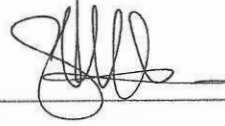


THE AMERICAN LEGION

DEPARTMENT OF FLORIDA
PROPOSED RESOLUTION

This is to certify that the resolution below was adopted by Post # 98 in a regular meeting dated April 8, 2026 but with Department action substituted for local resolving clause.



SIGNATURE POST COMMANDER OR ADJUTANT _____

INSTRUCTIONS (Department By-Laws Article 1, section 5, b-c)

This form must be filled out in triplicate.

All resolutions shall be presented to the Dept. Adjutant at least forty (40) days prior to the Dept. Convention.

RESOLUTION

WHEREAS, The American Legion (TAL) represents and supports over 2.5 million wartime veterans and is founded on its Four Pillars, including Veterans Affairs and Rehabilitation; and
WHEREAS, The successful transition of veterans into civilian life depends in part on access to education, financial stability, and the ability to meet basic living needs without disruption; and
WHEREAS, Many veterans face ongoing challenges during this transition, including financial strain and housing insecurity, where instability can worsen outcomes; and
WHEREAS, Studies show that over 50% of student veterans have experienced housing insecurity, highlighting the ongoing challenges faced by this population; and
WHEREAS, The Post-9/11 GI Bill provides a monthly housing allowance that student veterans depend on to maintain stable housing while pursuing higher education; and
WHEREAS, Housing payments are authorized under 38 U.S.C. § 3313 and implemented through 38 C.F.R. § 21.9640, where payments are tied to enrollment periods, resulting in gaps in housing support during breaks between academic terms, even when student veterans remain enrolled full-time across consecutive terms; and
WHEREAS, Short academic breaks, including winter breaks that typically last up to 21 days, create periods during which housing payments stop while rent, utilities, groceries, childcare, and other essential expenses continue; and
WHEREAS, For many student veterans, this gap can force difficult financial tradeoffs that jeopardize housing stability and increase the risk of homelessness during a critical point in their academic progress; and
WHEREAS, This gap exists due to changes enacted under Public Law 111-377, which tied housing payments directly to days of enrollment; and
WHEREAS, Providing housing continuity during short academic breaks would reduce housing and food insecurity and support student veterans in completing their education; now, therefore, be it

DO NOT WRITE BELOW THIS LINE

APPROVED _____ REJECTED _____
FOR DEPARTMENT ACTION _____
FOR NATIONAL ACTION _____
CONSOLIDATED WITH _____
REFERRED TO STANDING COMMISSION OR COMMITTEE ON _____
REFERRED TO CONVENTION COMMITTEE ON _____
OTHER ACTION _____

SIGNATURE _____
(CHAIR)

April 16, 2026
DATE RECEIVED IN DEPT
GI Bill Housing Continuity
SUBJECT
REFERRED TO COMMITTEE ON
PROPOSAL NO. 5

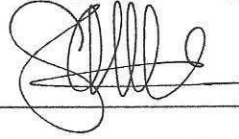
THE AMERICAN LEGION

DEPARTMENT OF FLORIDA

PROPOSED RESOLUTION

This is to certify that the resolution below was adopted by Post # 98 in a regular meeting dated April 8, 2026 but with Department action substituted for local resolving clause.

SIGNATURE POST COMMANDER OR ADJUTANT _____



INSTRUCTIONS (Department By-Laws Article 1, section 5, b-c)

This form must be filled out in triplicate.

All resolutions shall be presented to the Dept. Adjutant at least forty (40) days prior to the Dept. Convention.

RESOLVED, By The American Legion, Department of Florida in Department Convention assembled in Orlando, Florida, June 11-14, 2026, That The American Legion urges Congress and the Department of Veterans Affairs to ensure housing continuity during short academic breaks of 30 days or less for student veterans who remain enrolled full-time across consecutive academic terms; and, be it finally

RESOLVED, That such policy should include appropriate safeguards, including full-time enrollment, confirmed registration for the subsequent academic term, and maintenance of satisfactory academic progress, to ensure the policy remains targeted, responsible, and does not constitute an expansion of existing GI Bill benefits.

DO NOT WRITE BELOW THIS LINE

APPROVED _____ REJECTED _____
FOR DEPARTMENT ACTION _____
FOR NATIONAL ACTION _____
CONSOLIDATED WITH _____
REFERRED TO STANDING COMMISSION OR COMMITTEE ON _____
REFERRED TO CONVENTION COMMITTEE ON _____
OTHER ACTION _____
SIGNATURE _____
(CHAIR)

April 16, 2026
DATE RECEIVED IN DEPT
GI Bill Housing Continuity
SUBJECT
REFERRED TO COMMITTEE ON
PROPOSAL NO. 5

Supporting Statement

GI Bill Housing Continuity Resolution

Submitted by: Post 98
Department: Florida

This resolution addresses a gap in the Post-9/11 GI Bill that creates housing instability for student veterans during short academic breaks. Studies indicate that over 50% of student veterans have experienced housing insecurity, highlighting the financial vulnerability many face while pursuing higher education. According to the U.S. Department of Veterans Affairs, approximately 600,000 veterans and dependents use Post-9/11 GI Bill benefits each year while pursuing higher education.

Although student veterans remain enrolled full-time across consecutive academic terms, housing payments are tied to certified enrollment periods, resulting in gaps in support during breaks between semesters. During these periods, essential expenses such as rent, utilities, groceries, transportation, and childcare continue without interruption, creating financial strain for veterans who are otherwise meeting all academic requirements.

This issue is particularly impactful during winter break, which typically lasts up to 21 days. For many student veterans, this results in a temporary but significant loss of income that can disrupt housing stability and increase reliance on credit or delayed payments.

This proposal does not expand GI Bill benefits. Instead, it provides continuity of housing support during short academic breaks of 30 days or less for student veterans who remain enrolled full-time across consecutive terms. By including safeguards such as full-time enrollment, confirmed registration for the subsequent term, and maintenance of satisfactory academic progress, the policy remains targeted, responsible, and fiscally sound.

Ensuring housing stability during these periods supports student veterans in completing their education, maintaining progress toward their degrees, and successfully transitioning into civilian life. This aligns directly with the mission of The American Legion to advocate for veterans and ensure their successful transition to civilian life.

Sources:

- Hope Center for Student Basic Needs, *Student Veteran Basic Needs Report*
- U.S. Department of Veterans Affairs, *Annual Benefits Report*



Collection Thesaurus

community college students

Search

[Advanced Search Tips](#)

Peer reviewed only Full text available on ERIC

[Back to results](#)

Food and Housing Insecurity among Community College Student-Veterans

Krista M. Soria; Amish B. Smith

New Directions for Community Colleges, n206 p53-62 2024

In this manuscript, the authors examined the rates of food and housing insecurity experienced by student-veterans enrolled at community colleges in fall 2020. The results of a multi-institutional survey of student-veterans at 113 community colleges suggested that 37.6% of community college student-veterans experienced food insecurity and 52.5% of community college student-veterans experienced housing insecurity. Additionally, 17.8% of community college student-veterans experienced homelessness in the past year. The results also suggest that community college student-veterans who experienced food and housing insecurity had lower grade point averages, higher rates of clinically significant generalized anxiety disorder, and higher rates of clinically significant major depressive disorder. Examples of strategies to support community college student-veterans experiencing food and housing insecurity are included.

Descriptors: [Community College Students](#), [Veterans](#), [Housing](#), [Hunger](#), [Student Needs](#), [Homeless People](#), [Grade Point Average](#), [Anxiety](#), [Depression \(Psychology\)](#).

Wiley. Available from: John Wiley & Sons, Inc. 111 River Street, Hoboken, NJ 07030.
 Tel: 800-835-6770; e-mail: cs-journals@wiley.com; Web site:
<https://www.wiley.com/en-us>

Peer reviewed

[Direct link](#)

ERIC Number: EJ1427963

Record Type: Journal

Publication Date: 2024

Pages: 10

Abstractor: As Provided

ISBN: N/A

ISSN: ISSN-0194-3081

EISSN: EISSN-1536-0733

Available Date: N/A

Publication Type: Journal Articles; Reports - Research

Education Level: Higher Education; Postsecondary Education; Two Year Colleges

Audience: N/A

Language: English

Sponsor: N/A

Authoring Institution: N/A

Grant or Contract Numbers: N/A

Author Affiliations: N/A



[Privacy](#) | [Copyright](#) | [Contact Us](#) | [Selection Policy](#) | [API](#) | [Metrics](#)
[Journals](#) | [Non-Journals](#) | [Download](#) | [Submit](#) | [Multimedia](#) | [Widget](#)

TOPICS: IMPROVE FEDERAL POLICY IMPROVE ECONOMIC ADVANCEMENT BUILD COMMUNITIES

PROJECTS: STUDENT LOAN RESEARCH

Many Student Veterans Must Borrow or Work to Cover Housing Costs

The Post-9/11 GI Bill's monthly housing allowance often fails to match expenses

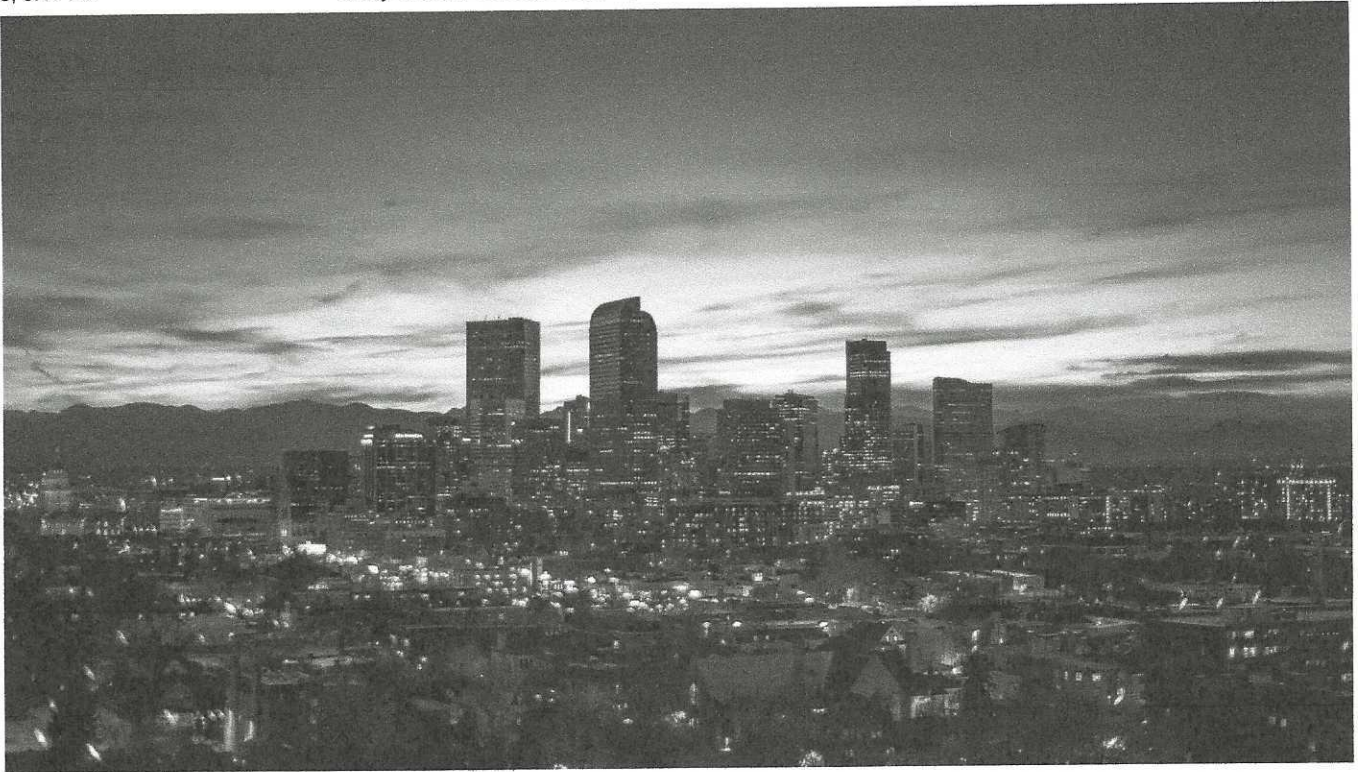
Authors: Richa Bhattarai, Scott Brees, and Phillip Oliff

Article | June 20, 2023 | 3 min

Privacy Notification

We use cookies and other technologies to help improve your browsing experience; some are necessary for the site to work, and some are optional. Learn more in our [Cookie Notice](#).

[Cookie Settings](#)



JON PACIARONI

The gap between the Post-9/11 GI Bill's monthly housing allowance (MHA) and actual housing costs could lead veterans to borrow greater amounts through student loans, according to a survey done for The Pew Charitable Trusts.

A majority of veterans who qualified for the full MHA (63%)—the housing stipend that supplements the tuition payments from the GI Bill—said that it didn't cover all of their housing expenses (see Figure 1). Almost a quarter of these veterans (24%) said that the housing allowance covered *half or less* of their housing expenses.

This finding is in line with a prior Pew analysis revealing that living expenses—and housing in particular—were the top expense category that veterans covered with student loans. The situation poses a potential obstacle for veterans' long-term financial well-being and transition to civilian life for two key reasons:

- It may help to explain why veterans often take out student loans to pay for

Privacy Notification

We use cookies and other technologies to help improve your browsing experience; some are necessary for the site to work, and some are optional.

Learn more in our [Cookie Notice](#).

The housing allowance is meant to defray veterans' housing costs while enrolled in education or training programs, and the amount they receive depends upon a variety of factors, such as the amount of time the veteran served in the military, the veteran's "rate of pursuit" (full-time or part-time), the location of the campus where the veteran attends most courses, and the mode of instruction (veterans enrolled in a 100% online program may only receive a maximum of half the national average MHA). Furthermore, there is no stipend for other living expenses, such as child care or transportation. Consequently, some student veterans may opt to use a portion of their MHA funds to partially cover those other living costs.

Figure 1

63% of Qualified Veterans Reported That the Stipend Did Not Cover All Housing Costs

The Post-9/11 GI Bill Monthly Housing Allowance's coverage of housing costs



Notes: This figure shows the weighted percentages of responses to the question, "Please choose the option that best describes how much of your average monthly housing expenses were covered by the MHA. [Housing expenses include rent/mortgage payments and utilities, but do not include other living expenses, like transportation, child care, or groceries]." Figure 1 only includes veterans who met all of the following criteria to receive the full MHA: eligible for 100% of the Post-9/11 GI Bill, enrolled full time, and enrolled in a program that delivered content in an "in-person" or "hybrid" learning format (n=841).

Source: Veterans Engaging in Transition Studies Survey of 3,180 veterans discharged in 2016, conducted by Penn State's Clearinghouse for Military Family Readiness on behalf of The Pew Charitable Trusts

© 2023 The Pew Charitable Trusts

MHA shortfalls might increase

Privacy Notification

We use cookies and other technologies to help improve your browsing experience; some are necessary for the site to work, and some are optional.

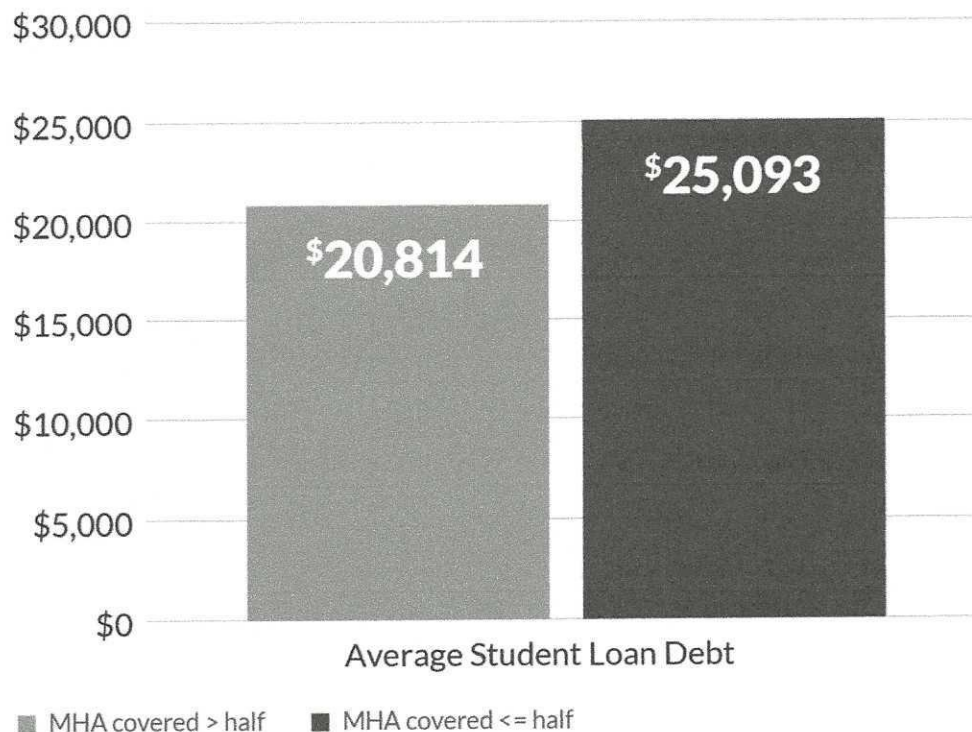
Learn more in our [Cookie Notice](#).

Pew's survey finds that a majority of veterans who borrow to pay for their education primarily do so to pay for living expenses, and particularly housing, rather than educational expenses such as tuition and books. Student veterans who said the housing allowance covered half or less of their housing expenses reported borrowing an average of \$4,279 more over a four-year period (2016-20) than their peers who said the housing allowance covered more than half of their housing costs (see Figure 2).

Figure 2

Lower Coverage of Housing Expenses Linked With Higher Student Loan Debt

Average student loan debt accumulated by student veterans, 2016-20



Notes: This figure includes undergraduate and graduate student veterans who received any amount of the Post-9/11 GI Bill's Monthly Housing Allowance (n=287). The median amount borrowed by student veterans in the two categories shown above was the same (\$15,000), but the mean amount borrowed was higher for student veterans who indicated that the MHA covered half or less than half of their housing expenses.

Privacy Notification

We use cookies and other technologies to help improve your browsing experience; some are necessary for the site to work, and some are optional. Learn more in our [Cookie Notice](#).

Student borrowing may add to veterans’ financial challenges as they transition to civilian life. Pew’s survey asked veteran borrowers to describe the financial impact of their student loans. Almost two-thirds of veteran borrowers (65%) indicated that they experienced some degree of financial stress as a result of their student loans. More than a fifth (22%) found their loans to be a “constant” or “overwhelming source of financial stress.”

Another consequence of housing allowance shortfalls: They often cause borrowers to work more, which could threaten their work-school balance and the prospects for completing their degree. Two-thirds of survey respondents (66%) who said the housing allowance didn’t fully cover their housing costs reported taking on work to make up for that shortfall.

This response raises concerns because veterans cite challenges balancing work and school as a leading reason for not completing their degree. Specifically, 22% of veterans who did not complete a degree or certificate at the first school they attended after leaving military service cited “the difficulties of balancing work and school” as a primary reason for withdrawing. Moreover, 26% of veterans who attended a second school after discharge/deactivation cited the same reason for not completing their academic or training program (see Table 1). Noncompletion could make veterans’ transition to civilian life difficult once they have dedicated time and energy to pursuing education, and potentially taken out loans, without getting the career and financial benefits of attaining a credential.

Table 1

Top Five Reasons for Not Completing a Degree/Certificate at First Two Schools After Leaving Military Service (2016-20)

School 1 noncompletion rate	30%
-----------------------------	-----

Privacy Notification

We use cookies and other technologies to help improve your browsing experience; some are necessary for the site to work, and some are optional. Learn more in our [Cookie Notice](#).

Left school or training to pursue other activities	24%
Could not balance work and school	22%
Because of difficulties with grades/performance/fitting in	12%
Was undecided regarding my major, or changed my major, field, or program of study	10%
School 2 noncompletion rate	25%
Reasons for not completing	
Transferred to another school	28%
Could not balance work and school	26%
Left school or training to pursue other activities	25%
Because of difficulties with grades/performance/fitting in	14%
Generally dissatisfied with the school or training	12%

Notes: The percentages sum to more than 100% because respondents could select all that apply from 12 response options. 561 of 1,921 student veterans did not finish their degree/program at School 1. 119 of 804 student veterans did not finish their degree/program at School 2.

Privacy Notification

We use cookies and other technologies to help improve your browsing experience; some are necessary for the site to work, and some are optional.

Learn more in our [Cookie Notice](#).

Post-9/11 GI Bill's MHA warrants a closer look from multiple angles

There has been increased interest in potential reforms to the MHA in recent months. These initial findings suggest that the adequacy of the allowance is not only an immediate concern to veterans trying to cover their monthly housing expenses, but it can also have long-term effects on their economic stability and transitions from military to civilian life. In future reporting, Pew will examine the efficacy of the MHA for various groups of student veterans, such as those enrolled in online programs, those with children, and those living in dense, high-cost urban areas.

This analysis is based on data from an online survey conducted by Penn State's Clearinghouse for Military Family Readiness on behalf of The Pew Charitable Trusts. The nationally representative survey of 3,180 veterans was open to respondents from Nov. 14, 2020, to Jan. 5, 2021. The margin of error with design effect for the total sample is plus or minus 1.9 percentage points at the 95% confidence level.

Richa Bhattarai is an associate, Scott Brees is an officer, and Phillip Oliff is a director with The Pew Charitable Trusts' student loan research project.

Privacy Notification

We use cookies and other technologies to help improve your browsing experience; some are necessary for the site to work, and some are optional. Learn more in our [Cookie Notice](#).

Explore

TAGS

U.S. policy Economic mobility Fiscal and economic policy Higher education

People



Richa Bhattarai
Principal Associate
Quality Skills and Education
Pathways



Scott Brees
Officer
Quality Skills and Education
Pathways



Phillip Oliff
Project Director
Quality Skills and Education
Pathways



Privacy Notification

We use cookies and other technologies to help improve your browsing experience; some are necessary for the site to work, and some are optional. Learn more in our [Cookie Notice](#).