VA NATIONAL CENTER ON HOMELESSNESS AMONG VETERANS
Research-driven solutions to prevent and end homelessness

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Prevalence of Eviction, Home Foreclosure and Homelessness among Low-Income U.S. Veterans: The National Veteran Homeless and Other Poverty Experiences Study

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What do We Know?

Preventing homelessness among Veterans is a major priority for both the U.S. Department of Veterans Affairs (VA) and U.S. Department of Housing and Urban Development (HUD).[1] Although considerable research exists on Veteran homelessness, little research on eviction and home foreclosures among Veterans exists that could aid efforts to prevent homelessness among Veterans. This knowledge gap is not unique to the Veteran experience as no national survey has ascertained the number of people who are evicted and become homeless nor the number of people experiencing homelessness who recently experienced an eviction. Few non-nationally representative studies exist that estimate 10%-38% of recently evicted tenants become homeless and 14%-47% of people experiencing homelessness had recently experienced an eviction.[2-5]

New Information Provided by this Study

The National Veteran Homeless and Other Poverty Experiences (NV-HOPE) study utilizes a nationally representative sample of low-income U.S. Veterans and is designed to address the following aims: (1) to describe the lifetime prevalence of eviction, home foreclosure and homelessness among low-income U.S. Veterans; (2) to examine the rates of homelessness among Veterans with histories of evictions and home foreclosures; and (3) to identify sociodemographic, housing and clinical characteristics associated with evictions, home foreclosures and homelessness.

The NV-HOPE study was developed through a contract with Ipsos which conducted the survey using their KnowledgePanel. Ipsos dedicates significant resources to make their KnowledgePanel be representative of the U.S. population, including representing those hard-to-reach populations, such as those without Internet access or Spanish-language-dominant Hispanics. The eligibility criteria for the NV-HOPE study were adults aged ≥ 18 years, served active duty in the U.S. Armed Forces and lived in a household under 300% of the U.S. Federal poverty level in 2021. The baseline survey for NV-HOPE was conducted from October 28,2021 to December 3, 2021. A total of 2,057 individuals were invited to participate; 1,577 (76.7%) completed the survey. Of those who completed this survey, 1,004 met the inclusion criteria to be included in the NV-HOPE baseline survey.

Among the 1,004 Veteran respondents to the NV-HOPE baseline survey, 11% reported a lifetime history of eviction, 8% reported a lifetime history of home foreclosure and 20% reported a lifetime history of homelessness. For context, the estimated rate of evictions in the general U.S. population ranges from 0.81% of all moves over two years to 2.34% of all renters over a one-year period;[6] the estimated annual rate of home foreclosure over the past decade has been 0.36% to 2.23% of all housing units;[7] and the lifetime rate of homelessness in the U.S. population has been estimated to be 4.2%.[8]

Among the NV-HOPE respondents with a history of homelessness, 39% also reported a history of eviction and 14% reported a history of home foreclosure. However, the majority of Veterans (72%) with a history of eviction had also experienced homelessness while 35% of Veterans with a history of home foreclosure reported a history of homelessness (Figure 1).

Hierarchical logistic regression analyses found that for eviction, sociodemographic characteristics accounted for 26% of the risk associated with experiencing a lifetime history of evictions, and clinical characteristics explained an incremental 12% of this risk. For example, being Hispanic, having private insurance and being from the Northeast was associated with a lower risk of eviction. For homelessness, sociodemographic characteristics accounted for 18% of the risk associated with experiencing a lifetime history of homelessness, and clinical characteristics accounted for an incremental 20% of this risk. For example, diagnosis of schizophrenia or bipolar disorder, any history of suicide attempt and lower physical health scores were associated with higher risk of homelessness. For home foreclosure, sociodemographic,

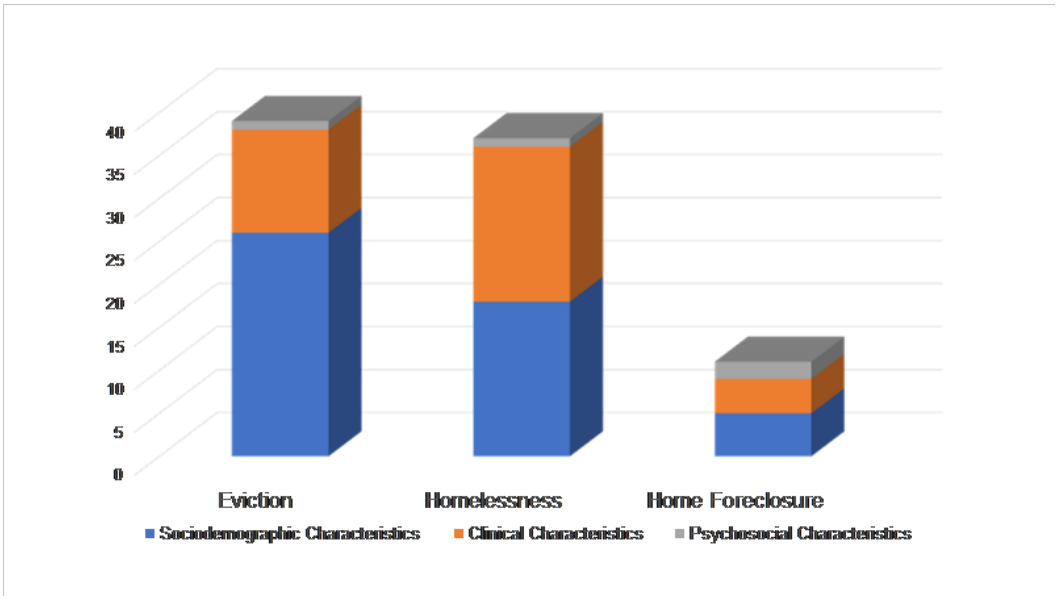
clinical and psychosocial variables together only explained 14% of the risk of experiencing a lifetime history of home foreclosures (Figure 2).

The NV-HOPE study has several limitations. First, because cross-sectional data and measures that assessed lifetime history were used, the directionality of associations is unclear. Second, analyses were centered on individual-level factors which did not account for all the risk of experiencing a lifetime history of homelessness, eviction or home foreclosure; research is needed on societal-level factors that may contribute to housing instability. Third, the results may not be generalizable to all Veterans because the NV-HOPE study specifically only included low-income Veterans. And fourth, these data were collected during the Coronavirus Disease of 2019 (COVID-19) pandemic. The NV-HOPE study attempted to minimize the possible history effect by focusing on lifetime history variables. These limitations are counterbalanced by the study's strengths, including the use of a nationally representative sample; examination of different forms of housing instability with a comprehensive set of sociodemographic, clinical and psychosocial variables; and multivariable analyses that provide insight into categories of characteristics associated with housing instability.

Figure 1. Overlap of lifetime self-reported histories of homelessness, evictions and home foreclosures among NV-HOPE study respondents.

The direction of arrows does not signify cause but rather the subpopulation also reported a lifetime history of belonging to another listed subpopulation.

Figure 2. Self-reported characteristics composites of NV-HOPE study respondents with lifetime histories of homelessness, evictions or home foreclosures.



Summary / Implications

With no national U.S. database of evictions, home foreclosures or homelessness, the NV-HOPE study may be one of the first studies to provide national estimates of these events among U.S. Veterans who lived in a household under 300% of the U.S. Federal poverty level in 2021. Their self-reported lifetime histories do suggest that these low-income Veterans experience a relatively high rate of evictions, home foreclosures and homelessness as compared to the general U.S. population.

NV-HOPE study's finding was unable to account for the main characteristics associated with the risk of experiencing a lifetime history of home foreclosures. One possible explanation is that the U.S. subprime mortgage crisis from 2007 to 2010 led to home foreclosures across many segments of society in unpredictable ways.

NV-HOPE study's finding did affirm other studies that highlight the existence of the multiple pathways to homelessness as only 39% of NV-HOPE respondents with a lifetime history of homelessness also reported a lifetime history of eviction. This multiple pathways to homelessness paradigm is further supported by NV-HOPE study's finding that clinical characteristics account for more of the risk associated with experiencing a lifetime history of homelessness as compared to eviction. The driving risk factor for lifetime history of eviction is more socio-economic vulnerability, such as the ability to pay rent on time. This difference between eviction and homelessness may assist in tailoring the development of interventions for these two events. For example, addressing behavioral health needs is more likely to assist in exiting homelessness than preventing evictions while financial interventions are more likely to prevent evictions than exits from homelessness. However, longitudinal studies are needed to validate this

hypothesis, especially given 72% of NV-HOPE study respondents with a history of eviction also experienced homelessness.

References

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The original article can be located at the following link: [Prevalence of Eviction, Home Foreclosure, and Homelessness among Low-Income US Veterans: The National Veteran Homeless and Other Poverty Experiences Study - Pubmed (Nih.Gov)].