By PATRICIA LEIGH BROWN

February 28, 2013

LOS ANGELES — In the caverns of her memory, Tiffany Jackson recalls the job she held, fleetingly, after leaving the military, when she still wore stylish flats and blouses with butterfly collars and worked in a high-rise with a million-dollar view.

“You feel helpless to stop it,” she said of the cascade of events in which she went from having her own apartment to sleeping in seedy hotels and then, for a year, in the streets, where she joined the growing ranks of homeless female veterans.

Even as the Pentagon lifts the ban on women in combat roles, returning servicewomen are facing a battlefield of a different kind: they are now the fastest growing segment of the homeless population, an often-invisible group bouncing between sofa and air mattress, overnighting in public storage lockers, living in cars and learning to park inconspicuously on the outskirts of shopping centers to avoid the violence of the streets.

While male returnees become homeless largely because of substance abuse and mental illness, experts say that female veterans face those problems and more, including the search for family housing and an even harder time finding well-paying jobs. But a common pathway to homelessness for women, researchers and psychologists said, is military sexual trauma, or M.S.T., from assaults or harassment during their service, which can lead to post-traumatic stress disorder.

Sexual trauma set Ms. Jackson on her path. At first she thought she could put “the incident” behind her: that cool August evening outside Suwon Air Base in South Korea when, she said, a serviceman grabbed her by the throat in the ladies’ room of a bar and savagely raped her on the urine-soaked floor. But during the seven years she drifted in and out of homelessness, she found she could not forget.

Of 141,000 veterans nationwide who spent at least one night in a shelter in 2011, nearly 10 percent were women, according to the latest figures available from the Department of Housing and Urban Development, up from 7.5 percent in 2009. In part it is a reflection of the changing nature of the American military, where women now constitute 14 percent of active-duty forces and 18 percent of the Army National Guard and the Reserves.

But female veterans also face a complex “web of vulnerability,” said Dr. Donna L. Washington, a professor of medicine at U.C.L.A. and a physician at the West Los Angeles Veterans Affairs medical center, who has studied the ways the women become homeless, including poverty and military sexual trauma.

Female veterans are far more likely to be single parents than men. Yet more than 60 percent of transitional housing programs receiving grants from the Department of Veterans Affairs did not accept children, or restricted their age and number, according to a 2011 report by the Government Accountability Office.

The lack of jobs for female veterans also contributes to homelessness. Jennifer Cortez, 26, who excelled as an Army sergeant, training and mentoring other soldiers, has had difficulty finding work since leaving active duty in 2011. She wakes up on an air mattress on her mother’s living room floor, beneath the 12 medals she garnered in eight years, including two tours in Iraq. Job listings at minimum wage leave her feeling bewildered. “You think, wow, really?” she said. “I served my country. So sweeping the floor is kind of hard.”

Not wanting to burden her family, she has lived briefly in her car, the only personal space she has.

Some homeless veterans marshal boot-camp survival skills, like Nancy Mitchell, of Missouri, 53, an Army veteran who spent years, off and on, living in a tent.

“Double Betrayal of Assault”

Of more than two dozen female veterans interviewed by The New York Times, 16 said that they had been sexually assaulted in the service, and another said that she had been stalked. A study by Dr. Washington and colleagues found that 53 percent of homeless female veterans had experienced military sexual trauma, and that many women entered the military to escape family conflict and abuse.
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Trauma Sets Female Veterans Adrift Back

Of more than two dozen female veterans interviewed by The New York Times, 16 said that they had been sexually assaulted in the service, and another said that she had been stalked. A study by Dr. Washington and colleagues found that 53 percent of homeless female veterans had experienced military sexual trauma, and that many women entered the military to escape family conflict and abuse.

For those hoping to better their lives, being sexually assaulted while serving their country is “a double betrayal of trust,” said Lori S. Katz, director of the Women’s Health Clinic at the V.A. Long Beach Healthcare System and co-founder of Renew, an innovative treatment program for female veterans with M.S.T. Reverberations from such experiences often set off a downward spiral for women into alcohol and substance abuse, depression and domestic violence, she added.

“It just pulls the skin off you,” said Patricia Goodman-Allen, a therapist in North Carolina and former Army Reserve officer who said she once retreated to a mobile home deep in the woods after such an assault.

Ms. Jackson won full disability compensation for post-traumatic stress as a disabling aftermath of her sexual trauma, although she was at first denied military benefits.

She grew up in a tough section of Compton, Calif., and served as a heavy equipment operator in the Army, exhilarated by her sense of mastery in a male-dominated environment. But after the rape — which she kept to herself, not even telling her family — her behavior changed. She assaulted a sergeant, resulting in disciplinary actions. Back home, she lost her job in sales after she passed out, drunk, during a business phone call. “It looked like I really had my stuff together,” she said. “But I was dying inside.”

She served three years in prison for drug dealing and finally confided in a prison psychiatrist, who helped her see that many of her bad decisions had been rooted in the sexual trauma.

“I realized I needed help,” she says today, stable finally at 32 and snug in her mother’s home in Palmdale, north of Los Angeles. “But to me breaking down was soft.”

Her lawyer, Melissa Tyner, with the nonprofit Inner City Law Center here, said that many female veterans, like Ms. Jackson, associate the V.A. with a military that failed to protect them and thus forgo needed therapy. Other women who did not serve overseas said they did not realize they were veterans. “This makes them much less stable and therefore less likely to be housed,” she said.

California, home to a quarter of the nation’s veterans, is also home to a quarter of its homeless veterans. In Greater Los Angeles, a 2011 survey found 909 homeless women among them, a 50 percent increase since 2009.

Lauren Felber was one. Her decision to enter the military was a self-preservation instinct: she said she was molested by her father throughout her youth. “He’s dead now;” she said curtly. She thought the Army would make her strong.

When Ms. Felber returned, a debilitating complication from shingles made attempts to work, including bartending and construction jobs, painful. She became addicted to painkillers including methadone. Her welcome staying on friends’ couches ran out, and she headed to Pershing Square, in downtown Los Angeles, resplendent with fountains and soaring palms. She slept on the steps. Sidewalk habitués schooled her on the ins and outs of free food. “On the street, everyone’s hustling, selling something, even if it’s friendship,” she said.

Ms. Felber spent seven months in Rotary House, a shelter run by Volunteers of America. In her journal she wrote, “I walk the streets of Skid Row and see myself in the faces of the obsolete.”

But life is finally on the upswing: she recently moved into an apartment through a program that provides permanent housing and other services, called Housing and Urban Development — Veterans Affairs Supportive Housing program, or HUD-Vash. Having a place of her own, Ms. Felber said, felt so unreal that she piled blankets and slept on the floor, as she had on the streets. But gradually, walking around the bare rooms, she felt “an overwhelming sense of awe and gratitude.”

“I am fighting the fear of losing it,” she added, “while I place each new item, making it a home.”

Family Complications

Returning veterans face a Catch-22: Congress authorized the V.A. to take care of them, but not their families. Women wait an average of four months to secure stable housing, leaving those with children at higher risk for homelessness. Monica Figueroa, 22, a former Army parachutist, lived in a family member’s auto body shop in the Los Angeles area, bathing her baby, Alexander, in a sink used for oil and solvents until, with help, they found temporary housing.
Michelle Mathis, 30, a single mother of three, has bounced among seven temporary places since returning home in 2005 with a traumatic brain injury. Ms. Mathis, who served as a chemical specialist in Iraq, relies on a GPS device to help her remember the way to the grocery store and her children’s school.

She said she did not feel safe in a shelter with her children, so they live in a room rented from a friend who is herself facing eviction. The only place Ms. Mathis said she truly felt at home was with fellow veterans at the V.A. medical center. Because she cannot afford child care, she sees her doctors with her year-old son Makai in tow.

Transitional housing has traditionally been in dormitory settings, which worked when returnees were mostly single men. But a March 2012 report by the Department of Veterans Affairs Office of Inspector General found bedrooms and bathrooms without locks.

Dr. Susan Angell, the executive director for Veterans Homeless Initiatives for the V.A., said that each site was individual and required a different approach, whether it meant putting up walls or installing card readers to beef up security. “There is no blanket solution,” she said. “It has to fit the environment. We really want the best and safest environment for any veteran that comes to us for care.”

Pledging to end veteran homelessness by 2015, the government is pouring millions of dollars into permanent voucher programs, like HUD-Vash, for the most chronically homeless veterans. Thirteen percent of those receiving vouchers are women, nearly a third of them with children, Dr. Angell said.

A newer V.A. program, with $300 million allocated by Congress, is aimed at prevention, providing short-term emergency money to help with down payments, utility bills and other issues. The government’s motivation is financial as well as patriotic: the V.A. estimates that the cost of care for a homeless veteran, including hospitalizations and reimbursement for community-based shelters, is three times greater than for a housed veteran. A pilot project providing free drop-in child care is under way at three V.A. medical centers.

Senator Patty Murray, Democrat of Washington, a member of the Senate Veterans Affairs Committee, recently introduced legislation that would reimburse for child care in transitional housing for the first time.

An Emotional Battalion

But change in Washington can be glacial. And a sturdy roof is not always enough. On the outskirts of Long Beach, Calif., a national nonprofit group, U.S. Vets, created living quarters for at-risk families at Villages at Cabrillo, former naval housing, with a special program for homeless female veterans.

But the directors soon grew perplexed by the large number of women who were struggling to make it on their own. “We began to understand that so many of them suffered from sexual trauma,” said Steve Peck, the group’s president and chief executive. “Their inability to cope with those feelings made it impossible for them to put one foot in front of the other.”

The result was Renew, a collaboration with the V.A.’s Long Beach center. It incorporates psychotherapy, journal writing and yoga, and it accepts women who have been screened for military sexual trauma. Each class of a dozen women lives together for 12 weeks while spending eight-hour days at a women’s mental health clinic, “where you can cry and not have to encounter a bunch of men with your mascara running,” as Dr. Katz put it.

With Dr. Katz and other guides, the women formed an emotional battalion, squaring off against unseen enemies: fear, loneliness, distrust, anger and, most insidious of all, the hardened heart.

At the program’s graduation in December, held in a therapy room, nine women spoke movingly of choosing strength over fragility. Cindi, an officer in the Air Force with a master’s degree, said she had been bullied and ostracized by a female superior. After leaving the military, she had tumbled into a violent marriage and did not want her last name used for her own safety. She had been couch-surfing for a while.

She grew up in a household brimming with neglect. In her workbook, Cindi drew an image of water boiling on a stove, representing her traumas, more powerful than her self-regard.

After years of disappointment, Cindi was finally ready to forge new ground.

“I am more than the sum of my experiences,” she read from her journal, seeming to evoke the story of every homeless veteran sister. “I am more than my past.”