



# VETERANS' HOUSING NEEDS STUDY

JUNE 2016



The **Improve** Group

This document is made available electronically by the Minnesota Legislative Reference Library as part of an ongoing digital archiving project. <http://www.leg.state.mn.us/lrl/lrl.asp>

# Veterans Housing Needs Study Executive Summary

June 2016



Minnesota Housing Finance Agency and the Minnesota Department of Veterans Affairs contracted with The Improve Group to carry out a legislative initiative to gather information about Veterans housing and service needs. The following counties participated in this study: Benton, Dakota, Sherburne, Kittson, Lake of the Woods, Marshall and Roseau. In Dakota County, there are an estimated 27,048 veterans, 3,345 in Benton County, 2,698 in NWCA counties, and 6,444 in Sherburne County.<sup>1</sup>

The Improve Group worked with County Veterans Service Offices as well as Northwest Community Action (NWCA) to distribute the survey to Veterans. Results from Kittson, Lake of the Woods, Marshall, and Roseau are presented together, and are referred to as NWCA counties. Veterans were able to complete the survey on paper in all counties, and online in some counties. The table below displays the number of Veterans and providers reached through the surveys.

County	Dakota County	Sherburne County	Benton County	Kittson, Lake of the Woods, Marshall & Roseau (NWCA)	Total
<b>Veterans</b>	535	182	154	162	1033
<b>Providers</b>	9	2	11	9	31

## Findings from Veterans

Findings pertain to the counties participating in the study, they are not meant to be generalized to other counties or reflect statewide results. The percentages reported in the findings below are reflected in ranges (for example: 30-40%) since the percentages vary across the areas studied.

- ◆ **Most Veterans want to continue living in the home they own.** In all areas studied, Veterans largely indicate they would like to stay in their current housing (81-92%), which is most commonly a home they own (64-90%). Most Veterans would prefer to own a home (60-73%) rather than an apartment or condominium (33-56%).
- ◆ **Living in a rental property or retirement community are appealing options to many Veterans.** Depending on the county, between 39-49% of Veterans say a rental apartment would meet their needs, and between 38-47% say the same for a rental house. Retirement communities would also meet Veterans' needs, according to 36-49% of Veterans.
- ◆ **A high percentage of Veterans are housing cost-burdened.** In Benton, Sherburne, and Dakota Counties, 47-57% of Veterans reported spending more than 30% of their income on housing. This was true for 26% of Veterans in NWCA counties.
- ◆ **Most Veterans want to continue living in their current community.** In all areas studied, the large majority of Veterans say they want to continue living in their current community (73-87%). Between 7-16% want to move to a different community and between 6-11% have no preference.

<sup>1</sup> Minnesota Department of Veterans Affairs, 2016,

◆ **Neighborhood safety, housing affordability and living with family are Veterans key considerations for determining where to live.** Neighborhood safety was the top consideration in all areas studied (46-54%), followed closely by living with family (39-48%) and housing affordability (39-40%). Proximity to medical care was a key consideration in all counties as well (25-37%).

## Findings from providers

◆ **Service providers' assessments of the types of housing needed for Veterans varied across areas studied.** Providers in Dakota (44%) and Benton (36%) counties indicate many Veterans in their counties will need affordable rental apartments. Providers in Dakota and NWCA counties say many Veterans will need assisted/customized living facilities (44% and 33%), retirement community (44% and 33%), and a nursing home (44% and 33%). Benton County providers highlight that many Veterans would need permanent subsidized apartments (45%) and sober living facilities (36%). Dakota County providers highlight that many Veterans will need co-housing (33%) and single family rental houses (33%). One quarter of NWCA providers highlight that many Veterans will need a Veterans home.

◆ **Providers view significant unmet dual diagnosis, mental health, and substance abuse treatment needs.** Service providers in all areas studied say that dual diagnosis treatment needs are rarely or never met (44-67%). Providers indicate a smaller portion of Veterans will need this service in comparison to other services, although between 11-33% of providers say that many Veterans will have dual diagnosis treatment needs. Providers in all counties indicate that many Veterans will need mental health services (33-56%). Providers in Benton and NWCA counties also indicate that Veterans' mental health service needs are never or rarely met (55-56%), whereas only 10% of providers in Dakota county say these needs are never or rarely met. Lastly, provider say that many Veterans will have substance abuse treatment needs (22-36%), and that these needs are never or rarely met (22-55%).

◆ **Providers view significant unmet daily living needs.** In all areas studied, service providers said that the following daily living needs are never or rarely met: companion services (50-60%), chore assistance (56-63%), home modifications (44-63%) and assistance with daily living activities (50-63%). Providers in all areas studied also say that many Veterans will have needs in these areas. In Dakota County, providers say that many Veterans will need medication management, and that these needs are never or rarely met. And in NWCA counties, providers say that many Veterans will need in-home nursing (33% of providers) and that these needs are never or rarely met (67%).

◆ **Providers view significant unmet transportation needs.** In all areas studied, service providers said that transportation for daily living needs are never or rarely met (33-67%), and Dakota and Benton County providers say that many Veterans will have this need (18-33%).

## Discussion

This Veterans housing and service needs study finds that Veterans in the counties studied would like to continue living in their current home. Most of the Veterans surveyed own their own home, and a large percentage are housing cost burdened. Overall, Veterans' service needs are not being met, including dual diagnosis, substance abuse and mental health treatment needs, daily living needs (such as chore assistance and companion services), and transportation needs.



Detailed findings from this study are available by contacting:

Katie Topinka, Legislative Director at Minnesota Housing  
[katie.topinka@state.mn.us](mailto:katie.topinka@state.mn.us)

# Contents

- Overview ..... 1
- Statewide Context ..... 1
- Benton County Veterans Housing Needs Study..... 4
- Dakota County Veterans Housing Needs Study..... 13
- Northwest Community Action Veterans Housing Needs Study..... 22
- Sherburne County Veterans Housing Needs Study..... 30
- Pre-9/11 and Post-9/11 Veterans Housing Needs Study..... 37

# Overview

The Minnesota Department of Veterans Affairs and the Minnesota Housing Finance Agency contracted with The Improve Group to fulfill a legislative initiative to gather information about Veterans housing and service needs. Results from Kittson, Lake of the Woods, Marshall, and Roseau are presented together, and are referred to as NWCA counties.

This report presents study results by each region studied separately. The summaries of results appear in the following order:

- Benton County
- Dakota County
- Northwest Community Action counties, including Kittson, Lake of the Woods, Marshall, and Roseau
- Sherburne County

## Statewide Context

In 2015, the overall Veteran population in Minnesota was estimated at 361,129 by the Minnesota Department of Veteran’s Affairs. Around 95% of the population was male; 47% were over the age of 65, 39% were 45-64, and the remaining 14% were 17-44. Around 20% have a service-connected disability rating and 31% use VA Health Care.<sup>1</sup> The unemployment rate is estimated at 4.9%, with a median household income of \$61,793.<sup>1</sup> Table 1 below displays the income distribution among Minnesota Veterans.

Table 1. Minnesota Veteran Annual Household Income Distribution<sup>1</sup>

Income range	Percentage
\$0-24,999	14%
\$25,000-49,999	25%
\$50,000-74,999	22%
\$75,000-99,999	15%
\$100,000+	24%

At the start of the study, The Improve Group conducted a series of analysis using Public Use Microdata Areas (PUMAs) to recommend regions for further exploration of Veteran housing needs. PUMAs are statistically defined geographic areas defined for the dissemination of Public Use Microdata Sample (PUMS) data based on a standard of around 100,000 people per PUMA. They are also used for disseminating American Community Survey (ACS). In some cases we have combined

---

<sup>1</sup> Sources: U.S. Census Bureau, 2009–2013 American Community Survey and 2012 Survey of Business Owners; Bureau of Labor Statistics, 2014 Current Population Survey; U.S. Department of Housing and Urban Development, 2014 Annual Homeless Assessment Report to Congress; and Department of Veteran Affairs. [www.census.gov/library/infographics/veterans-statistics.html](http://www.census.gov/library/infographics/veterans-statistics.html)

PUMA regions within the same county in order to align with other county level data sources. Each PUMA region (or county where applicable) was ranked to show relative need across the state.

Figure 1 on the following page shows relative need through the lens of three indicators: low number of available affordable housing units per 100<sup>2</sup>, high number of Veterans over age 65 with a disability<sup>3</sup>, and high percentage of Veterans with an income lower than 30% of the area average median (“extremely low income”).<sup>4</sup> Black triangles represent existing Veteran homes.

As evidenced in the map, the metro area has the greatest need when accounting for these factors as demonstrated with the darker shading on the map. Hennepin County (PUMA region 1401) is the highest, with Anoka county following. Ramsey and Dakota County follow in the rankings, with more people meeting the 30% below area median income in Ramsey, but Dakota having a higher percentage of their Veteran population being below the 30% threshold.

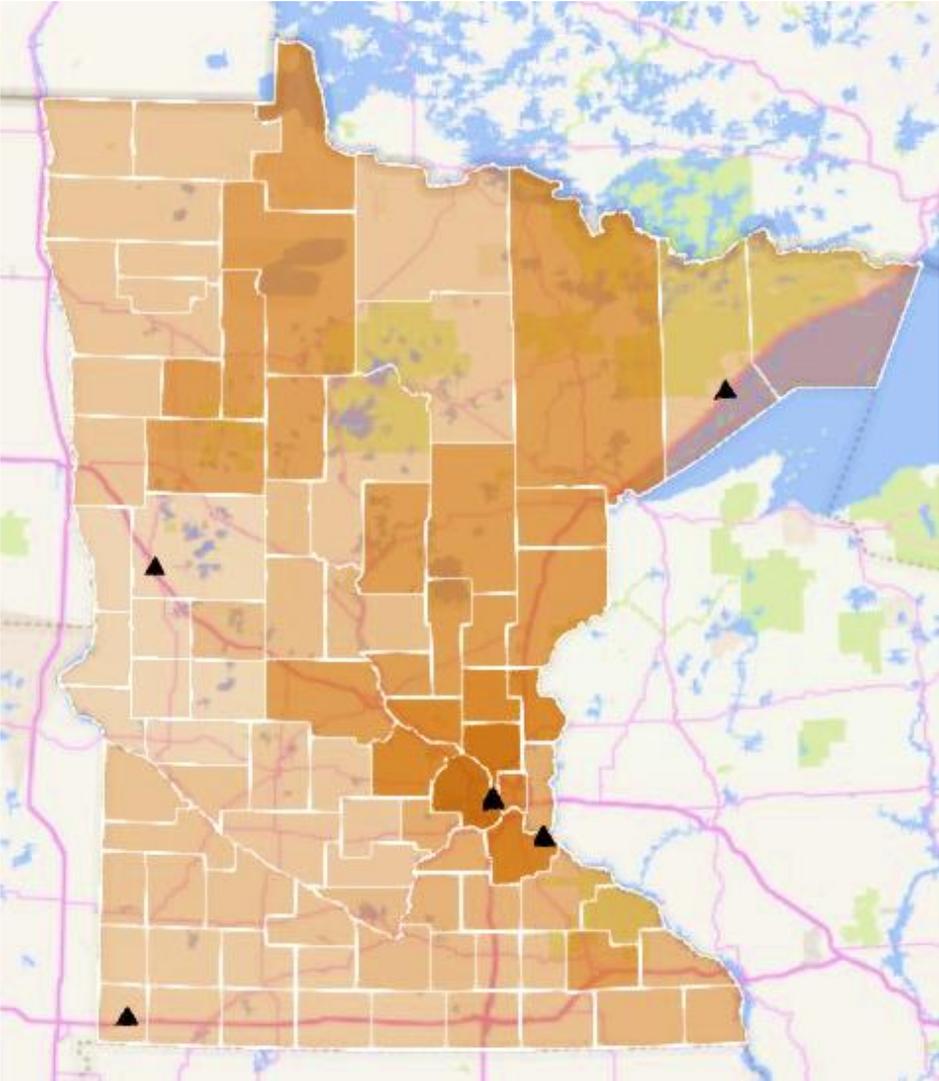
---

<sup>2</sup> Using data from the Minnesota Housing Financing Agency’s Consolidated Data Tables (2008-2012) the number of units affordable to households with incomes less than 30% the Area Median Income (AMI) per 100 renter households with incomes less than 30% AMI was calculated.

<sup>3</sup> These numbers were calculated using Department of Veterans Affairs (VA) population projections from FY2014 for veterans age 65 and older. We multiplied this population data by the percent of individuals age 65 and older who reported being disabled in the American Community Survey to determine an estimate of the population per PUMA region.

<sup>4</sup> Using the American Community Survey (ACS) data, The Improve Group calculated the median annual income for veterans by region. ACS defines income as “income received on a regular basis (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, social security, union dues, Medicare deductions, etc.” The number of veterans earning less than 30% of individual area median income was calculated using the Area Individual Median Income Among General Population as the threshold for each PUMA region. Income was adjusted for inflation and is reported in 2013 dollars. Area Household Median Income could not be disaggregated by veteran households, and therefore reflects the general population.

Figure 1. Map of relative housing need based on combined data for low numbers of affordable housing units, high numbers of Veterans over age 65 with a disability, and high numbers of Veterans with extremely low income.



# BENTON COUNTY VETERANS' HOUSING NEEDS STUDY

# Context and methods

The Minnesota Department of Veterans Affairs and the Minnesota Housing Finance Agency contracted with The Improve Group to fulfill a legislative initiative to gather information about Veterans housing and service needs. Benton County Veterans Services participated in the study. During March and April of 2016, Benton County Veterans Services and The Improve Group administered a survey to Veterans in Benton County. Benton County Veterans Services disseminated the survey online, and through paper surveys at events and in the office. A total of 154 Veterans responded to the survey.

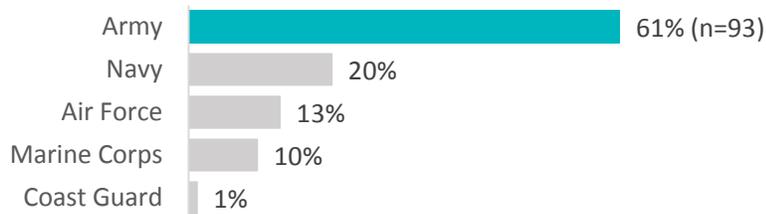
Although the survey was not disseminated using a random sample approach, overall most of the demographic characteristics appear to align with Minnesota Department of Veterans Affairs knows about the population, with the exception of a couple areas.

Veterans were asked in the survey if they had previously been in contact with their County Veterans Service Office (CVSO) in order to give the CVSO a better understanding of how far their reach had extended. Out of the Veterans who took this survey, 92% had been in contact with their CVSO, 7% had not been, and less than 1% were unsure. Since many survey respondents received the survey through contact with their CVSO, these numbers are higher than the average numbers in Minnesota. Similarly, when asked about whether or not they were enrolled in the VA Medical System, 88% stated that they were. This percentage is higher than it is for the general population, likely because CVSOs disseminated the survey.

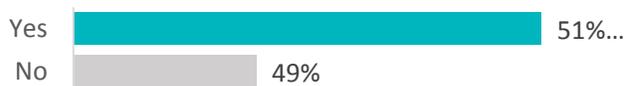
# Veteran status

**Sixty-one percent of the survey respondents served in the Army.**

Survey respondents were asked to specify which branch (or branches) of the United States military they had served in, and whether or not they served in a combat zone. Sixty percent of the respondents served in the army and almost one-fifth stated they had served in the navy. Half of the survey respondents did not serve in a combat zone.



**Fifty-one percent of respondents did not serve in a combat zone.**



**Sixty-eight percent served for more than two years.**

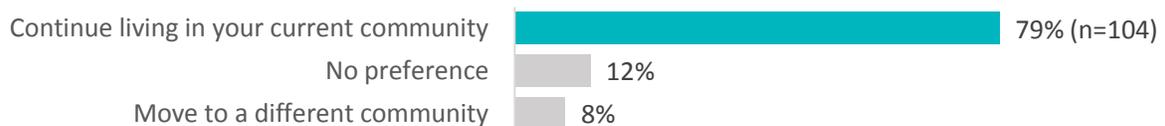
The survey asked respondents to specify how long they had served. Those who served for less than six months were excluded from the study, as they do not qualify for Veteran status.



# Housing

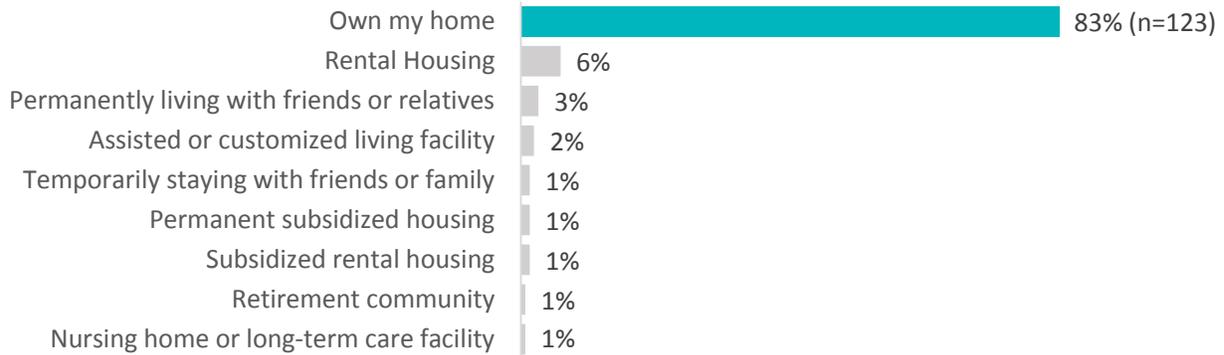
**Seventy-nine percent say living in their current community would best meet their needs in the next 5 years.**

The survey asked if living in their current community would best meet the needs of Veterans in the next five years. Of the survey respondents, 79% stated their current community would best meet their needs, 12% preferred to move to a different community, and 8% had no preference.

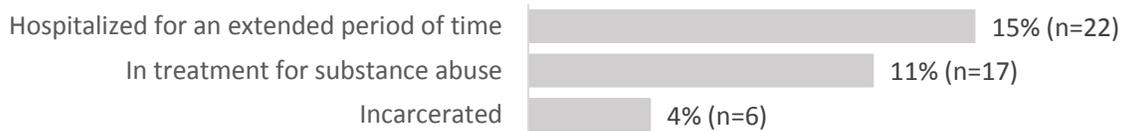


**Eighty-three percent are currently living in their own home.**

The survey asked Veterans to indicate which option best described their current living situation. Most Veterans stated that they currently own their own home. Some Veterans stated that they live in a Veteran’s home or domiciliary, while others stated that they’re currently in rental housing. Fewer than 10 respondents live in each of the other types of housing. For more information on the characteristics of Veterans who own their homes versus rent their homes, see the Appendix.



**Since their period of service, some of the respondents have been hospitalized, in treatment for substance abuse, and/or incarcerated.**



**Ninety-seven percent of Veterans have not experienced housing instability.**



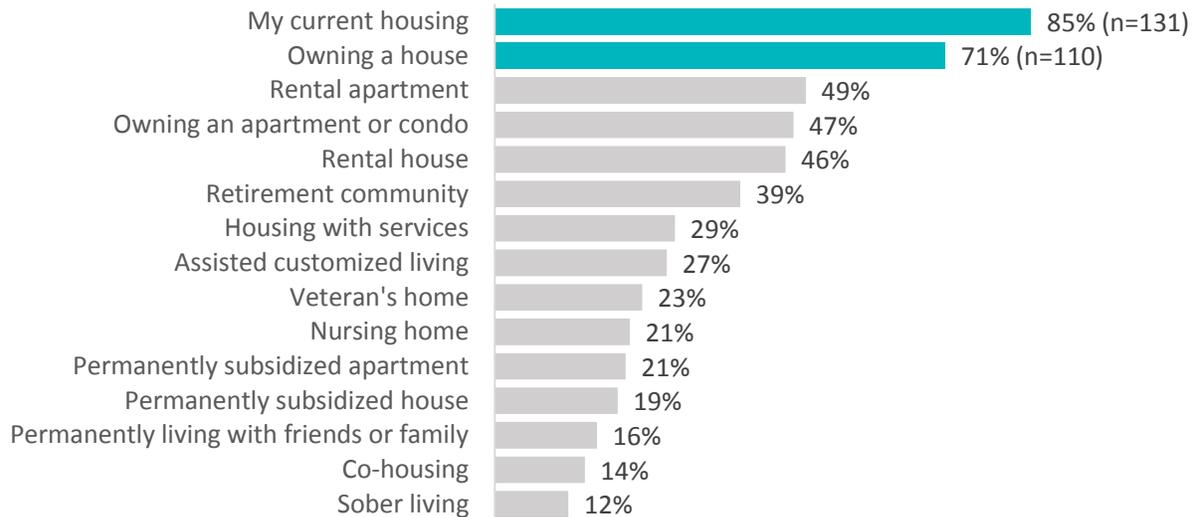
**Forty-two percent of respondents are housing cost burdened.**

When asked what percentage of their gross household income they spend on housing costs, 37% (n=47) indicated they spend 30%-60% of their gross household income on housing costs and 5% indicated that they spend over 60% on housing costs (n=6). Of those who are housing cost-burdened, 68% are homeowners and 7% are living in rental housing. Those who live in a Veteran’s home, nursing home, or in assisted customized living were excluded from these calculations.



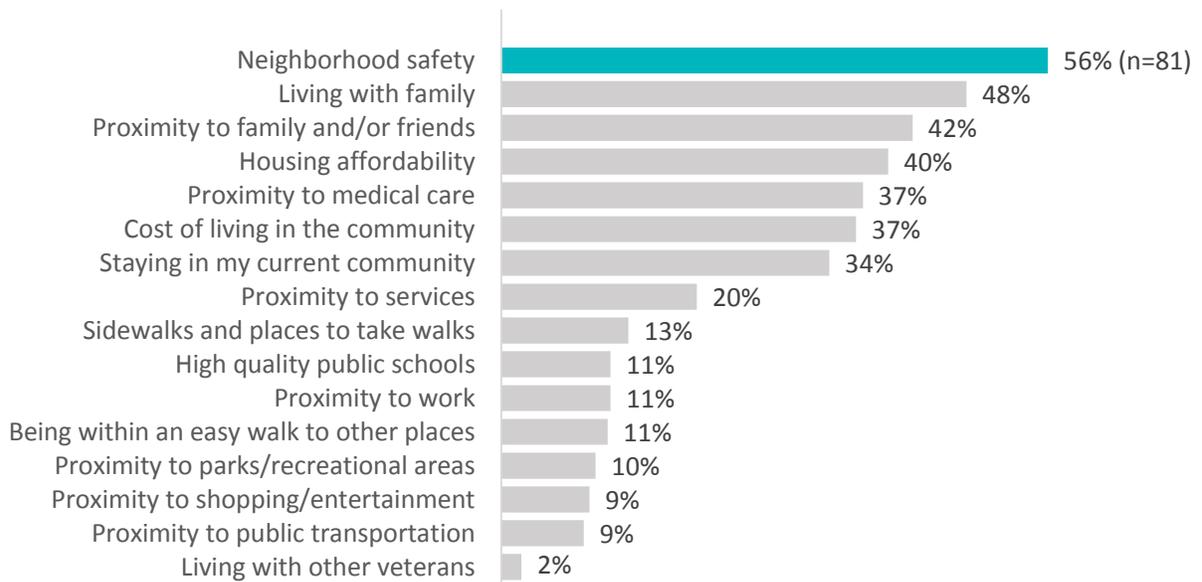
**Eighty-five percent of respondents selected their **current housing** and 71% selected **owning a house** as one of their top choices for types of housing that would meet their needs in the next three years.**

For more information on the characteristics of Veterans who did not indicate they want to live in their current housing, see the Appendix.

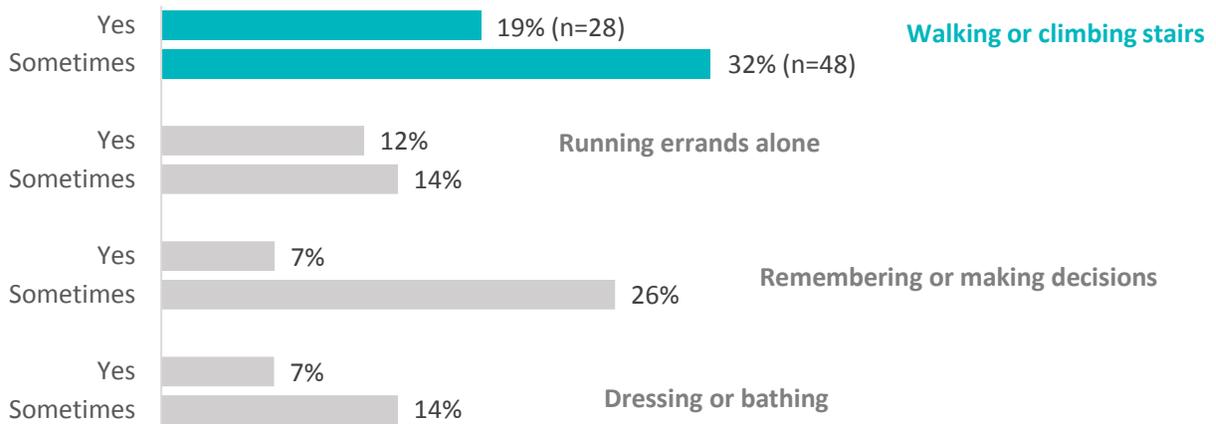


**Neighborhood safety is the most important factor for respondents in deciding where to live.**

When asked to rate different factors that inform their decision of where to live, Veterans most frequently selected neighborhood safety as “very important.” Housing affordability, living with family, living near friends and family, proximity to medical care, and cost of living were “very important” considerations for more than 25% of respondents.



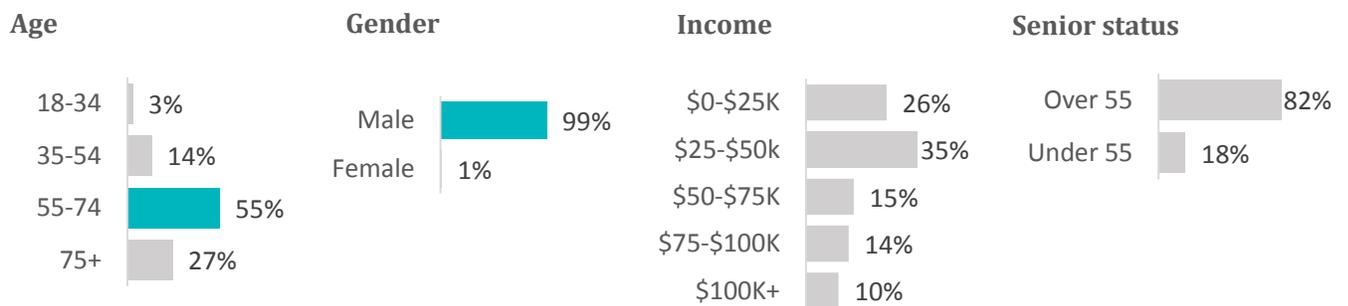
While most respondents do not have difficulty with daily living activities, **walking or climbing stairs** is the daily living activity that is challenging for the most respondents.



Over half of respondents (60%, n=93) said they experience difficulty with at least one daily living activity (ADL). When asked about their disability ratings, 14% of Benton County Veterans had a service-connected disability rating of 70% or higher, while 19.5% indicated that their rating was between 30-60%. This is lower than the Benton and Stearns region-wide data, as 25% have a disability rating of 70% or higher and 26% have a disability rating between 30-60%.<sup>1</sup> For those facing ADL challenges, their housing preferences were analyzed to see how they might differ or change compared to those not facing ADL challenges. The preferences aligned very closely with those of the population as a whole, with 84% selecting their current housing, 66% selecting owning a house, and 50% selecting a rental apartment.

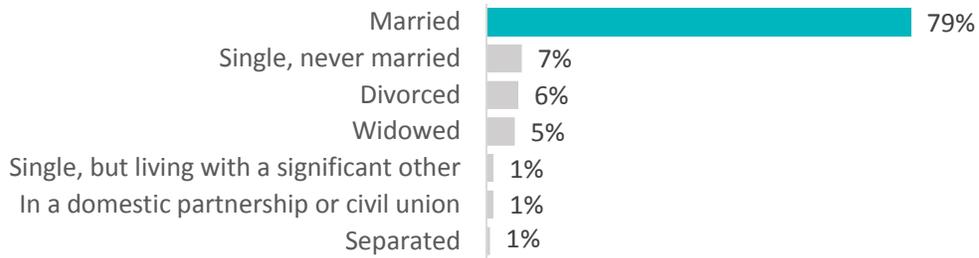
## Demographics

Demographic information was collected during the survey. The majority of respondents (97%) identified as White/Caucasian, all other categories were represented by less than 5% of the survey population, 1 person identified as Black/African American, 2 people identified as “other” and three people preferred not to answer.

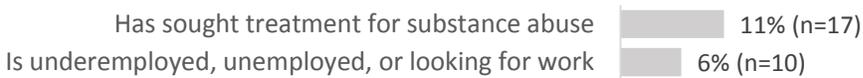


<sup>1</sup> American Community Survey data

## Marital status



## Substance abuse and employment



Seventeen veterans sought treatment for substance abuse, and 10 are underemployed, unemployed or looking for work. This is lower than the 8% unemployment rate that Benton and Stearns county-wide data indicates.<sup>2</sup>

---

<sup>2</sup> American Community Survey data

# Discussion

Veterans and providers are in agreement that Veterans will need rental apartments in the next three years. At the same time, Veterans largely report that their current housing would meet their needs in the near future (85%), and most Veterans are living in their own home (83%). Many Veterans say owning a house or apartment (71% and 47%), renting an apartment or a house (49% and 46%) or living in a retirement community (39%) would meet their housing needs. When providers serving Veterans in Benton County were asked about Veterans housing needs in the next three years, their most common responses were: permanent subsidized apartments (5 of 11 providers), sober living facilities (4 of 11 providers) and affordable rental apartments (4 of 11 providers) (see provider summary report in Appendix).

Fifteen percent of respondents to the Veterans' survey indicate they would prefer not to continue living in their current housing.

Providers surveyed in Benton County say that many Veterans are not having their mental and physical health needs met. Half of providers indicate that Veterans' treatment needs for dual diagnosis are rarely or never met (6 of 11 providers). Similarly, half of providers say that Veterans' mental health and substance abuse treatment needs are never or rarely met. Although Veterans were not asked how well their needs were being met in these areas, 11% of Veterans survey respondents (n=17) indicated they have received treatment for substance abuse.

Over half of the Veterans surveyed (60%, 93 people) indicated they had difficulty in completing their daily living activities. However, providers reported that there are deficits in meeting Veteran daily living needs. About two thirds of providers say that the Veterans they work with never or rarely have their companion services or chore assistance needs met, and half say they are never or rarely having their home modification or daily living activities needs met. Lastly, three quarters of providers (8 of 11) indicate that Veterans' transportation needs are never or rarely met, especially when it comes to transportation to work, social or recreational activities, or transportation needed for daily living.

## Key findings

- Most Veterans want to continue living in the home they own.
- A high percentage of Veterans are housing cost-burdened
- Living in a rental property or retirement community are appealing options to many Veterans.
- Most Veterans want to continue living in their current community.
- Neighborhood safety, housing affordability and living with family are Veterans key considerations for determining where to live.
- Providers indicate many Veterans will need affordable rental apartments, permanent subsidized apartments, and sober living facilities.
- Providers view significant unmet dual diagnosis, mental health, and substance abuse treatment needs.
- Providers view significant unmet daily living needs.
- Providers view significant unmet transportation needs.

In sum, most Veterans want to live independently, but at the same time, many Veterans are not having their daily living needs met. Benton County should consider options for supporting Veterans to maintain their independence, while addressing the current service gaps in meeting Veterans' health and daily living needs.

# DAKOTA COUNTY VETERANS' HOUSING NEEDS STUDY

# Context and methods

The Minnesota Department of Veterans Affairs and the Minnesota Housing Finance Agency contracted with The Improve Group to fulfill a legislative initiative to gather information about Veterans housing and service needs. Dakota County Veterans Services participated in the study. During March and April of 2016, Dakota County Veterans Services and The Improve Group administered a survey to Veterans in Dakota County. Dakota County Veterans Services disseminated the survey online, and through paper surveys at events and in the office. A total of 535 Veterans responded to the survey. In June of 2016, The Improve Group facilitated two focus groups with a total of ten Veterans in Dakota County to gather personal stories and insights to accompany the survey responses.

Although the survey was not disseminated using a random sample approach, overall most of the demographic characteristics appear to align with what Minnesota Department of Veterans Affairs knows about the population, with the exception of a couple areas.

Ninety-five percent of Veterans living in Dakota County are White, 3% are Black or African American, and 2% are other races. This survey reached a higher proportion of non-White participants, as 4% identified as Black/African American, 2% as Hispanic or Latino, 2% as American Indian or Alaskan Native, and 1% as Asian or Pacific Islander. Ninety-four percent of Dakota County Veterans are male, and 5% are female, which is comparable to the Veterans who participated in the study (95% and 5%).

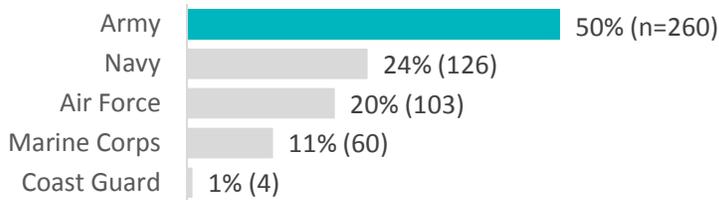
Veterans were asked if they had previously been in contact with their County Veterans Service Office (CVSO) in order to give the CVSO a better understanding of how far their reach had extended. Out of the Veterans who took this survey, 72% had been in contact with their CVSO, 23% had not been, and 5% were unsure. Since many survey respondents received the survey through contact with their CVSO, these numbers are higher than the average numbers in Minnesota. Similarly, when asked about whether or not they were enrolled in the VA Medical System, 83% stated that they were. This percentage is higher than it is for the general population, likely because CVSOs disseminated the survey.

During focus groups in Dakota County, a theme emerged that many Veterans do not respond to or seek out CVSOs until they are in crisis. They explained that this is challenging because many benefits are only open to Veterans directly after they return home.

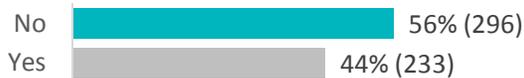
# Veteran status

Half of the survey respondents served in the **Army**.

Survey respondents were asked to specify which branch (or branches) of the United States military they had served in, and whether or not they served in a combat zone. Half of the respondents served in the army and almost one-fourth stated they had served in the navy. Over half of the survey respondents did not serve in a combat zone.



Fifty-six percent of respondents **did not** serve in a **combat zone**.



Seventy-six percent served for **more than two years**.

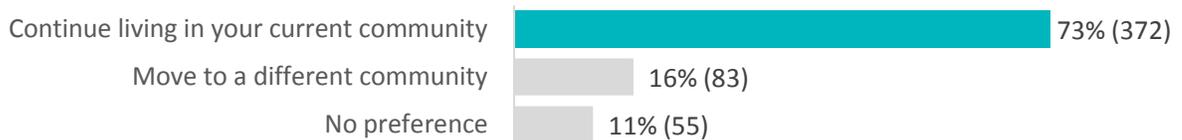
The survey asked respondents to specify how long they had served. Those who served for fewer than six months were excluded from the study, as they do not qualify for Veteran status.



# Housing

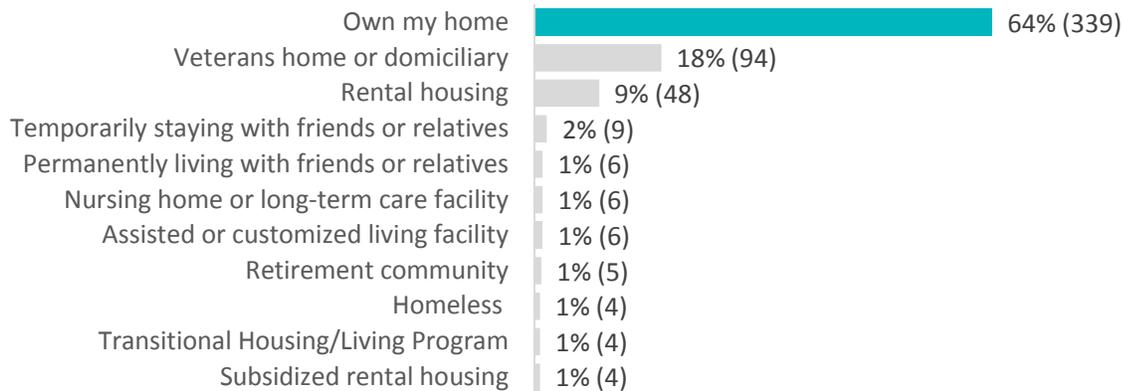
Seventy-three percent say **living in their current community** would best meet their needs in the next 5 years.

The survey asked if living in their current community would best meet the needs of Veterans in the next five years. Of the survey respondents, 73% stated their current community would best meet their needs, 16% preferred to move to a different community, and 11% had no preference. For more information on the characteristics of Veterans who indicate moving to a new community would best meet their needs in the next five years, see the Appendix.

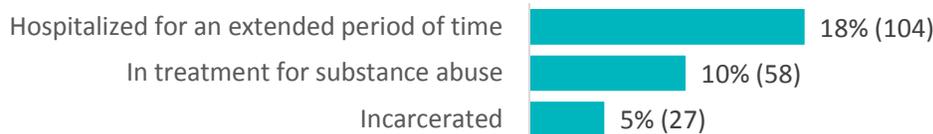


### Sixty-four percent are currently living in their own home.

The survey asked Veterans to indicate which option best described their current living situation. Most Veterans stated that they currently own their own home. Some Veterans stated that they live in a Veteran's home or domiciliary, while others stated that they're currently in rental housing. Fewer than 10 respondents live in each of the other types of housing. For more information on the characteristics of Veterans who own their homes versus rent their homes, see the Appendix.



### Since their period of service, some of the respondents have been hospitalized, in treatment for substance abuse, and/or incarcerated.



### Twenty percent of Veterans have experienced housing instability.<sup>1</sup>

However, only 13% of Veterans self-identify as having experienced housing instability. Of the 13%, over half of Veterans have experienced housing instability for less than 6 months, and one of five have for over 2 years.



### Forty-three percent of respondents are housing cost burdened.

When asked what percentage of their gross household income they spend on housing costs, 38% indicated they spend 30%-60% of their gross household income on housing costs and 5% indicated that they spend over 60% on housing costs. Of those who are housing cost-burdened, 52% are

<sup>1</sup> Veterans currently living in motel or hotel, emergency housing, homeless, or sleeping one night in the past year in emergency housing, temporarily staying with friends, substance abuse treatment facility, halfway house, transitional housing, motel or hotel as emergency shelter, or with a stranger.

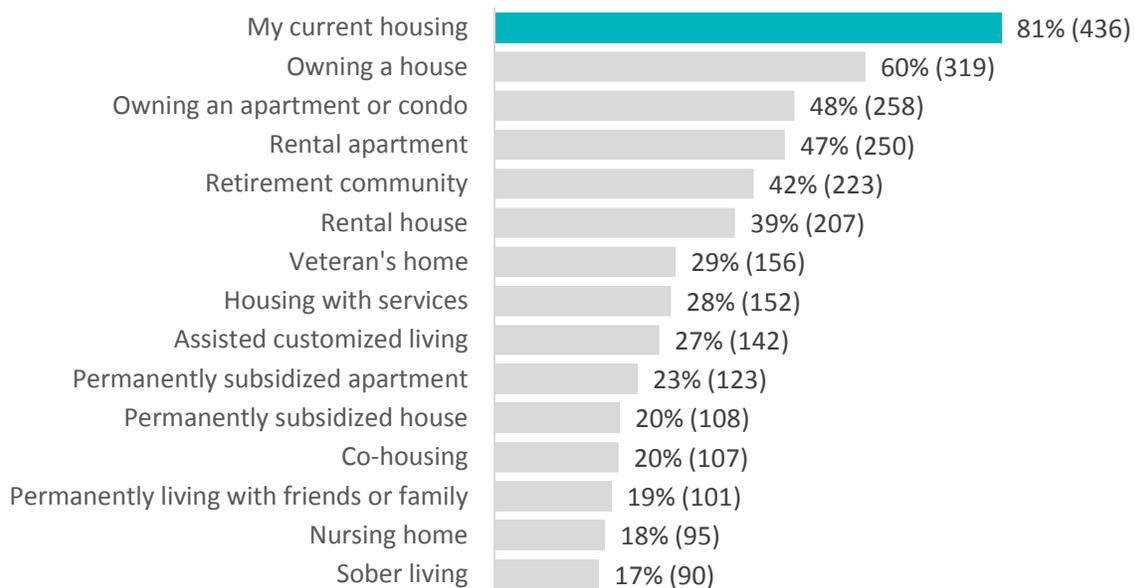
homeowners and 35% are living in rental housing. Those who live in a Veteran’s home, nursing home, or in assisted customized living were excluded from these calculations. When excluding homeowners, 73% of the survey respondents indicated a level of housing cost-burden.



**Eighty-one percent of respondents selected their current housing as one of their top choices for types of housing that would meet their needs in the next three years.**

Veterans selected their top choices for types of housing that would best meet their needs in the next three years, and current housing as well as owning a house were top choices. During the focus group with Veterans living in Dakota County, a theme emerged of Veterans wanting to live independently for as long as possible. For instance, one Veteran said, “I think most people want to have independence until they can’t.” Another said something similar in regard to housing, “As long as I’m capable to do it on my own, I’d rather just have a nurse come out so I can stay there.” The desire to live independently is also reflected in the types of housing options reflected in the housing preferences chart below.

“ I think most people want to have independence until they can’t. ”



Focus group participants were asked to determine what types of housing they would create if they were given \$100 million. The most common responses to this question were: subsidized homes and apartments, housing with services

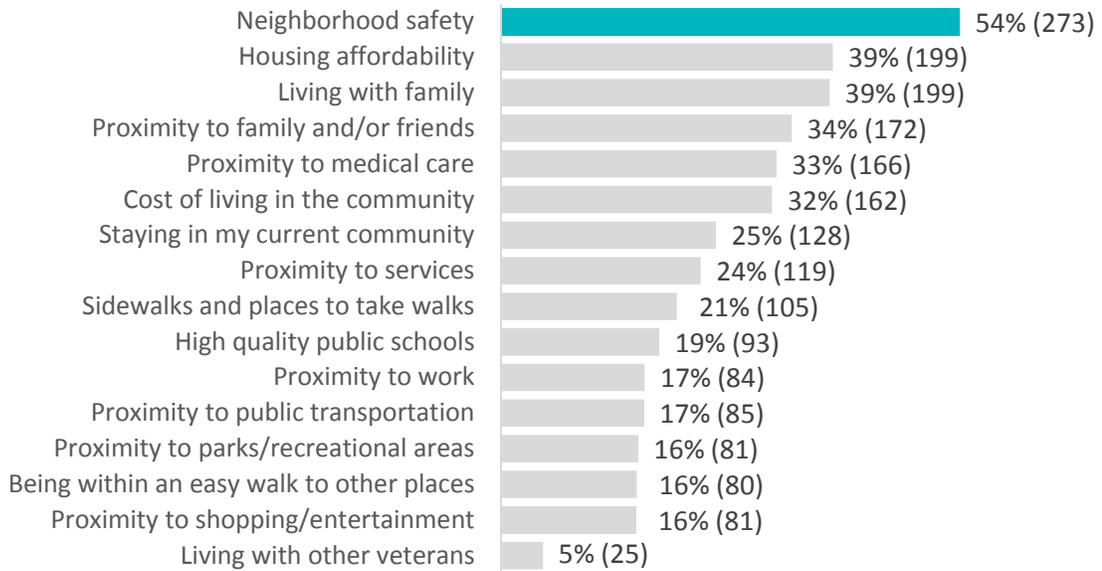
on site, and a retirement community. For more information on the characteristics of Veterans who 1) did not indicate their current housing would meet their needs in

**If given \$100 million to spend on housing for Veterans, focus group participants would spend it on: subsidized homes and apartments, housing with services on site, and retirement communities.**

the next three years, or who 2) did indicate a Veterans home would meet their needs in the next three years, see the Appendix.

**Neighborhood safety is the most important factor for respondents in deciding where to live.**

When asked to rate different factors that inform their decision of where to live, Veterans most frequently selected neighborhood safety as “very important.” Housing affordability, living with family, living near friends and family, proximity to medical care, and cost of living were “very important” considerations for more than 25% of respondents.



**While most respondents do not have difficulty with daily living activities, walking or climbing stairs is the daily living activity that is challenging for the most respondents.**



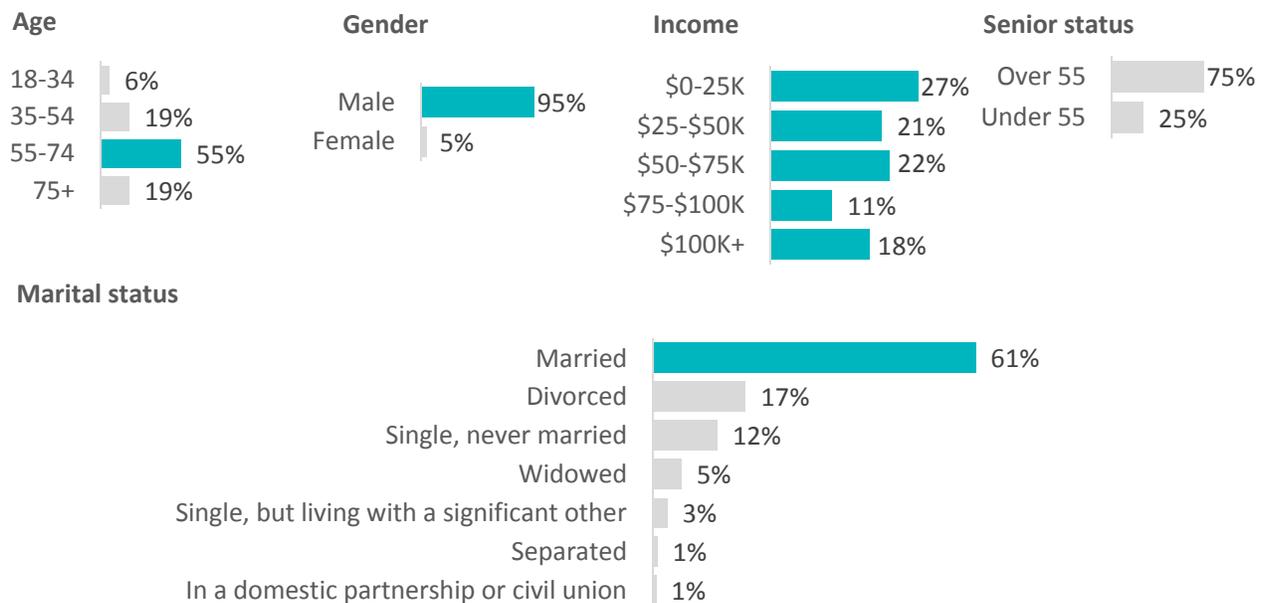
When asked about their disability ratings, 13% of Dakota County Veterans had a service-connected disability rating of 70% or higher, while 17% indicated that their rating was between 30-60%. This is very close to the county-wide data, as 13% have a disability of 70% or higher and 20% have a rating between 30-60%.<sup>2</sup> For those facing ADL challenges, their housing preferences were analyzed to see how they might differ or change compared to those not facing ADL challenges. The preferences aligned very closely with those of the population as a whole, with 85% selecting their

<sup>2</sup> American Community Survey data

current housing, 60% selecting owning a house, and 50% selecting a rental apartment. Other responses selected by over 40% of the population were owning an apartment or condo (49%), living in a rental house (43%), or living in a retirement community (42%).

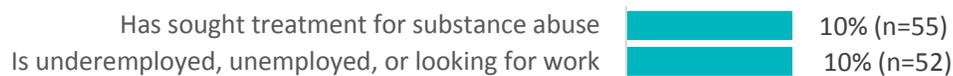
## Demographics

Demographic information was collected during the survey. The majority of respondents (92%) identified as white/Caucasian, 4% identified as Black/African American, 2% as Hispanic or Latino, 2% as American Indian or Alaskan Native, and 1% as Asian or Pacific Islander. Some (3%) selected that they prefer not to answer, and 1% selected other.<sup>3</sup>



### Substance abuse and employment

Over 50 Veterans (10%) indicated they had sought treatment for substance abuse, and over 50 Veterans also indicated they were underemployed or unemployed. This is close to the county-wide data, as 7% are unemployed.<sup>4</sup>



During the focus groups in Dakota County, a theme emerged that some Veterans find it challenging to maintain employment. A few people pointed to the differences in civilian workplace culture as the obstacle – one described it as unwelcoming, another said that they are treated differently than

<sup>3</sup> Participants could select all that apply

<sup>4</sup> American Community Survey data

other staff, and one person said they could not tolerate having a supervisor who was less experienced and younger than him. Other focus group participants said that working with other Veterans would help create a more welcoming culture.

## Discussion

Veterans and providers are in agreement that Veterans will need affordable rental apartments and retirement communities. Veterans largely reported that their current housing would meet their needs in the near future (81%), and most Veterans are living in their own home (64%). Many Veterans also said owning a house or apartment (60% and 48%), renting an apartment or a house (47% and 39%) or living in a retirement community (42%) would meet their housing needs. When asked about Veterans housing needs in the next three years, the most common responses among providers were: a nursing home, a retirement community, assisted living facilities, and affordable rental apartments (see provider summary report in Appendix).

One in five respondents to the Veterans' survey (19%, n=99) did not indicate they would like to continue living in their current housing. Of these Veterans, most own their home (38%), or live in a Veterans home (34%).

Almost half of providers indicate that Veterans' treatment needs for dual diagnosis are rarely or never met (4 of 9 providers), and two providers said their substance abuse needs were never or rarely met. Although Veterans were not asked how well their needs were being met in these areas, 10% of Veterans survey respondents indicated they have received treatment for substance abuse.

Over half of the Veterans surveyed (56%, 303 people) indicated they had difficulty in completing their daily living activities. However, providers reported that there are deficits in meeting Veteran daily living needs. Most providers say that the Veterans they work with are never or rarely having their medication management needs met, and over half of providers say that the Veterans they work with are never or rarely having their other daily living needs met (such as chore assistance, home modifications, and companion services). Lastly, two thirds of providers indicate that Veterans' transportation needs are never or rarely met, especially when it comes to transportation to social or recreational activities, transportation needed for daily living, and help paying for transportation.

### Key findings

- Most Veterans want to continue living in the home they own.
- A high percentage of Veterans are housing cost-burdened
- Living in a rental property or retirement community are appealing options to many Veterans.
- Most Veterans want to continue living in their current community.
- Neighborhood safety, housing affordability and living with family are Veterans key considerations for determining where to live.
- Providers indicate many Veterans will need affordable rental apartments, assisted/customized living facilities, co-housing, and single family rental houses.
- Providers view significant unmet dual diagnosis, mental health, and substance abuse treatment needs.
- Providers view significant unmet daily living needs.

In sum, most Veterans want to live independently, but at the same time, many Veterans are not having their daily living needs met. Dakota County should consider options for supporting Veterans to maintain their independence, while addressing the current service gaps in meeting Veterans' health and daily living needs.

# NORTHWEST COMMUNITY ACTION VETERANS' HOUSING NEEDS STUDY

# Context and methods

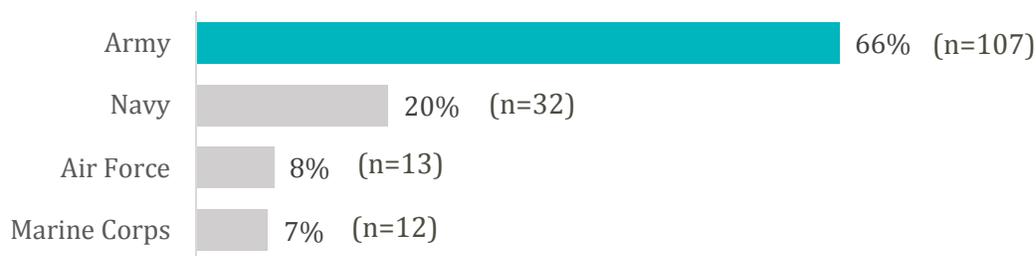
The Minnesota Department of Veterans Affairs and the Minnesota Housing Finance Agency contracted with The Improve Group to fulfill a legislative initiative to gather information about Veterans housing and service needs. Northwest Community Action (NWCA) participated in the study. During March and April of 2016, NWCA and The Improve Group administered a survey to Veterans in Northwest Minnesota. NWCA disseminated the survey online, and through paper surveys at events and in the office. A total of 162 Veterans responded to the survey.

Although the survey was not disseminated using a random sample approach, overall most of the demographic characteristics appear to align with what Minnesota Department of Veterans Affairs knows about the population, with the exception of a couple areas. Veterans were asked in the survey if they had previously been in contact with their County Veterans Service Office (CVSO) in order to give the CVSO a better understanding of how far their reach had extended. Out of the Veterans who took this survey, 94% had been in contact with their CVSO, 4% had not been, and 1% were unsure. Since many survey respondents received the survey through contact with their CVSO, these numbers are higher than the average numbers in Minnesota. Similarly, when asked about whether or not they were enrolled in the VA Medical System, 74% stated that they were. This percentage is higher than it is for the general population, likely because CVSOs disseminated the survey.

## Veteran status

**Sixty-six percent of the survey respondents served in the Army.**

Survey respondents were asked to specify which branch (or branches) of the United States military they had served in, and whether or not they served in a combat zone. Two thirds of the respondents served in the army and almost one-fourth stated they had served in the navy. Over half of the survey respondents did not serve in a combat zone.

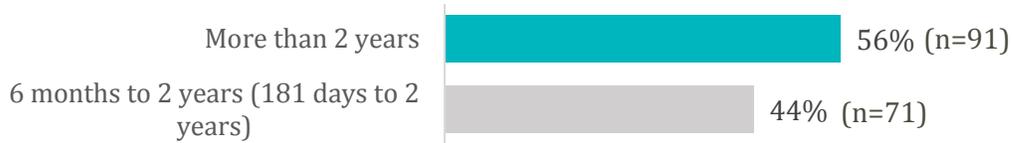


**Fifty-four percent of respondents did not serve in a combat zone.**



**Fifty-six percent served for more than two years.**

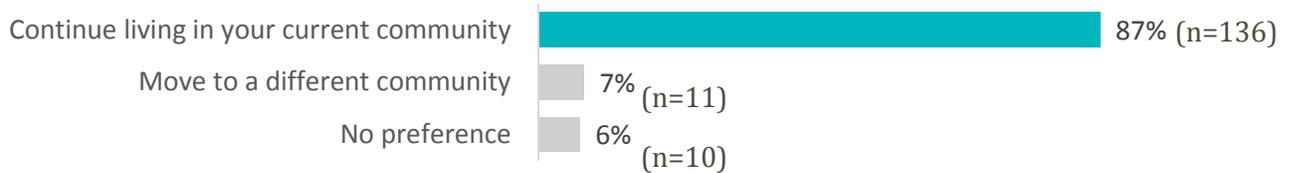
The survey asked respondents to specify how long they had served. Those who served for fewer than six months were excluded from the study, as they do not qualify for Veteran status.



## Housing

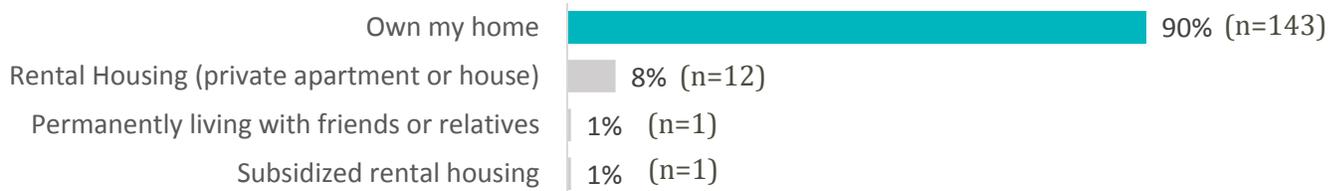
**Eighty-seven percent say living in their current community would best meet their needs in the next 5 years.**

The survey asked if living in their current community would best meet the needs of Veterans in the next five years. Of the survey respondents, 87% stated their current community would best meet their needs, 7% preferred to move to a different community, and 6% had no preference.

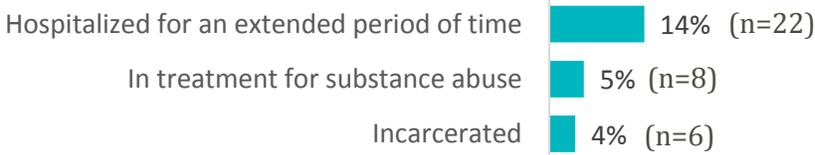


**Ninety percent all are currently living in their own home.**

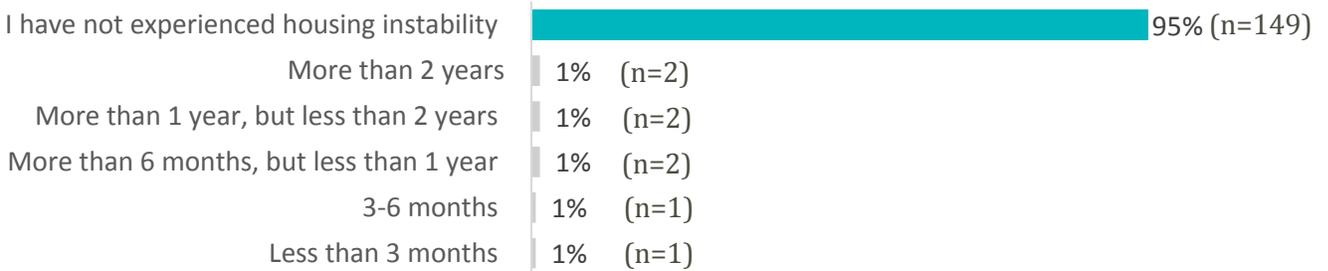
The survey asked Veterans to indicate which option best described their current living situation. Most Veterans stated that they currently own their own home. Fourteen respondents live in each of the other types of housing. For more information on the characteristics of Veterans who own their homes versus rent their homes, see the Appendix.



**Since their period of service, some of the respondents have been hospitalized, in treatment for substance abuse, and/or incarcerated.**



**Ninety-five percent have not experienced housing instability.**



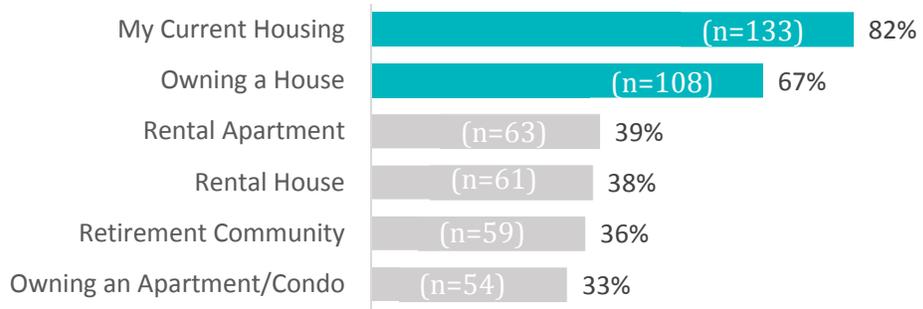
**Twenty-six percent of respondents are housing cost burdened.**

When asked what percentage of their gross household income they spend on housing costs, 24% indicated they spend 30%-60% of their gross household income on housing costs and 2% indicated that they spend over 60% on housing costs. Of those who are housing cost-burdened, 52% are homeowners and 35% are living in rental housing. Those who live in a Veteran’s home, nursing home, or in assisted customized living were excluded from these calculations. When excluding homeowners, 73% of the survey respondents indicated a level of housing cost-burden.



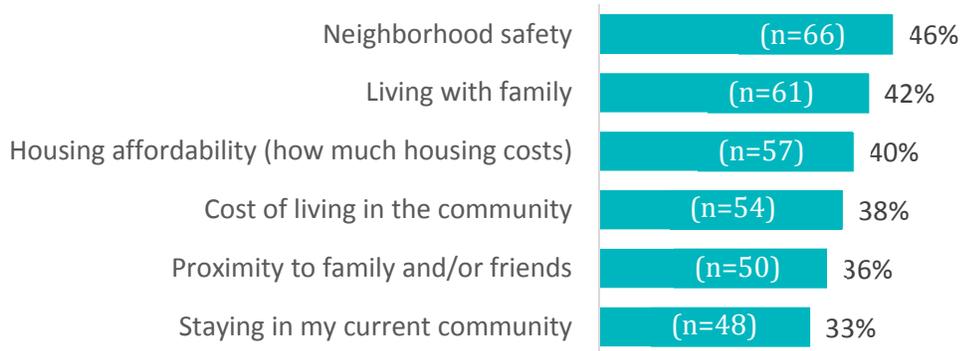
**Eighty-two percent of respondents selected their current housing as one of their top choices for types of housing that would meet their needs in the next three years.**

For more information on the characteristics of Veterans who did not indicate they want to live in their current housing, see the Appendix.

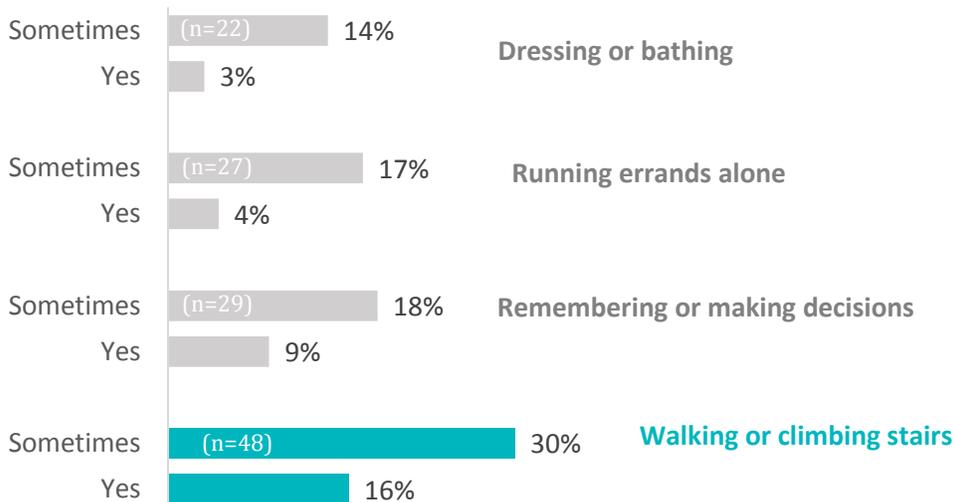


**Neighborhood safety is the most important factor for respondents in deciding where to live.**

When asked to rate different factors that inform their decision of where to live, Veterans most frequently selected neighborhood safety as “very important.” Housing affordability, living with family, living near friends and family, proximity to medical care, and cost of living were “very important” considerations for more than 30% of respondents.



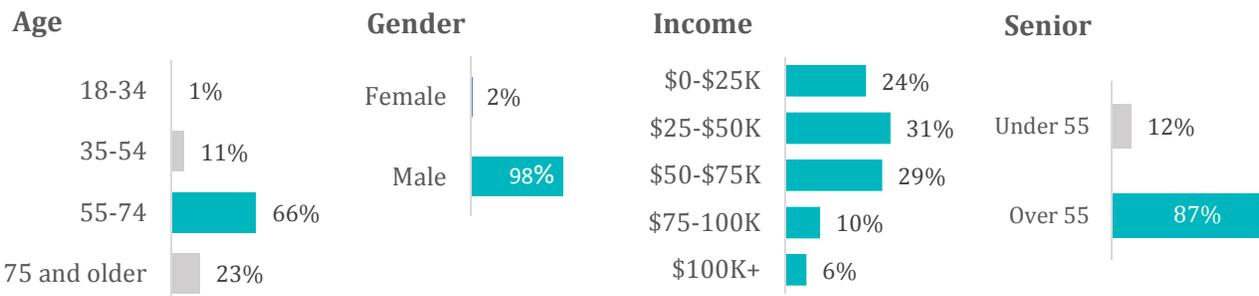
**While most respondents do not have difficulty with daily living activities, walking or climbing stairs is the daily living activity that is challenging for the most respondents.**



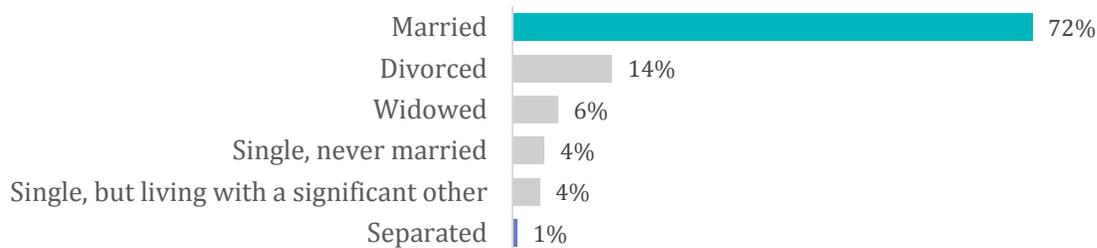
Eighty-two Veterans, which is half of respondents, said they have difficulty with activities of daily living (ADLs). When asked about their disability ratings, 13% of survey respondents in Northwest Community Action’s region had a service-connected disability rating of 70% or higher and 11% had a disability rating between 30 and 60%. For those facing ADL challenges, their housing preferences were analyzed to see how they might differ or change compared to those not facing ADL challenges. The preferences aligned very closely with those of the population as a whole, with 85% selecting their current housing, 72% selecting owning a house, and living in a retirement community (37%). Other responses selected by over 30% of the population were living in a rental house (36%), living in assisted customized living (36%), living in a rental apartment (33%), owning an apartment or condo (33%), or living in a vets home (32%).

## Demographics

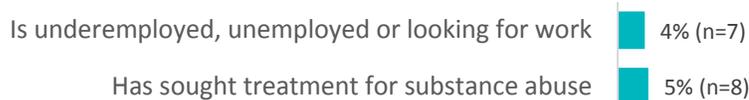
Demographic information was collected during the survey. The majority of respondents (98.7%) identified as White/Caucasian; all other categories were represented by less than 1% of the survey population, with Black/African American (0.6%), Hispanic or Latino (0.6%), American Indian or Alaskan Native (0.6%), and Asian or Pacific Islander (0.6%). Some (0.6%) selected that they prefer not to answer, and 0.6% selected other.



### Marital status



### Substance abuse and employment



# Discussion

Veterans and providers are in agreement that Veterans will need retirement communities in the next three years. At the same time, Veterans largely report that their current housing would meet their needs in the near future (82%), and most Veterans are living in their own home (90%). Many Veterans say owning a house or apartment (67% and 33%), renting an apartment or a house (39% and 38%) or living in a retirement community (36%) would meet their housing needs. When providers were asked about Veterans housing needs in the next three years, their most common responses were: a nursing home, a retirement community, and assisted living facilities (see provider summary report in Appendix).

Nearly one in five respondents to the Veterans' survey (18%, n=99) indicate they would prefer not to continue living in their current housing. Of these Veterans, most own their home (75%).

Providers surveyed in NWCA counties say that many Veterans are not having their mental and physical health needs met. Two thirds of providers indicate that Veterans' treatment needs for dual diagnosis are rarely or never met (6 of 9 providers). Similarly, more than half of providers say that Veterans' mental health needs are never or rarely met, just under half say Veterans' substance abuse needs are never or rarely met, and one third indicate that Veterans' medical needs are never or rarely met. Although Veterans were not asked how well their needs were being met in these areas, 5% of Veterans survey respondents indicated they have received treatment for substance abuse.

Half of the Veterans surveyed (82 people) indicated they had difficulty in completing their daily living activities. However, providers reported that there are deficits in meeting Veteran daily living needs. Two thirds of providers say that the Veterans they work with are never or rarely having their in-home nursing needs met, and over half of providers say that the Veterans they work with are never or rarely having their other daily living needs met (such as chore assistance, home modifications, and companion services). Lastly, two thirds of providers indicate that Veterans' transportation needs are never or rarely met, especially when it comes to transportation to social or recreational activities, transportation needed for daily living, and help paying for transportation.

## Key findings

- Most Veterans want to continue living in the home they own.
- A high percentage of Veterans are housing cost-burdened
- Living in a rental property or retirement community are appealing options to many Veterans.
- Most Veterans want to continue living in their current community.
- Neighborhood safety, housing affordability and living with family are Veterans key considerations for determining where to live.
- Providers indicate many Veterans will need assisted/customized living facilities (33% of providers), a retirement community (33%), a nursing home (33%), and a Veterans home (25%).
- Providers view significant unmet dual diagnosis, mental health, and substance abuse treatment needs.
- Providers view significant unmet daily living needs.
- Providers view significant unmet transportation needs.

In sum, most Veterans want to live independently, but at the same time, many Veterans are not having their daily living needs met. NWCA and the counties it serves should consider options for supporting Veterans to maintain their independence, while addressing the current service gaps in meeting Veterans' health and daily living needs.

# SHERBURNE COUNTY VETERANS' HOUSING NEEDS

# Context and methods

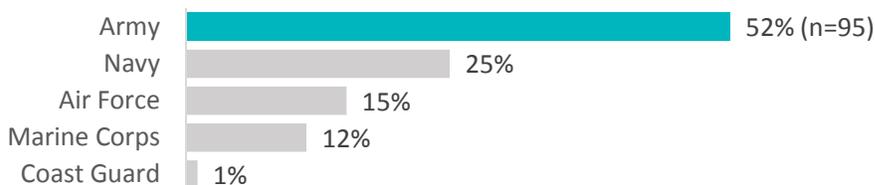
The Minnesota Department of Veterans Affairs and the Minnesota Housing Finance Agency contracted with The Improve Group to fulfill a legislative initiative to gather information about Veterans housing and service needs. Sherburne County Veterans Services participated in the study. During March and April of 2016, Sherburne County Veterans Services and The Improve Group administered a survey to Veterans in Sherburne County. Sherburne County Veterans Services disseminated the survey online, and through paper surveys at events and in the office. A total of 182 Veterans<sup>1</sup> responded to the survey.

Although the survey was not disseminated using a random sample approach, overall most of the demographic characteristics appear to align with Minnesota Department of Veterans Affairs knows about the population, with the exception of a couple areas. Veterans were asked in the survey if they had previously been in contact with their County Veterans Service Office (CVSO) in order to give the CVSO a better understanding of how far their reach had extended. Out of the Veterans who took this survey, 92% had been in contact with their CVSO, 7% had not been, and 1% were unsure. Since many survey respondents received the survey through contact with their CVSO, these numbers are higher than the average numbers in Minnesota. Similarly, when asked about whether or not they were enrolled in the VA Medical System, 92% stated that they were. This percentage is higher than it is for the general population, likely because CVSOs disseminated the survey.

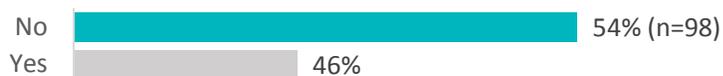
## Veteran status

**Fifty-two percent of the survey respondents served in the Army.**

Survey respondents were asked to specify which branch (or branches) of the United States military they had served in, and whether or not they served in a combat zone. Half of the respondents served in the army and almost one-fourth stated they had served in the navy. Over half of the survey respondents did not serve in a combat zone.



**Fifty-four percent of respondents did not serve in a combat zone.**



**Seventy-four percent of respondents served for more than two years.**

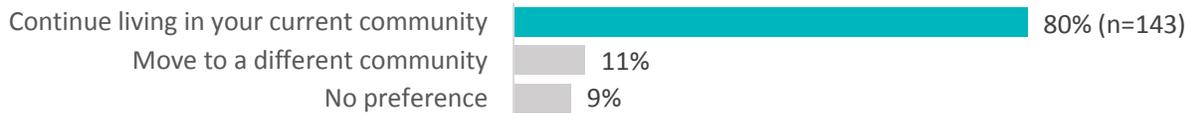
The survey asked respondents to specify how long they had served. Those who served for less than six months were excluded from the study, as they do not qualify for Veteran status.



## Housing

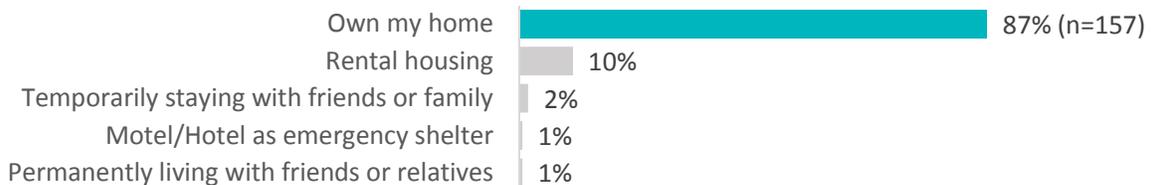
**Eighty-percent of respondents say living in their current community would best meet their needs in the next 5 years.**

The survey asked if living in their current community would best meet the needs of Veterans in the next five years. Of the survey respondents, 80% stated their current community would best meet their needs, 11% preferred to move to a different community, and 9% had no preference.



**Eighty-seven percent are currently living in their own home.**

The survey asked Veterans to indicate which option best described their current living situation. Nearly all Veterans stated that they currently own their own home (87%) and some Veterans stated that they live in rental housing. For more information on the characteristics of Veterans who own their homes versus rent their homes, see the Appendix.

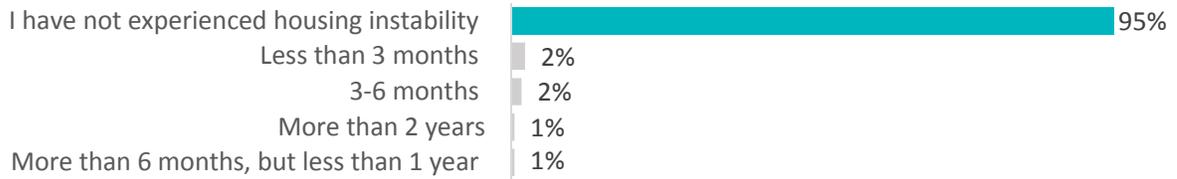


**Since their period of service, some of the respondents have been hospitalized, in treatment for substance abuse, and/or incarcerated.**



**Ninety-five percent of respondents have not experienced housing instability.**

While most respondents had not experienced housing instability, twelve Veterans indicated they had.<sup>1</sup>



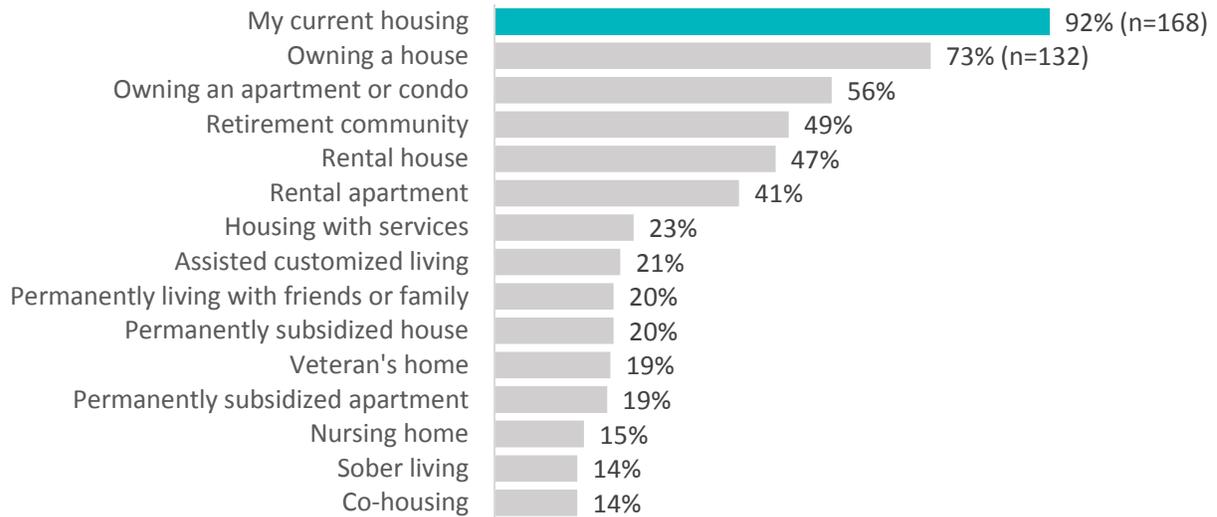
**Fifty-seven percent of respondents are housing cost burdened.**

When asked what percentage of their gross household income they spend on housing costs, 54% indicated they spend 30%-60% of their gross household income on housing costs and 3% indicated that they spend over 60% on housing costs. Of those who are housing cost-burdened, 80% are homeowners and 13% are living in rental housing. Those who live in a Veterans home, nursing home, or in assisted customized living were excluded from these calculations.



**Ninety-two percent of respondents selected their current housing or owning a house as one of their top choices for types of housing that would meet their needs in the next three years.**

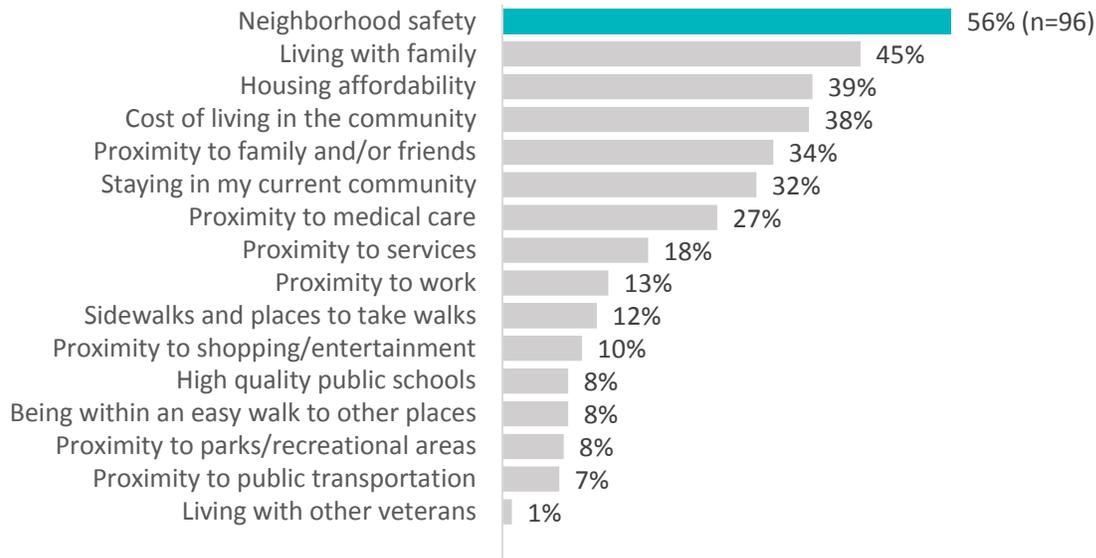
For more information on the characteristics of Veterans who did not indicate they want to live in their current housing, see the Appendix.



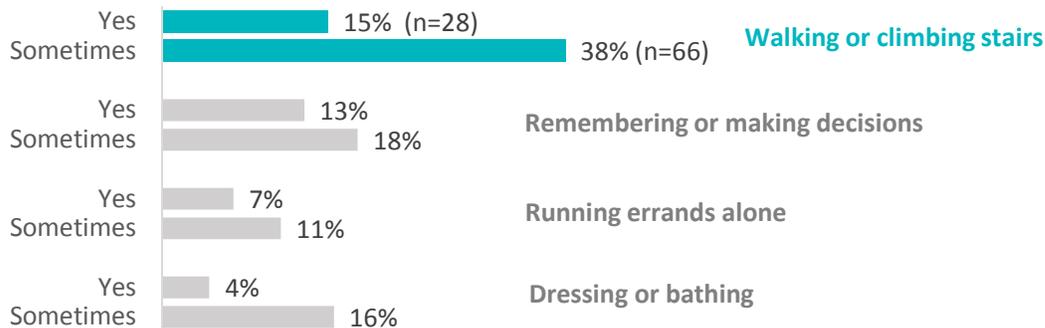
<sup>1</sup> Veterans currently living in motel or hotel, emergency housing, homeless, or sleeping one night in the past year in emergency housing, temporarily staying with friends, substance abuse treatment facility, halfway house, transitional housing, motel or hotel as emergency shelter, or with a stranger.

**Neighborhood safety is the most important factor for respondents in deciding where to live.**

When asked to rate different factors that inform their decision of where to live, Veterans most frequently selected neighborhood safety as “very important.” Living with family, housing affordability, cost of living, living near friends and family, and proximity to medical care were “very important” considerations for more than 25% of respondents.



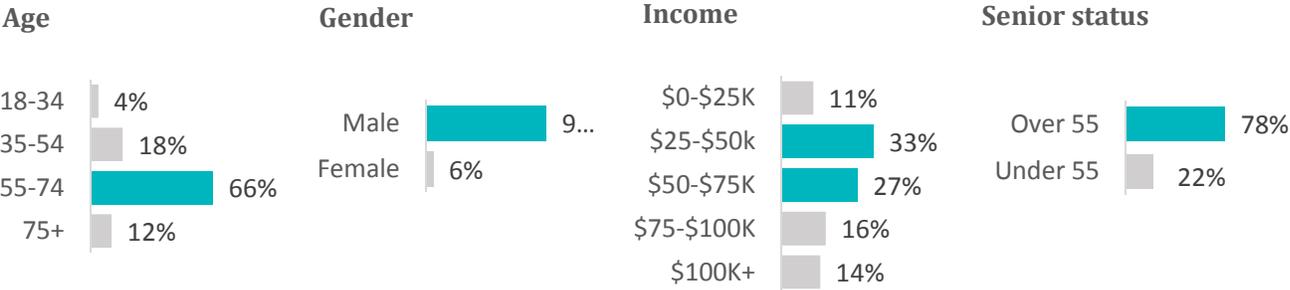
**While most respondents do not have difficulty with daily living activities, walking or climbing stairs is the daily living activity that is challenging for the most respondents.**



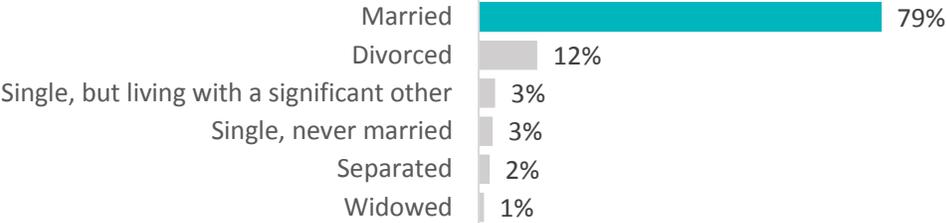
More than half of Veterans (59%, 107 people), said they have difficulty with activities of daily living (ADLs). When asked about their disability ratings, 19% of survey respondents in Sherburne County had a service-connected disability rating of 70% or higher and 20% had a disability rating between 30 and 60%. For those facing ADL challenges, their housing preferences were analyzed to see how they might differ or change compared to those not facing ADL challenges. The preferences aligned very closely with those of the population as a whole, with 91% selecting their current housing, and 74% selecting owning a house.

# Demographics

Demographic information was collected during the survey. The majority of respondents (97%) identified as White/Caucasian, all other categories were represented by less than 2% of the survey population, with Black/African American (1%), American Indian or Alaskan Native (1%), and Asian or Pacific Islander (1%).



## Marital status



## Substance abuse and employment



# Discussion

Veterans largely report that their current housing would meet their needs in the near future (92%), and most Veterans are living in their own home (87%). Many Veterans say owning a house or apartment (73% and 56%), renting an apartment or a house (47% and 41%) or living in a retirement community (49%) would meet their housing needs. When providers were asked about Veterans housing needs in the next three years, their most common responses were: a nursing home, a retirement community, and assisted living facilities (see provider summary report in Appendix). Thirteen percent of respondents indicate they would prefer not to continue living in their current housing. Of these Veterans, most own their home (64%).

In sum, most Veterans want to live independently, but at the same time, provider responses in other counties suggest that many Veterans are not having their daily living needs met. Sherburne County should consider options for supporting Veterans to maintain their independence, while addressing the current service gaps in meeting Veterans' health and daily living needs.

## Key findings

- Most Veterans want to continue living in the home they own.
- A high percentage of Veterans are housing cost-burdened.
- Living in a rental property or retirement community are appealing options to many Veterans.
- Most Veterans want to continue living in their current community.
- Neighborhood safety, housing affordability and living with family are Veterans key considerations for determining where to live.

VETERANS' HOUSING NEEDS STUDY  
PROFILE OF POST-9/11 VETERANS

# Context

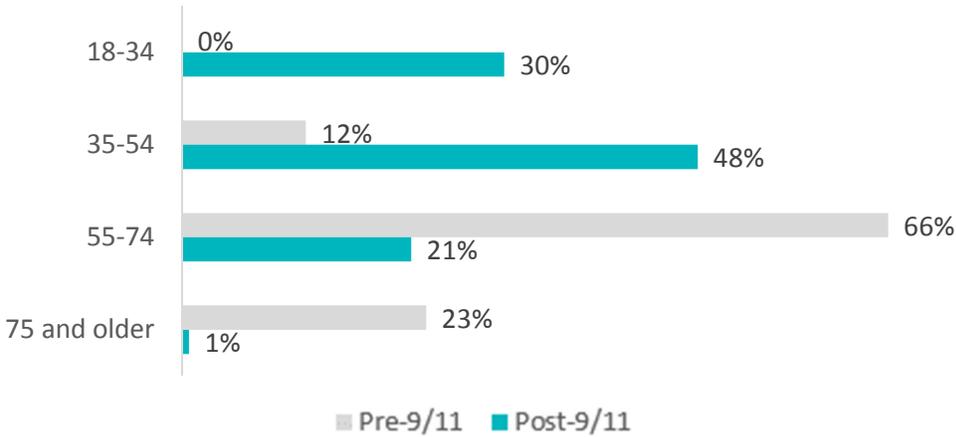
The Minnesota Department of Veterans Affairs and the Minnesota Housing Finance Agency contracted with The Improve Group to fulfill a legislative initiative to gather information about Veterans housing and service needs. Three county Veteran Services Officers (Dakota, Benton, and Sherburne) and Northwest Community Action (including Lake of the Woods, Marshall and Roseau counties) participated in the study. Each county had their own dissemination approach, more detail can be found in those sections. As the survey was not distributed using a random sample approach, the findings are not generalizable to the wider population. However, as differences between the needs of Veterans who served before and after September 11<sup>th</sup>, 2001 (Pre-9/11 and Post-9/11) was an area of interest for the funding agencies, this report was developed to investigate and describe the differences in the survey populations. As the group of Post-9/11 respondents would be too small to report on from any individual county, survey respondents were combined across counties for this report. The table below describes how many Pre-9/11 and Post-9/11 Veterans were surveyed in each county or service area and the percentage of respondents in each category.

County or service area	Pre-9/11	Post-9/11
Dakota	437 (82%)	95 (18%)
Benton	133 (88%)	19 (13%)
Sherburne	151 (83%)	31 (17%)
NWCA	153 (94%)	9 (6%)
<b>Total</b>	<b>874 (85%)</b>	<b>154 (15%)</b>

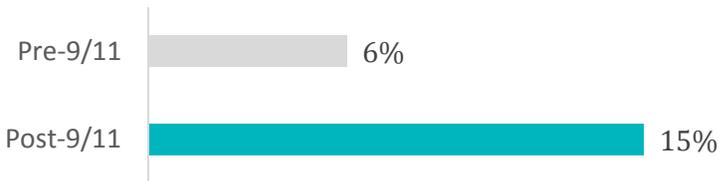
# Demographics

Demographic information was collected during the survey. The majority of respondents (95% Pre-9/11 and 92% Post-9/11) identified as white/Caucasian, 6% of Post-9/11 respondents identify as Black/African American (2% of Pre-9/11 Veterans), all other categories were represented by less than 5% of the survey population, Hispanic or Latino (1% Pre-9/11, 4% Post-9/11), American Indian or Alaskan Native (1% Pre-9/11, 3% Post-9/11), and Asian or Pacific Islander (1% Pre-9/11, 3% Post-9/11). Some (1-2%) selected that they prefer not to answer, and 1% selected other. As the survey was not a random sample, these numbers are not representative of the Veteran population in these counties or Minnesota as a whole.

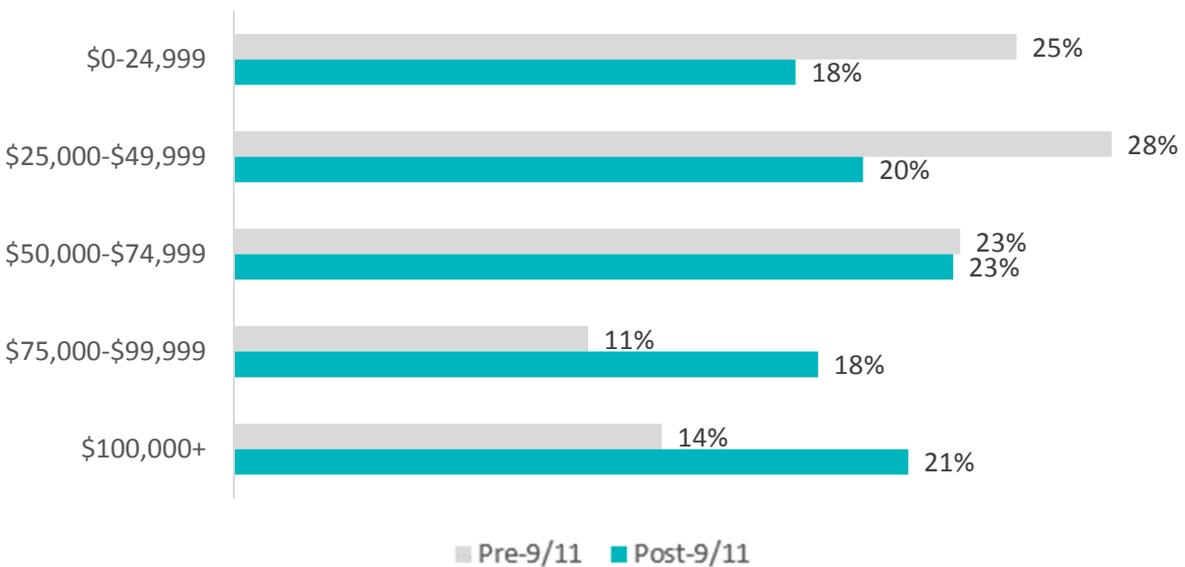
As expected, Pre-9/11 Veterans tend to be younger than Post-9/11 Veterans, with 78% between the ages of 18 and 54, whereas 89% of Pre-9/11 Veterans are 55 or older.



**15% of Post-9/11** respondents are **underemployed, or unemployed** and looking for work compared to **6%** of Pre-9/11 respondents.



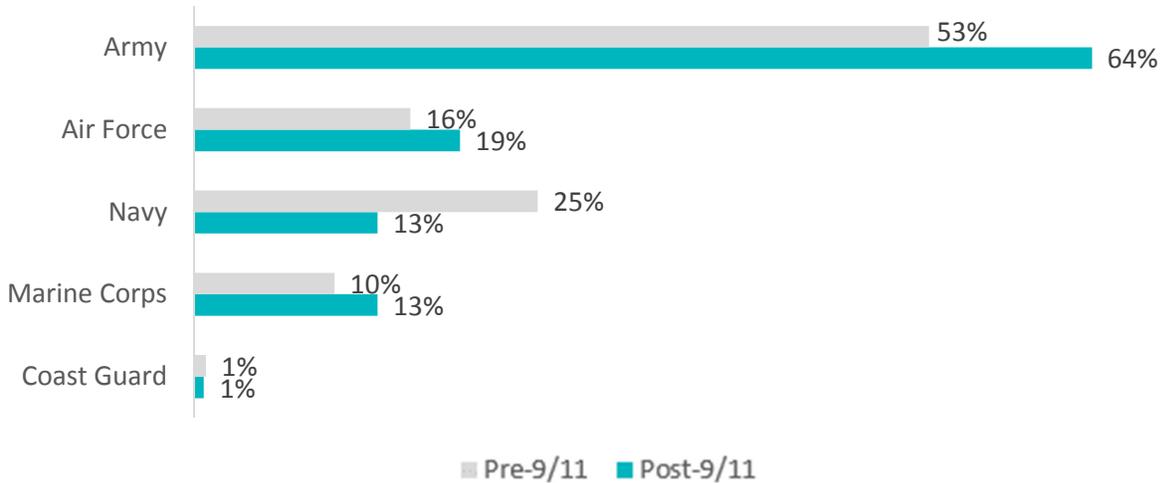
**Post-9/11** survey respondents have **higher income levels** than Pre-9/11 respondents, although this is likely related to the fact that **63%** of Pre-9/11 Veterans are retired, compared to **19%** of Post-9/11 respondents.



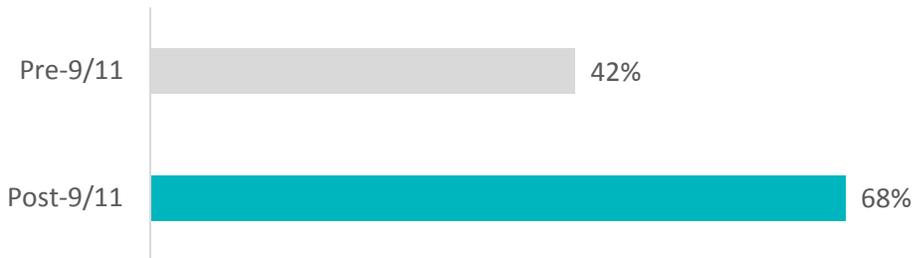
# Veteran status

**64% of Post-9/11** and **53% of Pre-9/11** survey respondents served in the **Army**.

Survey respondents were asked to specify which branch (or branches) of the United States military they had served in, and whether or not they served in a combat zone. Higher percentages of Post-9/11 Veterans served in the Army, and served in a combat zone.

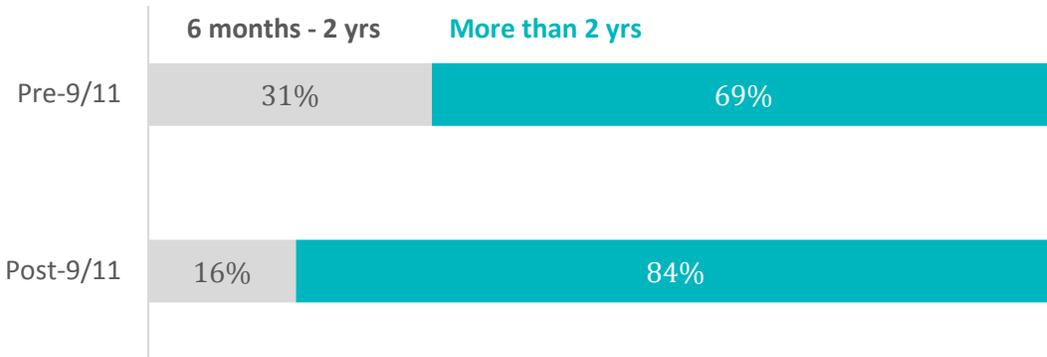


**68% of Post-9/11** respondents served in a **combat zone**, as compared to only 42% of Pre-9/11.



**Most served for more than two years.**

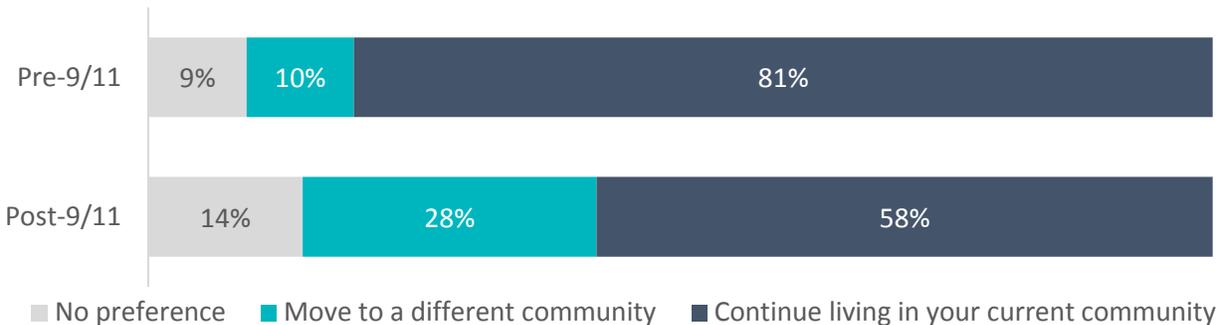
The survey asked respondents to specify how long they had served. Those who served for less than six months were excluded from the study, as they do not qualify for Veteran status under Minnesota Statute 197.447.



## Housing

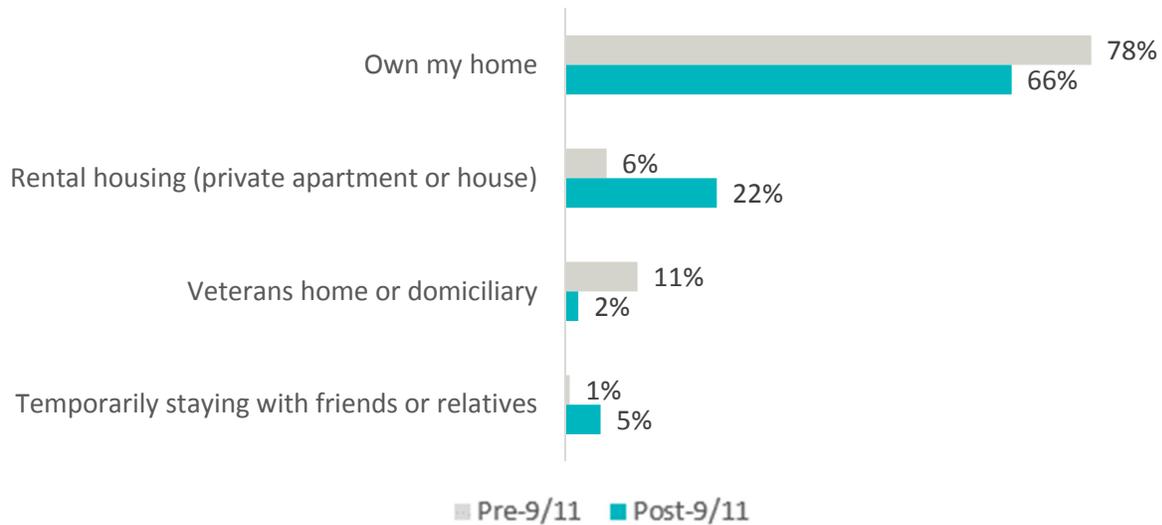
**More Post-9/11 respondents shared moving to a different community (28% compared to 10% of Pre-9/11) would best meet their needs in the next 5 years.**

The survey asked if living in their current community would best meet the needs of Veterans in the next five years. Of the survey respondents, 81% of Pre-9/11 respondents stated their current community would best meet their needs, compared to 58% of Post-9/11 respondents.

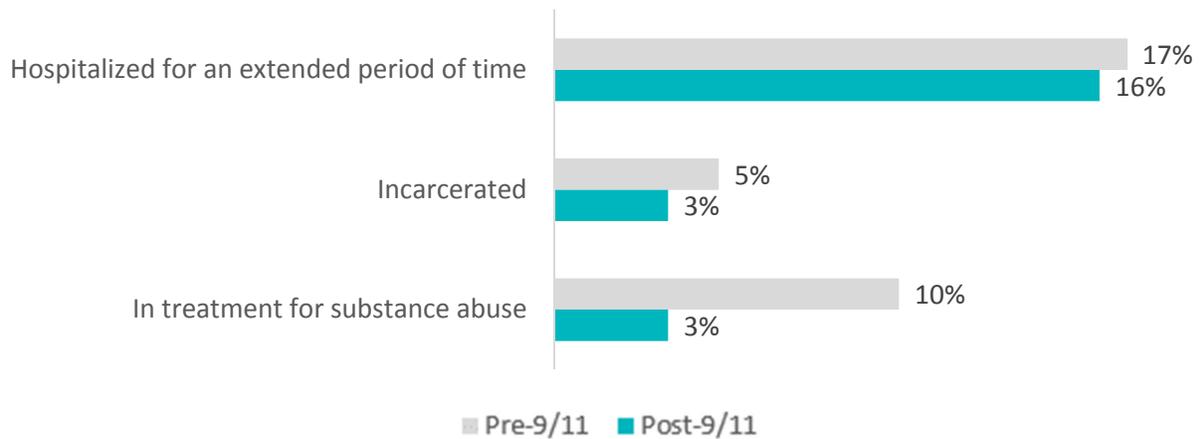


**Over half of both groups are currently living in their own home.**

The survey asked Veterans to indicate which option best described their current living situation. Most Veterans in both groups stated that they currently own their own home. Many Post-9/11 Veterans (22%) live in rental housing, as do 6% of Pre-9/11 respondents. Some Veterans stated that they live in a Veteran’s home or domiciliary, while others stated that they’re temporarily staying with friends or relatives. Less than 2% respondents live in each of the other types of housing (permanently living with friends or relatives, subsidized rental housing, transitional housing/living program, homeless, assisted or customized living facility, nursing home or long-term care facility, retirement community).



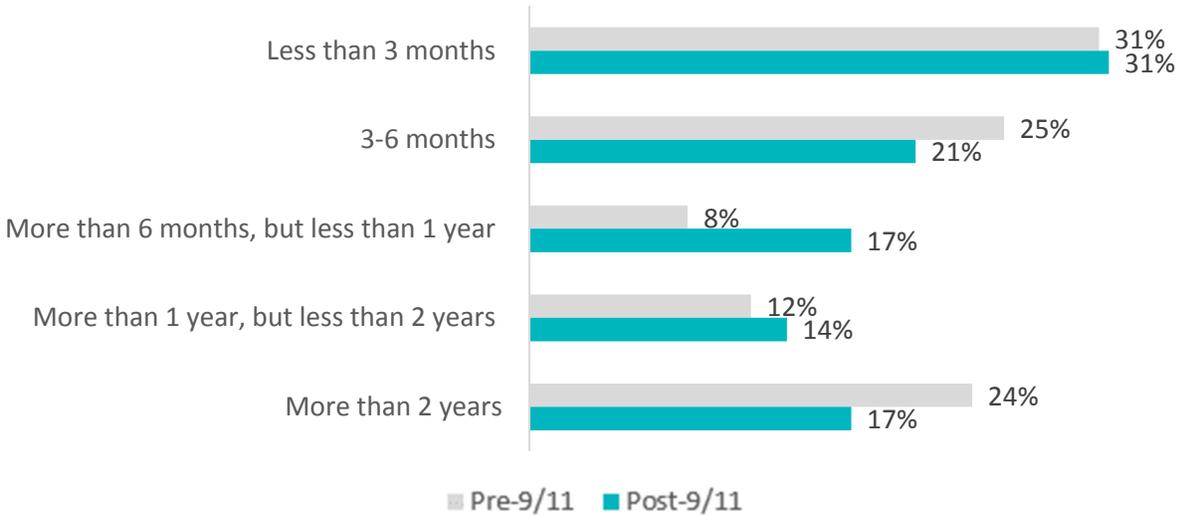
Since their period of service, slightly higher percentages of Pre-9/11 respondents have been hospitalized, in treatment for substance abuse, and/or incarcerated which may be influenced by age and duration since time of service.



**23% of Post-9/11 Veterans have experienced housing instability, as compared to 12% of Pre-9/11 Veterans. 7% of Post-9/11 respondents are currently homeless, and only 1% of Pre-9/11 respondents are.**

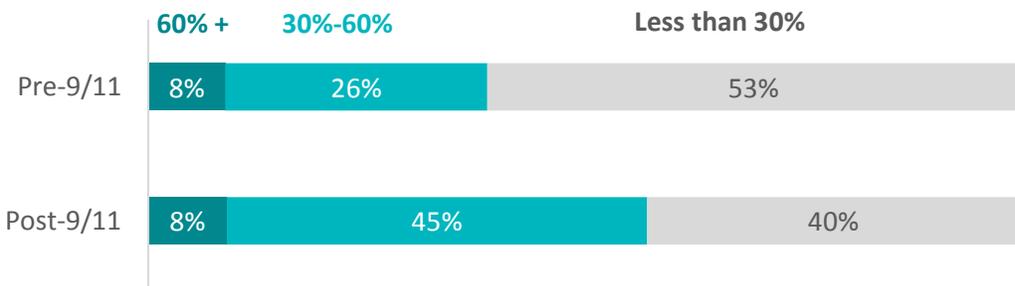
And 19% of Post-9/11 Veterans self-identify as having experienced housing instability as compared to 7% of pre 9/11 vets. Only around 4% of both groups indicate experiencing housing instability in the past 2 months. Also, 13% of Post-9/11 Veterans indicated that they are worried about housing in the near future, compared to only 6% of pre 9/11 Veterans.

Of those who reported experiencing housing instability (pre 9/11 n=29, Post-9/11 n=59) most experienced it for a period of 6 months or less.



**54% of Post-9/11 Veterans are housing cost burdened; compared to 34% of pre 9/11 Veterans.**

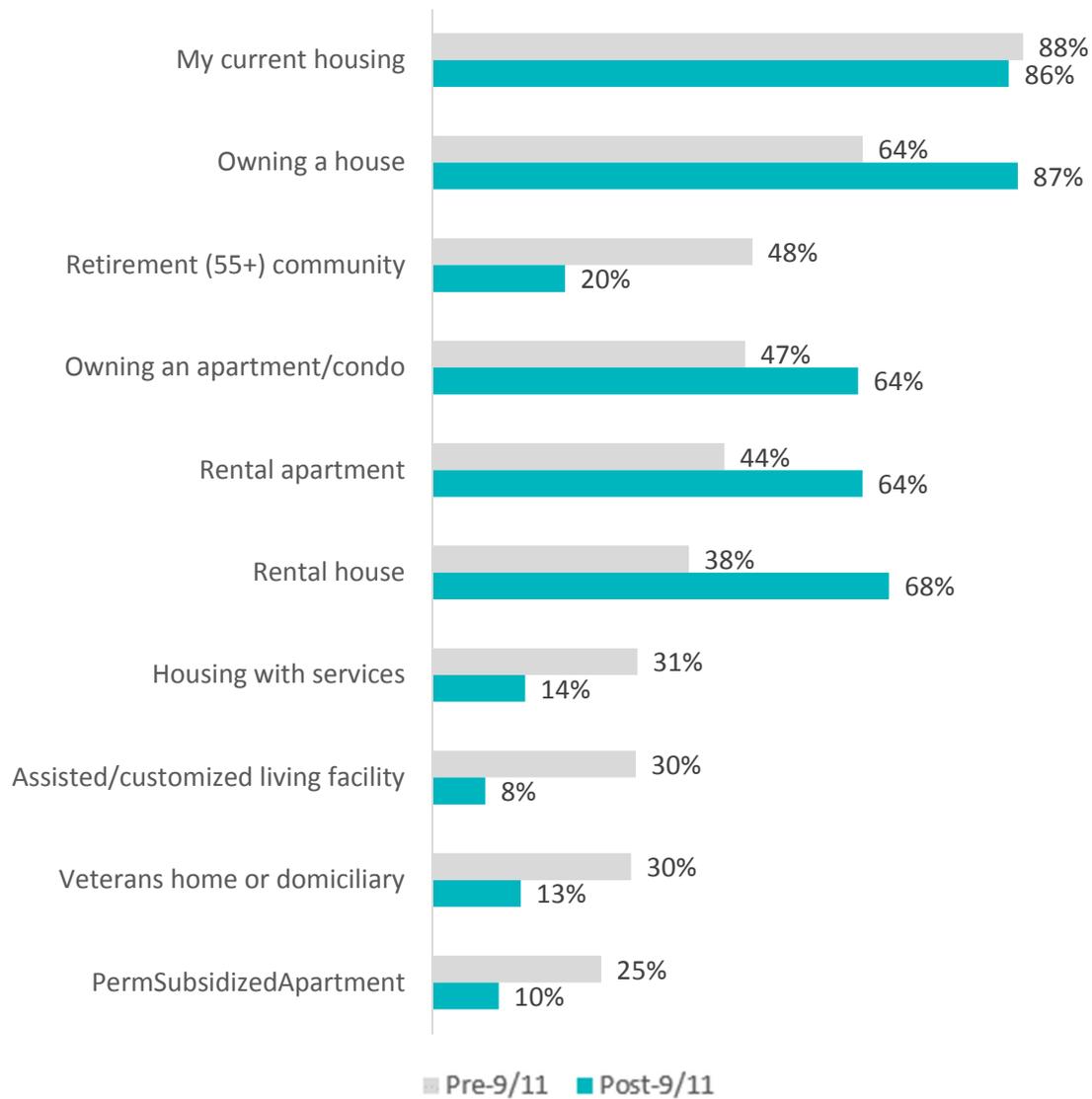
When asked what percentage of their gross household income they spend on housing costs, 45% of Post-9/11 Veterans indicated they spend 30%-60% of their gross household income on housing costs, compared with 26% of Pre-9/11 Veterans, and 8% of both groups indicated that they spend over 60% on housing costs.



Of those who are housing cost-burdened, 77% of Pre-9/11 and 57% of Post-9/11 respondents are homeowners, and 33% of Post-9/11 and 15% of Pre-9/11 respondents are living in rental housing. Those who live in a Veteran’s home, nursing home, or in assisted customized living were excluded from these calculations.

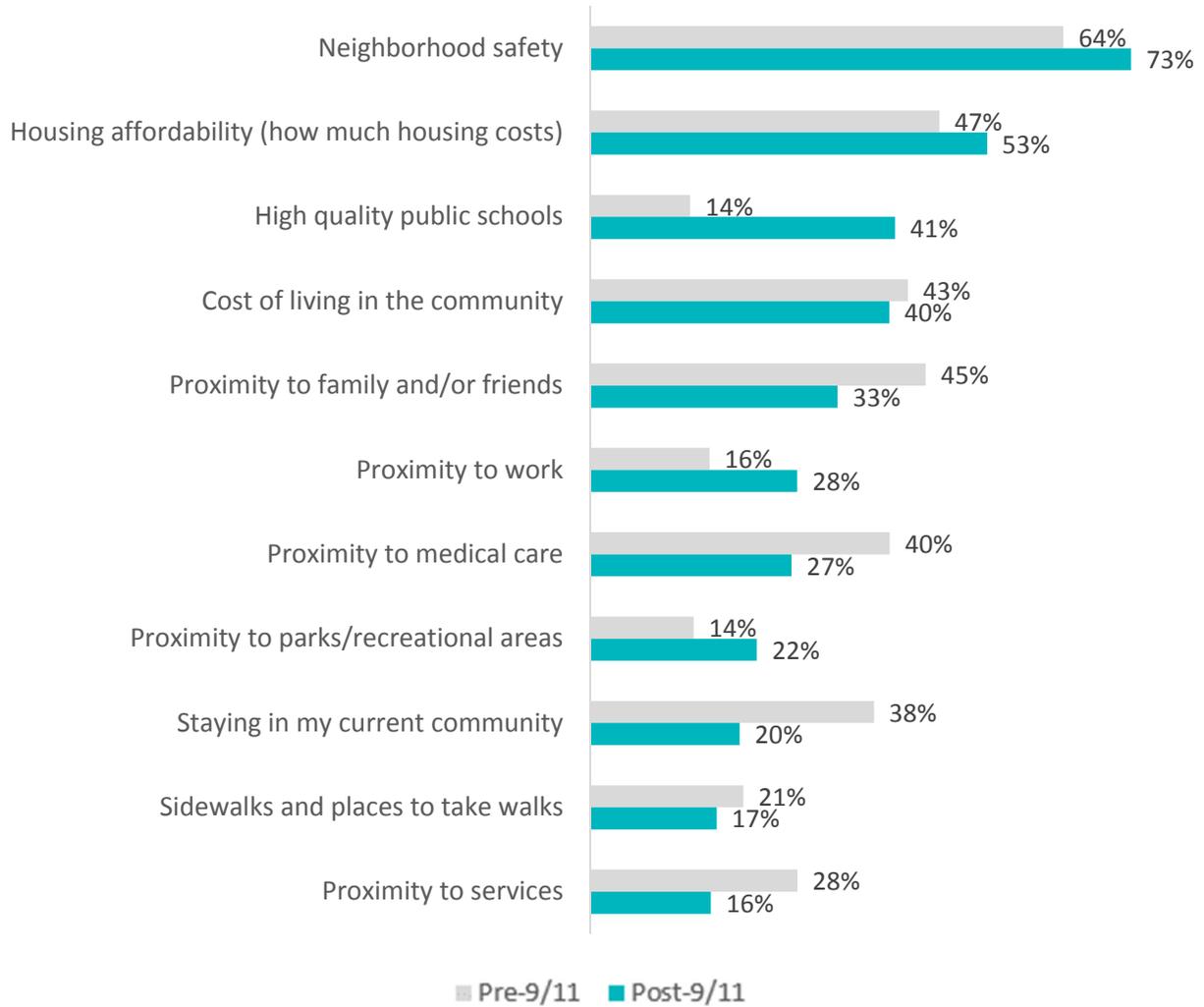
**Most respondents selected their current housing as one of their top choices for types of housing that would meet their needs in the next three years.**

Top choices for Post-9/11 respondents for housing that would meet their needs in the next three years include: owning a house, their current housing, a rental house, owning an apartment/condo, or a rental apartment. Top choices for Pre-9/11 respondents were: their current housing, owning a house, a retirement community, owning an apartment/condo, or a rental apartment.



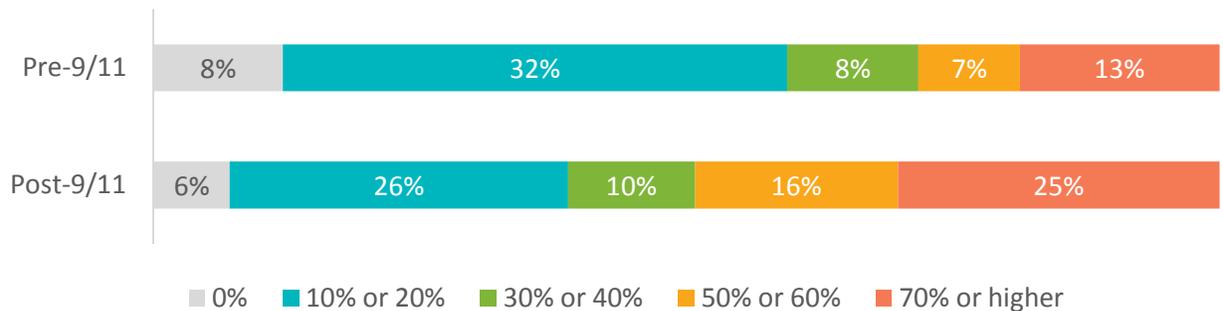
**Neighborhood safety is the most important factor for respondents in deciding where to live.**

When asked to rate different factors that inform their decision of where to live, Veterans most frequently selected neighborhood safety as “very important.” Post-9/11 respondents most frequently selected housing affordability, high quality public schools, cost of living and proximity to family and friends as “very important.” Whereas, Pre-9/11 respondents most frequently selected housing affordability, proximity to family and friends, cost of living in the community, and proximity to medical care as “very important.”



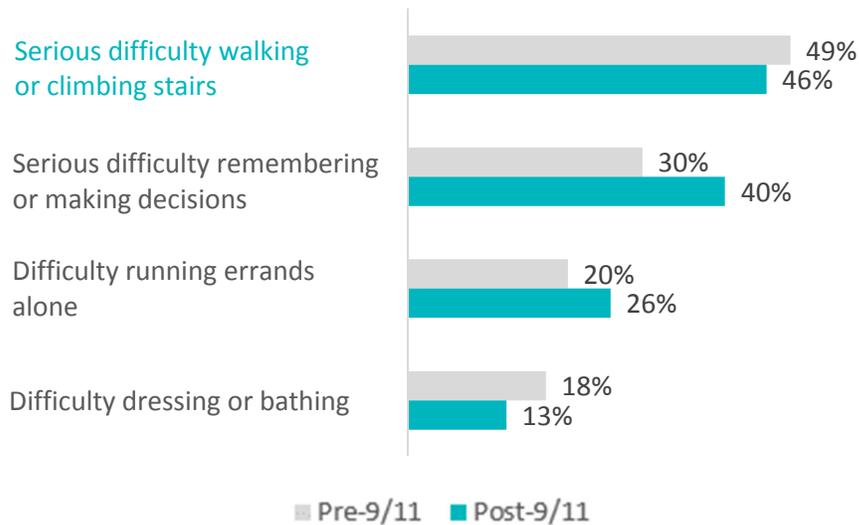
## Disabilities

**25% of Post-9/11** survey respondents had a **disability rating of 70% or above**, compared to only **13%** of Pre-9/11 respondents.



When asked about their service-connected disability ratings, 16% of Post-9/11 and 7% of Pre-9/11 respondents had a disability rating of 50%-60% or higher, while 32% of Pre-9/11 and 26% of Post-9/11 respondents indicated that their rating was between 10-20%.

**While most respondents do not have difficulty with daily living activities, walking or climbing stairs is the daily living activity that is challenging for the most respondents.**



For those facing ADL challenges, Post-9/11 survey respondents had difficulties in the areas of serious difficulty remembering or making decisions and in running errands alone, despite their younger age than Pre-9/11 Veterans.

## Discussion

Overall, many of the differences between Pre-9/11 and Post-9/11 Veteran survey respondents appear to be age related. For example, underemployment or unemployment, and income levels are higher for Post-9/11 respondents, more are in rental housing currently, more are interested in owning a home, and have housing priorities such as high quality public schools and the proximity to work. Renters in general are also more likely to be housing cost burdened than those who own their own home.

Some areas of difference which cannot be explained by age are the higher rates of Post-9/11 respondents with disability ratings of 50% or higher, serious difficulty remembering or making decisions, and difficulty running errands alone. Homelessness and housing instability are also higher for Post-9/11 respondents. These differences may be related to survey recruitment strategies. As respondents were contacted through CVSOs, and Veterans with disability or housing needs may be more likely to have engaged with their CVSOs. Other younger Veterans may not have had a reason to yet, as they may not yet have a need for VA health care or other support services.