Families that Work Partnership to Assist Women Veterans with Children
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Synchrony Financial (NYSE: SYF) is one of the premier consumer financial services companies and the largest provider of private label credit cards in the United States based on purchase volume and receivables.* In 2016, Synchrony Financial created its Synchrony Families That Work corporate citizenship program which focuses on addressing the basic needs of today’s working families: safe and stable housing for families who are homeless or on the verge of homelessness; childcare for parents who need a safe place for their children while they work; and economic security so families can move ahead. As a part of this integral work, Synchrony partnered with the National Coalition for Homeless Veterans (NCHV) to focus on how these challenges affect veteran families.

Given the annual increase in the population of homeless women veterans, and the lack of data around their needs, this partnership focuses on homeless women veterans, particularly those with children. A survey tool was designed to obtain a better understanding of this population, whether existing resources were meeting their needs, and what gaps exist in the current system of care for homeless women veterans in various communities.

The survey was distributed to NCHV’s Membership network, and made public through social media and partner distribution. 170 responses were received. 84, or 76 percent of respondents were women. 53 respondents were veterans, with 89 percent of those serving on active duty, 8 percent serving in a branch of the military reserve forces, and 4 percent serving in the National Guard. 58 percent of respondents were affiliated with organizations that offer some type of housing or support service to women veterans with or without families, or referrals to programs that could offer assistance.

What We Found

An overwhelming 79 percent of respondents felt that their community’s response to women veterans experiencing homelessness was inadequate and 88 percent felt the available housing options for women were inadequate. Similarly, 74 percent felt their community’s response to family homelessness was inadequate while 87 percent felt available housing options for this population were inadequate. Women veterans are a growing population within the homeless veteran population, and the homeless services system must continue to adapt in order to keep up with their specialized needs.

It is clear that larger market-force pressures related to the housing and jobs market affect rates of homelessness and likelihood of becoming homeless, across the country. Overarching results of the survey indicated that a lack of affordable housing and un- or under-employment were the top two contributors to an experience of homelessness both among veteran women and veteran women with children. According to the National Low Income Housing Council, the average full-time worker earning the federal minimum hourly wage of $7.25 would have to work 94.5 hours weekly for a one-bedroom rental home without surpassing the HUD Fair Market Rent threshold of 30 percent. In many markets, this means that veterans face difficulty finding affordable rental housing.

The survey found an overwhelming lack of housing options, and lack of an adequate community response overall for both single women veterans and women veterans with families experiencing homelessness.
Homelessness can have a profound impact on a child, and families with children are often forced to make hard choices as they work through a housing crisis. 83 respondents noted that women in their communities often requested housing assistance while accompanied by their families and kids, while 81 respondents noted that women in their communities requested after already being separated from their children and dependents. Typically, the latter happens when someone either loses custody of their children or they need to split up the family because current shelter structures do not have facilities to accommodate families. This indicates a need for veteran housing and shelter providers to examine interventions that take families of various compositions into account in order to best meet their needs. In looking at families that did not ask for assistance, the following factors were rated as problematic, in this order:

**Factors Contributing to Housing Instability**

*Top factors over last two years*

Among Women Veterans and Women Veterans with Families

- Lack of Affordable Housing
- Unemployment or Underemployment
- Mental Health Issues
- Financial Management
- Child Care Issues
- Lack of Transportation
- Intimate Partner Violence
- Physical Health Issues
- Access to Healthcare

Emergency shelter is always in demand and the ability to stay somewhere while locating permanent housing is key to success. Anecdotally, several service providers indicated that their current shelter configuration is inadequate to house families, particularly with young children, or older children of mixed gender, and it is a challenge to find these families a temporary place to stay. Some families return to an unsheltered situation while other communities are able to utilize limited rapid rehousing funding to place families in hotels until a permanent housing placement can be secured.

This indicates a need for interventions that keep families together, such as shelter diversion protocols to keep families out of the shelter system where possible, and access to affordable family-sized housing units in a community. Many communities are adopting diversion protocols whereby they help homeless veterans requesting housing assistance identify temporary housing outside the shelter system while actively pursuing case management and rapid placement into permanent housing. Conversely, the population that separated from their children before accessing housing may also be in need of assistance. Services like legal assistance, to address child custody issues and family reunification services, including counseling and stable permanent housing placements may be helpful.

Survey respondents rated access to health care as a lower concern, gaps remain to ensure that these women can access the assistance they need. While Veterans Affairs' (VA) specialized homeless assistance resources help many women veterans, one major finding in this survey is that women veterans are likely to access services from mainstream resources, instead of VA-funded or provided assistance resources, with the exception of health and mental health care. However; approximately 40 percent of respondents indicated that women veterans experiencing homelessness in their communities access mainstream resources for health and mental health care. Veteran-specific services in many communities are perceived as being disconnected from mainstream services such as legal
services, transportation, and others. And, counter to that, mainstream services do not always ask whether their clients served in the military, making it difficult to address any veteran-specific needs such as military-related trauma or to refer them to additional veteran-specific assistance that may be available.

Without understanding the unique experiences and cultures of those who served in the military, providers may have difficulty fully understanding some of the nuances that they can pose on housing. For example, a veteran who has residual symptoms of a traumatic brain injury may require different supports than a mother of two who has major depressive disorder due to an experience of military sexual trauma. Providers may benefit from asking about military status and ensuring they have military cultural competence training to better understand military culture and improve their ability to communicate and interact effectively with the veterans they provide housing and associated support services for.

Income is an important means for ensuring housing stability after exiting homelessness. Many formerly homeless veterans obtain income from employment and/or earned benefits such as social security, military retirements, and VA disability compensation or pensions. When asked to rate the quality of veteran-specific income-related services, VA benefits application assistance rated the highest, followed by employment assistance, social security benefits application assistance, and finally financial management and budgeting assistance. This suggests a gap in services that can be met in partnership with financial counseling and education services.

One additional theme presented in survey results was the impact of intimate partner violence. It consistently showed up as a cause of housing instability, but was not among the top concerns identified. This is an area we should continue to monitor, as more can be done to improve relationships with and collaborations between veteran housing resources and providers with the network of intimate partner violence organizations in terms of services, and best practices to better serve overlapping populations.
Recommendations

1. Communities should explore and implement responsible shelter diversion strategies. We know that an experience of homelessness increases the risk of future experiences of homelessness. As such, it is imperative that communities explore and implement strategies to help homeless veterans, especially with families, identify and secure temporary housing outside the shelter system where possible while actively pursuing case management and rapid placement into permanent housing. Shelter diversion is a good option to address these issues.

2. Housing interventions should provide appropriate services for veteran families of varying compositions. Nearly equal numbers of respondents indicated that women veterans presented with children, as did those who indicated that women veterans had already separated from their children prior to seeking housing or homeless services. To ensure the most optimal long-term outcomes for families, providers and developers must consider solutions that will serve both populations. This could include developing housing units of varying size to provide affordable housing to veteran families experiencing homelessness, ensuring connections to child care, and family reunification resources for parents experiencing homelessness who are trying to obtain housing and reconnect with their children.

3. Mainstream resources must recognize, and meet, the unique needs of women veterans and veteran families. Given the prevalence of women veterans seeking assistance from mainstream resources, it is imperative that mainstream resources are asking participants whether they served, so they can better meet their needs and connect them to veteran-specific resources that may be available. Services are most effective when trauma-informed and when they have military cultural competencies to help with understanding the unique impacts of specific parts of military service such as repeated deployments, post-traumatic stress, or even basic understandings of culture and jargon.

4. The financial management and budgeting skills gap for homeless women veterans and homeless veteran families must be closed. Income and budgeting skills are a key component of housing stability, as the homeless crisis response system ends homelessness but is often stretched too thin to address underlying and persistent causes of poverty.

5. Greater coordination between veteran homelessness and intimate partner violence resources is needed. VA should offer robust intimate partner violence assistance, working hand in hand with its homeless veteran programs to address the concerns of veterans in a more complete way. Similarly, at the community level, more engagement should occur to ensure that veterans facing housing instability due to intimate partner violence can access all the resources they need.
Conclusion

Women veterans and veteran families experiencing homelessness are growing populations which we expect will continue to grow in proportionality even as ongoing efforts to end veteran homelessness continue. The Department of Veterans Affairs has continued its ongoing efforts to adapt to the needs of women veterans, and we, as a community of service providers, corporate partners, and interested citizens, should also help these women and their families get housing and the support services they need to stay housed. As a debt of gratitude for their service, we must ensure they can access the services and benefits they need to live in stable, permanent housing.

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