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Greater San Antonio
Military & Veteran Family
Needs Assessment
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About the Authors

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Kuzminski has testified before the congressionally mandated National Commission on Military, National, and Public Service. Her research and analysis have been featured on NPR, BBC, Federal News Radio, NBC Nightly News, The Washington Post, and Politico. She is completing her PhD in security studies from Kansas State University, where she earned her BS in military history and an MA in security studies.

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About the Military, Veterans, and Society Program

The Military, Veterans, and Society program addresses issues facing America’s service members, veterans, and military families, including the future of the All-Volunteer Force, trends within the veteran community, and civil-military relations. The program produces high-impact research that informs and inspires strategic action; convenes stakeholders and hosts top-quality events to shape the national conversation; and engages policymakers, industry leaders, Congress, scholars, the media, and the public about issues facing veterans and the military community.

Acknowledgments

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Executive Summary

This needs assessment examines issues facing the Greater San Antonio military community—its military personnel, military families, veterans, and veterans’ families. In addition to examining the available infrastructure, this report analyzes data to identify challenges and makes recommendations about how to best serve the San Antonio military community across the life domains of health, housing, financial security, education, and social support.

This report’s most significant findings include:

- Over the past decade, San Antonio has experienced significant population growth fueled by a growth in employment opportunities and a moderate cost of living—a trend that is expected to continue over the next two decades. While Greater San Antonio historically had room to expand geographically, the city reached legal boundary limitations in recent years. As a result, housing demands are increasing, and the cost of housing is rising.

- As the population of San Antonio increases, the accessibility of health care has been impacted. Even with the new facilities, the availability of health care resources is not keeping up with growth, and there are specialists and types of medical treatment that require a long drive.

- The city’s emphasis on supporting military and veteran families has significant practical implications for service providers, with military cultural competency woven into the business models of local schools, health care, mental health care, housing, and substance abuse providers.

- While there is a concerted effort to bring together the region’s service providers to ensure a high degree of awareness of the available resources, service providers, veterans, service members, and their families acknowledge that the abundance of resources available in the area leads to challenges navigating the available resources.

- Military-affiliated college students encounter unique challenges in the academic environment stemming from a lack of understanding from faculty and civilian students, lack of knowledge of veteran resources and qualifications, social discrimination, significant age differences between military students and the general student body, and difficulties adapting to the transition out of service.

- Lack of affordable childcare heavily impacts women as they are the predominant gender of childcare workers and family caregivers, and the military community is no exception. The ongoing impacts of COVID-19 on the childcare worker field have greatly limited women who want to re-enter the workforce, due to worker shortages from low pay rates, closures and limited operations of childcare centers, and the need for specialized childcare.
Introduction

Greater San Antonio’s distinction as “Military City, USA” makes it unique among American cities. The city is the seat of Bexar County, which is home to an estimated population of 159,000 veterans and more than 80,000 active-duty military service members out of the 1,434,625 total residents. Veterans comprise 11 percent of the total population within the county; including the active-duty population, 16.7 percent of the total population is either currently serving or has previously served in the military.

The military community within Greater San Antonio is comprised of three main subgroups: service members, veterans, and military families. Each subgroup faces challenges and opportunities specific to their experience. While existing research focuses on each subgroup independently, local community leaders and service providers would benefit from a holistic understanding of the unique challenges facing the broader military community.

Service members are affected by the resources available to their family members and military families face challenges associated with the demands of their service members’ career, including frequent relocations, spousal unemployment, and the stress of separations. Such challenges may persist after the service member transitions from active duty since veterans may face challenges reintegrating into civilian life after separating from military service, including difficulty finding employment and mental health care accessibility.

While resources and benefits exist for the families of active-duty service members, military families may no longer be eligible for the full range of services once their service member transitions out of the military. For example, TRICARE health insurance for service members and their families ends for the family members upon separation. Although Department of Veterans Affairs (VA) coverage extends to qualifying veterans, it only applies to family members in rare circumstances. However, the challenges inherent in military life do not end upon separation, and veterans’ families experience the transition alongside their service member. Military spouses who experienced upheavals in their career and professional setbacks as a consequence of their spouse’s service still have a checkered résumé upon transition. Military children who experienced long separations from their parent(s) and changed schools frequently because of military service are at greater risk for education disruption than their peers, yet without the resources available for current dependents. This needs assessment attempts to highlight the challenges currently facing service members, veterans, and their families within Greater San Antonio, characterize the services and resources currently available to them, and address existing or perceived gaps between the needs identified and the services available.

This report takes a holistic look at the lives of military personnel, veterans, and their families, concentrating on five interconnected life domains: health, housing, financial stability, education, and social support.

Where possible, primary source data for specific military subpopulations in Bexar County is provided; when local data was unavailable, statewide or nationwide data was used to inform the study.

Background

This report builds from six past regional needs assessments CNAS has conducted that examined the state of veterans in Massachusetts; New York State; Maryland, Northeast Virginia, and Washington, D.C.; the Dallas-Fort Worth region; Southwest Pennsylvania; and the western United States. Previous needs assessments sought to help local foundations, organizations, and other actors understand the specific challenges veterans faced in their region and what services and interventions were most needed. Capturing the state of veterans in these localities, these assessments also examined which veteran needs were being met, and the main efforts to address them.

CNAS is not the first to study the military-affiliated community in San Antonio. In 2016, the Military and Veteran Community Collaborative (MVCC) published a San Antonio needs assessment of the military community. The MVCC study provided a first effort for understanding the landscape of the San Antonio military community. The MVCC assessment focused on veterans...
in the city of San Antonio; this CNAS needs assessment provides further analysis of currently serving military service members (active, Guard, and Reserve) and both military and veteran family members. Additionally, the CNAS team expanded upon previous research by examining the current range of services and resources available to service members, veterans, and their families within Greater San Antonio, including all of Bexar County beyond the city limits.

In focusing on veteran and military family needs in the Greater San Antonio region, this report addresses gaps in the local military support landscape and identifies interventions that could benefit the various members of the military community. While San Antonio is unique among major cities in the United States in its accessibility for the military community, findings and results may be relevant to veterans and military families and organizations that serve them across the country.

**Methodology**

This report identifies state and local government resources for military and veteran families and provides five different angles of analysis of the veteran and military family landscape in the San Antonio region: health, housing, financial stability, education, and social support. Although these categories and associated problems are interconnected, they are presented separately for individual analysis. The health category includes both physical and mental aspects and examines the availability, accessibility, and quality of health care facilities and providers, both within and outside the Department of Defense (DoD) and VA networks. Financial stability refers to employment and unemployment rates, income levels, and emergency financial resources. Housing includes housing affordability and homelessness. Education refers both to the experiences of military children and those of military-affiliated college and university students, including student veterans and current guardsmen and reservists. Finally, social support encompasses non-familial interpersonal relationships and highlights the community experiences of the military-affiliated population, including both community engagement with the broader San Antonio civilian population and the social support resources available within the military community.

This report follows a mixed-methods approach using four primary lines of effort to collect information: an evaluation of existing literature and publicly available data, interviews with key stakeholders in the San Antonio region, working groups with experts in San Antonio, and a survey of the military-affiliated community in Greater San Antonio. CNAS conducted qualitative analysis on the experiences of military personnel, veterans, and their families in San Antonio across the five life domains by reviewing publicly available policy papers, academic analyses, reports, and survey results from a variety of sources including all levels of government, nonprofits, local advocacy groups, and universities.

CNAS staff traveled to San Antonio in April 2022 to conduct working groups with stakeholders, conduct site visits, and meet leaders in the community. Two working groups were held at the United Way office; the first gathered stakeholders working in military and veteran health care and mental health care, and the second was attended by service providers, city and county employees, and local business leaders engaged with the military and veteran community. Three and nine stakeholders participated in the working groups, respectively. While in San Antonio, CNAS staff also conducted site visits to Endeavors (a supportive service provider for veterans, active duty service members, and their families, serving 2,897 veterans in 2021) and the Endeavors Veteran Wellness Center (providing integrated health and mental health services, serving 321 veterans and family members in 2021); the Steven A. Cohen Military Family Clinic (a mental health care provider for veterans and their families, serving 1,545 San Antonio veterans and family members in 2021); the Military Family Readiness Center (MFRC) at Lackland Air Force Base (AFB), and the University of Texas at San Antonio Center for Military Affiliated Students. At each site, the CNAS team interviewed frontline staff and leadership regarding the services their organizations provide, the trends they see in the populations they serve, and requested data regarding the populations served where available and releasable.

While the in-person working groups and meetings were beneficial to the research, there were many individuals who could not attend or were uncomfortable attending due to COVID-19 precautions. To gain greater insight into the experiences and perspectives of the military community in San Antonio, as well as into organizations’ efforts to reach them, CNAS conducted interviews with 23 stakeholders, subject matter experts, and community leaders. Researchers initially identified experts at 74 organizations through institutional contacts, funder recommendations, individual research leading to direct outreach, and recommendations from interviewees through the snowball method. Each point of contact was approached four times in the research process for input: an initial invitation to participate in the working groups; a reminder of working group participation; an invitation for a one-on-one interview if they were not able to participate in the working
group, and a follow-up email containing a link to the CNAS survey. The interview protocol can be found in Appendix A, and a list of participating organizations can be found in Appendix B.

The CNAS team designed a survey on the Qualtrics platform, which was dispersed to the San Antonio military community through the interviewed stakeholders and through CNAS social media. Between April and September 2022, 133 individuals responded to the public survey. Consisting of 22 questions (detailed in Appendix C), it inquired about the experiences of military personnel, veterans, and their families in the San Antonio area, with different questions depending on respondents’ military status. The survey asked questions about each life domain and the respondents’ awareness of the resources available. Survey responses were used to identify the challenges and opportunities for the military community in San Antonio. While survey engagement was low, respondents provided insights into the specific issues facing the military and veteran family community in Greater San Antonio.

The city of San Antonio, known as Military City USA, is one of the oldest cities in Texas and has a 300-year history of military presence and culture. Of those who self-identified, nine were current service members, 14 were spouses of current service members, 11 were veteran spouses, 30 were retired service members, nine were veterans who separated before retiring, and 21 were other dependents. Fifty respondents identified with the Air Force, 24 with the Army, 10 with the Marine Corps, and six with the Navy. The majority of respondents (56 out of 91) reported residing in Greater San Antonio for more than five years, reflecting the higher response rate of veterans, retirees, and their spouses.

This needs assessment begins with a profile of the military-affiliated community of the Greater San Antonio region, including population statistics. Findings are presented, starting with the available infrastructure, and then organized by life domains. The final section provides recommendations for government, service providers, local nonprofits, and private industry in San Antonio to better serve the military community.

Context: Military Community of Greater San Antonio

Bexar County, Texas, and the Greater San Antonio region account for one of the largest military and veteran communities in the country. The city of San Antonio, known as Military City USA, is one of the oldest cities in Texas and has a 300-year history of military presence and culture. Greater San Antonio is home to an estimated population of 159,000 veterans and more than 80,000 active-duty military service members out of the 1,434,625 total residents. The per capita veteran population of 11 percent (including prior-service veterans alone) or 16.7 percent (when including those currently serving) is significantly higher than the state and national averages (6.8 percent and 5.75 percent, respectively).

The county’s military-affiliated population boasts a younger veteran population than other cities across the country, with two-thirds of veterans having served in the Gulf War or the post-9/11 era. According to VA estimates for 2022, 103,891 out of San Antonio’s total 159,000 veterans are under the age of 65. Vietnam-era veterans represent the second largest veteran population per census data from 2019. Military families represent a significant demographic in the region: according to U.S. Department of Defense (DoD) estimates, there are approximately 48,000 military dependents assigned to Fort Sam Houston, 12,000 military dependents assigned to Lackland Air Force Base, and 5,300 military dependents assigned to Randolph Air Force Base. Service members and their families are visible in the Greater San Antonio community, as recent reporting from San Antonio public officials indicates that nearly 85 percent of active-duty service members and their families live among the San Antonio civilian community rather than on military installations.

The city is experiencing continuously high population growth, with the San Antonio–New Braunfels metropolitan area being the eighth fastest-growing metropolitan area in the nation. In 2003, the population of Greater San Antonio surpassed that of Dallas–Fort Worth. As of the 2020 Census, the regional population totaled 1.53 million residents. Population projections anticipate that by 2040, the population will reach 2.6 million residents—a growth of 1.1 million.

As demonstrated in Figure 1, three major military installations are located in the area collectively referred to as Joint Base San Antonio (JBSA): Fort Sam Houston, Lackland AFB, and Randolph AFB.
Findings

This report highlights the findings from original interviews and working groups with local stakeholders, survey results from members of the San Antonio military community, and CNAS secondary research. This section categorizes the findings by infrastructure, health, housing, financial stability (with a particular focus on childcare), education, and social support.

State and Local Government Resources for the Military and Veteran Community

Service members, veterans, and their families in San Antonio benefit from a network of resources and services available through both the state and local level.

STATE GOVERNMENT RESOURCES

Texas is unique among states in the structure and role of the Texas Veterans Commission (TVC). The TVC is “Texas’s designated agency to represent the state and its veterans before the US Department of Veterans Affairs.”

The TVC reports directly to the Texas governor through a five-member commission. The TVC executive director reports to the commissioners, and a vast network of district offices serve the veterans in their geographic regions. The TVC leverages both state and federal funds to meet veterans’ needs; in 2021, resources totaled $95,040,532, with 74 percent coming from the state and 26 percent coming from the federal government.

The TVC has eight program focus areas:

- Claims representation and counseling
- Veterans’ education
- Veterans’ employment
- Veteran entrepreneurship
- Funds for veterans’ assistance
- Health care advocacy
- Veterans’ mental health
- Women veterans

The TVC provides direct support to veterans and their families in the form of VA claims assistance, referrals to behavioral health specialists, assistance with education benefits (both the G.I. Bill and state resources through the Hazlewood Act), and peer support networks. The TVC partners with local non-profit service providers to meet the needs of veterans and their families; for example, the TVC provides funds for veterans’ assistance to a local San Antonio organization with the intent of addressing qualified short-term financial emergencies (up to $1,500 in emergency relief within a 12-month period), while the local organization provides counseling and financial readiness training to recipients.

FIGURE 1: LOCATION OF JOINT BASE SAN ANTONIO MILITARY INSTALLATIONS

Source: United States Postal Service, developed in Tableau.
Texas also supports the military community through statewide infrastructure, including certain financial incentives and tax breaks to veterans in the state. The Hazlewood Act offers an educational incentive for veterans to return to Texas, providing up to 150 hours of tuition exemption to qualified veterans, their spouses, and their children at public colleges and universities. Based on the most recent data available, in fiscal year 2015, 1,620 veterans and their family members received Hazlewood exemptions at the University of Texas at San Antonio, and an additional 803 veterans and their family members received Hazlewood exemptions at Alamo Community College District–San Antonio College. However, the cost of operating the Hazlewood program has placed a financial burden on Texas institutes of higher education, including UT San Antonio. Between fiscal year 2019 and fiscal year 2020, there was a nearly 24 percent increase in Hazlewood exemption funds throughout Texas, totaling $5.9 million.

The state also supports the financial stability of the military community through certain local tax breaks to veterans and their survivors. In Texas, there is no state property tax; all property taxes are assessed at the local level. However, veterans who have received a VA disability rating of 100 percent (and their surviving non-remarried spouses) qualify for the veteran Homestead Residence Exemption, providing an exemption of the appraised value of the home they live in. Veterans and surviving spouses with disability ratings greater than 10 percent and less than 100 percent are eligible for varying exemption amounts as reflected in Figure 2. The City of San Antonio’s property tax rate for fiscal year 2022 is 55.827 cents for every $100 of taxable value. As such, disabled veteran exemptions can make a significant difference for disabled veterans and their surviving spouses.

**LOCAL GOVERNMENT RESOURCES**

Local collaboratives further bring together the community of military and veteran-serving organizations. At the city level, the City Commission on Veteran Affairs serves as a legislative advisory committee to the mayor’s office and city council regarding those currently serving in the military, military retirees, and veterans.

The City Commission on Veteran Affairs meets every other month and is made up of 11 board members who represent the mayor’s office and the 10 city council districts. In the first quarter of 2022, the commission focused on military caregiver support. The commission is also looking into an emerging challenge among elderly veterans: a rise in code violations as homes fall into disrepair. In those cases, elderly veterans and their spouses may be forced to leave their home, resulting in increased costs to the city to meet their housing needs. Preventative maintenance or repairs to elderly veterans’ existing homes may be a less costly investment for the city and a preferable outcome for the veteran. As of August 2022, the City of San Antonio opened applications for publicly funded home rehabilitation repairs for individuals who qualify for a homestead exemption, with priority given to seniors—a program that may meet the need identified.

Precise numbers of affected veterans were not available; however, the application process for the 2023 repair program will provide the city with data regarding the prevalence of elderly veteran home disrepair. The commission is exploring options to enlist volunteers in making such repairs.

The commission also provides a liaison for convenings among military and veteran family service providers beyond the city council. The commission ensures engagement between the leadership of Lackland AFB, Fort Sam Houston, and Randolph AFB and the city council and mayor to develop strong relationships and

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**FIGURE 2: VETERAN AND SURVIVING SPOUSE DISABLED VETERAN EXEMPTIONS FROM PROPERTY VALUE TAX**

<table>
<thead>
<tr>
<th>Disability Rating</th>
<th>Exemption Amount</th>
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<tr>
<td>10 percent–29 percent</td>
<td>$5,000</td>
</tr>
<tr>
<td>30 percent–49 percent</td>
<td>$7,500</td>
</tr>
<tr>
<td>50 percent–69 percent</td>
<td>$10,000</td>
</tr>
<tr>
<td>70 percent–100 percent</td>
<td>$12,000</td>
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Recent changes to the military medical appointment system resulted in service members and their families experiencing short-term challenges in accessing health care appointments. Military medical facilities in JBSA transitioned to the MHS Genesis electronic health care record system in late January 2022, which promises a more seamless integration of medical records for service members, families, and veterans in the long term. However, initial implementation of the new system increased wait times and reduced appointments in the short run. Over the course of the transition, BAMC outsourced same-day urgent care and specialty care in some cases to TRICARE-authorized health care providers in the region.

Elderly veterans and their spouses may be forced to leave their home, resulting in increased costs to the city to meet their housing needs. Preventative maintenance or repairs to elderly veterans’ existing homes may be a less costly investment for the city and a preferable outcome for the veteran.

Given the high density of specialty medical care available at JBSA, the region serves over 5,000 military families who qualify for the Exceptional Family Member Program (EFMP). EFMP is a program that ensures service members with family members with special needs (whether physical, emotional, or developmental) are assigned to installations that can provide necessary care. Focus group participants indicate that the range of treatments available at JBSA make it a desirable location for EFMP service members.

For veterans, Bexar County is home to the Audie L. Murphy Memorial Veterans’ Hospital (offering primary and specialty care, as well as a 24/7 clinic) and 13 VA health clinics. The clinics span from the Northwest San Antonio VA Clinic in the west to the Seguin VA Clinic 47 miles to the east, and from the New Braunfels VA Clinic...
MENTAL HEALTH
Mental health care needs have increased across Greater San Antonio in the wake of the COVID-19 pandemic. The National Alliance for Mental Illness reports that nearly one in five individuals living within Bexar County struggles with their mental health. In September 2022, the San Antonio City Council voted to budget approximately $23 million in American Rescue Plan funding to increase access to mental health care for residents across San Antonio. City-wide mental health resources can supplement the resources available to service members, veterans, and their families.

For veterans seeking help through the VA system, wait times for first-time mental health appointments are long, ranging from a low of 30 days at the Audie L. Murphy Memorial Veterans’ Hospital to 115 days at the North Central Federal VA Clinic.

For veterans seeking help through the VA system, wait times for first-time mental health appointments are long, ranging from a low of 30 days at the Audie L. Murphy Memorial Veterans’ Hospital to 115 days at the North Central Federal VA Clinic. Wait times for established patients to see a mental health provider have an average wait time of 20 days at the North Central Federal VA Clinic and 18 days at the North West San Antonio VA Clinic.

VA working group participants highlighted that mental health care at the VA transitioned quickly to telehealth during the COVID-19 pandemic and yielded positive results, including fewer no-shows with virtual appointments. The VA and local mental health care providers cited the transition to virtual treatment as a net positive for expanding the size of their staff, as they were no longer limited by physical office space.

Outside of the military and VA health care systems, the Steven A. Cohen Military Family Clinic at Endeavors provides mental health care to veterans and their family members. The Cohen Clinic served 1,545 San Antonio area veterans in 2021. To fully support veterans, the Cohen Clinic allows the veteran or service member to designate...
whom they consider to be family and makes them eligible for benefits accordingly. This broadens the definition to include non-married spouses, caregivers, or even highly involved friends.

Leaders in the San Antonio mental health community highlighted that a lack of VA eligibility for mental health care can hinder at-risk veterans from receiving necessary care. For example, veterans with other-than-honorable discharges and reservists without federal service do not qualify for VA health care. This gap in federal eligibility presents an opportunity for local and nonprofit mental health service providers to meet a need among this high-risk population.

School closures during COVID-19 and the subsequent loss of social interaction have coupled with built-in challenges for military children, such as frequent relocations, starting over in new schools both academically and socially, as well as the potential for deployments and the absence of a parent, to produce an increase in the demand for counseling for military-affiliated children in San Antonio.

Mental health challenges extend beyond individual service members and veterans. School closures during COVID-19 and the subsequent loss of social interaction have coupled with built-in challenges for military children, such as frequent relocations, starting over in new schools both academically and socially, as well as the potential for deployments and the absence of a parent, to produce an increase in the demand for counseling for military-affiliated children in San Antonio. According to one mental health care provider interviewed, the mental health care demands for military children (specifically adolescents and teens) are at maximum capacity, particularly for suicide prevention services and treatment for second-degree PTSD as a result of their parent’s military service. There is limited publicly available data regarding the number of military children in San Antonio needing access to mental health care. However, within the San Antonio Independent School District, there were 10,783 mental health referrals for students in the 2021–2022 school year—a historic high for the school district. The reporting indicates that the demand for mental health resources for children in San Antonio is high, and that military children are competing with their civilian counterparts for area mental health care resources.

Education
The education landscape in Greater San Antonio is impacted by the presence of military-affiliated families. Quality education for active duty military and veteran families in the Greater San Antonio area varies widely, though the majority of independent school districts within Bexar County jurisdiction are highly rated on average. Higher education institutions incorporate military culture with state and local services into their administrations to better reflect the influence of its large military-affiliated population. Educational services are structured to address specific needs of military and veteran communities, though more resources may be needed to assist military-affiliated families in lower performing school districts and those with limited access to early childhood education.

K–12 Education
Funding for public K–12 education within Texas is below the national average. The average funding level per elementary, middle, and high school student is estimated to be $9,600 in Texas, as compared to the national average of $14,455. The San Antonio Independent School District (ISD) spends $8,317 per K–12 student, lower than both the national and state averages.

The more than 20 independent public school districts operating in Greater San Antonio have integrated military and veteran families into support frameworks to assist current and newly arrived families in the area. Some ISDs have district-specific programs for military students, while others mainly rely on coordinating support from the Joint Base San Antonio student liaison officers (SLOs). Three ISDs are located on military installations (Randolph AFB, Fort Sam Houston, and Lackland AFB), exclusively serving military children who live on those installations. As shown in Figure 3, all three school districts on military installations are A- or A+-rated and rank among the top 10 best school districts in the San Antonio metro area. Average class sizes for the installation school districts are 12:1, while non-installation school districts range from 12:1 to 17:1 (with higher ranked districts seeing smaller class sizes and lower ranked districts having larger class sizes).
FIGURE 3: SAN ANTONIO AREA SCHOOL RANKINGS

<table>
<thead>
<tr>
<th>Independent School District (Bexar County)</th>
<th>Score</th>
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<tbody>
<tr>
<td>Alamo Heights</td>
<td>A+</td>
</tr>
<tr>
<td>Boerne</td>
<td>A+</td>
</tr>
<tr>
<td>Fort Sam Houston</td>
<td>A+</td>
</tr>
<tr>
<td>Lackland</td>
<td>A</td>
</tr>
<tr>
<td>North East</td>
<td>A</td>
</tr>
<tr>
<td>Schertz-Cibolo-Universal City</td>
<td>A</td>
</tr>
<tr>
<td>Randolph</td>
<td>A</td>
</tr>
<tr>
<td>Northside</td>
<td>A-</td>
</tr>
<tr>
<td>Comal</td>
<td>A-</td>
</tr>
<tr>
<td>Medina Valley</td>
<td>A-</td>
</tr>
<tr>
<td>Judson</td>
<td>B-</td>
</tr>
<tr>
<td>East Central</td>
<td>C+</td>
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<td>Harlandale</td>
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<tr>
<td>Somerset</td>
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<tr>
<td>Southwest</td>
<td>C+</td>
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<tr>
<td>South San Antonio</td>
<td>C</td>
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<tr>
<td>San Antonio</td>
<td>C</td>
</tr>
<tr>
<td>Southside</td>
<td>C-</td>
</tr>
<tr>
<td>Edgewood</td>
<td>C-</td>
</tr>
</tbody>
</table>

 Indicates school district is tied to the base


Each JBSA military installation provides SLOs to assist parents and military children with information and resources regarding local school districts. SLOs also provide assistance to school districts, particularly with interpretations of the Interstate Compact for the Education of Military Students, which ensures that students are not penalized for frequent moves as military children.67

Within the region, schools in the North East ISD, Northside ISD, Schertz-Cibolo-Universal City ISD, Fort Sam Houston ISD, Judson ISD, and Randolph Field ISD maintain Purple Star School designations by the Military Child Education Coalition (MCEC).68 MCEC prepares schools for the “educational and social-emotional challenges military-connected children face.”69 Elements of a Purple Star School include a designated point of contact for military students, a dedicated online resource for military families, and professional development for faculty and staff on how best to provide for military-connected students.70

COLLEGES AND UNIVERSITIES

Higher education institutions in Greater San Antonio have integrated offices meeting the needs of current service members and veteran students. Available resources include tuition assistance navigation, academic guidance, and efforts connecting military-affiliated students with local community networks.

The Alamo college district, which spans five campuses across Bexar County, has a robust military and veterans affairs office that educates students on their eligibility for federal and state funded aid to cover their school expenses fully or partially.71 The University of Texas at San Antonio (UTSA) has been recently ranked among the best colleges for military-affiliated students as a result of the number of resources it makes available to them.72 Area universities offer military cultural competence training for faculty and staff, including at Texas A&M University-San Antonio.73

Representatives from area military-affiliated services reported that military-affiliated students may struggle with the social challenges of entering a new learning environment, difficulty adapting to academic coursework, and the challenges of navigating the funding resources available through federal and state benefits.74 CNAS interviews with staff highlighted both the available resources and existing challenges for military-affiliated students at the university and, to some extent, for military-affiliated students at other colleges and universities in the region.75 Veterans are reported to change their college major an average of three times, which may lead to adverse graduation outcomes. While their civilian counterparts may also change majors at least once during their undergraduate experience, multiple changes in majors can lead to military-affiliated students running out of GI Bill funding in pursuit of a terminal degree.76 Further, military-affiliated student support staff reported that veteran students can encounter cultural clashes in academia as they navigate an environment where they are a minority.77 One gap identified by student veterans is the need to educate faculty, staff, and interested students on military and veteran affairs in order to bridge the gaps between military-affiliated students and employees and students who are unfamiliar with military culture and affairs.78

Veteran and military-affiliated students using the GI Bill also faced challenges regarding basic allowance for housing (BAH) benefits. To receive BAH, students must attend at least one course on campus per semester. In the return after COVID-19 closures, some students experienced obstacles as professors preferred to keep courses remote.79 Additionally, veteran students on the
GI Bill may not be aware that their BAH is pro-rated to the dates they are attending classes; as such, they do not receive BAH for the holiday break between the fall and spring semesters, nor over the summer break if they are not taking summer classes. While a predictable challenge, some students struggle with rent payments for those months, particularly if they are not employed while in classes.

One gap identified by student veterans is the need to educate faculty, staff, and interested students on military and veteran affairs in order to bridge the gaps between military-affiliated students and employees and students who are unfamiliar with military culture and affairs.

Military and veteran students also report feeling discrimination and lack of understanding of military culture. Stark differences in age, professional experience, and lack of military competency among the majority non-veteran student community lead to a more isolated and unsupportive experience for military-affiliated students. Area universities have developed efforts to minimize these challenges through administrative innovation, meeting the needs of military-affiliated students. For example, at UTSA, the university has consolidated into one office the federal, state, and local services and resources designed to assist current and former military-affiliated students. Additionally, it has tailored its approach to integrating and retaining its military-affiliated students through recognizing its status as a minority group requiring attention to specific needs within the larger UTSA student body.

Housing
Over the past decade, Greater San Antonio experienced significant population growth fueled by an increase in employment opportunities and a moderate cost of living—a socioeconomic trend that is expected to continue over the next two decades. While Greater San Antonio historically had room to expand geographically, the city reached boundary limitations in recent years. As a result, housing demands are increasing. Combined with national trends in the cost of construction materials and pauses in the construction industry during the COVID-19 pandemic, the cost of housing in the area is rising. Survey respondents indicated that the rising cost of housing was the most pressing issue for military and veteran families in the region, followed by rising costs of necessities and access to childcare.

Median housing costs in Greater San Antonio are at or below both the national and Texas average. The median home cost in the region is $220,300, compared to the Texas median home cost of $243,600 and the national average of $453,700. The average monthly rent for a one-bedroom apartment is $1,102, as compared to the Texas median rent of $1,098 and the national average of $1,326 per month. Given the median costs of housing in Greater San Antonio, the military’s BAH appears to keep pace with the cost of housing. Active duty military families receive BAH intended to cover roughly 95 percent of housing expenses, including rent or a mortgage payment and the associated utility costs. Each service member’s BAH is unique to his or her location, pay grade, and dependent status (whether they have a spouse and/or children). Importantly, BAH is not considered taxable income, conferring a substantial benefit to military families. Veterans currently enrolled in a college or university using the Post-9/11 GI Bill receive the BAH for an E-4 with dependents, regardless of the pay grade at which they left service or their dependent status. The San Antonio BAH in fiscal year 2022 is demonstrated in Figure 4.

Alongside general population growth, Greater San Antonio is experiencing a rise in the overall population of individuals experiencing homelessness. The total number of individuals experiencing homelessness grew by 2 percent between May 2020 and May 2022, and the number of individuals experiencing chronic homelessness (or homelessness for longer than 12 months) increased by 77 percent. Housing and Urban Development (HUD) point-in-time data identified 2,995 homeless residents within San Antonio and Bexar County in 2022.

While the number of San Antonio residents experiencing homelessness remains a challenge, the city began an ambitious effort to reach “functional zero” for veteran homelessness in January 2015, meaning “every veteran in the city has access to permanent housing and the community has the resources to rapidly stabilize any veterans on the brink of homelessness.” “Functional zero” is a homelessness reduction goal for local communities intended to demonstrate that “a community has measurably ended homelessness for a population,” using data-driven methods to ensure “quality, by-name data [regarding the homeless population] which is updated at least monthly.” The Mayors Challenge to End Veteran Homelessness
brought together city offices, nonprofit organizations, and businesses to address systemic issues connected to homelessness, including food insecurity, addiction recovery, mental health services, and employment.

Resources for addressing veteran homelessness include a combination of federal and local programs and services. The federal government supports 228 HUD-Veterans Affairs Supportive Housing (VASH) Housing Choice Vouchers (HCVs) in Bexar County. The city has a robust network of nonprofits addressing and preventing veteran homelessness, including (but not limited to) the San Antonio Housing Authority, SAMMinistries, Endeavors, the American GI Forum, and the South Alamo Regional Alliance for the Homeless. Interviews with representatives from these organizations highlighted challenges specific to the local veteran community experiencing or at risk of experiencing homelessness. San Antonio has expanded the number of affordable family housing options for veterans, but options for single adults are more challenging. This challenge is compounded by the plurality of veterans experiencing homelessness in the region being single male veterans.

Veteran and veteran family housing and homelessness organizations face challenges specific to rural veterans in outlying counties. Service providers note that there are compounding challenges keeping rural veterans from the housing resources they need: a lack of transportation and limited access to internet service or sufficient devices. Data were not available regarding the number of rural homeless veterans in Bexar County and the surrounding area.

Despite these challenges, efforts at meeting the needs of unhoused veterans in Greater San Antonio have made significant strides in attaining “functional zero” for veteran homelessness. As of May 2022, of the 1,036 San Antonio residents experiencing unsheltered homelessness (defined as sleeping outdoors or in unsafe structures), only 33 were veterans—a significant reduction from the 1,336 homeless veterans identified in 2016.

Local service providers report knowing each of those individuals by name, with plans to address their housing status—indicating that the city has made significant strides in attaining a goal of “functional zero” among the homeless population.

### FIGURE 4: GREATER SAN ANTONIO BASIC ALLOWANCE FOR HOUSING BY PAY GRADE, FY 2022

<table>
<thead>
<tr>
<th>Pay Grade</th>
<th>With Dependents</th>
<th>Without Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Enlisted Service Members</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E-1</td>
<td>$1,662</td>
<td>$1,248</td>
</tr>
<tr>
<td>E-2</td>
<td>$1,662</td>
<td>$1,248</td>
</tr>
<tr>
<td>E-3</td>
<td>$1,662</td>
<td>$1,248</td>
</tr>
<tr>
<td>E-4</td>
<td>$1,662</td>
<td>$1,248</td>
</tr>
<tr>
<td>E-5</td>
<td>$1,791</td>
<td>$1,410</td>
</tr>
<tr>
<td>E-6</td>
<td>$1,836</td>
<td>$1,542</td>
</tr>
<tr>
<td>E-7</td>
<td>$1,869</td>
<td>$1,665</td>
</tr>
<tr>
<td>E-8</td>
<td>$1,911</td>
<td>$1,806</td>
</tr>
<tr>
<td>E-9</td>
<td>$1,980</td>
<td>$1,812</td>
</tr>
<tr>
<td><strong>Officers</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>O-1</td>
<td>$1,803</td>
<td>$1,530</td>
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</tr>
<tr>
<td>O-7</td>
<td>$2,208</td>
<td>$1,944</td>
</tr>
</tbody>
</table>

Financial Stability
Military personnel and their families struggle with financial challenges and rising cost of living like those not affiliated with the military. While military service provides an avenue for economic stability, the rising cost of living and inability for most families to survive on one income have put significant financial strain on military families, both through spousal unemployment and the rising cost of housing. Over 150,000 service members struggle to adequately feed their families, and the pandemic has exacerbated food insecurity among the military community—though military family food insecurity predates the onset of COVID-19, particularly for junior enlisted families with children. Nationwide, one in eight military families struggles with food insecurity. Among survey respondents, 11 of 83 individuals reported experiencing food insecurity in the past 12 months, with more than half (six) of those experiencing food insecurity self-identifying as spouses of service members.

As of March 2022, the unemployment rate in Greater San Antonio was 3.5 percent, nearly equivalent to the national average of 3.6 percent and slightly lower than the Texas rate of 3.9 percent. While specific veteran unemployment data in Greater San Antonio was not available, the nationwide veteran unemployment rate is at 2.4 percent—the lowest rate in three years. Military spouse unemployment is consistently much higher than civilians; 2022 data indicate that 20 percent of military spouses are unemployed and looking for work.

The COVID-19 pandemic continues to heavily disrupt childcare resources for military, veterans, and civilian families alike.

The cost-of-living index compares a regional average to that of the national average—for example, San Antonio to Texas to the broader United States, as demonstrated in Figure 5. A factor with an index of 100 indicates that the average cost is the same as the national average; a cost-of-living factor below 100 indicates that the factor is below the national average. As depicted, the cost of living in San Antonio is generally below the national average, though the cost of transportation is closer to the national average. The table also captures the median cost of a home and the average rent for a one-bedroom apartment.

The city of San Antonio connects residents with childcare services for Bexar County and 12 other surrounding counties. Regional networks and organizations such as the Texas Alamo Workforce and Cap4kids serve as bridgeways to assist parents in finding and paying for local childcare services.
While childcare facilities on military installations provide flexible and local care for military children, service members still face long waiting lists for a spot, and priority is given based on whether one or both parents are present or in the military. The JBSA Child Development Center is able to serve 240 children; given the number of military dependents assigned to the area, there is demand for expanded childcare capacity. Childcare resources outside of military installations also report long waitlists, with as many as 270 children placed on waiting lists for the local YMCA.

The COVID-19 pandemic continues to heavily disrupt childcare resources for military, veterans, and civilian families alike. While Bexar County has seen slow but noticeable economic recovery, the childcare landscape has been altered significantly as approximately 1,000 of the roughly 16,000 centers have closed permanently since the start of the pandemic and many centers still in operation are only at half capacity due to COVID-19 exposures.

Survey respondents were generally optimistic about their financial outlook in the region. When asked to rate their financial security relative to their peers in Greater San Antonio, the majority responded with either “equal to my peers” (37), “slightly above my peers” (31), or “significantly above my peers” (7). However, some respondents indicated challenges. Those who reported that their financial security was “slightly below my peers” (7) or “significantly below my peers” (6) were overwhelmingly comprised of veterans and their spouses.

Social Support
Greater San Antonio is home to a robust network of nonprofit resources and services that focus on veterans and military families. Because the region has a high concentration of services, venues for effective collaboration and communication are necessary. Collaborations within San Antonio use a “no wrong door” framework, seeking to ensure that veterans who present a need are connected with the appropriate resources and services regardless of which organization or service they reach out to first. One such venue for collaboration is the San Antonio Coalition for Veterans and Military Families (SACVF), which leads monthly convenings, trainings, and networking opportunities across all organizations serving military service members, veterans, and their families. The SACVF brings together 255 veteran service providers to educate members on services and resources available to the community, with the goal of increasing referrals between organizations and reducing the amount of time veterans in crisis must wait for effective services.

While there is a concerted effort to bring together the region’s service providers to ensure a high degree of awareness of the available resources, service providers, veterans, service members, and their families acknowledge that the abundance of resources lead to challenges navigating the available resources. One focus group participant gave this metaphor: “It’s like entering a warehouse full of shoes that aren’t organized by size. There are many resources available, but sometimes you really have to dig to find the resource you actually need. It can be overwhelming.”

AFFINITY GROUPS
San Antonio is home to an active community of service members, veterans, and their families who participate in military and veteran affinity groups. The San Antonio Team Red, White, and Blue, a military-serving organization focused on fitness and volunteerism, has an approximate membership of 4,500 individuals. More traditional VSOs (veteran service organizations), such as the Veterans of Foreign Wars (VFW), are also active in the community; VFW Post 76 in San Antonio is the oldest post in Texas with a robust membership of 1,700 individuals. In addition to providing assistance for VA claims and support to veterans through programming, VFW Post 76 is active in the community, leading outreach to youth in the community, facilitating “Adopt-a-Unit” between residents and military units, and hosting public ceremonies for “patriotic days.”

SOCIAL SUPPORT FOR CHILDREN AND FAMILIES
JBSA provides programming and resources for children and military families. The New Parent Support Program, available at each of the three major military installations, offers free training and in-home support for new parents. Military Family and Readiness Centers (MFRCs) provide training for parents to prepare their children for the emotional stress of deployments and the associated transitions when a parent returns from deployments. Among survey respondents, the MFRCs were the most accessed resource on installations, and respondents had positive views of the resources provided. SLOs, listed in the education section above, provide information and support to military families navigating school system placement for their children.

In the San Antonio community, collaborations between state and local agencies provide resources for military and veteran families. Mission United collaborates with the ReadyKidSA Coalition to lead the San Antonio Military/Veterans Prevention Programs Coalition.
(SAMVPPC). Funded by the Texas Department of Family and Protective Services, the SAMVPPC provides access to family services intended to increase resilience and prevent child abuse and neglect in military families. Resource access includes case management for military families with special needs, mentoring for at-risk youth, education and counseling services, in-home parenting classes, and specific training on military family issues for childcare providers. Family Service, a local provider of wraparound services, provides free financial counseling, in-home parenting classes, family-strengthening group sessions, and counseling services to military and veteran families in San Antonio.

**Military cultural competency—defined as an understanding of the unique needs of service members, veterans, and their families—is woven into the business models of local schools, health care providers, mental health care providers, housing providers, and substance abuse treatment providers.**

**SOCIAL SUPPORT FOR WOMEN VETERANS**

As more women enter military service, the population of women veterans is anticipated to grow through 2050 nationwide. VA projections for Bexar County anticipate a population growth of more than 6,000 women veterans by 2050, while the overall veteran population is expected to decline by more than 18,000 veterans as older male veterans from the conscription era pass away. As such, services designed specifically for women veterans will become more necessary.

Within Greater San Antonio, there is a subset of nonprofits with a mission to serve female service members and veterans. Some organizations focus specifically on treating the effects of PTSD and military sexual trauma among women veterans in a trauma-informed way, such as the Pink Berets. Others provide networking, volunteer, and service opportunities to women veterans, building connections and camaraderie among women who have served, with Women Veterans of San Antonio serving as the largest organization. Organizations also address issues facing the broader military and veteran family community, such as financial insecurity, access to mental health care, substance abuse treatment, and employment challenges, with a specific emphasis on women veterans, including Grace After Fire.

**COMMUNITY ATTITUDES**

San Antonio’s title as “Military City USA” reflects a general atmosphere of appreciation for military service in the region. San Antonio has a rich military history, serving as the home of a “consistent military presence” pre-dating the formation of the United States. The culture of military appreciation throughout Greater San Antonio is demonstrated through benefits and discounts at local businesses.

The city’s emphasis on supporting military and veteran families has practical implications for service providers. Military cultural competency—defined as an understanding of the unique needs of service members, veterans, and their families—is woven into the business models of local schools, health care providers, mental health care providers, housing providers, and substance abuse treatment providers. Research suggests that service providers employing military culturally-competent practices communicate better with the population they serve than organizations who don’t invest in training their staffs on military culture and experience, improving outcomes for service members, veterans, and their families.

Specific resources have been developed to train and equip service providers with the context necessary for meeting the needs of military and veteran families, including SLOs (who facilitate partnerships between military installations and local schools) and VOICES for Children (who train and educate childcare providers on issues specific to military families).

While survey respondents provided generally positive feedback regarding public support of military and veteran families in Greater San Antonio, some reported difficulty with feeling integrated in the community. Of those who responded to the statement, “I feel integrated in the Greater San Antonio community,” 16 of 77 reported either “somewhat disagree” or “strongly disagree,” with balanced representation of current service members, spouses of current service members, veterans, and spouses of veterans. Of the 75 individuals who responded to the statement, “The Greater San Antonio region provides a welcoming environment for military and veteran families,” 10 of 75 respondents reported either “somewhat disagree” or “strongly disagree.” Nearly all respondents with a negative perception of the environment in Greater San Antonio were veterans or spouses of veterans.
Recommendations

As the population of the military community changes through generational and demographic shifts, the services available to military personnel, veterans, and their families require evolution and change. Feedback from city and county government employees, nonprofit military and veteran service providers, VA case managers and health care providers, and local education leaders throughout Greater San Antonio, as well as public reporting of issues facing military and veteran families and data, where available, inform the following recommendations. These recommendations range from targeted solutions for a specific subpopulation to broad policy changes affecting social services in Greater San Antonio.

For local government

- Increase recruitment and retention incentives for mental health workers and case managers in Greater San Antonio (specifically within the VA, but other health care employers as well).
  - Offer relocation bonuses.
  - Work with local medical schools to retain graduates in the area.
- Address housing code maintenance among elderly veterans; prevent long-term costs associated with moving them out of their homes.
- Increase recruitment and retention of childcare providers in the region, particularly those with certifications for special needs children.

For local colleges and universities

- Add components to new student orientation for military-affiliated students regarding transition into academia, and non-military students on the large population of military students they will encounter on campus.
- Employ student forums for mediation and learning designed to build partnerships between military and non-military students, creating a civilian-military culture that increases awareness of their differences and highlights areas of cooperation.
- Establish multicultural groups/committees to foster communication between military and non-military students through events, workshops, classes, and volunteer opportunities.
- Create space in student government associations for military-affiliated students to advocate for themselves with defined roles in the student administration.
- Tailor academic tutoring to bridge the military experience with academia using peer-to-peer tutoring that educates student tutors on assisting military-affiliated students struggling with coursework.
- Mandate training for faculty on students and military-affiliated students with disabilities, with special attention on disabilities that are common among veterans.

For military and veteran-serving organizations

- Increase avenues for promoting collaboration in mental health care.
- Provide transportation options for access to military- and veteran-specific services and resources.
- Develop a support network for Exceptional Family Member military families to connect to medical resources and pool transportation when needed.
- When appropriate, expand the definition of “family member” to those designated by the veteran or service member for nongovernmental resources.
- Increase cooperation between nonprofits that assist with childcare, consolidating resources by type and service area of San Antonio.
- Identify the specific needs and prevalence of Gold Star families who may relocate to the region when their service member is treated at BAMC.
- Centralize communication among childcare provider networks that provide for faster service, especially for new families in the area.
- Increase financial incentives for military-affiliated and civilian childcare workers.
Appendix A: Interview Protocol Questions

- Please provide your name, organization, and role.
- How long have you been in your role?
- What major issues does your organization address for veteran and military family members?
- What are the challenges you see facing military and veteran family members in your work?
- Can you describe the nature of collaboration between military and veteran family-serving organizations and other state or local services in the area?
- If you were provided additional resourcing to address a specific problem for military and veteran family members in the San Antonio region, what would be the first issue you would tackle?
- Can you describe what makes San Antonio unique for military and veteran family members?

Appendix B: Organizations Represented in Working Groups and Interviews

1. Team Red, White, and Blue
2. SAMMinistries
3. San Antonio Project
4. Grace After Fire
5. City of San Antonio Military and Veteran Affairs Department
6. City of San Antonio Department of Human Services
7. Housing Authority of Bexar County
8. San Antonio Chamber of Commerce
9. Texas Governor’s Committee to Support the Military
10. San Antonio Food Bank
11. Building Healthy Military Communities
12. Booz Allen Hamilton
13. U.S. Chamber of Commerce San Antonio Foundation Military Spouse Economic Empowerment Zones (MSEEZ)
14. Humana Military
15. San Antonio Chamber of Commerce Senior Enlisted Advisory Committee
16. VISN 17 Center of Excellence for Research on Returning War Veterans, U.S. Department of Veterans Affairs
17. South Texas Veterans Health Care System
18. Military Health Institute, UT Health San Antonio
19. Vogel Resiliency Center, JBSA
20. University of Texas at San Antonio Center for Military Affiliated Students
21. Endeavors
22. Steven A. Cohen Military Family Clinic
23. Texas Veterans Commission
Appendix C: Survey Questions

Q1 | Please rank the following challenges in order of those most affecting military and veteran families in Greater San Antonio to those challenges least affecting military and veteran families in Greater San Antonio.

___ Access to childcare
___ Spousal employment opportunities
___ Cost of housing
___ Cost of necessities (groceries, gas, utilities)
___ Homelessness
___ Access to mental healthcare
___ Access to healthcare
___ Transition from service

Q2 | For the following statements, please rate your level of agreement.

- I feel integrated in the Greater San Antonio community.
  ___ Strongly disagree
  ___ Somewhat disagree
  ___ Neither agree nor disagree
  ___ Somewhat agree
  ___ Strongly agree

- I know how to access the resources I need within my community.
  ___ Strongly disagree
  ___ Somewhat disagree
  ___ Neither agree nor disagree
  ___ Somewhat agree
  ___ Strongly agree

- My family has been able to integrate into the Greater San Antonio community.
  ___ Strongly disagree
  ___ Somewhat disagree
  ___ Neither agree nor disagree
  ___ Somewhat agree
  ___ Strongly agree

- The Greater San Antonio region provides a welcoming environment for military and veteran families.
  ___ Strongly disagree
  ___ Somewhat disagree
  ___ Neither agree nor disagree
  ___ Somewhat agree
  ___ Strongly agree

- If I have an issue related to my military service or veteran status, there is an organization in Greater San Antonio that can help me meet my needs.
  ___ Strongly disagree
  ___ Somewhat disagree
  ___ Neither agree nor disagree
  ___ Somewhat agree
  ___ Strongly agree
**Q3** | In the Greater San Antonio community, are you aware of resources, programs, and services available to military and veteran families in the following categories?

<table>
<thead>
<tr>
<th>Category</th>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Childcare</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mental health</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Housing</td>
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<td>Employment</td>
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<td></td>
</tr>
<tr>
<td>Education</td>
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</tbody>
</table>

**Q4** | Have you accessed family resources on a military installation within Joint Base San Antonio? (If yes, provide the names of resources you have accessed below)

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

**Q5** | Please name one organization in Greater San Antonio that you believe is making a positive impact on the lives of military and veteran families.

____________________________________

**Q6** | Are there any challenges for military and veteran families specific to the San Antonio area?

____________________________________

**Q7** | How would you rate your financial security?

| Significantly below my peers in San Antonio | Slightly above my peers in San Antonio |
| Slightly below my peers in San Antonio | Significantly above my peers in San Antonio |
| Equal to my peers in San Antonio | |

**Q8** | Have you or your family experienced food insecurity in the last 12 months?  
*The U.S. Department of Agriculture defines food insecurity as a lack of consistent access to enough food for every person in a household to live an active, healthy lifestyle.*

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

**Q9** | Do any of your family members qualify for the Exceptional Family Member Program (EFMP)?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>
Q10 | How long have you lived in Greater San Antonio?

___ Less than 1 year
___ 1-2 years
___ 2-3 years
___ 3-5 years
___ Longer than 5 years

Q11 | Which category best describes you?

___ Current service member
___ Spouse of a veteran
___ Spouse of a service member
___ Other dependent of a service member
___ Veteran (retired)
___ Other dependent of a veteran
___ Veteran (separated)
___ Other __________________________

*If answered: Veteran (retired) or Veteran (separated)*
How long ago did you separate from military service?

___ Less than 1 year
___ 1-2 years
___ 2-3 years
___ 3-5 years
___ Longer than 5 years

*If answered: Spouse of a veteran*
How long ago did your spouse separate from military service?

___ Less than 1 year
___ 1-2 years
___ 2-3 years
___ 3-5 years
___ Longer than 5 years

*If answered: Current service member*
Which status best describes you?

___ Active duty
___ Reserve
___ National Guard

*If answered: Current service member or Spouse of a service member*
Do you live on base or off base?

___ On base
___ Off base

*If answered “yes” to spouse or dependent of a service member or veteran:*
What is your current employment status?

___ Employed full-time
___ Employed part-time by choice
___ Employed part-time; prefer full-time employment
___ Unemployed, seeking work
___ Unemployed, not seeking work
**Q12** | With which service do you identify?

___ Army
___ Navy
___ Air Force
___ Marine Corps
___ Space Force
___ Coast Guard

**Q13** | How many children do you have?

Under the age of 5? ________________  In high school? ______________________
In elementary school? ________________  In college? ______________________
In middle school? ________________


8. Quickfacts: San Antonio City, Texas.


20. CNAS interview with Grace After Fire representative, April 24, 2022.


30. CNAS interview with the San Antonio Commission on Veterans Affairs representative, May 6, 2022.

31. CNAS interview with the San Antonio Commission on Veterans Affairs representative, May 6, 2022.


34. Brooke Army Medical Center, https://bmc.tricare.mil/.


36. “Military Installations: Joint Base San Antonio (Lackland, Randolph, Sam Houston)—Health.”


40. CNAS working group, April 21, 2022.

41. Petrie and Frame, “First Lady Jill Biden visits medical and military facilities in San Antonio.”


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