



Fannie Mae

Homelessness in America

Veterans' Perceptions, Attitudes and Knowledge

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Submitted by:

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Methodology

The following report presents the findings of a quantitative survey research program conducted by Gallup, Inc. on behalf of Fannie Mae. The overall objective of the study was to examine veterans' perceptions and knowledge of homelessness in America and in the communities in which they live. The study also examines veterans' opinions as to who and why some people may become homeless, and in particular, why U.S. veterans may be homeless.

To achieve this goal, Gallup, Inc. conducted 1005 interviews with a national sample of veterans residing in telephone households in the United States. A veteran was identified as a person who has served in one of the nation's military branches, including the Guard or Reserve.

The survey was conducted beginning on September 4 through October 17, 2007. Of note, interviewing was conducted prior to the fires in California. Up to five calls were made to each household to reach an eligible respondent, that is, one initial call plus four additional calls if necessary. The sampling frame used for this study was a cross-section sample of U.S. veterans residing in households with telephones drawn from Gallup's national probability sampling frame.

The questionnaire was developed in consultation with representatives from Fannie Mae and Gallup, Inc. All interviewing was supervised and conducted by Gallup, Inc.'s full-time interviewing staff. For results based on the sample size of 1005, one can say with 95% confidence that the error attributable to sampling and other random effects could be plus or minus three percentage points. For sub-groups within this population, e.g. age, education, etc. the sampling error would be greater. In addition to sampling error, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls.

The profile of the respondents interviewed and tables of recommended sampling tolerances are located in the Technical Appendix to this report.

- Key Findings -

Key Findings

One in Every Two Veterans Say Homelessness Has Increased Over the Past Ten Years

- Half (51%) of all veterans surveyed say that they believe homelessness in the U.S. has increased over the past ten years. More than one-third (35%) think the number is staying about the same, while ten percent feel homeless is decreasing.

Veterans Less Likely to Say Homelessness is Increasing in Their Own Neighborhood than in Nation

- Veterans were asked if the number of homeless people in their community is increasing or decreasing. The veterans surveyed were less likely to believe the number of homeless people in their community was increasing than in the nation as a whole. Three in ten (30%) of veterans believe homelessness is increasing in the community in which they live; 46% of veterans report that the number has not changed and 15% say it's decreasing. Six percent said they did not have any homeless people in their community.
- Veterans residing in the Western region of the country are more likely than those in other parts of the country to say that the number of homeless is increasing in their community (40% in the West vs. 20% in the East, 28% in the Midwest, and 29% in the South. More than half (55%) in the East believe homelessness is staying about the same.

Drug & Alcohol Abuse and Mental Health Issues Top List of Factors Veterans Cite As Major Reason for Homelessness

- Veterans were read a list of factors that might contribute to homelessness and asked if each was a major reason, a minor reason or not a reason why people might be homeless. Leading the list of reasons veterans consider a major reason is drug and alcohol abuse, mentioned by 85% as a major reason. Mental health issues, including post traumatic stress disorder was the second most frequently mentioned factor (72% of veterans say this can be a major reason why someone would be homeless). Rounding out the top five factors considered to be major reasons are: insufficient income (61%), a job loss (53%) and poor education/lack of skills (50%).
- In a follow-up question, veterans were asked which factor they considered to be the primary cause of homelessness today. One in four (26%) believe drug and alcohol abuse is the primary cause and 25% cite mental disabilities/post traumatic stress disorder. A job loss or unemployment ranks third, mentioned by 14%. No other reason is mentioned by more than eight percent.

- When asked what they believed was the primary cause of homelessness among veterans, veterans most frequently cite mental health issues such as post traumatic stress disorder.

Majority Feel Nation is doing a Poor Job in Addressing Homelessness – More Effort Needed

- Approximately four in ten (42%) veterans believe the nation is doing a very good job (7%) or a good job with more effort needed (35%). However, a majority (54%) say the nation is doing a poor job and much more effort is needed.
- When asked about their community's efforts, veterans tend to rate their own community as doing a better job than the nation as a whole. One in five (20%) veterans say their community is doing a very good job, doing everything it can. Half (49%) say their community is doing a good job but more effort is needed. Roughly one in four (23%) rate their community as doing a poor job. Six percent say they don't have an issue of homelessness in their community.

Veterans' Image of Homeless People: Mainly Individuals and Not Families

- More than four in every five (82%) veterans perceive homeless people as being adult individuals and not families. Fourteen percent believe that homeless people are mainly families, and four percent say that there are both individuals and families who are homeless.

More Than Four in Ten Believe Homelessness Among Veterans Has Increased Over Past 10 Years

- A large majority of veterans report that homelessness among veterans has either increased over the past ten years or stayed the same. Forty-two percent of veterans report that homelessness among veterans has increased over the past ten years, and 44% think the incidence has stayed about the same. Nine percent say the number has decreased.
- Approximately one in four (24%) veterans believe that veterans of the Iraq and Afghanistan wars are more likely to become homeless than their counterparts from previous conflicts. Thirty-seven percent think it is less likely to happen and this same percentage (37%) believe their chances of becoming homeless are about the same as those of veterans from previous conflicts.

Federal Government Most Often Named As Most Responsible for Addressing Homelessness.

- Everyone was read a list of organizations and groups that might play a role in addressing homelessness. From a list of six organizations/groups, the federal government is most often cited by veterans as the organization that should play a lead role (24% say the federal government should take a leading role). Seventeen percent of veterans believe the state government (17%) and local community groups such as charitable groups take a leading role. As many (16%) report that city or local government should take a leading role.
- When asked which one organization or group should be the most responsible in addressing homelessness, veterans most often cite the federal government (36%), followed by community groups (25%).

The Community and Homelessness

Everyone was read a number of statements and asked to what extent they agreed with each

- One in every two veterans (47%) surveyed completely agree that “communities are safer when people don’t have to live on the streets.”
- Slightly more than one-third (36%) completely agree that they “want to live in a community that provides for the care of its homeless citizens.”
- Twenty-nine percent completely agree that “communities should construct more affordable housing to serve all of its citizens.”
- Three in ten (29%) completely agree that “people who are properly housed use fewer public services and reduce burdens on police and hospitals.”
- Thirteen percent completely agree that “many homeless people could get back on their feet and become self-sufficient if only they could receive proper housing.” More than one-third (36%) of veterans disagree with this statement.
- Seventeen percent completely agree that “communities should enforce laws to prohibit the homeless from public areas such as parks and libraries.” More than half (51%) of the veterans surveyed disagreed.

One in Four Veterans Report a Time When They Were Worried They May Not Have a Place to Live

- Twenty-four percent of veterans report that there has been a time when they, themselves, were worried that they may not have a place to live. Among veterans between the ages of 45-54, one-third (33%) say there has been a time when they were worried about not having a place to live.

About Half of All Veterans Provided Shelter For Friends or Family Saying They've Taken in a Friend or Relative Who Was Facing Homelessness

- One in every two (48%) veterans report that at some time they had taken in a friend or relative who was facing homelessness had they not provided shelter.

Medical Expenses Top List of Factors That Might Cause Veterans and/or Their Family to Worry about Being Homeless

- Veterans were read a list of factors that might contribute to homelessness and asked if they, themselves worried that any could cause them or their families to be worried about homelessness. One-third said medical expense could cause them to worry about homelessness. A job loss was the second most frequently mentioned situation that veterans say would cause them to worry about being homeless (25%). The price of housing ranks third on this list (19%).
- Four percent of veterans report that there had been times in the previous 12 months when they did not have enough money to buy food that they or their family needed. Three percent report they did not have enough money to provide housing for themselves and their family.

Vast Majority of Veterans Say Homelessness Can Never Be Totally Eliminated/Most Willing To Help Cause of Homeless in Their Community

- The large majority of veterans (94%) are of the opinion that homelessness can never be totally eliminated and that there will always be some people who remain homeless. Six percent believe homelessness can be eliminated.
- Seven in ten (69%) veterans report a willingness to volunteer their time to a local organization that helps homeless people. Even more (85%) report that they would be willing to make donations to organizations that are working with homeless people.
- More than half (57%) said they would be willing to volunteer their time to work directly with people who are homeless. Fewer, but nearly half (48%), say they would be willing to pay additional taxes to fund programs that help the homeless.

Detailed Findings

Perceptions of the Number of Homeless People Today vs. Ten Years Ago

Q2: Compared to ten years ago, would you say the number of homeless people in America is increasing, decreasing or staying about the same.

One in every two (51%) veterans believe homelessness in the U.S. has increased over the past ten years, while more than one-third (35%) think it has stayed about the same. Ten percent feel the number of homeless people is decreasing. Veterans reporting household incomes of less than \$40,000 are more likely than those with greater incomes to say that homelessness is increasing (58% among this group).

Perceptions of Whether Homelessness in America is Increasing

	Increasing %	Staying Same %	Decreasing %	DK/RF %	Total %	# Interviews
Total (Veterans Sample)	51	35	10	4	100	(1005)
AGE						
18-45	48	41	9	2	100	(131)
45-54	49	39	9	3	100	(236)
55-64	54	31	12	3	100	(216)
65+	51	34	9	6	100	(418)
EDUCATION						
College (Total)	50	36	10	4	100	(812)
College Inc.	50	36	10	4	100	(303)
Graduate/Post grad.	50	35	11	4	100	(509)
No college	54	35	6	5	100	(190)
REGION OF COUNTRY						
East	48	34	16	2	100	(141)
Midwest	53	35	8	4	100	(319)
South	47	39	10	4	100	(291)
West	55	34	7	4	100	(254)
ANNUAL HH INCOME						
Under \$40,000	58	30	7	5	100	(235)
\$40-74,999	50	38	8	4	100	(333)
\$75,000+	48	38	11	3	100	(382)

Perceptions of Extent of Homelessness in Community vs. Ten Years Ago

Q3: And what about the community in which you live, would you say the number of homeless people in your community is increasing, decreasing or staying about the same as it was ten years ago?

Veterans are more likely to say that the number of homeless people in the nation is increasing rather than in their own community. When asked if the number of homeless people in their community was increasing, decreasing or staying the same as it was ten years ago, three in ten (30%) believe the number of homeless people in their community is increasing. Fewer than half (46%) say this hasn't changed and 15% report it is decreasing. Six percent of veterans report that they have never had homeless people in their community.

There was little variation in responses across demographic groups.

Perceptions of Whether Homelessness in Community Increasing

	In-creasing %	Staying Same %	De-creasing %	None in Comm. %	DK/RF %	Total %	# Inter-views
Total (Veterans Sample)	30	46	15	6	3	100	(1005)
AGE							
<45	27	50	14	1	8	100	(131)
45-54	32	49	16	2	1	100	(236)
55-64	31	41	18	7	3	100	(216)
65+	29	46	13	8	4	100	(418)
EDUCATION							
College (Total)	29	47	15	5	4	100	(812)
College Inc.	27	51	14	5	3	100	(303)
Graduate/Post grad.	30	45	15	6	4	100	(509)
No college	33	43	15	7	2	100	(190)
REGION OF COUNTRY							
East	20	55	13	8	4	100	(141)
Midwest	28	49	15	6	2	100	(319)
South	29	46	16	6	3	100	(291)
West	40	39	13	3	5	100	(254)
ANNUAL HH INCOME							
Under \$40,000	34	47	10	5	4	100	(235)
\$40-74,999	27	50	15	6	2	100	(333)
\$75,000+	32	42	17	5	4	100	(382)

Factors That Might Contribute To Homelessness

Q4: I am going to read some factors that might contribute to homelessness. As I read each, please tell me if this is a major reason why people might be homeless, a minor reason, or not a reason for homelessness. (Order in which factors were read to respondents was randomly rotated.):

- Unable to pay medical expenses*
- A job loss or unemployment*
- Their home was foreclosed*
- Insufficient income*
- They were unable to find affordable housing*
- Poor education, lack of skills*
- Drug and alcohol abuse*
- A mental illness or mental disability (post-traumatic stress disorder)*
- A physical disability or medical condition*
- Domestic violence*
- Changes in their family structure, such as divorce or death*
- Changes in their family structure, such as divorce or death*

Everyone was read a list of factors that might contribute to homelessness and asked if each was a major factor why people might be homeless, a minor reason, or not a reason. Leading the list is drug and alcohol abuse, cited by more than eight in ten (85%) veterans as a major reason for homelessness, followed by mental health issues such as a mental disability or post traumatic stress disorder, mentioned by 72% as a major contributor to homelessness. Insufficient income is mentioned by 61% of veterans as a major reason that might contribute to homelessness. Rounding out the top five factors cited as major reasons why one could be homeless is a job loss or unemployment (53%) and poor education/lack of skills (50%).

Other factors mentioned by roughly four in ten veterans as a major factor in homelessness include a physical disability (44%), medical expenses (41%) and the inability to find affordable housing (39%).

**Perceptions Regarding the Extent to Which Factors Could Cause
Homelessness**

(n=1005)

	Major Reason	Minor Reason	Not a Reason
	%	%	%
Drugs/alcohol abuse	85	14	1
Insufficient income	61	32	7
Mental illness/post traumatic stress disorder	72	24	4
Job loss/unemployment	53	40	7
A physical disability	44	48	7
Unable to pay medical expenses	41	44	14
Unable to find affordable housing	39	49	12
Poor education/lack of skills	50	41	8
Home foreclosure	30	57	12
Domestic violence	35	54	10
Changes in family (divorce/death)	32	58	10

Veterans' Opinions as To Primary Cause of Homelessness

Q5: *And which of those factors do you believe is the primary cause of homelessness today?*

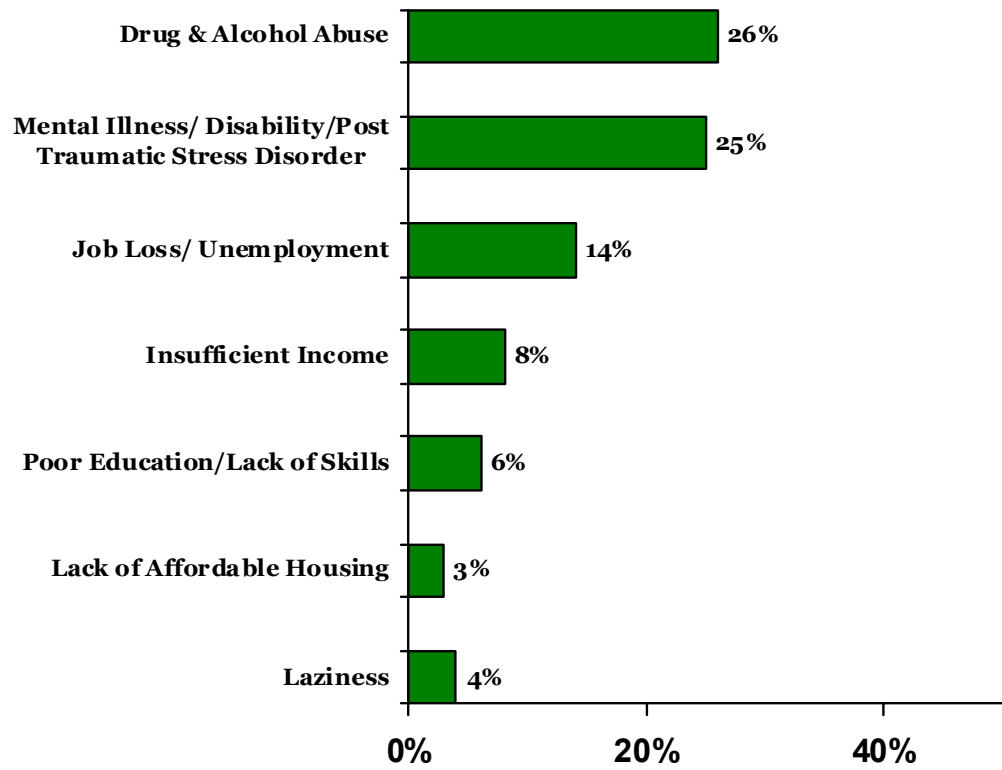
- Unable to pay medical expenses*
- A job loss or unemployment*
- Their home was foreclosed*
- Insufficient income*
- They were unable to find affordable housing*
- Poor education, lack of skills*
- Drug and alcohol abuse*
- A mental illness or mental disability (post-traumatic stress disorder)*
- A physical disability or medical condition*
- Domestic violence*

In a follow-up question, veterans were asked what they believed to be the primary cause of homelessness. Drug and alcohol abuse (26%) and mental illness/mental disability/post-traumatic stress disorder (25%) top the list of what veterans consider to be the primary causes of homelessness. Job loss or unemployment ranks third (14%). No other reason is mentioned by more than eight percent.

There was little to no variation in responses among the demographic groups analyzed. Across all demographic groups, drug and alcohol abuse and mental illness are perceived as the leading causes of homelessness.

Perceptions of Primary Cause of Homelessness in America Today

(n=1005)



*Charts lists mentions of 4% or more.

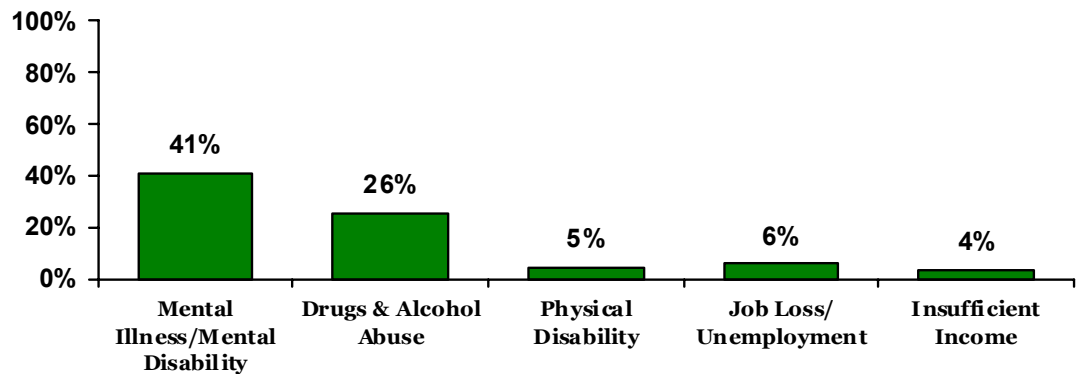
Primary Cause of Homelessness Among Veterans

Q6: And thinking now just about homelessness among veterans. Which of those factors do you believe is the primary cause of homelessness among veterans?

When veterans are asked about what they believe to be the primary cause of homelessness among veterans, mental health issues including post-traumatic stress disorder are most frequently cited as the primary cause of homelessness among veterans. Four in ten (41%) veterans mention mental health issues and 26% cite drug and alcohol abuse. Six percent cite a job loss or unemployment and five percent think physical disability is the major cause of homelessness among veterans. Insufficient income is mentioned by four percent.

Perceptions of Primary Cause of Homelessness Among Veterans

(n=1005)



*Chart lists mentions of 4% or more.

Rating the Nation's Efforts in Dealing with Homelessness

Q7: Now I'd like to ask you about the nation's efforts in dealing with homelessness. From what you've seen, heard or read, how would you rate the nation's efforts in this regard? Is the nation doing a very good job, doing everything it can; a good job, but more effort is needed; a poor job, much more effort is needed?

Approximately four in ten (42%) veterans believe the nation is doing a very good job (7%) or a good job with more effort need (35%). More than half (54%), however say the nation is doing a poor job.

There was little variation in responses across demographic groups.

Opinion of Nation's Efforts in Dealing With Homelessness

	Very Good Job %	Good, More Effort %	Poor Job Much More Effort %	Very Poor Job %	DK/RF %	Total %	# Interviews
Total (Veterans Sample)	7	35	54	1	3	100	(1005)
AGE							
<45	9	38	51	2	0	100	(131)
45-54	11	37	50	*	2	100	(236)
55-64	6	28	63	*	3	100	(216)
65+	5	36	53	2	4	100	(418)
EDUCATION							
College (Total)	7	34	55	1	3	100	(812)
College Inc.	8	32	57	1	2	100	(303)
Graduate/Post grad.	7	36	53	1	3	100	(509)
No college	8	36	52	2	2	100	(190)
REGION OF COUNTRY							
East	4	36	58	1	1	100	(141)
Midwest	5	35	56	1	3	100	(319)
South	9	35	52	1	3	100	(291)
West	9	34	53	1	3	100	(254)
ANNUAL HH INCOME							
Under \$40,000	4	32	60	2	2	100	(235)
\$40-74,999	8	35	54	1	2	100	(333)
\$75,000+	9	36	52	1	2	100	(382)

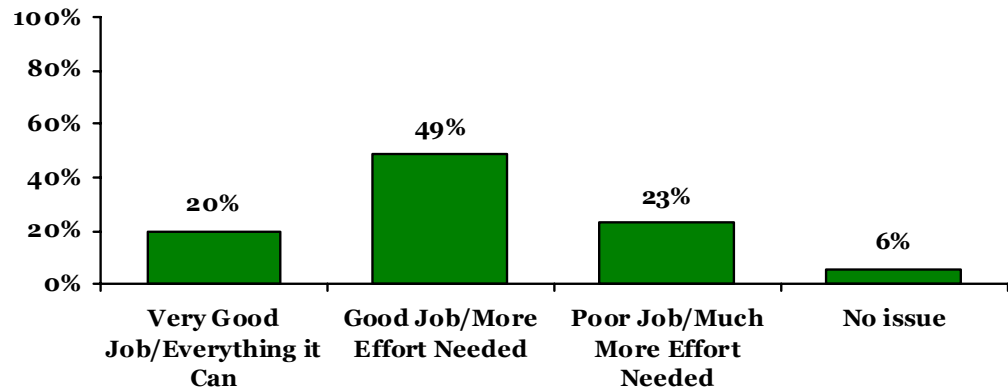
*Less than 1%

Rating of Community in Dealing with Homelessness

Q8: And what about the community in which you live, how would you rate your community's efforts in dealing with homelessness? Is your community doing a very good job, doing everything it can; a good job, but more effort is needed; a poor job, much more effort is needed?

When asked about their own community's efforts in dealing with homelessness, veterans rate their own community as doing a better job than the nation as a whole. One in five (20%) say their community is doing a very good job, doing everything it can and half (49%) report their community is doing a good job, but acknowledge that more effort is needed. Roughly one in four (23%) rate their community as doing a poor job. Six percent say they don't have an issue of homelessness in their community.

Opinion of Community's Efforts in Dealing with Homelessness (n=1005)



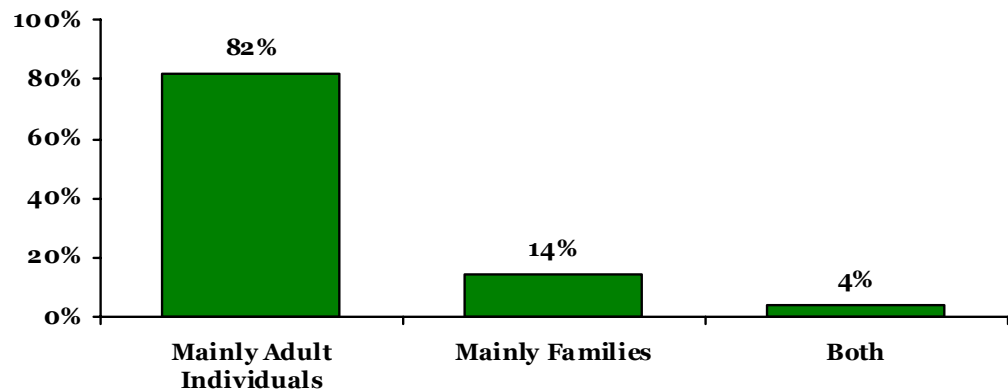
Perceptions of Homeless People – Adult Individuals vs. Families

Q9: We've been talking about homelessness, when you think about homeless people, what first comes to mind? Do you think of homeless people as mainly adult individuals or mainly families?

More than four in every five (82%) veterans perceive homeless people as being adult individuals. Fourteen percent believe that homeless people are mainly families and four percent say there are both individuals and families who are homeless.

Top-Of-Mind Image of Homeless People

(n=1005)



Change in Homelessness Among Veterans

Q10: From what you've heard, read or seen, would you say homelessness among veterans is increasing, decreasing, or has it not changed over the past 10 years?

A large majority of veterans report that homelessness among veterans has either increased over the past ten years or stayed the same. Forty-two percent of veterans report that homelessness among veterans has increased over the past ten years. As many (44%) say homelessness among veterans has stayed the same, while nine percent report that it has decreased.

Opinions as to whether homelessness is increasing among veterans is related to income. Nearly half (47%) of veterans reporting less than \$40,000 in household income believe homelessness among veterans has increased vs. 36% among those with household incomes of \$75,000 or more.

Perceptions of Whether Homelessness Among Veterans Is Increasing

	Increasing %	Staying Same %	Decreasing %	DK/RF %	Total %	# Interviews
Total (Veterans Sample)	42	44	9	5	100	(1005)
AGE						
<45	43	40	13	4	100	(131)
45-54	46	42	11	1	100	(236)
55-64	38	47	9	6	100	(216)
65+	41	45	7	7	100	(418)
EDUCATION						
College (Total)	42	43	10	5	100	(812)
College Inc.	41	45	10	4	100	(303)
Graduate/Post grad.	42	43	10	5	100	(509)
No college	41	46	8	5	100	(190)
REGION OF COUNTRY						
East	40	50	6	4	100	(141)
Midwest	41	47	8	4	100	(319)
South	44	38	13	5	100	(291)
West	41	44	9	6	100	(254)
ANNUAL HH INCOME						
Under \$40,000	47	42	6	5	100	(235)
\$40-74,999	44	45	7	4	100	(333)
\$75,000+	36	46	13	5	100	(382)

Likelihood of Veterans of Iraq and Afghanistan Wars Becoming Homeless

Q11: Compared to veterans from previous wars, do you think veterans of the Iraq and Afghanistan wars are more likely, less likely or as likely to become homeless as veterans from previous conflicts?

Approximately one in four (24%) veterans believe that veterans of the Iraq and Afghanistan wars are more likely to become homeless than their counterparts from previous conflicts. Thirty-seven percent think it is less likely to happen, and this same percentage (37%) say the chances for these more recent veterans are about the same as those veterans from previous conflicts.

Veterans age 65 and over are more likely than those under age 65 to feel it is more likely that veterans of the Afghanistan and Iraq wars will become homeless (31% among those age 65 and over vs. 14% among those under age 45).

**Compared to Veterans of Previous Conflicts:
Likelihood of Veterans of Iraq and Afghanistan Wars Becoming Homeless**

	More Likely %	Less Likely %	As Likely %	DK/RF %	Total %	# Interviews
Total (Veterans Sample)	24	37	37	2	100	(1005)
AGE						
<45	14	40	46	0	100	(131)
45-54	22	37	39	2	100	(236)
55-64	17	46	36	1	100	(216)
65+	31	32	34	3	100	(418)
EDUCATION						
College (Total)	23	38	37	2	100	(812)
College Inc.	23	38	37	2	100	(303)
Graduate/Post grad.	23	38	37	2	100	(509)
No college	27	35	38	0	100	(190)
REGION OF COUNTRY						
East	26	33	40	1	100	(141)
Midwest	25	36	37	2	100	(319)
South	23	38	38	1	100	(291)
West	20	41	35	4	100	(254)
ANNUAL HH INCOME						
Under \$40,000	33	32	31	4	100	(235)
\$40-74,999	22	37	41	*	100	(333)
\$75,000+	17	42	39	2	100	(382)

*Less than 1%

Role That Specific Groups and Organizations Should Play in Addressing Homelessness

Q12: I am going to read some groups or organizations that might play a role in addressing homelessness or in finding a way to reduce homelessness. As I read each, please tell me if you think the group or organization should take the lead in addressing homelessness, take a major role but not the lead role, take a minor role or not be involved at all? (Order in which groups were read to respondents was randomly rotated.)

Q13: Which of those groups or organizations do you feel should be most responsible in addressing homelessness?

- The federal government*
- Your state government*
- Your city or local government*
- Community groups, such as charitable groups including religious organizations*
- The business community*
- Private citizens*

When read a list of organizations and groups that might play a role in addressing homelessness, the federal government is most often cited by veterans as the organization that should play a lead role (24% say the federal government should take a leading role). Community groups, such as charitable groups including religious organizations, the state government and local or city government are each mentioned by approximately 17% as organizations that should take a leading role in addressing homelessness. Seven percent believe the business community should take a leading role and five percent think private citizens should take a leading role.

When asked which one organization or group should be the most responsible in addressing homelessness, veterans most often cite the federal government, mentioned by 36%, followed by community groups, such as charitable or religious organizations (25% of veterans believe community groups should be most responsible).

Role That Various Groups Should Take in Addressing Homelessness

	Lead Role %	Major Supporting Role %	Minor Role %	Not Be Involved %
The Federal Government	24	42	26	8
Your State Government	17	52	26	5
Your City or Local Government	16	50	29	4
Community Group/ Charitable Groups	17	61	19	2
The Business Community	7	41	46	6
Private Citizens	5	35	54	5

**Group That Should Be MOST Responsible For
Addressing Homelessness**

	Federal Govt. %	State Govt. %	City/Local Govt. %	Comm. Group %	Bus. Comm. %	Private Citizens %
Total (Veterans Sample)	36	15	19	25	1	2
AGE						
<45	38	14	14	27	1	6
45-54	33	14	20	29	*	3
55-64	39	13	22	20	2	3
65+	35	16	19	25	2	1
EDUCATION						
College (Total)	34	15	20	25	2	2
College Inc.	39	11	16	28	2	3
Graduate/Post grad.	31	18	22	23	1	2
No college	42	14	15	25	1	3
REGION OF COUNTRY						
East	45	17	17	20	1	0
Midwest	40	16	15	24	2	2
South	28	12	26	27	1	4
West	34	15	18	28	2	2
ANNUAL HH INCOME						
Under \$40,000	45	16	13	20	2	3
\$40-74,999	34	15	21	26	2	2
\$75,000+	32	15	21	26	1	4

*Less than 1%

The Community and Homelessness

Q14: *And to what extent, do you agree or disagree with the following statements? (Order of statements read to respondents was randomly rotated.) Do you completely agree, mostly agree, mostly disagree or completely disagree?*

-Communities are safer when people do not have to live on the streets.

-I want to live in a community that provides for the care of its homeless citizens.

-People who are properly housed use fewer public services and reduce burdens on police and hospitals.

-Communities should enforce laws to prohibit the homeless from public areas such as parks and libraries.

-Many homeless people could get back on their feet and become self-sufficient if only they could receive proper housing.

-Communities should construct more affordable housing to serve all of its citizens.

Approximately half (47%) of the veterans surveyed completely agree that “communities are safer when people do not have to live on the streets.”

Slightly more than one-third (36%) completely agree that they “want to live in a community that provides for the care of its homeless citizens.”

Twenty-nine percent completely agree that “communities should construct more affordable housing to serve all of its citizens.” Three in ten (29%) completely agree that “people who are properly housed use fewer public services and reduce burdens on police and hospitals.

Thirteen percent completely agree that “many homeless people could get back on their feet and become self-sufficient if only they could receive proper housing.” More than one-third (36%) of veterans disagree.

Seventeen percent completely agree that “communities should enforce laws to prohibit the homeless from public areas such as parks and libraries.” More than half of the veterans surveyed (51%) disagree.

Agreement With Statements Concerning Communities and Homelessness

	Completely Agree %	Mostly Agree %	Mostly Disagree %	Completely Disagree %	Neutral/ DK %
<i>Communities are safer when people do not have to live on the streets.</i>	47	43	6	2	2
<i>I want to live in a community that provides for the care of its homeless citizens.</i>	36	50	7	4	3
<i>People who are properly housed use fewer public services and reduce burdens on police and hospitals.</i>	29	50	13	4	4
<i>Communities should enforce laws to prohibit the homeless from public areas such as parks and libraries.</i>	17	29	31	20	3
<i>Many homeless people could get back on their feet and become self-sufficient if only they could receive proper housing.</i>	13	47	27	9	4
<i>Communities should construct more affordable housing to serve all of its citizens.</i>	29	42	19	8	2

Personal Concerns Over Possibility of Homelessness

Q15: Please tell me to what extent you, yourself, worry that (items listed below were randomly rotated when read) could cause you or your family to be homeless? Are you personally very worried, somewhat worried, not too worried or not worried at all?

- Mortgage payment increases
- The price of housing
- Medical expenses
- A job loss, unemployment, or insufficient income
- Lack of education or skills
- A change in your family situation, such as a death or divorce

Of possible factors that might contribute to homelessness on a personal level, medical expenses cited by 34% and/or a job loss (25%) are most frequently mentioned as things veterans worry that could cause them and/or their family to be homeless. The price of housing ranks third on this list of worries (19%).

Not surprisingly, veterans reporting household incomes of less than \$40,000 are more likely than their counterparts to report each of these factors could cause them to worry that they or their family could become homeless.

Worry Over Specific Factors That Might Contribute to Homelessness

	Very Worried %	Somewhat Worried %	Not Too Worried %	Not Worried at All %	NA %
Mortgage Payment Increases	5	10	17	65	3
The Price of Housing	6	13	22	58	*
Medical Expenses	12	22	21	45	*
A job loss, unemployment or insufficient income	7	18	20	53	2
Lack of education/skills	2	8	17	72	1
A change in your family situation (divorce, death)	3	13	23	60	1

Personal Worry Over Not Having a Place to Live

Q16: Was there ever a time when you, personally, were worried that you may not have a place to live?

One in four (24%) veterans surveyed report that there has been a time when they, themselves, were worried that they may not have a place to live. This percentage rises to one-third (33%) among veterans between the ages of 45-54.

Concern over not having a place to live is related to household income ranging from 32% among those reporting less than \$40,000 in annual household income to 19% among those reporting household incomes of \$75,000 or more.

**Ever a Time Veteran Personally Worried About Not
Having a Place to Live**

	Yes %	No %
Total (Veterans Sample)	24	76
AGE		
<45	28	72
45-54	33	67
55-64	24	76
65+	18	82
EDUCATION		
College (Total)	23	77
College Inc.	27	73
Graduate/Post grad.	20	80
No college	28	72
REGION OF COUNTRY		
East	26	74
Midwest	21	79
South	22	78
West	29	71
ANNUAL HH INCOME		
Under \$40,000	32	67
\$40-74,999	23	77
\$75,000+	19	81

Hardships Encountered During Past 12 Months

Q18: *Have there been times in the past 12 months when you did not have enough money to:*

- Buy food that you or your family needed*
- Provide housing for you and your family*

Approximately one in twenty (4%) of veterans report that there had been times in the previous 12 months when they did not have enough money to buy food that they or their family needed. Three percent report they did not have enough money to provide housing for themselves and their family. The vast majority said they had not experienced either of these hardships.

Those veterans under age 55 are more likely than average to say there have been times in the past 12 months when they did not have enough money for food (8% vs. 4%). Veterans reporting annual household incomes of less than \$40,000 are nearly three times as likely (11% vs. 4%).

**Personal Hardships Veterans Report Having Encountered in Past 12 Months
Did Not Have Enough Money**

	To Buy Food		To Provide Housing For Family	
	Yes %	No %	Yes %	No %
Total (Veterans Sample)	4	96	3	97
AGE				
<45	8	92	2	98
45-54	8	92	4	96
55-64	3	97	1	99
65+	2	98	2	98
EDUCATION				
College (Total)	4	96	2	98
College Inc.	6	94	4	96
Graduate/Post grad.	2	98	1	99
No college	7	93	3	97
REGION OF COUNTRY				
East	6	94	4	96
Midwest	5	95	2	98
South	2	98	2	98
West	5	95	2	98
ANNUAL HH INCOME				
Under \$40,000	11	89	6	94
\$40-74,999	3	97	2	98
\$75,000+	2	98	1	99

Incidence of Providing Shelter for Friend or Relative

Q17: Have you, at any time, taken in a friend or relative who was facing homelessness had you not provided shelter?

One in every two (48%) veterans report that at some time they had taken in a friend or relative who was facing homelessness had they not provided shelter. The remaining half said they had not.

Veterans residing in the Western region of the country are more likely than those living in the East to report having taken in a friend or relative who was facing homelessness had they not provided shelter (53% vs. 38% among veterans in the East).

Ever Taken In a Friend or Relative Who Was Facing Homelessness

	Yes	No
	%	%
Total (Veterans Sample)	48	52
AGE		
<45	47	53
45-54	55	45
55-64	50	50
65+	43	57
EDUCATION		
College (Total)	47	53
College (Inc.)	52	48
Graduate/Post grad.	44	56
No college	50	49
REGION OF COUNTRY		
East	38	62
Midwest	48	52
South	48	52
West	53	47
ANNUAL HH INCOME		
Under \$40,000	53	47
\$40-74,999	48	52
\$75,000+	45	55

Can Homelessness in America Be Totally Eliminated?

Q19: Overall, based on everything you have seen or heard do you think that homelessness in America can be totally eliminated, or do you think that no matter what is done there will always be some people who remain homeless?

The large majority (94%) of veterans are of the opinion that homelessness can never be totally eliminated and that there will always be some people who remain homeless. Six percent believe homelessness can be eliminated.

Can Homelessness Be Eliminated?

	Yes Totally %	No, Always Be Same %
Total (Veterans Sample)	6	94
AGE		
<45	8	92
45-54	8	92
55-64	4	95
65+	4	96
EDUCATION		
College (Total)	6	94
College Inc.	5	95
Graduate/Post grad.	6	93
No college	5	95
REGION OF COUNTRY		
East	8	92
Midwest	7	92
South	6	94
West	2	98
ANNUAL HH INCOME		
Under \$40,000	8	92
\$40-74,999	6	94
\$75,000+	5	94

Veterans' Willingness to Help Homeless People

Q20: Which of the following, if any, would you be willing to do to help the cause of the homeless in your community? (Order in which items were read to respondents were rotated.)

- Volunteer your time to a local organization that helps homeless people
- Make donations to organizations that are working with homeless people
- Volunteer my time to work directly with people who are homeless
- Pay additional taxes that would be used to fund programs to help the homeless

Seven in ten (69%) of veterans said they would be willing to volunteer their time to a local organization that helps homeless people. Even more (85%) report that they would be willing to make donations to organizations that are working with homeless people.

More than half (57%) said they would be willing to volunteer their time to work directly with people who are homeless. Nearly half (48%) report that they would be willing to pay additional taxes to fund programs that help the homeless.

**Veterans' Willingness to Help Cause of Homelessness in Community
Percent Saying "Yes"**

	QA	B	C	D
	Volunteer Time To Local Org. %	Make Donations %	Work Directly With %	Pay Added Taxes %
Total (Veterans Sample)	69	85	57	48
AGE				
<45	77	86	68	40
45-54	78	89	71	45
55-64	71	87	52	50
65+	61	81	48	53
EDUCATION				
College (Total)	70	86	56	50
College Inc.	70	84	60	44
Graduate/Post grad.	69	87	53	53
No college	69	80	60	43
REGION OF COUNTRY				
East	67	84	57	52
Midwest	68	82	57	46
South	76	88	60	49
West	65	84	53	48
ANNUAL HH INCOME				
Under \$40,000	70	80	55	50
\$40-74,999	72	87	60	44
\$75,000+	70	87	58	53

- A – Volunteer time to a local organization that helps homeless people
 B – Make donations to organizations that are working with homeless people
 C – Volunteer time to work directly with people who are homeless
 D – Pay additional taxes that would be used to fund programs to help the homeless

Technical Appendix

	Veterans %
TOTAL	100.0
GENDER	
Male	90.4
Female	9.6
Total	100.0
AGE	
<45	13.0
45-54	23.5
55-64	21.5
65+	41.6
Undesignated	0.4
Total	100.0
EDUCATION	
H.S. grad/Tech school or less	18.9
College incomplete	30.1
College graduate	50.7
Undesignated	0.3
Total	100.0
REGION OF COUNTRY	
East	14.0
Midwest	31.7
South	29.0
West	25.3
Undesignated	0
Total	100.0
ANNUAL HH INCOME	
Under \$40,000	23.4
\$40-74,999	33.1
\$75,000+	38.0
Undesignated	5.5
Total	100.0

	Veterans %
BRANCH OF SERVICE	100.0
Army/Army Reserve	44.5
Navy/Navy Reserve	22.0
Air Force/Air Force Reserve	19.7
Marine Corps/Marine Corps Reserve	7.2
Guard (Coast Guard/ National Guard)	5.4
Undesignated	1.2
Total	100.0
YEAR MILITARY SERVICE BEGAN/ENDED	
Pre-Korean/Korean War (1950-1955)	27.0/16.8
Post Korean (1956-1963)	10.9/7.9
Vietnam (1961-1975)	33.0/29.6
Post Vietnam (1976-1979)	8.2/8.4
1980-1988 (Iran/Iraq)	13.6/13.7
Pre/First Gulf War (1989-1991)/	2.5/3.7
Afghanistan/Second Gulf War/Operation Freedom (1992-2007)	3.3/17.7
Operation Freedom only (2003-2007)	(0.1/3.8)
Undesignated	1.5/2.2
Total	100.0/100.0

Sampling Tolerances

In interpreting survey results, it should be borne in mind that all sample surveys are subject to sampling error, that is, the extent to which the results may differ from what would be obtained if the whole population had been interviewed. The size of such sampling errors depends largely on the number of interviews.

The following tables may be used in estimating the sampling error of any percentage in this report. The computed allowances have taken into account the effect of the sample design upon sampling error. They may be interpreted as indicating the range (plus or minus the figure shown) within which the results of repeated samplings in the same time period could be expected to vary, 95 percent of the time, assuming the same sampling procedures, the same interviewers, and the same questionnaire.

The first table shows how much allowance should be made for the sampling error of a percentage:

Recommended Allowance for Sampling Error Of a Percentage

		In Percentage Points (At 95 in 100 confidence level)*					
		Sample Size					
		1000	800	600	400	300	200
PERCENTAGES NEAR	10	2	2	3	3	4	5
PERCENTAGES NEAR	20	3	3	4	4	5	6
PERCENTAGES NEAR	30	3	3	4	5	6	7
PERCENTAGES NEAR	40	3	4	4	5	6	7
PERCENTAGES NEAR	50	3	4	4	5	6	8
PERCENTAGES NEAR	60	3	4	4	5	6	7
PERCENTAGES NEAR	70	3	3	4	5	6	7
PERCENTAGES NEAR	80	3	3	4	4	5	6
PERCENTAGES NEAR	90	2	2	3	3	4	5

* THE CHANCES ARE 95 IN 100 THAT THE SAMPLING ERROR IS NOT LARGER THAN THE FIGURE SHOWN.

The table would be used in the following manner: Let us say a reported percentage is 33 for a group which includes 1000 respondents. Then we go to row "percentages near 30" in the table and go across to the column headed "1000". The number at this point is 3, which means that the 33 percent obtained in the sample is subject to a sampling error of plus or minus 3 points. Another way of saying it is that very probably (95 chances of 100) the true figure would be somewhere between 30 and 36, with the most likely figure the 33 obtained.

In comparing survey results in two samples, such as, for example, men and women, the question arises as to how large a difference between them must be before one can be reasonably sure that it reflects a real difference. In the tables below, the number of points which must be allowed for in such comparisons is indicated.

Two tables are provided. One is for percentages near 20 or 80; the other for percentages near 50. For percentages in between, the error to be allowed for is between those shown in the two tables.

Recommended Allowance for Sampling
Error of the Difference
In Percentage Points
(at 95 in 100 confidence level)*

TABLE A

Percentages near 20 or percentages near 80

	1000	800	600	400	300	200
1000	4					
800	4	4				
600	4	5	5			
400	5	5	6	6		
300	6	6	6	7	7	
200	7	7	7	7	8	9

TABLE B

Percentages near 50

	1000	800	600	400	300	200
1000	5					
800	5	5				
600	6	6	6			
400	6	7	7	8		
300	7	7	8	8	9	
200	8	9	9	9	10	11