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The State of Veterans in Wisconsin

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The State of Veterans in Wisconsin

A Report by UWM Center for Economic Development

on behalf of

the Wisconsin Veterans Chamber of Commerce

April 2022



Table of Contents

About this report.....	3
Executive summary.....	4
Introduction	10
Chapter 1 – Demographic Portrait.....	12
Chapter 2 - Education	31
Chapter 3 - Economy.....	37
Chapter 4 - Housing	59
Chapter 5 - Health.....	80
Chapter 6 - Veteran services.....	95
Chapter 7 – Strategies from other states.....	110

About this report

The primary author of this study is Yaidi Cancel Martinez, Ph.D., research scientist and policy analyst at the Center for Economic Development, University of Wisconsin-Milwaukee. Valuable research assistance was provided by Lisa Heuler Williams, Senior Researcher and policy analyst at the Center for Economic Development, and Missy Ulrich, graduate project assistant in the Urban Studies Program at the University of Wisconsin-Milwaukee.

The Center for Economic Development (CED) is a unit of the College of Letters and Science at the University of Wisconsin-Milwaukee. The College established CED in 1990 to conduct university research on crucial issues in urban economic development, and to provide technical assistance to nonprofit organizations and units of government working to improve the Greater Milwaukee economy.

The Center publishes detailed studies of economic conditions, trends, and policies; shorter briefing papers on economic development issues; and “technical assistance” reports of applied economic analysis. In these ways, as well as in conferences and public lectures sponsored or co-sponsored by the Center, we hope to contribute to public discussion on economic development policy in Greater Milwaukee and in the State of Wisconsin.

Further information about the Center and its publications and activities is available on our website: www.ced.uwm.edu.

Executive summary

Wisconsin is currently home to over 331,000 veterans of the US Armed Forces who have served from World War to the present.¹ In this report, we analyze Wisconsin's veteran population and identify critical gaps across 4 key categories including education, economy, housing, and health. Among the key questions we examine:

- What are the current characteristics of veterans and projected changes in their population in Wisconsin and how do these vary by urban and rural areas?
- What is the state of the education, economic well-being, housing, and health of veterans in Wisconsin and how does this compare to veterans in the nation and non-veterans in the state? What differences can be observed between urban and rural areas in Wisconsin?
- What is the current landscape of programs and services for veterans in Wisconsin and what strategies we can learn from other states?

Overall, our analysis indicates shifts in veterans' population size and unique characteristics among Wisconsin veterans which pose both challenges and opportunities for communities and service providers charged with meeting the needs of veterans in the areas we examine. We summarize here specific findings that stem from our research in the order of the key questions examined.

Current characteristics of Wisconsin veterans and projected changes

While most veterans share similar characteristics and lived experiences such as serving their country during conflicts and wars, the demographic characteristics of veterans in Wisconsin differ somewhat from those of the nation as a whole. Our key findings reveal that:

Wisconsin currently has a higher percentage of older, white, and male veterans compared to the overall veteran population in the country. Veterans that served post-9/11 are the fastest growing and most diverse cohort in the state. In 2010, Wisconsin had roughly 26,000 veterans that served post-9/11. By 2019, the number of post-9/11 veterans nearly doubled to 49,000.

About half of Wisconsin's veterans live in the 10 largest urban and suburban counties, but the percentage of county populations that are veterans is highest in rural counties. Monroe County has the largest percentage of veterans of any county in the state. Veterans in Monroe County, where Wisconsin's largest military installation is located, make up 13.4 percent of the adult population. Many of them (56.1 percent) served in the Gulf War or Post 9/11 eras.

Veterans from older cohorts that served during the Vietnam War, Korean War, and World War II eras are disproportionately concentrated in rural areas, mostly in northern, central, and

¹ Most of the data available for veterans at the time of writing the report were available up to the year 2019.

southwestern Wisconsin. Over time, fewer veterans will be located in rural areas of the state as the U.S. military downsizes and older veterans no longer get replaced by younger veterans at the pace they once did. Areas with the lowest projected decrease in veterans by 2045 are mid-sized urban and suburban counties in Wisconsin.

By 2045, the US Department of Veterans Affairs (VA) estimates that the total number of veterans in Wisconsin will drop by nearly half and be more diverse. Wisconsin veterans will include roughly 4.5 times more African Americans and nearly twice as many females and Hispanic/Latinos as in 2020. The largest number of veterans are expected to live in Milwaukee County, followed by Dane, Waukesha, Brown and Racine counties.

Veterans' education

In recent years, both Wisconsin and the country as a whole experienced a modest increase in the percentage of veterans with postsecondary education. Our analysis shows that:

The highest gains in education among Wisconsin veterans were among those who earned some college credits or completed an associate's degree. However, Wisconsin lags behind the country on veteran educational attainment, particularly among veterans earning at least a bachelor's degree. The college achievement gap is highest among white and male veterans, who comprise the majority of the senior veteran population in the state.

Veterans of color have a higher proportion of college attainment than their non-veteran counterparts. It may be that for racial and ethnic minorities in Wisconsin, the military is a catalyst for higher educational attainment.

Veterans' economic well-being

In general, veteran households in the US have been economically better off than non-veteran households during the past 40 years. Women veterans and minority veterans are among those whose annual median income is substantially higher than their non-veteran counterparts. However, our research reveals a slowdown in veterans' incomes and gaps in veteran representation in high-paying jobs and entrepreneurial diversity. Among our key findings we highlight the following:

Veterans as a group have higher median incomes but earnings are trending down. Wisconsin veterans earn roughly \$6,700 more per year than non-veterans. However, inflation-adjusted median incomes of non-veterans have gone up since 2010 while veterans' incomes experienced a slight decline. In Wisconsin, median incomes for veterans are \$900 less than they were in 2010, while incomes for non-veterans have increased by just over \$1,300. The gaps in median income are more pronounced in Wisconsin than in the country as a whole.

Wisconsin veterans are overrepresented in manual labor and underrepresented in management occupations. The percentage of Wisconsin veterans in production, repair and

craft occupations is about twice as high as the percentage of non-veterans. The share of veterans in manual labor is higher in Wisconsin than in the nation as a whole. Among management occupations, women and veteran minorities are underrepresented. Less than a tenth (or 9 percent) of Wisconsin women veterans are employed in management and professional occupations, while few minority veterans are in these high-level occupations. Roughly 6 percent of veterans in rural Wisconsin are in management and professional business occupations compared to 28 percent of rural non-veterans and 30.5 percent of urban veterans.

Wisconsin veteran-owned businesses (VOBs) generate billions of dollars in revenues.

Wisconsin VOBs generate roughly \$12 billion annually and employ about 68,000 workers, 2.6 percent of the state's workforce. Sectors with the highest numbers of VOBs in Wisconsin include construction (18 percent), followed by retail trade (13 percent). The state has a smaller percentage of VOBs in professional, scientific, and technical industries than the country as a whole (9.7 percent vs. 17.2 percent).

Female representation in VOBs is higher in Wisconsin, while minority representation is low.

Approximately 5.3 percent of Wisconsin VOBs are owned by females, as compared with the national figure of 3.8 percent. Minority groups do not fare as well. Less than one percent of Wisconsin VOBs are Black-owned compared to 3 percent nationwide. Representation in business ownership is also lower for Hispanics and AIANs than in the country as a whole.

Veterans' housing conditions

Veterans have high rates of homeownership due in part to access to home lending programs such as the VA Home Guarantee Program. However, our research reveals notable disparities among veterans by race and ethnicity, concerns in rental housing, and persistent homelessness despite an overall decrease since 2011. Among our key findings we highlight the following:

Wisconsin veterans are more likely to own their homes than their non-veteran counterparts.

This is true within every demographic category we analyzed and by geographic location in the state. Roughly 76 percent of Wisconsin veterans own their homes, about 8 percentage points higher than non-veterans in the state.

More veterans in Wisconsin have taken advantage of the VA home loan program in recent years. Between 2014 and 2019, the number of VA home loan applications increased by 68 percent. Wisconsin also outperformed the U.S. in the share of VA home loans originated in 2019.

Roughly 1 in 5 veterans in Wisconsin rent their homes. The share of veteran renters is higher in urban areas than rural areas and particularly high among minority veterans, especially Black and Hispanic veterans. Approximately 46 percent of Black veterans and 43 percent of Hispanic veterans rented their homes in 2019.

Approximately 40 percent of veteran renters pay more rent than they can afford and nearly half spend over 50 percent of their income on rent. The share of veteran renters that experience housing cost burden is twice as high as it is for veteran homeowners. Housing affordability is a significant problem for both veterans and non-veterans alike.

Wisconsin urban veterans have the highest median gross rent as compared with urban non-veterans and both veterans and non-veterans in rural areas. In 2019, the median monthly gross rent for urban veterans was \$907, approximately \$15 more than their non-veteran counterparts and nearly \$200 more than veterans in rural Wisconsin. Roughly 20 percent of urban veteran renter households are severely rent burdened, almost 5 percentage points higher than rural veteran renter households.

The number of homeless veterans in Wisconsin has decreased by 41 percent since 2011 but there has been a slight uptick in recent years, from 329 homeless veterans in 2017 to 359 in 2019.

People of color are overrepresented in Wisconsin's veteran homeless population, especially Blacks and African Americans. Blacks represent 3.6 percent of Wisconsin's veteran population, but more than 20 percent of the veteran homeless population. By comparison, whites represent 92 percent of Wisconsin veterans, but only 72 percent of the veteran homeless population.

Over half of Wisconsin's homeless veterans live in rural areas, but there are also concentrations in urban and suburban CoCs in southeastern Wisconsin. Homeless veterans as a percentage of the total homeless population is highest in the Racine City and County CoC (18.5 percent), followed by the Milwaukee City and County CoC (10.1 percent).

Veterans' health

Compared to veterans nationwide, Wisconsin veterans self-report better health and are less likely to have chronic conditions. However, health outcomes vary by geography and many veterans face unique health challenges and needs that are not experienced by individuals who have not served in the military. Our key findings reveal that:

Wisconsin veterans report higher rates of disability than non-veterans. Rates are higher for older veterans and members of marginalized groups. Nearly one third of veterans 65 years and older have a disability. AIAN veterans show the highest rate of disability of any group, with roughly 4 in 10 reporting any disability.

Rural veterans in Wisconsin report slightly worse health status than the state average and are substantially worse off than urban veterans with respect to chronic conditions. Close to 60 percent of rural veterans have at least one chronic condition, compared to less than half of urban veterans.

Wisconsin veterans report on average similar rates of depression and anxiety as non-veterans. Roughly a quarter (24.5 percent) of veterans in Wisconsin report moderate to severe anxiety and close to a tenth (8.7 percent) report moderate to severe depression. Approximately 27 percent of rural veterans report moderate to severe anxiety compared to 21 percent of non-veterans.

Nearly 1 in 5 Wisconsin veterans currently smoke tobacco, a rate higher than non-veterans. Urban veterans are more likely to be smokers than rural veterans. Approximately 21.3 percent of veterans in urban areas smoke compared to 15.7 percent of veterans in rural areas.

Veterans in Wisconsin are less likely to report heavy drinking than non-veterans, but they still drink more heavily than veterans nationwide. Veterans in rural Wisconsin are most likely to be heavy drinkers, with 16.2% reporting excess alcohol consumption.

Most veterans report having good access to healthcare and health insurance coverage. Roughly 85 percent of veterans and non-veterans nationwide have a usual place where they receive healthcare. Wisconsin veterans fare better in health insurance coverage than non-veterans. This is true within every demographic category we analyzed and by geographic location. Yet veterans of color report slightly lower insurance rates than their white counterparts.

Veteran services and programs

Programs and services from the U.S. Department of Veterans Affairs (VA) and the Wisconsin Department of Veterans Affairs (WDVA) are crucial in assisting veterans in seeking employment, achieving higher education, navigating housing resources, and accessing health care. Nongovernmental organizations also play important roles in supporting veterans in the state. In our report, we summarize key programs and services for veterans in Wisconsin. We also analyze VA annual expenditures and allocation per veteran in urban and rural areas in the state. Among our key findings, we highlight the following:

In Wisconsin, medical care accounts for the largest share of spending on veterans (about \$1.6 billion or 49.6% of veteran spending). Expenditures on compensation and pensions account for nearly 43% of state spending on veterans.

Total expenditures are highest in urban areas but expenditures per veteran are generally higher in rural areas. The VA spends the most on services in urban counties with large veteran populations such as Milwaukee, Dane, Waukesha, and Brown. However, Monroe County has the highest expenditures per veteran in the state, well above any other county.

Wisconsin ranks 8th in the country among states with the greatest number of veteran-serving organizations. There are 1,747 nonprofits serving veterans in Wisconsin. These organizations provide essential social services for veterans and help them connect with resources, such as state and federal VA programs.

Addressing needs: recommendations for best practices

While Wisconsin veterans perform well on many of the indicators we examined, our study reveals certain gaps in the areas of education, economy, housing and health. Organizations in Wisconsin can learn from best practices in veterans' services from other states to address the following needs:

- Improve access to college education and support for veterans.
- Increase veteran representation in higher-paying occupations and entrepreneurship.
- Increase support for veterans at risk of or experiencing homelessness.
- Expand mental health and behavioral health services for veterans, particularly for those in rural areas.

Noteworthy programs include the **Higher Education Veterans Program** in Minnesota to support veterans through college, **InvestVets** in Michigan to connect veterans with better employment opportunities, the **Veteran Entrepreneurship Program** in Illinois to improve access to training, technical support, and capital for veteran business owners and entrepreneurs, the **Homes for Veterans** in Minnesota to assist veterans at risk of or experiencing homelessness, and the **Military Support Programs and Networks** and their **Buddy-to-Buddy** volunteer mentorship program in Michigan to improve mental health and behavioral health outcomes for veterans.

Meeting the needs of veterans in Wisconsin will require additional resources and greater collaboration between the public and private sectors. As noted in this report, the good news is that programs and strategies exist at the state and local levels to support veterans across the four areas we examine in this study: education, employment, housing and health. There is much to build on, but more is needed to address the inequalities and gaps in veteran services that this report identifies.

We hope the data and analysis in this report will be useful in informing strategies that meet the needs of the veteran community in Wisconsin.

Introduction

America's veterans include a wide array of people who have served their country at home and abroad, on land, sea and air. This report looks at over 331,000 individuals in Wisconsin who were veterans of the US Armed forces in 2019 and earlier and have served from World War II to the present.² These individuals include men and women who served on active duty in the US Army, Navy, Air Force, Marine Corps, or the Coast Guard and are not currently serving in the US Armed Forces.³

While most veterans share similar characteristics and lived experiences such as serving their country during conflicts and wars, the demographic characteristics of veterans in Wisconsin differ somewhat from those of the nation as a whole. Wisconsin currently has a higher percentage of older, white, and male veterans compared to the overall veteran population in the country.¹ However, by 2045, the US Department Veterans Affairs (VA) estimates that Wisconsin veterans will be more diverse. The estimates show that Wisconsin veterans will include roughly 4.5 times more African Americans and nearly twice as many females and Hispanic/Latinos as in 2020.⁴ The shifts in veterans' population size and characteristics pose both challenges and opportunities for communities and service providers charged with meeting the needs of veterans across key areas such as education, employment, housing, and health care.

In this study, we examine key indicators of economic well-being and quality of life of Wisconsin veterans to inform strategies that meet the needs of the veteran community in the state. We provide a demographic breakdown of Wisconsin's veteran population and identify critical gaps across 4 key categories including education, economy, housing, and health. Among the questions we probe:

- **What are the current characteristics of veterans and projected changes** in their population in Wisconsin and how do these vary by urban and rural areas?
- **What is the state of the education, economic well-being, housing, and health of** veterans in Wisconsin and how does this compare to veterans in the nation and non-veterans in the state? What differences can be observed between urban and rural areas in Wisconsin?

² While the coronavirus (COVID-19) pandemic caused unprecedented disruptions in the education, economy and social services for veterans in 2020, most of the data available at the time of writing the report were available up to 2019. Yet, to the extent possible, we provide some insight on the conditions associated with the economic and social well-being of veterans through the most current available year.

³ In our report, we define veterans according to the US Census Bureau American Community Survey definitions. https://www.census.gov/glossary/#term_VeteranStatus

⁴ US Department of Veteran Affairs (2018). VA Population Projection Model. *National Center for Veteran Analysis and Statistics*. Tables 6L and 8L (2018-2048 projections).

- **What is the current landscape of programs and services for veterans in Wisconsin and what strategies we can learn from other states?**

To answer these questions, we collected and analyzed data from the US Census Bureau, US Bureau of Labor Statistics (BLS), Home Mortgage Disclosure Act (HMDA), US Department of Housing and Urban Development (HUD), US Department of Veterans Affairs (VA), Centers for Disease Control and Prevention (CDC), and the Survey of the Health of Wisconsin (SHOW), among others.

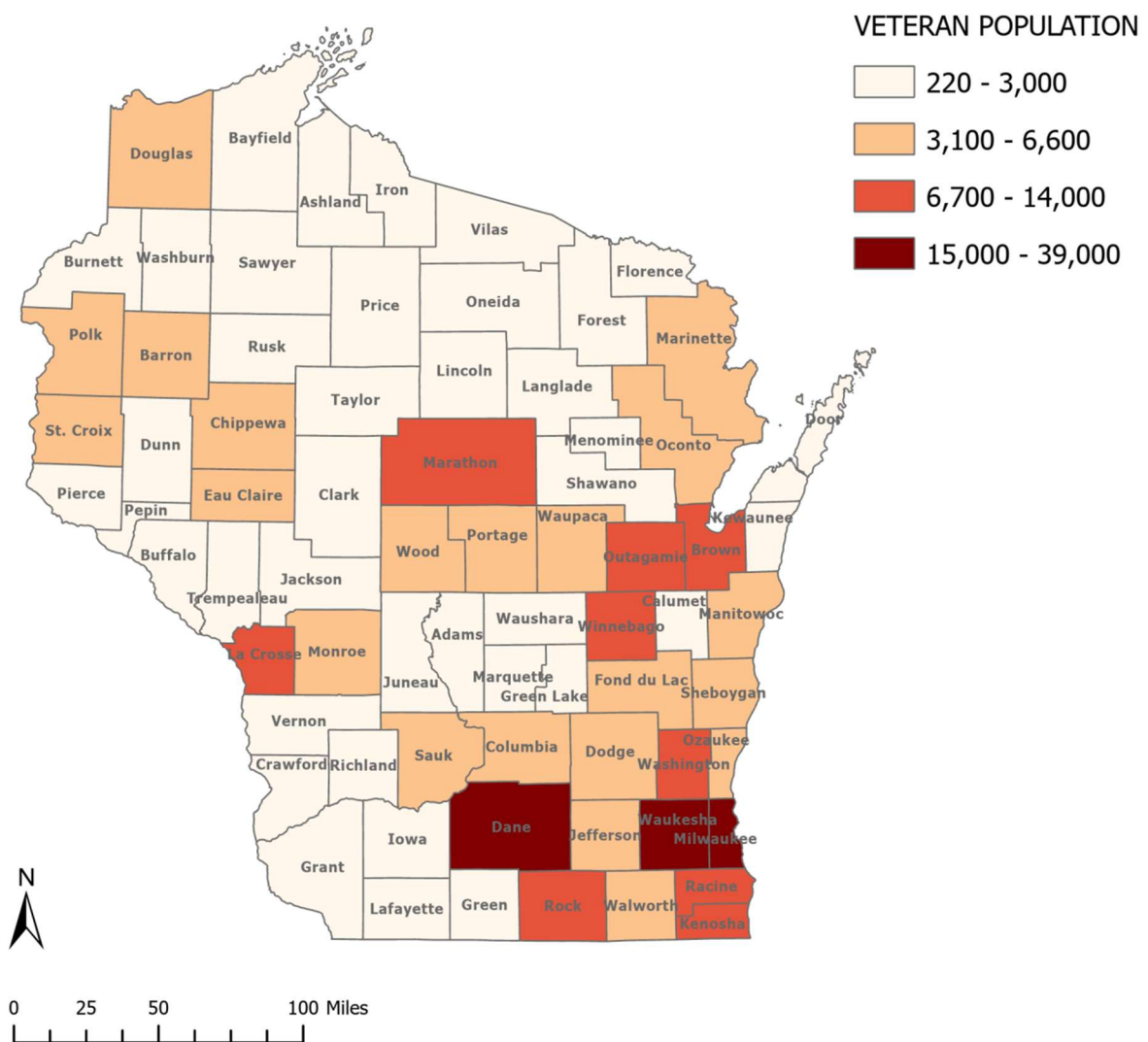
Our analysis expands our understanding of Wisconsin's veteran population and factors contributing to the gaps in their economic well-being and quality of life. Our study provides important insight to inform strategies that meet the needs of the veteran community in the state through an equity lens, providing context relevant to underserved populations and underserved geographic areas in Wisconsin.

Chapter 1 – Demographic Portrait

Veteran population

According to the US Census Bureau, the US has about 18 million veterans or roughly 7 percent of the adult population in 2019. Wisconsin currently has approximately 331,340 veterans which comprise 7.4 percent of the adult population in the state. As shown in **Map 1**, Wisconsin's urban and suburban counties with the most veterans include Milwaukee, Dane and Waukesha. These three counties account for roughly a quarter of the total veteran population in the state.

Map 1. Total Veteran Population by County in Wisconsin, 2019



Source: 2019 US Census Bureau American Community Survey (ACS) 5-year estimates. Table S2101.

Taking a more detailed view, **Table 1** shows that roughly half (48 percent) of the total veteran population in the state are in 10 counties. While large numbers of veterans are located in urban and suburban counties, many veterans are also spread across rural counties in the state.

Table 1. Counties with the most veterans in Wisconsin, 2019

Geographic Area	Total Adults	Total Veterans	Percent of Veterans Statewide
Milwaukee County	721,563	39,370	11.9%
Dane County	425,174	23,162	7.0%
Waukesha County	313,406	20,616	6.2%
Brown County	198,797	13,973	4.2%
Racine County	149,925	12,363	3.7%
Winnebago County	135,302	11,081	3.3%
Rock County	124,184	10,435	3.1%
Outagamie County	141,577	9,900	3.0%
Kenosha County	128,977	9,617	2.9%
Marathon County	104,252	8,589	2.6%
Wisconsin	4,506,644	331,340	100.0%

Source: 2019 US Census Bureau 5-year estimates. Table S2101

As illustrated in **Table 2**, the counties with the fewest veterans in the state include Menominee, Florence, Pepin, Iron and Forest – all in rural Wisconsin. In the order presented, these counties rank at the bottom with the lowest number of veterans by county in the state. The first five counties are also among the least populated in Wisconsin. Yet, as we discuss in the next section, some rural counties such as Florence and Iron have some of the highest numbers of veterans as a percentage of the total county population.

Table 2. Counties with the fewest veterans in Wisconsin, 2019

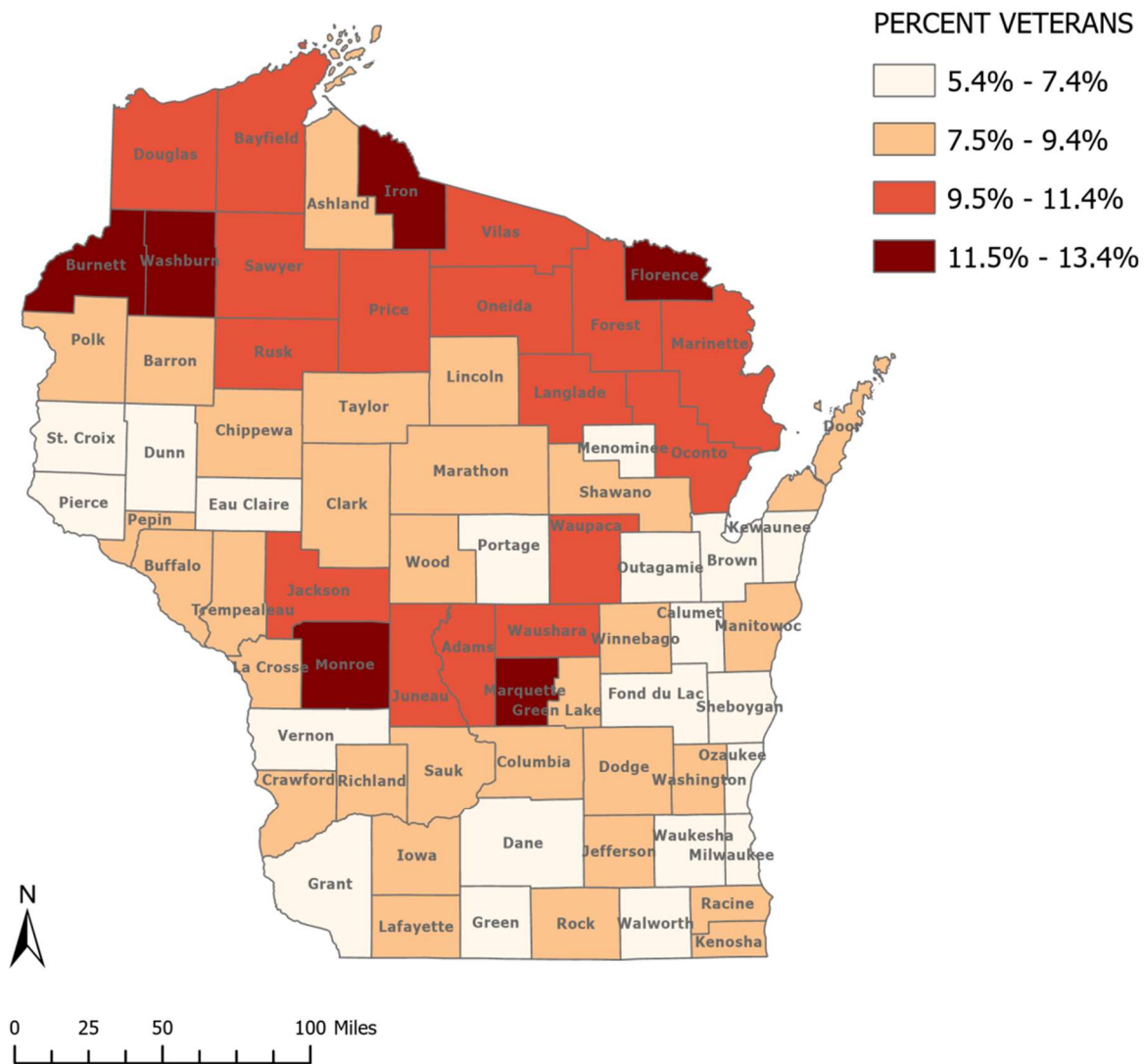
Geographic Area	Total Adults	Total Veterans	Percent of Veterans Statewide
Menominee County	3,068	217	0.1%
Florence County	3,638	452	0.1%
Pepin County	5,746	482	0.1%
Iron County	4,889	581	0.2%
Forest County	7,197	685	0.2%
Buffalo County	10,442	893	0.3%
Lafayette County	12,636	971	0.3%
Ashland County	12,148	1,144	0.3%
Rusk County	11,223	1,166	0.4%
Crawford County	12,913	1,179	0.4%
Wisconsin	4,506,644	331,340	100.0%

Source: 2019 US Census Bureau 5-year estimates. Table S2101

Density of veteran population

To measure the concentration of veterans by county, we use US Census Bureau ACS estimates that show veterans as a percentage of the total population by county in Wisconsin. While urban and suburban counties hold the largest veteran population in the state, **Map 2** shows that veterans as a share of county populations are the highest in the less populated northern counties and central Wisconsin. In comparison, counties like Milwaukee, Waukesha, and Dane have some of the lowest percentages of veterans as a share of the total county population.

Map 2. Veterans as a percent of the county population, 2019



Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101.

As shown in **Table 3**, the county with the highest percentage of veterans is Monroe County, where veterans comprise 13.4 percent of the adult population. Monroe County has Wisconsin's largest military installation, Fort McCoy, which serves the US Army as a Total Force Training

center. Fort McCoy is the largest single employer in Monroe County providing approximately 450 military and 2,500 civilian jobs.⁵ Marquette, Burnett, Florence, and Iron Counties also have high percentages of veterans in the adult county populations.

Table 3. Counties with the most veterans as a percentage of adult population, 2019

Geographic Area	Total Adults	Total Veterans	Veterans as Percent of the Adult Population
Monroe County	33,799	4,524	13.4%
Marquette County	12,312	1,536	12.5%
Burnett County	12,574	1,577	12.5%
Florence County	3,638	452	12.4%
Iron County	4,889	581	11.9%
Wisconsin	4,506,644	331,340	7.4%

Source: 2019 US Census Bureau 5-year estimates. Table S2101

Veterans by period of service

In this section, we use US Census Bureau ACS estimates to describe veterans by period of service as a percentage of the total veteran population.⁶ Periods of service range from World War II to the present and include wartime and peacetime eras. The US Census Bureau uses the following categories to designate wartime periods: World War II, Korean War, Vietnam War, Gulf War and Post-9/11 conflicts. We also calculated the estimated number of veterans that did not serve in any of the listed wars and identified this group as “peacetime only” veterans consistent with US Census ACS technical documentation.⁷ **Table 4** summarizes the categories used by the US Census for veterans by period of military service.

⁵ Military Installations (2021). Fort McCoy In-Depth Overview. <https://installations.militaryonesource.mil/in-depth-overview/fort-mccoy>

Kures, M. (2015). The Economic Impact of Wisconsin’s Military Installations. *Center for Community and Economic Development*. University of Wisconsin-Extension. https://www.wpr.org/sites/default/files/wedc_economic_impact_military_report.pdf

⁶ We identify the period of military service consistent with the US Census ACS as an officially recognized time related to war or peacetime. For veterans that served in combined wartime and peacetime periods, the US Census classify them by their most recent wartime period. c. See: https://www.census.gov/glossary/#term_Periodofmilitaryservice

⁷ Vespa (2020). Those Who Served: America’s Veterans from World War II to the War on Terror. American Community Survey Report. US Census Bureau. <https://www.census.gov/content/dam/Census/library/publications/2020/demo/acs-43.pdf>

Table 4. US Census Bureau period of military service categories

Service category	Period of service
Post-9/11	September 2001 or later
Gulf War	August 1990 to August 2001
Vietnam War	August 1964 to April 1975
Korean War	July 1950 to January 1955
World War II	December 1941 to December 1946
Peacetime only*	Non-war periods between January 1947 to June 1950; February 1955 to July 1964; and May 1975 to July 1990

Source: Vespa, JE (2020). Those Who Served: America’s Veterans from World War II to the War on Terror. American Community Survey Report. US Census Bureau. Washington, DC

<https://www.census.gov/content/dam/Census/library/publications/2020/demo/acs-43.pdf>

*Only individuals that served in the US military at times of peace. See Vespa (2020).

Wartime veterans

Table 5 shows the veteran population by a period of service in the U.S and Wisconsin. Consistent with the US Census, we distinguish between veterans that served during wartime and those that served only during times of peace. While most veterans served during wartime, the percentage of Wisconsin’s wartime veterans is lower than that for the country as a whole. Approximately 81 percent of the total veteran population in Wisconsin served during wartime, compared to roughly 87 percent of veterans nationwide.

Table 5. Veterans by period of service in the U.S. and Wisconsin, 2019

Veterans by Period of Service				
Service category	U.S.		Wisconsin	
	Total Veterans	Percent	Total Veterans	Percent
Post-9/11	3,520,756	19.3%	48,847	14.7%
Gulf War	3,777,277	20.7%	52,621	15.9%
Vietnam War	6,510,200	35.7%	123,556	37.3%
Korean War	1,479,987	8.1%	29,460	8.9%
World War II	638,879	3.5%	13,153	4.0%
Peacetime only*	2,303,223	12.6%	63,703	19.2%

Source: 2019 US Census Bureau 5-year estimates. Table S2101

*Peacetime only includes individuals that served in the US military outside of the listed wars. See Table 4.

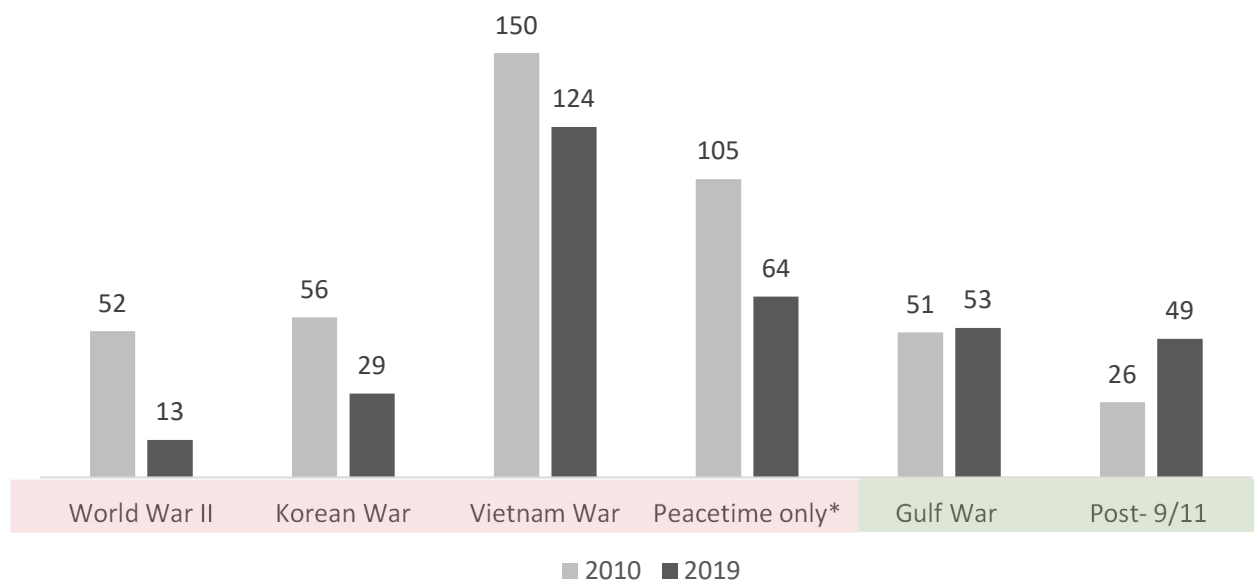
The estimated number of peacetime-only veterans was calculated as the sum of total veterans minus the veterans of each wartime period of service.

When examined as a single group, veterans from the Vietnam War are the largest cohort in the U.S. and Wisconsin representing 35.7 and 37.3 percent of the total veteran population, respectively. This is due partly to the Vietnam-era draft, eliminated after that conflict as the

nation shifted to all-volunteer military service.⁸ Yet the number of Vietnam War veterans has been shrinking over the years as the population continues to age. Similarly, veterans from the Korean War and World War II are substantially declining. As one would expect, the smallest and fastest-declining group of veterans today is from World War II. To put things in perspective, the current median age of Vietnam War veterans is roughly 71 and the median age of World War II veterans is about 93.

Veterans from the Gulf War and Post-9/11 period are the second and third largest wartime cohorts both in the U.S. and Wisconsin. However, the number of veterans that served post-9/11 has been rapidly increasing and is currently the fastest-growing cohort and the youngest in the state with a median age of 37. In 2010, Wisconsin had roughly 26,000 veterans that served post-9/11. By 2019, the number of post-9/11 veterans nearly doubled to 49,000. **Chart 1** illustrates the number of veterans in Wisconsin by period of service and highlights the groups in decline (red) and those increasing (green) from 2010 to 2019.

Chart 1. Number of veterans in Wisconsin in 2010 and 2019 by period of service¹ (thousands)



Source: 2010 and 2019 US Census Bureau ACS 5-year estimates. Table S2101.

¹ Periods of service are not mutually exclusive, except for peacetime only. Veterans may have served at any point during the time listed for the service periods (See Table 4).

* Individuals that served in the US military only at times of peace. This include includes non-war periods between January 1947 to June 1950; February 1955 to July 1964; and May 1975 to July 1990.

⁸ Vespa, JE (2020). Those Who Served: America’s Veterans from World War II to the War on Terror. American Community Survey Report. US Census Bureau. Washington, DC

<https://www.census.gov/content/dam/Census/library/publications/2020/demo/acs-43.pdf>

Rostker, B.D. (2006). The Evolution of the All-Volunteer Force. RAND Corporation Research Brief, RB-9195-RC, Santa Monica, CA: RAND Corporation.

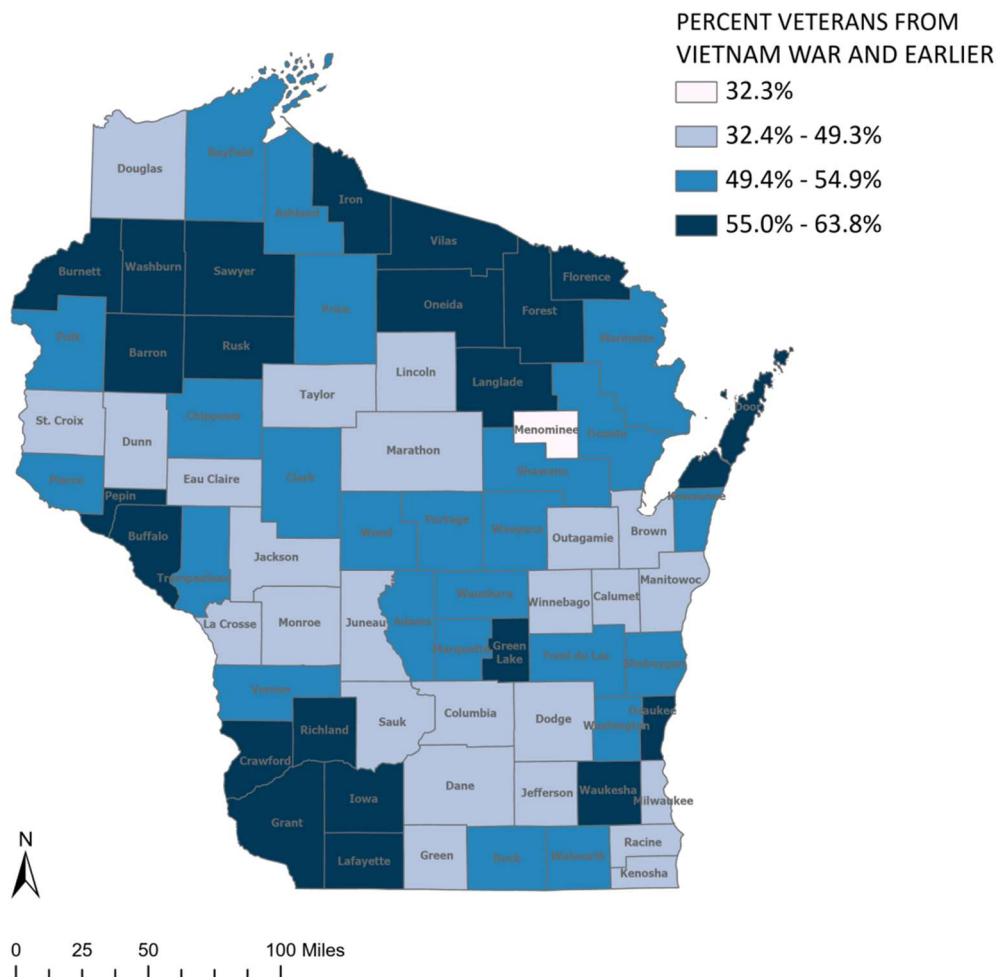
Where do older and younger cohorts of wartime veterans live?

Here we examine wartime veterans as a percentage of the total veteran population by county in Wisconsin. We combine cohorts by period of service to distinguish groups that served before May 1975 (Vietnam War and earlier conflicts) and after August 1990 (Gulf War and Post-9/11 conflicts). This approach allows us to capture differences in residential location between older and younger cohorts of wartime veterans.

Older cohorts

Map 3 shows the percentage of veterans that served during the Vietnam War, Korean War and World War II periods by county in Wisconsin. The darker shade of blue on the map indicates higher percentages of veterans from these conflicts. The majority of these veterans served during the Vietnam War era.

Map 3. Percentage of veterans that served during World War II, Korean War or Vietnam War



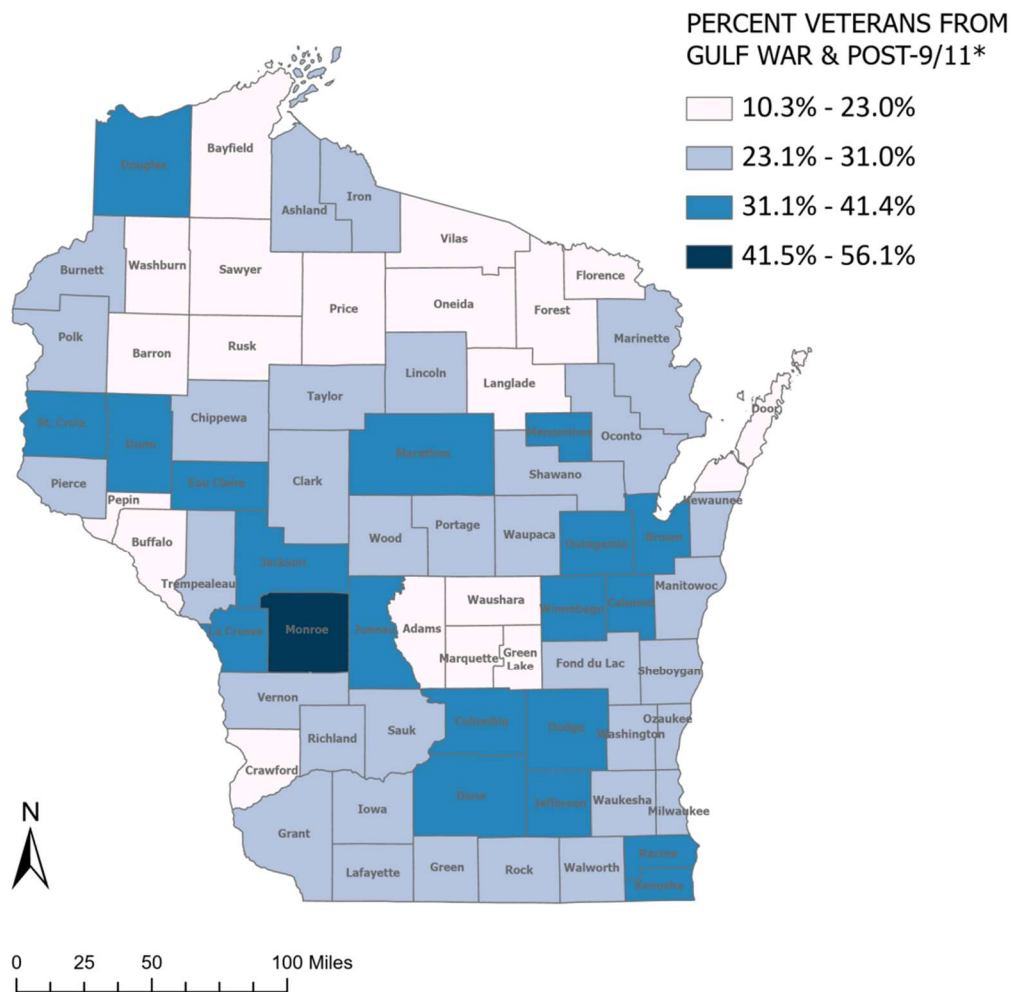
Source: 2019 US Census Bureau American Community Survey (ACS) 5-year estimates. Table S2101.

As one can see from **Map 3**, veterans from older cohorts are disproportionately concentrated in rural Wisconsin. The counties with the highest percentages of veterans from the Vietnam War and earlier are located primarily in northern, central, and southwestern Wisconsin with Forest (63.8 percent), Langlade (63.5 percent) and Green Lake (60.4 percent) Counties holding the highest percentages. Suburban counties including Ozaukee and Waukesha also have a substantial percentage of older-cohort veterans, representing more than 55 percent of the total veteran population.

Younger cohorts

Map 4 shows the percentage of veterans that served during the Gulf War or post-9/11 period by county in Wisconsin. This younger cohort of veterans is mostly concentrated in western and central Wisconsin.

Map 4. Percentage of veterans that served in the Gulf War or Post-9/11



Source: 2019 US Census Bureau American Community Survey (ACS) 5-year estimates. Table S2101.

*Includes veterans that served in the U.S. Armed forces August 1990 or later.

Across the state, Gulf War and Post-9/11 veterans tend to live closer to urban areas reflecting the overall national population trend.⁹ The counties with the highest percentage of Gulf War and Post-9/11 veterans include Monroe (56.1 percent), La Crosse (39.6 percent), Dane (38.8 percent) and Kenosha (38.3 percent).¹⁰ With the exception of Menominee County, areas with a higher concentration of younger-cohort veterans are also closer to VA clinics and medical centers.¹¹

Gulf War and Post-9/11 veterans are expected to grow and bring a different set of needs than veterans from older cohorts. Unlike older veterans who may not have served in the military for many years, they are more likely to require services relevant to their transition to civilian life and re-entry into the workforce.

Peacetime veterans

In Wisconsin, peacetime veterans are the second-largest cohort among the total veteran population, comprising 19.2 percent of the veteran population in 2019. Yet from 2010 to 2019, Wisconsin lost approximately 42,000 peacetime veterans making this one of the fastest shrinking groups in the state after World War II veterans.

Diversity

A change in diversity?

Nationally, the veteran population is becoming increasingly diverse. More women and people of color have enlisted in the military and served in recent conflicts such as the Gulf War and post-9/11 wars in Iraq and Afghanistan.¹² However, as shown in **Table 6**, the gains in veteran diversity are modest in the U.S. and Wisconsin. Currently, Wisconsin's veteran population skews a bit older and whiter than the veteran population for the nation as a whole.

With respect to gender, the numbers for Wisconsin do not differ substantially from those for the nation as a whole. While the number of women serving in the military has been slowly increasing since 2010, the veteran population is still largely male. Currently, less than 10 percent of the veteran population is female both in Wisconsin and in the nation as a whole.



















⁹ RAND Health (2015). Current and Future Demographics of the Veteran Population (Chapter 3). In: Current and Projected Characteristics and Unique Health Care Needs of the Patient Population Served by the Department of Veterans Affairs. *RAND Corporation*. P: 31-57

¹⁰ While Menominee county shows also a high percentage of veterans that served in the Gulf Wars (41.4%), the overall veteran population is 217 and among the lowest in the state.

¹¹ Based on location data on VA clinics and medical centers from the US Department of Veterans Affairs.

¹² US Department of Veterans Affairs (2020). Minority Veterans Report: Military Service History and VA Benefit Utilization Statistics. *Data Governance and Analytics*. November 2020. Washington, DC.

Table 6. Percent veterans in Wisconsin and the U.S. by selected demographics, 2010 and 2019

Demographic category	Wisconsin			United States		
	2010	2019	Percentage point change (2010-2019)	2010	2019	Percentage point change (2010-2019)
Male	93.8%	92.7%	-1.1 	93.1%	91.1%	-2.0 
Female	6.2%	7.3%	1.1 	6.9%	8.9%	2.0 
Under 65 years	57.8%	44.9%	-12.9 	59.5%	50.2%	-9.3 
65 years and Over	42.2%	55.1%	12.9 	40.5%	49.8%	9.3 
White	93.2%	92.1%	-1.1 	81.2%	77.2%	-4.0 
Black	3.5%	3.6%	0.1 	10.7%	11.9%	1.2 
Asian	0.3%	0.5%	0.2 	1.2%	1.7%	0.5 
AIAN*	0.9%	1.0%	0.1 	0.7%	0.8%	0.1 
Hispanic	1.4%	2.1%	0.7 	5.1%	6.9%	1.8 

Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101

*AIAN – American Indian and Alaskan Native

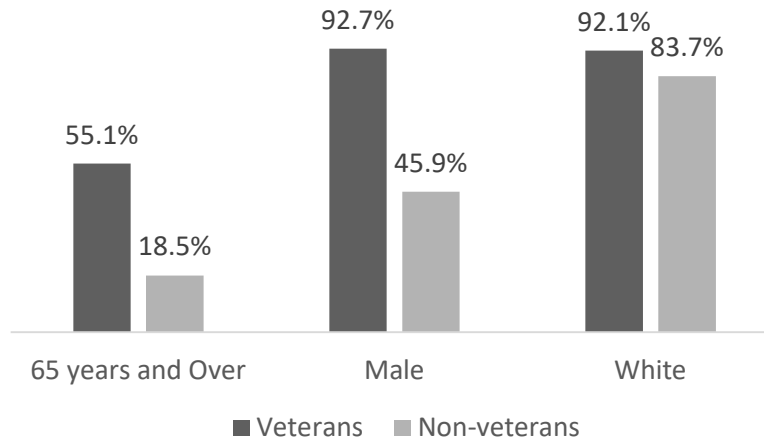
From 2010 to 2019, the gains among veterans of color have been small. Hispanic veterans show the highest increase among veterans of color in the state, but the increase is less than 1 percent. The number of Black veterans is essentially unchanged, rising a mere 0.1 percentage points over the last 9 years. In Wisconsin, less than 4 percent of Wisconsin veterans are either Black or Hispanic, compared with 12 percent for veterans nationwide.

With respect to age, 55 percent of Wisconsin veterans were at least 65 years old in 2019, somewhat higher than the national figure of 50 percent. From 2010 to 2019, older veterans in Wisconsin and the country as a whole had the largest gains among all demographic groups examined. The substantial increase in older veterans has been accompanied by a large decrease in veterans under 65 years of age. This suggests a growing demand for services tailored to the needs of an increasingly aging population.

How do veterans compare to non-veterans?

When we compare veterans and non-veterans in Wisconsin, the data show that the veteran population is disproportionately older and male, and slightly whiter than non-veterans in the state as shown in **Chart 2**.

Chart 2. Percent of Wisconsin veterans and non-veterans by selected demographics, 2019



Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101

*AIAN – American Indian and Alaskan Native

Looking further, the differences we observe in age, gender and race between veterans and non-veterans in Wisconsin are similar to those of the country as a whole as shown in **Table 7**.

Table 7. Percent veterans and non-veterans in Wisconsin and the U.S. by selected demographics, 2019

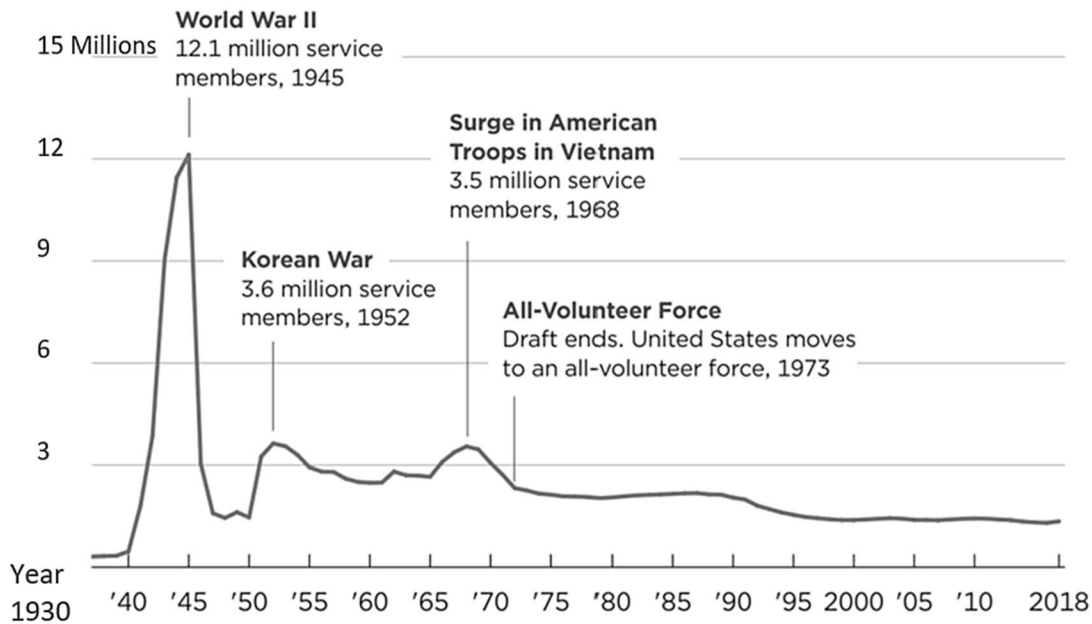
Demographic Category	Wisconsin		United States	
	Veterans	Non-Veterans	Veterans	Non-Veterans
Male	92.7%	45.9%	91.1%	45.2%
Female	7.3%	54.1%	8.9%	54.8%
Under 65 years	44.9%	81.5%	50.2%	82.0%
65 years and over	55.1%	18.5%	49.8%	18.0%
White	92.1%	83.7%	77.2%	62.6%
Black	3.6%	5.9%	11.9%	12.3%
Asian	0.5%	2.8%	1.7%	6.1%
AIAN*	1.0%	0.8%	0.8%	0.8%
Hispanic	2.1%	5.6%	6.9%	16.6%

Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101

*AIAN – American Indian and Alaskan Native

Why is the veteran population in Wisconsin and the country as a whole disproportionately older? This is explained in part by the existence of the military draft from 1940 to 1973, which increased the number of active troops well beyond what an all-volunteer force would have produced. As **Chart 3** illustrates, the number of troops has gradually declined since the draft was ended in 1973. Given this, a higher share of veterans today belongs to cohorts from 1973 or earlier, consisting of individuals who are rapidly aging.¹³

Chart 3. Size of the U.S. Armed Forces from 1930 to 2018 in the United States



Source: Vespa (2020). Data from the U.S. Department of Defense, Defense Data Center; U.S. Census Bureau, Statistical Abstracts of the United States.

Why are women so underrepresented among the veteran population? The gender gap is largely due to historic and ongoing barriers to the participation of women in the military, both nationwide and in Wisconsin. Prior to the 1990s women had limited opportunities to serve in the U.S. military, including combat roles.¹⁴ While gender bias remains a significant obstacle for women pursuing military service, more women have enlisted in recent years and the numbers continue to rise. Still, women are the most underrepresented demographic group among Wisconsin veterans, comprising 54 percent of the non-veteran population and only 7 percent of veterans.

¹³ Rostker, B.D. (2006). *The Evolution of the All-Volunteer Force*, RAND Corporation Research Brief, RB-9195-RC, Santa Monica, CA: RAND Corporation, www.rand.org/pubs/research_briefs/RB9195.html

¹⁴ U.S. Department of Veterans Affairs (2017). *Women’s Veterans Report: The Past, Present and Future of Women Veterans*. National Center for Veterans Analysis and Statistics. Washington, DC.

People of color are also currently underrepresented in the veteran population, particularly in Wisconsin. The gap between non-veterans and veterans of color in the state ranges between 2.3 and 3.5 percentage points, with the largest disparity between Hispanic veterans and non-veterans. The gap between Hispanic veterans and non-veterans in the country as a whole is even higher, at 9.7 percentage points.

Research literature suggests that the disparity in Hispanic representation is due to language barriers, immigration status education, and other barriers in the US military's recruitment and retention process.¹⁵ But Hispanics are also poised to become a far greater proportion of the veteran population in future years.¹⁶ Also, as the percentage of people of color in the general population throughout the country rises, their representation will rise as well. As a result, the percentage of veterans that are Black, Asian, or American Indian and Alaskan Native (AIAN) will rise over the years in Wisconsin and the nation as a whole.

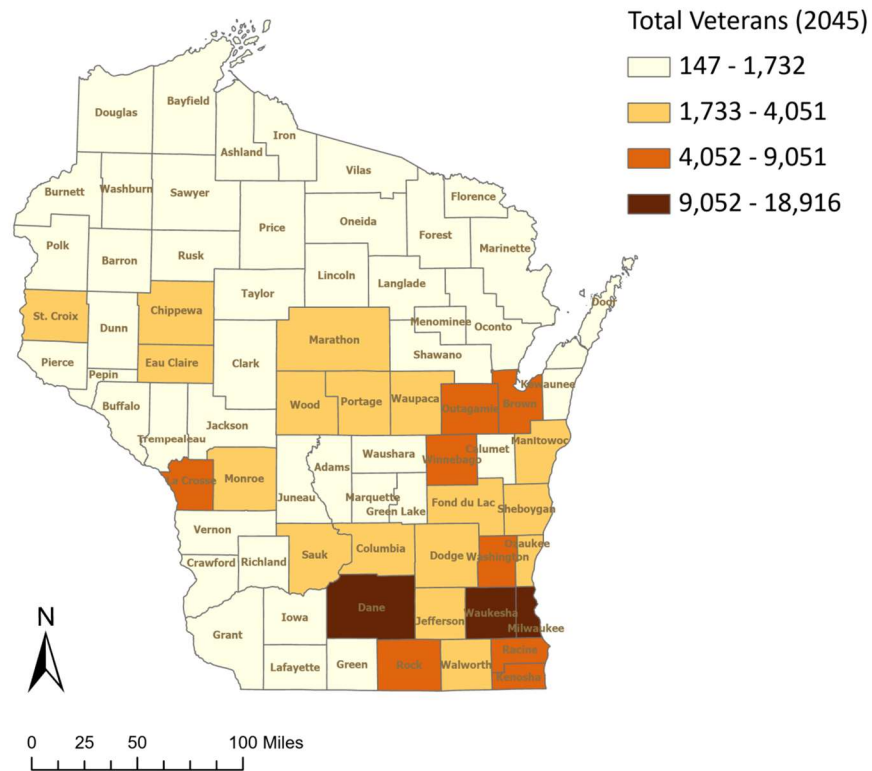
¹⁵ Lutz A. (2008). Who Joins the Military? A Look at Race, Class, and Immigration Status. *Journal of Political & Military Sociology*. 2 : Vol. 36. - pp. 167-188.

¹⁶ US Department of Veterans Affairs (2020). *Minority Veterans Report: Military Service History and VA Benefit Utilization Statistics. Data Governance and Analytics*. November 2020. Washington, DC.

What will the veteran population look like in 2045?

According to the Veteran Population Projection Model (VPPM) produced by the National Center for Veteran Analysis and Statistics, the total number of veterans in Wisconsin will drop by nearly half in the next 25 years - from 352,072 in 2020 to 182,296 in 2045.¹⁷ The geographic distribution of the veteran population is expected to remain mostly unchanged by 2045 as shown in **Map 5**. The largest number of veterans will be

Map 5. Projected Veteran Population by County in Wisconsin by 2045



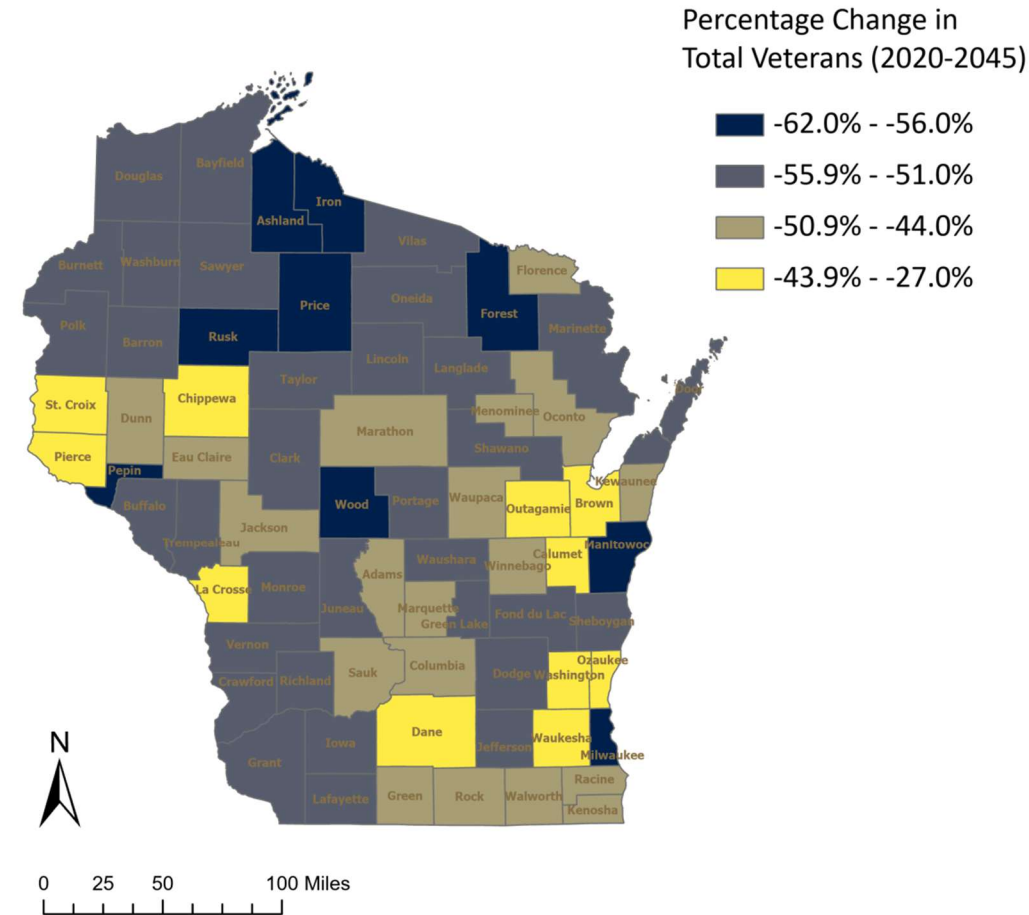
located in Milwaukee County, followed by Dane, Waukesha, Brown, and Racine counties. But due to Milwaukee County’s large population of veterans over 65 years old, the county will also experience the highest drop in the number of veterans, from 43,505 in 2020 to 18,916 by 2045, a 57 percent decrease.

Source: US Department of Veteran Affairs (2018). Veteran Population Projection Model (VPPM). *National Center for Veteran Analysis and Statistics*

¹⁷ US Department of Veteran Affairs (2018). Veteran Population Projection Model. *National Center for Veteran Analysis and Statistics*.

The VPPM projects a decrease in the number of veterans in all of Wisconsin’s 72 counties by 2045. As shown in **Map 6**, the percentage decrease in the number of veterans from 2020 to 2045 by county ranges from nearly a third to 40 percent in middle-sized urban areas and 51 percent or higher in most rural counties.¹⁸ As shown in **Table 8**, the counties expected to experience the highest percentage decrease in veterans by 2045 (about 60 percent or more of the 2020 veteran population) are Iron, Rusk, and Forest.

Map 6. Percentage Decrease in the Veteran Population by County in Wisconsin, 2020-2045



Source: US Department of Veteran Affairs (2018). Veteran Population Projection Model (VPPM). *National Center for Veteran Analysis and Statistics*.

¹⁸ Percentage decrease is calculated as the number of veterans in 2020 minus the number of veterans projected by the VPPM in 2045, divided by the number of veterans in 2020 and expressed as a percent.

Table 8. Wisconsin counties with the highest percentage decrease of veterans, 2020 to 2045

County	Total veteran population		Percentage decrease (2020-2045)
	2020	2045	
Iron	562	214	-62.0%
Rusk	1,181	471	-60.1%
Forest	923	370	-59.9%
Pepin	501	203	-59.4%
Wood	5,595	2,328	-58.4%
Manitowoc	5,741	2,440	-57.5%
Ashland	1,295	561	-56.7%
Milwaukee	43,505	18,916	-56.5%
Price	1,296	572	-55.9%
Buffalo	960	428	-55.4%
Wisconsin	352,072	182,418	-48.2%

Source: US Department of Veteran Affairs (2018). Veteran Population Projection Model (VPPM). *National Center for Veteran Analysis and Statistics*.

Table 9. Wisconsin counties with the lowest percentage decrease of veterans, 2020 to 2045

County	Total veteran population		Percentage decrease (2020-2045)
	2020	2045	
Saint Croix	4,953	3,619	-27.0%
Calumet	2,466	1,566	-36.5%
Waukesha	22,316	14,053	-37.0%
La Crosse	8,335	5,092	-38.9%
Pierce	2,518	1,513	-39.9%
Brown	15,268	9,051	-40.7%
Ozaukee	4,485	2,654	-40.8%
Dane	25,234	14,775	-41.5%
Washington	7,803	4,558	-41.6%
Chippewa	4,560	2,649	-41.9%
Wisconsin	352,072	182,418	-48.2%

Source: US Department of Veteran Affairs (2018). Veteran Population Projection Model (VPPM). *National Center for Veteran Analysis and Statistics*.

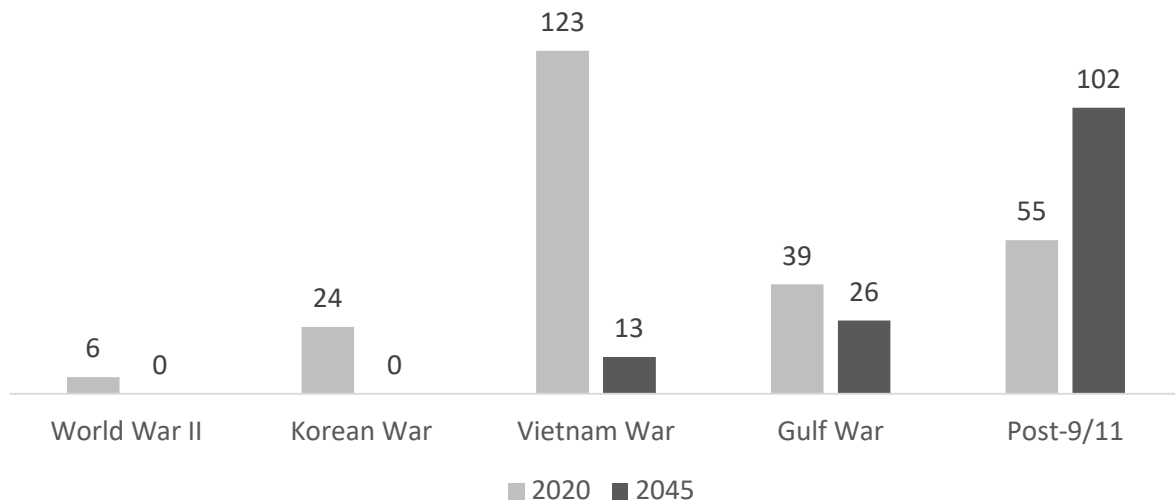
In Wisconsin, the veteran populations of many rural counties consist disproportionately of seniors who served during the Vietnam War and earlier. The VPPM projects that over time, fewer veterans will be located in rural areas of the state as the U.S. military continues to downsize and older veterans no longer get replaced by younger veterans. The substantial decrease the model predicts in Wisconsin’s rural veteran population reflects a national trend of

veterans deconcentrating from rural areas and clustering instead in and near more urban areas.¹⁹

The areas in the state with the lowest projected decrease in veterans by 2045 are mid-sized urban and suburban counties. In the order presented as shown in **Table 9**, St. Croix, Calumet, and Waukesha are expected to experience the least relative loss in their veteran population. Most of these mid-sized counties have a relatively higher proportion of younger veterans who served in post-9/11 conflicts.

Chart 4 shows VPPM’s estimated change in the number of veterans by service cohort from 2020 to 2045 in Wisconsin. Not surprisingly, most of the decline is concentrated among older cohorts. By 2045, the VPPM projects essentially zero veterans from World War II and the Korean War.²⁰ The Vietnam War veteran population is projected to shrink to around a tenth of the current population, from roughly 123,000 in 2020 to about 13,000 in 2045. Veterans from the Gulf War are also expected to decline. The only cohort expected to increase are veterans from post-9/11 conflicts, many of whom are still serving in the military today.

Chart 4. Projected number of veterans in Wisconsin from 2020 to 2045 by period of service* (thousands)



Source: US Department of Veteran Affairs (2018). Veteran Population Projection Model (VPPM). *National Center for Veteran Analysis and Statistics*. Tables 7L.










* Estimates do not include individuals in the U.S. during peacetime. Periods of service are not mutually exclusive, Veterans may have served at any point during the time listed for the service periods (See Table 4).

¹⁹ RAND Health (2015). Current and Future Demographics of the Veteran Population (Chapter 3). In: Current and Projected Characteristics and Unique Health Care Needs of the Patient Population Served by the Department of Veterans Affairs. *RAND Corporation*. P: 31-57.

²⁰ The VAPP model estimates 0 veterans from WWII and 3 from the Korean War. Because numbers are displayed in thousand units, these are considered essentially zero.

By 2045, the VPPM projects a slightly younger and more diverse mix in Wisconsin’s veteran population. As shown in **Table 10**, the model projects a slightly higher number of veterans (52%) under 65 years of age by 2045. The model also anticipates that the veteran population will have roughly 4.5 times more African Americans and nearly twice as many females and Hispanic/Latinos as in 2020. Still, even with these gains, most veterans in Wisconsin will continue to be white and male if these forecasts prove to be accurate, even as the state and the country grow more diverse.

Table 10. Projected changes among Wisconsin veteran demographics, 2020 to 2045

Demographic category	2020	2045	Percentage point change (2020-2045)
Male	91.0%	83.9%	-7.1 
Female	9.0%	16.1%	7.1 
Under 65 years	49%	52%	3 
65 years and Over	51%	48%	-3 
White	90.5%	73.5%	-17.0 
Black	3.7%	17.6%	13.8 
Asian	0.6%	1.6%	1.0 
AIAN*	1.2%	1.0%	-0.2 
Hispanic	2.7%	4.5%	1.8 

Source: US Department of Veteran Affairs (2018). Veteran Population Projection Model (VPPM). *National Center for Veteran Analysis and Statistics*. Tables 6L and 8L

*AIAN – American Indian and Alaskan Native

Summary

In this section we described the current characteristics of veterans in Wisconsin, projected changes in their population in the state, and variations between urban and rural areas.

Among our key findings, we highlight that:

- **Similar to the country, most veterans in Wisconsin are from the Vietnam War era.** However, veterans that served post-9/11 are the fastest growing and most diverse cohort in the state.
- **Wisconsin shows modest gains in veteran diversity over the past few years** but the state’s veteran population lags substantially on female and people of color representation compared to the country as a whole.
- **Roughly half of Wisconsin’s current veteran population is in the 10 largest urban and suburban counties.** Yet the percentage of county populations that are veterans is highest in rural counties.
- **Over time, fewer veterans will be located in rural areas of the state** as the U.S. military downsizes and older veterans no longer get replaced by younger veterans at the pace

they once did. In Wisconsin, the areas with the lowest projected decrease in veterans by 2045 are mid-sized urban and suburban counties.

- **By 2045, the Veteran Population Projection Model predicts a slightly younger and more diverse mix in Wisconsin's veteran population** with four times as many African Americans and nearly twice as many females and Hispanic/Latinos as in 2020. However, most veterans in Wisconsin will continue to be white and male.

Chapter 2 - Education

The vast majority of veterans in the US today have at least a high school diploma and nearly two-thirds (66 percent) have completed at least some post-secondary education.²¹ In Wisconsin, educational attainment among veterans lags somewhat behind the country as a whole. Approximately 59 percent of the state’s veteran population has completed some post-secondary education and roughly 23 percent holds at least a bachelor’s degree. The gaps in educational attainment between Wisconsin and the country as a whole are mostly explained by the state’s larger share of veterans that served in the Vietnam War and previous wars who were less likely to complete a college degree.²²

Modest gains in college education

Within the past 10 years, many veterans from the Gulf War and post-9/11 eras have completed college degrees, leading to an overall increase in the percentage of veterans with higher educational attainment. As shown in **Table 11**, from 2010 to 2019 Wisconsin and the country as a whole experienced modest increases in the percentage of veterans with at least a bachelor’s degree. However, the highest increases among Wisconsin veterans were among those who earned some college credits or completed an associate’s degree.

Table 11. Modest gains in education in Wisconsin and the U.S. from 2010 to 2019

Highest Education Level Completed	Wisconsin			United States		
	2010	2019	Percentage point change (2010-2019)	2010	2019	Percentage point change (2010-2019)
Less than High School	9.9%	6.1%	-3.8 ▼	9.1%	5.9%	-3.2 ▼
High School or GED*	37.4%	35.3%	-2.1 ▼	30.4%	28.0%	-2.4 ▼
Some College or Associate's Degree	32.4%	35.7%	3.3 ▲	34.9%	37.3%	2.4 ▲
Bachelor's Degree or Higher	20.3%	22.8%	2.5 ▲	25.6%	28.8%	3.2 ▲

Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101

*GED = Graduate equivalency degree of a high school diploma

How do veterans compare to non-veterans?

Compared to non-veterans, a higher percentage of veterans both in Wisconsin and the country as a whole have completed some college or earned an associate’s degree, as shown in **Table 12**.

²¹ US Census Bureau (2019). American Community Survey. Table B21003.

²² Vespa (2020). Those Who Served: America’s Veterans from World War II to the War on Terror. American Community Survey Report. US Census Bureau.
<https://www.census.gov/content/dam/Census/library/publications/2020/demo/acs-43.pdf>

As we climb up the higher education ladder, however, veterans lag behind non-veterans, both in Wisconsin and nationwide. In Wisconsin, 23 percent of veterans hold a bachelor’s degree or higher, compared with 31 percent of non-veterans. This gap is somewhat higher than that for the country as a whole.

Table 12. Educational attainment for veterans and non-veterans in Wisconsin and U.S., 2019

Highest Education Level Completed	Wisconsin		United States	
	Veterans	Non-Veterans	Veterans	Non-Veterans
Less than High School	6.1%	7.9%	5.9%	12.6%
High School or GED*	35.3%	30.2%	28.0%	26.9%
Some College or Associate's Degree	35.7%	31.1%	37.3%	28.1%
Bachelor's Degree or Higher	22.8%	30.8%	28.8%	32.4%

Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101

*GED = Graduate equivalency degree of a high school diploma

This finding is consistent with research showing that Midwest veterans more generally have been less likely to hold 4-year college degrees than non-veterans.²³ When we break down the comparison between veterans and non-veterans by demographic characteristics in Wisconsin as shown in **Table 13**, we find that the college achievement gap is higher among white and male veterans, who comprise the majority of the senior veteran population in the state. In contrast, female and minority veterans have a higher level of college attainment than their non-veteran counterparts. As previously noted, significant numbers of women and minority veterans are from the Gulf War and post-9/11 eras, many of whom have completed a college degree.

Table 13. Percent veterans, non-veterans in Wisconsin with at least a bachelor’s degree, 2019

Demographic Category	Veteran	Non-veteran
Male	21.8%	26.3%
Female	30.1%	29.1%
White	22.7%	28.9%
Black	16.5%	12.3%
AIAN*	17.6%	12.1%
Hispanic	21.5%	12.3%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

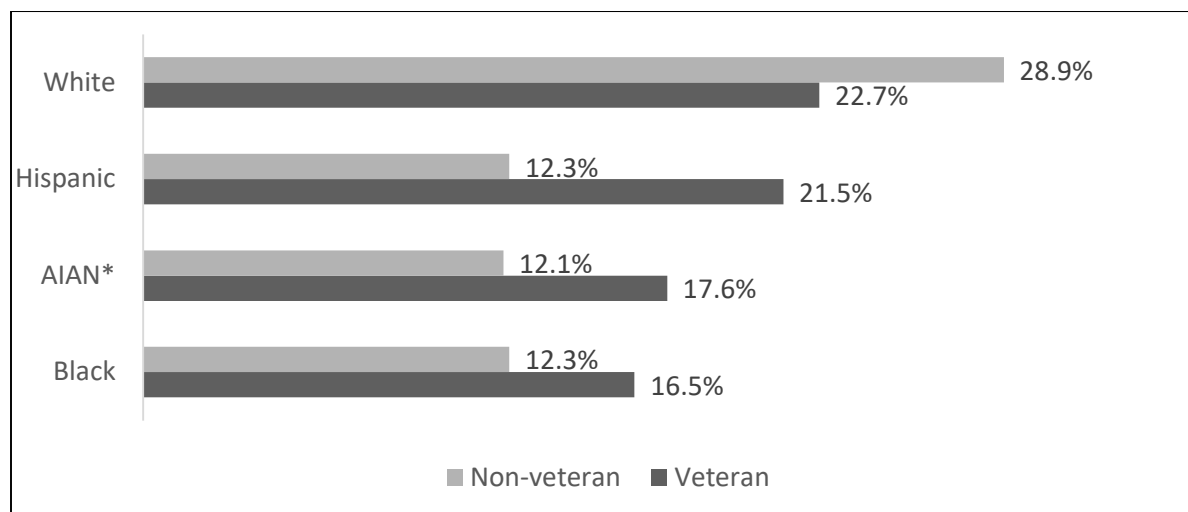
*AIAN – American Indian and Alaskan Native

²³ Broniarczyk K., Wadsworth SM. (2017). Measuring our Communities: The State of Military and Veteran Families in the United States. *Center for Regional Development*. Purdue University.

https://measuringcommunities.org/files_uploaded/MFRI_MC_final_enhanced-version.pdf

Among racial and ethnic minorities, Hispanics in Wisconsin show the largest differences in college attainment with a significantly higher percentage of veterans than non-veterans holding a bachelor's degree (see **Chart 5**). According to a recent study published in the *Journal of Economic, Race and Policy*, veteran education benefits made available by the Post-9/11 Veterans Educational Assistance Act helped increase college enrollments among veteran minorities, particularly those of Hispanic or Latino origin.²⁴ Many veterans of color have also expressed strong motivations for earning education benefits and pursuing a college degree.

Chart 5. Percent Wisconsin veterans and non-veterans with at least a bachelor's degree by race and ethnicity, 2019



Source: 2019 US Census Bureau ACS Public Use Microdata Sample

*AIAN – American Indian and Alaskan Native

According to a report by the Institute for Veterans and Military Families at Syracuse University, a majority of Hispanic veterans in the country (61 percent) reported that earning education benefits was their top motivation to serve in the military.²⁵ Hispanic veterans also reported that pursuing an education and training opportunities were their top reasons for leaving the Armed Forces. Similarly, Black veterans reported education as among their top motivations to both to serve in and leave the Armed Forces.

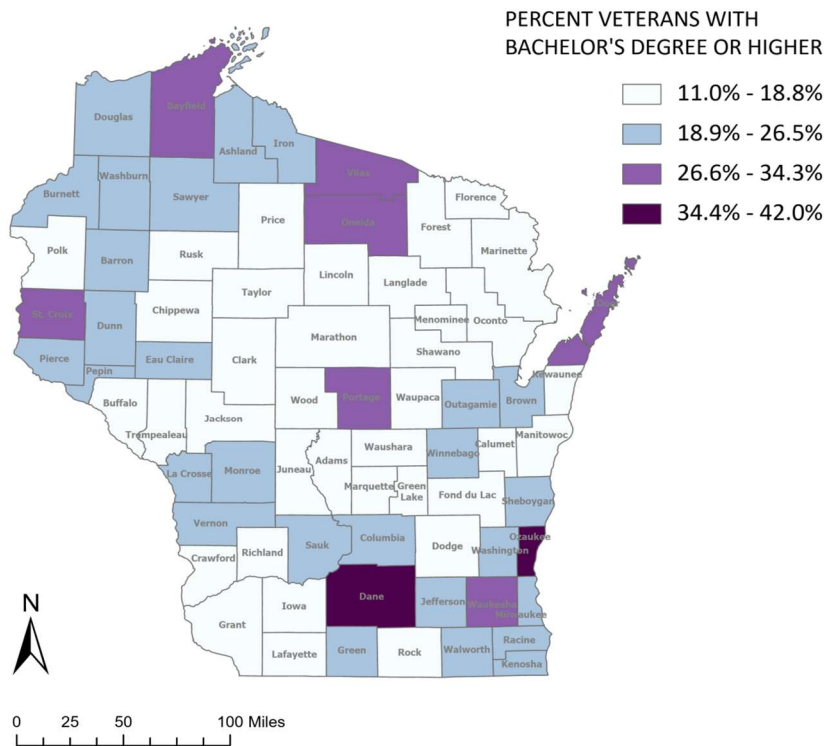
Opportunities for both minority and non-minority veterans to use their military service to take advantage of educational opportunities were enhanced by the passage in 2008 of the Post-9/11 Veterans Educational Assistance Act, also known as the Post-9/11 GI Bill. The law went into effect on August 1, 2009 and benefits roughly 800,000 veterans, service members, and their

²⁴ Rubalcaba, JA., Goes D. (2021). Race and Ethnicity Matter: Heterogeneous Effects of the Post-9/11 GI Bill on Veterans' College Enrollments. *Journal of Economics, Race and Policy*. 4 p.15-33.

²⁵ Institute for Veterans and Military Families (2020). Hispanics and Latinos in the Military: From Service to Civilian Life. *Syracuse University*. <https://ivmf.syracuse.edu/article/hispanic-and-latinos-in-the-military/>

families each year.²⁶ The Bill primarily covers the cost of college tuition, fees, housing, and supplies, and has contributed to the substantial growth in the number of veterans and service members that have earned associate’s or bachelor’s degrees during the past decade, including minorities.²⁷ In recent years, over 40 percent of veteran undergraduates were racial/ethnic minorities.²⁸

Map 7. Percent veterans with at least a bachelor’s degree by county in Wisconsin, 2019 (age 25 years and older)



What counties in Wisconsin have the highest percentage of college-educated veterans?

In Wisconsin, the percentage of veterans with a college degree varies considerably by county. As shown in **Map 7**, the counties with the highest percentage of veterans that have completed at least a bachelor's degree are Ozaukee (41.8%) and Dane (40.0%). Both counties also hold the highest proportions of college-educated adults in the state.²⁹

Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101.

²⁶ Dortch C. (2018). The Post-9/11 GI Bill: A Primer. *Congressional Research Service*. R42755. <https://sgp.fas.org/crs/misc/R42755.pdf>

²⁷ Molina D., Morse A. (2015). Exploring the Differences Between National Guard, Reserve and Veterans in Higher Education. *American Council on Education and NASPA*. Washington, DC. <https://www.acenet.edu/Documents/Military-Connected-Undergraduates.pdf>

²⁸ US Department of Veterans Affairs (2020). *Minority Veterans Report: Military Service History and VA Benefit Utilization Statistics*. *Data Governance and Analytics*. November 2020. Washington, DC.

²⁹ Roughly half (49.5%) of non-veterans in Ozaukee County and 52.1% of non-veterans in Dane county have at least a bachelors degree.

Coincidentally or not, most counties in which at least 25 percent of the veteran population holds a college degree (as depicted in dark purple on the map) are either home to at least one college campus or are located within a half-hour drive of a college campus.³⁰ High-skilled labor, entrepreneurial opportunities, and industry clusters have been linked to the proximity of college campuses.³¹ It is possible and even likely that the higher numbers of college-educated veterans in these counties are associated with the presence of these educational institutions and the employment and business opportunities they support and facilitate.

The counties with the lowest percentages of veterans with at least a bachelor's degree are Forest and Marinette in northeastern Wisconsin, also among the counties with the lowest educational attainment for the general adult population in the state. Other counties with lower levels of educational attainment among veterans are also rural and generally far from colleges. Again, both veterans and non-veterans from these counties are less likely to have attended college than individuals from other counties, creating challenges for these areas of the state. According to the Wisconsin Workforce Competitiveness Evaluation, rural and small-town Wisconsin has experienced difficulty attracting and retaining highly-educated and skilled talent, whether veterans or non-veterans.³² Programs and initiatives to facilitate access to higher education in rural areas of the state where college campuses are scarce would benefit both veterans and the communities in which they live.

Summary

In this section, we described recent trends in veteran educational attainment in Wisconsin. We also examined differences between veterans and non-veterans and patterns across Wisconsin counties with the highest and lowest educational attainment.

Among our key findings, we highlight the following:

- **In recent years, both Wisconsin and the country as a whole experienced a modest increase in the percentage of veterans with postsecondary education.** The highest gains in education among Wisconsin veterans were among those who earned some college credits or completed an associate's degree.

³⁰ A half-hour drive is equivalent to roughly 25 miles to the closest college campus. See map of colleges in Wisconsin at: <https://www.google.com/maps/d/u/0/viewer?mid=1xskpJicavTosLKfVhYRwLqh-ZSyYUAHT&ll=44.22547490328851%2C-89.45770334375&z=7>

³¹ Cobo MC., (2019). College Towns are the Next Big Thing for Startups. *Forbes*. <https://www.forbes.com/sites/mariaclaracobo/2019/06/25/college-towns-are-the-next-big-thing-for-startups/?sh=7fba20d83b76>

Paytas J., Gradeck R., Andrews L. (2004). Universities and the Development of Industry Clusters. *Carnegie Mellon Center for Economic Development*. Economic Development Administration, U.S. Department of Commerce. <https://www.heinz.cmu.edu/ced/file/ucluster2004.pdf>

³² Payne G., Abernathy T., (2019) Future Wisconsin Project: Wisconsin Workforce Competitiveness Evaluation. *WMC Foundation*. https://www.wmc.org/wp-content/uploads/Future-WI-Report_FINAL.pdf

- **Wisconsin lags behind the country on veteran educational attainment, particularly among veterans earning at least a bachelor's degree.** The college achievement gap is highest among white and male veterans, who comprise the majority of the senior veteran population in the state.
- **For racial and ethnic minorities in Wisconsin, the military might catalyze higher educational attainment.** Women veterans and minority veterans, most of whom served during the Gulf War and Post 9/11 eras, have a higher proportion of college attainment than their non-veteran counterparts.
- **A significant share of the veteran population in Wisconsin with a college degree lives within a half-hour drive of a college campus.** The proximity of these institutions is likely a factor in the higher educational attainment of these veterans.

Chapter 3 - Economy

Veterans play an important role in the state and the U.S. economy. In this section, we examine the economic well-being of Wisconsin's veterans across 3 principal areas including income, employment, and business ownership.

While the COVID-19 pandemic has caused unprecedented business closures, temporary layoffs and other income disruptions, most of the data available at the time of writing and presented here are through the year 2019 or earlier, prior to the pandemic. To the extent possible, we provide some insight into the economic disruptions of the pandemic based on available research.

Income

How does veterans' median income compare to non-veterans?

According to a Pew Research Center analysis, veteran households in the US have tended to be economically better off than non-veteran households over the past 40 years.³³ In 2019, the annual median income of veterans in the country was \$42,455, roughly \$11,500 higher than non-veterans.³⁴ However as shown in **Table 14**, non-veterans are closing that gap.

Table 14. Median income by veteran status in Wisconsin and the U.S., 2010-2019

Status	Wisconsin			United States		
	2010*	2019	Total Income Change (2010-2019)	2010*	2019	Total Income Change (2010-2019)
Veterans	\$39,894	\$38,994	-\$900 ▼	\$42,752	\$42,455	-\$297 ▼
Non-veterans	\$30,893	\$32,276	\$1,383 ▲	\$29,709	\$30,903	\$1,194 ▲

Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101

*Adjusted to inflation (2019 dollars)

Adjusting for inflation, the annual median income of non-veterans has gone up since 2010 while veterans experienced a slight decline. In Wisconsin, veterans earned \$900 less than they did in 2010 while income for non-veterans increased by just over \$1,300. While it is unclear what caused the modest decline in median income among veterans, many continue to earn more than non-veterans today. Women veterans and minority veterans are among those whose annual median income is substantially higher than their non-veteran counterparts, as shown in **Table 15** below.

³³ Bennet J. (2019). Veteran households in the US are economically better off than those of non-veterans. *FactTank*. Pew Research Center. December 9, 2019. <https://pewrsr.ch/38dbys6>

³⁴ US Census Bureau (2019). American Community Survey. Table S2101.

Table 15. Median income of veterans and non-veterans in Wisconsin by demographic characteristic, 2019

Demographic Category	Veteran	Non-Veteran	Income Difference (Veterans vs. Non-veterans)
Female	\$33,374	\$26,073	\$7,301
Male	\$38,848	\$40,697	-\$1,849
AIAN*	\$40,827	\$21,484	\$19,343
Black	\$33,559	\$20,560	\$12,999
Asian	\$42,200	\$31,562	\$10,638
White	\$38,688	\$33,374	\$5,314
Hispanic	\$32,748	\$25,030	\$7,718

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

Wisconsin veteran minorities earn between \$7,700 and \$19,300 more in annual median income than non-veteran minorities. The veteran groups earning the highest median incomes relative to their non-veteran counterparts are AIANs and Blacks. Although they represent a tiny fraction of Wisconsin veterans, AIAN veterans earn roughly twice the median income of non-veteran AIANs, and Black veterans earn about 1.6 times more than non-veteran Blacks. Research at the national level suggests that veteran status, combined with the education received during or post-military service, help explain these higher incomes.³⁵

A closer look at income by gender

A recent study in the *Journal of Applied Economics* shows that on average, female veterans earn more income than non-veteran females and veteran males earn less than non-veteran males.³⁶ In our study, we found similar differences between veterans and non-veterans in Wisconsin by gender. As shown in **Table 15**, veteran women earn \$7,301 more per year (or \$608 more per month) than non-veteran women while veteran men earn \$1,849 less per year (or \$154 less per month) than non-veteran men. Despite the advantage veteran women show over non-veteran women, the median income of men continues to be higher than women regardless of their veteran status. Yet, the income gap between men and women veterans is considerably smaller than for non-veterans as shown in **Table 16**.

In Wisconsin, women veterans earn 87 cents for every dollar veteran men earn. This figure is slightly higher than women veterans in the country as a whole. When we compare the income ratio among the non-veteran population, the gap between men and women is substantially

³⁵ Bennet J. (2019). Veteran Households in the U.S. are Economically Better Off Than Those of Non-veterans. *Pew Research Center*. <https://www.pewresearch.org/fact-tank/2019/12/09/veteran-households-in-u-s-are-economically-better-off-than-those-of-non-veterans/>

³⁶ Renna F., Weinstein A. (2019) The Veteran Wage Differential. *Applied Economics*. 51(12), pp 1284-1302. DOI: [10.1080/00036846.2018.1527445](https://doi.org/10.1080/00036846.2018.1527445)

higher. Women non-veterans in Wisconsin earn 64 cents for every dollar non-veteran men earn.

Table 16. Female to male income ratios by veteran status in Wisconsin and the U.S., 2019*

Status	Wisconsin	United States
Veteran	\$0.87	\$0.85
Non-Veteran	\$0.64	\$0.67

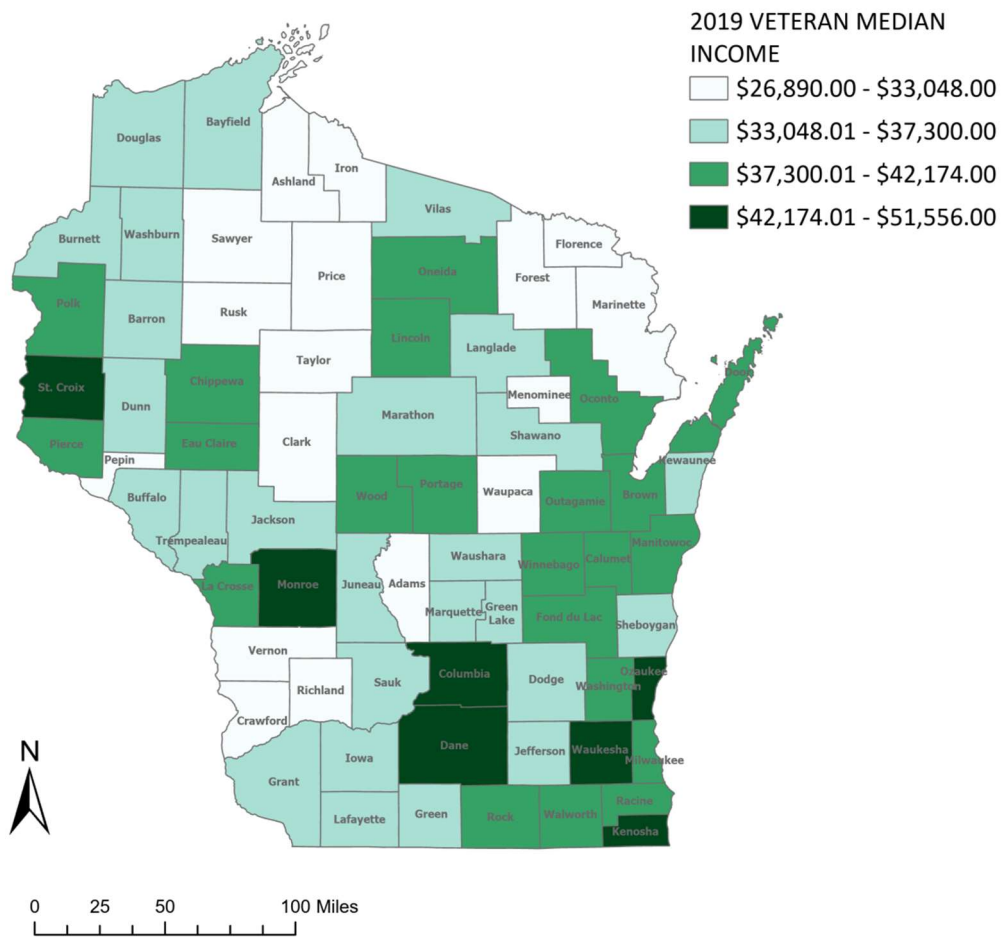
Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101

*Adjusted to inflation (2019 dollars)

Veteran median income by county

Map 8 shows the annual median income of veterans by county in Wisconsin. Veterans with the highest incomes are in suburban and mid-sized counties as shown in dark green on the map.

Map 8. Median Income of Veterans by County in Wisconsin, 2019



Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101.

The counties with the highest median incomes for veterans are St. Croix (\$51,556), Ozaukee (\$50,412), and Dane (\$46,602) where veterans earn well over the state median as shown in **Table 17**. In 2019, veterans in the 10 counties with the highest median incomes earned on average over \$9,000 more than non-veterans in the same counties.

Table 17. Wisconsin counties with the highest median income for veterans, 2019*

County	Veteran Median Income	Non-veteran Median Income	Difference (Veterans vs. Non-veterans)
St. Croix	\$51,556	\$41,683	\$9,873
Ozaukee	\$50,412	\$41,616	\$8,796
Dane	\$46,602	\$38,688	\$7,914
Waukesha	\$45,330	\$42,315	\$3,015
Kenosha	\$43,847	\$31,441	\$12,406
Monroe	\$43,204	\$31,266	\$11,938
Columbia	\$43,137	\$37,240	\$5,897
Pierce	\$42,174	\$31,465	\$10,709
Eau Claire	\$41,546	\$28,597	\$12,949
La Crosse	\$40,528	\$30,012	\$10,516
Wisconsin	\$38,994	\$32,276	\$6,718

Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101

*Adjusted to inflation (2019 dollars)

Veterans with the lowest incomes are mostly in the rural counties as shown in white on **Map 8**. The counties where veterans earn the least are Marinette, Forest, and Florence in Wisconsin's northeastern corner. There, median annual incomes for veterans are below \$28,000. In some of these counties, veterans' median incomes are lower than non-veterans as shown in **Table 18**.

Table 18. Wisconsin counties with the lowest median income for veterans, 2019*

County	Veteran Median Income	Non-veteran Median Income	Difference (Veterans vs. Non-veterans)
Marinette	\$26,890	\$27,888	-\$998
Forest	\$27,786	\$26,105	\$1,681
Florence	\$27,868	\$27,906	-\$38
Rusk	\$29,615	\$26,879	\$2,736
Waupaca	\$30,777	\$31,415	-\$638
Menominee	\$30,833	\$24,661	\$6,172
Vernon	\$31,026	\$29,230	\$1,796
Taylor	\$31,658	\$31,369	\$289
Pepin	\$31,667	\$30,306	\$1,361
Sawyer	\$31,783	\$27,171	\$4,612
Wisconsin	\$38,994	\$32,276	\$6,718

Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101

*Adjusted to inflation (2019 dollars)

Employment

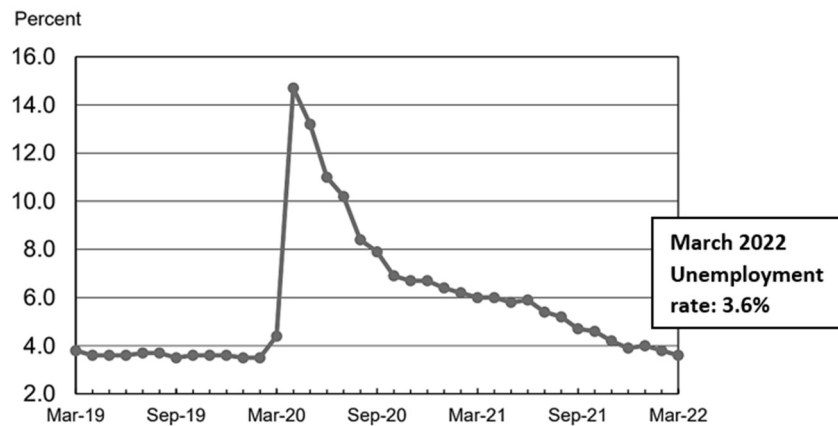
Unemployment rate

The unemployment rate represents the number of unemployed people as a percentage of the total labor force. Unemployed individuals are those who are not currently working but are actively seeking work. Others who are not working for whatever reason are not counted in the unemployment rate.

For a decade after the Great Recession, the country experienced the longest economic expansion on record with significant improvements in most labor force measures.³⁷ By the end of 2019, the national unemployment rate fell to 3.5 percent, the lowest level since 1969.³⁸ However, the onset of the COVID-19 pandemic in early 2020 abruptly ended the economic expansion, driving the nation into a brief recession and causing unemployment to skyrocket.³⁹

In the second quarter of 2020, at the peak of pandemic closures, the national unemployment rate reached 13 percent. By the end of 2020, as states took steps to reopen their economies, unemployment nationwide fell to just over 6 percent. The most recent unemployment rate of 3.6 percent is little different from the rate prior to the onset of the pandemic as shown in **Chart 6** below.⁴⁰ Overall employment remains roughly 1.6 million below pre-pandemic levels.

Chart 6. U.S. unemployment rate, March 2019 - March 2022*



Source: U.S. Bureau of Labor Statistics (2021).

*Note: Seasonally adjusted figures

³⁷ Cunningham E. (2018). Great Recession, great recovery? Trends from the Current Population Survey, *Monthly Labor Review*, April 2018, <https://doi.org/10.21916/mlr.2018.10>.

³⁸ Edwards R., Smith S. (2020). Job Market Remains Tight in 2019, as the Unemployment Rate Falls to its Lowest Level Since 1969. *Monthly Labor Review*. U.S. Bureau of Labor Statistics. April 2020.

³⁹ Smith S., Edwards R., Duong H. (2021). Unemployment Rises in 2020, as the Country Battles the COVID-19 Pandemic. *Monthly Labor Review*. U.S. Bureau of Labor Statistics. June 2021.

⁴⁰ The most recent unemployment rate is lower than the rate in March 2019 of 3.8 percent. U.S. Bureau of Labor Statistics (2022). The Employment Situation – March 2022. *BLS News Release*, April 1, 2022. <https://www.bls.gov/news.release/pdf/empsit.pdf>

In Wisconsin, Covid-related unemployment experienced a similar spike and recovery. As shown in **Chart 7**, the state’s average unemployment rate in 2019 was 3.3 percent, rising to 14.8 percent at the peak of the Covid lockdown in spring 2020, and then returning to a level slightly lower than the pre-pandemic rate by January 2022.

Chart 7. Wisconsin unemployment rate, January 2000 – January 2022



Source: Wisconsin Department of Workforce Development (2021)

*Note: Seasonally adjusted figures. Gray areas denote recessions.

Unemployment: comparing veterans and non-veterans

Prior to the pandemic, the national unemployment rate among veterans in the fourth quarter of 2019 was 3.1 percent.⁴¹ This figure was slightly lower than the rate for non-veterans at the time. Later, as the country struggled with the economic impacts of the pandemic, veterans closed the year 2020 with an unemployment rate of 5.7 percent.⁴² Today, veterans in the labor force have mostly returned to work, with an unemployment rate approaching pre-pandemic levels, as shown in **Table 19**.⁴³

⁴¹ U.S. Bureau of Labor Statistics (2019). The Employment Situation – September 2019. *BLS News Release*, October 4, 2019. https://www.bls.gov/news.release/archives/empsit_10042019.pdf

⁴² IBID. Smith S., Edwards R., Duong H. (2021).

⁴³ IBID. U.S. Bureau of Labor Statistics (2021).

Table 19. U.S. Unemployment rate by veteran status, 2019-2021*

Status	September 2019 ¹	September 2020 ²	September 2021 ²
Veterans	3.1%	6.4%	3.6%
Non-veterans	3.5%	7.6%	4.5%

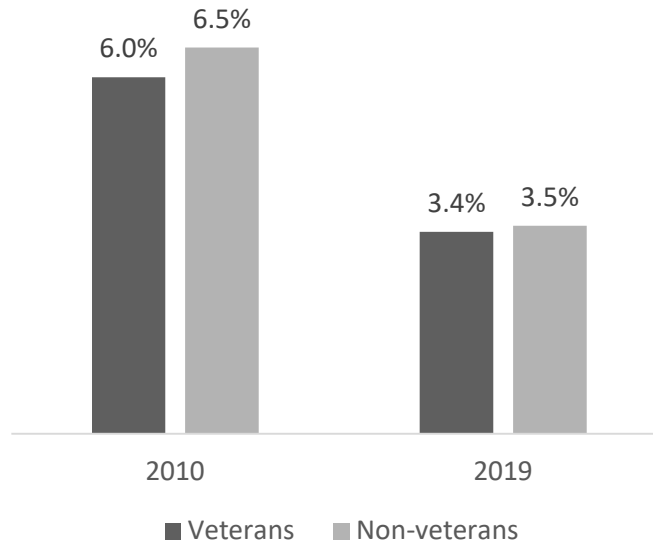
¹ Source: U.S. Bureau of Labor Statistics (2019). www.bls.gov/news.release/archives/empsit_10042019.pdf

² Source: U.S. Bureau of Labor Statistics (2021). www.bls.gov/news.release/pdf/empsit.pdf

*Note: Not seasonally adjusted figures.

In Wisconsin, the most recent unemployment data - prior to the pandemic in 2019 - found unemployment rates for veterans and non-veterans to be virtually the same, with 3.4 percent for veterans and 3.5 for non-veterans, as shown in **Chart 8**.⁴⁴ The difference has narrowed considerably since 2010, when the unemployment rate for veterans was a half point lower than it was for non-veterans. However, these numbers do not take into account gender and race, where differences in some cases are more pronounced.

Chart 8. Wisconsin unemployment rate by veteran status, 2010-2019



Source: 2010 and 2019 US Census Bureau ACS 5-year estimates. Table S2101

Female veterans in Wisconsin have a higher unemployment rate than female non-veterans and males overall as shown in **Table 20**. The gender disparity also appears at the national level. According to a recent study by the Institute for Veterans and Military Families (IVMF) at Syracuse University, female veterans nationwide are more likely to experience higher levels of

⁴⁴ The most recently available data at the time of writing was from the U.S. Census Bureau (2019) ACS 5-year estimates for Wisconsin.

unemployment than their male counterparts.⁴⁵ Roughly twice the percentage of female veterans experience difficulty finding a job during the transition out of the military as do male veterans. Approximately 40 percent of female veterans took a year after separation from the military to find a job, compared to 19 percent of male veterans.⁴⁶

Table 20. Wisconsin unemployment by veteran status and demographic categories, 2019

Demographic Category	Veteran	Non-Veteran
Female	4.0%	3.2%
Male	3.2%	3.9%
Black	4.6%	9.9%
Asian	4.4%	4.0%
White	3.2%	3.0%
AIAN*	0.4%	9.1%
Hispanic	2.4%	5.4%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

*AIAN – American Indian and Alaskan Native

Among racial and ethnic minorities in Wisconsin, Black, AIAN, and Hispanic veterans experience significantly lower unemployment than their non-veteran counterparts. In 2019, the unemployment rates for Blacks and Hispanics in particular were less than half that of their non-veteran counterparts. Yet unemployment for certain groups, particularly Blacks, remains higher than that of the overall veteran population.

According to the IVMF, minority veterans experience more difficulties finding a job after leaving the military than white veterans.⁴⁷ However, the study also found that a subset of minority veterans who received services such as interview prep, resume assistance, and career coaching were three times more likely to find a job than those without services.⁴⁸ These findings suggest that post-military employment services could play an important role in closing racial/ethnic gaps in employment among veterans.

⁴⁵ Institute for Veterans and Military Families (2021). Expand Economic Opportunity for Veterans and Military Spouses. *IVMF Policy Brief*. Syracuse University (March 2021). <https://ivmf.syracuse.edu/wp-content/uploads/2021/03/Expand-Economic-Opportunity-for-Veterans-and-Military-Spouses-3.15.21.pdf>

⁴⁶ IBID. Institute for Veterans and Military Families (2021).

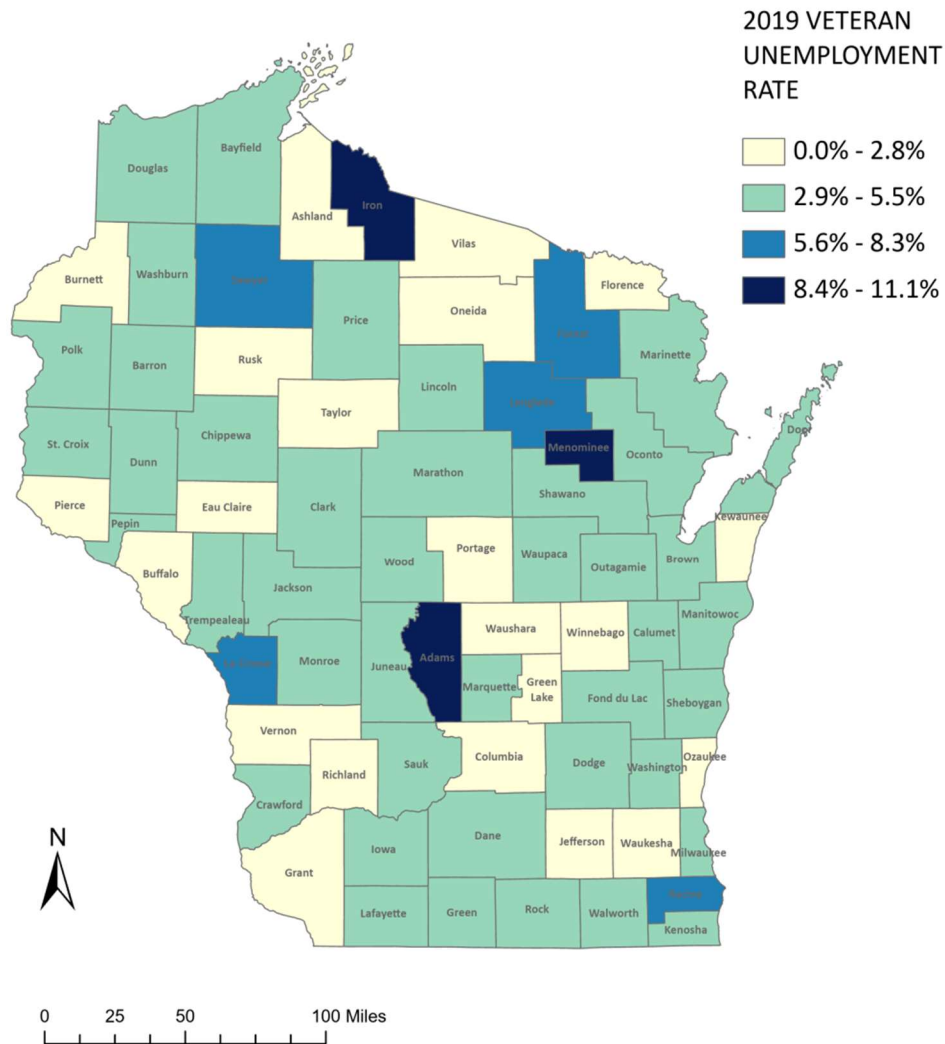
⁴⁷ IBID. Institute for Veterans and Military Families (2021).

⁴⁸ Perkins, D. (2020). Effective Financial Program Components. *The Veterans Metrics Initiative*. Penn State.

Veteran unemployment in Wisconsin by county

While the 2019 veteran unemployment rate of 3.4 percent in Wisconsin was among the lowest in the nation, the rates of unemployment in certain of the state's rural counties was considerably higher than that as shown by the darker shades of blue in **Map 9**.

Map 9. Veteran Unemployment Rate by County in Wisconsin, 2019



Source: 2019 US Census Bureau American Community Survey (ACS) 5-year estimates. Table S2101.

As shown in **Table 21**, Adams, Menominee, and Iron Counties have the highest veteran unemployment rates in the state, all above 8 percent. These counties are also among those with the highest unemployment rates for non-veterans. In all 10 of these counties, unemployment for veterans is higher than it is for non-veterans, in some cases by significant amounts.

Table 21. Wisconsin counties with the highest veteran unemployment rate, 2019

County	Veteran	Non-Veteran
Adams	11.1%	6.3%
Menominee	10.3%	9.1%
Iron	8.8%	7.3%
Forest	7.3%	6.4%
La Crosse	6.8%	3.5%
Langlade	6.6%	6.3%
Sawyer	6.1%	5.9%
Racine	5.9%	4.3%
Sauk	5.5%	2.8%
Jackson	5.3%	5.0%
Wisconsin	3.4%	3.5%

Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101

Occupations

A closer look at working veterans

According to the U.S. Current Population Survey, in 2019, roughly a third of working veterans (33.5 percent) in the U.S. were employed in management and professional business occupations which are generally high-paying jobs. Still, **Table 22** shows that veterans nationwide are overrepresented in production, repair, and laborer occupations which tend to be moderate-and-lower-paying positions.

In Wisconsin, nearly half of working veterans are employed in jobs that involve manual labor, including production, repair, and laborer occupations. The percentage of Wisconsin veterans in these sectors is about twice as high as that of non-veterans. Wisconsin veterans in office jobs (which includes the sectors of managerial and professional business plus technical, sales and administrative occupations) comprise the second largest share of working veterans at approximately 43 percent. Yet the percentage of veterans in managerial and professional positions is considerably lower than non-veterans.

Table 22. Percent working adults by occupation and veteran status, Wisconsin and U.S. 2019

Occupation Sectors	Wisconsin		United States	
	Veteran	Non-Veteran	Veteran	Non-Veteran
Managerial and Professional	18.5%	33.5%	33.5%	35.1%
Technical, Sales and Administrative	24.4%	24.3%	20.8%	26.1%
Service	9.2%	15.5%	13.2%	16.3%
Farming, Forestry and Fishing	3.7%	2.9%	2.5%	2.5%
Precision Production, Craft and Repair	19.8%	7.8%	12.7%	8.3%
Operators and Laborers	24.4%	16.0%	17.2%	11.7%

Source: 2019 US Census Bureau Current Population Survey (CPS) Public Use Microdata Sample

A diverse veteran workforce in Wisconsin?

Looking at occupation sectors by gender, **Table 23** shows that Wisconsin male veterans are heavily employed as operatives and laborers, followed by technical, sales and administrative occupations. In contrast, female veterans are mostly employed in service occupations, followed by technical, sales and administrative occupations. Both men and women veterans are overrepresented in production and repair occupations and underrepresented in management occupations.

Less than one-tenth of Wisconsin women veterans are employed in management and professional occupations. By contrast, nationwide nearly half (48.8 percent) of women veterans work in these high-paying sectors.⁴⁹ While it is unclear what factors might be contributing to the underrepresentation of women veterans in management occupations in Wisconsin, the disparities are a cause for concern given the impact on earnings and occupational status.

Table 23. Wisconsin working adults by gender, occupation and veteran status, 2019

Occupation Sectors	Female		Male	
	Veteran	Non-Veteran	Veteran	Non-Veteran
Managerial and Professional	9.0%	40.1%	19.6%	26.6%
Technical, Sales and Administrative	27.9%	28.4%	24.0%	20.1%
Service	31.1%	20.8%	6.7%	10.0%
Farming, Forestry and Fishing	0.0%	1.9%	4.1%	3.9%
Precision Production, Craft, and				
Repairers	23.1%	2.0%	19.4%	13.9%
Operators and Laborers	8.9%	6.8%	26.2%	25.6%
Total number of individuals	18,759	1,530,187	163,222	1,475,344

Source: 2019 US Census Bureau CPS Public Use Microdata Sample

Examining occupation sectors by race and ethnicity, **Table 24** shows that white veterans are overrepresented in production, repair and laborer occupations mirroring the overall share of veterans by occupation in the state. This comes as no surprise because the majority of veterans in Wisconsin are white and male. Among minority veterans, Non-Hispanic Black veterans are overrepresented in technical, sales and administrative occupations while Hispanics are overrepresented in operator and laborer occupations. Veterans of two or more races are overrepresented in service occupations. Almost none of the minority veteran groups in Wisconsin are employed in management and professional occupations.⁵⁰

⁴⁹ U.S. Department of Veterans Affairs (2017). Women Veterans Report: The Past, The Present, and Future of Women Veterans. *National Center for Veterans Analysis and Statistics*. Department of Veterans Affairs, Washington DC.

⁵⁰ The data from the U.S. Census Bureau Current Population Survey represent a sample of the Wisconsin veteran population in the labor force and not the total working population. Estimates for racial and ethnic groups such as Asians and AIANs were unavailable. We advise caution on interpreting the data, particularly for minority veterans.

Table 24. Wisconsin working adults by race/ethnicity, occupation and veteran status, 2019

Occupation Sectors	White		Black		2 or More Races		Hispanic	
	Veteran *	Non-Veteran	Veteran *	Non-Veteran	Veteran *	Non-Veteran	Veteran *	Non-Veteran
Managerial and Professional	20.8%	35.4%	0.0%	30.2%	0.0%	19.4%	0.0%	11.4%
Technical, Sales, Administrative Service	22.3%	24.7%	74.7%	17.6%	29.9%	43.8%	0.0%	21.8%
Farming, Forestry, Fishing Production, Craft, Repairers, Operators and Laborers**	43.8%	22.4%	25.3%	29.5%	37.3%	29.8%	100.0%	39.9%
Total number of individuals	161,908	2,539,723	8,030	139,469	7,447	40,409	4,596	187,591

*Data about veterans represent a sample, not the whole veteran population.

** Combined occupation sectors (Production, Craft, Repairers, and Operators and Laborers)

Source: 2019 US Census Bureau CPS Public Use Microdata Sample.

At the national level, data from the National Center for Veterans Analysis and Statistics show that a little over one-third (35 percent) of all minority veterans are employed in management and professional business occupations, compared with 30 percent of minority non-veterans.⁵¹ Approximately 19 percent of minority veterans in the U.S. work in service occupations and 17 percent in production occupations. The larger share of minority veterans in higher-level occupations such as management at the national level and the negligible percentage of Wisconsin minority veterans in these occupations is concerning. The gaps in minority veteran representation in Wisconsin’s workforce warrant further investigation to address ongoing disparities, particularly for high-level professional occupations.

Urban vs rural occupation gaps among Wisconsin veterans

Comparing veterans in urban and rural areas in Wisconsin as shown in **Table 25**, there are several notable findings. Again, veterans are underrepresented in high-paying occupations, especially rural veterans. Only 6 percent of employed veterans in rural Wisconsin work in management and professional business occupations compared to 28 percent of rural non-veterans and 30.5 percent of urban veterans. This helps explain the lower median incomes earned among veterans in rural Wisconsin.⁵²

⁵¹ U.S. Department of Veterans Affairs (2020). *Minority Veterans Report: Military Service History and VA Benefits Utilization Statistics*. National Center for Veterans Analysis and Statistics. Data Governance and Analytics. Department of Veterans Affairs, Washington DC.

⁵² According to U.S. Census data, veterans with the lowest incomes are mostly in rural counties in Wisconsin.

Veteran workers in rural Wisconsin are overrepresented in the service industry compared with their urban counterparts. Approximately 19 percent of rural veterans are employed in service occupations compared to 2 percent of urban veterans. Many jobs in the service industry are low- and moderate-paying, contributing to the lower earnings of rural veterans.

Veteran workers in both rural and urban areas in Wisconsin are overrepresented in production, repair and laborer occupations. As previously noted, the overrepresentation of veterans in these manual labor occupations is higher in Wisconsin than in the country as a whole. Here again, the concentration of veterans in these generally lower paying sectors affects the earnings potential of the state’s working veterans. Future research might seek to identify the factors that contribute to the overrepresentation of Wisconsin veterans in trade and manufacturing-related occupations and consider ways to increase veteran representation in sectors like management and professional business services.

Table 25. Working adults in urban and rural Wisconsin by veteran status, 2019

Occupation Sectors	Urban		Rural	
	Veteran	Non-Veteran	Veteran	Non-Veteran
Managerial and Professional	30.5%	37.4%	6.4%	28.0%
Technical, Sales and Administrative Service	25.8%	26.2%	22.7%	21.6%
Farming, Forestry and Fishing	2.2%	14.1%	18.8%	14.2%
Precision Production, Craft, and Repairers	0.0%	1.3%	5.0%	6.1%
Operators and Laborers	17.1%	5.9%	22.8%	10.7%
Operators and Laborers	24.4%	15.1%	24.3%	19.4%
Total number of individuals	91,095	1,574,860	65,709	927,462

Source: 2019 US Census Bureau CPS Public Use Microdata Sample.

Self-employed veterans

Generally, a self-employed worker is someone who carries on a trade or business as an owner or independent contractor or someone who is otherwise in business for themselves, including a part-time business.⁵³ In Wisconsin and the country as a whole, veterans have somewhat higher rates of self-employment than non-veterans as shown in **Table 26**.

Table 26. Percent self-employed workers by veteran status in Wisconsin and the U.S., 2019

Location	Veteran	Non-Veteran
Wisconsin	10.4%	8.3%
United States	11.7%	9.6%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample.

⁵³ IRS (2021). Who is Self-Employed (definition) *Self-Employed Individuals Tax Center*. <https://www.irs.gov/businesses/small-businesses-self-employed/self-employed-individuals-tax-center>

This finding does not hold across all demographic categories. As shown in **Table 27**, both women and Hispanic veterans in Wisconsin have lower rates of self-employment than their non-veteran counterparts. Studies of self-employed women and Hispanic veterans nationwide have reported similar findings.⁵⁴

Table 27. Self-employed as a % of total workers, by veteran status and demographic category, 2019

Demographic Category	Veteran	Non-Veteran
Male	11.0%	10.4%
Female	5.1%	6.2%
White	10.9%	9.0%
Black	6.1%	3.3%
AIAN*	5.9%	4.9%
Asian**	N/A	7.6%
Hispanic	3.1%	4.8%

* AIAN = American Indian and Alaska Native

** N/A = Not available. Values for Asian veterans in Wisconsin were too low to report or unavailable.

Source: 2019 US Census Bureau ACS Public Use Microdata Sample.

Rural Wisconsin and self-employment

Higher percentages of self-employment for veterans hold for both urban and rural areas of the state, as shown in **Table 28**. Rural veterans are slightly more likely than urban ones to be self-employed. Roughly 12 percent of working veterans in rural Wisconsin are self-employed compared to approximately 9 percent of veterans and 7 percent non-veterans in urban areas.

Table 28. Percent Wisconsin self-employed workers by veteran status and geography, 2019

Geography	Veteran	Non-Veteran
Urban	8.9%	7.2%
Rural	11.9%	9.5%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample.

⁵⁴ IBID. See U.S. Department of Veterans Affairs (2017). Women Veterans Report See also, U.S. Department of Veterans Affairs (2020). Minority Veterans Report.

Veteran-owned businesses

Veteran-owned businesses can be counted in multiple ways. In this study we include only those businesses that are greater than 50 percent veteran owned and that have one or more employees.⁵⁵ Wisconsin has 22,000 veteran-owned businesses with no employees. Many of these are active businesses, but their economic impact is a fraction of that of businesses with at least one employee. Average sales revenues of veteran-owned companies in Wisconsin without employees are less than \$50,000 per year, while those with employees average more than \$2 million annually. Because of their small economic impact, non-employee businesses are excluded from most US Census Bureau business statistics. We exclude these businesses from our analysis as well for the same reason.

There are 5,771 veteran-owned firms in Wisconsin that meet our criteria for inclusion in this study (see **Table 29 below**). According to the 2017 U.S. Census Annual Business Survey, the 351,237 VOBs in America represent roughly 6 percent of all U.S. businesses and collectively generate over \$850 billion each year.⁵⁶ While VOBs are mostly small they are an important source of employment, providing approximately 4 million jobs nationwide.⁵⁷

The percentage of businesses in Wisconsin that are veteran owned is slightly lower than the national figure as shown in **Table 29**. Wisconsin VOBs generate roughly \$12 billion in revenues annually and employ about 68,000 workers or roughly 2.6 percent of the state's workforce.⁵⁸

Table 29. Veteran-owned businesses in Wisconsin and the U.S., 2017

Location	Number of Businesses	Percent Total Businesses
Wisconsin	5,771	5.5%
United States	351,237	6.1%

Source: 2017 US Census Bureau Annual Business Survey (ABS)

Ahead in construction and retail, behind on STEM fields

⁵⁵ This definition is consistent with research by the U.S. Small Business Administration which includes only veteran-majority owned business as those that are "veteran-owned". This definition excludes businesses that are equally owned by veterans and nonveterans. For more information see: Sobota (2017) *Veteran-Owned Businesses and Their Owners*. <https://www.sba.gov/sites/default/files/advocacy/435-veteran-owned-businesses-report.pdf>

⁵⁶ The 2017 U.S. Census Annual Business Survey (ABS) is the most recently available comprehensive data on veteran-owned businesses at the nation and state level.

⁵⁷ Sankaran S., Battisto J. (2018). *Financing Their Future: Veteran Entrepreneurs and Capital Access*. *U.S. Small Business Administration*. (November 2018).

⁵⁸ 2017 U.S. Census Bureau ABS.

Examining VOBs by economic sector, the highest percentage of VOBs in Wisconsin is in the construction sector (18 percent), followed by retail trade (13 percent) and professional, scientific and technical services (9.6 percent) as shown in **Table 30**. By comparison, the highest percentage of VOBs nationwide is in professional, scientific and technical services, followed by construction and retail trade. Wisconsin is well behind the nation as a whole in the percentage of veteran-owned STEM-related industries, the greatest deficit of any sector.⁵⁹

Table 30. Percent veteran-owned businesses by industry in Wisconsin and the U.S., 2017

Industry	Wisconsin	United States
Construction	18.2%	14.3%
Retail trade	13.1%	9.3%
Professional, scientific, and technical services	9.6%	17.2%
Manufacturing	8.8%	5.4%
Accommodation and food services	8.6%	4.6%
Other services (except public administration)	6.2%	6.0%
Wholesale trade	5.6%	5.8%
Administrative and support and waste management and remediation services	5.3%	6.6%
Transportation and warehousing	5.2%	3.9%
Industries not classified	1.1%	0.4%
Arts, entertainment, and recreation	1.1%	1.3%
Information	0.9%	1.0%
Management of companies and enterprises	0.8%	0.4%
Mining, quarrying, and oil and gas extraction	0.3%	0.4%
Educational services	0.2%	0.9%

Source: 2017 US Census Bureau ABS

Values in **boldface** show the highest percentage of veteran-owned businesses by location. Percentages may not add to 100% as some businesses may be included in more than one category.

How diverse are business owners?

Business ownership in Wisconsin and the U.S. is overall male-dominated. In 2017, approximately 57 percent of all businesses in Wisconsin were owned by males and only 16 percent of businesses were owned by females.⁶⁰ Among veterans, business ownership is largely

⁵⁹ STEM stands for science, technology, engineering and/or mathematics. STEM-related industries include those in professional, scientific, technical services and information.

⁶⁰ The remaining 27 percent of businesses were owned jointly by both males and females.

skewed toward males and white individuals as shown in **Table 31**. This is not surprising given the large percentage of white male veterans both in Wisconsin and the country as a whole.

While female representation is low in VOBs, Wisconsin exceeds the nation in the percentage of women-owned veteran businesses. Roughly 5 percent of Wisconsin VOBs are owned by females, while 3.8 percent of VOBs in the country are female-owned.

Among minority veteran groups, both Black and Hispanic VOBs in Wisconsin substantially lag behind the country as a whole. Less than one percent (0.7 percent) of Wisconsin VOBs are Black-owned, compared to 3 percent nationwide. Hispanic VOBs do not fare much better.

Table 31. Share of veteran-owned businesses in Wisconsin and the U.S. by demographic characteristics, 2017

Demographic Category	Wisconsin	United States
Male	93.1%	95.3%
Female	5.3%	3.8%
White	97.2%	91.3%
Black	0.7%	3.3%
AIAN*	0.4%	0.7%
Asian**	N/A	1.8%
Hispanic	1.2%	3.5%

Source: 2017 US Census Bureau ABS

* AIAN = American Indian and Alaska Native

** N/A = Not available. Values for Asian veterans in Wisconsin were unavailable.

Note - Percentages may not add to 100% due to businesses that may have more than one gender or race/ethnic group sharing ownership. Values included here reflect the demographic category with the majority of ownership.

The lack of minority representation in business ownership in Wisconsin is an issue among both VOBs and non-VOBs alike, as shown in **Table 32**. These findings signal the need to expand diversity in Wisconsin’s business ownership. One approach could involve creating more opportunities for both veteran and non-veteran minorities to become entrepreneurs. Additionally, increasing access to capital and support for existing and new business owners is crucial for expanding and sustaining more diverse businesses in Wisconsin.

Table 32. Share of veteran and non-veteran owned businesses in Wisconsin by demographic category, 2017

Demographic Category	Veteran-Owned	Non-Veteran-Owned	All Businesses
Male	93.1%	60.9%	56.9%
Female	5.3%	19.1%	16.3%
White	97.2%	93.6%	86.7%
Black	0.7%	1.1%	1.0%
AIAN*	0.4%	0.3%	0.2%
Asian**	N/A	3.6%	3.1%
Hispanic	1.2%	1.3%	1.2%

Source: 2017 US Census Bureau ABS

* AIAN = American Indian and Alaska Native

** N/A = Not available. Values for Asian veterans in Wisconsin were unavailable.

Note - Percentages may not add to 100% due to businesses that may have more than one gender or race/ethnic group sharing ownership. Values included here reflect the demographic category with the majority of ownership.

Veteran-Owned Businesses by County

As one would expect, Wisconsin’s most populated counties have the highest numbers of businesses, including VOBs, in the state. The three counties with the most VOBs are Milwaukee, Dane, and Waukesha. However, the percentages of all businesses that are VOBs in each of these counties is below the statewide total. For example, of Milwaukee County’s total of 14,771 businesses in 2017, only 4 percent are VOBs compared with 5.5 percent for the state as a whole. Dane County and Waukesha County both have roughly 5 percent VOBs.

Table 33. Veteran-owned business by county in Wisconsin, 2017*

County	Total Businesses	VOBs	VOBs as a Percent of Total County Businesses
Oneida	1,276	113	8.9%
Shawano	1,038	87	8.4%
Clark	567	43	7.6%
La Crosse	2,501	189	7.6%
Winnebago	2,648	172	6.5%
Barron	1,210	78	6.4%
Racine	3,210	201	6.3%
Washington	2,820	168	6.0%
Eau Claire	2,042	113	5.5%
Columbia	1,401	74	5.3%
Grant	1,146	60	5.2%
Langlade	517	27	5.2%
Marathon	2,668	138	5.2%
Vilas	766	39	5.1%
Kenosha	2,736	139	5.1%
Dane	11,412	558	4.9%
Waukesha	10,288	489	4.8%
Rock	2,590	117	4.5%
Chippewa	1,394	60	4.3%
Milwaukee	14,771	591	4.0%
Outagamie	4,278	169	4.0%
Brown	5,316	173	3.3%
Portage	1,557	45	2.9%
Monroe	1,004	29	2.9%
Ozaukee	2,547	50	2.0%
Wisconsin	104,760	5,771	5.5%

* Note: U.S. Census ABS only reports data for counties with more than 10 veteran-owned businesses (VOBs).
Source: 2017 US Census Bureau ABS

The highest percentages of VOBs are found in rural areas of the state, with Oneida County and Shawano County holding the top rankings as shown in **Table 33**. Each of these counties in northern Wisconsin is small with less than 1,280 businesses in total. Yet, their VOBs cover a larger share of the business landscape compared to urban counties and the state as a whole.

Our findings show that veterans in many Wisconsin counties are underrepresented in business ownership. While roughly 7 percent of the adult population in the state are veterans, the percentage of VOBs in many of the state’s counties is below that, in some cases by sizeable

amounts. Efforts to expand ownership opportunities for veterans, especially in counties where VOBs are a very small share of total businesses, may be necessary to address these disparities.

Summary

Veterans are important contributors to the state and the U.S. economy. In this section, we described trends in the economic well-being of Wisconsin veterans. We also examined differences between veterans and non-veterans and patterns across Wisconsin counties focusing on three principal areas including income, employment, and business ownership.

Among our key findings we highlight the following:

Income

- **Higher median incomes among veterans but earnings are trending down.** Wisconsin veterans earn roughly \$6,700 more per year than non-veterans. However, adjusting for inflation, median incomes of non-veterans have gone up since 2010 while veterans' incomes experienced a slight decline. In Wisconsin, median incomes for veterans are \$900 less than they were in 2010, while incomes for non-veterans have increased by just over \$1,300.
- **Women and minority veterans earn higher median incomes than non-veterans.** Wisconsin veteran minorities earn between \$7,700 and \$19,300 more in annual median income than non-veteran minorities. Veteran women earn \$7,301 more per year than non-veteran women while veteran men earn \$1,849 less per year than non-veteran men. Despite the advantage veteran women show over non-veteran women, the median income of men continues to be higher than women regardless of their veteran status.
- **Higher-income veterans are in suburban and mid-sized counties.** The counties with the highest median incomes for veterans are St. Croix (\$51,556), Ozaukee (\$50,412), and Dane (\$46,602) where veterans' earnings are well above the state median. In comparison, veterans with the lowest incomes are mostly in rural counties where median annual incomes are substantially lower than the state median.

Employment

- **Veteran unemployment narrows, gaps are more pronounced across gender and race.** Since 2010, the difference in unemployment rates for veterans and non-veterans has narrowed. In 2019 - prior to the pandemic - Wisconsin veterans had a 3.4 percent rate of unemployment and non-veterans 3.5 percent. However, female veterans have a somewhat higher unemployment rate than female non-veterans and males overall,

while unemployment rates for Black and Hispanic veterans are less than half that of their non-veteran counterparts.

- **Wisconsin veterans are overrepresented in manual labor, underrepresented in management occupations.** The percentage of Wisconsin veterans in production, repair and craft occupations is about twice as high as the percentage of non-veterans. Among management occupations, women and veteran minorities are underrepresented. Less than a tenth (or 9 percent) of Wisconsin women veterans are employed in management and professional occupations, while few minority veterans are in these high-level occupations. Roughly 6 percent of veterans in rural Wisconsin are in management and professional business occupations compared to 28 percent of rural non-veterans and 30.5 percent of urban veterans.
- **Rural veterans are abundant in the service industry, lower-paying jobs.** Approximately 19 percent of rural veterans work in service occupations compared to 2 percent of urban veterans. The concentration of veterans in these lower-paying jobs overlaps with the lower median incomes in rural Wisconsin.
- **Veterans are ahead on self-employment but women and Hispanic veterans lag behind.** Wisconsin veterans overall exhibit higher rates of self-employment than their non-veteran counterparts. However, women and Hispanic veterans are exceptions. Female veterans in Wisconsin have lower rates of self-employment than female non-veterans (5.1 percent vs. 6.3 percent); the same holds for Hispanic veterans (3.1 percent vs. 4.8 percent).
- **Wisconsin rural veterans have the highest rates of self-employment.** Roughly 12 percent of working veterans in rural Wisconsin are self-employed compared to approximately 9 percent of veterans and 7 percent non-veterans in urban areas.

Business ownership

- **Wisconsin veteran-owned businesses (VOBs) generate billions of dollars in revenues.** Wisconsin VOBs generate roughly \$12 billion annually and employ about 68,000 workers, 2.6 percent of the state's workforce.
- **Ownership is high in construction and service, low in the professional tech industry.** Sectors with the highest numbers of VOBs in Wisconsin include construction (18 percent), followed by retail trade (13 percent). The state has a smaller percentage of VOBs in professional, scientific, and technical industries than the country as a whole (9.7 percent vs. 17.2 percent).
- **Female representation in VOBs is higher in Wisconsin, minority representation is low.** Approximately 5.3 percent of Wisconsin VOBs are owned by females, as compared with the national figure of 3.8 percent. Minority groups do not fare as well. Less than one

percent of Wisconsin VOBs are Black-owned compared to 3 percent nationwide. Representation in business ownership is also lower for Hispanics and AIANs than in the country as a whole.

Chapter 4 - Housing

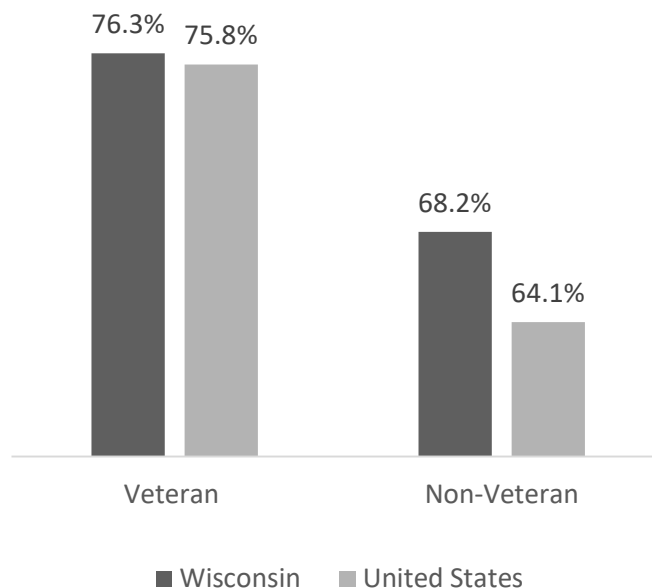
Housing is critical to the economic well-being and overall quality of life of individuals. In this section, we focus on three aspects of housing relevant to Wisconsin veterans: homeownership, rental housing, and the issue of homelessness.

Veteran Homeownership

How does veterans' homeownership rate compare to non-veterans?

Veterans nationwide own their homes at a higher rate than non-veterans. This is true in Wisconsin (**Chart 9**) and within every demographic category we analyzed (**Table 34**). Approximately 76 percent of Wisconsin veterans own their homes, roughly 8 percentage points higher than non-veterans in the state.

Chart 9. Share of homeowners by veteran status in Wisconsin and the U.S., 2019



Source: 2019 US Census Bureau ACS Public Use Microdata Sample

Minority veterans in Wisconsin are among those who own their homes at a higher percentage than their non-veteran counterparts. For example, the percentage of Wisconsin Black and AIAN veteran homeowners is more than 18 points higher than non-veterans. According to an analysis from the Urban Institute, increased access to veteran-targeted home lending programs in recent years has played a significant role in expanding homeownership opportunities for minority veterans.⁶¹

⁶¹ Stochack S., Choi JH., Goodman L. (2020). The Impacts of US Military Service on Homeownership and Income. *Urban Institute* (January 2020).

Table 34. Share of Wisconsin homeowners by veteran status and demographic category, 2019

Demographic Category	Veteran	Non-Veteran
Male	76.7%	68.2%
Female	71.5%	68.3%
White	80.0%	75.6%
Black	53.6%	30.6%
AIAN*	69.9%	51.0%
Asian or Pacific Islander**	72.7%	57.8%
Hispanic	61.6%	53.4%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

*AIAN = American Indian and Alaska Native

** Categories combined due to small sample population.

Despite the advantage minority veterans hold over non-veterans, their homeownership rates are substantially lower than white veterans. The largest homeownership gaps are between Black and white veterans followed by Hispanic and white veterans. White veterans in Wisconsin have the highest percentage of homeownership, while Black and Hispanic veterans have the lowest. As shown in **Table 34**, approximately 80 percent of white veterans in Wisconsin are homeowners compared with 54 percent of Black veterans and 62 percent of Hispanic veterans.

Our analysis also shows gaps in homeownership between male and female veterans in Wisconsin but to a lesser degree than with racial and ethnic groups. Both female and male veterans own their homes at a higher rate than non-veterans. Yet among veterans, the percentage of female homeowners is about 5 points lower than males.

Homeownership by location

Looking at homeownership by location in Wisconsin, we find that rural veterans have very high rates of homeownership, higher than rural non-veterans as well as veterans and non-veterans in urban areas. As shown in **Table 35**, roughly 83 percent of veterans in rural Wisconsin own their homes. The share of veteran homeowners in rural Wisconsin is about 6 percentage points higher than their non-veteran counterparts and 7 and 15 percentage points higher than urban veterans and non-veterans, respectively.

Table 35. Share of Wisconsin homeowners by veteran status and location, 2019

Status	Urban	Rural
Veteran	75.7%	82.5%
Non-Veteran	67.2%	76.5%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

As previously noted, veterans as a share of county populations are the highest in rural Wisconsin.⁶² Also, rural areas hold the largest concentration of veterans that served in the Vietnam War, Korean War and World War II.⁶³ The larger concentration of older veterans in rural Wisconsin may help explain the differences in the share of veteran homeowners between urban and rural areas.

Studies have linked older age with higher homeownership rates as individuals are more likely to buy a home as they get older.⁶⁴ The link between age and homeownership is also stronger among veterans because most veterans are over 55 years old.⁶⁵ Another factor to consider is access to home lending. Veterans from older cohorts (especially those who served before the Vietnam War) benefited from the Servicemen's Readjustment Act of 1944, commonly known as the GI Bill.⁶⁶ The GI Bill significantly increased homeownership rates for eligible veteran males participating in the program, most of whom were white.⁶⁷ Today, many veterans have increased access to mortgage lending benefits offered by Veterans Affairs through the VA home loan guarantee program. But homeownership rates for younger veterans are lower compared with older cohorts.⁶⁸

VA home loans

Since its inception more than 75 years ago, the VA home loan guarantee program has lowered the active cost of homeownership for thousands of veterans and active-duty service members each year. In most cases, the program allows veterans to purchase a home with little to no down payment. VA home loans also have flexible credit guidelines and overall low interest rates fixed for 30 years. These benefits enable many veterans to own their homes and many select VA home loans over conventional home loans. According to the National Survey of Veterans,

⁶² See Map 2.

⁶³ See Map 3.

⁶⁴ Joint Center for Housing Studies of Harvard University (2018). Housing America's Older Adults: A Supplement to the State's of the Nation's Housing Report.

https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Housing_Americas_Older_Adults_2018_1.pdf

Goodman LS., Mayer C. (2018). Homeownership and the American Dream. *Journal of Economic Perspectives*. 32(1).

https://www.urban.org/sites/default/files/publication/96221/homeownership_and_the_american_dream_0.pdf

⁶⁵ Stochack S., Choi JH., Goodman L. (2020). The Impacts of US Military Service on Homeownership and Income. *Urban Insititue* (January 2020).

https://www.urban.org/sites/default/files/publication/101495/the_impacts_of_us_military_service_on_homeown ership_and_income.pdf

⁶⁶ Spitzer K., Lambie-Hanson, L. (2019). Institutions and Geographic Concentration in VA Mortgage Lending. *Housing Perspectives*. Joint Center for Housing Studies of Harvard University.

www.jchs.harvard.edu/blog/institutions-and-geographic-concentration-in-va-mortgage-lending

⁶⁷ Loveless-Morris JA. (2013). Black-White Wealth Accumulation: Does Veteran Status Matter? (PhD dissertation). *University of Washington*.

⁶⁸ IBID, Spitzer K., Lambie-Hanson, L. (2019).

more than half (66 percent) of veterans who had a mortgage reported that they used the VA home loan guarantee program and about half of those indicated that the no-down-payment option was the most important factor in their decision to use the program.⁶⁹

While the veteran population has been declining, VA lending has been on the rise since 2010. Analysis from the Consumer Financial Protection Bureau reported that more first-time homebuyers who served in the military (including veterans) turned to the VA home loan guarantee program for their mortgage than conventional loans after the Great Recession.⁷⁰ Another study shows that the number of VA home loan originations in 2017, including loans approved by a lender, was more than three times higher than the volume of VA loans originated in 2005 when the housing market was at a peak.⁷¹ In comparison, the share of conventional home loans originated was at 51 percent during the same period.

In Wisconsin, the number of VA home loan applications and originations increased over the past several years as shown in **Table 36**. Between 2014 and 2019, the number of VA home loan applications increased by 68 percent. But the percent of the home loan applications that were originated increased at a lower rate, from 49.5 percent in 2014 to 51.7 percent in 2019.

Table 36. VA home loan applications and originations in Wisconsin, 2014-2019

2014			2019		
Applications	Originations	Percent Originated	Applications	Originations	Percent Originated
11,016	5,457	49.5%	18,516	9,575	51.7%

Source: 2014 and 2019 Home Mortgage Disclosure Act (HMDA) data

Wisconsin also outperformed the U.S. in the share of VA home loans originated in 2019. As shown in **Table 37** below, the percentage of originations in Wisconsin was 2.7 points higher than the country as a whole. A study by Harvard University’s Joint Center for Housing Studies shows that VA home lending underperforms in competitive coastal markets such as those in large cities in New York and California where home prices are high. By contrast, VA lending generally does better in less expensive housing markets in the Midwest, central plains, and the mountain west.⁷² High home prices in coastal areas may discourage veterans from applying for

⁶⁹ Westat (2010). National Survey of Veterans, Active Duty Service Members, Demobilized National Guard, and Reserve Members, Family Members and Surviving Spouses. *Department of Veterans Affairs*. <https://www.va.gov/vetdata/docs/SurveysAndStudies/NVSSurveyFinalWeightedReport.pdf>

⁷⁰ Clakberg J. and Lapid P., (2019). Mortgages to First-time homebuying service members. *Consumer Financial Protection Bureau*. https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-trends_first-time-homebuying-servicemember-mortgages_022019.pdf

⁷¹ IBID, Spitzer K., Lambie-Hanson, L. (2019).

⁷² IBID, Spitzer K., Lambie-Hanson, L. (2019).

VA loans compared to areas with lower-cost housing. In Wisconsin, the median home price in 2019 was \$198,000, roughly half of the median home price in the U.S.⁷³

Table 37. VA home loan applications and originations in Wisconsin and the U.S., 2019

Geographic Area	Applications	Originations	Percent Originated
Wisconsin	18,516	9,575	51.7%
United States	1,695,602	831,598	49.0%

Source: 2019 HMDA data

The use of VA home loans also varies by county in Wisconsin. As shown in **Table 38**, the number of VA loan applications is the highest in the most populated counties, with Milwaukee, Waukesha, Dane, and Brown topping the list. Yet VA home loans originated as a percentage of the county total originations is the highest in Monroe County, which also holds the highest share of VA loans originated per capita.⁷⁴

Table 38. Top 15 Counties in Wisconsin with the highest number of VA home loans, 2019

County	Applications	Originations	Percentage of Total County Originations*
Milwaukee	2,002	938	4.14%
Waukesha	1,379	699	3.66%
Dane	1,191	668	2.72%
Brown	931	529	5.55%
Racine	824	412	6.15%
Kenosha	705	385	6.72%
Rock	659	324	5.47%
Winnebago	589	322	5.88%
Outagamie	582	326	4.36%
St. Croix	582	317	6.99%
Washington	558	320	5.30%
Marathon	413	211	4.84%
LaCrosse	392	199	4.50%
Walworth	380	199	5.09%
Monroe	329	194	21.70%
Wisconsin	18,516	9,575	5.55%

* Percentage of the total home loans originated by county, including conventional, FHA, VA and USDA loans.

Source: 2019 HMDA data

⁷³ Estimates based on values reported by the Wisconsin Realtors Association (2019), Wisconsin Housing Statistics https://www.wra.org/resources/property/wisconsin_housing_statistics/ and the Median Sale Prices for Houses sold in the United States published by the Federal Reserve Bank of St. Louis, available at: <https://fred.stlouisfed.org/series/MSPUS>

⁷⁴ In 2019, the share of VA loans originated in Monroe County were 4.2 loans per 1000 people, a rate 4 times higher than Milwaukee County and 2.6 higher than the state's average.

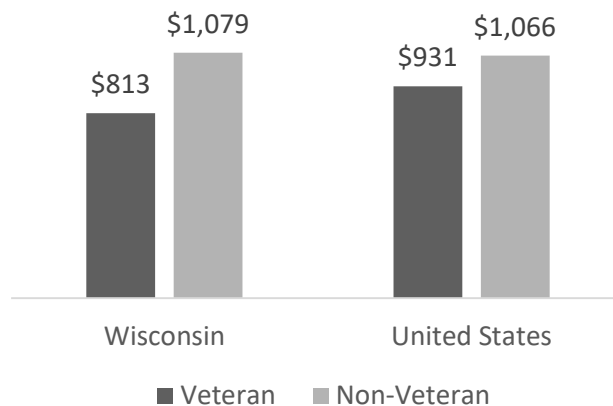
While Monroe County ranks 15th in the number of VA loan applications, it has the largest concentration of VA loans. In 2019, Monroe County reported 329 VA home loan applications, a little more than a fifth (or 22.5 percent) of all home loan applications in the county. Close to 60 percent of VA loans were originated.

Monroe County has the largest concentration of veterans of any county in Wisconsin.⁷⁵ The majority of veterans living there served during the Gulf War or after 9/11.⁷⁶ The County is the home of Wisconsin’s largest military installation, Fort McCoy, which is also the largest single employer in the area. The combination of veterans, active-duty service members, and the location of Fort McCoy as a major employer may help explain the high percentage of VA home loans in the area. A study by Harvard University’s Joint Center for Housing Studies shows that individuals living close to a military base are more likely to use VA home loans, even after controlling for program eligibility.⁷⁷ Institutions such as military bases can contribute to the use of VA loans by counseling prospective borrowers on how to use their benefits and facilitating information exchange among veterans and service members in the area.⁷⁸

Access to VA home loans can lower the active cost of homeownership. However, not every veteran is eligible for or aware of the VA home loan guaranty program. Purchasing a home is a complex process and involves costs beyond the borrowing and purchasing phase. Arguably, home financing assistance is most needed in areas with high housing costs.

The cost of owning a home

Chart 10. Median monthly homeowner costs by veteran status in Wisconsin and U.S., 2019



Source: 2019 US Census Bureau ACS Public Use Microdata Sample

⁷⁵ As shown in **Table 3**, Monroe County has the highest percentage of veterans where they comprise 13.4 percent of the adult population.

⁷⁶ According to the 2019 U.S. Census Bureau ACS, Monroe County has the highest percentage (56.1%) of Gulf War and Post-9/11 veterans.

⁷⁷ IBID, Spitzer K., Lambie-Hanson, L. (2019).

⁷⁸ IBID, Spitzer K., Lambie-Hanson, L. (2019).

As shown in **Chart 10**, median monthly home costs for veterans are considerably less than for non-veterans. Compared to the nation as a whole, the difference in home costs between veterans and non-veterans is somewhat greater in Wisconsin. In 2019, median monthly home costs for Wisconsin veteran homeowners were \$813, more than \$100 less than veterans nationwide and \$266 less than non-veterans in the state.

Examining median home costs by geographic location in Wisconsin, we find that costs vary substantially between urban and rural areas. Also, consistent with our previous observations, we find that veterans spend on average less for housing. As shown in **Table 39**, rural veteran homeowners have the lowest housing costs when examining veterans and non-veterans from both rural and urban areas. In 2019, the median cost of housing for veteran homeowners in rural areas was \$681, about half the median home costs for non-veteran homeowners in urban areas.

Table 39. Median housing costs for homeowners by location and veteran status, 2019

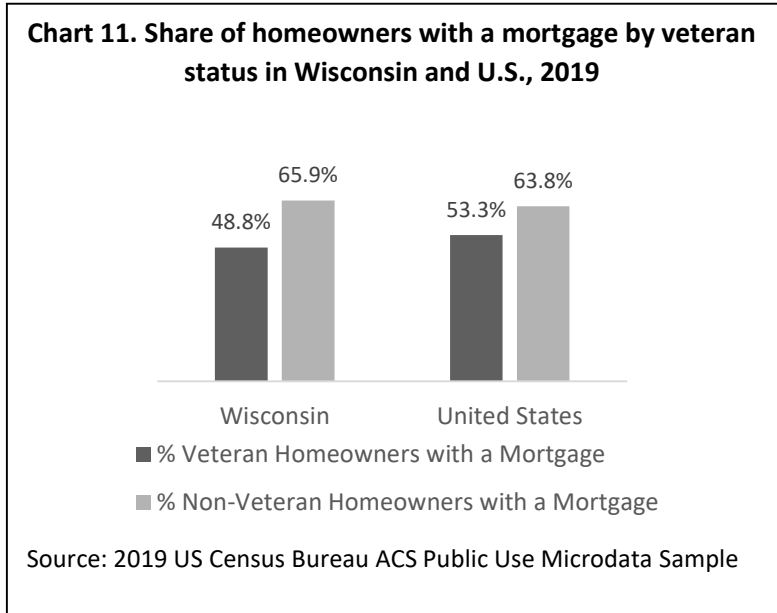
Status	Veteran	Non-Veteran
Urban	\$876	\$1,210
Rural	\$681	\$930

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

The role of mortgage status

Mortgages are key determinants of total home costs. Homeowners with a mortgage typically have housing costs two to three times greater than those who have paid off their mortgage.¹ Veteran homeowners are more likely to have paid off their mortgages or be debt-free than their non-veteran counterparts.

According to 2019 U.S. Census Bureau estimates, roughly 64 percent of non-veteran homeowners nationwide had a mortgage compared to 53 percent of veteran homeowners. In Wisconsin, the share of veteran homeowners with a mortgage is lower than the country as a whole, while the share of non-veteran homeowners with a mortgage is higher than the national estimate as shown in the chart below. The lower share of veteran

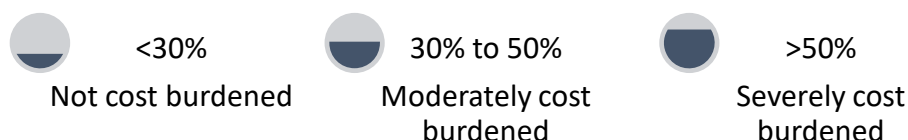


homeowners with a mortgage in Wisconsin explains in part the lower median home costs of veteran homeowners in the state.

Measuring housing affordability

How affordable a home is depends largely on the size of the income a household earns. The U.S. Census Bureau defines a housing unit as *affordable* if a household spends no more than 30 percent of their income on overall home costs.¹ As shown below, a household is considered *moderately cost burdened* if they spend between 30 and 50 percent of their income on their home. If they spend more than 50 percent, they are *severely cost burdened*.

Housing affordability scale based on the percentage of income spent on home costs



¹ For homeowners, overall home costs include debts such as mortgages, contracts to purchase, deeds of trust, or similar debts on the property; real estate taxes; insurance; utilities; and other fees where applicable (e.g., homeowner association, condo fees, licence fees, ect). For renters, the overall home cost is the gross rent which is the sum of the contract rent plus utilities. See: <https://www.census.gov/quickfacts/fact/note/US/HSG650219>

As shown in **Table 40**, a sizeable majority (81 percent) of veteran homeowners can afford their homes, but around 7 percent are severely cost burdened, both in Wisconsin and the country as a whole. In Wisconsin, this figure is roughly the same for both veterans and non-veterans. At the national level, the share of severely cost burdened homeowners is 2 percentage points lower for veterans than non-veterans.

Table 40. Homeownership cost burden by veteran status in Wisconsin and the U.S., 2019

Homeownership cost burden	Income spent on housing	Wisconsin		United States	
		Veteran	Non-Veteran	Veteran	Non-veteran
Not burdened	<30%	81.0%	81.2%	81.4%	77.5%
Moderately burdened	30%-50%	12.3%	11.9%	11.4%	13.2%
Severely burdened	>50%	6.7%	6.8%	7.1%	9.2%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

The share of severely or moderately cost burdened veteran homeowners varies little between rural and urban areas in Wisconsin, as shown in **Table 41** below. The percentages of homeowners who are not cost burdened are also virtually the same for both rural and urban areas.

Table 41. Homeownership cost burden by veteran status in urban and rural Wisconsin, 2019

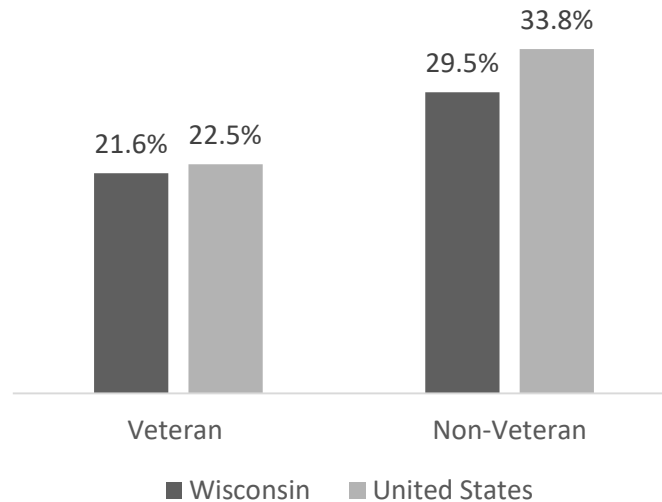
Homeownership cost burden status	Income spent on housing	Urban		Rural	
		Veteran	Non-Veteran	Veteran	Non-veteran
Not burdened	<30%	81.2%	81.4%	80.5%	81.0%
Moderately burdened	30%-50%	12.3%	11.9%	12.9%	11.7%
Severely burdened	>50%	6.5%	6.7%	6.6%	7.4%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

Veteran Renters

While veterans own their homes at a higher rate than non-veterans, roughly one in five veterans rent. As shown in **Chart 12**, the share of Wisconsin veterans who rent is virtually the same as that of veterans nationwide. 21.6 percent of Wisconsin veterans rented their homes in 2019.

Chart 12. Share of renters by veteran status in Wisconsin and the United States, 2019



Source: 2019 US Census Bureau ACS Public Use Microdata Sample

Female and minority veterans in Wisconsin rent their homes at a higher rate than the overall veteran population in the state. As shown in **Table 42**, 27 percent of female veterans rented housing in 2019. This is roughly 6 percentage points higher than the state’s overall veteran renter population and 3 percentage points lower than non-veteran females. The percentage of

renters is substantially higher among Black and Hispanic veterans. Approximately 46 percent of Black veterans and 43 percent of Hispanic veterans rented their homes in 2019.

Table 42. Share of renters by veteran status and demographic category in Wisconsin, 2019

Demographic Category	Veteran	Non-Veteran
Male	21.1%	29.1%
Female	27.2%	29.9%
White	20.0%	24.4%
Black	46.4%	69.4%
AIAN*	30.1%	49.0%
Asian or Pacific Islander**	27.2%	42.2%
Hispanic	42.8%	53.2%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

The higher share of minority veteran renters can be explained in part by racially discriminatory mortgage market practices that have impacted people of color regardless of their veteran status.⁷⁹ Some of these practices, such as redlining and racial discrimination by realtors, are currently illegal but their long history has influenced the gaps in wealth among communities of color and the racial gaps in homeownership that persist today.⁸⁰ While VA home loans have helped give minorities better homeownership opportunities than they had 50 years ago, increased access to mortgages has not been enough to erase significant racial disparities in veterans homeownership.⁸¹

Renters by location

Roughly one-quarter (24.3 percent) of veterans and one-third (32.8 percent) of non-veterans rent their homes in Wisconsin’s urban areas as shown in **Table 43**. The higher share of renters in urban Wisconsin is both indicative of a higher supply of rental housing in cities and lower homeownership rates than in rural areas.⁸² However, veterans in urban Wisconsin are more likely to own their homes than their non-veteran counterparts.⁸³

⁷⁹ Loveless-Morris JA. (2013). Black-White Wealth Accumulation: Does Veteran Status Matter? (PhD dissertation). University of Washington.

⁸⁰ Reynolds, L., Perry, V., and Choi, J.H. (2021). Closing the Homeownership Gap Will Require Rooting Systemic Racism Out of Mortgage Underwriting. *Urban Wire: Housing and Finance*. Urban Institute. <https://www.urban.org/urban-wire/closing-homeownership-gap-will-require-rooting-systemic-racism-out-mortgage-underwriting>

⁸¹ IBID. Stochack S., Choi JH., Goodman L. (2020).

⁸² See U.S. Census Bureau ACS (2019). Table DP04.

⁸³ See **Table 35**, percentage of homeowners by veteran status in urban Wisconsin.

Table 43. Share of Wisconsin renters by veteran status and location, 2019

Status	Veteran	Non-Veteran
Urban	24.3%	32.8%
Rural	17.5%	23.5%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

The cost of renting

According to the U.S. Census Bureau, the median cost of renting a home is lower than the median cost of a mortgage.⁸⁴ However, compared to the cost of owning a home ‘free and clear’ – that is, with no mortgage payment – renting is considerably more expensive. This is true both in Wisconsin and nationwide as shown in **Table 44**.

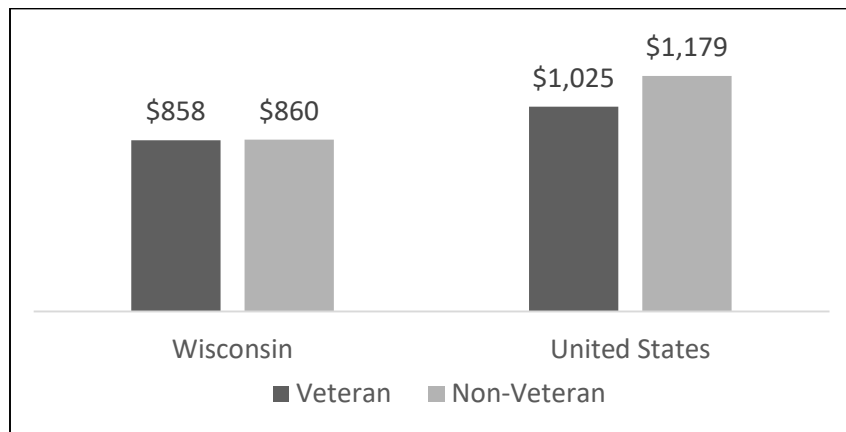
Table 44. Median housing costs in Wisconsin and the U.S., 2019

Type of Housing Cost	Wisconsin	United States
Rent	\$860	\$1,097
Mortgage	\$1,412	\$1,609
Free and Clear	\$545	\$505

Source: 2019 US Census Bureau ACS 1-year estimates. Table DP04.

For veterans, the cost of renting a home in Wisconsin is on average less than it is nationwide, as shown in **Chart 13**. In Wisconsin, this holds for both veterans and non-veterans alike. In 2019, the median monthly gross rent for Wisconsin veterans was \$858, almost identical to the figure for non-veterans.

Chart 13. Median monthly gross rent by veteran status in Wisconsin and the U.S., 2019



Source: 2019 US Census Bureau ACS Public Use Microdata Sample

⁸⁴ The median cost of renting here is the *gross* rent which includes the contract rent plus utilities. The term *home* includes only occupied housing units such as apartments and single-family homes, consistent with the US. Census Bureau ACS definitions for housing. See: <https://www.census.gov/quickfacts/fact/note/US/HSG010219>

The difference in the median monthly gross rent between veterans and non-veterans is more pronounced in the nation as a whole where veterans spent on average \$154 less than non-veterans. Rental subsidies such as the HUD-Veterans Affairs Supportive Housing (HUD-VASH) voucher program, VA’s Supportive Services for Veteran Families (SSVF), and other housing assistance programs reduce rental costs for eligible veteran households, especially those at risk of homelessness. These rental assistance programs have helped more than 340,000 veterans and reduced veteran homelessness by nearly half since 2010.⁸⁵

As **Table 45** indicates, rental costs for veterans have increased at a slightly lower pace than for non-veterans during the past decade. Between 2010 and 2019, the inflation-adjusted median monthly gross rent for Wisconsin veterans rose by \$23, a rate \$11 lower than for non-veterans. Data at the national level show a similar trend.

Table 45. Median monthly gross rent increases, 2010 to 2019*

Status	Wisconsin				United States			
	2010	2019	Change (2010-2019)		2010	2019	Change (2010-2019)	
Veteran	\$835	\$858	\$23	▲	\$956	\$1,025	\$69	▲
Non-Veteran	\$826	\$860	\$34	▲	\$1,104	\$1,179	\$75	▲

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

*In 2019 dollars, adjusted for inflation.

Rental costs for both veterans and non-veterans alike are significantly lower in rural areas of Wisconsin than they are in urban areas, as **Table 46** indicates. Median rents for rural veterans are somewhat lower than they are for non-veterans, while the opposite is true for urban areas. Median rents for urban veterans are \$907 monthly, compared with \$892 for non-veterans.

Table 46. Median monthly gross rent in Wisconsin by location and veteran status, 2019

Location	Veteran	Non-Veteran
Urban	\$907	\$892
Rural	\$709	\$764

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

These differences in rental costs for veterans and non-veterans in urban areas also exist when examining the country as a whole. Data from the U.S. Census Bureau indicates that veterans in U.S. metropolitan areas, specifically those in the suburbs, spent on average \$23 to \$35 more on

⁸⁵ Dohler E. (2016). Veterans’ Homeless Cut in Half Since 2010. *Center on Budget and Policy Priorities*.

<https://www.cbpp.org/blog/veterans-homelessness-cut-in-half-since-2010>

Fischer W. (2014). Rental Assistance Helps More than 340,000 Veterans Afford Homes, But Large Unmet Needs Remain. *Center on Budget and Policy Priorities*. <https://www.cbpp.org/research/rental-assistance-helps-more-than-340000-veterans-afford-homes-but-large-unmet-needs>

monthly gross rent than non-veterans.⁸⁶ In Wisconsin, suburban veterans carry the highest rental housing costs compared to non-veterans, spending on average between \$67 and \$164 more on gross rent. While rental housing costs are generally higher in cities and suburbs, it is unclear why Wisconsin veterans spend more on rent than non-veterans.

How affordable are rents for veterans?

How affordable rents are for individuals largely depends on the amount of income they earn. Renter households are considered moderately rent burdened if they spend between 30 and 50 percent of their income on gross rent. If they spend more than 50 percent, they are severely rent burdened.

Nearly 60 percent of Wisconsin veteran households that are currently renting can afford their monthly rental payments. However, the remaining 40 percent are rent burdened, and nearly half of these households spend over 50 percent of their income on rent. While veteran households are slightly better off than non-veterans, both groups are similarly rent burdened, as shown in **Table 47**. Housing affordability is a significant problem for both veterans and non-veterans alike.

Table 47. Veteran and non-veteran households were similarly rent burdened in 2019

Rent burden level	Income spent on gross rent	Wisconsin		United States	
		Veteran	Non-Veteran	Veteran	Non-veteran
Not burdened	<30%	59.0%	56.5%	56.0%	50.9%
Moderately burdened	30%-50%	22.4%	23.0%	23.6%	24.4%
Severely burdened	>50%	18.6%	20.5%	20.4%	24.7%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

According to an analysis by the Center on Budget and Policy Priorities (CBPP), more than 660,000 veterans nationwide live in low-income households and spend more than half of their income on rent and utilities.⁸⁷ Severely rent burdened households are more likely to skimp on food, clothing, and other necessities in order to pay their rent. They also face a growing risk of utility cutoffs, evictions, and homelessness.⁸⁸

⁸⁶ UWMCED analysis of 2019 U.S. Census Bureau ACS of U.S. metropolitan areas by veteran status indicates a statistically significant difference in gross rent between suburban veterans and non-veterans.

⁸⁷ Fischer W. (2019). Rental Assistance Shortage Leaves 700,000 Veterans Homeless or Struggling to Afford Housing. *Center on Budget and Policy Priorities*. <https://www.cbpp.org/blog/rental-assistance-shortage-leaves-700000-veterans-homeless-or-struggling-to-afford-housing>

⁸⁸ Arnold A., Bolton M., Crowley S. (2013). Housing Instability Among Our Nation’s Veterans. *National Low Income Housing Coalition*. <https://nlihc.org/sites/default/files/NLIHC-Veteran-Report-2013.pdf>

In urban Wisconsin, roughly 20 percent of veteran households are severely rent burdened. As shown in **Table 48**, the percentage of severely rent burdened urban veterans is higher than that of rural households but slightly below that of urban non-veterans. One possible explanation for the higher share of severely rent burdened households in urban areas of Wisconsin is the combination of low incomes and higher rents in urban areas.

Table 48. Rent burden overall higher in urban than rural Wisconsin, 2019

Rent burden status	Income spent on rent	Urban		Rural	
		Veteran	Non-Veteran	Veteran	Non-veteran
Not burdened	<30%	57.8%	55.1%	59.3%	59.8%
Moderately burdened	30%-50%	22.4%	23.3%	25.9%	21.6%
Severely burdened	>50%	19.8%	21.5%	14.8%	18.6%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

For example, the median income of veterans in two urban counties, Milwaukee and Racine, is \$38,122 and \$37,649, respectively. To afford the median monthly rent of \$907 in urban areas of the state, veteran households must earn at least \$38,000 a year. This is close to the median incomes of both these counties, but the median represents the midpoint earnings amount for all veteran households. Half of the veteran households in these counties earn less than this amount. Milwaukee and Racine counties include a combined veteran population of roughly 53,000 individuals, approximately 16 percent of the state’s veteran population. The combination of high rents and low earnings for a substantial number of veterans in these urban areas means that thousands of veteran households in these two counties alone are presently rent burdened.

Rental housing affordability problems also impact veterans in rural Wisconsin. In 2019, just over 25 percent of rural veteran households spent between 30 and 50 percent of their income on rent. The share of moderately rent burdened veterans in rural areas was higher than their non-veteran counterparts but lower than urban households. Despite the higher share of moderately rent burdened veterans in rural areas, rural households are less severely rent burdened than their urban counterparts. Most likely, lower rental costs in rural areas is an important factor in explaining the difference. To afford the median rent of \$709 in rural areas of Wisconsin, veteran households must earn at least \$29,300 a year.⁸⁹ Only three counties in Wisconsin, all in rural areas, have median incomes below this.⁹⁰ These counties are also among the least populated.

⁸⁹ See Table 18. Wisconsin counties with the lowest median income for veterans, 2019.

⁹⁰ The counties where veterans earn the least are Marinette, Forest, and Florence in Wisconsin’s northeastern corner. There, median annual incomes for veterans are below \$28,000.

Homelessness

Despite recent efforts to increase housing stability among veteran populations, veterans are nearly 50 percent more likely to become homeless than Americans in general.⁹¹ The risk of homelessness is especially high for low-income and minority veterans.⁹² Rising rents, stagnating wages, and health problems all contribute to the risk of homelessness among veterans.⁹³

As **Table 49** indicates, veterans in Wisconsin represent nearly 8 percent of the state’s homeless population, somewhat higher than the national figure of 6.5 percent.

Table 49. Veteran homeless population in Wisconsin and the U.S., 2019

Location	Homeless Veterans	Veterans as a Percentage of the Total Homeless Population
Wisconsin	359	7.9%
United States	37,085	6.5%

Source: HUD Point-In-Time Estimates, 2019

The vast majority of homeless veterans in Wisconsin are sheltered, as shown in **Table 50**. This compares favorably with the nationwide figure of 61 percent, well below Wisconsin’s rate of 93 percent. HUD defines sheltered homeless individuals as those living in either temporary or emergency housing or entering permanent supportive housing.⁹⁴ The combination of resources and services dedicated to preventing and ending homelessness for veterans, along with fewer numbers of homeless veterans than more populated states may help explain the higher share of sheltered homeless veterans in Wisconsin.

Table 50. Share of homeless veterans by shelter status in Wisconsin and the U.S., 2019

Location	Sheltered	Unsheltered
Wisconsin	93.0%	7.0%
United States	61.3%	38.7%

Source: HUD Point-In-Time Estimates, 2019

⁹¹ Henry M., Watt R., Rosenthal L., and Shivji A., (2017). The 2017 Annual Homeless Assessment Report to Congress (AHAR) Part 1: Point-in-Time Estimates of Homelessness. *Office of Community Planning and Development*. U.S. Department of Housing and Urban Development.

https://www.abtassociates.com/sites/default/files/migrated_files/752fef9b-2a56-466d-926e-7058756738b6.pdf

⁹² U.S. Department of Veterans Affairs (2017). Minority Veterans Report: Military Service History and VA Benefits Utilizations Statistics. *National Center for Veterans Analysis and Statistics*.

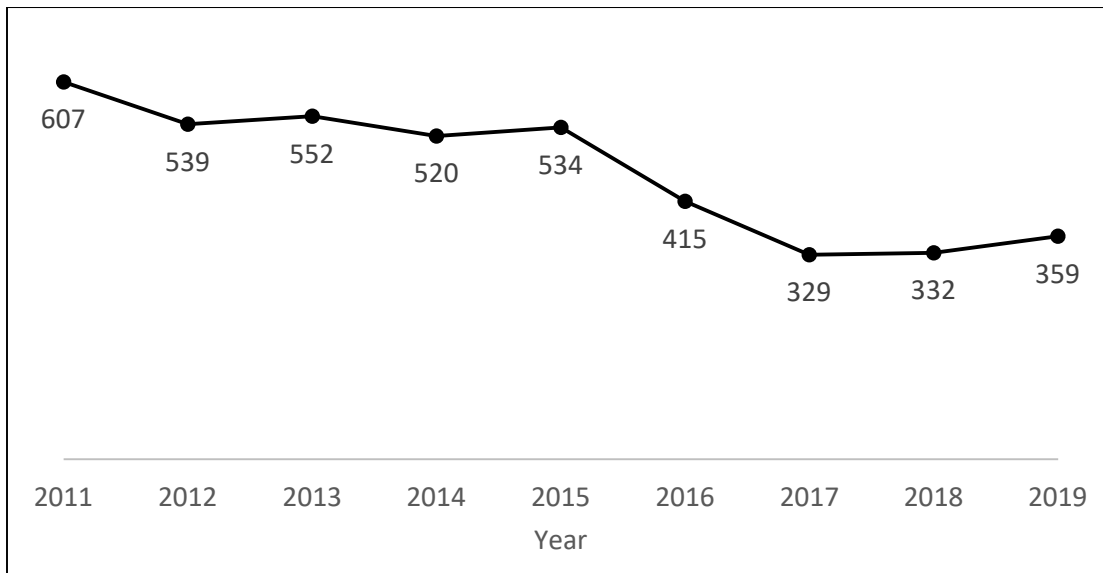
⁹³ IBID. Arnold A., Bolton M., Crowley S. (2013).

⁹⁴ US Department of Housing and Urban Development (2019). HUD’s Definition of Homelessness: Resources and Guidance. *HUD Exchange*. <https://www.hudexchange.info/news/huds-definition-of-homelessness-resources-and-guidance/>

A downward trend in homeless veterans?

As shown in **Chart 14**, the number of homeless veterans in Wisconsin has declined during the past decade, down from 607 homeless veterans in 2011 to 359 in 2019. This is a decrease of 248 individuals, or 41 percent. For the most part it has been a steady decline, although there has been a slight uptick in recent years. Data covering the Covid pandemic years is not yet available, and it is unclear how the pandemic may have affected the size of the homeless population in the state.

Chart 14. Number of homeless veterans in Wisconsin from 2011 to 2019



Source: HUD Point-In-Time Estimates, 2011-2019

Wisconsin has many specialized programs dedicated to addressing homelessness for veterans. These include the Grant and Per Diem (GDP) program that funds transitional housing, the Veterans Affairs Supportive Housing (VASH) program that provides funds for permanent supportive housing for veterans, and the SSVF program which funds prevention and rapid re-housing for veterans and their families. The VA also provides health and rehabilitative services, employment assistance, and supportive services to assist homeless veterans.⁹⁵ Collaborations with local agencies, housing providers, faith-based and community nonprofits have helped reduce the overall number of homeless veterans, particularly among the unsheltered, but gaps in service and program coordination remain.⁹⁶

⁹⁵ U.S. Department of Veteran Affairs (2019). VA Programs for Homeless Veterans. *Fact Sheet*. <https://www.va.gov/HOMELESS/docs/Homeless-Programs-General-Fact-Sheet-December-2019.pdf>

⁹⁶ Solari C., DuBois N., Morales-Burnett J., (2020). Community Strategies to Understand and Reduce Veteran Inflow into Homelessness. *Urban Institute*. https://www.urban.org/sites/default/files/publication/103200/community-strategies-to-understand-and-reduce-veteran-inflow-into-homelessness_1.pdf

Wisconsin, like many other states, faces structural challenges in how its homeless assistance system is designed. First, the system is primarily program-based and seeks to react to the immediate crisis of homelessness rather than devoting substantial resources to homelessness prevention strategies. Local programs also suffer from limited staffing and challenges maintaining collaborative partnerships with local organizations aimed at homelessness prevention.⁹⁷ While efforts such as Housing First have shown success at reducing the overall number of homeless individuals, increased resources and coordination aimed at preventing and ending homelessness, such as housing assistance and health and social support services, are needed to have long-lasting impacts for veterans and their communities in Wisconsin.⁹⁸

Demographic characteristics of homeless veterans

Gender

As shown in **Table 51**, the vast majority (96.7 percent) of Wisconsin homeless veterans are male, compared to only 53.4 percent of homeless non-veterans. The disparity is not surprising, since most Wisconsin veterans are male. However, males in the veteran homeless population are slightly overrepresented. The percentage of male homeless veterans in Wisconsin is 4 points higher than the percentage of males in the state veteran population.

Other genders are underrepresented in the Wisconsin veteran homeless population. For example, female veterans make up about 7 percent of the veteran population but approximately 3 percent of homeless veterans are females. At this time, data on homeless veterans does not identify any transgender and gender non-conforming veterans, but these individuals comprise a very small share of the veteran population. Still, their numbers can be expected to increase over time.

Programs addressing homelessness should address the unique needs of individuals based on their gender identity. At the national level, gender minorities such as transgender individuals have been entering homelessness at an alarming rate.⁹⁹ Females and gender minorities face unique challenges in getting housing assistance and homelessness services due to a lack of resources and adequate support for them.¹⁰⁰

⁹⁷ IBID. Solari C., DuBois N., Morales-Burnett J., (2020).

⁹⁸ For a Housing First program to work, low-barrier, affordable housing must be combined with supportive services. More information about the Housing First model in Wisconsin can be found at: <https://www.wihousingfirstcoalition.org/about-housing-first>

⁹⁹ IBID. Henry M., Watt R., Rosenthal L., and Shivji A., (2017).

¹⁰⁰ PerL L. (2015). Veterans and Homelessness. *Congressional Research Service*. <https://sgp.fas.org/crs/misc/RL34024.pdf>

Table 51. Percent homeless veterans and non-veterans by gender in Wisconsin, 2019

Demographic Category	Veteran	Non-veteran
Female	3.3%	46.3%
Male	96.7%	53.4%
Transgender	0.0%	0.2%
Gender Non-Conforming	0.0%	0.1%

Source: HUD Point-In-Time Estimates, 2019

Race and ethnicity

People of color have an elevated risk of becoming homeless. For example, Black or African Americans in Wisconsin are almost 11 times more likely to experience homelessness compared to whites. Multi-racial and AIAN individuals are about 6 times as likely to experience homelessness, and Hispanic or Latino are twice as likely to experience homelessness.

While most homeless individuals in Wisconsin are white, people of color are overrepresented in the homeless population. The same issue is found among homeless veterans. For example, Blacks make up only 3.6 percent of the veteran population in the state, but more than 20 percent of the veteran homeless population, as shown in **Table 52**. Hispanic or Latinos make up about 2 percent of the veteran population but almost 4 percent of homeless veterans in the state. By comparison, approximately 92 percent of veterans are white but roughly 72 percent of homeless veterans in Wisconsin are white. Nationwide, the data show similar racial disparities in the homeless veteran population.¹⁰¹

Table 52. Percent homeless veterans and non-veterans by race/ethnicity in Wisconsin, 2019

Demographic Category	Veteran	Non-veteran
White	71.6%	54.7%
Black/African American	22.6%	31.4%
Asian	0.3%	1.0%
AIAN*	1.7%	5.5%
Native Hawaiian or Other Pacific Islander	0.0%	0.1%
Multiple Races	3.9%	7.3%
Non-Hispanic/Non-Latino	96.4%	90.4%
Hispanic/Latino	3.6%	9.6%

Source: HUD Point-In-Time Estimates, 2019

Homeless veterans by location

As shown in **Table 53**, over half (195) of all homeless veterans in Wisconsin are located in largely rural Continuum of Care (CoC) areas called “Wisconsin Balance of State CoC.” A CoC is a

¹⁰¹ IBID. Henry M., Watt R., Rosenthal L., and Shivji A., (2017).

regional or local planning body that coordinates funding and resources for housing and services for homeless individuals and families.¹⁰² The Balance of State CoC includes all jurisdictions in a state that are not covered by any other CoC.¹⁰³

Table 53. Wisconsin veteran homeless by Continuum of Care (CoC), 2019

CoC location	CoC category	Veteran Homeless	Percent*
Wisconsin Balance of State CoC	Largely Rural CoC	195	6.8%
Milwaukee City & County CoC	Major City CoC	89	10.1%
Racine City & County CoC	Largely Suburban CoC	37	18.5%
Madison/Dane County CoC	Other Largely Urban CoC	38	6.6%

*Homeless veterans as a percentage of the total homeless population by CoC

Source: HUD Point-In-Time Estimates, 2019

While most homeless veterans are spread across rural areas in Wisconsin, there are also concentrations of homeless veterans in urban and suburban CoCs in southeastern Wisconsin. As shown above, homeless veterans as a percentage of the total homeless population is highest in Racine City and County CoC (at 18.5 percent), followed by the Milwaukee City and County CoC (at 10.1 percent).

Housing affordability is a key factor in explaining why veterans become homeless, but it is not the only one. Among veterans, factors at work before, during, and after their military service may increase their risks for housing instability and homelessness. These may include poverty, unemployment and economic hardships, trauma, mental health conditions, substance use disorders, family or relationship conflicts, disruptions to social support networks, social isolation, and incarceration.¹⁰⁴ It is important for veterans program and services to address the unique needs of individuals in comprehensive ways and examine through holistic lenses issues relevant to their housing and financial stability, health, and social-emotional well-being.

Summary

Veterans have unique housing needs and experiences. In this chapter, we examined trends in the housing conditions of Wisconsin veterans. We also described differences between veterans and non-veterans and patterns across Wisconsin counties focusing on three principal areas including homeownership, rental housing, and homelessness.

Among our key findings we highlight the following:

¹⁰² National Alliance to End Homelessness (2010). What is a Continuum of Care?

<https://endhomelessness.org/resource/what-is-a-continuum-of-care/>

¹⁰³ US Department of Housing and Urban Development (2018). Balance of State Continuum of Care Toolkit.

<https://files.hudexchange.info/resources/documents/Balance-of-State-Continuum-of-Care-Toolkit.pdf>

¹⁰⁴ Tsai, J. & Rosenheck, R.A. (2015) Risk Factors for Homelessness Among US Veterans. *Epidemiologic Reviews*. 37(1) 177- 195. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4521393/>

Veteran homeownership

Homeownership rates

- **Veterans own their homes at a higher rate than non-veterans.** This is true across gender, race/ethnicity and geographic location in Wisconsin. Approximately 76 percent of Wisconsin veterans own their homes, roughly 8 percentage points higher than non-veterans in the state.
- **Homeownership rates for rural veterans are the highest in Wisconsin.** Roughly 83 percent of veterans in rural Wisconsin own their homes, 6 percentage points higher than rural non-veterans, and 7 and 15 percentage points higher than urban veterans and non-veterans, respectively.
- **Gaps in homeownership by race/ethnicity among veterans are lower than non-veterans** but disparities remain. Approximately 80 percent of white veterans in Wisconsin are homeowners compared with 54 percent of Black veterans and 62 percent of Hispanic veterans.

VA home lending

- **VA home lending in Wisconsin has been increasing in recent years.** Between 2014 and 2019, the number of VA home loan applications increased by 68 percent. Wisconsin also outperformed the U.S. in the share of VA home loans originated in 2019.
- **Monroe County outperforms the state in VA home loan originations** with 1 out of 5 home loans backed by the VA, the highest rate in Wisconsin. The large concentration of veterans in the county along with Fort McCoy as a major employer may account for the high percentage of VA home loans there.

Homeownership costs

- **Median home costs for veteran homeowners are less** than for non-veterans. In 2019, the median home cost for Wisconsin veteran homeowners was \$813, approximately \$266 less than for non-veterans in the state and \$118 less than veterans nationwide.
- **Median home costs are lowest for rural veteran homeowners** compared to their non-veteran counterparts and both veteran and non-veteran homeowners in urban areas. In 2019, the median home cost for veteran homeowners in rural Wisconsin was \$681, about half of what non-veteran homeowners spent in urban areas.
- **Approximately 81 percent of veteran homeowners can afford their homes,** but close to 7 percent of veteran homeowners in Wisconsin spend more than half of their income on their home, making them severely cost burdened.

Veteran renters

- **Approximately 1 in 5 veterans in Wisconsin rent their homes.** The share of veteran renters is higher in urban areas than rural areas and particularly high among minority

veterans, especially Black and Hispanic veterans. Approximately 46 percent of Black veterans and 43 percent of Hispanic veterans rented their homes in 2019.

Rental housing costs

- **Over the past decade, the median gross rent increased more slowly for veterans** than non-veterans. Between 2010 and 2019, the inflation-adjusted median monthly gross rent for Wisconsin veterans rose by \$23, a rate \$11 lower than for non-veterans. Data at the national level show a similar trend.
- **Approximately 40 percent of veteran renters cannot afford their homes** and nearly half of them spend over 50 percent of their income on rent. The share of veteran renters that experience housing cost burden is twice as high as it is for veteran homeowners.
- **Wisconsin urban veterans have the highest median gross rent** as compared with urban non-veterans and rural veterans and non-veterans. In 2019, the median monthly gross rent for urban veterans was \$907, approximately \$15 more than their non-veteran counterparts and nearly \$200 more than veterans in rural Wisconsin.

Veteran homelessness

- **The number of homeless veterans in Wisconsin has decreased by 41 percent since 2011** but there has been a slight uptick in recent years, from 329 homeless veterans in 2017 to 359 in 2019.
- **Wisconsin's veteran homeless population is largely male.** While males make up 93 percent of Wisconsin's veterans, approximately 97 percent of homeless veterans are male. In comparison, only 53 percent of homeless non-veterans are male.
- **People of color are overrepresented in Wisconsin's veteran homeless population.** Disparities are the highest among Blacks and African Americans. Blacks represent 3.6 percent of Wisconsin's veteran population, but more than 20 percent of the veteran homeless population. By comparison, whites represent 92 percent of Wisconsin's veterans, but only 72 percent of the veteran homeless population.
- **Over half of Wisconsin's homeless veterans are in rural areas,** but there are also concentrations in urban and suburban CoCs in southeastern Wisconsin. Homeless veterans as a percentage of the total homeless population is highest in the Racine City and County CoC (18.5 percent), followed by the Milwaukee City and County CoC (10.1 percent).

Chapter 5 - Health

Many veterans face unique health challenges and needs that are not experienced by individuals who have not served in the military. In this section, we examine the health and wellness of Wisconsin veterans with respect to disability status, health behaviors and outcomes, health insurance, and access to healthcare.

Disability

A significant number of veterans have one or more disabilities related to their military service. A service-connected disability is an injury, disease, or disability that was caused or aggravated by active-duty military service.¹⁰⁵ According to one study on veteran disability, the number of service-connected disabilities has increased since 2001 after decades of remaining relatively stable.¹⁰⁶ In 2019, more than one-fourth of all veterans had a service-connected disability.

As shown in **Table 54**, veterans nationwide experience disabilities at a far higher rate than non-veterans (29.3 percent for veterans vs. 14.1 percent for non-veterans according to 2019 US Census data).¹⁰⁷ The share of veterans with a disability has increased in recent years while non-veterans have experienced virtually no change. Wisconsin shows a similar trend to that of the nation in individuals reporting a disability by veteran status, although the percentage of Wisconsin veterans with a disability is slightly below the national figure.

Table 54. Share of reported disability by veteran status in Wisconsin and the U.S., 2015-2019

Geographic Area	2015		2019	
	Veteran	Non-Veteran	Veteran	Non-Veteran
Wisconsin	25.7%	12.9%	27.7%	13.0%
United States	27.7%	13.9%	29.3%	14.1%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

¹⁰⁵ Vespa J. (2020). Those Who Served: America's Veterans from World War II to the War on Terror: American Community Survey Report. *U.S. Census Bureau*.

¹⁰⁶ Duggan M., (2014), The Labor Market Effects of the VA's Disability Compensation Program. *Stanford University Economic Policy Research, CA*.

¹⁰⁷ The U.S. Census ACS do not measure when a disability occurred, which is relevant to the discussion of service-connected disability. See: Holder, K.A. (2016). The Disability of Veterans.

<https://www.census.gov/content/dam/Census/library/working-papers/2016/demo/Holder-2016-01.pdf>

Disability by age group

In general, the prevalence of disability increases with age. Individuals in the oldest age groups are more likely to have a disability than younger adults.¹⁰⁸ Because the majority of veterans are over 65 years old, it is more common to see a higher proportion of veterans with a disability. However, the percentage of veterans who report a disability is higher than non-veterans across all age categories as shown in **Table 55**. Veterans 65 years and older have the highest share of reported disability at 37.1 percent.

Table 55. Percent of veterans and non-veterans with any disability by age in Wisconsin, 2019

Age	Veteran	Non-Veteran
18-64	16.9%	9.2%
65+	37.1%	29.4%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

Disability by gender and race/ethnicity

The percentage of Wisconsin veterans who report a disability is substantially higher than non-veterans regardless of gender, race, and ethnic differences, as shown in **Table 56**. We also find significant disparities in reported disability between male and female veterans but fewer differences by race and ethnicity, except for AIAN and Hispanic veterans.

Wisconsin male veterans show a higher share of disability than female veterans, with a difference of 6 percentage points. The opposite is true for non-veterans where a higher percentage of females than males reported a disability.

AIAN veterans have the highest rate of disability of any group, with roughly 4 in 10 reporting a disability. This is 13 percentage points higher than the rate for white and African-American veterans, and 11 points higher than Hispanic veterans. Among non-veterans, individuals identifying as AIAN also have the highest disability rate of any group.¹⁰⁹

¹⁰⁸ Brault M. (2012). Americans with Disabilities: 2010. Current Population Report P70-131. *As cited in Holder K.A. (2016)*.

¹⁰⁹ According to the 2019 US Census Bureau ACS, AIANs have the highest rate of disability of any racial and ethnic population in the United States. Approximately 22 percent of the AIAN population has one or more disabilities.

Table 56. Share of disability in Wisconsin by veteran status and demographic category, 2019

Demographic Category	Veteran	Non-Veteran
Male	28.4%	11.5%
Female	22.5%	14.1%
White	27.8%	12.8%
Black	27.6%	17%
AIAN*	40.7%	20.9%
Asian	27.7%	6.9%
Hispanic	29.3%	9.6%

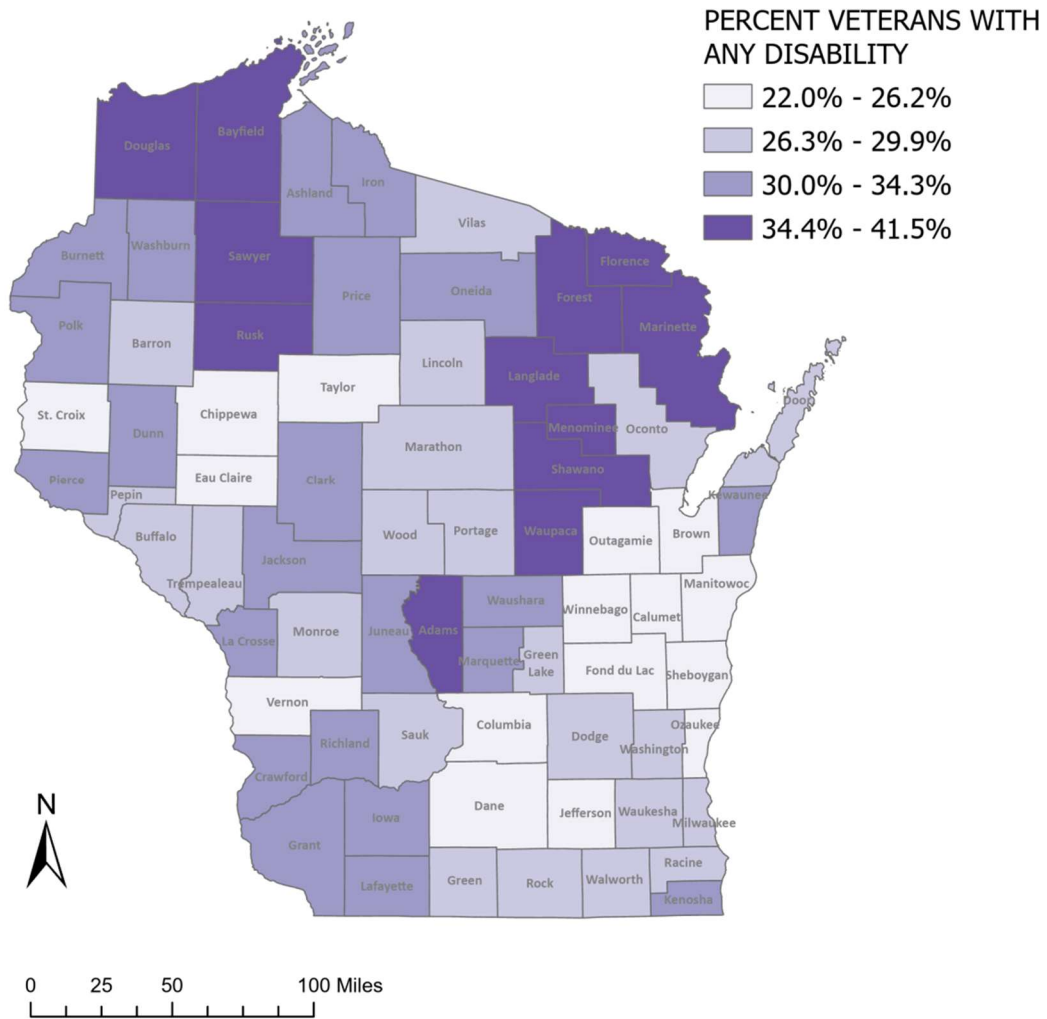
Source: 2019 US Census Bureau ACS Public Use Microdata Sample

*AIAN – American Indian and Alaskan Native

Disability by location

As shown by the darker shades of purple on **Map 10**, counties with the highest percentages of veterans with a disability are located mostly in the rural northeast and northwest parts of the state. In these areas, more than a third of the veteran population reported a disability in 2019. Menominee County tops the list with the largest percentage (41.5 percent) of veterans with a disability (**Table 57**).

Map 10. Percentage of veterans with any disability



Source: 2019 US Census Bureau ACS 5-year estimates. Table S2101.

Table 57. Counties in Wisconsin with the highest percentage of veterans with a disability

County	Veterans with Disability	Non-Veterans with Disability
Menominee	41.5%	21.9%
Florence	41.0%	18.9%
Adams	38.5%	21.9%
Bayfield	38.5%	16.7%
Forest	35.7%	18.3%
Rusk	35.7%	18.4%
Douglas	35.5%	15.5%
Shawano	35.3%	14.4%
Waupaca	35.0%	15.6%
Marinette	34.8%	18.2%
Sawyer	34.6%	16.3%
Langlade	34.5%	18.3%
Crawford	34.3%	15.9%
Kewaunee	33.8%	12.9%
Ashland	33.7%	19.2%
Wisconsin	27.7%	13.0%

Source: 2019 Census Bureau ACS 5-year estimates. Table S2101.

Health issues

Many veterans have unique health issues related to their military service and are more likely to suffer from trauma-related injuries, substance abuse, and mental health issues than people without military experience.¹¹⁰ Compared to non-veterans, veterans are more likely to smoke,

¹¹⁰ Olenick M., Flowers M., Diaz V.J., (2015). US Veterans and Their Unique Issues: Enhancing Health Care Professional Awareness. *Advances in Medical Education and Practice*. 6:635-639.

have chronic conditions, and suffer more from anxiety and depression.¹¹¹ Given the growing number of Wisconsin veterans requiring health services, particularly within the aging population, it is now more important than ever to understand their health behaviors and outcomes to better serve their needs.

Health outcomes

General fair/poor health

In the United States as a whole, veterans self-report fair or poor health at higher rates than non-veterans. However, those differences largely vanish when examining Wisconsin in particular, as shown in **Table 58** below. Just over 12 percent of veterans and non-veterans alike in Wisconsin report fair or poor health, compared with 14.3 percent of veterans nationwide.

Table 58. Share of self-reported fair/poor health by veteran status in Wisconsin and the U.S.

Location	Veteran	Non-Veteran
Wisconsin	12.6%	12.4%
United States	14.3%	12.3%

Source: National Center for Health Statistics, 2015-2018; Survey of the Health of Wisconsin (SHOW), 2014-2016

In Wisconsin, rural veterans are slightly worse off than urban veterans and non-veterans in their health status. According to data by the Survey of the Health of Wisconsin (SHOW), approximately 13.3 percent of Wisconsin veterans in rural areas reported fair or poor health status compared to 12.3 percent of veterans in urban areas in the state (**Table 59**).

Table 59. Share of self-reported fair/poor health by veteran status and location in Wisconsin

Location	Veteran	Non-Veteran
Urban	12.3%	12.8%
Rural	13.3%	11.4%

Source: Survey of the Health of Wisconsin (SHOW), 2014-2016

¹¹¹ Schult T., Schmunk SK., Marzolf JR., Mohr DC. (2019). The Health Status of Veterans Employees Compared to Civilian Employees in Veterans Health Administration. *Military Medicine*. 1; 184(7-8). <https://pubmed.ncbi.nlm.nih.gov/30793192/>

Chronic conditions

In both Wisconsin and the United States as a whole, a greater share of veterans than non-veterans report having one or more chronic conditions (**Table 60**). Half of Wisconsin veterans and 56 percent of veterans nationwide report having one or more chronic health problems. The difference between veterans and non-veterans is greater in Wisconsin than in the U.S. despite Wisconsin having lower rates of chronic conditions reported.

Table 60. Share of veterans and non-veterans with one or more chronic conditions in Wisconsin and the U.S.

Location	Veteran	Non-Veteran
Wisconsin	50.0%	40.4%
United States	56.0%	49.2%

Source: National Center for Health Statistics, 2015-2018; Survey of the Health of Wisconsin (SHOW), 2014-2016

Examining rural and urban areas in Wisconsin, we find that most (58.6 percent) rural veterans have at least one chronic condition, compared to less than half (39.7 percent) of rural non-veterans (**Table 61**). This disparity of nearly 20 percentage points illustrates the importance of access to healthcare for veterans in rural communities. In urban Wisconsin, veterans also have higher rates of chronic conditions than non-veterans, but the difference between the two groups is not as large.

Table 61. Share of veterans and non-veterans with one or more chronic conditions in Wisconsin by location

Location	Veteran	Non-Veteran
Urban	45.6%	40.6%
Rural	58.6%	39.7%

Source: Survey of the Health of Wisconsin (SHOW), 2014-2016

Anxiety & Depression

Mental health is a growing concern in veteran healthcare, especially now after two decades of continuous war in Iraq and Afghanistan and a growing population of veterans with combat and deployment experience. In addition, the aging group of Vietnam War veterans adds to the need for mental health care. A 2018 study by the National Academies of Sciences, Engineering, and

Medicine (NASEM) found that nearly 40 percent of veterans utilizing VA health services reported at least one mental health issue.¹¹²

Veterans with a mental health diagnosis, such as anxiety and/or depression, are at higher risk for suicide.¹¹³ In its 2018-2024 strategic plan, the US Department of Veterans Affairs listed veteran suicide prevention as its top clinical priority, as the risk of suicide for veterans nationwide is one and a half times greater than for non-veterans.¹¹⁴ Depression and anxiety may be higher among younger veteran cohorts, especially those returning from combat after deployment to Iraq or Afghanistan.¹¹⁵

Table 62. Percent of veterans and non-veterans with moderate to severe anxiety and depression in urban and rural Wisconsin, 2019

Location	Anxiety		Depression	
	Veteran	Non-Veteran	Veteran	Non-Veteran
Urban	23.3%	27.4%	9.5%	14.2%
Rural	27.0%	20.6%	7.0%	10.1%
Wisconsin	24.5%	25.3%	8.7%	13.0%

Source: Survey of the Health of Wisconsin (SHOW), 2014-2016

In Wisconsin, 25 percent of veterans suffer from moderate to severe anxiety, while nearly 9 percent experience depression, as shown in **Table 62**. Yet, overall rates of depression and anxiety are marginally higher for non-veterans than they are for veterans.¹¹⁶ Only rural veterans experience higher rates than non-veterans, and this holds only for anxiety, not depression.

¹¹² National Academies of Sciences, Engineering, and Medicine (2018). Evaluation of the Department of Veterans Affairs Mental Health Services. *National Academies Press (US)*. Washington, DC.

¹¹³ Ranchand R. (2021). Suicide Among Veterans: Veteran’s Issue in Focus. *RAND Corporation*. Santa Monica, CA. <https://www.rand.org/pubs/perspectives/PEA1363-1.html>

¹¹⁴ Veterans’ Growing Demand for Mental Health Services. (2021). *GAO Health Care Capsule, 2*. <https://www.gao.gov/assets/gao-21-545sp.pdf>

¹¹⁵ Military medial facilities saw an increase in the rate of depression diagnosis over the past 20 years from 11.4 percent (baseline) to 15 percent among veterans returning from post 9/11 conflicts. See Inoue C., Shawler E., Jordan C., Jackson C., (2021). Veteran and Military Health Issues. *In: StatPearls*. pubmed.ncbi.nlm.nih.gov/34283458/

¹¹⁶ Analysis of SHOW data shows no statistical difference between veterans and non-veterans in reported symptoms of moderate and severe depression and anxiety among the sample veteran population in Wisconsin.

According to the 2018 study by NASEM roughly 16 percent screened positive for major depression.¹¹⁷ Nationwide, approximately 9 percent of all appointments in the military health network are related to depression.¹¹⁸ Another study shows that more than a third of veteran VA users nationwide (36.5 percent) suffer from some level of anxiety.¹¹⁹ Rates of reported depression and anxiety tend to be higher among veterans that actively use the VA health system than those that do not use or rarely use these services.

Health behaviors

Tobacco smoke

Smoking increases the risks for chronic illnesses, heart disease, cancer and other health problems.¹²⁰ In Wisconsin, as in the US as a whole, veterans are more likely to be smokers than non-veterans. As shown in **Table 63**, 19.4 percent of Wisconsin veterans smoke cigarettes, just below the rate for veterans nationwide at 20.9 percent. By contrast, less than 15 percent of non-veterans are smokers, both in Wisconsin and the United States.

Table 63. Share of current tobacco smokers by veteran status in Wisconsin and the U.S.

Location	Veteran	Non-Veteran
Wisconsin	19.4%	14.7%
United States	20.9%	14.6%

Source: National Center for Health Statistics, 2015-2018; Survey of the Health of Wisconsin (SHOW), 2014-2016

Urban veterans are more likely to be tobacco smokers than rural veterans and non-veterans overall, as shown in **Table 64** below. The share of current tobacco smokers is 21.3 percent for urban veterans and 15.7 percent for rural veterans whereas only 15.1 percent and 13.8 percent of non-veterans in urban and rural areas, respectively, smoke. This shows again that smoking is more prevalent among veterans than non-veterans, regardless of whether they live in urban or rural areas.

¹¹⁷ National Academies of Sciences, Engineering, and Medicine (2018). Evaluation of the Department of Veterans Affairs Mental Health Services. *National Academies Press (US)*. Washington, DC.

¹¹⁸ Inoue C., Shawler E., Jordan C., Jackson C., (2021). Veteran and Military Health Issues. *In: StatPearls*. pubmed.ncbi.nlm.nih.gov/34283458/

¹¹⁹ Wang JZ., Dhanireddy P., Prince C., Larsen M., Schimpf M., Pearman G. (2020). 2019 Survey of Veteran's Enrollees' Health and Use of Health Care: Data Findings Report. *US Department of Veterans Affairs*. March 2020. https://www.va.gov/HEALTHPOLICYPLANNING/SOE2019/2019_Enrollee_Data_Findings_Report-March_2020_508_Compliant.pdf

¹²⁰ Mshigeni S., Moore C, Arkadie N., (2021). The Prevalence Rate of Smoking Among Veterans: A Forgotten Epidemic. *Journal of Military, Veteran and Family Health*; 7(2) p. 16-25.

Table 64. Share of current tobacco smokers by veteran status in urban and rural Wisconsin

Location	Veteran	Non-Veteran
Urban	21.3%	15.1%
Rural	15.7%	13.8%

Source: Survey of the Health of Wisconsin (SHOW), 2014-2016

According to the 2019 VA’s Survey of Veteran’s Enrollees’ Health and Use of Care, more than half (58.4 percent) of veterans nationwide reported having ever smoked tobacco.¹²¹ Roughly half of the current tobacco smokers have attempted to quit smoking but were unsuccessful. This suggests the importance of services needed to help and support veterans to quit smoking and live healthy lives.

Alcohol Use

Studies have shown that Wisconsin has considerably higher rates of excessive drinking than the US as a whole.¹²² This is true regardless of veteran status, as **Table 65** below illustrates. Eleven percent of Wisconsin veterans report heavy drinking, as opposed to 6.6 percent of veterans nationwide. Still, this figure is less than non-veterans in Wisconsin, 14 percent of whom report heavy drinking.

Table 65. Share of excessive alcohol drinkers by veteran status in Wisconsin and the U.S.

Location	Veteran	Non-Veteran
Wisconsin	11.1%	14.1%
United States	6.6%	5.2%

Source: National Center for Health Statistics, 2015-2018; Survey of the Health of Wisconsin (SHOW), 2014-2016

The rates of excessive alcohol drinking vary by geographic location in Wisconsin. As **Table 66** below indicates, higher rates of excess alcohol consumption by non-veterans hold only for urban areas. In rural areas, veterans are slightly more likely than non-veterans to drink heavily. More than 16 percent of rural veterans report excess alcohol consumption, roughly 2.5 times the rate for U.S. veterans nationwide.

¹²¹ IBID. Wang JZ., Dhanireddy P., Prince C., Larsen M., Schimpf M., Pearman G. (2020).

¹²² *Alcohol Use in Wisconsin*. (2021, October 28). Wisconsin Department of Health Services. <https://www.dhs.wisconsin.gov/alcohol/index.htm>

Table 66. Share of excessive alcohol drinkers by veteran status in urban and rural Wisconsin

Location	Veteran	Non-Veteran
Urban	8.5%	13.6%
Rural	16.2%	15.2%

Source: Survey of the Health of Wisconsin (SHOW), 2014-2016

In 2019, Wisconsin ranked third in the country in the percentage of adults who currently drink alcohol.¹²³ Heavy alcohol use for extended periods of time can cause health problems such as chronic health issues, heart disease, liver damage, and increased risk of injuries.¹²⁴ Excessive use of alcohol can also cause social problems, negatively impacting individuals at home, work and other settings. The overall high rates of excessive alcohol consumption in Wisconsin, particularly among rural veterans, need further attention to help individuals cope with potential underlying issues and help them achieve healthier lifestyles.

Health insurance

The vast majority of veterans in the US have health insurance coverage. Wisconsin veterans show similar rates of individuals insured as illustrated in **Chart 15**. While overall health coverage is high, insurance enrollment varies by income, age group, and Medicaid expansion.¹²⁵ Lack of insurance coverage is highest among younger veterans (under 45) with annual incomes below \$35,000, and among veterans in areas without Medicaid expansion.¹²⁶

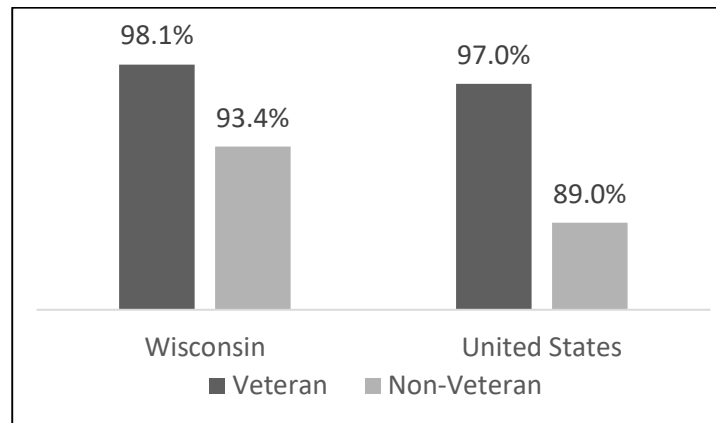
¹²³ Centers for Disease Control and Prevention (2021). Alcohol Consumption. www.cdc.gov/brfss/brfssprevalence/

¹²⁴ IBID. Wisconsin Department of Health Services, (2021).

¹²⁵ Wang JZ., Dhanireddy P., Prince C., Larsen M., Schimpf M., Pearman G. (2020). 2019 Survey of Veteran's Enrollees' Health and Use of Health Care: Data Findings Report. *US Department of Veterans Affairs*. March 2020. https://www.va.gov/HEALTHPOLICYPLANNING/SOE2019/2019_Enrollee_Data_Findings_Report-March_2020_508_Compliant.pdf

¹²⁶ Medicaid is a state-administered health plan for individuals and families with lower incomes and limited resources. The Affordable Care Act allows states to expand Medicaid to cover adults with incomes up to 138 percent of the Federal Poverty Level. Areas with Medicaid expansion cover nearly half of uninsured veterans. Source: Haley, J., & Kenney, G.M. (2012). *Uninsured Veterans and Family Members: Who Are They and Where Do They Live?* (Timely Analysis of Immediate Health Policy Issues). Washington, DC: Robert Wood Johnson Foundation/Urban Institute. <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/412577-UninsuredVeterans-and-Family-Members-Who-Are-They-and-Where-Do-They-Live-.pdf>

Chart 15. Share of people with health insurance by veteran status in Wisconsin and the U.S.



Source: 2019 US Census Bureau ACS Public Use Microdata Sample

Health insurance coverage by gender and race/ethnicity

Health insurance status for veterans in Wisconsin does not vary along gender lines. As **Table 67** indicates, approximately 98 percent of both male and female veterans have health insurance coverage. This is considerably higher than the percentages for non-veterans, especially males. Some disparities do exist along racial and ethnic lines. White veterans have the highest percentage of insurance coverage. Veterans of color, particularly Asian, Hispanic, and Black veterans (in that order) have lower rates of health insurance coverage than white veterans. The difference in health insurance between veterans of color and white veterans is roughly 3 to 5 percentage points. Yet, veterans of color report health insurance coverage at much higher rates than their non-veteran counterparts, especially for Hispanic and AIAN veterans.

Table 67. Share of Wisconsinites with health insurance by veteran status and demographic category, 2019

Demographic Category	Veteran	Non-Veteran
Male	98.2%	91.5%
Female	98.0%	95.0%
White	98.4%	95.3%
Black	95.4%	87.1%
AIAN*	96.7%	78.6%
Asian	93.2%	90.5%
Hispanic	94.9%	75.2%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

*AIAN – American Indian and Alaskan Native

As **Table 68** below indicates, both urban and rural veterans in Wisconsin have high rates of insurance coverage, with little difference between the two. The share of insured veterans is 97.2 percent in urban areas and 96.5 percent in rural areas. Both are higher than their non-veteran counterparts.

Table 68. Share of Wisconsinites with health insurance by veteran status and location, 2019

Location	Veteran	Non-Veteran
Urban	97.2%	89.3%
Rural	96.5%	87.9%

Source: 2019 US Census Bureau ACS Public Use Microdata Sample

Access to health care

Most veterans in the country report having a usual place for seeking health care, that is, a place where they routinely go to receive medical care. As shown in **Table 69**, roughly 85 percent of veterans and non-veterans nationwide have a usual place for health care. In Wisconsin, veterans fare even better at 91.7 percent, slightly higher than the state’s non-veteran rate of 91 percent. The advantage of having such a place, in part, is that it increases the likelihood of continuity in health care over time. Doctors and other health care professionals who know their patients and have treated them over a period of time can observe changes in an individual’s health that may be significant. They may also form personal relationships with patients that can enhance the quality of health care.

Table 69. Share of people with access to healthcare by veteran status in Wisconsin and U.S.*

Location	Veteran	Non-Veteran
Wisconsin	91.7%	91.0%
United States	84.9%	84.9%

Source: National Center for Health Statistics, 2015-2018; Survey of the Health of Wisconsin (SHOW), 2014-2016

*Values represent the percentage of individuals that reported having a usual place for healthcare.

Access to health care is determined in part by where, and in what type of community, an individual lives. Many veterans living in rural areas of the country face unique challenges in accessing health care, including having to travel longer distances due to the sparsity of services in rural communities. Despite this, rural veterans are more likely to use VA health care services

than urban veterans, with 58 percent of rural veterans enrolled compared to only 37 percent of veterans in urban areas.¹²⁷ Non-veterans are more likely to use private health care services.

While access to health care can be an issue for residents of rural areas, Wisconsin veterans living in rural areas are more likely than their urban counterparts to have a usual place for receiving health care. As shown in **Table 70**, nearly 96 percent of rural veterans report having a usual place for health care, compared to 89.6 percent of urban veterans. Rural veterans also perform somewhat better on this indicator than do rural non-veterans.

Table 70. Share of Wisconsinites with access to health care by veteran status and location*

Location	Veteran	Non-Veteran
Urban	89.6%	90.6%
Rural	95.9%	91.9%

Source: Survey of the Health of Wisconsin (SHOW), 2014-2016

*Values represent the percentage of individuals that reported having a usual place for healthcare.

Summary

In this section, we analyzed the health of Wisconsin’s veterans compared to their nonveteran counterparts. We examined health along with the categories of disability status, health behaviors and outcomes, health insurance, and access to health care. Among our key findings, we highlight the following:

Disability

- **Wisconsin veterans report higher rates of disability than nonveterans.** Rates are higher for older veterans and members of marginalized groups. Nearly one third of veterans 65 years and older have a disability. AIAN veterans show the highest share of disability of any group, with roughly 4 in 10 reporting any disability.

Health outcomes

- **Compared to veterans nationwide, Wisconsin veterans self-report better health** and are less likely to have chronic conditions. Within Wisconsin, veterans self-report similar health status compared to non-veterans, but are more likely to have chronic conditions.
- **Wisconsin veterans report similar rates of depression and anxiety to non-veterans.** Roughly a quarter (24.5 percent) of veterans in Wisconsin report moderate to severe anxiety and close to a tenth (8.7 percent) report moderate to severe depression.

¹²⁷ Office of Rural Health. *Rural Veterans*. U.S. Department of Veterans Affairs. <https://www.ruralhealth.va.gov/aboutus/ruralvets.asp>

Health behaviors

- **Nearly 1 in 5 veterans in the U.S. currently smoke tobacco, a rate higher than non-veterans.** In Wisconsin, 19.4 percent of veterans smoke tobacco, a bit lower than the national average for veterans. Wisconsin urban veterans smoke at higher rates than their nonveteran counterparts and rural veterans. Approximately 21.3 percent of veterans in urban areas smoke compared to 15.7 percent of veterans in rural areas.
- **Veterans in Wisconsin are less likely to report heavy drinking than non-veterans, but they still drink more heavily than veterans nationwide.** Veterans in rural Wisconsin are especially heavy drinkers, with 16.2% reporting excess alcohol consumption

Health insurance and access to health care

- **Veterans have high rates of health insurance coverage but gaps remain across race and ethnicity.** Veterans of color are less insured than their white counterparts but report health insurance coverage at much higher rates than non-veterans, especially for Hispanic and AIAN veterans.
- **Overall, most individuals in Wisconsin have access to health care,** and they have a place where they normally go to seek medical attention. This is especially true for veterans in rural areas. Roughly 96 percent reported having a usual place for healthcare.

Chapter 6 - Veteran services

The U.S. Department of Veterans Affairs (VA) provides programs and services that are critical in assisting veterans in their transitions to civilian life. The programs and services help veterans prepare to get jobs, attain higher education, navigate housing resources, and access health care. In this section, we examine the services provided by the VA and Wisconsin Department of Veteran Affairs (WDVA) in the areas of education, employment, housing, and health. This includes a focus on how services are allocated to the veteran population and how much the government spends on these services.

About 9 million veterans across the country use VA programs and services each year.¹²⁸ Roughly two-thirds of post-9/11 veterans nationwide use at least one program within the first three months of disconnecting from active duty.¹²⁹ The most utilized VA services are related to health care and employment.

National programs

Programs and services provided by the VA fall into the following categories:

- Education
- Employment
- Health Services
- Transportation & Travel
- Benefits & Compensation
- Housing and Homelessness
- Family & Caregiver Support

The majority of VA expenditures are in the areas of medical care and compensation (including pensions).

Compensation & Pension expenditures include veterans' compensation for service-connected disabilities; dependency and indemnity compensation for service-connected deaths; veterans' pension for nonservice-connected disabilities; and burial and other benefits for veterans and their survivors.

Medical Care expenditures include funds for medical services, medical administration, facility maintenance, educational support, research support, and other overhead items. Medical care expenditures do not include funds for construction or other non-medical support.

¹²⁸ This represents roughly half of the veteran population in the county. US Department of Veterans Affairs (2019). Geographic Distribution of VA Expenditures for Fiscal Year 2018. *National Center for Veterans Analysis and Statistics*.

¹²⁹ Perkins DF., Aronson KR., Morgan NR., Bleser JA., Vogt D., Copeland LA., Finley EP., Gilman C. (2020) Veterans' Use of Programs and Services as They Transition to Civilian Life: Baseline Assessment for the Veteran Metrics Initiative, *Journal of Social Service Research*, 46:2, 241-255, DOI: [10.1080/01488376.2018.1546259](https://doi.org/10.1080/01488376.2018.1546259)

Wisconsin programs

The WDVA provides services to Wisconsin veterans and their families, including health, educational assistance, employment assistance, and business ownership assistance. Wisconsin veterans can register at the **MyWisVets** portal to access information on the range of VA services in Wisconsin and to apply for benefits online.¹³⁰

Education programs

VA education programs can help veterans and their family members to afford college and access training programs. The benefits can be used to fund traditional degrees, non-college degrees, on-the-job training, apprenticeships, and licensing and certifications.

Wisconsin provides additional programs on top of the federal education benefits.¹³¹ Key educational programs provided by the WDVA include:

- Federal GI Bill
- Wisconsin GI Bill
- Veterans Upward Bound
- VetEd Reimbursement Grant
- Academic Credit for Military Experience
- Wisconsin Veteran Student Assistance Grant

Education program spotlight

Wisconsin GI Bill forgives full tuition for eligible veterans and their dependents for up to eight semesters or 128 credits at any University of Wisconsin System or Wisconsin Technical College System school. The Wisconsin GI Bill is a state program that is entirely separate from the Federal GI Bill.



Wisconsin GI Bill forgives full tuition

Image: WDVA

¹³⁰ The portal can be accessed at <https://applications.dva.wisconsin.gov/myWisVets>

¹³¹ Every county in Wisconsin has a County Veterans Service Officer (CVSO). CVSOs provide assistance in accessing education benefits. Every UW System campus has a Campus Veterans Coordinator.

Employment programs

Employment programs at the Wisconsin Department of Veterans Affairs (WDVA) provide job training, employment accommodations, resume development, and skills coaching. Veteran entrepreneurs can also get assistance in starting their own businesses.

Key services provided by the Wisconsin Department of Veterans Affairs include:

- Apprenticeships
- Entrepreneurship Grants
- Small Business Assistance
- Veterans Retraining Grants
- Hiring Preference in State Civil Service
- Disabled Veterans' Outreach Program (DVOP)
- Employment assistance by veteran employment representatives at job centers

The Wisconsin Department of Workforce Development has several programs that serve veterans. DWD connects veterans to employment opportunities through the website WiscJobsforVets. DWD also has a Disabled Veterans Outreach Program Representative (DVOP) to provide employment services to Veterans who are economically or educationally disadvantaged, disabled, homeless, or facing other significant barriers to employment. In addition, DWD established the Vets Ready Employer initiative to highlight Wisconsin employers who prioritize hiring veterans and otherwise support veterans and their families.

Employment programs spotlight

Veterans Retraining Grants are available from WDVA for recently unemployed or underemployed veterans. Such individuals may receive up to \$3,000 per year, for a maximum of two years, while being retrained for employment. The amount of the grant is determined by the applicant's financial need.¹³²

Wisconsin Entrepreneurship Grants are available to eligible non-profit organizations that provide entrepreneurship training, technical, business to veteran entrepreneurs to improve employment outcomes.

Eligible applicants can receive up to \$100,000 per grant period.

¹³² For more information see <https://dva.wi.gov/Pages/educationEmployment/Retraining-Grants-.aspx>

Housing programs

Homeownership assistance

The VA provides services to help veterans become homeowners and to assist homeless veterans to secure housing.

The VA provides a range of benefits that assist would-be homeowners. While VA home loans are provided by private lenders, such as banks and mortgage companies, the VA provides certain guarantees. Veterans benefit from the following aspects of VA home loans:

- No down payment
- Low-interest rates
- Limited closing costs
- Private Mortgage Insurance (PMI) not required.

Furthermore, VA home loan is a lifetime benefit and there are no limits to the number of times it can be used.

Supportive housing

One of the key priorities of the VA is to assist homeless veterans throughout the state of Wisconsin. This includes providing connections to transitional housing. The Soldiers Home in Milwaukee County was recently renovated in order to use the historic landmark to house homeless veterans. This was a partnership between the VA and the Milwaukee Housing Authority, which administers housing vouchers to veterans as part of the HUD-VASH program. The facility has 101 units of supportive housing.

Key housing programs in Wisconsin include:

- Veterans Housing and Recovery Program (VHRP) provides temporary housing and supportive services to veterans who are homeless or at risk of becoming homeless.
- Veterans Homes in Chippewa Falls, Green Bay, and Union Grove provide medical and nursing care to more than 1,000 veterans and their spouses.
- Veterans Outreach and Recovery Program (VORP) connects Veterans to community services with a special focus on treatment and recovery.

Housing program spotlight

Veterans Housing and Recovery Program offers secure and safe housing to veterans while they receive training and services such as employment assistance, education and job training, healthcare and mental health services, and substance abuse recovery support. Veterans may stay at a VHRP for up to 24 months.



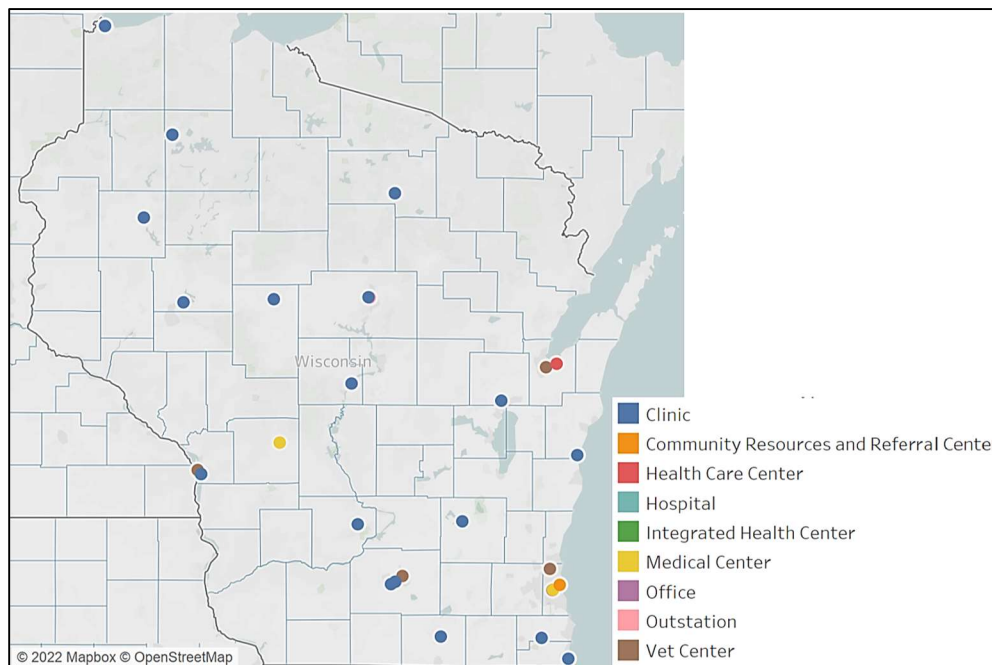
Secure housing is key to success
Image: Inside Housing News

Health programs

The VA provides disability compensation, pensions for disabled veterans, and medical treatment and hospital care. The Veterans Health Administration is the largest integrated health care system in the U.S. It is comprised of 1,293 health care facilities, which include 171 medical centers and 1,112 outpatient facilities.

In Wisconsin, there are 23 Veterans Health Administration facilities. Roughly half of these are in urban areas as shown in **Map 11**.¹³³ Health facilities include 4 VA hospitals (Milwaukee, Madison, Green Bay and Tomah) and 17 outpatient facilities located throughout the state. Services include mental and behavioral health.¹³⁴

Map 11. VA healthcare facilities in Wisconsin, 2019



Source: U.S. Department of Veterans Affairs (2021)

Health program spotlight

Veterans Crisis Line provides a 24/7 crisis hotline for veterans. Veterans do not have to be enrolled in the VA to utilize the crisis hotline. Responders on the hotline are trained to help veterans through the immediate crisis and then to connect them with clinical or counseling services at a local VA medical center or another community provider.

¹³³ U.S. Department of Veterans Affairs (2021). *Facilities in Wisconsin*.

https://www.va.gov/directory/guide/fac_list_by_state.cfm?State=W1&dnum=All

¹³⁴ See a full list of mental health services in Wisconsin at: http://www.mhawisconsin.org/veterans_families.aspx

Detailed programs and services for veterans in Wisconsin

The following tables provide a comprehensive list of programs and resources in the areas of education, employment, housing, and health services.

Table 71. Government-funded programs and resources for veterans in Wisconsin

Type	Program/ Resource
Education & Training	Wisconsin Department of Veterans Affairs Education Programs Wisconsin Troops to Teachers Wisconsin Department of Workforce Development Vocational Rehabilitation Wisconsin Job Corps Centers Veterans Upward Bound (VUB) Programs – Wisconsin Early Care & Education – Wisconsin
Employment	Wisconsin VA Employment Assistance Disability & Business Technical Assistance Center (DBTAC) U.S. Equal Employment Opportunity Commission - Chicago District Office Veteran's Business Development Officers in Wisconsin Wisconsin One-Stop Career Centers Wisconsin Job Center Wisconsin Small Business Development Center Network Employment Network Programs in Wisconsin Wisconsin Veterans Employment Service Blackwell Job Corps Center VetSuccess In Transition – Wisconsin Wisconsin Works (W-2) Program
Health	Wisconsin Office for the Deaf & Hard of Hearing State Mental Health Resources for Wisconsin VA Medical Facilities in Wisconsin Wisconsin Transition Assistance Advisor (TAA) Milwaukee County Department on Aging William S. Middleton Memorial Veterans Hospital Clement J. Zablocki VA Medical Center Tomah VA Medical Center Wisconsin Veterans Homes
Housing	VA Domiciliary - Milwaukee, Wisconsin VA Homeless Veteran Program Coordinators – Wisconsin HUD Continuum of Care Contacts (CoC) for Homeless Programs - Wisconsin Homeless Assistance Resources – Wisconsin Housing & Urban Development (HUD) – Wisconsin Wisconsin Housing & Economic Development Authority Property Tax Relief - Wisconsin Department of Veterans Affairs Wisconsin Veterans Homes Housing Authority of the City of Milwaukee

Source: Veterans Strategic Analysis and Research Tool (V-Start), 2021

Table 72. Non-government programs and resources for veterans in Wisconsin

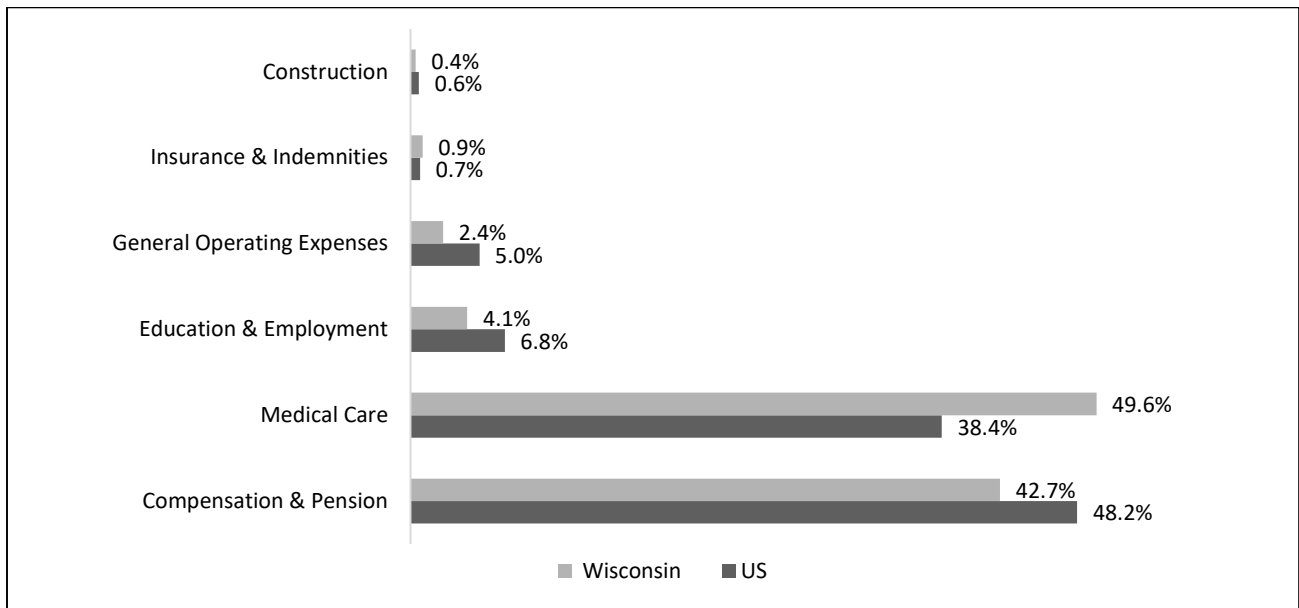
Type	Program/ Resource
Employment	Air Force Aid Society Independence First Wisconsin Centers for Independent Living (CILs) Wisconsin Military Friendly Employers
Health	National Alliance on Mental Illness (NAMI) Wisconsin Disabled American Veterans (DAV) Department of Wisconsin Wisconsin Chapter of the Paralyzed Veterans of America Spinal Cord Injury Association of Southeastern Wisconsin Brain Injury Association of Wisconsin Wisconsin Chapter of the Paralyzed Veterans of America Mental Health America (MHA) Affiliates in Wisconsin Partnership for Prescription Assistance – Wisconsin Dryhootch Operation We Care - Healing with Horses Wisconsin Coalition Against Domestic Violence Health Care for the Homeless Clinics – Wisconsin Outreach Community Health Centers Brain Injury Resource Center of Wisconsin Healing Warrior Hearts
Housing	Veterans Assistance Foundation (VAF) Hope House of Milwaukee VETS Place Transitional Housing - Center for Veterans Issues Employment Assistance - Center for Veterans Issues Porchlight, Inc. VETS Place North, Park Hill, Southeast Veterans for Peace Rock Valley Community Program - Transitional Supportive Housing National Low Income Housing Coalition – Wisconsin Centers for Independent Living (CILs) – Wisconsin CommonBond Communities Independence First Housing Resources National Resource Center for Supportive Housing & Home Modification - Wisconsin Operation Homefront – Wisconsin Lutheran Social Services - Housing Services
Other	Association of the United States Army (AUSA) - Wisconsin Chapters Veteran Quest Ltd. County Veterans Service Officers Association Of Wisconsin

Source: Veterans Strategic Analysis and Research Tool (V-Start), 2021

VA spending on veteran services

As shown in **Chart 16**, most VA spending nationwide is allocated to veterans' compensation and pensions (roughly \$98 billion or 48.2% of total spending), followed by medical care for veterans and their families (close to \$78 billion or 38.4% of total spending). Expenditures on compensation and pensions, education and employment, and medical care are all increasing on an annual basis. The increase in expenditures is occurring even as the number of veterans is declining in the US and Wisconsin.

Chart 16. VA spending allocation by service type in the U.S. and Wisconsin, 2019



In Wisconsin, medical care accounts for the largest share of spending on veterans (about \$1.6 billion or 49.6% of veteran spending). Expenditures on compensation and pensions are also substantial in both Wisconsin and the nation as shown in **Table 73**.

Table 73. Total VA spending by service type in the U.S. and Wisconsin, 2019

Expenditure Type	Total Expenditures (\$1000)	
	Wisconsin	U.S.
Compensation & Pension	\$1,354,386	\$97,637,686
Medical Care	\$1,575,960	\$77,802,984
Education & Vocational Rehabilitation/Employment	\$ 130,341	\$13,810,758
General Operating Expenses	\$ 74,854	\$10,117,163
Insurance & Indemnities	\$ 27,863	\$ 1,401,616
Construction	\$ 11,989	\$ 1,238,240
Total Expenditure	\$3,175,393	\$202,404,736

Source: National Center for Veteran Analysis and Statistics, April 2020

VA spending by county

What areas in Wisconsin does the VA spend the most?

Total expenditures are generally the highest in urban areas with large veteran populations such as Milwaukee, Dane, Waukesha and Brown counties as shown in **Map 12**. The only exception is Monroe County, which has high expenditures due to its location as the home to Fort McCoy, the largest military installation in the state.

In Milwaukee County, total VA expenditures were nearly \$600 million in 2019, an expenditure of

nearly \$14,000 per veteran. Monroe County has the highest expenditures per veteran in the state, well above any other county, as shown in **Table 75**.

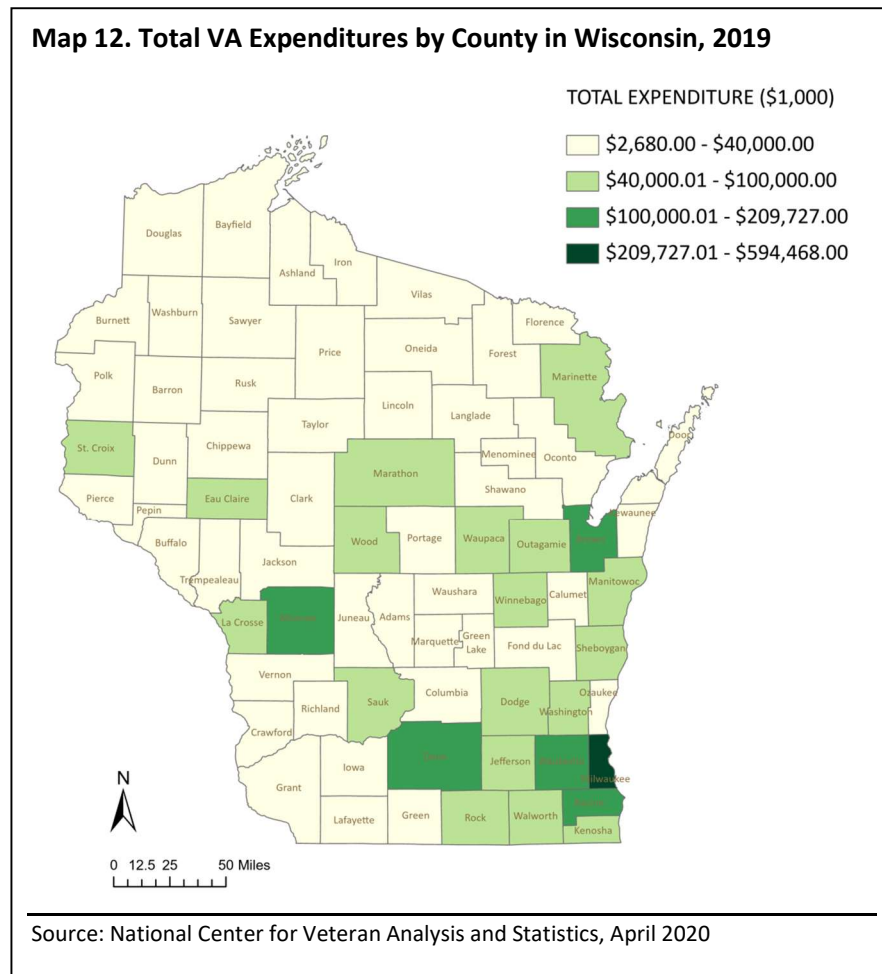
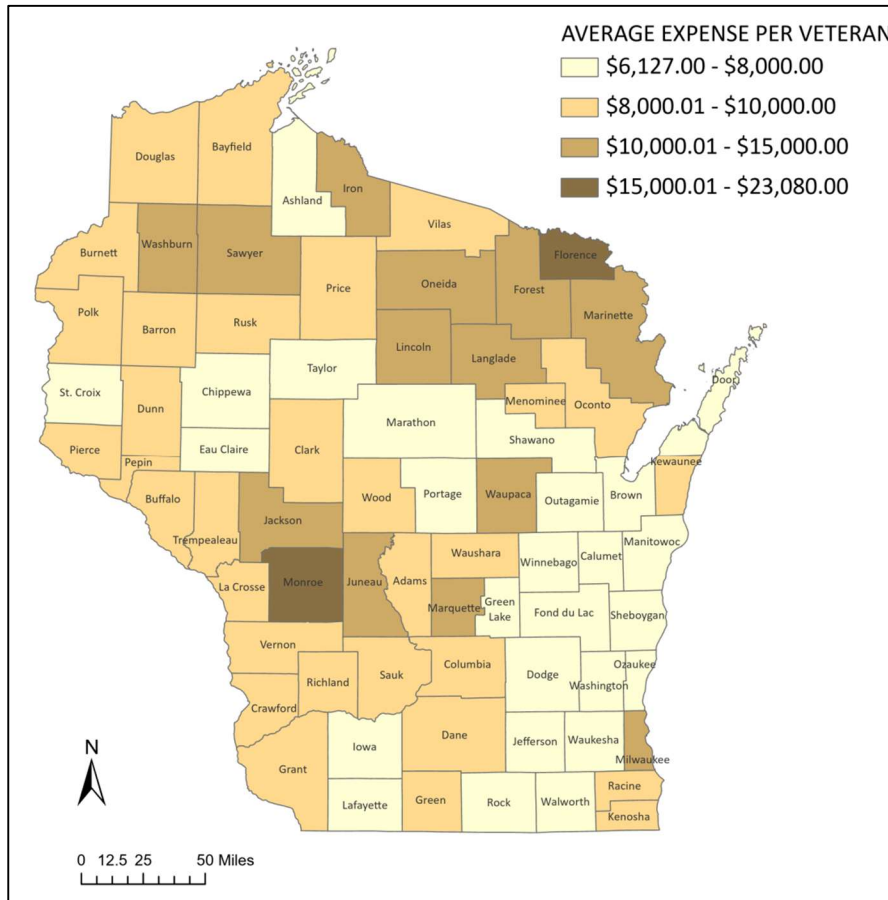


Table 74. Top 5 counties with the highest VA expenditures in 2019

County	Veteran Population*	Total VA Expenditure (\$1000)
Milwaukee	42,477	\$594,468
Dane	22,679	\$209,727
Waukesha	19,890	\$152,148
Monroe	5,167	\$119,256
Brown	15,084	\$114,323
Wisconsin	344,785	\$3,175,393

* Estimates produced by the VA Predictive Analytics and Actuary Service (VetPop 2016)
 Source: National Center for Veteran Analysis and Statistics

Map 13. VA Expenditures per veteran by county in Wisconsin, 2019



Source: National Center for Veteran Analysis and Statistics, April 2020

Table 75. Top 5 counties with the highest VA expenditures per veteran in 2019

County	Veteran Population*	Total VA Expenditure (\$1000)	Average Expenditure per Veteran
Monroe	5,167	\$119,256	\$23,080
Florence	518	\$8,133	\$15,701
Forest	846	\$11,928	\$14,099
Milwaukee	42,477	\$594,468	\$13,995
Jackson	1,637	\$21,142	\$12,915
Wisconsin	344,785	\$3,175,393	\$9,210

* Estimates produced by the VA Predictive Analytics and Actuary Service (VetPop 2016)
 Source: National Center for Veteran Analysis and Statistics

Type of VA expenditures by county

In this section, we describe the expenditures for VA services most used including compensation and pension, education and employment, and medical care. The distribution of expenditures by service type follows a similar pattern as total VA expenditures with the highest spending, for the most part, in the most populated counties. By contrast, expenditures per veteran are generally higher in rural areas.

Compensation and pension

Total VA expenditures on compensation and pension are highest in Milwaukee County, approximately \$166 million in 2019. But expenditures per veteran are a bit lower than the state average, as shown in **Table 76**.

Table 76. Wisconsin counties that spent the most on total VA compensation & pension, 2019

County	Veteran Population*	Total VA Compensation & Pension Expenditure (\$1000)	Average VA Expenditure Compensation & Pension per Veteran
Milwaukee	42,477	\$166,126	\$3,911
Dane	22,679	\$77,017	\$3,396
Waukesha	19,890	\$68,947	\$3,466
Brown	15,084	\$57,461	\$3,809
Racine	11,788	\$47,626	\$4,040
Wisconsin	344,785	\$1,354,386	\$3,928

* Estimates produced by the VA Predictive Analytics and Actuary Service (VetPop 2016)

Source: National Center for Veteran Analysis and Statistics

Spending on compensation and pensions is highest in northern and western rural counties. Langlade County topped the list at \$6,672 per veteran, followed by Monroe County at \$6,524 per veteran (**Table 77**). Each of these rural counties spent more than the state average on compensation and pension in 2019.

Table 77. Counties that spent the most per veteran on compensation & pension, 2019

County	Veteran Population*	Total VA Compensation & Pension Expenditure (\$1,000)	Average VA Expenditure Compensation & Pension per Veteran
Langlade	1,496	\$9,982	\$6,672
Monroe	5,167	\$33,712	\$6,524
Forest	846	\$5,381	\$6,361
Waupaca	4,178	\$26,323	\$6,300
Washburn	1,530	\$9,067	\$5,926
Wisconsin	344,785	\$1,354,386	\$3,928

* Estimates produced by the VA Predictive Analytics and Actuary Service (VetPop 2016)

Source: National Center for Veteran Analysis and Statistics

Education and training

Unsurprisingly, total VA expenditures on education and training are highest in urban areas with large veteran populations. Milwaukee County ranks first with approximately \$23 million in such expenditures. Per veteran spending for education and training in these counties is also well above the state average, as shown in **Table 78**.

Table 78. Wisconsin counties that spent the most on total VA education & employment, 2019

County	Veteran Population*	Education & Employment Expenditure (\$1,000)	Average Education & Training Expenditure per Veteran
Milwaukee	42,477	\$22,827	\$537
Dane	22,679	\$12,725	\$561
Waukesha	19,890	\$9,255	\$465
Kenosha	9,996	\$6,150	\$615
Brown	15,084	\$5,893	\$391
Wisconsin	344,785	\$130,341	\$378

* Estimates produced by the VA Predictive Analytics and Actuary Service (VetPop 2016)

Source: National Center for Veteran Analysis and Statistics

Certain rural counties, such as Pierce County, also have relatively high spending per veteran on education and employment, as shown in **Table 75**.

Table 79. Counties that spent the most per veteran on VA education & employment, 2019

County	Veteran Population*	Education & Employment Expenditure (\$1,000)	Average Education & Training Expenditure per Veteran
Pierce	2,353	\$1,459	\$620
Kenosha	9,996	\$6,150	\$615
La Crosse	7,184	\$4,127	\$574
Dane	22,679	\$12,725	\$561
Milwaukee	42,477	\$22,827	\$537
Wisconsin	344,785	\$130,341	\$378

* Estimates produced by the VA Predictive Analytics and Actuary Service (VetPop 2016)

Source: National Center for Veteran Analysis and Statistics

Medical care

Medical care accounts for the largest share of spending on veterans in Wisconsin. Total VA medical expenditures are highest in Milwaukee County, followed by Dane County and Monroe

County, as shown in **Table 80**. In each of these counties, spending per patient is higher than the state average.

Table 80. Wisconsin counties that spent the most on total VA medical care, 2019

County	Total VA Medical Care Expenditure (\$1,000)	Unique Patients*	Average Spending per Patient
Milwaukee	\$327,063	14,690	\$22,264
Dane	\$112,072	7,465	\$15,013
Monroe	\$75,731	2,778	\$27,261
Waukesha	\$71,083	5,179	\$13,725
Racine	\$55,078	3,636	\$15,148
Wisconsin	\$1,575,960	123,518	\$12,759

* Unique patients are those who received treatment at a VA health care facility in 2019.

Source: National Center for Veteran Analysis and Statistics and the Allocation Resource Center (ACR)

In terms of spending per patient, Monroe County ranks first at \$27,261. Other counties with higher-than-average expenditures include a mix of urban and rural counties such as Milwaukee, Florence, Jackson, and Racine as shown in **Table 81**.

Table 81. Counties that spent the most per veteran on VA medical care, 2019

County	Total VA Medical Care Expenditure (\$1,000)	Unique Patients*	Average Spending per Patient
Monroe	\$75,731	2,778	\$27,261
Milwaukee	\$327,063	14,690	\$22,264
Florence	\$5,537	277	\$19,990
Jackson	\$12,201	766	\$15,928
Racine	\$55,078	3,636	\$15,148
Wisconsin	\$1,575,960	123,518	\$12,759

* Unique patients are those who received treatment at a VA health care facility in 2019.

Source: National Center for Veteran Analysis and Statistics and the Allocation Resource Center (ACR)

VA expenditures on veteran services: How Wisconsin compares to peer states

Wisconsin and three of its Midwestern peer states (Minnesota, Michigan, Illinois) rank below the U.S. overall in average VA expenditures per veteran, as shown in **Table 82**.

Table 82. Total VA expenditure in Wisconsin and peer states, 2019

Location	Veteran Population*	VA Expenditure	
		Total Expenditure (\$1000)	Average per Veteran
Wisconsin	344,785	\$3,175,393	\$9,210
Minnesota	308,725	\$3,048,351	\$9,874
Michigan	552,412	\$4,534,486	\$8,209
Illinois	591,989	\$5,110,463	\$8,633

United States **19,119,131** **\$202,404,736** **\$10,587**

* Estimates produced by the VA Predictive Analytics and Actuary Service (VetPop 2016)

Source: National Center for Veterans Analysis and Statistics

Nationwide, the VA spends on average \$10,587 per veteran, compared to \$9,210 in Wisconsin. While total VA expenditures in Illinois and Michigan are higher—likely due to greater numbers of veterans in those states—per person spending is below that of Wisconsin.

As shown in **Table 83**, VA expenditures on selected services for veterans in Wisconsin are well below the national average, and less than peer states. In 2019, The VA spent around \$300 less per Wisconsin veteran than either Minnesota or Michigan on compensation and pension and roughly \$1,180 less than the national average. With respect to education and employment, expenditures for all three peer states are below the national average, but Wisconsin ranks last at \$378 per veteran. This is just slightly over half the national figure.

Table 83. VA expenditures on selected services in Wisconsin and peer states, 2019

Location	Compensation & Pension		Education & Employment	
	Total (\$1000)	Average per Veteran	Total (\$1000)	Average per Veteran
Wisconsin	\$1,354,386	\$3,928	\$130,341	\$378
Minnesota	\$1,323,170	\$4,286	\$131,070	\$425
Michigan	\$2,355,197	\$4,264	\$223,673	\$405
Illinois	\$2,136,548	\$3,609	\$297,264	\$502
United States	\$97,637,686	\$5,107	\$13,810,758	\$722

Source: National Center for Veterans Analysis and Statistics

Medical care accounts for the largest share of VA expenditure on veterans in Wisconsin and the second largest share for veterans nationwide. As shown in **Table 84**, the VA spent nearly \$1.6 billion in 2019 for medical care in Wisconsin. For each veteran treated at a VA facility in Wisconsin, the VA spent \$12,759, nearly the same as the national average. Expenditures in Minnesota and Michigan were below the national average with Michigan ranking last at \$11,524 per patient. Expenditures in Illinois were considerably higher, at \$14,584 per patient.

Table 84. VA expenditures on medical care in Wisconsin and peer states, 2019

Location	Total Medical Care Expense (\$1000)	Veteran Patients*	Average Spending per Patient
Wisconsin	\$1,575,960	123,518	\$12,759
Minnesota	\$1,462,369	121,333	\$12,053
Michigan	\$1,835,604	159,285	\$11,524
Illinois	\$2,570,379	176,245	\$14,584
United States	\$77,802,984	6,159,661	\$12,631

*Number of unique veteran patients treated at a VA healthcare facility.

Source: National Center for Veteran Analysis and Statistics and the Allocation Resource Center (ACR)

Summary

The U.S. VA and WDVA provide programs and services that assist veterans in their transition to civilian life. In this section, we examined the services provided by the VA and the WDVA in the areas of education, employment, housing, and health. Among our key findings we highlight:

- **Roughly half of the veteran population in the country utilize VA programs and services** each year. The most utilized VA services are related to health care and employment.
- **Nationwide, the VA spends the most on veteran's compensation and pensions** (roughly \$98 billion or 48.2% of total spending), followed by medical care for veterans and their families (close to \$78 billion or 38.4% of total spending).
- **In Wisconsin, medical care accounts for the largest share of spending on veterans** (about \$1.6 billion or 49.6% of veteran spending). Expenditures on compensation and pensions account for the nearly 43% of state spending on veterans.
- **Expenditures on veteran benefits and services are increasing** even as the number of veterans is declining in the US and Wisconsin.
- **Total expenditures are generally the highest in urban areas** with large veteran populations such as Milwaukee, Dane, Waukesha, and Brown counties
- **Monroe County has the highest expenditures per veteran in the state**, well above any other county.

Chapter 7 – Strategies from other states

In this final section of the study, we include several examples of best practices in veterans' services from other states. These best practices could be used as models for programs or services in Wisconsin. Information about programs and services were drawn from existing studies and reports, not from primary research undertaken by the Center.

Best practices from other states

There are over 45,000 nonprofit organizations dedicated to veterans in the United States. Veteran nonprofit organizations provide essential social services for veterans and help connect them to other existing resources, such as state and federal VA programs. Wisconsin ranks 8th in the country among states with the greatest number of veteran-serving organizations, at 1,747 nonprofits. Comparable states in the Midwest, such as Ohio, Minnesota, Illinois, and Michigan, all rank in the top ten.¹³⁵ As such, these peer states contain examples that the WDVA and Wisconsin nonprofits can learn from in the categories of education, economy, housing, and health.

Education

One area where Wisconsin veterans lag behind the nation is in college degree attainment. As in Wisconsin, Minnesota offers resources to veterans to support them through college, such as the Minnesota GI bill, but accessing them is not always easy. To address this problem, the **Higher Education Veterans Program** was formed within the Minnesota Department of Veterans Affairs in 2006. This program established regional coordinators across the state who worked to make getting a degree more



Veteran Resource Centers can offer greater opportunities for veterans in college campuses.

Image: U.S. Veterans Magazine

“veteran-friendly” by opening Veterans Resource Centers on college campuses.¹³⁶ An evaluation of the Veterans Resource Center at St. Cloud State University found that veterans connected to the center were more aware of resources available to veterans, were able to build

¹³⁵ GuideStar. (2015). *U.S. Veterans Organizations by the Numbers*. <https://www.nonprofitpro.com/resource/u-s-veterans-organizations-by-the-numbers/>

¹³⁶ Higher Education Veterans Programs. (n.d.). *Minnesota Department of Veteran Affairs*. <https://mn.gov/mdva/resources/education/higheredveteransprograms.jsp>

a supportive community of veterans, and advocate for veteran’s needs at the university.¹³⁷ Similar peer-led programs exist at many of the University of Wisconsin System institutions, such as PAVE (Peer Advisors for Veteran Education) at UW-Madison and the Military and Veterans Resource Center at UW-Milwaukee.

Economy



Entrepreneurship opportunities for veterans can help boost employment.

Image: U.S. Small Business Administration

Another area where Wisconsin can improve outcomes for veterans is in access to high-paying jobs. To address barriers to employment for veterans, **InvestVets** is a non-profit organization in Michigan that works to bridge the “military-civilian cultural gap.” They partner with over 250 employers from the private and public sectors across Michigan to host job fairs for veterans. With the impact of COVID-19, much of these events have shifted online, such as online networking events and online job postings.¹³⁸ The success of these events may offer a low-cost, virtual solution to veteran employment initiatives in Wisconsin.

Likewise, the **Veteran Entrepreneurship Program** run by the Illinois Department of Veterans Affairs and the Illinois Department of Central Management Services has worked since 2012 to promote entrepreneurship among veterans. They do this by providing new and existing small business owners with education, such as online seminars, technical assistance, and improving access to capital.¹³⁹ In Wisconsin, these functions are largely carried out by nonprofit organizations, such as the Wisconsin Veterans Chamber of Commerce.

Health

Minnesota’s Department of Veterans Affairs works to improve veteran health and wellbeing by utilizing partnerships with nonprofits to provide other essential services to veterans around the state. The **Minnesota Service CORE (Case Management, Outreach, Referral, and Education)** is a partnership between MDVA and the statewide network of Lutheran Social Service of pMinnesota. Through this, veterans can access a variety of social services education to veterans free of charge. Examples include behavioral health such as counseling and support groups,

¹³⁷ Lokken, J. M., Pfeffer, D. S., McAuley, J., & Strong, C. (2009). A Statewide Approach to Creating Veteran-Friendly Campuses. *New Directions for Student Services*, 126, 45–54.

¹³⁸ *Bridging The Military-Civilian Cultural Gap*. (2018). INVESTVets. <http://investvets.org/>

¹³⁹ *Mission: Veteran Entrepreneurship*. (n.d.). Illinois Department of Veterans’ Affairs. Retrieved from <https://www2.illinois.gov/veterans/services%20benefits/entrepreneurship/Pages/Mission.aspx>

financial counseling, as well as case management and referral to other services.¹⁴⁰ This provides an example of ways that state VAs can expand their reach of services, especially to those in rural and remote areas, by partnering with the nonprofit sector.

Michigan also offers examples of innovative mental health services for veterans. **M-SPAN (Military Support Programs and Networks)** is an initiative at the University of Minnesota dedicated to veteran mental health. They conduct innovative and evidence-based approaches that address gaps in mental health care, such as career counseling for women and communication skill-building for veterans and their partners, two of their current initiatives. With a strong evaluation component, findings are then disseminated to others to advance the knowledge of veteran mental health and success of services overall.¹⁴¹

One successful example of M-SPAN's impact is the **Buddy-to-Buddy** volunteer mentorship program. Originally developed by M-SPAN in 2009, the Michigan Veterans Affairs Agency has since taken over management. It is a peer support program where volunteer veterans around the state are trained in 1-on-1 mentoring other veterans of all kinds. Since beginning in 2009, over 6,000 veterans have been served by more than 400 volunteers.¹⁴² Some smaller, regional mentorship programs exist throughout the state of Wisconsin, but a statewide, expanded mentorship program could help to reach veterans in rural areas.



Buddy-to-buddy can help increase the quality of life and help veterans access services.

Image: University of Michigan

Housing

The Minnesota Department of Veterans Affairs (MDVA) offers an example of a successful initiative dedicated to ensuring access to housing for veterans. Since implementation of the 2015 report, “Heading Home: Minnesota’s Plan to Prevent and End Homelessness,” 7 of the state’s 10 Continuum of Cares have declared an end to veteran homelessness, and over 2,000

¹⁴⁰ LSS CORE: Strengthening Servicemembers and their Families. (n.d.). *Lutheran Social Service of Minnesota*. <https://www.lssmn.org/services/military-and-veterans/core>

¹⁴¹ M-SPAN: Military Support Programs and Networks. (n.d.). M-SPAN: Military Support Programs and Networks. <https://m-span.org/>

¹⁴² Buddy-to-Buddy. (n.d.). M-SPAN: Military Support Programs and Networks. <https://m-span.org/our-programs/buddy-to-buddy/>

veterans have secured housing.¹⁴³ In addition to offering short and long-term housing, they continue to work to eradicate veteran homelessness using these three main initiatives:

- 1) **The Minnesota Homeless Veterans Registry:** Any veteran may join this registry. After joining, individuals are assigned to case management services to get connected to housing resources in their community.
- 2) Financial support and risk mitigation to encourage landlords to rent to veterans through the **Homes for Veterans** program.
- 3) Partnerships with other state and federal departments to expand access to social security benefits through the **SOAR (SSI/SSDI, Outreach, Access, and Recovery) program.**¹⁴⁴

The Wisconsin Department of Veterans Affairs hosts similar programs to address homelessness by providing short and long-term housing through Lutheran Social Services, however these are largely meant to provide emergency relief and support through a transition to stable housing.¹⁴⁵ Where Minnesota really goes above and beyond is in the “prevention” of homelessness and its root causes, by working with landlords and expanding social security benefits to reduce the number of veterans at risk of homelessness to begin with.

Meeting the needs of aging veteran population

The VA forecasts that the number of veterans eligible for nursing home care is estimated to increase from approximately 2 million in 2019 to over 4 million by 2039.¹⁴⁶ To plan for the doubling in this population, the VA plans to expand programs which would enable veterans to access home-based services such as healthcare and “age in place” or at their own homes.

Home-based primary care (HBPC) currently serves more than 50,000 veterans each year. The availability of HBPC in combination with home services can reduce emergency visits, hospitalizations and long-term institutional placement. Providing the opportunity for veterans to receive services and age in place requires a substantial amount of planning, resources and services to ensure that each individual can live in their own home and community safely, independently, and comfortably.

¹⁴³ Minnesota Interagency Council on Homelessness. (2018). *Heading Home Together: Minnesota’s 2018-2020 Action Plan to Prevent and End Homelessness* (p. 45).

¹⁴⁴ Homelessness and Prevention (n.d.). Minnesota Department of Veteran Affairs.
<https://mn.gov/mdva/resources/homelessnessandprevention/>

¹⁴⁵ Wisconsin Department of Veterans Affairs. (2020). *Veterans Housing & Recovery Program (VHRP): Standard Operating Procedures*.
<https://dva.wi.gov/Documents/newsMediaDocuments/VHRP%20SOP%2008.2020%20and%20Appendix.pdf>

¹⁴⁶ <https://www.aarp.org/home-family/voices/veterans/info-2022/va-extends-caregiving-programs.html>

Organizations like AARP and the Atlanta Regional Commission (ARC) have developed toolkits for local governments and organizations to plan and prepare for their aging populations.¹⁴⁷ The framework of the toolkit is based on four important areas of concern – healthcare, environment, planning, and zoning – all of which are essential for aging in place. Five key components of aging in place outlined in the toolkit include:

- Choice
- Flexibility
- Entrepreneurship
- Mixed generations (intergenerational)
- Smart growth

As the veteran population approaches retirement and old age, communities will need to embrace “smart” designs and improve collaborations between healthcare service providers, transportation, housing, and planning initiatives.



Resources can help homes become more accessible so individuals of any ability can age in place.

Image: AARP

¹⁴⁷ AARP (2021). Aging in Place – A Toolkit for Local Governments. *AARP Livable Communities*. <https://www.aarp.org/livable-communities/Plan/planning/info-12-2012/aging-in-place-a-toolkit-for-local-governments.html>