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Women Veterans and Homelessness

Thank you Chair Boquist, Co-chair Monnes-Anderson, Senator Courtney, and Senator Olsen for inviting me to talk about women veterans and homeless women veterans and the precipitating factors for homelessness, or factors that put women veterans at greater risk for homelessness. My name is Elizabeth Estabrooks, and I am the Oregon Women Veterans Coordinator with the Oregon Department of Veterans' Affairs.

I am a veteran of the U.S. Army, serving from 1977 – 1980. I was in the second wave of women to go through basic training in Fort Jackson, South Carolina as part of the fully-integrated military. When I arrived at my duty station at Harvey Barracks, Kitzingen Germany, I was one of fewer than 1,000 women on base, and the only enlisted woman in my company for six months.

In 2015 the Oregon Legislature joined fewer than 20 other states in recognizing the need for a full-time, dedicated Women Veterans Coordinator and passed HB3479. I was selected for that position and began my work just over a year ago. The year began with the biennial Oregon Women Veterans Conference, attended by over 300 women veterans who were able to choose from workshops ranging from Benefits to Yoga. We received positive feedback from 93% of the women attending. Following the Conference I began a listening tour of the state, visiting 23 counties and meeting with over 1,000 women veterans and hundreds of community partners. I also participated in producing ODVA's Oregon Women Veteran's Health Study, completed in October, and have provided direct services to dozens of Oregon women veterans.

Intentional planning for services to women veterans is too often overlooked. What this means is that when planning for providing services to veterans, the unique and specific needs for women veterans are usually not considered. I appreciate that you are considering these differences and that you are considering women veterans and homeless women veterans separately from the general veteran population. I will begin today with a brief snapshot of women veterans, the fastest growing population of veterans.

First we are younger than men veterans, with an average age 48, compared to men at 63. Almost half of us have at least one child under 17 living at home, and one fourth of us are single parents. In other words, out of the more than 28,000 women veterans in this state, over 11,000 have one or more child at home and nearly 5,300 are single parents. But there are also thousands of us who are childless, which

can itself be a barrier to obtaining supportive housing services. Divorce and single-parenting are both counted as precipitating factors in homelessness for women veterans.

Unfortunately, we are also less likely to identify ourselves as veterans, and others are less likely to identify women veterans as veterans, rendering us invisible in realms from the personal to the political. This lack of identification of women veterans as veterans has a huge impact on how services are accessed, the intentional planning for services and how services are provided to women veterans along the continuum of service from prevention to intervention to aftercare.

In answer to our invisibility, I and the Portland State University Veteran Resource Center launched the *I Am Not Invisible* campaign in February, 2017. This campaign features 22 Oregon women veterans from across the state, consisting of women veterans from age 24 – 101 across all five branches who represent a snapshot of the diverse characteristics of women veterans. The campaign was born from the need to acknowledge the invisibility of women as veterans and to help serve as a reminder to all that we are not – nor should we be – invisible. This week, in honor of Women's Military History Week, six of the portraits from the exhibit are hanging in the South Gallery here at the capitol, including the image of Jean Wojnowski, a 101 year-old that joined the Women's Army Corp as a nurse immediately after Pearl Harbor.

For American Indian, Black, and Latina women, this lack of identity as a veteran is especially impactful. For example, American Indian women serve in the military at a higher rate, are younger as a cohort, have lower incomes, and face higher unemployment than non-American Indian women. Black women veterans ages 17-24 face higher levels of unemployment. Women of color are largely over-represented in the Federal VA's Women Veterans' Homeless Program population. Women of color make up 35% of the total women veteran population; however, they are 71% of that Program population.

The Federal VA states that the top three diagnoses for women veterans are Post -Traumatic Stress Disorder (PTSD), hypertension, and depression. Of these, PTSD and depression are known precipitating factors in homelessness. National studies show that one-third of women veterans misuse alcohol; however, because they are less likely to be identified as misusing alcohol and are less likely to report substance abuse, they are also less likely to receive treatment for substance abuse.

Sixty five percent of women veterans diagnosed with a substance abuse disorder have other diagnosed mental health conditions compared with 42% of their male counterparts. Women veterans also have a high rate of co-occurring disorders, which means they have more than one mental or behavioral health diagnosis. These mental and behavioral health issues include PTSD, substance abuse, serious mental illness, and major depressive disorder, all of which increase the risk of unemployment homelessness.

Nearly three-fourths of women veterans who were deployed during Operation Enduring Freedom and Operation Iraqi Freedom have at least one combat experience. Fifty-nine percent of Oregon women veterans stated in the 2016 ODVA Women Veterans Health Study that they had experienced some form of military sexual assault, rape, or harassment while on active duty. Nationally, American Indian women veterans and women veterans of color are at higher risk for military sexual assault. Women veterans are

also less likely to be identified with PTSD than men and are therefore less likely to receive benefits or treatment. Moreover, the Veteran Benefits Administration has found that there are lower grant rates for military sexual trauma-related PTSD service-connected disability claims than other PTSD claims, disparately affecting women veteran claims. Women veterans who experienced military sexual assault are 6.5 times more likely to experience homelessness than women who did not have this experience.

Poverty and unemployment must be considered and understood as precipitating factors and risk factors for homelessness. The Department of Labor has found that although women veterans have a higher level of education compared to men veterans, they are more likely than both men veterans and women non-veterans to experience unemployment. In addition, women veterans have lower median incomes than both male veterans and male non-veterans. Women veterans are nearly as likely as men veterans to have a service-connected disability, yet are more than twice as likely to be unemployed than men veterans with service- connected disabilities.

Finally, any conversation about women veterans must include the reality of living with trauma. Humans have the capacity to bury past trauma, but what we know is that burying trauma does not mean it does not exist. In discussions of how trauma impacts homelessness, we must consider the significant impact of trauma and its consequences. I will use, as an example, a woman veteran who was sexually assaulted in the military 40 years ago. Something arises in her life that triggers her memory of the trauma. It could be the news we are reading today about the online sexual harassment and photo-sharing being perpetrated by male Marines, or it could be the act of filing a service-connected disability claim for military sexual trauma. That trigger could be a precipitating factor that leads to substance abuse, mental health crisis, unemployment, and, finally, homelessness. How we respond to her crisis can make the difference between her maintaining the stability of a current home or becoming homeless.

I met three women veterans over the past year who stand out in my mind as powerful examples of the challenges facing women veterans to maintain housing stability. I recently met a woman veteran who is divorced from her physically and mentally abusive ex-husband, has two children, and has military sexual trauma related post-traumatic stress disorder. She was employed, but injured at work and then received a letter of termination telling her they were cutting her position. She is very worried about maintaining her housing for herself and her two children and is exploring alternatives. Although she still experiences harassment from her ex-husband, even though she has a permanent restraining order, she does not qualify for Temporary Assistance for Needy Families (TANF through DHS) for domestic violence victims because she is divorced and therefore not currently fleeing her perpetrator. In considering alternative, the shelters are full. She is renting her home and is receiving a modest amount of workmen's compensation, but it is insufficient to support her and her two children. I have spent countless hours trying to find help for her, but more and more doors close every day. None of the agencies that provide help with homelessness can help her because she has a home, in spite of the fact that she is on the edge of losing that home.

The second woman veteran recently divorced her husband after a long-term marriage. They were both successful and made a combined income in the high three-figures. After he filed for divorce she found out that he had moved every asset into a foreign account in his name. Battling depression for which she

is a service-connected disabled veteran, she moved to Portland, got a job, and was beginning to overcome the financial and personal upheaval she had just experienced when the company she worked for made employment cuts and she found herself with no savings, no job, and no support. While looking for a job she sought rental assistance so she could stay in her home. The advice she was given, after calls to numerous agencies designed to help with homelessness, was that in order to get help she needed to get evicted and go live in the park so they could help her.

The third woman veteran I worked with lives in a rural community in Oregon. She was living with a friend, but that was quickly turning into a very bad situation and she needed to leave. She had no source of income and there were limited services available. She was told there were no available housing vouchers, and because she was single she did not have access to Temporary Assistance for Needy Families (TANF) or other types of cash assistance. When she called me for help I began making calls. Even with my skills, knowledge and resources, I spent over an hour being transferred, being told there was no help, and leaving messages, but to no avail. I finally was able to contact a woman I had called twice at an agency designed to help with homelessness. She promised to help and asked the woman to call her. When the veteran called, the man who answered told the veteran that the woman was only the receptionist, that she needed to talk to someone else, but that no one was available. When the veteran called me back she was sad, angry, frustrated, and depressed, and it was after 5:00. The next day I called the original woman and explained what happened. She called the veteran and helped connect her to the people who could intervene successfully, but it took weeks to get her the help she needed. Trying to find housing assistance is a challenge for a professional, and almost impossible at times for a woman veteran in crisis.

Homelessness is no more tragic for women veterans than it is for men, but the risk factors and precipitating factors are different. These differences mean that we must take these differences into consideration when addressing the issues of housing stability and homelessness for women veterans.

The actual rate for homelessness among women veterans, which is the fastest growing homeless population, is probably greater than the statistics demonstrate. This is because these statistics are based on what is known as the Point in Time Count. The Point-in-Time (PIT) count is a count of sheltered and unsheltered homeless persons on a single night in January. However, homelessness for women veterans may mean living in a car, on a friend's couch, or in a vacant building or storage area; which means that they are absent from these counts. In addition, because of the issue of "invisibility," women are often not asked if they are veterans.

Although there are resources available for homeless individuals, one of the biggest challenges is housing stability and not becoming homeless. For women in rural communities, barriers to housing stability can be even greater that those in more urban areas.

Thank you for your interest in this important challenge for women veterans.