

Community Analysis

Miami Report



AMERICA'S WARRIOR PARTNERSHIP



*This community analysis was sponsored by
JP Morgan Chase & Co. and conducted by
America's Warrior Partnership.*



JPMORGAN CHASE & CO.



*Partnering with communities to
prevent veteran suicide*

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Executive Summary

The Miami Metropolitan Statistical Area (MSA) located in Southeast Florida is defined as Miami-Fort Lauderdale-Pompano Beach, with a population of 6.1 million according to the Census Bureau as of 2019. The Miami MSA includes three counties from south to north:

- Miami-Dade (Miami-Miami Beach- Kendall, FL)
- Broward (Fort Lauderdale-Pompano Beach-Sunrise, FL)
- Palm Beach (West Palm Beach-Boca Raton-Boynton Beach, FL)

Demographics*

	Miami-Dade County	Broward County	Palm Beach County	Total
Total Population	2,165,187	1,541,451	1,212,253	4,918,891
Veteran Population	45,848	58,026	66,398	170,272
% of Total Veteran Population	2%	4%	5%	3%

*According to 2021 Estimates based on 2020 Census with estimate based on counties provided

Miami-Dade is the most southern county in the MSA. The county is known for its Latino culture with a Hispanic-Cuban influence. The ethnic make-up is predominately Hispanic/Latino, and there is a high concentration of post-9/11 veterans. Just north of Miami-Dade County is Broward County. Palm Beach County is north of Broward County. In Palm Beach, the majority of the population identifies as White, male, and are 65 or older in age.

A challenge affecting the Miami population is the housing market. Many college veterans stated they are experiencing hard times with rent increasing 50% over the past 3 months. Most stated their monthly housing allowance included with their Post-9/11 GI Bill is not enough to cover personal expenses, rent, and/or family obligation expenses. Many college veterans stated it is difficult being in school and attempting to stay present while worrying about financial issues.

Traveling around Miami-Dade, Broward, and Palm Beach can be frustrating due to the heavy traffic throughout each county. Congestive traffic can cause a huge delay in travel time affecting traveling from one destination to another. This becomes difficult when traveling to establishments not located in the local community as well as those in the local community.

It was also stated that there is a lack of mental health services within the community.

Many veterans were unaware of the closest VA Vet Center, the services provided, or their eligibility status to access available services.

Vet Centers are community-based counseling centers that provide a wide range of social and psychological services to eligible veterans and their families.



VET CENTER



AMERICAN LEGION POST 98

— Key Findings

Abundance of Grant Funding

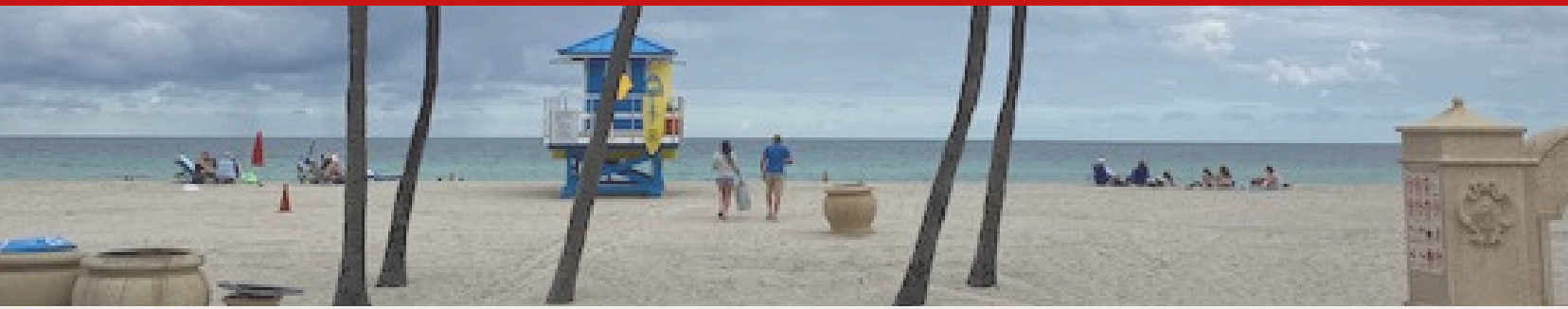
- Social service programs within the Miami-Dade County, Broward County, and Palm Beach County are heavily funded making this a resource rich community.
- There are many veteran specific nonprofits within the community, but there is a lack of communication among providers, collaboration to maximize effort, and awareness of the local offerings.

Services Are Spread Out

- Services across the Miami MSA are spread throughout the community; therefore, there is not a centrally located area of veteran programs creating barriers when accessing care.
- Veterans may not engage in opportunities and events outside of their residing counties.
- Each county does not offer the same services leaving some without resources they need.

Disconnect Between the Veteran Population and the Services Available

- The veterans in this community lack the knowledge of services, programs, and opportunities available within the community.
- Not all veterans are participating in the VA and some would much rather pay out of pocket for care.
- There is a gap in educating the veteran population of the programs available in each county and follow-up does not occur within the community to ensure veterans receive the services advertised.



— Results Summary

Use of Funding/Grants

Identified issue-based funding is met by private organizations or veteran organizations like: Veteran Access Clinics, Connected Warriors, Operation Sacred Trust, Advocate Program, ELKS, VFW, Project Vet Relief, American Legion National Temporary Financial Assistance Program, Mission United-Broward, and Mission United Miami-Dade.

Outreach

The outreach is provided by veteran serving organizations in addition to direct services they provide to the veteran community. The Vet Center- Doral, Mission United-Broward and Florida International University (FIU) conduct proactive outreach, engagement, and follow-up with veterans.

Purposeful Activities

Each community has distinct opportunities for recreation depending on the environment. Community resources identified were Vet Center-Doral, United Way-Miami & Broward. American Legion Post 67 and Florida International University (FIU).

Physical Healthcare

The Bruce W. Carter Department of Veteran Affairs Medical Center is located in Miami, FL and West Palm Beach Veteran Administration Medical Center is located in West Palm Beach, FL. The West Palm VA also includes a Fisher House. There are several VA Community-Based Outpatient Clinics (CBOCs) around the Miami-Dade area extending through Broward County and Palm Beach County. There is free public transportation for veterans with scheduled appointments at VA Hospitals and Clinics throughout the communities.

Leadership

There are several veteran organizations within the Miami-Dade area, Broward, and Palm Beach communities. There is no centralized lead veteran organization. Veteran serving organization's (VSOs) such as the American Legions, and VFWs are a part of each community. Support varies but independent/specific direct services are available.

Use of Technology

There is a lack of coordinated technology therefore, the organizations supporting the veterans all use their own technology system. In doing so, duplication can arise and a lack of shared support with community providers occurs.

Employment

There are 13 locations for assistance with employment identified through CareerSource. In addition, Mission United-Broward, Mission United Miami-Dade also provide employment assistance. It was reported that there are barriers with connecting veterans to career opportunities. Recruiting new veterans in the current workforce appears to be challenging.

Access to Benefits Service

In addition to the County Veteran Service Officers, it was identified that Wounded Warrior Project provides assistance for Post 9/11 Alumni. However, most of the veterans encountered said they do their claims themselves and help others.

Behavioral Health

Vet Centers are located in two physical locations within the Miami MSA. Their services cover Miami-Dade County, Broward County, and Palm Beach County. Vet Centers provide a wide range of social and psychological services. Additionally, West Palm Beach VA has a 60-bed Mental Health Domiciliary to provide facilities for residential rehabilitation treatment programs for veterans. Connected Warriors Behavioral Health Center provides an array of support for veterans.

Homelessness Program

There were several homeless programs identified through the VA as well as Mission United-Broward and Mission United Miami-Dade. A veteran homeless hotline is in place for veterans to contact seeking homeless resources, along with concerned citizens.

Education

Identified college/universities in the area are aware of the veteran services. The universities included Florida International University (FIU); University of Miami (UM); Miami-Dade College; and Barry University. One-stop centers are in place at each university where veterans can receive assistance regarding educational needs.

How Local Branches of Chase Can Help

“JPMorgan and Chase Office of Veteran and Military affairs seeks to hire 2 million veterans and 200,000 military spouses.” The target mission affects the following areas.

Growth & Entrepreneurs

Entrepreneurship educational opportunities would pique interest on college campuses for those who are heavily involved with the veteran population. This would allow growth opportunities and build relationships potentially leading to career growth.

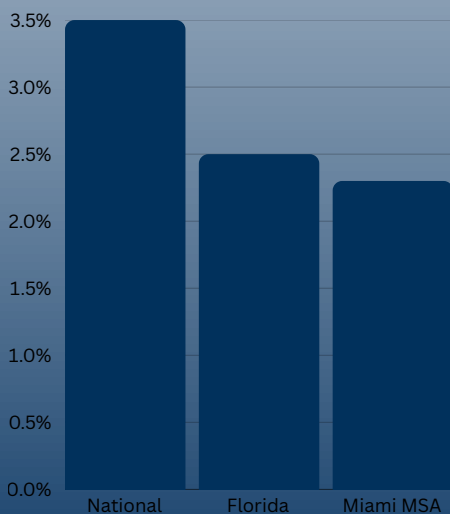
Florida International University (FIU); University of Miami (UM); Miami-Dade College; and Barry University all have one-stop walk-in centers for veterans and families.

Branch(es) conduct outreach to higher education systems by:

- Sponsoring an event organized by the one-stop centers that provide peer support and recreational activities.
- Sponsoring veteran(s) to find all the veterans and military-connected family members on campus and connect them to services.

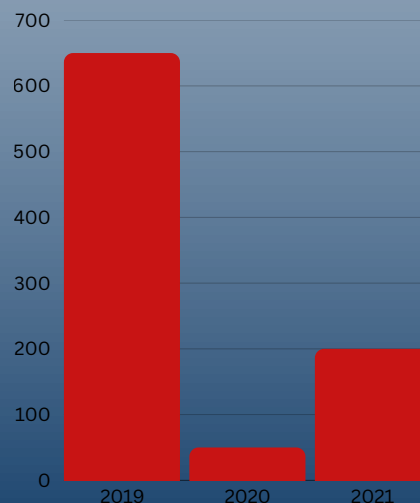
In addition, provide incentives to engage the veterans and their families: For example: Provide free pizza to veterans and their families once a semester.

Unemployment Rate*



*According to the March 2022 Bureau of Labor and Statistics

Veteran Homelessness*



*According to Housing and Urban Development Point-in-time estimate

Career and Skills

Other organizations identified as opportunities for engagement were: The Vet Center (Doral) who are highly active within the community, host resource fairs, and engage with local veteran organizations/college campuses; local Career Sources (Miami & Broward) establish relationships with veterans to assist with employment; and Mission United who execute a comprehensive federal grant of Supportive Services for Veteran Families (Homeless prevention and Rapid Rehousing).

Recommendations for branch(es) engagement:

- Hosting/attending job fairs & resource fairs with collaborative partners.
- Leveraging community partners above to assist with marketing “Onward to Opportunity and Veterans Job Mission” for eligible/interested applicants

Financial Health

Branch(es) engagement and implementation:

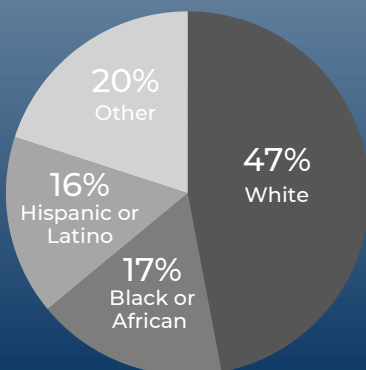
- “Lunch and Learns” are very popular and can be shared through the branch partners such as education systems, Vet Center(s) and CareerSource(s).
- Set up “Virtual Workshops” on your local website to include basic courses.
 - For example: Budgeting, Savings account, Checking account, Credit Cards, Taxes, Loans, short term vs. long term investments, Life insurance (Term Life, Whole Life), food insecurity, stress management.

Community Development-Veteran Engagement and Outreach

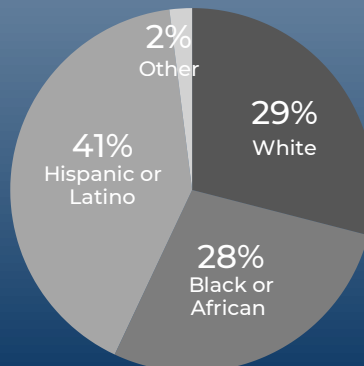
Miami is a diverse community & thriving with the Latino/Hispanic culture. The Miami-Dade veteran population are 2% of the veteran population with their largest population being 92% Hispanic/Latino over the age of 35.

Veterans in Broward make up approximately 5% of the veteran population with the largest population being 81% white post 9/11 males 35 and above.

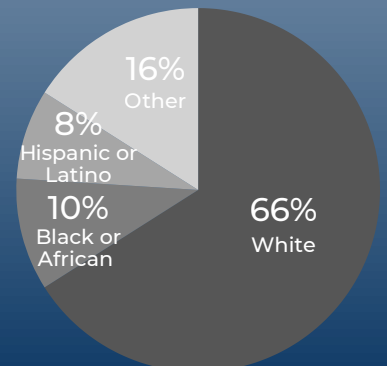
**Broward
Veteran Ethnicity**



**Miami-Dade
Veteran Ethnicity**



**Palm Beach
Veteran Ethnicity**

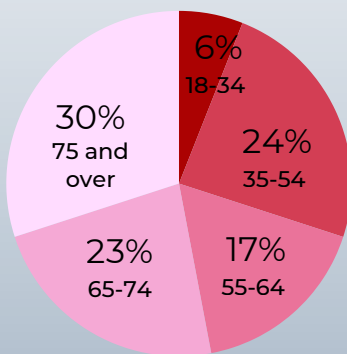


Veterans in Palm Beach make up approximately 6% of the veteran population with the largest population being 66% white pre-9/11 males with 42% ranging from 64-75.

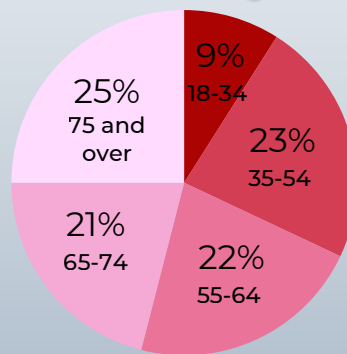
Branch(es) engage and conduct community development by:

- Building rapport with their customers through a representation of cultural competency within their local branches as well as targeting outreach to the Veterans over the age of 35:
 - Bilingual employees to strengthen language barriers.
 - Training employees when working with customers from a multi-race communities.
 - Training employees on Military/Veteran communities.
 - <https://psycharmor.org/>

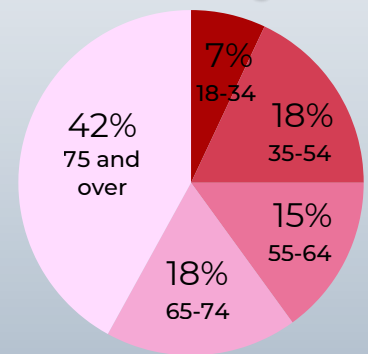
**Broward
Veteran Age**



**Miami-Dade
Veteran Age**



**Palm Beach
Veteran Age**



Philanthropic Opportunity

There are great services and opportunities observed through the community assessment within the greater Miami area. The assessment indicated two non-governmental entities (NGO's) where funding from the branches would greatly amplify their efforts to support veterans.

The University of Miami's veteran program is greatly underfunded and was not observed to be a priority for the university. Their program is in a room approximately 300 sq. feet with limited resources to support the veterans and their families on campus and provide them opportunities of engagement.

American Legion Post 67 offers an array of events to all era's of veterans and their families. They share resources through a monthly Newsletter and are heavily involved in the community.

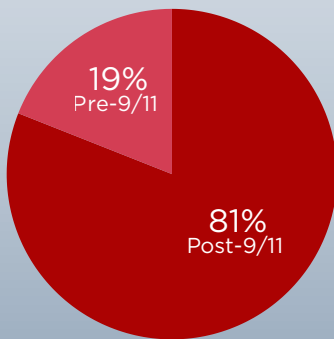


Program Impact Evaluation

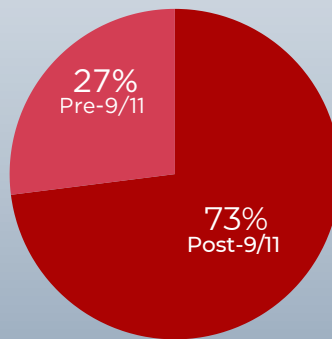
Military veterans generate significant economic benefits for communities. This may not be well understood by local, government, and other key stakeholders. The economic impact analysis provides a quantitative method to estimate the economic benefits that veterans bring to the Miami MSA area. Although Community Integration serves all veterans, our economic impact is based on the post-9/11 population because they have access to more benefits than the pre-9/11 population.

Based on the projection of serving all 190,420 post-9/11 veterans, the estimated amount of new annual funds to enter the community is \$2.3 billion. The estimated amount of savings to the community is \$789 million. The total estimated economic impact on the community is \$3.1 billion.

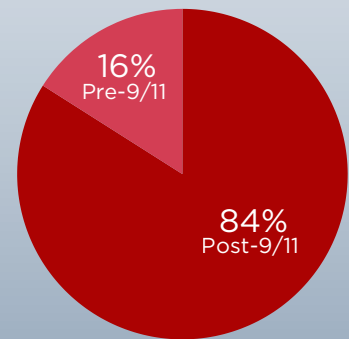
Broward
Veteran Service Era



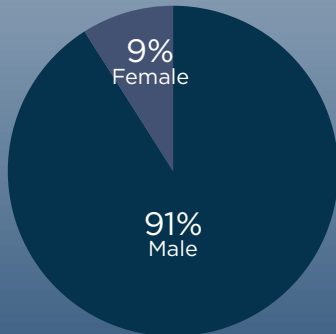
Miami-Dade
Veteran Service Era



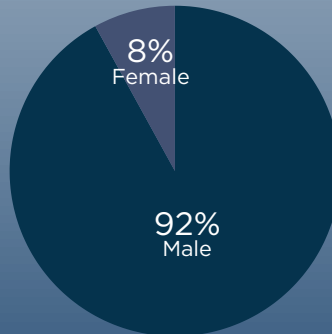
Palm Beach
Veteran Service Era



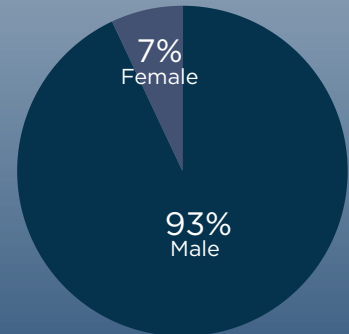
Broward
Veteran Gender



Miami-Dade
Veteran Gender



Palm Beach
Veteran Gender



Community Outcome: 190,420 Served

Measure	Number Served	Estimated Value	Total Estimated Economic Impact	Estimated New Funds to Community	Estimated New Savings to Community	Value Measured and Source of Information
Economic impact of Veterans enrolled in school	38,084	\$21,400	\$814,997,600	\$814,997,600		The value is the average GI Bill benefit to include tuition, living stipend, and fees (Source: VA.gov GI Bill Report)
Economic impact of Veterans graduating from school	8,569	\$10,507	\$90,033,432	\$90,033,432		The value is the increase in income due to graduating from higher education/training. Source: Dec 2014, Utah System of Higher Education. Our calculations do not include the annual increase to state and local tax revenues would be approximately \$4.6 million.
Economic impact of previously unemployed Veterans becoming employed	5,713	\$40,302	\$230,229,205	\$230,229,205		The value is the average income for Veterans, but does not include the value of purpose and productivity. This also does not account for savings in unemployment insurance or loss of productivity. (Source: 2015 Veteran Economic Opportunity Report)
Economic impact of Veterans enrolled in VA Healthcare	133,294	\$5,889	\$784,953,556		\$784,953,556	The calculation is the average cost of healthcare for enrolled Veterans, but does not include the value of access to physical and behavioral care. The community and state savings of Veterans receiving federally funded health care. (Source: May 2015 Commission on Care Study)
Economic impact of Veterans enrolled in VA Benefits	95,210	\$13,000	\$1,237,730,000	\$1,237,730,000		The figure is the average disability payment of Veterans. Aside from the value of access to other services offered by the Veterans Benefit Administration. (Source: August 2014 Congressional Budget Office Study)
Economic impact of Veterans formerly homeless but now housed	195	\$23,000	\$4,489,152		\$4,489,152	It can cost a community as much as \$23,000 for one person to be chronically homeless for one year (shelter stays, jail time, emergency room visits, etc.). (Source: The Economics of Homelessness, University of Chicago, May 14, 2013)
Total Estimated Economic Impact			\$3,162,432,945	\$2,372,990,238	\$789,442,707	

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