

# Soldiers of Misfortune: Homeless Veterans, Risk Factors, and Prevention

A Monograph

by

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## Abstract

Soldiers of Misfortune: Homeless Veterans, Risk factors, and Prevention by MAJ Oscar Ibarra, US Army, 43 pages.

War is not a modern phenomenon. Since the beginning of time, conflict between communities served to put societies in positions of advantage over others. As nations continue to seek this advantage, war will always be part of the human experience. Homelessness, like war, is also not a modern phenomenon. American homelessness has its roots in the colonial frontier and has persistently plagued society throughout the entirety of this nation's existence. Both war and homelessness have produced intense suffering, not only to the losers but also to the victors. Together, they create an entity of a particular type of American: homeless veterans. They are those who answered the call to do our nation's bidding and, for a variety of reasons, have failed to adjust to civilian life. They are a tragic juxtaposition of two of society's worst ills. They are also a contradiction to the American ideal, resulting in painful historical evolution from the colonial "idle poor" to the post-Civil War "tramps" to today's homeless veteran. It begs the question, why is it that some disciplined and trained service members fail to adapt to civilian life once their obligation is over?

This study explores veteran homelessness through a historical lens in order to answer this question. Plagued with societal rejection for their perceived idleness and lethargy, the homeless became involved in a vicious cycle that became difficult to overcome. Moreover, identity plays a significant role in the evolution of both warriors and the homeless. While many organizations exist that seek to end homelessness, this study suggests an angle of attack against veteran homelessness while service members are still serving. Fostering an enduring identity for their service, maintaining a connection to service members, and developing deeper financial literacy can ease their transition to military life and help prevent them from experiencing the tragedy of homelessness.

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## Abbreviations

AEF	American Expeditionary Force
AHAR	Annual Homeless Assessment Report
BEF	Bonus Expeditionary Force
FEANSTSA	European Federation of National Organizations
HUD	Department of Housing and Urban Development
IWW	Industrial Workers of the World
MVHA	McKinney-Vento Homeless Act
NPDAS	National Post-Deployment Adjustment Survey
OCO	Overseas Contingency Operations
OEF	Operation Enduring Freedom
OIF	Operation Iraqi Freedom
PTSD	Post-Traumatic Stress Disorder
VA	Department of Veterans Affairs
SIT	Success in Transition
SFL-TAP	Soldier For Life- Transition Assistance Program
TAP	Transition Assistance Program
TBI	Traumatic Brain Injury
WWI	World War I
WWII	World War II

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## Introduction

Since the inception of the Continental Army in 1775, our nation has felt both gratitude and pride for those who served to fight and defeat our nation's enemies to preserve the American way of life. There is little question about the great wave of patriotism that Americans feel when soldiers reunite with their loved ones upon returning from deployment overseas. Even those who may disagree with wars are relieved to learn of the safe return of those the nation sent to fight on its behalf. However, to the American people's shame, there has always been a population of those who return that continue to fight their own wars in the streets they fought to protect.<sup>1</sup>

Although the precise number of veterans experiencing homelessness is extremely difficult to obtain, the Department of Housing and Urban Development (HUD) suggests that, as late as 2016, as many as 39,471 veterans were experiencing homelessness on the night of the survey.<sup>2</sup> Demographically, within the homeless population, they are overrepresented despite the Department of Veteran's Affairs (VA) pledge to end veteran homelessness by 2015.<sup>3</sup> Homeless veterans are a subset population that touches two opposing worlds, comprised of heroic military persons who never accept defeat and others who are perceived as acquiescing to a defeated lifestyle. Society at large has grappled with homelessness because it perceived that the homeless are victims of vice or ill-made decisions. The veteran homeless lie somewhere in between society's appetite to help or not. The problem of veteran homelessness not only concerns the military population; it affects the American people as many see it as a problem that remains unsolved.

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<sup>1</sup> J. Tsai and R. A. Rosenheck, "Risk Factors for Homelessness Among US Veterans," *Epidemiologic Reviews* 37, no. 1 (January 2015), 177.

<sup>2</sup> Emily Brignone, Jamison Fargo, and Dennis Culhane, "Epidemiology of Homelessness among Veterans," in *Homelessness among U.S. Veterans: Critical Perspectives*, ed. Jack Tsai (New York: Oxford University Press, 2019), 22.

<sup>3</sup> *Ibid.*, 14.

The US military has deeply rooted service traditions that each of its members inculcates through the enlistment process. While in service, these members experience a sense of community, unlike any other. Demographically, the services are increasingly diverse, and its members generally represent the United States population accurately.<sup>4</sup> While in service, they are rarely alone and are placed within a social support network that ensures that all their needs are met and that they have someone they can request help from in times of trouble. Understanding that they can count on their comrades-in-arms is a function that is not exclusive to combat situations. It is a construct of their everyday lives that goes beyond missions and well beyond service obligations. Each service has programs that aid in preparing service members for their separation and transition to civilian life, and with it often comes an enduring identity that they will always be a soldier, marine, sailor, airman, or coast guardsman.

Given that there is a community to which service members will always belong, and those veterans often retain their service identity after they separate, why is it that some end up homeless? This is the key question that this monograph will answer. This monograph assesses known risk factors that sometimes lead to homelessness. Furthermore, it analyzes variables that increase and decrease these risk factors to assess why some cannot cope once they are no longer in the service. As noted above, over 39,000 veterans experience homelessness on a given night. Commanders today should understand that someone in their formation will likely experience homelessness upon separation and that they can help reduce the probability that this will occur.

The Soldier's Creed has a specific line that is appropriate for this topic; it is a line that falls within the section that the Army labeled as the "Warrior Ethos": *"I will never leave a fallen*

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<sup>4</sup> "Demographics of the U.S. Military," *Council on Foreign Relations* (Council on Foreign Relations, July 13, 2020), last modified July 13, 2020, accessed October 5, 2020, <https://www.cfr.org/backgrounders/demographics-us-military>.

*comrade*.”<sup>5</sup> This monograph seeks to find the comrade before he or she falls and before they find themselves fighting a lonely war in the streets.

## Defining Homelessness

Homelessness is a complex subject that is difficult to define. Homeless populations are constantly in flux as people frequently transfer from one housing situation to another. This population includes individuals and families, each in varying degrees of homelessness. Categorizing the homeless depends on regional considerations. For example, in a report for the European Federation of National Organizations (FEANTSA), the European Observatory on Homelessness classifies four distinct degrees of homelessness: rooflessness, houselessness, insecure accommodation, and inferior and substandard housing.<sup>6</sup> While this definition comes from a European source, it is a useful definition for understanding the homeless. In the United States, the McKinney-Vento Homeless Act (MVHA) defines as homeless an individual or family unit that “lacks a fixed, regular and adequate nighttime residence” and who “[resides] in a shelter or place not meant for human habitation.”<sup>7</sup> This definition, of course, is extremely simplified. The McKinney-Vento Homeless Act covers a wide range of situations that fall into what is known as homelessness. It includes individuals or families living in public or privately operated shelters and even those who will imminently lose their housing. Individual adults, families, families with children, and homeless children are all population categories covered within this act.

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<sup>5</sup> “ARMY.MIL Features,” *Soldier's Creed - Army Values*, accessed October 5, 2020, <https://www.army.mil/values/soldiers.html>.

<sup>6</sup> Sabine Springer, “Homelessness: A Proposal for a Global Definition and Classification,” *Habitat International* 24, no. 4 (2000): 479-480.

<sup>7</sup> “The McKinney-Vento Homeless Assistance Act, As Amended by S. 896 Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009,” *HUD Exchange*, last modified May 2009, accessed October 21, 2020, <https://www.hudexchange.info/resource/1715/mckinney-vento-homeless-assistance-act-amended-by-hearth-act-of-2009/>.

Nevertheless, even with a far more comprehensive definition offered in the MVHA, it may still not cover all possible categories. For example, any prisoner or otherwise detained individual is not considered homeless, nor does it include hospital patients who do not have a home to return to once discharged.<sup>8</sup> These are important distinctions that particularly affect homeless veterans. Sabine Springer identifies what she considers “concealed homelessness” as a subset of the homeless population that—if it were not for family and friends—would otherwise lack shelter as they cannot afford any on their own.<sup>9</sup> Moreover, substandard housing perhaps should be included, as well. Springer, quoting the United Nations Centre for Human Settlements Global Strategy for Shelter to the Year 2000, notes that an “adequate shelter” means more than a “roof over one’s head.” It means that there is “adequate privacy, space, accessibility, security, structural stability, durability, lighting heating, and ventilation....” Adequate shelters, by definition, have access to essential services such as water and sanitation.<sup>10</sup> Therefore, individuals or families living in substandard or *inadequate* shelters should be included within homelessness's broader definition.

The definition of veteran homelessness is derived from an understanding of who the homeless are. Like its much broader parent, it may lack complete consensus among those who study the homeless. Homeless Veterans are a subset population from the much broader American homeless. Nevertheless, despite lacking a definition that includes the above and any other factors that must be included, it does not preclude one from understanding who they are, how they become homeless, and how one can help prevent others from joining their ranks.

Both researchers and the general public use a variety of terms to describe the homeless. Tramp, vagrant, hobo, and transient poor are just a few that emerge from the literature that covers

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<sup>8</sup> Peter H. Rossi, *Down and Out in America: The Origins of Homelessness* (Chicago: University of Chicago Press, 1989), 11.

<sup>9</sup> Springer, *Homelessness: A Proposal for a Global Definition and Classification*, 480.

<sup>10</sup> *Ibid.*, 481.

the homeless. While these terms are often used interchangeably within culture, they have specific meanings derived from the time they were first used. The homeless are misunderstood as a population, and thus, while they are remarkably diverse, they are often categorized as one entity. This is one of the reasons why these terms are often conflated. These terms are often used negatively to describe the homeless without regard as to how they got there. Such terms appear in the analysis below when citing authors who used them in their work. One hopes that these terms will gradually disappear from the American lexicon in favor of a more empathetic language that will inspire society to solve this problem.

### Historical American Homelessness

Homelessness in the United States is not a modern phenomenon as one can trace its roots back to the colonial era. Since the inception of the nation, the homeless have always had a presence, and how they are viewed has varied significantly. In his book, *Down and Out, On the Road*, the historian Kenneth L. Kusmer, notes that the homeless have always had much in common with the rest of the American population and that they have been an “integral part of American civilization for well over two centuries.”<sup>11</sup> Despite this, they rarely enjoyed a favorable view. The perception of the homeless and how one is classified as homeless is useful to study as there is a correlation between perception, causes, and drivers for societal efforts to solve this problem. Kusmer insightfully asserts that:

No other element of the population, with the exception of African Americans, has generated such strong reactions over such a long period. Attitudes toward work, idleness, inequality, and benevolence have all been connected in some way with the homeless, who in different guises have represented alienation and failure in a society that has long worshiped upward mobility and success. To some extent, this was true almost from the beginning of American society, as evidenced by the early passage of harsh antivagrancy laws and the construction, in the eighteenth century, of the first workhouses for the ‘idle poor.’<sup>12</sup>

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<sup>11</sup> Kenneth L. Kusmer, *Down and Out, On the Road: The Homeless in American History* (New York: Oxford University Press, 2002), VIII.

<sup>12</sup> *Ibid.*, 8.

The homeless appeared in the colonial era as those whom society labeled as “the wandering poor,” “sturdy beggars,” and “vagrants.” These were people who had entered homelessness for various reasons: employment loss, disaster, and misfortune. However, warfare was the likely leading cause of homelessness during this period. King Phillip’s War, otherwise known as the First Indian War, in 1675 between the indigenous population of New England and its colonists, may be one of the earliest catalysts of a colonial-era rise in homelessness as it caused many of the rural settlers to relocate from their farms into coastal towns. Many of these refugees, who lost their livelihood and their home, could not fully assimilate into the towns they now occupied.<sup>13</sup>

The refugees' presence was an unfavorable sight, and soon laws emerged that proved harmful to them. Boston citizens heard the refrain, “The sin of idleness (which is the sin of Sodom) doeth greatly increase.” Massachusetts passed a law that condemned all who “lived an idle and riotous life” into indentured servitude.<sup>14</sup> By the early 1700s, the number of beggars and homeless diminished significantly, particularly in large cities. However, by the mid-1700s, an economic downturn in New York City caused such an increase in vagrancy that officials constructed the city’s first institution to employ, care for, and in effect, incarcerate the begging poor. As low-income families immigrated into the colonies, the number of homeless increased, and as their numbers increased, so did the number of ordinances that attempted to reduce the number of vagrants in the cities, often expelling them outright.<sup>15</sup>

During the colonial era and the Revolutionary War, how the homeless were perceived in the New World diverged significantly from how they were perceived in Europe. The prevalence of Protestantism in the colonies impacted how people viewed the homeless and how public policy addressed this portion of the population. European Catholics tended to have a more lenient view

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<sup>13</sup> Kusmer, *Down and Out, On the Road*, 14.

<sup>14</sup> *Ibid.*

<sup>15</sup> *Ibid.*, 15.

toward the street wanderer; some even believed that the homeless had achieved a sense of spiritual ascendancy in which they imitated Christ more closely. In contrast, New England's colonists imported English Puritan stances that saw the homeless as not just a social plague but more as enemies of God.<sup>16</sup> As a result, officials passed harsh ordinances that targeted the sturdy beggar. Not all the poor were treated this way. In line with biblical guidelines for caring for widows and orphans, the destitute, sick, and weak that were simply unable to care for themselves were ministered by the communities to which they belonged. However, the chronic and wandering poor, those whom society perceived as having rejected honest work for a life of "burdensome idleness," experienced a significantly lower chance to receive the same level of care.<sup>17</sup>

Moreover, the homeless were seen roughly the same as slaves as both were seen as populations that required compulsion to work and would not do so independently. Thus, even the early vagrancy codes did little to distinguish between the "idle poor," prostitutes, immigrants, fortune-tellers, and runaway slaves.<sup>18</sup> Even as harsh measures were enacted to discourage idle homelessness, Kusmer notes that there was little effort from the colonial era communities to solve the problem. "Vagrancy and begging could not be completely eliminated any more than could sin."<sup>19</sup>

Eventually, protestant churches, influenced largely by the revivalist Jonathan Edwards, oversaw charitable organizations' development in the late 18th century. His teachings helped generate sympathy for the destitute and gave a "religious motivation" and "intellectual

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<sup>16</sup> Kusmer, *Down and Out, On the Road*, 19.

<sup>17</sup> *Ibid.*

<sup>18</sup> Risa L. Goluboff and Adam Sorensen, "Oxford Research Encyclopedia, American History," *Oxford Research Encyclopedia, American History* (New York: Oxford University Press USA, 2018), 2, accessed November 23, 2020, <https://doi.org/10.1093/acrefore/9780199329175.013.259>.

<sup>19</sup> Kusmer, 21.



respectability” to assisting the poor. Charitable giving was encouraged, which began to show a break from the Puritan work ethic concept that conflicted with the person of the beggar.<sup>20</sup> During periods of economic recession or disaster, local newspapers appealed to the Christian generosity of their readership. In 1849, one editorial read, “Better to be an outcast in society than outcast of God. And we shall make ourselves one or both, whenever or wherever we shut our ears or eyes against sinning or suffering humanity.”<sup>21</sup>

During the antebellum period, homelessness began to swell, but only in concentrated areas like large cities and less so in rural areas and small towns that saw little in the way of poverty.<sup>22</sup> Vagrants and beggars became more of a common sight in fast-growing communities. However, perhaps what shocked society the most was the sudden increase in homeless children and women, both unmarried and widowed. Even as homelessness grew, the northern states’ African American communities, despite their discrimination, saw fewer numbers of their own homeless.<sup>23</sup> In the South, the institution of slavery helped keep homelessness down by ensuring that there was a permanent working class and an elevation of smaller white landowners and businesses.<sup>24</sup>

## The Civil War Era

The American Civil War brought about significant change to American communities, not one more important than the decision that proclaimed freedom to all men, regardless of race. Nevertheless, homeless populations increased significantly. Following the war, several economic recessions increased the demand for food, fuel, clothing, and shelter.<sup>25</sup> As with previous wars,

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<sup>20</sup> Ibid., 22.

<sup>21</sup> Kusmer, *Down, and Out, On the Road*, 31.

<sup>22</sup> Ibid., 33.

<sup>23</sup> Ibid., 24-25.

<sup>24</sup> Ibid., 16.

<sup>25</sup> Rossi, 19.

refugees contributed to the surge in homelessness. Particularly in the South, livelihoods were destroyed as a result of Sherman's "march to the sea," when he destroyed much of the Confederate infrastructure and many civilian homes.<sup>26</sup> Furthermore, while the civilian population suffered greatly during and immediately after the war, the postbellum era was particularly unique for war veterans.

Military service, particularly in time of war, often produces mature, hard-working, and disciplined men. Yet, as the postbellum era shows, it did not always lead to a life of upward mobility and success. The Civil War became the proving ground where the homeless veteran learned to live on the go and with the ability to forage for sustenance. Before the Civil War, the United States experienced a transportation revolution. By 1860, over 30,000 miles of railroad existed with at least three major routes that connected the East Coast with Chicago and far into the North and Midwest.<sup>27</sup> During the war, both the Union and the Confederate armies used these railroads to transport material, equipment, sustenance, and personnel. Soldiers learned to travel herded together in boxcars during both the war and the general demobilization in 1865. These boxcars were so often tightly packed that some rode on the roofs of the cars. As Kusmer notes, this experience closely resembled what the men who were later known as "tramps" experienced.<sup>28</sup> During the war, soldiers were often directed to forage food to supplement the logistical system. While this was a legitimate method to sustain an army, both sides experienced a decline in disciplined foraging and often devolved into pillaging and plundering. In many ways, the tramp colonies resembled much of army camp life, and its residents foraged the surrounding farms in much the same way soldiers had during the Civil War.<sup>29</sup>

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<sup>26</sup> Williamson Murray and Wayne Wei-siang Hsieh, *A Savage War: A Military History of the Civil War* (Princeton, NJ: Princeton University Press, 2016), 461-464.

<sup>27</sup> Murray and Wei-siang Hsieh, *A Savage War*, 44-45.

<sup>28</sup> Kusmer, 36.

<sup>29</sup> *Ibid.*, 37.

The construction of the railroad in the postbellum period created the need for transient workers who could work on a seasonal term. The maintenance of the railroad and the rise of large-scale commercial agriculture helped to enable “tramp culture.” As this was a young man’s game, the transient homeless of the time consisted of predominantly young, unattached, and relatively uneducated males who seemed suited for employment that would take them across the country. Recently discharged Civil War veterans were particularly suited to fill this demand.<sup>30</sup>

The words “tramp” and “bum” have roots within the Civil War era, where small bands of soldiers were going off “on a tramp of their own,” presumably to forage. By 1875, the term was exclusive to the vagrants that rode the trains. The term “bum” appeared in the same era to describe foraging soldiers. By the end of the war, it described “men who hate the discipline of life, detest marching in the ranks of workers, and hold industry in abomination.” It is ironic to see the use of the terms “men,” “discipline,” and “marching in the ranks” to describe the antithesis of what exemplified a soldier. Immediately following the war, a considerable number of veterans experienced homelessness. While those wounded in battle typically received support from friends or charities, those who did not transition well to civilian life received little sympathy from the community. As a result, homeless veterans often fell victim to current vagrancy laws. From 1866-67 in Massachusetts, Pennsylvania, and Illinois, they were among the largest demographics charged with vagrancy.<sup>31</sup>

When industrial development grew, particularly in larger cities, so did the number of homeless. By the 1870s, homelessness began to emerge as a national concern. Tramps, the homeless stowaways on trains, often joined bands that proved threatening to farmers and began to receive unwanted attention by law enforcement, who would often place them in “tramp rooms.” These rooms were essentially police-run homeless shelters, often in police stations near the

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<sup>30</sup> Rossi, 18-19.

<sup>31</sup> Kusmer, *Down and Out, On the Road*, 35-37.

incarcerated.<sup>32</sup> Such “tramp rooms” only supplied shelter from the elements and lacked anything else in the way of essentials. Those occupying these rooms slept huddled together in filthy rooms and dismissed by daybreak. To make matters worse, most police stations allowed the homeless to stay one or two nights a month, which required them to be constantly on the move in search of shelter. It was no coincidence that these rooms had an air of degradation; they provided the vagrant with a negative incentive to coerce them to work. These rooms were not used only by the traveling “tramps” but also served as shelters for others who were also destitute.<sup>33</sup> Homelessness became an increasing personal concern for many families, as it was no longer an isolated occurrence that befell someone unknown. Kusmer notes that the historian Eric H. Monkken estimated that ten to twenty percent of American families during this period had at least one family member who spent time in one of these shelters.<sup>34</sup>

The approach to solving the problem of homelessness lies in the perception of its causes. In this era, few people thought that economic conditions were a catalyst for it, believing instead that it was due to the homeless' immorality. This was true even of charity organizations, one of which stated that the cause of vagrancy was “idleness, improvidence, drunkenness or other forms of vicious indulgence.” Naturally, if society viewed that vice was the cause for their perceived destitute idleness, one can understand the solutions that emerged. One Philadelphia paper argued that the solution was to “hold over the heads of the chronic able-bodied paupers the terror of work, and so reduce their number.” According to Kusmer, charity reformers argued for four lines of effort aimed at accomplishing the objective: “elimination of almsgiving to beggars, termination of the municipal policy of ‘outdoor’ relief, centralization of urban charities under that supported ‘scientific’ benevolence, and more stringent vagrancy laws.”<sup>35</sup>

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<sup>32</sup> Ibid., 3.

<sup>33</sup> Kusmer, *Down and Out, On the Road.*, 55-56.

<sup>34</sup> Ibid., 6.

<sup>35</sup> Ibid., 52.

By 1880, anti-tramp laws in several states made being a “tramp” a state-prison offense that required a very low standard of proof for conviction. Moreover, even the definition of the tramp began to change. New Jersey, for example, published a law in 1876 that broadly defined tramps as:

persons without legal settlement who live idly and without employment, and refuse to work for the usual and common wages given to other persons for like work in the places where they then are, or shall be found going about from door to door, or placing themselves in the streets, highways or roads, to beg or gather alms, and can give no reasonable account of themselves or their business in such places.<sup>36</sup>

This definition shows how even the word “tramp” evolved to encapsulate a broader definition of the homeless, not just one that traveled on boxcars. Local law enforcement apprehended individuals accused of vagrancy and brought them before a judge for examination. If the court determined that they were indeed a tramp, the individual could receive a sentence of up to six months in prison.<sup>37</sup> Not all those presented before judges ended up with convictions. In Illinois, one criminal court judge found the 1877 Vagabond Act unconstitutional because this law did not require a jury trial.<sup>38</sup> However, most judges and legal scholars viewed these laws as valid in crime prevention and regulating the poor.<sup>39</sup>

Tramps and hobos demonstrated in their own way the plight of the ever-growing oppositional working-class culture.<sup>40</sup> Due to the abolition of slavery and the expansion of the rail system and industry in the North, “free labor” emerged as the dominant labor model. While this model purported to enable equality between workers and employers, Joel Black asserts that this relationship remained unequal as it did not address “entrenched and systemic inequalities.” For

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<sup>36</sup> Kusmer, *Down and Out, On the Road*, 53.

<sup>37</sup> *Ibid.*, 52-53.

<sup>38</sup> Joel E. Black, “A Crime to Live Without Work: Free Labor and Marginal Workers in Industrial Chicago, 1870 to 1920,” *Michigan Historical Review* 36, no. 2 (2010): 63-93, 70.

<sup>39</sup> Goluboff, 4.

<sup>40</sup> Kusmer, 137.

example, tramps who were single and unattached fell victim to policies that favored married men, such as access to public and private relief. Informal seniority systems protected the “heads of households” and “breadwinners” and enabled single men to be laid off during economic depressions.<sup>41</sup> These systemic inequalities, coupled with the harsh vagrancy laws prevalent across most states, gave rise to labor movements that the homeless identified with. Tramps, out of necessity, remained interdependent with the industrial society. However, their lifestyle, which gave way to sporadic employment and emergent behavior that led to the construction of tramp camps, ran afoul to the current labor paradigm that clashed with preindustrial values.<sup>42</sup>

An economic crisis in the 1890s brought about one movement worth considering. A group of vagrants known as Coxeys’ Army marched to Washington in 1894, bringing homeless grievances to the forefront. Jacob S. Coxeys’ movement, which at its heart sought to alleviate unemployment, pushed ideas that society would not take seriously until decades later with Franklin D. Roosevelt’s New Deal.<sup>43</sup> Nonetheless, this “army” led by a “general” and spawning movements that would later be known as “battalions” all continued to have an antithetical connection between the homeless and military life. Although Coxeys’ Army did not yield the results that it sought, it was undoubtedly a predecessor to the Bonus March of 1932.<sup>44</sup>

## World War I and the Interwar Period

The breakout of hostilities in Europe and the United States’ entrance into World War I (WWI) helped reduce the homeless population as industry requirements and military recruitment dramatically increased. The Preparedness Movement successfully lobbied for increasing the US

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<sup>41</sup> Black, 67.

<sup>42</sup> Kusmer, 137.

<sup>43</sup> Benjamin F. Alexander, *Coxey's Army: Popular Protest in the Gilded Age* (Baltimore, MD: Johns Hopkins University Press, 2015), 12.

<sup>44</sup> Kusmer, 58.

Navy's fleet size to one comparable to the British Royal Navy.<sup>45</sup> By 1917, the US military stood almost four million strong between the two million soldiers that made up the American Expeditionary Force (AEF) and the two million soldiers who supported the war effort across the globe.<sup>46</sup>

Many US citizens considered conscription forced labor, and those who lived the tramp lifestyle vehemently opposed it. Organizations like the Industrial Workers of the World (IWW), an international labor union, held a generally benevolent view of the homeless, gaining broad support in tramp camps, also known as "hobo jungles," but many labor movements saw this as merely an opportunity to import socialism electorally.<sup>47</sup> These hobos (a term now used to describe the homeless) had long been an apolitical population, not by choice but because they did not meet residency requirements for voting rights. Consequently, as the IWW voiced their concerns, the organization's socialist views permeated the hobo subculture and infused it with political zeal. As the United States entered WWI, the IWW denounced it. As a result, many IWW members were accused of treason or labeled as spies. This led the Justice Department in 1917 to raid the IWW headquarters and private homes and charge over one hundred of its members with espionage and sedition.<sup>48</sup>

Connecting hobo culture with socialism only inflamed the already negative perception of the homeless. Organizations like the IWW further amplified the militaristic language used to describe hobo culture. One 1914 issue of the IWW newspaper *Solidarity* described hobos as the "chosen people" that served as "scouts and advanced guards of the labor army...[and] may

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<sup>45</sup> Allan Reed Millett, Peter Maslowski, and William B. Feis, *For the Common Defense: A Military History of the United States of America from 1607-2012* (New York: Free Press, 2012), 304-305.

<sup>46</sup> *Ibid.*, 309.

<sup>47</sup> Todd DePastino, *Citizen Hobo: How a Century of Homelessness Shaped America* (Chicago, IL: Univ. Press, 2003), 95.

<sup>48</sup> *Ibid.*, 104-105.

become the guerrillas of the revolution—the *franc-tireurs* of the class struggle.”<sup>49</sup> This placed hobos between two social constructs of reality: the one of law and order that saw the hobo as a threat, and the other a world made up of people like him that saw this way of life as a protest of industrialized America. This gave rise to *Hoboemia*, which would serve to alienate the homeless further.<sup>50</sup>

While WWI served in many ways to propel the American economy, it also added its share to the homeless population. The brutality that resulted in over 100,000 dead and 200,000 wounded returned to America a generation scarred by war. Figures concerning homeless veterans are difficult to find; however, estimates from Minneapolis and Cleveland state that veterans represented between a quarter and a third of the homeless populations.<sup>51</sup>

By the end of the 19th century, the homeless in cities began to cluster in specific areas, first in neighborhoods that were primarily known for poverty and crime, and later in centers known as skid rows. These centers had small buildings or lodges used to house transients, from destitute families to homeless single men and women. In these lodges, usually converted private homes, the homeless could rent a small space to sleep on the floor, side by side, for a small fee. In reality, except for their ability to leave and come back, these lodges were not at all different from the police-run tramp rooms that were remarkably bare on essential services.

What is most remarkable about the development of skid rows is the emergent qualities that they demonstrated. The term “emergence” describes what happens when a complex system made of individual parts exhibits behaviors that can only occur when they interact together. In his book *Emergence*, Steven Johnson shows how a colony of ants creates order out of chaos by

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<sup>49</sup> Ibid., 110.

<sup>50</sup> Black, 79.

<sup>51</sup> Marjorie J Robertson, “Homeless Veterans: An Emerging Problem?,” in *The Homeless in Contemporary Society*, ed. Richard D Bingham, Roy E. Green, and Sammis B White (Newbury Park, CA: SAGE Publications, 1987), 67.



forming lines of work and areas to discard trash and dispose of dead members. The ants do this without centralized planning, as their ant queen does not serve the purpose of leadership, and each individual ant plays a part in orchestrating solutions to problems that affect the whole.<sup>52</sup> The homeless at the turn of the twentieth century began to exhibit similar behavior to the ants. They, too, claimed no leader, but as they clustered into skid rows, they did not merely survive; rather, bases emerged from which they could thrive.

Most famously in Bowery, New York City, and Chicago, skid rows evolved from locations where the homeless simply found shelter into centers that supported a specific transient population. While their living arrangements left much to be desired, these skid rows became centers from which the homeless developed their shared identity. At the de facto hobo capital, the Chicago skid row (often referred to as Hobohemia), one would find barber shops, restaurants, gambling houses, saloons, hiring offices, lodging, and even a hobo college. Joel Black notes one hobo's response to a critic of Hobohemia:

I see a few visitors who very possibly never before came in so near contact with this movement, and who, hearing the word, 'hobo' saw in their mind a picture of a human derelict, covered with rags and filled at least half full of fire water. But I hope that their image will change. They will find that this just mentioned mental picture covers only small exceptions to the rule.<sup>53</sup>

These skid rows flourished in part because they obtained external support. For example, millionaire James E. How helped create the "Brotherhood Welfare Organization," which sought to bring education to the homeless by founding hobo colleges. What started as a place where the homeless could feel safe grew into a center where they could meet with other homeless, engage in discourse, gain practical advice, learn skills that could make them more marketable in the industrial era, and avoid those who saw them as merely a nuisance to society.<sup>54</sup>

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<sup>52</sup> Steven Johnson, *Emergence: The Connected Lives of Ants, Brains, Cities, and Software* (New York: Scribner, 2001), 32-33.

<sup>53</sup> Black, *Michigan Historical Review*, 78.

<sup>54</sup> Kusmer, 161-162.

## The Great Depression

The Great Depression of 1929-33 was a global phenomenon that caused significant worldwide suffering. In the United States, the number of homeless grew exponentially. While a 1934 government survey estimated there were 200,000 homeless Americans during the Great Depression, Rossi notes that other studies reported up to 1.5 million homeless during the worst periods.<sup>55</sup> Unlike the prior era, which was marked by a romanticization of homelessness through the “hobo” movement, the Great Depression saw a transformation of the homeless to a remarkably fragile population. The labor armies that had pursued progressive labor agendas were replaced by the “starvation army.” In the late 1920s, the growing number of homeless young, unattached men (and to some extent, women, and children) signaled the coming economic crisis, though few saw it coming. By 1933, transient homelessness had spread across the nation. This exponential growth of the homeless created concern in the communities that absorbed them. California, Florida, Arizona, Ohio, and New York received more homeless than they exported, while states like Pennsylvania and Michigan received fewer homeless than those who left.<sup>56</sup> This mass homeless transit between the states, worsened by the economic crisis, revealed communities’ inability to respond effectively. Nearly twenty-five percent of communities responded to a 1933 US Senate questionnaire that they could not provide any support, while others responded that they could provide only lodging or just one meal. Regardless of the support level, most communities would insist that the homeless move on, perpetuating the transient problem.<sup>57</sup>

As communities struggled to provide organized responses to the homeless problem that befell them, the residents were the ones that paid the price. To provide relief to residents,

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<sup>55</sup> Rossi, 22.

<sup>56</sup> Kusmer, *Down and Out, On the Road*, 193-194.

<sup>57</sup> *Ibid.*, 193-195.

communities enacted ordinances that outlawed panhandling or begging. However, some organizations continued to extend charity, realizing that not everyone who ended up homeless was to blame for their situation. Not everyone viewed charitable giving to the beggar as a good thing, and some still shunned the homeless. Richard Nixon, a teenager in California at the time, worried that “feeding the homeless would weaken their work ethic.”<sup>58</sup> Nixon was not alone in his sentiment, as the prevailing view was that the homeless embodied the antithesis of individual achievement. However, the increase in unemployment and homelessness caused by the Great Depression brought a time when citizens increasingly saw the homeless in a more favorable light. People gave money, owners donated food from the back door of restaurants, and volunteers worked at soup kitchens. Seeing that homelessness could find anyone, a paradigm shift began in which people understood that the homeless were not always so by choice.<sup>59</sup>

The Great Depression affected the veteran community significantly. In 1932, a month after then-presidential candidate Franklin D. Roosevelt gave an impassioned speech that gave hope to those he called “the forgotten men,” three hundred unemployed, homeless war veterans boarded a train in Portland, Oregon headed to the national capital. Like many labor movements before them, they called themselves an army; unlike them, they were made up entirely by war veterans seeking a very specific claim. These men called themselves the Bonus Expeditionary Force (BEF), which was reminiscent of the AEF. In 1924, Congress authorized an adjusted compensation of \$1,000 for service in WWI, and this bonus was set for disbursement in 1945. However, the Great Depression increased the need for this money, leading to the Bonus March. As DePastino notes in his book *Citizen Hobo*, this march was not an idea that originated in Portland. By 1932, protest marches were common in Washington, supported by groups like the

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<sup>58</sup> Ibid., 201.

<sup>59</sup> Kusmer, *Down and Out, On the Road*, 200-202.

American Legion, Veterans of Foreign Wars, and even the Communist Party. However, the Portland march became the most notable as it grew in number to almost 25,000.<sup>60</sup>

The BEF, encamped in Anacostia Fields in Washington, DC, demonstrated the two opposing worlds that homeless veterans fell between. Walter W. Waters, whom DePastino referred to as their “charismatic and somewhat unstable Commander-in-Chief,” organized the Bonus Army encampment into units, established a chain of command, and mandated rollcall and tent inspections in an attempt to duplicate army life. However, not everyone saw this attempt as successful, and some contemporary observers worried the organization would encourage the creation of the hobo jungles that were commonplace in larger cities rather than a disciplined army camp. Still, Waters rejected any comparison of their camp to Hobohemia, instead presenting it as a positive model for “masculine citizenship” in the face of great adversity. DePastino notes: “In combining the masculine romance of the road with the soldierly ideals of war, the Bonus Army sought to strengthen the attenuated bonds of nationhood and reconsecrate the obligations and privileges of citizenship.”<sup>61</sup>

For Chief of Staff of the US Army General Douglas MacArthur, the BEF represented a threat to the government's legitimacy and societal order. Reports that the Bonus March had been infiltrated by the communist party and funded by MGM Studios in Hollywood with funds from the Soviet Union brought about fears that the BEF intended to launch a Bolshevik-style revolution. This deep infiltration, however, was not widespread within the BEF encampment. Leftist observers claim that they tried to “enlighten” the veterans, but their message was swiftly rejected as they identified it to be “Red propaganda.”<sup>62</sup>

The Bonus March placed political pressure on Congress to give war veterans early access to the money promised to them. In June 1932, the Senate voted it down. As the calls for early

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<sup>60</sup> DePastino, 195-196.

<sup>61</sup> DePastino, *Citizen Hobo*, 196-197.

<sup>62</sup> *Ibid.*, 198.

disbursement continued and the BEF encampment grew, an incident occurred on 28 July in which local police shot and killed two veterans while they were being evicted from a condemned building. McArthur, convinced that the Bonus March was on the brink of insurrection, ignored President Herbert Hoover's orders not to enter the camps and instead mustered a small contingent of troops and proceeded to aggressively disperse the encampment. A cavalry squadron armed with live rounds and bayonets, and accompanied by six tanks, used tear gas and physical force to break up the BEF, leaving the encampment in flames.<sup>63</sup>

Unsurprisingly, the popular response to the Bonus March incident was resoundingly negative. The image of an “army” of war veterans, clamoring for a bonus that was owed to them in the midst of an unprecedented financial crisis, assaulted by the US Army at bayonet point and with tear gas inflamed the perception that the current Hoover Administration was insensitive to the plight of the poor. This ultimately contributed to Hoover’s defeat by Roosevelt in the 1932 presidential election.<sup>64</sup> The BEF represented more than just WWI veterans; it effectively symbolized how the homeless were perceived. As the encampment grew, it incorporated homeless women, children, and African Americans and thus became representative of the American people.

Although this incident stoked fear of the homeless, the Bonus March leaders' calls that the “[BEF] was composed of folks like themselves” led to increased support, especially from blue-collar workers.<sup>65</sup> Even then-Major Dwight. D. Eisenhower, aide to McArthur, recounted not only his displeasure concerning the incident but how he dissented when McArthur gave the order. “I told that dumb [expletive] he had no business going down there....” In 1936, Congress overturned a presidential veto and authorized early disbursement of the bonus. The Bonus March

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<sup>63</sup> Allen Pusey, “U.S. Army Disperses Bonus Marchers,” *ABA Journal* 101, no. 7 (July 2015): 72, accessed January 20, 2021, <https://jstor.org/stable/24806569>.

<sup>64</sup> Kusmer, *Down and Out, On the Road*, 202.

<sup>65</sup> *Ibid.*, 203.

incident paved the way for the eventual passage of the 1944 Servicemen's Readjustment Act, colloquially known as the GI Bill.<sup>66</sup> Though it took the government many more years after the incident to bring about resolution, it undoubtedly served the purpose of bringing to the forefront that the veteran population, in the words of President Franklin D. Roosevelt, "[has] been compelled to make greater economic sacrifice and every other kind of sacrifice than the rest of us, and are entitled to definite action to help take care of their special problems."<sup>67</sup>

## World War II and Beyond

During World War II, homelessness drastically fell as, much like what occurred during the WWI era, a significant portion of the population were either assessed into the military or absorbed into the war economy.<sup>68</sup> The national build-up in response to the global war halted the rapid growth in the homeless population that began in the 1920s due to mechanization in agriculture that reduced the need for manual seasonal labor. Additionally, the GI Bill provided returning war veterans an economic catalyst for successful reentry into civilian life.<sup>69</sup> As a result, the interwar period's skid rows saw a dramatic decline in population, with the majority of its residents now middle-aged or older.<sup>70</sup>

## Contemporary Homelessness

The American homeless' historical experience, the causes, and the perception of their causes all help place the contemporary homeless in context. The prevailing attitude towards the homeless has changed extraordinarily little, yet their composition did experience some change.

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<sup>66</sup> Pusey, 72.

<sup>67</sup> Franklin D. Roosevelt, "Franklin D. Roosevelt's Speech Upon Signing the GI Bill of Rights (1944)," in *The U.S. Constitution and Other Writings* (San Diego, CA: Canterbury Classics, 2017), 341-342.

<sup>68</sup> Rossi, *Down and out in America*, 26.

<sup>69</sup> Kusmer, 221.

<sup>70</sup> *Ibid.*, 222.

They increasingly became more integrated across ethnicity, gender, and age and thus less homogenous. Coincidentally, defining, identifying, and counting the homeless has not improved. Though current estimates of the homeless admit their incompleteness, they paint a picture of who they are and why they arrive there. A discussion on the similarities and differences is essential as it places the homeless in the modern context and reveals how their causes, perceptions, desires, and composition logically emerged from the historical homeless.

Though there had been previous estimates of the homeless at the local level, the 1980 US Census became the first national census to emphasize enumerating this historically undercounted population. This census placed the homeless into two categories, *Mission* or *Transient*. Those who fell in the Mission category were those who census workers found in homeless shelters, soup kitchens, bus stations, and dorms, whereas those in the Transient category were found in hotels and motels.<sup>71</sup> This first attempt highlights challenges that have yet to be overcome, the prime challenge being that they are difficult to enumerate. A two-night survey of soup kitchens and hotel rooms is a good start, but there is no indication in the census that the workers visited other locations that are typical homeless havens like underneath overpasses and city parks. An ethnographic study of the 2010 US Census notes five social and contextual factors that reduced the accuracy of the most recent census: location (indoor, outdoor, doubling up), shelter fluidity, mental health and substance abuse, lack of preparedness of the census workforce, and kitchen soup counting methodology.<sup>72</sup>

Other social aspects make counting the homeless challenging. The same report notes that some homeless people simply do not want to be counted. This may include people who have legal charges, who fear they will be institutionalized, or families with children who believe that

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<sup>71</sup> “About the 1980 Decennial Census,” *The United States Census Bureau*, last modified March 17, 2017, <https://www.census.gov/programs-surveys/decennial-census/decade/1980/about-1980.html>.

<sup>72</sup> Irene Glasser, Eric Hirsch, and Anna Chan, *Ethnographic Study of the Group Quarters Population in the 2010 Census: Homeless Populations* (US Census Bureau, June 3, 2013), accessed September 15, 2020, <https://www.census.gov/library/working-papers/2013/adrm/ssm2013-14.html>, 2.

authorities will remove their children. Moreover, some are employed or looking for employment who want to keep their current or future employer from finding out they are homeless.

Additionally, many of the homeless' living arrangements are in flux. They may cycle through spending the night at a friend's or family's home, to a shelter, their car, and even imprisonment.

This fluidity makes it difficult to track their state of homelessness. Lastly, physical appearance is a poor predictor of homelessness. As noted above, some may go to great lengths to hide their residential status. The only way to know for sure is to ascertain where they sleep.<sup>73</sup>

Table 1. Total, Group Quarters, and Emergency Shelter Populations by Sex and Selected Age Groups:2010.

Sex and selected age group	Total population		Group quarters population		Emergency and transitional shelter population		
	Number	Percent	Number	Percent	Number	Percent	Percent of group quarters population
<b>Both sexes</b> .....	<b>308,745,538</b>	<b>100.0</b>	<b>7,987,323</b>	<b>100.0</b>	<b>209,325</b>	<b>100.0</b>	<b>2.6</b>
Male .....	151,781,326	49.2	4,858,210	60.8	129,969	62.1	2.7
Female .....	156,964,212	50.8	3,129,113	39.2	79,356	37.9	2.5
<b>Both sexes, all ages</b> .....	<b>308,745,538</b>	<b>100.0</b>	<b>7,987,323</b>	<b>100.0</b>	<b>209,325</b>	<b>100.0</b>	<b>2.6</b>
Under 18 years .....	74,181,467	24.0	260,586	3.3	42,290	20.2	16.2
18 to 64 years .....	194,296,087	62.9	6,269,031	78.5	161,578	77.2	2.6
65 years and over .....	40,267,984	13.0	1,457,706	18.3	5,457	2.6	0.4
Median age .....	37.2	(X)	28.8	(X)	39.2	(X)	(X)
<b>Male, all ages</b> .....	<b>151,781,326</b>	<b>100.0</b>	<b>4,858,210</b>	<b>100.0</b>	<b>129,969</b>	<b>100.0</b>	<b>2.7</b>
Under 18 years .....	37,945,136	25.0	165,477	3.4	21,325	16.4	12.9
18 to 64 years .....	96,473,230	63.6	4,239,142	87.3	104,834	80.7	2.5
65 years and over .....	17,362,960	11.4	453,591	9.3	3,810	2.9	0.8
Median age .....	35.8	(X)	29.5	(X)	43.9	(X)	(X)
<b>Female, all ages</b> .....	<b>156,964,212</b>	<b>100.0</b>	<b>3,129,113</b>	<b>100.0</b>	<b>79,356</b>	<b>100.0</b>	<b>2.5</b>
Under 18 years .....	36,236,331	23.1	95,109	3.0	20,965	26.4	22.0
18 to 64 years .....	97,822,857	62.3	2,029,889	64.9	56,744	71.5	2.8
65 years and over .....	22,905,024	14.6	1,004,115	32.1	1,647	2.1	0.2
Median age .....	38.5	(X)	25.4	(X)	29.7	(X)	(X)

(X) Not applicable.

Note: Percentages may not sum to 100.0 due to rounding.

Source: Data from Amy Symens Smith, Chalres Holmberg, and Marcella Jones-Puthoff, *The Emergency and Transitional Shelter Populations: 2010* (US Census Bureau, September 2012), accessed September 15, 2020, <https://www.census.gov/prod/cen2010/reports/c2010sr-02.pdf?cssp=SERP>, 2.

Despite these challenges, there is a consensus on the composition of the homeless population's demographics. The 2010 US Census' special report *The Emergency and Transitional Shelter Population: 2010* provides a reasonable estimate of who makes up today's homeless. Of the 308,000,000 surveyed, 209,000 or 2.6% experienced homelessness and were housed in

<sup>73</sup> Ibid., 4.



emergency and transitional shelters. While the vast majority of the homeless continue to be male, in 2010, 38% of the homeless in these shelters were women. While most of the homeless were made up of young, unattached men in the industrial era, in 2010, the age range was more encompassing, with 77% within 18-64 years old, with a median age of 39 years. Interestingly, the men enumerated in these shelters were on average eight years older than the average of the total population, whereas women in emergency shelters were nine years younger on average. As it turns out, family homelessness is an unfortunate reality and may explain why younger women may experience homelessness.<sup>74</sup>

Homeless families are among the fastest-growing segment of the homeless population, with an estimated 172,000 people in families residing in homeless shelters.<sup>75</sup> This tragic, often misunderstood demographic is most likely to be composed of a thirty-year-old single mother, with two or three children generally no older than five years old. A survey of ten cities conducted in 1999 revealed that ninety-five percent of heads of households in shelters were female.<sup>76</sup> Counting those surveyed that were not sheltered, roughly 81% of families are run by single parents, with single mothers making up 78%. Additionally, 62% have never been married.<sup>77</sup> A tragedy in itself is that the vast majority of homeless housing is not designed for family units. A 2005 report from the US Conference of Mayors revealed that over 88% of cities turned away homeless families, resulting in roughly 32% of families having unmet requests for emergency

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<sup>74</sup> Amy Symens Smith, Chalres Holmberg, and Marcella Jones-Puthoff, *The Emergency and Transitional Shelter Populations: 2010* (US Census Bureau, September 2012), accessed September 15, 2020, <https://www.census.gov/prod/cen2010/reports/c2010sr-02.pdf?cssp=SERP>, 2.

<sup>75</sup> Meghan Henry et al., *The 2019 Annual Homeless Assessment Report (AHAR) to Congress, Part I: Point-in-Time Estimates of Homelessness* (US Department of Housing and Urban Development, January 2020), accessed February 11, 2021, <https://www.hudexchange.info/resource/5948/2019-ahar-part-1-pit-estimates-of-homelessness-in-the-us/>, 54-55; Ralph Nunez and Cybelle Fox, "A Snapshot of Family Homelessness across America," *Political Science Quarterly* 114, no. 2 (1999): 298.

<sup>76</sup> *Ibid.*, 290.

<sup>77</sup> *Ibid.*, 291.

shelters.<sup>78</sup> In order to find shelter, family break-ups were also common, with 57% of cities reporting needing to do so to accommodate them in emergency shelters.<sup>79</sup>

Families become homeless for a variety of reasons. Roughly 56% of families reported domestic violence, disagreement in the household, job loss, or reduced public assistance as contributing factors.<sup>80</sup> Nearly 80% of homeless parents are unemployed, with nearly three-fourths having worked in the past. The leading reasons for homeless parent unemployment are lack of childcare or pregnancy. Additionally, lacking a permanent address or transportation are also barriers to employment, which only creates a problematic cycle of homelessness that is difficult to break. Incidentally, only three percent of those surveyed in 1995 stated they were unemployed (and homeless) because welfare paid more.<sup>81</sup> This is an essential point that, as noted in previous homeless epochs, is often misunderstood. They are not always homeless by choice.

However, it is equally important to note other factors that may contribute to homelessness. It is undeniable that alcoholism, addictions, disabilities, and mental illness contribute to inhibiting work and self-reliance; however, social experts have admitted that links between these vulnerabilities and homeless are weak and may signal that they are a result of homelessness and not the cause.<sup>82</sup> Rossi points to a shortage in housing and economic destitution as significant factors compared to previous eras of American homelessness.<sup>83</sup> Nevertheless, even as well-meaning experts desire to disconnect the contemporary homeless from the negative

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<sup>78</sup> Paul D. Pate and Gavin Newsom, *Hunger and Homelessness Survey: 2005- A Status Report on Hunger and Homelessness in America's Cities* (The United States Conference of Mayors, December 2005), accessed February 3, 2021, [http://www.ncdsv.org/images/USCM\\_Hunger-homelessness-Survey-in-America%27s-Cities\\_12%202005.pdf](http://www.ncdsv.org/images/USCM_Hunger-homelessness-Survey-in-America%27s-Cities_12%202005.pdf), 5.

<sup>79</sup> *Ibid.*, 54.

<sup>80</sup> Nunez and Fox, 292.

<sup>81</sup> Nunez and Fox., 294-295.

<sup>82</sup> Bassuk, 76.

<sup>83</sup> Peter H Rossi, "The Old Homeless and New Homelessness in Historical Perspective," *American Psychologist* 45, no. 8 (August 1990): 954-959, accessed January 12, 2021, <https://psycnet.apa.org/doi/10.1037/0003-066X.45.8.954>, 957.

factors that are quite readily visible, it is important not to dismiss them entirely. Estimates range between a quarter to half of the homeless suffer from mental illness and substance abuse.<sup>84</sup> While these may undoubtedly result from harsh living in the streets, this may be a point of divergence between the homeless veteran and the general homeless.

## Contemporary Homeless Veterans

This monograph identifies post-WWII homeless veterans as contemporary homeless veterans. This section focuses primarily on the Vietnam War and Post 9/11 veterans to identify contemporary demographics and analyze homelessness risk factors. This paper defines the term *veteran* as anyone who self-reports as having served in the military, regardless of discharge status.<sup>85</sup>

### Vietnam War Veterans

Discourse concerning returning contemporary war veterans, particularly those who fail to reintegrate into society, undoubtedly mentions the Vietnam War veteran. In 1987, Dr. Marjorie Robertson, a research scientist working for the Public Health Institute, published an essay entitled *Homeless Veterans: an Emerging Problem?* In this essay, she noted that by the 1980s, between one-third and one-half of homeless men were war veterans, and about a third of those were Vietnam War veterans.<sup>86</sup> The Vietnam War had ended just a few years prior and had, at its peak, more than 543,000 American military personnel deployed in South Vietnam.<sup>87</sup> By 1975, the cost of this highly unpopular war was not only measured in the financial toll but, more importantly, in

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<sup>84</sup> Kusmer, 243.

<sup>85</sup> This term is defined differently depending on the context. For example, Title 38 of the US Code defines a veteran as a “person who served in the active military, naval, or air service, and who was discharged or released from service under conditions other than dishonorable.” As homeless veterans include those who may have received dishonorable discharges, this monograph’s definition is, therefore, more encompassing.

<sup>86</sup> Robertson, 68.

<sup>87</sup> Millett, Maslowski, and Feis, 522.

American lives. The human cost of over 51,000 American dead and 314,000 wounded painted a grim picture for those at home.<sup>88</sup> As with previous conflicts, military recruitment helped to prevent homelessness. However, following the drawdown, many Vietnam War veterans found it difficult to find work after their discharge.<sup>89</sup>

Vietnam War homeless veterans were a highly diverse group. Although the majority were still white, this population included an overrepresentation of black and non-white veterans. They were significantly older than their non-veteran homeless counterparts and more likely to have been married at some point.<sup>90</sup> Over half of all homeless veterans served in the US Army, with the Navy following between a quarter and a third, and the Marines and Air Force with the smallest representation between three to twelve percent.<sup>91</sup>

Unemployment and education contributed to the Vietnam War era homeless veteran problem.<sup>92</sup> Educationally, those between 18-39 years old, roughly 55% of the veteran population, were much more likely to have completed high school.<sup>93</sup> This was in line with the educational trends of the non-veteran homeless. The contemporary homeless are much more educated than they were a century ago, with disproportionately high rates of college attendance compared to the rest of the population. This demonstrates that education is not a guaranteed strategy for preventing homelessness.<sup>94</sup> Conversely, Robertson quoted a Veteran Administration study that asserted military service “[appeared] to impede rather than enhance future educational attainment.”<sup>95</sup> Simultaneously, Robertson notes that disproportionately high unemployment rates

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<sup>88</sup> Ibid., 566.

<sup>89</sup> Kusmer, 243-244

<sup>90</sup> Robertson, *Homeless Veterans*, 70-72

<sup>91</sup> Ibid., 69, 72

<sup>92</sup> Ibid., 73

<sup>93</sup> Ibid., 70

<sup>94</sup> Kusmer, 244

<sup>95</sup> Robertson, 73.

among the Vietnam War era homeless veterans were a contributing factor.<sup>96</sup> A significant portion of the Vietnam era veterans struggled to transfer their training to the civilian sector. Combat-related or nonspecialized military training made it challenging to find adequate paying jobs. In her interviews with homeless Vietnam combat vets, she mentions that one had become homeless after his job on a fish processing boat had ended. He planned to spend that night in a railroad boxcar, a century after the post-Civil War tramps first emerged.<sup>97</sup>

Psychiatric and physical disability was rampant among the Vietnam War era homeless veterans. Even though some reports noted that veterans had more health issues on average than other homeless men, veterans seemed less likely to report health-related issues. One Los Angeles study showed that only 8% reported themselves to be in poor health though at least a quarter of them suffered from chronic health issues that included high blood pressure, cancer, diabetes, bronchitis, and arthritis.<sup>98</sup> Regarding mental health, Robertson reported that one-third of sampled veterans had been hospitalized for psychiatric, alcohol, or substance abuse treatment in their lifetimes. Diagnoses of post-traumatic psychotic states were common among men under the age of 40 in the Bowery shelter as they suffered from “constant war nightmares, extreme irritability to noise, paranoid thinking, flash-backs, with or without drugs, self-mutilative and self-destructive behaviors (both conscious and unconscious), aggressive outbursts, drug habituation, and inability to adapt in the larger society.”<sup>99</sup> Additionally, for many, the manifestation of psychiatric problems was manifested years after exposure to combat.<sup>100</sup> One can conclude that, contrary to non-veteran homeless of the 1980s, contemporary homeless veterans’ psychiatric issues are not

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<sup>96</sup> Ibid.

<sup>97</sup> Ibid., 74.

<sup>98</sup> Robertson, *Homeless Veterans*, 74.

<sup>99</sup> Ibid., 75

<sup>100</sup> Ibid.

always caused by life on the streets, but that they are connected to the trauma received or observed during wartime activities.

In 1971, Congressmen Morgan F. Murphy, Jr. and Robert H. Steele of the House Foreign Affairs Committee revealed that between 10-15% of troops deployed in Vietnam were suffering from heroin addiction. After additional congressional investigations, the public learned that more soldiers were evacuated as a result of drug addiction than for wounds. Additionally, 16,000 servicemen were subjected to punitive action or discharged administratively in the previous two years for drug abuse, rendering 11,000 ineligible for treatment through the VA. Soon thereafter, President Nixon declared the “war against drug abuse,” which helped curb the upward trend of drug addiction amongst servicemembers in Vietnam.<sup>101</sup> In contrast to non-veteran homeless, Vietnam War veterans attributed their drug use to service in the Vietnam War. This connection of drug usage to service in the Vietnam War veteran became well known and at times prevented them from attaining employment upon discharge as employers assumed drug addiction. Moreover, those who received discharges that were other than honorable due to their drug usage faced challenges in finding employment and treatment as they were denied benefits from the VA.<sup>102</sup> This produced a cycle of unemployment and restricted access to housing that increased Vietnam War veterans' chances of becoming homeless.

## Post 9/11 War Veterans

The destruction of the World Trade Center on September 11, 2001 created a shock that rippled across space and time.<sup>103</sup> The resulting twenty years of fighting in Afghanistan and Iraq

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<sup>101</sup> M. Duncan Stanton, “Drugs, Vietnam, and the Vietnam Veteran: An Overview,” *The American Journal of Drug and Alcohol Abuse* 3, no. 4 (1976): 557-570, accessed February 10, 2021, <https://www.tandfonline.com/doi/abs/10.3109/00952997609014295>, 563-564.

<sup>102</sup> *Ibid.*, 566.

<sup>103</sup> Millett, 638.

marked a new era of homelessness.<sup>104</sup> As of February 2021, in a combination of all operations, known collectively as Overseas Contingency Operations (OCO), 7,035 servicemen and women were killed. Although these figures are significantly lower than previous conflicts, the 53,250 wounded remains staggering.<sup>105</sup> Not all who returned wounded became homeless, though in contrast to veterans from the Vietnam War, where it took on average between five to ten years to become homeless after leaving the service, this new generation of veterans became homeless significantly sooner.<sup>106</sup>

Table 2. Demographic Characteristics of Veterans Experiencing Homelessness.

Characteristic	All Veterans		Sheltered Veterans		Unsheltered Veterans	
	#	%	#	%	#	%
<b>Total Veterans</b>	37,085	100%	22,740	100%	14,345	100%
<b>Gender</b>						
Female	3,292	8.9%	1,798	7.9%	1,494	10.4%
Male	33,492	90.3%	20,892	91.9%	12,600	87.8%
Transgender	220	0.6%	44	0.2%	176	1.2%
Gender Non-conforming	81	0.2%	6	0.0%	75	0.5%
<b>Ethnicity</b>						
Non-Hispanic/Latino	32,848	88.6%	20,894	91.9%	11,954	83.3%
Hispanic/Latino	4,237	11.4%	1,846	8.1%	2,391	16.7%
<b>Race</b>						
White	20,990	56.6%	12,628	55.5%	8,362	58.3%
Black or African American	12,215	32.9%	8,580	37.7%	3,635	25.3%
Asian	359	1.0%	182	0.8%	177	1.2%
Native American	1,235	3.3%	448	2.0%	787	5.5%
Pacific Islander	357	1.0%	141	0.6%	216	1.5%
Multiple Races	1,929	5.2%	761	3.3%	1,168	8.1%

Source: Data from Meghan Henry et al., *The 2019 Annual Homeless Assessment Report (AHAR) to Congress, Part 1: Point-in-Time Estimates of Homelessness* (US Department of Housing and Urban Development, January 2020), accessed February 11, 2021, <https://www.hudexchange.info/resource/5948/2019-ahar-part-1-pit-estimates-of-homelessness-in-the-us/>, 56.

<sup>104</sup> Emily Brignone, Jamison Fargo, and Dennis Culhane, “Epidemiology of Homelessness Among Veterans,” in *Homelessness Among U.S. Veterans: Critical Perspectives*, ed. Jack Tsai (New York: Oxford University Press, 2019), 14.

<sup>105</sup> “DCAS Reports - OEF, OIF, OND, OIR & OFS Combined Casualties - by Reason Code,” *DCAS Reports - OEF, OIF, OND, OIR & OFS Combined Casualties - by Reason Code* (Defense Casualty Analysis System, February 10, 2021), last modified February 10, 2021, [https://dcas.dmdc.osd.mil/dcas/pages/report\\_sum\\_reason.xhtml](https://dcas.dmdc.osd.mil/dcas/pages/report_sum_reason.xhtml).

<sup>106</sup> Brignone, Fargo, and Culhane, *Epidemiology of Homelessness*, 14.

A 2016 point-in-time count conducted by HUD as part of the Annual Homeless Assessment Report (AHAR) showed that 39,471 veterans were experiencing homelessness on the night of the count.<sup>107</sup> The 2019 AHAR shows that 37,085 veterans, about 8% of the homeless population, experienced homelessness the night of counting. About 17 of every 10,000 veterans experienced homelessness, and 40% of homeless veterans were unsheltered. This was a decline from the 2016 AHAR and has shown a downward trend from 2009 by nearly 50%.<sup>108</sup> Demographically, about 90% of the homeless are male, 57% of homeless veterans are white, and 33% of the homeless are black.<sup>109</sup>

Because current AHARs do not present age data for homeless veterans, the 2015 AHAR gives the best estimate concerning those in the post-9/11 era. Those between the ages of 51 to 61 make up 43% of the homeless veteran population, whereas the smallest are between 18 and 30, at 9%. A third of the population is 31 to 50, and those older than 62 make up about 14%.<sup>110</sup> This may indicate that efforts to reduce homelessness for those leaving the service are working to some degree. It also may indicate that those in the younger age categories were able to find shelter on the night of the count. As noted by Springer, those who find temporary shelter on a friend's couch or with family may still be considered homeless if it were not for these familial ties. Lastly, for the first-time homeless, a 2012 VA Office of Inspector General Study that studied the homeless incidence and risk factors for veterans discharged between 2005 and 2006 showed that the median time from discharge to homelessness was three years. This study also showed that

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<sup>107</sup> Ibid., 22.

<sup>108</sup> Meghan Henry et al., *The 2019 Annual Homeless Assessment Report (AHAR) to Congress, Part 1: Point-in-Time Estimates of Homelessness* (US Department of Housing and Urban Development, January 2020), accessed February 11, 2021, <https://www.hudexchange.info/resource/5948/2019-ahar-part-1-pit-estimates-of-homelessness-in-the-us/>, 54-55.

<sup>109</sup> Henry, *The 2019 Annual Homeless Assessment Report*, 56.

<sup>110</sup> Brignone, Fargo, and Culhane, *Epidemiology of Homelessness*, 26.



they were more likely than not to be in the enlisted pay grades of E1 through E4, and reported more physical and mental symptoms at the time of discharge.<sup>111</sup>

## Risk Factors

Having explored the risk factors for homelessness through a historical perspective, one can see very quickly that some of these factors have not changed. Mental illness and substance abuse, issues with criminal justice, and financial trouble remain among the top contributing factors for homelessness. Though not always seen as a contributing factor, deployment and wartime experience took a more prominent role as veteran homelessness became a national concern in the 1980s. The section explores the factors that increase the probability that a service member may experience homelessness.

Reintegration into civilian life is affected by wartime experience. The US Interagency Council on Homelessness asserts that “combat and repeated deployments introduce additional factors that contribute to the risk of homelessness, including post-traumatic stress and the disruption of connections to family and community supports.”<sup>112</sup> Post-traumatic Stress Disorder (PTSD) is a popular diagnosis that has gained some attention; however, Stephen Metraux and R. Tyson Smith assert that only between 10 to 17% of veterans exposed to combat are affected. Although there is a small percentage of veterans diagnosed with it, there is no doubt that it can impede the ability to function in society and even lead to thoughts of suicide or homicide.<sup>113</sup> There is currently insufficient evidence to connect PTSD with homelessness, but Metraux and Smith believe that it is more likely that PTSD is connected with other behavioral health issues or substance abuse that increase the risk. Traumatic Brain Injuries (TBI) are also thought to increase

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<sup>111</sup> Ibid., 27, 30.

<sup>112</sup> Stephen Metraux and R. Tyson Smith, “Homeless Risk Among Post-9/11 Era Veterans,” in *Homelessness among U.S. Veterans Critical Perspectives*, ed. Jack Tsai (New York, NY: Oxford University Press, 2019), 193.

<sup>113</sup> Ibid., 194.

risk; however, there is no evidence to suggest that this is the case. The high prevalence of TBI among homeless veterans might result mostly from injuries sustained after becoming homeless due to falls, accidents, or assaults.<sup>114</sup> Therefore, it is unlikely that PTSD and TBI are primary risk factors for homelessness, but rather, that war experience can cause servicemembers to break familial ties with the community.

Mental illness and substance abuse disorders are the strongest and consistent risks for veteran homelessness. Schizophrenia and other psychotic disorders are at the top of mental health ills that are high risk. Combined with substance abuse, the risk for homelessness is exponentially higher. For example, Tsai and colleagues note that a veteran with alcohol abuse disorder is five times more likely to experience homelessness; the presence of illicit narcotics increases this rate to nearly eight times. While substance abuse and mental illness are factors that plague the general homeless population, Tsai asserts that more veterans have a mental illness that is likely brought on by combat exposure or military sexual trauma. Prolonged exposure to combat or trauma is strongly connected to psychiatric symptoms, difficulty finding employment, and a lack of support networks. For veterans that struggle with substance abuse, the risk of incarceration is higher, which only increases the risk for homelessness.<sup>115</sup> Tsai notes that more work is needed to precisely determine how mental illness and substance abuse lead to homelessness.<sup>116</sup> However, it is not difficult to see a connection between trauma experienced while in military service, which can lead to mental disorders or substance abuse, ultimately contributing to homelessness. Lastly, though not a risk factor to homelessness per se, it is worth noting that suicidal behavior is extremely high among homeless veterans. Between 50-66% of homeless veterans with mental

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<sup>114</sup> Ibid., 195

<sup>115</sup> Jack Tsai et al., “Mental Illness and Substance Use Disorders Among Homeless Veterans,” in *Homelessness among U.S. Veterans Critical Perspectives*, ed. Jack Tsai (New York: Oxford University Press, 2019), 36-38.

<sup>116</sup> Ibid., 38.

illness have reported suicidal ideations or attempts. Depression and difficulty with managing aggression increased the risk of suicidal behavior.<sup>117</sup>

There is an alarmingly large percentage of homeless veterans that seek or receive mental health or addiction treatment that experience incarceration, or have a history of legal trouble.<sup>118</sup> Roughly 79% of a national sample of veterans in VA supportive housing had a criminal history, and about 65% had a history of incarceration.<sup>119</sup> Although transitional housing has shown to help curb the risk of return to homelessness, studies suggest that almost a third of veterans that exit incarceration still end up on the streets. Like many other factors, there is a lack of studies examining the links between veteran homelessness and criminal justice problems.<sup>120</sup> However, a criminal history can be a barrier to housing as it can be grounds for declined approval for attaining rental housing.<sup>121</sup> Thus, it stands to reason that criminal history, whether the crime was committed before, during, or after time in service, can be a pathway to homelessness.

Perhaps the single, most potent contributor to homelessness—other than mental illness and substance abuse—is money mismanagement. Reports show that military service has a unique effect on personal finances. Barring the obvious, like mental and physical injuries, many service members struggle to transfer their military skills to civilian life. Additionally, living in an environment where basic needs are met and looked after by leaders and peers, it is no wonder that many recently discharged veterans may find it difficult to adjust. After all, veterans in their late twenties or thirties are learning financial independence nearly a decade later than their civilian

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<sup>117</sup> Ibid., 46.

<sup>118</sup> Jessica Blue-Howells et al., “Criminal Justice Issues Among Homeless Veterans,” in *Homelessness among U.S. Veterans: Critical Perspectives*, ed. Jack Tsai (New York: Oxford University Press, 2019), 119.

<sup>119</sup> Ibid., 120

<sup>120</sup> Blue-Howells, *Criminal Justice Issues Among Homeless Veterans*, 129-130

<sup>121</sup> David Thacher, “The Rise of Criminal Background Screening in Rental Housing,” *Law & Social Inquiry* 33, no. 1 (2008): 15, accessed February 12, 2021, <https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1747-4469.2008.00092.x>.

peers. Moreover, military personnel and veterans are particularly targeted audiences for predatory lenders, which is demonstrated by the fact that the largest concentration of payday lending businesses is near military bases.<sup>122</sup> A lack of financial literacy may be a strong causal factor of homelessness. Poor money management, coupled with a lack of financial knowledge, can ultimately lead to homelessness.<sup>123</sup> Ostensibly increased income is not always a sure preventative tool. For example, although veterans with psychiatric disabilities may receive up to \$4,000 a month from the VA and Social Security, in many cases this merely increased funds for purchasing alcohol or drugs. One 2013 study showed that veterans with a high level of income and money mismanagement experienced the same homelessness rate as those with low-income levels.<sup>124</sup> A lack of understanding of financial matters could drive some to increase debt through an increased capacity to obtain unsecured loans or credit cards. Sadly, some may even find themselves targeted by friends, family, or strangers for financial exploitation.<sup>125</sup> This is not just a dynamic that plagues those who become homeless. The National Post-Deployment Adjustment Survey (NPDAS) in 2012 found that 42% of OEF/OIF veterans reported not having enough money to pay for food, shelter, or transportation.<sup>126</sup>

## In-Service Efforts

With the passing of the National Defense Authorization Act of 1991, the US government established a program to assist servicemembers' transition to civilian life.<sup>127</sup> The Transition

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<sup>122</sup> Eric B. Elbogen, "Homelessness and Money Management in Military Veterans," in *Homelessness among U.S. Veterans Critical Perspectives*, ed. Jack Tsai (New York: Oxford University Press, 2019), 141.

<sup>123</sup> *Ibid.*, 142.

<sup>124</sup> Elbogen, *Homelessness and Money Management*, 149.

<sup>125</sup> *Ibid.*, 143.

<sup>126</sup> *Ibid.*, 146.

<sup>127</sup> Erin Silva, "Participation in the Transition Assistance Program and Job Placement Outcomes of U.S. Veterans," *Participation in the Transition Assistance Program and Job Placement Outcomes of U.S. Veterans*, 2013, accessed February 13, 2021, <https://digitalcommons.uri.edu/theses/114/>, 5.

Assistance Program (TAP) is a workshop available to transitioning service members and their spouses to prepare them for civilian life. Courses on resume writing, strategies to find employment, and mock interviews are among the many services this program provides.<sup>128</sup> TAP was designed to curb the disproportionately high unemployment rates that befell veterans.<sup>129</sup> It consists of both mandatory and voluntary programs. Prior to 2016, when Soldier for Life-Transition Assistance Program (SFL-TAP) was launched, TAP employment workshops were not mandatory for the Army.<sup>130</sup> The Marines, on the other hand, required it for all transitioning marines.<sup>131</sup> As a result, the services saw different rates of attendance. The Army saw 33% of soldiers attend, in contrast with the Marine Corps that saw the highest of all the services with a 55% attendance.<sup>132</sup> It is important to note that TAP has undergone significant improvements; however, equally important is to reflect that a high percentage of members as late as 2011 claimed that TAP was only marginally useful.<sup>133</sup> This is important as the leaders who are supervising transitioning members today would have heard this critique at a very formative period in their career. TAP remains the only formal program designed to assist the transitioning service member to not only to find employment but, ideally, to avoid homelessness.

As legal action and disciplinary decisions are outside of this monograph's scope, recommendations will cover two specific areas, financial literacy and the introduction of the Success in Transition (SIT) model advanced by James Whitworth. The focus is simple yet challenging to implement. It begins during the term of service and continues during the transition

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<sup>128</sup> Ibid., 1.

<sup>129</sup> Ibid., 3.

<sup>130</sup> Sharon Lampert, "ACAP Receives a New Name, Logo, Philosophy: Soldier for Life-Transition Assistance Program," *www.army.mil*, last modified January 7, 2015, accessed February 13, 2021, [https://www.army.mil/article/140787/acap\\_receives\\_a\\_new\\_name\\_logo\\_philosophy\\_soldier\\_for\\_life\\_transition\\_assistance\\_program](https://www.army.mil/article/140787/acap_receives_a_new_name_logo_philosophy_soldier_for_life_transition_assistance_program).

<sup>131</sup> Silva, *Participation in the Transition Assistance Program*, 28.

<sup>132</sup> Ibid., 14.

<sup>133</sup> Ibid., 19.

period. Underpinning both recommendations is the notion that antifragility must be inculcated in each service member if they are to not just survive in civilian life but thrive. Nassim Nicholas Taleb describes antifragility as “a property within a system that benefits, grows, and thrives from uncertainty, disorder, stress, or volatility.”<sup>134</sup> Looming over the literature trying to make sense of veteran homelessness was the question of how a population with military training, access to long-term economic advantages such as college benefits, pensions, VA benefits, and preferential treatment can be so fragile.<sup>135</sup> In truth, the risk factors discussed above give one a glimpse into the systemic fragility of military service. Mental illness and substance abuse is strongly connected with military service, and according to a study, 70% of persons, who received both psychiatric care and disability payments, experienced financial victimization.<sup>136</sup> However, that accounts for a portion of the homeless veteran population. As noted above, mental illness is not necessarily a prerequisite for homelessness, but money mismanagement may be the strongest precursor to it.

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<sup>134</sup> Nassim Nicholas Taleb, *Antifragile: Things That Gain From Disorder* (New York: Random House, 2014), 3.

<sup>135</sup> Robertson, *Homeless Veterans*, 66

<sup>136</sup> Meredith Claycomb et al., “Financial Victimization of Adults With Severe Mental Illness,” *Psychiatric Services* 64, no. 9 (September 2013): 918-920, accessed February 13, 2021, <https://ps.psychiatryonline.org/doi/full/10.1176/appi.ps.005882012>, 918.

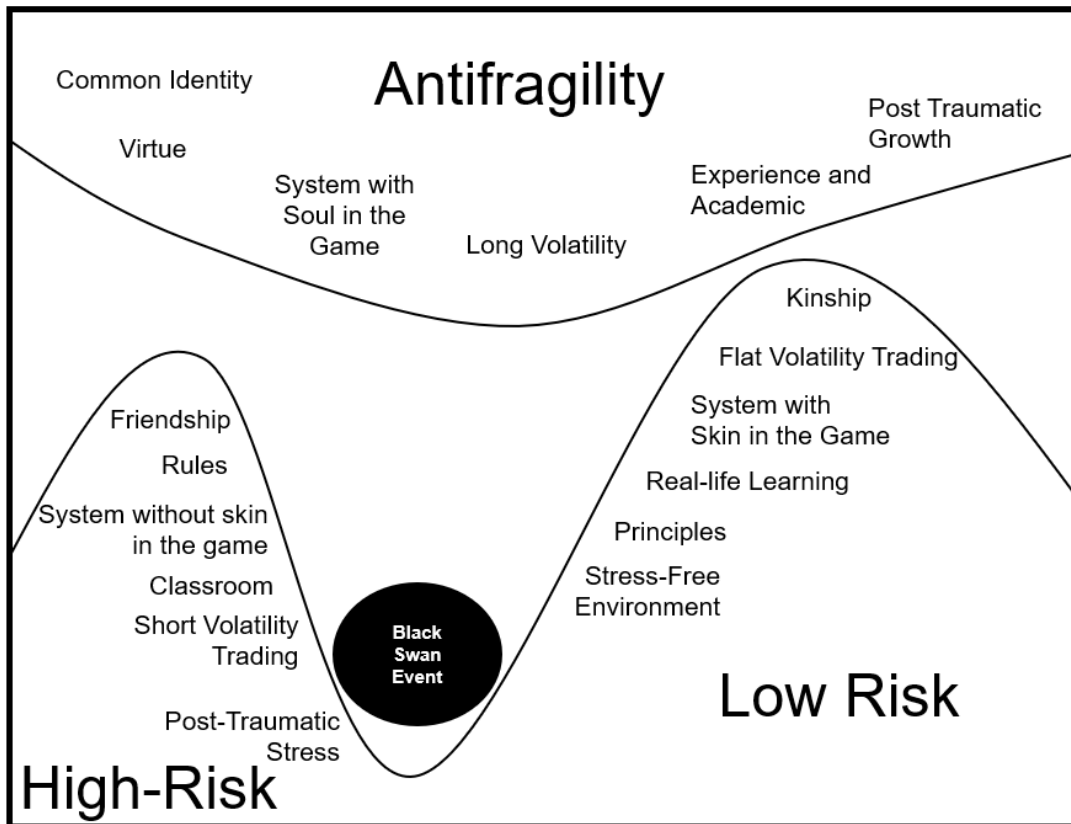


Figure 1. Model for Veteran Anti-fragility. Adapted from Nassim Nicholas Taleb, *Antifragile: Things That Gain From Disorder* (New York: Random House, 2014), 23-27.

The National Alliance to End Homelessness' Housing First program, which believes that housing is a right, is argued to be a cost-effective way to end homelessness.<sup>137</sup> The argument is that it is cheaper to solve the problem at its root—which is believed to be a lack of housing—than it is to keep the homeless on the streets. Malcolm Gladwell argues this in his New Yorker article *Million-Dollar Murray* that followed a homeless veteran who had been homeless in Reno for over fifteen years. Gladwell found that Murray had cost the state over one million dollars in ambulance rides, emergency room visits, and jail stints. He argues that it would have been a third

<sup>137</sup> Elbogen, *Homelessness and Money Management*, 148.

of the cost if placed in an apartment with a full-time nurse.<sup>138</sup> Solutions like these are outside of the military's scope and, if implemented, only point to the failure of ensuring service members are antifragile.

Taleb's barbell strategy offers a practical framework. His financial example where one places 90% of their funds in low-risk bonds whereas one places the 10% in risky stocks ensures that only ten percent of their finances can be lost. Total ruin is avoided while an opportunity can arise from that risky behavior. Taleb argues that "medium risk" behavior is at higher risk for loss because people misunderstand this strategy. When implemented to multiple facets of life, such as relationships, discipline, and culture, this barbell strategy can help ensure that service members are antifragile in all matters, once they separate.<sup>139</sup>

Financial literacy efforts within the services are not new, but do offer a path to antifragility. The Army's Financial Readiness Program, for example, covers indebtedness, money management, and financial planning classes that are available to soldiers and their families. However, the goal is to change spending habits, which requires more than just a one-time session. Service members need continuous refreshers throughout their careers in order to inculcate wise financial behaviors. This training needs to be more than just financial overviews, but one that delves into creating a budget, avoiding financial scams, opening a bank account, obtaining a credit report, borrowing money, paying bills on time, and strategies for saving money.<sup>140</sup>

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<sup>138</sup> Malcolm Gladwell, "Million-Dollar Murray," *The New Yorker*, February 13, 2006, sec. Department of Social Services, accessed November 3, 2020, <https://housingmatterssc.org/million-dollar-murray/>, 4.

<sup>139</sup> Taleb, *Antifragile* 141.

<sup>140</sup> Elbogen, 151.



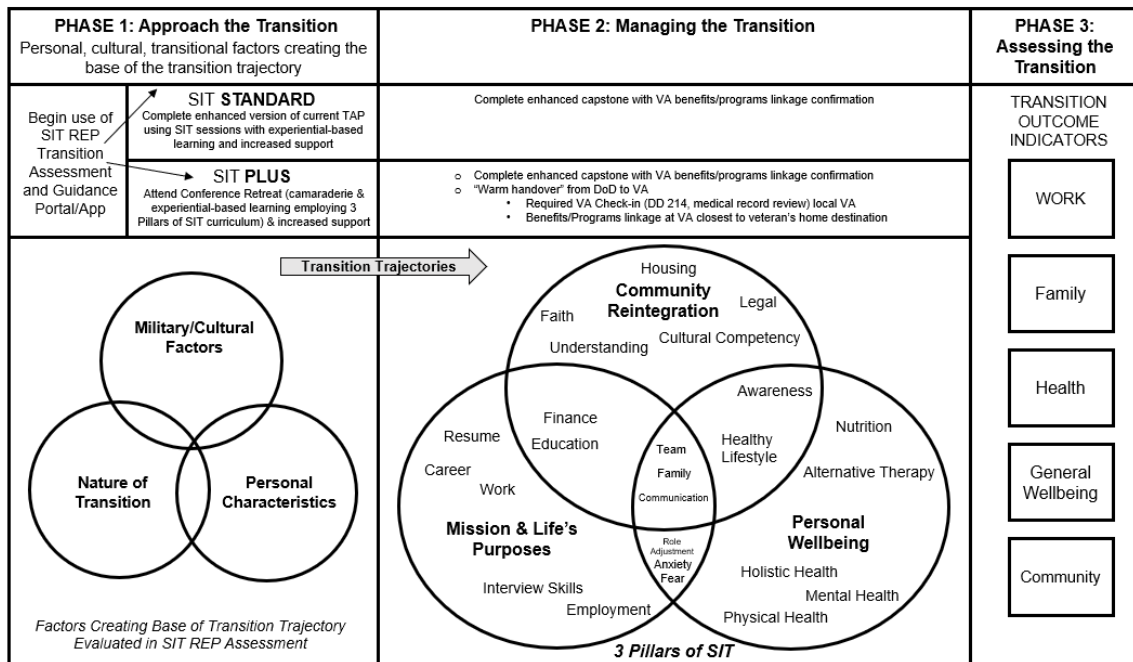


Figure 2. Success in Transition Model. Adapted from James Whitworth, Ben Smet, and Brian Anderson, “Reconceptualizing the U.S. Military’s Transition Assistance Program: The Success in Transition Model,” *Journal of Veterans Studies* 6, no. 1 (January 15, 2020): 29, <https://journal-veterans-studies.org/article/10.21061/jvs.v6i1.144>, 29.

The second recommendation is a reconceptualization of TAP into what Whitworth and colleagues call SIT. TAP’s focus on preparing the service member through what it called Transition GPS (Goals, Plans, Success) is rightly placed, but Whitmore’s SIT model argues for greater emphasis on helping the transitioning service member adapt to the loss of military culture, camaraderie, support systems, and military identity. Whitmore argues the current TAP model has a one-size-fits-all approach that does not meet the individual’s unique needs as they separate.<sup>141</sup> At its core, the SIT model uses camaraderie as it enables members with the ability to overcome barriers. It has been shown that camaraderie has helped decrease the development and severity of

<sup>141</sup> James Whitworth, Ben Smet, and Brian Anderson, “Reconceptualizing the U.S. Military’s Transition Assistance Program: The Success in Transition Model,” *Journal of Veterans Studies* 6, no. 1 (January 15, 2020): 25-35, accessed February 10, 2021, <https://journal-veterans-studies.org/article/10.21061/jvs.v6i1.144/>, 27.

PTSD and aiding in the recovery of trauma. The SIT model uses it to help the member through the complex process of transition.<sup>142</sup> SIT is designed to address the three different types of transitions (anticipated, unanticipated, and non-event) and integrates them with Nancy K. Scholesberg's Transition Theory (situation, self, support, strategies). It is designed to understand and assess the interdependency between sense of military identity, sense of self, and sense of support. Through the three phases of transition (approach the transition, manage the transition, and assess the transition), the service member navigates the transition by focusing on the issues that the current TAP is not adequately addressing.<sup>143</sup> Whitworth is not decrying the current TAP, as it does a decent job in ensuring members are finding employment or educational opportunities. However, the SIT model's targeting of individual cultural shock before, during, and after the transition will help make the service member less fragile.

## Conclusion

The homeless have been part of the American community since the colonial period. How society perceived them fluctuated slightly, but for the most part, retained that homelessness is a plague that cannot be expunged as long as the "sin of idleness" is present. Within the American mythos is the idea that anyone can achieve success as long as one works hard to achieve it.<sup>144</sup> In a sense, one can see how this can lead to a negative perception of the sturdy beggar, the idle poor, the homeless, and the tramp. They are the embodiment of the American ideological opposite. The homeless are a symbol of someone who not only fails to achieve the American Dream but one who does not even try. Though they wrestled with this, the American people were able to rise, time and again, above the ideological conflict and provided significant charity to the homeless. However, as one reviews the homeless' historical experience, it is undeniable that they were

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<sup>142</sup> Whitworth, Smet, and Anderson, *Reconceptualizing the Transition Assistance Program*, 29.

<sup>143</sup> *Ibid.*, 32.

<sup>144</sup> Jay Parini, "The American Mythos," *Daedalus* 141, no. 1 (2012):53.

victims of a perpetual negative perception. Unfortunately, the homeless veteran community was not immune to this. Throughout history, the homeless veteran represented the dichotomy between the courageous, hard-working soldier and the lazy and underserving derelict.

Presently, the homeless veteran suffers from much of the same perception as his historical counterpart. The American people desire to separate them from those they perceive as lazy, but a nation's historical view on the issue is difficult to break. Outward appearances are poor predictors of homelessness and even worse so in distinguishing them from the general homeless. Those who failed to transition into civilian life, be it because they left the service on their own or it was forced on them, are a hallmark of fragility. Lack of support, familial ties, camaraderie, and an identity perpetuates this fragility. Service members that transition without an enduring sense of identity will struggle to adapt into a civilian world that values individuality. The Hobos in the early 1920s showed the importance of identity and camaraderie. Though they turned that to fight the evolving labor paradigm, they show that culture and identity are essential elements that make one able to thrive in adversity.

Commanders at all echelons should understand that someone in their formations today could be homeless tomorrow. Current estimates state that nearly 38,000 veterans are experiencing homelessness on any given night. Understanding that a corps-size element of veterans are homeless should provoke a desire to do something about it. Some readers undoubtedly had a visceral reaction to Gladwell's recommended solution to homelessness. This is a predictable effect of the Power-Law theory of homelessness from which it is derived. This theory states that only about ten percent of the homeless are chronic and most costly to society and that it is actually cheaper to house them with a full-time nurse that monitors them. The problem is, Gladwell admits, that this theory is not fair to the people that *really* need it (widows, orphans, disabled veterans) and gives a pass to someone that society sees as undeserving.<sup>145</sup>

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<sup>145</sup> Gladwell, *Million Dollar Murray*, 6.

However, this paper proposes that the solution does not lie in giving the homeless a free apartment; it offers that it lies in inculcating a culture that values wise financial management encouraged throughout the entirety of the time of service and an identity transferred from service to civilian life. The idea is already there. “Soldier for life” and “Marine for Life” are examples of TAP’s attempt at this. However, for the homeless veteran, their identity is marred by a sense of failure, one that is internal and another pointed out to them by society. Promoting the identity of “once a marine, always a marine” is a step in the right direction because it ensures that the separated member is always part of a social network with whom they have something extraordinary in common. Eric K. Shinseki, then-Secretary of the US Department of Veteran Affairs, remarked:

Too many Veterans carrying the burdens of PTSD or TBI, compounded by limited financial literacy and atypical behaviors, begin a downward spiral towards isolation, depression, substance abuse, joblessness, failed relationships, homelessness—and sometimes suicide. It usually doesn't happen overnight—it's a long, slow slide. But it begins somewhere, and it would be shortsighted for any of us to presume that these conditions only ensue after the uniform comes off.<sup>146</sup>

This identity begins early, and it is up to leaders to do everything they can to ensure that this identity endures the shock of transition.

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<sup>146</sup> Eric K Shinseki, “Remarks by Secretary Eric K. Shinseki to Association of Military Surgeons of the United States Annual Meeting San Antonio, Texas November 7, 2011,” *Go to VA.gov*, last modified November 7, 2011, accessed February 15, 2021, [https://www.va.gov/opa/speeches/2011/11\\_07\\_2011.asp](https://www.va.gov/opa/speeches/2011/11_07_2011.asp).

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