less likely to be female, the female veteran population is expected to grow over the next few decades. We found evidence consistent with past research showing that female veterans are more likely to face housing instability than male veterans, suggesting a need to focus on better meeting the housing needs of this population.

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Veteran-Specific Programs to Address Housing Stability and Homelessness

Several programs to assist veterans in becoming stably housed are funded through three federal agencies: the U.S. Department of Veterans Affairs (VA), Department of Labor (DOL), and Department of Housing and Urban Development (HUD) (Perl, 2022).¹ State and local programs also exist and might vary across regions. There are also thousands of nonprofit and other private organizations providing services to address housing instability or homelessness among veterans. In the following table, we describe relevant programs provided by these three different federal departments, including their effect on veterans, fiscal year 2022 funding levels, estimated fiscal year 2023 spending, and authorization periods.

There have been substantial changes in funding availability of these programs over the past decade. As of fiscal year 2020, the obligations for homeless veteran programs were \$1.8 billion, up from \$376 million in 2009. During that same period, health care obligations for homeless veterans increased from \$2.5 billion to \$7.8 billion. The Coronavirus Aid, Relief and Economic Security (CARES) Act added another \$700 million: \$602 million for Supportive Services for Veteran Families (SSVF), \$88 million for Grant and Per Diem (GPD), and \$10 million for Healthcare for Homeless Veterans (HCHV).

¹ The lists of references and abbreviations can be found in the main report.

Table A.1. Federal Programs for Veterans to Address Housing Stability and Homelessness

Program	Description	Funding Appropriation Fiscal Year 2022	Estimated Spending Fiscal Year 2023	Authorization Time Period
VA Programs				
Health Care for Homeless Veterans (HCHV)	VA medical center staff conduct outreach; provide care and treatment for medical, psychiatric, and substance use disorders; and refer veterans to supportive services. HCVC also includes Contract Residential Services, which provides veterans with housing through contracts with community residential programs. In 2020, more than 116,000 veterans received outreach from this program, and 11,000 received case management (Veterans Health Administration, Homeless Programs Office, undated). A study of veterans participating in residential programs funded through this program found that 78 percent were housed one year after program discharge, after adjusting for veteran characteristics (McGuire, Rosenheck, and Kaspro, 2011).	\$192.5 million	\$229.5 million	Through 2024
Domiciliary Care for Homeless Veterans (DCHV)	This program provides time-limited residential rehabilitation and treatment services on VA grounds, including medical, psychiatric, substance use disorder treatment and vocational rehabilitation. The programs are designed for veterans who are not in need of the level of care offered by hospitals and nursing homes. One study found that, after adjusting for veteran characteristics, 76 percent of veterans were housed 12 months after being discharged from DCHV programs (McGuire, Rosenheck, and Kaspro, 2011).	\$219.9 million	\$206.5 million	Does not expire

Program	Description	Funding Appropriation Fiscal Year 2022	Estimated Spending Fiscal Year 2023	Authorization Time Period
Compensated Work Therapy/Transitional Residential Services (CWT/TR)	CWT provides veterans who have disabilities with work experience and skills to help these individuals reenter the workforce and maintain employment. The TR services component provides housing to CWT participants who have behavioral health conditions and who are homeless or at risk of becoming homeless. Participation in CWT has been associated with reduced behavioral health concerns and episodes of homelessness (Kashner et al., 2002), although certain subpopulations (e.g., veterans with posttraumatic stress disorder) might benefit less from the program (Resnick and Rosenheck, 2008).	\$182.5 million	\$64.5 million	Through 2024
Homeless Veteran Community Employment Services (VCES)	VCES at VA medical centers serve as a bridge between veterans and community-based employment resources and employers. These coordinators help veterans to address barriers to employment (e.g., transportation, physical and mental health concerns) and provide services to prepare veterans for the civilian job market. A recent analysis found that, although veterans participating in this program have lower rates of housing instability, the effect of the program was not statistically significant (Cusack et al., 2021).	\$17.1 million	\$19.9 million	Through 2024
Grant and Per Diem (GPD) Program	This program funds community agencies to provide transitional housing for homeless veterans where they can stay for up to two years with the goal of achieving residential stability, receive treatment for behavioral health disorders, increase skill levels or incomes, and obtain greater capacity for community reintegration. The program serves approximately 23,000 veterans a year (Gin et al., 2019), and some evidence suggests that slightly more than 50 percent of veterans successfully complete the GPD program, with approximately 80 to 85 percent remaining housed (McGuire, Rosenheck, and Kaspro, 2011; Schinka et al., 2011). Researchers have noted that these programs might not fit well with the needs of female veterans.	\$317.7 million	\$240.2 million	Does not expire

Program	Description	Funding Appropriation Fiscal Year 2022	Estimated Spending Fiscal Year 2023	Authorization Time Period
GPD for Homeless Veterans with Special Needs	This program targets veterans from specific groups, including women, the elderly, those with children, or those with additional medical needs. In 2022, \$24 million was awarded, in the form of three-year grants, to 26 organizations providing GPD for Homeless Veterans with Special Needs (Department of Labor, undated-a; VA, 2023a; VA, 2023b)	Included in GPD allocation above	Included in GPD allocation above	Through 2024
Supportive Services for Veteran Families (SSVF)	This program funds supportive services to assist very low-income veterans and their families who reside in permanent housing or are transitioning from homelessness. Services include rent assistance, utility or moving costs, outreach case management, and help with obtaining VA or other mainstream benefits. Some evidence suggests low rates of homelessness following the receipt of SSVF services; 9 percent of families and 16 percent of single veterans experience homelessness within a year of receiving SSVF rapid rehousing, and 7 percent of families and 10 percent of single veterans experience homelessness within a year of receiving SSVF prevention services (Byrne et al., 2015). Temporary financial assistance also appears to be a key part of the program's success (Nelson et al., 2021).	\$791.2 million	\$730.4 million	Through 2024
Veterans Justice Outreach (VJO)	This program provides outreach services to veterans involved in the criminal justice system for matters not resulting in imprisonment to ensure access to VA behavioral health and other VA benefits. Under this umbrella are the VJO and Health Care for Reentry Veterans programs. As of 2009, each medical center is to designate one VJO. Program data from the VJO program suggest that nearly 90 percent of veterans visited by a VJO representative had an in-person VA health care appointment, and most veterans received needed behavioral health services (Finlay et al., 2016); however, rates of treatment engagement among veterans receiving HCHV services tended to be lower (Finlay et al., 2017).	\$69.2 million	\$68.4 million	Does not expire

Program	Description	Funding Appropriation Fiscal Year 2022	Estimated Spending Fiscal Year 2023	Authorization Time Period
National Call Center for Homeless Veterans (NCCHV)	<p>This program provides trained counselors 24 hours a day, 7 days a week, to veterans who are experiencing homelessness or at risk of homelessness. Makes connections to VA programs and health care and local VA staff (VA, 2019). The NCCHV serves significant numbers of veterans; one analysis found that it received 110,000 messages in a two-year period, although calls also come from VA staff members and family or friends of veterans (Tsai, Montgomery, and Szymkowiak, 2023). About 70 percent of veterans who call NCCHV are at risk of homelessness and 20 percent are experiencing homelessness, and the vast majority (90 percent) get referrals to local services (Tsai, Montgomery and Szymkowiak, 2023). This is also evidence that veteran callers have increased use of homeless programs and medical services.</p>	\$8.3 million	\$8.0 million	Through 2024
Legal Services for Veterans Grant Program	<p>VA has developed a new program to provide access to legal services focused on civil legal concerns. In addition, it recently awarded \$11.5 million in legal services grants directly focused on veterans who are experiencing homelessness or at risk of homelessness. These grants will fund outside organizations to address legal issues that might interfere with veterans' abilities to obtain or maintain stable housing, such as accessing benefits, addressing criminal cases, and upgrading characterizations of discharge.</p>	None spent	\$13.0 million	Does not expire

Program	Description	Funding Appropriation Fiscal Year 2022	Estimated Spending Fiscal Year 2023	Authorization Time Period
DOL Programs				
Homeless Veterans Reintegration Programs (HVRP)	This program provides outreach, interview preparation, job search, job training, and follow-up assistance after placement. Data from the 2020 program year suggest that this program reaches many veterans (more than 14,000) (Veterans' Employment and Training Service and U.S. Department of Labor, 2022). Data on program effectiveness is limited, although at least one study suggested that the program effectively connects veterans with job training and supportive services (Campbell, 2010).	\$60.5 million	\$65.5 million	Through 2024 (Note that a separate program targeting female veterans and those with children is also authorized through 2024)
Stand Down	This program provides grants to organizations, such as state workforce agencies and veteran service organizations, to host one- to three -day events to provide supplies and services to veterans experiencing homelessness. From July 2021 to June 2022, DOL funded 34 stand-down events (Department of Labor, undated-b).	Funded through HVRP	Funded through HVRP	Determined by HVRP
Incarcerated Veterans Transition Program	This program funds grantee organizations to provide job training and placement services to veterans leaving prison. As of 2018, 15 organizations across the country received funding (National Coalition for Homeless Veterans, 2018).	Funded through HVRP	Funded through HVRP	Determined by HVRP

Program	Description	Funding Appropriation Fiscal Year 2022	Estimated Spending Fiscal Year 2023	Authorization Time Period
HUD and VA Collaborative Programs				
HUD-Veterans Affairs Supportive Housing (HUD-VASH)	This program offers veterans experiencing homelessness HUD Housing Choice Vouchers to subsidize rent and supportive case management from VA staff to help acquire and retain housing. HUD and VA together determine how many vouchers are allocated. Most vouchers are tenant-based, meaning that the veterans can use them to rent private market rate units. A small portion are issued as project-based vouchers and are attached to specific housing units. Funds are sufficient to support more than 106,000 vouchers as of 2021. There is some evidence that the HUD-VASH program might have played a key role in the decline of veteran homelessness observed from 2007 to 2017; each new voucher was associated with an increase in permanent supportive housing and a decline in veteran homelessness nationwide (Evans et al., 2019). At the same time, the percentage of available vouchers being used varies by location; veterans in some states (e.g., California) used vouchers at lower rates (Evans, 2022).	\$849.2 million	\$939.3 million	Does not expire
Veterans Benefits Administration (VBA) Programs				
Home Loan Program	This program assists eligible veterans with financing the purchase of homes through favorable loan terms and interest rates and protects lenders from loss. Veterans must have a good credit rating, sufficient income, and a valid Certificate of Eligibility, and they must agree to live in the property in order to be approved for the program. During fiscal year 2022, 746,091 loans were guaranteed for a total loan amount of over \$256 billion (VA, 2023c; VA, 2023d).	\$2.1 billion	\$1.1 billion	Does not expire

Program	Description	Funding Appropriation Fiscal Year 2022	Estimated Spending Fiscal Year 2023	Authorization Time Period
Post-9/11 GI Bill	<p>This program provides financial support for education to veterans who served at least 90 days after September 11, 2001, or were discharged with a service-connected disability after 30 days. In addition to tuition support, the GI Bill also offers a monthly housing stipend and financial assistance to cover moving costs for veterans moving from rural areas to attend school. According to the Congressional Budget Office, in the first seven years after the bill was passed, \$65 billion was spent to cover educational costs of 1.6 million beneficiaries, 82 percent of whom were veterans (U.S. Congressional Budget Office, 2019). Although outcome data related to this program are limited, there is evidence that the GI Bill increased college enrollment among veterans, particularly those with service-connected disabilities (Zhang, 2018; Zhang, 2020). Funding amounts in the following columns reflect funding across the VA educational assistance programs.</p>	\$329 million	\$352 million	Does not expire

Other Organizations

Some national organizations address veteran homelessness through advocacy, policy, and technical assistance, such as the National Coalition for Homeless Veterans. There are also thousands of local, regional, and national organizations that provide support to veterans who are experiencing homelessness or are unstably housed. These programs provide various services (including housing, loans, and grants) to cover housing costs, education, and supportive services to help veterans transition out of homelessness. Examples of these types of programs include

- Bastion Community of Resilience, which operates a uniquely designed supportive housing environment for disabled veterans and their families. The community consists of 58 residential units and a wellness center in New Orleans, Louisiana.
- Brighton Marine, which operates 100 affordable housing units in the Boston, Massachusetts area with preference of placement given to veterans and their families. Twenty-five units are set aside for vulnerable Boston-area veterans.
- Final Salute, Inc., which focuses on female veterans who are experiencing homelessness. Final Salute offers the Housing Outreach Mentorship Encouragement (H.O.M.E.) program, which provides transitional housing and other supportive services (e.g., case management, meeting basic needs, child care assistance); Savings Assessment and Financial Education (S.A.F.E.), which provides emergency financial support to prevent homelessness, as well as financial education resources; and Next Uniform, which prepares female veterans to enter the civilian workforce.
- Operation Homefront, which is a national nonprofit that provides a range of short-term and longer-term supports to assist veterans in increasing housing stability, including one-time financial assistance, ongoing financial counseling, and transitional housing. The organization provides time-limited mortgage-free homes to veterans to assist them in saving for a down payment and future housing costs.
- Soldier On, which is a nonprofit serving veterans in New York, New Jersey, Pennsylvania, and Massachusetts. The organization operates a permanent housing cooperative for veterans experiencing homelessness and provides case management, access to behavioral health and other psychoeducational services, and services specifically designed for veterans involved in the criminal legal system.
- Tunnel to Towers Foundation, which provides mortgage-free homes to veterans and connections to needed local services, such as behavioral health services or skills training. The foundation has building projects in five regions across the country, and it provided services to more than 500 veterans in 2022.
- the Veterans Housing Alliance, a nonprofit based in Riverside, California, which supports veterans in homebuying and homeownership. This includes a grant program to help veterans make a down payment or pay closing costs and an education program to help veterans navigate the VA loan process.

Programs offered by nonprofits and other organizations like these vary by organization and jurisdiction, but these examples illustrate the types of supportive services that might be available to complement those available through government agencies.

Appendix B

Comparisons with National Low Income Housing Coalition Report

Table B.1 provides further information comparing our findings on HCB estimates with those of the 2013 NLIHC report.

Table B.1. Comparison of Housing Cost Burden Estimates with National Low Income Housing Coalition

Demographic	Housing Cost Burden: Veteran Household			Housing Cost Burden: Nonveteran Household			Veteran Versus Nonveteran	
	Our Data	NLIHC (2013)	Difference (Our Data Versus NLIHC)	Our Data	NLIHC (2013)	Difference (Our Data Versus NLIHC)	Our Data	NLIHC (2013)
Extremely low income								
White, non-Hispanic	79	85	-6	81	87	-6	-2	-2
Black, non-Hispanic	83	86	-3	84	88	-4	-1	-2
Hispanic	83	88	-5	87	90	-3	-4	-2
All other, non-Hispanic	78	78	0	83	86	-3	-5	-8
Very low income								
White, non-Hispanic	55	60	-5	65	68	-3	-10	-8
Black, non-Hispanic	70	72	-2	75	76	-1	-6	-4
Hispanic	65	70	-5	79	77	2	-14	-7
All other, non-Hispanic	60	63	-3	76	74	2	-16	-11
Low income								
White, non-Hispanic	34	36	-2	46	46	0	-12	-10
Black, non-Hispanic	49	51	-2	52	52	0	-3	-1
Hispanic	48	48	0	57	51	6	-9	-3
All other, non-Hispanic	45	45	0	56	55	1	-12	-10
Average	62	65	-3	70	71	-1	-8	-6

SOURCE: This table contains our data from RR-A1363-3 and data from Table 1 in NLIHC, 2013, p. 6.

Supplemental Tables

Tables C.1–C.6 provide further information on different geographic units and demographics, as discussed in the main report.

Table C.1. Count of Geographic Units Included in Regression Analyses by Year

Year	MSAs	PUMAs	States
2011	266	1,078	51
2016	261	1,078	51
2021	261	1,078	51

SOURCE: Author calculations using five-year ACS data from IPUMS (Ruggles et al., 2023).

NOTE: The “States” column includes all 50 states and the District of Columbia. MSAs are defined using 2013 definitions (variable met2013 in IPUMS). PUMAs are identified using IPUMS’s 2000–2010 consistent PUMA identifier (variable CPUMA0010 in IPUMS).

Table C.2. Age and Distribution of Veterans by Service Era Composition of Veterans over Time

Demographic Description	2011	2016	2021
Age			
Nonveterans	44.20	45.20	46.10
Male	41.10	42.60	44.00
Female	46.70	47.40	48.00
Veterans	60.30	61.30	61.60
Male	61.10	62.20	62.70
Female	49.00	50.30	51.60
Service Era			
Pre-1941	0.15	0.07	0.33
World War II	9.59	5.26	1.97
Korea	9.41	7.85	5.22
1955–1964	12.37	10.36	8.07
Vietnam	28.94	29.95	29.44
1975–1990	17.85	17.58	18.11

Demographic Description	2011	2016	2021
1990–2001	11.77	12.97	14.78
2001–present	9.23	15.44	22.08
Unknown service era	0.69	0.52	N/A

SOURCE: Authors' calculations using five-year ACS data from IPUMS (Ruggles et al., 2023).

NOTE: Sample includes all persons when calculating age and all veterans when calculating distribution of service era, not just heads of households. We used person-level weights. Service era columns sum to 100 percent. N/A = not applicable.

Table C.3. Distributional Statistics of Age Distribution for Veterans by Service Era and Year

Service Era	2011	2016	2021
Pre-9/11			
25th percentile	54	57	59
75th percentile	74	75	76
Post-9/11			
25th percentile	28	30	32
75th percentile	44	46	49

SOURCE: Authors' calculations using five-year ACS data from IPUMS (Ruggles et al., 2023).

Table C.4. Share of Households That Are at Least Moderately Housing Cost Burdened by Service Era and Year

Household	2011	2016	2021
All nonveteran households	69.8	69.7	66.5
Pre-9/11 veterans and similarly aged nonveterans			
Nonveteran households	62.0	61.2	56.7
Veteran households	58.6	58.2	53.5
Post-9/11 veterans and similarly aged nonveterans			
Nonveteran households	82.3	82.0	78.3
Veteran households	85.0	85.6	80.7

SOURCE: Authors' calculations using five-year ACS data from IPUMS (Ruggles et al., 2023).

NOTE: Data for all nonveteran households taken from "Very Low Income" panel of Figure 6 in the main report. Remaining rows are from Figure 8 in the main report.

Table C.5. Percentages of Homeownership and Rental Rates Among Veteran Households by Service Era and Year

Demographic	2011	2016	2021
Pre-9/11 veterans			
Owner	82.4	81.0	82.3
Renter	17.6	19.0	17.7
Post-9/11 veterans			
Owner	57.2	57.2	66.6
Renter	42.8	42.8	33.4

SOURCE: Authors' calculations using five-year ACS data from IPUMS (Ruggles et al., 2023).

NOTE: Estimates weighted using household weights.

Table C.6. One-Year Residential Mobility Rates, by Percentage, for Veterans and Nonveterans by Sex

Year	Veterans		Nonveterans	
	Female	Male	Female	Male
2011	16.4	8.1	11.9	12.9
2016	15.3	8.8	11.7	12.5
2021	12.5	7.8	10.9	11.6

SOURCE: Authors' calculations using one-year ACS data from IPUMS (Ruggles et al., 2023).

NOTE: *Residential mobility* is defined as a respondent reporting residing in a different PUMA in the previous year. Estimates are restricted to heads of household or spouses and use person weights.

Appendix D

Additional Useful Descriptive Information for the Interested Reader

This appendix provides interested readers with additional sample statistics for our analysis. Appendix Table D.1 provides unweighted sample counts for heads of households and households by various subgroups, the purpose of which is to assure the reader that our sample contains enough records to supply sufficient variation in survey responses.

Table D.1. Unweighted Sample Size Comparisons Between Veteran and Nonveteran Heads of Households by Year

Demographic	Number of Nonveteran Households	Number of Veteran Households	Percentage of Households That Are Veteran
2011			
Female head of household			
No	2,376,246	856,578	26.5
Yes	2,486,211	241,198	8.8
Minority head of household			
No	3,545,344	937,016	20.9
Yes	1,317,113	160,760	10.9
Renting household			
No	3,367,179	925,079	21.6
Yes	1,495,278	172,697	10.4
Income category*			
Extremely low income	682,071	70,468	9.4
Very low income	560,479	98,942	15.0
Low income	761,141	178,692	19.0
Not low income (> 80 percent AMI)	2,858,766	749,674	20.8
Housing cost burden category*			
(0 percent, 30 percent)	3,099,377	834,400	21.2
(30 percent, 50 percent)	935,849	161,406	14.7
(50 percent, inf)	71,874	96,904	11.2
2016			
Female head of household			
No	2,406,997	700,161	22.5

Demographic	Number of Nonveteran Households	Number of Veteran Households	Percentage of Households That Are Veteran
Yes	2,743,613	245,338	8.2
Minority head of household			
No	3,677,001	788,069	17.6
Yes	1,473,609	157,430	9.7
Renting household			
No	3,481,284	778,478	18.3
Yes	1,669,326	167,021	9.1
Income category*			
Extremely low income	721,833	66,716	8.5
Very low income	589,760	85,049	12.6
Low income	802,355	153,627	16.1
Not low income (> 80 percent AMI)	3,036,662	640,107	17.4
Housing cost burden category*			
(0 percent, 30 percent)	3,465,861	734,484	17.5
(30 percent, 50 percent)	866,355	124,499	12.6
(50 percent, inf)	746,002	80,817	9.8
2021			
Female head of household			
No	2,447,468	581,452	19.2
Yes	2,805,997	231,587	7.6
Minority head of household			
No	3,722,662	663,239	15.1
Yes	1,530,803	149,800	8.9
Renting household			
No	3,643,107	677,096	15.7
Yes	1,610,358	135,943	7.8
Income category*			
Extremely low income	715,774	64,523	8.3
Very low income	574,465	73,438	11.3
Low income	821,432	132,041	13.8
Not low income (> 80 percent AMI)	3,125,654	539,527	14.7
Housing cost burden category*			
(0 percent, 30 percent)	3,713,310	643,426	14.8
(30 percent, 50 percent)	793,925	97,455	10.9
(50 percent, inf)	677,801	66,975	9.0

SOURCE: Authors' calculations using five-year ACS data downloaded via IPUMS.

NOTE: * signifies that the variable has missing values for some observations and thus the total number of households included in the calculation of shares is not equivalent to the true total number of households. That is to say, the total number of households in 2021 is 6,066,504, but the total number when analyzing HCB is 5,992,892.

Appendix Table D.2 provides unweighted sample counts and estimates of income distribution of veterans by disability status over time. We found that the share of veteran households with a disabled head of household/spouse (if present) increased from 3.9 percent in 2011 to 9.4 percent in 2021. At the same time, the share of veteran households in which the head of household had a major disability designated as at least very low income declined slightly (12.4 percent in 2011 to 11.4 percent in 2021), while the share of such households that were not low income increased from 74 percent in 2011 to 76.5 percent in 2021. The income distribution of veteran households in which the head of household had less-severe disabilities remained consistent between 2011 and 2021.

Table D.2. Unweighted Sample Sizes and Shares of Veterans by Disability Rating and Income Category

Demographic	2011		2016		2021	
	Number of Veteran Households	Percentage of Veteran Households	Number of Veteran Households	Percentage of Veteran Households	Number of Veteran Households	Percentage of Veteran Households
Veteran disability rating $\geq 70\%$						
No	201,453	96.1	891,824	94.3	736,516	90.6
Yes	8,191	3.9	53,675	5.7	76,523	9.4
Income category by veteran disability rating						
Veteran disability rating $< 70\%$						
ELI	14,900	7.4	63,716	7.1	59,911	8.2
VLI	20,601	10.2	82,105	9.2	69,296	9.5
LI	35,566	17.7	147,203	16.5	122,891	16.8
NLI (> 80 percent AMI)	130,386	64.7	598,800	67.1	481,178	65.6
Veteran disability rating ≥ 70 percent						
ELI	516	6.3	3,000	5.6	4,612	6.0
VLI	500	6.1	2,944	5.5	4,142	5.4
LI	1,117	13.6	6,424	12.0	9,150	12.0
NLI (> 80 percent AMI)	6,058	74.0	41,307	77.0	58,349	76.5

SOURCE: Authors' calculations using five-year ACS downloaded via IPUMS.

NOTE: Percent shares are calculated within year and group. That is to say, 6.0 percent ($4,612 / (4,612 + 4,142 + 9,150 + 58,349)$) of veteran heads of households in 2021 that have a veteran disability rating ≥ 70 percent are classified as extremely low. ELI = extremely low income; VLI = very low income; LI = low income; NLI = not low income.

Appendix Table D.3 provides unweighted counts of the number of veteran households with male, female, or both male and female veterans.

Table D.3. Unweighted Count of Households by Present of Male and/or Female Veterans

Year	Male Veteran Present	Female Veteran Present	Both Male and Female Veteran Present	Total Number of Households
2011	1,051,885	67,369	21,478	5,960,233
2016	896,722	69,319	20,542	6,096,109
2021	764,001	69,399	20,361	6,066,504

SOURCE: Authors' calculations using five-year ACS data downloaded using IPUMS.

NOTES: The variable in IPUMS for identifying family relationship in the ACS is called *relate*. A value of *relate* = 1 signifies the record is for the head of household, while a value of *relate* = 2 indicates the record is for the spouse of the head of household. Only veterans with *relate* = 1 OR *relate* = 2 (head of household or spouse, if present, respectively) are considered in this tabulation.