



## **League of Veterans**

A Veteran-led organization committed to building housing, stability, and a future for military service members transitioning into civilian life.

### **Mission Statement:**

*To establish an unprecedented safety net for military service members transiting into civilian life, a safety net that has never been seen before.*

### **Briefing**

Date: August 23, 2025

**Bridging the Gap: Housing & Support for America's Transitioning Service Members**

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## **Bridging the Gap: Housing & Support for America's Transitioning Service Members**

### *Coming into the Civilian Workforce Without Experience & Retirement*

#### **Overview**

For many Americans, entering or re-entering the workforce happens gradually through internships, part-time jobs, or career changes built on prior civilian work history. Most can build retirement accounts, access unemployment benefits, or rely on established networks for their next opportunity. By contrast, military service members separating after 4, 6, or 8+ years, without qualifying for a military pension, face a unique and abrupt financial and professional gap.

#### **At the moment of discharge:**

- **No pension or retirement pay:** Military pensions are only available after 20+ years of service.
- **No civilian work history:** While military skills are highly valuable, they don't always translate directly to civilian job descriptions.
- **No immediate paycheck:** Without a secured job, income stops abruptly, forcing reliance on personal savings.
- **Loss of housing benefits:** Military housing or Basic Allowance for Housing (BAH) ends immediately, leaving the veteran to pay full market rent.
- **High cost-of-living pressures**
  - **Basic Living Wage (Phoenix, MIT data)** – Single adult: ~\$43K/year after taxes; Family of four: ~\$105K/year
  - **Comfortable Lifestyle (AZ, SmartAsset 2025)** – Single adult: ~\$117K/year; Family of four: ~\$234K/year
  - **National Comfortable Lifestyle Range** – Single: ~\$80K–\$142K; Family of four: ~\$160K–\$356K

This creates a compressed, high-pressure transition period where former service members must find housing, secure a job, and establish civilian stability all at once. Civilian workers rarely face such an abrupt change without unemployment benefits or severance pay.

#### **Housing Cost Pressures: Rising Costs, Vacation Rentals & Home Buying Challenges**

Across the United States, the cost of living has risen sharply over the past five years, driven by housing expenses that outpace wage growth. Nationally, rents are at historic highs, with the median monthly rent for a 2-bedroom apartment hovering around \$1,750–\$1,900—a 20 %+ increase since 2019. A key contributor is the rapid expansion of short-term rentals (e.g., Airbnb, Vrbo), which have removed hundreds of thousands of units from the long-term rental market.

As of 2024, there were an estimated 1.3–1.4 million active short-term rental listings in the U.S., with some high-tourism cities losing 10–20 % of their long-term rental stock to vacation rentals. This supply reduction has put upward pressure on rental prices, especially in urban centers and desirable coastal or resort regions.



For would-be homeowners, affordability remains a national challenge. The U.S. median home price in mid-2025 stands around \$430,000–\$435,000, up nearly 40 % from pre-pandemic levels, while average 30-year mortgage rates remain near 6.5–7 %. According to the National Association of Realtors, the income required to afford a median-priced home—assuming a 20 % down payment—now exceeds \$100,000/year in most states, well above the national median household income. Coupled with stagnant housing supply—new construction still trails demand by an estimated 3.2 million units. This environment creates steep barriers for both renters and buyers, particularly for those entering the market without existing equity or savings.

In Arizona, the widening gap between demand and supply underlines a structural housing deficit that mere incremental construction won't quickly resolve. Since 2010, the state's households have grown by 25% while housing units increased only 14%, creating a structural shortage that fuels the affordability crisis.\*

The gap between military service and civilian stability is widest for those separating without retirement benefits. These individuals who have served with dedication but leave the uniform behind with no pension, no steady income, and no guaranteed housing. The national cost of living, record-high rents, housing shortages driven by short-term rentals, and soaring home prices create an environment where even the most disciplined and resourceful veterans face an uphill battle to secure stability.

### **The League of Veterans exists to close that gap.**

Our Military Transitional Housing Initiative provides purpose-built communities that combine affordable housing with on-site resources. We meet service members at the exact point of vulnerability, before instability turns into crisis, ensuring they have the safety, resources, and time needed to transition successfully.

By delivering both immediate housing and integrated support services, the League of Veterans offers a national model that transforms the transition process from a high-risk leap into civilian life into a stable, structured, and dignified pathway forward.

## CIVILIAN vs. NON-RETIRING VETERAN

### Cost of Living: Basic Needs vs. Comfortable Lifestyle

Category	Average Civilian	Non-Retiring Veteran (4-8 Years Service)
Work History	Prior civilian experience, internships, networking.	No civilian work history; skills may not directly match job titles.
Retirement Benefits	401(k), IRA, or pension contributions.	No pension; 20+ years needed for military retirement pay.
Income at Transition	Minimal income gap; may receive severance or unemployment.	Pay stops at separation; must rely on savings until employed.
Housing Costs	Accustomed to market rent or mortgage; stable housing.	Must secure housing immediately; Basic Allowance for Housing ends.
2-Bedroom Rent	U.S.: 1.7K-1.9K per month (median).	Phoenix: 1.5K-1.8K per month   U.S.: 1.7K-1.9K.
Basic Needs – Single (Phoenix / U.S.)	Phoenix: ~ \$43K   U.S.: \$85K-\$120K per year.	Same basic costs but without steady income; higher financial risk.
Basic Needs – Family of 4 (Phoenix / U.S.)	Phoenix: ~ \$105K   U.S.: \$140K-\$200K per year.	Same costs, compounded by loss of housing allowance and childcare changes.
Comfortable Lifestyle – Single (AZ / U.S.)	U.S.: 80K-142K per year (range).	AZ: ~ \$117K per year.
Comfortable Lifestyle – Family of 4 (AZ / U.S.)	U.S.: 160K-356K per year (range).	AZ: ~ \$234K per year.
Health Care	Continuous coverage via employer or ACA marketplace.	TRICARE ends unless VA-enrolled; often must secure private insurance.
Job Search Timeline	Can job hunt while employed or on unemployment benefits.	Must find work within ~30-90 days without an income buffer.
Support Systems	Career services, unemployment offices, professional networks.	Must navigate VA programs + civilian hiring barriers; fewer tailored supports.

## Sources – Civilian vs. Non-Retiring Veteran Briefing

### Cost of Living & Living Wage Data

#### **\*Arizona cost of living rises above U.S. average as housing shortage continues**

<https://www.kizz.org/kizz-news/2025-08-13/arizona-cost-of-living-rises-above-u-s-average-as-housing-shortage-continues-report-says>

#### **MIT Living Wage Calculator – Arizona & National**

<https://livingwage.mit.edu/>

– Data on basic living wage requirements for single adults and families of four.

#### **SmartAsset – State Salary Needed to Live Comfortably (2025)**

<https://smartasset.com/data-studies/state-salary-living-comfortably-2025>

– Figures for “comfortable lifestyle” income requirements across states.

#### **U.S. Bureau of Labor Statistics (BLS) – Consumer Expenditure Survey**

<https://www.bls.gov/cex/>

– National spending averages for households by size and composition.

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### Rental Market Data

#### **Zillow – Observed Rent Index (ZORI)**

<https://www.zillow.com/research/data/>

– National median rent trends for 2-bedroom units.

#### **ApartmentAdvisor – National Rent Report (July 2025)**

<https://www.apartmentadvisor.com/national-rent-report>

– Median rent figures for U.S. apartments, by bedroom count.

#### **Rent.com – U.S. Apartment Rent Trends**

<https://www.rent.com/research/average-rent-prices>

– Average national rental prices and year-over-year changes.

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### Housing Market & Home Affordability

#### **National Association of Realtors – Housing Affordability Index**

<https://www.nar.realtor/research-and-statistics/housing-statistics/housing-affordability-index>

– Median home prices, qualifying income, and affordability trends.

#### **Federal Reserve Economic Data (FRED) – 30-Year Fixed Mortgage Rate**

<https://fred.stlouisfed.org/series/MORTGAGE30US>

– Historical and current mortgage interest rate data.

#### **Redfin – National Housing Market Data**

<https://www.redfin.com/news/data-center/>

– Median U.S. home price trends and year-over-year changes.

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### Vacation Rental & Supply Impact

#### **AirDNA – Short-Term Rental Market Trends**

<https://www.airdna.co/>

– Data on active short-term rental listings in the U.S.

#### **Urban Institute – Housing Supply Shortage Estimates**

<https://www.urban.org/research/publication/housing-supply-shortage>

– National housing deficit estimates (~3.2 million units).

#### **Axios – Vacation Rentals Impact on Housing Supply** – Reporting on percentage of rental stock shifted to short-term rentals.

<https://www.axios.com/local/> (city-specific articles available by search)