

Oglala Sioux Lakota Housing

# Veterans Housing Needs and Homeownership Study



PREPARED BY

**BIG WATER**  
CONSULTING



 **Enterprise**



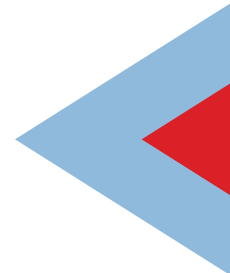
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Supported by: South Dakota Native Homeownership Coalition, Enterprise Community Partners, and Lakota Funds

June 2019

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# Executive Summary

**Introduction.** The Veterans Housing Needs and Homeownership Study was conducted by Big Water Consulting (Big Water) in cooperation with the Cheyenne River Housing Authority (CRHA), Oglala Sioux Lakota Housing (OSLH), and Sisseton Wahpeton Housing Authority (SWHA) with support from the South Dakota Native Homeownership Coalition (SDNHC), Enterprise Community Partners, and Lakota Funds. The goal was to identify the housing and service issues most important to veterans in each community and then develop and fund tailored programs to help address these collective concerns. Additionally, because contact information for each respondent was collected as part of the survey, service providers can now engage directly with veterans to identify and develop strategies to meet their individual needs. This report focuses on the results specific to the Oglala Sioux Tribe (OST).

**Project Timeline.** Initial planning meetings began in December 2017, but administrative challenges and issues related to matching funds delayed the start of the project. An initial Memorandum of Understanding was developed in May 2018; preparations for the launch of data collection began shortly thereafter and continued off and on until a final contract between SDNHC/Lakota Funds and Big Water was signed in September 2018. Distribution of the survey in both online and paper formats began the week of Veterans Day. Data collection ended on January 31st, 2019 and a focus group was conducted on March 6th. An overview of the study's key findings was delivered to SDNHC and the tribal clients on March 14th; a draft report was provided to SDNHC for feedback on March 18th. Individual reports were provided to the community partners for review and feedback in April. The project is anticipated to close at the end of May 2019, with reports released in June.

**Data Collection.** Data were collected through an intercept survey and focus group of veterans served by OST. Participating veterans lived both on and off of the Pine Ridge Indian Reservation. Survey content was developed based on the feedback of the tribe's survey team and addressed basic demographics, period of service, education, employment status, income and finances, housing context and preferences, disability, communication preferences, and use of and familiarity with VA benefits. The focus group provided more in-depth information on veterans' current and preferred living situations, housing challenges, use of veteran-focused benefits and services, and suggestions for supportive services and programs.

**Results.** Intercept surveys were completed by 42 OST veterans and the focus group included seven veterans. A selection of key themes is presented below.

- Approximately 28.9% of all survey respondents were living doubled-up with family or friends on a temporary or permanent basis; many focus group participants indicated that they lived with family and friends upon return to the reservation and/or surrounding area.
- The most common reasons given for living doubled-up were not enough available housing (77.8% of all doubled-up survey respondents) and not enough money for rent/mortgage (about 89%), which focus group participants related to a lack of available jobs.

- Among survey respondents, over half of all homeowners indicated that their homes needed renovation or total replacement; the need for financing for renovation was also raised in focus groups.
- There was consistent interest in pursuing homeownership among focus group participants and survey respondents.
- Focus group participants noted that navigating bureaucracy and paperwork are challenges; successful loan applicants frequently cited the importance of a committed and caring individual that helped them through the process. This reflects results of other studies.
- Poor credit and/or lack of understanding about credit are major barriers and a consistently-cited challenge across age groups and data collection methods; over 50% of all survey respondents indicated that they had a “poor” or “fair” credit score.
- Only 50% of survey respondents who cited credit as a barrier to homeownership were interested in financial coaching; only 42.1% of those reporting “poor” or “fair” credit were interested in financial coaching.
- Among survey respondents, veterans’ individual median incomes accounted for a large proportion of reported median household income, even when there were multiple adults. Focus group participants noted that veterans have consistent sources of VA income, which is an anchor for other family members and should be considered alongside or instead of credit scores.
- There is a general lack of awareness and/or understanding of the benefits and services (tribal and/or federal) that may be available to individual veterans. For example:
  - 42.8% of survey respondents said they had minimal understanding or no understanding of healthcare benefits.
  - Over 45% of respondents reported no understanding or minimal understanding of prescription benefits.
  - Two-thirds (66.6%) of respondents interested in purchasing a home reported having no understanding or minimal understanding of the VA home loan program; 66.7% were not aware of the Native American Direct Loan program.
  - 66.7% of respondents with a high school diploma or less, and 62.5% of respondents with some college, had no understanding or minimal understanding of education and training benefits.
  - 67.6% of respondents reported no understanding or minimal understanding of vocational rehabilitation benefits.
  - Focus group participants indicated that were not made aware of the services and benefits for which they were eligible when they returned; many expressed ongoing uncertainty about what was available and what programs they might be eligible for.
- Veterans may not qualify for, or may have difficulty accessing, many key VA benefits.
- VA Vocational and Educational benefits (when used) were generally viewed favorably by focus group participants.
- Veterans’ preference was generally not perceived by focus group participants to result in tangible benefits to individual veterans in employment, housing, or tribal service delivery.
- Lack of housing, jobs, and formal integration/transition programs can make the return to reservations challenging for veterans. Many focus group participants noted that they would

benefit from having some type of transitional housing available to them for 6 months, or possibly up to 1 year, in order to allow them to retain their independence and pride and give them time to find employment, rather than having to live on a friend or family member's couch as a dependent.

- While traditional practices are valued, not all veterans want to be part of formal veterans groups; differences in communications and social preferences may exacerbate generational differences and the passing on of traditions.

**Recommendations.** Tribes and their partners can take steps that help ensure that the sacrifices of veterans are valued on a day-to day basis as well as during formal events and ceremonies. Based on the results of the surveys and focus groups, Big Water provides the following programmatic and policy-related recommendations:

### **Housing**

- Establish transitional housing that returning veterans could use for 6 months to a year as they look for employment and adjust to civilian life; transitional housing would also facilitate outreach regarding benefits and services.
- Consider the development of veterans' "villages" where veterans could live in proximity with one another, but still have private space.
- Evaluate the feasibility of a mutual assistance, sweat equity approach to developing veterans housing.
- Explore options to subsidize housing for veterans that do not qualify for low income housing and prioritize veterans on wait lists.

### **Employment**

- Evaluate the intent and application of veterans' preference within tribal employment processes; if there is no intention of preference, remove the question. If preference is truly intended, work with the TVSO and support staff to actively recruit veterans, increase the weighting for veteran status and make the selection process more transparent.
- Consider convening a workshop or forum to help veterans identify and describe skills that are transferable to the civilian workplace and help hiring managers better understand the value veterans can bring to a job and a team.

### **Homeownership and Financial Services**

- Develop, implement, and/or adapt comprehensive homeownership assistance and education programs, and promote their value to veterans.
- Consider developing tailored credit and financial education courses that address the particular concerns and challenges of veterans and offer them before departure and immediately following the return from active duty.
- Consider developing veteran homebuyer readiness cohorts to create built-in support.
- Consider dedicating resources to helping veterans navigate the bureaucracy and paperwork associated with buying a home.

- Work with lenders to explore the feasibility of altering the weighting of income and credit for veterans applying for loans.
- Work with local, tribal and federal financial institutions to explore creative and contextually appropriate ways to provide financing for home purchase, infrastructure development and renovation on reservation and trust land for qualified applicants.

### **Home Repairs and Renovation**

- Conduct unit condition assessments of veterans' homes to better characterize, plan for and prioritize repairs.
- Work with the tribe and local financial institutions to help veterans access money to complete needed repairs and renovations.
- Use the data collected to support applications for SHA, SAH and HISA grants.

### **Veterans Benefits and Services**

- Establish a systematic outreach program for veterans returning home that clearly outlines available benefits and services (both federal and tribal) and, where feasible, provides one on one support for individual veterans in determining and applying for the benefits and services for which they qualify.
- Encourage additional tribal investment in veterans' support services and staff, particularly in areas where there are gaps in outreach and access related to VA benefits and services.
- Evaluate the allocation of tribal funding for veterans programs and work with veterans of all ages and service periods to prioritize investment in veterans' activities, support services, staffing, advocacy, and formal organizations.
- Use the data collected to help advocate for policy, program and staffing changes that make VA benefits and services more accessible to Native veterans living on reservations. Document practices and interactions perceived to be discriminatory.

### **Connecting Veterans**

- Continue to emphasize cultural practices and ceremonies that welcome returning veterans and bridge generations.
- Leverage technology to reach younger veterans who may not be as likely to be part of formal veterans groups and continue to explore their preferences for support.

### **Individual Outreach**

- Use the data collected to help relevant program staff reach out to individual survey respondents and address their interests and needs, particularly those who are homeless or at risk of becoming homeless, those who are disabled and need alterations to their homes, those whose homes need renovation or replacement, those who are interested in homeownership, and those who expressed interest in various programs supporting homeownership and financial literacy.

# Introduction

Historically, Native Americans have served at higher rates in the U.S. Military than the general population of the United States. However, the characteristics and needs of Native veterans are not well represented in official datasets like the American Community Survey (ACS). Veterans returning to civilian life from active duty service can face a number of challenges, including problems with mental health and physical health, difficulties finding and keeping employment, and disproportionately high rates of homelessness. Native American veterans face additional challenges when returning to rural reservations that may have limited opportunities for housing and employment.

The Veterans Housing Needs and Homeownership Study (the Study) was developed to gather data that would help tribal housing authorities, Tribal Veterans Service Officers (TVSOs), and other service providers better understand the circumstances, challenges, and needs of veterans (both Native and non-Native). The Study was conducted by Big Water Consulting (Big Water) with support from the South Dakota Native Homeownership Coalition (SDNHC), Enterprise Community Partners, and Lakota Funds. Intercept surveys and focus groups were conducted in coordination with three community partners: Cheyenne River Housing Authority (CRHA), Oglala Sioux Lakota Housing (OSLH), and Sisseton Wahpeton Housing Authority (SWHA).

This report contains the key findings of the Study as they relate to the Oglala Sioux Tribe and is broken into four major chapters following the introduction. The first provides some high level context. The second outlines the project purpose, structure, and timeline. The third includes the results specific to OST. The final chapter summarizes key themes and provides associated recommendations. Additional detail can be found in the main project report and in the accompanying Appendices.





# Background

## Project Background

Recognizing the contributions of veterans and the need to better understand their specific circumstances and challenges, SDNHC, Enterprise Community Partners (Enterprise), Lakota Funds, Big Water, and the three community partners began discussing a veterans housing needs assessment in the early summer of 2017. SDNHC subsequently applied for and was awarded a Section 4-Capacity Building grant from Enterprise. The Veterans Housing Needs and Homeownership Study is the third housing and homeownership project Big Water has undertaken in cooperation with SDNHC and its member tribes.

## Community Partners

**Oglala Sioux Tribe.** The Oglala Sioux Tribe (OST) was settled on the Pine Ridge Reservation in 1889 after the Great Sioux Reservation was split into five smaller reservations. Pine Ridge is located in southwestern South Dakota and has an area of 3,468 square miles. The reservation covers Oglala Lakota County and Bennett County, the southern half of Jackson County, and a small part of Sheridan County (see Figure 1). As of 2010 there were 38,332 enrolled OST members.<sup>1</sup> The 2017 American Community Survey (ACS) estimates a total population of 19,779 on Pine Ridge, with 88.2% of the population identifying as American Indian or Alaska Native (alone or in combination with other races). 16.1% are white (alone or in combination with other races).

**Oglala Sioux Lakota Housing.** The Oglala Sioux Housing Authority was chartered in 1963 as a Tribally Designated Housing Entity (TDHE) to help address housing needs on the Pine Ridge Reservation. The Housing Authority was reorganized into the Oglala Sioux Lakota Housing (OSLH) in 1998. Their mission is to “obtain and maintain housing for the people of the Pine Ridge Reservation and assist with improvement of health, safety, and economic prosperity.” OSLH currently provides more than 1,200 rental units to low-income renters, and has constructed more than 500 home ownership units since its inception.<sup>2</sup>

**OST Veterans.** While ACS data may not fully capture the numbers or characteristics of veterans on reservations, it is the best currently available and provides a starting point for comparison. There are an estimated 797 veterans living on Pine Ridge, or 6.4% of the population 18 and over.<sup>3</sup> 80.1% of veterans on Pine Ridge are male, which is lower than the percentage of male veterans in South Dakota (91.4%) and nationwide (91.6%).<sup>4</sup> The largest proportion of veterans on Pine Ridge served during the Vietnam era, which is consistent with estimates for both South Dakota and the United States (see Table 1).

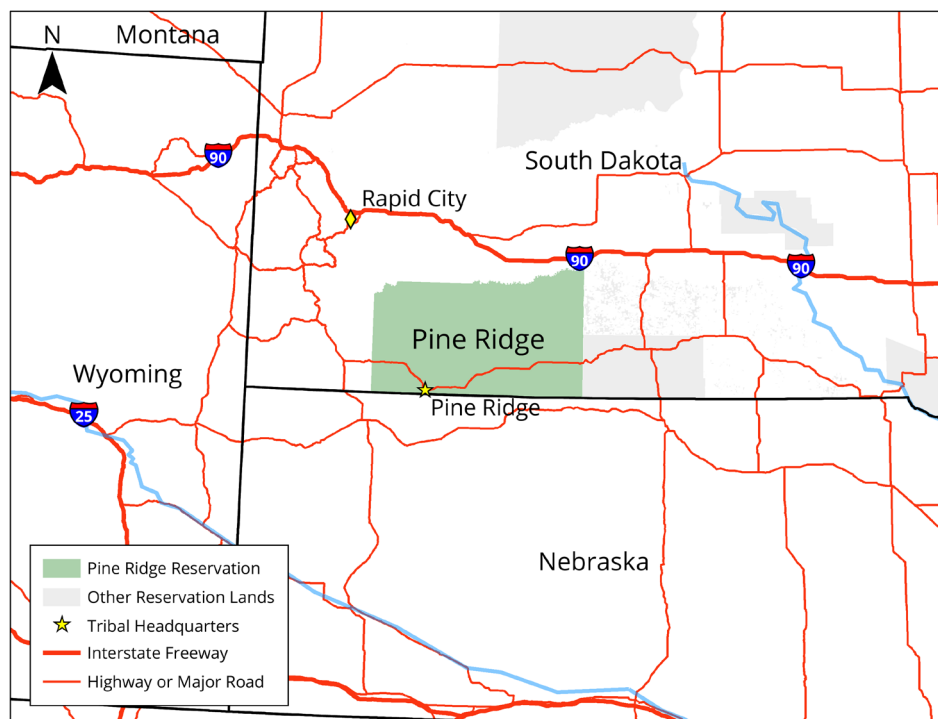
<sup>1</sup><http://www.sdtribalrelations.com/tribes/Oglala.aspx>

<sup>2</sup><http://oslh.org/about/our-story/>

<sup>3</sup>ACS 2013-2017 5-Year Estimates.

<sup>4</sup>ibid.

**Figure 1 Location of Pine Ridge Indian Reservation**



The closest VA hospital is the Black Hills Health Care Campus in Hot Springs about 60 miles away from the town of Pine Ridge. An outpatient clinic in the town of Pine Ridge provides some basic VA services including primary care, behavioral health services, and prescriptions processed through the mail.<sup>5</sup> The nearest Vets Center, providing counseling and other health services, is about 95 miles away in Rapid City and the Regional Veterans Benefits Administration in Sioux Falls is more than 350 miles away.<sup>6</sup>

**Table 1 | Common Periods of Service by Location**

	Pine Ridge		South Dakota	United States
	Veterans	Percentage	Percentage	Percentage
Gulf War (9/2001 or later)	95	11.9	18.4	16.6
Gulf War (8/1990 to 8/2001)	152	19.1	20.0	19.5
Between Gulf War and Vietnam Era only	182	22.8	12.6	13.7
Vietnam Era	282	35.4	36.7	35.8
Between Vietnam Era and Korean War only	41	5.1	8.0	8.8
Korean War	45	5.6	10.6	9.5
World War II	15	1.9	3.9	5.0

Data source: ACS 2013-2017 5-Year Estimates. Periods are labeled as reported through American FactFinder.

<sup>5</sup><https://www.blackhills.va.gov/locations/PineRidge.asp>

<sup>6</sup><https://www.va.gov/directory/guide/state.asp?STATE=SD&dnum=ALL>

## Housing and Employment Challenges

Pine Ridge is rural and fairly isolated and both residents and OSLH face a variety of challenges. Namely, there are a large number of vacant units in spite of high rates of overcrowding, a high proportion of the housing stock is made up of mobile homes, housing units are aging, home values are low, unemployment rates are high, and median incomes are low. These challenges are briefly summarized in the main project report referencing data from the ACS 2013-2017 5-Year Estimates and the results of other studies. ACS data may not fully represent these challenges, but can be used to provide context and a preliminary comparison.

## Challenges and Services for Veterans

The highly stressful experiences that U.S. Armed Forces Members face during active duty, along with a sometimes difficult transition from active duty to civilian life, predispose veterans to a number of challenges, including mental health and physical health problems, difficulties with finding and keeping employment, and disproportionately high rates of homelessness. Native American Veterans face additional challenges when returning to rural reservations that may have limited opportunities for housing and employment. A discussion of the challenges faced by veterans is included in the main project report and is also included as Appendix A.

In order to help address some of these challenges and repay veterans for their sacrifices, the U.S. Department of Veterans Affairs (VA) offers those returning from service with an honorable discharge a number of benefits. VA benefits that individuals may qualify for include healthcare, prescriptions, life insurance, disability compensation, home loans, education and training, vocational rehabilitation, transition assistance, burial and memorial, and benefits for dependents and survivors, among others. VA health benefits are provided by VA hospitals, smaller community-based outpatient clinics, and veterans centers that provide mental health help and counseling. Regional benefits offices help provide access to other VA services. Brief overviews of some of the common VA benefits referenced in this study are included in the main project report and are also included as Appendix B.







# Project Overview

Following the initial project discussion in the summer of 2017 and preliminary planning meetings in December 2017, the survey launch was originally planned for May or June of 2018. However, issues concerning matching funds and administrative challenges delayed the start of the project. A final contract between SDNHC/Lakota Funds and Big Water was signed in September 2018 after staffing within other partner entities had stabilized and all partners agreed upon matching of the grant funds provided by Enterprise Community Partners. Preparation for the launch of data collection activities resumed at that time.

## Purpose and Goals

It was the consensus of the community partners that information on the numbers and characteristics of veterans in their communities had been historically inaccurate in official datasets like the ACS. The Veterans Housing Needs and Homeownership Study was developed to gather data that would help tribal housing authorities, TVSOs, and others better understand the circumstances, challenges, and needs of veterans in each community. The goal was to identify the housing and service issues most important to veterans and then develop and fund tailored programs to help address these collective concerns. Additionally, because contact information for each respondent was collected as part of the survey, service providers can now engage directly with veterans to identify and develop strategies to meet their individual needs.

## Project Structure, Methods, and Timeline

The Study consisted of three overlapping phases: 1) Planning and Design, 2) Data Collection, and 3) Data Analysis and Reporting. An overview of each phase, the methods employed, and a timeline is presented below.

### Phase 1: Planning and Design

After initial discussions in December 2017, more formal project planning activities began in May 2018 with a series of conference calls to establish the goals of the project, determine appropriate means of data collection, formalize roles and responsibilities, and begin the survey design process. The partners discussed forming Veterans Advisory Groups that would inform the development of data collection instruments and facilitate outreach and project implementation. After establishing the initial project scope, the group began to prepare for the launch of data collection activities, including the iterative development of a survey instrument, though activity slowed in July.

Planning activities and conference calls resumed in September 2018 and a veterans' focus group was added to the scope of the study. OSLH staff then began to coordinate with veterans support staff and Big Water to finalize survey content and design outreach plans to help

maximize response. PR materials were distributed through meetings, social media, and the tribal website.

## **Phase 2: Data Collection**

Data were collected through an intercept survey and a focus group of veterans served by OST. Participating veterans lived both on and off of Pine Ridge. The Tribe's survey team developed strategies for reaching veterans and facilitating the completion of surveys, including promotion and distribution at veterans events and meetings, dinners, and the Lakota Nation Invitational (LNI), as well as at the veterans shelter. Lakota Funds also helped promote and recruit for the focus group.

Survey content was developed based on the feedback of the tribe's survey team. The survey addressed basic demographics, period of service, education, employment status, income and finances, housing context and preferences, disability, communication preferences, and use of and familiarity with VA benefits. Housing authority staff worked with veterans support staff to identify challenges and suggest revisions to the survey forms. The final survey instrument is included as Appendix C.

Paper survey forms were distributed for self-administration and were occasionally administered in-person by OSLH staff and veterans support staff. Distribution of the survey in both online and paper formats began the week of Veterans Day. Data collection was initially slated to close December 31st, 2018 after leveraging publicity garnered at LNI. OSLH requested an extension in order to gather additional data; the data collection period was extended to January 31st, 2019.

A focus group provided more in-depth information on veterans' current living situations, desired living situations, housing challenges, use of veteran-focused benefits and services, and suggestions for supportive services and programs. An in-person focus group was originally scheduled at Lakota Funds headquarters in Kyle, SD on February 20th, but it had to be postponed. The focus group was instead conducted via video conference on March 6th. The guide is included as Appendix D.

## **Phase 3: Data Analysis and Reporting**

After the close of OST's data collection at the end of January, Big Water began compiling, cleaning, and analyzing the data from all survey platforms. Some follow-up was conducted to resolve inconsistencies identified in the data. Data from various survey platforms were downloaded as separate .csv files. A codebook was prepared to ensure data consistency, facilitate the integration of separate data files into a single dataset, and serve as a reference for later analysis and reporting. Survey data were cleaned and analyzed using R. Focus group data were compiled and key themes identified. Preliminary results were provided to OSLH the week of February 18th and follow-up discussions were held by phone on March 6th. An overview of the study's key findings was delivered to SDNHC and OSLH on March 14th; a draft report was provided to SDNHC on March 18th. Individual reports were provided to community partners for review and feedback in April. The project is anticipated to close at the end of May 2019, with reports to be released in June.

# Results

The Veterans Housing Needs and Homeownership Study collected data through an intercept survey and focus group to better describe the characteristics and needs of veterans served by the Oglala Sioux Tribe (OST). Data collected through the intercept survey should not be considered statistically representative of OST veterans; however, results can be used to identify general challenges and key themes of concern.

Results are presented in two sections. The first section includes an overview of study participants. The second outlines key results and actionable data that are relevant to OST. For a more detailed summary of survey responses, please see Appendix E. In all cases, the totals presented reflect the total number of responses for a particular question. Not all respondents answered every question.

## Overview of Study Participants

### Intercept Survey Respondents

**Primary Demographics.** The intercept survey collected responses from 42 OST veterans. Survey respondents were primarily male (80%) and ranged in age from 23 to 79. The median age of respondents was 48. All respondents identified as American Indian or Alaska Native (AIAN) and 87.5% were enrolled members of the Oglala Sioux Tribe. Of those 25 years of age or older, 22.9% had a bachelor's degree or higher. Roughly one third of respondents were married or living with a domestic partner.

**Household Location.** Approximately 95% of respondents lived on the Pine Ridge reservation. In addition to options of living off-reservation or on a home site, respondents were asked to identify which of 11 Pine Ridge communities they lived in. The largest proportions of respondents lived in Pine Ridge (22.5%) or on a home site (20%) (see Table 2).

**Table 2 | Communities Where Respondents Lived**

	Number	Percentage
Pine Ridge	9	22.5
Home Site	8	20
Kyle	4	10
Evergreen	3	7.5
Oglala	3	7.5
Wambli	3	7.5
Other	10	25.0
Total	40	100



**Service in the U.S. Armed Forces.** Survey respondents served in the U.S. Armed Forces in time periods spanning from 1955 to the present (see Table 3). The largest proportion of OST respondents served between 1975 and 1990 (34.1%). Approximately 14% of respondents did not have a DD 214 or did not know if they did, which could make it very difficult for them to access needed services or prove their status. A DD 214, or Report of Separation, is a critical document that verifies military service for benefits, retirement, employment, and membership in veterans' organizations .<sup>7</sup>

**Table 3 | Period of Active Duty in the U.S. Armed Forces\*†**

	N = 42	
	Number	Percentage
Deployed for Operation Enduring Freedom (OEF) and/or Operation Iraqi Freedom (OIF)	6	14.6
September 2001 or later	12	29.3
August 1990 to August 2001 (includes Persian Gulf War)	12	29.3
May 1975 to July 1990	14	34.1
August 1964 to April 1975 (Vietnam Era)	6	14.6
February 1955 to July 1964	1	2.4

\*Table does not include "July 1950 to January 1955 (Korean War) ", "January 1947 to June 1950", or "November 1941 or earlier" which were presented as survey options but not selected by respondents.

†Multiple-answer question. Percentages add up to more than 100%.

For 46.2% of OST veterans, their service in the U.S. Armed Forces resulted in a service-connected disability. However, only 81.2% of veterans with a service-connected disability reported a VA service-connected disability rating. All of these respondents reported a rating of 10% and above and qualify for disability benefits based on that rating. 71.4% of service-connected disabled veterans had a rating of 50% and above and therefore qualify for Priority Group 1 health benefits (see Table 4).

**Table 4 | VA Service-Connected Disability Rating**

	Number	Percentage
10% or 20%	1	7.1
30% or 40%	3	21.4
50% or 60%	3	21.4
70% or higher	7	50
Total	14	100

<sup>7</sup><https://www.archives.gov/personnel-records-center/dd-214>

## Focus Group Participants

A focus group was conducted with seven veterans and each individual completed a questionnaire that asked about basic demographics, housing situation, and period of service. The TVSO and Lakota Funds staff were present at the focus group.

**Primary Demographics.** Only one of the focus group participants was female. Ages ranged from 27 to 84. Five participants were enrolled members of the Oglala Sioux Tribe.

**Service in the U.S. Armed Forces.** Service periods from the Vietnam Era to the present were represented in the focus groups. Half of the participants who provided information on service period served after August 2001. Of these, 66% had been deployed for OEF/OIF. Approximately 57% of OST participants reported a service connected disability.

**Housing Situation.** One participant indicated that they were unhoused. Approximately 43% of OST participants who provided information were homeowners and 29% were renters.

## Key Results

### Education

Table 5 shows the highest level of educational attainment reported by respondents. The most common levels attained included some college credits completed but no degree obtained (23.1%) and an associate's degree (23.1%). 17.9% of respondents reported a high school diploma or GED as their highest level of educational attainment. Individuals with a high school diploma or some college could particularly benefit from VA education and training and vocational rehabilitation benefits, programs specifically valued by focus group participants who had used them.

**Table 5 | Highest Level of Educational Attainment\***

	Number	Percentage
12th grade or below with no diploma or GED	3	7.7
High school diploma/GED	7	17.9
Some college credits completed but no degree obtained	9	23.1
Technical college or certification program	3	7.7
Associate's degree	9	23.1
Bachelor's degree	5	12.8
Master's degree	3	7.7
Total	39	100

\*Table does not include "Professional degree beyond a bachelor's degree" and "Doctorate degree" which were presented as survey options but not selected by respondents.

Among respondents aged 25 and older, 22.9% had obtained a Bachelor's degree or higher. These numbers are lower than the U.S. (30.9%) and South Dakota (27.8%) according to ACS 2017 estimates, but higher than the percentage of AIAN individuals who have obtained a Bachelor's degree or higher across the U.S. (19.7%).

## Employment

OST respondents had high levels of unemployment; 27.3% of respondents in the labor force (who did not check retired or disabled) were unemployed and 40% of spouses in the labor force were unemployed. Less than half of OST respondents (42.4%) reported having permanent, full-time work. A small proportion of respondents were retired (7.3%) (see Table 6).

**Table 6 | Employment Status of Respondents\***

	N = 41	
	Number	Percentage
Unemployed	11	26.8
Permanent full-time	14	34.1
Permanent part-time	3	7.3
Temporary full-time	3	7.3
Seasonal full-time	1	2.4
Seasonal part-time	1	2.4
Self-employed	4	9.8
Retired	3	7.3
Disabled	6	14.6

\* Multiple-answer question. Percentages add up to more than 100%.

Under half of OST respondents had looked for work within the past month (40%). Many unemployed respondents had gone long periods of time without work: the average amount of time respondents had been unemployed was approximately 3 years.

Tribal entities were the biggest employer, employing 50% of all employed respondents. The federal government was the second most frequently cited employer (16.7% of employed respondents). See Table 7 for the full breakdown of employment types.

Focus group respondents reported difficulties finding employment. Of particular note was the weighting (or lack thereof) of veterans' preference, especially for tribal entities. Both tribal and federal applications contain a box to indicate veteran status, but veterans did not perceive that to result in any tangible advantage. In some cases, no additional points are awarded and in others, the extra points were perceived as being too limited to mean anything. Additionally, there was a consistent perception that who you knew mattered more than your experience or status. As a major employer, tribes have a great deal of influence and could make policy changes that make hiring practices more transparent and more beneficial to veterans.



**Table 7 | Type of Employment**

	Number	Percentage
Tribal entity	12	50.0
Federal government	4	16.7
Own farm or ranch	1	4.2
Private sector employee	2	8.3
Nonprofit employee	1	4.2
School	1	4.2
Self-employed	3	12.5
Total	24	100

## Income and Expenses

The median annual individual income of surveyed veterans was \$26,000 and the median total annual household income was \$35,000. This suggests that the income of veteran household members comprises a large proportion of the total household income. The median annual household income reported by respondents was higher than the 2013-2017 ACS estimates for Pine Ridge (\$32,197), but less than the median annual household income of South Dakota (\$54,126) and the United States (\$57,652) (see Table 8). The per capita income of surveyed households (\$6,932) was lower than the per capita income of Pine Ridge households (\$10,509) according to ACS 2013-2017 (see Table 9), indicating that respondents may be supporting larger numbers of household members that are not receiving income.

**Table 8 | Annual Individual and Household Income**

	Annual Individual Veteran Income	Annual Household Income	Pine Ridge Reservation Annual Household Income (ACS)*	South Dakota Annual Household Income*	United States Annual Household Income*
Mean	\$29,146	\$43,192	\$42,267	\$71,085	\$81,283
Median	\$26,000	\$35,000	\$32,197	\$54,126	\$57,652

\*ACS 2013-2017 5-Year Estimates

**Table 9 | Per Capita Income**

	Veteran Households	Pine Ridge (ACS)*	South Dakota*	United States*
Per capita income	\$6,932	\$10,509	\$ 28,761	\$31,177

Renters reported spending between \$120 and \$775 each month on rent, with a median monthly payment of \$400. Homeowners reported spending between \$180 and \$1,820 on monthly mortgage payments, with a median payment of \$236. These monthly housing payments comprised between 1.2% and 24% of total household annual income (see Table 10). No households in this survey were rent or mortgage burdened (paying 30% or more of their income each month on rent or mortgage).

**Table 10 | Monthly Rent and Mortgage Payments**

	Monthly Rent Payments	Monthly Mortgage Payments	Percentage of Annual Household Income Spent on Rent or Mortgage
Mean	\$374	\$745	12.6%
Median	\$400	\$236	11.5%
Range	\$120-\$775	\$180-\$1,820	1.2%-24.0%

Respondents reported spending between \$0 and \$3,500 each month on expenses, with median monthly expenses of \$1,000. These expenses included rent, utilities, groceries, debt payment, and other monthly bill or payment. These expenses comprised between 0% and 113% of total household annual income (see Table 11).

## Current Housing Situation

The largest proportion of respondents was living doubled-up with family or friends on a temporary or permanent basis (28.9%). OST also had a high proportion of unhoused respondents (13.2%), which likely is related, at least in part, to the outreach strategy employed. See Table 12 for a complete breakdown of the living situation of respondents. Most respondents were living in a home, but almost a quarter (24.1%) of these housed respondents believed they may be at risk of becoming homeless in the next 60 days. There was high interest in moving into a new rental unit, with 15.4% of respondents on the waiting list for an OSLH rental.

**Table 12 | Current Living Arrangement**

	Number	Percentage
Live in the home of family or friends on a temporary or permanent basis	11	28.9
Rent a house/unit	9	23.7
Own a house/unit with no mortgage balance (own free and clear)	7	18.4
Own a house/unit with a current mortgage balance	6	15.8
Live in a shelter facility	5	13.2
Total	38	100

\*Table does not include “Live in a motel” or “Live outdoors” which were presented as survey options but not selected by respondents.

\*\* Denotes a response that was not an original answer choice

Respondents who were living doubled-up were asked why they were in that situation (Table 13); the most common reasons cited were not enough available housing (77.8% of doubled-up respondents) and not having enough money for rent/mortgage (88.9% of doubled-up respondents).

Over one-third of respondents were living in a mobile home (38.2%) (see Table 14). This percentage is higher than ACS estimates for Pine Ridge (28.0%) and more than four times the estimate for South Dakota (8.7%). Another 35.3% of respondents lived in a single family detached home of traditional construction.

**Table 13 | Reasons for Living Doubled-up with Family or Friends\***

	Number	Percentage
Not enough available housing	7	77.8
Not enough money to pay rent or mortgage	8	88.9
Lost job/ No employment	2	22.2
Recent release from jail, hospital, foster care or mental facility	2	22.2
Problems with substance abuse	1	11.1

\* Table shows responses picked by at least 10% of all respondents. See Appendix E for a detailed summary of survey responses.

\*\* Denotes a response that was not an original answer choice

**Table 14 | Home Construction**

	Number	Percentage
Mobile home or trailer (including FEMA trailer)	13	38.2
Single family detached home (traditional construction)	12	35.3
Not applicable (do not live or stay in a home)	4	11.8
Single family home (modular construction)	4	11.8
Apartment	1	2.9
Total	34	100

Although some respondents had successfully become homeowners, they still faced challenges with housing. Half of OST homeowners reported that their home needed either renovation, which includes repairs or substantial work, or replacement. See Table 15 for a complete summary of renovation needs.

**Table 15 | Renovation and/or Replacement of Homes**

	Number	Percentage
Yes, it needs renovation (repairs or substantial work)	5	41.7
Yes, it needs replacement (whole new home)	1	8.3
No, it is in good condition	6	50.0
Total	12	100

## Housing Needs and Preferences

Focus group participants expressed an interest in veterans housing. When survey respondents were asked what housing was needed to better house veterans, only 5.7% indicated that no housing was needed (see Table 16). All listed types of veterans housing were reported as being needed by at least 30% of respondents, suggesting a need for all types of housing for veterans. However, types cited by the largest percentages of respondents included single family homes (65.7%), group housing (51.4%), and assisted/independent living for seniors (51.4%).

**Table 16 | Types of Housing Needed for Veterans\***

	N = 35	
	Number	Percentage
Single family home	23	65.7
Group housing	18	51.4
Assisted/Independent living for seniors	18	51.4
Studio/small apartment	16	45.7
Mobile home	14	40.0
Transitional housing	13	37.1
Multigenerational home	11	31.4
None (no housing needed)	2	5.7

\*Multiple-answer question. Percentages add up to more than 100%.

Over a quarter of respondents reported needing a home with handicap-accessible features (27.0%), which is lower than the proportion of respondents with a service-connected disability (46.2%), but higher than the proportion of respondents who reported a disabled employment status (14.6). Many respondents needed features to accommodate wheelchairs, such as exterior ramps (77.8%), wide doorways (55.6%), wide hallways (44.4%), and wheelchair accessible bathrooms (33.3%). Grab bars were the most frequently cited accessibility feature (88.9%). Some of these modifications could perhaps be funded through HISA, SAH, and SHA grants.

**Table 17 | Home Accessibility Features\***

	N = 9	
	Number	Percentage
Grab bars	8	88.9
Exterior ramp(s)	7	77.8
Wide doorways	5	55.6
Wide hallways	4	44.4
Wheelchair accessible bathroom	3	33.3
Interior ramp(s)	1	11.1
Easy access light switches, outlets, temperature controls	1	11.1
Wheelchair accessible kitchen	1	11.1
Remote entry devices	1	11.1
Visual alarms and notification devices	1	11.1

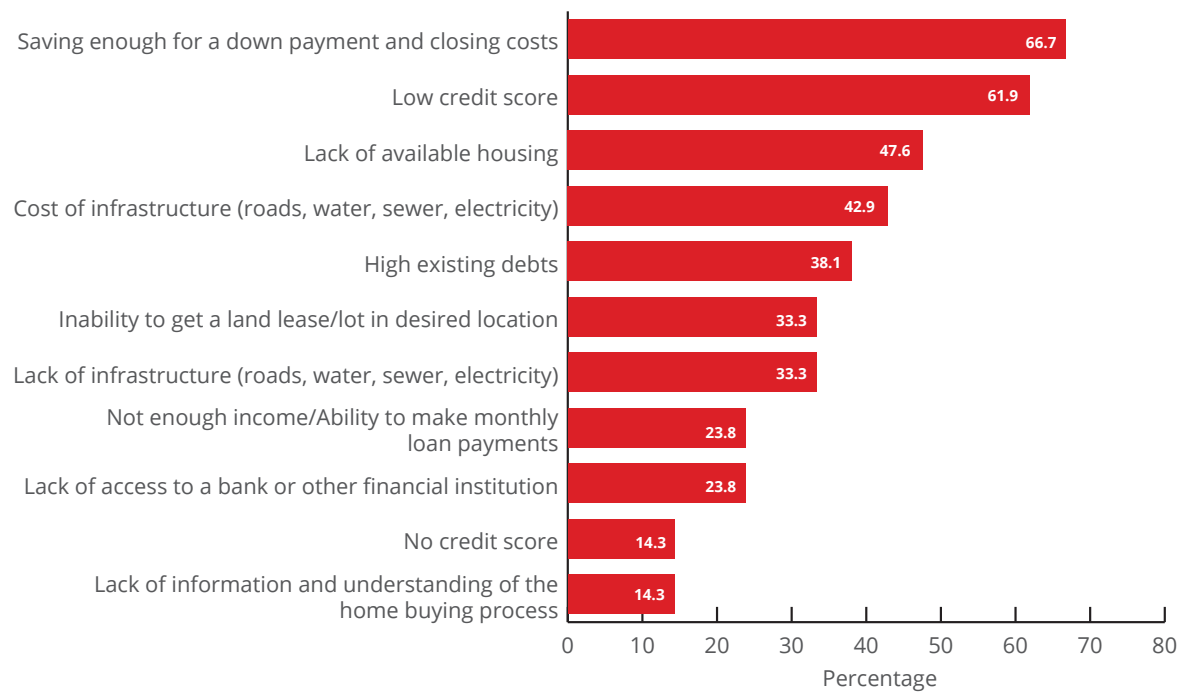
\*Multiple-answer question. Percentages add up to more than 100%.

There was a strong interest in homeownership, with over half of respondents interested in purchasing a home (53.8%). A quarter of respondents had previously tried to purchase a home (25.6%). While most (80.0%) of those who had previously tried to buy a home were successful, respondents reported a number of barriers to becoming homeowners. The top barriers included saving enough for a down payment and closing costs (66.7%), low credit score (61.9%), and lack of available housing (47.6%) (see Figure 2). In addition to these commonly-



cited themes, 42.9% of respondents cited the cost of infrastructure (42.9%) as a barrier, which was unique among the three tribes.

Figure 2 | Top Barriers to Homeownership\*



\*Multiple-answer question. Percentages add up to more than 100%. Answers cited by more than 10% of respondents are listed.

The inability to make monthly loan payments was cited as a homeownership barrier by 23.8% of respondents. When asked what would be an affordable monthly mortgage payment, respondents provided a range of \$0 to \$5,000, with a median of \$550 (see Table 18). This is higher than the median payment reported by respondents with existing mortgages.

Table 18 | Reported Affordable Mortgage Payment

Monthly Payment	
Mean	\$860
Median	\$550
Range	\$0 - \$5,000

Respondents who were interested in homeownership were asked also about the size of the household that would occupy their future home. This information is important for OSLH to construct housing with the appropriate number of rooms to avoid overcrowding. Respondents reported an expected median household size 4.5 people, which is slightly higher than the median of current household sizes. The total anticipated household size ranged from 1 to 10 people. See Table 19 for a breakdown of reported household composition.

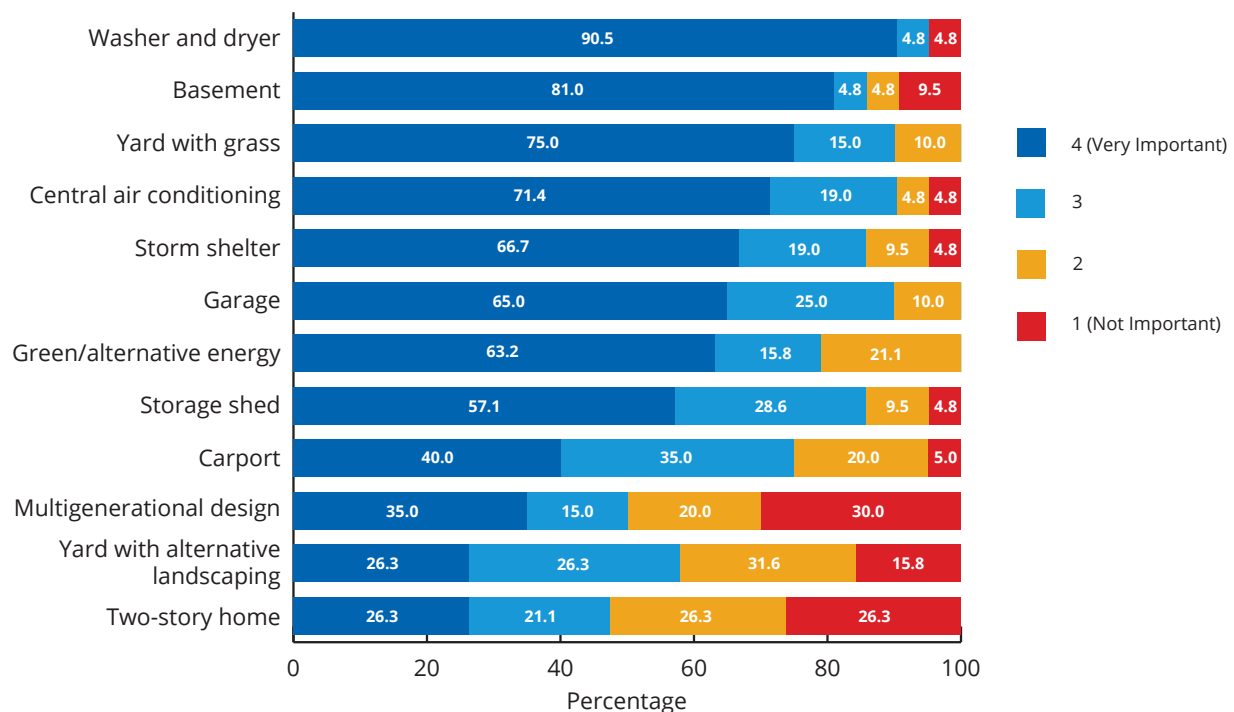
**Table 19 | Expected Household Size in New Home**

	Expected Number of Adults (18 and older)	Expected Number of Children (17 and younger)	Expected Total Number
Mean	2.75	2.38	4.65
Median	3	2	4.5
Range	1-6	0-5	1-10

Respondents expressed overwhelming preference (83.4%) for a single-family home (see Table 20). Of these respondents, 80.0% preferred a traditionally constructed stick-built home over modular construction. Respondents were also asked to rate the importance of various home features; features most-cited as being “very important” in a new home included a washer and dryer (90.5%) and central air conditioning (71.4%) (see Figure 3).

**Table 20 | Type of Home Respondents Prefer to Purchase**

	Number	Percentage
Single family home (traditional construction)	12	66.7
Single family home (modular construction)	3	16.7
Mobile home	2	11.1
Duplex/townhome	1	5.6
Total	18	100

**Figure 3 | New Home Features by Importance**

## Personal Finances and Associated Services

Good credit is critical to qualify for mortgages and other services and many respondents identified poor credit as a critical barrier to home ownership. When asked to rate their credit score, respondents generally gave themselves low credit ratings (see Table 21). Over half of OST respondents (53.9%) said they had a “Poor” or “Fair” credit score. OST respondents had the highest level of credit score uncertainty among the three tribes; over a quarter of respondents (27.0%) did not know their credit score.

**Table 21 | Respondent Credit Score Rating**

	Number	Percentage
Excellent	1	2.7
Good	6	16.2
Fair	9	24.3
Poor	11	29.7
Don't Know	10	27.0
Total	37	100

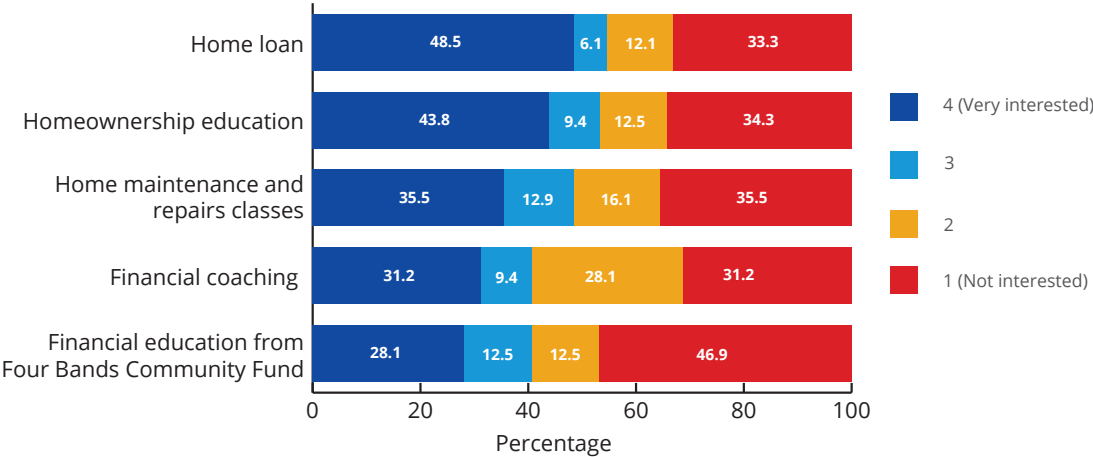
A substantial proportion of respondents also did not have access to common financial tools. Over 70% of respondents did not have a credit card and almost one quarter (23.7%) indicated that they did not have a checking account. The lack of access to credit cards and checking accounts is a limiting factor in the ability of respondents to build or improve their credit score, obtain a loan, and become homeowners.

A little under half of respondents (47.4%) had taken out a loan other than a home loan in the past five years, primarily car loans (77.8%) or personal loans (66.7%). Of these respondents, more than a quarter (27.8%) defaulted on their loan. The default amount ranged from \$3,200 to \$30,000, with a median amount of \$12,000. Defaulting may have negative impacts on the credit score of these respondents and they may benefit from credit repair programs as well as financial education to prevent future loan defaults.

Respondents expressed some interest in a selection of homeownership assistance programs. The assistance programs with the highest proportion of respondents who were “very interested” were home loan assistance programs (48.5%), homeownership education (43.8%), and home maintenance and repairs classes (35.5%) (see Figure 4). The Native American Direct Home Loan Program (NADL) is another program which could assist Native veterans in becoming homeowners. However, only a third of respondents interested in purchasing a home were aware of this program.

Of those interested in purchasing a home, 60% were “very interested” in home loan assistance and 57.9% were “very interested” in homeownership education, higher percentages than for respondents as a whole. Interest in financial assistance also increased with need and relevance, but a substantial gap remained. Of those citing credit as a barrier to homeownership, only 50% were interested in financial coaching; only 42.1% of those reporting “poor” or “fair” credit expressed interest.

**Figure 4 | Interest in Financial or Homeownership Assistance Programs**



**VA Benefits and Services**

Veterans are entitled to a wide range of benefits through the Department of Veterans Affairs (VA), but, even if they qualify, they may lack knowledge of or access to these services. The services used most by OST respondents were healthcare (85%), prescription benefits (65%), and disability compensation and pension (45%) (see Table 22).

**Table 22 | VA Benefits and Services Used in the Past 12 months**

N = 20		
	Number	Percentage
Healthcare	17	85
Prescription benefits	13	65
Disability compensation and pension	9	45
Transportation assistance - shuttle, van, etc.	5	25
Transportation assistance - direct payment	3	15

\*Multiple-answer question. Percentages add up to more than 100%. Answers cited by more than 15% of respondents are included.

Of the services included in the list, respondents had the highest familiarity with healthcare and prescription benefits. However, the overall level of familiarity with these benefits was still relatively low; 42.8% of respondents had no or minimal understanding of healthcare benefits and 45.7% had no or minimal understanding of prescription benefits. Disability compensation and pension was the third most used benefit, but 45.5% of respondents with a service-connected disability rating of 10% or greater had no or minimal understanding of their disability benefits.

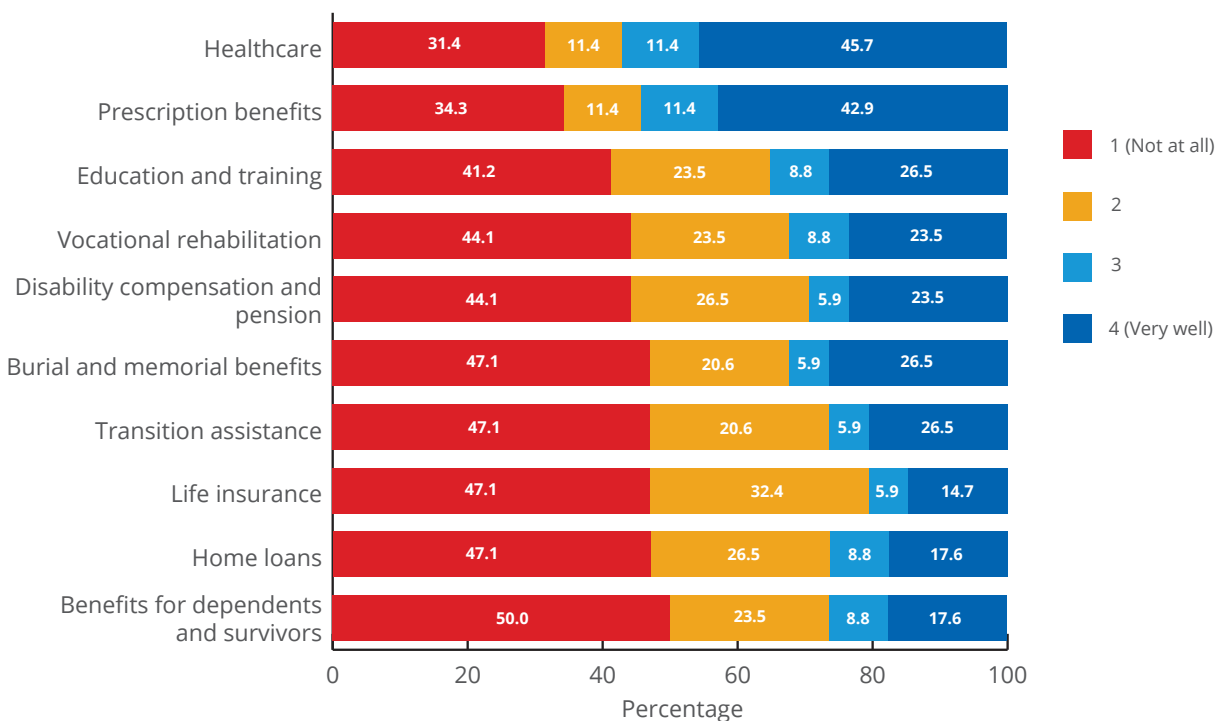
The familiarity with other available services and benefits was relatively low overall and represents an opportunity for outreach. For example, most respondents were interested



in purchasing a home (80.2%), but two-thirds (66.6%) of them reported having limited understanding of the VA Home Loan program.

Additionally, among respondents who had a high school diploma or less, two-thirds (66.7%) had no or minimal understanding of VA education and training services. Among respondents with some college, 62.5% had no or minimal understanding of education and training services. See Figure 5 for the level of understanding respondents reported for each listed VA service.

**Figure 5 | Understanding of VA Benefits and Services**

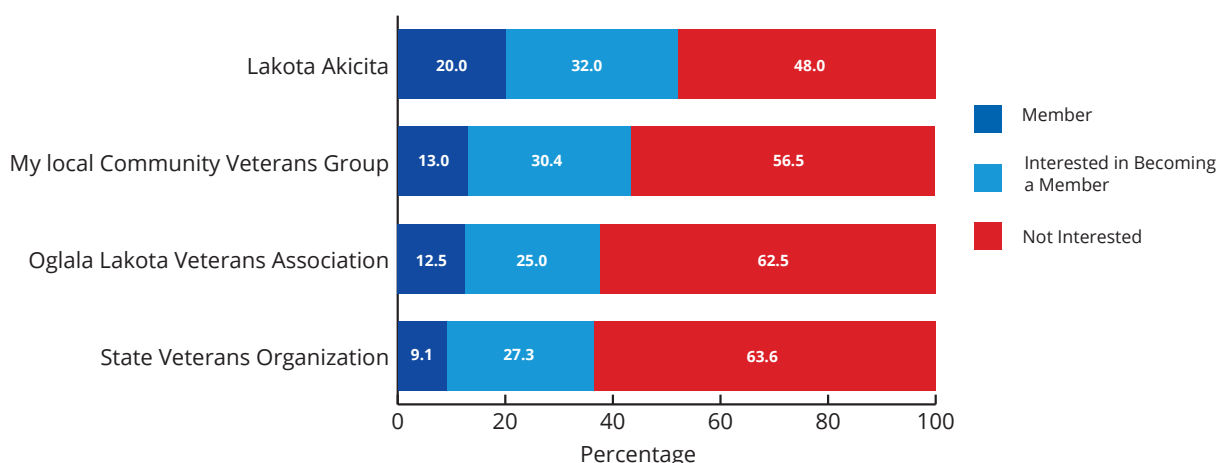


## Veterans' Organizations and Activities

Pine Ridge is home to many veterans' organizations which could provide a supportive network for veterans living on the reservation. However, there was very low interest among survey respondents in becoming a member of these organizations (see Figure 6). Lakota Akicita had the highest proportion of respondents who were members (20.0%), as well as the highest level of interest expressed by those who were not members (40%). However, almost half (48.0%) of all respondents, and 60% of those who were not already members, were still not interested in membership.

Survey respondents were also asked where veterans gather in the community; these places and events may provide opportunities for outreach unrelated to membership. The gathering places selected most frequently by respondents were funerals (81.8%) and cultural events (54.5%) (see Table 23).

**Figure 6 | Membership and Interest in Veterans' Organizations**



**Table 23 | Where Veterans Gather in the Community\***

N = 23		
	Number	Percentage
Funerals	18	78.3
Cultural events	12	52.2
Social time (e.g., pool/ dart league night, local bar)	6	26.1
Oglala Lakota Veterans Association meetings	4	17.4
American Legion meetings	3	13.0
VA outreach events (e.g., Stand Down)	3	13.0
Lakota Akicita meetings	2	8.7
Veterans Homeless Shelter*	1	4.3

\*Multiple-answer question. Percentages add up to more than 100%.

## Communications

In addition to in-person gatherings, outreach regarding events and services might be conducted through multiple additional methods. However, communications preferences could influence who receives certain information. Respondents most preferred to receive important information through email (54.1%), letters (32.4%) or text (32.4%). See Figure 7 for the full list of preferred communication channels.

Almost two-thirds (63.2%) of respondents reported accessing the internet multiple times a day, which suggests that the internet is a viable means of outreach for connecting to a large number of OST veterans. However, 13.2% of respondents indicated that they never accessed the internet, so offline communication options must still be offered. For those who used the internet, there was a relatively high level of internet connectivity within homes (63.6%) and through mobile cellular data plans (54.5%) (see Table 24).

Figure 7 | Communications Preferences

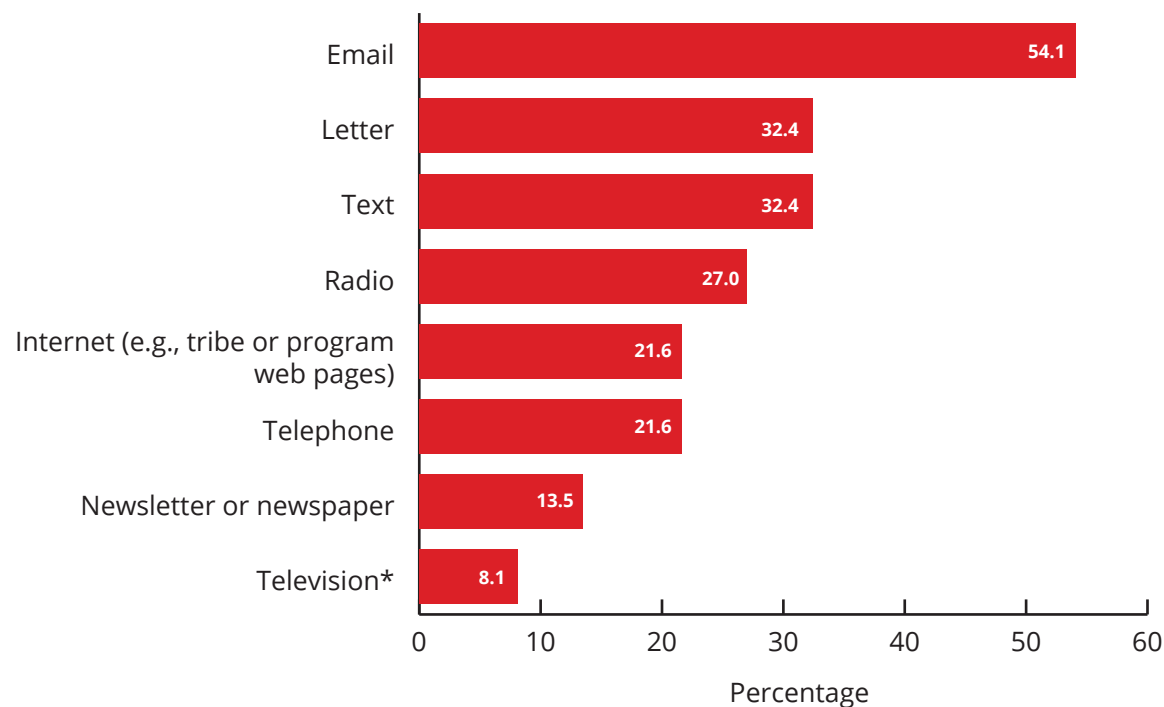


Table 24 | Location of Internet Use

	N = 33	
	Number	Percentage
Home	21	63.6
I have a cellular data plan I can use anywhere there is coverage	18	54.5
Work	11	33.3
School	3	9.1
Someone else's home	3	9.1
Public library	2	6.1

A high proportion of internet users also used social media applications, primarily Facebook (74.2%). However, over a fifth (22.6%) of internet users did not use any social media applications at all (see Table 22). As discussed elsewhere, both internet use and the use of social media is more common among younger veterans. Respondents who were 40 years of age and under reported using the internet multiple times per day twice as frequently as those who were over 40 (100% vs. 50%). Of the respondents who used the internet, much higher proportions of those 40 years of age and under used Facebook than those who were over 40 (100% vs. 66.7%).

**Table 25 | Social Media Applications\***

	N = 31	
	Number	Percentage
Facebook	23	74.2
Messenger	15	48.4
Snapchat	8	25.8
I don't use any social media applications	7	22.6
Twitter	4	12.9
Instagram**	1	3.2

\*Multiple-answer question. Percentages add up to more than 100%.

\*\* Denotes a response that was not an original answer choice

## Key Findings of the Focus Group

Several key themes emerged from the focus group which corroborate and/or provide context for survey results:

- There was consistent interest in pursuing homeownership.
- Poor credit and/or lack of understanding about credit are major barriers and a consistent challenge across age groups.
- Navigating bureaucracy and paperwork are challenges; successful loan applicants cited the importance of a committed and caring individual that helped them through the process.
- Many noted that veterans have consistent sources of VA income, which is an anchor for other family members and should be considered alongside or instead of credit scores.
- Veterans' preference is generally not perceived to result in tangible benefits to individual veterans in employment, housing, or tribal service delivery.
- There is a general lack of awareness and/or understanding of the benefits and services (tribal and/or federal) that may be available to individual veterans.
- Veterans on reservations may not qualify for, or may have difficulty accessing, many key VA benefits.
- Vocational and Educational benefits (when used) were generally viewed favorably.
- Lack of housing, jobs, and formal integration/transition programs can make the return to reservations challenging for veterans. Many veterans noted that they would benefit from having some type of transitional housing available to them for 6 months, or possibly up to 1 year, in order to allow them to retain their independence and pride and give them time to find employment, rather than having to live on a friend or family member's couch as a dependent.
- While traditional practices are valued, not all veterans want to be part of formal veterans groups; differences in communications and social preferences may exacerbate generational differences and the passing on of traditions.
- The TVSO and veterans programs could use additional staff and financial support to more effectively conduct outreach, cover large areas, and connect veterans with needed services.





# Recommendations

Several key themes were identified through the survey results and the focus group. These included lack of available housing and jobs, interest in homeownership, challenges with credit, a perceived lack of veterans preference and transparency in hiring, the lack of familiarity (and in some cases, lack of accessibility) of benefits and services available to veterans, and potential generational differences in communications and engagement preferences. While some challenges, such as the general lack of available jobs and housing, are not unique to veterans, tribes and their partners can take steps that specifically help veterans overcome some of the common challenges they face when returning home after active duty service. These actions can help ensure that the sacrifices of veterans are valued and overtly appreciated on a day-to-day basis as well as during formal events and ceremonies. To that end, Big Water provides the following programmatic and policy-related recommendations:

## Housing

- Establish transitional housing that returning veterans could use for 6 months to a year as they look for employment and adjust to civilian life; transitional housing would also facilitate outreach regarding benefits and services.
- Consider the development of veterans' "villages" where veterans could live in proximity with one another, but still have private space.
- Evaluate the feasibility of a mutual assistance, sweat equity approach to developing veterans housing.
- Explore options to subsidize housing for veterans that do not qualify for low income housing and prioritize veterans on wait lists.

## Employment

- Evaluate the intent and application of veterans' preference within tribal employment processes; if there is no intention of preference, remove the question. If preference is truly intended, work with the TVSO and support staff to actively recruit veterans, increase the weighting for veteran status and make the selection process more transparent.
- Consider convening a workshop or forum to help veterans identify and describe skills that are transferable to the civilian workplace and help hiring managers better understand the value veterans can bring to a job and a team.

## Homeownership and Financial Services

- Develop, implement, and/or adapt comprehensive homeownership assistance and education programs, and promote their value to veterans.
- Consider developing tailored credit and financial education courses that address the particular concerns and challenges of veterans and offer them before departure and immediately following the return from active duty.

- Consider developing veteran homebuyer readiness cohorts to create built-in support.
- Consider dedicating resources to helping veterans navigate the bureaucracy and paperwork associated with buying a home.
- Work with lenders to explore the feasibility of altering the weighting of income and credit for veterans applying for loans.
- Work with local, tribal and federal financial institutions to explore creative and contextually appropriate ways to provide financing for home purchase, infrastructure development and renovation on reservation and trust land for qualified applicants.

### **Home Repairs and Renovation**

- Conduct unit condition assessments of veterans' homes to better characterize, plan for, and prioritize repairs.
- Work with the tribe and local financial institutions to help veterans access money to complete needed repairs and renovations.
- Use the data collected to support applications for SHA, SAH and HISA grants.

### **Veterans Benefits and Services**

- Establish a systematic outreach program for veterans returning home that clearly outlines available benefits and services (both federal and tribal) and, where feasible, provides one on one support for individual veterans in determining and applying for the benefits and services for which they qualify.
- Encourage additional tribal investment in veterans' support services and staff, particularly in areas where there are gaps in outreach and access related to VA benefits and services.
- Evaluate the allocation of tribal funding for veterans programs and work with veterans of all ages and service periods to prioritize investment in veterans' activities, support services, staffing, advocacy, and formal organizations.
- Use the data collected to help advocate for policy, program and staffing changes that make VA benefits and services more accessible to Native veterans living on reservations. Document practices and interactions perceived to be discriminatory.

### **Connecting Veterans**

- Continue to emphasize cultural practices and ceremonies that welcome returning veterans and bridge generations.
- Leverage technology to reach younger veterans who may not be as likely to be part of formal veterans groups and continue to explore their preferences for support.

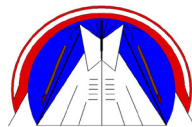
### **Individual Outreach**

- Use the data collected to help relevant program staff reach out to individual survey respondents and address their interests and needs, particularly those who are homeless or at risk of becoming homeless, those who are disabled and need alterations to their homes, those whose homes need renovation or replacement, those who are interested in homeownership, and those who expressed interest in various programs supporting homeownership and financial literacy.



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SOUTH DAKOTA  
Native Homeownership  
Coalition

 **Enterprise®**