ALICE IN FOCUS

VETERANS

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Who is ALICE?

Asset Limited, Income Constrained, Employed

- Working families that are unable to afford a basic cost of living
- 37% of individuals in Frederick County are ALICE
- Concentrations in communities of colors, households under 24 and over 65, and among single parent households (especially single mothers)
- Major barriers for ALICE households include housing, transportation and jobs/income.

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Veteran Defined

For the purposes of this report, veterans are defined as:

- **Active military in the past, but not now.**
- Report uses the American Community Survey (ACS) since it is the ONLY data source that has veteran information AND the data necessary to analyze ALICE.
- Report does not include:
- Veterans living in census-defined "group quarters". In MD, the report excludes 854 in non-institutional group quarters and 2,290 in institutional group quarters
- Veterans experience homelessness. The ACS does not fully capture veterans not living permanently in households. The MD Point-in-Time found 464 total homeless veterans.

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Inequities by Race/Ethnicity

Frederick County

35% (563)
Black veterans

30% (316)
Hispanic veterans

17% (2,202)
White veterans

NOTES:
- 78% (254) of Hispanic veterans **<u>inside</u>** Greater Frederick City are ALICE
- 85% (223) of Black veterans **<u>outside</u>** Greater Frederick City are ALICE

Race/Ethnicity & Service, MD

Veterans by Race/Ethnicity, Maryland, 2019	Percent Veterans Below ALICE Threshold	Percent Never Served Below ALICE Threshold
Asian	20%	32%
Black	25%	42%
Hispanic	21%	55%
Two or More Races	33%	32%
White	23%	24%

- White veterans have similar ALICE exposure when compared to White individuals who have never served
- Veterans within communities of color experience significantly lower ALICE rates than those who have never served

The Impact of Disability Status

21% (711) vs. **19% (2,370)**

Veterans with disabilities

Veterans without disabilities

...are unable to afford a basic cost of living

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Education and Hardship

26% (2,073)
Veterans with a high school diploma only

12% (512)
Veterans with an AA/Bachelor's degree
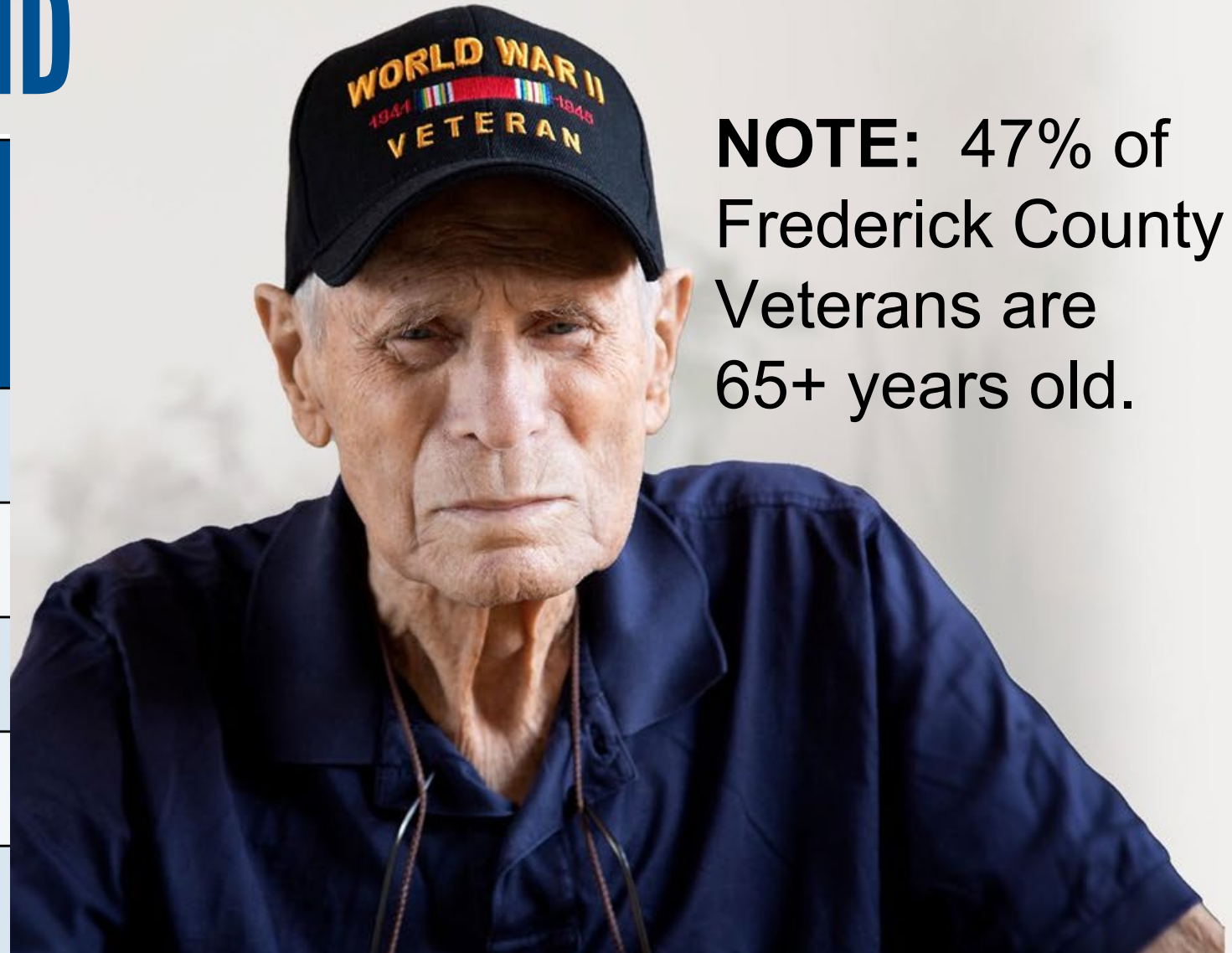
...are unable to afford a basic cost of living.

Veterans & Age, MD

Veterans by Age, Maryland, 2019	Percent Veterans Below ALICE Threshold	Percent Never Served Below ALICE Threshold
17–24 Years	34%	41%
25–44 Years	20%	34%
45–64 Years	18%	26%
65–74 Years	27%	35%
75+ Years	35%	48%

NOTE: 47% of Frederick County Veterans are 65+ years old.

Veterans by Service Era, MD

Veterans by Service Era, Maryland, 2019	Total Number of Veterans	Percent Below ALICE Threshold (Poverty + ALICE)
Post-9/11 Era (September 2001 to December 2019)	54,317	23%
Persian Gulf War Era (August 1990 to August 2001)	48,838	16%
Between Gulf and Vietnam (May 1975 to July 1990)	50,114	21%
Vietnam Era (August 1964 to April 1975)	95,544	30%
Between Korea and Vietnam (February 1955 to July 1964)	23,371	37%

Veterans by Service Era, Maryland, 2019	Total Number of Veterans	Percent Below ALICE Threshold (Poverty + ALICE)
Korean War (July 1950 to January 1955)	14,803	39%
Between Korea and WWII (January 1947 to June 1950)	1,392	41%
World War II (December 1941 to December 1946)	5,599	32%
More than one era	51,795	11%

Note: This table shows how many veterans served only in the era listed; those serving in more than one period are grouped together in the last row. The number of veterans in each group and the percentage who were below the ALICE Threshold represent point-in-time data. They do not represent the total number of people who served in each period, nor the financial hardship experienced during service.

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LESSONS TO BE LEARNED

Veterans more likely than nonveterans to:

- Be employed full time
- Own a home
- Have more comprehensive health coverage

LESSONS TO BE LEARNED
Employment

Veterans vs. Nonveterans:
Employed Full Time: 91% vs. 78%
Unemployed: 2% vs. 4%

NOTE: Military spouses more likely to be unemployed or underemployed. Challenges – like frequent relocations – can limit career advancement and overall earnings.

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LESSONS TO BE LEARNED
Housing

Veterans vs. Nonveterans:

Homeowner:

79% vs. 70%

NOTE: Veterans are, as a group, older and rates of homeownership increases with age.

DATA FOR ACTION

- Visit tinyurl.com/ALICEVeterans to dig deeper into the data.

- Share and encourage the use of this data to create change.

- Determine how veteran supports may be applied to other ALICE groups.