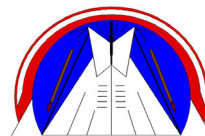


# Veterans Housing Needs and Homeownership Study



PREPARED BY

**BIG WATER**  
CONSULTING





Prepared by: Heather Bell, Zhen Han, Kevin Klingbeil, Harry Maher, and Chelsea Sweeney



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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 project served as a pilot for future surveys and studies of Native veterans.

**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 14th for CRHA and January 31st for OSLH and SWHA. Focus groups were conducted on February 21st, February 22nd and 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 then provided to community partners in April. The project is anticipated to close at the end of May 2019 with reports to be released in June 2019.

**Data Collection.** Data were collected through an intercept survey and focus groups of veterans served by each of the three community partners. Participating veterans lived both on and off of Cheyenne River, Pine Ridge, and Lake Traverse reservations. Survey content was customized based on the feedback of each tribe's survey team, but the majority of the questions were common to all communities. 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. Focus groups 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 99 Cheyenne River Sioux Tribe (CRST) veterans, 42 Oglala Sioux Tribe (OST) veterans, and 142 Sisseton Wahpeton Oyate (SWO) veterans. Focus groups included seven CRST veterans, seven OST veterans, and ten SWO veterans. A selection of key themes that were common to all three tribes is presented below; tribe specific results are presented in each tribe's individual project report.



- Approximately 15% of all survey respondents were living doubled-up with family or friends on a temporary or permanent basis; many focus group participants also 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 (67% of all doubled-up survey respondents) and not enough money for rent/mortgage (about 65%), 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 tribes, age groups, and data collection methods; over 60% of all survey respondents indicated that they had a “poor” or “fair” credit score.
- Only 56% of survey respondents who cited credit as a barrier to homeownership were interested in financial coaching; only 31% 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:
  - About 42% 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.
  - Almost 75% of respondents interested in purchasing a home reported having no understanding or minimal understanding of the VA home loan program; 62.4% were not aware of the Native American Direct Loan program.
  - 78% of respondents with a high school diploma or less, and 69% of respondents with some college, had no understanding or minimal understanding of education and training benefits.
  - 73% 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 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 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 ways to make the development of multigenerational homes feasible using federal funds.
- 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, do not ask. If preference is truly intended, work with the Tribal Veterans Service Officer 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 off-reservation 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, or renew, emphasis on 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 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) in each of three participating communities. Intercept surveys and focus groups were conducted in coordination with three community partners: the Cheyenne River Housing Authority (CRHA), Oglala Sioux Lakota Housing (OSLH), and Sisseton Wahpeton Housing Authority (SWHA). The Study was conducted by Big Water Consulting (Big Water) with support from the South Dakota Native Homeownership Coalition (SDNHC), Enterprise Community Partners (Enterprise), and Lakota Funds.

This report contains the key findings of the study and is broken into four major chapters following the introduction. The first provides context and includes overviews of each of the community partners, common challenges related to housing and employment within the three communities, challenges veterans face when returning from active service, and specific U.S. Department of Veterans Affairs (VA) benefits and services that some veterans may be able to leverage to help address these challenges. The second outlines the project purpose, structure, methods, and timeline. The third includes the results of the study and comprises the bulk of the report. It is organized into two sections: an overview of study participants and comparative results for themes common to all three tribes. Results and actionable data that are specific to each particular tribe or are not directly comparable are contained in individual reports prepared for each community partner. The final chapter summarizes key themes and provides associated recommendations.

# Background

## Project Background

Recognizing the contributions of veterans and the need to better understand their specific circumstances and challenges, SDNHC, Enterprise, Lakota Funds, CRHA, OSLH, SWHA, and Big Water 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. SDNHC previously contracted Big Water Consulting to perform two Housing Needs Assessments for the Cheyenne River Housing Authority (CRHA) and the Rosebud Economic Development Corporation (REDCO). These studies were completed in 2017 and provided data and recommendations to CRHA and REDCO to support them in their goals of meeting housing needs and increasing homeownership. Follow-on studies were conducted in coordination with the Yankton Sioux Tribe and Standing Rock Community Development Corporation. This project represents a continuation of cooperation among SDNHC and its member tribes to address housing challenges within tribal communities in South Dakota.

## Community Partners

### Cheyenne River Housing Authority, Cheyenne River Sioux Tribe

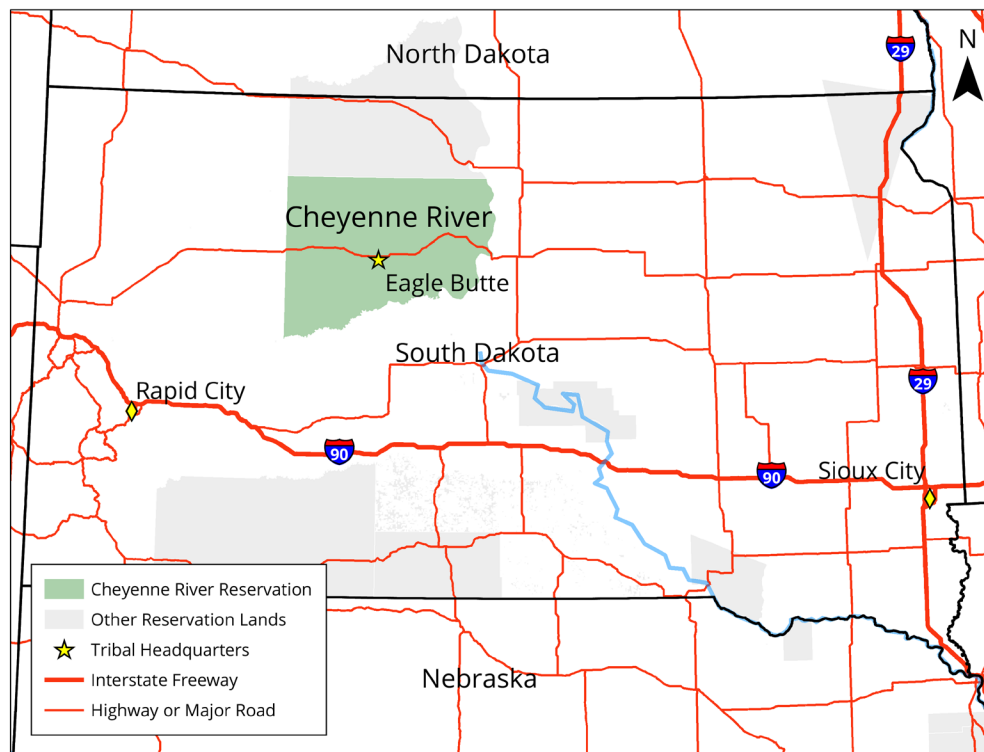
**Cheyenne River Sioux Tribe.** The Cheyenne River Sioux Tribe (CRST) consists primarily of the Minneconjou, SiHaSapa, Oohenumpa, and Itazipco bands of the Lakota Nation. The Cheyenne River Indian Reservation (CRIR) was established in 1889 after Great Sioux Reservation was split up into five smaller reservations. The reservation includes most of Dewey and Ziebach counties in South Dakota and, at 4,267 square miles, it is the 4th largest Indian reservation in the United States<sup>1</sup> (see Figure 1). A checkerboard of off-reservation trust land covers portions of Stanley, Haakon, and Meade Counties. There are 15,933 members enrolled in the CRST and, according to 2017 American Community Survey (ACS) estimates, 8,527 people live on the reservation.<sup>2</sup> 78.2% of people living on the reservation identify as American Indian or Alaska Native (alone or in combination with other races) and 22.5% are white (alone or in combination with other races).<sup>3</sup>

<sup>1</sup><https://www.bia.gov/regional-offices/great-plains/south-dakota/cheyenne-river-agency>

<sup>2</sup>ACS, 2013-2017 5-Year Estimates

<sup>3</sup>ibid

**Figure 1 Location of Cheyenne River Indian Reservation**



**Cheyenne River Housing Authority.** The Cheyenne River Housing Authority (CRHA) was founded in 1965 to help provide low income housing on the reservation. Today, CRHA serves more than 650 predominantly Native families as the largest provider of housing on CRIR.<sup>4</sup> CRHA aims to use locally-designed strategies to “achieve greater cost effectiveness in Federal expenditures, give incentives to families with children where the head of the household is working, and increase housing choices for low-income families.” CRHA also works to “leverage resources by working with and through experienced non-profit service providers and other local tribal government agencies to deliver access to health, education and social services that benefit [residents] and [neighborhoods].”<sup>5</sup> The current study will help CRHA connect veterans with the specific services they need.

**CRST 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 330 veterans living within the boundaries of CRIR, or 6.0% of the population 18 and over.<sup>6</sup> 91.2% of CRIR veterans are male, comparable to percentages for South Dakota (91.4%) and the U.S. (91.6%). The largest proportion of veterans on CRIR served during the Vietnam era, which is consistent with numbers for both South Dakota and the United States (see Table 1).

<sup>4</sup><https://crhanetwork.org/index.html>

<sup>5</sup>ibid

<sup>6</sup>ACS 2013-2017 5-Year Estimates

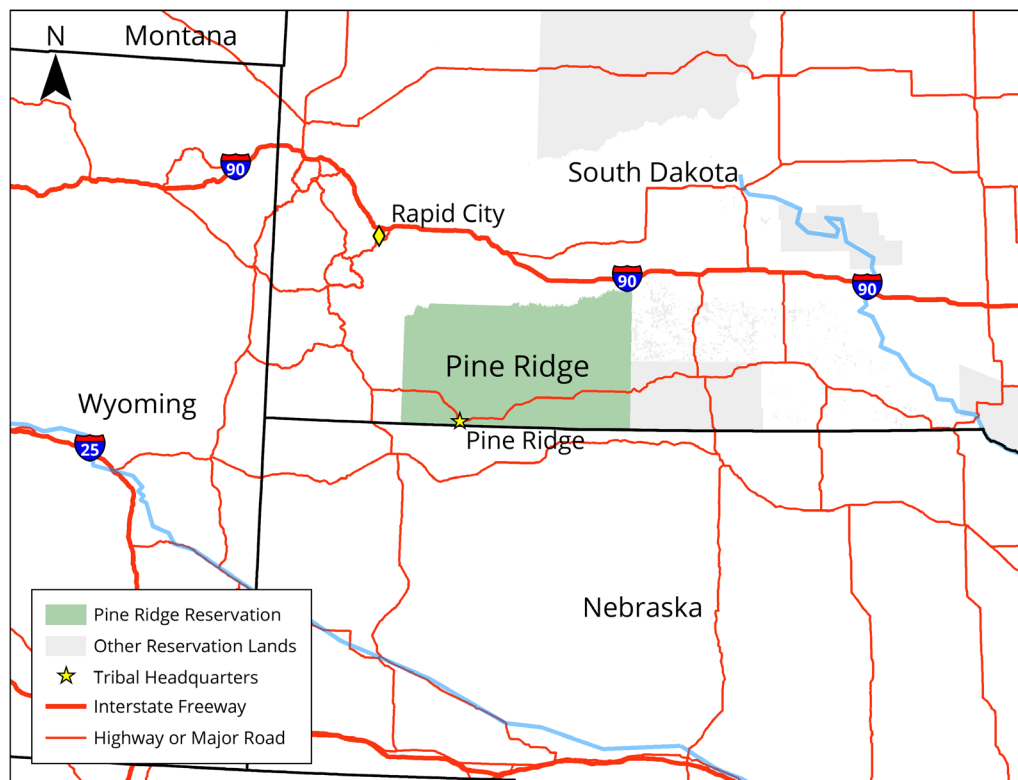


The closest VA hospital is the Fort Meade Campus of the VA Black Hills Health Care System, about 141 miles from the Tribal Government Seat in Eagle Butte. There is an outpatient clinic in Eagle Butte intended to provide some basic VA services including telehealth services, HUD-VASH services, and mental health services.<sup>7</sup> The nearest Vets Center, which provides counseling and other health services, is about 170 miles away in Rapid City and the Regional Veterans Benefits Administration in Sioux Falls is more than 300 miles away.

## Oglala Sioux Lakota Housing, Oglala Sioux Tribe

**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 2). As of 2010 there were 38,332 enrolled OST members.<sup>8</sup> The 2017 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).

**Figure 2 Location of Pine Ridge Indian Reservation**



<sup>7</sup><https://www.va.gov/directory/guide/state.asp?STATE=SD&dnum=ALL>

<sup>8</sup><http://www.sdtribalrelations.com/tribes/Oglala.aspx>

**Oglala Sioux Lakota Housing.** The Oglala Sioux Housing Authority was chartered in 1963 as a Tribally Designated Housing Entity to help address housing needs on the Pine Ridge Reservation. The Housing Authority was reorganized into 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 homeownership units since its inception.<sup>9</sup>

**OST Veterans.** There are an estimated 797 veterans living on Pine Ridge, or 6.4% of the population 18 and over.<sup>10</sup> 80.1% of veterans are male, which is lower than the percentage of male veterans in South Dakota (91.4%) and nationwide (91.6%).<sup>11</sup> The largest portion 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).

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>12</sup> The nearest Vets Center, providing counseling and other services, is about 95 miles away in Rapid City; the Regional Veterans Benefits Administration in Sioux Falls is more than 350 miles away.<sup>13</sup>

## Sisseton Wahpeton Housing Authority, Sisseton Wahpeton Oyate

**Sisseton Wahpeton Oyate.** Sisseton Wahpeton Oyate is a federally recognized tribe of Santee Dakota Native people. The Lake Traverse Reservation, initially one million acres, was created in 1867 after an 1863 treaty at Enemy Swim Lake. Much of the original land has been allotted to tribal members or sold for non-Indian settlement; the reservation now covers 107,200 acres.<sup>14</sup> The reservation is located in northeastern South Dakota, with a majority of its land in Roberts County (see Figure 3). Reservation and off-reservation trust lands also include parts of Marshall, Day, Grant, and Codington Counties in South Dakota and Sargent and Richland Counties in North Dakota. According to 2017 ACS estimates, a total of 10,967 people live on the reservation; 42.6% of the population identifies as American Indian or Alaska Native (alone or in combination with other races) and 57.3% are white (alone or in combination with other races).<sup>15</sup>

<sup>9</sup><http://oslh.org/about/our-story/>

<sup>10</sup><http://www.sdtribalrelations.com/tribes/Oglala.aspx>

<sup>11</sup>ibid.

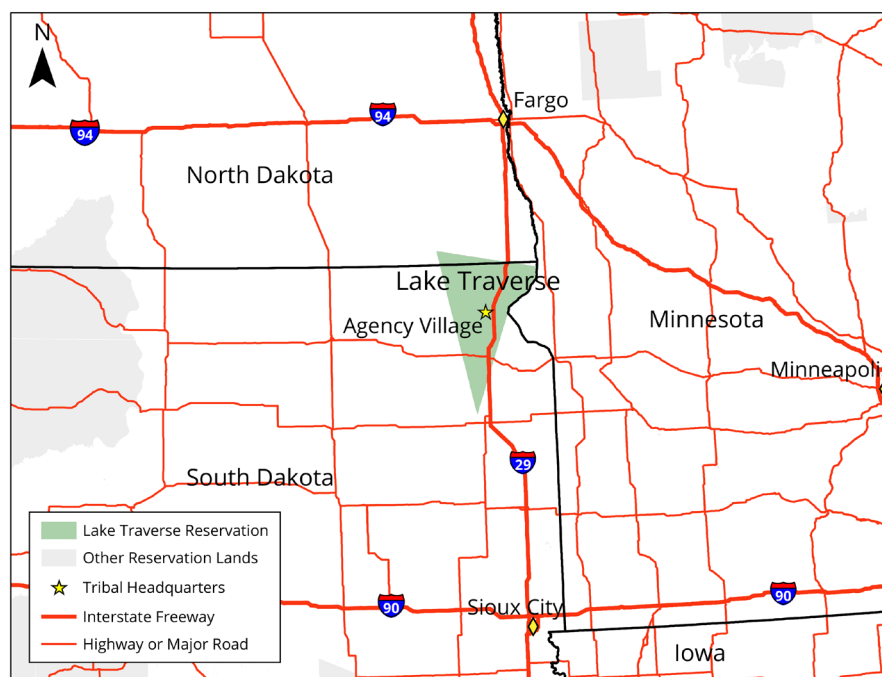
<sup>12</sup><https://www.blackhills.va.gov/locations/PineRidge.asp>

<sup>13</sup><https://www.va.gov/directory/guide/state.asp?STATE=SD&dnum=ALL>

<sup>14</sup>[http://www.nativepartnership.org/site/PageServer?pagename=PWNA\\_Native\\_Reservations\\_LakeTraverse](http://www.nativepartnership.org/site/PageServer?pagename=PWNA_Native_Reservations_LakeTraverse)

<sup>15</sup>ACS, 2013-2017 5-Year Estimates

**Figure 3 Location of Lake Traverse Reservation**



**Sisseton Wahpeton Housing Authority.** The Sisseton Wahpeton Housing Authority (SWHA) was established in 1967 to help address housing needs on the Lake Traverse Reservation. It currently maintains 487 low-income homes as well as 159 mutual self-help homes on the reservation. SWHA aims to “provide decent, safe and sanitary housing for all our Tribal Members seeking to eradicate substandard housing, eliminate homelessness to increase affordable rental housing and home ownership opportunities through provision of supportive service and financial assistance programs.”<sup>16</sup>

**SWO Veterans.** There are an estimated 705 veterans living on the Lake Traverse Reservation, or 9.1% of the population 18 and over.<sup>17</sup> 94.6% of veterans on Lake Traverse are male, which is higher than the percentage of male veterans in South Dakota and the U.S.<sup>18</sup> As with Cheyenne River and Pine Ridge, the largest proportion of veterans on Lake Traverse served during the Vietnam era (see Table 1).

The closest VA hospital, VA Vets Center, and Regional Veterans Benefits Administration office are all in Fargo, ND, which is about 90 miles from Sisseton, SD (in the middle of the Lake Traverse Reservation). There is also a VA clinic in Watertown, SD, which is about 50 miles away and provides outpatient health services.<sup>19</sup>

<sup>16</sup><http://www.swo-nsn.gov/departments/housing-department/housing-authority/>

<sup>17</sup>ACS 2013-2017 5-Year Estimates.

<sup>18</sup>ACS 2013-2017 5-Year Estimates.

<sup>19</sup><https://www.sioxfalls.va.gov/locations/watertown.asp>



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

	Cheyenne River		Lake Traverse		Pine Ridge		South Dakota	United States
	Veterans	%	Veterans	%	Veterans	%	%	
Gulf War (9/2001 or later)	52	15.8	68	9.6	95	11.9	18.4	16.6
Gulf War (8/1990 to 8/2001)	43	13.0	54	7.7	152	19.1	20.0	19.5
Between Gulf War and Vietnam Era only	66	20.0	132	18.7	182	22.8	12.6	13.7
Vietnam Era	103	31.2	269	38.2	282	35.4	36.7	35.8
Between Vietnam Era and Korean War only	26	7.9	82	11.6	41	5.1	8.0	8.8
Korean War	35	10.6	104	14.8	45	5.6	10.6	9.5
World War II	15	4.5	21	3.0	15	1.9	3.9	5.0

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

## Housing and Employment Challenges

All three reservations are rural and fairly isolated and residents and housing authorities of each face similar challenges. Namely, there are a large number of vacant units in spite of high rates of overcrowding, housing units are aging, home values are low, unemployment rates are high, and median incomes are low. These challenges are briefly summarized below referencing data from the ACS 2013-2017 5-Year Estimates. ACS data may not fully represent these challenges, but can be used to provide context and a preliminary comparison.

**Occupancy.** There are an estimated 3,010 housing units on the Cheyenne River Reservation, 5,641 on the Lake Traverse Reservation, and 5,374 on the Pine Ridge Reservation. Approximately 19.1%-29.8% of the housing units on these reservations are estimated to be vacant, roughly 1.6 to 2.4 times the vacancy rate of the United States. High vacancy rates, however, do not necessarily suggest high availability of housing: ACS data indicates that small proportions of “vacant” units on the three reservations are actually available for rent (7.2%-8.4%) or sale (1.2%-2.3%). Some of these vacant units may not be safe for occupancy. In addition, 61.8% of the vacant units on the Lake Traverse Reservation are considered seasonal or recreational and therefore would not be available for occupancy.

**Composition.** A large percentage of the housing stock on Pine Ridge (28.0%) and Cheyenne River (20.4%) is made up of mobile homes. These proportions are much higher than those of Lake Traverse (9.4%), South Dakota (8.7%), and the United States (6.3%). A particularly high percentage of housing stock on Lake Traverse is made up of single-unit detached structures (82.6%).

**Age of Housing Units.** Housing stock on the three reservations is fairly old. On Cheyenne River, much of the housing was built between 1960 and 1999, with less recent construction when compared with South Dakota and the United States. Lake Traverse has the largest

percentage of housing built prior to 1939 (24.7%). On Pine Ridge, construction of extant housing appears to have peaked between 1970 and 1979. Aging housing units are of particular concern given the fact that such a large proportion of the housing is composed of mobile homes and FEMA emergency trailers that are built to last anywhere from 30 to 55 years.<sup>20</sup> Additionally, many aging mobile homes and FEMA trailers were built for use in Texas and Arkansas and lack adequate insulation for South Dakota winters, making them very expensive to heat.<sup>21,22</sup>

**Overcrowding.** HUD defines overcrowding as having 1.01 or more persons-per-room living in a dwelling unit and severe overcrowding as 1.5 or more persons-per-room.<sup>23</sup> Overcrowding is symptomatic of a lack of affordable housing and results in a number of problematic outcomes for those living in crowded conditions, including reduced school performance among children, increased rates of communicable diseases and increased child mortality, negative mental health outcomes, and personal safety issues including child maltreatment.<sup>24</sup>

Overcrowding is a substantial challenge on both Cheyenne River and Pine Ridge reservations and may be underrepresented by ACS data. More than ¼ of housing units on Pine Ridge are estimated to be overcrowded or severely overcrowded; 11.7% of Cheyenne River housing units are considered overcrowded or severely overcrowded. Only 2.5% of units on Lake Traverse reservation are considered overcrowded or severely overcrowded.

**Housing Unit Value.** Housing units on the three reservations are estimated to be worth substantially less than those in South Dakota and the United States overall. The median estimated value of a housing unit on Pine Ridge (\$32,300) is about half that of Cheyenne River (\$61,600) and one-third of the median housing unit value for Lake Traverse (\$97,700). The median value of a home in South Dakota is \$152,700 and for the U.S. \$193,500. This gap can make housing more affordable on-reservation, but can also indicate lower-quality housing stock and limited availability of fair market options.

**Unemployment.** Estimated unemployment rates for the population age 16 and older for Cheyenne River (26.4%) and Pine Ridge (20.2%) are more than five times the rate for South Dakota (3.7%). The unemployment rate for Lake Traverse is comparable to that of the U.S. (6.6%), but still more than twice the rate of unemployment for South Dakota. It should be noted that these estimates do not include individuals who have not looked for work in the last month. Cheyenne River and especially Pine Ridge have low employment-to-population ratios (49.9% and 37.1%, respectively) when compared to Lake Traverse (59.9%), the U.S. (58.9%), and South Dakota (65.8%).

<sup>20</sup>Aging Mobile Homes Burden Owners With Huge Power Bills and Mold, PBS. <https://www.pbs.org/newshour/nation/aging-mobile-homes-burden-the-grid-and-their-owners>

<sup>21</sup>Unused FEMA Trailers Headed to Reservations Nationwide, Rapid City Journal. [https://rapidcityjournal.com/news/local/top-stories/unused-fema-trailers-headed-to-reservations-nationwide/article\\_e4ac8fbe-4e16-551e-8f93-cbad93d8bae8.html](https://rapidcityjournal.com/news/local/top-stories/unused-fema-trailers-headed-to-reservations-nationwide/article_e4ac8fbe-4e16-551e-8f93-cbad93d8bae8.html)

<sup>22</sup>Aging Mobile Homes Burden Owners With Huge Power Bills and Mold, PBS. <https://www.pbs.org/newshour/nation/aging-mobile-homes-burden-the-grid-and-their-owners>

<sup>23</sup>Measuring Overcrowding in Housing, HUD, September 2007

<sup>24</sup>ibid

**Income.** Not surprisingly, when considering employment patterns and home values, median annual household income on the three reservations is substantially lower than that of the United States (\$57,652) and South Dakota (\$54,126). Median annual household income for Cheyenne River is \$38,609 and for Pine Ridge \$32,197. The lower unemployment rate and higher employment/population ratio are reflected in a higher estimated median household income for Lake Traverse (\$48,362).

## Challenges for Veterans

The highly stressful experiences that members of the U.S. Armed Forces 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, struggles with finding employment, and disproportionally high rates of homelessness. Native American veterans face additional challenges when returning to rural reservations that may have limited opportunities for housing and employment.

**Mental Health.** One recent study of 103,788 Operation Enduring Freedom and Operation Iraqi Freedom (OEF/OIF) veterans found that 31% of all veterans seen at VA health care facilities received mental health and/or psychosocial diagnoses.<sup>25</sup> 21.8% of OEF/OIF veterans were diagnosed with posttraumatic stress disorder (PTSD) within six years of having completed service<sup>26</sup> compared to 7 to 8 percent<sup>27</sup> of the general population who are estimated to experience PTSD over their lifetime. With prior mental health disorders, veterans are more likely to turn to substance abuse: a literature review of patients with posttraumatic stress disorder found that “most published data support a pathway whereby PTSD precedes substance abuse or dependence.”<sup>28</sup>

**Physical Wellbeing.** While active duty service members have been found to display a “healthy soldier effect,” or a 10% to 25% lower mortality rate than the general population, veterans are at risk of serious injury and illness related to their service.<sup>29</sup> They are at a significantly increased risk for traumatic brain injury (TBI), traumatic loss of limb, hearing impairment, tinnitus, pain and multi-symptom conditions, and hepatitis C.<sup>30,31</sup> Physical trauma incurred while serving can impact veterans’ future physical and mental wellbeing, employment, and housing.

<sup>25</sup>Bringing the War Back Home, <https://jamanetwork.com/journals/jamainternalmedicine/article-abstract/769661>

<sup>26</sup>Ibid

<sup>27</sup>PTSD: By the Numbers, <https://maketheconnection.net/whats-new/ptsd-statistics>

<sup>28</sup>Substance Use Disorders in Patients With Posttraumatic Stress Disorder: A Review of the Literature, <https://ajp.psychiatryonline.org/doi/full/10.1176/appi.ajp.158.8.1184>

<sup>29</sup>The Health and Wellbeing Needs of Veterans, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5747125/>

<sup>30</sup>Ibid

<sup>31</sup>Trends in Traumatic Limb Amputation in Allied Forces in Iraq and Afghanistan, <https://jmvh.org/article/trends-in-traumatic-limb-amputation-in-allied-forces-in-iraq-and-afghanistan/>



**Employment.** Recent research has shown that employment is a key factor in success when transitioning from military to civilian life.<sup>32</sup> However, in 2017, the U.S. Bureau of Labor Statistics (BLS) found that both male and female veterans aged 25 to 34 were unemployed at higher rates than non-veterans in the same age and gender groups; the gap was most pronounced among women (8.0% vs. 4.5%).

Research has pointed to a number of factors causing challenges for veterans searching for jobs, including veterans' mental and physical health, the military-civilian cultural and skill gap, and discrimination.<sup>33</sup> Veterans with mental health disorders, including depression and anxiety, are less likely to find employment than those without depression and anxiety.<sup>34</sup> While a majority of human resources professionals report being willing to employ veterans with PTSD and TBI, many also reported believing that employing veterans with mental health problems would cost more due to training and manager time.<sup>35</sup>

When looking for employment, veterans and prospective employers may find it difficult to translate the skills that veterans learn in the military into skills that can benefit companies. As a part of this skill gap, veterans may also struggle with reduced "civilian cultural competency" that makes adapting to how a civilian organization works more challenging and can present problems with finding and maintaining employment.<sup>36</sup> Another 2009 study found evidence suggesting that employers of veterans with combat experience are more likely to discriminate against their employees due to common misconceptions, stereotypes, and readjustment issues.<sup>37</sup> However, a study of 87 individuals at 69 companies found that veterans also possess invaluable skills for employment. These employers reported that they specifically seek to hire veterans because they found that veterans have good leadership and teamwork skills, a strong work ethic, discipline, specific expertise, resiliency, and loyalty, and are effective employees who can "get it done."<sup>38</sup>

**Homelessness.** Historically, veterans have experienced homelessness at higher rates than non-veterans. The 2011 National Survey of Homeless Veterans reported that, "while veterans represent less than 9% of the population nationally, they represent 15.2% of the homeless population surveyed."<sup>39</sup> However, HUD reports that between 2010 and 2018, the number of veterans experiencing homelessness was cut nearly in half (48%), an estimated decline

<sup>32</sup>Veterans' Civilian Employment Experiences, <http://eprints.uwe.ac.uk/38853/>

<sup>33</sup>Ibid

<sup>34</sup>Ibid

<sup>35</sup>Beyond Yellow Ribbons: Are Employers Prepared to Hire, Accommodate and Retain Returning Veterans with Disabilities? <http://www.worksupport.com/documents/Beyond%20Yellow%20Ribbons%20JVR.pdf>

<sup>36</sup>Lost in Translation: The Civil-Military Divide and Veteran Employment, <https://www.cnas.org/publications/reports/lost-in-translation>

<sup>37</sup>A Great Place to Start? The Effect of Prior Military Service on Hiring, [https://www.researchgate.net/publication/249776059\\_A\\_Great\\_Place\\_to\\_StartThe\\_Effect\\_of\\_Prior\\_Military\\_Service\\_on\\_Hiring](https://www.researchgate.net/publication/249776059_A_Great_Place_to_StartThe_Effect_of_Prior_Military_Service_on_Hiring)

<sup>38</sup>Employing America's Veterans: Perspectives from Businesses, [https://s3.amazonaws.com/files.cnas.org/documents/CNAS\\_EmployingAmericasVeterans\\_HarrellBerglass.pdf?mtime=20160906081251](https://s3.amazonaws.com/files.cnas.org/documents/CNAS_EmployingAmericasVeterans_HarrellBerglass.pdf?mtime=20160906081251)

<sup>39</sup>National Survey of Homeless Veterans in 100,000 Homes Campaign Communities, [https://www.va.gov/homeless/docs/nationalsurveyofhomelessveterans\\_final.pdf](https://www.va.gov/homeless/docs/nationalsurveyofhomelessveterans_final.pdf)

of about 36,000 people over that eight-year period.<sup>40</sup> According to The U.S. Department of Housing and Urban Development's (HUD) 2018 Annual Homelessness Assessment Report, veterans now account for just under 9% of all homeless adults in the U.S.<sup>41</sup>

HUD homeless counts have some limitations, particularly for reservations, as they are compiled from point-in-time (PIT) counts that may not take place on Native tribal lands due to tribal sovereignty<sup>42</sup> and do not count those who are "doubled up" and living with family or friends due to economic hardship or lack of available housing.<sup>43</sup> PIT counts are understood to be undercounts of the homeless population, but some of the observed decline in homelessness among veterans is attributed to HUD and the VA working together and more aggressively promoting the HUD-Veterans Affairs Supportive Housing program (HUD-VASH)<sup>44</sup>, as well as the success of Opening Doors, a federal strategic plan to prevent and end homelessness created under the Obama Administration.<sup>45</sup> HUD-VASH combines housing choice voucher rental assistance for homeless veterans (Section 8) with case management and clinical services provided by the Department of Veterans Affairs (VA).<sup>46</sup>

**Native American Veterans.** Native American veterans, particularly those living on reservations, may face additional challenges due to intersecting stressors. Native veterans living in rural locations tend to have more health issues than those living in more urban areas and higher poverty, lack of insurance, long travel distances to hospitals, and limited internet connection can create barriers to accessing services.<sup>47</sup> Other stressors of living on reservations in South Dakota include high rates of unemployment and limited affordable housing options, which can lead to overcrowded living conditions.<sup>48</sup> Additionally, Native American veterans who served during the Vietnam era have been found to experience higher rates of post-traumatic stress than non-Native white veterans because they were sent to more stressful situations while serving (i.e., they were more likely to end up on the front lines).<sup>49</sup>

<sup>40</sup>The 2018 Annual Homeless Assessment Report (AHAR) to Congress, <https://www.hudexchange.info/resources/documents/2018-AHAR-Part-1.pdf>

<sup>41</sup>Ibid

<sup>42</sup>Conducting Homeless Counts on Native American Lands: A Toolkit, Housing Assistance Council. [http://www.ruralhome.org/storage/documents/rpts\\_pubs/na\\_homeless\\_count\\_toolkit.pdf](http://www.ruralhome.org/storage/documents/rpts_pubs/na_homeless_count_toolkit.pdf)

<sup>43</sup>Don't Count on It: How the HUD Point-in-Time Count Underestimates the Homelessness Crisis in America, National Law Center on Homelessness & Poverty <https://nlchp.org/wp-content/uploads/2018/10/HUD-PIT-report2017.pdf>

<sup>44</sup>HUD-VASH, [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/vash](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/vash)

<sup>45</sup>Opening Doors, [https://www.usich.gov/resources/uploads/asset\\_library/USICH\\_OpeningDoors\\_Amendment2015\\_FINAL.pdf](https://www.usich.gov/resources/uploads/asset_library/USICH_OpeningDoors_Amendment2015_FINAL.pdf)

<sup>46</sup>HUD-VASH, [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/vash](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/vash)

<sup>47</sup>[https://www.mentalhealth.va.gov/communityproviders/docs/FAQ\\_02092018.pdf](https://www.mentalhealth.va.gov/communityproviders/docs/FAQ_02092018.pdf)

<sup>48</sup>Cheyenne River Housing Authority Needs Study Report, South Dakota Native Homeownership Coalition. <http://www.sdhda.org/housing-development-docs/housing-needs-study-program/1147-cheyenne-river-housing-authority-housing-study/file.html>

<sup>49</sup>The Prevalence of Posttraumatic Stress Disorder among American Indian Vietnam Veterans, <https://www.ncbi.nlm.nih.gov/pubmed/12013069>

# Benefits and Services for Veterans

In order to help address some of the many challenges facing returning veterans and repay them for their sacrifices, the U.S. Department of Veterans Affairs (VA) offers veterans 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 benefits, and benefits for dependents and survivors, among others. VA health services are provided by VA hospitals, smaller community-based outpatient clinics, and veterans centers that provide mental health support 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 outlined below.

**VA Healthcare.** The Veterans Health Administration (VHA) is the largest integrated healthcare system in the United States. It provides care to over 9 million veterans enrolled in the VHA at 1,250 healthcare facilities. In order to qualify for VA healthcare, veterans must have served on active duty for 24 continuous months, or have been discharged early for an injury incurred while in the line of duty.<sup>50</sup>

After discharge, veterans who apply for VHA benefits are assigned to eight different Priority Groups depending on their service-connected conditions, disabilities, and incomes in order to balance need with available resources. Veterans in the highest Priority Group, Group One, are veterans with service-connected disability ratings of 50 percent or more, as well as veterans determined to be unemployable due to service-connected disabilities. Group Two consists of veterans with service-connected disability ratings of 30 or 40 percent, Group Three includes former Prisoners of War and those with disability ratings of 10 or 20 percent or who have received a purple heart, and Group Four includes those who are permanently housebound or catastrophically disabled. Group Five provides service for those who have an income below the VA's geographically-adjusted income limit (based on their resident ZIP code), and groups six, seven, and eight include veterans with lower determined needs: those in Group Eight have gross household incomes above a VA national income limit and a geographically-adjusted income limit and have a disability rating of 0 percent.<sup>51</sup> Veterans in Group Eight have to pay the highest rates for inpatient coverage and have to pay copays for outpatient services, while those in Group One pay no copays.<sup>52</sup> Different Priority Groups qualify at different levels for additional services including dental care, and prosthetic appliances.<sup>53</sup>

While the cost of benefits can vary depending on eligibility, all medical benefits packages include services intended to help treat illnesses and injuries, prevent future health problems, improve ability to function, and enhance quality of life.<sup>54</sup> As a part of VA healthcare, veterans

<sup>50</sup>[https://www.va.gov/opa/publications/benefits\\_book/Chapter\\_1\\_Health\\_Care\\_Benefits.asp](https://www.va.gov/opa/publications/benefits_book/Chapter_1_Health_Care_Benefits.asp)

<sup>51</sup>Ibid

<sup>52</sup>[https://www.va.gov/healthbenefits/resources/publications/IB10-431\\_copay\\_requirements-at-a-glance\\_2018.pdf](https://www.va.gov/healthbenefits/resources/publications/IB10-431_copay_requirements-at-a-glance_2018.pdf)

<sup>53</sup><https://www.benefits.gov/benefit/306>



qualify for prescription benefits, which allows veterans to obtain prescription drugs, over-the-counter medications, and medical and surgical supplies through the VA, even if prescriptions were written by selected (non-VA) Choice providers. Those in Group Eight have to pay from \$5-11 for a 30-day or less supply of medication for treatment, and veterans in Group Two through Group Eight are limited to an annual cap of \$700. The VHA also provides separate mental health treatment and rehabilitation programs for those with substance abuse problems ranging from unhealthy alcohol use to life-threatening addictions. Treatment programs include therapy, either alone with a therapist or in a group setting, as well as medications to help reduce use of alcohol, tobacco, and other substances.<sup>55</sup>

**VA Life Insurance.** VA life insurance is intended to provide financial security and support for veterans, service members, their spouses, and dependents. While on active duty, service members qualify for Servicemembers' Group Life Insurance (SGLI) and are eligible to increase their life insurance coverage to up to \$400,000 for a monthly premium rate of \$28, and coverage continues for 120 days after service.<sup>56</sup> Other plans veterans are eligible for include Traumatic Injury Protection, Service-Disabled Veterans Insurance, Veterans' Mortgage Life Insurance, and Veterans' Group Life Insurance. Like SGLI, Veterans' Group Life Insurance offers coverage of up to \$400,000, but unlike SGLI, monthly premium rates increase as Veterans age.<sup>57</sup>

**VA Disability Compensation.** Those who qualify for disability compensation include veterans who served on active duty or active duty training and have a disability rating for their service-connected condition of 10% or greater. Qualifying veterans must have gotten sick or injured while serving, sustained a disability related to their active-duty service that appeared after they ended their service, or serving must have made a previous illness or injury worse.<sup>58</sup> Veterans without dependents are eligible for varying levels of monthly compensation depending on their service-connected disability ratings: \$140.05 for those with 10% disability ratings, \$890.36 for those with 50% ratings, and \$3,057.13 for those with 100% disability ratings.<sup>59</sup> Veterans with a dependent spouse and one child can receive monthly payments of \$1,026.36 and \$3,352.41 for service-connected disability ratings of 50% and 100%, respectively, and up to \$84.69 per month for each additional child.<sup>60</sup> Veterans with 10% or 20% disability ratings do not receive any extra compensation for having dependents.

In addition to VA Disability Compensation, disabled veterans may be eligible for grant and loan programs to help them improve the accessibility of their homes. Some of these programs include VA Home Improvement and Structural Alterations (HISA), Specially Adapted Housing (SAH), and Special Housing Adaptations (SHA). HISA gives grants to veterans with or without service-connected disabilities who require medically necessary housing improvements to allow

<sup>54</sup><https://www.va.gov/health-care/about-va-health-benefits/>

<sup>55</sup><https://www.mentalhealth.va.gov/res-vatreatmentprograms.asp>

<sup>56</sup><https://www.benefits.va.gov/insurance/sgli.asp>

<sup>57</sup>Ibid

<sup>58</sup><https://www.va.gov/disability/eligibility/>

<sup>59</sup>[https://www.benefits.va.gov/compensation/resources\\_comp01.asp#BM01](https://www.benefits.va.gov/compensation/resources_comp01.asp#BM01)

<sup>60</sup>Ibid

them to enter or exit their houses, access lavatory and sanitary facilities, access kitchen and bathroom sinks and counters, or improve plumbing or electrical systems needed for home medical equipment.<sup>61</sup> SAH grants allow for similar home adaptations but are only granted to veterans with service-related disabilities including the loss of one or more leg or arm, blindness in both eyes with a non-functioning leg, or certain severe burns.<sup>62</sup> SHA grants are also for veterans with service-related disabilities, but are meant for adaptations supporting veterans who are blind in both eyes, have lost the use of both hands, lost function due to a burn, or sustained a severe respiratory injury.<sup>63</sup>

**VA Home Loans.** A VA Home Loan is a \$0 down payment option available to veterans, service members, and select military spouses.<sup>64</sup> VA Home Loans are issued by private lenders but are guaranteed by the VA. The VA Home Loan program was created in 1944 as a part of the Servicemen's Readjustment Act (G.I. Bill); in addition to a 0% down payment, benefits include no requirement for private mortgage insurance, competitive interest rates, and more lenient requirements for qualification.<sup>65</sup> VA Home Loans, which depend on loan offers from private lenders, were initially most accessible to white veterans not living in redlined neighborhoods or on tribal trust land. Even today, home loans are difficult to obtain for housing on reservations due to complications with obtaining a mortgage on tribal trust land. According to the U.S. Department of the Treasury, "federal law generally prohibits a lender from obtaining a mortgage on real property held in trust by the federal government for an Indian tribe."<sup>66</sup> The Native American Direct Loan (NADL) program, for which the lender is the VA, was established in 1992 and addresses this specific issue.<sup>67</sup>

**VA Education and Training.** Education benefits help veterans, service members, and qualified family members (survivors and dependents) pay for college, find the right school or training program, and get career counseling. The program provides benefits to veterans (or qualified family members of veterans) who have served over 90 days (with full benefits to those who have served at least 36 months). Benefits include tuition for colleges, universities, or trade schools (with a tuition cap of \$17,500 annually for foreign or private schools<sup>68</sup>); a housing stipend; and up to \$1000 per year for books and supplies.<sup>69</sup> VA education and training benefits, like VA Home Loans, were first granted to veterans through the G.I. Bill.

<sup>61</sup><https://www.prosthetics.va.gov/psas/HISA2.asp>

<sup>62</sup><https://www.benefits.va.gov/homeloans/adaptedhousing.asp>

<sup>63</sup><https://www.benefits.va.gov/homeloans/adaptedhousing.asp>

<sup>64</sup><https://www.veteransunited.com/va-loans/>

<sup>65</sup>Ibid

<sup>66</sup>Guide to Mortgage Lending in Indian Country, U.S. Department of the Treasury Office of the Comptroller of the Currency. <https://www.occ.gov/topics/community-affairs/publications/cd-spotlights/pub-cd-spotlights-guide-mortgage-lending-indian-country.PDF>

<sup>67</sup><https://www.benefits.va.gov/homeloans/nadl.asp>

<sup>68</sup><https://web.archive.org/web/20140128053137/http://military-education.military.com/2011/01/va-offers-more-details-on-gi-bill-changes/>

<sup>69</sup>[https://www.benefits.va.gov/gibill/docs/pamphlets/ch33\\_pamphlet.pdf](https://www.benefits.va.gov/gibill/docs/pamphlets/ch33_pamphlet.pdf)

**VA Vocational Rehabilitation.** The VA Vocational Rehabilitation and Employment program provides services to help with job training, employment accommodations, resume development, and job seeking skills coaching. The program can also help veterans in starting their own businesses or in providing independent learning services to help veterans who are severely disabled and unable to work in traditional employment.<sup>70</sup>

**VA Transition Assistance Program (TAP).** TAP is intended to help prepare service members for the transition to civilian life. The program includes a virtual curriculum of 30-60 minute modules designed to familiarize service members with available benefits and services. TAP also provides Benefits Advisors who help guide service members in their transition from a military role to civilian life by teaching them about VA benefits, services, and tools and giving personalized one-on-one assistance tailored to meet service members' needs.<sup>71</sup>

**VA Burial and Memorial Benefits.** If a service member dies and the death is service-related, survivors are eligible for up to \$2,000 towards burial expenses. If the veteran is buried in a VA national cemetery, some or all of the costs transporting the deceased may be reimbursed. If the death of a veteran or service member is non-service related, the VA will pay for up to \$780 towards burial and funeral expenses if hospitalized at the VA at time of death, or \$300 if not hospitalized at the VA at time of death. There is an additional \$780 plot-internment allowance if the veteran is not buried in a national cemetery.<sup>72</sup>

**VA Benefits for Dependents and Survivors.** Family members and dependents of service members who have died or were seriously injured in the line of duty may be eligible for many of the aforementioned VA benefits. These benefits may be used to advance in a career, get an education, or provide supplementary income. Surviving spouses also may benefit from VA-guaranteed home loans.<sup>73</sup>

**Tribal Veterans Service Officers.** Tribal Veterans Service Officers (TVSOs) are trained by the VA and are critical local resources for veterans and their dependents and/or survivors. TVSOs work generally to provide support and advocacy for the veteran community and specifically to help connect veterans to the information, benefits, and services they need, including those described above.<sup>74,75</sup> The TVSO offices for the Cheyenne River, Pine Ridge, and Lake Traverse reservations are located in the population centers of Eagle Butte, Pine Ridge, and Agency Village. There is generally one TVSO serving the entire veteran community of a reservation and/or tribe and they may also serve as the County Veterans Service Officer.<sup>76</sup>

<sup>70</sup><https://www.benefits.va.gov/vocrehab/>

<sup>71</sup><https://www.benefits.va.gov/tap/tap-index.asp>

<sup>72</sup><https://www.benefits.va.gov/compensation/claims-special-burial.asp>

<sup>73</sup><https://explore.va.gov/spouses-dependents-survivors><sup>67</sup><https://www.benefits.va.gov/homeloans/nadl.asp>

<sup>74</sup><https://www.benefits.va.gov/vso/>

<sup>75</sup><https://vetaffairs.sd.gov/veteransserviceofficers/what%20is%20a%20vso.aspx>

<sup>76</sup><https://vetaffairs.sd.gov/veteransserviceofficers/locatevso.aspx>





# Project Overview

Preliminary discussions between SDNHC, Enterprise Community Partners, Lakota Funds, CRHA, OSLH, SWHA, and Big Water regarding a veterans housing needs assessment began in the early summer of 2017. SDNHC submitted a formal Section 4-Capacity Building program proposal in August 2017 and was awarded a grant in late September. Following initial planning meetings in December 2017, the survey launch was initially planned for May or June of 2018, but issues concerning matching funds and administrative challenges delayed the start of the project. An initial Memorandum of Understanding that outlined the project components and the roles of the partner organizations was developed in May 2018. Survey development began shortly thereafter and continued through mid-July, when activity again slowed due to internal issues within a couple of the partner housing entities. A final contract between SDNHC/Lakota Funds and Big Water was signed in September 2018 after staffing within the partner entities had stabilized and all three tribes had committed to the agreed upon matching of the grant funds provided 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 (the 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. This project served as a pilot for future surveys and studies of Native veterans.

## 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. Initially, these calls involved the directors of each tribe's respective housing authority. The partners discussed forming Veterans Advisory Groups for each community 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. However, as noted above, project activity slowed again in July 2018 in order to address funding and administrative challenges.

Planning activities resumed in September 2018. The contract was signed and veterans' focus groups were added to the scope of the study. Partner conference calls resumed at this time and each tribe's TVSO joined to provide input in the final stages of survey content development. Additionally, the housing directors and TVSOs, in coordination with Big Water, designed and shared outreach plans to help maximize response across the three communities. PR materials were distributed through flyers, meetings, social media, and tribal websites from prior to the launch of data collection through its completion.

## **Phase 2: Data Collection**

Data were collected through an intercept survey and focus groups of veterans served by each of the three community partners. Participating veterans lived both on and off of Cheyenne River, Pine Ridge, and Lake Traverse reservations. Each tribe's survey team had a different strategy for reaching veterans and facilitating the completion of surveys and participation in focus groups; these outreach and recruitment approaches are discussed in more detail in the individual reports for each tribe.

Survey content was customized based on the feedback of each tribe's survey team, but the majority of the questions were common to all communities. 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 and TVSOs worked together to test both online and paper survey forms with veterans to identify challenges and suggest revisions. The paper versions of the final survey instruments are included as Appendix A.

Paper survey forms were distributed for self-administration and were also administered in-person by the TVSOs and Housing Authority staff in various settings. 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 the Lakota Nation Invitational. Each of the three community partners requested an extension in order to gather additional data; the data collection period was extended to January 14th, 2019 for Cheyenne River and January 31st, 2019 for OST and SWO. Big Water provided regular updates on the status of completed surveys and regularly contacted survey teams for updates on their progress and plans.

Focus groups conducted with veterans of each tribe 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; the guide is included as Appendix B. Focus groups were conducted in-person at the Cheyenne

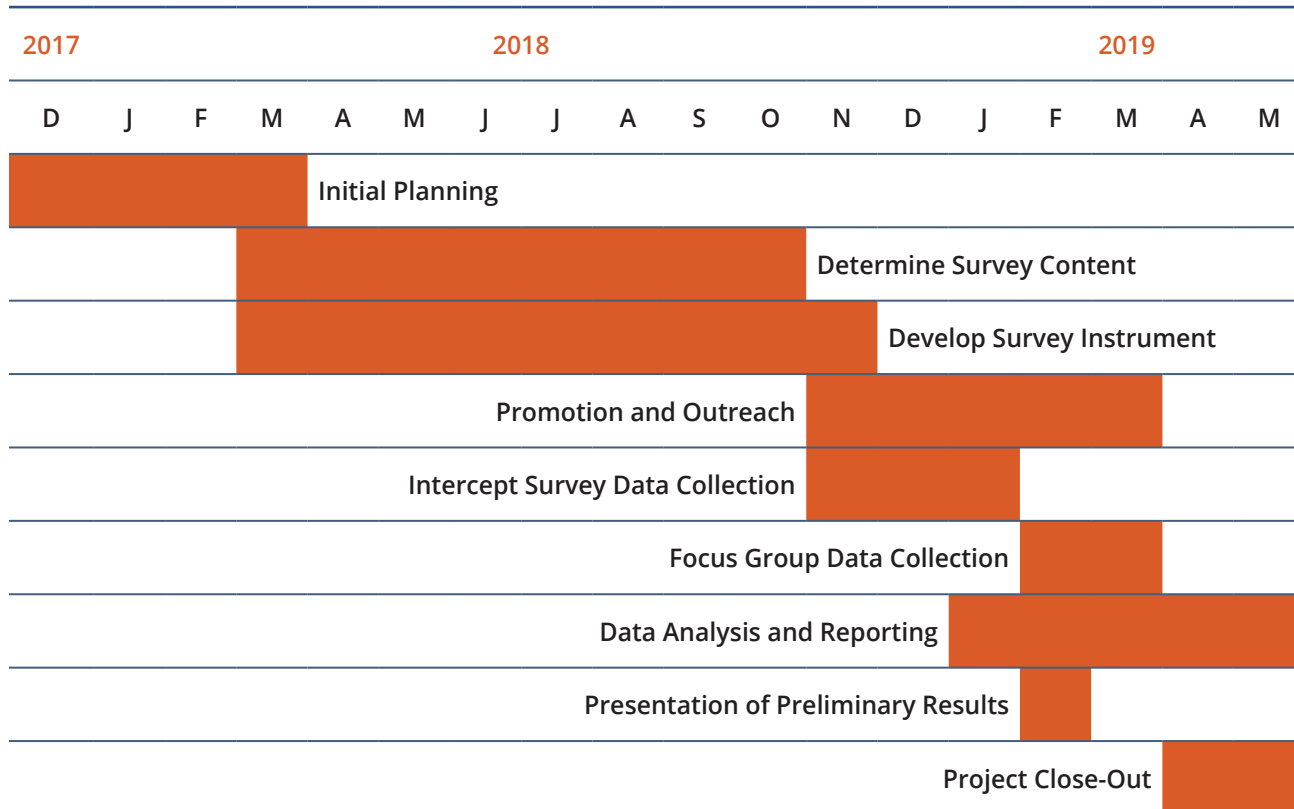
River Veterans Building in Eagle Butte, SD on February 21st and at the Dakota Sioux Casino in Watertown, SD on February 22nd. An in-person focus group was originally scheduled for OST at Lakota Funds headquarters in Kyle, SD on February 20th, but it had to be postponed. The focus group was instead conducted via video conference on March 6th.

### Phase 3: Data Analysis and Reporting

After the close of CRST's data collection in mid-January, Big Water began compiling, cleaning, and analyzing the data from all survey platforms. Some follow-up was conducted directly with respondents and through TVSO Geri Ospal at SWO 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 across all three tribes and within each tribe.

Preliminary results were provided to each of the tribes 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 the tribal clients on March 14th; a draft report was provided to SDNHC on March 18th. Individual reports were provided to the community partners in April. The project is anticipated to close at the end of May 2019, with reports to be released in June.

### Project Timeline



# Results

The Veterans Housing Needs and Homeownership Study collected data through an intercept survey and focus groups to better describe the characteristics and needs of veterans served by the Cheyenne River Sioux Tribe (CRST), the Oglala Sioux Tribe (OST), and the Sisseton Wahpeton Oyate (SWO). Data collected through the intercept survey should not be considered statistically representative of veterans within each tribe or across tribes; however, results can be used to identify general challenges and key themes of concern.

Key results for the study as a whole are presented in the main body of this report. The first section includes an overview of study participants. The second addresses common themes that were identified across the participating tribes in the focus groups and includes comparative results for some of these themes from the intercept survey. These results can inform program development at both the individual tribal level and at the regional level. Because of the survey type, differing outreach strategies, and variations in the primary demographics of survey respondents, however, direct comparisons across the three tribes are not always appropriate or actionable; individual reports prepared for each community partner outline key results and actionable data that are relevant to each particular tribe. For a more detailed summary of survey responses for each tribe, please see Appendix C. 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 survey collected responses from 283 individuals who are currently serving or have served on active duty in the U.S. Armed Forces. Surveys were completed by 99 CRST veterans, 42 OST veterans, and 142 SWO veterans.

Survey respondents were primarily male (85.7% across all three tribes) and ranged in age from 21-97. SWO respondents were substantially older than those of CRST or OST (see Table 2). The age and gender of respondents may impact the responses to some questions such as home preferences and use of services. An overwhelming majority of respondents identified as American Indian or Alaska Native (AIAN) (97.4% across all respondents) and were enrolled members of a tribe (96.0% across all respondents).

The largest proportions of respondents were either married or living with a domestic partner (44.9% of CRST respondents, 34.2% of OST respondents, 40.4% of SWO respondents and 41.2% across all three tribes). Many respondents were also single and had never been married (21.7% across all three tribes) or had been married and were now divorced (27.6% across all tribes). Over 90% of CRST and OST respondents lived on either the Cheyenne River or Pine Ridge reservation, but almost half (48.6%) of SWO respondents lived off-reservation.



**Table 2 | Age of Survey Respondents**

	CRST	OST	SWO	All Tribes
Mean	51.13	47.86	58.49	54.44
Median	50	48	59	55
Range	24-94	23-79	21-97	21-97

**Service in the U.S. Armed Forces.** Survey respondents served in the U.S. Armed Forces in time periods spanning from World War II to the present (see Table 3). Across all three tribes, the most common periods of service were September 2001 or later (29.8% of all respondents) and May 1975 to July 1990 (28.7% of all respondents). Distributions were not the same, however. Notably, almost 40% of CRST veterans served from August 2001 or later and 30.3% had been deployed for Operation Enduring Freedom (OEF) and/or Operation Iraqi Freedom (OIF), which is approximately twice the proportion of respondents for OST and SWO. The most common periods of service among SWO respondents were earlier than both CRST and OST, which corresponds to the older median age of SWO respondents. These differences in age and service period may be reflected in responses regarding service use and awareness, housing status, communications, and other topics.

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

	CRST		OST		SWO		All Tribes	
	N = 99		N = 42		N = 142		N = 283	
	#	%	#	%	#	%	#	%
Deployed for Operation Enduring Freedom (OEF) and/or Operation Iraqi Freedom (OIF)	30	30.3	6	14.6	22	15.5	58	20.6
September 2001 or later	39	39.4	12	29.3	33	23.2	84	29.8
August 1990 to August 2001 (includes Persian Gulf War)	22	22.2	12	29.3	30	21.1	64	22.7
May 1975 to July 1990	26	26.3	14	34.1	41	28.9	81	28.7
August 1964 to April 1975 (Vietnam Era)	24	24.2	6	14.6	40	28.2	70	24.8
February 1955 to July 1964	1	1.3	1	2.4	18	12.7	20	7.1
July 1950 to January 1955 (Korean War)	-	-	-	-	8	5.6	8	2.8
January 1947 to June 1950	-	-	-	-	2	1.4	2	0.7
December 1941 to December 1946 (World War II)	2	2.0	-	-	1	0.7	3	1.1

\*Table does not include "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 many veterans, their service in the U.S. Armed Forces resulted in a service-connected disability (29.9% of CRST respondents, 46.2% of OST respondents, 33.1% of SWO respondents, and 33.8% across all tribes). Most of these veterans with a service-connected disability also had a VA service-connected disability rating (93.3% across all tribes). As outlined previously, each disability rating offers different levels of compensation and benefits, with 10% and 50% being key thresholds<sup>77</sup>. 98.8% of respondents with a disability rating across all tribes had a rating of 10% and above (see Table 4). More than two thirds (69.9%) of respondents across all three tribes had a disability rating of 50% and above.

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

	CRST		OST		SWO		All Tribes	
	#	%	#	%	#	%	#	%
0%	1	3.4	-	-	-	-	1	1.2
10% or 20%	6	20.7	1	7.1	3	7.3	10	11.9
30% or 40%	3	10.3	3	21.4	8	19.5	14	16.7
50% or 60%	5	17.2	3	21.4	5	12.2	13	15.5
70% or higher	12	41.4	7	50	25	61	44	54.4
Don't know	2	6.9	-	-	-	-	2	2.4
Total	29	100	14	100	41	100	84	100

## Focus Group Participants

Focus groups were conducted with veterans from each tribe. A total of 24 veterans participated in three focus groups (7 for CRST, 7 for OST, and 10 for SWO). Of these, 22 individuals completed questionnaires that asked about basic demographics, housing situation, and period of service. TVSOs were present at each focus group and housing authority staff were present at the CRST and SWO focus groups.

**Primary Demographics.** While OST only had one female participant, focus group participants were overall more gender-balanced than the survey respondents. Almost one-third (31.8%) of all participants were women. Ages ranged from 25 to 84, with OST having the largest range (27-84). Unlike SWO survey respondents, SWO focus group participants were comparatively younger, ranging in age from 25-58. CRST participants were between 36 and 69. All participants were enrolled members of a tribe.

**Service in the U.S. Armed Forces.** Service periods from the Vietnam era to the present were represented in the focus groups. Almost half (47.6%) of the participants who provided information on service period served after August 2001. Of these, 80% had been deployed for OEF/OIF. The second most frequently-cited time period was between May 1975 and July 1990 (28.6%). Over half of participants from OST (57.1%) and SWO (62.5%) reported having a service connected disability; only 28.6% of CRST participants reported a service connected disability.

**Housing Situation.** A range of housing situations, from being homeless or doubled-up to owning a home without a mortgage, were represented among participants. 83.3% of CRST

<sup>77</sup>[https://www.va.gov/opa/publications/benefits\\_book/benefits\\_chap02.asp](https://www.va.gov/opa/publications/benefits_book/benefits_chap02.asp)

participants who provided information were renters; for SWO, the largest proportion (50%) of respondents owned a home and did not have a mortgage.

## Common Themes and Comparative Results

Themes common across tribes are presented below and are organized by topic. Focus group findings are referenced within the corresponding section.

### Education

Table 5 shows the highest level of educational attainment reported by respondents. Across all respondents, the most common level attained was a high school diploma or GED (33.0%). However, 22.8% had completed some college credits but not obtained a degree. These individuals in particular could 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\***

	CRST		OST		SWO		All Tribes	
	#	%	#	%	#	%	#	%
12th grade or below with no diploma or GED	3	3.0%	3	7.7%	12	8.7%	18	6.5
High school diploma/ GED	32	32.3%	7	17.9%	52	37.7%	91	33.0
Some college credits completed but no degree obtained	26	26.3%	9	23.1%	28	20.3%	63	22.8
Technical college or certification program	13	13.1%	3	7.7%	7	5.1%	23	8.3
Associate's degree	9	9.1%	9	23.1%	22	15.9%	40	14.5
Bachelor's degree	14	14.1%	5	12.8%	12	8.7%	31	11.2
Master's degree	1	1.0%	3	7.7%	5	3.6%	9	3.3
Doctorate degree	1	1.0%	-	-	-	-	1	0.4
Total	99	100%	39	100%	138	100%	276	100

\*Table does not include "Professional degree beyond a bachelor's degree" which was presented as a survey option but not selected by respondents.

Among OST respondents, education levels were somewhat higher; 23.1% had obtained an associate's degree 22.9% of respondents aged 25 or older had a Bachelor's degree or higher. Across respondents aged 25 and older from all tribes, 15.7% had obtained a Bachelor's degree or higher. 17.3% of CRST respondents and 12.8% of SWO respondents had done the same. These numbers are much lower than the U.S. (30.9%) and South Dakota (27.8%) according to ACS 2017 estimates, but closer to the percentage of AIAN individuals who have obtained a Bachelor's degree or higher across the U.S. (19.7%).

## Employment

67.5% of all respondents were in the labor force (did not check a status of retired or disabled). SWO had lowest labor force participation rate (60.7%), but this could be partially attributed to the high proportion of retirees among the survey respondents. More than twice the percentage of respondents for SWO indicated that they were retired (38.6%) as for CRST (17.2%) and OST (7.3%) (see Table 6).

Among respondents in the labor force, 57.8% of respondents across all three tribes have a permanent full-time position, with the highest proportions among CRST respondents (64.2%). Less than half OST respondents (42.4%) reported having permanent, full-time work. Approximately 16.4% of respondents across all three tribes reported being unemployed; over one-quarter of OST respondents (27.3%) reported being unemployed.

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

	CRST		OST		SWO		All Tribes	
	N = 93		N = 41		N = 140		N = 274	
	#	%	#	%	#	%	#	%
Unemployed	12	12.9	11	26.8	18	12.9	41	15.0
Permanent full-time	43	46.2	14	34.1	50	35.7	107	39.1
Permanent part-time	3	3.2	3	7.3	4	2.9	10	3.6
Temporary full-time	7	7.5	3	7.3	2	1.4	12	4.4
Temporary part-time	-	-	-	-	1	0.7	1	0.4
Seasonal full-time	3	3.2	1	2.4	6	4.3	10	3.6
Seasonal part-time	-	-	1	2.4	-	-	1	0.4
Self-employed	1	1.1	4	9.8	10	7.1	15	5.5
Retired	16	17.2	3	7.3	54	38.6	73	26.6
Disabled	17	18.3	6	14.6	14	10.0	37	13.5

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

Most unemployed CRST respondents had looked for work within the past month (81.8%), but under half of unemployed OST and SWO respondents reported having looked for work within the same time period (40% and 12.5% respectively). Many unemployed respondents had gone long periods of time without work: the average amount of time respondents had been unemployed was approximately 5 years among CRST respondents, 3 years among OST respondents, and 4.5 years among SWO respondents.

Tribal entities were the biggest employer across all three tribes, employing 55.2% of all employed respondents. The federal government was the second most frequently cited employer (18.2% of employed respondents across all three tribes). See Table 7 for the full breakdown of employment types.



One in five SWO respondents reported being employed in the private sector (20%), which is substantially higher than the percentages for CRST and OST. The large number of SWO respondents employed in the private sector could be attributed to the high percentage of respondents who lived off the Lake Traverse Reservation, where there may be fewer tribal or federal employment opportunities and a stronger private sector economy.

**Table 7 | Type of Employment**

	CRST		OST		SWO		All Tribes	
	#	%	#	%	#	%	#	%
Tribal entity	35	58.3%	12	50.0%	38	54.3%	85	55.2
Federal government	13	21.7%	4	16.7%	11	15.7%	28	18.2
City, state or county government	1	1.7%	-	-	1	1.4%	2	1.3
Own farm or ranch	1	1.7%	1	4.2%	1	1.4%	3	1.9
Private sector employee	8	13.3%	2	8.3	14	20.0%	24	15.6
Nonprofit employee	-	-	1	4.2%	1	1.4%	2	1.3
School	-	-	1	4.2%	-	-	1	0.6
Self-employed	2	3.3%	3	12.5%	4	5.7%	9	5.8
Total	60	100	24	100	70	100	154	100

Focus group respondents across all three tribes 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.

## Income

The survey captured the annual individual income of veteran respondents and the total annual household income received by all members of veteran households. Median household incomes of respondents for all tribes were under half of the median income of South Dakota (\$71,085) and the United States (\$81,283) according to ACS 2017 estimates (see Table 8). However, the median annual individual income of veterans (see Table 9) was approximately 83.8% of the median annual household income reported. Veterans' individual median incomes accounted for a large proportion of median household income, even when there were multiple adults. This reflects comments made in the focus groups identifying veterans as having consistent incomes and serving as a stable anchor for other family members. Disability incomes were cited in particular, which is consistent with findings from other studies.<sup>78</sup>

<sup>78</sup>Big Water Consulting. (2019). Yankton Sioux Tribe housing needs and homeownership study. Report prepared for the Yankton Sioux Tribe and the South Dakota Native Homeownership Coalition. Big Water Consulting: Seattle, WA.

**Table 8 | Total Annual Household Income**

	CRST	OST	SWO	All Tribes	South Dakota*	United States*
Mean	\$38,459	\$43,192	\$43,242	\$41,627	\$54,126	\$57,652
Median	\$30,122	\$35,000	\$35,000	\$34,500	\$71,085	\$81,283

\*ACS 2013-2017 5-Year Estimates

**Table 9 | Individual Annual Income of Veteran Respondents**

	CRST	OST	SWO	All Tribes
Mean	\$38,459	\$43,192	\$43,242	\$41,627
Median	\$30,122	\$35,000	\$35,000	\$34,500

Over three-quarters of CRHA and OST respondents who qualified for disability and compensation benefits, based a service-connected disability rating of 10% or above, reported that their household received VA disability compensation in the last 12 months (84.6% of CRHA and 85.7% of OST). There is a larger gap among SWO respondents, with 63.4% of SWO respondents who qualify for disability compensation reporting that they received payments. However, there is also a large amount of uncertainty as approximately 30% of SWO respondents with a qualifying service-connected disability rating did not answer the question regarding disability compensation payments. It must also be noted that it is not necessarily the respondent who was receiving the benefit.

## Housing and Homeownership

A substantial percentage of respondents were renters: 40.2% of CRST respondents, 32.7% of OST respondents, 43.9% of SWO respondents, and 39.8% across all tribes. Over a third of respondents across all three tribes are homeowners (38.7%); SWO respondents had the highest proportion of homeowners (44.6%), as well as the highest proportion of homeowners who owned their homes free and clear (72.6%). This could be associated with the older age of SWO respondents. See Table 10 for a complete breakdown of the living situation of respondents.

15.0% of respondents across the three tribes lived doubled-up in the home of family or friends on a temporary or permanent basis, with the highest proportion among OST respondents (28.9%). OST also had the highest proportion of unhoused respondents (13.2%), which likely is related, in part, to the outreach strategy employed. Respondents who were living doubled-up were asked why they were in that situation (Table 11); the most common reasons cited were not enough available housing (67.7% of all doubled-up respondents) and not having enough money for rent/mortgage (64.5% of all doubled-up respondents).

15.0% of respondents across the three tribes lived doubled-up in the home of family or friends on a temporary or permanent basis, with the highest proportion among OST respondents (28.9%). OST also had the highest proportion of unhoused respondents (13.2%), which likely is related, in part, to the outreach strategy employed. Respondents who were living doubled-up were asked why they were in that situation (Table 11); the most common reasons cited were

not enough available housing (67.7% of all doubled-up respondents) and not enough money for rent/mortgage (64.5% of all doubled-up respondents).

**Table 10 | Current Living Situation\***

	CRST		OST		SWO		All Tribes	
	#	%	#	%	#	%	#	%
Rent a house/unit	39	40.2	9	23.7	61	43.9	109	39.8
Own a house/unit with a current mortgage balance	14	14.4	6	15.8	17	12.2	37	13.5
Own a house/unit with no mortgage balance (own free and clear)	17	17.5	7	18.4	45	32.4	69	25.2
Live in the home of family or friends on a temporary or permanent basis	17	17.5	11	28.9	13	9.4	41	15.0
Live in a shelter facility	2	2.1	5	13.2	2	1.4	9	3.3
Live in a vehicle	1	1.0	-	-	-	-	1	0.4
Assisted living facility**	2	2.1	-	-	1	0.7	3	1.1
Trailer home, unknown living arrangement**	3	3.1	-	-	-	-	3	1.1
Unhoused**	1	1.0	-	-	-	-	1	0.4
Veteran Service Corps Housing**	1	1.0	-	-	-	-	1	0.4
Total	97	100	38	100	139	100	274	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

**Table 11 | Reasons for Living Doubled-Up with Family or Friends\***

	CRST		OST		SWO		All Tribes	
	#	%	#	%	#	%	#	%
Not enough available housing	13	81.2	7	77.8	1	16.7	21	67.7
Not enough money to pay rent or mortgage	6	37.5	8	88.9	6	100.0	20	64.5
Lost job/ No employment	2	12.5	2	22.2			4	12.9
Recent release from jail, hospital, foster care or mental facility			2	22.2	2	33.3	4	12.9
Problems with substance abuse			1	11.1	3	50.0	4	12.9

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

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

Although many respondents have successfully become homeowners, they still face challenges with housing. Current homeowners indicated substantial need for improvements to their homes, with just under half of respondents (49.0%) across all three tribes reporting that their home needed renovation, which includes repairs or substantial work. Almost three-fourths of CRST homeowners reported that their home needed renovation (71.4%) and 14.3% reported that they need to replace their unit with a whole new home. Among OST and SWO respondents, two out of every five homes were reported to need renovation (41.7% and 40.0% respectively). See Table 12 for a complete summary of renovation needs.

**Table 12 | Renovation and/or Replacement of Homes**

	CRST		OST		SWO		All Tribes	
	#	%	#	%	#	%	#	%
Yes, it needs renovation (repairs or substantial work)	20	71.4	5	41.7	24	40	49	49
Yes, it needs replacement (whole new home)	4	14.3	1	8.3	2	3.3	7	7
No, it is in good condition	4	14.3	6	50.0	34	56.7	44	44
Total	28	100	12	100	60	100	100	100

Over half of respondents across the three tribes were interested in homeownership (56.8%), which the highest proportion seen among CRST respondents (80.2%). There is a general preference for owning a single-family home, with over three-fourths of respondents across all three tribes interested in a single-family home (76.0%). See Table 13 for a full breakdown of home type preferences.

**Table 13 | Types of Homes Respondents Would Prefer to Buy**

	CRST		OST		SWO		All Tribes	
	#	%	#	%	#	%	#	%
Single family home (traditional construction)	51	70.8	12	66.7	24	42.9	87	59.6
Single family home (modular construction)	7	9.7	3	16.7	9	16.1	19	13.0
Single family home (unspecified construction)**	5	6.9	-	-	-	-	5	3.4
Mobile home	4	5.6	2	11.1	-	-	6	4.1
Duplex/townhome	1	1.4	1	5.6	3	5.4	5	3.4
Tiny home	3	4.2	-	-	20	35.7	23	15.8
Log House/Yurt **	1	1.4	-	-	-	-	2	0.7
Total	72	100	18	100	56	100	146	100

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



Financial issues were the most frequently cited barriers to respondents owning their own home across all three tribes. Saving enough for a down payment and closing costs was cited as a top barrier by over half of all potential homeowners (56.4%), with the highest proportions among CRST (73.0%) and OST (66.7%) respondents. A low credit score was considered a top barrier for over half of all potential homeowners across the three tribes, with the highest proportions among CRST respondents (64.9%) and OST respondents (61.9%). Lack of available housing was the third most cited barrier (38.9%). See Table 14 for an overview of reported barriers to homeownership.

**Table 14 | Top Reported Barriers to Homeownership\*†**

	CRST		OST		SWO		All Tribes	
	#	%	#	%	#	%	#	%
Saving enough for a down payment and closing costs	54	73.0	14	66.7	16	29.1	84	56.4
Low credit score	48	64.9	13	61.9	23	41.8	84	56.4
High existing debts	23	31.1	8	38.1	14	25.5	45	30.2
Not enough income/Inability to make monthly loan payments	30	40.5	5	23.8	10	18.2	45	30.2
Lack of information and understanding of the home buying process	24	32.4	3	14.3	7	12.7	34	22.8
Lack of available housing	35	47.3	10	47.6	13	23.6	58	38.9
Inability to get a land lease/lot in desired location	13	17.6	7	33.3	22	40.0	42	28.2
Lack of infrastructure (roads, water, sewer, electricity)	12	16.2	7	33.3	5	9.1	34	22.8

\* Table shows responses picked by over 20% of all respondents. See Appendix D for the detailed summary of survey responses.

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

## Personal Finances and Associated Services

Poor credit and/or a lack of understanding about credit were consistently cited as a major challenge for veterans in the focus groups. When asked to rate their credit score, survey respondents also indicated credit challenges (see Table 15). Over 60% of respondents across all tribes indicated that they had a “Poor” or “Fair” credit score. OST respondents had the highest amount of uncertainty; 27.0% of respondents did not know their credit score. Among CRST and SWO respondents, a small proportion of respondents reported having no credit (6.9% and 4.5% respectively), which would be a barrier to obtaining any kind of loan or financing for homeownership.

A substantial proportion of respondents also did not have access to common financial tools. Almost two-thirds of respondents did not have a credit card (64.1% of CRST respondents, 70.3% of OST respondents, 64.9% of SWO respondents, and 65.4% of respondents across all three tribes). Many respondents also indicated that they did not have a checking account

(18.5% of CRST respondents, 23.7% of OST respondents, 11.6% of SWO respondents, and 15.8% across all three tribes). 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, to obtain a loan, and become homeowners.

**Table 15 | Respondent Credit Score Rating**

	CRST		OST		SWO		All Tribes	
	#	%	#	%	#	%	#	%
Excellent	8	9.2	1	2.7	15	11.4	24	9.4
Good	14	16.1	6	16.2	27	20.5	47	18.4
Fair	22	25.3	9	24.3	44	33.3	75	29.3
Poor	31	35.6	11	29.7	38	28.8	80	31.2
Don't Know	6	6.9	10	27.0	2	1.5	18	7
No credit	6	6.9	-	-	6	4.5	12	4.7
Total	87	100	37	100	132	100	256	100

Despite respondents' recognition of poor credit as a barrier to homeownership and other services, there was relatively low interest expressed in financial coaching for money management and credit repair. Of potential homeowners, only 55.8% of those who cited credit as a barrier to homeownership were interested in financial coaching (68.8% for CRST, 50% for OST, and 33.3% for SWO). Interest was even lower among the group as a whole. Only 30.9% of those reporting "poor" or "fair" credit were interested in financial coaching (63.2% for CRST, 42.2% for OST, and 8.7% for SWO).

## 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.

VA Healthcare is the VA benefit most used by survey respondents (see Table 16). The majority of respondents across all three tribes (89.1%) and within each tribe (89.4% of CRST, 85.0% of OST, and 90.1% of SWO) have used their healthcare benefits in the past 12 months. The second-most used benefit was prescription benefits. About three-fourths of respondents across all tribes have used their prescription benefits (74.6%), with the highest proportion among SWO respondents (83.1%). Disability compensation and pension was used by about a third of all respondents across the three tribes (32.6%).

Despite relatively high levels of reported usage for healthcare, prescriptions, and disability compensation, there are still potential gaps in understanding and use of these benefits. For example, only 46.9% of respondents with a service connected disability of 10% or higher reported using disability benefits in the last 12 months (57.7% for CRST, 57.1% for OST, and 36.6% for SWO). Across all three tribes, 42.3% of respondents reported having no understanding or minimal understanding of healthcare benefits (see Table 17). Just under half of respondents across all three tribes (45.7%) reported having no understanding or minimal understanding of prescription benefits.

**Table 16 | VA Benefits and Services Used in the Past 12 Months**

	CRST		OST		SWO		All Tribes	
	#	%	#	%	#	%	#	%
Healthcare	42	89.4	17	85	64	90.1	123	89.1
Prescription benefits	31	66.0	13	65	59	83.1	103	74.6
Disability compensation and pension	19	40.4	9	45	17	23.9	45	32.6
Transportation assistance - direct payment	9	19.1	3	15	5	7.0	17	12.3
Transportation assistance - shuttle, van, etc.	8	17.0	5	25	4	5.6	17	12.3
Life insurance	3	6.4	-	-	-	-	3	2.2
Education and training	3	6.4	2	10	7	9.9	12	8.7
Vocational rehabilitation	3	6.4	1	5	3	4.2	7	5.1
Transition assistance	2	4.3	1	5	1	1.4	4	2.9
Home loans	1	2.1	-	-	6	8.5	7	5.1
Burial and memorial benefits	1	2.1	-	-	-	-	1	0.7
Benefits for dependents and survivors	1	2.1	-	-	1	1.4	2	1.4

Reported understanding of other less frequently used benefits is similarly limited. Over half of respondents from all three tribes were interested in purchasing a home (56.8%), but almost 75% of these respondents reported having no understanding or minimal understanding of the VA home loan program. 62.4% of respondents interested in purchasing a home were not aware of the Native American Direct Loan (NADL) program, which could help them address challenges related to down payments and financing a home on trust land. Respondents, especially those with relatively good credit, could be missing out on key programs which could help them become homeowners.

Education and training benefits were generally viewed favorably by focus group participants. However, 78.3% of respondents with a high school diploma or less and 68.9% of respondents with some college reported having no understanding or minimal understanding of education and training benefits. 73.1% of all respondents reported having no understanding or minimal understanding of vocational rehabilitation benefits. These gaps in understanding represent opportunities to assist veterans in taking the next steps in achieving their goals.

The lack of unfamiliarity with VA benefits and services is reinforced by the high proportion of CRST and OST respondents who reported that the primary reasons they did not use a benefit or service is because they did not know about it. Among CRHA respondents who did not use a benefit/service, benefits for dependents and survivors (23.3%), transition assistance (22.5%), vocational rehabilitation (20.5%) and life insurance (20.3%) had the highest proportions of respondents reporting that they didn't know about them. Among OST respondents, these services included life insurance (28.6%), disability compensation and pension (25.0%), transition assistance (23.3%), and education and training (21.4%). These responses indicate both interest and a potential need for outreach.

**Table 17| Respondents with No Understanding or Minimal Understanding of VA Benefits**

	CRST		OST		SWO		All Tribes	
	#	%	#	%	#	%	#	%
Healthcare	43	46.7	15	42.8	52	39.1	110	42.3
Prescription benefits	48	52.1	16	45.7	54	41.2	118	45.7
Disability compensation and pension	57	62.7	24	70.6	77	58.8	158	61.7
Life insurance	64	71.1	27	79.5	89	68.4	180	70.8
Education and training	68	74.8	22	64.7	92	70.7	182	71.4
Vocational rehabilitation	67	73.7	23	67.6	95	74.2	185	73.1
Transition assistance	71	78.8	25	73.6	96	75.0	192	76.2
Home loans	67	75.3	25	73.6	87	66.4	179	70.5
Burial and memorial benefits	63	69.2	23	67.7	98	76.0	184	72.4
Benefits for dependents and survivors	63	70.8	25	73.5	92	74.8	180	73.2
Burial and memorial benefits	1	2.1	-	-	-	-	1	0.7
Benefits for dependents and survivors	1	2.1	-	-	1	1.4	2	1.4

## Communications

Perhaps not surprisingly, there was a split in preferred communications channels between younger and older veterans. These preferences could contribute to isolation of certain groups of veterans if only one means of relating and/or communicating is used. These preferences were particularly evident for SWO respondents. For example, across all tribes, respondents who were 40 years of age and under reported using the internet multiple times per day more than twice as frequently as those who were over 40 (see Table 18). 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 (83.3% vs. 38.1% across all tribes).

**Table 18 Use of Internet Multiple Times per Day by Age and Tribe**

		CRST	OST	SWO	All Tribes
Age 40 and Under	Number	29	9	23	61
	Percentage	87.9	100	92	91
Over Age 40	Number	27	13	24	64
	Percentage	43.5	50	22.9	33.2



## Common Themes from Focus Groups

Several key themes emerged from the focus groups which corroborate and/or provide context for survey results. Those that were common to all three focus groups are presented below:

- 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 frequently 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.
- TVSOs 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 groups. 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 approach to developing veterans housing.
- Explore ways to make the development of multigenerational homes feasible using federal funds.
- 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.

### **Connecting Veterans**

- Continue, or renew, emphasis on 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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