

AGING VETERANS IN THE UNITED STATES

A snapshot of older veterans and their social, economic, and housing characteristics.

HAC

May 2016

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This report was prepared by Christina Davila and Keith Wiley of the Housing Assistance Council (HAC). The work that provided the basis for this publication was supported by funding from The Home Depot Foundation and JP Morgan Chase. The substance and funding of that work are dedicated to the public. HAC is solely responsible for the accuracy of the statements and interpretations contained in this publication and such interpretations do not necessarily reflect the views of The Home Depot Foundation or JP Morgan Chase.

HAC, founded in 1971, is a nonprofit organization that supports affordable housing efforts in rural areas of the United States. HAC provides technical housing services, financial products, policy assistance, trainings, and research and information services. HAC is an equal opportunity lender.

ACKNOWLEDGEMENTS

We would like to thank both The Home Depot Foundation and JP Morgan Chase for their generous support of this project. Their backing of this and other related projects has helped HAC directly support veteran housing assistance projects and develop research projects to inform and empower both community organizations and policymakers.

The publication was prepared by HAC's research and information division. Christina Davila was the principal author and Keith Wiley was a contributing author and data analyst. Lance George, Leslie Strauss, and Joe Belden reviewed and edited the report. Dan Stern managed publishing and marketing.

HAC would like to thank the Minnesota Population Center at the University of Minnesota. Without their efforts to provide Census public use microdata (PUMs) data in an easily-usable format, this report would not have been possible.


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TABLE OF CONTENTS

INTRODUCTION 06

VETERANS TRANSITIONING INTO SENIOR CITIZEN STATUS 08

CHANGING LIFE CIRCUMSTANCES AND NEEDS 14

MOVING FROM THE WORKFORCE TO RETIREMENT 18

HOUSING PATTERNS, OPTIONS, AND NEEDS 24

MEETING VETERANS' FUTURE NEEDS 30

ENDNOTES AND APPENDIX 32



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INTRODUCTION

The United States is on the cusp of an extensive and far-reaching demographic transformation as the senior population is expected to more than double in the next 40 years. This is similarly the case for the veteran segment of the population. About 9 percent of the U.S. population are veterans of the U.S. military. A large and growing proportion of this veteran population is composed of those age 55 and over, "older" Americans.[A] As this group grows older, it is important to consider their unique characteristics and issues, which include health problems and physical limitations associated with aging. While several initiatives focus on helping younger veterans who have recently completed their service, resources that target older veterans are equally important. Given that the largest segment of the veteran population is made up of Baby Boomers, it is expected that the highest need will increase in the near term.

A rapidly aging population will significantly impact nearly all aspects of the nation's social, economic, and housing systems.

As technology and healthcare services improve, people are living longer. In the near future, more individuals will live beyond 85 than ever before, and as their age increases, so will their needs. A rapidly aging population will significantly impact nearly all aspects of the nation's social, economic, and housing systems. To better understand and inform strategies and policies for America's aging veterans, the Housing Assistance Council compiled and analyzed data describing the older veteran population.[1]

[A] HAC defines "older" as those age 55 and up.



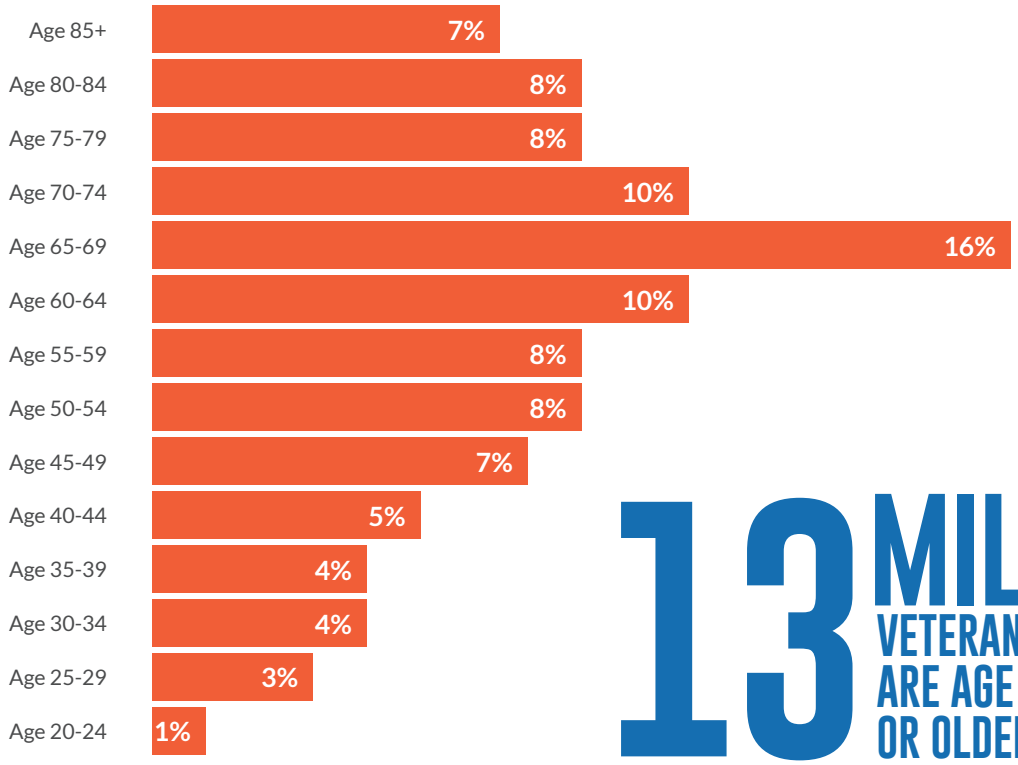
Photo: Community Action Network

VETERANS TRANSITIONING INTO SENIOR CITIZEN STATUS

Approximately 13 million veterans are age 55 or older, representing over two-thirds of all veterans. The largest single cohort comes from the Baby Boom generation that served during the Vietnam War Era.[2] As these Baby Boomers have aged, the percent of veterans reaching senior citizen status has steadily grown over the years, and the Department of Veterans Affairs (VA) projects senior veterans (age 65 or older) will make up at least 40 percent of all veterans for the next 25 years.[3] Military conscription policies, specifically the end of the draft in 1974, help explain the heavily skewed distribution of veterans. According to the VA, while the proportion of older veterans is increasing, the overall population of veterans will decrease by 35 percent in the next 30 years.

A HIGH PROPORTION OF VETERANS ARE OLDER

Veteran Population by Age

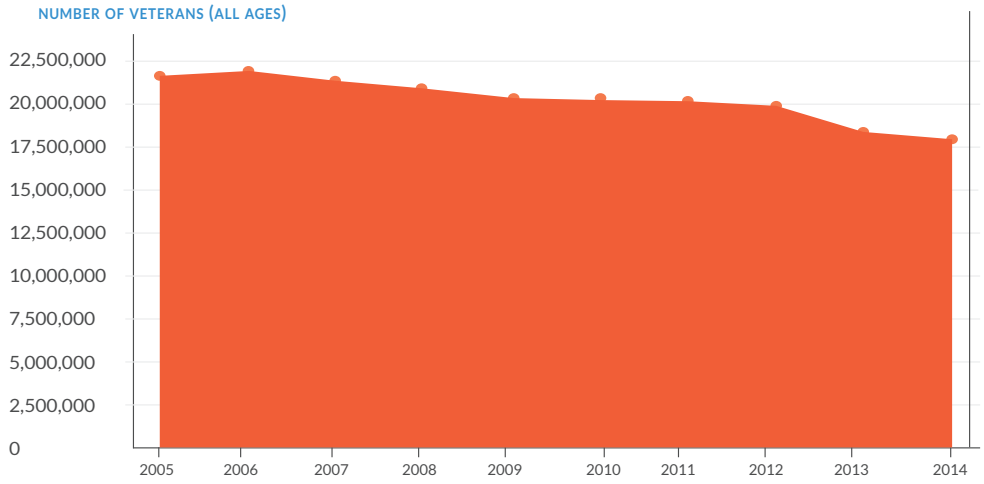


13 MIL VETERANS ARE AGE 55 OR OLDER

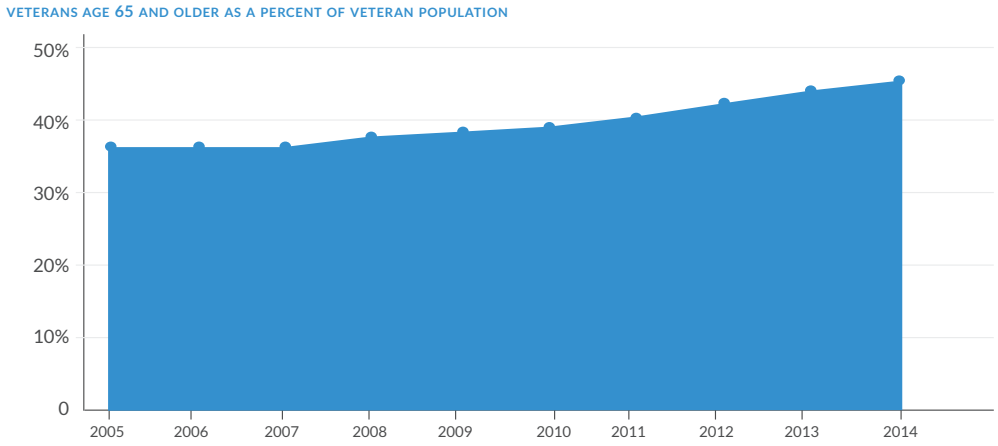
Source: HAC tabulation of PUMS 2014 one-year data

VETERAN POPULATION IS DECLINING WHILE OLDER VETERAN POPULATION, SPECIFICALLY SENIORS, IS RISING

Veteran Population Trend



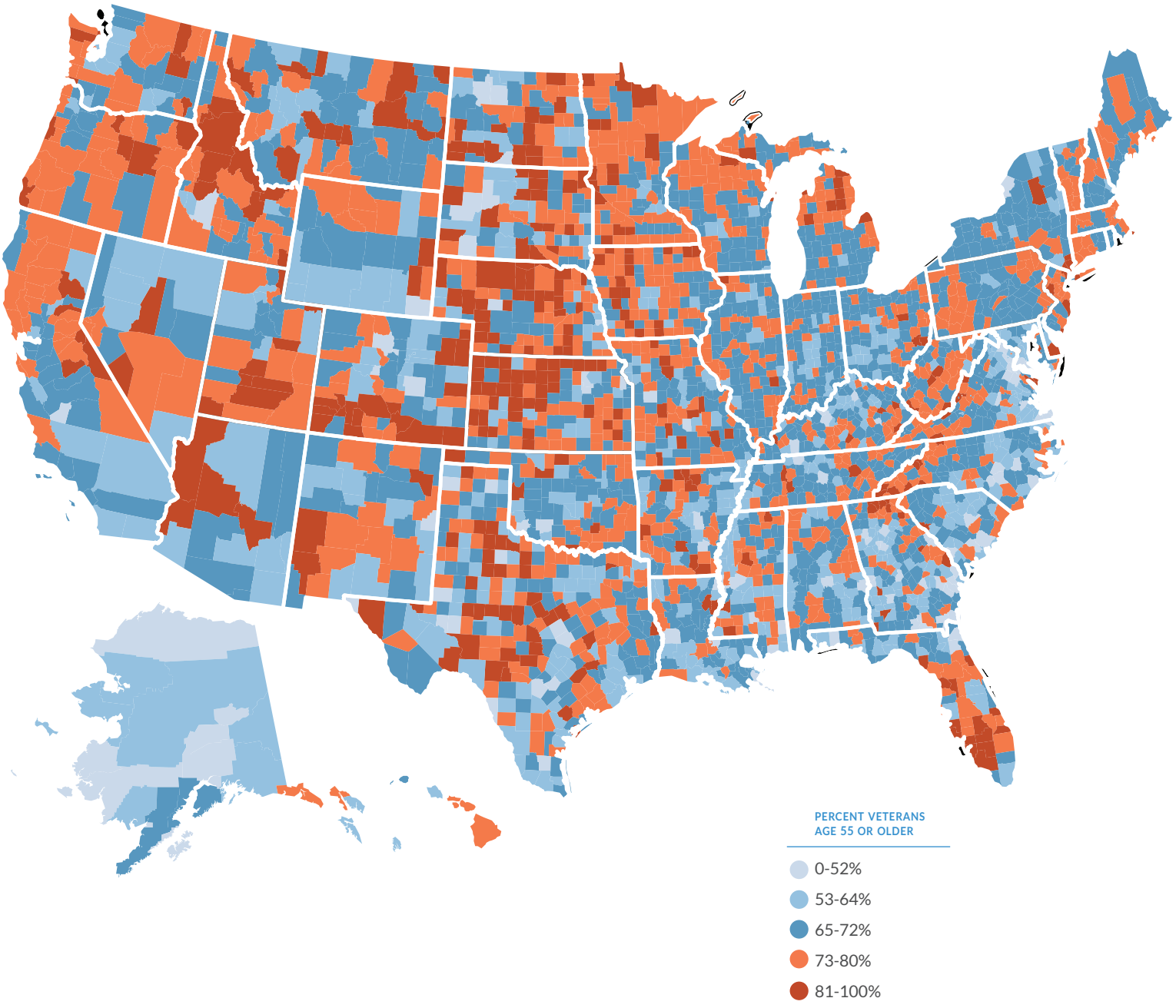
Senior Veteran Population Trend



Source: HAC tabulation of ACS one-year estimates 2005 through 2014.

GREAT PLAINS COUNTIES HAVE HIGHER PROPORTIONS OF OLDER VETERANS

Older Veterans by County

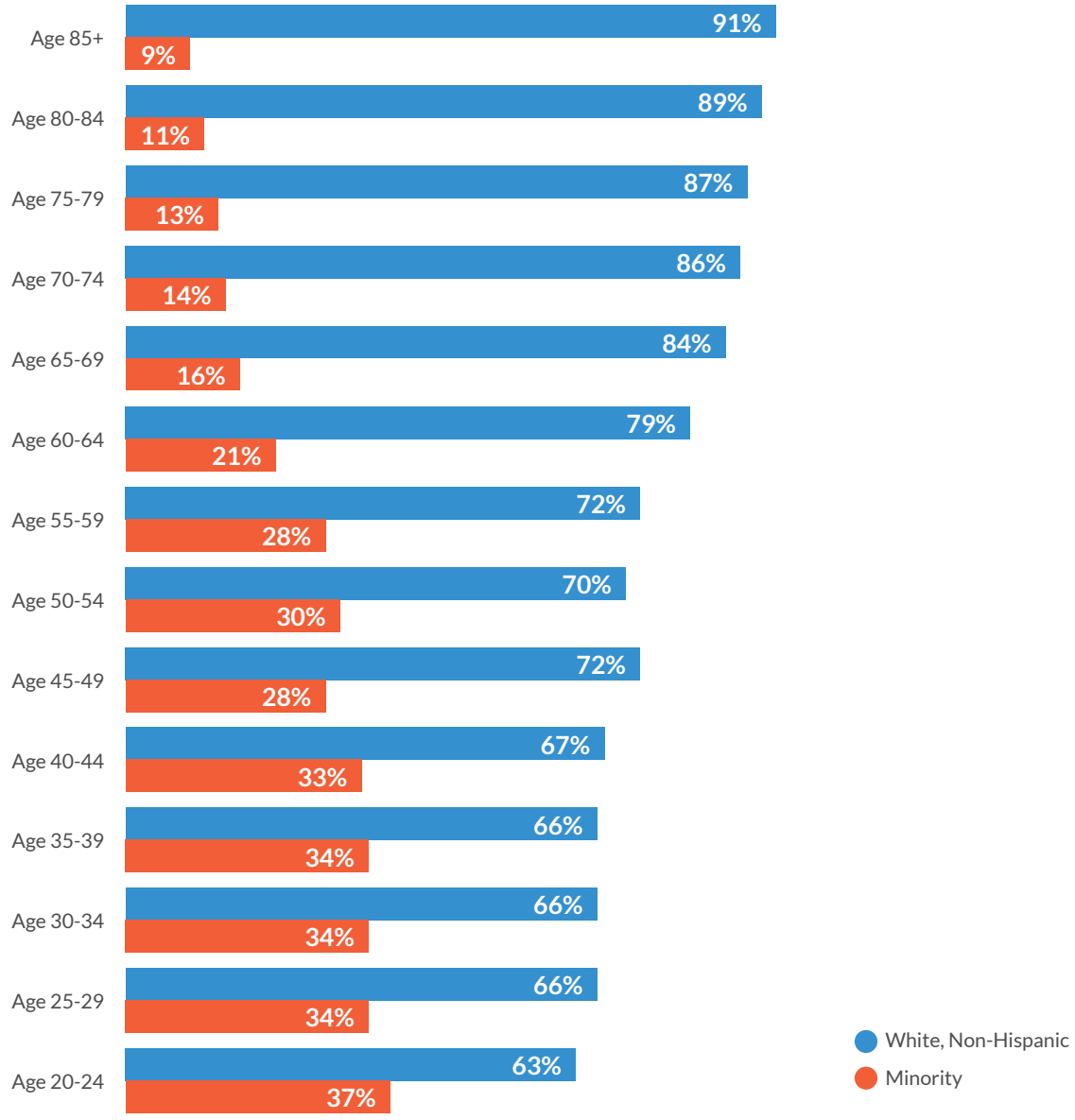


Source: HAC tabulation of ACS 2010-14 five-year data.

While younger veterans tend to be more diverse, the majority of veterans, age 55 and older are overwhelmingly male and white, non-Hispanic. This does not mean, however, that other populations are trivial. Approximately 600,000 female veterans are age 55 or older, which is roughly equivalent to the population of Las Vegas. Similarly, while the older veteran population is 16 percent minority, these estimated 2 million older minority veterans represent more than half of all minority veterans.

MINORITIES ARE UNDERREPRESENTED IN OLDER VETERAN POPULATION

Veteran Population by Race

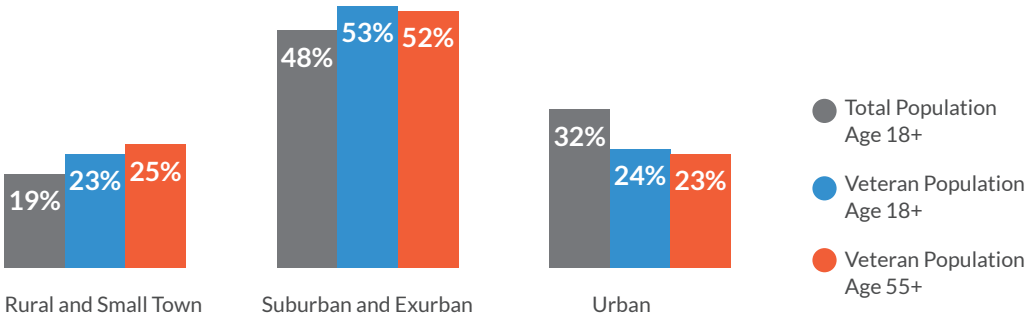


Source: HAC tabulation of PUMS 2014 one-year data

A disproportionate number of veterans live in rural and small town areas when compared to the population as a whole. In several states a majority of veterans live in rural communities. This is particularly true of older veterans. While 23 percent of all veterans live in rural communities, a slightly higher rate 25 percent of older veterans call rural communities home. Overall, approximately seven out of every 10 rural veterans are age 55 or older.

OLDER VETERANS LIVE DISPROPORTIONATELY IN RURAL AREAS

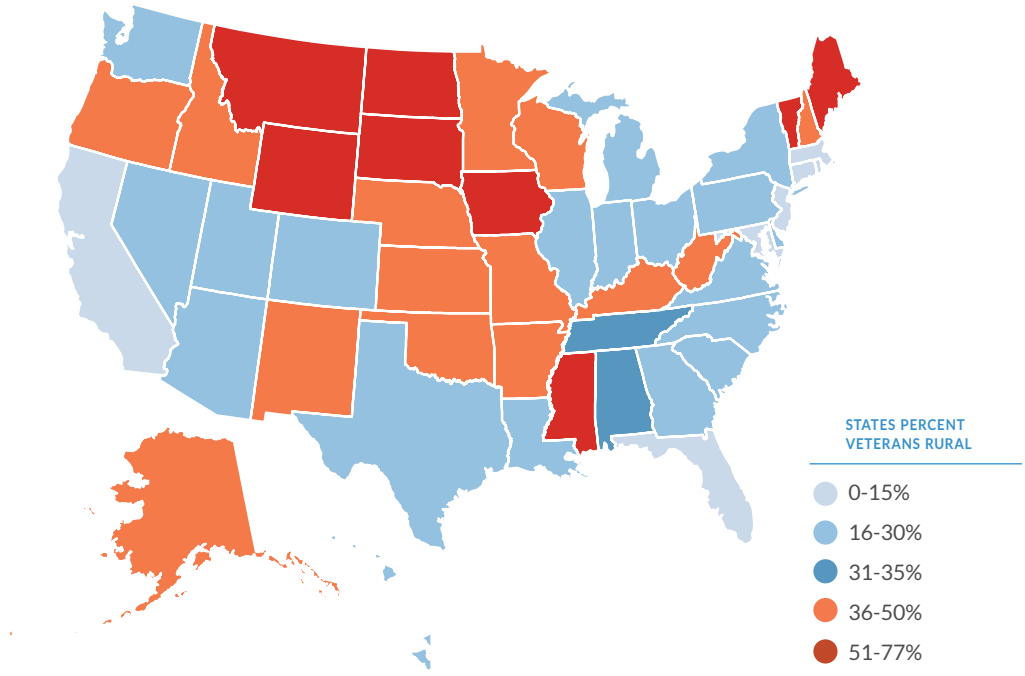
Population by Veteran Status and Geography



Source: HAC tabulation of ACS 2010-14 five-year estimate data.

IN 22 STATES, A THIRD OR MORE OF VETERANS LIVE IN RURAL AREAS

Veteran Population Living in Rural and Small Towns



Source: HAC tabulation of ACS 2010-14 five-year data.



Photo: Purple Heart Homes

CHANGING LIFE CIRCUMSTANCES AND NEEDS

Veteran social characteristics are largely driven by the older age distribution and overwhelming male makeup of the population.[B] A higher percentage of veterans than non-veterans are married, but this is largely a function of their demographics. Marriage rates for the general public are higher for males than for females in their later years. Specifically, marriage rates are highest among males between the ages of 55 and 80, a group that is disproportionately veterans.

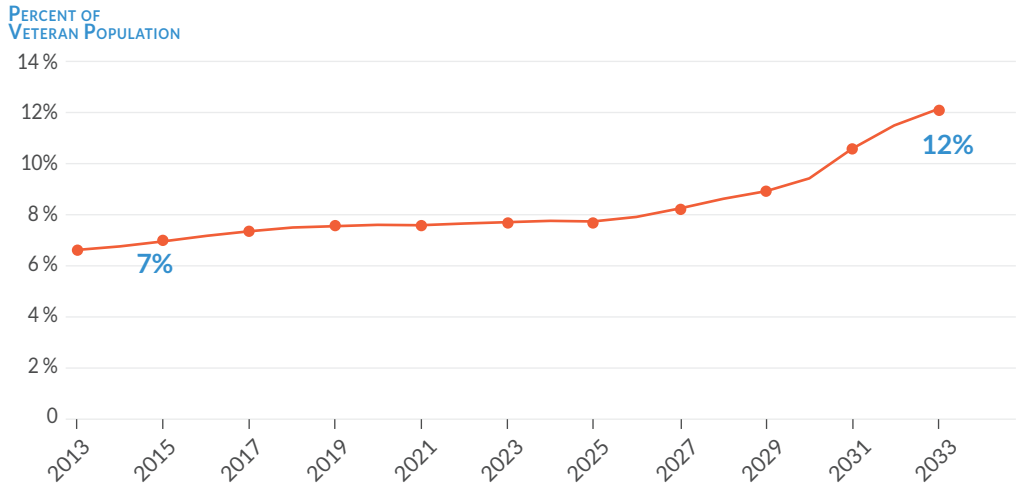
After age 70, marriage rates decline and single-person households increase.

As veterans move beyond the age of 70, marriage rates decline and single-person households increase. Estimates are that the number of veterans age 85 and older will nearly double as a proportion of the overall veteran population over the next twenty years.[4] There will be more veterans living alone in the future, many of whom will be in need of caregiver support. With the continued push of the Baby Boom generation to senior citizen status and increases in life expectancy, the number of single-person veteran households will increase, which will impact the demand for services and housing.

[B] Men comprise 95% of the veteran population so this report make comparisons between veteran and non-veteran male populations.

VETERAN POPULATION (AGE 85+) PERCENTAGE PROJECTED TO INCREASE

Veteran Population (Age 85+) Projections (2013–2033)

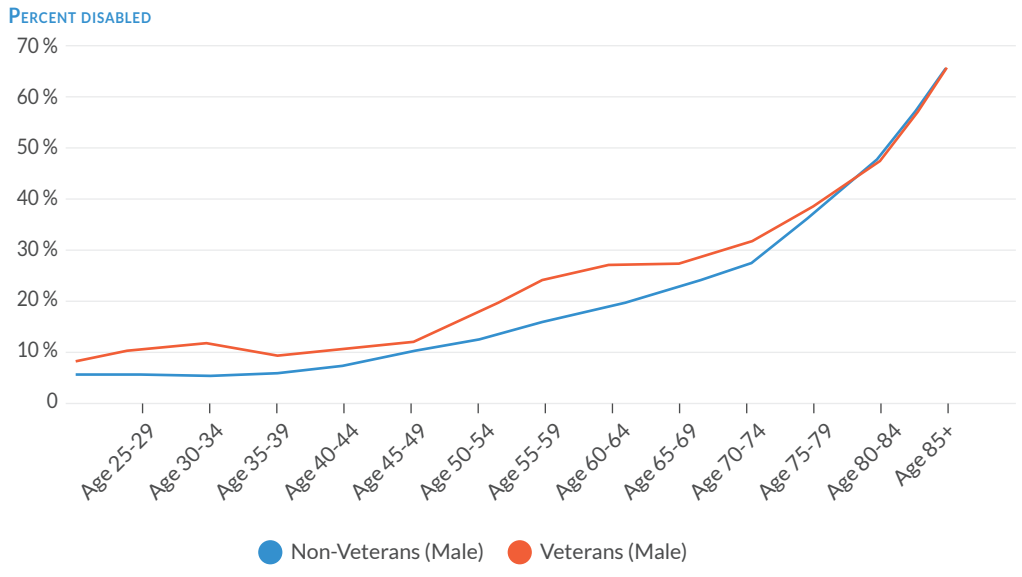


Source: Veterans Administration, The Veteran Population Projection Model 2014 (VetPop2014)

A higher percentage of veterans than non-veterans are disabled. About 15 percent of veterans have a service-related disability at the level to qualify for veteran disability benefits. The elevated disability levels among younger veterans, relative to non-veterans, may be a factor of service-related disabilities. But older populations make up a majority of disabled veterans. There are more than 4.5 million veterans with a disability who are age 55 or older. Disability rates increase with age for both veterans and non-veterans, converging around age 75.

VETERANS HAVE HIGHER RATES OF DISABILITY THAN NON-VETERANS

Disability Rates by Veteran Status

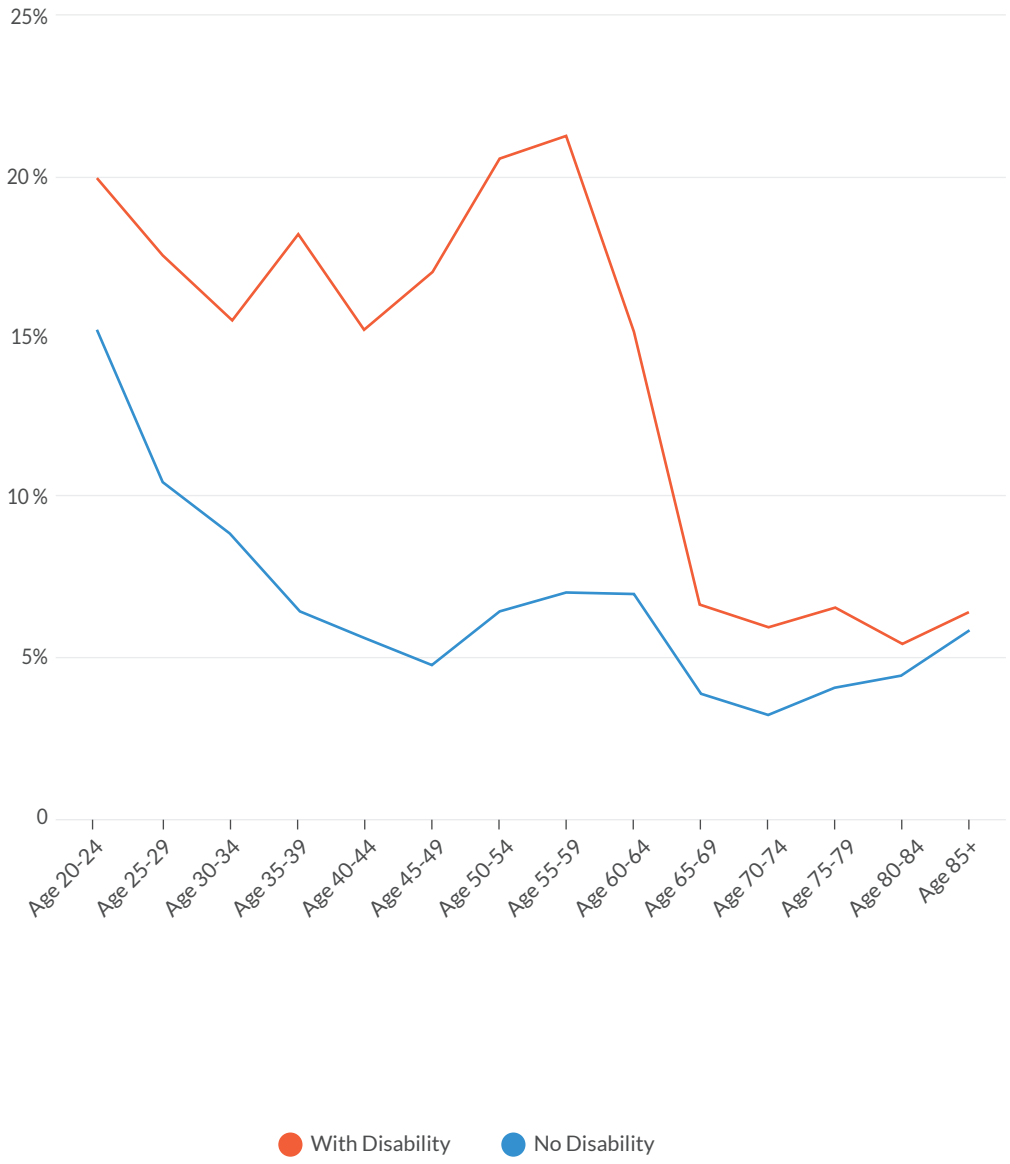


Source: HAC tabulation of PUMS 2014 one-year data

Generally, veterans with a disability have elevated rates of poverty, but the gap lessens with age. Veterans have higher estimated disability rates for populations under age 55. Social Security and Medicare's impact on veterans can be seen with the large drop in poverty rates for veterans with a disability age 65 and older.

VETERANS WITH DISABILITIES HAVE HIGHER RATES OF POVERTY

Veterans in Poverty by Disability Status



Source: HAC tabulation of PUMS 2014 one-year data



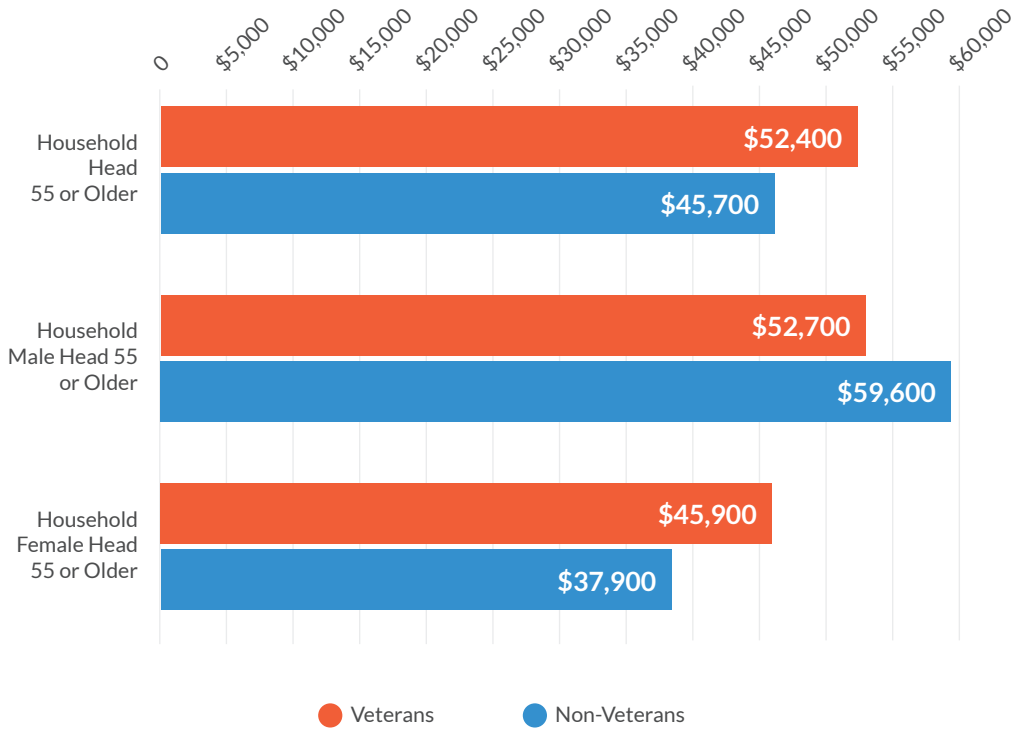
Photo: KOMUNews, Flickr Creative Commons – https://flic.kr/p/gGvczi

MOVING FROM THE WORKFORCE TO RETIREMENT

Veteran-headed households, as a whole, appear to be doing relatively well economically compared to non-veteran-headed households. But these aggregate figures may obscure differences by age group and gender. The estimated median household income for veterans is several thousand dollars higher than the median income for non-veterans but these differences in income are, at least in part, associated with the gender makeup of veteran-headed households, which are overwhelmingly male-headed (92.7 percent) compared to non-veteran households (44.8 percent). Male-headed households in turn have considerably higher incomes than female-headed households. If comparisons are restricted to male-headed households alone, non-veteran median incomes are actually higher.

MOST OLDER MALE VETERANS HAVE LOWER INCOMES THAN NON-VETERANS

Median Household Income by Veteran Status and Gender

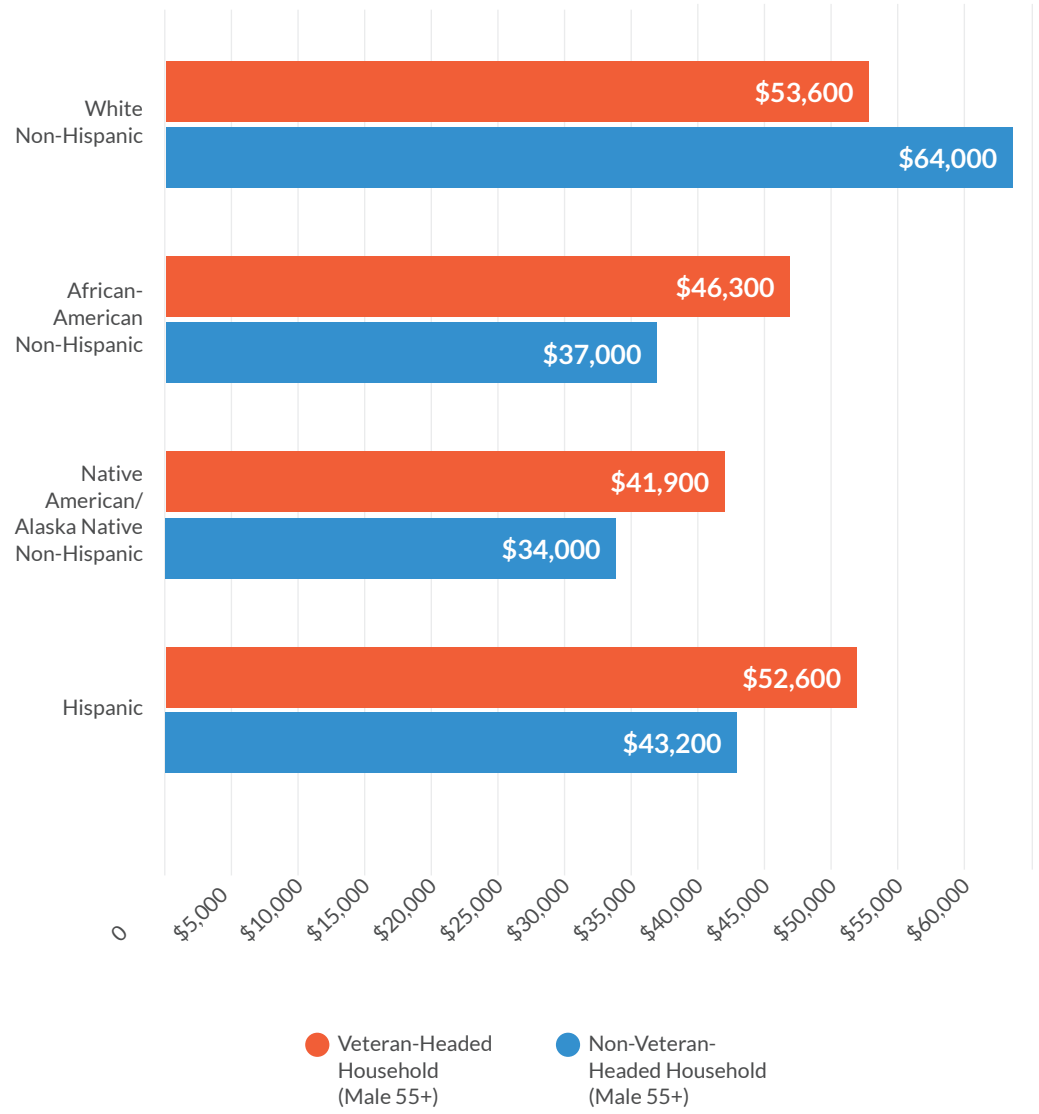


Source: HAC tabulation of PUMS 2014 one-year data

A closer look at veterans by race and ethnicity reveals more differences in income. Regardless of the household head's gender, veteran-headed households have higher estimated median incomes than non-veteran-headed households for several minority groups. African American, Native American/Alaska Native, and Hispanic veteran-headed households all have higher estimated median incomes than similar non-veteran households. Conversely white non-Hispanic male-headed households had lower incomes than their non veteran counterparts.

MINORITY VETERANS HAVE HIGHER INCOMES THAN NON-VETERANS

Income for Older Veteran Households



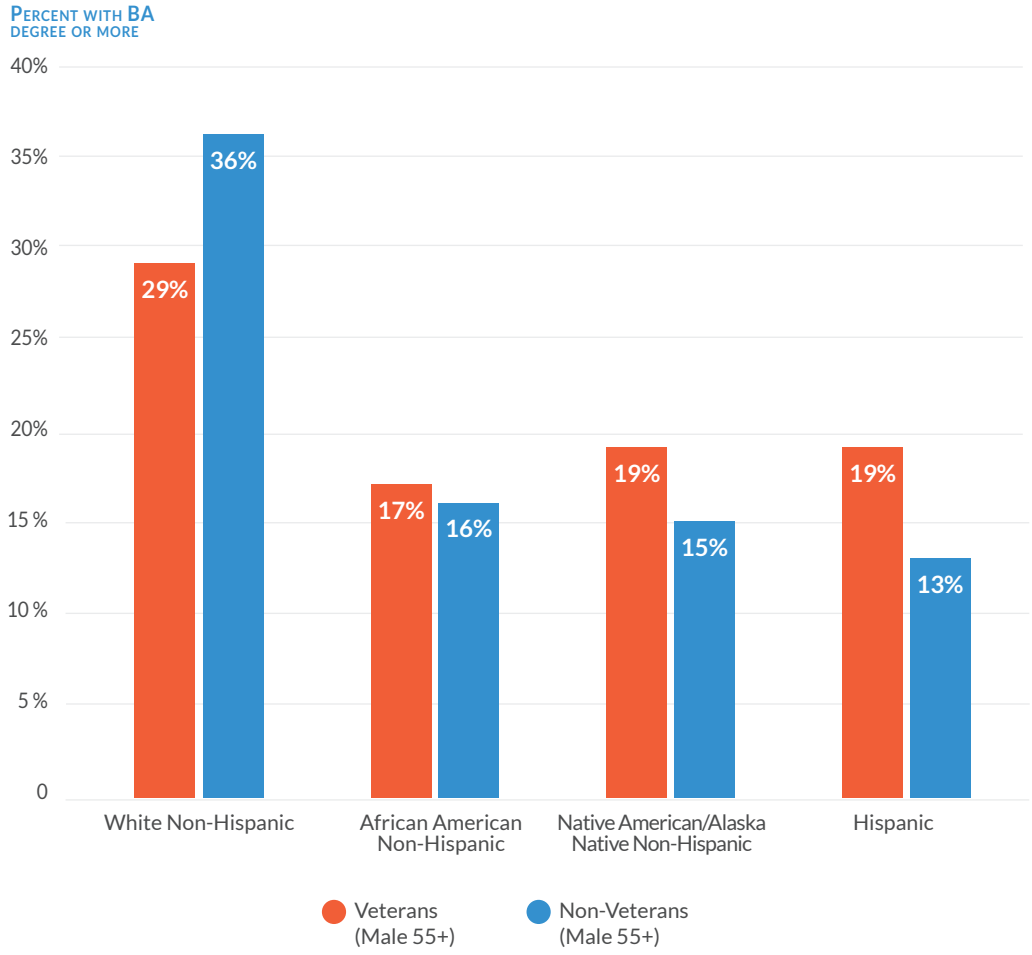
Source: HAC tabulation of PUMS 2014 one-year data

Beginning in 1944, the GI Bill greatly expanded the educational opportunities available to veterans.[4] An estimated 5.18 million or 27.2 percent of veterans age 25 or older currently have a bachelor's degree or higher level of educational attainment. The GI Bill likely assisted many older veterans in improving their education as well, given that a higher percentage of veterans age 80 and older, compared to non-veterans, earned a bachelor's degree or more. Access to and enrollment in college grew rapidly for all Americans in the 1960s and 70s, quickly shrinking this educational attainment gap. Today a higher percentage of non-veterans, particularly those age 40 or younger, have attained a bachelor's degree or more in comparison to veterans.

A comparison by race and ethnicity of veterans and non-veterans who have earned at least a bachelor's degrees shows a pattern which to some degree mimics median household income estimates. A higher percentage of older minority male veterans have earned bachelor's degrees or a higher level of educational attainment than non-veterans.

MINORITY VETERANS HAVE HIGHER EDUCATIONAL ATTAINMENT THAN NON-VETERANS

Older Veterans with Bachelor's Degree by Race/Ethnicity

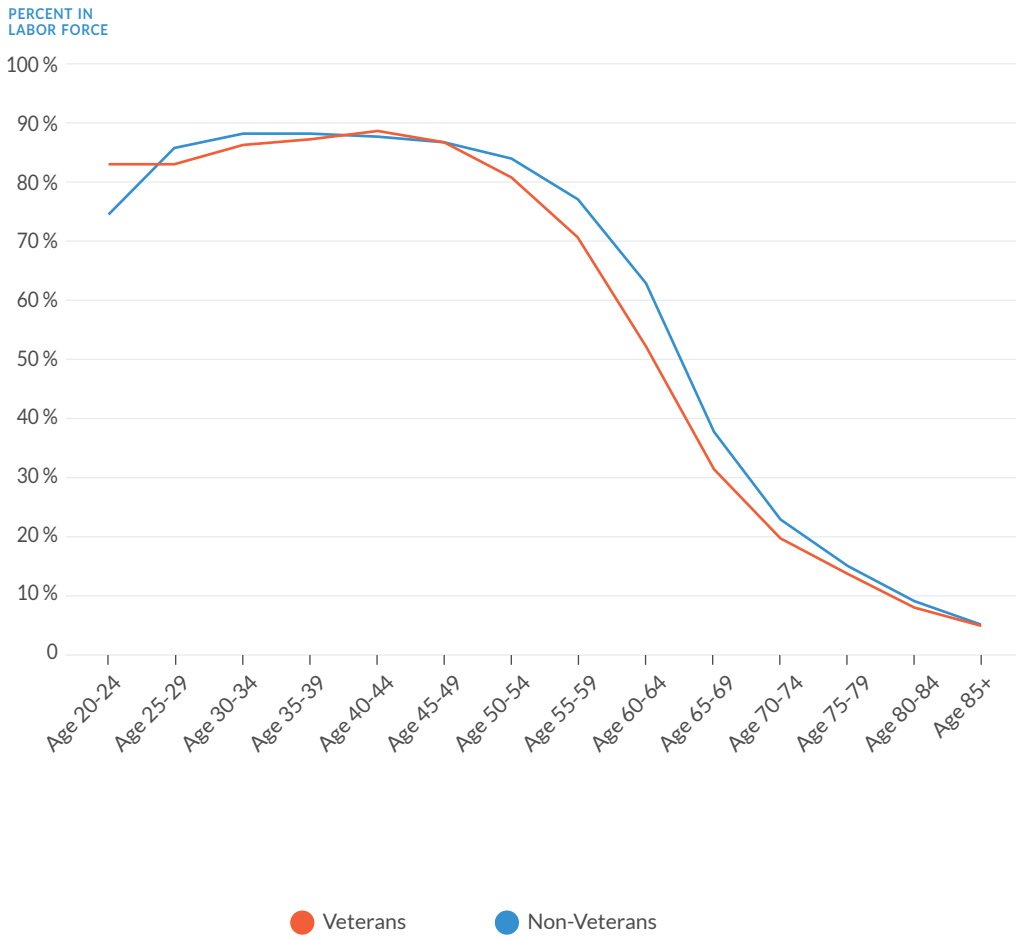


Source: HAC tabulation of PUMS 2014 one-year data

Over half of all veterans, compared to only a quarter of non-veterans, are not in the labor force. This difference primarily reflects the fact that more than half of all veterans are senior citizens. Looking at workforce participation by age groups for males alone, however, among 50- to 70-year-olds, veterans do consistently have lower estimated participation rates. The lower labor force participation rates may be related to elevated disability rates.

OLDER VETERANS LESS LIKELY TO BE IN LABOR FORCE THAN NON-VETERANS

Male Labor Force Participation Rates by Age and Veteran Status



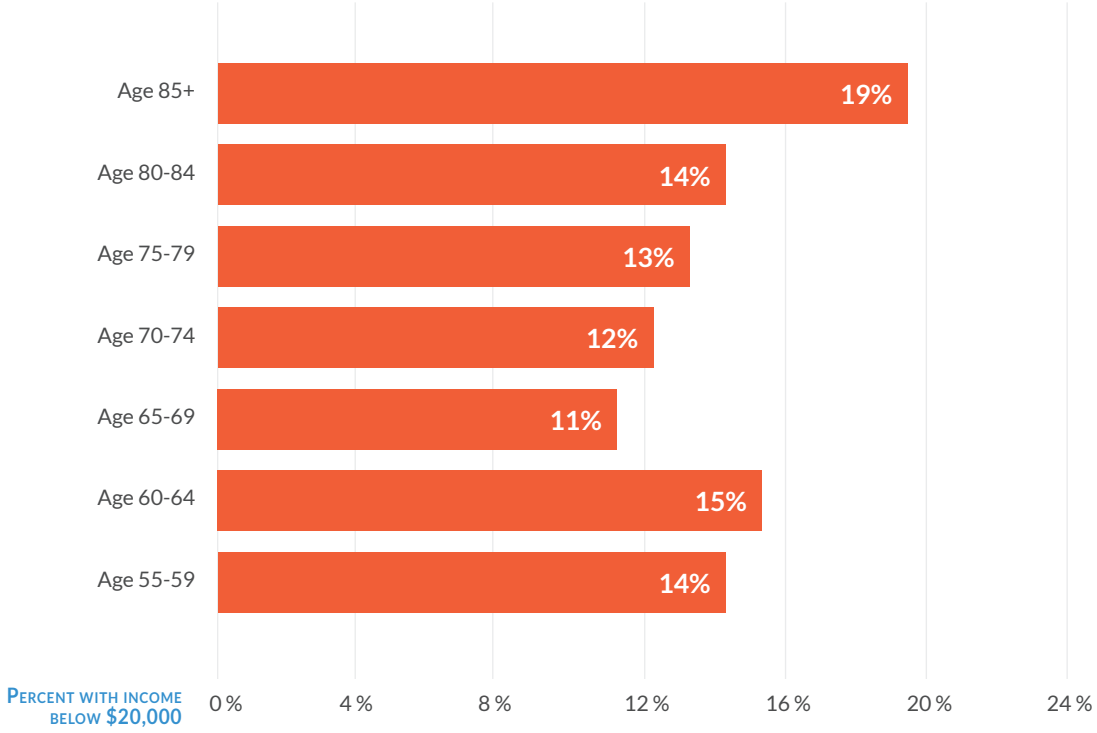
Source: HAC tabulation of PUMS 2014 one-year data

Even with relatively low workforce participation rates, a majority (60 percent) of near retirement age veterans (55 to 64) remain in the work force. Given increasing life expectancies and increased costs of retirement, the number of veterans who are able to leave the workforce upon entering retirement age, even with broader retirement income coverage, may change with more veterans remaining in the workforce.

It is also important to note that even though many households headed by older veterans receive both Social Security and additional retirement incomes, a substantial number of older veterans living on very limited income.

A SUBSTANTIAL NUMBER OF OLDER VETERANS HAVE LIMITED INCOMES

Older Veteran-Headed Households With Less Than $20,000 in Income



Source: HAC tabulation of PUMS 2014 one-year data



Photo: Erik Abderhalden, Flickr Creative Commons, https://creativecommons.org/licenses/by/2.0/

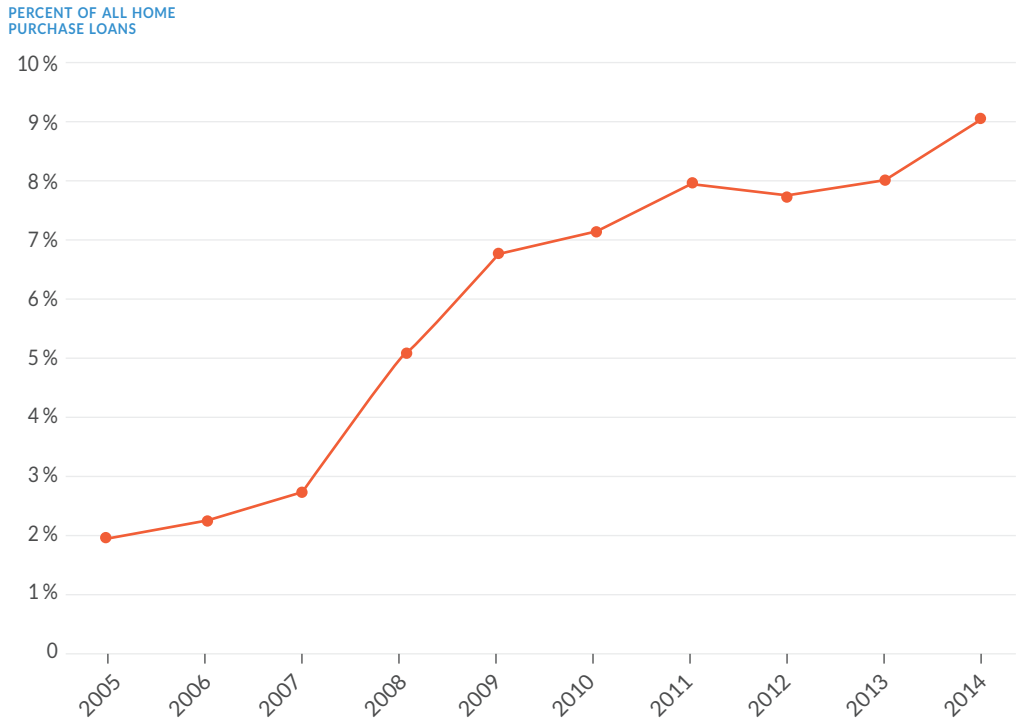
HOUSING PATTERNS, OPTIONS, AND NEEDS

Veterans are overwhelmingly homeowners. Veterans own 9.5 million homes, representing a homeownership rate of 76 percent compared to 63 percent for non-veterans. The highest homeownership rates are associated with households age 55 and older – exceeding 80 percent for for veterans.

The VA loan program, which provides loan guarantees to qualified veteran applicants, has helped millions of veterans become homeowners since its inception as part of the GI Bill in 1944.[5] According to the most recent data available, in 2014 there were 287,808 VA home purchase loans, making up 9 percent of all mortgage activity in the year. The number of VA loans has grown over recent years.

Over half of all veterans own their home free and clear, with no mortgage payments. This is, at least in part, because of the high percentage of veterans who are senior citizens and have paid off their mortgage over many years of homeownership. While a home is a valuable and important asset that families cherish, as homes age they often require substantial repairs which can be a challenge to undertake particularly for older homeowners.

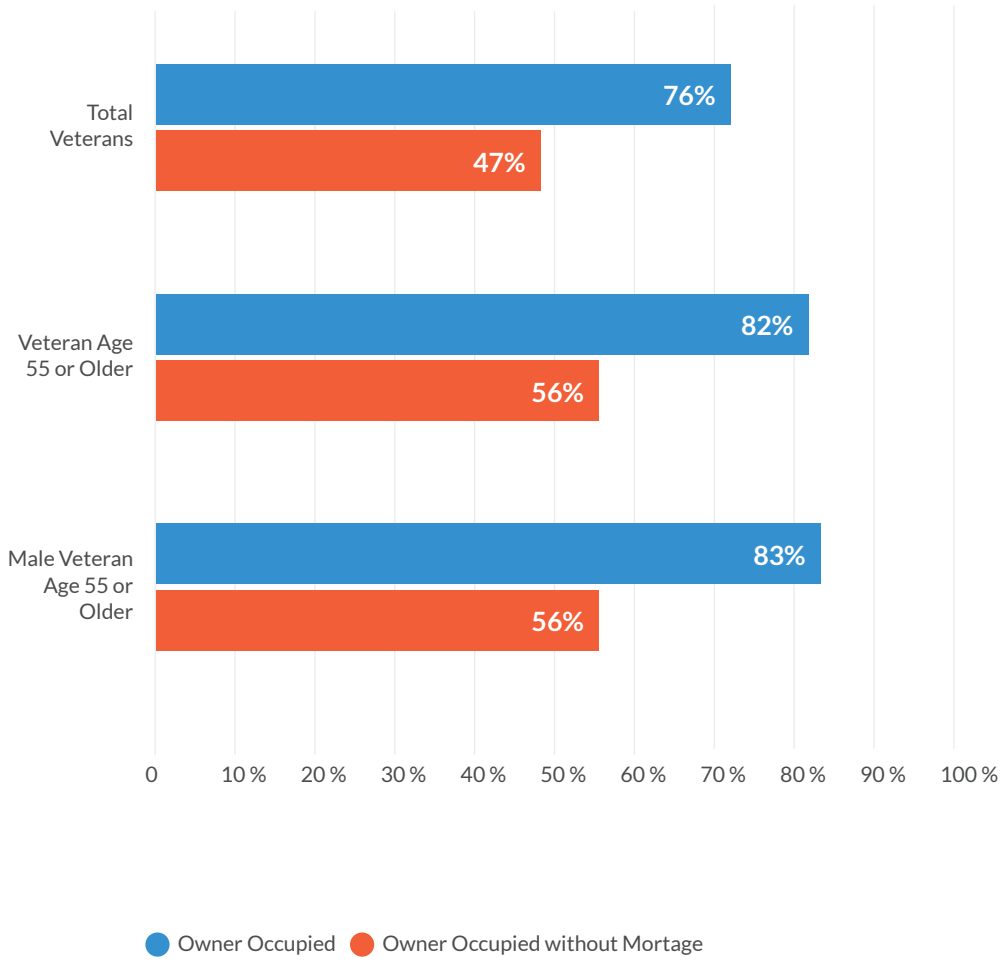
VA MORTGAGE ACTIVITY HAS BEEN INCREASING SINCE 2005
VA Guaranteed Home Purchase Loans (2005–2014)



Source: HAC tabulation of Home Mortgage Disclosure Act (HMDA) loan data 2005-2014

MORE THAN HALF OF OLDER VETERANS OWN A HOME WITHOUT A MORTGAGE

Veteran-Headed Households by Tenure and Mortgage Status



Source: HAC tabulation of PUMS 2014 one-year data

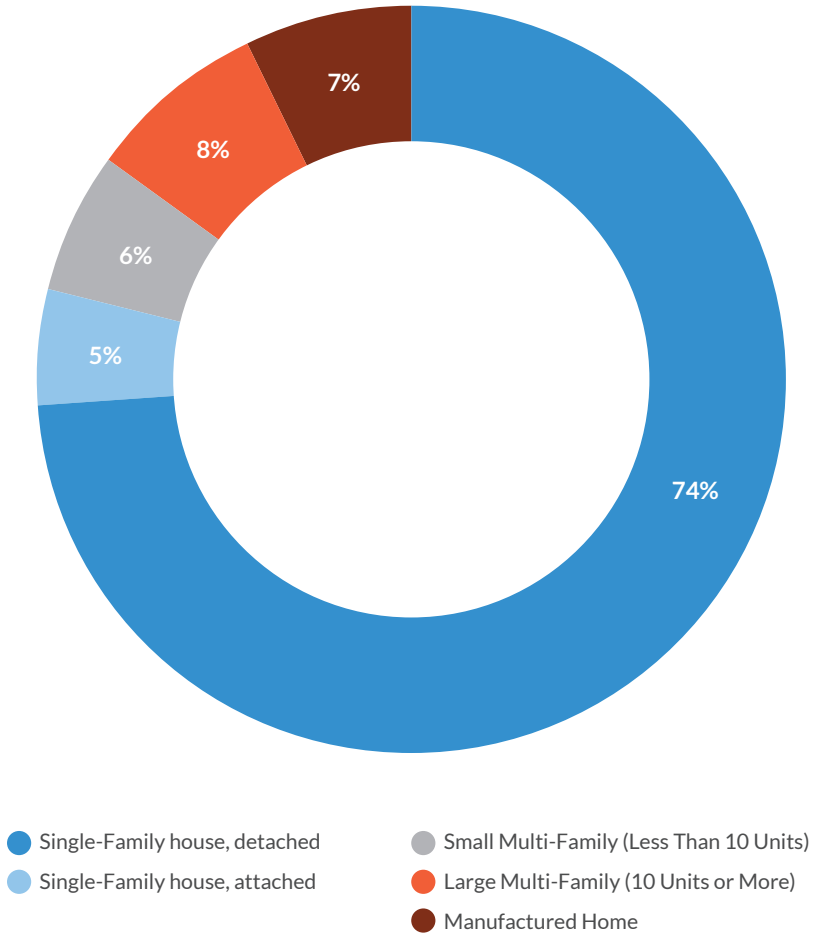
While over 70 percent of veteran-headed households live in single-family detached structures, 6 percent, or approximately 790,000 veteran households, live in manufactured or mobile homes. A majority of manufactured homes are located in rural areas and many are of an advanced age built when housing codes were less demanding.[6] As a result, repairing and retrofitting such units is a challenge, but in many cases would be necessary for an older veteran to age in place if that is even an option.

As people age, they need more housing options. It may not always be possible to live in owned and detached single-family homes. The number of veteran renters, while currently small, is likely to increase as the number of older veterans increases.

A challenge for renters of all types is the cost of housing. Forty-five percent of veteran renters are housing cost burdened, indicating they spend 30 percent or more of their income for housing costs. Approximately one in four older veteran renters experiences severe cost burden, spending half or more of their income on rent.

MAJORITY OF OLDER VETERANS LIVE IN SINGLE-FAMILY HOUSES

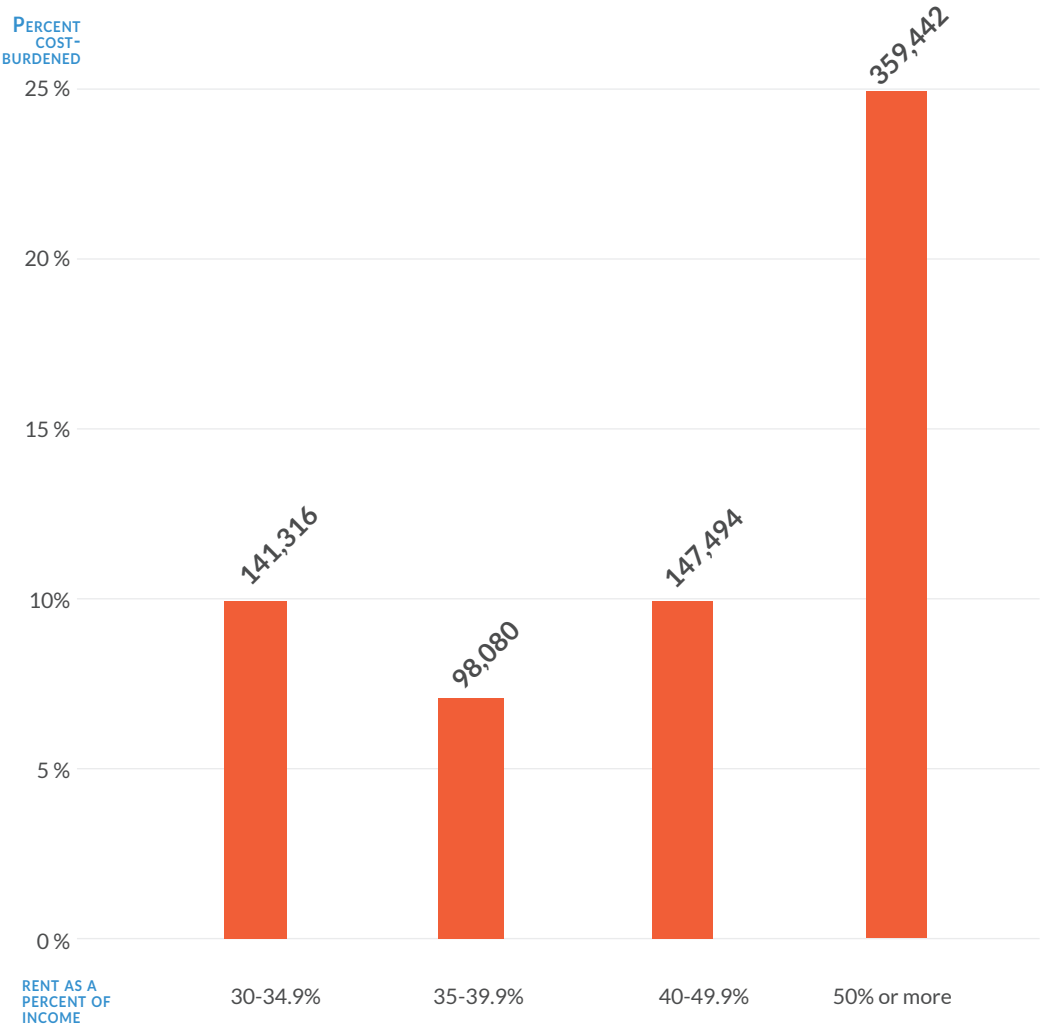
Housing Units for Older Veterans by Structure Type



Source: HAC tabulation of PUMS 2014 one-year data

OVER HALF OF OLDER VETERAN RENTERS ARE HOUSING COST-BURDENED

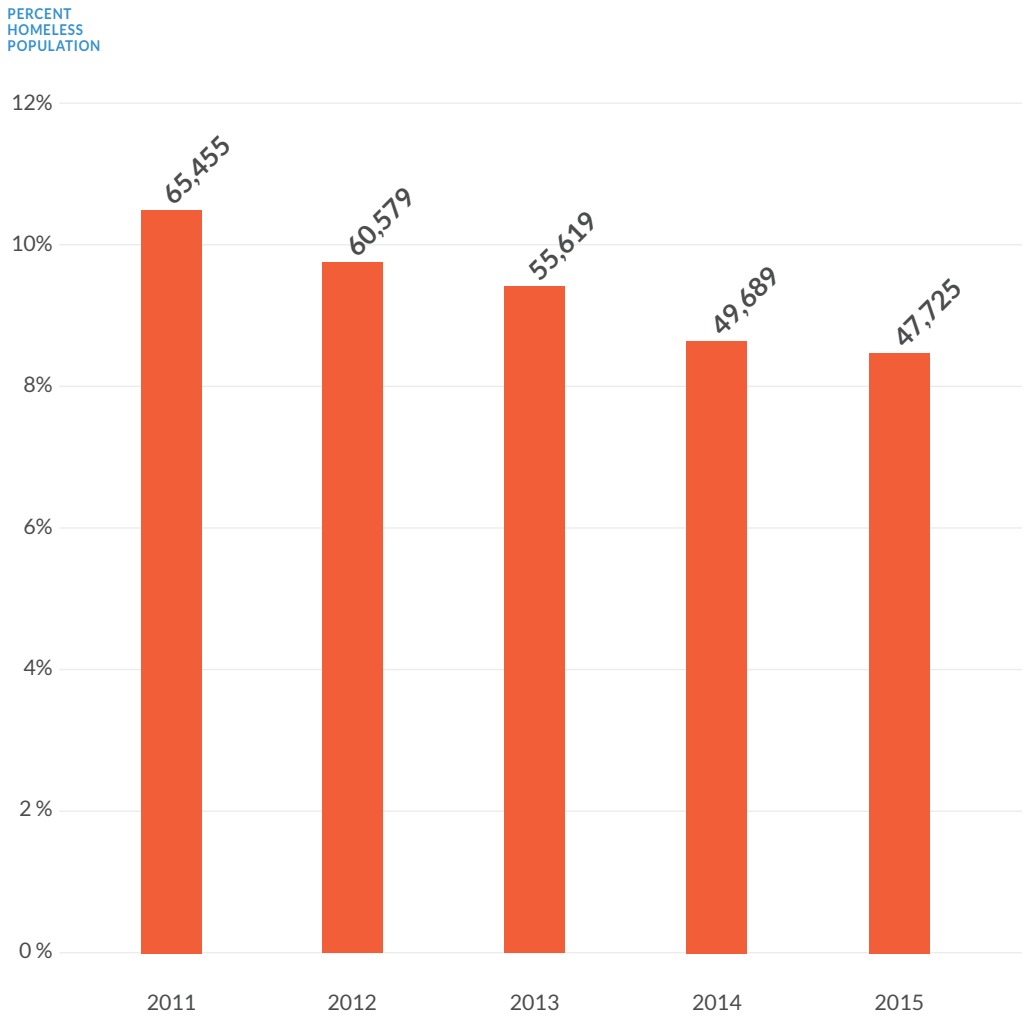
Older Veteran-Headed Renter Households by Housing Affordability



Source: HAC tabulation of PUMS 2014 one-year data

In recent years, policymakers have focused on ending veteran homelessness and many successes have been achieved. For example, the city of Phoenix, Arizona was able to end veteran homelessness in 2014.[7] But the problem, while certainly improving, persists in many communities. An estimated 47,725 or 8.5 percent of all homeless people are veterans.[8] The challenges in addressing veteran homelessness are particularly acute in rural areas where identifying homeless populations is difficult.[9] When combined with the fact that many veterans are moving into their senior citizen years and have considerable housing demands, efforts in this area may continue for some time.

VETERAN HOMELESS POPULATION TRENDS (2011–2015)



Source: HAC tabulations of Department of Housing and Urban Development, Point-in-Time Homeless Count data 2011-2015.



Photo: Scott Van Schoiack, Flickr Creative Commons – https://flic.kr/p/dt7Ymb

MEETING VETERANS' FUTURE NEEDS

The senior population is increasing. The U.S. must not only embrace this demographic shift but also begin to think more seriously about how to effectively meet the needs of seniors who have served their country. Veterans age 55 and older are overwhelmingly male and primarily white, non-Hispanic. They have higher rates of disability, which can lead to increased poverty rates, and male veterans' median household incomes are lower than male non-veterans' incomes. Older veterans tend to have lower workforce participation rates and there are some living on very limited incomes. Furthermore, housing affordability is an acute concern for veteran renters.

The availability of decent and affordable housing, caregiver support, and health services is essential to the health and well-being of older veterans.

Given these circumstances, older veterans may need financial support. While the majority of older veterans own their own homes and may own them outright, their ability to remain in these homes may be jeopardized if modifications and upgrades are not addressed. This will likely mean that more of these veterans will be living alone in the future, and many will need caregiver assistance. Lastly, older veterans disproportionately live in rural and small town areas with less public transportation and greater distances between needed services. This creates unique barriers to ensuring older veterans' abilities to age in place for as long as possible. It is also difficult to identify those who are homeless in rural areas and therefore reach out to those who need services. Improved methods for counting and analyzing rural and veteran homelessness will be useful.

The senior population is growing at an unprecedented rate. Senior veterans, too, will become older, with more individuals over the age of 85 than ever before. The availability of decent and affordable housing, caregiver support, and health services is essential to the health and well-being of older veterans. The issues, concerns, and trends in this report play a considerable role in the quality of life for older veterans. Their impacts cannot be overemphasized.

ENDNOTES

1. Sarah Flood, Miriam King, Steven Ruggles, and J. Robert Warren. 2015. *Integrated Public Use Microdata Series, Current Population Survey: Version 4.0.* [Machine-readable database]. Minneapolis: University of Minnesota.

2. National Center for Veterans Analysis and Statistics. "Profile of Veterans 2013." Last modified July 2015. Accessed 3/9/16 from the following url: www.va.gov/vetdata/docs/SpecialReports/Profile_of_veterans_2013.pdf

3. U.S. Department of Veterans Affairs projections came from a HAC tabulation of estimates from the 2013 to 2043 period accessed 3/31/16 from the following url: http://www.va.gov/vetdata/veteran_population.asp

4. U.S. Department of Veterans Affairs. "History and Timeline." Accessed 4/28/16 from the following url: http://www.benefits.va.gov/gibill/history.asp

5. U.S. Department of Veterans Affairs. 2006. "Legislative History of the VA Home Loan Guaranty Program". Accessed 4/21/16 from the following url: www.benefits.va.gov/homeloans/documents/docs/history.pdf

6. Housing Assistance Council. 2004. "Moving Home. Manufactured Housing in Rural America". December 2005. Accessed at the following url: http://www.ruralhome.org/storage/documents/movinghome.pdf

7. Fernanda Santos. 2014. "Program to End Homelessness Among Veterans Reaches a Milestone in Arizona." The New York Times, January 15, 2014.

8. Housing Assistance Council. 2014. "Homelessness Declines, but is still difficult to assess in rural areas". Rural Research Note, December 2014. Accessed at the following url: http://www.ruralhome.org/storage/documents/publications/rrnotes/rrn-homeless-point-in-time.pdf

9. U.S. Department of Housing and Urban Development National Point-in-Time Homeless Count Data. Accessed 3/5/16 from the following url: https://www.hudexchange.info/programs/hdx/guides/pit-hic/

APPENDIX

TABLE 1 VETERAN DEMOGRAPHIC CHARACTERISTICS

CHARACTERISTIC	NUMBER	%
POPULATION AGE 18 OR OLDER		
Total Population	**239,305,217**	
Veteran	20,700,711	9
Non-Veteran	218,604,506	91
VETERAN POPULATION AGE 18 OR OLDER BY GEOGRAPHY OF RESIDENCE*		
Total Population	**20,700,711**	
Rural and Small Town	4,800,918	23
Suburban and Exurban	10,951,445	53
Urban	4,948,348	24
VETERAN POPULATION AGE 55 OR OLDER BY GEOGRAPHY OF RESIDENCE*		
Total Population	**13,852,572**	
Rural and Small Town	3,406,508	25
Suburban and Exurban	7,232,005	52
Urban	3,214,059	23
VETERANS BY SERVICE PERIOD**		
Total Population	**20,700,711**	
Gulf War II (Began 09/2001)	2,648,929	13
Gulf War I (Began 08/1990)	3,573,811	17
Vietnam War	7,301,779	35
Korean War	3,597,605	17
WWII	1,591,787	8
Pre-WWII	20,441	0
Between Wars	5,049,800	24

*Uses Housing Assistance Council's three category, census tract based, geographic classification based on housing density and commuting patterns. See the following for a description of the approach: Taking Stock: Rural People, Poverty, and Housing in the 21st Century. Housing Assistance Council, 2012, specifically page 113. Accessed 5/2/16 at the following url: http://www.ruralhome.org/storage/documents/ts2010/ts_full_report.pdf

**Periods of service can overlap so categories are not exclusive. For example, a veteran can be classified as both a Gulf War I and Vietnam War veteran in the served during both time periods.

Source: HAC tabulations of ACS 2010-14 Five Year estimate data.

TABLE 2 VETERAN DEMOGRAPHIC CHARACTERISTICS

		GENDER			
		Male		Female	
AGE GROUPS	POPULATION	Number	%	Number	%
Total Population	**19,278,095**	**17,694,303**	**92**	**1,583,792**	**8**
Age 20 to 24	271,142	220,009	81	51,133	19
Age 25 to 29	606,610	496,190	82	110,420	18
Age 30 to 34	796,429	644,952	81	151,477	19
Age 35 to 39	768,591	629,252	82	139,339	18
Age 40 to 44	1,024,550	867,540	85	157,010	15
Age 45 to 49	1,270,160	1,099,976	87	170,184	13
Age 50 to 54	1,536,748	1,332,691	87	204,057	13
Age 55 to 59	1,615,648	1,433,573	89	182,075	11
Age 60 to 64	2,015,783	1,882,494	93	133,289	7
Age 65 to 69	3,002,029	2,921,398	97	80,631	3
Age 70 to 74	1,915,456	1,853,961	97	61,495	3
Age 75 to 79	1,522,591	1,479,653	97	42,938	3
Age 80 to 84	1,492,692	1,456,976	98	35,716	2
Age 85+	1,439,666	1,375,638	96	64,028	4

Source: HAC tabulations of PUMS One Year, 2014 data

TABLE 3 SELECT SOCIAL CHARACTERISTICS

	Total		Veteran		Veteran Age 55+*	
CHARACTERISTIC	Number	%	Number	%	Number	%
POPULATION AGE 25 OR OLDER BY EDUCATIONAL ATTAINMENT						
Total Population	**213,205,995**		**19,006,953**		**13,003,865**	
Less Than High School Graduate	27,931,430	13	1,295,209	7	1,154,493	9
High School Grade or Equivalent	59,110,224	28	5,514,168	29	4,011,061	31
Some college, No Degree	44,736,240	21	5,190,513	27	3,197,343	25
Associates Degree	17,342,191	8	1,828,302	10	1,048,602	8
Bachelors Degree	39,737,014	19	3,082,258	16	2,053,674	16
Graduate or Professional Degree	24,348,896	11	2,096,503	11	1,538,692	12
High School Graduate or More	185,274,565	87	17,711,744	93	11,849,372	91
Bachelors Degree or More	64,085,910	30	5,178,761	27	3,592,366	28
POPULATION AGE 25 OR OLDER BY MARITAL STATUS						
Total Population	**213,205,995**		**19,278,095**		**13,003,865**	
Married, spouse present	113,867,973	53	11,833,842	61	8,439,099	65
Married, spouse absent	6,283,114	3	543,163	3	356,433	3
Separated	5,282,064	2	413,159	2	197,112	2
Divorced	28,149,711	13	2,996,863	16	1,847,594	14
Widowed	15,084,704	7	1,518,868	8	1,468,759	11
Never married	44,538,429	21	1,972,200	10	694,868	5
POPULATION AGE 20 OR OLDER BY DISABILITY STATUS						
Total Population	**235,694,301**		**19,278,095**		**13,003,865**	
With A Disability	38,188,869	16	5,677,637	29	4,812,479	37
POPULATION AGE 20 OR OLDER WITH DISABILITY BY POVERTY STATUS						
Total Population With Disabilty for Which Poverty Status Determined	**36,083,143**		**5,427,701**		**4,594,396**	
Above Poverty Threshold	28364768	79	4,883,071	90	4,199,983	91
Below Poverty Threshold	7718375	21	544,630	10	394,413	9

*Households classified according to head of household

Source: HAC tabulations of PUMS One Year, 2014 data.

TABLE 4 SELECT ECONOMIC CHARACTERISTICS

	Total		Veteran		Veteran Age 55+*	
CHARACTERISTIC	Number	%	Number	%	Number	%
POPULATION 20 OR OLDER BY EMPLOYMENT STATUS						
Total Population	**235,694,301**		**19,278,095**		**13,003,865**	
Not in Labor Force	82,480,215	35	10,171,443	53	9,175,333	71
In the Labor Force	153,214,086	65	9,106,652	47	3,828,532	29
Employed	143,072,061	93	8,574,652	94	3,633,026	95
Unemployed	10142025	7	532,000	6	195,506	5
ALL HOUSEHOLDS HEAD AGE 20 OR OLDER BY INCOME						
Total Households	**116,485,071**		**12,460,302**		**9,045,006**	
Earn Less Than $10,000	8,435,443	7	500,739	4	363,306	4
$10,000 to $14,999	6,172,820	5	492,035	4	399,652	4
$15,000 to $19,999	6,069,531	5	550,257	4	465,950	5
$20,000 to $24,999	6,249,295	5	632,590	5	513,589	6
$25,000 to $29,999	5,806,344	5	624,704	5	520,808	6
$30,000 to $34,999	5,917,549	5	680,750	5	540,298	6
$35,000 to $39,999	5,463,071	5	658,599	5	516,313	6
$40,000 to $44,999	5,382,839	5	642,695	5	486,814	5
$45,000 to $49,999	4,784,310	4	610,160	5	471,578	5
$50,000 to $59,999	9,133,469	8	1,144,061	9	836,643	9
$60,000 to $74,999	11,640,315	10	1,420,918	11	1,013,051	11
$75,000 to $99,000	13,954,101	12	1,631,060	13	1,085,433	12
$100,000 to $124,999	9,413,512	8	1,032,194	8	638,907	7
$125,000 to $149,999	5,666,268	5	631,084	5	386,722	4
$150,000 to $199,999	5,910,435	5	615,615	5	393,060	4
$200,000 or More	6,485,769	6	592,841	5	412,882	5
Median Household Income	**$53,400**		**$57,000**		**$52,400**	
HOUSEHOLDS BY INCOME TYPE						
Total Households	**116,485,071**		**12,460,302**		**9,045,006**	
With Social Security Income	35,444,051	30	7,276,664	58	7,015,373	78
With Retirement Income	21,206,953	18	5,264,520	42	4,775,227	53
With Supplemental Security Income	6,401,250	6	570,938	5	455,798	5
POPULATION 20 OR OLDER BY POVERTY STATUS						
Population for Which Poverty Status can be Determined	**230,882,336**		**18,931,248**		**12,750,909**	
Above Poverty Threshold	200,086,090	87	17,585,915	93	11,940,981	94
Below Poverty Threshold	30,796,246	13	1,345,333	7	809,928	6

*Households classified according to head of household.

Source: HAC tabulations of PUMS One Year, 2014 data.

TABLE 5 SELECT HOUSING CHARACTERISTICS

	Total		Veteran		Veteran Age 55+*	
CHARACTERISTIC	Number	%	Number	%	Number	%
OCCUPIED HOUSING UNITS BY TENURE						
Total Occupied Units	**116,485,071**		**12,460,302**		**9,045,006**	
Owner-Occupied	73,904,288	63	9,462,408	76	7,433,110	82
Renter-Occupied	42,580,783	37	2,997,894	24	1,611,896	18
OWNER-OCCUPIED UNITS BY						
Owner-Occupied	**73,904,288**		**9,462,408**		**7,433,110**	
With Mortgage	47,078,483	64	4,978,269	53	3,273,297	44
No Mortgage	26,825,805	36	4,484,139	47	4,159,813	56
OCCUPIED HOUSING UNITS BY UNITS IN STRUCTURE						
Total Occupied Units	**116,485,071**		**12,460,302**		**9,045,006**	
Detached 1 Unit	73,206,483	63	8,973,838	72	6,700,348	74
Attached 1 Unit	6,814,381	6	618,920	5	422,582	5
Small Multi-Family (2 to 9 units)	14,811,342	13	978,973	8	553,333	6
Large Multi-Family (10 or more units)	14,887,720	13	1,076,647	9	722,274	8
Manufactured Homes	6,654,809	6	790,884	6	628,859	7
Boats, Tent, Van, Other	110,336	0	21,040	0	17,610	0
GROSS RENT AS PERCENT OF HOUSEHOLD INCOME						
Total Renter Occupied Units	**42,580,783**		**2,997,894**		**1,611,896**	
Costs-Income Not Computed	3,188,616	8	239,409	8	164,321	10
Costs-Income Computed	39,392,167	93	2,758,485	92	1,447,575	90
Less than 15 Percent	5,166,306	13	446,716	16	212,303	15
15 to 19 Percent	4,880,367	12	379,614	14	166,088	12
20 to 24 Percent	4,866,767	12	372,784	14	165,438	11
25 to 29 Percent	4,359,512	11	309,863	11	157,414	11
30 to 34 Percent	3,574,976	9	249,416	9	141,316	10
35 to 39 Percent	2,598,739	7	180,291	7	98,080	7
40 to 49 Percent	3,632,788	9	246,677	9	147,494	10
50 Percent or More	10,312,712	26	573,124	21	359,442	25

Source: HAC tabulations of PUMS One Year, 2014 data


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