Coming Homeless: Returning Veterans and Housing Insecurity

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Today’s Discussion

• Define homelessness and housing insecurity

• Look at the present state of homelessness in the veteran community

• Learn about what the government and other institutions are doing

• Talk about what we can do at the college level
Who is homeless?
Definitions

• Homelessness
   A homeless person is an individual without permanent housing who may live on the streets; stay in a shelter, mission, single room occupancy facilities, abandoned building or vehicle; or in any other unstable or non-permanent situation.

• Housing Insecurity
   Defined as high housing costs in proportion to income, poor housing quality, unstable neighborhoods, overcrowding, or homelessness.
Veterans at Risk

• Veterans make up just 9% of the total U.S. population but are 13% of the people experiencing homelessness.

• The most recent data show that there were at least 62,000 homeless veterans on a single night in 2012.

-National Alliance to End Homelessness, 2013
# Homeless Veteran Breakdown

<table>
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<tr>
<th></th>
<th>#</th>
<th>% of homeless adults</th>
<th>% of homeless veterans</th>
</tr>
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<tbody>
<tr>
<td>Homeless Veterans</td>
<td>57,849</td>
<td>12.3</td>
<td>100</td>
</tr>
<tr>
<td>Female Veterans</td>
<td>4,456</td>
<td>.9</td>
<td>7.7</td>
</tr>
<tr>
<td>Male Veterans</td>
<td>53,393</td>
<td>11.3</td>
<td>92.3</td>
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From “Hero” to Homeless…
How does it Happen?
Case Study: SSG Johnson & Family

- Grew up in San Jose
- Joined when he was 19 with no dependents
- Is married and has three children
- Is a staff sergeant in the 101st
- Wife has a part time job
- Base provides childcare
Housing life cycle of a Veteran

- Many young people join the military before ever having stable permanent housing
- The military takes care of all housing needs but it is transitional
- The military heavily subsidizes housing for families
- There are often few opportunities in the communities where service members are stationed
- Many veterans move home soon after being discharged
3 Bedroom Houses
Clarkesville, KY under $1,000

This cute 3 bedroom, 1 bathroom duplex is available for rent at a great price ($650.00 per month which includes water). There is a $400 deposit. This spacious Duplex features a large kitchen with a stove, refrigerator, washer, and dryer, and plenty of cabinets. It is conveniently located to one beautiful Clarksville Liberty Market and Grille. It's just minutes from downtown Clarksville and APSU.

You don't have to worry with yard work unless you want to plant some flowers. We have provided lawn care to make your busy life easier. It has a large deck around back for your afternoon grilling.

We love pets, but sorry we do not want them in our rentals. Tenants can step outside on the back deck. We want to keep our rentals nice and clean. Rescue pets must provide proof of source, ID, and have good credit. If you are interested in viewing this property, please call [phone number] to book your appointment. There is a $30.00 application fee for credit check.
3 Bedroom Houses
San Jose, CA under $2,000

“It’s not just techies fighting over $5,000 apartments. The competition at the bottom end is fierce.”

- Matt Schwartz, chief executive officer of the nonprofit California Housing Partnership
Financial Life Cycle of SSG Johnson

- Paying less than 20% of his income for housing in KY
- Paying 80 to a 100% of income for housing in CA
- The military heavily subsidizes personnel with dependents, UE and the GI Bill do not
- Spouse also loses job due to move home and is not eligible for CA unemployment
- The VA does not provide healthcare for dependents

First year base pay: $1,716

Last year base pay: $2,964 + $1,410 BAH = $4,374

CA Unemployment: $1,800

GI Bill BAH: $2,469
Individual Veterans Struggles

- Bad credit / no credit / no rental history
- Misperceptions that housing instability is the same as couch surfing
- Lack of financial management skills
- Find themselves in increasingly unstable and unsafe places
- Unable to get VA care or complete school
- Use GI Bill to pay rent and bills rather than to graduate
- Conditioned to housing instability
Iraq and Afghanistan Veterans

• It took 9-12 years for veterans to become homelessness after the Vietnam War

• Iraq & Afghanistan veterans were seeking housing services just months after discharge

• The number of women among homeless veterans increased from 7.5% in 2009 to 10% in 2011, while they were just 7% of the total veteran population.
Iraq and Afghanistan Veterans
Causes

A large number of displaced and at-risk veterans live with lingering effects of:

- extreme shortage of affordable housing
- livable income
- post-traumatic stress disorder (PTSD)
- substance abuse
- lack of family and social support networks.
- military occupations and training are not always transferable to the civilian workforce

Iraq/Afghanistan Veterans are more likely to have experienced than other cohorts:

- multiple deployments
- have service-related disabilities
- higher rates of PTSD
- military sexual trauma
What Puts a Veteran at Risk?

Co-Occurring Disorders Physical and Psychological
PTSD: National Center for PTSD

The National Center for PTSD is dedicated to research and education on trauma and PTSD. We work to assure that the latest research findings help those exposed to trauma.

Public Section

Veterans, the General Public, Family & Friends
If you have gone through trauma or know someone who has, this section is for you.
Posttraumatic Stress Disorder (PTSD) - DSM-IV-TR

A1: Exposure to traumatic life event

A2: Emotional reaction with fear, helplessness, or horror

B: Re-experiencing traumatic events (1+)
   • Flashbacks
   • Nightmares
   • Intrusive thoughts and images
   • Distress at reminders of trauma

C: Avoidance (3+)
   • Reminders (people, places, things)
   • Emotions

D: Hyperarousal (2+)
   • Hypervigilance
   • Easily startled
   • Sleep problems
   • Irritable

E. Duration of the disturbance is at least 1 month
   • Acute—when the duration of symptoms is less than 3 months
   * Chronic—when symptoms last 3 months or longer
   * With Delayed Onset—at least 6 months have

F. Symptoms interfere with social and/or occupational/academic functioning
   • Symptoms are not better accounted for by another mental disorder or medical condition.

5, 10, 20, 40%...
Posttraumatic Stress Disorder (PTSD) - DSM-5 (Spring, 2013)

**New Category:**

***Trauma and Stress Related Disorders*** (no longer an Anxiety Disorder)

A: The person was exposed to the following event(s): death or threatened death, actual or threatened; serious injury, or actual or threatened sexual violation, in one or more of the following ways:

1. Experiencing the event(s) him/herself.
2. Witnessing the event(s) as they occurred to others.
3. Learning that the event(s) occurred to a close relative or close friend.
4. Experiencing repeated or extreme exposure to aversive details of the event(s) (e.g. first responders collecting body parts; police officers repeatedly exposed to details of child abuse).

**Removal of A2: no requirement for specific emotional reaction**
Posttraumatic Stress Disorder (PTSD) - DSM-5 (Spring, 2013)

**Criterion B: Intrusion/re-experiencing symptoms of traumatic events**

**Criterion C: Avoidance symptoms**

**Criterion D: Negative alterations in cognitions and mood**

Negative alterations in cognitions and mood that began or worsened after the traumatic event: (2 required)

- Inability to recall key features of the traumatic event
- Persistent (and often distorted) negative beliefs and expectations about oneself or the world
- Persistent distorted blame of self or others for causing the traumatic event or for resulting consequences.
- Persistent negative trauma-related emotions
- Markedly diminished interest in (pre-traumatic) significant activities.
- Feeling alienated from others (e.g., detachment or estrangement).
- Constricted affect: persistent inability to experience positive emotions.

**Criterion E: Arousal/reactivity symptoms – added reckless or destructive behavior**

**NOTE:** A clinical subtype "with dissociative symptoms" was added. The dissociative subtype is applicable to individuals who meet the criteria for PTSD and experience additional depersonalization and derealization symptoms (3).
When is it time to seek professional help? When reactions interfere with work, relationships, or ability to enjoy life.

<table>
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<tr>
<th>Work:</th>
<th>Behaviors that impair work, school, or training performance or jeopardize training (e.g., critical errors)</th>
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<tbody>
<tr>
<td>Social:</td>
<td>Withdrawing from buddies, family, or friends</td>
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<tr>
<td>Personal:</td>
<td>Persistent problems with sleep, severe guilt or hopelessness, drinking too much alcohol</td>
</tr>
<tr>
<td>Safety:</td>
<td>Reckless or dangerous behaviors, rage or threatening statements, talking about not wanting to be alive</td>
</tr>
</tbody>
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Vicious Cycles of Chronic Pain

*NOTE: Possibility for opiate addiction from abuse of prescription pain killers

Image from: http://www.backexperts.co.uk/articles/general/2010/the-chronic-back-pain-cycle.aspx
Substance Use Disorders – Abuse and Dependence

- Alcohol
- Marijuana
- Stimulants
- Hallucinogens
- Opiates
  - Prescription
  - Non-prescription
- Benzodiazepines
  - Prescription
  - Non-prescription

WHY?
- Sleep problems
- Boredom
- Decrease isolation
- “numb out”
- Chronic pain

The odds of substance use disorders are 3 times greater in individuals with PTSD.
PROGRESS ON THE FEDERAL STRATEGIC PLAN

Homelessness among veterans has declined by 18,420 veterans or 24% since 2010. The number of homeless veterans in shelters has declined by 20% or 8,742 people, and the number of unsheltered veterans declined by 30%, or 9,738 people between 2010 and 2013.
VA Housing Programs

- HUD-VASH Voucher
- Supportive Housing for Veterans and Families (SSVF)
- Grant Per Diem Transitional Living and Recovery
How Can Campuses Help?

• Remember that colleges are usually stop #1 for Vets

• Create a broad safety net that addresses the whole student

• Recognize that anyone who meets with students can help

• Act before a crisis occurs – be proactive!
What Do I Say? How Do I Ask?

• Open-ended vs. Closed-ended questions
• Ask follow up questions
• Do not make assumptions
• Do not be surprised if they are advanced in certain areas such as raising children but do not know certain basic things such as filling out rental applications.

Here are a few ways to ask:

• When did you get out of the military? Where were you stationed?
• Are you from this area? How long have you been here?
• What is your housing situation like?
• Do you know about our Veterans Coordinator and the resources we have on campus?
• Are you registered with the VA?
• IF you notice any signs that they are in distress, do not be afraid to ask: Are you having any thoughts of killing yourself?
BEST PRACTICES FOR VETERANS IN HIGHER EDUCATION

• Dedicated recruitment efforts to bring more veterans to campuses
• Specialized orientation programs for veterans and dependents
• Priority Registration
• Priority Housing
• Veterans Resource Center on campus
• Formal mentorship program led by staff and faculty who are veterans
• Specialized courses for veterans
• Coordinator of Veterans and Military Services

• Interdisciplinary Veterans Resource Team
• Dedicated funds in Student Affairs budget for the Veterans Resource Team
• Providing documentation for reservists who have received orders for training and/or deployment to allow for academic accommodations
• Support and mentoring the Student Veteran Organization and Military Loved Ones groups on Campus
• Advocacy to improve campus climate with regard to veterans
• Career Center with academic and post-graduate resources specifically for veterans and service members
How Else Can Campuses Help?

• GI Bill and financial aid planning
• Make sure students are enrolled in VA services
• Think outside the campus, coordinate efforts with business owners, rental property owners and non-profits
• Emergency scholarship and short term loans
• Robust VA Work-study program
• Allow delays on tuition payments and fees
We appreciate your support and encouragement for our U.S. Military Service Members, Veterans, and their Loved Ones.

They served us and now we can serve them.
Comments and Questions?

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