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Served, Sacrificed, Yet Struggling: 63,303 in 303,536 Wisconsin Veterans Living in Financial Hardship

MANITOWOC, WISCONSIN – They’ve served and sacrificed for our country yet nearly one fifth — 21% — of Wisconsin’s 303,536 veterans struggle to afford the basics, according to a new report from United Way Manitowoc County and its research partner United For ALICE.

In 2019, while 5% of the state’s veterans were deemed in poverty, 16% — more than three times as many — were ALICE (Asset Limited, Income Constrained, Employed). ALICE households earn more than the Federal Poverty Level but less than what it costs to live and work in the modern economy. Combined, 21% of Wisconsin’s veterans were below the ALICE Threshold of Financial Survival, with income that doesn’t meet the basic costs of housing, child care, health care, transportation and a smartphone plan.

“Our freedom comes with the responsibility to ensure that those who have served and sacrificed don’t struggle to make ends meet once they return home,” said United Way Manitowoc County’s Executive Director Ashley Bender. “Although veterans do have additional supports not afforded nonveterans, clearly there’s still room for improvement.”

The *ALICE in Focus: Veterans* report and interactive tools reveal that while veterans show lower rates of financial hardship than individuals who never served, Wisconsin’s veterans face some tougher financial hurdles than their counterparts in Michigan and Iowa.

For example, 37% of Wisconsin’s veterans earning below the ALICE Threshold spent more than 35% of their income on a mortgage, utilities, tax and insurance. That’s in comparison with 33% in Michigan and 33% in Iowa. And for renters, Wisconsin had the thirteenth highest rate in the United States for struggling veterans being rent burdened at 58%.

In addition, just 17% of Wisconsin’s financially insecure veterans participated in the Supplemental Nutrition Assistance Program (SNAP), in comparison with 23% in Illinois.

Nonetheless, there are some lessons to be learned from the data, said United For ALICE National Director Stephanie Hoopes, Ph.D. The state’s veterans are slightly better off than nonveterans with 21% struggling to make ends meet compared to 24% of adults who never served.

“Veterans have higher rates of full-time employment, are more likely to be homeowners and have more comprehensive health insurance coverage and disability benefits,” Hoopes said. “This suggests that the supports afforded veterans are making a difference and could provide invaluable insights for developing strategies that help nonveterans facing financial hardship.”

Other findings from *ALICE in Focus: Veterans* include:

- Racial and ethnic inequities persist with 34% of Black veterans and 16% of Hispanic veterans living below the ALICE Threshold compared to 20% of white veterans and 13% of Asian veterans.
- Veterans with disabilities struggled more to afford the basics — 32%—compared to 16% of veterans without disabilities.
- Inequities also appear for Black and Hispanic veterans with disabilities — 49% and 13% lived below the ALICE Threshold respectively in comparison with 32% of white veterans with disabilities.
- While working, veterans still experience financial hardship with 7% of veterans with full-time employment living below the ALICE Threshold and 23% of veterans working part time.
- Of veterans who graduated high school but had not completed post-secondary education, 24% were living below the ALICE Threshold.

More data is available through the *ALICE in Focus: Veterans* interactive data dashboard, which provides filters for regional and local geographies, age, race, disability status, living arrangements, work status and proximity to military bases. Visit UnitedForALICE.org/Focus-Veterans.

ALICE in Focus: Veterans marks the third installment in the *ALICE in Focus* Research Series, which draws from the U.S. Census Bureau's American Community Survey (ACS) Public Use Microdata Samples (PUMS). Each installment in the series highlights a specific segment within the ALICE demographic. The other installments focused on children and people with disabilities.

About United Way Manitowoc County

United Way Manitowoc County: United Way Manitowoc County envisions a community where all people achieve their human potential. United Way's mission is to improve lives by mobilizing the caring power of others. For additional information, visit www.unitedwaymanitowoccounty.org or call (920) 682-8888.

About United For ALICE

United For ALICE is a driver of innovation, research and action to improve life across the country for ALICE (Asset Limited, Income Constrained, Employed) and for all. Through the development of the ALICE measurements, a comprehensive, unbiased picture of financial hardship has emerged. Harnessing this data and research on the mismatch between low-paying jobs and the cost of survival, ALICE partners convene, advocate and collaborate on solutions that promote financial stability at local, state and national levels. This grassroots ALICE movement, led by United Way of Northern New Jersey, has spread to 24 states and includes United Ways, corporations, nonprofits and foundations in Arkansas, Connecticut, Delaware, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Louisiana, Maryland, Michigan, Mississippi, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington, Washington, D.C., West Virginia and Wisconsin; we are United For ALICE. For more information, visit: UnitedForALICE.org.

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