

Veterans Housing Needs and Homeownership Study



PREPARED BY

BIG WATER
CONSULTING



 **Enterprise**

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



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

June 2019

Table of Contents

Executive Summary	2
Introduction	6
Background	7
Project Overview	10
Purpose and Goals	10
Project Structure, Methods, and Timeline	10
Results.....	12
Overview of Study Participants	12
Key Results.....	14
Education	14
Employment	15
Income and Expenses.....	16
Current Housing Situation.....	17
Housing Needs and Preferences	19
Personal Finance and Homeownership Services.....	22
VA Benefits and Services.....	23
Communications.....	24
Key Findings of the Focus Group	26
Recommendations	27

Executive Summary

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

Project Timeline. Initial planning meetings began in December 2017, but administrative challenges and issues related to matching funds delayed the start of the project. An initial Memorandum of Understanding was developed in May 2018; preparations for the launch of data collection began shortly thereafter and continued off and on until a final contract between SDNHC/Lakota Funds and Big Water was signed in September 2018. Distribution of the survey in both online and paper formats began the week of Veterans Day. Data collection ended on January 31st, 2019 and a focus group was conducted on February 22nd. An overview of the study's key findings was delivered to SDNHC and the tribal clients on March 14th; a draft report was provided to SDNHC for feedback on March 18th. Individual reports were provided to community partners for review and feedback in April. The project is anticipated to close at the end of May 2019, with reports to be released in June.

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

Results. Intercept surveys were completed by 142 SWO veterans and the focus group included ten veterans. A selection of key themes is presented below.

- Approximately 9% of all survey respondents were living doubled-up with family or friends; many focus group participants indicated that they lived with family and friends upon return to the reservation and/or surrounding area.
- Approximately 17% of respondents living with family and friends on a temporary or permanent basis cited the lack of available housing as the reason; 100% said they did not have enough money to pay rent or mortgage, which focus group participants related to a lack of available jobs.

- Approximately 40% of homeowners reported that their home needed renovation and 3% reported that they needed to replace their unit with a whole new home; the need for financing for renovation was also raised in the focus group.
- 41.2% of respondents were interested in purchasing a home; top barriers included low credit score (42%), inability to get a land lease/lot in desired location (40%), and saving enough for a down payment and closing costs (29%).
- Focus group participants noted that navigating bureaucracy and paperwork are challenges; successful loan applicants frequently cited the importance of a committed and caring individual that helped them through the process. This reflects results of other studies.
- Poor credit and/or lack of understanding about credit are major barriers and a consistently-cited challenge across age groups and data collection methods; over 60% of all survey respondents indicated that they had a “poor” or “fair” credit score.
- Only 33.3% of survey respondents who cited credit as a barrier to homeownership were interested in financial coaching; only 11.1% of those reporting “poor” or “fair” credit were interested in financial coaching.
- Among survey respondents, veterans’ individual median incomes accounted for a large proportion of reported median household income, even when there were multiple adults. Focus group participants noted that veterans have consistent sources of VA income, which is an anchor for other family members and should be considered alongside or instead of credit scores.
- There is a general lack of awareness and/or understanding of the benefits and services (tribal and/or federal) that may be available to individual veterans. For example:
 - 39.1% of survey respondents said they had minimal understanding or no understanding of healthcare benefits.
 - 41.2% of respondents reported no understanding or minimal understanding of prescription benefits.
 - 68% of respondents interested in purchasing a home reported having no understanding or minimal understanding of the VA home loan program; 28.8% were not aware of the Native American Direct Loan program.
 - 78.0% of respondents with a high school diploma or less, and 66.6% of respondents with some college, had no understanding or minimal understanding of education and training benefits.
 - 74.2% of respondents reported no understanding or minimal understanding of vocational rehabilitation benefits.
 - Focus group participants indicated that were not made aware of the services and benefits for which they were eligible when they returned; many expressed ongoing uncertainty about what was available and what programs they might be eligible for.
- Veterans may not qualify for, or may have difficulty accessing, many key VA benefits.
- Vocational and Educational benefits (when used) were generally viewed favorably by focus group participants.
- Veterans’ preference was generally not perceived by focus group participants to result in tangible benefits to individual veterans in employment, housing, or tribal service delivery.

- Lack of housing, jobs, and formal integration/transition programs can make the return to reservations challenging for veterans. Many focus group participants noted that they would benefit from having some type of transitional housing available to them for 6 months, or possibly up to 1 year, in order to allow them to retain their independence and pride and give them time to find employment, rather than having to live on a friend or family member's couch as a dependent.
- While traditional practices are valued, not all veterans want to be part of formal veterans groups; differences in communications and social preferences may exacerbate generational differences and the passing on of traditions.

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

Housing

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

Employment

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

Homeownership and Financial Services

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

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

Home Repairs and Renovation

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

Veterans Benefits and Services

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

Connecting Veterans

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

Individual Outreach

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

Introduction

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

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

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



Background

Project Background

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

Community Partners

Sisseton Wahpeton Oyate. Sisseton Wahpeton Oyate (SWO) 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.¹ The reservation is located in northeastern South Dakota, with a majority of its land in Roberts County (see Figure 1). 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).²

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.”³

SWO 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 705 veterans living on Lake Traverse, or 9.1% of the population 18 and over.⁴ 94.6% of veterans on Lake Traverse are male, which is higher

¹ http://www.nativepartnership.org/site/PageServer?pagename=PWNA_Native_Reservations_LakeTraverse

² ACS, 2013-2017 5-Year Estimates

³ <http://www.swo-nsn.gov/departments/housing-department/housing-authority/>

⁴ ACS 2013-2017 5-Year Estimates.

than the percentage of male veterans in South Dakota and the U.S. ⁵The largest proportion of veterans on Lake Traverse 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, VA Vets Center, and Regional Veterans Benefits Administration office, are all in 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 from Sisseton and provides outpatient health services. ⁶

Figure 1 Location of Lake Traverse Reservation

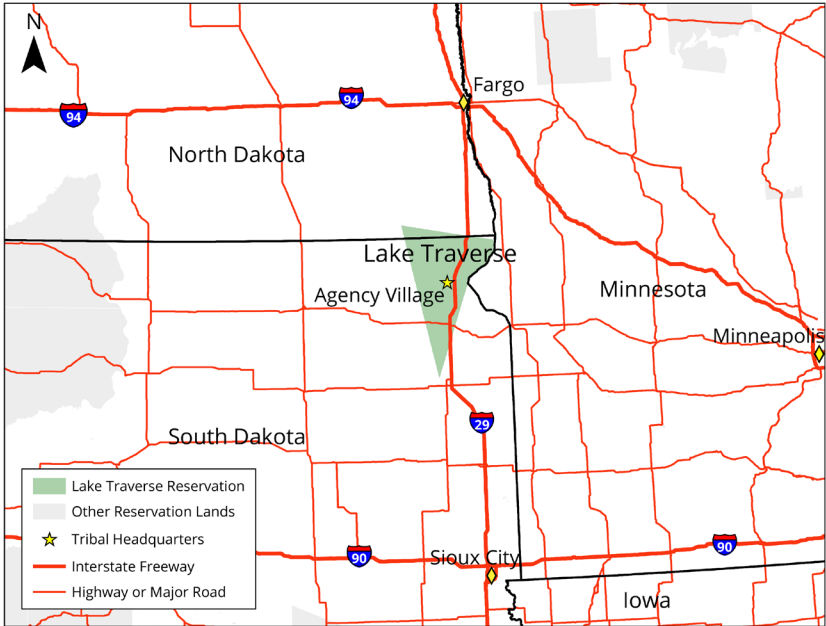


Table 1 | Common Periods of Service by Location

	Lake Traverse		South Dakota	United States
	Veterans	Percent-age	Percentage	Percentage
Gulf War (9/2001 or later)	68	9.6	18.4	16.6
Gulf War (8/1990 to 8/2001)	54	7.7	20.0	19.5
Between Gulf War and Vietnam Era only	132	18.7	12.6	13.7
Vietnam Era	269	38.2	36.7	35.8
Between Vietnam Era and Korean War only	82	11.6	8.0	8.8
Korean War	104	14.8	10.6	9.5
World War II	21	3.0	3.9	5.0

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

⁵ACS 2013-2017 5-Year Estimates.

⁶<https://www.siouxfalls.va.gov/locations/watertown.asp>

Housing and Employment Challenges

Lake Traverse is rural and fairly isolated and both residents and SWHA face challenges. Namely, there are a large number of vacant units (most are identified as seasonal or recreational and are not available for occupancy), housing units are aging (approximately 25% of housing stock was built prior to 1939), home values are relatively low, unemployment rates are relatively high when compared to those of South Dakota, and median incomes are lower than those of South Dakota and the United States. These challenges are briefly summarized in the comprehensive project report referencing data from the ACS 2013-2017 5-Year Estimates and the results of other studies. ACS data may not fully represent these challenges, but can be used to provide context and a preliminary comparison.

Challenges and Services for Veterans

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

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



Project Overview

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

Purpose and Goals

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

Project Structure, Methods, and Timeline

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

Phase 1: Planning and Design

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

Planning activities and conference calls resumed in September 2018 and a veterans' focus group was added to the scope of the study. SWHA staff coordinated with the TVSO and Big Water to finalize survey content and design outreach plans to help maximize response.

Phase 2: Data Collection

Data were collected through an intercept survey and a focus group of veterans served by SWHA. Participating veterans lived both on and off of Lake Traverse Indian Reservation. Strategies for reaching veterans and facilitating the completion of surveys and participation in the focus group were largely driven by TVSO Geri Ospal. PR materials were distributed through flyers, meetings, newspaper ads, social media, and email lists. Completed surveys were largely obtained through direct contact.

Survey content was developed based on the initial input of the Housing Director and the feedback of the TVSO. 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. The TVSO worked with veterans to identify challenges and suggest revisions to the survey forms. The final survey instrument is included as Appendix C.

Paper survey forms were distributed for self-administration, but were primarily administered in-person by the TVSO in various settings. Distribution of the survey in both online and paper formats began the week of Veterans Day, but more concentrated efforts began in December. Data collection was initially slated to close December 31st, 2018, but the SWO survey team requested an extension in order to gather additional data and the data collection period was extended to January 31st, 2019.

A focus group provided more in-depth information on veterans' current living situations, desired living situations, housing challenges, use of veteran-focused benefits and services, and suggestions for supportive services and programs. The focus group was conducted in-person at the Dakota Sioux Casino in Watertown, SD on February 22nd. The guide is included as Appendix D.

Phase 3: Data Analysis and Reporting

After the close of data collection at the end of January, Big Water began compiling, cleaning, and analyzing the data from all survey platforms. Some follow-up with respondents was conducted through TVSO Geri Ospal to resolve inconsistencies identified in the data. Data from various survey platforms were downloaded as separate .csv files. A codebook was prepared to ensure data consistency, facilitate the integration of separate data files into a single dataset, and serve as a reference for later analysis and reporting. Survey data were cleaned and analyzed using R. Focus group data were compiled and key themes identified.

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

Results

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

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

Overview of Study Participants

Intercept Survey Respondents

Primary Demographics. The intercept survey collected responses from 142 SWO veterans. Survey respondents were primarily male (86.5%) and ranged in age from 21 to 97. The respondents were overall an older group, with a median age of 59. 96.3% of respondents were enrolled members of SWO. Of those 25 years old or more, 12.8% had a bachelor's degree or higher. About 40% of respondents were either married or living with a domestic partner.

Household Location. Almost half of respondents reported living off of the Lake Traverse reservation (48.6%) (see Table 2). A substantial proportion also reported living on a home site (27.5%). A smaller proportion of respondents reported living in one of 12 listed communities, with the highest percentage at Agency Village Housing (5.1%) and Sisseton Housing (5.1%).

Table 2 | Communities Where Respondents Live

	Number	Percentage
Off of Lake Traverse Reservation	67	48.6
Home Site (list nearest community below)	38	27.5
Agency Village Housing	7	5.1
Sisseton Housing	7	5.1
Other	19	13.4
Total	138	100

Service in the U.S. Armed Forces Survey respondents have served in the U.S. Armed Forces in time periods spanning World War II to the present (Table 3). The largest proportion of respondents served between 1975 and 1990 (28.9%), but the second highest percentage (28.2%) served between 1964 to 1975 during the Vietnam Era, reflecting the higher median age and perhaps the larger number of veterans surveyed. 15.5% deployed for OEF/OIF.

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

	N = 142	
	Number	Percentage
Deployed for Operation Enduring Freedom (OEF) and/or Operation Iraqi Freedom (OIF)	22	15.5
September 2001 or later	33	23.2
August 1990 to August 2001 (includes Persian Gulf War)	30	21.1
May 1975 to July 1990	41	28.9
August 1964 to April 1975 (Vietnam Era)	40	28.2
February 1955 to July 1964	18	12.7
July 1950 to January 1955 (Korean War)	8	5.6
January 1947 to June 1950	2	1.4
December 1941 to December 1946 (World War II)	1	0.7
Unaccounted/Other	189	26.70%

*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 a third of SWO veterans, their service in the U.S. Armed Forces resulted in a service-connected disability (33.1%). Approximately 93% of veterans with a service-connected disability had a VA service-connected disability rating. All of these veterans reported a disability rating of 10% and above, which qualifies them for VA disability benefits. 73.2% of service-connected disabled veterans had a rating of 50% and above and therefore qualify for Priority Group 1 health benefits (see Table 4).

Table 4 | VA Service-Connected Disability Rating

	Number	Percentage
10% or 20%	3	7.3
30% or 40%	8	19.5
50% or 60%	5	12.2
70% or higher	25	61
Total	41	100

Focus Group Participants

A focus group was conducted with 10 SWO veterans and 8 individuals completed questionnaires that asked about basic demographics, housing situation, and period of service. The TVSO and housing authority staff were present at the focus group.

Primary Demographics. Three of the focus group participants were female. Ages ranged from 25 to 58 and all participants were enrolled members of the Sisseton Wahpeton Oyate.

Service in the U.S. Armed Forces. Service periods from the post-Vietnam era to the present were represented in the focus group. Over half (57.1%) of participants served after August 2001 and all of these veterans had been deployed for OEF/OIF. The second most frequently-cited time period was between May 1975 and July 1990 (42.9%). Approximately 71% of SWO participants reported a service connected disability.

Housing Situation. None of the participants indicated that they were unhoused. Approximately 71% of SWO participants who provided information were homeowners.

Key Results

Education

Table 5 shows the highest level of educational attainment reported by respondents. The most common level attained was a high school diploma or GED (37.7%). An additional 20.3% had completed some college credits but had 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*

	Number	Percentage
12th grade or below with no diploma or GED	12	8.7%
High school diploma/GED	52	37.7%
Some college credits completed but no degree obtained	28	20.3%
Technical college or certification program	7	5.1%
Associate's degree	22	15.9%
Bachelor's degree	12	8.7%
Master's degree	5	3.6%
Doctorate degree	-	-
Total	138	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 respondents aged 25 and older, 12.8% had obtained a Bachelor’s degree or higher. 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

Only 60.7% of respondents were in the labor force (did not check a status of retired or disabled), but this can be partially attributed to the high proportion of retirees among the survey respondents. Over one-third of respondents (38.6%) and more than one-quarter (25.5%) of spouses indicated that they were retired (see Table 6). The higher median age might also be seen in the diversity of income sources and the relatively high proportions of respondents who received household income from SSI (53.7%) and retirement, survivor, or disability pensions (34.1%).

Table 6 | Employment Status of Respondents*

N = 140		
	Number	Percentage
Unemployed	18	12.9
Permanent full-time	50	35.7
Permanent part-time	4	2.9
Temporary full-time	2	1.4
Temporary part-time	1	0.7
Seasonal full-time	6	4.3
Seasonal part-time	-	-
Self-employed	10	7.1
Retired	54	38.6
Disabled	14	10.0

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

Relatively few unemployed SWO respondents reported having looked for work within the past month (12.5%). Many unemployed respondents had gone long periods of time without work: the average amount of time respondents had been unemployed was approximately 4.5 years.

Tribal entities were the biggest employer, employing 54.3% of all employed respondents. However, one in five employed SWO respondents reported being employed in the private sector. This relatively proportion might, in part, 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. See Table 7 for the full breakdown of employment types.

Table 7 | Type of Employment

	Number	Percentage
Tribal entity	38	54.3%
Federal government	11	15.7%
City, state or county government	1	1.4%
Own farm or ranch	1	1.4%
Private sector employee	14	20.0%
Nonprofit employee	1	1.4%
School	-	-
Self-employed	4	5.7%
Total	70	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 and Expenses

The median annual individual income of surveyed veterans was \$32,000 and the median total annual household income is \$35,000 (see Table 8). This suggests that the income of veteran household members makes up a large proportion of the total household income. Respondents' reported median annual household income was approximately 72.4% of 2013-2017 ACS estimates for the Lake Traverse Reservation.

Table 8 | Annual Individual and Household Income

	Annual Individual Veteran Income	Annual Household Income	Lake Traverse Reservation Annual Household Income (ACS)*	South Dakota Annual Household Income*	United States Annual Household Income*
Mean	\$35,273	\$43,242	\$66,388	\$71,085	\$81,283
Median	\$32,000	\$35,000	\$48,362	\$54,126	\$57,652

*ACS 2013-2017 5-Year Estimates

Renters reported spending between \$80 and \$1,850 each month on rent, with a median monthly payment of \$400. Homeowners reported spending between \$450 and \$2,700 on monthly mortgage payments, with a median payment of \$934. These monthly housing payments comprised between 3.7% and 68.6% of total household annual income (see Table 9). Eight households in this survey were rent-burdened and two households were mortgage burdened (paying 30% or more of their income each month on rent or mortgage).

Table 9 | Monthly Rent and Mortgage Payments

	Monthly Rent Payments	Monthly Mortgage Payments	Percentage of Annual Household Income Spent on Rent or Mortgage
Mean	\$429	\$1,090	18.7%
Median	\$400	\$934	14.1%
Range	\$80-\$1,850	\$450-\$2,700	3.7%-68.6%
\$35,000	\$48,362	\$54,126	\$57,652

Renters reported spending between \$200 and \$6,000 each month on expenses, with median monthly expenses of \$1,000. These expenses included rent, utilities, groceries, debt payment, and other monthly bill or payment. These expenses comprised between 7.7% and 133% of total household annual income (see Table 10).

Table 10 | Monthly Household Expenses

	Monthly Expenses	Percentage of Annual Household Income Spent on Expenses
Mean	\$1,331	44.8%
Median	\$1,000	37.5%
Range	\$200-\$6,000	7.7%-133%

Current Housing Situation

Most respondents were either renters (43.9%) or homeowners (44.6%). Of all homeowners, 72.6% owned their homes free and clear, which could be associated with the older age of SWO respondents. See Table 11 for a complete breakdown of the living situation of respondents. Only 2.4% of respondents were on the waiting list for an SWHA rental.

9.4% of respondents lived doubled-up in the home of family or friends on a temporary or permanent basis. When asked why they were in that situation (Table 12), the most common reason cited was that respondents did not have enough money for rent/mortgage (100% of doubled-up respondents).

Table 11 | Current Living Situation*

	Number	Percentage
Rent a house/unit	61	43.9
Own a house/unit with a current mortgage balance	17	12.2
Own a house/unit with no mortgage balance (own free and clear)	45	32.4
Live in the home of family or friends on a temporary or permanent basis	13	9.4
Live in a shelter facility	2	1.4
Assisted living facility**	1	0.7
Total	139	100

*Table does not include “Live in a motel”, “Live in a vehicle”, 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 12 | Reasons for Living Doubled-Up with Family or Friends*

	Number	Percentage
Not enough available housing	1	16.7
Not enough money to pay rent or mortgage	6	100.0
Lost job/ No employment		
Recent release from jail, hospital, foster care or mental facility	2	33.3
Problems with substance abuse	3	50.0

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

Over half of respondents lived in a single family detached home (traditional construction) (58.6%) and another 15.8% live in a single family home of modular construction (see Table 13). The proportion of respondents living in mobile homes (7.5%) was slightly lower than ACS estimates for Lake Traverse (9.4%) and South Dakota (8.7%).

Although many respondents had successfully become homeowners, they still faced challenges with housing. Two out of every five owned homes (40.0%) were reported to need renovation, which includes repairs or substantial work. See Table 14 for a complete summary of renovation needs.

Table 13 | Home Construction

	Number	Percentage
Single family detached home (traditional construction)	78	58.6
Single family home (modular construction)	21	15.8
Apartment	14	10.5
Mobile home or trailer (including FEMA trailer)	10	7.5
Duplex/townhome	5	3.8
Not applicable (do not live or stay in a home)	5	3.8
Total	133	100

Table 14 | Renovation and/or Replacement of Homes

	Number	Percentage
Yes, it needs renovation (repairs or substantial work)	24	40
Yes, it needs replacement (whole new home)	2	3.3
No, it is in good condition	34	56.7
Total	60	100

Housing Needs and Preferences

Focus group participants expressed a need for a wide variety of veterans housing and this pattern was mirrored among survey respondents (see Table 15). When asked what housing was needed to better house veterans, only 1.5% of respondents indicated that no housing was needed. A high proportion of respondents selected assisted/independent living for seniors (50.7%), which could be connected to the older age of respondents. Other frequently requested housing types included group housing (49.3%), single family homes (27.9%), and transitional housing (27.2%).

Table 15 | Types of Housing Needed for Veterans

	Number	Percentage (of 136 Responses)
Assisted/Independent living for seniors	69	50.7
Group housing	67	49.3
Single family home	38	27.9
Transitional housing	37	27.2
Studio/small apartment	22	16.2
Multigenerational home	22	16.2
Tiny house*	12	8.8
Mobile home	4	2.9
None (no housing needed)	2	

Only 9.2% of respondents reported needing a home that has handicap-accessible features. This number is surprisingly low given the proportion of respondents who have a service-connected disability (33.1%) and the older median age of respondents. Among those that expressed need, 100% cited grab bars and 83.3% indicated a need for an exterior ramp. SWHA or the TVSO may want to follow up individually with these veterans.

41.2% of respondents expressed interest in purchasing a home. The low proportion could be due to the high proportion of free and clear homeowners and the age of respondents. Over half (59.7%) of respondents had previously tried to purchase a home and most of these respondents had been successful (84.8%). However, those that wanted to purchase a new reported a number of barriers to becoming homeowners. The top barriers included low credit score (41.8%), inability to get a land lease/lot in desired location (40.0%), saving enough for a down payment and closing costs (29.1%), and lack of infrastructure (27.3%) (see Table 16). The inability to get a land lease/lot in desired location and the lack of infrastructure were barriers that were cited more often by SWO respondents than by respondents of other surveyed tribes.

Table 16 | Top Barriers to Homeownership*

	Number	Percentage (of 55 Responses)
Low credit score	23	41.8
Inability to get a land lease/lot in desired location	22	40.0
Saving enough for a down payment and closing costs	16	29.1
Lack of infrastructure (roads, water, sewer, electricity)	15	27.3
High existing debts	14	25.5
Lack of available housing	13	23.6
Not enough income/Ability to make monthly loan payments	10	18.2

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

The inability to make monthly loan payments was cited as a homeownership barrier by 18.2% of respondents. When asked what an affordable mortgage payment would be, respondents provided a range of \$100-\$1,600, with median of \$450 (see Table 17), which is less than half of the median mortgage payment cited by existing home owners.

Table 17 | Reported Affordable Mortgage Payment

	Monthly Mortgage
Mean	\$522
Median	\$450
Range	\$100 - \$1,600

Respondents who were interested in homeownership were asked also about the size of the household that would occupy their future home. This information is important for SWHA to construct housing with the appropriate number of rooms to avoid overcrowding. Respondents reported an expected median household size of 3 people, with a range from 1 to 9 people. See Table 18 for a breakdown of anticipated household composition.

Table 18 | Expected Household Size of New Home

	Expected Number of Adults (18 and older)	Expected Number of Children (17 and young- er)	Expected Total Number
Mean	1.76	2.3	3.1
Median	2	2	3
Range	1-3	0-7	1-9

Respondents generally preferred to buy a single-family home (59.0%) (see Table 19). Of these respondents, 72.7% prefer a traditionally constructed stick-built home over modular construction. However, over one-third of respondents (35.7%) were interested in tiny homes, which could be connected to the older age (and smaller household sizes) of respondents. Respondents were also asked to rate the importance of various home features; features most frequently cited as being “very important” in a new home included a washer and dryer (40.7%), central air conditioning (40.0%), and green/alternative energy (40.0%) (see Figure 2).

Figure 2 | New Home Features by Importance

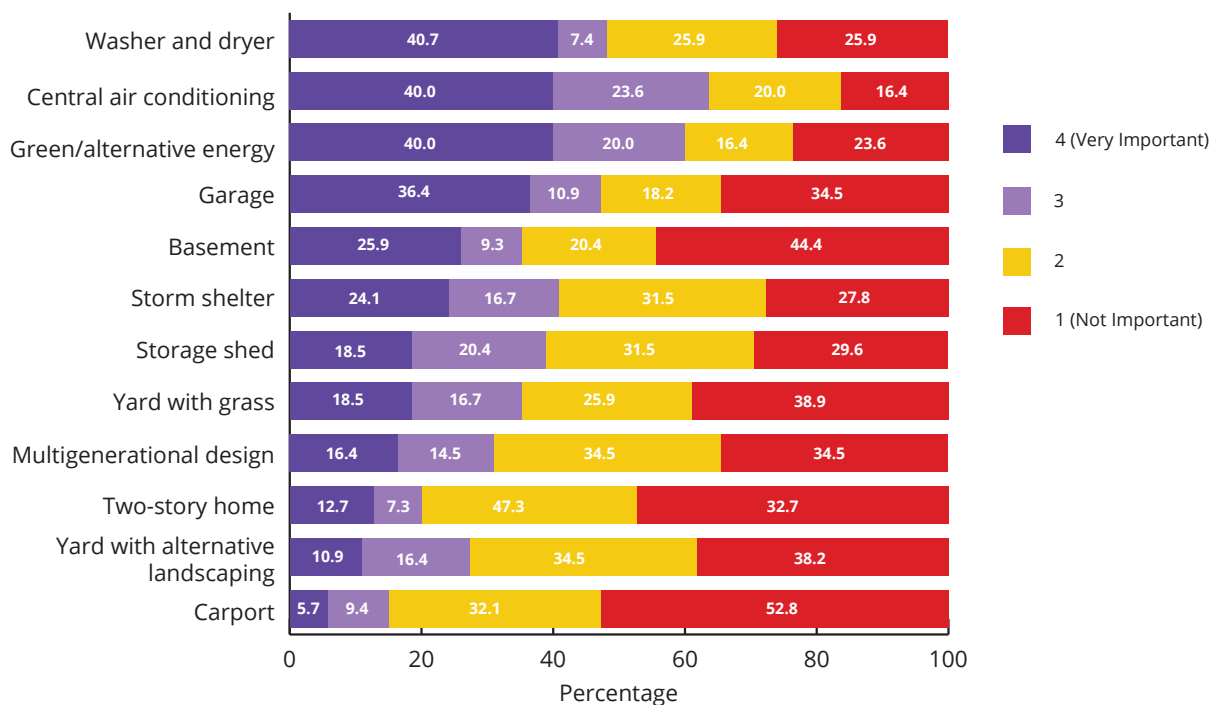


Table 19 | Type of Home Respondents Prefer to Purchase

	Number	Percentage
Single family home (traditional construction)	24	42.9
Tiny home	20	35.7
Single family home (modular construction)	9	16.1
Duplex/townhome	3	5.4
Total	56	100

Personal Finance and Homeownership Services

Good credit can be critical to obtaining a mortgage and accessing other services. When asked to rate their credit score, respondents generally gave themselves low credit ratings (see Table 20). Almost two-thirds of SWO respondents (62.1%) said they had a “Poor” or “Fair” credit score and 6.0% of respondents had no credit or did not know their credit score.

Table 20 | Respondent Credit Score Rating

	Number	Percentage
Excellent	15	11.4
Good	27	20.5
Fair	44	33.3
Poor	38	28.8
Don't Know	2	1.5
No credit	6	4.5
Total	132	100

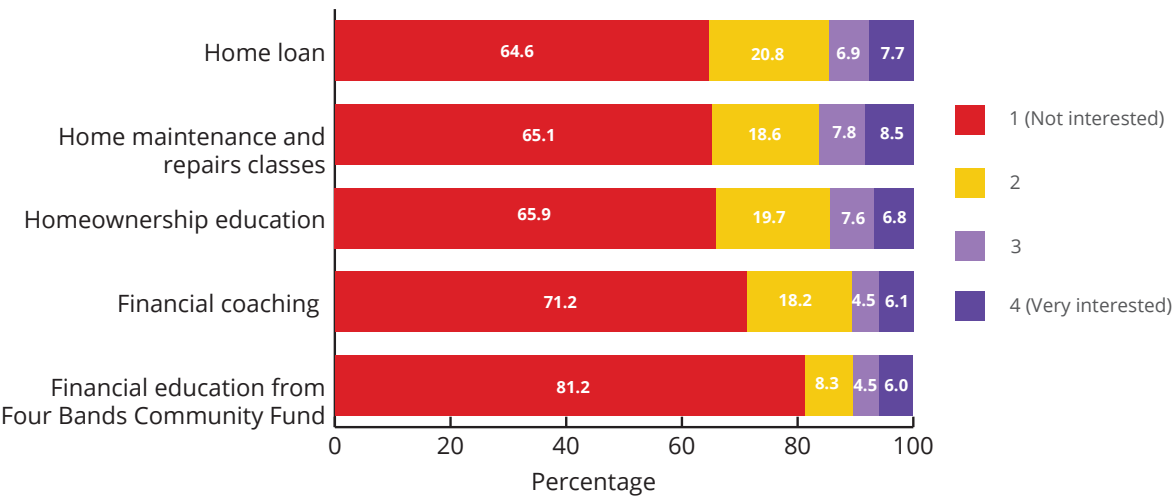
A substantial proportion of respondents also did not have access to common financial tools. Almost two-thirds (65%) of respondents did not have a credit card. Roughly 12% indicated that they did not have a checking account. The lack of access to credit cards and checking accounts is a limiting factor in the ability of respondents to build or improve their credit score, obtain a loan, and become homeowners.

Just under one-third of respondents (32.0%) had taken out a loan other than a home loan in the past five years, primarily car loans (67.5%) or personal loans (47.5%). Of these respondents, 17.5% had defaulted on their loan. The default amount ranged from \$2,593 to \$87,000, with a median of \$15,000. Defaulting may have negative impacts on the credit score of these respondents and they may benefit from credit repair programs as well as financial education to prevent future loan defaults.

Despite the credit challenges faced by respondents, there was very low interest in any type of financial or homeownership assistance programs (see Figure 3). Respondents expressed the most interest in home maintenance and repairs classes, but the proportion that was “very interested” in these classes was only 8.5%. Interest increased with relevance, but remained

low. Only 33.3% of survey respondents who cited credit as a barrier to homeownership were interested in financial coaching and only 11.1% of those reporting “poor” or “fair” credit were interested in financial coaching.

Figure 3 | Interest in Financial or Home Ownership Assistance Programs



VA Benefits and Services

Veterans are entitled to a wide range of benefits through the Department of Veterans Affairs (VA), but, even if they qualify, they may lack knowledge of or access to these services. The services most used by respondents were healthcare (90.1%), prescription benefits (83.1%), and disability compensation and pension (23.9%) (see Table 21).

Table 21 | VA Benefits and Services Used in the Past 12 Months*

	Number	Percentage (of 71 Responses)
Healthcare	64	90.1
Prescription benefits	59	83.1
Disability compensation and pension	17	23.9
Education and training	7	9.9
Home loans	6	8.5
Transportation assistance - direct payment	5	7.0
Transportation assistance - shuttle, van, etc.	4	5.6

*Multiple-answer question. Percentages add up to more than 100%. Answers with responses of more than 5% are included.

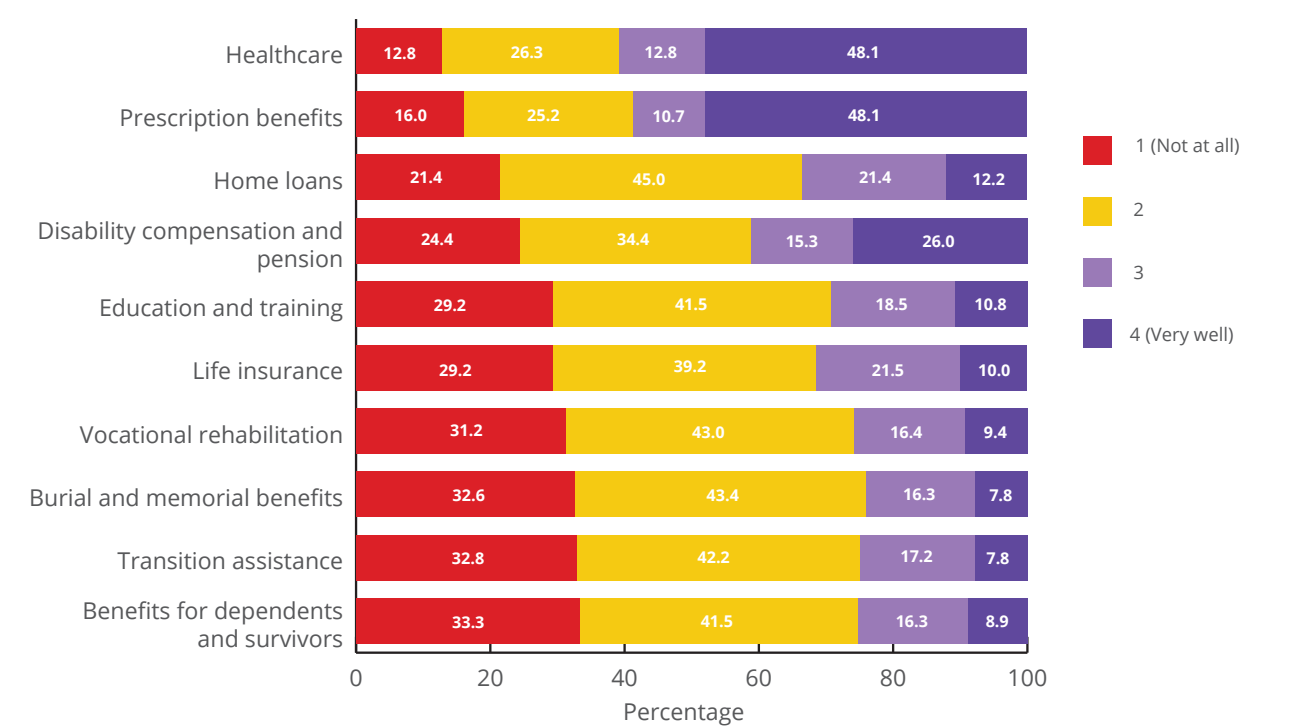
Of the services provided in the list, respondents had the highest familiarity with healthcare and prescription benefits. However, over a third of respondents (39.1%) reported having no understanding or minimal understanding of healthcare benefits and 41.2% had no understanding or minimal understanding of prescription benefits. Understanding of

their specific benefits was much stronger among respondents who qualified for disability compensation based on their service-connected disability rating. Only 5.0% of respondents in this group reported a minimal understand their disability benefits and 67.5% indicated that they understood them “very well.”

The familiarity with other available benefits and services was not as strong and presents an opportunity for outreach. For example, 41.2% of respondents were interested in purchasing a home, but over two-thirds (68.0%) of these respondents reported no or minimal understanding of the VA Home Loan program. Promisingly, though, 71% of these same individuals were at least aware of the Native American Direct Loan (NADL) program.

Among respondents with a high school diploma or less, over three-fourths (78.0%) reported having no understanding or minimal understanding of education and training services. Two-thirds (66.6%) of respondents with some college but no degree had no or minimal understanding of education and training services. See Figure 4 for the level of understanding respondents reported for each VA service.

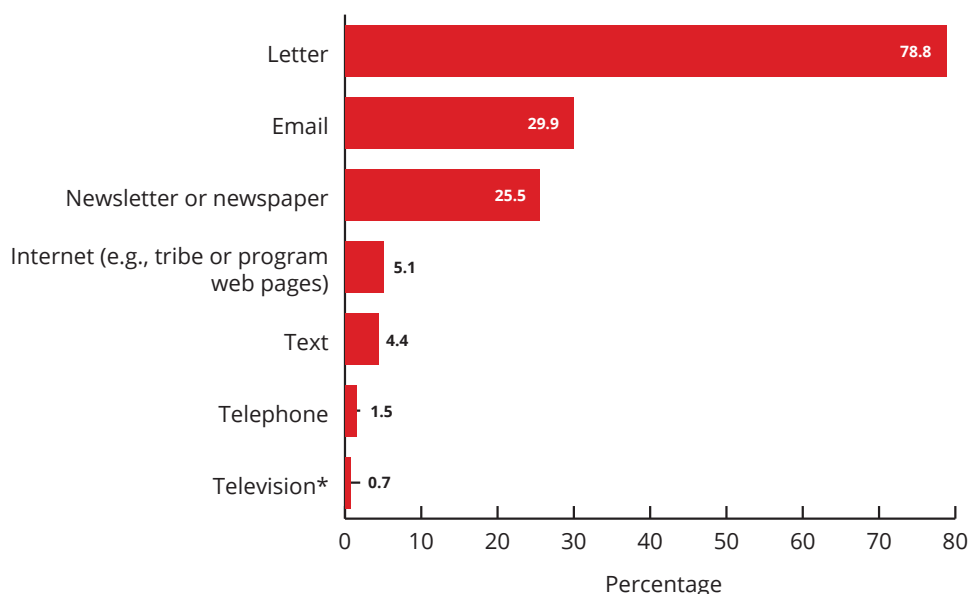
Figure 4 | Understanding of VA Benefits and Services



Communications

Outreach can be conducted a number of ways, but communications preferences may influence who receives certain information. Over three-fourths of SWO respondents preferred to receive important information through letters (78.8%), which could be related to the older average age of survey respondents. The second and third most popular answers were email (29.9%) and newsletter or newspaper (25.5%) (see Figure 5).

Figure 5 | Communications Preferences



About a third of respondents reported accessing the internet multiple times a day (36.6%). This suggests that the internet is one method that could be used to connect to SWO veterans. However, a similar proportion of respondents indicated that they never accessed the internet at all (33.6%), so offline communication options must still be offered to connect with a substantial number of veterans. In particular, offline communication options should be offered to communicate with older veterans. Of the respondents who never use the internet, 79.5% were 60 years of age or older, while 85.4% of respondents who use the internet multiple times a day were under the age of 60.

For those who used the internet, there was a relatively high level of internet connectivity within homes (63.6%) and through mobile cellular data plans (54.5%) (see Table 22). A very high proportion of respondents did not use any social media applications (63.3%) (see Table 23). Of those who did not use any social media, 86.4% were 60 years of age or older.

Table 22 | Location of Internet Use

	Number	Percentage (of 86 Responses)
Home	49	57.0
Work	39	45.3
I have a cellular data plan I can use anywhere there is coverage	37	43.0
Public library	9	10.5
Someone else's home	6	7.0
School	3	3.5
Community center	3	3.5

Table 23 | Use of Social Media Applications

	Number	Percentage (of 86 Responses)
I don't use any social media applications	81	63.3
Facebook	44	34.4
Messenger	33	25.8
Snapchat	23	18.0
Twitter	9	7.0

Key Findings of the Focus Group

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

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

Recommendations

Several key themes were identified through the survey results and the focus group. These included lack of available housing and jobs, interest in homeownership, challenges with credit, a perceived lack of veterans preference and transparency in hiring, the lack of familiarity (and in some cases, lack of accessibility) of benefits and services available to veterans, and potential generational differences in communications and engagement preferences. While some challenges, such as the general lack of available jobs and housing, are not necessarily 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 options to subsidize housing for veterans that do not qualify for low income housing and prioritize veterans on wait lists.

Employment

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

Homeownership and Financial Services

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

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

Home Repairs and Renovation

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

Veterans Benefits and Services

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

Connecting Veterans

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

Individual Outreach

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





PREPARED BY

BIG WATER
CONSULTING

