TAKING STOCK

Rural People, Poverty, and Housing at the Turn of the 21st Century

HAC
Housing Assistance Council

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HAC
Housing Assistance Council
www.ruralhome.org

National Office
1025 Vermont Ave., NW
Suite 606
Washington, DC 20005
Tel.: 202-842-8600
Fax: 202-347-3441
E-mail: hac@ruralhome.org

Midwest Office
10920 Ambassador Drive
Suite 220
Kansas City, MO 64153
Tel.: 816-880-0400
Fax: 816-880-0500
E-mail: midwest@ruralhome.org

Southeast Office
615 Peachtree St., NE
Suite 1130
Atlanta, GA 30308
Tel.: 404-892-4824
Fax: 404-892-1204
E-mail: southeast@ruralhome.org

Southwest Office
3939 San Pedro, NE
Suite 7-C
Albuquerque, NM 87110
Tel.: 505-883-1003
Fax: 505-883-1005
E-mail: southwest@ruralhome.org

Western Office
131 Camino Alto
Suite D
Mill Valley, CA 94941
Tel.: 415-381-1706
Fax: 415-381-0801
E-mail: susan@ruralhome.org

The Housing Assistance Council (HAC), founded in 1971, is a nonprofit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, loans from a revolving fund, housing program and policy assistance, research and demonstration projects, and training and information services. HAC is an equal opportunity lender.

HAC's mission is to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places.

The work that provided the basis for the case studies presented in this report was supported by funding under Cooperative Agreement H-21352 between the U.S. Department of Housing and Urban Development (HUD) and the Housing Assistance Council (HAC). This publication was also made possible through generous support provided by the Ford Foundation and the F. B. Heron Foundation. The substance and findings of HAC's 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 United States government or HAC's supporters.

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Housing Assistance Council, December 2002

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Eva M. Clayton
Member of Congress

December 1, 2002

Dear Friend:

Rural America is a place of both triumph and sorrow. Some of our nation's greatest strengths are found there, but so too are some our most entrenched problems. Often the difficulties are unknown to the general public and even to most policymakers. When many people think of rural America, the images that spring to mind are of agriculture. However, agriculture is one small but important component of rural America. In considering rural America, we must also remember pressing needs in the areas of infrastructure, housing and community development, job creation, access to health care and numerous other challenges.

All Americans face these issues, but while much of the nation has been moving forward, rural America has often been left behind. Rural educational levels and skills are often behind those in metropolitan areas. The rural economy is booming in some places but remains depressed in many others.

As in the rest of America, the issue of affordable and quality housing is a critical one in rural areas. For too many rural residents, there is an alarming gap between decent housing and what people are able to afford. The population of rural America continues to grow more diverse, to get older, and to have a higher proportion of single-parent and single-person households. These groups are among those that struggle mightily to find and keep quality housing.

It is vital that we create and implement plans that close the gap between rural America and the remainder of our nation. This begins with a comprehensive approach that provides rural Americans with access to the tools that are necessary for a prosperous, positive, and productive quality of life. We cannot afford to continue with our current piecemeal policies toward rural America. If rural America is to survive and thrive, our policies must be forward-looking, comprehensive, and entrepreneurial.

In its new publication, *Taking Stock*, the Housing Assistance Council sets the stage for a plan by calling attention to the status of rural America's people, housing, and economy. *Taking Stock* offers extensive information on the state of rural America as reflected in the 2000 Census and other major data sources. The report is the latest in a series and follows two other similar HAC studies of rural data from the 1980 and 1990 decennial Censuses.

In representing the 1st District of North Carolina, a mostly rural, minority district, and as co-chair of the Congressional Rural Caucus, I have seen first hand some of the critical problems that *Taking Stock* describes and analyzes. Looking at these and other issues, this report will be a very useful and valuable tool in the coming years as a source of education and advocacy for rural concerns. *Taking Stock* is a stark reminder of the tremendous challenges facing rural America and a call to action to all of us to address them with vigor and determination.

Sincerely,

Eva M Clayton

Eva M. Clayton
Member of Congress

BENNIE G. THOMPSON
SECOND DISTRICT, MISSISSIPPI

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November 25, 2002

Dear Friend

Poverty and housing needs in rural America are some of our nation's most severe and most overlooked challenges. This is especially true for high-need, underserved areas such as the Lower Mississippi Delta. The Delta has very high poverty rates - 19 percent for the entire region - and much higher levels in many rural counties. The African-American population of the nonmetro Delta has a stunning poverty rate of 40 percent. And of course some have it even worse; for example, 47 percent of nonmetro female-headed households with children in the Delta live below the poverty line. Many middle and upper-income Americans have seen their economic circumstances improve tremendously in recent years. But much of rural America, including the Delta, missed the boom times. Left behind are rural people who are often just as desperately poor as in the inner cities, but with fewer resources and much less attention from the public, the media, academia, and government.

To help meet these concerns, we need new and expended collaborations between the public and private sectors. We need federal programs, but we also need the help of business, state and local agencies, nonprofits and others, working together to create comprehensive community development solutions for the region. We need new and better housing, stable employment, quality education, affordable health care, updated water and sewer systems, and other pieces of the puzzle.

I have seen the rural crisis during my representation of the 2nd Congressional District of Mississippi and in my prior work in the community. I also have been a member of the Housing Assistance Council's board of directors since 1978. Taking Stock, HAC's important new research report, should serve as a wake-up call to the nation about the needs of rural America.

Small town residents, whether in California, Vermont or Mississippi, have a strong desire to change their own lives. We simply need to help them as they help themselves.

Sincerely,

Bennie G. Thompson
Member of Congress

JAMES T. WALSH
MEMBER OF CONGRESS
25TH DISTRICT, NEW YORK

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December 1, 2002

Dear Friend,

Rural America remains an integral part of the fabric of United States' society and culture - just as it has been throughout our nation's history. Most Americans, when they think about "New York," think of New York City. Yet what most Americans fail to realize is that New York has a large, diverse, rural population that is largely under-represented in Congress. Since much of my Congressional district in Central New York is rural in nature, I know firsthand that rural places often do not receive the attention they deserve.

I am pleased that the Housing Assistance Council is publishing a new examination of the state of rural America. *Taking Stock: Rural People, Poverty, and Housing at the Turn of the 21st Century* should help everyone in this country gain a better understanding and appreciation of the rural components of our great country. The report uses recent data, as well as descriptions of some individual rural counties, to describe the challenges and the triumphs facing rural America's people, housing, and economy.

I have seen how poverty and quality housing concerns negatively impact the residents of New York State, and *Taking Stock* verifies that these problems are all too common throughout rural America. As Chairman of the House Appropriations Subcommittee that provides funding for the U.S. Department of Housing and Urban Development (HUD) and as a senior Member of the Agriculture Appropriations Subcommittee which funds USDA's rural housing programs, I know the federal government has a vital role to play in helping local communities address these critical rural problems. I believe *Taking Stock* will help policymakers at all levels to help rural Americans who need decent, affordable housing.

Sincerely,

James T. Walsh
Member of Congress

TAKING STOCK

Rural People, Poverty, and Housing at the Turn of the 21st Century

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ACKNOWLEDGEMENTS

The Housing Assistance Council (HAC) is grateful to the many people who contributed to *Taking Stock: Rural People, Poverty, and Housing at the Turn of the 21st Century*. Although we cannot guarantee to have included everyone who deserves credit, the following people are among those who were instrumental in this project's completion.

The preparation of this report was a team effort of HAC's research and information staff. Lance George was the lead researcher and the principal author. James Yagley managed the case study research, and he, Sarah Davidson, Theo deJager, Jennifer Pinder, Theresa Singleton, Mary Stover, and Leslie R. Strauss were contributing authors and photographers. Additional photographs were provided by Tracy Hawkins of the Federation of Appalachian Housing Enterprises, Roberta Youmans of the Federal Housing Finance Board, and Proyecto Azteca in Texas. Julie Spears assisted with data analysis. Cequyna Moore provided additional assistance. Mary Stover and Leslie R. Strauss edited the report. Other HAC staff, including Joseph Belden, reviewed early drafts of the report. HAC's research team would also like to acknowledge the work of past *Taking Stock* contributors, especially Linda Kravitz, who conceptualized the publication series and was the principal author of the first *Taking Stock*, and Sue Phillips, who was the principal author of *Taking Stock of Rural Poverty and Housing for the 1990s*.

Members of HAC's research advisory panel and others contributed valuable expertise by commenting on full or partial drafts of this report and reviewing preliminary findings. HAC's research advisory panel consists of Calvin Beale of the U.S. Department of Agriculture (USDA) Economic Research Service; Osvaldo Cardoza of the University of Texas–Pan American; Peter Carey of Self Help Enterprises; James H. Carr of the Fannie Mae Foundation; Cushing N. Dolbeare of the Joint Center for Housing Studies at Harvard University; Chuck Fluharty of the Rural Policy Research Institute; Karen Hill, housing and consumer education consultant; Scott Loveridge of Michigan State University; Nicolas Retsinas of the Joint Center for Housing Studies at Harvard University; Morton J. Schussheim of the Library of Congress; Michael Stegman of the University of North Carolina; Norma Thompson-Lewis of Claiborne County, Miss.; Peggy Wright of Arkansas State University; and Ann Ziebarth of the University of Minnesota.

Additional contributors include Candy Barbee of Clinch-Powell Resource Conservation and Development Council; Roger Campbell, Sheri Hussman, and Carol Lakota of Oglala Sioux Tribe Partnership for Housing; Bill Carter of the Housing Authority of Kern County; Monica Drapeaux, Leslie Mesteth, and Kathy Stover of the Lakota Fund; Kerry Everitt of West Feliciana Community Development Foundation; Nancy Frick of South Valley Neighborhood Partnership; Olivia Gamboa of Self Help Enterprises; Bob Gray and Ndeye Jackson of the U.S. Department of Housing and Urban Development (HUD); Jim Jirsa, Dan Johnson, and Connie J. Martinson of the USDA Rural Development (RD); Lula London of the London's Boarding Home of Recreation and Rehabilitation Training Facilities; Jim Mikesell of USDA Economic Research Service; Joyce Mullens and Winnie Sibley of

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HAC is especially thankful to the rural community members and local practitioners who helped to humanize the statistics within this report by assisting with the case study research. In addition to many of the reviewers listed above, these local experts include Armando Aparicio, Charles Brooks, and Joe E. DeOchoa of USDA RD; Maria Escobedo of the University of California at Bakersfield; Manuel Estrada of Neighborhood Housing Services of Dimmit County; Lou Gomez of Kern County Hispanic Chamber of Commerce; Esequiel Guzman of the County of Zavala; Hector Hernandez and Jeff Ponting of California Rural Legal Assistance; Sally Morris of the Hancock County Health Department; William Rhea, Attorney; Steve Sanders of Kern County Network for Children; Sister Marie Francis Schroepfer of the Diocese of Fresno-Catholic Charities; the staff of South Valley Neighborhood Partnership; David Strong of the County of Kern; and Lindy Turner of Clinch-Powell Resource Conservation and Development.

Michele Morgan of Morgan Graphics designed this publication, and Jerry Randall of Graphic Communications, Inc. oversaw its printing.

Finally, HAC is very grateful to the Ford Foundation and the F. B. Heron Foundation for supporting HAC's work, including the preparation and publication of this report, and to HUD, for supporting the case study research presented in this report. We are particularly grateful for the assistance of Cynthia Duncan of Ford, Ndeye Jackson of HUD, and Mary Jo Mullan and Kate Starr of Heron.

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Moises Loza
Executive Director

EXECUTIVE SUMMARY

TAKING STOCK

Rural People, Poverty, and Housing at the Turn of the 21st Century

Taking Stock: Rural People, Poverty, and Housing at the Turn of the 21st Century provides an overview of rural America's residents, their economic condition, and their homes. This publication is third in a series of decennial reports by the Housing Assistance Council (HAC) that use data from the Census and other sources along with case studies describing some of the poorest parts of the rural United States.*

As the 21st century begins, rural America's population is growing and is becoming more diverse than ever before. Rural residents are aging, and both single-parent and single-person households are increasingly common. Rural education levels — and thus the acquisition of some skills needed for employment in the 21st century economy — still lag behind those of metropolitan areas. The U.S. rural economy has diversified but economic stagnation remains a problem in many rural communities. Overall, poverty persists as a greater problem in nonmetro places than in the U.S. as a whole, and housing affordability problems, often associated with urban areas, are increasing in rural places and now affect one rural household in four.

Characteristics of rural America — such as concentrations of persistent poverty, lingering housing quality problems, and relatively high homeownership rates — are evident in the national population, economic, and housing data described in this report. Much of the rural U.S. reflects these common characteristics, but rural America is also made up of diverse communities. Some match national average levels of poverty and homeownership, but many more have distinct social and economic characteristics. The regional analyses and case studies in this report depict five persistently poor areas and populations in rural America and provide examples of counties with some of the worst housing conditions in the U.S.

* The terms rural and nonmetro are used interchangeably throughout this report. See page 11 form more information.

The Face of Rural America

According to the 2000 Census approximately 55.4 million people, or 20 percent of the U.S. population, reside in nonmetropolitan areas. From 1990 to 2000 the nonmetro population grew by 10 percent while the overall population grew by 13 percent. The Western U.S. experienced the greatest rural population growth, due in large part to the in-migration of people moving in search of amenities such as recreation.

Along with its growth, the nonmetro population is becoming increasingly diverse. One of the most significant trends since the 1990 Census is the explosive growth in the nonmetro Hispanic population, which rose by 70 percent in the 1990s.** Still, nonmetro areas remain more homogenous than the nation as a whole.

As the rural American population is diversifying along with the rest of the country, it is also aging. The baby boom generation will remain a significant factor in rural America during the next few decades as baby boomers start to move into the ranks of seniors. This dramatic demographic shift is likely to have profound ramifications for nearly every aspect of rural society, including housing.

Rural households' structure is changing as well. The number of rural households that are not families increased at three times the rate of family household growth during the 1990s. Among nonmetro nonfamily households, 84 percent are persons living alone, and a large proportion of those are people over the age of 65.

Another noticeable shift from 1990 was in rural education levels. The proportion of nonmetro residents lacking a high school diploma fell 7 percentage points during the 1990s. Despite this progress, educational attainment levels in nonmetro areas still lag behind those in the nation as a whole.

** Hispanic is an ethnic origin, not a racial category. See second footnote on page 12 for more information.

The Economics of Rural America

The last decade of the 20th century witnessed one of the most dramatic economic expansions in our nation's history. In general, rural America's economy benefitted from this expansion as earnings increased and unemployment fell. Rural unemployment, however, has begun to tick upwards in the past few years.

In recent decades the national rural economy has diversified, but economic stagnation and poverty remain problems in many rural communities. Industries such as agriculture, forestry, and mining that dominated much of the rural economic system for the better part of the past century have continued to decline in prominence. Manufacturing now accounts for 18 percent of all jobs in nonmetro areas. Service and retail industries, which tend to pay lower wages than the manufacturing sector, experienced dramatic growth in rural areas during the 1990s.

Poverty remains a problem in rural America. Approximately 7.8 million persons in the nonmetro U.S., including disproportionate numbers of minorities, are poor. While the poverty rate is 14.6 percent for the total rural population, the poverty rate for nonmetro African Americans is more than twice that at 33 percent. Likewise, nonmetro Hispanics have a poverty rate of 27 percent and nonmetro Native Americans have a poverty rate of 30 percent. Nineteen percent of rural children are poor, a significantly higher poverty rate than the rates for rural adults (13 percent) and rural elderly people (12.3 percent).

All but 11 of the 200 poorest counties in the United States are nonmetropolitan. Some nonmetro counties, particularly those with large Native American populations, have poverty rates above 40 percent. Three hundred and sixty-three nonmetro counties, accounting for 13 percent of the nonmetro U.S. population and 23 percent of the rural poor, have experienced persistent poverty rates of 20 percent or more since 1960.

Housing in Rural America

Of the approximately 106 million occupied housing units in the United States, roughly 23 million, or 22 percent, are located in nonmetropolitan areas.* As the population and economy of rural America have changed, so too have rural homes. For the most part these changes have been positive, but affordability and credit access problems have increased, and some physical inadequacies remain. Nearly 30 percent of nonmetro households, or more than 6.2 million households, have at least one major housing problem. Most often they are cost-burdened.

Homeownership is at an all-time high in the United States as 68 percent of the nation's households are homeowners. In rural areas, the homeownership rate is even higher at 76 percent. As is true in the nation as a whole, in nonmetro areas minorities have much lower homeownership rates than whites, but the level of homeownership for rural minorities is 14 percentage points higher than the level for minorities in metro areas. Furthermore, rural minorities have made significant progress in moving into the ranks of homeownership. Between 1991 and 2001 the number of minority nonmetro homeowners increased by 35 percent compared to 16 percent for nonmetro whites.

Manufactured housing continues to be one of the nation's fastest growing types of housing, particularly in rural areas where the prevalence of manufactured housing is twice the national rate.**

During the latter part of the 20th century, affordability replaced poor housing conditions as the greatest problem facing low-income rural households in the U.S. Throughout the country, rural housing costs have increased drastically and incomes have not kept pace — especially for rural renters. Rural renters make up 35 percent of nonmetro cost-burdened households while they comprise less than one-quarter of all nonmetro households.

Despite the fact that America's 5.5 million rural rental households experience some of the country's most significant housing problems, the importance of the rural rental housing stock is often ignored. Rural rental households have lower incomes than owners, are more likely to have affordability problems, and are twice as likely to live in substandard housing. Approximately 12 percent of nonmetro renters live in either moderately or severely inadequate housing compared to 6 percent of nonmetro owners.

In the past few decades, dramatic progress has been made in improving the quality of housing in rural America, but housing problems still persist. According to 2001 American Housing Survey (AHS) indicators, 1.6 million or 6.9 percent of nonmetro units are either moderately or severely substandard. Minorities in rural areas are among the poorest and worst housed groups

* Most housing statistics in this Executive Summary are from HAC tabulations of 2001 American Housing Survey data.

** The terms "manufactured housing" and "mobile homes" are used interchangeably in this publication. See third footnote on page 24 for more information.

in the entire nation, with disproportionally high levels of inadequate housing conditions. Non-white and Hispanic rural households are three times more likely to live in substandard housing than white rural households. Minorities are also more likely to live in inadequate housing in nonmetro areas than in metro areas. Rural African Americans have particularly high sub-standard housing rates, as nearly one in five nonmetro African-American households lives in substandard housing.

The number of households experiencing crowding in rural America grew slightly during the 1990s. Overcrowding is particularly a problem among Hispanic households, which occupy one-quarter of all crowded housing units in nonmetro areas.

Unfortunately, housing cost, quality, and crowding concerns are not mutually exclusive — an estimated 662,000 rural households have two or more housing problems. Not surprisingly, rural renters are disproportionally represented among households with multiple problems.

During the nation's recent economic downturn, the overall housing market has remained remarkably strong, and homes continue to be the most valuable assets most Americans will ever own. However, limited access to quality credit and affordable mortgage sources impacts the investment potential of many rural homes. Furthermore, the recent proliferation of subprime lending has greatly influenced rural mortgage markets.

Since the mid-1930s, the federal government has supported the production of low- and moderate-income housing and improved the living conditions of millions of low-income rural Americans. Funding for U.S. rural housing programs has not kept pace with need, however, and several programs have been affected by a recent shift in emphasis to indirect subsidies such as loan guarantees and tax incentives. As a result, these programs' ability to reach lower-income households has been diminished.

High Need Rural Areas

Poverty and housing problems are particularly pervasive among several geographical areas and populations in rural America: the colonias along the U.S.-Mexico border, Central Appalachia, farmworkers, the Lower Mississippi Delta, and Native Americans. As it did for past *Taking Stock* research, HAC visited communities representing each of these high need areas and populations and analyzed county and regional data in order to chronicle the progress and need among rural America's "poorest of the poor."

The key commonality among the high need rural areas and populations analyzed in this report is their persistently poor economic condition. Despite some progress overall that mirrored a national economic expansion and housing condition improvements in many communities, these areas and populations as a whole remain relatively mired in poverty and inadequate housing.

Poverty rates in the high need regions of Central Appalachia, the Lower Mississippi Delta, and the colonias are 17 to 19 percent. Poverty rates within these regions are higher for sub-populations and minorities. For example, the poverty rate for those living in the Texas colonias is 30 percent and the poverty rates for African Americans in rural areas of the Lower Mississippi Delta is 40 percent. Poverty is even more prevalent for the high need populations examined by HAC: Native Americans living in Census-designated American Indian, Alaska Native, and Hawaiian Homeland areas have a 33 percent poverty rate and fully 61 percent of farmworkers are poor.

Housing affordability problems are extreme and increasing in many of the communities in these high need areas, and physical housing inadequacies are more prominent throughout these areas than in the rest of the United States. HAC researchers, however, found hope amid these depressing regional and community statistics. The case studies in this report include examples of collaborative housing improvement efforts by local governments, nonprofit developers, and federal agencies.

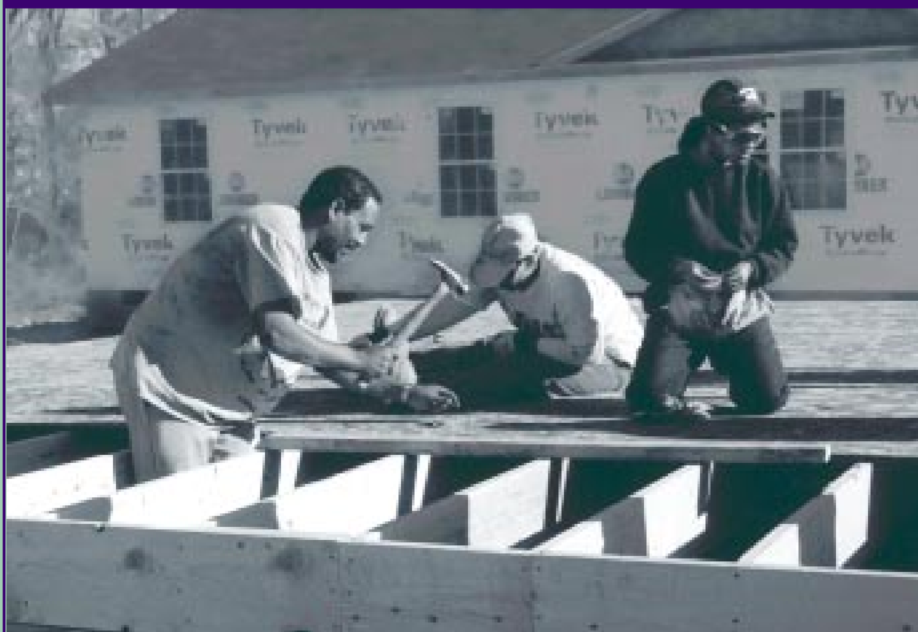
INTRODUCTION

Nearly two decades ago in 1984 the Housing Assistance Council (HAC) released its first *Taking Stock* report. This seminal work was one of the first reports to highlight rural economic and housing conditions and issues in the United States on a national level. In particular, the first *Taking Stock* chronicled the plight of the rural geographic areas and populations that are among the "poorest of the poor." In the early 1990s the *Taking Stock* analysis continued and was expanded to cover a broader scope of social, economic, and housing needs in rural areas. With *Taking Stock: Rural People, Poverty, and Housing at the Turn of the 21st Century* HAC continues the legacy by providing a comprehensive analysis of current conditions in the rural United States. This publication aims to provide a broad overview of the many issues that affect housing throughout the country. It is hoped that with increased awareness and information the American public and policy makers will recognize and work to improve the living conditions that millions of rural Americans face every day.

This report, which includes national and regional analyses and case studies of specific high need rural communities, is broad in scope. The national analysis provides an inventory of the key national trends and issues affecting America's rural housing conditions. It attempts to "take stock" of the primary social and economic factors that impact rural housing conditions in the United States. The demographic characteristics of the people living in rural America, the economic trends affecting rural communities, and the characteristics and conditions of the United States' rural housing stock are all pertinent to a holistic view of America's rural housing.

The subsequent part of this publication focuses on the five high need regions and populations that have some of the worst housing conditions in America. While over time communities outside the selected areas are added to or dropped from our country's poorest and worst housed list, the poverty and housing need among these five regions and populations — the U.S.-Mexico border colonias, Central Appalachia, farmworkers, the Lower Mississippi Delta, and Native American lands — remains extreme. Case study analyses of specific counties within each of the high needs regions and populations highlight the realities of living in rural America's poverty-stricken areas.

NATIONAL ANALYSIS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NATIONAL ANALYSIS

THE FACE OF RURAL AMERICA IN THE 21ST CENTURY

General Population Characteristics

For much of our nation's history, most Americans lived in rural places. In 1800, the nation's second census showed that more than nine of ten Americans were rural residents, with only about 6 percent of the population living in cities.* By 1900 the rural population had fallen to about two-thirds of the total, and by 1920 it had dropped to 50 percent.[1] Even in 1940, 43.5 percent of the population was still rural; today, however, rural residents make up only one-fifth of the nation's population. With this shift in population distribution, the face and demographics of rural America have changed as well.

As the 21st century begins, rural Americans are increasingly diverse racially and ethnically, with particularly noticeable growth in the Hispanic population, much of it due to immigration. Rural residents are aging, and both single-parent and single-person households are increasingly common. Rural educational levels — and thus the acquisition of some skills needed for employment in the 21st century economy — still lag behind those of metropolitan areas. While national nonmetro population trends generally mirror those of the U.S. population as a whole, nonmetro Americans reflect some specifically rural characteristics, such as a slower population growth rate overall and a relatively older and more homogenous population.

Population Growth and Distribution

Nationwide the U.S. population grew at a historic pace between 1990 and 2000. The 2000 Census counted 281.4 million persons in the United States, an increase of 32.7 million persons or 13.2 percent over the decade. Roughly 55.4 million people, or 20 percent of the population, reside in nonmetropolitan areas. Since 1990, the population in nonmetro America has grown 10 percent while the population in metro areas has grown by 14 percent.

Rural population growth has been most profound in the western United States, particularly in the interior West area, which has seen nonmetro population growth at more than twice the national nonmetro average (Figure 1.1).** The states of Colorado, Arizona, Utah, and Nevada each experienced nonmetro population increases of 30 percent or more between 1990 and 2000. Much of the growth in these areas is attributable to "amenity migration," as an increasingly diverse array of people seek to escape urban locales for areas with natural amenities and recreational activities. As a result, much of the growth is pocketed in certain high amenity locations such as the Colorado ski areas. With higher incomes and a greater degree of diversity, these newcomers and their lifestyles often contrast, and even conflict, with those of long-time western residents who are more likely to be involved in more traditional agricultural and natural resource-based economies.[2]

* Generally in this report the terms "rural" and "nonmetro" are used interchangeably and refer to places outside metropolitan areas. See "What Is Rural," page 11, or Appendix A for more information. However, the metropolitan classification was not devised until the mid-20th century and is not applicable for these statistics from 1800 through 1940.

** For a list of states within each Census-defined region, please consult Appendix A.

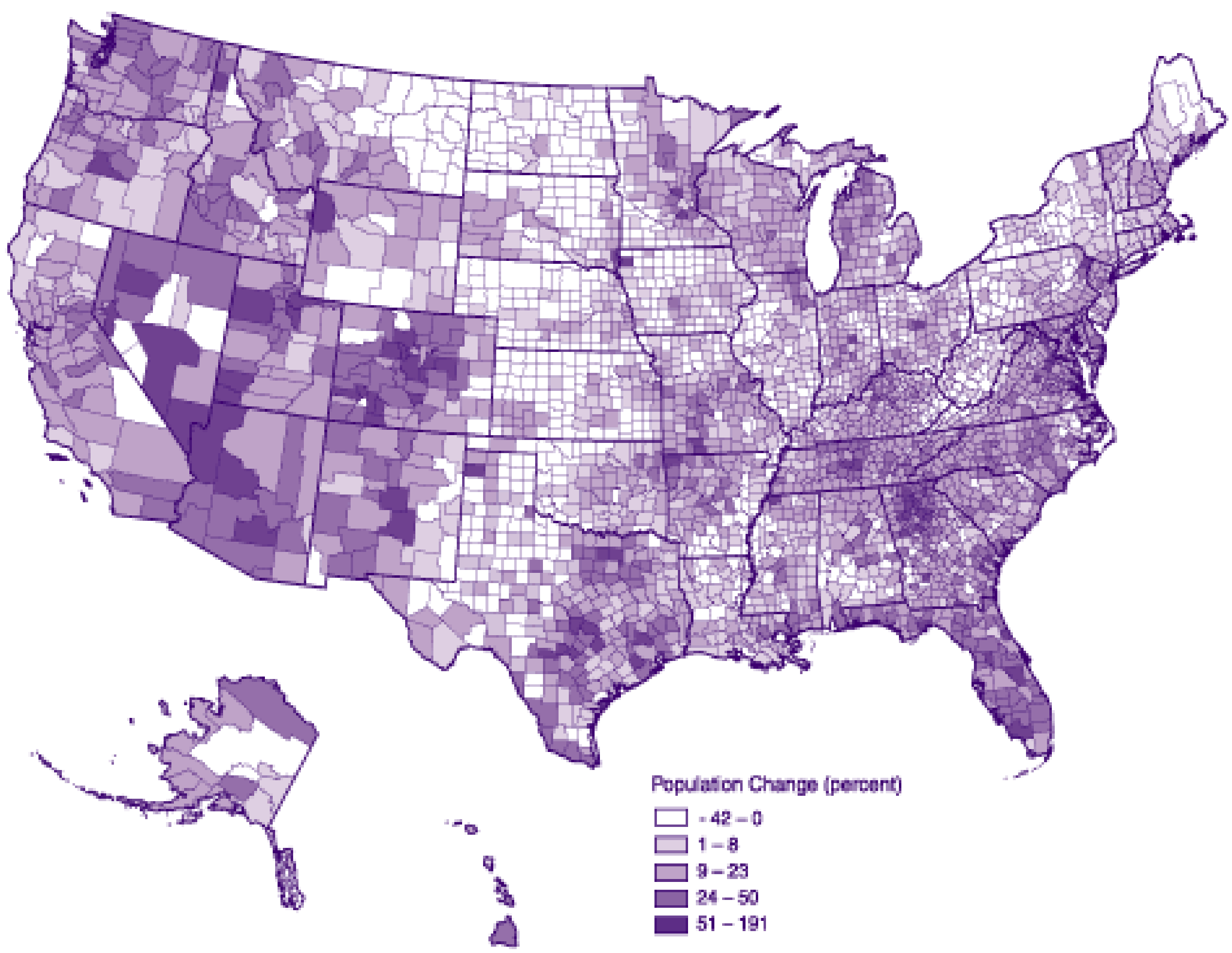
In stark contrast, the Plains states east of the Rocky Mountains experienced minimal population growth during the decade and in some cases population loss. Over the 1990s, nonmetro population in the Plains states grew just 2.8 percent. Iowa, Illinois, Kansas, and Nebraska each saw nonmetro population growth of less than 2 percent. North Dakota actually lost nonmetro population (as did West Virginia and Rhode Island). The depopulation in the Plains continues a trend that has been evolving over the past few decades, based on the continued decline in small family farms, the area's relative lack of amenities, and its inability to attract industry.

While experiencing generally low population growth during the 1990s, the Midwest still has the highest proportion of rural residents of any region in the country, with nonmetro residents comprising 26 percent of the population. The rural population proportion is high in the South as well, with one-quarter of southerners living in nonmetro areas. The South also has the greatest number of rural residents as 44 percent of nonmetro persons in the U.S. live in the 16 southern states. Nonmetro residents comprise only 10 and 13 percent, respectively, of the population in the Northeast and the West.

Twelve states have more residents in nonmetro counties than in metro areas.* These are led by Vermont, which has 72 percent of its residents in nonmetro areas. Similarly, over two-thirds of the populations in Wyoming and Montana are nonmetropolitan. Texas has the greatest number of rural residents with over 3.1 million nonmetro people. North Carolina, Georgia, Ohio, and Kentucky also have significant rural populations as each of these states has more than 2 million nonmetro residents.

FIGURE 1.1

Population Change by County, 1990-2000



Source: HAC Tabulations of the 1990 and 2000 *Census of Population and Housing*, Summary File 1.

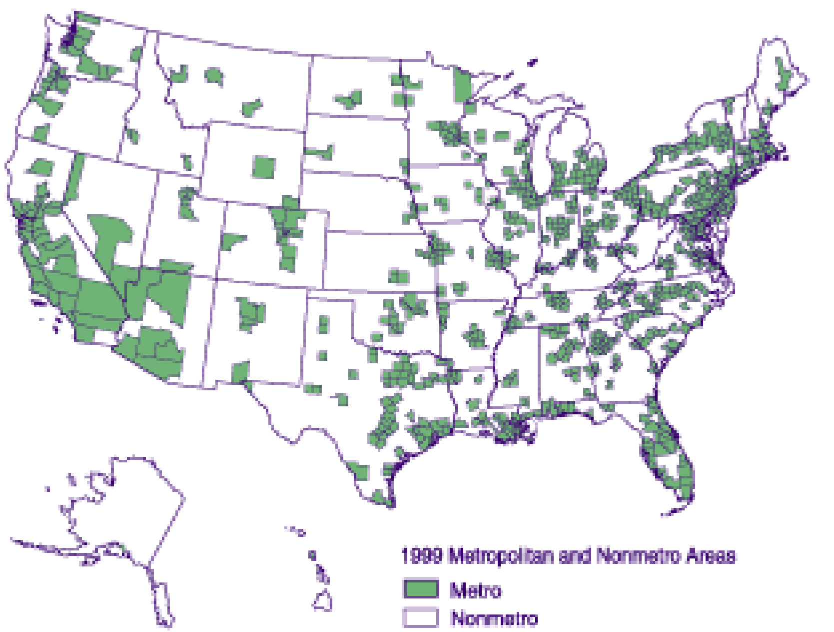
* There are no nonmetro areas in New Jersey and the District of Columbia. Delaware and Rhode Island have only one nonmetro county each.

What Is Rural?

Establishing a definition of rural poses many challenges. In general, rural areas share the common characteristics of comparatively few people living in large geographic areas, and limited access to large cities and market areas for work or everyday-living activities. Rurality exists on a continuum, however, and varies based on proximity to a central place, community size, population density, total population, and social and economic factors.[3] Over the years, public agencies and researchers have used combinations of these factors to define rural and to designate geographic areas as rural.

FIGURE 1.2

Metropolitan Status by County, 1999



Source: U.S. Office of Management and Budget, 1999.

In this report, unless otherwise noted, the terms "nonmetro" and "rural" are used interchangeably and refer to places defined by the Office of Management and Budget (OMB) as nonmetropolitan in 1999. Nonmetropolitan areas are those counties that lie outside metropolitan areas (Figure 1.2). Each metropolitan area (MA) consists of one or more counties and contains a central city of at least 50,000 residents and a total MA population of at least 100,000 (75,000 in New England). It is important to note that this is not the same definition of rural used by the Census Bureau.

While nonmetropolitan areas generally consist of rural population and territory, the OMB definition of nonmetro and Census's definition of rural do not overlap exactly. Slightly more than 40 percent of the nonmetro population live in urban places. Likewise approximately 11 percent of metro residents live in Census-defined rural places.

For more information on the definitions of rural and nonmetropolitan, please consult Appendix A.

About the Data

Most of the information in this report derives from HAC tabulations of various public use microdata data sets. Much of the data come from the *2000 Census of Population and Housing*. Census 2000 was conducted by the U.S. Department of Commerce's Bureau of the Census, which collected information on 281.4 million people and 115.9 million housing units across the United States between March and August of 2000. Most of the Census 2000 information utilized in this report derives from one of two data sets. The first is Summary File 1, commonly referred to as the "short form," on which a limited number of questions were asked about every person and every housing unit in the United States. Secondly, Summary File 3 or "long form" data provide more detailed information on population and housing characteristics. These data came from a sample of persons and housing units (generally one in six).

Additional information in the report derives from HAC tabulations of other secondary data sources such as the U.S. Department of Housing and Urban Development and the Census Bureau's *2001 American Housing Survey*, the Bureau of Labor Statistics and the Census Bureau's *2002 Unemployment Report*, the Census Bureau's *2000 Current Population Survey*, year 2000 data collected under the Home Mortgage Disclosure Act, various information from the U.S. Department of Agriculture (USDA) Economic Research Service and others. For more information on data sources in this report please consult Appendix A.

Race and Ethnicity

The 2000 Census reveals the most racially and ethnically diverse nation in our history.* Nonmetro areas, however, tend to be more homogenous than the nation as a whole (Figure 1.3). Nationwide, approximately 69 percent of the population are white and not of Hispanic origin.** In nonmetro areas, 82 percent of the population is white and non-Hispanic. Smaller minority populations in rural America are in part a factor of 20th century demographic trends such as the migration of African Americans from the rural South to large cities and the tendency of immigrants to settle in urban areas.[4]

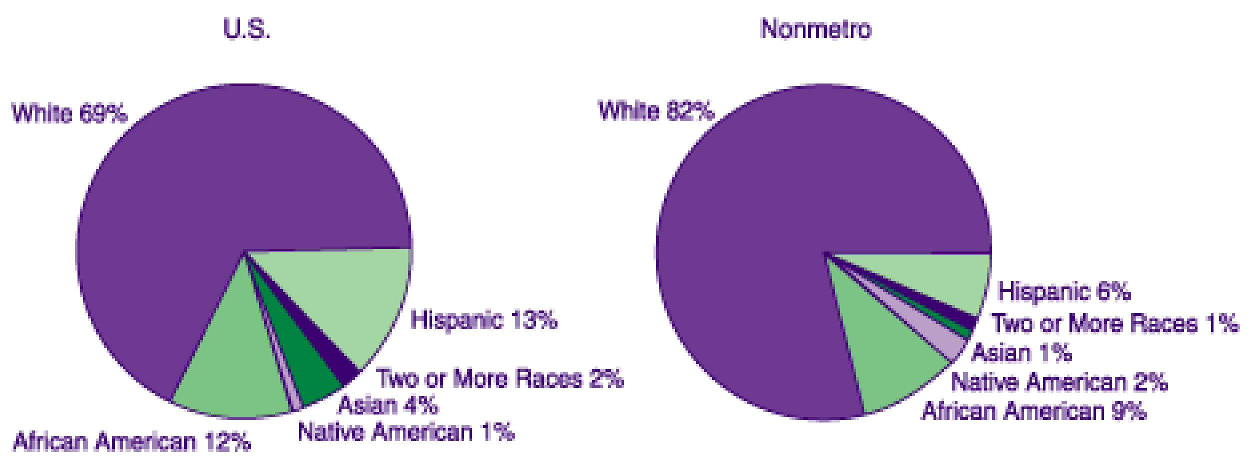
African Americans comprise about 9 percent of the nonmetro population compared to 12 percent of the national population. Nationwide, Hispanics now outnumber African Americans, but in rural areas African Americans are still the largest minority group. Nine out of 10 nonmetro African Americans live in the South. Outside the South, the rural African-American population grew by 26 percent between 1990 and 2000, a much higher rate than in the South.

Hispanics make up 5.6 percent of the nonmetro population, a seemingly small proportion, but one of the more significant trends in rural America over the last decade is the explosive growth in the Hispanic population. Between 1990 and 2000 the number of nonmetro Hispanics rose by 1.3 million, a 70 percent increase. In fact, one-quarter of all nonmetro population growth in the last decade is attributable to Hispanics. This rural Hispanic population growth was most profound in the Southeast and upper Midwest (Figure 1.4). Excluding Texas, the southern region experienced a nonmetro Hispanic population increase of over 200 percent during the 1990s. Nonmetro Hispanic population growth was particularly high in the deep South where states like North and South Carolina, Georgia, Alabama, and Tennessee all experienced growth over 350 percent. Still, more than half of all nonmetro Hispanics are concentrated in the five states of Texas, Florida, California, New Mexico, and Arizona. In fact, approximately one-quarter of all rural Hispanics live in Texas alone.

Native Americans, which include American Indians and Alaska Natives, and Native Hawaiian and Pacific Islanders, comprise approximately 2 percent of the nonmetro population, and 39 percent of all Native Americans live in nonmetro areas. Nationwide, nearly one-third of Native Americans live on Census-designated American Indian, Alaska Native, and Hawaiian Home (AIANHH) lands.*** Asians comprise less than 1 percent of nonmetro persons, and are most heavily

FIGURE 1.3

Race and Ethnicity **



Source: HAC Tabulations of 2000 Census of Population and Housing, Summary File 1.

* Because of the questioning of race concerning two or more races, the Census 2000 data on race are not directly comparable with data from the 1990 Census or earlier censuses. Caution must be used when interpreting changes in the racial composition of the U.S. population over time.

**In the national analysis section of this report Hispanic persons are counted as an ethnic group and not included in the racial groups. Ethnic origin is viewed here as the heritage, nationality, lineage, or country of birth of a person or person's parents or ancestors before arrival in the U.S. Hispanics can be of any race. Hispanics as a group have significance in comparison to major racial and ethnic groups. Unless otherwise noted, racial/ethnic categories are exclusive.

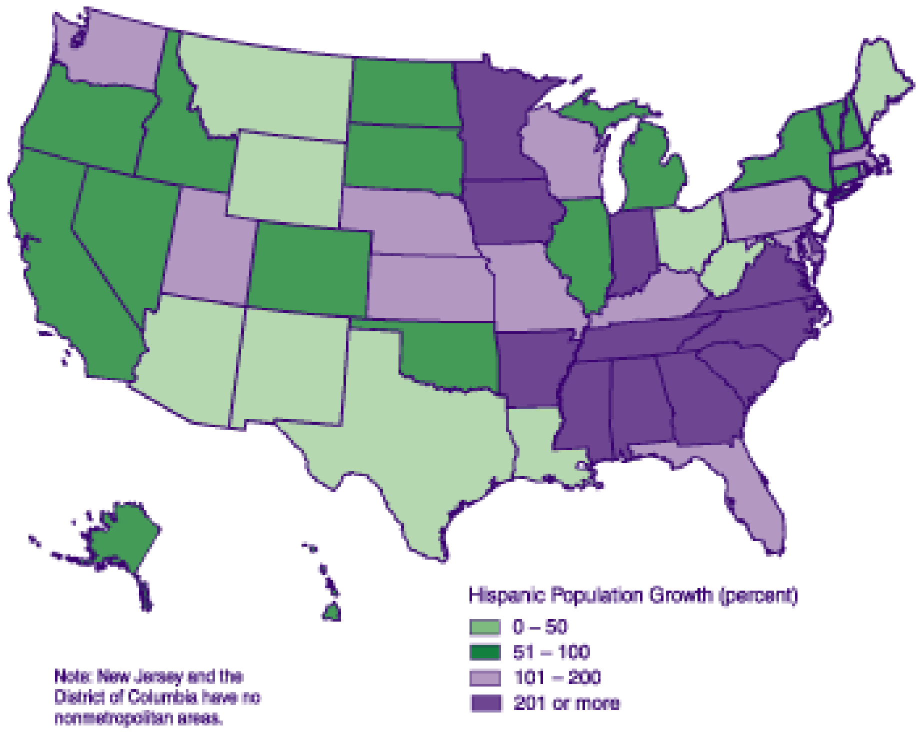
***For a more detailed explanation of American Indian, Alaska Native, Hawaiian Home (AIANHH) lands please consult Appendix A. For a list of AIANHH lands please see Table 15 in Appendix B.

concentrated on the West Coast. The percentages of nonmetro Native Americans and Asians would be slightly higher if respondents who listed multiple races were included.

In 2000 for the first time the Census tallied persons of two or more races, allowing respondents to choose from 126 possible racial combinations on the Census questionnaire. In nonmetro areas, approximately 1.5 percent of the population indicate that they are of two or more races, compared to 2.4 percent nationwide.* Most persons of two or more races indicate that they are white with some other racial group. Multi-racial residents in rural areas tend to be younger than the total nonmetro population and to live in the West.[5]

FIGURE 1.4

Nonmetro Hispanic Population Growth by State, 1990-2000



Source: HAC Tabulations of 1990 and *2000 Census of Population and Housing*, Summary File 1.

Explosión: Hispanic Growth in Rural America

Along with the Latino population growth of the 1990s a new awareness of Hispanic culture has also emerged, highlighting the social, economic, and political impact this population has on the United States.** Hispanics in America do not easily fit a single description. They originate in 22 different countries and, while most Hispanics consider themselves white, many come from other races.[6] Over 90 percent of the U.S. Hispanic population lives in metropolitan areas, but Hispanic growth over the last decade was proportionally greater in nonmetro areas.

In many rural areas with Hispanic population growth, pockets of Latino communities — and thus Latino culture — are emerging where there once were none. In some cases, significant populations of Hispanic residents have settled into small towns nationwide to work in agricultural processing or manufacturing. Much of this transplantation is fueled by "word of mouth" contacts with friends and relatives in their home communities. Such settlement patterns are a modern day iteration of earlier immigration patterns. In the late 1800s and early 1900s new immigrants in the United States, primarily from Europe, settled close to one another for support and familiarity in an alien culture.[7] While much is the same for today's immigrants, a major difference is the latitude from which they arrive.

Hispanics are reshaping the demographics of rural America in many ways. With a median age of just 23, nonmetro Hispanics are much younger than the rural population as a whole. Hispanics also tend to live in larger households and to have higher levels of poverty and lower levels of education than the overall rural population. Many of these social issues directly impact housing for rural Hispanics. Rural Latinos are more likely to be renters, and they experience inadequate housing nearly twice as often as all nonmetro households. Low incomes also exacerbate affordability problems, and household crowding is a particular concern. Despite these problems rural Latinos continue to be upwardly mobile and to move into middle class America. These trends can be expected to continue, as it is estimated that Hispanics nationwide contribute $300 billion a year to the U.S. economy.[8]

For more information on Hispanics in rural America please visit the National Council of La Raza's website at www.nclr.org.

* Unlike other racial/ethnic data in this section, these figures for persons of two or more races include Hispanics.

**The terms Hispanic and Latino are used interchangeably in this report.

Nearly one-quarter of nonmetro people who report being of two or more races are also Hispanic. About 6 percent of nonmetro Hispanics classify themselves as being of two or more races compared to 1 percent of non-Hispanics.

Age

The next three decades will witness one of the most dramatic demographic shifts in the history of our nation, as the elderly population is expected to more than double in the next 30 years.* The signs of America's aging society are especially evident in rural areas. While the median age in the entire United States is 35, in nonmetro areas it is 37.** A significant factor in the nation's aging demographic is the baby boom generation, those persons born between 1946 and 1965. Baby boomers make up the largest age segment: 29 percent of the nonmetro population is between 35 and 54 (Figure 1.5). In the next few decades rural baby boomers will start to move into the ranks of seniors, and this dramatic shift is likely to have profound ramifications for rural people and rural communities. Nearly every aspect of rural society, including housing, will be impacted.

Currently, elderly persons make up 15 percent of the nonmetro population, compared to12 percent of the population in metropolitan areas. Rural seniors are more likely to be single women, live alone, and have low incomes than the nonmetro population as a whole. Through the 1990s, the rural elderly population grew more slowly than the total rural population. This slower growth is primarily a factor of higher mortality rates among older persons, combined with the fact that there

The Graying of Rural America

As the population over 65 increases, its housing needs will change as well.*** In general, rural seniors live in good quality housing and are very satisfied with their homes. An overwhelming majority of rural senior households (86 percent) own their homes, compared to 80 percent of seniors nationwide. Owning a home is an important factor affecting the housing and economic well-being of seniors. Housing is a significant source of wealth, equity, and in some cases income, for many older persons. Renters over the age of 65 generally face more challenges and greater needs associated with their housing than do elderly homeowners. Elderly renters age 65 and over have lower incomes and higher poverty rates than their owner counterparts.

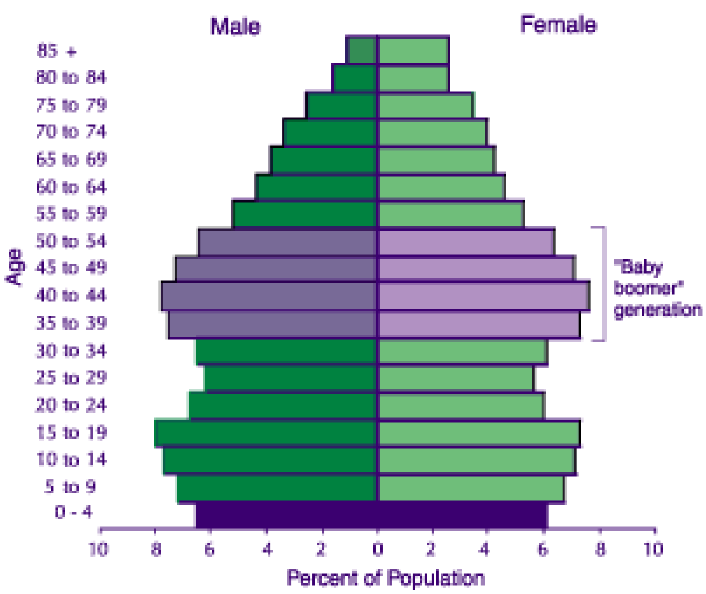
While most seniors wish to remain in their homes for as long as possible, a housing gap has been left unfilled in many rural communities. Sparsely settled rural areas often have limited public transportation and social service infrastructure, both of which are crucial for the well-being of older Americans. Furthermore, affordable rental housing and elderly housing innovations such as assisted living facilities are scarce in rural areas. As a result, rural elders must often choose between living in a home that is hard to maintain, or moving into a nursing home.[9]

These rural housing factors in conjunction with looming demographic shifts mean that many rural areas and communities will face significant challenges in housing their older citizens in the coming decades.

For more information on housing and older persons in rural America visit the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century website at www.seniorscommission.gov or the AARP website at www.aarp.org.

FIGURE 1.5

Nonmetro Population by Age and Sex



Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 1.

* For this report, the terms "elderly" and "seniors" generally refer to persons age 65 and older.

** The 2000 Census calculation of age is based on the age of the person in complete years as of April 1, 2000.

*** Housing statistics in this section are from HAC tabulations of 2001 American Housing Survey data.

have always been fewer people in this age cohort, since they were born during the Great Depression — a time with low birth rates.[10]

Another significant contrast between nonmetro and metro America is the smaller number of young adults in nonmetro areas. Nationwide 21 percent of the population is between the ages of 20 and 34. Yet in rural areas 19 percent of the population is made up of young adults. This difference is primarily attributable to the fact that younger persons in nonmetro areas are more likely to leave rural areas to seek employment.

The Changing Rural Family

The structure of rural households is changing. Overall, the traditional nuclear family structure is more prevalent in nonmetro areas than in the nation as a whole. The vast majority of rural households — 70 percent, which is slightly higher than the nationwide rate — are made up of families.* Nearly 80 percent of all nonmetro family households are headed by married couples, and 46 percent of rural family households include children under the age of 18. More than one in ten nonmetro households is headed by a woman with no husband present. Sixty percent of these single female householders have children below the age of 18.

It is also becoming more common for grandparents to serve as primary care givers for their grandchildren.** Nationwide, in 42 percent of households that include a grandparent and a child under the age of 18, grandparents are responsible for the care of grandchildren. This trend is even stronger in nonmetro areas, where over half of grandparents living in such households are responsible for the care of their grandchildren.

It is not a new concept for grandparents to raise their grandchildren.[11] Families in the United States, particularly in some minority communities, have long depended upon extended families for child-rearing and economic sustainability.[12] This family scenario has become more prevalent in recent years, however. Reasons for grandparents taking on the care for their grandchildren range from parental substance abuse, child abuse, neglect, or abandonment to unemployment, divorce, AIDS, and death.[13]

While family households prevail in nonmetro areas, the number of rural nonfamily households increased at three times the rate of family household growth — to over 6.3 million households between 1990 and 2000. Among these nonfamily households, 84 percent are persons living alone, of which a large proportion are persons over the age of 65. The number of nonfamily households in rural America is likely to continue to grow in the coming decades both because people are marrying later than in the past and because the elderly population is growing.

A decline in household size accompanies these changing household demographics in rural areas. Historically, rural households have been larger than those in cities for a number of reasons. Higher marriage rates and the usefulness of children in farm families are two primary factors.[14] However, social and economic

* A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. A household includes all the people occupying a housing unit. People not living in housholds are classified as living in group quarters. In most cases, the householder is the person, or one of the people, in whose name the home is owned, being bought, or rented and who is listed as "Person 1" on the census questionnaire.

** A grandparent is considered a care giver when she or he has responsibility for the basic needs of the grandchild (beyond daily childcare responsibilities) for a significant period of time.

transformations have altered these patterns in rural America over the past few decades. In 1970 less than 16 percent of nonmetro households consisted of one person living alone. Today over one-quarter of nonmetro households consist of single persons, and the average household size in nonmetro areas is now smaller than in the nation as a whole.

A little over 1 million, or 5 percent of nonmetro households, report living in unmarried partner households. Over 87,000, or less than 1 percent of them, are in same-sex partner households. All but 22 of the 3,141 counties in the United States have at least one same-sex partner household.

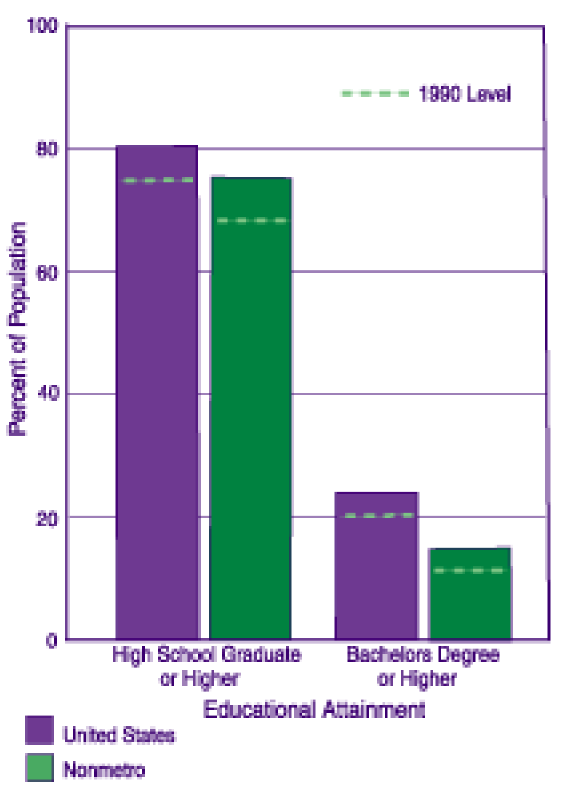
Education

Education is undoubtedly one of the most significant catalysts for economic improvement and well-being in our society. Over the past decade, educational achievement has increased for persons throughout the nation and in rural areas as well. Today more Americans have high school diplomas and college degrees than ever before, and the proportion of nonmetro residents without high school diplomas fell 7 percentage points during the 1990s.* Despite this progress, educational attainment levels in nonmetro areas still lag behind those of the nation as whole. Approximately 23 percent of nonmetro residents over the age of 25 do not have high school diplomas, compared to 20 percent of the same population nationwide (Figure 1.6). Lower educational levels partially reflect an older population, and the increase in overall educational levels is boosted by death of the oldest residents, who are least likely to have high levels of educational achievement.

FIGURE 1.6

Educational Attainment, 1990-2000

By Residence



Source: HAC Tabulations of 1990 and 2000 Census of Population and Housing, Summary File 3.

While nearly one-quarter of U.S. residents have a bachelors degree or higher, only 15 percent of nonmetro residents do. Education levels are even lower for rural minorities. More than one-third of nonmetro African Americans and over half of nonmetro Hispanics do not have a high school diploma.[15]

The rural-urban education gap is rooted in several factors specific to rural areas. First, there is a strong connection between educational achievement and family support.[16] In general, rural families are less able to afford college, and parents are more likely to have lower educational attainment themselves.[17] Rural communities also offer less incentive for educational achievement, as local rural economies generally have fewer jobs that require high education levels than cities. In fact, 80 percent of nonmetro residents live in counties where less than 15 percent of the adult population has bachelors degrees.[18] Low education levels also impact rural communities' abilities to attract economic development. In our nation's new global economy, employers and corporations can be expected to continue to place a premium on a highly educated workforce.

Migration, Mobility, and Immigration

Rural residents are less likely to move than their metro counterparts; nearly 59 percent of the nonmetro population over the age of five live in the same houses as they did in 1995. Nonmetro residents who moved between 1995 and 2000 were more likely than metro movers to relocate to different counties, but less likely to move to different states.

Approximately 1.7 million nonmetro residents, 3 percent of the nonmetro population, were born outside the United States (Figure 1.7). The nonmetro foreign-born population is greater in the southwestern United States, particularly in Texas where the nonmetro foreign-born population rate is more than double the

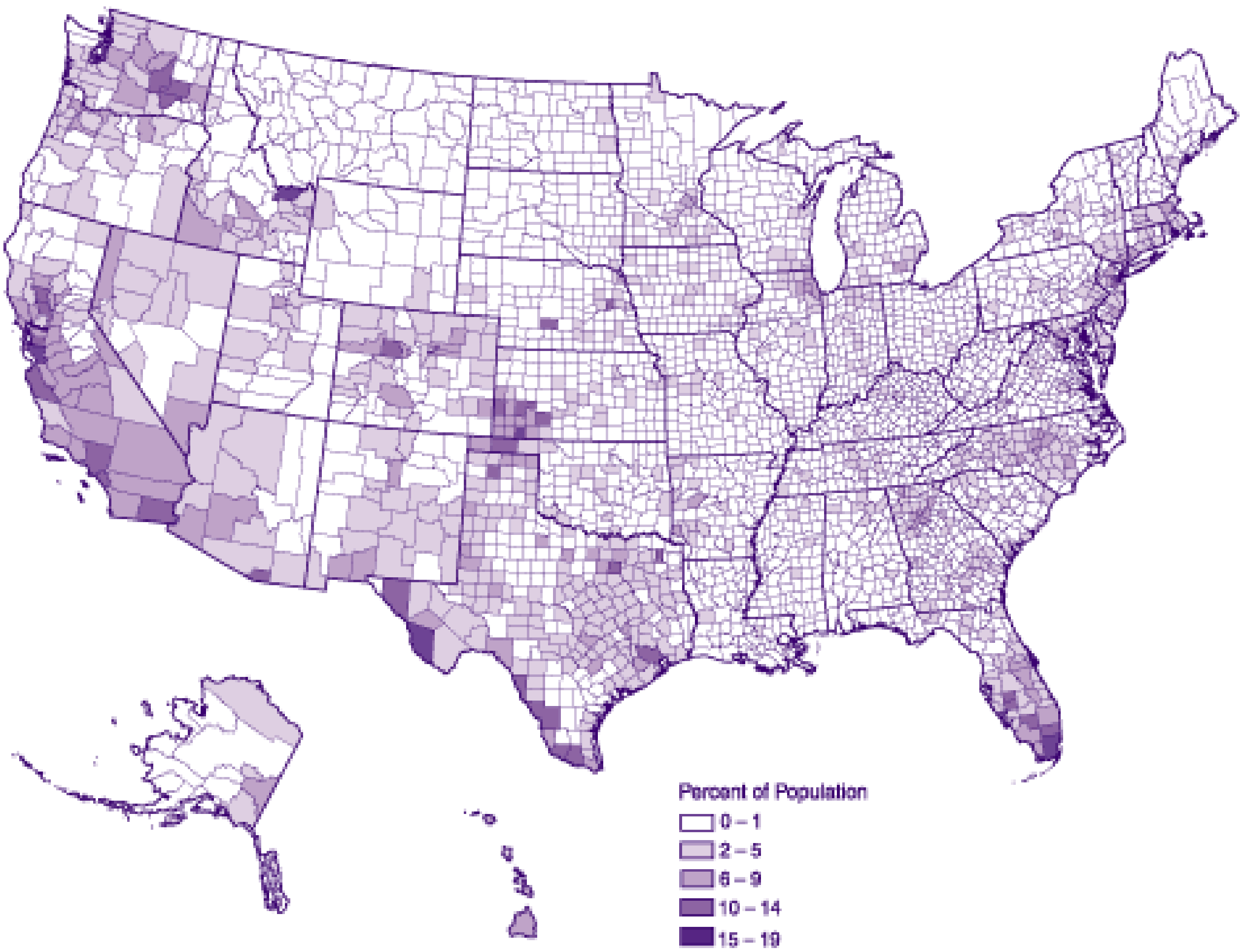
* Educational attainment levels are calculated for persons age 25 and over.

national nonmetro level. Approximately 45 percent of all foreign-born persons in nonmetro areas entered the U.S. between 1990 and March 2000, a higher proportion than the national level of 42 percent. Many of these recent immigrants came to the United States from Mexico and other Latin American countries. Much of this immigration was fueled by our nation's booming economy through most of the 1990s, which created an increasing demand for low-wage labor, particularly in agricultural, manufacturing, and service industries. It remains to be seen how the latest economic downturn will affect the foreign-born population, particularly recent immigrants, who are likely to be less established and more susceptible to an economic crisis than those who have been in the country longer.

FIGURE 1. 7

Immigration by County, 1990-2000

Distribution of Recent Immigrants to the U.S.



Source: HAC Tabulations of *2000 Census of Population and Housing*, Demographic Profile 2.

THE ECONOMICS OF RURAL AMERICA

Rural America's economy has generally not fared as well as the national economy. Despite increased industry diversification and increases in income levels overall during the 1990s, poverty remains a problem in many nonmetro communities in the U.S., especially among minorities, female-headed households, and children. These groups are not only much poorer than other nonmetro residents, they are also generally poorer than their metropolitan counterparts. Even the relatively high overall nonmetro poverty rate of 14.6 percent (compared to a metro rate of 11.8 percent) masks persistently high poverty rates of 20 percent or more in 363 nonmetro counties and shockingly high poverty rates such as 33 percent for rural African Americans and nonmetro female-headed households.

Industry

Over the past few decades the rural American economy has diversified. Industries such as agriculture, forestry, and mining that dominated much of the rural economic system for the better part of the past century have continued to decline in prominence. While half of all farm production jobs are in nonmetro areas, these jobs comprise only 7 percent of the nonmetro workforce.[19] This trend will likely continue as American agriculture is being rapidly transformed from small family farms to large scale and streamlined corporate agri-business. For example, 60 years ago the typical Midwestern farm ranged in size from 80 to 300 acres. In the 1990s the average farm grew to twice this size, and farms are now much more likely to concentrate on only one product.[20] In 1998 the five largest pork companies raised nearly one-third of all hogs produced that year. Likewise, between 1993 and 1998 the number of farmers and ranchers raising fewer than 100 cattle dropped by 89,000, while the number with more than 500 head grew by more than 1,500.[21]

Manufacturing now accounts for 18 percent of all jobs in nonmetro areas compared to 14 percent nationwide (Figure 1.8). Unlike urban areas, many communities in rural America, particularly those in the rural South, attracted manufacturing jobs during the 1980s and 90s. This nonmetro manufacturing job growth is in part a factor of many companies seeking low-wage, nonunionized workers and favorable business climates.[22] However, the nature of manufacturing industries makes them more susceptible to market whims and less stable than other industries.[23] The same factors that precipitated their relocation to the rural South are now leading companies to locate production outside the United States. Economic globalization has already exposed many rural communities to significant job loss.

FIGURE 1.8

Rural Employment by Industry and Residence, 2000

Persons Employed Age 16 and Over	Metro Employees	Metro Percent	Nonmetro Employees	Nonmetro Percent
Agriculture, forestry, fishing and hunting, and mining	1,079,270	1.0	1,346,783	5.6
Construction	6,938,528	6.5	1,862,979	7.7
Manufacturing	13,900,060	13.2	4,385,945	18.1
Wholesale Trade	3,968,844	3.8	697,913	2.9
Retail Trade	12,333,678	11.7	2,888,038	11.9
Transportation and warehousing, and utilities	5,503,626	5.2	1,236,476	5.1
Information	3,576,184	3.4	420,380	1.7
Finance, insurance, real estate, and rental and leasing	7,916,972	7.5	1,018,000	4.2
Professional, scientific, management, administrative, and waste management services	10,857,863	10.3	1,204,002	5.0
Educational, health and social services	20,889,211	19.8	4,953,818	20.5
Arts, entertainment, recreation, accommodation and food services	8,400,465	8.0	1,809,830	7.5
Other services (except public administration)	5,174,102	4.9	1,146,530	4.7
Public administration	4,988,011	5.0	1,224,004	5.1

Source: HAC Tabulations of *2000 Census of Population and Housing*, Demographic Profile 3.

Service and retail industries experienced dramatic growth in rural areas between 1990 and 2000. Consumer service industries comprise 33 percent of nonmetro jobs — up 7 percentage points from 1990. However, these jobs tend to be somewhat lower paying than manufacturing jobs. Public sector and government jobs also have a significant impact on the rural economy. They account for 20 percent of nonmetro earnings compared to 15 percent for metro areas.[24] The USDA's Economic Research Service (ERS) classifies approximately 244 or 10 percent of nonmetro counties as "government dependent," indicating they have strong economic connections to federal, state, and local government activities.* These counties are scattered throughout the nation and generally have lower levels of economic well-being than do rural areas as a whole.[25]

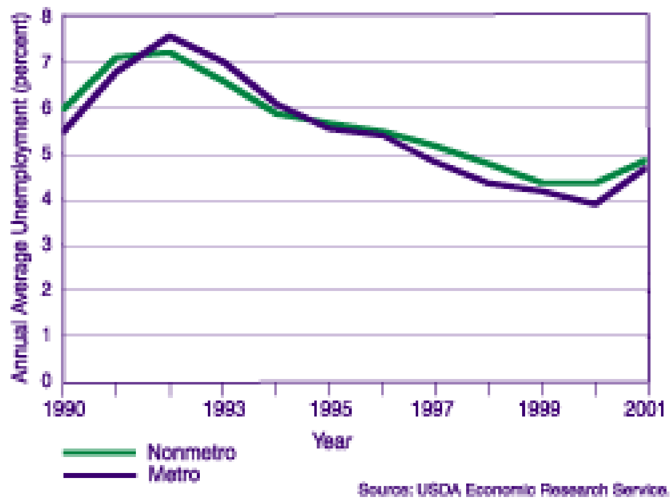
Jobs and Employment

The last decade of the 20th century witnessed one of the most dramatic economic expansions in our nation's history. In general, rural America's economy benefitted from this expansion as most rural workers experienced increased earnings and decreased unemployment.[26] Rural America's workforce has become much more integrated into the national economy. Despite these achievements, nonmetro workers still earn approximately 28 percent less on average than metro workers and are less likely to have college degrees or to receive advanced formal training. Furthermore, many rural workers still encounter labor markets that offer few job opportunities beyond those paying low wages.[27]

In concert with the overall economy, unemployment in nonmetro areas declined throughout much of the 1990s (Figure 1.9). After peaking at a high of 8.4 percent at the height of the 1991 to 92 recession, nonmetro

FIGURE 1.9

Unemployment by Residence, 1990-2001



Rural Prison Development in the 1990s

Throughout the 1990s many rural areas actively sought the placement and construction of prisons in their communities. This continues a trend over the past couple of decades during which nonmetro counties acquired prisons at a rate greater than metro areas. According to research by USDA's Economic Research Service, between 1992 and 1994 new nonmetro prisons accounted for 60 percent of new prisons nationwide and housed nearly 65,000 inmates.[28]

Currently, over 760,000 persons are housed in correctional facilities in nonmetro areas. While nonmetro areas make up only 20 percent of the nation's population, nearly 40 percent of the nation's prisoners are housed in rural areas. Many of the prisoners incarcerated in rural correctional facilities are from urban areas. Between 1990 and 2000 the number of persons in rural correctional facilities grew by an astounding 120 percent compared to 55 percent for metro areas. Part of this overall prison growth is attributable to the national increase in the number of people who are in prime crime-committing ages, and new sentencing laws that mandate more frequent and longer incarcerations for crimes.

In conjunction with the rapidly increasing prison population, economic development is another factor fueling rural prison construction. Prisons mean jobs, and much of rural America is in desperate need of jobs. New prison development in rural areas between 1992 and 1994 created 23,000 jobs with an average of 275 workers per institution.[29]

While there has been some isolated opposition to rural prison development, this industry will likely continue to influence the economics and demographics of rural America.

For more information on rural prisons see "Rural Prisons: An Update," on the Economic Research Service website at: ers.usda.gov/publications/rdp/rdp296.

* ERS's classifications are based on 1990 Census data.

unemployment rates fell to 3.7 percent in the fourth quarter of 1999 — the lowest level in a generation. Rural unemployment has begun to tick upwards in the past few years, however, to 5.5 percent for the second quarter of 2002.[30] While rural employment still remains generally strong, factors such as the lower education and skill level of rural workers coupled with overall transformations in the economy could have severe ramifications in a prolonged economic downturn.

Income

Traditionally, incomes have been lower in rural areas than in the rest of the country. Median household income is $33,687 in nonmetro places but $44,755 in metro areas. This gap is due primarily to the high proportion of low-skill and low-paying jobs in rural areas, combined with lower educational attainment levels in nonmetro areas. Rural workers are also more likely to be underemployed and less likely to improve their job circumstances over time.[31] Nonmetro workers are nearly twice as likely as metropolitan workers to earn minimum wages.[32]

Over three-quarters of nonmetro households earn income from wages or salary, a rate somewhat lower than that in metro areas. With a proportionally larger elderly population in nonmetro areas, rural residents are more likely to rely on social security income and retirement income. Nearly one-third of nonmetro households report social security income and 18 percent have retirement or pension income — both higher rates than the national levels. In addition, households with Supplemental Security Income (SSI) and other public assistance income sources are slightly more prevalent in nonmetro areas than in metro America.

Poverty

Since 1970 poverty rates in the U.S. have "roller-coastered" up and down with increases during periods of recession and decreases in economic booms like those of the late 1990s. While rural poverty rates generally follow the same direction as those in metro areas, the problem of poverty is greatest in America's rural areas and central cities. According to the Census, approximately 7.8 million persons, or 14.6 percent of the nonmetropolitan population, were poor in 2000. The poverty rates in the U.S. and metropolitan areas are lower at 12.4 and 11.8 percent, respectively.

Of all counties with poverty rates above the national level, nearly 84 percent are nonmetro, and all but 11 of the 200 poorest counties in the United States are nonmetropolitan (Figure 1.10). Over 80 nonmetro counties have poverty rates above 30 percent, and 12 of these have poverty rates above 40 percent. These counties with extreme poverty rates are disproportionally concentrated in the nation's high need rural

The Changing Face of Welfare in Rural America

Since Congress passed the 1996 Personal Responsibility and Work Opportunity Reconciliation Act, more commonly called welfare reform, much has changed. At a national level, the impact has been significant, with more than 50 percent of former welfare recipients moving off welfare.[33] At the family level, the changes have been equally significant, yet challenging for many households as well.

Although welfare reform made few changes to housing programs, it directly affects many welfare recipients' housing conditions. Recent research involving rural welfare recipients in Florida indicates that many welfare households reported falling behind in rent or other housing payments.[34] Families dependent upon welfare typically rely on a variety of other resources to pay for expenses not covered by cash assistance. In rural communities, these additional resources are typically less likely to be government agencies and more likely to be family and neighbors. For example, welfare recipients with housing problems seek assistance from landlords, borrow money from friends and relatives, or move into cheaper housing.[35] Similar investigations of welfare reform in Louisiana indicate that rural welfare recipients find it more difficult to pay rent and are evicted more often than urban welfare recipients in that state.[36]

In enacting welfare reform, the federal government provided significant flexibility to states in developing programs that would meet the diversity of local economies. This arrangement may have been manageable in a time of a strong economy and budget surpluses, but the current economic downturn, which has reduced state revenues, is further challenging welfare reform support systems in many states.

Despite the dramatic changes in the U.S. welfare system, the fact remains that rural areas still rely more heavily on public assistance than do metro areas. This issue is exacerbated by weaker job markets in many rural areas. Issues such as these continually challenge policy makers on the difficulties associated with the welfare system, its reform, and its impacts on millions of rural Americans. It is clear that urban and rural differences need to be taken into account as welfare reform continues to be implemented.

For more information on welfare reform and housing search the National Housing Law Project's welfare-related publications on its website at www.nhlp.org. or visit the Center on Budget and Policy Priorities website at www.cbpp.org.

areas, particularly those with large Native American populations.

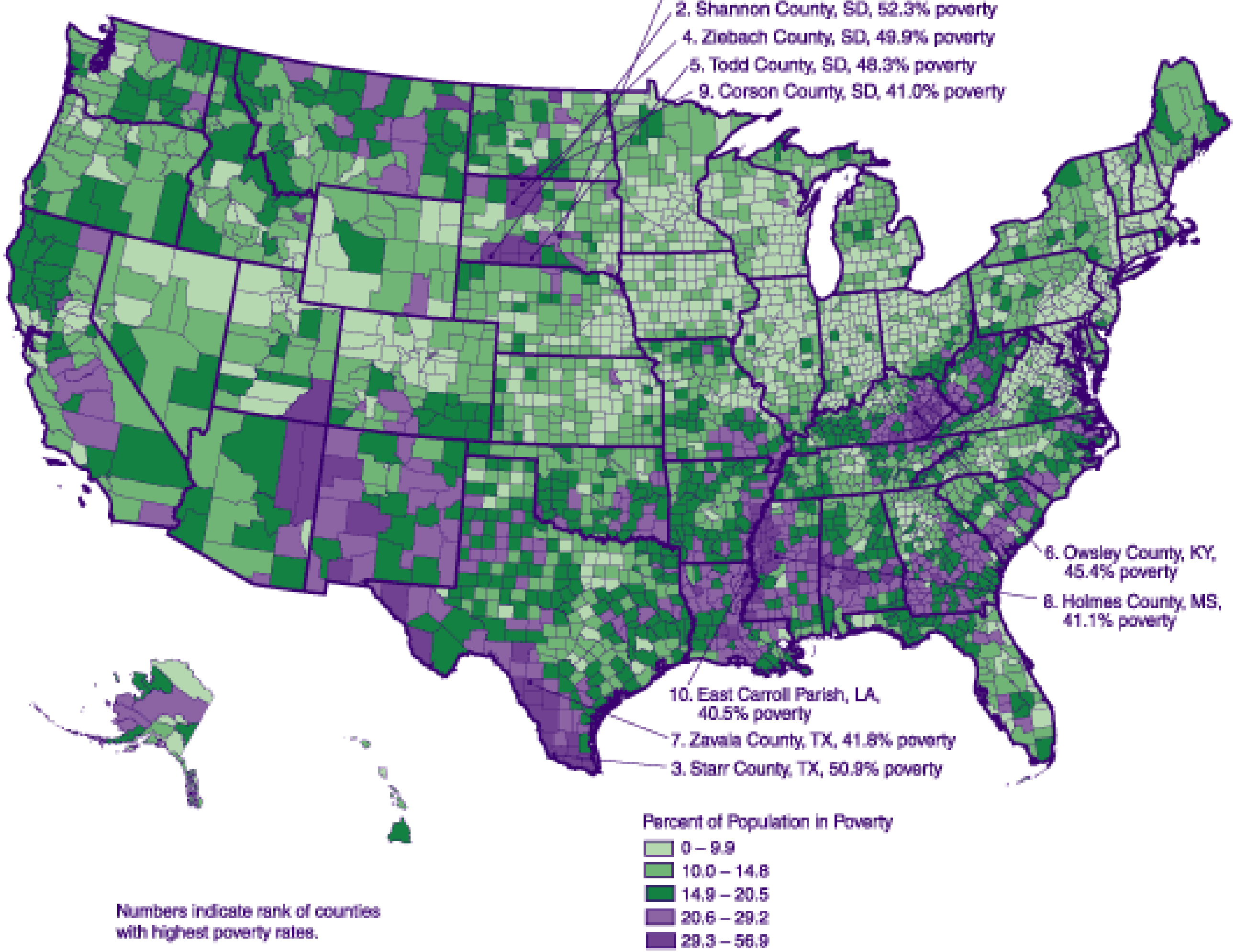
While significant gains have been accomplished in reducing poverty among rural Americans, poverty rates are still shockingly high in certain subsections of the rural population — namely women and minorities. The poverty rate for nonmetro minorities is twice the rate of white non-Hispanic rural residents. Nonmetro African Americans experience poverty at three times the rate of rural whites at 33 percent. Likewise, nonmetro Native Americans have a poverty rate of 30 percent and rural Hispanics have a poverty rate of 27 percent.

Rural poverty rates by race and ethnicity also show stark differences between metro and nonmetro areas (Figure 1.11). The poverty rates for African Americans and Native Americans in nonmetro areas are nearly 10 percentage points greater than those of their metro counterparts. Similarly, the nonmetro poverty rate for Hispanics is 5 percentage points higher than that of metro Hispanics.

Another rural group suffering significant poverty is persons living in female-headed households. Approximately one-third of nonmetro female-headed households live in poverty and a vast majority of these households have children present. In addition to severe poverty and pervasive housing problems, women in rural areas have to contend with relatively low wages compared to men. These problems are often compounded by a shortage of adequate child care to support the limited employment opportunities available for single mothers.[37] The severity of virtually all of these problems is more pronounced in rural than urban areas.

FIGURE 1.10

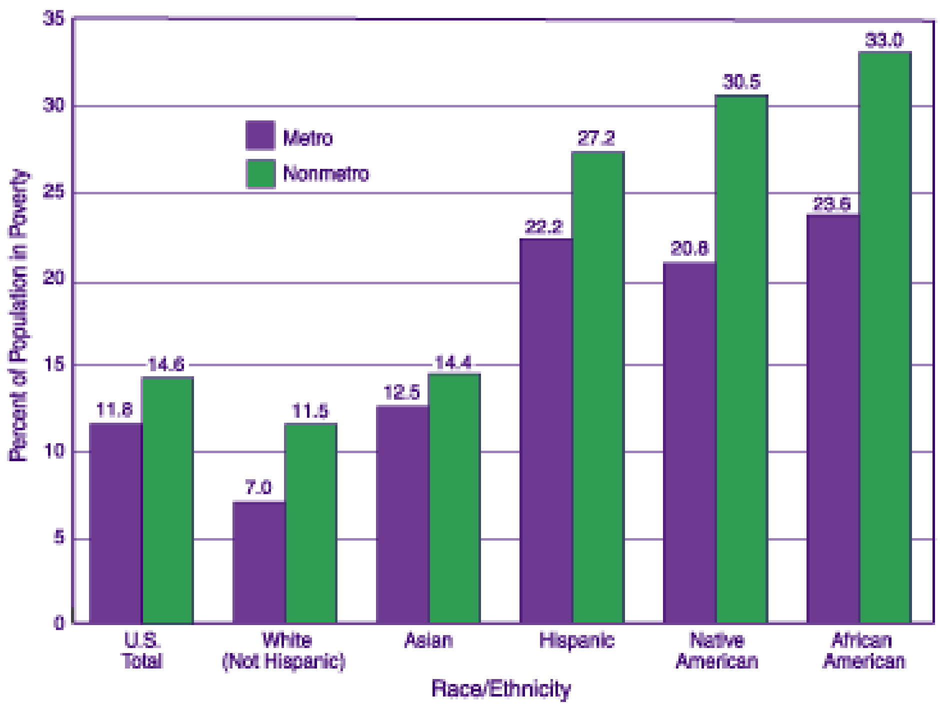
Poverty Rates by County



Source: HAC Tabulations of *2000 Census of Population and Housing*, Demographic Profile 3.

FIGURE 1.11

Poverty Rates by Race/Ethnicity and Residence



Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 3.

Approximately 19 percent of America's rural children are poor, resulting in a higher poverty rate than those of rural adults and rural elderly people. There are 2.5 million poor children living in nonmetro areas. Mirroring the overall situation of minorities and female-headed households, minority children and those living in single-parent families have much higher poverty rates. Research indicates that rural children who are poor are more likely than children in metro areas to continue to live in poverty.[38] Psychologists assert that while any degree of poverty can affect children, it is this persistent poverty that negatively impacts cognitive development and the behavior of children. Further studies indicate that the duration of poverty is a strong predictor of school attainment and early patterns of employment.[39]

Traditionally rural elderly persons have had much higher poverty rates than the overall population. However, in recent decades the rate of older persons in poverty has dropped. In 1969, 37 percent of nonmetro elderly persons were in poverty.[40] Three decades later in 1999, the poverty rate for nonmetro persons age 65 or over is 12.3 percent, which is more than two percentage points lower than that of the overall nonmetro population.

However, nonmetro seniors experienced poverty at a rate more than three percentage points higher than their metro counterparts. Furthermore, nonmetro elderly women and minorities experience extremely high poverty rates. Overall, 27 percent of nonmetro elderly women who live alone are in poverty and more than half of nonmetro African American elderly women who live alone have incomes below poverty level.[41]

Nationally, rural poverty rates vary by region. With the exception of the Northeast, each regional rate of nonmetro poverty is greater than the region's metropolitan rate. The West and the South have the highest rates of nonmetro poverty, near 16 percent. Nonmetro poverty in the Midwest and Northeast is significantly lower at approximately 10 percent.[42]

Persistently Poor

Undoubtedly, the United States is the most economically prosperous nation in the world. This prosperity does not reach all Americans, however. Many of the nation's poor residents are concentrated in rural areas that experience traditionally or persistently high rates of poverty and are often invisible to the rest of the nation (Figure 1.12).

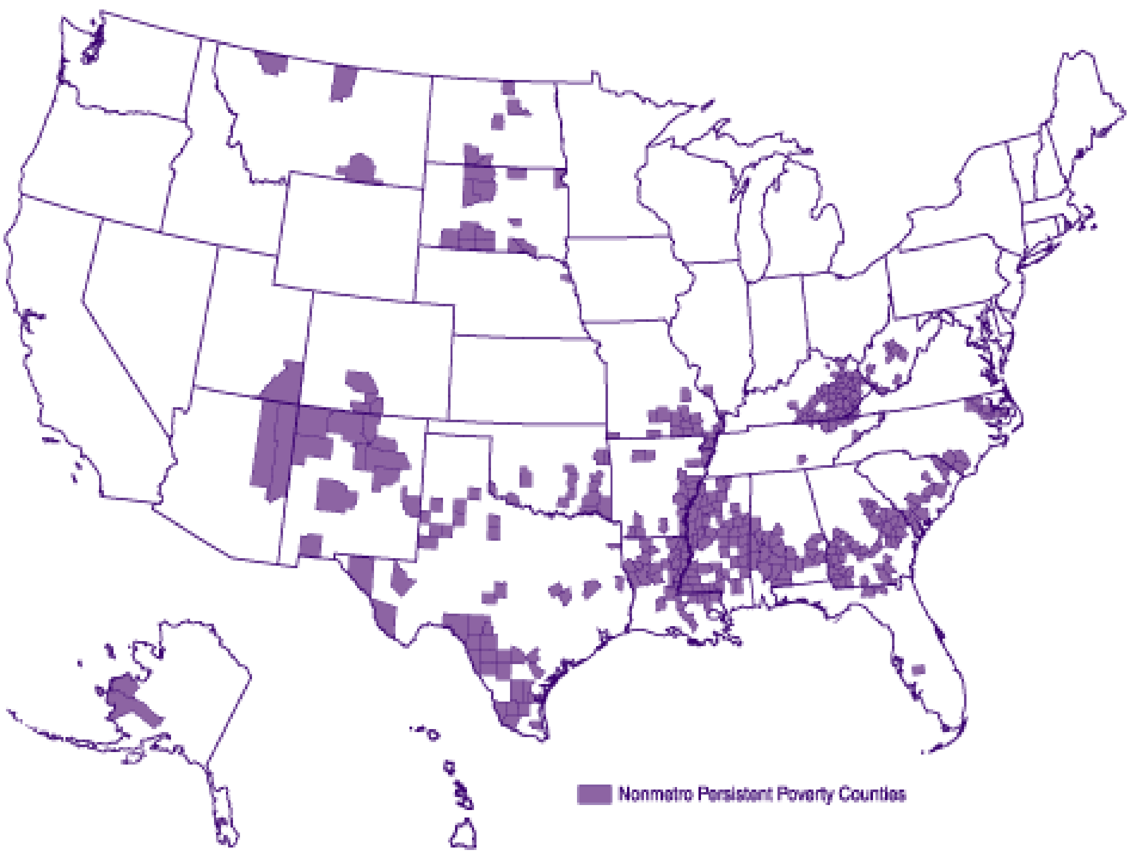
Persistently poor counties are those with poverty rates of 20 percent or higher in 1960, 1970, 1980, 1990, and 2000.* One-third of the nonmetro counties that were considered persistently poor as of 1990 no longer have poverty rates of 20 percent or more, but 363 nonmetro counties continue to experience persistent poverty. These counties account for 13 percent of nonmetro people and 23 percent of nonmetro poor people. Persistent poverty counties are disproportionally located among the nation's high need rural areas such as Central Appalachia, the Lower Mississippi Delta, the southern Black Belt, border colonias areas, and Native American lands. The vast majority of persistent poverty counties are located in the South and also have high rates of minority populations and depressed economies.

For more information on persistent poverty visit ERS's website at www.ers.usda.gov, the Rural Policy Research Institute at www.rupri.org or see America's Forgotten Children: Child Poverty in Rural America *at www.savethechildren.org/americasforgotten.shtml.*

FIGURE 1.12

Persistent Poverty in Nonmetro Counties

Nonmetro counties with 20 percent or more poverty in 1960, 1970, 1980, 1990, and 2000



Source: USDA ERS and HAC Tabulations of the *2000 Census of Population and Housing*, Demographic Profile 3.

* In this report persistent poverty counties are identified according to a classification system devised and commonly used by the Economic Research Service of the U.S. Department of Agriculture. However, HAC's definition of persistent poverty counties for this report includes a 40-year time span (1960-2000), as opposed to the current ERS calculations, which are for 30 years (1960-1990). HAC's calculations utilize longitudinal data from ERS in conjunction with 2000 Census data.

HOUSING IN RURAL AMERICA: GROWTH AND CHANGE

As the population and economy of rural America have changed, so too have rural homes. For the most part these changes have been positive. More rural Americans live in safe, decent, and high quality housing than at any time in our history.[43] In the first half of the 20th century housing conditions in rural America were much different. A 1934 Department of Agriculture survey revealed that only 44 percent of farm households had indoor water, and fewer than one-third had electricity or kitchen sinks. Furthermore, only about half the nation's farm dwellings were in good structural condition.[44] Today only 2 percent of nonmetro households experience severe housing inadequacy.* Despite this progress, far too many rural Americans live in substandard, unaffordable, or crowded homes. Housing cost burden is an ever-increasing problem in nonmetro America that currently affects one-quarter of all rural households.

The Housing Stock

Of the approximately 106 million occupied housing units in the United States, roughly 23 million, or 22 percent of occupied homes, are located in nonmetropolitan areas.** While the number of occupied nonmetropolitan housing units has increased by nearly 3 million between 1990 and 2000, the proportion of homes in nonmetro areas has remained relatively constant at 22 percent of the nation's housing stock.

As is the case in the nation as a whole, conventionally constructed, single-family homes are by far the predominate type of housing in rural areas, making up 72 percent of the nonmetro occupied housing stock. An even larger proportion of owner-occupied homes (81 percent) are single-family detached units. In rural areas as well as nationally, renter-occupied units are most likely to be single-family homes or in small multi-family structures. Single-family homes make up 42 percent of the nonmetro renter housing stock — twice the rate of metro areas. One in 10 nonmetro households, less than half the rate in metro areas, lives in a multi-family structure of two or more apartments. The vast majority of multi-family structures in nonmetro areas are renter-occupied.

Manufactured housing continues to be one of the nation's fastest growing types of housing, particularly in rural areas (Figure 1.13).*** Nationwide, 7.2 million or 8 percent of occupied units are manufactured or mobile homes. In rural areas, the prevalence of manufactured housing is twice the national rate as manufactured homes make up 16 percent of nonmetro housing units. While nonmetro areas contain less than one-quarter of the nation's housing units, more than one-half of mobile homes are located there. According to the 2000 Census the number of manufactured homes in nonmetro areas grew by 25 percent from 1990 to 2000. Nearly 60 percent of mobile homes are located in the South, and manufactured housing growth over the past decade was also greatest in the southern region at 38 percent. The states of Alabama, Tennessee, and South Carolina each had nonmetro manufactured housing growth rates greater than 50 percent.

Homeownership

Homeownership symbolizes individual security and prosperity and serves as a significant source of wealth and equity for most Americans. At the turn of the last century, less than one-half of U.S. homes were owned by their occupants.[45] Today, homeownership is at an all-time high in the United States as 68 percent of the

* The 1934 USDA study of farm-owned housing and the 2001 American Housing Survey (AHS) are not completely comparable when looking at housing conditions and demographics. There are no consistent data; however, the 1934 USDA study provides a good general framework on which to base this historical comparison of rural housing conditions.

** Most of the statistics in the "Housing in Rural America" section derive from HAC tabulations of the 2001 American Housing Survey (AHS) microdata. In addition to AHS data, this report's housing analysis also draws heavily from the *2000 Census of Population and Housing*. Statistics from the 2000 Census are generally noted as such within the text. These two primary data sets compliment one another with attributes of geographical specificity available from 2000 Census and more detailed housing data available from the AHS. However, it is equally important to note that these two data sources are different in methodology and findings. Figures derived from the 2001 AHS microdata file are weighted by 1980 census-based geography. These figures may differ significantly from those in the AHS published report, which uses 1990 census-based geography.

*** The terms "manufactured home" and "mobile home" are both used in this report. The term mobile home is often used when referring to data from the American Housing Survey (AHS) or to older manufactured units. The AHS classifies this type of housing as mobile homes since it includes homes constructed before the 1976 enactment of the Federal Manufactured Home Construction and Safety Standards Act.

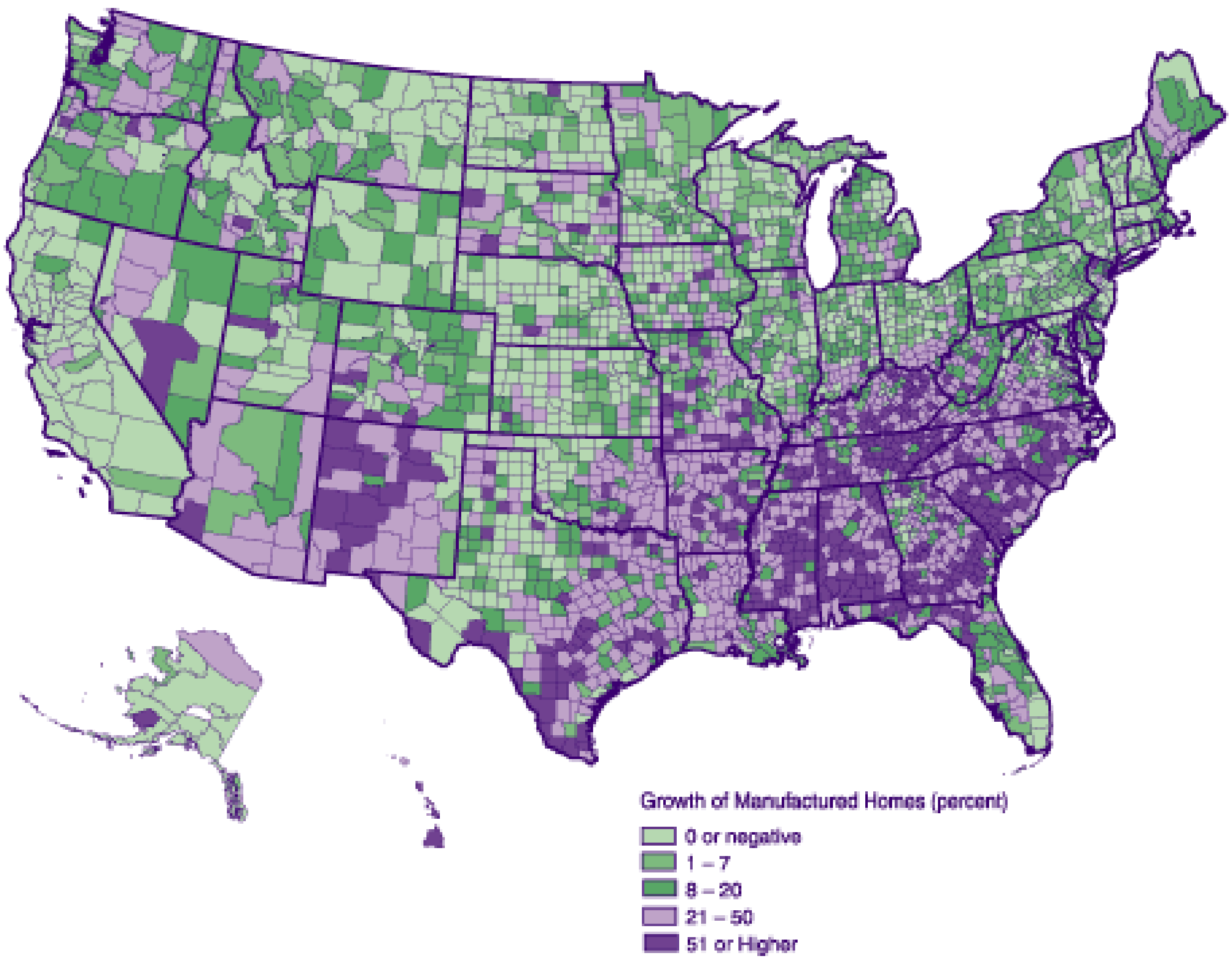
nation's households are homeowners. In rural areas, the homeownership rate is even higher at 76 percent.

Census 2000 figures reveal that rural homeownership rates are particularly high in the states of Delaware, Michigan, Minnesota, and Florida, all of which boast rural homeownership rates close to or greater than 80 percent (Figure 1.14).* Only four states (excluding New Jersey and the District of Columbia, which have no nonmetropolitan areas) — Hawaii, Alaska, Rhode Island, and California — have nonmetro homeownership levels below the nationwide rate. Growth in homeownership mirrored general population growth patterns in the nation as the interior West, Florida, and the upper Midwest all experienced considerable growth in owner-occupied units during the 1990s — much of which was related to amenity-driven migration.

As is true in the nation as a whole, in nonmetro areas minorities have much lower homeownership rates than whites. While nearly 80 percent of nonmetro white-headed households own their homes, just 61 percent of nonmetro minority-headed households do. At the same time, the level of homeownership for rural minorities is 14 percentage points higher than the level for minorities in metro areas. Furthermore, rural minorities have made significant progress in moving into the ranks of homeownership. Between 1991 and 2001 the number of minority nonmetro homeowners increased by 35 percent compared to a 16 percent increase for nonmetro whites.

FIGURE 1.13

Manufactured Housing Growth by County, 1990-2000



Source: HAC Tabulations of *2000 Census of Population and Housing, Demographic Profile 3.*

* Delaware and Rhode Island have only one nonmetro county each.

The Manufactured Housing Dilemma

Manufactured housing has had a profound impact on rural America over the past few decades. Undoubtedly, manufactured housing has allowed many rural residents to improve their housing conditions and achieve home-ownership at an affordable cost. Much of manufactured housing's popularity in rural areas stems from its cost and convenience. The median purchase price of a new manufactured home in nonmetro areas is approximately $41,000, compared to $130,000 for a new single-family home. This affordability appeals to many young and first-time home-buyers. In general, occupants of manufactured housing tend to be younger and to have less income and less education than those living in traditionally built single-family homes, and they are more often white.[46]

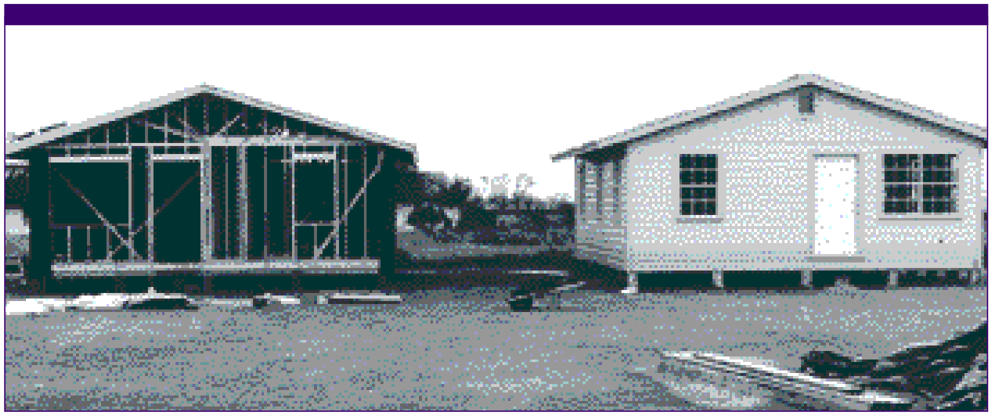
Manufactured homes of the 21st century are not the "trailers" of the 1960s and 70s. The manufactured housing industry has experienced a dramatic transformation over the past few decades, producing units of greater quality, size, and safety. Some manufactured home models are virtually indistinguishable from conventionally constructed single-family units. However, while many physical and structural attributes of manufactured housing have improved, factors of financing and investment for this type of housing have not progressed as well. A majority of new manufactured homes are still financed with personal property loans by subprime lenders and companies specializing in manufactured housing credit.[47] This form of financing is less beneficial for the consumer than more conventional loans because it generally offers higher interest rates and shorter terms. Furthermore, with this form of financing manufactured homes are often titled as personal property or chattel, not real estate. The legal status of real estate opens up a greater possibility of traditional mortgage financing.[48]

It is equally important to note that over one-third of nonmetro mobile home residents live in units that are more than 20 years old and are therefore susceptible to quality and safety problems. Households who live in these older mobile homes are also more likely to be elderly and have lower incomes than those who reside in newer manufactured units.

While the overall housing market has remained strong through the current economic slowdown, the manufactured housing industry has been mired in a recent slump. After experiencing dramatic growth throughout much of the 1990s, the industry has spiraled downward in the past few years. In 1998 new manufactured housing shipments hit peak levels for the 1990s of 374,000 units. In 2001 the number of shipments had dropped to 186,000 units.[49] Much of this decline was precipitated by the over-extension of risky financing that backfired after record high foreclosure rates produced a glut of manufactured units that depressed the market.[50]

Improvements in the quality of manufactured housing are leading some nonprofit organizations and other developers to consider using manufactured housing for affordable housing projects. Nationwide, several local rural community development organizations have bypassed the pitfalls of traditional manufactured housing financing, instead developing affordable manufactured housing projects using U.S. Department of Housing and Urban Development (HUD) HOME funds, Low Income Housing Tax Credits, state housing trust funds, and other incentives. Some possible benefits of utilizing manufactured housing for affordable housing projects in rural areas include overcoming a community's shortage of contractors willing to build affordable housing, minimizing labor supply problems, reducing the need to find and coordinate subcontractors, and reducing the burden of multiple building code inspections required for site-built units.

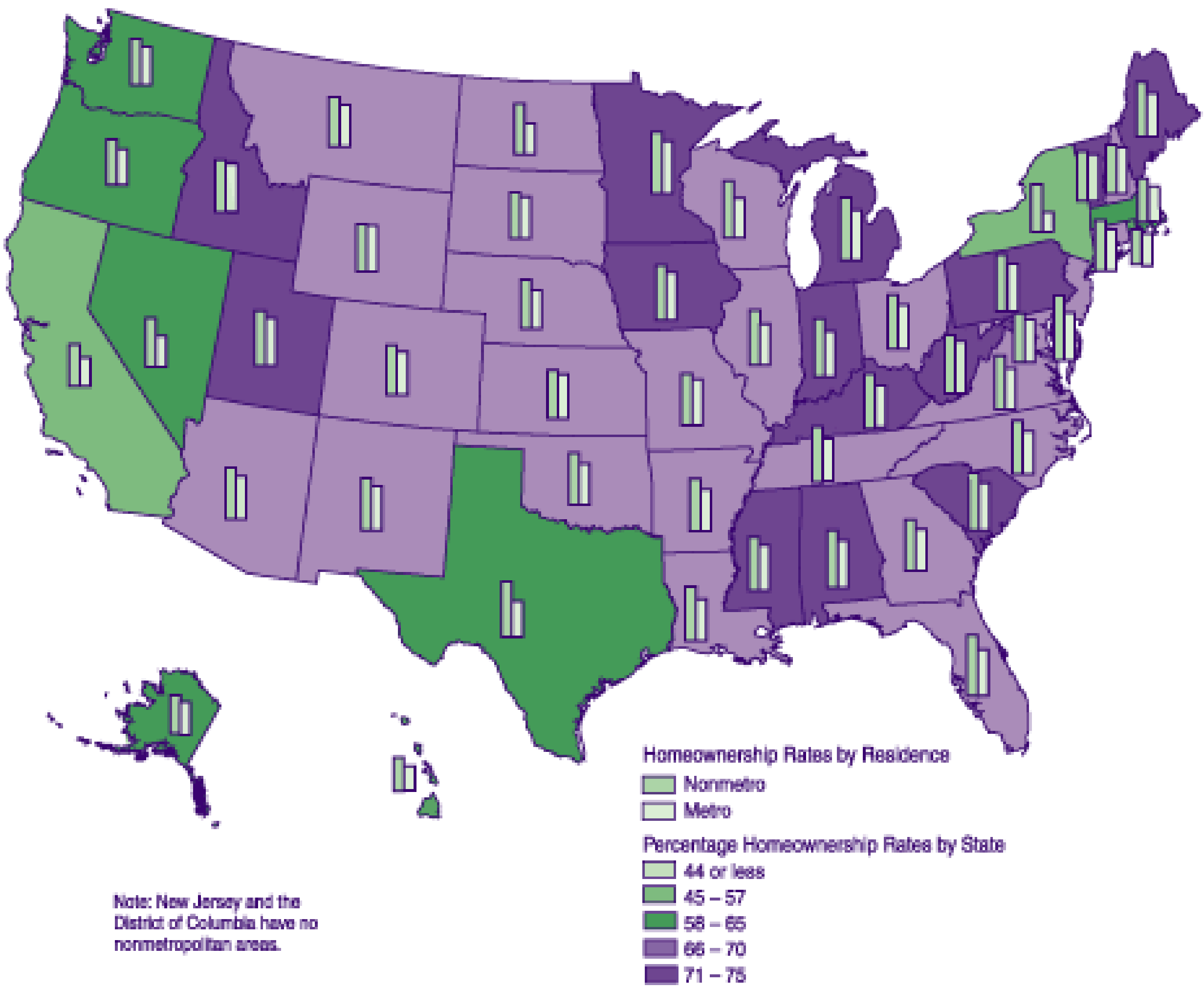
For more information on manufactured homes visit the Neighborhood Reinvestment Corporation's website at www.nw.org or Consumers Union at www.consumer.org.



Similarly, nonmetro low-income households have lower homeownership rates than all nonmetro households but higher rates than their metro counterparts. In metro areas less than one-half of low-income households (those with incomes at or below 80 percent of area median income) are homeowners compared to nearly two-thirds of nonmetro low-income households. These higher homeownership rates in rural areas are in part a factor of manufactured homes, which are more affordable and accessible to low-income households in many rural areas.

FIGURE 1.14

Homeownership by State and Residence



Source: HAC Tabulations of *2000 Census of Population and Housing*, Demographic Profile 4.

Rental Housing

In a nation that values homeownership and has committed substantial resources to increasing ownership opportunities, the needs of renters are often overlooked.[51] Renting provides a housing alternative for the millions of rural families unable to purchase or uninterested in owning homes. In rural communities where homeownership has long been the preferred form of tenure for the vast majority of households, the importance of the rental housing stock and the needs of renter households are often ignored.

More than 5.5 million units, or 24 percent of the total occupied nonmetro housing stock, are renter-occupied. Rural renter households have lower incomes than owners and experience some of the most significant housing problems in the United States. Renters in rural areas are more likely to have affordability problems and are twice as likely to live in substandard housing as owners. Approximately 12 percent of nonmetro renters live in either moderately or severely inadequate housing compared to 6 percent of nonmetro owners. Rural renters also live in older housing as 41 percent of rural renter-occupied units were built before 1960 compared to 35 percent of owner-occupied units.

There is a significant need for rental housing assistance to alleviate housing cost burden, improve substandard conditions, and increase the supply of affordable rental housing. With demographic drivers such as a growth in the number of single-person households and the burgeoning elderly population, the need for adequate and affordable rental housing is looming larger for rural America. Despite these pressing needs, attention to rural rental housing issues has been minimal and resources to address these conditions are limited.

Affordability

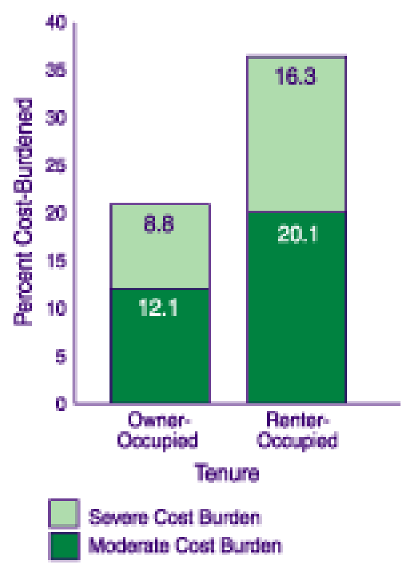
For much of the 20th century, the poor quality and condition of homes was the primary housing concern facing rural America. Affordability has replaced poor housing conditions as the greatest problem for low-income rural households, however, because while housing conditions have improved, housing costs have increased drastically and incomes have not kept pace. In general, housing costs tend to be lower in rural areas than in more urbanized locales. Nationwide, the $452 median monthly cost of nonmetro housing is significantly lower than the metro median of $731. Nonmetro housing costs tend to be lowest in the southern United States with a median monthly housing cost of $394 and highest in the Northeast with a median cost of $562. Correspondingly, housing affordability problems tend to be more prevalent in the Northeast and on the West Coast, particularly in California.

Despite the fact that housing costs are generally lower in nonmetro areas than in metro areas, many households, particularly renters, find it difficult to meet these expenses. Approximately 5.5 million, or one-quarter of the 23 million nonmetro households, pay more than 30 percent of their monthly income for housing costs and are therefore considered cost-burdened. More than 2.4 million of these nonmetro cost-burdened households pay more than half their incomes toward housing costs. Most cost-burdened households have low incomes, and a disproportionate number are renters (Figure 1.15).

FIGURE 1.15

Nonmetro Housing Affordability

Cost-burdened Households by Tenure



Source: HAC Tabulations of *2001 American Housing Survey*.

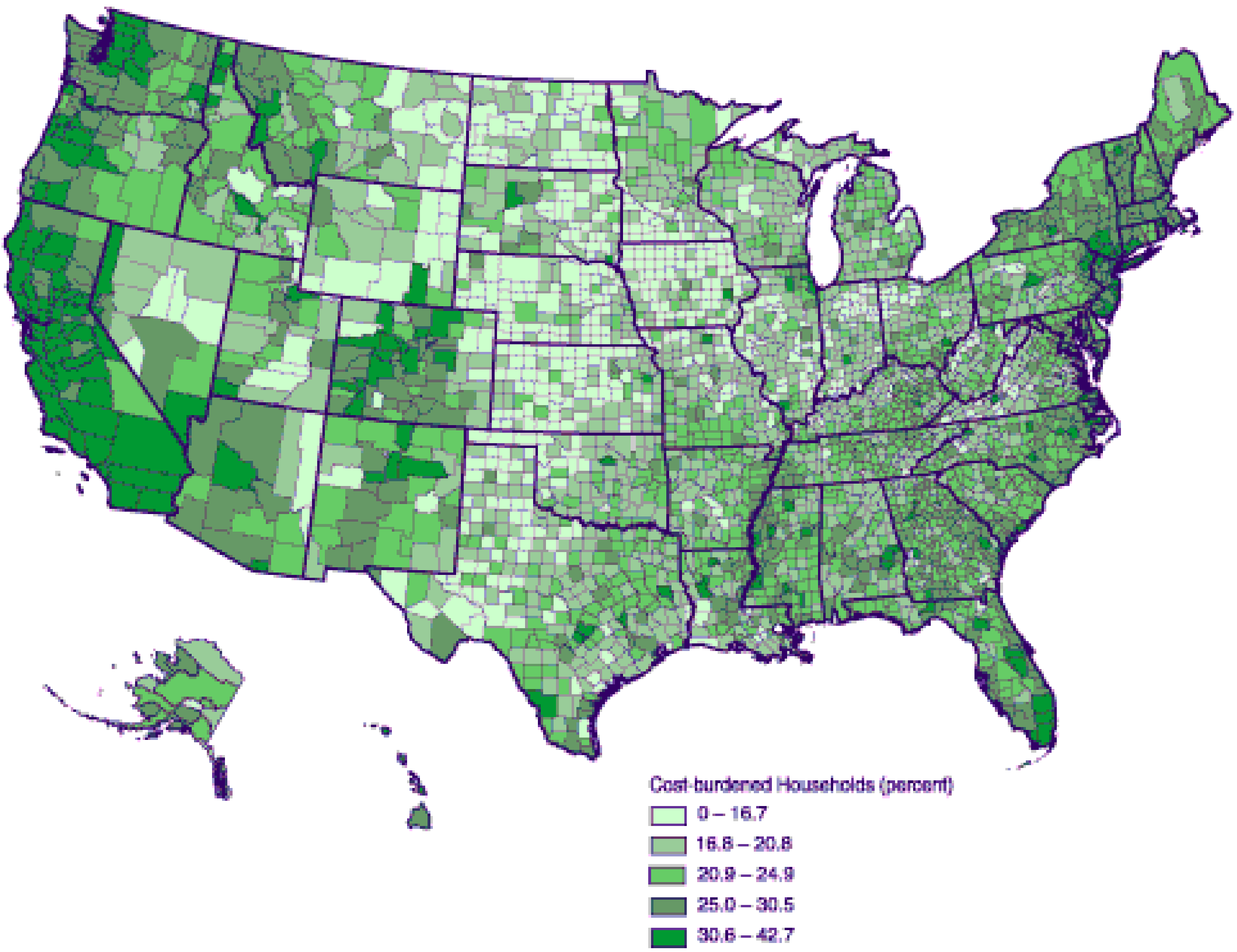
Thirty-five percent of cost-burdened nonmetro households are renters, while renters comprise less than one-quarter of all nonmetro households.

As indicated by the 2000 Census, rural affordability problems vary across the country. The largest and most visible rural area with affordability problems is the West Coast (Figure 1.16). Collectively in the states of California, Oregon, and Washington, 31 percent of nonmetro households are cost-burdened. Other problem areas are those with many amenities such as Colorado's "ski counties." For example, in San Miguel County, Colorado — home to the Telluride ski area — 36 percent of households are cost-burdened. Affordability problems also exist in certain areas with high and persistent poverty rates. Ziebach County, South Dakota, home to the Cheyenne River Sioux Native American reservation, and Owsley County, Kentucky, in the heart of the Appalachian Mountains, are both very poor counties with considerable cost burden problems among their populations. In these areas, incomes are so low that many residents cannot afford housing even though costs are much lower than the national average. When incomes and housing prices are both depressed in communities such as these, the quality of housing is also low.

Affordability problems in rural America are further evidenced by the National Low Income Housing Coalition's 2002 *Out of Reach* report, which indicates that nowhere in the United States — urban or rural — can a minimum wage worker afford a two-bedroom apartment at the "fair market rent" established by HUD

FIGURE 1.16

Housing Affordability by County



Source: HAC Tabulations of *2000 Census of Population and Housing, Demographic Profile 3.*

for its affordable housing programs. In fact, a rural worker must earn a "housing wage" of $9.23 per hour, far more than the federal minimum wage of $5.15 per hour, in order to afford the national average fair market rent for a two-bedroom apartment.[52]

Housing Quality

In the past few decades dramatic progress has been made in improving the quality of housing in rural America. The 1970 Census reported over 2 million nonmetro households without complete plumbing facilities.[53] In the year 2000, Census figures reveal that only a little over 200,000 nonmetro units lack complete plumbing (Figure 1.17). Other housing quality indicators such as incomplete kitchens have also witnessed dramatic reductions over the decades.

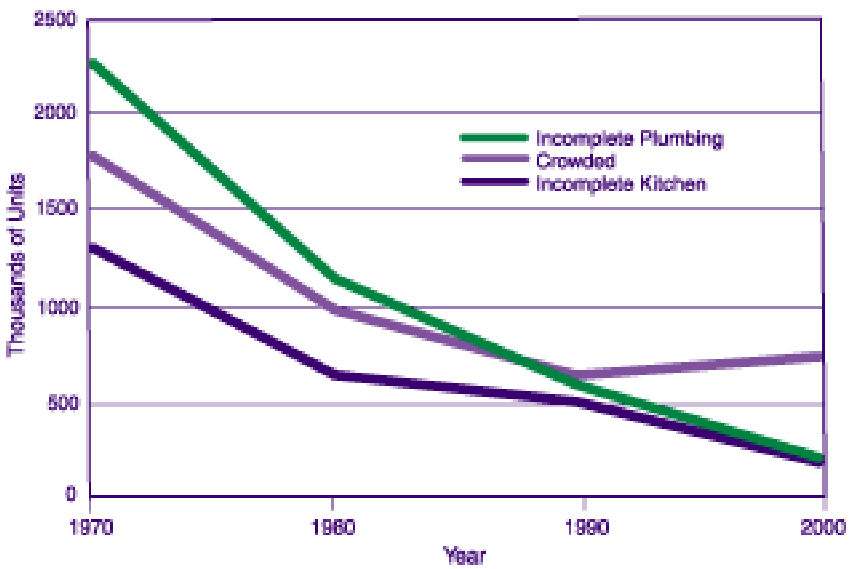
Despite this progress, housing problems persist in the United States and tend to be most common in rural areas and central cities. While rural homes comprise a little over one-fifth of the nation's occupied housing units, they account for over 30 percent of units without adequate plumbing. According to 2001 American Housing Survey (AHS) indicators of housing adequacy, 1.6 million or 6.9 percent of nonmetro units are either moderately or severely substandard, which is a slightly higher rate than for metro areas.*

Minorities in rural areas are among the poorest and worst housed groups in the entire nation, with disproportionally high levels of inadequate housing conditions. Non-white and Hispanic rural households are nearly three times more likely to live in substandard housing than white rural residents. Minorities are also more likely to live in inadequate housing in nonmetro areas than in metro areas. Rural African Americans have particularly high substandard housing rates as nearly one in five nonmetro African-American headed households lives in substandard housing (Figure 1.18).

The South has traditionally lagged behind the rest of the nation in many quality of life indicators, and housing is no exception. The rate of substandard housing in the nonmetro South is more than double that of any other region of the country, and 63 percent of all rural substandard housing units are located in the South. This is not surprising given that the South is home to the rural poverty of the Black Belt, the Lower Mississippi Delta, the central Appalachian mountains, and a sizeable portion of the border colonias area, all of which experience high rates of substandard housing.

FIGURE 1.17

Nonmetro Housing Quality Characteristics, 1970-2000

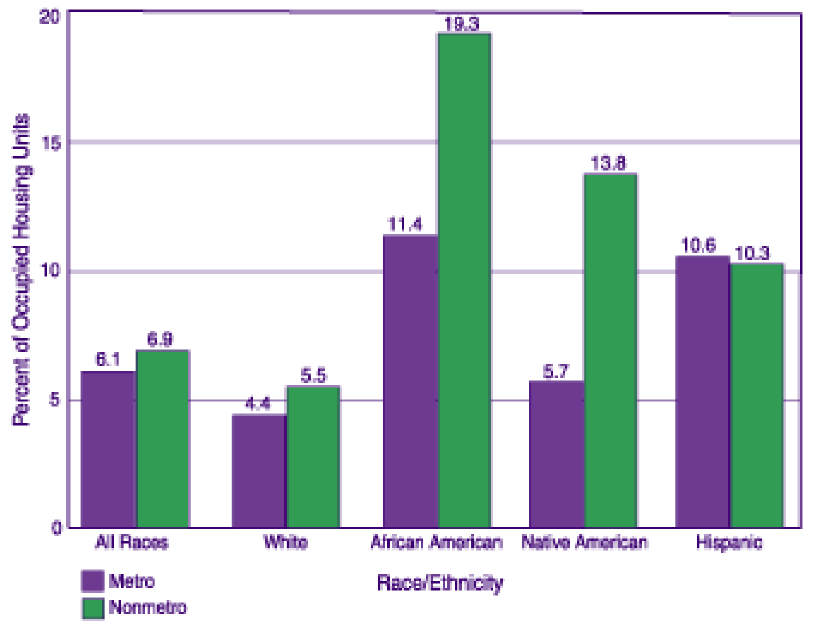


Source: 1970, 1980, 1990, and 2000 Census of Population and Housing.

* The American Housing Survey provides much more detailed information about substandard housing than is available from the 2000 Census data. For more information on housing quality indicators please consult Appendix A.

FIGURE 1.18

Substandard Housing by Race/Ethnicity and Residence



Source: HAC Tabulations of 2001 American Housing Survey.

Crowding

Nationwide, household crowding is primarily an urban housing problem. According to the 2000 Census, 5.3 million or 6.3 percent of metro households are crowded compared to 725,000 or 3.4 percent of nonmetro households. However, the number of crowded units in rural America has grown slightly since 1990.* Household crowding is particularly a problem among Hispanic households. Overall, Hispanics occupy one-quarter of all crowded housing units in nonmetro areas.

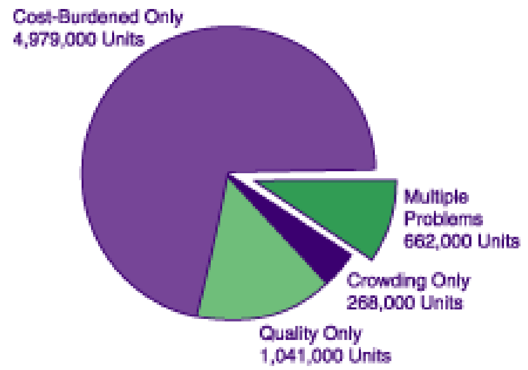
Crowded living conditions are a source of stress for many families. Crowding has long been associated with negative social conditions such as crime and strained family relations.[54] In rural areas, crowding is sometimes an invisible form of homelessness as some rural households double up with friends or relatives in reaction to adverse economic or social situations, or to escape substandard housing conditions.

Multiple Housing Problems

Unfortunately, housing cost, quality, and crowding concerns are not mutually exclusive — many rural households experience multiple housing problems (Figure 1.19). Nearly 30 percent of nonmetro households have major housing problems. Over 6.2 million nonmetro households have at least one major problem, most often affordability. Approximately 662,000 rural households have two or more housing problems. Rural renters are disproportionally represented among households with problems and in particular among households

FIGURE 1.19

Nonmetro Housing Problems



Source: HAC Tabulations of *2001 American Housing Survey.*

* Crowding figures from the *2000 Census of Population and Housing* and the AHS survey differ significantly, with the Census reporting 200,000 more nonmetro crowded units than does the AHS.

with multiple problems. Over half of nonmetro households with multiple problems of cost, quality, or crowding are renters.

Mortgage Access and Housing Investment

During the nation's recent economic downturn, the overall housing market has remained remarkably strong. The current instabilities in some investment sources have increased the appreciation of homeownership as a means of wealth accumulation. A large proportion of nonmetro homeowners possess such housing wealth, owning their homes free and clear. Overall 53 percent of nonmetro homeowners, compared to 39 percent of metro homeowners, are without a mortgage.

A home is the most valuable asset most Americans will ever own. This is particularly true for low- and moderate-income households. While more rural households own their homes, the equity they accumulate is likely to be less than that for homes in metropolitan areas because rural houses are generally less expensive. Nationwide, the median value of a home is $120,000. The median value of nonmetro homes is $80,000. In addition, factors such as distance from employment opportunities, markets, and amenities contribute to the lower value and appreciation of houses in nonmetro areas. Generally, housing appreciates less in rural areas.

The higher proportion of manufactured housing in rural areas also contributes to the reduced housing investment value of nonmetro homes overall. It has generally been assumed that manufactured homes depreciate in value. Recent research from Consumers Union found that on average, manufactured homes depreciate at a rate of 1.5 percent annually compared to an annual appreciation rate of 4.5 percent for conventionally constructed single-family homes.[55] The research also indicates that manufactured homes in rural areas appreciate less than those in more urbanized areas.[56] The fact that many manufactured homes are not financed as real estate also contributes to their poorer investment performance compared to conventional construction.

Limited access to quality credit and affordable mortgage sources is another factor impacting the investment value of rural homes. Rural areas generally have fewer financial institutions than urban markets, resulting in less competition and therefore increased costs to consumers. Higher overall mortgage rates in nonmetro areas are attributable in part to the larger number of financed manufactured homes, which often have shorter loan periods and higher rates.[57] Approximately 10 percent of all nonmetro owners with a mortgage have an interest rate of 10 percent or more, nearly double the metro proportion (Figure 1.20).

Subprime Lending in Rural America

The recent proliferation of subprime lending has greatly influenced rural mortgage markets. The growth of subprime and low-downpayment lending has allowed many low-income households to achieve homeownership. However, a significant number of these loans are made on thin equity cushions and blemished credit records.[58] An economic crisis, such as loss of a job, could spell disaster for many homeowners with subprime credit.

Subprime loans tend to have higher interest rates and shorter terms than more conventional prime loans because these lenders are assumed to make loans to borrowers who are at a higher risk of default. Additionally, a majority of subprime loans are refinancings, which generally carry higher interest rates as well. Subprime lenders are more active in low-income and minority communities and, while statistically reliable data are unavailable, there is evidence to suggest that they are increasingly active in rural areas. According to 2000 Home Mortgage Disclosure Act (HMDA) data, approximately 13 percent of all conventional loan originations in nonmetro areas were made by subprime lenders as identified by HUD.* A large percentage of these originations were refinance loans. Not surprisingly, manufactured housing lenders that also specialize in subprime lending have grown in prominence in recent years. Nationwide approximately 4 percent of HMDA reported loan originations in 2000 were made by companies specializing in manufactured home lending. In nonmetro areas, over 10 percent of all mortgage loans were by manufactured home lenders.

Some subprime lenders have implemented predatory lending practices. According to the National Community Reinvestment Coalition, predatory loans are those that 1) charge more in interest and fees than covers the associated risk, 2) contain abusive terms and conditions, 3) do not take into account the borrower's ability to repay, and/or 4) target women, minorities, and communities of color.[59] These predatory practices significantly increase costs and strip equity from borrowers.

For more information on subprime and predatory lending visit the National Community Reinvestment Coalition's website at www.ncrc.org or Consumers Union at www.consumersunion.org.

* These figures derive from HAC tabulations of 2000 HMDA data and HUD's subprime lender list. For more information on these sources consult Appendix A. HMDA does not identify subprime loans. Rural banks that do not originate loans in metropolitan areas are exempt from HMDA reporting requirements, as are all banks with assets under $30 million in 2000. Therefore, a portion of rural credit applications are not reported in the HMDA database.

FIGURE 1.20

Interest Rates by Residence

	Metro	*Nonmetro*
Interest rate 9.9 % or less	95 %	90 %
Interest rate 10 % or more	5 %	10 %
Median interest	7.25 %	7.5 %
Median term	30 years	27 years

Source: HAC Tabulations of 2001 American Housing Survey.

While several barriers to quality and affordable mortgage access are problematic in rural areas, asset and investment accumulation through homeownership is still a considerable economic factor for many rural residents. In addition to providing greater levels of satisfaction, homeownership also bestows certain economic advantages upon owners. Economic well-being is an important by-product of decent homes and neighborhoods.

Federal Housing Assistance and Its Impact

Since the mid-1930s, the federal government has supported the production of low- and moderate-income rural housing.[60] This assistance has directly improved the housing condition and lives of millions of low-income rural Americans. Approximately 10 million or 10 percent of all U.S. households receive rental assistance or a reduced cost mortgage through a federal, state, or local program.[*] In nonmetro areas, 1.8 million or 8 percent of households receive some type of government housing assistance (beyond the federal mortgage interest income tax deduction); most of them are renters.

Targeted government housing assistance plays a significant role in the ability of low-income households to obtain and maintain decent housing. For example, a USDA Economic Research Service study on the impacts of the Rural Housing Service's (RHS) low-income mortgage program found that 90 percent of borrowers indicated that without the RHS homeowner assistance they probably would never have been able to afford their homes.[61] Government housing assistance also has a significant impact on improving housing quality and satisfaction for nonmetro households. Seventy percent of nonmetro households with government housing assistance express high housing satisfaction, and less than 1 percent of these subsidized households rate their housing satisfaction as low. Likewise, over half of recent nonmetro movers with a subsidized mortgage rank their current housing as better than their previous unit.

Housing resources in the U.S. are provided by local and state governments and the federal government. The federal housing effort has evolved into a complex series of programs. Housing programs that reach rural communities are administered through HUD, USDA's RHS, the Internal Revenue Service, and others. The federal government's largest housing initiative is the mortgage interest income tax deduction, which primarily benefits middle- and upper-income households. HUD is the dominant source of federal funding for low- and moderate-income housing. RHS programs, which target rural housing needs specifically, receive relatively little funding.

Federal rural housing programs have gone through dramatic transformations in recent years. Many federal housing programs have seen their budgets drastically

[*] The number of rental households receiving assistance is estimated according to AHS data indicating those households who report their income as part of their rental lease, pay a lower rent because the government is paying part of the cost of the unit, or live in a building owned by a public housing authority. These estimates include federal, state, and local government assistance. Data on government subsidized owners in the AHS are limited. The number of homeowners who receive public mortgage assistance is estimated from those households who indicate they obtained a mortgage through a state or local government program that provides lower cost mortgages or have a primary mortgage from the USDA Rural Housing Service. This methodology is assumed to provide an underestimate of the number of subsidized owners. For more information about subsidized households please consult Appendix A.

cut. A primary example is the USDA Section 515 Rural Rental Housing program, which in Federal Fiscal Year (FY) 1994 funded the development of 11,542 units of affordable rental housing. Only 1,759 units were developed under the program in FY 2002, reflecting an 85 percent reduction from the FY 1994 level (Figure 1.21).

Another significant issue associated with rural rental housing programs is that of prepayment. A significant portion of the units in the RHS Section 515 Rural Rental Housing portfolio is at risk of being lost as low-income housing. Owners of projects that received loans prior to 1989 can request prepayment of the loan balances and convert the projects to market rate housing, albeit with some restrictions designed to encourage affordable housing preservation. As of April 2000, there were 11,114 projects at risk of prepayment, and these projects encompassed a total of 290,440 units.[62] HUD's Section 8 tenant-based rental assistance program is experiencing similar problems with landlords opting out of the program in search of higher rents and fewer government regulations.[63]

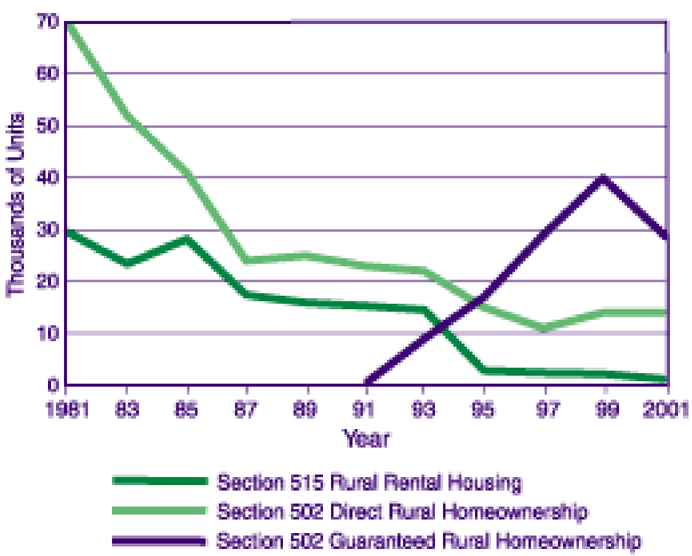
Several federal housing programs have been affected by a shift in emphasis to indirect subsidies such as loan guarantees and tax incentives. One significant result of these policies has been a reduction in these programs' service to lower-income households. The USDA Section 502 homeownership loan program has recently been transformed from one that focused on direct housing subsidies to one that utilizes a greater number of loan guarantees. In FY 2000 just 3 percent of guaranteed loans, as opposed to 44 percent of the program's direct loans, served very low-income households.

These gaps in available housing assistance were recognized in a major study, released in 2002, that also acknowledged the housing needs described throughout this report and the importance of decent, affordable housing to families, communities, and the nation. The bipartisan Millennial Housing Commission, appointed by Congress, reported that extremely low-income households have the greatest unmet housing needs. The commis-sion's many recommendations included calls for increased federal rural housing funding and for several measures to preserve existing affordable housing. [64]

FIGURE 1.21

Selected Rural Housing Service Programs Funding

New Units Funded, 1981-2001



Source: USDA Rural Housing Service.

HIGH NEED RURAL AREAS AND POPULATIONS

Border Colonias
Zavala County, Texas

Central Appalachia
Hancock County, Tennessee

Farmworkers
Kern County, California

Lower Mississippi Delta
West Feliciana Parish, Louisiana

Native American Lands
Shannon County, South Dakota

High Need Rural Areas and Populations

Introduction

Poverty and substandard housing conditions are particularly pervasive among several geographical areas and concentrated populations in rural America. Central Appalachia, the Lower Mississippi Delta, colonias along the U.S.-Mexico border, Native American lands, and farm-workers have experienced decades, if not centuries, of poor economic conditions and have been designated by HAC since the 1970s as high need areas and populations. Many of these areas' and populations' problems originate from historical patterns of exploitation, unsustainable use of land and natural resources, and a lack of economic development. These systemic problems have been further exacerbated by decades of neglect and continued disinvestment, which produce a cycle of poverty that is extremely hard to break.

Each of these high need rural areas and populations has distinguishing characteristics. The primarily white population of the rugged Appalachian Mountain chain has been deeply affected by the area's natural resources and extractive economies. The Lower Mississippi Delta has a large African-American population that has traditionally worked in the region's agricultural economy. Near the U.S.-Mexico border, a large Hispanic population has proliferated over the last half century, severely challenging the area's underdeveloped infrastructure and resources. Native Americans living on designated reservations and tribal lands often experience intractable poverty and housing conditions that are further complicated by an array of legal land issues. Finally, farmworkers are a vital part of our nation's agricultural economy, yet they are often among the poorest and worst housed groups in the United States.

Extremely high poverty rates are the most common characteristic to all these locations and populations. In general, these high need rural areas have poverty levels above the national rate. However, poverty within these regions is much more prevalent among specific populations and minorities. For example, the poverty rate for African Americans in nonmetro areas of the Lower Mississippi Delta is 40 percent compared to 12 percent for the nation as a whole. Furthermore, nearly one-third of Native Americans living on reservations and tribal lands and non-metro Hispanics in the border/colonias region live in poverty. In Central Appalachia, the poverty rate among white non-Hispanics is twice the poverty rate of whites nationwide, and farmworkers have a 61 percent poverty rate. The high poverty of these regions is also persistent and lingering. Over half of all nonmetro counties with 20 percent or higher poverty rates since 1960 are located in these high need areas.

One very visible impact of the economic distress experienced by each of these geographic areas and populations is poor housing conditions. Quality of housing and affordability are the primary housing problems among all of the high need locations. Like poverty rates in these areas, poor housing conditions are much more problematic for minorities and sub-populations. For example, 10 percent of Native American households residing on Native American lands lack adequate plumbing — 10 times the national level. Likewise, among the border/colonias' Hispanic households the crowding rate is four times the national rate. Over one-third of farmworkers live in substandard housing. Another common housing trend among all of the high need areas and case study sites is the increasing role of manufactured housing, which has become much more prevalent in the past few decades, particularly in Central Appalachia, as a form of affordable or low-cost housing.

While the high need regions and populations share common housing problems, each also has unique challenges – such as contract for deed issues in the colonias, the impact of seasonal housing need for farmworkers, and legal land issues on Native American lands. Affordability problems in the Lower Mississippi Delta and the lack of suitable building lots in Central Appalachia exacerbate housing problems and stifle strategies for improvement.

In addition to wide scale regional analyses of these high need areas, *Taking Stock* includes a more detailed look at life in these regions. In the early 1980s, HAC researchers visited several locations across the United States representing these high need regions and populations to better understand their housing conditions and resources. With subsequent visits in 1994 and in 2002, HAC continues to chronicle the needs and issues of these areas to better illustrate conditions of extreme economic depression and housing need in rural areas.* The locations selected by HAC were, and continue to be, among the poorest rural communities in the nation. They include Hancock County, Tennessee in the Central Appalachian mountain chain; West Feliciana Parish, Louisiana in the Lower Mississippi Delta region; Zavala County, Texas near the U.S.-Mexico border; Shannon County, South Dakota, which encompasses much of the Pine Ridge Indian reservation; and Kern County, California, which is home to a significant number of resident and migrant farmworkers.**

The locations and populations discussed in this report share positive elements as well. While resources are scarce among these communities, they have become adept at making the best of their circumstances. Strong family bonds and vibrant social support networks are noted in each case study. All of these case study counties exhibit a strong sense of community that is often anchored through religious or community-based institutions. When government agencies and nonprofit organizations access these resources, they have been successful in promoting economic growth and improvements in housing conditions.

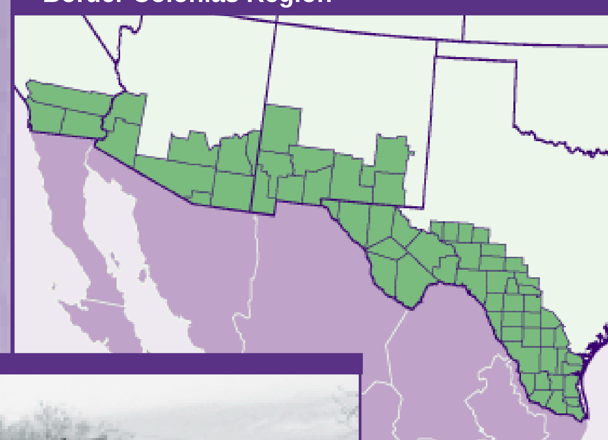
Finally, the case studies demonstrate the need to tailor solutions to fit the specific circumstances of economic and housing problems. Federal and state programs achieve the best results when they follow the guidance of local stakeholders. The success stories in each county are due in large part to the active participation of local government and nonprofit organizations, as well as the community members themselves.

* Most of the data collected for the case studies in this publication came from on-site interviews of local housing practitioners and community officials in the selected counties. The site visits took place during February and March 2002. Some telephone interviews were also conducted.

**Kern County was not an original case study site in the 1984 *Taking Stock* report. It was included in this publication to provide a site that illustrates farmworker housing conditions.

BORDER COLONIAS

Border Colonias Region



Border Colonias Overview

Imagine a village with unpaved roads, open streams of sewage, and no running water. This community is made up of small shacks and dwellings constructed from corrugated tin and whatever materials can be found. At first you might think the scene is located in some developing nation. But think again. Living conditions such as these are a daily experience for thousands of families in the United States near the Mexican border. These communities are practically invisible to the rest of America — so much so that their residents have been described as the "forgotten Americans."[1]

The United States-Mexico border region is dotted with hundreds of rural subdivisions characterized by extreme poverty and severely substandard living conditions. These communities are commonly called colonias. Some colonias are newly formed, but many have been in existence for over 40 years. A few colonia developments began as small communities of farm laborers employed by a single rancher or farmer. Others originated as town sites established by land speculators as early as 1900. However, a majority of the colonias emerged in the 1950s as developers discovered a large market of aspiring homebuyers who could not afford homes in cities or access conventional financing mechanisms.[2]

Defining Colonias

The term colonia has its origins in the Spanish word for "neighborhood," but recently it has come to define a residential development characterized by substandard living conditions. Several different definitions of colonias are used by various entities and agencies. While some of these definitions are more precise than others, they generally include the concepts that colonias are rural, mostly unincorporated communities located in California, Arizona, New Mexico, and Texas along the U.S.-Mexico border and are characterized by high poverty rates and substandard living conditions. In fact, colonias are defined primarily by what they lack, such as potable drinking water, water and wastewater systems, paved streets, and standard mortgage financing.[3]

Despite their growth in the 1950s, the colonias remained relatively unnoticed until the 1990s.[4] In 1990 the Cranston-Gonzalez National Affordable Housing Act (NAHA) created a federal definition for colonias. Under NAHA, a colonia is an "identifiable community" in Arizona, California, New Mexico, or Texas within 150 miles of the U.S.-Mexico border, lacking decent water and sewage systems and decent housing and in existence as a colonia before November 28, 1989. Federal housing

and infrastructure programs, particularly those administered by the U.S. Department of Housing and Urban Development, often rely on this definition of colonias. However, some colonia advocates feel that the 150-mile boundary is too liberal.[5] Definitional issues of what exactly constitutes a colonia continue to pose a challenge.

For this *Taking Stock* analysis, the border colonias region is defined as 66 counties within the states of Texas, New Mexico, Arizona, and California that are located within 100 miles of the U.S.-Mexico Border.* It is not possible to analyze Census data for individual colonias, or for the colonias as a whole, because colonias communities rarely correspond with Census-designated units of geography. Some colonias are only fractions of larger block groups, and others lie between block groups.[6] For example, of the 1,821 colonias identified by the Texas office of the Attorney General, 477 are located in "Census Designated Places" (CDPs) and 533 are in unincorporated "non place" territory.[7] While some colonias are located outside the 66-county area used here, the vast majority of colonia inhabitants reside within these counties. Most of these counties' residents do not live in designated colonias, yet the total population here experiences exceptionally high rates of poverty and substandard living conditions and therefore warrants inclusion in this analysis.

A number of factors have contributed to the development and continued existence of the colonias. Chief among them are weak land use regulations and lack of enforcement by local authorities. Along the border, and particularly in Texas, developers had been able to purchase tracts of land and then sell individual lots without undertaking any subdivision process or providing infrastructure such as water and sewer lines or electricity. Low-income residents, attracted by low prices, have purchased these small lots and constructed their own homes, using available materials and adding to them when possible.

The lack of services and resources to improve housing and infrastructure has been further complicated by the "contract for deed" financing mechanism used frequently in the colonias over the last 50 years. Many purchasers in the colonias have poor or no credit and lack the resources to qualify for traditional bank financing, so seller financing is their only alternative. Under a contract for deed arrangement, the purchaser obtains no equity in the property; land ownership remains with the seller until the total purchase price, often including a high rate of interest, is paid.[8] Unlike deeds of trust, contracts for deed are rarely recorded with a local municipality, making it easy for the developer to reclaim the property. Thus if the purchaser falls behind in payments, the developer can repossess the land — and any improvements made by the purchaser — without going through a foreclosure process.

In the past decade, legislation in Texas has sought to curtail the inequities inherent in contracts for deed. In 1995, the Texas state legislature passed the Colonias Fair Land Sales Act, requiring developers to register contracts for deed and counties to keep records of them.[9] It also obligates developers to provide statements of available services, such as water, wastewater, and electricity, and whether a property is located in a floodplain. Developers must provide each property buyer with annual statements including the amount paid, the amount owed, the number of payments remaining, and the amount paid to taxing authorities on the purchaser's behalf.[10]

While this legislation attempts to remedy many problems arising from contract for deed land sales, new problems have emerged, primarily for low-income colonia residents. Some aspects of the new legislation have created a "catch 22" situation where some residents have been unable to hook up to services such as water and electricity until a colonia is fully approved and serviced. This problem is expected to be rectified by the Texas state legislature.[11]

* Los Angeles and Orange counties, California and Maricopa County, Arizona are within 100 miles of the U.S.-Mexico border, but were excluded from this analysis due to their large urban populations and lack of rural character.

Settlement Patterns

For the past several decades the U.S.-Mexico border region has experienced extreme developmental pressures due to industrialization, immigration, and population growth.[12] Infrastructure to meet basic environmental, health, housing, and transportation needs has not kept pace with development. As a result of this growth, colonia and border residents now represent a significantly large population. Over 9 million people live along the border throughout the four states.

The vast majority (70 percent) of border counties are located in Texas. Border counties in Texas are more sparsely settled and rural than counties in the other border states, however, so only 30 percent of border residents are Texans. The majority of the region's colonia communities are also located in Texas. In 1995, the Texas Water Development Board (TWDB) estimated that 340,000 residents lived in 1,436 Texas colonias.[13*] The vast majority of Texas's colonia residents are concentrated in the Lower Rio Grande Valley. The rest are scattered throughout the state's border region. The Texas Water Development Board report also revealed that nearly half of Texas colonias are small — containing fewer than 40 lots — and only 7 percent of the state's colonias contain over 300 lots. However, these large colonias contain over one-third of the state's colonias population.[14]

Colonias in Arizona and New Mexico are much smaller in size and population than those in Texas. In these states, colonias are not generally clustered on the border and are both a rural and urban phenomenon. New Mexico has an overwhelming concentration of colonias in Dona Ana County.[15] Nearly 35 communities have been designated as colonias in New Mexico, and they are home to over 16,651 residents.[16] Fewer than one in ten colonias in New Mexico are in incorporated towns.[17]

HUD has identified the existence of 79 colonias in Arizona, and the state's USDA Rural Development office has similarly designated 59 colonias.[18] In Arizona another land use phenomenon known as "wildcat subdivisions" has emerged. These illegal wildcat subdivisions differ from typical colonias in that they are generally not farmworker or Hispanic communities, but are composed of households of various incomes who are seeking more affordable development by ignoring government regulations.[19]

While there are only three border counties in California, over half of all border residents live there. These counties also contain several large urbanized areas, including San Diego. California has identified the presence of colonias in Imperial County and has funded several community projects in this county with Community Development Block Grant funds set aside for colonias.[20**]

Social Characteristics

Throughout the 1990s the population of the border region as a whole grew at the rapid rate of 22 percent, almost 10 percentage points greater than the national population growth rate over the same time period. A high birth rate combined with a relatively young population greatly contribute to this growth, but most of it has been fueled by immigration, given the area's close proximity to Mexico. Approximately 20 percent of the border population is foreign-born compared to 11 percent nationwide and 3 percent in nonmetro areas. Over 75 percent of foreign-born persons in the border region were born in Latin America. Approximately one-third of the foreign-born population in the border region entered the United States between 1990 and 2000.

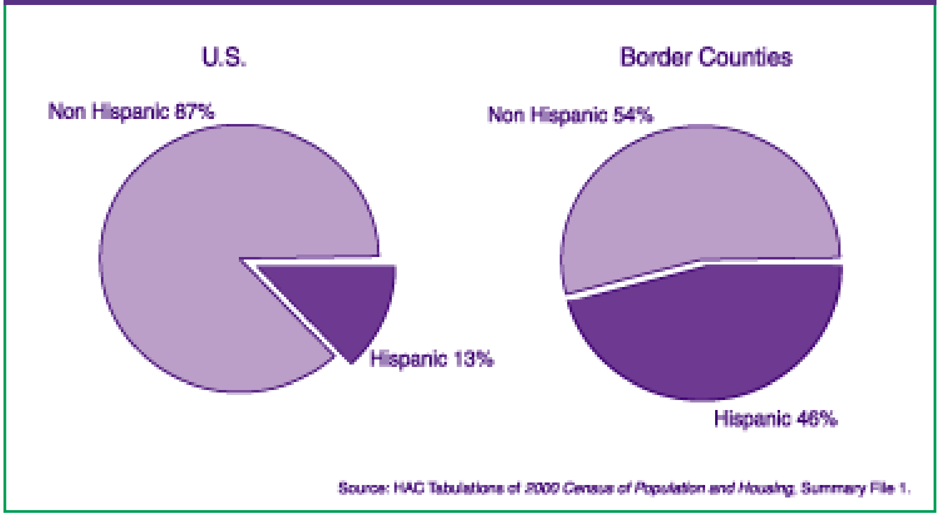
There is a widespread misconception that a large percentage of the border population are not U.S. citizens. According to the 2000 Census only 12 percent of border residents are non-U.S. citizens, compared to 7 percent for the nation as a whole. This finding is supported by other research that estimates 85 percent of colonias residents are citizens of the United States.[21]

*The Texas Water Development Board (TWDB) definition of colonias and the definition used in this publication are similar, but not directly comparable.

**For this analysis HAC used counties as the unit of analysis. While this methodology has many benefits it also allows for the inclusion of highly urbanized areas.

FIGURE 2.1

Hispanic Origin in the Border Colonias Region



While only 13 percent of the nation's population is Hispanic, nearly half (46 percent) of the border residents are of Hispanic origin (Figure 2.1). In Texas border counties' fully 77 percent of the population is Hispanic, as is over half of New Mexico's border population. In Arizona and California border counties, the Hispanic population is lower at about one-third. The region's colonias are almost exclusively occupied by Hispanic residents, who comprise an estimated 97 percent of their population.[22] Given the high proportions of Hispanic residents and recent immigrants, it is not surprising that 40 percent of border residents speak Spanish at home. Of the border's Spanish-speaking households, nearly half indicate that they speak English less than very well.

Educational achievement levels in this region are quite low and school dropout rates are high. A combination of long commutes to school, the need to contribute to the family income through work, and health problems make it difficult for many colonia children to attend school regularly.[23] Education is also disrupted by the transitory nature of the region's many migrant households, who must move frequently to find work, disrupting their children's education. While less than 20 percent of all U.S. residents do not have a high school diploma, over one-quarter of border residents over 25 years of age have not finished high school. Furthermore, nearly half (49 percent) of adult Hispanics in the border region do not have a high school diploma.

Dilapidated homes, a lack of potable water, the absence of sewer and drainage systems, and floodplain locations make many colonias ideal sites for the spread of disease. Waterborne diseases are very common in colonias, and the incidence of health problems is high. According to the Texas Department of Health, diseases such as salmonellosis, dysentery, cholera, and others are common.[24] Frequent traffic between the U.S. and Mexico allows any health problem to spread quickly from one side of the border to the other. The problem is further exacerbated by the fact that 64 percent of Texas's colonia households have no private health insurance coverage, and another 20 percent have only limited coverage. As a result of these health issues, all but two of Texas's border counties are deemed "medically underserved."[25*]

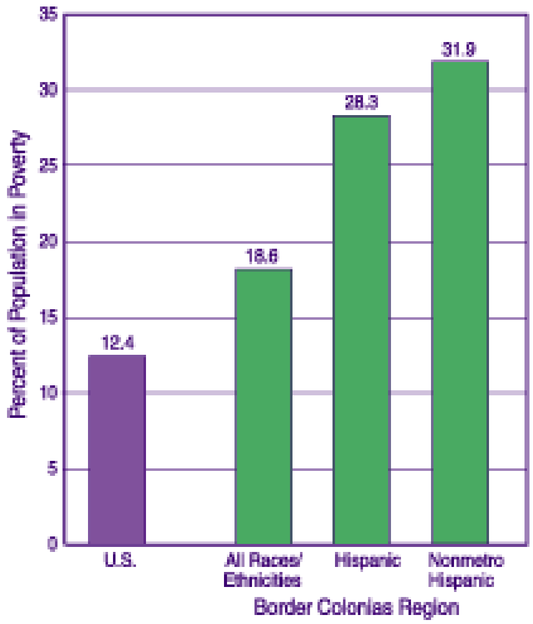
Economic Characteristics

Social and economic forces combine with other factors to fuel the continued existence of colonias. To a large extent, the colonia phenomenon has been driven by the complexities of the domestic and international labor markets.[26] International economic factors have contributed to the existence of colonias on both sides of the border. While communities with high poverty rates and substandard living conditions exist throughout rural America, the colonia phenomenon is unique and is tied to the intertwined border economy between Mexico and the United States.[27] While many U.S. residents see the border as a relatively poor area, in Mexico it is an area of growth and prosperity. In addition, the North American Free Trade Agreement (NAFTA) has had significant

* Medically underserved designations are assigned to areas and populations having shortages of personal health services according to the U.S. Department of Health and Human Services. For area identification see Medically Underserved Areas/ Medically Underserved Populations on the Health Resources and Services Administration, Bureau of Primary Health Care website at bphc.hrsa.gov/databases/newmua or, for designation criteria, see www.tdh.state.tx.us/dpa/muacovr.htm.

FIGURE 2.2

Poverty in the Border Colonias Region



Source: HAC Tabulations of *2000 Census of Population and Housing, Summary File 3.*

impact on the continued proliferation of colonias on both sides of the border.[28] Manufacturing jobs attract people from all over Mexico. Much of the area's economy is based on the maquiladora factories. Maquiladoras are essentially twin plants, with the parent company located on the U.S. side and its manufacturing subsidiary located on the Mexican side of the international border. Most maquila plants assemble materials brought from the U.S., taking advantage of the lower wages in Mexico. The finished product can then be shipped back to the U.S. or to other countries.

Most colonias residents work in nearby cities, primarily in low-wage service jobs and in manufacturing and food processing activities.[29] The colonias are also home to many migrant farmworkers, but they are only a small proportion of the population.

Parts of the border region serve as the principal home base areas for workers employed in agriculture and agriculture-related businesses. The Lower Rio Grande Valley in Texas and the Imperial and Salinas Valleys of California are home bases for many farmworkers who travel in the Midwestern and Western migrant streams, respectively.[30]* This reliance on immigrant agricultural labor from Mexico adds to the stresses on available housing and infrastructure systems, forcing greater numbers into colonia communities.[31]

Extreme poverty along the entire U.S.-Mexico border contributes directly to the existence of the colonias.[32] People choose to live in colonias primarily because they cannot afford to live elsewhere. Employment and income for the region are seasonal for many colonia residents, including migrant farmworkers. Incomes are exceptionally low in colonias and in the border region as a whole. The median household income of a little over $28,000 for the entire border area is two-thirds the national median. Average incomes in colonia communities are estimated to be much lower, as little as $5,000 per year.

In concert with the area's low incomes, poverty rates in the region are also exceptionally high. Overall, 18 percent of border residents have incomes below the poverty level compared to 12 percent in the nation as a whole. However, Hispanic residents along the border experience poverty at more than twice the national rate (Figure 2.2). Approximately 28 percent of border residents who are Hispanic live below the poverty level, and in nonmetro areas of the region the Hispanic poverty rate is 32 percent.

Poverty in the border region is particularly high in Texas, nearly 30 percent. Poverty is not new to the border — nearly half (47 percent) of the border counties have had poverty rates of 20 percent or higher since 1960. The vast majority of these persistent poverty counties are located in Texas.

Housing Characteristics

Housing in the border region is deeply impacted by the demographic and economic forces along the border. Historically, many colonia residents have possessed a strong homeownership ethic. But conventional homeownership financing methods are often inaccessible to them. As noted above, colonia residents tend to purchase small lots and construct their own dwellings, using available materials and adding to them when possible.

Homeownership rates are higher along the border than nationwide and are comparable to homeownership rates for all nonmetro areas. Housing values are much lower in the colonias than elsewhere; however, the median housing value in the border region is less than half the national median. In addition, mobile homes are a significant and growing part of the housing stock in the border region. Approximately 13 percent of the border's housing units are mobile homes, compared to 8 percent nationally. The New Mexico border area has a particularly high proportion of mobile homes, which comprise 26 percent of the state border region's housing stock.

* For a discussion of farmworker migrant streams see page 71.

Despite legislation enacted in Texas to improve the contract for deed system, border homeowners with contracts for deed still find it difficult to secure financing to build a house or make home improvements. Because title does not transfer to the buyer until all payments are made, an applicant cannot use the property as collateral for a loan. Therefore, many financial institutions are reluctant to lend money to improve the property.[33]

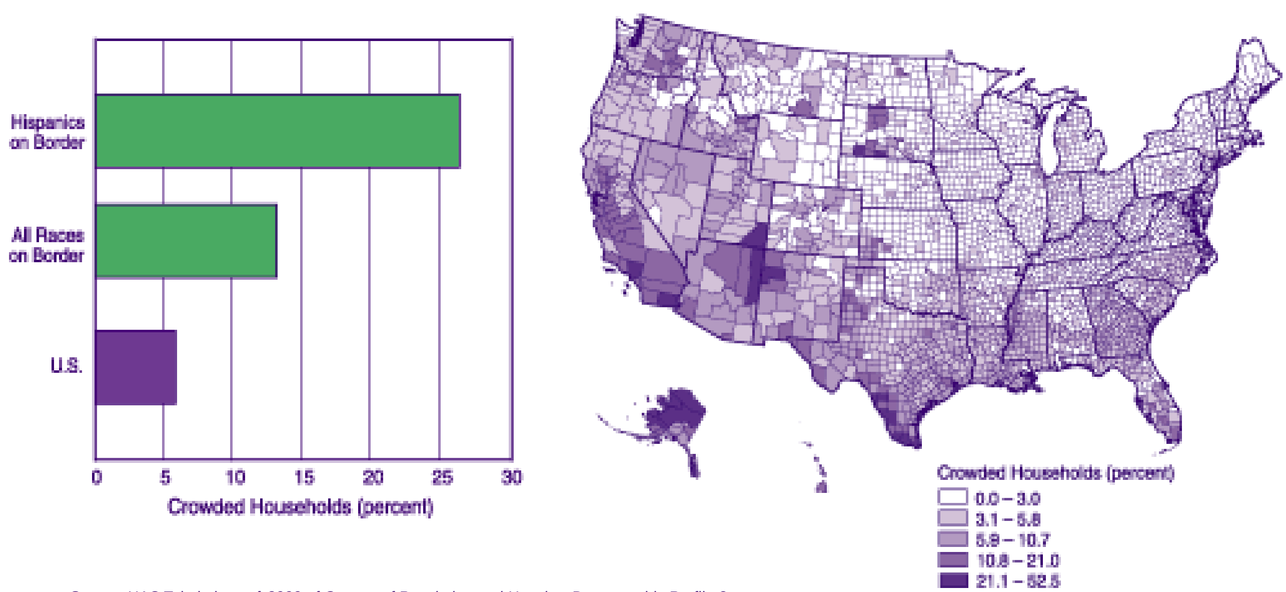
Significant housing quality problems plague communities along the border. Census data, while weakened by their failure to include physical dilapidation, still strongly support this conclusion. Nearly 30,000 border households lack complete plumbing facilities. Almost as many households lack adequate kitchens, and over 93,000 are without telephone service.

Border region households tend to be larger than households nationwide. Perhaps as a result, the incidence of household crowding along the border is more than twice the national average: 13 percent of border households live in crowded units. Among the region's Hispanic households, crowding rates are four times the national rate as over 26 percent of border Hispanic households live in units with more than one person per room (Figure 2.3).

Colonia areas also generally lack basic infrastructure. According to assessments conducted by the Texas Water Development Board (TWDB), 24 percent of households in Texas's colonias are not connected to treated water and use untreated water for drinking and cooking. TWDB has estimated a cost of $147.9 million to provide water services to these households. Forty-four percent of the homes in the colonias have outhouses or cesspools.[34] TWDB has estimated a cost of $80 million to provide indoor plumbing improvements and a cost of $467.3 million to provide wastewater service to the colonias. In addition, TWDB asserts that approximately 44 percent of the homes in the colonias experience flooding

FIGURE 2.3

Household Crowding in the Border Colonias Region



Source: HAC Tabulations of *2000 of Census of Population and Housing*, Demographic Profile 2.

problems due to lack of paved streets and drainage problems.[35]

The absence of platting, an expensive process that includes the delineation of property lines, access roads, and curbing, is a major obstacle to infrastructure improvements in the colonias and is also an inhibiting factor in their annexation by adjacent incorporated communities. The scattered nature and remote location of a number of colonias also make it difficult and expensive to deliver services and resources comprehensively, especially to those that are not located adjacent to cities. There are inherent diseconomies of scale associated with small community size. Construction of wastewater treatment plants for such small communities is generally not economically feasible. Similarly, the extension of water distribution and wastewater collection lines from existing treatment facilities to remote geographical locations tends to be prohibitively expensive.[36]

Addressing the Needs

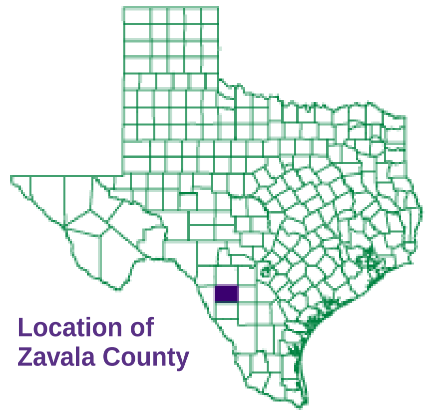
Property purchased on contracts for deed, lack of water and sewer systems, unpaved roads, and the absence of flood control make conditions in many colonias comparable to those found in developing countries. Numerous community-led efforts have sought to address the colonias' needs. The federal government, along with local and state governments, have been spurred by colonia advocates to implement policies and regulations to address the colonia phenomenon and restrict their further growth. Yet these communities continue to exist. In recent years, the passage of NAFTA and the burgeoning debate on immigration issues have focused increased public attention on the border region. There is renewed commitment on the part of local nonprofits, and the public and private sectors, to tackle the problems along the border jointly.

Despite the numerous challenges presented by the colonias, a number of organizations have taken on the formidable task of addressing the problems faced by these communities. Local nonprofit groups, with strong grassroots support from the community, have developed and implemented a number of innovative approaches to address the conditions in the colonias. Indeed, many colonia experts and advocates argue that local community-based institutions are the primary vehicle needed for accomplishing the fundamental goal of empowering colonia residents to solve their own problems.[37]

Border Colonias Case Study

Zavala County, Texas

FIGURE 2.4



Zavala County is located in South Texas almost directly between San Antonio and the U.S.-Mexico border (Figure 2.4). This large but sparsely populated county is situated in the Rio Grande Plain, a semi-arid brushland dotted with mesquite trees and cacti. With a climate extremely favorable for the cultivation of certain vegetable crops, Zavala County is also nestled in the heart of Texas's "winter garden" region. Parts of the county are blessed with rich soils suitable for producing bumper crops of cabbage, corn, carrots, and most notably spinach, for which the county's seat, Crystal City, is known as the spinach capital of the world. In fact, a statue of Popeye the Sailor, the famous spinach-eating cartoon character, stands on the steps of Crystal City's town hall.

Like any area, Zavala's current condition is deeply impacted not only by geographic factors, but also its past. This area has a unique and often erratic history that has produced periods of prosperity and more recently decline. Zavala County is in a portion of Texas that was disputed territory after the Texas Revolution. Mexican general Santa Anna is believed to have crossed through Zavala County on his way to the famous siege and battle of the Alamo in 1836.[38] In the late 1800s, the discovery of artesian wells opened up the possibility of large scale agriculture. Subsequently, the cultivation of winter crops and large cattle ranches proliferated, dominating the county's economy for most of the twentieth century. The increase in agricultural production also created a demand for labor, precipitating the migration of many Mexican farmworkers into the region. In the 1930s, the Works Project Administration (WPA) constructed a large migrant camp in the county seat to improve housing conditions for farmworkers in the region. Ironically, shortly after the camp was constructed, it was converted into an internment camp for nearly 3,000 Japanese, German, and Italian families during World War II.[39]

FIGURE 2.5

Zavala County Quick Facts, 2000

	Zavala County	Texas
2000 Population	11,600	20,851,820
Population Change 1990-2000	- 4.6%	22.8%
Population Hispanic	91.2%	32%
Population African-American	0.5%	11.5%
Median Household Income	$16,844	$39,927
Female-Headed Households	21.8%	12.7%
Persons Below Poverty	41.8%	15.4%
Homeownership Rate	73.1%	63.8%
Cost Burdened	24.3%	25.0%
Crowded	26.5%	9.4%
Lacking Complete Plumbing	4.6%	0.7%
Lacking Complete Kitchen	1.9%	0.7%

Zavala County is the "Spinach Capital" with Popeye as mascot, but agriculture has diminished in recent decades.

As in much of the border region, colonias and their problems are ever-present in Zavala County.

One of the more recent and profound developments affecting Zavala County happened in the late 1960s and 70s. Various "Hispanic revolts" erupted over race, class, and power structure issues in Zavala County at that time. Some county residents assert that these events still resonate in Zavala County today. Since the mid 1930s, white non-Hispanic or "anglo" persons had comprised less than one-third of Zavala's population. Yet, the owners and operators of most of the county's businesses and ranches were white non-Hispanic. In contrast, most of the county's Hispanic residents were low-wage share croppers and farmworkers. This social structure was mirrored in the county's public sector and governance.

In 1963, in what is commonly referred to as the Crystal City revolts, Mexican Americans of the county's largest city organized and elected an all Hispanic city council.[40] This feat attracted state as well as national attention. Later in the 1970s, racial injustices in the Zavala County school system sparked the rise of the La Raza Unida Party, a now defunct Mexican-American political party. This political climate disturbed some non-white Hispanic residents in the county and throughout South Texas. The action prompted then Governor of Texas, Dolph Brisco, to call Zavala County "little Cuba."[41] In response, a measurable number of the county's white residents, including several ranchers and businesses, left the area. In 1980, the white non-Hispanic population in Zavala had dropped to 11 percent. The anglo population has since further declined to 8 percent with the remaining 92 percent of Zavala's residents being of Hispanic origin. Some Zavala residents assert that the county's recent political history and racial makeup have precipitated further "white flight" and in some ways contribute to the county's declining economy.

Population Characteristics

Zavala County is an extremely remote rural area with a population distribution of only 8.9 persons per square mile compared to the U.S. average of 79.6. Zavala County has a population of 11,600, which reflects a 5 percent decrease in population since 1990. However, several county officials question the Census's accuracy. Zavala County's planner maintains that housing permits have been increasing over the past decade. Zavala County has many inherent factors that contribute to a possible undercount of its residents using Census methodology. A General Accounting Office (GAO) report investigating the undercount of the 1990 Census found that the undercount is higher in rural areas and minority populations, both of which are factors in Zavala County. In addition, Zavala County has a significant migrant population, evidenced by the numerous vehicles in the county with license plates from Minnesota, a popular migrant destination for many of the county's farmworkers. A significant portion of these migrants were possibly out of the county working in the migrant stream when the Census was being conducted, also adding to the undercount.

Like many rural areas, Zavala County has an aging population. The median age of Zavala residents is slightly higher than the statewide median, and 11.3 percent of Zavala's population are age 65 or over compared to 9.9 percent for Texas as a whole. Several community officials note that there are very few jobs for younger persons in the county, and that many of them go elsewhere for employment. This age-based migration trend in Zavala County mirrors this issue in the whole of rural America. Increasingly, rural seniors are likely to live in areas that have experienced an outmigration of young adults seeking employment. Often this type of migration reduces the availability of younger persons to work in support services for the elderly and also diminishes the level of informal support networks provided by family members.

Historically, education levels have been low in Zavala County. Just over 43 percent of Zavala County residents over the age of 25 have high school diplomas, compared to 75.7 percent of all Texas residents. Furthermore, only 7.6 percent have a college degree or higher. Some of this area's poor educational performance is likely attributable to the historical inequality of the Zavala County school system. For much of its history the school system practiced unequal segregation of Hispanic and white students. In the 1960s and 70s Hispanic students were prohibited from speaking Spanish on student grounds and excluded from extra-curricular activities.[42] Local officials assert that improvements in Zavala's educational system are being made. But they note equally that decades of educational disinvestment and inequity are hard to overcome in the course of one generation.

Economic Conditions

Residents and community officials of Zavala County most frequently cite the economic situation as a central factor in many of the area's problems. "There are just not enough jobs in Zavala County, period," stated one local economic developer.[43] Approximately 42 percent of Zavala county's residents have incomes below the poverty level, compared to 15.4 percent of Texans as a whole. Furthermore, over half of the county's children live in poverty.[44] Poverty is nothing new to Zavala County; it is classified as a persistent poverty county by the USDA Economic Research Service (ERS).[45] Furthermore, the county median income is only $16,844, just 42 percent of the Texas household median income. Zavala County also has an unemployment rate nearly three times higher than the national level at 15.3 percent. However, unemployment has dropped somewhat since 1996 when the unemployment rate was 23 percent.[46] Zavala County is also considered a transfers-dependent county by the ERS.[47] This dependence on federal aid worries some county officials; however, many of them also note that there are essentially no jobs and public benefits are the only income source for many residents.

Both dramatic and subtle changes have systemically altered Zavala County's economy. Agriculture was the economic mainstay for much of the county over the past century. While some large scale corporate farms and cattle feed lots have located in the county, agricultural

In 1994, Zavala County's largest employer, the Del Monte cannery, downsized, affecting hundreds of workers.

production on the whole has continued a steady decline over the past couple of decades. With factors such as increased labor and production costs, many ranchers and small farmers have gotten out of the business or even left Zavala County. Some ranchers have opted to convert their farmland into hunting ranches. The South Texas brushland is teeming with prize game of all sorts including whitetail deer, wild boars, quail, and fish. Many of these hunting ranches cater to high-income clients and visitors who often pay thousands of dollars for the heads of trophy deer. However, this type of industry is generally seasonal, and its impacts on the overall economy are minimal.

Unquestionably, the most significant economic force in Zavala County over the past half century has been the Del Monte Cannery. Originally named the California Packing Corporation, the cannery, located in Crystal City, first started production in 1946 and was the county's largest employer for decades. However, in 1994, the cannery went through a major downsizing in which production and employment were cut to one-third of the cannery's 1980s peak levels. While production has increased slightly in the past few years to nearly half of peak production, employment at the plant has been severely reduced. Currently the cannery employs 627 workers, but over 500 of these are part-time or seasonal positions. The average salary at the plant hovers around $6.50 per hour, and part-time employees do not receive any benefits. Approximately two-thirds of the cannery's employees live in Zavala County, and the other third commute from surrounding counties. County residents and officials alike agree that the cannery's downsizing was traumatic because it has been such a vital and longstanding part of the community's prosperity.

Like many rural communities in the 1990s, Zavala County embraced prison construction as a form of economic development.

With reduction in employment at the cannery, the local government is now the largest employer in the county. As a result Zavala County is considered a government-dependent county by the USDA Economic Research Service. Many counties that are classified as government-dependent have a large government outpost such as a military base, or a public university. However, Zavala is classified as government-dependent for the absence of any other type of industry, in which virtually the only jobs in the county are those needed to maintain essential public functions such as education and public services. As a result, several county residents note that Zavala is highly politicized. Because so much of the county's economy is controlled by local leaders, the elections for local government positions are often hotly contested.

Consistent with some rural development trends of the 1990s, Zavala County has witnessed a dramatic increase in its prison population with the expansion of the Crystal City correctional facility. The institution is owned by the city and managed by a for-profit corporation. Originally, the facility housed 240 women prisoners. However, the prison has expanded to include an additional 280 beds, which primarily hold inmates for the U.S. Marshall's Service. The correctional facility employs approximately 75 employees at an average of $6.80 per hour. Prison officials also report that the probability of further expansion of the correctional facility is high.

Housing Conditions

Housing conditions in Zavala County are one of the most visible indicators of this remote rural area's depressed state. Like in many rural areas, the homeownership rate is high in Zavala County with 84 percent of households owning their homes. While Zavala County has a high homeownership rate, the quality of homes here is not equivalent to the rest of the state. While only 0.7 percent of homes in Texas lack complete plumbing, 4.6 percent of homes in Zavala County have this deficiency. In addition, nearly 2 percent of homes in Zavala County, compared to 0.7 percent of homes in the entire state of Texas, lack complete kitchens.

Household crowding is also a significant problem among residents of the area. The average size of households in owner-occupied units in Zavala County is 3.2 persons compared to the U.S. average of 2.7 persons. Over one-quarter of Zavala's households (26.5 percent) have more than one person per room and are therefore considered crowded.

Housing costs are relatively low in Zavala County. The HUD Fair Market Rent (FMR) for the area is around $400 and most housing officials note that many renters probably pay less than that.[48] Housing quality is a primary problem for many Zavala residents. Despite the low FMR, nearly 33 percent of the county's renters and approximately 20 percent of the owners are paying more than 30 percent of their income for housing and considered to be cost burdened.

Like most areas of South Texas and the border region, colonias are probably the greatest single issue impacting the housing of this area. The Texas Water Development Board has officially designated seven different rural subdivisions in Zavala County as colonias. Some of these colonias are small, and others comprise large portions of the county's three cities. Housing officials note that most of the colonias in Zavala County sprang out of the migrant labor camps that developed over the last half-century. According to a local housing official, "Fifty years ago these communities were just temporary settlements of campsites and tents. Over time, they have developed into communities."[49]

The condition of housing is one of the most visible signs of Zavala County's depressed economy.

However, the development of these communities has been crude at best. Many of Zavala's colonias are packed with ramshackle and makeshift homes. These units are often colloquially referred to as "self-help" homes, which describes rudimentary construction of housing with whatever materials are available. Many of these units consist of old mobile homes or dilapidated shacks with various rooms and out-shoots tacked on at different stages of development.

While Zavala's colonias vary in size and condition, it is readily apparent that life is not easy in these communities. Some lots are neat and well kept, but many are visible indicators of the poverty and despair experienced by so many colonia residents. In the community of Batesville, one of Zavala's worst colonias, the yards of shacks and shanty homes are cluttered with old automobiles and discarded appliances. The most striking characteristic of Zavala's colonias communities is their size. Many rural communities have small pockets of several impoverished areas. But the colonias often spread for miles and in many cases have hundreds of households living in near-third world housing conditions.

Various characteristics inherent to colonias such as subdivided land and the contract for deed system have stifled housing officials' ability to remedy Zavala's deplorable housing conditions. "I've been trying hard to help some families in the Batesville colonia," stated a local RD official, "but we can't proceed because the land plats are all messed up...the [lots] were subdivided without any formal process."[50] Other area housing officials cite similar occurrences in which they are precluded from developing or rehabilitating housing because original owners of the land never recorded the fulfillment of contracts for deed long after the contracts had been paid off.

The low income levels of county residents are most often cited by housing officials as the primary problem affecting housing conditions within the county. "People just don't have the incomes here to buy or support good housing, it's as simple as that," according to the county planner.[51] These sentiments are furthered by other housing providers. The extremely low incomes of residents coupled with vast numbers of poor quality housing units prompted the local RD official to remark, "I could process a thousand rehabilitation grants if I had the funds."[52]

When new housing units are developed in the county they often take the form of used mobile homes as that is all most county residents can afford. On the other end of the spectrum, there also appears to be a lack of housing for middle- and upper-income residents in the county. While this may seem to be an ancillary point in comparison to the plight of many low-income residents, several officials from both the public and private sectors note the lack of zoning and building codes. They assert that those issues inhibit the construction of housing for moderate- and upper-income residents. It is also an economic development issue. As one business leader said, "What company is going to locate here when there is no decent housing or neighborhoods for their employees?"[53]

As if Zavala County does not have enough problems, Mother Nature also contributes to the county's housing woes. Flooding is an annual problem in this area of Texas. On average, Zavala County only gets 20 inches of rain a year. But as one county official noted jokingly, "you should be here the week we get it."[54] Several of the colonias and new housing developments in the county are located in flood plain areas. While some steps, such as government-sponsored flood insurance and relocation programs, have been taken to mitigate flood damage in the area, many Zavala County residents are still negatively impacted by flooding every year.

This previously dilapidated home was rehabilitated with assistance from RHS and Housing Plus.

Significant Developments

Since HAC researchers last visited Zavala County in the early 1990s, some significant developments have impacted the county's social, economic, and housing situation. As noted above, the county has continued a gradual economic transformation in which the role of agriculture has been greatly reduced. This factor, coupled with the dramatic downsizing in the early 1990s of the county's largest employer, the Del Monte Corporation, has drastically altered the economic status of the county. However, the cannery has slightly increased production recently and the county's unemployment rate dropped by 8 percentage points between 1996 and 2001.

The North American Free Trade Agreement (NAFTA) was a prominent issue for this area in the early 1990s, and many local residents speculated on its impacts for Zavala County. Today the near-universal consensus of county residents and officials is that NAFTA has had minimal impacts, at best, for the county. Many note the population and business boom of nearby communities closer to the Mexican border, but Zavala is too far from the border, and most important, the county has no significant transportation corridors, which would be essential to be associated with any development related to NAFTA.

While the overall housing picture in Zavala County is grim, small inroads of progress are being made. Most notable is the increased activity of affordable housing production by RHS and local nonprofit developers. Over the 1990s the number of housing units provided with Section 502 new construction funds increased dramatically. The number of Section 502 loans processed between 1997 and 2002 was nearly double the number of loans processed from 1990 to 1996. Much of this increase is directly attributable to increased partnership with local nonprofits. RD has developed one such partnership with Housing Plus, an organization that has been actively doing outreach in the area. In 1998, the City of Crystal City bought 17 units of older dilapidated housing, and, with assistance from Housing Plus and financing from RD, rehabilitated the units, transforming a neighborhood from a blighted community to a neighborhood with high quality attractive homes. Furthermore, the nonprofit also constructed 14 new units in another neighborhood of Crystal City. RD has also partnered with long-time affordable housing providers Neighborhood Housing Services and the Community Council of Southwest Texas to develop several units of affordable housing. A local RD official notes that the development of these homes also has other benefits in addition to providing decent housing for low-income families. It may also help spur development in this depressed area, as he has already seen a rise in lot costs and improvement in the overall appearance of the area. Local officials express some hope that this progress in affordable housing will develop into an overall improvement of housing conditions in the county.

Another significant development relating to housing has impacted the development of colonias in the state of Texas. In 1995 the Texas state legislature prohibited the subdividing of lots until plats had been approved and services such as water and roads had been installed.[55] Zavala's county planner states that the law has had some effect in the county. While some unscrupulous land owners have sneaked past the system, the new regulations have generally curtailed rapid expansion of Zavala's colonias without proper infrastructure. For the most part, the county planner sees the new regulations as positive for Zavala residents in improving their living conditions. However he also points out that this regulation has increased the cost of developing housing, whereas low cost was the main attraction to unregulated colonias development.

While minor in comparison to the vast need, some improvements are also being made in Zavala's colonias — particularly with infrastructure. Since the late 1990s the county's largest colonia, Chula Vista, has received water service and had its streets paved, and it will soon be attached to sewer service developed by a water and wastewater development grant from RD. In addition, the county planner notes that Zavala County is slated to receive additional funding from the Texas Water Development Board to help pave the streets in several other Zavala County colonias. Local officials note that the increased attention paid to colonias issues nationwide has had effects in the area. However, the county planner also believes that local officials and residents need to work harder in lobbying and informing policymakers about colonias issues, particularly at the state level.

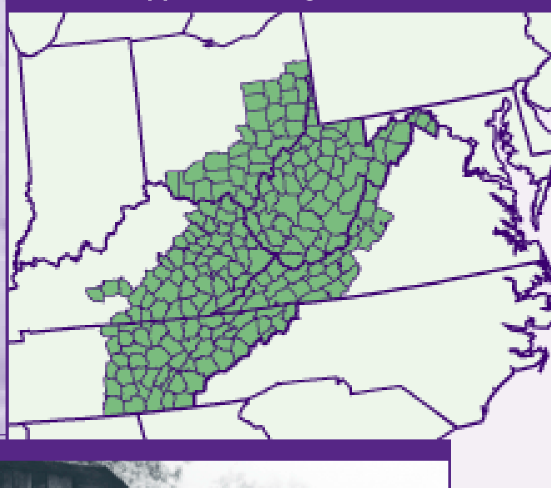
One recent occurrence that may hold a significant impact for Zavala County and its economy is its designation as part of the FUTURO (Families United to Utilize Regional Opportunities) federal Empowerment Zone (EZ) along with parts of five other counties in South Texas. The Empowerment Zone designation by the U.S. Department of Agriculture provides severely economically depressed areas with non-traditional federal funding support to help revitalize distressed communities. While the amount of grant funds has yet to be determined, each EZ is entitled to millions of dollars of funding and benefits such as Internal Revenue Service tax incentives for the development and attraction of industry. Since the designation, the community has held several town meetings with public officials to strategize what economic development the Empowerment Zone initiative will undertake. While preliminary ideas such as expansion of the local prison have been discussed, no significant courses of action have been taken as of the time of this report. However, some local public and economic development officials indicate that any possibility of attracting industry would have to concentrate on low-tech or a low-grade industry as the area simply does not have the skilled workforce or educational attainment level to support high-tech or highly skilled industry. As one business official noted, "The residents of Zavala County are some of the hardest working people in the U.S., but in this global economy hard work alone won't cut it."[56]

Conclusion

Like much of the U.S.-Mexico border and colonias region, Zavala County can best be described as an area of hard work and hardship, but also hope.[57] This is truly a depressed and poor community with socio-economic problems that rival the nation's poorest areas. However, there appears to be a glimmer of hope for improvement. Much of the divisive racial and ethnic tension of previous decades seems to be healing, and with declining unemployment and poverty, small but important inroads are being made. This hope can also be witnessed in Zavala County's housing conditions. While the need is still immense, collaboration between federal and nonprofit entities has resulted in paved roads, better homes, and services for the county's colonias. Furthermore, the plight of the entire border region is finally being noticed and benefitting from increased attention and resources. However, only the future will tell if this attention can be capitalized on and sustained with widespread improvement. It seems possible that with a lot of hard work and some help, Zavala County can put its geographical, political, and historical disadvantages behind it to create improvement for its residents. It will not be an easy task.

CENTRAL APPALACHIA

Central Appalachia Region



Central Appalachia Overview

The Appalachian mountains are the oldest mountain range in North America.[1] This geography and the vast resources within these mountains have greatly influenced the social, economic, and political characteristics of the region. The rugged hills of Appalachia have often been viewed by much of America as poor, rural, white, and home to "yesterday's people."[2] The region is largely defined by certain characteristics of low incomes, poor health, inadequate housing, and substandard education. Consequently, Appalachia has frequently been defined as a subculture within the broader context of mainstream America.[3]

Yet, in spite of these burdens, Appalachians have a rich culture and a tradition of resiliency, community, and family that have helped them persevere through a tumultuous 20th century. Appalachia and its people are profoundly touched by tragedy, pride, spirit, determination, and an unparalleled natural beauty.[4]

The most common definition of Appalachia is that constructed by the Appalachian Regional Commission (ARC). ARC is a federal-state agency that administers a multi-billion dollar economic development program under the 1965 Appalachian Redevelopment Act.[5] ARC defines the region as selected counties in 12 states and all counties in the state of West Virginia. According to this ARC definition, Appalachia stretches from northern Mississippi to southern New York.

The central portion of the Appalachians, on which this portion of *Taking Stock* is focused, has consistently experienced much higher poverty and greater levels of economic and social problems than the rest of the region. For this report, Central Appalachia is defined as the 215 ARC-designated (2002 definition) counties in the States of Kentucky, Ohio, Tennessee, Virginia, and West Virginia.*

Social Characteristics

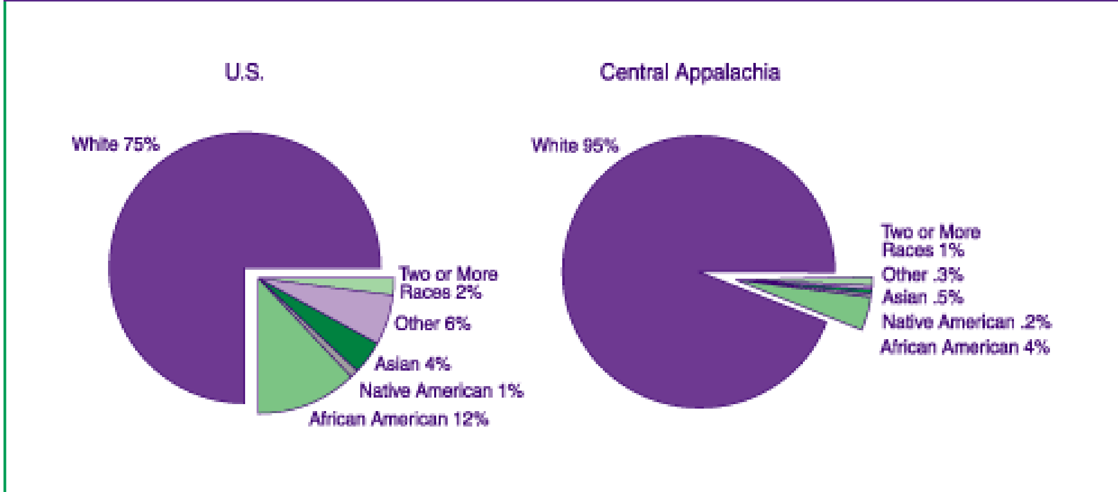
Central Appalachia has a population of approximately 7.5 million residents. The region's population grew by nearly 8 percent, which is somewhat lower than the national rate of 13 percent, from 1990 to 2000. Population growth in the region varied somewhat though. Nearly 30 percent of Central Appalachian counties lost population during the 1990s. In general the areas that experienced population loss are located in the center of the region, particularly in the southern half of West Virginia and far southeastern Kentucky. Population growth was greatest in Appalachian Tennessee, which increased its population by 15 percent over the past decade. In contrast, population growth was less than one percent for West Virginia.

Central Appalachia is predominantly rural. Over 80 percent of Central Appalachia's counties are nonmetropolitan. Approximately 58 percent of the

* For a complete list of Central Appalachian counties included in this analysis, please consult Appendix B.

FIGURE 3.1

Race in Central Appalachia



Source: HAC Tabulations of *2000 Census of Population and Housing, Summary File 1.*

region's population resides in these nonmetro counties. The mean county population in the region is just over 35,000, and over half of the region's counties have populations under 25,000.

Central Appalachia has traditionally been, and continues to be, much more racially and ethnically homogenous than the nation as a whole. Over 95 percent of Central Appalachians are white compared to 75 percent of U.S. residents (Figure 3.1). Approximately 4 percent of Central Appalachians are African American, with the remaining 1.6 percent being of other races. Many of the region's minorities are descendants of people who came to work in coal mines. Appalachia has been described as a white, working, middle American ghetto region, but Appalachian blacks and women experience higher rates of economic difficulty than white Appalachians.[6]

Consistent with nationwide trends, Central Appalachia's Hispanic population grew dramatically between 1990 and 2000. Approximately 74,000 Central Appalachian residents are Hispanic. While Hispanic persons make up only 1 percent of the region's population, they grew by 155 percent during the 1990s. As is the case nationwide, much of this Hispanic population growth is attributable to immigration as many Hispanics sought employment in the region's processing and agricultural work, particularly in Appalachia's tobacco industry.

Central Appalachia's population is older than that of the rest of the nation. Nationwide 12 percent of the population is elderly, but in Central Appalachia 14 percent of the population is age 65 or older. The proportion of elderly population is particularly high in West Virginia and the Appalachian portion of Virginia. In fact, West Virginia, with a median age of 38.9 compared to a national median of 35.3, has the highest median age of any state.

Migration has been a traditional fact of life in Appalachia. For generations, many Appalachians migrated north or west to work in industrial cities such as Cincinnati and Detroit. However, in recent years Appalachian migration patterns have changed from long-range flows into distant metropolitan areas to short-range exchanges principally centered around cities in and immediately adjacent to the region.[7]

Educational attainment in Appalachia has increased markedly in the last 30 years, but problems of illiteracy and high school drop-out rates persist. While the region's educational attainment levels are growing stronger, considerable progress is still needed. Overall, 27 percent of Central Appalachians do not have high school diplomas or equivalent degrees compared to 20 percent for the U.S. Educational attainment is especially low in eastern Kentucky where 37 percent of the population 25 and older do not have high school diplomas. Furthermore, many areas of the region have high school drop-out rates of more than 40 percent. High drop-out rates cause a ripple effect resulting in a greater demand on social services and increases in the number of working poor people.[8]

Economic Characteristics

The economies of Central Appalachia have long been closely tied to extractive industries such as mining and forestry. Much of this nation's dramatic growth during the industrial revolution was fueled by coal from the Appalachian mountains. The specific natures of these industries have had profound impacts on the economic well-being of many Appalachians. One of the economic by-products of this historical pattern of mining is its unstable effect on local economies. Over the past century, mining has produced several boom and bust economies with periods of rapid growth and expansion, followed by precipitous decline.

Much of this abundance of wealth produced within Appalachia has not come back to develop the region. Today the mines and their jobs are virtually gone as many mines have been automated or shut down. Now the primary sources of jobs, the service and retail sectors, pay only a third of what coal mining did.[9] The decline in small family farms and the tobacco industry have also deeply impacted the region's traditionally strong agricultural economy. As a result, this area of the nation suffers from exceptionally high poverty, unemployment, and welfare use and low incomes.

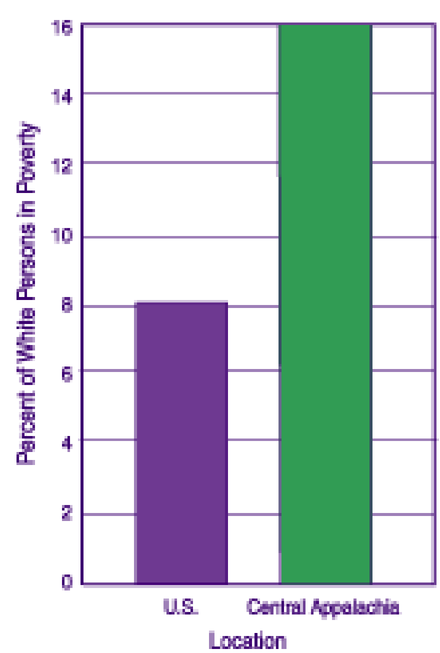
Unemployment and low-wage employment are key contributors to Central Appalachia's economic problems. As of 2000, the Central Appalachian unemployment rate was 6.3 percent compared to 5.7 percent for the nation. The unemployment rate is even higher among the region's nonmetro counties. Low incomes are also a signal of under-employment as many Central Appalachians are stuck in low-skill and low-earning jobs due to a dearth of high skilled positions. The median income in the Central Appalachian region is $28,531, which is two-thirds the national median. Furthermore, one-quarter of the region's households have annual incomes below $15,000 compared to 16 percent for the nation as a whole.

A lower percentage of households earn incomes from employment in this region. Nationwide over 80 percent of households have wage or employment earnings, compared to 73 percent of households in Central Appalachia. Due to the prevalence of more elderly residents, households receiving income from social security and retirement pensions are also more prevalent in Central Appalachia. The use of public assistance programs is also more common in this region. Approximately 79 nonmetro counties — 47 percent of the region's nonmetro counties — are designated by the USDA Economic Research Service (ERS) as transfer dependent.[10*] One-fifth of all ERS-designated transfer dependent counties in the nation are located in this region.

Poverty has been a persistent reality in Appalachia for much of the last half century. Nearly 17 percent of Central Appalachians live in poverty, compared to 12 percent of all Americans. Nationwide, minorities have much higher poverty rates than whites, and this is true in Central Appalachia as well. The African-American poverty rate in the region is 29 percent, and the Hispanic poverty rate is 22 percent. However, the vast majority of Central Appalachians in poverty are white. In fact, the white poverty rate in Appalachia (16 percent) is twice the rate of white poverty nationwide (8 percent) (Figure 3.2). Poverty rates also vary somewhat among different areas of the region. The poverty rate in Appalachian Kentucky is double the national rate as nearly one-quarter of eastern Kentuckians have incomes below the poverty level. And many counties have poverty rates above 30 percent — some as high as 45 percent. Not only is poverty prevalent in this region, but it is also ongoing. Over 43 percent of Central Appalachia's counties experienced poverty rates of 20 percent or more in 1960, 1970, 1980, 1990, and 2000. Many of these persistent poverty counties are heavily concentrated in the center of Appalachia as over 60 percent of the region's persistent poverty counties are in eastern Kentucky alone.

FIGURE 3.2

Poverty in Central Appalachia

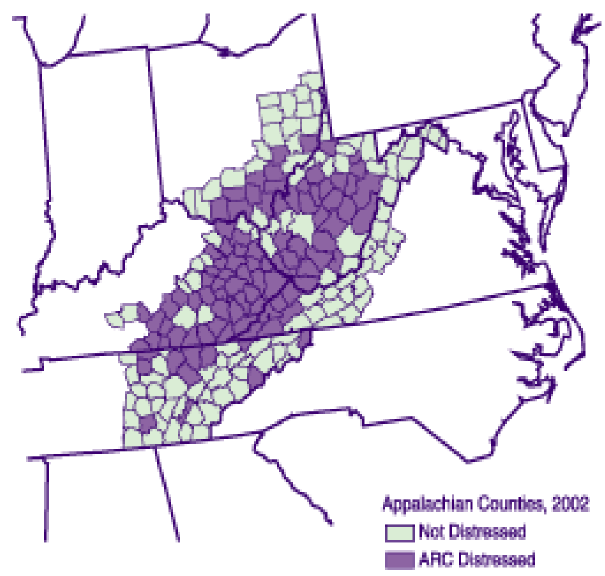


Source: HAC Tabulations of 2000 Census of Population and Housing, Summary File 3.

* In transfers dependent counties income from transfer payments (federal, state, and local) contributes a weighted annual average of 25 percent or more of total personal income.

FIGURE 3.3

ARC Designated Distressed Counties

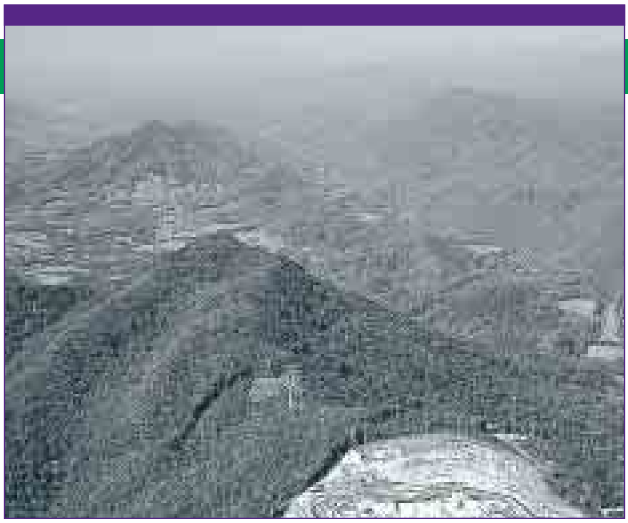


Source: Appalachian Regional Commission.

A more telling indicator of the region's economic woes is the Appalachian Regional Commission's Distressed Counties program. ARC designates distressed counties as those counties with a three-year average unemployment rate that is at least 1.5 times the U.S. average; a per capita market income that is two-thirds or less of the U.S. average; and a poverty rate that is at least 1.5 times the U.S. average; or with two times the U.S. poverty rate and qualified according to the unemployment or income indicator.[11] Over the entire 13-state ARC region, 118 counties are designated as distressed (Figure 3.3). Over 80 percent of these distressed counties are in Central Appalachian states. The 24 percent poverty rate for Central Appalachia's distressed counties is twice the national average. The median household income among these counties is only 56 percent of the national median, and the unemployment rate of 9 percent for Central Appalachia's distressed counties is nearly double the national unemployment rate.

CENTRAL APPALACHIA

Land in Appalachia



Land is inextricably linked to the people of Central Appalachia, their economies, and their housing. However, land issues are also the crux of many of the region's problems. The terrain of Central Appalachia is rugged and steep. As a result, the region has traditionally been isolated from the rest of the nation. Many mountain areas are inaccessible to commerce and industry. Furthermore, lots suitable for affordable housing construction are scarce.

Problems with the region's mining industry are also often associated with land issues. For decades the existence of the notorious "broad form deed" forced many Appalachian residents from their homes and land without compensation due to unfair laws protecting the mineral rights of large coal companies. The 1970s and 80s witnessed a growing concern over strip mining with its devastating impacts to the region's environment and safety. Mining related floods like those at Buffalo Creek, West Virginia in 1972 killed hundreds, displaced thousands, and unsettled communities that still have not recovered completely.

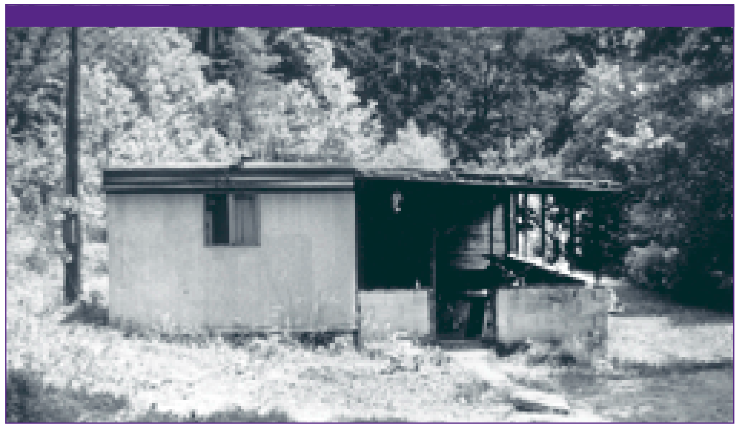
Today, a more recent iteration of these land problems is evidenced in the controversial issue of "mountain top removal," particularly in southwestern West Virginia. This mining technique involves coal companies bulldozing the mountains' forests and removing the topsoil. Then the underlying rock is blasted away with powerful explosions. Next, large dump trucks remove the rubble to get to thin, multiple layers of low-sulfur coal. In a process called valley fill, the "overburden" is dumped into valleys and streams, in piles that can be two miles long and over 100 feet high. At least 750 miles of the state's streams have been buried by valley fills. It is estimated that about 300,000 acres of southern West Virginia hardwood forest have been destroyed, leaving scars astronauts can see from outer space.[12]

Mountaintop mining also affects central Appalachian residents and their housing. The continual blasting damages homes, dries up wells, and pollutes air and water sources. Many residents near mountain top removal sites have sold their homes to the coal companies while others stay and watch their once beautiful communities being transformed into barren landscapes.[13]

Housing Characteristics

Appalachia's housing needs remain significant. On most housing measures, the region lags behind the nation, despite many efforts to improve the quality and affordability of housing in Appalachian states.

Homeownership rates are very high. 2000 Census data reveal that 74 percent of Central Appalachian households own their homes — a level that is virtually unchanged from 1990. This is significantly higher than the national homeownership rate of almost 68 percent and close to the 76 percent rate of homeownership in nonmetro areas nationwide. In Central Appalachia, 70 counties have homeownership rates over 80 percent.



This house was replaced by the unit on the following page.

One of the more significant housing issues impacting Central Appalachia in the past few decades is mobile homes. There are well over one-half million mobile homes in Central Appalachia comprising nearly 18 percent of the 3.4 million housing units in the region. In nonmetro areas of the region, mobile homes are present at three times the national rate. Between 1990 and 2000 the number of mobile homes in the region grew by 35 percent, which is much higher than mobile home growth nationally in the same time period. In some rural parts of Appalachia, manufactured homes account for 50 to 75 percent of new home starts.[14] Factors of limited suitable land and low incomes have greatly contributed to the growth of this type of housing in the Central Appalachian region. Despite their actual numerical minority, mobile homes have a ubiquitous presence in Central Appalachia. Mobile homes are commonly spotted from back mountain roads dotting the hillsides, alongside the creeks and valleys, or flocked together in parks. Another common characteristic of mobile home placements in the region is close proximity to parental homes. However, unlike the traditional camp house or log cabin of the mountains, mobile homes do not exude an impression of rugged individualism or perseverance so frequently associated with Appalachian culture. In contrast, these aluminum box-like structures are more likely to carry stigmas of impoverishment, impermanence, and non-acceptance.[15]

While there have been significant improvements in the housing of Central Appalachians over the past few decades, substandard housing remains a serious problem. In Central Appalachia, over 30,000 units lack complete plumbing and more than 22,000 units lack adequate kitchen facilities. Overall, 80 percent of Central Appalachian counties have rates of housing units with inadequate plumbing higher than the national level (Figure 3.4). While crowding is not as much a problem in the region as it is in urban areas or the nation as a whole, over 50,000 Central Appalachian households have more than one person per room in their homes and are considered crowded. Furthermore the proportion of Appalachian households without a phone is twice the national level.

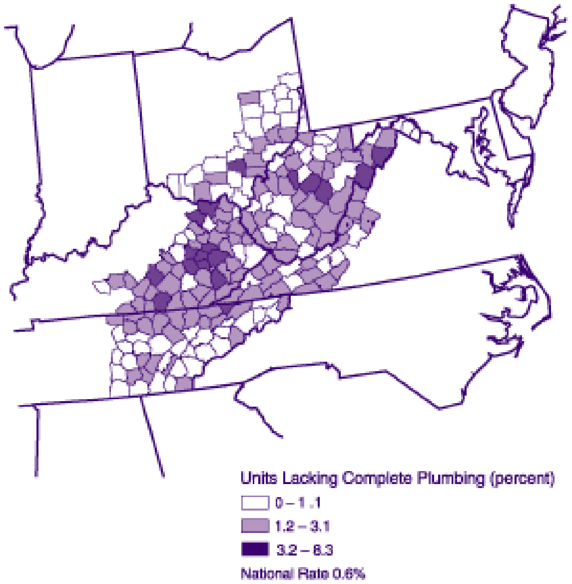
Using more detailed measures than are found in the Census, the 1996 West Virginia Consolidated Plan classified over 70,000 owner-occupied units as substandard.[16] Only 21,000 of these units were assessed as suitable for rehabilitation. Homes with no running water or indoor plumbing, crumbling foundations, sagging roofs, unsafe wiring, or no insulation are typical.

The homeowner in her new house.

As it is throughout the nation, housing affordability is a growing concern for many Appalachian households. This is especially true among renter households in the region. While 17 percent of Appalachian homeowners are cost-burdened, 33 percent of Appalachian renters are in this situation. Over 40 percent of West Virginia and Kentucky Appalachian renter households are cost-burdened. These levels of housing affordability problems have grown dramatically since 1990.

FIGURE 3.4

Units without Adequate Plumbing in Central Appalachia



Source: HAC Tabulations of *2000 Census of Population and Housing, Summary File 3.*

Addressing the Needs

A number of national, regional, and local organizations are working to address the region's housing and economic problems. Most notable of these is the Appalachian Regional Commission (ARC). Since the mid-1960s, ARC has pumped billions of dollars for economic development into the region. While ARC has been criticized for misguided or uneven allocation of resources, primarily into roads and highways, its presence at a federal level has drawn significant national attention and increased organizational capacity in the region. Other high need areas of the nation do not have an equivalent to ARC or have only started to develop such organizations.

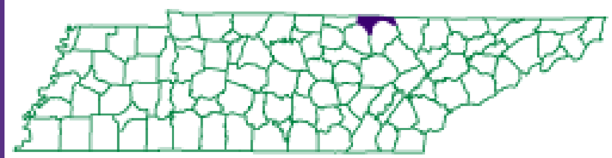
Another significant resource in the region directly related to housing is the Federation of Appalachian Housing Enterprises (FAHE). For over 20 years, FAHE has provided resources to local nonprofit organizations and builders, such as training in quality construction, and nonprofit housing development, low-interest mortgage financing for low-income homebuyers, and construction loans. FAHE's member groups in Central Appalachia have built thousands of affordable homeownership and rental housing units in the region in the past 20 years, but more importantly FAHE has provided organizational capacity so that local groups can continue to alleviate housing problems in their communities.

Central Appalachia Case Study

Hancock County, Tennessee

FIGURE 3.5

Location of Hancock County



Tucked away in the Cumberland range of the Appalachian mountains, Hancock County is the most isolated county in Tennessee.[17] The area has a serene, natural beauty that exemplifies much of the central Appalachian region. With the Clinch and Powell rivers running through the county and beautiful mountains surrounding it, much of Hancock is a picture of untouched nature. However, the geography that provides so much beauty also defines a harsh economic and social reality.

On many levels, Hancock County's social and economic patterns reflect the larger picture of Central Appalachia. The county is primarily white, 97.6 percent, compared to 93.9 percent for the region. Hancock County has a high level of poverty, 29 percent, and a high unemployment rate, 10.6 percent, even higher than poverty and unemployment rates in Appalachia as a whole (16.6 percent and 3.6 percent, respectively).[18] Hancock is classified by the Economic Research Service as both a persistent poverty and a transfers-dependent county.[19] Over 18 percent of the county's housing stock is mobile homes, and there are high rates of housing without complete plumbing and/or complete kitchens.

While Hancock County shares this profile with its Appalachian neighbors, the factors that led Hancock County to these conditions differ from the common experience of the region. Hancock County has never had a coal reserve to draw upon and its rocky terrain prevents large-scale farming. Consequently, the county has historically lacked an economic base; there are few employment opportunities and many residents experience concomitant housing and social service need.

FIGURE 3.6

Hancock County Quick Facts, 2000

	Hancock County	Tennessee
2000 Population	6,786	5,689,283
Population Change 1990-2000	0.7%	16.7%
Population African-American	0.5%	16.4%
Median Household Income	$ 19,760	$ 36,360
Female-Headed Households	21.8%	12.7%
Persons Below Poverty	29.4%	13.5%
Homeownership Rate	78.9%	69.9%
Female-Headed Households	11.0%	12.9%
Cost Burdened	21.3%	19.7%
Crowded	2.7%	2.7%
Lacking Complete Plumbing	7.7%	0.6%
Lacking Complete Kitchen	3.9%	0.6%

Mobile homes in Cumberland Mountains of Hancock County.

Population Characteristics

Hancock County is approximately 60 miles northeast of Knoxville (Figure 3.5). However, the county's mountainous geography creates a physical separation from the surrounding counties that is reflected in the disparity of resources available to its residents.

Low population and physical isolation define Hancock County. The 2000 Census reports that there are 6,786 residents in the county, a slight increase, 0.7 percent, since 1990. The majority, 81.5 percent, of the county's residents live "out in the county" (i.e., outside the Sneedville city limits) and the remaining 18.5 percent of the county's residents live in Sneedville, which is also the county seat. Quality of life is different for those living in the city than for those out in the county. The steep mountains and the isolated hollows where people reside out in the county often separate Hancock residents from much needed resources, including water and the county's septic system.

Poverty has been a defining characteristic of Hancock County. Many Hancock residents (29.4 percent) live below the poverty line. However, poverty rates for the county have been decreasing since 1980; the 1990 poverty rate was 40 percent and the 1980 poverty rate was 43 percent. Unemployment, which peaked at 10.6 percent in 1990, declined through the 1990s. However, state employment data show that 10.5 percent of the county adult population is unemployed as of 2002. The increase in unemployment is linked to the departure of the county's largest employer in the late 1990s.

Economic Conditions

Unlike much of central Appalachia, Hancock County has never had a significant coal reserve to draw upon for jobs or tax revenue. The county's economy has been largely dependent on light manufacturing, retail, and agriculture, and Hancock is classified as a farming-dependent county by the U.S. Department of Agriculture's Economic Research Service.[20] However, Hancock's geography, which is defined by the surrounding steep mountains and rocky terrain, limits the economic development opportunities available there. In the face of these challenges, local leaders are investing in the county's human and infrastructure capital resources (through road improvements and an industrial park, among other projects) to attract and build industry.

Tobacco is the major cash crop in Hancock County. While there is no single large producer of tobacco in the county, several small farmers grow and sell the crop for extra income. Recently, however, tobacco growing quotas have been cut and the industry is largely unprofitable for many growers.[21] Overall, Hancock's growing conditions are not conducive to a strong agricultural economy. Because of the soil conditions and Hancock's location in a valley, locally grown produce is generally ready for market two to three weeks after produce grown in the rest of the region. Therefore, before local farmers can harvest their produce, the market is glutted and prices are too low for Hancock farmers to make a profit.[22]

Given the barriers to farming in the county, most residents are employed in the nonfarm sector. According to 2000 state employment and wage data, there are 58 private nonfarm employers in Hancock County.[23] Overall, Hancock county employees earned an average weekly pay of $326 in 2000 compared to $588 for the state of Tennessee. Some of the major businesses in Hancock include retail stores and several home nursing businesses. However, these employers typically provide few jobs for residents. Hancock County employers provide less than 40 percent of the total jobs for the county's workforce. In 1999, private nonfarm business employed 770 people and the county government provided another 282 jobs.[24]

The paucity of employers has a dual effect on labor and economic dynamics in Hancock County. First, unemployment rates in the county are high. State unemployment and labor statistics show that over 10 percent of the Hancock County civilian labor force is unemployed, which is almost twice the state unemployment rate of 5.6 percent.[25] Also, because of the lack of job opportunities in the county, working-age people are often forced to leave the county to find employment. Over 60 percent of the Hancock County residents are employed outside the county. It is estimated that more than one-third of Hancock's employed residents drive across the mountain 30 to 40 miles each way to work in nearby Morristown or Tazewell counties.[26]

These commuting patterns have important impacts on the Hancock County economy. Many residents who work outside the county also do their shopping, banking, and socializing outside the county.[27] Hancock County's geographic proximity to both Kentucky and southwest Virginia provides residents with easy access to these nearby states to meet their consumer needs. The outmigration of consumers results in a loss of retail dollars the county sorely needs.

While some residents commute between their jobs and Hancock, many leave the county permanently. The outmigration of residents to seek employment places additional strains on the county economy. In addition to the obvious impact of losing the income-earning portion of the county's population, this loss also has impacts on other demographic groups. For example, 16 percent of the county's population is 65 years old and over, which is higher than the national rate of 12 percent.[28] The growing elderly population experiences many health emergencies, particularly out in the county. Hancock County does not have a hospital, and without one, sick residents must often rely on more costly emergency medical services for assistance, resulting in a growing expense for the county. The county is in the process of identifying resources to build a community access hospital to address its health needs.

In an effort to create jobs and increase the county's tax base, county leaders are working on economic development plans to bring employers to Hancock. Local leaders have worked to improve county infrastructure to support increased industry. In addition to improving the roads in the county and the water systems, the county government developed an industrial park on the outskirts of Sneedville using a variety of funding sources. In early 2002, county officials lured a horse trailer manufacturer to the site using an incentive package. If the manufacturer employs 60 or more county residents, it will not have to pay rental fees for the site. As of March 2002, the horse trailer manufacturer employs fewer than 20 workers paying on average $9 to $10 per hour.[29] The county is still looking for additional manufacturers to fill the site.

The county jail once represented a small piece of the county's economic development strategy. For a brief period in the early 1990s, the county housed out-of-state prisoners from around the country for a fee. The increase in "prisons for profits" is not unique to Hancock County and has become an attractive economic development tool for an increasing number of rural communities.[30] Some in Hancock County campaigned to expand this effort and house a greater numbers of out-of-state prisoners. However, county residents had serious concerns about safety issues, and the plan was eventually scrapped.[31]

Some of the county's economic development efforts have paid off. There was new investment in the community from 1990 to 2000, including the opening of two new banks and several retail stores. It is estimated that since three new businesses opened in 1997, the county has seen a $10 million increase in retail sales.[32] However, without a four-lane highway into the county and due to the poor condition of the existing roads, it is difficult to attract the types of industry that would employ large numbers of Hancock residents. There have been some improvements to the roadways over the last few years; however, the mountainous route into the county is at times difficult to navigate.

Housing Conditions

Hancock County's housing stock is mix of wood frame houses, mobile homes, shacks, and weekend cabins. Housing conditions and needs in the city of Sneedville differ somewhat from those in the rest of the county. Wood frame houses are the predominant type of housing in the city of Sneedville. Beyond the city's limits, hidden in the hollows, there are many more older, dilapidated shacks and mobile homes. Mobile homes comprise 18.4 percent of the total housing stock of Hancock County, compared to the national average of 7.6 percent.[33]

Housing costs are generally low in Hancock County and affordability is not a concern for most county residents. However, more than 21 percent of households in the county are cost-burdened. The median contract rent for units in the county is $206. According to affordability measures, a household needs an income of $14,560 to afford a two-bedroom apartment in Hancock County, which is lower than the county's $19,760 median household income.[34]

This garden-style Section 515 project in the city of Sneedville is one of only three apartment complexes in Hancock County.

Housing quality is a major concern for many Hancock County residents. For example, nearly 8 percent of the county's housing units lack complete plumbing and nearly 4 percent lack complete kitchens. However, because of the geography and the isolated nature of the hollows in which many units are located, the deterioration of the housing stock is often difficult to see from the county's major roads.

The County Health Department, which is a critical component of the county's social service system, is an important access point for Hancock County residents with serious housing issues. According to health department staff, many of the ailments that bring residents into the health clinic are housing-related.[35] Lead-based paint, contaminated water sources, inadequate heating, and poor insulation are some of the most common health-related problems affecting elderly people and children, specifically. Pneumonia and infections from contaminated water sources are among the most common housing-related health conditions facing Hancock residents.[36]

Wood frame houses are common in Sneedville.

To address these and other housing quality issues, county officials have pursued funding to support housing rehabilitation and the development of new, affordable housing. In 1997, Hancock County received a HOME grant of $929,822 to address its housing needs; half the funds were designated for the City of Sneedville and half for the surrounding county. With the HOME funds, the county was able to provide several families with their first indoor toilets and running water.[37] However, because the quality of housing stock was higher in the city, Sneedville had some difficulty utilizing its grant.* By comparison, there were simply not enough resources to meet the needs in the more remote parts of the county.

The HOME funding rehabilitation work illustrates the depth of housing quality problems in Hancock and some of the barriers to developing housing in the county. The county and the engineers hired for the work found that several units could not be rehabilitated to meet HUD's housing quality standards.[38] It was more efficient to build new units for these families. Consequently, the impact of the HOME funds may have been limited; a total of 38 housing units were either rehabilitated or rebuilt with the funds.[39]

* County leaders report that housing conditions are better in Sneedville as compared to out in the county. Consequently, while they had expended the county funds, they were still searching for Sneedville residents to qualify for the program. Community leaders report that many Hancock residents would not participate in the program because reliance on public funds has a negative connotation for some in Hancock.

This Section 515 project provides housing for Hancock County's elderly population.

While the greatest need for new housing exists in remote areas far from Sneedville, soil conditions are a barrier to developing adequate housing in these areas. Hancock County's soil is very rocky and laden with shale hindering drainage, which is integral to adequate septic and water systems. Much of the land in Hancock County will not percolate (i.e., meet drainage requirements) and is therefore unsuitable for development. Overall, finding affordable land that will percolate, given the soil quality issues, is a major barrier to developing quality, affordable housing where it is most needed. While Sneedville has a municipal system, the rest of the county is not connected to this system because the soil is largely not conducive and costs preclude extending the lines.[*]

Another challenge to addressing housing and social service needs in Hancock County is the scarcity of nonprofit agencies in the county. County residents generally depend on themselves, each other, churches or, in extreme cases, the county government for aid in times of need.[40] While this type of independence breeds a certain resilience, the lack of community groups limits the scope of services available and the range of resources community residents can access. For example, because the county has limited nonprofit capacity, Hancock County cannot compete on its own for certain funds that require a nonprofit collaboration (e.g., Community Housing Development Organization (CHDO) funds).[**]

Several competing theories explain the lack of nonprofit organizations in Hancock County. There is a cultural argument, which suggests that a reliance on nonprofit organizations is not a part of the Hancock County or Appalachian culture. Related to the issue of culture is the impact of isolation on the psyches of Hancock residents. Because of the geographic disconnect residents may not be aware of the possibilities that exist for organizational development, programmatic services, and community development. Consequently, they may be less likely to form nonprofit groups to address ills or access their services.[41]

In addition to these individual level explanations, systemic factors also work against the creation of nonprofit organizations in Hancock County. For example, there is the reality of scarce resources. Few dollars are available to support nonprofit organizations and the presence of community groups would at times be in direct competition with the county government for funding. Also, the county has a low population, 6,786 residents. While there is considerable need among these residents, the total demand may not be enough to support a nonprofit organization. Given this dynamic, an organization with a multi-county service area may be the most practical response to community needs.

The prospect of starting a nonprofit or working in Hancock County may be daunting, given the challenges identified above. However, since the mid 1990s there has been growth in the number of nonprofit organizations that are either located in Hancock or that consider the county part of their service areas. Jubilee Project, which is a United Methodist Church project, was started in 1991 to assist in the empowerment of Hancock County residents. The organization — which operates several programs, including leadership development, an incubator kitchen, youth programs, and a technology center — has increased its work in the community. Other organizations, including the newly created Eastern Eight Community Development

* Development experts report that given the population size, it may not be cost effective to extend the septic lines into remote locations. Lindy Turner, interviewed by author, Hancock County, Tenn. 04 March 2002.

** Eastern Eight CDC and Rural Conservation and Development are CHDOs that serve Hancock County. However, both organizations cover several counties in the region and Hancock County is neither organization's primary service area.

Corporation and the Rural Conservation and Development (RC&D), which is both a USDA program and an independent nonprofit, work with Hancock leaders to provide resources for county residents. Both groups note, however, that their ability to work in the county is predicated on establishing and maintaining good working relationships with the formal and informal leaders of the county.[42]

Despite the barriers to development, some new homes have been constructed in Hancock County. A major source of new construction dollars in the county has been USDA Rural Development (RD) programs. It is estimated that over 70 percent of the new construction in the county is a result of RD's investment.[43] RD provided $803,033 in funding for various projects in federal fiscal year (FY) 2001; 42 percent of RD's investment in Hancock County was rural housing program dollars, while the remainder was rural utility program funds used to support the fire department and the water treatment facility. The majority of the county's RD housing funds (93 percent) were provided through the Section 502 direct loan program, and $22,200 through the Section 504 loan/grant program. RD resources also were used to construct the county's only three apartment complexes, two of which were built in the last 25 years.[44]

Significant Developments

Hancock County continues to face the same economic, geographic, and housing challanges that HAC identified during its previous visits. Amid the picture of distress, there are positive signs of development and progress, and local officials are hopeful that conditions in the county will change for the better. Community leaders and their partners across the state are working together to turn negative conditions into possibilities. The county leadership has been successful in seeking state and federal funding over the last decade and in creating partnerships to create sustainable change.

Hancock County is investing in its future to improve the prospects for economic development. Considerable evidence connects education to economic development.[45] Prospective employers want to ensure that they will have access to employees with the needed skills and knowledge to staff their facilities. Less than half (40 percent) of the Hancock County population over the age of 25 are high school graduates. Given these numbers and the message they convey to potential employers, county leaders identified a need to improve their educational facilities as a physical sign of their commitment to the education of their youth and an investment in the county's future workforce.[46] Almost every child in Hancock County is now being educated in a new school. With the improved school buildings and changes to the education administration and curriculum, Hancock County is striving to improve its educational deficiencies.

In 1994, Hancock County worked with two other counties, three states, and several universities to submit an application for the Empowerment Zone (EZ) program. While the area was not designated as an EZ, it was named a Champion Community. From this program, Hancock County was able to identify additional resources and construct the county's industrial park, which houses a horse trailer manufacturer. The planning that went into the EZ application was also integral to Hancock County's successful bid to be named an Enterprise Community (EC) in 1999. Hancock County and its partner counties (Claiborne, Grainger, Hawkins, and Union) receive tax benefits and grants and are awarded additional points on other funding applications because of the EC status. It is estimated that the region has secured more than $41 million from various federal and state sources due in part to being an EC, $6 million of which has gone to creating multifamily housing and rehabilitating single-family housing in the region.[47]

The process of organizing community input and support, drafting the applications, and gaining the EC status also marked an important change in community culture. A county resident interviewed by HAC staff suggested that previous county leaders were resistant to federal or state programs. Rather than apply for grants or loans to meet community needs, the leadership avoided interaction with the programs whenever possible.[48] Consequently, residents could not access much-needed funds to support housing rehabilitation or community revitalization. With a new county executive in the early 1990s and the success of the 1999 EC application, the county government has become more inclined to apply for programs and access resources.

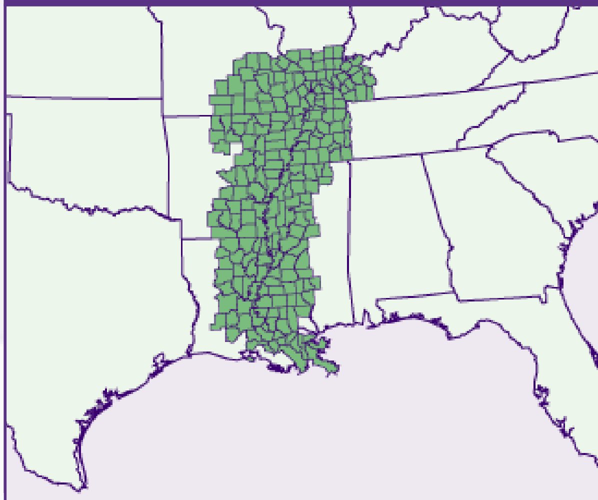
In addition to funding, other programmatic efforts are underway to improve quality of life for Hancock County residents. After several years of absence, the Appalachian Service Project (ASP) returned to Hancock County over the summer of 2002. ASP is a volunteer project that brings high school students into the region to work on housing repairs. While ASP had been active in the community in the past, several issues prevented the organization from returning, including the lack of a nonprofit organization and shelter for the volunteers. The Jubilee Project has agreed to work with ASP to facilitate the repair and rehabilitation of housing units in Hancock County.

The Jubilee Project is also addressing economic development needs by encouraging and supporting the efforts of local residents who want to market their products or talents for commercial sale. The Clinch Community Kitchen, an incubator kitchen, provides local residents with a fully equipped facility for rent. Aspiring entrepreneurs can process their own produce and sell the goods under the Appalachian Spring Cooperative label. Local residents are processing their own preserves, marinades, and other products that are for sale in local stores and at the Jubilee Project offices. The director of the Jubilee Project is currently working to identify a market for these products in retail chains outside the immediate area.

Conclusion

Hancock County continues to be defined by high levels of unemployment, poverty, and substandard housing. However, there are many inspiring signs of change. In addition to being designated as an Enterprise Community, the county has received funding to support the building of two new schools, a water treatment facility, and other infrastructure projects. Newly created nonprofit organizations are collaborating with a revitalized county government to access funding and create programs to address the housing and social service needs that exist in the county. While there are barriers to achieving success that are intrinsic to the county itself, county leaders and residents are hopeful about the possibilities and are committed to continuing to work for progress.

Lower Mississippi Delta Counties



LOWER MISSISSIPPI DELTA

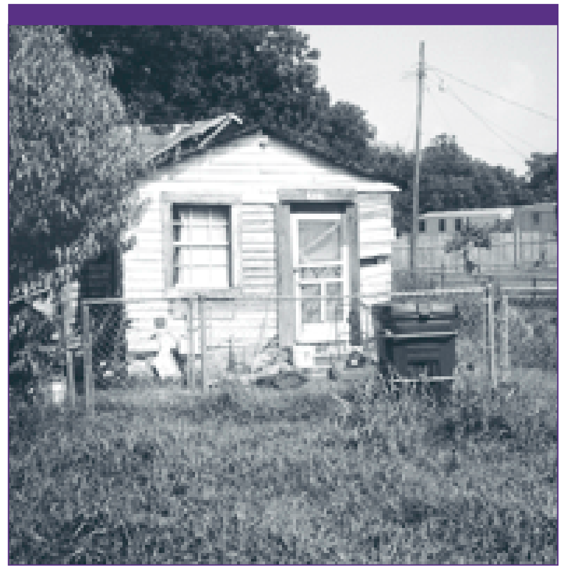
Lower Mississippi Delta Overview

The mighty Mississippi River cuts through the rich alluvial plains and swamps of the deep South before it empties into the Gulf of Mexico. This area of the nation, commonly referred to as the Mississippi Delta, or the Delta, has its own economy, culture, and in some areas even languages that distinguish it from the rest of America.* The Delta is a paradoxical place where Antebellum mansions are located next to hamlets of dilapidated shotgun shacks. Both are legacies of a fading agricultural economy and the race-based system that drove it. Today, change and modernization have come to the Delta. Strip malls, new ranch homes, and gaming are increasingly emerging. Yet the Delta continues to reflect systemic and long-term economic depression that stifles the quality of life for many of its inhabitants.[1]

Defining the Delta

In 1935, David Cohn stated that the Mississippi Delta "begins in the lobby of the Peabody Hotel in Memphis and ends on Catfish Row in Vicksburg."[2] Geographically, the Delta actually begins 28 miles south of the Peabody and it is not technically a delta; the region is a 200-mile long plain.[3] This broad area covers more than 90,000 miles of rivers and streams and more than 3 million acres of land. The Lower Mississippi Delta Commission, an entity created by Congress in 1988, to create an economic plan for the region, defines the Lower Mississippi Delta (LMD) as 219 counties and parishes in portions of Arkansas, Louisiana, Mississippi, Missouri, Illinois, Tennessee, and Kentucky.** However, the Mississippi Delta is defined by more than its geographic boundaries. The region has a rich and dynamic history that shapes both its past and its future. One of the most compelling parts of this history is the racial diversity of the area and the racially based disparities that exist, as they relate to education, economics, and housing.

* While the terms Mississippi Delta and the Delta are used throughout this report, the data and analysis reflected in this section refer to the southern region of the Mississippi Delta, designated as the Lower Mississippi Delta.
** See Appendix A for a list of Lower Mississippi Delta counties.



The Delta possesses a rich culture and diverse heritage given the various groups of people that have settled there over the years. During the 19th century, many groups were attracted to the Delta by economic opportunities. For example, a community of Filipinos established a small fishing village in Louisiana in 1830. Native Americans, French, Arab, Spanish, African, German, English, Irish, Scots-Irish, Jewish, Italian, Chinese, Mexican, and Southeast Asian people have become part of the cultural landscape of the Delta and often have intermingled to form new elements that can be found only in the Delta.[4] The names of cities and towns located along the Mississippi River — Ste. Genevieve, Kaskaskia, Wittenburg, Cape Girardeau, Cairo, Vicksburg, Natchez, Baton Rouge, and Venice — serve as a constant reminder of the region's diverse heritage.[5]

The experience of enslaved Africans and of generations of African Americans in the region is in many ways the defining characteristic of the Delta. Wealthy landowners bought African slaves to cultivate the land in order to make a fortune in the cotton industry. For enslaved Africans, the Delta was notoriously the worst place in America to be a slave, and getting "sold down the river" became synonymous with receiving a death sentence.[6] Since white landowners in the Delta had to rely on the black slaves for the cultivation of their crops, they were forced to coexist with a people they both feared and depended upon for their wealth. This uneasy situation, racial animosity combined with forced proximity, set the tone for tense race relations in the Delta.[7]

While race has played a negative role in much of the Delta's history, the racial diversity of the region's population has also had a positive impact on local and American culture. The Delta's contribution to music, specifically, is renowned. The region is the birthplace of Cajun music, jazz, and zydeco, and is best known for the blues. While being forced to work under repressive conditions, slaves used music as an emotional and spiritual release. Songs were also used by enslaved Africans to send messages to one another that the slave owners could not understand. Blues music, which evolved from these early slave songs, has become a worldwide phenomenon, which has influenced other musical styles.[8]

Social Characteristics

Approximately 8.9 million persons live in the Delta. Between 1990 and 2000 population growth in the region was stagnant with only a 1 percent increase in the LMD population compared to 13 percent growth for the nation as a whole. Population actually declined in many Delta counties, particularly those along the Mississippi River in northwestern Mississippi, southeastern Arkansas, and northeastern Louisiana.

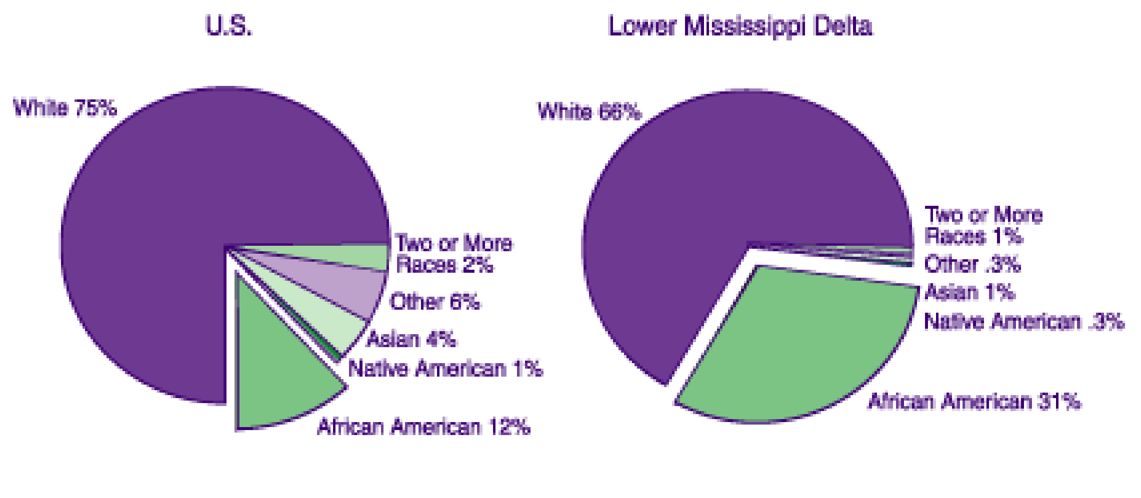
The Delta's population is slightly older than the nation as a whole, which is consistent with trends in many rural areas. An increasing elderly population places additional burdens on community resources and in some ways a reduced tax base. One of the contributing factors to the aging of the Delta is the "brain drain" that has occurred. Many young, educated rural residents migrate out of the area in order to find more lucrative employment. While this allows individuals to explore better opportunities for themselves, it has a detrimental effect on the region's economy. Poorly educated and unskilled laborers are left behind, discouraging prospective industries from locating in the area, due to the lack of a qualified work force.[9]

As noted above, race has traditionally been a central issue in the Delta. While whites make up two-thirds of the region's population, African Americans are concentrated in the LMD at more than twice the national level (31 percent versus 12 percent nationally) (Figure 5.1). American Indians, Alaskan Natives, Native Hawaiians, Asians and Pacific Islanders combined comprise the remaining 1.9 percent of the region's population. The Hispanic population of this region is also much smaller proportionately than it is nationwide, representing only 2 percent of the area's total population.

Although whites constitute the majority in the region, they comprise the minority population in many Delta counties. For example, Tunica County, Mississippi's population is 70 percent African American and 27 percent white, and Claiborne County, Mississippi's population is 84 percent black and 15 percent white. By comparison, DeSoto, Mississippi's population is 85 percent white and only 11 percent African American.

FIGURE 5.1

Race in the Lower Mississippi Delta



Source: HAC Tabulations of *2000 Census of Population and Housing, Summary File 1.*

The Delta region is notorious for both individual and institutional acts of racism, which have hindered interactions between blacks and whites and stunted economic development.[10] Education, a large factor in regional economic development and personal wealth attainment, illustrates this point. In Mississippi in 1916, the state spent $10.60 on each white child and $2.26 on each black child. After 30 years the ratio was still $8.27 for whites and $1.75 for African Americans.[11] After the landmark *Brown v. Board of Education* Supreme Court decision, the state still discouraged the enrollment of blacks in all-white public schools. A vast majority of children in the Delta still attend separate schools; white children attend private schools, while African American children attend public schools that are overwhelmingly black.[12] In 1995, Homes County, Mississippi had a school district population that was 21.9 percent white; however, the public school enrollment was 0.1 percent white. These figures are indicative of many school districts in the Delta.[13]

Approximately one-quarter of LMD residents age 25 and over do not have high school education compared to 20 percent for the nation. Over one-third (36 percent) of the region's black residents never completed high school. Likewise 18 percent of all LMD residents have a college degree or higher, but only 11 percent of the region's African-American residents do. Both levels are much lower than the national higher education rate of 24 percent.

Economic Characteristics

Slave labor and the invention of the cotton gin were two significant factors that made cotton the premiere crop in the Delta in the early 1800s, and it remained so until the Civil War. Sharecropping and tenant farming replaced the slave-dependent plantation system after the Civil War. During the 1920 and 1930s, the Depression and the mechanization of farms had a tremendous impact on the Delta's agrarian economy. During this time, many sharecroppers lost their land and mechanization forced many farm laborers out of their jobs.[14]

Agriculture continues to be a dominant piece of the Delta's economy. Cotton is still a booming crop in the Delta. In Mississippi alone, the cotton industry provided 29,734 jobs and produced over $2.2 billion in revenue in 1999. In Tennessee, cotton producers and manufacturers provided 14,880 jobs and earned over $3.3 billion in cotton revenue in 1999 and in Arkansas, there was over $900 million in cotton-related revenue in the same year.[15]

The economic base of the region is beginning to diversify. Twenty-one percent of the jobs in the LMD

are in education, health, and social services; nearly 15 percent are in manufacturing; and nearly 12 percent are in retail trade. The major industries in the region are now cotton, catfish, tourism, and gaming. The Mississippi Delta leads the nation in the production and processing of pond-raised catfish. Alabama, Arkansas, Louisiana, and Mississippi account for 95 percent of the nation's catfish production with Mississippi producing 70 percent of the total. The total impact of the catfish industry on the economies of the four states exceeds $4 billion annually and sales total approximately $600 million annually.[16]

The Delta has also relied heavily upon the tourism industry for revenue. Every year millions of travelers visit the Delta and provide over $17 billion in direct revenue to the counties and parishes. There are nearly 300,000 travel-related jobs in the Delta, which have an annual payroll of over $3 billion.[17] Heritage tourism, which allows visitors to experience the places and activities that authentically represent the stories and people of the past in the Delta, has given the region opportunities for economic development by preserving and utilizing natural, historic, cultural, and recreational resources.[18]

Gaming has been a recent addition to many local Delta economies. Although gaming has long had a presence in urban areas such as New Orleans, by the 1990s many small towns and rural areas began using gaming as an economic development tool. Tunica County, Mississippi, was once known as the poorest county in the nation and stood as a symbol of rural poverty. It now has eight major casinos that contribute to the tax base and provide jobs and whose revenues have led to improved infrastructure.[19] Mississippi is a popular location for casinos, mainly because the state collects relatively low taxes on the gaming industry; neighboring Louisiana's assessement rate is more than twice as high as Mississippi's. Mississippi also grants an unlimited number of licenses, while most other states restrict the number of casinos that can be built. Tunica's geographic location as a central point in the nation, as well as its proximity to Memphis (which has over 1 million residents) have also contributed to the success of its casinos. The casinos report revenues of $60 million a month and the property values of potential development sites have skyrocketed.[20]

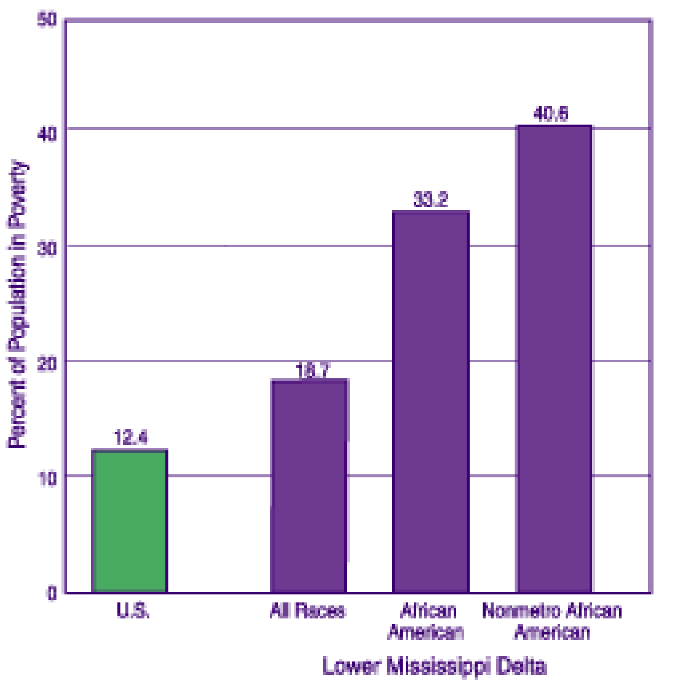
Although Tunica's casinos have created opportunities for the region and its residents, the industry does have its downsides. Many people in the area claim that the casinos make it worse for the county's poor people who gamble the small amount of money they have, hoping to make it big, but often losing. Also, the Mississippi Gaming Commission does not have an equal employment reporting requirement, which makes it difficult to determine whether African American applicants and employees are being given equal opportunities with respect to hiring, promotions, and conditions of employment.[21]

It must also be noted that the eight casinos in Tunica provide more jobs than there are residents in the county. However, most of the jobs, especially the jobs with higher salaries, are given to people from outside the county. Supporters of the gaming industry claim that the casinos have dramatically reduced unemployment in the area; however, the data do not support these claims. In September 1995, the county's unemployment rate was 14.5 percent, which is only a .6 percent decrease from the year before the casinos opened (1991).[22]

The average unemployment rate for the Lower Mississippi Delta region declined from 7.5 percent in 1993 to 4.2 percent in December 1999. During the same time period, 184 of the 219 LMD counties experienced job growth.[23] Some rural areas experienced decline in the unemployment rate, such as Madison Parish, Louisiana, where the rate went from 14 percent in 1990 to 7.5 percent in June 1999. However some Delta areas, particularly those in rural counties, continue to exhibit unemployment rates that are two to three times as high as the national average. Rural unemployment in the Delta presents a great challenge to future development in the region.[24]

FIGURE 5.2

Poverty in the Lower Mississippi Delta



Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 3.

Income levels in the Delta provide a snapshot of the economic hardships from which the region suffers. While less than 10 percent of the nation's households have an income of less than $10,000, more than 15 percent of LMD households fall into this income bracket. Nearly 9 percent of the Delta's households have an income between $10,000 and $14,999, while the national percentage is 6.3 percent. On the other end of the spectrum, less than 7 percent of the Delta population earns $100,000 or more, compared to 12 percent for the nation.

Residents of the Delta experience extreme rates of poverty that are much higher than the national level (Figure 5.2). Nineteen percent of the LMD population is living in poverty, much higher than the 12 percent of the nation living in poverty. Poverty is prevalent among the Delta's African-American population; over one-third of the region's African-American residents live in poverty and in nonmetro areas the Delta's black poverty level is 41 percent. The Delta has a higher concentration of poor African Americans than any other region in the country and African Americans in the Delta are more likely to be poor. Female-headed households with children experience even more astounding levels of poverty as 47 percent of these households have incomes below the poverty level.

The poverty that plagues the Delta is reflected in the lives of its residents in differing ways. In 33 of the 35 Mississippi state school districts, more than half of the students are poor enough to qualify for the federal free lunch program.[25] In many districts in the Delta, 80 percent or more of the students qualify for the program. Research indicates that the higher the free-lunch percentage, the poorer the students, and the worse they perform on standardized tests.[26] Every county in the Mississippi portion of the Delta is designated by the federal government as a medically underserved area.[27] This designation is given to any geographic area that is in need of additional primary health care services and has an unusually high presence of infant mortality and poverty, both of which exist in the Delta.

The Delta's debilitating racial legacy, which also includes the sharecropping system, Jim Crow laws, the concentration of wealth in the hands of a minority white population, the political disenfranchisement of African Americans, and segregation of the races, is viewed by many as the primary factor contributing to the Delta's position as possibly the poorest part of the nation.[28]

Housing Characteristics

Housing problems in the Mississippi Delta, in large part, result from the social, political, and economic agenda of the region, which has historically created, sanctioned, and nurtured the economic exploitation and social isolation of the region's African-American population.[29]

There are a total of 3,369,770 occupied housing units in the Lower Mississippi Delta. The regional homeownership rate is 69 percent, which is similar to the national homeownership rate of 66 percent (Figure 5.3). However, minority and in particular African-American householders in the Delta are less likely to be owners than white householders. Only 53 percent of African American householders in the LMD own their homes.

Most of the Delta's housing units (67 percent) are one-unit detached homes and the second most prevalent type of housing are mobile homes, making up 13 percent of the housing stock in the LMD. Housing values tend to be lower in the Delta than in other parts of the country. While approximately 40 percent of the housing stock in

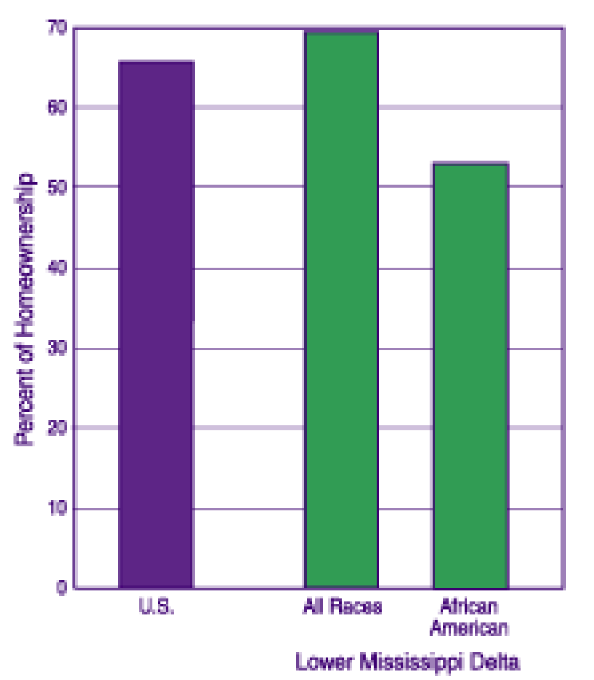
the nation is worth less than $100,000, nearly 68 percent of the homes in the Delta are worth less than $100,000.

Despite the prevalence of lower cost housing, the Delta has high rates of cost burden (i.e., households paying more than 30 percent of income for housing). More than 35 percent of all LMD households are cost burdened, consistent with the national cost-burdened rate, approximately 37 percent.

Approximately 4 percent of Lower Mississippi Delta households are crowded, having one or more person per room, compared to the national rate of 6 percent. Yet crowding is more problematic for renters and minorities.

FIGURE 5.3

Homeownership in the Lower Mississippi Delta



Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 3.

The 9.3 percent crowding rate among African Americans in the LMD is more than twice the overall regional rate.

There have been some improvements in the Delta's housing stock since the 1990s. Similar to dynamics across the nation, the level of inadequate housing in the Delta declined between 1990 and 2000. Among all LMD housing units, 25,680 or 1 percent currently lack complete plumbing; however, half of the units without plumbing are occupied by African Americans. Another 22,802 (1 percent) units lack complete kitchens, and 161,218 or 5 percent of Delta homes are without telephone service.

Addressing the Needs

The Delta has an overwhelming need for the development of decent affordable housing and related infrastructure. Persistent poverty and a lack of resources make it difficult to create positive changes in the region. However, there are many efforts being made to alleviate the housing problems in the Delta. For example, USDA's Rural Development (RD) has been a significant resource in addressing the housing and community facilities needs of rural residents in the Delta.

RD housing programs provide subsidized rental housing, subsidized homeownership loans and guarantees, and home repair loans and grants. RD also offers rental housing for farmworkers as well as a self-help housing program. RD's extensive network of field offices, although reduced somewhat during the 1990s, has given RD the opportunity to improve the quality of life in some of the most rural areas of the Delta. The agency has provided more than $2.2 billion in direct loans and guarantees between 1993 and 1999 to allow 43,000 Delta families to become homeowners for the first time. It also provided $254 million to build more than 10,000 new rental units in the region. The average annual income of the tenants in these units is approximately $7,000.[30]

Housing conditions in the Delta are inextricably linked to economic conditions for Delta residents. In 1988, Congress established the Lower Mississippi Delta Development Commission by Public Law 100-460. This Commission was developed to create a ten-year economic plan for the Mississippi Delta. There have also been social capital developments in the region to take advantage of the resources. The Delta Compact is one organization created to address the Delta's community and economic development needs. The Compact is directed by a steering committee comprised of a wide variety of Delta stakeholders. The organization is comprised of several public and private organizations that have agreed to collaborate to promote community and economic development in the region. These organizations have pledged $40 million in resources and technical assistance to promote the improvement of the Delta.[31] Some of the primary objectives set by the Delta Compact include identifying and procuring new resources and leveraging existing resources, advocating for change in the Delta, sharing information and data, and creating a leadership network.[32]

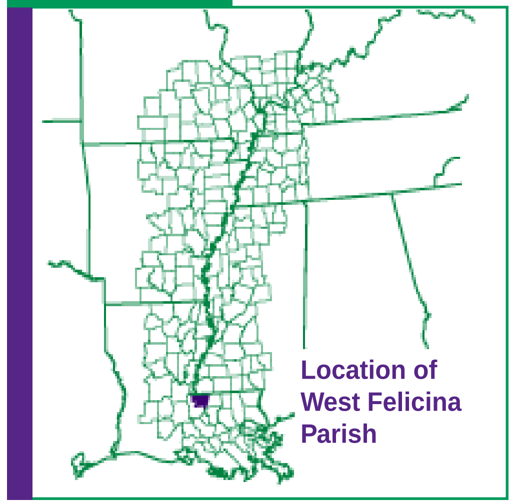
Lower Mississippi Delta Case Study

West Feliciana Parish, Louisiana

In the Lower Mississippi Delta, nestled between the Mississippi border and the Mississippi River, is West Feliciana Parish (Figure 5.4). Feliciana means "happy land" in Spanish. The parish is situated approximately 70 miles north of New Orleans and 30 miles from the state capital, Baton Rouge. West Feliciana is characterized by its sprawling landscape, expansive farmland, and mysterious aura in a place where cotton once was king. The presence of tall oak trees draped with Spanish moss and old shotgun homes makes one feel as though she has traveled back in time. Structures such as the newly constructed elementary schools and middle school and the McDonald's on Route 61 seem like anachronisms in this parish that appears to exist in a time warp.

West Feliciana is located in "Plantation Country" in Louisiana with a history steeped in the Civil War and the slave trade. Early settlers of the area became cotton planters on an enormous scale. The parish's history is still alive in the several antebellum homes and plantations, many of which have been renovated and turned into bed and breakfast facilities. One of the best known plantations in the parish is Rosedown Plantation. At its largest, it was comprised of 3,455 acres and had as many as 450 slaves.[33]

FIGURE 5.4



St. Francisville is the largest town in the parish with 1,712 residents. In downtown St. Francisville, the first wife of Jefferson Davis is buried at the Locust Grove Cemetery. Tourism is a growth industry in the town, and in 1999 the St. Francisville Welcome Center counted 50,030 tourists. Maintaining the town's historical features has become a priority for the residents of St. Francisville. A survey of the old buildings in the downtown area was conducted over 30 years ago. As a result of the survey, more than 140 structures were placed on the National Register of Historic Places. In 1993, the town chose to become a Main Street Community in order to enhance the town's historic preservation. This program allows the historic buildings to receive grants and sponsors various programs that are held in the downtown area.[34]

FIGURE 5.5

West Feliciana Parish Quick Facts, 2000

	West Feliciana	Louisiana
2000 Population	15,111	4,468,976
Population Change 1990-2000	17%	5.9%
Population African American	50.5%	32.5%
Median Household Income	$39,667	$32,566
Female-Headed Households	15.6%	16.6%
Persons Below Poverty	19.9%	19.6%
Homeownership Rate	74.5%	67.9%
Cost Burdened	15.9%	25.2%
Crowded	8.0%	5.2%
Lacking Complete Plumbing	0.7%	0.6%
Lacking Complete Kitchen	0.9%	0.6%

West Feliciana Parish is located in the heart of plantation country in Louisiana.

Population Characteristics

According to the 2000 Census, West Feliciana Parish is inhabited by 15,111 people, an increase of 17 percent since 1990 (Figure 5.5). The racial composition of the parish can generally be described as half black and half white. Slightly more than 50 percent of the population is African American, while 48.6 percent of the residents are white. Although racial strife in the parish is not overt, there is a distinct separation of the races. The neighborhoods in the parish are highly segregated, and the local high school, as of spring 2002, still hosts two proms: one black and one white.

Louisiana is a unique state in that it has parishes that are governed in most cases by police juries. Parishes correspond to counties and police juries to county boards of commissioners or similar local governing bodies in other states. The West Feliciana police jury is comprised of seven jurors who represent the seven districts in the parish. Four of the jurors are white, and the remaining three are black. In 1992, the only black juror at that time, along with the American Civil Liberties Union (ACLU), filed a lawsuit against the police jury to add three additional jurors so that the three majority black districts in the parish could be accurately represented. The parish spent $260,000 fighting the lawsuit, which it eventually lost, and two additional seats were added to the jury.[35]

West Feliciana Parish is classified by the U.S. Department of Agriculture's Economic Research Service as a persistent poverty county. Approximately 20 percent of the population in West Feliciana Parish lives below the poverty line.

Economic Conditions

The median income for West Feliciana Parish is $39,667. The Parish's unemployment rate is 5 percent, which is slightly higher than the national rate of 4.2 percent.

The parish's relatively low unemployment rate and high income can be attributed to the increased investment in the area. The parish offers promising opportunities for new business development and investment. The largest employer is the Louisiana State Penitentiary (LSP) at Angola, with nuclear energy resources and paper manufacturing following behind.[36] Pulp and paper products, education, and medical services follow to comprise the growing economic base of the parish. Small businesses, especially wholesale, retail, and service sectors, are integral parts of the local economy. Small business accounts for 19.3 percent of employment in the parish.

Lack of an adequate supply of affordable housing forces many low-income families in West Feliciana to live in substandard housing such as this dilapidated unit.

The Louisiana State Penitentiary (LSP) at Angola employs approximately 1,800 people.[37] It was originally an 8,000 acre plantation named for the native land of the slaves that worked on the plantation. Once known as the "bloodiest prison in America," it now has a reputation as being progressive and well managed.[38] It has also been the site of award winning films and documentaries, such as "Dead Man Walking," "The Farm," and "Angola Prison Rodeo – The Wildest Show in the South." LSP is the largest prison in the world (in land area), sitting on 18,000 acres of land. LSP houses approximately 5,108 inmates and employs approximately 1,505 correctional officers. Most of the inmates work eight hours a day, five days a week in the farm lines, processing four million pounds of vegetables annually.[39] Although LSP employs more people in the parish than any other employer, many employees commute from neighboring parishes.

Tembec Paper Mill is the second largest employer in the parish, with approximately 760 employees.[40] Tembec manufactures value-added papers for printing, publishing, and specialty packaging. The products are tailored for the special needs of target markets. The mill was previously owned by a company that filed for bankruptcy in 2000. In 2001, it was sold to Tembec Inc., a Montreal forest-products company.[41]

Entergy Corporation's River Bend nuclear power plant began operating in 1986. It employs about 750 people.[42] In addition to being a major employer, Entergy has also been the source of 83 percent of the parish's property taxes. Since its industrial tax exemptions expired at the end of 1996, the 936-megawatt plant has been generating between $13 million and $14 million annually in property tax revenues for West Feliciana Parish. That equals about $894 for each resident in the parish. When the 5,000 inmates at Louisiana State Penitentiary are discounted, the per capita payment increases significantly to about $1,355. The value of Entergy's property accounts for approximately 81 percent of the parish's total assessments. The next largest taxpayer in the parish, the paper mill, accounts for only about 7 percent.[43]

Despite the economic growth in the parish, approximately 20 percent of the population lives in poverty. This high rate indicates that the recent economic prosperity has not been shared by all. The large number of poor residents is one of the reasons why the need for affordable housing continues.

Housing Conditions

There is a dire need for the development of more affordable housing in West Feliciana Parish. While the construction of new market-rate homes seems to be constant, these new homes are targeted for medium- and upper-income households. There are only two subsidized housing projects in the entire parish. They provide a total of 63 affordable apartments that were developed using Section 515 funding and 50 single-family homes that were developed using Section 502. One of these housing developments is Hardwood Apartments, which is notorious for its high level of crime and run-down appearance.

The lack of additional units forces low-income families to rely on substandard single-family homes, mobile homes, and dilapidated shacks. According to 2000 Census data, there are 2,741 occupied housing units in the parish, with 1,869 of them being owner-occupied and 872 renter-occupied.

Housing affordability is a major issue in the parish. The fair market rents for one-, two- and three-bedroom apartments are $418, $521, and $706 a month, respectively. While these rents are affordable to families making the median income, 22.3 percent of individuals in West Feliciana Parish earn under $15,000 a year and 14.8 percent earn under $10,000 a year. Paying the fair market rent for even a one-bedroom apartment would make these individuals cost-burdened.[44]

There are, on the other hand, examples of successful housing developments in the parish. In the traditionally black neighborhood of Solitude, a private developer constructed Turner Subdivision, consisting of numerous small lots with single-family homes that qualify for Federal Housing Administration, Department of Veterans Affairs, and commercial home loans.

London's Boarding Home, Recreation, and Rehabilitation Training Facilities, Inc. (LBH) was established in 1990 to provide transportation to work for low-income people. Funding for this program was provided by the police jury in the parish, along with a matching grant from the U.S. Department of Transportation. However, the police jury discontinued the funding for the program and affordable housing became the main focus of LBH. The organization later became a Community Housing Development Organization (CHDO), and in 1998 LBH developed Feliciana Hills Apartments, a 40-unit apartment complex for low- and moderate-income families. LBH leveraged funds from the Louisiana Housing and Finance Agency, HOME funds, and Low Income Housing Tax Credits to develop the housing.

"Shotgun houses" are prevalent in the Mississippi Delta, including West Feliciana Parish.

Quality housing can be found in the historically African-American neighborhood called Solitude.

The complex was constructed by a for-profit developer and provides two-, three- and four-bedroom apartments. It is currently filled to capacity with a waiting list of 20 families. LBH is trying to purchase the adjacentland to develop additional affordable housing units. The organization has discovered that finding funding for these projects is the largest obstacle.[45]

LBH is concerned about the development's proximity to Hardwood Apartments and has on many occasions had to force Hardwood residents loitering on its property to leave. A police officer resides in Feliciana Hills and patrols the area. Hardwood subdivision, developed in 1972, has a reputation as a high-crime housing development.[46] The situation at Hardwood Apartments has not substantively changed since HAC's visit in the early 1990s. LBH is taking steps to ensure that it learns from Hardwood's mistakes.

Another organization interested in developing safe and affordable housing in West Feliciana Parish is the Quad Area Community Action Agency, Inc. The agency is headquartered in Hammond, Louisiana, and there is an office in the parish, run by one staff person. Quad Area is also a CHDO and offers numerous services, including transportation, energy assistance, housing counseling, emergency funds, emergency food and shelter, and low-interest loans for home repairs. Quad Area is attempting to develop affordable housing in West Feliciana Parish and is meeting opposition by the local government there. The organization believes that the police jury's priority is in capital improvement projects and renovation projects. Quad Area also senses a not in my backyard (NIMBY) reaction in the parish — that many people feel that the development of affordable housing will draw poor people into the parish, while Quad Area is in the pursuit of developing housing for those who already live there. The organization plays a large role in providing services to the poor people in the parish and will continue to fight for more housing in the area.[47]

Significant Developments

Education

West Feliciana Parish has made gains in improving its public education system. The parish's school system is noted as being one of the best in the state, with high teacher salaries, improving test scores, capital outlay programs, and community support. Fifty-five percent of West Feliciana's faculty have obtained masters degrees or higher. The student attendance record is 94 percent, which is also higher than the state average. The school system uses its money for required reading programs for kindergarteners and first through third grade students, provides technology to motivate older students, and offers college preparation and vocational courses in its high school.[48]

The public schools boast of outstanding test scores, ranking high in the state, and often scoring above the national average. West Feliciana third graders ranked second in the state on the Iowa Basic Skills Test, while eighth grade students are number one in the state, based on national tests that include the subject areas of English language arts, mathematics, science, and social studies.[49] These accomplishments should put students on the right path to raise the parish's comparatively low educational attainment rate. The percent of West Feliciana's population (aged 25 and over) with a high school diploma or higher was 53.3 percent in 2000, compared to 74.8 percent at the state level.

Housing

Many forces in West Feliciana Parish recognize the need for change and have a vision for the future that includes the development of housing for the rural poor. One of them is the West Feliciana Community Development Foundation (CDF), which was founded in 1999 to diversify the economy in the parish, create jobs, and maintain the quality of life. CDF considers itself to be a catalyst and facilitator for affordable housing in the

Feliciana Hills Apartments provide one-, two- and three-bedroom units to low- and moderate-income families in the parish.

parish. However, it has had difficulty finding developable land in the parish. CDF staff have noticed that in the past ten years, the economic gap in the county has widened and more expensive homes have been built. CDF is trying to help the community build its capacity. Various types of assessments have been done for the community, including one by the United Way and a technical assistance plan completed by the Housing Assistance Council for CDF. However, CDF has not advanced to the implementation or analysis stage of the plans. It has developed an Affordable Housing Task Force, which has met every month since 2000. The group consists of approximately 18 active members of the community, including the school superintendent, the president of the local bank, local government leaders, and leaders of local nonprofit organizations.[50]

CDF has found that the obstacles that stand in the way of developing affordable housing in the parish include the perception of affordable housing, NIMBY attitudes, and different opinions pertaining to whether housing can be considered a part of economic development. Although the parish lacks a local housing authority, CDF staff know that their housing goals for the parish can be accomplished without one. However, they also feel that in the past ten years there has been no consistent vision for positive change in the parish.[51]

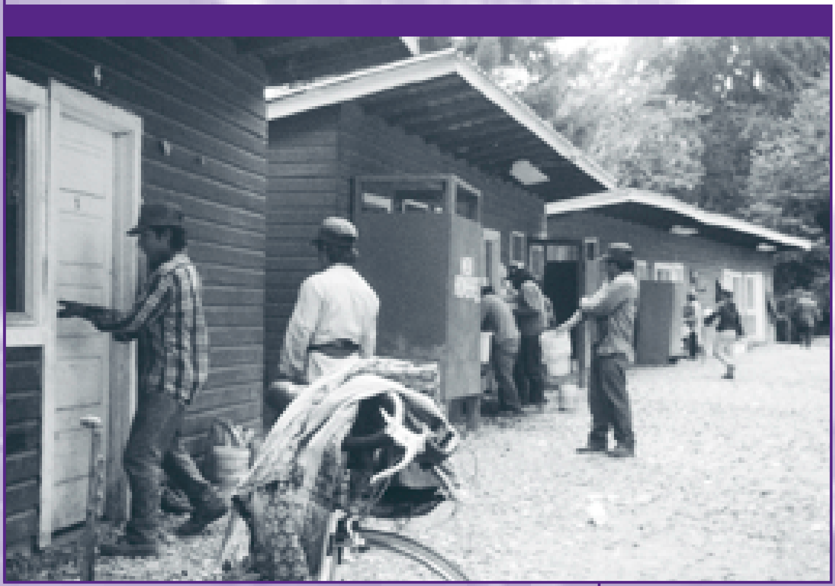
Happi Landiers, Inc. was one of the first nonprofit organizations in West Feliciana Parish. It was started in 1955 by a group of teachers. These teachers raised money to provide services for children, such as dental care and medical care, and they also sponsored the Boy Scouts. In the early 1980s, Happi Landiers began receiving funding from the police jury. After that ended, Happi Landiers approached the United Way for funding and in 1985 it became a United Way agency. The activities of the organization have grown to include after school tutoring, summer day camp, mentoring for elementary school boys, food services for senior citizens, and assistance with utilities and rent payments. Happi Landiers is collaborating with Quad Area and CDF to establish more affordable housing in the parish. The organization is in the process of searching for available land in St. Francisville.[52]

While the aforementioned organizations are fighting a battle in the parish to make way for affordable housing, some residents and advocates believe that local government leaders are setting their sights on expensive capital improvement projects. Property taxes from the River Bend nuclear power plant will be used for numerous projects including renovation of the courthouse; construction of a courthouse annex, a recreation complex, a public swimming pool, and a public safety complex; and a capital outlay program for the parish public schools.[53] The parish has taken advantage of the tax windfall by purchasing police equipment, increasing the sheriff's staff, and constructing a new fire station, training center, and administration building.[54] While the parish is concentrating its efforts on multi-million dollar projects, some residents believe that the needs of the poor residents in their community are not receiving the attention that is needed.

Conclusion

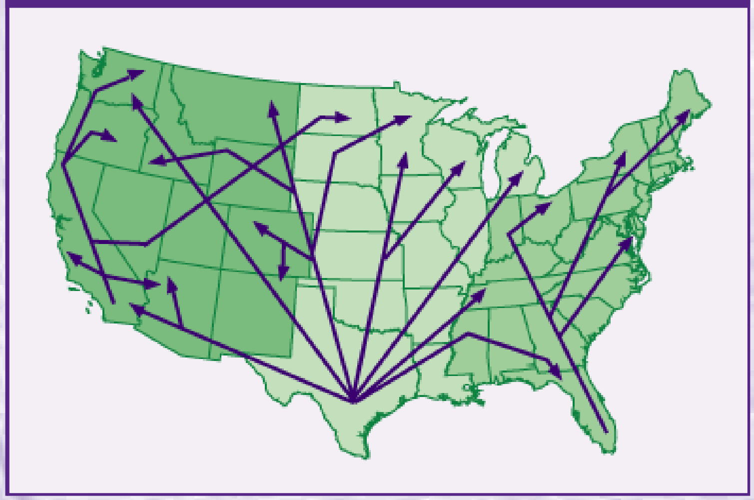
West Feliciana Parish is a dynamic area that is dealing with numerous issues. The previous *Taking Stock* report noted the persistent poverty in the parish but also the hope for improvement brought about by revenues from the River Bend power plant. Upon returning to West Feliciana Parish, HAC sees definite signs of progress. While the parish is prospering in many respects, with growing incomes and an emerging tourism industry, poor people in the parish are still suffering. New homes are being developed in the parish, but most of them are far out of the reach of low- and moderate-income families. Some residents believe that local government has given priority to expensive capital improvement projects over affordable housing.

Over the past few years, several organizations have formed with the hope of creating opportunities for the rural poor in West Feliciana. Organizations such as LBH, CDF, and Happi Landiers have faced community resistance to affordable housing and a difficulty in acquiring land due to NIMBY reactions. These groups have also found that obtaining the necessary resources to make a change in the parish is extremely difficult. They believe their efforts have often fallen on deaf ears in the local government and most likely they will have to continue to rely on their own innovative ideas to implement their goals and objectives.



FARMWORKERS

Farmworker Migrant Streams



Farmworkers Overview

Farming has always played a central role in American society, in both economic and cultural terms; for many people, rural America is identified with farming. The success of agriculture in the United States is due in part to farm labor. Farmworkers are among the hardest-working people in the country. Unfortunately, they are also among the poorest. Farmworker poverty leads directly to a lack of decent, safe, and affordable housing. Farmworkers face the entire range of housing problems: substandard housing quality, crowding, unaffordable housing costs, and low homeownership rates.

The history of farmwork in the U.S. shows different groups performing farm labor at different periods. Farmworkers, like other manual laborers, have often been ethnic minorities or immigrants. The historical pattern has been for farmworker populations to move out of farm labor and into other forms of employment. This process, which often takes generations to complete, leads to whole populations leaving farmwork, to be replaced by other groups. Currently, farmworkers in the U.S. are predominantly of Mexican descent or immigrants from Mexico.

Farmworkers, like the four other high needs areas and populations identified by HAC, are a marginalized population, often isolated from the communities where they live and work. This isolation is economic, social, political, and sometimes geographic in nature. In many rural communities, farmworkers occupy a social sphere that is distinct from the surrounding community.

One consequence of farmworkers' isolation is the general lack of information on farmworker demographics, economic conditions, and housing conditions in the U.S. Information on farmworkers as a distinct population is not available through the U.S. Census. The farmworker data presented in this report were gathered from two sources: the National Agricultural Workers Survey (NAWS), conducted by the U.S. Department of Labor, and a farmworker housing survey, coordinated by HAC.* The data presented in the social and economic characteristics sections of this analysis come from NAWS reports from 1997-1998, while the data presented in the housing section come from HAC's farmworker housing survey conducted from 1997 to 2000.**

FIGURE 4.1

Farmworker Place of Birth and Ethnicity

Place of Birth	Percent
U.S. Born	19%
Hispanic	9%
White	7%
African-American	1%
Foreign Born	81%
Mexican	77%
Other Latin American	2%
Asian	1%
Other	1%

Source: U.S. Department of Labor 2000. Data collected in 1997-1998.

There are no current reliable statics for the total number of farmworkers in the U.S. The 1997-1998 NAWS did not calculate the total farmworker population, although the 1995 NAWS estimated the agricultural labor force to be 1.6 million people.[1]

Social Characteristics

Eighty-eight percent of all farmworkers surveyed by NAWS were of Hispanic heritage. The next-largest subpopulation of farmworkers is non-Hispanic whites, which represented 7 percent of surveyed farmworkers. Hispanic farmworkers were both U.S.- and foreign-born. The majority of farmworkers were born outside the U.S.; 81 percent of farmworkers were foreign-born and 19 percent were born in the U.S. (Figure 4.1). Seventy-seven percent of farmworkers were born in Mexico and an additional 2 percent were born in other Latin American countries.

* A report of HAC's farmworker housing survey, *No Refuge from the Fields*, is available at HAC's website, www.ruralhome.org.

** Both NAWS and the farmworker housing survey conducted by HAC provide vital information on the living conditions of farmworkers. However, there are distinct limits to both surveys. It must be kept in mind that both sources provide data on only active farmworkers. They provide limited information on the families of farmworkers, on the conditions of persons who were farmworkers in the past but have made the transition to other employment, on currently inactive or unemployed farmworkers, and on retired farmworkers.
In addition, it must be kept in mind that both instruments are surveys, rather than enumerations, and their data are not as representative as Census data. Because these data sources are surveys, they do not allow for an estimate of the total farmworker population, the total number of farmworker households, or for distribution along any scale, whether migrant stream, state, county, or town.

On average, immigrant farmworkers surveyed by NAWS resided in the U.S. for 10 years. This average masks the diversity of farmworker experience: 32 percent of foreign-born farmworkers lived in the U.S. less than three years, while 27 percent resided in the U.S. for over 15 years. The large percentage of farmworkers who lived in the country for only a few years may indicate that for these people, farm labor in the U.S. is a temporary strategy, aimed at earning enough money to meet their needs in their home countries or to move into other employment.

As is to be expected, farmworkers are generally working age. The average age of farmworkers surveyed by NAWS was 31. Thirty-six percent of farmworkers were under the age of 25, 49 percent were between the ages of 25 and 44, and 15 percent were age 45 or older. These numbers are for active farmworkers, and did not include the families of farmworkers or farmworkers who had found employment outside the fields or who were retired.

Most farmworkers are male; 80 percent of those surveyed by NAWS were male. Over half of all farmworkers were married, 43 percent were single, and 5 percent were widowed or divorced. Forty-five percent of farmworkers had children. One-third of farmworkers with children had only a single child, another third of farmworkers had two children, and the remaining third had three or more children. Fifty-three percent of these children resided in the U.S. and 47 percent were non-resident children.

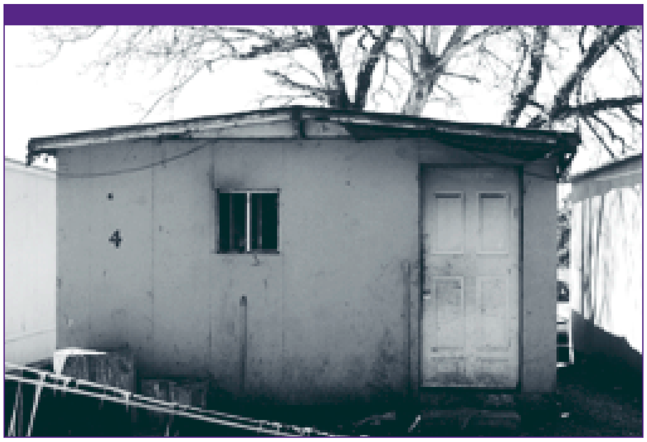
Economic Characteristics

Farmworkers are divided into two labor patterns. A large number of farmworkers are migrant workers, traveling to different regions and different states following crop seasons and labor demand. Approximately 56 percent of farmworkers surveyed by NAWS were migrants. Migrant farmworkers generally can be categorized according to one of three migration streams: the Eastern stream, originating in Florida and extending up the East Coast; the Midwestern stream, originating in Texas and extending to the Great Lakes and Plains states; and the Western stream, originating in California and extending along the West Coast. The states of Florida, Texas, and California are termed the "home base" states for these respective migration streams.

The approximately 44 percent of farmworkers who do not migrate reside in their communities year-round. A large proportion of these farmworkers live in the home base states of California, Texas, and Florida, which have longer growing seasons.

The majority of migrant farmworkers have home bases within the U.S. While 58 percent of migrant workers surveyed had their home base in the U.S., the remaining 42 percent had their home base in another country of origin. In general terms, the home base is also recognized as the location where migrant farmworkers reside for the longest periods during the year. When migrant farmworkers shift to non-migratory work, they generally settle in home base states.

A common misconception is that all farmworkers are illegal aliens. According to the 1997-1998 NAWS survey, 22 percent of farmworkers are U.S. citizens and 24 percent are legal residents.* However, reliable statistics for the legal status of farmworkers are among



* An additional category of legal workers not included here is H-2A temporary laborers. Farmworkers with H-2A status were not included in the NAWS survey.

FARMWORKERS

the most difficult to obtain. The figures from the NAWS survey, for instance, have varied widely over the years. In 1989, NAWS reported that 7 percent of farmworkers were unauthorized residents, the 1995 NAWS survey reported a rate of 37 percent unauthorized, and in 1998, NAWS reported that 52 percent of surveyed farmworkers were unauthorized.[2]

Farmworkers are among the poorest populations in the country. In 1997 through 1998, one-half of all individual farmworkers earned less than $7,500 per year and one-half of all farmworker families earned less than $10,000 per year. In the U.S. as a whole, only 9.5 percent of households earn under $10,000 annually. In addition, 61 percent of all surveyed farmworkers had poverty-level incomes, compared with the national average of 12.4 percent.

Farmworkers and Food Processing Workers

A trend impacting farmworkers is the growth of food processing jobs in rural areas. Processing work includes the preparation and packaging of meat, poultry, dairy products, fruits, and vegetables. In 2000, there were over 760,000 food processing workers in the United States; almost one-third of these workers were employed in meat packing or poultry and fish processing plants. Approximately half of the meat and poultry processing jobs are located in rural areas.[3]

As a result of employment opportunities in food processing, some farmworkers have left work in the fields. Wages for food processing are slightly higher than for farmwork, although they are still relatively low; the average pay for chicken plant workers was $8 per hour in 2000.[4] Food processing workers continue to have severe housing needs. There is an ongoing debate on whether food processing work should be considered farmwork or should remain a separate category; the results of this debate will impact the federal and state resources that are dedicated to meeting farmworker needs. One side of the debate notes that much of the same populations conduct both farmwork and processing work, and that households or even individuals may be employed in both tasks during any given year. In addition, processing workers have low incomes and high needs, including housing needs. The other side of the debate recognizes the needs of processing workers, but points to the limited resources that target farmworker needs. This side believes these limited resources can best be used to serve the most needy population — farmworkers, who as a group earn less and have less steady employment than processing workers.

One factor that contributes to farmworkers' low incomes is the seasonal nature of farmwork. Farmworkers surveyed, on average, spent 47 percent of each year performing farmwork and another 8 percent of their time performing other types of work. The experiences of farmworkers during unemployment vary based on whether they are U.S.- or foreign-born, with many foreign-born farmworkers returning to their home countries.

Despite their low incomes and periodic unemployment, farmworkers report low utilization rates for various forms of public assistance. The most common form of assistance, according to NAWS, was unemployment insurance, yet only 20 percent of farmworkers received unemployment benefits. Only 13 percent of farmworkers received assistance from Medicaid, and only 10 percent were aided by the Women, Infants, and Children (WIC) and Food Stamp programs.

Housing Characteristics

According to the farmworker housing survey conducted by HAC, farmworkers most commonly live in single-family homes and apartments; single-family homes comprised 42 percent of the surveyed units, and 21 percent of the units examined were apartments (Figure 4.2). Employers owned 25 percent of the surveyed units, and 57 percent of those employer-owned units were provided free of charge. These findings differ from the 1997-1998 NAWS data, which show that employers owned 28 percent of farmworker-occupied units, and 75 percent of employer-owned units were provided free of charge.

FIGURE 4.2

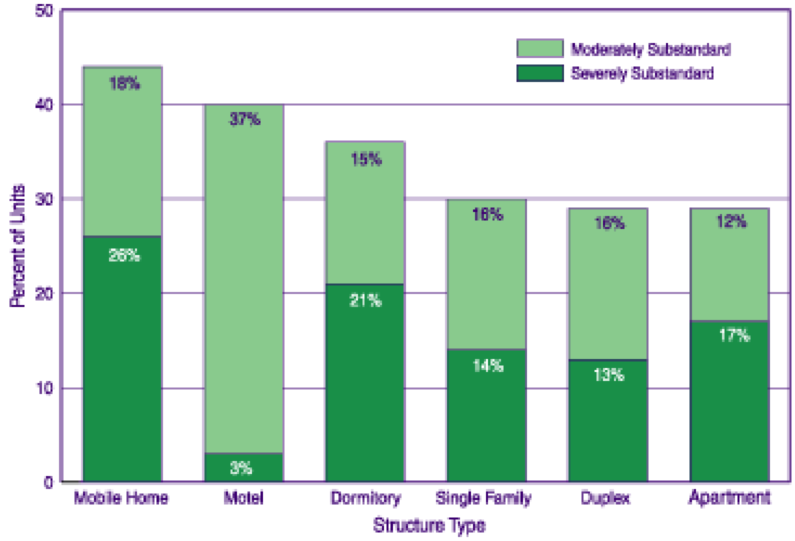
Surveyed Farmworker Housing by Type and Source

Type of Housing	All Housing Market	Private Owned	Employer-Owned
Single Family	42%	43%	39%
Apartment	21%	24%	14%
Mobile Home	15%	14%	14%
Duplex/Triplex	15%	15%	13%
Dorm/Barracks	4%	1%	15%
Motel	2%	3%	.1%
Campsite/Tent	.5%	.5%	.5%
No Shelter	.1%	–	–

Source: Housing Assistance Council Farmworker Survey.

FIGURE 4.3

Substandard Housing among Surveyed Farmworker Occupied Units



Source: HAC Farmworker Housing Survey.

Due to their low wages, farmworkers face significant difficulties in finding affordable housing. The median monthly housing cost for farmworkers who participated in HAC's survey was $380. Approximately 34 percent of these farmworkers were cost-burdened, paying more than 30 percent of their monthly income for housing. Among all surveyed cost-burdened households, over 85 percent included children.

Farmworkers often face crowded housing conditions as a result of their low incomes and high housing costs. Crowded units are those with more than one person per room, excluding bathrooms. Excluding dormitories and barracks (structures designed for high occupancy), almost 52 percent of the units surveyed by HAC were crowded. This figure is almost ten times as high as the national average. Among the surveyed farmworker units that were crowded, 74 percent had children present.

Among the units in the farmworker housing survey, 17 percent were severely substandard and an additional 16 percent were moderately substandard, according to criteria established by HAC. Mobile homes were the type of unit most likely to be severely or moderately substandard, and 44 percent of mobile homes were in this condition (Figure 4.3).

Substandard housing conditions, both moderate and severe, indicate that landlords who rent units to farmworkers frequently fail to provide adequate property maintenance and upkeep. Serious structural problems, which include sagging roofs, house frames and porches, were evident in 22 percent of the HAC-surveyed units, and 15 percent had holes or large sections of shingles missing from their roofs. Foundation damage was evident in 10 percent of all surveyed units. Interior problems were also prevalent in units surveyed; holes were noted in the walls of 22 percent of the units, and unsanitary conditions, such as rodent or insect infestation, were evident in 19 percent of the units.

Most farmworker-occupied units have common household appliances such as a stove, refrigerator, bathtub, and toilet. However, 22 percent of the HAC-surveyed units had at least one of these appliances and fixtures missing or broken. Eleven percent of surveyed farmworker units lacked a working stove. More than 8 percent of surveyed farmworker housing units lacked a working bath or shower, and more than 9 percent lacked a working toilet. Almost 52 percent of the surveyed units lacked access to a working laundry machine, and almost 43 percent lacked a working telephone.

The full extent of the housing crisis facing farmworkers is revealed by the statistics for farmworkers who face multiple housing problems simultaneously. Of all the substandard units surveyed by HAC, excluding dormitories and barracks, 20 percent were both substandard and crowded. Farmworkers living in substandard housing and who were cost-burdened represented 11 percent of all units surveyed. Substandard units with households both crowded and cost-burdened comprised 19 percent of all substandard units and 6 percent of all units surveyed. These housing problems were encountered both by single adults and

families; households with children occupied 65 percent of substandard units. Additionally, farmworker housing units with numerous serious problems are very likely to have children living in them. Children were living in 70 percent of the surveyed units that were both substandard and crowded. Among the units that were substandard and crowded and whose households had housing cost burden, 94 percent had children present.

In addition to high housing costs, crowding, and substandard housing, farmworkers encounter unique environmental hazards related to housing, particularly the danger of exposure to pesticides. Overall, 26 percent of HAC-surveyed units were directly adjacent to fields where pesticides were applied. Among units next to treated fields, 53 percent lacked a working tub/shower, laundry machine, or both. Children lived in 60 percent of all surveyed units adjacent to fields where pesticides were applied.

There are differences in housing problems faced by farmworkers in different migrant streams. The two areas with the greatest confluence of serious farmworker housing problems according to HAC's survey of units are Florida and the Northwest region. Compared with California, the Northwest region had greater percentages of surveyed households with incomes below area medians, cost-burdened households, and substandard units and a slightly higher percentage of crowded units. Compared with upstream areas of the Eastern migrant stream, Florida also had higher percentages for each of these categories. Although both regions had substantial problems with housing cost and quality among the surveyed units, the weight of these problems varied somewhat. While the Northwest had the highest percentages of households below median income and cost-burdened households of any of the regions, Florida led all of the other regions in its percentage of substandard units and crowded units.

Addressing the Needs

Farmworkers are the only high need population in this report defined according to occupation, rather than ethnicity or location. As noted above, the history of farm labor in the U.S. shows different ethnic groups employed as farmworkers during different periods. Currently, farmworkers in the U.S. are predominantly of Mexican descent or immigrants from Mexico. If the historic patterns continue, these populations will eventually shift away from farm labor towards other forms of employment. The growth of food processing and manufacturing sectors in rural areas may open up new employment opportunities for farmworkers. Evidence from the following case study of farmworkers in Kern County, California, indicates that farmworkers are finding employment in transportation, construction, and warehousing. In addition, farmworker families in Kern County have made education for their children a priority and are using education as a means of social mobility.

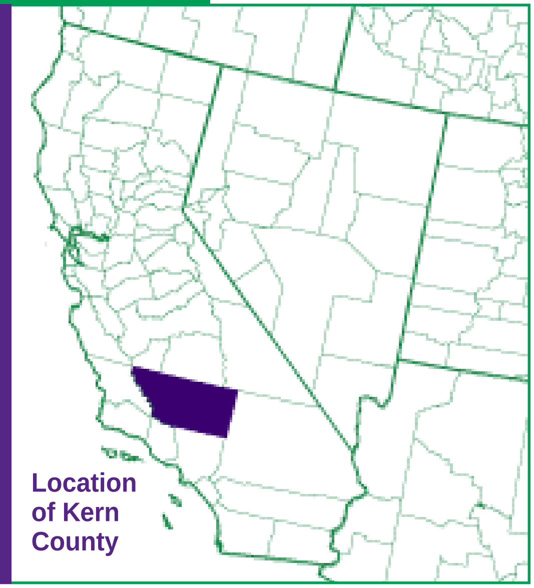
Despite the barriers of low wages and high needs, a substantial number of farmworkers are able to attain a higher quality of life. With the support of family and social networks, community-based organizations, and government programs at local, state, and federal levels, some farmworker families are able to meet their housing needs. Future editions of *Taking Stock* will hopefully find smaller numbers of farmworkers among the U.S. rural populations with high housing needs.

Farmworkers Case Study
Kern County, California

The San Joaquin Valley presents a portrait of modern agricultural production. The fields in the valley are historic, as is the role of the people who have worked in them. The experience of the farmworker population in Kern County mirrors the experience of farmworkers throughout the country in both its challenges and its opportunities. Despite the hardships of farmwork, migrants who work in the fields see the jobs as opportunities for advancement and a better way of life. Many migrants are able to achieve various levels of success; all face severe obstacles, including barriers to finding decent, safe, and affordable housing.

The San Joaquin Valley is the southern half of the Central Valley, which dominates the state of California. Kern County is situated at the southern tip of the San Joaquin, so that half of the county is within the valley and the other half is outside. In many ways, there are actually two Kern Counties. Outside the valley, including all of eastern Kern County, the terrain is mountainous and dry. To the south and immediate east of the valley are mountain ranges; to the far east is the Mojave Desert.

FIGURE 4.4



Despite the harsh environment, the eastern side of the county has a sizeable population and an economy driven by Edwards Air Force Base, the China Lake Naval Weapons Center, and the borax mines near Boron.

Life inside the valley features a combination of farmlands, oil fields, and cities. The valley is its own world, one that feels closer to Texas than to California. Even the culture is as close to the Great Plains as southern California, due to past migrations of residents from Texas, Oklahoma, and Arkansas. Agriculture in Kern County is corporate-owned and large scale. Farmworkers reside in small towns rather than on family farms. The central presence of Bakersfield, combined with the high population densities of the farming towns, makes Kern County metropolitan by objective standards. Yet the life of farmworkers living in the small towns follows rural patterns. These contradictions run through the county as a whole and through the daily lives of its farmworkers.

Southern California is known for its Mediterranean-type climate, with warm and dry weather year-round. These conditions predominate in the Central Valley. The valley contains fertile soils but is lacking in the most essential factor for productive agriculture — water. Low year-round rainfall makes farming impossible without irrigation.

FIGURE 4.5

Kern County Quick Facts, 2000

	Kern County	California
2000 Population	661,645	33,871,648
Population Change 1990-2000	21.4%	13.6%
Population Hispanic	38.4%	32.4%
Population African-American	6%	11.5%
Median Household Income	$35,446	$47,493
Female-Headed Households	14.5%	12.6%
Persons Below Poverty	20.8%	14.2%
Homeownership Rate	62.1%	56.9%
Cost Burdened	33.5%	36.4%
Crowded	15.0%	15.2%
Lacking Complete Plumbing	0.7%	0.7%
Lacking Complete Kitchen	0.9%	1.0%

This one-room shack rents for $350 per month.

Due to its low annual rainfall, the San Joaquin Valley was first settled by U.S. pioneers only during the middle of the 19th century, when land grants were used to promote cattle and sheep ranching.

The shift to agricultural production in the valley required capital-intensive investments on a massive scale. Irrigated agriculture was established in the 1870s when the Southern Pacific Railroad and other companies developed rail lines, installed irrigation canals, and brought in an ample supply of farm labor. Throughout the decades, different groups have worked in the Kern County fields: Chinese, Japanese, Eastern Europeans, white farmers from the Great Plains region, Filipinos, and Mexicans. Historically, each population entered Kern County as farmworkers, then gradually moved into other industries, opening up farmwork opportunities for other groups.[5]

In the late 1920s, migrants from the Great Plains states of Oklahoma, Texas, Arkansas, and Missouri moved to the San Joaquin Valley to work in the cotton fields and oil industry. The famous "Okie" migration, which reached its apex during the Great Depression, was immortalized in John Steinbeck's *The Grapes of Wrath* and the photographs of Dorothea Lange.[6] Today, farmworkers in the valley are almost entirely of Hispanic heritage. During the 1960s, the United Farm Workers, led by Cesar Chavez, Dolores Huerta, and Larry Itliong, used Kern County as their base of operations and source of core support.[7]

The Hispanic farmworker population in the valley has been extremely dynamic. A growing trend is the move away from year-round migrant labor to "resident" labor. The longer growing seasons in California allow farmworkers to reside in one area and find employment for much of the year. Other farmworkers have moved out of farm labor and into industries such as food packing and processing, transportation, or the service economy. As farmworkers leave the fields, others move in to replace them, repeating the patterns that have dominated the valley since the 1870s.

Population Characteristics

The Kern County population is 661,645. Twenty-one percent of the county's population lives in poverty. In comparison, 14 percent of all California's population is poor.

African Americans make up 6 percent of Kern County's population, close to the state average of 6.7 percent. The African-American population is most centralized in the older neighborhoods of Bakersfield, especially the Lakeview/Cottonwood neighborhood in southeast Bakersfield.[8]

Hispanics comprise the largest minority group in the county, at 38.4 percent. Hispanic households are found throughout the older neighborhoods in Bakersfield. They also dominate the population of the small towns and unincorporated communities in the valley that have grown up around the agricultural economy. Rural towns, such as Arvin and Lamont, were once predominantly white, non-Hispanic communities, but are now predominantly Hispanic. Farmworkers and food processing workers live almost exclusively in rural towns such as Arvin, Lamont, and Wasco, while many of the Hispanics who are employed in the professional and service sectors of the economy live in these towns or in Bakersfield.

Residential segregation is severe throughout Kern County. Each community is either strongly non-Hispanic white or strongly Hispanic, many with over 80 percent or more of their population from one of these two groups (Figure 4.6). Bakersfield is the sole exception, with an overall population that is 51 percent non-Hispanic white, 32 percent Hispanic, and 9 percent African American. However, as noted above, Bakersfield's neighborhoods remain segregated along lines that parallel the other communities in the county. The county-level figures represent an aggregation of data and do not reflect the conditions at the local level.

Since the 1990s, there has been an in-migration of farmworkers from new points of origin. Mixtecs, an indigenous group found in the Mexican state of Oaxaca with a distinct language and culture, are recent settlers in the valley. Immigrants from El Salvador and other Central American countries have also settled in the southern part of Kern County. Since these groups are relatively new to the valley, they lack the support networks that traditional Mexican immigrants have.

Six percent of the Kern County population and 16 percent of the county's Hispanics indicate their ethnicity as "other Hispanic or Latino," although ethnic groups other than those discussed here may be included in this category.

When discussing farmworker demographics, an important distinction must be made. While almost all of the farmworkers in Kern County are Hispanic, not all Hispanics living in Kern County are farmworkers. Therefore, this report will attempt to distinguish between the special needs of farmworkers as a class of workers and the special needs of Hispanics as an ethnic group. While these categories overlap considerably, they are not synonymous.

Migrant farmworkers in the U.S. follow three general patterns, or "streams," in their annual labor migrations. Kern County, like the entire Central Valley, is part of the Western migrant stream, which encompasses seasonal migration from California to Oregon and Washington.

FIGURE 4.6

Ethnic and Racial Population Distribution in Kern County

Kern County and Towns Inside the San Joaquin Valley, 2000

	Population	Race/Ethnicity by Percent: White*	Hispanic	African American
Kern County	661,645	49.5%	38.4%	6.0%
Bakersfield	247,057	51.1%	32.5%	9.2%
Lost Hills	1,938	2.6%	96.7%	2.8%
Weedpatch	2,726	8.5%	89.2%	0.7%
Lamont	13,296	9.2%	88.9%	2.6%
Arvin	12,956	9.8%	87.5%	1.1%
McFarland	9,618	10.2%	85.7%	3.2%
Mettler	157	15.3%	84.7%	0.0%
Delano	38,824	9.2%	68.5%	5.4%
Buttonwillow	1,266	25.0%	68.4%	3.8%
Shafter	12,736	29.0%	68.1%	1.6%
Wasco	21,263	21.6%	66.7%	10.3%
Taft	6,400	79.1%	15.5%	2.0%
Fellows	153	82.4%	14.4%	0.0%
Taft Heights	1,865	82.5%	13.1%	0.5%
Rosedale	8,445	83.3%	11.0%	1.2%
Oildale	27,885	84.9%	10.1%	0.3%
Dustin Acres	585	85.1%	10.3%	0.2%
Valley Acres	512	87.9%	7.4%	0.6%
McKittrick	160	88.1%	10.0%	0.0%
Derby Acres	376	90.2%	7.7%	0.0%
Tupman	227	91.2%	6.2%	0.4%

* This column represents non-Hispanic persons.

Source: U.S. Census Bureau. Accessed at County of Kern website, www.co.kern.ca.us/econdev/maps/kerndpl.pdf

Since the 1990s, there has been a shift away from migratory labor and towards resident-based labor in the San Joaquin Valley. The extended growing season in the valley allows for more opportunities for year-round employment than in other farm regions. The 1995 Kern County Consolidated Plan states that there are 10,240 resident farmworkers in the county and 19,570 migrant workers during the peak season.[9] While these numbers favor seasonal migration, the number of permanent farmworkers has steadily increased and is expected to continue to grow.

Migrant and resident farmworkers constitute distinct populations, each with its own special needs. In many instances, migrant workers are experiencing the worst employment, job security, and housing conditions. Many migrants come to Kern County without a social support network and must locate both employment and housing on their own. Resident farmworkers, on the other hand, often have support networks in place and are more likely to gain access to off-farm employment, such as in food packing or transportation. Farmworkers and recent immigrants to the U.S. are isolated from the mainstream and middle-class Hispanic population in the county. Class distinctions have developed within the county's Hispanic population, as migrants who have lived in the U.S. for only a few years but have developed English language skills and have achieved even minimal economic success begin to identify less with newer migrants. As a result, farmworkers and recent migrants are kept on the periphery of the larger Hispanic culture in Kern County.[10]

A second major distinction within farmworker populations is between farmworker families and single men living by themselves. There has been a major transition in the San Joaquin Valley from single laborers working in the fields and sending money back to their families to farm labor families moving and residing together. In many cases, both husband and wife are employed, often in the same fields.[11]

Economic Conditions

Total employment in Kern County is estimated at 249,700. Total farm employment is 60,300, or just under one-quarter of the total employment.[12] This number includes both seasonal and year-round employees. Many significant employers are large farms that employ over 2,000 workers each. The largest employment category is "service producing," *Children in Kern County have limited access to parks and playgrounds and often must play near busy roads.*

which includes 160,500 employees. This category represents industries such as transportation, warehousing, communications, and utilities. A significant portion of the service producing sector is derived from agriculture-related jobs. In addition, 48,000 workers are employed at various levels of government, including local and state education.

Agricultural production in Kern County is over $2.1 billion annually, a level that is third highest in the state and fourth highest in the nation, right behind Kern's fellow San Joaquin Valley counties of Fresno and Tulare.[13] The leading crops in Kern County are grapes, citrus fruits, almonds, cotton, milk, and carrots. Of these products, grapes are by far the leading commodity, with almost $500 million in production in 2000, with citrus ranking second at under $300 million.

Oil is also a core part of the Kern County economy. The oil economy was as important a factor as agriculture in the development of the San Joaquin Valley. At the turn of the 20th century, the Kern River field was producing 70 percent of California's oil and California was the country's leading oil state. Currently, Kern County produces 66 percent of California's, 10 percent of the nation's, and 1 percent of the world's crude oil, making it the leading oil-producing county in the continental United States. In addition, Kern County is the state's largest natural gas-producing region, with almost 60 percent of the state's production.[14]

The size of the agricultural and natural resource sectors in Kern County insulates the county from swings in the state's economy. The local economy is generally stable, without much economic expansion or contraction. The county did not suffer any ill effects from the 2001 recession, for instance. The only sector of the local economy that has experienced substantial growth since the mid-90s has been housing, with an increase in demand leading to higher rents, home prices, and land costs, and also higher rates of construction.

The median household income in Kern County is $35,446 per year. Farmworkers are paid around $5.50 per hour, and food packing workers are paid around the same. Truck drivers are paid on average $6.50 an hour and retail sales staff earn $6.20 per hour.[15] A single wage- earner household paid $6.50 an hour would have an income of $13,000; even with two wage-earners in a household, an income of $26,000 is too low to purchase a median-priced home in Kern County.

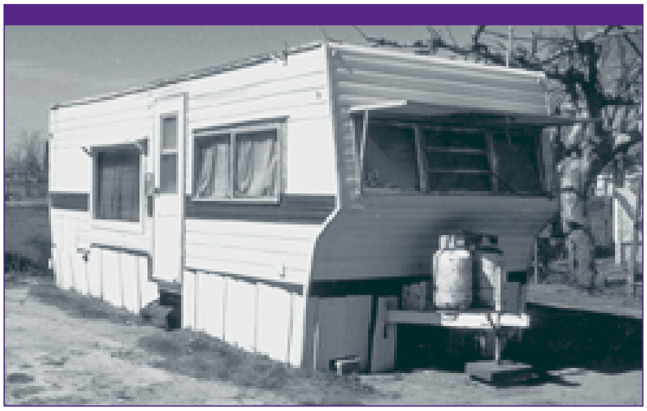
The unemployment rate in Kern County is 11.3 percent. Despite this high rate, Kern County fares slightly better than neighboring counties. The average unemployment rate in the San Joaquin Valley is around 13 percent, while in the state of California it is 6 percent.[16]

Warehouses and distribution centers for large retailers are experiencing rapid growth in the county. One Kern County retailer's facility is its largest on the West Coast; another has established a warehouse with 3,000,000 square feet of space. The distribution facilities are being located at the southern tip of the valley, where there are few jobs outside of farmwork. Companies establishing these facilities have committed to hiring locally and are providing transportation from traditional farm-labor towns such as Arvin and Lamont. The warehouse jobs offer year-round employment, better pay, and better working conditions for farmworkers, opening up new opportunities for them.

Housing Conditions

Housing Characteristics

Housing styles in Kern County are consistent with those in much of California: single-family, detached houses are the norm. Like other Californians, Kern County residents prefer single-level ranch homes. The age and size of housing stock varies within the county, but for working-class families, houses are generally older, modest in size, and on relatively small lots. Kern County is experiencing a growth in the housing market,



Many farmworkers in Kern County live in vacation campers serving as "mobile homes" in trailer parks.

with much of the new construction in larger homes above 2,000 square feet and for above-average prices. Like growth in many parts of the country, this housing growth is taking place in new communities on the outskirts of older neighborhoods. These high-growth neighborhoods are predominantly composed of middle- to upper-income households. Low- and moderate-income families live in older communities within Bakersfield and in the small towns that dot the valley.

Farmworkers may own their homes, but the majority are renters. Farmworker housing options for either rental or purchase are generally small single-family homes and mobile homes. Other options include a limited amount of multifamily housing (garden-style apartments) and an even more limited number of farm labor camps for migrant farmworkers. The housing available to farmworkers is often older units, which typically are smaller than comparable newly constructed homes. In addition, while their housing quality may be within the standards for housing codes, older homes are more likely to need repairs.

The median home sales price in Bakersfield is $94,000. Smaller towns throughout the valley have similar housing price ranges within the $90,000s. Rents for the units occupied by farmworkers vary considerably. A small house or mobile home typically rents for between $450 and $500 a month. A camper, a one-room shack, or other substandard housing often rents for $350 a month. Housing costs increase during the peak agricultural season, due to both the increased demand and the ability of predatory landlords to take advantage of new immigrants with limited English-language skills and limited abilities to gauge the rental market. A household with a single wage-earner making $5.50 an hour would have to pay 48 percent of its gross income to afford a $450 unit and would be cost-burdened.[17]

It is common for two families to reside in a single-family house or mobile home, and it is not uncommon for three families to reside in the same unit for an extended period of time. Fifteen percent of households in Kern County are overcrowded, although this figure may not capture the higher frequency of crowding that occurs during the peak agricultural season.

The 1995 Kern County Consolidated Plan notes that mobile homes represent 10 percent of the housing stock. Mobile homes appear to be used predominantly for rental, rather than ownership purposes. Mobile homes in the farm towns are generally "single-wide" models in mobile home parks. At the extreme end of the spectrum are vacation campers that have been converted into rental units. Despite their small size and unsuitability for long-term residential use, campers often house entire families. Single-wide mobile homes are similar to single-family dwellings in that they are often crowded with two (or more) families per unit. Many of the mobile homes are older stock and need rehabilitation. The resale value of mobile homes in the county is low, making them a poor vehicle for asset-building.

Living conditions in converted campers are substandard in almost every case. Families living in these units are still better off, however, than those occupying the housing of last resort in Kern County. All too often, renters occupy makeshift housing, including converted garages or abandoned properties. These units lack water, electricity, heating/cooling, and sometimes cooking facilities. In many cases, the garage on a property is converted to housing, with the occupants of the house running a hose to provide water and an extension cord to provide electricity to the garage occupants.

These living conditions do not just represent isolated cases. Entire neighborhoods and even entire towns have high levels of substandard housing. The remote town of Lost Hills is a case in point. Its isolated location, miles from the neighboring town, and its resident base of mostly first-generation immigrants has allowed its problems to grow in relative anonymity. In addition, the town has almost no businesses and no amenities of any kind.[18] The living conditions in Lost Hills mirror, on a smaller scale, those of the borderlands colonias. Dedicated community activists are working with public and nonprofit housing organizations to address housing need in Lost Hills.

Infrastructure

A vexing problem for the smaller towns in Kern County is the scarcity of water and sewer resources to support new units. In February 2002, development of an affordable housing project in Lamont had to be

Housing developments supported by nonprofits and public agencies provide decent and safe facilities for children.

postponed for at least a year and possibly more because the local public utility district was unable to provide sewer services. In small towns and unincorporated communities like Lamont, the current population has local water districts operating at or near capacity. Both the lack of water, due to the environment, and the lack of infrastructure, due to costs, contribute to the problem. The costs of expanding water and sewer services, in both time and money, add greatly to the expense of construction.

Another limitation to subsidized housing is that for a family to be eligible, at least one member must be a legal resident. There are many families in Kern County with housing need who meet this condition, but there are many who do not. Even families with legal residency are often reluctant to seek government assistance. Many families excluded from subsidized housing are forced to live in substandard conditions.

Seasonality

There is a limited supply of affordable housing stock for farmworker and other very low-income families throughout Kern County. Lack of housing options is the primary cause of crowding. The problems associated with limited housing stock and crowding are exacerbated during the peak agricultural seasons, when almost 20,000 farmworkers move to Kern County.[19] This number does not include family members of seasonal workers who are not engaged in agriculture (dependent children, for instance). The smaller towns that dot the valley and house the settled farmworkers lack the capacity to handle this influx, as do the two government-provided seasonal farm labor camps, which have 180 units combined. Even with the availability of substandard units, some farmworkers are unable to find housing, live in crowded conditions, and become homeless, sleeping in cars or on the streets.[20]

Winter in the San Joaquin Valley is shorter than in other parts of the county, but there is still a significant period of the year without farm employment. In Kern County, the months from December to February are the off-season. During this time settled farmworkers must meet constant costs of living with decreased incomes. Farmworkers use temporary employment, savings, or public support to meet rent, food, and other costs.

Quality of Life Issues

The small towns in Kern County's corner of the San Joaquin Valley offer few goods and services. Most towns' main streets include small stores and other retailers, although the smallest and most remote of these towns lack any businesses. Residents in these towns rely on the gas stations at highway intersections for their daily necessities. Shoppers who live in these towns must go to Bakersfield in order to purchase consumer durables or other large items. In these instances lack of transportation hurts many families. Those without transportation can rely on labor contractors for access to the fields. On the weekends, however, they are completely isolated except for the assistance of family and friends.

The lack of amenities includes a lack of facilities for children to play. Without recreational facilities, children play in neighborhood streets, in open fields shared by abandoned cars and broken glass, or by the sides of busy roads. Often, parents are reluctant to let their children play outside, fearing hazardous conditions and street crime. Housing units supported by government and nonprofits, along with schools and childcare providers, are addressing the need for amenities, providing safe and decent facilities for children.

Farmworkers face health problems related to their environment and their socioeconomic status. Air quality in the San Joaquin Valley is poor; pollution drifting from the San Francisco Bay area combines with emissions from road traffic and the oil industry and pesticides from the fields. Children in Kern County have high rates of asthma, bronchitis, and other respiratory ailments.[21]

Significant Developments

The Role of Education

Many farmworker families see education as vital for their children to achieve better jobs and better lives. The majority of new immigrants in Kern County enroll their children in the public schools as soon as possible.[22] Success in primary education opens opportunities for higher education. California State University, Bakersfield, has initiated the College Assistance Migrant Program, which offers pre-college transition and first-year support services for students with migrant and seasonal farming backgrounds.

The public school system in Kern County plays a key role in providing farmworker families with access to social support networks. Often the schools are the only interface farmworkers have with government. Social support agencies in the county have turned this limitation into an advantage, using parents' involvement with their children's education to reach out to parents. The nonprofit Kern County Network for Children, through its Community Collaboratives network of organizations, is active throughout small towns in the valley, providing support services such as health care to families. The 21 local Community Collaboratives in the county are rooted in the public schools and base their methods on community participation. They have been successful, not only in getting farmworkers to participate, but also in helping farmworker families to prioritize their needs and concerns, and working to address them. In many of Kern County's towns, school-centered community groups are the only means of reaching farmworker families — especially new immigrants — and empowering them to participate in a community.

Rural Development's Section 502 program, which provided a mortgage for the owners of this house, is an important part of efforts to provide quality housing to farmworkers in Kern County.

Affordable Housing

Housing agencies and nonprofits are also reaching out to the farmworker community. Housing providers, such as the Kern County public housing authority and Self-Help Enterprises (SHE), a local nonprofit housing developer, conduct outreach campaigns to inform farmworkers (as well as others) of the housing options they provide. Other organizations, such as the UFW and California Rural Legal Assistance, educate farmworkers on tenant-landlord issues. In some cases, this outreach is done individually. In other cases, these groups work with the Community Collaboratives to reach farmworkers. Employers in Kern County help as well. SHE has had positive experiences with some employers allowing SHE representatives to speak to workers on the job.

There have been strong efforts to meet the county's needs for decent and affordable housing. While only a few housing projects specifically target farmworkers, all serve low- and moderate-income households. Although exact numbers are unavailable, a large proportion of the families served by these projects are farmworkers.[23] The Kern County public housing authority provides both Section 8 vouchers and public housing for county residents. The public housing authority has approximately 400 Section 8 vouchers. The Section 8 fair market rents are competitive in the county, and the voucher program has a 95 percent lease-up rate. The public housing developments in Kern County are also successful, with over 150 public housing units. The director of the public housing authority made the case that public housing does work in rural areas and rural public housing is without the crime and mismanagement problems that are typically believed to plague such projects.

The U.S. Department of Agriculture's (USDA's) Rural Development (RD) office is extremely active in Kern County, providing both single-family and multifamily housing. The small towns in the valley come under RD's jurisdiction, as do unincorporated communities that border the larger cities. As of January 2002, RD had financed 950 single-family homes in the county through the Section 502 and 504 programs and 1,587 multifamily housing units through the Section 515 program.[24] RD works in collaboration with the public housing authority and the State of California to provide migrant farmworker labor camps; it also works with SHE to provide single-family self-help housing.

After completing work on their homes, self-help families focus on landscaping.

There are two publicly run migrant camps in Kern County, providing 180 units between them. These camps are owned, operated, and funded through a partnership between USDA Rural Development, the State of California, and the Kern County public housing authority. Units at the migrant camps rent for $7.50 a day for a two-bedroom unit and $8.50 a day for a four-bedroom unit. The Shafter camp was renovated in 2000 and provides high-quality accommodations for seasonal workers, both families and individuals. In 2002, the Sunset camp began similar renovations. The Sunset camp's history mirrors the valley's, as it was established to house "Okie" migrants during the Great Depression and served as the setting for several of Steinbeck's works.

Self-help housing has been successful in the valley. SHE has completed several self-help developments in Kern County, with funding for self-help provided by USDA Rural Development's Section 502 program and HUD's Self-Help Homeownership Opportunity Program (SHOP). Families are able to participate in these programs even with low incomes; RD staff are confident that their Section 502 loans provide enough subsidies to offset farmworkers' low income levels.[25] Self-help developments are highly regarded in their communities and the success of SHE's self-help developments has helped it avoid NIMBY problems that sometimes accompany affordable housing efforts.[26]

Rents in multifamily housing are sometimes supported through Section 8 vouchers or USDA Rural Development rental assistance. The costs to low-income families of single-family homeownership are likewise sometimes subsidized by public agencies. For instance, a family of four earning up to $20,150 is eligible for RD's very low-income programs and one earning up to $32,250 is eligible for RD's low-income programs. The reality is that individual farmworkers seldom earn more than $11,000 a year.

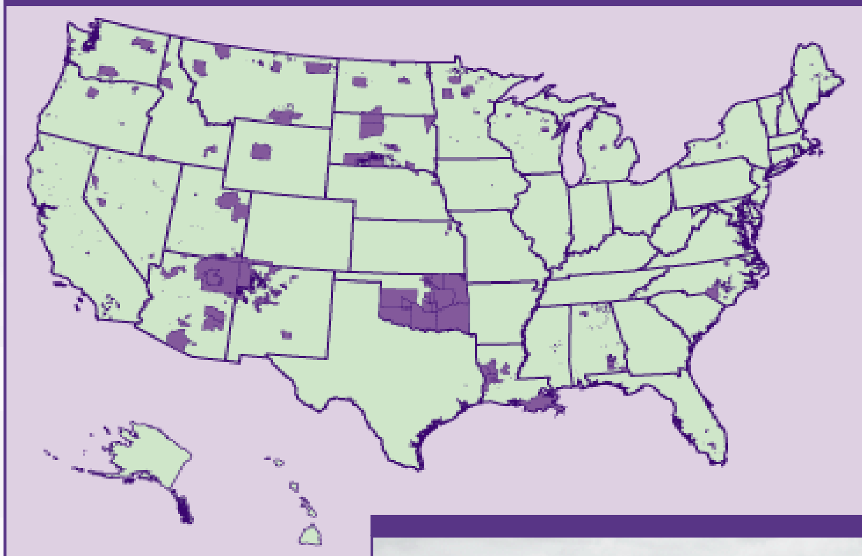
Some multifamily developments address more than housing need for their residents. These projects, including the Shafter migrant camp, provide childcare services and recreational facilities. Many projects provide other forms of assistance as well. Based on the quality of the housing, the cost of the housing, and the amenities and services provided, the publicly assisted affordable housing is the best housing for low- and moderate-income families in Kern County.

The greatest limitation to expanding affordable multifamily housing in Kern County continues to be funding, especially for new construction. USDA Rural Development provides important funding for this effort, and the State of California is an active funding source. Housing providers rely on Low Income Housing Tax Credits (LIHTC) as the backbone of construction financing. LIHTC financing may be used in conjunction with other sources, such as bond financing, as affordable-level rents are unable to pay the debt service for bonds. A major challenge with the LIHTC program is the limited funding. There are often twice as many applications for tax credits in the state as credits available. Providers believe that if the tax credits were readily available, they could produce twice as many units a year.[27] Furthermore, tax credits, by themselves, are insufficient to reach low-income families, including farmworkers. Additional funding is necessary to support subsidies for low-income families.

Conclusion

Farmworkers in Kern County are continuing the traditions of the past. For many, farmwork is the first rung on the ladder of economic opportunity, a ladder that many immigrants, after much hard work, are able to climb. Economic growth in the county is due to diversification, opening up other opportunities for farmworkers. Unfortunately, not all farmworkers are able to achieve success. In addition, a great many farmworkers face employers, landlords, and others who take advantage of their economic and social isolation to exploit them. Perhaps the greatest challenge facing the economy is to produce new housing that meets the needs of low- and moderate-income families. Fortunately, there is a strong network of public agencies, nonprofit organizations, and individual activists in Kern County who are able to help farmworkers achieve their dreams.

Native American Lands



NATIVE AMERICAN LANDS

Native American Lands Overview

Native Americans are a very diverse group, consisting of members of over 500 tribes in disparate locations across the United States.* But some important commonalities exist, such as the high poverty rates and inadequate housing conditions that so often are endemic to the largely rural Native American lands.

Although Census data are aggregated for geographic areas associated with Native populations, not all Native Americans live on Census-designated American Indian Area, Alaska Native Area, Hawaiian Homeland Area (AIANHH) lands.** Only approximately one million people, or one-quarter of the total Native American population, report living in Native American areas. Additionally, it is essential to keep in mind that Native Americans are, in fact, a minority on AIANHH lands — they make up less than one-fifth of the population, with 65 percent of residents identifying themselves as white. This seeming incongruity occurs because AIANHH lands include large reservation lands in states such as Oklahoma and Alaska where reservation land is not set aside in trust and tribal land is integrated into the general community. Nevertheless, this analysis will attempt to address these complexities and barriers to understanding the conditions facing the Native American population on AIANHH lands.

Native Americans are historically one of the poorest groups in the country, and persistent poverty and inadequate housing conditions continue to be key issues on AIANHH lands nationwide. Solving the problems in these areas is of utmost importance, particularly as both the Native American population and interest in tribal culture and life on the reservation have seen a resurgence since about 1950 and continue to grow rapidly. Some common barriers to the improvement of housing conditions exist across most AIANHH lands. These include the complexity of trust ownership;*** the presumed inability of banks to foreclose on Indian lands held in trust, and lenders' resulting unwillingness to risk making loans to Native Americans; and the scarcity of financial institutions on or near AIANHH lands.[1]

Added to these seemingly insurmountable issues of poverty and housing deficiencies are social problems such as substance abuse and a lack of access to quality education. Economic and social differences such as these between Native Americans and non-Indians are most pronounced in tribal areas.[2] Although, as mentioned above, it is an oversimplification to speak of the population as one homogenous group, some issues are shared generally, if not universally.

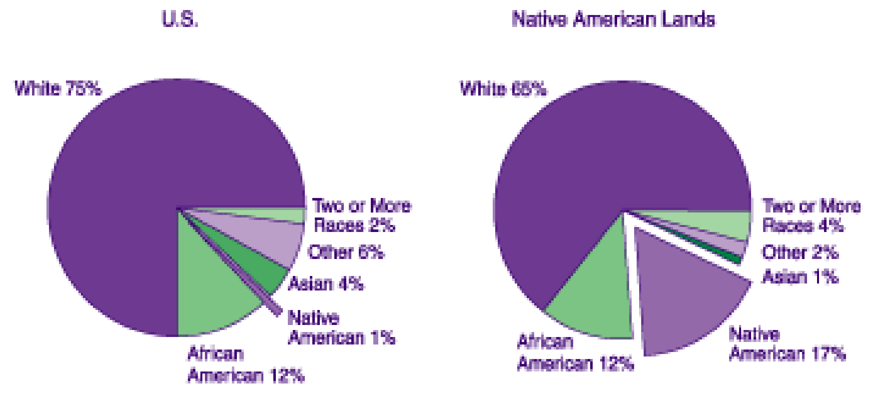
* In this report, the term Native American refers to Census-designated American Indians/Alaska Natives and Native Hawaiian/Pacific Islander racial groups. American Indians/Alaska Natives are people having origins in any of the original peoples of North and South America (including Central America), and who maintain tribal affiliation or community attachment. Native Hawaiian or Pacific Islanders are persons having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

** These areas—collectively called American Indian, Alaska Native, and Hawaiian Homeland (AIANHH) Areas, by the Census Bureau, and called Native American lands in this report for convenience—include Alaska Native Regional Corporations, Alaska Native Statistical Areas, American Indian Reservations, American Indian Off-Reservation Trust Lands, American Indian Tribal Subdivisions, Hawaiian Home Lands, Oklahoma Tribal Statistical Areas, State Designated American Indian Statistical Areas, and Tribal Designated Statistical Areas. For more detailed information on these areas consult Appendix A.

*** While ownership of some Native American land is unrestricted, other Native American lands are restricted land, held in trust by the United States government. Tribal trust lands may be leased to individuals by the tribes, but ownership of the lands remains with the tribe.

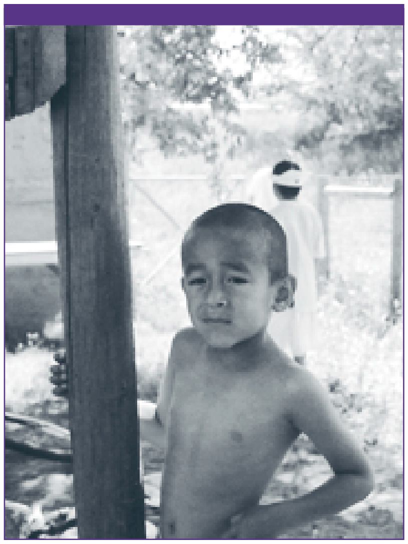
FIGURE 6.1

Race on Native American Lands



Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 1.

A recent report on American Indian housing stresses that the varying needs in the 508 inhabited Tribal Areas nationwide require varying economic development strategies.[3] An extensive 1996 report on Native American housing, conducted by the Urban Institute and funded by HUD, highlighted differences in Native American groups based on three broad characteristics: internal resources, integration, and institutional/cultural differences. The internal resources of a particular AIANHH land include both the human resources and natural resources that are present. Education levels vary, as does access to valuable resources such as good soil for agriculture or the presence of oil or coal on tribal lands. Not surprisingly, both types of resources can have powerful impacts on an area's well-being.



Integration differentiates Native American lands that are remote, isolated, and poor and those that are in or near urban areas, which tend to have larger numbers of non-Indians residing on them. The Native American population on lands that fall into this second category tends to be less dependent on government employment and to have fewer very low-income residents.[4] A significant majority of the Tribal Areas, however, fall into the first category.

Institutional and cultural differences play an important role, as well. Each tribe is autonomous and unique, with differences in the capacities of tribal bureaucracies and various cultural characteristics. Additionally, in some areas, the federal government has prescribed forms of tribal government that may be inconsistent with the existing culture.[5]

Social Characteristics

According to the 2000 Census, 2.9 million people report their race as Native American alone.* As mentioned previously, while this report concentrates on AIANHH lands, it is important to note that Native Americans do not make up the majority population there, due to the way these lands are defined. In fact, only 32 percent of the Native American population, or 910,468 people, reside on AIANHH lands. However, Native American lands have a proportionately larger multi-racial population than the nation, as greater than 3.5 percent of the AIANHH population indicate that they are of two or more races compared to 2.4 percent nationally (Figure 6.1).

* The Census 2000 data on race and AIANHH populations are not directly comparable with data from earlier censuses.

While more “prone to economic distress,” the Native American population is “more family oriented” than non-Native Americans.[6] Indeed, on Native American lands, slightly more grandparents live in households with one or more of their grandchildren than in the general population. More interesting, though, is the fact that on AIANHH lands, 56.6 percent of family households that include a grandparent and a child under the age of 18 have grandparents acting as caregivers for their grandchildren. This is true in only 42 percent of households that include a grandparent and a child under the age of 18 in the total U.S. population. Whether or not this is attributable to a stronger emphasis on family in Native American communities, such families often act as important social support networks. Slightly fewer households on Native American lands are made up of nonfamily members or of householders living alone — 28.8 percent on AIANHH lands, as compared to 31.9 percent nationwide.

Education is a significant problem for the Native American population on AIANHH lands. Approximately one-third of the Native American population 25 years old and over on AIANHH lands do not have high school diplomas compared to under 20 percent for the nation as a whole. Higher education levels are low as well. The number of Native Americans on AIANHH lands with bachelors degrees or higher is three times lower than the national level.

Economic Characteristics

Workers in Native American areas are disproportionately dependent on government employment. While only 14.6 percent of the employed general population works for federal, state, and local governments, a full 18.9 percent of employed people on AIANHH lands hold government jobs. There is also a greater dependence on income from Social Security, Supplemental Security, and public assistance on Native American lands than in the rest of the country. Of the 2,016,734 households reported in AIANHH areas in Census 2000, 27 percent receive Social Security, 5.6 percent receive Supplemental Security, and 5.4 percent receive public assistance income. For the country, the portion of the households receiving these supports is 25.7 percent, 4.4 percent, and 3.4 percent, respectively. Additionally, the proportion of households having income from earnings is slightly less on Native American lands — 78.1 percent, as opposed to 80.5 percent of total U.S. households.

Low-income households are particularly prevalent on Native American lands. Approximately 15.8 percent of all U.S. households bring in less than $15,000 in income, and the case is even more extreme on AIANHH lands, where 21.9 percent of households face this undue hardship. The difference in income distribution is even more exaggerated on the other side of the income continuum, however. While 12.3 percent of all U.S. households earn $100,000 or more, the figure is approximately half that (6.4 percent) on Native American lands.

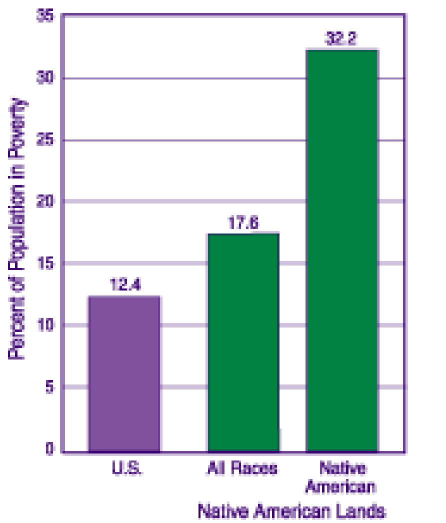
In concert with low incomes, poverty is a persistent and significant problem for the Native American population, particularly the segment of the population

The Impact of Gaming

Gaming on Native American lands has received much press in recent years, but the success and ensuing positive economic impact has been felt in only a very small number of areas. Contrary to the common popular perception, the majority of tribes are not getting wealthy from the gaming industry. Only a few of the Tribal Areas where it has been tried have been successful, and most areas have not attempted involvement in the industry. According to a study quoted in the *Assessment of American Indian Housing Needs* report for HUD, there were only 81 “active Indian gaming operations” in 1992 — and more than 30 percent of the net income from all of these sites went to one tribe in Connecticut, while nearly half of it went to just two states (California and Connecticut).[7] The gaming industry holds meaningful prospects for only a very small percentage of the American Indian population, but it does create an important distinction between those few areas that have experienced economic growth as a result of it, and the many that remain untouched by the industry.

FIGURE 6.2

Poverty on Native American Lands



Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 3.

living on AIANHH lands. While the national percentage of individuals living below the poverty level is 12.4 percent, nearly one-third of Native Americans on AIANHH lands live in poverty (Figure 6.2).

Buffalo County, South Dakota, has the unenviable distinction of being the poorest county in the nation, with 56.9 percent of its population living below the poverty level. It is also home to the Crow Creek Indian Reservation. In fact, five of the ten poorest counties in the country are in South Dakota, and all five contain AIANHH lands. This pattern of poverty is found across the country. On nearly 64 percent of the AIANHH lands, poverty rates are higher than the national average, with poverty rates as high as 86.2 percent, as found on the Big Lagoon Rancheria in California.

Housing Characteristics

Poor housing conditions frequently go hand in hand with the high poverty rates characteristic of many, though not all, Native American communities. Although lack of decent housing is a common problem, even here, differences between AIANHH lands are strong and important to understand. For instance, whereas household crowding is much higher in Alaska and in the Arizona/New Mexico region, it is in Oklahoma where affordability problems are highest.[8]

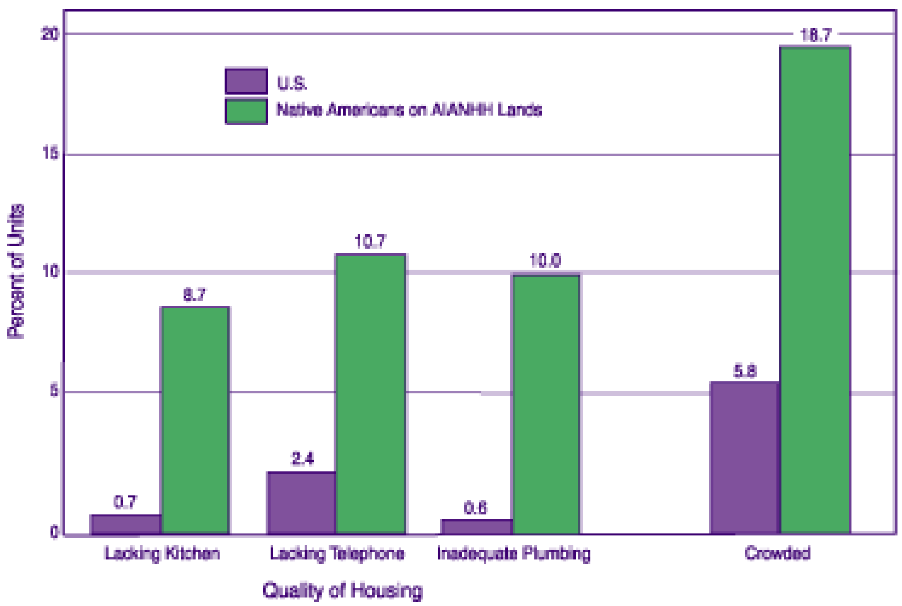
As is common in rural areas (the population of AIANHH lands is predominantly nonmetro), housing ownership rates are high on AIANHH lands — seven of every ten occupied housing units are owner-occupied. Native American homeownership rates in these areas are comparable at 69 percent. This statistic may be misleading due in part to HUD's mutual self-help program. Most persons who occupy mutual self-help homes do not yet have titles to them, but the Census Bureau believes that many mutual self-help occupants possibly identified themselves as homeowners. If mutual self-help occupants are excluded, the homeownership rate for Native Americans on tribal lands would likely drop to significantly lower levels.[9]

Single-unit, detached housing is by far the most widespread type of housing structure in the country as a whole, and particularly in nonmetro counties, where many Native American lands are located. Mobile homes account for 14.8 percent of all housing units on AIANHH lands, almost double the nationwide percentage. Among Native Americans, 18 percent of occupied housing units on AIANHH lands are mobile homes. Mobile homes are often the most feasible form of housing in poor and remote areas, as many Native American lands are, where few contractors or developers are present, building supply stores are distant, and site-built housing is prohibitively expensive. Mobile homes, however, are much less prevalent among Native Hawaiians and Pacific Islanders as there are very few mobile homes on the islands of Hawaii.

Cluster housing is the name attached to one of the main forms of housing on reservations. Cluster housing is single-unit detached government-assisted rental housing, for the most part, that has been built in small clusters. Cluster housing was first built by HUD in the 1960s and was meant to provide "modern housing and utilities in a cost-effective manner."[10] Even though people on many Native American lands were accustomed to living on their own pieces of land, perhaps with gardens and animals, many moved into cluster housing to have access to better housing and modern utilities, which were far more difficult to supply to more spread out housing. Now, cluster housing is often referred to as a "reservation ghetto,"[11] complete with drug and crime problems.[12] One long-time resident of cluster housing on the Pine Ridge Reservation in South Dakota commented that, "Government houses just tore the families apart. We talk so much about our way of life, the 'Indian-ness' in us...but we don't have that when they put us in these cluster homes."[13] In research conducted by the Urban Institute, Native Americans on tribal lands were questioned about serious problems they had with their rental housing. The single most reported serious problem was "too close to neighbors," which was marked by 23 percent of respondents.[14]

FIGURE 6.3

Housing Quality and Crowding on Native American Lands



Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 3.

Crowding is a common problem throughout Native American lands and has implications far beyond the obvious lack of space and privacy. Nationwide, approximately 6 percent of households have more than one person per room and are considered crowded (Figure 6.3). However, crowding rates among Native American households on AIANHH lands are triple the national rates as 19 percent of American Indian and Alaska Native households and 24 percent of Hawaii Natives/Pacific Islanders live in crowded housing conditions. A recent National American Indian Housing Council (NAIHC) study determined that 33 percent of all households on Native American reservations are crowded and linked domestic crowding and the substandard housing conditions that often accompany it to increased incidences of tuberculosis, pneumonia, gastrointestinal disorders, head lice, conjunctivitis, hepatitis, and various other infectious diseases that are easily transmitted in crowded spaces. Lower educational attainment among children and social problems like alcoholism, domestic violence, and child abuse and neglect are also associated with severely crowded living conditions.[15]

Like crowding, affordability is a more serious issue in some Native American communities than in others. Overall, on AIANHH lands, 18.4 percent of homeowners are cost burdened. This means that they are spending over 30 percent of their households' income for housing each month. Renters are far more in danger of having affordability problems, as 31.6 percent of renters on Native American lands are cost-burdened.

Among the more dramatic instances of housing inadequacy in Native American lands is the prevalence of units lacking adequate plumbing. Nationwide 4 percent of Native Americans live in housing units lacking adequate plumbing. However, 10 percent of Native American households residing on AIANHH lands lack adequate plumbing — 10 times the national level.

One primary factor exacerbating the low quality of housing on trust lands is a lack of financing for affordable homeownership opportunities. For decades a plethora of legal, socio-economic, and cultural constraints have severely curtailed the level of residential financing on trust lands. This problem is highlighted in a 1999 General Accounting Office report investigating mortgage lending on trust lands. The report states that between 1992 and 1996 a total of only 91 conventional mortgage loans were originated on trust lands. Furthermore, 81 of these were between just two tribes: the Oneida of northeastern Wisconsin and the Tulalip of northeastern Washington.[16] Another recent study identified 17 factors contributing to banks' and savings and loans' historical avoidance of reservation lending, including cultural and legal barriers as well as the trust status of much reservation land.[17]

A further examination of lending patterns among Native Americans reveals they experience high levels of loan denials. Home Mortgage Disclosure Act data from 1998 indicated that Native Americans experienced the highest rates of home purchase loan denials (47 percent) and lowest levels of loan originations (36 percent) of any racial group nationwide. These rates are even more profound in nonmetropolitan areas where the denial rate for Native Americans was 62 percent and the origination rate was 24 percent.[18]

Addressing the Needs

While housing problems are still severe on many AIANHH lands, some inroads are being made. HUD's 1996 Native American Housing Assistance and Self Determination Act (NAHASDA) eliminated several separate programs and created a block grant program in their place. With this additional flexibility, some tribes have already seen positive results using these block grant funds to partner with other programs. Additionally, one of the newest and most prominent homeownership programs dedicated solely for Native Americans is the HUD Section 184 loan guarantee program. Instituted under the Housing and Community Development Act of 1992, Section 184 authorizes HUD to operate an Indian home loan guarantee program that is meant to stimulate access to private financing for Native Americans. Under the program, HUD guarantees loans made by private lenders to Native American families, tribes, and Indian housing authorities for construction, acquisition, and rehabilitation of single-family homes.[19] Section 184 is currently the most widely used product to encourage private lending on restricted lands. As of August 31, 2002, $96,519,251 in guaranteed Section 184 loans had been made, with 300 loans (worth $45,978,907) made in Alaska alone.[20]

Another federally subsidized homeownership finance source for Native Americans is the USDA Rural Development (RD) programs. The majority of RD's housing finance efforts for Native Americans fall under its Section 502 program, which provides direct homeownership loans for low-income families in rural areas. RD loan origination rates among Native Americans are similar to other agencies offering federally subsidized housing assistance. In fiscal year 1999, 241 Section 502 direct loans were made to Native American households. Of these, 38 were located on trust lands.[21]

Although there is still much to be done, particularly for those living in the deepest poverty and in the worst housing conditions on AIANHH lands (Section 184 is largely helpful to more moderate-income Native Americans, those who can afford to purchase a home), the past decade has seen changes that hold the promise of future improvements.

While circumstances vary drastically from one AIANHH land to another, the following case study of the Pine Ridge reservation in South Dakota provides a telling example of the many issues discussed above, such as poverty, substandard housing conditions, and lack of access to credit, but also of the important local efforts being undertaken to combat these difficulties.

Native Americans Case Study

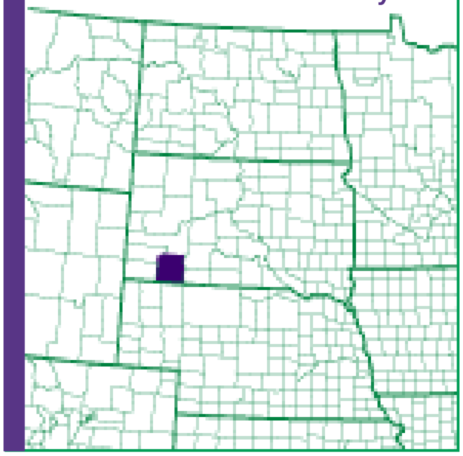
Shannon County, South Dakota

The Pine Ridge Indian reservation, set amidst the rolling grassland hills of southwestern South Dakota, is one of the largest reservations in the United States (second only to the Navajo reservation), and it is also one of the most impoverished. Yet, despite its sad origins and historic poverty, Pine Ridge is also a place of hope, cultural resurgence, and locally driven development.

The Oglala Lakota Sioux,* who occupy the Pine Ridge reservation, originally roamed widely as part of a larger group of Dakota/Nakota/Lakota nomadic people. They subsisted on the land and hunted the buffalo that roamed the plains in great herds. White expansion in the mid-1700s pushed these Lakota Sioux into parts of five plains states. By 1778, the Lakota begun to move into the Black Hills in western South Dakota. The Lakota divided into seven bands at this time, the largest of which came to be known as the Oglala. These seven bands now constitute the Teton Lakota Nation.[23]

FIGURE 6.4

Location of Shannon County



The Black Hills became — and today still remain — the religious and spiritual center of the Oglala Lakota culture.

The Indian Removal Act of 1830 forced Native tribes living in the east to move west of the Mississippi River, into what was then called Indian Territory. More than a century of struggle, punctuated by broken treaties and several bloody wars, was to follow between the Lakota people and the U.S. government. In 1875, after the presence of gold in the Black Hills had been confirmed, over 15,000 miners invaded the region.

On December 6, 1875, the U.S. Commissioner on Indian Affairs ordered the Lakota onto the reservation by January 31, 1876, threatening to treat them as "hostiles"

FIGURE 6.5

Shannon County Quick Facts, 2000

	Shannon County	S. Dakota
2000 Population	12,466	754,844
Population Change 1990-2000	25.9%	8.5%
Population Native American	94.2%	8.3%
Median Household Income	$20,916	$35,282
Female-Headed Households	36.4%	9.0%
Persons Below Poverty	52.3%	13.2%
Homeownership Rate	49.6%	68.2%
Cost Burdened	16.1%	20.5%
Crowded	39.1%	3.1%
Lacking Complete Plumbing	13.0%	0.6%
Lacking Complete Kitchen	9.2%	0.9%

They made us many promises,
more than I can remember,
but they never kept but one;
they promised to take our land,
and they took it.

— Red Cloud, Oglala Lakota Chief, shortly before his death in 1909 [22]

* The collective appellation Sioux was first used by the early French trappers and is the corrupted form of an original Ojibway descriptive term. Because of the colonial origin of the Sioux designation, many individuals and communities now identify themselves by their tribal grouping (Lakota, Santee, or Yankton) or by their sub-tribal name (Oglala, Hunkpapa, Sisseton). All of the terms are commonly used, however, and tribal members frequently use Lakota and Lakota Sioux interchangeably. The people who participated in this case study identified themselves as the Ogala Lakota.

and have them arrested if they did not obey. Following this ultimatum, the U.S. Army was called in, and over the following year several battles were fought with different Lakota bands. On June 25, 1876, General Custer and approximately 600 cavalry were defeated (resulting in the death of Custer himself and 200 of his men) by a combined force of Lakota, Cheyenne, and Arapaho Indians in the famous Battle of the Little Big Horn. The Indians' victory was short-lived, however, and the last vestiges of their autonomy were eroded by the U.S. government over the ensuing 20 years.[24]

In 1878 the Pine Ridge and Rosebud agencies (later made into reservations) were created in South Dakota, and in 1879 the first Lakota children were removed from their families by the U.S. government and sent to the Carlisle Indian School in Pennsylvania where they were to be "civilized" for assimilation into white culture. This assimilation process included cutting their hair, burning their traditional clothing, forcing them to wear European American dress, and prohibiting the use of their native Lakota language.[25]

The Dawes Act of 1887 divided tribal land into individual allotted tracts, thereby destroying traditional tribal land tenure in an attempt to promote Indian assimilation. Those tracts not allotted to individual Native families could be leased to whites, thus further reducing the size of Lakota Sioux lands. In 1889, after the federal government confiscated 7.7 million acres of the Sioux's sacred Black Hills, the Oglala Lakota were assigned to live permanently on the Pine Ridge reservation.[26]

HAC researchers conducted case study research on the Pine Ridge reservation in the early 1980s and in 1994, and in February 2002 returned to investigate the prevailing housing conditions. The legacy left by more than two centuries of colonial subjugation and economic marginalization is still quite visible on the reservation. HAC found that, since 1990, the general scope of the economic deprivation on Pine Ridge has remained largely unchanged. Pine Ridge still bears the unenviable distinction of being one of the least developed Native reservations in the United States, characterized by a lack of economic and physical infrastructure, a shortage of services, prevalent substandard housing, and high rates of diseases like diabetes, tuberculosis, and alcoholism. The reservation still lacks a strong economic base, private-sector investment continues to be minimal, and the population remains impoverished. At the same time, efforts to improve life at Pine Ridge continue.

This small, weather-beaten house is typical of homes on the Pine Ridge reservation.

Population Characteristics

The Pine Ridge reservation is spread across three rural counties — Shannon, Jackson, and Bennett — in the southwestern corner of South Dakota. The 2000 Census found that 12,466 (nearly 80 percent) of the reservation's 15,521 residents live within Shannon County, which is entirely subsumed by the reservation. Some local residents interviewed for this case study estimate the Pine Ridge reservation's total population to be closer to 20,000.[27]

Shannon County's population increased by 26 percent from 1990 to 2000, according to U.S. Census data (Figure 6.5). In 1990 the County's population was reported at 9,902, and in 2000 it was 12,466. The vast majority (94.2 percent) of county residents are Native American and most of the rest are white, with only negligible numbers of other racial or ethnic groups. This mix did not change from 1990 to 2000. Population density is low, only six people per square mile.

The village of Pine Ridge is the seat of tribal government, and the 16-member tribal council is based there. The bulk of the reservation's limited economic, physical, and administrative infrastructure — including the Bureau of Indian Affairs office, the Oglala Sioux (Lakota) Housing Authority, the Oglala Sioux Tribe Partnership for Housing, the South Dakota Department of Social Services office, a food distribution warehouse, a youth center, the tribal energy assistance department, and a handful of small private businesses — is located in Pine Ridge.

Other towns on the reservation include Oglala, Redshirt, Kyle (home to the Oglala Lakota College), Porcupine, and Wanblee. These villages are quite far apart and the population tends to cluster around them, while the rest of the reservation is sparsely dotted with isolated homesteads often set back from the road on distant hills.

The geographic remoteness of the reservation itself (the nearest metropolitan area, Rapid City, is over 100 miles away), and of its individual settlements, is inextricably linked to the lack of physical infrastructure like roads, water and electricity lines, and sewage systems. The vast distances between homesteads and villages make the provision of such infrastructure prohibitively expensive. An acute shortage of local contractors and other businesses means that construction services, for example, often have to be brought to the reservation from distant Rapid City.[28]

Economic Conditions

Given Pine Ridge's history and isolation, it is not surprising that Shannon County's economy is government-dependent, transfers-dependent, and characterized by persistent poverty, according to the Economic Research Service typology. In government-dependent counties, government activities contributed a weighted annual average of 25 percent or more of labor and proprietor income over the three years from 1987 to 1989.[29]

Local economic conditions may have improved during the 1990s. The median income in Shannon County rose from $11,105 in 1990 (equivalent to $14,659 in 2000 dollars) to $20,916 in 2000, a 42 percent increase in real terms. The county's poverty rate improved from 63 percent in 1990 to 52.3 percent in 2000. The 52.3 percent rate, however, is almost four times the poverty rate for South Dakota.

In 2002, as in 1990, the largest single employers on the entire Pine Ridge reservation are public entities like the tribal government and the Bureau of Indian Affairs (BIA). A few small, private service sector businesses provide additional jobs. The Census Bureau reports that a total of 1,504 people in Shannon County were employed in various private nonfarm establishments in 1999 (a 53.8 percent increase since 1990), while in 1997 local government employed the equivalent of 318 people.

Because of the lack of local employment opportunities, many people leave the reservation for extended periods of time to find jobs elsewhere — the most frequent destination being Rapid City — and some join the military as a way of escaping poverty and acquiring skills. It is common for these migrants to then return to the reservation, periodically or permanently, because of kinship ties. These local patterns of job migration are responsible for the increase in population since 1990 according to local respondents and housing experts.[30]

Estimates of the unemployment rate in Shannon County, and on the reservation in general, vary greatly. Popular local opinion puts the figure anywhere between 70 and 85 percent, and articles in the regional media support that assertion.[31] The executive director of the Oglala Sioux Tribe Partnership for Housing suggests the figure should be around 60 percent.[32] In contrast, the Bureau of Labor Statistics reported a conspicuously lower figure of 8.3 percent, and the South Dakota Department of Labor reported an even lower figure of 7.6 percent for January 2002.[33]

The large disparities in unemployment estimates are most likely caused by the fact that, without employment opportunities, Pine Ridge residents reduce their job-seeking efforts and become "discouraged workers," who are not counted among the unemployed. In Shannon County, only 48 percent of adults over age 18 are counted as within the workforce.[34]

An estimated 11 percent of Shannon County's population received Temporary Assistance for Needy Families (TANF) cash payments in January 2002, and approximately 36 percent received Food Stamps.* The field program specialist at the social services office in Pine Ridge village estimates that 30 to 40 percent of all TANF cases in South Dakota are processed by that office, which serves neighboring Jackson County as well as Shannon County.[35]

In 2001, Shannon County TANF recipients stayed on the program for an average of only 5.2 months, despite the fact that South Dakota's 60-month TANF time limit

* These figures were calculated using the entire number of recipients in each category—TANF and Food Stamps—as reported by the South Dakota Department of Social Services for January 2002. Dependency was not measured in terms of the number of households that receive assistance, because that unit of analysis does not accurately capture the entire recipient population in Shannon County, as several families often occupy the same household.

did not apply to them.[36] When unemployment rates exceed 50 percent in their areas, Native American families living on reservations in South Dakota are exempt from public assistance time limits while they are within reservation boundaries. Every month a family lives outside reservation territory while receiving TANF counts toward the lifetime limit of 60 months.[37]

Another federal assistance program, part of the U.S. Department of Agriculture's Food Distribution Program on Indian Reservations, is headquartered in a large warehouse in the village of Pine Ridge from which a wide variety of food commodities are dispensed to local residents. Recipients must qualify for benefits each month, based on family size and income. Many families on the Pine Ridge reservation participate in this program as an alternative to the Food Stamp program because there are few privately owned food stores at Pine Ridge.[38]

Federal funding has also enabled the tribe to institute a five-year comprehensive mental health services project aimed at providing recuperative support to children and families in domestic crisis. Known as Nagi Kicopi (or "Calling the Spirit Back" in Lakota), the project commenced in 1999 with funding from the Substance Abuse and Mental Health Services Administration (SAMHSA). It brings together traditional Lakota healers, parents, children, and professional service providers to confront issues like alcoholism, domestic violence, juvenile delinquency, and child abuse. Nagi Kicopi embodies a holistic, community-based approach to healing that incorporates traditional Lakota peace-making strategies.[39]

Housing Conditions

Housing Characteristics

Housing conditions in Shannon County are even worse than those experienced by most households on other Native American lands throughout the United States. Most homes on the reservation fall into one of four categories: traditional log homes, wood-frame houses, mobile homes, or low-rent homes funded by the Department of Housing and Urban Development (HUD).

Like Shannon County's population, the number of occupied housing units there rose 26 percent from 1990 to 2000, when the Census identified 2,785 units. Nearly half of them are owner-occupied, a slight increase from 45 percent in 1990. By contrast, South Dakota's statewide homeownership rate is 68.2 percent, and the rate in all nonmetropolitan areas of the country is even higher.

Housing conditions in Shannon County are worse than in the rest of South Dakota. While only 3.1 percent of South Dakota homes have crowded conditions, 39.1 percent of homes in Shannon County are crowded. Complete kitchens are lacking in 9.2 percent of Shannon County households, compared with 0.9 percent of households statewide, and complete plumbing is lacking in 13 percent of Shannon County households, compared with 3.1 percent statewide.

Additional information about Pine Ridge housing conditions is maintained by the tribe's Energy Assistance office, which provides maintenance services on existing units and helps pay for installation or ongoing costs of utilities such as water, electricity, and sewer. Because this agency serves the lowest income residents of the reservation, the housing conditions it reports are not necessarily representative of conditions in Shannon County or on the reservation as a whole.

Traditional log homes without basic facilities are still in use as residences.

FIGURE 6.6

Pine Ridge Reservation Housing Conditions

by Type of Homes Serviced by Energy Assistance Office, 2000-2001

	Log	Wood Frame	Mobile	HUD Low Rent	HUD Owner-Occupied
Total units	97	782	976	1,118	504
No electricity	10	25	45	0	0
No water	56	161	327	0	0
No sewer	53	159	313	0	0
Type of heat					
Electric	20	64	35	27	139
Fuel oil	8	22	1	0	0
Propane	21	494	807	1,091	365
Wood	58	202	133	0	0
Condition [1]					
Adequate size [2]	0	119	8		
Major repairs	40	227	20		
Minor repairs	11	167	25		
Standard	0	67	5		
Replace	31	77	10		

Notes: [1] The conditions of homes are defined in terms of their general physical appearance; the quality of important structural features like the roof, walls, and flooring; and the presence of utilities like plumbing, sewage, electricity, and heat.

[2] Adequate size is determined in relation to the number of inhabitants per unit, using the U.S. Census Bureau guideline of 1.01 persons per room.

Source: Low Income Home Energy Assistance Community Services Department, Pine Ridge, 2000/2001.

Among the homes on which the Energy Assistance office has performed work, none of the traditional log houses have adequate space and only a relatively small number of mobile and wood-frame homes are of sufficient size (Figure 6.6). Large proportions of the non-HUD homes lack water and/or sewer service, while smaller numbers lack electricity. Wood-framed homes are most likely to need major repairs or replacement.

Low-cost HUD-funded rental and ownership units constitute the most affordable type of housing on the reservation. All of them provide water, sewer, and electricity. However, several local residents — including a former tribal housing authority employee who now works as a nonprofit credit counselor on the reservation — indicate that many people do not like the living conditions and cluster format of these neighborhoods. Despite the generally adequate utilities in these homes, the prevailing structural conditions are visibly poor and some units appear almost derelict. Another observer familiar with the reservation states that Pine Ridge residents do not like to live in subdivision type developments regardless of their condition.[40] Many families leave the cluster developments during times of the year when the weather is pleasant enough to allow outdoor camping in the traditional Lakota fashion.[41]

Approximately 39 percent of Shannon County's homes are crowded, compared to 3 percent for all of South Dakota and less than 5 percent for the nation. Ironically, residential crowding is increased by the way in which many Native communities deal with homelessness. In Lakota culture it is customary for families to give shelter to indigent relatives. As a result, several families may share an inadequately sized dwelling. According to records compiled in 2001 and 2002 by the Energy Assistance office, 588 people on the reservation were classified as homeless. These people did not own or rent their own units and they shared accommodation with relatives.[42]

Another indication of the extent of the tribe's housing need is the tribal housing authority's waiting list of 1,200 names. Furthermore, in an effort to quantify some of the tribe's housing requirements, the housing authority has identified a need for 4,000 additional units on the reservation.[43]

Infrastructure

A report prepared for the U.S. Department of Commerce states that American Indian households across the United States score greatly below national averages in terms of access to basic technologies like telephones, personal computers, heating (electricity and gas), radio stations, and cable television.[44] Pine Ridge is no exception. According to the report, only 41 percent of Pine Ridge reservation households have telephones. Furthermore, nearly 40 percent of households on the reservation receive their water from individual wells, and just over

The director of the Lakota Fund's Individual Development Account program shows off one of the rental homes developed and managed by the fund outside the village of Wanblee.

20 percent lack complete plumbing facilities. While an estimated 55 percent of Pine Ridge households are linked to a public sewer system, approximately 21 percent dispose of sewage by other means, excluding a septic tank or cesspool.[45]

According to the data coordinator at the tribe's Low Income Home Energy Assistance Community Services office in Pine Ridge, the largest infrastructural obstacle to housing and utilities development is the serious lack of quality roads on remote parts of the reservation. The primary barrier to construction of roads and other infrastructure, he adds, is the lack of a strong economic base that could foster private investment, yielding a tax base for the tribal government.[46]

The tribally managed Mni Wiconi water pipeline project, still under construction, will eventually serve over 50,000 people including residents of the Pine Ridge, Rosebud, and Lower Brule reservations, by bringing water from the Missouri River to remote rural areas. Many distant settlements and homesteads on the Pine Ridge reservation have no access to fresh water, and they rely almost exclusively on regular deliveries from three supply trucks operated by the Mni Wiconi project. The project is scheduled to be finished in 2006 or 2007.

Smaller scale infrastructure improvements are provided by an American Indian nonprofit called Running Strong, which began drilling wells and delivering water to residents of the Pine Ridge reservation in 1986. Billy Mills, an Oglala Lakota from the reservation who won a gold medal in the 10,000 meter race at the 1964 Olympic Games, serves as Running Strong's national spokesperson. Running Strong's well-drilling project on Pine Ridge assists families (13 are chosen annually) who are not scheduled to receive water through either the Indian Health Service (IHS) or the Mni Wiconi project within the next two years. In 2000-2001, the average cost for a 180-foot well was $6,500, which included drilling, submersible pumps, pressure tanks, pipes, and wiring.[47] When the recipient of a Running Strong well owns a house that can support indoor plumbing, the IHS installs a septic system and connects the well to the structure.

Financial Services and Mortgage Lending

Like Native Americans on reservations throughout the United States, Pine Ridge residents have little access to private credit. According to local housing practitioners, the possibility of obtaining a mortgage is further complicated by the legal complexities of tribal land ownership structure.[48] In Lakota culture, land tenure traditionally passes along family lineage and therefore multiple people can own the same parcel, with each individual having an equal right of proportional ownership. This results in shared or fractionalized land ownership — a condition known as undivided interest. Before any individual who shares land with others in this type of ownership can build a house of his or her own, s/he has to get permission from all the other owners before subdividing the parcel. Obtaining such a consensus can prove extremely difficult, and in some cases, even impossible. The Oglala Sioux Tribe Partnership for Housing (OSTPH) helps prospective homeowners arbitrate disputes over shared land ownership, and in-house credit counselors also assist borrowers in completing the paperwork required to lease land from the BIA.

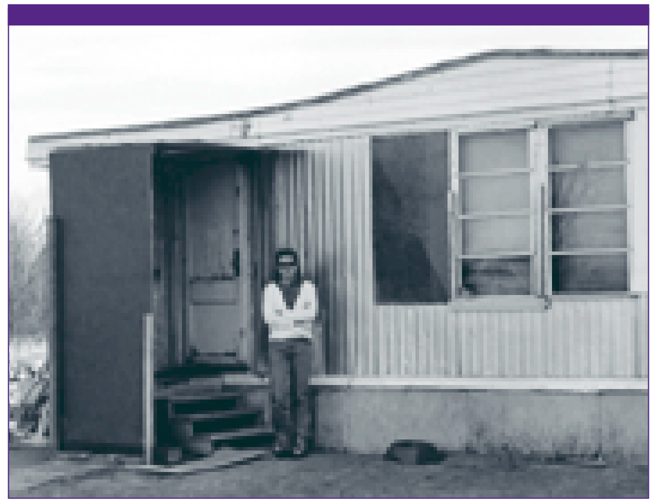
In addition, according to OSTPH credit counseling staff, an important obstacle to successful homeownership on the reservation has been a lack of financial literacy among borrowers. Many Native borrowers are not aware of the basic creditworthiness required to start a realistic homeownership process, and most of those who have bad credit do not know how to repair it. Many people on the reservation have inadvertently ruined their credit by not realizing that a voluntary repossession, of a vehicle for example, blemishes their personal credit history. Finance companies sometimes capitalize on this deficit in borrower education by engaging in predatory lending practices.

Local development experts, housing practitioners, and credit counselors agree that aspiring homeowners on the reservation are often exposed to predatory lending practices in the mobile home market and elsewhere. Low-income families on Pine Ridge find the prospect of buying a mobile home attractive because of its relatively low cost, the simpler legal and administrative procedures associated with the purchase, and the obvious absence of lengthy construction periods. However, uninformed borrowers often unwittingly commit themselves to unfeasible loan repayment schedules because some subprime lenders extend credit to them that exceeds their ability to repay.

According to a rural development specialist at the USDA Rural Development regional office in Rapid City, multiple requests are received every month from tribal mobile home owners wishing to refinance their mortgages because they are unable to meet the unfriendly repayment terms of their original loans.[49] Strong anecdotal evidence therefore indicates that foreclosures on mobile homes and repossessions of vehicles are widespread problems on the reservation and result from predatory lending practices.

Home Mortgage Disclosure Act (HMDA) data make clear the shortage of conventional credit on the Pine Ridge reservation. During 1999, Shannon County residents applied for a total of 228 loans. The vast majority of them (177, or nearly 78 percent) applied to subprime or mobile home lenders, while only 22 percent of applications were processed by lenders classified as mainstream or prime.* Approximately 60 percent of the applicants were American Indian and most of the loans applied for (nearly 93 percent) were conventional mortgages to be used for home purchases.[50]

* In order to classify lenders, HAC used a list of financial institutions, maintained by the Department of Housing and Urban Development, that are generally recognized as specializing in subprime lending and the mobile home market.



This woman and her family will move from this mobile home in Kyle to the self-help home shown on page 109.

An unusually high 73 percent of these applications were unsuccessful. Denial rates were high for both Native American and white applicants, but Indians were denied more often: 78 percent of the time, compared to 61 percent for whites. Just over 70 percent of all unsuccessful requests were from applicants with incomes below the $18,000 county median used in the HMDA reporting system.

Nearly 54 percent of all Shannon County applications were processed by one subprime lender that "specialize[s] in non-conforming loans."[51] This acute lack of competition in the private-sector lending industry probably contributes to the pervasive debt problem in Shannon County.

Housing Assistance Efforts

Housing aid on the Pine Ridge reservation is delivered by two tribal offices, three nonprofit organizations, the Bureau of Indian Affairs (BIA), and USDA Rural Development. The federal government provides almost all the funds used, although some private lending is included. The Housing Assistance Council has provided capacity building funds and technical assistance to the tribal housing authority, the Lakota Fund, and the Oglala Sioux Tribe Partnership for Housing.

As noted above, the Low Income Home Energy Assistance Community Services office — commonly called the Energy Assistance department — is part of the tribal government. It receives direct federal, state, and BIA funding to build homes, perform structural maintenance on existing units, assist residents with energy payments, and provide financial assistance to households for the installation of utilities like water, electricity, and sewer. The department built 41 homes between 1998 and 2001.[52]

This new self-help home being constructed at an OSTPH site will be moved to the land of the woman shown on page 108 when completed.

The Oglala Sioux (Lakota) Housing Authority, located in the village of Pine Ridge, provides most of the low-cost rental housing in the village. The housing authority is the entity designated by the tribe to receive and spend block grant funds provided by HUD to the tribe pursuant to the Native American Housing Assistance and Self Determination Act (NAHASDA). It also uses the USDA Rural Development/Rural Housing Service programs.

Running Strong, the nonprofit that drills wells on the reservation, does some housing work as well. Named Tipi Waste Un Zanipi (meaning "wellness through a good home" in Lakota), its program makes small repairs to reservation homes, provides emergency funds for heat, and builds ramps and entrance modifications to facilitate access for people with disabilities.

The nonprofit Lakota Fund was established in 1986 as a project of the First Nations Development Institute of Falmouth, Va., in partnership with the Oglala Lakota tribe. It originally focused on helping small businesses on the reservation. Today it is a separate, community-based organization that builds homes and provides aspiring homeowners with comprehensive credit and ownership counseling as well as fostering business development.

The Lakota Fund recently started a new two-year Individual Development Account (IDA) program and will further diversify its mission in the future by adding a financial literacy program for TANF clients and a schedule of evening classes on the historical trauma left on Lakota culture by colonialism. According to the Lakota Fund's IDA director, the program will recruit 30 families to participate in a two-year matched funds savings plan.[53] Families will save money to be used for the development of a major asset (education, homeownership, or small business) and the IDA program will match those savings with $2 for every $1 saved.

The Lakota Fund has used Low Income Housing Tax Credit funding to develop 30 rental units on the outskirts of the village of Wanblee. The development consists of three- and four- bedroom units set in a circular pattern around a large, open stretch of field. The Lakota Fund counsels residents on maintaining their properties, and the development has a tenants' association that regularly meets in different homes. There are plans to secure funding for the construction of a children's playground and a meeting hall for the tenants' association on the open field in the middle of the development.

The Lakota Fund enforces evictions for nonpayment and neighborhood ordinances set standards for keeping properties well-maintained and clean. One such ordinance, for example, limits the number of derelict vehicles that residents can have in their yards. According to the Lakota Fund's executive director, this well-regulated approach to providing housing may be considered unusual on the rest of the reservation because environmental ordinances and evictions for non-payment are not regularly enforced in tribal housing. The Lakota Fund's strictly enforced eviction policy initially met with resistance from local activists, but the policy has endured.[54]

The newest housing provider on the reservation, the Oglala Sioux Tribe Partnership for Housing (OSTPH), is a tribally chartered, 501(c)(3) tax-exempt nonprofit housing development organization established in 1999 with a $2 million grant from HUD's Rural Housing and Economic Development program. Created as a result of Clinton Administration efforts to improve conditions on the reservation, OSTPH works with HUD to develop new affordable housing on Pine Ridge. From its inception through early 2002, OSTPH has constructed 60 homes on the reservation.

OSTPH requires homebuyers to have reasonably good credit histories, some available land of their own, the potential to meet loan repayment schedules, and the ability to maintain their homes. For those who qualify, the organization has access to several sources of mortgage funds.

Most often OSTPH uses conventional mortgages from Wells Fargo Home Mortgage with government guarantees through HUD's Section 184 Indian Home Loan Guarantee program. OSTPH is the only intermediary on the reservation for the Section 184 program, through which Native borrowers living on trust land can access conventional private sector mortgage financing. HUD's guarantee serves as collateral, enabling lenders to make secure loans without needing mortgages on land as security.

Some families on the reservation have become homeowners through OSTPH's self-help housing program, in which several families construct their homes at the same time, working together on each other's units. OSTPH's administrative and supervisory costs are funded largely by a technical assistance grant from USDA Rural Development through its Section 523 Mutual Self-Help Housing program. The Section 523 grant required OSTPH to develop at least 16 units between 2000 and 2002, and OSTPH successfully constructed 18.

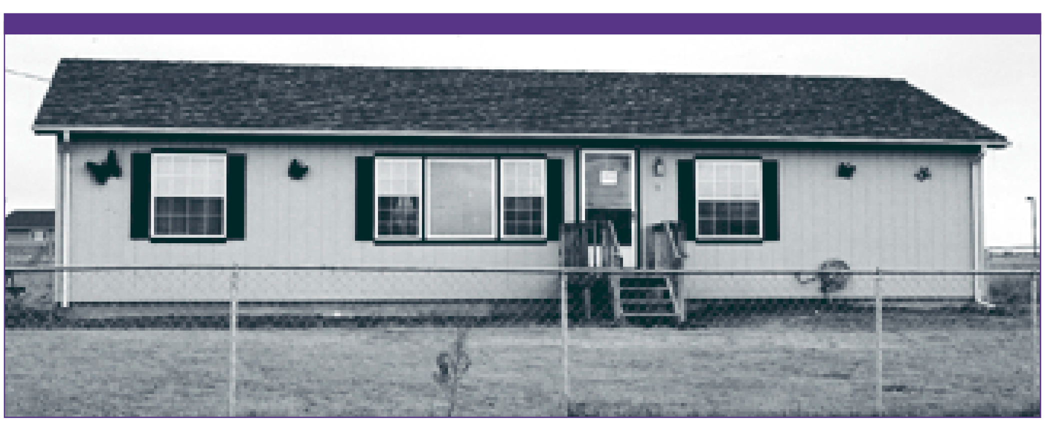
Because the land available to (or already owned by) the self-help participants is scattered throughout the reservation, the owner-builders work together at OSTPH's self-help construction yard in Kyle. Foundations are prepared on each site, and the homes are moved to their final sites when they are almost complete. The entire process is overseen by a qualified supervisor provided by the organization. Most of the participating families receive mortgages from USDA Rural Development's Section 502 direct loan program, requiring no down payment and providing an interest rate as low as 1 percent.

The OSTPH self-help homebuyer counselor annually recruits prospective applicants for the program by targeting families in low-income rental housing who may have the potential to successfully repay a mortgage. With its self-help housing program, OSTPH typically provides homeownership opportunities to very low- and low-income families, while it serves the reservation's moderate-income constituency with the HUD Section 184 program.

OSTPH also manages its own revolving loan fund for homebuilding with money received from HUD under NAHASDA, helps residents apply for Section 502 mortgage loans and, with funding from HUD and other sources, provides pre- and post-homeownership credit counseling to borrowers. As of February 2002 OSTPH's executive director planned to expand the organization's developmental role by providing borrowers with more comprehensive technical assistance and by obtaining Community Development Financial Institution (CDFI) status from the U.S. Treasury Department.

Significant Developments

While numerous funding sources have contributed to the improvement of housing on the Pine Ridge reservation, one has clearly increased its activity there since 1990. During the early 1990s visit to the area, HAC researchers noted that USDA's Farmers Home Administration was working to become more active on the reservation. USDA Rural Development, the successor agency to Farmers Home, seems to have succeeded. USDA Rural Development staff report that the agency's Rapid City office funded approximately 60 units from 1998 through 2001.[55]



This new home in Pine Ridge Village was constructed through OSTPH's self-help program.

USDA Rural Development programs active on Pine Ridge as of February 2002 include the Section 502 direct homeownership mortgage program, Section 504 home repair loans and grants, and the Section 515 rural rental housing loan program. Staff say the agency has not been able to use its Section 502 guaranteed loan program because it has not been able to find a lender willing to make guaranteed loans on trust land, although it continues to try to identify such a lender.[56]

According to USDA Rural Development personnel in Rapid City, in 2003 the tribal housing authority will construct 24 additional units of subsidized housing for elderly people with funds from the Section 515 rental program. This development will be owned and operated by the housing authority, and all contractors will be required to be licensed by the Oglala Lakota tribe.[57]

Thus, although no metamorphosis has occurred on the Pine Ridge Reservation since 1990, nor even since 1980, some housing improvements are underway. Yet massive unemployment, meager infrastructure, substandard housing, and extensive poverty remain.

Additional change may still be possible. In 1998 the federal government designated the Oglala Sioux Tribe Empowerment Zone, a chartered organization of the Oglala Sioux Tribe with access to $10 million to implement a ten-year strategic plan addressing family needs, business assistance, housing, and education. The designation also makes the area eligible for tax benefits designed to lure private investment. As of February 2002 the Empowerment Zone is formulating a plan to create a housing manufacturing plant on the Pine Ridge reservation in the near future. This project will receive funding for technical assistance from USDA Rural Development, and local carpenters will be trained at the Oglala Lakota College in Kyle.

Conclusion

The Lakota people have a resilient culture with vibrant civil institutions, but the basic economic deprivation of their environment continues to stifle economic development efforts. The housing situation on the Pine Ridge reservation remains problematic, with an abundance of substandard, overcrowded homes and a shortage of access to affordable credit. Several HUD and USDA Rural Development housing programs are being implemented, with positive results, through intermediary nonprofit organizations. Access to these programs must be expanded, however, to meet the reservation's needs.

The increased presence of private sector lending institutions on the reservation in recent years is encouraging and necessary. Unfortunately, it appears that there has also been a related increase in the overall incidence of predatory lending practices. Federal housing agencies, the Oglala Lakota tribe, and the tribally chartered nonprofits must guard against the possible financial victimization of vulnerable tribal borrowers by some for-profit lenders.

The poverty on the Pine Ridge reservation, and its population's subsequent high dependency on public assistance, are emblematic of a dire absence of economic opportunity. Despite the unforgiving economic conditions that define their contemporary environment, the Oglala Lakota are working to create solutions to their own problems.

ENDNOTES

National Analysis

1. Housing Assistance Council, *A Decent Home: A History of Federal Rural Housing Programs*, unpublished (Washington, D.C.: 1987), 6.
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52. Running Bear, interview.
53. Leslie Mesteth, interview by author, Kyle, S. Dak., 8 February 2002.
54. Monica Drapeau, interview by author, Kyle, S. Dak., 8 February 2002.
55. Jirsa and Martinson, interview.
56. Ibid.
57. Ibid.

APPENDICES

APPENDIX A
About The Data

APPENDIX B
Data Tables

APPENDIX A
About The Data

CENSUS 2000

A majority of the information in this report derives from HAC tabulations of public use microdata from the 2000 Census of Population and Housing. Census 2000 was conducted by the U.S. Department of Commerce's Bureau of the Census, which collected information on 281.4 million people and 115.9 million housing units across the United States between March and August 2000. Most of the Census 2000 information utilized in this report derives from one of two data sets. The first is Summary File 1, commonly referred to as the "short form," on which a limited number of questions were asked about every person and every housing unit in the United States. Secondly, Summary File 3 or "long form" data provide more detailed information on population and housing characteristics. These data came from a sample (generally one in six) of persons and housing units.

For detailed information about Census 2000 data used in this report please consult the following reports produced by the Census Bureau:

> U.S. Department of Commerce, Economics and Statistics Administration. 2001. *Technical Documentation: Summary File 1, 2000 Census of Population and Housing*. Washington, D.C.: U.S. Bureau of the Census.
>
> U.S. Department of Commerce, Economics and Statistics Administration. 2002. *Technical Documentation: Summary File 3: 2000 Census of Population and Housing*. Washington, D.C.: U.S. Bureau of the Census.
>
> U.S. Department of Commerce, Economics and Statistics Administration. 2002. *Technical Documentation: Demographic Profile 2000*. Washington, D.C.: U.S. Bureau of the Census.

Limitations of the Data

Nonsampling Error[1]

In any large-scale statistical operation, such as Census 2000, human and computer-related errors occur. These errors are commonly referred to as nonsampling errors. Such errors include not enumerating every household or every person in the population, not obtaining all required information from the respondents, obtaining incorrect or inconsistent information, and recording information incorrectly. In addition, errors can occur during the field review of the enumerators' work, during clerical handling of the census questionnaires, or during the electronic processing of the questionnaires.

While it is impossible to completely eliminate nonsampling error from an operation as large and complex as the decennial census, the Census Bureau attempts to control the sources of such error during the collection and processing operations.... The success of these [attempts], however, was contingent upon how well the instructions actually were carried out during the census.

Sampling Error [2]

Statistics in this data product are based on a sample. Therefore, they may differ somewhat from 100-percent figures that would have been obtained if all housing units, people within those housing units, and people living in group quarters had been enumerated using the same questionnaires, instructions, enumerators, and so forth. The sample estimate also would differ from other samples of housing units, people within those housing units, and people living in group quarters. The deviation of a sample estimate from the average of all possible samples is called the sampling error. The standard error of a sample estimate is a measure of the variation among the estimates from all possible samples. Thus, it measures the precision with which an estimate from a particular sample approximates the average result of all possible samples. The sample estimate and its estimated standard error permit the construction of interval estimates with prescribed confidence that the interval includes the average result of all possible samples. The method of calculating standard errors and confidence intervals for the data in this product appears in the section called ''Calculation of Standard Errors.''

Definitions [3]

Ability to speak English. For people who speak a language other than English at home, the response represents the person's own perception of his or her ability to speak English, from "very well" to "not at all." Because census questionnaires are usually completed by one household member, the responses may represent the perception of another household member. (For more information, see "Language spoken at home.")

Age. The age classification is based on the age of the person in complete years as of April 1, 2000. The age of the person usually was derived from their date of birth information. Their reported age was used only when date of birth information was unavailable.

Child. A child includes a son or daughter by birth, a stepchild, or an adopted child of the householder, regardless of the child's age or marital status. For more information, see "Own Child."

Citizenship status. U.S. citizens include people born as citizens and people who acquire citizenship through naturalization. All natives are U.S. citizens at birth. A foreign-born person is classified as either a "Naturalized citizen" or "Not a citizen." (For more information, see "Native" and "Foreign born.")

Earnings. Earnings is defined as the sum of wage and salary income and net income from self-employment. Earnings represent the amount of income received regularly before deductions for personal income taxes, social security, bond purchases, union dues, medicare deductions, etc.

Family household (family). A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

Grandparents as caregivers. Data were collected on whether a grandchild lives in the household, whether the grandparent has responsibility for the basic needs of the grandchild, and the duration of that responsibility. The data on grandparents as caregivers were derived from answers to questions asked of the population 15 years and over. Because of the very few numbers of people under 30 years being grandparents, data are only shown for people 30 years and over.

Hispanic or Latino. People who identify with the terms "Hispanic" or "Latino" are those who classify themselves in one of the specific Hispanic or Latino categories listed on the questionnaire—"Mexican," "Puerto Rican," or "Cuban"—as well as those who indicate that they are "other Spanish, Hispanic, or Latino." Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. People who identify their origin as Spanish, Hispanic, or Latino may be of any race.

Household. A household includes all of the people who occupy a housing unit. People not living in households are classified as living in group quarters.

Householder. In most cases, the householder is the person, or one of the people, in whose name the home is owned, being bought, or rented and who is listed as Person 1 on the census questionnaire. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder (i.e., Person 1).

Housing unit. A housing unit may be a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

Income in 1999. Information on money income received in calendar year 1999 was requested from individuals 15 years and over. "Total income" is the sum of the amounts reported separately for wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income; social security or railroad retirement income; supplemental security income (SSI); public assistance or welfare payments; retirement or disability income; and all other income. Receipts from the following sources are not included as income: money received from the sale of property (unless the recipient was engaged in the business of selling such property); capital gains; the value of income "in kind" from food stamps, public housing subsidies, medical care, employer contributions for individuals, etc.; withdrawal of bank deposits; money borrowed; tax refunds; exchange of money between relatives living in the same household; and gifts and lump-sum inheritances, insurance payments, and other types of lump-sum receipts. Although the income statistics cover calendar year 1999, the characteristics of individuals and the composition of households/families refer to the time of enumeration. Thus, the income of the household or family does not include amounts received by individuals who were members of the household/family during all or part of the calendar year 1999 if these individuals no longer resided with the household/family at the time of enumeration. Similarly, income amounts reported by individuals who did not reside with the household/family during 1999 but who were members of the household/family at the time of enumeration are included. However, the composition of most households/families was the same during 1999 as at the time of enumeration.

Income type in 1999

Wage or salary income. Wage or salary income includes total money earnings received for work performed as an employee during calendar year 1999. It includes wages, salary, Armed Forces pay, commissions, tips, piece-rate payments, and cash bonuses earned before deductions were made for taxes, bonds, pensions, union dues, etc.

Self-employment income. Self-employment income includes both farm and nonfarm self-employment income:

Nonfarm self-employment income. Nonfarm self-employment includes net money income (gross receipts minus expenses) from one's own business, professional enterprise, or partnership. Gross receipts include the value of all goods sold and services rendered. Expenses include costs of goods purchased, rent, heat, light, power, depreciation, charges, wages and salaries paid, business taxes (not personal income taxes), etc.

Farm self-employment. Farm self-employment includes net money income (gross receipts minus operating expenses) from the operation of a farm by a person on his or her own account, as an owner, renter, or sharecropper. Gross receipts include the value of all products sold; government farm programs; money received from the rental of farm equipment to others; and incidental receipts from the sale of wood, sand, gravel, etc. Operating expenses include cost of feed, fertilizer, seed, and other farming supplies; cash wages paid to farmhands; depreciation charges; cash rent; interest on farm mortgages; farm building repairs; farm taxes (not state and federal personal income taxes), etc. The value of fuel, food, or other farm products used for family living is not included as part of net income.

Interest, dividends, or net rental income. Interest, dividends, or net rental income includes interests on savings or bonds, dividends from stockholdings or membership in associations, net income from rental of property to others and receipts from boarders or lodgers, net royalties, and periodic payments from an estate or trust fund.

Social security income. Social security income includes social security pensions and survivors benefits and permanent disability insurance payments made by the Social Security Administration prior to deductions for medical insurance, and railroad retirement insurance checks from the U.S. government. Medicare reimbursements are not included.

Supplemental security income (SSI). Supplemental security income is a U.S. federal assistance program administered by the Social Security Administration that guarantees a minimum level of income for needy aged, blind, or disabled individuals. The census questionnaire for Puerto Rico asked about the receipt of SSI; however, SSI is not a federally administered program in Puerto Rico. Therefore, it is not the same concept as SSI in the United States. The only way a resident of Puerto Rico could have appropriately reported SSI would have been if they lived in the United States at any time during calendar year 1999 and received SSI.

Public assistance income. Public assistance income includes general assistance and temporary assistance to needy families (TANF). Separate payments received for hospital or other medical care (vendor payments) are excluded. This does not include supplemental security income (SSI).

Retirement or disability income. Retirement or disability income includes: (1) retirement pensions and survivor benefits from a former employer; labor union; or federal, state, or local government; and the U.S. military; (2) income from workers' compensation; disability income from companies or unions; federal, state, or local government; and the U.S. military; (3) periodic receipts from annuities and insurance; and (4) regular income from IRA and KEOGH plans. This does not include social security income.

All other income. All other income includes unemployment compensation, Veterans' Administration (VA) payments, alimony and child support, contributions received periodically from people not living in the household, military family allotments, and other kinds of periodic income other than earnings.

Kitchen facilities. Complete kitchen facilities include all of the following: a sink with piped water, a range or cook top and oven, and a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room.

Language spoken at home. The population who speaks a language other than English includes only those who sometimes or always speak a language other than English at home. It does not include those who speak a language other than English only at school or work, or those who were limited to only a few expressions or slang of the other language. Most people who speak another language at home also speak English. (For more information, see "Ability to speak English.")

Median income. The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. For households and families, the median income is based on the distribution of the total number of households or families including those with no income. The median for individuals is based on individuals 15 years and over with income. This measure is rounded to the nearest whole dollar.

Native. The native population includes people born in the United States, Puerto Rico, or the U.S. Island Areas. People who were born in a foreign country but have at least one American parent also are included in this category. (For more information, see..."Foreign born.")

Nonfamily household. A household consisting of a householder living alone or with nonrelatives only.

Occupants per room. Occupants per room is obtained by dividing the number of people in each occupied housing unit by the number of rooms in the unit. Occupants per room is rounded to the nearest hundredth. Although the Census Bureau has no official definition of crowded units, many users consider units with more than one occupant per room to be crowded.

Plumbing facilities. The data on plumbing facilities are obtained from both occupied and vacant housing units. Complete plumbing facilities include: (1) hot and cold piped water, (2) a flush toilet, and (3) a bathtub or shower. All three facilities must be located in the housing unit.

Poverty status in 1999. Poverty is measured by using 48 thresholds that vary by family size and number of children within the family and age of the householder. To determine whether a person is poor, one compares the total income of that person's family with the threshold appropriate for that family. If the total family income is less than the threshold, then the person is considered poor, together with every member of his or her family. Not every person is included in the poverty universe: institutionalized people, people in military group quarters, people living in college dormitories, and unrelated individuals under 15 years old are considered neither as "poor" nor as "nonpoor," and are excluded from both the numerator and the denominator when calculating poverty rates. The Office of Management and Budget (OMB) mandates that all federal agencies (including the Census Bureau) use this poverty definition for statistical purposes (OMB Statistical Policy Directive 14, May 1978).

Race. The concept of race as used by the Census Bureau reflects self-identification by people according to the race or races with which they most closely identify. The categories are sociopolitical constructs and should not be interpreted as being scientific or anthropological in nature. Furthermore, the race categories include both racial and national-origin groups. The racial classifications used by the Census Bureau adhere to the October 30, 1997, *Federal Register Notice* entitled, "Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity" issued by the Office of Management and Budget (OMB). These standards govern the categories used to collect and present federal data on race and ethnicity. The OMB requires five minimum categories (White, Black or African American, American Indian and Alaska Native, Asian, and Native Hawaiian and Other Pacific Islander) for race. The race categories are described below with a sixth category, "Some other race," added with OMB approval. In addition to the five race groups, the OMB also states that respondents should be offered the option of selecting one or more races. If an individual could not provide a race response, the race or races of the householder or other household members were assigned by the computer using specific rules of precedence of household relationship. For example, if race was missing for a natural-born child in the household, then either the race or races of the householder, another natural-born child, or the spouse of the householder were assigned. If race was not reported for anyone in the household, the race or races of a householder in a previously processed household were assigned.

White. A person having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as "White" or report entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish.

Black or African American. A person having origins in any of the Black racial groups of Africa. It includes people who indicate their race as "Black, African Am., or Negro," or who provide written entries such as African American, Afro American, Kenyan, Nigerian, or Haitian.

American Indian and Alaska Native. A person having origins in any of the original peoples of North and South America (including Central America), and who maintain tribal affiliation or community attachment. It includes people who classify themselves as described below.

American Indian. Includes people who indicate their race as "American Indian," entered the name of an Indian tribe, or report such entries as Canadian Indian, French-American Indian, or Spanish-American Indian.

Alaska Native. Includes written responses of Eskimos, Aleuts, and Alaska Indians as well as entries such as Arctic Slope, Inupiat, Yupik, Alutiiq, Egegik, and Pribilovian. The Alaska tribes are the Alaskan Athabascan, Tlingit, and Haida. The information for Census 2000 is derived from the American Indian Detailed Tribal Classification List for the 1990 census and was expanded to list the individual Alaska Native Villages when provided as a written response for race.

Asian. A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam. It includes "Asian Indian," "Chinese," "Filipino," "Korean," "Japanese," "Vietnamese," and "Other Asian."

Native Hawaiian and Other Pacific Islander. A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands. It includes people who indicate their race as "Native Hawaiian," "Guamanian or Chamorro," "Samoan," and "Other Pacific Islander."

Some other race. Includes all other responses not included in the "White," "Black or African American," "American Indian and Alaska Native," "Asian," and the "Native Hawaiian and Other Pacific Islander" race categories described above. Respondents providing write-in entries such as multiracial, mixed, interracial, or a Hispanic/Latino group (for example, Mexican, Puerto Rican, or Cuban) in the "Some other race" category are included in this category.

Two or more races. People may have chosen to provide two or more races either by checking two or more race response check boxes, by providing multiple write-in responses, or by some combination of check boxes and write-in responses. The race response categories shown on the questionnaire are collapsed into the five minimum race groups identified by the OMB, plus the Census Bureau "Some other race" category. For data product purposes, "Two or more races" refers to combinations of two or more of the following race categories:

- White
- Black or African American
- American Indian and Alaska Native
- Asian
- Native Hawaiian and Other Pacific Islander
- Some other race

Rooms. The data on rooms were obtained from both occupied and vacant housing units. The intent of this question is to count the number of whole rooms used for living purposes. For each unit, rooms include living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodger's rooms. Excluded are strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.

Tenure. All occupied housing units are classified as either owner occupied or renter occupied. A housing unit is owner occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. All occupied housing units that are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter occupied.

Unemployed. Civilians 16 years old and over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, (2) were looking for work during the last four weeks, and (3) were available to start a job. Also included as unemployed are civilians 16 years old and over who did not work at all during the reference week, were on temporary layoff from a job, expected to be recalled to work within the next 6 months, or had been given a date to return to work, and were available for work during the reference week. (For more information, see "Employed" and "Labor force.")

Units in structure. The data on units in structure (also referred to as "type of structure") were obtained from both occupied and vacant housing units. A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted. Stores and office space are excluded. The statistics are presented for the number of housing units in structures of specified type and size, not for the number of residential buildings.

Value. Value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.

Year structure built. The data on year structure built are obtained from both occupied and vacant housing units. Year structure built refers to when the building was first constructed, not when it was remodeled, added to, or converted. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration.

Geographic Terms and Concepts [4]

American Indian Area, Alaska Native Area, Hawaiian Home Land

There are both legal and statistical American Indian, Alaska Native, and native Hawaiian entities for which the U.S. Census Bureau provides data for Census 2000. The legal entities consist of federally recognized American Indian reservations and off-reservation trust land areas, the tribal subdivisions that can divide these entities, state recognized American Indian reservations, Alaska Native Regional Corporations, and Hawaiian home lands. The statistical entities are Alaska Native village statistical areas, Oklahoma tribal statistical areas, tribal designated statistical areas, and state designated American Indian statistical areas. Tribal subdivisions can exist within the statistical Oklahoma tribal statistical areas.

In all cases, these areas are mutually exclusive in that no American Indian, Alaska Native, or Hawaiian home land can overlap another tribal entity, except for tribal subdivisions, which subdivide some American Indian entities, and Alaska Native village statistical areas, which exist within Alaska Native Regional Corporations. In some cases where more than one tribe claims jurisdiction over an area, the U.S. Census Bureau creates a joint use area as a separate entity to define this area of dual claims. The following provides more detail about each of the various American Indian areas, Alaska Native areas, and Hawaiian home lands.

Alaska Native Regional Corporation (ANRC). Alaska Native Regional Corporations (ANRCs) are corporate entities established to conduct both business and nonprofit affairs of Alaska Natives pursuant to the Alaska Native Claims Settlement Act of 1972 (Public Law 92-203). Twelve ANRCs are geographic entities that cover most of the state of Alaska (the Annette Island Reserve – an American Indian reservation – is excluded from any ANRC). (A thirteenth ANRC represents Alaska Natives who do not live in Alaska and do not identify with any of the 12 corporations; the U.S. Census Bureau does not provide data for this ANRC because it has no geographic extent.) The boundaries of ANRCs have been legally established. The U.S. Census Bureau offers representatives of the 12 nonprofit ANRCs the opportunity to review and update the ANRC boundaries.

Alaska Native Village Statistical Area (ANVSA). Alaska Native village statistical areas (ANVSAs) are statistical entities that represent the densely settled portion of Alaska Native villages (ANVs), which constitute associations, bands, clans, communities, groups, tribes or villages, recognized pursuant to the Alaska Native Claims Settlement Act of 1972 (Public Law 92-203). ANVSAs are reviewed and delineated by officials of the ANV (or officials of the Alaska Native Regional Corporation (ANRC) in which the ANV is located if no ANV official chooses to participate in the delineation process) solely for data presentation purposes.

An ANVSA may not overlap the boundary of another ANVSA, an American Indian reservation, or a tribal designated statistical area. The U.S. Census Bureau first provided data for ANVSAs for the 1990 census.

American Indian Reservation. Federal American Indian reservations are areas that have been set aside by the United States for the use of tribes, the exterior boundaries of which are more particularly defined in the final tribal treaties, agreements, executive orders, federal statutes, secretarial orders, or judicial determinations. The U.S. Census Bureau recognizes federal reservations as territory over which American Indian tribes have primary governmental authority. These entities are known as colonies, communities, pueblos, rancherias, ranches, reservations, reserves, villages, Indian communities, and Indian villages. The Bureau of Indian Affairs maintains a list of federally recognized tribal governments. The U.S. Census Bureau contacts representatives of American Indian tribal governments to identify the boundaries for federal reservations.

Some state governments have established reservations for tribes recognized by the state. A governor-appointed state liaison provides the names and boundaries for state recognized American Indian reservations to the U.S. Census Bureau. The names of these reservations are followed by ''(State)'' in census data presentations.

Federal reservations may cross state boundaries, and federal and state reservations may cross county, county subdivision, and place boundaries. For reservations that cross state boundaries, only the portions of the reservations in a given state are shown in the data products for that state. Lands that are administered jointly and/or are claimed by two tribes, whether federally or state recognized, are called ''joint use areas,'' and are treated as if they are separate American Indian reservations for data presentation purposes. The entire reservations are shown in data products for the United States. The U.S. Census Bureau first provided data for American Indian reservations in the 1970 census.

American Indian Off-Reservation Trust Land. Trust lands are areas for which the United States holds title in trust for the benefit of a tribe (tribal trust land) or for an individual American Indian (individual trust land). Trust lands can be alienated or encumbered only by the owner with the approval of the Secretary of the Interior or his/her authorized representative. Trust lands may be located on or off of a reservation. The U.S. Census Bureau recognizes and tabulates data for reservations and off-reservation trust lands because American Indian tribes have primary governmental authority over these lands. Primary tribal governmental authority generally is not attached to tribal lands located off the reservation until the lands are placed in trust.

In the U.S. Census Bureau's data tabulations, off-reservation trust lands always are associated with a specific federally recognized reservation and/or tribal government. Such trust lands may be located in more than one state. Only the portions of off-reservation trust lands in a given state are shown in the data products for that state; all off-reservation trust lands associated with a reservation or tribe are shown in data products for the United States. The U.S. Census Bureau first provided trust land data for off-reservation tribal trust lands in the 1980 census; in 1990, the trust land data included both tribal and individual trust lands. The U.S. Census Bureau does not identify restricted fee land or land in fee simple status as a specific geographic category.

Printed reports show separate tabulations for all off-reservation trust land areas, but do not provide separate tabulations for the tribal versus individual trust lands. Trust lands associated with tribes that do not have a reservation are presented and coded by tribal name, interspersed alphabetically among the reservation names.

American Indian Tribal Subdivision. American Indian tribal subdivisions are administrative subdivisions of federally recognized American Indian reservations, off-reservation trust lands, or Oklahoma tribal statistical areas (OTSAs), known as areas, chapters, communities, or districts. These entities are internal units of self-government or administration that serve social, cultural, and/or economic purposes for the American Indians on the reservations, off- reservation trust lands, or OTSAs.

The U.S. Census Bureau obtains the boundary and name information for tribal subdivisions from tribal governments. The U.S. Census Bureau first provided data for American Indian tribal subdivisions in the 1980 census when it identified them as ''American Indian subreservation areas.'' It did not provide data for these entities in conjunction with the 1990 census.

Hawaiian Home Land (HHL). Hawaiian home lands (HHLs) are areas held in trust for native Hawaiians by the state of Hawaii, pursuant to the Hawaiian Homes Commission Act of 1920, as amended. The U.S. Census Bureau obtained the names and boundaries of HHLs from state officials. HHLs are a new geographic entity for Census 2000.

Oklahoma Tribal Statistical Area (OTSA). Oklahoma tribal statistical areas (OTSAs) are statistical entities identified and delineated by the U.S. Census Bureau in consultation with federally recognized American Indian tribes in Oklahoma that do not currently have a reservation, but once had a reservation in that state. Boundaries of OTSAs will be those of the former reservations in Oklahoma, except where modified by agreements with neighboring tribes for data presentation purposes. OTSAs replace the ''tribal jurisdiction statistical areas'' of the 1990 census. The U.S. Census Bureau first provided data for the former Oklahoma reservations in conjunction with the 1980 census, when it defined a single all encompassing geographic entity called the ''Historic Areas of Oklahoma (excluding urbanized areas).''

State Designated American Indian Statistical Area (SDAISA). State designated American Indian statistical areas (SDAISAs) are statistical entities for state recognized American Indian tribes that do not have a state recognized land base (reservation). SDAISAs are identified and delineated for the U.S. Census Bureau by a state liaison identified by the governor's office in each state. SDAISAs generally encompass a compact and contiguous area that contains a concentration of people who identify with a state recognized American Indian tribe and in which there is structured or organized tribal activity. A SDAISA may not be located in more than one state unless the tribe is recognized by both states, and it may not include area within an American Indian reservation, off-reservation trust land, Alaska Native village statistical area, tribal designated statistical area (TDSA), or Oklahoma tribal statistical area.

The U.S. Census Bureau established SDAISAs as a new geographic statistical entity for Census 2000, to differentiate between state recognized tribes without a land base and federally recognized tribes without a land base. For the 1990 census, all such tribal entities had been identified as TDSAs.

Tribal Designated Statistical Area (TDSA). Tribal designated statistical areas (TDSAs) are statistical entities identified and delineated for the U.S. Census Bureau by federally recognized American Indian tribes that do not currently have a federally recognized land base (reservation or off-reservation trust land). A TDSA generally encompasses a compact and contiguous area that contains a concentration of people who identify with a federally recognized American Indian tribe and in which there is structured or organized tribal activity. A TDSA may be located in more than one state, and it may not include area within an American Indian reservation, off-reservation trust land, Alaska Native village statistical area, state designated American Indian statistical area (SDAISA), or Oklahoma tribal statistical area.

The U.S. Census Bureau first reported data for TDSAs in conjunction with the 1990 census, when both federally and state recognized tribes could identify and delineate TDSAs. TDSAs now apply only to federally recognized tribes. State recognized tribes without a land base, including those that were TDSAs in 1990, are identified as SDAISAs, a new geographic entity for Census 2000.

Boundary Changes

Many of the legal and statistical entities for which the U.S. Census Bureau tabulates decennial census data have had boundary changes between the 1990 census and Census 2000; that is, between January 2, 1990, and January 1, 2000. Boundary changes to legal entities result from:

1. Annexations to or detachments from legally established governmental units.
2. Mergers or consolidations of two or more governmental units.
3. Establishment of new governmental units.
4. Disincorporations or disorganizations of existing governmental units.
5. Changes in treaties or executive orders, and governmental action placing additional lands in trust.
6. Decisions by federal, state, and local courts.
7. Redistricting for congressional districts or county subdivisions that represent single-member districts for election to a county governing board.

Statistical entity boundaries generally are reviewed by local, state, or tribal governments and can have changes to adjust boundaries to visible features to better define the geographic area each encompasses or to account for shifts and changes in the population distribution within an area. The historical counts shown for counties, county subdivisions, places, and American Indian, Alaska Native, and Native Hawaiian areas are not updated for such changes, and thus reflect the population and housing units in each entity as delineated at the time of each decennial census.

Census Region

Census regions are groupings of states and the District of Columbia that subdivide the United States for the presentation of census data. There are four census regions—Northeast, Midwest, South, and West. Each of the four census regions is divided into two or more census divisions. Before 1984, the Midwest region was named the North Central region. From 1910, when census regions were established, through the 1940s, there were three census regions—North, South, and West.

Puerto Rico and the Island Areas are not part of any census region or census division. For a list of all census regions, census divisions, and their constituent states, see Figure A–3.

County (or Statistically Equivalent Entity)

The primary legal divisions of most states are termed ''counties.'' In Louisiana, these divisions are known as parishes. In Alaska, which has no counties, the statistically equivalent entities are census areas, city and boroughs (as in Juneau City and Borough), a municipality (Anchorage), and organized boroughs. Census areas are delineated cooperatively for data presentation purposes by the state of Alaska and the U.S. Census Bureau. In four states (Maryland, Missouri, Nevada, and Virginia), there are one or more incorporated places that are independent of any county organization and thus constitute primary divisions of their states; these incorporated places are known as ''independent cities'' and are treated as equivalent to counties for data presentation purposes. (In some data presentations, they may be treated as county subdivisions and places.) The District of Columbia has no primary divisions, and the entire area is considered equivalent to a county for data presentation purposes. In American Samoa, the primary divisions are districts and islands; in the Northern Mariana Islands, municipalities; in the Virgin Islands of the United States, the principal islands of St. Croix, St. John, and St. Thomas. Guam has no primary divisions, and the entire area is considered equivalent to a county for data presentation purposes.

Metropolitan Area (MA)

The general concept of a metropolitan area (MA) is one of a large population nucleus, together with adjacent communities that have a high degree of economic and social integration with that nucleus. Some MAs are defined around two or more nuclei.

FIGURE A-3
Census Regions, Census Divisions, and Their Constituent States

Northeast Region
New England Division:
Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut
Middle Atlantic Division:
New York, New Jersey, Pennsylvania

Midwest Region
East North Central Division:
Ohio, Indiana, Illinois, Michigan, Wisconsin
West North Central Division:
Minnesota, Iowa, Missouri, North Dakota, South Dakota, Nebraska, Kansas

South Region
South Atlantic Division:
Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida
East South Central Division:
Kentucky, Tennessee, Alabama, Mississippi
West South Central Division:
Arkansas, Louisiana, Oklahoma, Texas

West Region
Mountain Division:
Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada
Pacific Division:
Washington, Oregon, California, Alaska, Hawaii

The MAs and the central cities within an MA are designated and defined by the federal Office of Management and Budget, following a set of official standards that are published in a Federal Register Notice. These standards were developed by the interagency Federal Executive Committee on Metropolitan Areas, with the aim of producing definitions that are as consistent as possible for all MAs nationwide.

Each MA must contain either a place with a minimum population of 50,000 or a U.S. Census Bureau-defined urbanized area and a total MA population of at least 100,000 (75,000 in New England). An MA contains one or more central counties. An MA also may include one or more outlying counties that have close economic and social relationships with the central county. An outlying county must have a specified level of commuting to the central counties and also must meet certain standards regarding metropolitan character, such as population density, urban population, and population growth. In New England, MAs consist of groupings of cities and county subdivisions (mostly towns) rather than whole counties.

The territory, population, and housing units in MAs are referred to as ''metropolitan.'' The metropolitan category is subdivided into ''inside central city'' and ''outside central city.'' The territory, population, and housing units located outside territory designated ''metropolitan'' are referred to as ''nonmetropolitan.'' The metropolitan and nonmetropolitan classification cuts across the other hierarchies; for example, generally there are both urban and rural territory within both metropolitan and nonmetropolitan areas.

To meet the needs of various users, the standards provide for a flexible structure of metropolitan definitions that classify each MA either as a metropolitan statistical area (MSA) or as a consolidated metropolitan statistical area divided into primary metropolitan statistical areas. In New England, there also is an alternative county-based definition of MSAs known as the New England County Metropolitan Areas. (See definitions below.) Documentation of the MA standards and how they are applied is available from the Population Distribution Branch, Population Division, U.S. Census Bureau, Washington, DC 20233-8800, telephone 301-457-2419.

Central City. In each metropolitan statistical area and consolidated metropolitan statistical area, the largest place and, in some cases, one or more additional places are designated as ''central cities'' under the official standards. A few primary metropolitan statistical areas do not have central cities. The largest central city and, in some cases, up to two additional central cities, are included in the title of the metropolitan area (MA); there also are central cities that are not included in an MA title. An MA central city does not include any part of that place that extends outside the MA boundary.

Consolidated and Primary Metropolitan Statistical Area (CMSA and PMSA). If an area that qualifies as a metropolitan area (MA) has 1 million people or more, two or more primary metropolitan statistical areas (PMSAs) may be defined within it. Each PMSA consists of a large urbanized county or cluster of counties (cities and towns in New England) that demonstrate very strong internal economic and social links, in addition to close ties to other portions of the larger area. When PMSAs are established, the larger MA of which they are component parts is designated a consolidated metropolitan statistical area (CMSA). CMSAs and PMSAs are established only where local governments favor such designations for a large MA.

Metropolitan Statistical Area (MSA). Metropolitan statistical areas (MSAs) are metropolitan areas (MAs) that are not closely associated with other MAs. These areas typically are surrounded by nonmetropolitan counties (county subdivisions in New England).

Metropolitan Area Title and Code. The title of a metropolitan statistical area (MSA) contains the name of its largest central city and up to two additional central city names, provided that the additional places meet specified levels of population, employment, and commuting. Generally, a place with a population of 250,000 or more is in the title, regardless of other criteria.

The title of a primary metropolitan statistical area (PMSA) may contain up to three place names, as determined above, or up to three county names, sequenced in order of population size, from largest to smallest. A consolidated metropolitan statistical area (CMSA) title also may include up to three names, the first of which generally is the most populous central city in the area. The second name may be the first city or county name in the most populous remaining PMSA; the third name may be the first city or county name in the next most populous PMSA. A regional designation may be substituted for the second and/or third names in a CMSA title if local opinion supports such a designation and the federal Office of Management and Budget deems it to be unambiguous and suitable.

The titles for all metropolitan areas (MAs) also contain the U.S. Postal Service's abbreviation for the name of each state in which the MA is located.

New England County Metropolitan Area (NECMA). New England county metropolitan areas (NECMAs) are defined as a county-based alternative to the city- and town-based New England metropolitan statistical areas (MSAs) and consolidated metropolitan statistical areas (CMSAs). The NECMA defined for an MSA or a CMSA includes:

- The county containing the first-named city in that MSA/CMSA title (this county may include the first-named cities of other MSAs/CMSAs as well), and
- Each additional county having at least half its population in the MSAs/CMSAs whose first-named cities are in the previously identified county. NECMAs are not identified for individual primary metropolitan statistical areas.

Central cities of a NECMA are those places in the NECMA that qualify as central cities of an MSA or a CMSA. NECMA titles derive from the names of these central cities.

Urban and Rural

The U.S. Census Bureau classifies as urban all territory, population, and housing units located within urbanized areas (UAs) and urban clusters (UCs). It delineates UA and UC boundaries to encompass densely settled territory, which generally consists of:

- A cluster of one or more block groups or census blocks each of which has a population density of at least 1,000 people per square mile at the time.
- Surrounding block groups and census blocks each of which has a population density of at least 500 people per square mile at the time.
- Less densely settled blocks that form enclaves or indentations, or are used to connect discontiguous areas with qualifying densities.

Rural consists of all territory, population, and housing units located outside of UAs and UCs.

Geographic entities, such as metropolitan areas, counties, minor civil divisions, and places, often contain both urban and rural territory, population, and housing units.

This urban and rural classification applies to the 50 states, the District of Columbia, Puerto Rico, American Samoa, Guam, the Northern Mariana Islands, and the Virgin Islands of the United States.

Urbanized Area (UA). An urbanized area (UA) consists of densely settled territory that contains 50,000 or more people. The U.S. Census Bureau delineates UAs to provide a better separation of urban and rural territory, population, and housing in the vicinity of large places.

For Census 2000, the UA criteria were extensively revised and the delineations were performed using a zero-based approach. Because of more stringent density requirements, some territory that was classified as urbanized for the 1990 census has been reclassified as rural. (Area that was part of a 1990 UA has not been automatically grandfathered into the 2000 UA.) In addition, some areas that were identified as UAs for the 1990 census have been reclassified as urban clusters.

Urban Cluster (UC). An urban cluster (UC) consists of densely settled territory that has at least 2,500 people but fewer than 50,000 people.

The U.S. Census Bureau introduced the UC for Census 2000 to provide a more consistent and accurate measure of the population concentration in and around places. UCs are defined using the same criteria that are used to define UAs. UCs replace the provision in the 1990 and previous censuses that defined as urban only those places with 2,500 or more people located outside of urbanized areas.

Urban Area Title and Code. The title of each urbanized area (UA) and urban cluster (UC) may contain up to three incorporated place names, and will include the two-letter U.S. Postal Service abbreviation for each state into which the UA or UC extends. However, if the UA or UC does not contain an incorporated place, the urban area title will include the single name of a census designated place, minor civil division, or populated place recognized by the U.S. Geological Survey's Geographic Names Information System.

Urban Area Central Place. A central place functions as the dominant center of an urban area. The U.S. Census Bureau identifies one or more central places for each urbanized area (UA) or urban cluster (UC) that contains a place. Any incorporated place or census designated place (CDP) that is in the title of the urban area is a central place of that UA or UC. In addition, any other incorporated place or CDP that has an urban population of 50,000 or an urban population of at least 2,500 people and is at least 2/3 the size of the largest place within the urban area also is a central place.

Extended Place. As a result of the urbanized area (UA) and urban cluster (UC) delineations, an incorporated place or census designated place may be partially within and partially outside of a UA or UC. Any place that is split by a UA or UC is referred to as an extended place.

Documentation of the UA, UC, and extended place criteria is available from the Geographic Areas Branch, Geography Division, U.S. Census Bureau, Washington, DC 20233-7400; telephone 301-457-1099.

THE AMERICAN HOUSING SURVEY

Various data in this report derive from Housing Assistance Council (HAC) calculations of data collected by the 2001 American Housing Survey (AHS).* The AHS is conducted every two years by the Bureau of the Census for the Department of Housing and Urban Development (HUD). In 2001, interviewers obtained information for a nationwide sample of almost 40,000 housing units occupied year-round. The AHS is the most comprehensive survey of U.S. housing between decennial censuses. The Census Bureau has been conducting this longitudinal survey for HUD since 1973.

AHS Sampling Error

Like any sample, the AHS is subject to errors from sampling and errors from other causes (such as incomplete data and wrong answers).[5] Because of the errors inherent in the AHS, readers are cautioned not to rely on small differences in percentages or numbers presented in this report. The reliability of the data decreases as the sample size decreases.

The AHS is intended to count occupied housing units, and therefore households, so most of the data presented in this report relates to households rather than families. This housing-unit-focused methodology also means that the AHS does not include homeless persons.

AHS data is known to differ from information collected by other surveys. For example, AHS income and poverty data differ from those reported by the Current Population Survey, tax returns, and national income accounts.

AHS Household and Housing Characteristics

Household

The AHS defines a household as the group of individuals occupying a housing unit. A "family" consists of a householder and all other persons living in the same household who are related to the householder by blood, marriage, or adoption. A household may consist of a family, no family (i.e., one or more single unrelated individuals), or more than one family. The "householder" (sometimes called the "head of household") is the household member 18 years old or over who is the owner or renter of the sampled housing unit.

Cost Burden

Housing cost burdens are generally measured as a percentage of income, on what has become a slowly sliding scale. In the early days of the public housing program, housing costs above 20 percent of income were considered burdensome. During the late 1960s and early 1970s, 25 percent of income became the threshold for cost burden. In the early 1980s, the cost burden threshold was raised to 30 percent of income. Since then, the Department of Housing and Urban Development (HUD) has defined moderate cost burdens as those between 30 percent and 50 percent of income, and severe cost burdens as those above 50 percent of income. Percent of income paid

* In 2001, the weighting procedures for the American Housing Survey (AHS) published report were changed by switching from 1980 census-based geography to 1990 census-based geography. However, only the 1980 geography-based weights are available for the public use microdata file version of the 2001 AHS. Therefore, figures from the 2001 AHS microdata file utilized in this report are likely to vary significantly from those in the published report produced by HUD and the Census Bureau. For more information on these weighting issues consult Appendices A, B, and C of the published report: U.S. Department of Commerce, Bureau of the Census, and U.S. Department of Housing and Urban Development, *American Housing Survey for the United States in 2001*, Current Housing Reports H150/01 (Washington, D.C.: U.S. Government Printing Office, October 2002).

for housing is, at best, a rough measure of affordability, but its use has become widespread for several reasons. First, it is relatively simple to grasp and to calculate. Second, 30 percent of income has become the norm that housing subsidy programs require households to pay when living in subsidized housing.

Percent of Area Median Income

For this report the percent of area median income was calculated by dividing the average area median income for a household's location by the household's total income. The average area median income is assumed to apply to a household of four; therefore the area median levels are further adjusted by household size: one person, 70 percent of base, two persons 80 percent, three persons 90 percent, five persons 108, six persons 116, seven persons 124, eight persons 133, etc.

Low-Income: Households that reported household income between 51 percent and 80 percent of the area median income are low-income.

Very Low-Income: Households that reported household income not in excess of 50 percent of the area median income are very low-income.

Moderate-Income: Households that reported household income between 81 and 120 percent of the area median income are moderate-income.

Upper-Income: Households that reported household income in excess of 120 percent of the area median income are upper-income.

There may be significant differences in the income data between the AHS and other surveys and censuses. For example, the time period for income data in the AHS is the 12 months prior to the interview, while other income data generally refer to the calendar year prior to the date of the interview. Additional differences in the income data may be attributed to the ways income questions are asked, levels of missing data (usually high on questions about income), ways missing data are estimated or ignored, sampling variability, and nonsampling errors.[6]

Housing Problems

The AHS defines physical housing problems as severe or moderate. A unit has severe physical problems (is severely inadequate) if it has any of the following five problems.

Plumbing. Lacking hot or cold piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure for the exclusive use of the unit.

Heating. Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least six hours each time.

Electric. Having no electricity, or all of the following three electric problems: exposed wiring; a room with no working wall outlet; and three blown fuses or tripped circuit breakers in the last 90 days.

Upkeep. Having any five of the following six maintenance problems: water leaks from the outside, such as from the roof, basement, windows, or doors; leaks from inside the structure such as pipes or plumbing fixtures; holes in the floors; holes or open cracks in the walls or ceilings; more than 8 inches by 11 inches of peeling paint or broken plaster; or signs of rats or mice in the last 90 days.

Hallways. Having all of the following four problems in public areas: no working light fixtures; loose or missing steps; loose or missing railings; and no elevator.

A unit has moderate physical problems (is moderately inadequate) if it has any of the following five problems, but none of the severe problems.

Plumbing. On at least three occasions during the last three months or while the household was living in the unit if less than three months, all the flush toilets were broken down at the same time for six hours or more.

Heating. Having unvented gas, oil or kerosene heaters as the primary heating equipment.

Upkeep. Having any three or four of the overall list of six upkeep problems mentioned above under severe physical problems.

Hallways. Having any three of the four hallway problems mentioned above under severe physical problems.

Kitchen. Lacking a kitchen sink, refrigerator, or burners inside the structure for the exclusive use of the unit.

Crowding

A crowded unit is one occupied by more than one person per room excluding bathrooms.

Housing Assistance

The determination of households receiving government or public housing assistance differs by tenure. HAC estimated the number of rental households receiving assistance by counting those households who responded affirmatively to one or more of the questions: "As a part of your rental agreement, do you need to answer questions about your income whenever your lease is up for renewal? Do you pay a lower rent because the government is paying part of the cost of the unit? Is the building owned by a public housing authority?" These estimates include state and local government assistance.

Data on government-subsidized owners in the AHS are limited. For this report the number of homeowners who receive public mortgage assistance is estimated from those households who indicated that they obtained a mortgage through a state or local government program that provides lower cost mortgages or that they had a primary mortgage from the USDA Rural Housing Service. This methodology probably provides an underestimate of the number of subsidized owners.

Worst Case Households

This report uses the definitions of "worst case housing needs" and "worst case households" established by HUD. Worst case households are those that:

1. Are renters;
2. Do not receive federal, state, or local housing assistance;
3. Have incomes below 50 percent of the median family income in their area, as established by HUD; and
4. Pay more than one-half of their gross monthly income for rent and utilities or live in severely substandard housing.[7]

Housing Satisfaction

The housing satisfaction index in this report was based on how households responded to the question, "How do you rate your housing?" Respondents replied on a ten point semantic scale with ten being the highest and one being the lowest. For this study, the scale was compressed into three categories. Responses 8-10 were considered high, 5-7 moderate, and 1-4 low.

CURRENT POPULATION SURVEY

The Current Population Survey (CPS) is a monthly survey of about 50,000 households conducted by the Bureau of the Census for the Bureau of Labor Statistics. The survey has been conducted for more than 50 years.

The CPS is the primary source of information on the labor force characteristics of the U.S. population. The sample is scientifically selected to represent the civilian noninstitutional population. Respondents are interviewed to obtain information about the employment status of each member of the household 15 years of age and older. However, published data focus on those ages 16 and over. The sample provides estimates for the nation as a whole and serves as part of model-based estimates for individual states and other geographic areas.

Estimates obtained from the CPS include employment, unemployment, earnings, hours of work, and other indicators. They are available by a variety of demographic characteristics including age, sex, race, marital status, and educational attainment. They are also available by occupation, industry, and class of worker. Supplemental questions to produce estimates on a variety of topics including school enrollment, income, previous work experience, health, employee benefits, and work schedules are also often added to the regular CPS questionnaire.

CPS data are used by government policymakers and legislators as important indicators of our nations's economic situation and for planning and evaluating many government programs. They are also used by the press, students, academics, and the general public.

Unemployment Report

Data on employment and unemployment reported from the Current Population Survey (CPS), conducted by the Bureau of the Census for the Bureau of Labor Statistics (BLS), provides detailed information on the labor force, employment, unemployment, and demographic characteristics of the metro and nonmetro population. The CPS derives estimates based on interviews of a national sample of about 47,000 households that are representative of the U.S. civilian noninstitutional population 15 years of age and over. Labor force information is based on respondents' activity during 1 week each month. Among the data products of the CPS are the monthly files, the earnings microdata files, and the March Annual Demographic Supplement (known as the March CPS). BLS county-level employment data, the Local Area Unemployment Statistics (LAUS), are taken from unemployment insurance claims and State surveys of establishment payrolls, which are then bench marked to State totals from the CPS. The BLS data series provides monthly estimates of labor force, employment, and unemployment for individual counties.

2000 HOME MORTGAGE DISCLOSURE ACT DATA[8]

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and is implemented by the Federal Reserve Board's Regulation C. This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- and in identifying possible discriminatory lending patterns.

In 2000, 7,829 financial institutions reported approximately 23 million loan records for [calendar year (CY)] 1999. In 1999, 7,836 financial institutions reported approximately 24.7 million loan records for CY 1998. In 1998, 7,925 financial institutions reported approximately 16.4 million loan records for CY 1997.

HUD MANUFACTURED HOME AND SUBPRIME LENDER LIST

Home Mortgage Disclosure Act (HMDA) data does not include a field that identifies whether an individual loan application was a subprime or manufactured home loan application. HUD annually identifies a list of lenders who specialize in either subprime or manufactured home lending. The description excerpted here "provides information on the 2000 and revised 1993-1999 lists and briefly describes the methodology used to identify the HMDA lenders who specialize in subprime lending or manufactured home lending." [9]

> There were 185 subprime and 24 manufactured home lenders who reported 2000 HMDA data.
>
> **Methodology**. A list of *potential* subprime or manufactured home lenders was primarily compiled from industry trade publications and HMDA data analyses. We used a number of HMDA analyses to screen potential subprime and manufactured home lenders. First, subprime and manufactured home lenders typically have higher denial rates and lower origination rates than prime lenders. Second, home refinance loans account for higher shares of subprime lenders' total originations than prime lenders' originations. Third, subprime lenders originate a larger percentage of their total originations in predominantly black census tracts than prime lenders. Fourth, subprime lenders are more likely to have terms like "consumer", "finance", and "acceptance" in their lender names.
>
> We called the lenders on the potential list or reviewed their web pages to determine if they specialized in either subprime or manufactured home lending. A large number of lenders told us that they offer subprime or manufactured home loans but these loans do not constitute a large percentage of their overall conventional mortgage originations. Most lenders identified themselves as primarily a manufactured home, subprime, or prime lender. In cases where lenders offered both prime and subprime or manufactured home loans, we identified lenders as subprime or manufactured home lenders if they reported that at least 50 percent of their conventional originations were subprime or manufactured home loans.
>
> **Exclusions and Caveats**. There are a number of issues that should be recognized when using the lists to interpret subprime and manufactured home lending trends. First, we treat all credit unions and lenders located in Puerto Rico (with the exception of one) as prime lenders. Second, we treat the loans sold to the GSEs by subprime and manufactured home lenders as prime loans. Third,...we will treat all of Conseco's HMDA loan applications as manufactured home loan applications in our analyses until we find out additional information from Conseco. Fourth, we have identified lenders in the past who specialize in second mortgages as subprime lenders, [but]...we have removed these lenders from the subprime list. Fifth, several banks have been identified as manufactured home lenders even though manufactured home originations accounted for less than 50 percent of their business. We identify these lenders as manufactured home lenders because their manufactured home applications account for a significant percentage

of their conventional applications.... Sixth, not all the HMDA loan applications reported by the subprime or manufactured home lenders on the list are necessarily subprime or manufactured home loan applications. For example, most subprime lenders also originate prime loans. Seventh, some large subprime lenders are not required to report to HMDA and therefore do not appear on the subprime list.... Finally, a number of large and predominantly prime lenders originate a significant number of subprime and manufactured home loans but do not appear on the subprime list.

DATA SOURCES ON FARMWORKERS

Information on farmworkers as a distinct population is not available through the U.S. Census. There is a general lack of information on farmworker demographics, economic conditions, and housing conditions in the U.S. The data on farmworker housing conditions used in *Taking Stock* were gathered from two sources: the National Agricultural Workers Survey (NAWS), conducted by the U.S. Department of Labor, and the Farmworker Housing Survey, conducted by the Housing Assistance Council.

National Agricultural Workers Survey [10]

The NAWS is a national survey of farmworkers in crop agriculture conducted by the U.S. Department of Labor. The NAWS collects extensive data from this population concerning basic demographics, legal status, education, family size and household composition, wages and working conditions in farm jobs, and participation in the U.S. labor force.

The NAWS interviews workers performing crop agriculture (all crops included in Standard Industrial Classification (SIC) code 01). The definition of crop work by the U.S. Department of Agriculture (USDA) includes "field work" in the vast majority of nursery products, cash grains, and field crops, as well as in all fruits and vegetables. Crop agriculture also includes the production of silage and other animal fodder. The population sampled by NAWS consists of nearly all farmworkers in crop agriculture, including field packers and supervisors, and even those simultaneously holding nonfarm jobs. However, the sample excludes secretaries and mechanics, and H-2A temporary farmworkers. The NAWS does not sample unemployed agricultural workers.

Once the sample is drawn, NAWS interviewers contact the selected agricultural employers, explain the purpose of the survey, and obtain access to the work site in order to schedule interviews. Interviewers then go to the farm, ranch, or nursery, explain the purpose of the survey to workers, and ask a random sample of them to participate. Interviews are conducted in the workers' home or at another location of the workers' choice.

The 4,199 personal interviews on which the NAWS report is based were conducted in 85 counties between October 1, 1996 and September 30, 1998.

Housing Assistance Council Farmworker Housing Survey [11]

The Farmworker Housing Survey was conducted by HAC to determine the typical structural, quality, and cost characteristics of housing occupied by migrant, seasonal, and year-round farmworkers. HAC felt the need to conduct this survey due to the dearth of information on farmworker housing conditions and housing need. The only previous study that focused exclusively on farm labor housing conditions was prepared in 1980 and funded by USDA. The study was never published and the information is now out of date. Other studies, such as the annual NAWS survey, pose only a limited number of questions related to housing.

To conduct its farmworker housing survey, HAC developed partnerships with service organizations engaged in outreach to farmworkers around the country. Farmworker housing in the Eastern migrant stream was surveyed from December 1997 through October 1998. The survey was conducted in the Midwestern and Western migrant streams from May 1999 through June 2000.

Outreach workers surveyed both employer-owned housing and other private market units occupied by farmworkers. Surveys were completed alongside the routine outreach duties of the survey participants. The resulting data can be characterized as an opportunity sample, rather than a random probability sample.

The survey instrument required an observational evaluation of housing quality. Structure type, location, and exterior quality assessments were data items included in the survey instrument. Interior quality assessments, numbers of rooms, and appliances present and working were also components of the survey instrument. A limited number of survey response questions were included in order to obtain data concerning housing cost and number of residents in units. Additionally, if outreach staff did not have access to the interior of a unit during the regular course of their outreach work, they asked respondents about interior quality indicators for their housing units that otherwise would have been obtained by direct observation.

The HAC Farmworker Housing Survey collected information on 4,625 housing units occupied by farmworkers. There were 1,592 cases in the Eastern migrant stream, 1,367 in the Midwestern migrant stream, and 1,666 in the Western migrant stream. These units housed 24,433 people, of which 16,301 were adults and 8,132 were children.

Limitations of These Studies

Both NAWS and the Farmworker Housing Survey provide vital information on the conditions of farmworkers. However, there are distinct limits to both surveys. It must be kept in mind that both sources provide data only on active farmworkers. They provide limited information on the families of farmworkers, on the conditions of persons who were farmworkers in the past but have made the transition to other employment, on currently inactive or unemployed farmworkers, and on retired farmworkers.

In addition, it must be kept in mind that both instruments are surveys, rather than enumerations, and their data are not as representative as Census data. Because these data sources are surveys, they do not allow for an estimate of the total farmworker population, the total number of farmworker households, or for distribution along any scale, whether state, county, or town. This much-needed information can be gained only from enumerations, such as the Census.

Appendix A Endnotes

1. Excerpted from U.S. Department of Commerce, Economics and Statistics Administration, *Technical Documentation: Summary File 1, 2000 Census of Population and Housing* (Washington, D.C.: U.S. Bureau of the Census, 2001), 8-3 to 8-4.
2. Excerpted from U.S. Department of Commerce, Economics and Statistics Administration, *Technical Documentation: Summary File 3, 2000 Census of Population and Housing* (Washington, D.C.: U.S. Bureau of the Census, 2002), 8-5.
3. Excerpted from U.S. Department of Commerce, Economics and Statistics Administration, *Technical Documentation: Demographic Profile 2000* (Washington, D.C.: U.S. Bureau of the Census, 2002).
4. Excerpted from U.S. Department of Commerce, *Technical Documentation: Summary File 3*, A-4 to A-24.
5. An extensive discussion of AHS methodology and possible errors will be available in U.S. Department of Commerce, Bureau of the Census, and U.S. Department of Housing and Urban Development, *American Housing Survey for the United States in 2001*, Current Housing Reports H150/01 (Washington, D.C.: U.S. Government Printing Office, forthcoming).
6. U.S. Department of Commerce, Bureau of the Census, and U.S. Department of Housing and Urban Development, *American Housing Survey for the United States in 1999*, Current Housing Reports H150/99 (Washington, D.C.: U.S. Government Printing Office, 2000).
7. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, *Rental Housing Assistance — The Worsening Crisis: A Report to Congress on Worst Case Housing Needs* (Washington, D.C.: U.S. Government Printing Office, 2000), 2.
8. Excerpted from Federal Financial Institutions Examination Council, *Home Mortgage Disclosure Act: History and Purpose* [online], [cited 7 October 2002], available from: http://www.ffiec.gov/hmda/history.htm.
9. Excerpted from Randall M. Scheessele, "Manufactured Home and Subprime Lender List," unpublished paper, provided to HAC by the author in 2002. An earlier version of the list was accessed at http://www.huduser.org/datasets/manu.html on 7 October 2002. The list cautions that "the HUD manufactured home and subprime lists should be used to recognize the role of manufactured home and subprime loan applications when using HMDA data to interpret mortgage market trends. HUD neither endorses these lenders nor suggests these lenders engage in predatory lending."
10. U.S. Department of Labor, Office of the Assistant Secretary for Policy, *Findings from the National Agricultural Workers Survey (NAWS)* 1997-1998 (Washington D.C., 2000).
11. Housing Assistance Council, *No Refuge from the Fields: Findings from a Survey of Farmworker Housing Conditions in the United States* (Washington, D.C., 2001).

APPENDIX B
Data Tables

Table 1. Selected Demographic Characteristics for the U.S. by Residence, 2000

Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 1.

	United States		*Metropolitan*		*Nonmetropolitan*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Total population	**281,421,906**	**100.0**	**225,981,679**	**100.0**	**55,440,227**	**100.0**
SEX AND AGE						
Male	138,053,563	49.1	110,575,959	48.9	27,477,604	49.6
Female	143,368,343	50.9	115,405,720	51.1	27,962,623	50.4
Under 5 years	19,175,798	6.8	15,677,146	6.9	3,498,652	6.3
5 to 9 years	20,549,505	7.3	16,698,886	7.4	3,850,619	6.9
10 to 14 years	20,528,072	7.3	16,423,121	7.3	4,104,951	7.4
15 to 19 years	20,219,890	7.2	15,980,862	7.1	4,239,028	7.6
20 to 24 years	18,964,001	6.7	15,436,981	6.8	3,527,020	6.4
25 to 34 years	39,891,724	14.2	33,118,015	14.7	6,773,709	12.2
35 to 44 years	45,148,527	16.0	36,765,906	16.3	8,382,621	15.1
45 to 54 years	37,677,952	13.4	30,146,281	13.3	7,531,671	13.6
55 to 59 years	13,469,237	4.8	10,561,621	4.7	2,907,616	5.2
60 to 64 years	10,805,447	3.8	8,314,800	3.7	2,490,647	4.5
65 to 74 years	18,390,986	6.5	14,108,439	6.2	4,282,547	7.7
75 to 84 years	12,361,180	4.4	9,532,318	4.2	2,828,862	5.1
85 years and over	4,239,587	1.5	3,217,303	1.4	1,022,284	1.8
Median age (years)	35.3	–	34.9	–	37.2	–
18 years and over	209,128,094	74.3	167,693,569	74.2	41,434,525	74.7
Male	100,994,367	35.9	80,713,274	35.7	20,281,093	36.6
Female	108,133,727	38.4	86,980,295	38.5	21,153,432	38.2
21 years and over	196,899,193	70.0	157,953,325	69.9	38,945,868	70.2
62 years and over	41,256,029	14.7	31,660,665	14.0	9,595,364	17.3
65 years and over	34,991,753	12.4	26,858,060	11.9	8,133,693	14.7
Male	14,409,625	5.1	10,982,244	4.9	3,427,381	6.2
Female	20,582,128	7.3	15,875,816	7.0	4,706,312	8.5
RACE						
One race	274,595,678	97.6	219,991,013	97.3	54,604,665	98.5
White	211,460,626	75.1	164,469,296	72.7	46,991,330	84.8
Black or African American	34,658,190	12.3	29,893,271	13.2	4,764,919	8.6
American Indian/Alaska Native	2,475,956	0.9	1,421,132	0.6	1,054,824	1.9
Asian	10,242,998	3.6	9,826,110	4.3	416,888	0.8
Native Hawaiian/Pacific Islander	398,835	0.1	339,015	0.2	59,820	0.1
Some other race	15,359,073	5.5	14,042,189	6.2	1,316,884	2.4
Two or more races	6,826,228	2.4	5,990,666	2.7	835,562	1.5
						100.0
Race alone or in combination with one or more other races*						
White	216,930,975	77.1	169,206,739	74.9	47,724,236	86.1
Black or African American	36,419,434	12.9	31,496,534	13.9	4,922,900	8.9
American Indian/Alaska Native	4,119,301	1.5	2,698,724	1.2	1,420,577	2.6
Asian	11,898,828	4.2	11,313,047	5.0	585,781	1.1
Native Hawaiian/Pacific Islander	874,414	0.3	728,623	0.3	145,791	0.3
Some other race	18,521,486	6.6	16,969,041	7.5	1,552,445	2.8
HISPANIC OR LATINO AND RACE						
Total population	**281,421,906**	**100.0**	**225,981,679**	**100.0**	**55,440,227**	**100.0**
Hispanic or Latino (of any race)	35,305,818	12.5	32,173,942	14.2	3,131,876	5.6
Mexican	20,640,711	7.3	18,508,159	8.2	2,132,552	3.8
Puerto Rican	3,406,178	1.2	3,281,163	1.5	125,015	0.2
Cuban	1,241,685	0.4	1,205,554	0.5	36,131	0.1
Other Hispanic or Latino	10,017,244	3.6	9,179,066	4.1	838,178	1.5
Not Hispanic or Latino	246,116,088	87.5	193,807,737	85.8	52,308,351	94.4
White alone	194,552,774	69.1	149,115,627	66.0	45,437,147	82.0
RELATIONSHIP						
Total population	**281,421,906**	**100.0**	**225,981,679**	**100.0**	**55,440,227**	**100.0**
In households	273,643,273	97.2	220,238,823	97.5	53,404,450	96.3
In group quarters	7,778,633	2.8	5,742,856	2.5	2,035,777	3.7
Institutionalized population	4,059,039	1.4	2,743,401	1.2	1,315,638	2.4
HOUSEHOLDS BY TYPE,						
Total households	**105,480,101**	**100.0**	**84,304,885**	**100.0**	**21,175,216**	**100.0**
Family households (families)	71,787,347	68.1	56,949,861	67.6	14,837,486	70.1
Married-couple family	54,493,232	51.7	42,757,993	50.7	11,735,239	55.4
Female householder, no husband present	12,900,103	12.2	10,635,000	12.6	2,265,103	10.7
With own children under 18 years	7,561,874	7.2	6,198,642	7.4	1,363,232	6.4
Nonfamily households	33,692,754	31.9	27,355,024	32.4	6,337,730	29.9
Householder living alone	27,230,075	25.8	2,187,714	25.9	5,362,361	25.3
Average household size	2.6	(X)	2.6	–	2.5	–
Average family size	3.1	(X)	3.1	–	3.0	–

* Totals may equal more than 100 percent because individuals may report more than one race.

Table 2. Selected Social Characteristics for the U.S. by Residence, 2000

Source: HAC Tabulations of *2000 Census of Population and Housing*, Demographic Profile 2.

	United States		*Metropolitan*		*Nonmetropolitan*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
EDUCATIONAL ATTAINMENT						
Population 25 years and over	**182,211,639**	**100.0**	**145,983,978**	**100.0**	**36,227,661**	**100.0**
Less than 9th grade	13,755,477	7.5	10,452,209	7.2	3,303,268	9.1
9th to 12th grade, no diploma	21,960,148	12.1	16,812,858	11.5	5,147,290	14.2
High school graduate (includes equivalency)	52,168,981	28.6	39,272,551	26.9	12,896,430	35.6
Some college, no degree	38,351,595	21.0	31,138,621	21.3	7,212,974	19.9
Associate degree	11,512,833	6.3	9,421,643	6.5	2,091,190	5.8
Bachelor's degree	28,317,792	15.5	24,680,635	16.9	3,637,157	10.0
Graduate or professional degree.	16,144,813	8.9	14,205,461	9.7	1,939,352	5.4
Percent high school graduate or higher	–	80.4	–	81.3	–	76.7
Percent bachelor's degree or higher	–	24.4	–	26.6	–	15.4
MARITAL STATUS						
Population 15 years and over	**221,148,671**	**100.0**	**177,169,899**	**100.0**	**43,978,772**	**100.0**
Never married.	59,913,370	27.1	49,959,494	28.2	9,953,876	22.6
Now married, except separated	120,231,273	54.4	94,703,375	53.5	25,527,898	58.0
Separated	4,769,220	2.2	3,954,954	2.2	814,266	1.9
Widowed	14,674,500	6.6	11,292,932	6.4	3,381,568	7.7
Female	11,975,325	5.4	9,217,909	5.2	2,757,416	6.3
Divorced	21,560,308	9.7	17,259,144	9.7	4,301,164	9.8
Female	12,305,294	5.6	10,038,290	5.7	2,267,004	5.2
	182,211,719					
GRANDPARENTS AS CAREGIVERS						
Family households	71,787,347	100.0	56,949,861	100.0	14,837,486	100.0
Grandparent living in household with one or more own grandchildren under 18 years	5,771,671	8.0	4,767,031	8.4	1,004,640	6.8
Grandparent responsible for grandchildren	2,426,730	42.0	1,898,981	39.8	527,749	52.5
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION						
Population 65 years and over	**33,346,626**	**100.0**	**25,654,262**	**100.0**	**7,692,364**	**100.0**
With a disability	13,978,118	41.9	10,562,121	41.2	3,415,997	44.4
RESIDENCE IN 1995						
Population 5 years and over	**262,375,152**	**100.0**	**210,418,424**	**100.0**	**51,956,728**	**100.0**
Same house in 1995	142,027,478	54.1	111,658,605	53.1	30,368,873	58.5
Different house in the U.S. in 1995	112,851,828	43.0	91,883,801	43.7	2,0968027	40.4
Same county	65,435,013	24.9	54,506,465	25.9	10,928,548	21.0
Different county	47,416,815	18.1	37,377,336	18	10,039,479	19.3
Same state	25,327,355	9.7	19,393,335	9.2	5,934,020	11.4
Different state	22,089,460	8.4	17,984,001	8.5	4,105,459	7.9
Elsewhere in 1995	7,495,846	2.9	6,876,018	3.2	619,828	1.1
NATIVITY AND PLACE OF BIRTH						
Total population	**281,421,906**	**100.0**	**225,981,711**	**100.0**	**55,440,195**	**100.0**
Native	250,314,017	88.9	196,614,669	87.0	53,699,348	96.9
Born in United States	246,786,466	87.7	193,413,840	85.6	53,372,626	96.3
State of residence	168,729,388	60.0	129,772,817	57.4	38,956,571	70.3
Different state	78,057,078	27.7	63,641,023	28.2	14,416,055	26.0
Born outside United States	3,527,551	1.3	3,200,829	1.4	326,722	0.6
Foreign born	31,107,889	11.1	29,367,042	13.0	1,740,847	3.1
Entered 1990 to March 2000	13,178,276	4.7	12,396,636	5.5	781,640	1.4
Naturalized citizen.	12,542,626	4.5	11,900,706	5.3	641,920	1.2
Not a citizen	18,565,263	6.6	17,466,336	7.7	1,098,927	2.0

Table 3. Selected Economic Characteristics for the U.S. by Residence, 2000

Source: HAC Tabulations of *2000 Census of Population and Housing*, Demographic Profile 3.

	United States		*Metropolitan*		*Nonmetropolitan*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Employed civilian population 16 years and over	**129,721,512**	**100.0**	**105,526,814**	**100.0**	**24,194,698**	**100.0**
OCCUPATION						
Management, professional, and related occupations	43,646,731	33.6	37,147,871	35.2	6,498,860	26.9
Service occupations	19,276,947	14.9	15,419,487	14.6	3,857,460	15.9
Sales and office occupations	34,621,390	26.7	29,008,228	27.5	5,613,162	23.2
Farming, fishing, and forestry occupations	951,810	0.7	496,640	0.5	455,170	1.9
Construction, extraction, and maintenance occupations	12,256,138	9.4	9,417,731	8.9	2,838,407	11.7
Production, transportation, and material moving occupations	18,968,496	14.6	14,036,857	13.3	4,931,639	20.4
CLASS OF WORKER						
Private wage and salary workers	101,794,361	78.5	83,827,598	79.4	17,966,763	74.3
Government workers	18,923,353	14.6	14,993,479	14.2	3,929,874	16.2
Self-employed workers in own not incorporated business	8,603,761	6.6	6,429,646	6.1	2,174,115	9.0
Unpaid family workers	400,037	0.3	276,091	0.2	123,946	0.3
INDUSTRY						
Agriculture, forestry, fishing and hunting, and mining	2,426,053	1.9	1,079,270	1.0	1,346,783	5.6
Construction	8,801,507	6.8	6,938,528	6.5	1,862,979	7.7
Manufacturing	18,286,005	14.1	13,900,060	13.2	4,385,945	18.1
Wholesale trade	4,666,757	3.6	3,968,844	3.8	697,913	2.9
Retail trade	15,221,716	11.7	12,333,678	11.7	2,888,038	11.9
Transportation and warehousing, and utilities	6,740,102	5.2	5,503,626	5.2	1,236,476	5.1
Information	3,996,564	3.1	3,576,184	3.4	420,380	1.7
Finance, insurance, real estate, and rental and leasing	8,934,972	6.9	7,916,972	7.5	1,018,000	4.2
Professional, scientific, management, administrative, and waste management services	12,061,865	9.3	10,857,863	10.3	1,204,002	5.0
Educational, health and social services	25,843,029	19.9	20,889,211	19.8	4,953,818	20.5
Arts, entertainment, recreation, accommodation and food services	10,210,295	7.9	8,400,465	8.0	1,809,830	7.5
Other services (except public administration)	6,320,632	4.9	5,174,102	4.9	1,146,530	4.7
Public administration	6,212,015	4.8	4,988,011	5	1,224,004	5.1
					24,194,698	100.0
INCOME IN 1999						
Households.	**105,539,122**	**100.0**	**84,351,108**	**100.0**	**21,188,014**	**100.0**
Less than $10,000	10,067,027	9.5	7,445,847	8.8	2,621,180	12.4
$10,000 to $14,999	6,657,228	6.3	4,887,356	5.8	1,769,872	8.4
$15,000 to $24,999	13,536,965	12.8	10,130,393	12.0	3,406,572	16.1
$25,000 to $34,999	13,519,242	12.8	10,375,075	12.3	3,144,167	14.8
$35,000 to $49,999	17,446,272	16.5	13,666,484	16.2	3,779,788	17.8
$50,000 to $74,999	20,540,604	19.5	16,775,594	19.9	3,765,010	17.8
$75,000 to $99,999	10,799,245	10.2	9,316,435	11.0	1,482,810	7.0
$100,000 to $149,999	8,147,826	7.7	7,335,411	8.7	812,415	3.8
$150,000 to $199,999	2,322,038	2.2	2,133,995	2.5	188,043	0.9
$200,000 or more	2,502,675	2.4	2,284,518	2.7	218,157	1.0
Median household income (dollars)	41,994	–	44,755	–	33,687	–
With earnings	84,962,743	80.5	68,827,128	81.6	16,135,615	76.2
With Social Security income	27,084,417	25.7	20,497,912	24.3	6,586,505	31.1
With Supplemental Security Income	4,615,885	4.4	3,479,851	4.1	1,136,034	5.4
With public assistance income	3,629,732	3.4	2,872,699	3.4	757,033	3.6
With retirement income	17,659,058	16.7	13,893,721	16.5	3,765,337	17.8
POVERTY						
POVERTY STATUS IN 1999						
Families in poverty	**6,620,945**	**9.2**	**4,988,948**	**8.8**	**1,631,997**	**11.0**
With related children under 18 years	5,155,866	13.6	3,956,827	12.9	1,199,039	16.2
With related children under 5 years	2,562,263	17.0	1998,284	16.2	563,979	20.5
Families with female householder, no husband present in poverty	**3,315,916**	**26.5**	**2,591,403**	**25.1**	**724,513**	**33.0**
With related children under 18 years	2,940,459	34.3	2,304,082	32.7	636,377	41.6
With related children under 5 years	1,401,493	46.4	1,107,290	44.5	294,203	54.8
Individuals in poverty	**33,899,812**	**12.4**	**26,093,363**	**11.8**	**7,806,449**	**14.6**
18 years and over	22,152,954	10.9	16,990,557	10.4	5,162,397	13.0
65 years and over	3,287,774	9.9	2,340,532	9.1	947,242	12.3
Related children under 18 years	11,386,031	16.1	8,826,633	15.5	2,559,398	18.7
Related children 5 to 17 years	7,974,006	15.4	6,169,501	14.8	1,804,505	17.6
Unrelated individuals 15 years and over	10,721,935	22.7	8,362,771	21.5	2,359,164	28.0

Table 4. Selected Housing Characteristics for the U.S. by Residence, 2000

Source: HAC Tabulations of *2000 Census of Population and Housing*, Demographic Profile 4.

	United States		*Metropolitan*		*Nonmetropolitan*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
HOUSING OCCUPANCY						
Total housing units	**115,904,641**	**100.0**	**90,812,960**	**100.0**	**25,091,681**	**100.0**
Occupied housing units	105,480,101	91.0	84,304,885	92.8	21,175,216	84.4
Vacant housing units	10,424,54 0	9.0	6,508,075	7.2	3,916,465	15.6
For seasonal, recreational, or occasional use	3,578,718	3.1	1,640,880	1.8	1,937,838	7.7
Homeowner vacancy rate (percent)	–	1.7	–	1.6	–	2.1
Rental vacancy rate (percent)	–	6.8	–	6.4	–	9.3
HOUSING TENURE						
Occupied housing units.	**105,480,101**	**100.0**	**84,304,885**	**100.0**	**21,175,216**	**100.0**
Owner-occupied housing units	69,815,753	66.2	54,160,750	64.2	15,655,003	73.9
Renter-occupied housing units	35,664,348	33.8	30,144,135	35.8	5,520,213	26.1
Average household size	–	2.6	–	2.6	–	2.5
UNITS IN STRUCTURE*						
1-unit, detached	69,865,957	60.3	52,420,235	57.7	17,445,722	69.5
1-unit, attached	6,447,453	5.6	5,942,732	6.5	504,721	2.0
2 units	4,995,350	4.3	4,258,435	4.6	736,915	2.9
3 or 4 units	5,494,280	4.7	4,749,159	5.2	745,121	3.0
5 to 9 units	5,414,988	4.7	4,826,235	5.3	588,753	2.3
10 to 19 units	4,636,717	4.0	4,292,775	5	343,942	1.4
20 or more units	10,008,058	8.6	9,476,844	10.4	531,214	2.1
Mobile home	8,779,228	7.6	4,707,537	5.2	4,071,691	16.2
Boat, RV, van, etc.	262,610	0.2	138,962	0.2	123,648	0.5
YEAR STRUCTURE BUILT						
1999 to March 2000	2,755,075	2.4	2,122,803	2.3	632,272	2.5
1995 to 1998	8,478,975	7.3	6,398,481	7.0	2,080,494	8.3
1990 to 1994	8,467,008	7.3	6,537,289	7.2	1,929,719	7.7
1980 to 1989	18,326,847	15.8	14,392,819	15.8	3,934,028	15.7
1970 to 1979	21,438,863	18.5	16,556,896	18.2	4,881,967	19.5
1960 to 1969	15,911,903	13.7	12,949,044	14.3	2,962,859	11.8
1940 to 1959	23,145,917	20.0	18,913,359	20.8	4,232,558	16.9
1939 or earlier	17,380,053	15.0	12,942,223	14.3	4,437,830	17.7
ROOMS						
1 room.	2,551,061	2.2	2,238,123	2.5	312,938	1.2
2 rooms	5,578,182	4.8	4,803,748	5.3	774,434	3.1
3 rooms	11,405,588	9.8	9,538,672	10.5	1,866,916	7.4
4 rooms	18,514,383	16.0	14,117,974	15.5	4,396,409	17.5
5 rooms	24,214,071	20.9	18,030,177	19.9	6,183,894	24.6
6 rooms	21,385,794	18.5	16,367,472	18.0	5,018,322	20.0
7 rooms	13,981,917	12.1	10,938,488	12.0	3,043,429	12.1
8 rooms	9,343,740	8.1	7,510,221	8.3	1,833,519	7.3
9 or more rooms	8,929,905	7.7	7,268,039	8.0	1,661,866	6.6
Median (rooms)	–	5.3	–	5.3	–	5.3
Occupied housing units.	**105,480,101**	**100.0**	**84,304,876**	**100.0**	**21,175,225**	**100.0**
YEAR HOUSEHOLDER MOVED INTO UNIT						
1999 to March 2000.	21,041,090	19.9	17,341,550	20.6	3,699,540	17.5
1995 to 1998	30,479,848	28.9	24,882,412	29.5	5,597,436	26.4
1990 to 1994	16,948,257	16.1	13,501,079	16.0	3,447,178	16.3
1980 to 1989	16,429,173	15.6	12,859,502	15.3	3,569,671	16.9
1970 to 1979	10,399,015	9.9	7,970,834	9.5	2,428,181	11.5
1969 or earlier	10,182,718	9.7	7,749,499	9.2	2,433,219	11.5
HOUSE HEATING FUEL						
Utility gas	54,027,880	51.2	46,516,757	55.2	7,511,123	35.5
Bottled, tank, or LP gas	6,880,185	6.5	3,199,300	3.8	3,680,885	17.4
Electricity	32,010,401	30.3	25,595,163	30.4	6,415,238	30.3
Fuel oil, kerosene, etc.	9,457,850	9.0	7,255,907	8.6	2,201,943	10.4
Coal or coke.	142,876	0.1	70,208	0.1	72,668	0.3
Wood	1,769,781	1.7	692,778	0.8	1,077,003	5.1
Solar energy	47,069		36,040	0.0	11,029	0.1
Other fuel	412,553	0.4	323,588	0.4	88,965	0.4
No fuel used	731,506	0.7	615,135	0.7	116,371	0.5

* These occupied housing figures derive from Summary File 1 (100 percent) data.
Residence totals differ slightly from those derived from Summary File 3 (sample) data.

Table 4. Selected Housing Characteristics for the U.S. by Residence, 2000 (continued)

	United States Number	United States Percent	Metropolitan Number	Metropolitan Percent	Nonmetropolitan Number	Nonmetropolitan Percent
SELECTED CHARACTERISTICS						
Lacking complete plumbing facilities	670,986	0.6	468,402	0.5	202,584	0.9
Lacking complete kitchen facilities	715,535	0.6	537,240	0,6	178,295	0.8
No telephone service	2,570,705	2.4	1,675,906	1.9	894,799	4.2
OCCUPANTS PER ROOM						
Occupied housing units	**105,480,101**	**100.0**	**84,304,876**	**100.0**	**21,175,225**	**100.0**
1.00 or less	99,406,609	94.2	78,956,196	93.7	20,450,413	96.6
1.01 to 1.50	3,198,596	3.0	2,722,034	3.2	476,562	2.3
1.51 or more	2,874,896	2.7	2,626,646	3.1	248,250	1.2
Crowded (1.01 or more)	6,073,492	5.8	5,348,680	6.3	724,812	3.4
Specified owner-occupied units	**55,212,108**	**100.0**	**44,650,242**	**100.0**	**10,561,866**	**100.0**
VALUE						
Less than $50,000	5,457,817	9.9	3,034,312	6.8	2,423,505	22.9
$50,000 to $99,999	16,778,971	30.4	12,261,686	27.4	4,517,285	42.8
$100,000 to $149,999	13,110,384	23.7	11,114,883	24.9	1,995,501	18.9
$150,000 to $199,999	8,075,904	14.6	7,234,396	16.2	841,508	8.0
$200,000 to $299,999	6,583,049	11.9	6,068,865	13.6	514,184	4.9
$300,000 to $499,999	3,584,108	6.5	3,391,320	7.6	192,788	1.8
$500,000 to $999,999	1,308,116	2.4	1,251,140	2.8	56,976	0.5
$1,000,000 or more	313,759	0.6	293,640	0.7	20,119	0.2
Median (dollars)	119,600	–	131,200	–	81,000	–
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS						
With a mortgage	38,663,887	70.0	32,535,463	72.9	6,128,424	58.0
Less than $300	255,243	0.5	144,558	0.3	110,685	1.0
$300 to $499	2,149,992	3.9	1,320,606	3.0	829,386	7.9
$500 to $699	4,943,283	9.0	3,466,296	7.8	1,476,987	14.0
$700 to $999	9,612,512	17.4	7,726,114	17.3	1,886,398	17.9
$1,000 to $1,499	11,679,988	21.2	10,382,484	23.3	1,297,504	12.3
$1,500 to $1,999	5,555,203	10.1	5,204,877	11.7	350,326	3.3
$2,000 or more	4,467,666	8.1	4,290,528	9.6	177,138	1.7
Median (dollars)	1,088	–	1,154	–	788	–
Not mortgaged	16,548,221	30.0	12,114,779	27.1	4,433,442	42.0
Median (dollars)	295	–	320	–	242	–
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999						
Less than 15.0 percent	20,165,963	36.5	15,485,707	34.7	4680,256	44.3
15.0 to 19.9 percent	9,661,469	17.5	7,895,401	17.7	1,766,068	16.7
20.0 to 24.9 percent	7,688,019	13.9	6,429,078	14.4	1,258,941	11.9
25.0 to 29.9 percent	5,210,523	9.4	4,402,965	9.9	807,558	7.6
30.0 to 34.9 percent	3,325,083	6.0	2,811,048	6.3	514,035	4.9
35.0 percent or more	8,719,648	15.8	7,298,654	16.3	1,420,994	13.5
Not computed	441,403	0.8	327,389	0.7	114,014	1.1
Specified renter-occupied units	**35,199,502**	**100.0**	**29,935,996**	**100.0**	**5,263,506**	**100.0**
GROSS RENT						
Less than $200	1,844,181	5.2	1,373,658	4.6	470,523	8.9
$200 to $299	1,818,764	5.2	1,247,477	4.1	571,287	10.9
$300 to $499	7,739,515	22.0	5,846,291	19.5	1,893,224	36.0
$500 to $749	11,860,298	33.7	10,587,752	35.3	1,272,546	24.2
$750 to $999	6,045,173	17.2	5,741,778	19.1	303,395	5.8
$1,000 to $1,499	3,054,099	8.7	2,951,336	9.8	102,763	2.0
$1,500 or more	1,024,296	2.9	993,820	3.3	30,476	0.6
No cash rent	1,813,176	5.2	1,193,884	3.9	619,292	11.8
Median (dollars)	**602**	–	**632**	–	**436**	–
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999						
Less than 15.0 percent	6,370,263	18.1	5,287,042	17.6	1,083,221	20.6
15.0 to 19.9 percent	5,037,981	14.3	4,334,060	14.4	703,921	13.4
20.0 to 24.9 percent	4,498,604	12.8	3,903,114	13.0	595,490	11.3
25.0 to 29.9 percent	3,666,233	10.4	3,184,435	10.6	481,798	9.2
30.0 to 34.9 percent	2,585,327	7.3	2,247,997	7.5	337,330	6.4
35.0 percent or more	10,383,959	29.5	9,047,025	30.2	1,336,934	25.4
Not computed	2,657,135	7.5	1,932,323	6.4	724,812	13.8

Table 5. Population by State and Residence,* 2000

Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 1.

State	Metropolitan Population	Metropolitan Percent	Nonmetropolitan Population	Nonmetropolitan Percent	Total
Alabama	3,108,959	69.9	1,338,141	30.1	4,447,100
Alaska	260,283	41.5	366,649	58.5	626,932
Arizona	4,527,000	88.2	603,632	11.8	5,130,632
Arkansas	1,321,019	49.4	1,352,381	50.6	2,673,400
California	32,750,394	96.7	1,121,254	3.3	33,871,648
Colorado	3,607,656	83.9	693,605	16.1	4,301,261
Connecticut	3,114,281	91.4	291,284	8.6	3,405,565
Delaware	626,962	80.0	156,638	20.0	783,600
District of Columbia**	572,059	100.0	–	–	572,059
Florida	14,837,497	92.8	1,144,881	7.2	15,982,378
Georgia	5,666,664	69.2	2,519,789	30.8	8,186,453
Hawaii	876,156	72.3	335,381	27.7	1,211,537
Idaho	507,910	39.3	786,043	60.7	1,293,953
Illinois	10,541,708	84.9	1,877,585	15.1	12,419,293
Indiana	4,389,903	72.2	16,90,582	27.8	6,080,485
Iowa	1,326,133	45.3	1,600,191	54.7	2,926,324
Kansas	1,521,063	56.6	1,167,355	43.4	2,688,418
Kentucky	1,973,102	48.8	2,068,667	51.2	4,041,769
Louisiana	3,370,210	75.4	1,098,766	24.6	4,468,976
Maine	514,324	40.3	760,599	59.7	1,274,923
Maryland	4,911,040	92.7	385,446	7.3	5,296,486
Massachusetts	6,253,055	98.5	96,042	1.5	6,349,097
Michigan	8,169,466	82.2	1,768,978	17.8	9,938,444
Minnesota	3,463,360	70.4	1,456,119	29.6	4,919,479
Mississippi	1,023,662	36.0	1,820,996	64.0	2,844,658
Missouri	3,794,801	67.8	1,800,410	32.2	5,595,211
Montana	305,511	33.9	596,684	66.1	902,195
Nebraska	899,838	52.6	811,425	47.4	1,711,263
Nevada	1,747,736	87.5	250,521	12.5	1,998,257
New Hampshire	770,433	62.3	465,353	37.7	1,235,786
New Jersey**	8,414,350	100.0	–	–	8,414,350
New Mexico	1,035,055	56.9	783,991	43.1	1,819,046
New York	17,473,058	92.1	1,503,399	7.9	18,976,457
North Carolina	5,437,056	67.5	2,612,257	32.5	8,049,313
North Dakota	283,966	44.2	358,234	55.8	642,200
Ohio	9,213,776	81.2	2,139,364	18.8	11,353,140
Oklahoma	2,098,362	60.8	1,352,292	39.2	3,450,654
Oregon	2,502,366	73.1	919,033	26.9	3,421,399
Pennsylvania	10,391,529	84.6	1,889,525	15.4	12,281,054
Rhode Island	962,886	91.9	85,433	8.1	1,048,319
South Carolina	2,806,962	70.0	1,205,050	30.0	4,012,012
South Dakota	260,977	34.6	493,867	65.4	754,844
Tennessee	3,862,144	67.9	1,827,139	32.1	5,689,283
Texas	17,691,880	84.8	3,159,940	15.2	20,851,820
Utah	1,708,496	76.5	524,673	23.5	2,233,169
Vermont	198,889	32.7	409,938	67.3	608,827
Virginia	5,528,068	78.1	1,550,447	21.9	7,078,515
Washington	4,899,154	83.1	994,967	16.9	5,894,121
West Virginia	765,568	42.3	1,042,776	57.7	1,808,344
Wisconsin	3,640,308	67.9	1,723,367	32.1	5,363,675
Wyoming	148,140	30.0	345,642	70.0	493,782
Total	**226,075,175**	**80.3**	**55,346,731**	**19.7**	**281,421,906**

* Metropolitan status was calculated using New England County Mertropolitan Areas (NECMA) based geography. As such, totals may differ from other tables that do not use NECMA.

** New Jersey and the District of Columbia have no nonmetropolitan areas.

Table 6. Nonmetro* Race and Ethnicity by State, 2000

Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 1.

State	*White*	*Percent*	*African American*	*Percent*	*American Indian/ Alaska Native*	*Percent*	*Asian*	*Percent*
Alabama	972,968	73	332,015	25	7,802	1	2,838	0
Alaska	246,525	67	6,588	2	79,102	22	10,683	3
Arizona	415,040	69	8,172	1	118,441	20	3,910	1
Arkansas	111,720	82	198,080	15	7,045	1	4,182	0
California	853,070	76	28,695	3	33,049	3	17,149	2
Colorado	610,857	88	6,692	1	11,638	2	3,258	0
Connecticut	274,051	94	4,039	1	838	0	3,045	1
Delaware	125,857	80	23,319	15	946	1	1,172	1
District of Columbia***	–	–	–	–	–	–	–	–
Florida	940,531	82	142,024	12	6,942	1	6,455	1
Georgia	1,775,358	70	632,985	25	7,032	0	14,909	1
Hawaii	107,618	32	1,384	0	1,357	0	100,497	30
Idaho	719,665	92	2,647	0	12,242	2	4,862	1
Illinois	1,762,263	94	70,528	4	3,761	0	9,258	0
Indiana	1,614,492	95	31,811	2	4,492	0	7,119	0
Iowa	1,543,913	96	11,787	1	4,187	0	11,933	1
Kansas	1,053,313	90	27,815	2	11,329	1	10,407	1
Kentucky	1,945,379	94	82,864	4	4,353	0	8,174	0
Louisiana	729,174	66	339,890	31	7,076	1	6,702	1
Maine	741,076	97	2,554	0	4,609	1	3,813	1
Maryland	301,626	78	71,416	19	944	0	4,224	1
Massachusetts	90,199	94	1,785	2	462	0	871	1
Michigan	1,673,223	95	25,808	1	25,093	1	7,275	0
Minnesota	1,380,959	95	7,193	0	27,539	2	9,992	1
Mississippi	1,065,565	59	720,816	40	9,013	0	6,556	0
Missouri	1687,595	94	61,207	3	9,945	1	7,769	0
Montana	534,245	90	951	0	46,531	8	2,363	0
Nebraska	764,967	94	2,587	0	9,486	1	3,730	0
Nevada	214,988	86	3,116	1	8,727	3	2,940	1
New Hampshire	452,677	97	1,810	0	1,296	0	3,686	1
New Jersey***	–	–	–	–	–	–	–	–
New Mexico	487,802	62	12,954	2	126,822	16	4,218	1
New York	1,389,382	92	51,261	3	10,018	1	16,960	1
North Carolina	1,861,412	71	582,746	22	76,208	3	13,370	1
North Dakota	324,384	91	1,794	1	25,599	7	1,057	0
Ohio	2,047,069	96	42,600	2	5,160	0	8,766	0
Oklahoma	1,045,777	77	51,293	4	157,299	12	6,655	0
Oregon	830,542	90	3,360	0	19,761	2	7,218	1
Pennsylvania	1,817,796	96	36,947	2	2,820	0	8,094	0
Rhode Island	78,136	91	3,184	4	365	0	1,054	1
South Carolina	706,106	59	468,998	39	4,615	0	4,130	0
South Dakota	431,135	87	1,602	0	52,245	11	1,997	01
Tennessee	1,668,654	91	116,104	6	4,904	0	6,194	0
Texas	2,503,242	79	261,485	8	18,763	1	12,863	0
Utah	478,292	91	1,701	0	16,603	3	4,014	1
Vermont	399,413	97	1,587	0	1,273	0	2,169	1
Virginia	1,279,165	83	232,347	15	3,209	0	9,681	1
Washington	867,023	87	6,001	1	26,611	3	11,979	1
West Virginia	997,859	96	28,268	3	2,164	0	4,840	0
Wisconsin	1,655,078	96	8,873	1	24,574	1	10,515	1
Wyoming	319,463	92	1,093	0	9,754	3	1,717	0
Total	**46,896,644**	**85**	**4,764,776**	**9**	**1,054,044**	**2**	**417,263**	**1**

* Metropolitan status was determined using NECMA based geography. As such, totals may differ from other tables that do not use NECMA.
** Hispanics may be of any race.
*** New Jersey and the District of Columbia have no nonmetropolitan areas.

Pacific Islander	Percent	Other	Percent	Two or More	Percent	Total	Hispanic** Origin	Percent
333	0	10,592	1	11,593	1	1,338,141	24,510	2
886	0	4,294	1	18,571	5	366,649	11,053	3
620	0	43,451	7	13,998	2	603,632	120,346	20
348	0	15,679	1	15,327	1	1,352,381	34,765	3
1,658	0	145,813	13	41,820	4	1,121,254	275,669	25
471	0	46,145	7	14,544	2	693,605	114,401	17
88	0	5,150	2	4,073	1	291,284	11,631	4
68	0	3,157	2	2,119	1	156,638	6,915	4
–	–	–	–	–		–	–	–
412	0	31,732	3	16,785	1	1,144,881	95,689	8
1464	0	62,947	2	25,094	1	2,519,789	124,296	5
35,859	11	3,947	1	84,719	25	335,381	28,970	9
562	0	32,152	4	13,913	2	786,043	60,228	8
442	0	14,706	1	16,627	1	1,877,585	38,857	2
400	0	17,223	1	15,045	1	1,690,582	36,921	2
401	0	15,974	1	11,996	1	1,600,191	35,611	2
590	0	42,610	4	21,291	2	1,167,355	86,016	7
724	0	8,993	0	18,180	1	2,068,667	24,465	1
312	0	5,303	0	10,309	1	1,098,766	17,505	2
196	0	1,366	0	6,985	1	760,599	4,964	1
165	0	2,470	1	4,601	1	385,446	6,958	2
34	0	908	1	1,783	2	96,042	1,792	2
417	0	11,783	1	25,379	1	1,768,978	33,510	2
572	0	15,929	1	13,935	1	1,456,119	34,860	2
309	0	8,224	0	10,513	1	1,820,996	22,983	1
728	0	10,713	1	22,453	1	1,800,410	27,807	2
266	0	2,703	0	9,625	2	596,684	9,801	2
292	0	22,827	3	7,536	1	811,425	44,564	6
356	0	13,886	6	6,508	3	250,521	32,813	13
108	0	1,039	0	4,737	1	465,353	3,854	1
–	.	–	–	–	–	–	–	–
557	0	126,851	16	24,787	3	783,991	292,788	37
512	0	16,368	1	18,898	1	1,503,399	44,795	3
944	0	51,994	2	25,583	1	2,612,257	98,846	4
122	0	1,386	0	3,892	1	358,234	4,277	1
370	0	13,238	1	22,161	1	2,139,364	32,947	2
555	0	25,976	2	64,737	5	1,352,292	54,881	4
1,331	0	33,795	4	23,026	3	919,033	64,279	7
365	0	9,529	1	13,974	1	1,889,525	27,403	2
56	0	935	1	1,703	2	85,433	2,409	3
339	0	11,841	1	9,021	1	1,205,050	27,853	2
127	0	1,466	0	5,295	1	493,867	5,206	1
505	0	14,445	1	16,333	1	1,827,139	32,587	2
1,220	0	306,808	10	55,559	2	3,159,940	859,880	27
987	0	14,776	3	8,300	2	524,673	31,028	6
95	0	848	0	4,553	1	409,938	3,644	1
316	0	11,651	1	14,078	1	1,550,447	28,258	2
1,518	0	56,484	6	25,351	3	994,967	99,973	10
195	0	1,359	0	8,091	1	1,042,776	6,619	1
439	0	10,462	1	13,426	1	1,723,367	28,893	2
188	0	7,759	2	5,668	2	345,642	19,515	6
59,822	**0**	**1,319,687**	**2**	**834,495**	**2**	**55,346,731**	**3,137,835**	**6**

Table 7. Poverty by State and Residence, 2000

Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 3.

State	Metropolitan*			Nonmetropolitan*			Total		
	Population**	In Poverty	Percent	Population**	In Poverty	Percent	Population**	In Poverty	Percent
Alabama	3,028,084	441,795	14.6	1,306,835	256,302	19.6	4,334,919	698,097	16.1
Alaska	254,273	18,682	7.3	358,688	38,920	10.9	612,961	57,602	9.4
Arizona	4,435,832	575,793	13.0	585,406	122,876	21.0	5,021,238	698,669	13.9
Arkansas	1,286,224	177,796	13.8	1,313,893	233,981	17.8	2,600,117	411,777	15.8
California	32,044,283	4,534,330	14.2	1,055,761	171,800	16.3	33,100,044	4,706,130	14.2
Colorado	3,537,615	312,218	8.8	664,525	76,734	11.5	4,202,140	388,952	9.3
Connecticut	3,015,452	242,505	8.0	284,964	17,009	6.0	3,300,416	259,514	7.9
Delaware	606,275	53,793	8.9	152,842	16,108	10.5	759,117	69,901	9.2
District of Columbia***	541,657	109,500	20.2	–	–	–	541,657	109,500	20.2
Florida	14,527,214	1,784,010	12.3	1,078,153	168,619	15.6	15,605,367	1,952,629	12.5
Georgia	5,538,232	615,794	11.1	2,421,417	417,9997	17.3	7,959,649	1,033,793	13.0
Hawaii	848,240	83,937	9.9	330,555	42,217	12.8	1,178,795	126,154	10.7
Idaho	495,716	48,090	9.7	767,489	100,642	13.1	1,263,205	148,732	11.8
Illinois	10,311,557	1,089,321	10.6	1,784,404	202,637	11.4	12,095,961	1,291,958	10.7
Indiana	4,256,716	414,193	9.7	1,637,579	145,291	8.9	5,894,295	559,484	9.5
Iowa	1,285,209	117,482	9.1	1,539,226	140,526	9.1	2,824,435	258,008	9.1
Kansas	1,483,034	125,867	8.5	1,122,395	131,962	11.8	2,605,429	257,829	9.9
Kentucky	1,916,640	224,230	11.7	2,010,407	396,866	19.7	3,927,047	621,096	15.8
Louisiana	3,292,615	604,638	18.4	1,041,479	246,475	23.7	4,334,094	851,113	19.6
Maine	496,751	50,423	10.2	744,142	85,078	11.4	1,240,893	135,501	10.9
Maryland	4,793,797	397,227	8.3	370,579	41,449	11.2	5,164,376	438,676	8.5
Massachusetts	6,043,964	564,992	9.3	94,480	8,429	8.9	6,138,444	573,421	9.3
Michigan	7,997,036	837,839	10.5	1,703,586	183,766	10.8	9,700,622	1,021,605	10.5
Minnesota	3,386,138	245,379	7.2	1,408,006	135,097	9.6	4,794,144	380,476	7.9
Mississippi	991,011	145,858	14.7	1,759,666	402,221	22.9	2,750,677	548,079	19.9
Missouri	3,710,050	376,514	10.1	1,723,243	261,377	15.2	5,433,293	637,891	11.7
Montana	297,417	38,328	12.9	581,372	90,027	15.5	878,789	128,355	14.6
Nebraska	873,981	76,954	8.8	786,546	84,315	10.7	1,660,527	161,269	9.7
Nevada	1,721,622	182,627	10.6	241,326	23,058	9.6	1,962,948	205,685	10.5
New Hampshire	754,014	45,438	6.0	445,308	33,092	7.4	1,199,322	78,530	6.5
New Jersey***	8,232,588	699,668	8.5	–	–	–	8,232,588	699,668	8.5
New Mexico	1,016,149	155,469	15.3	767,758	173,464	22.6	1,783,907	328,933	18.4
New York	17,042,959	2,501,429	14.7	1,406,940	190,773	13.6	18,449,899	2,692,202	14.6
North Carolina	5,268,243	572,340	10.9	2,537,085	386,327	15.2	7,805,328	958,667	12.3
North Dakota	272,738	27,232	10.0	346,459	46,225	13.3	619,197	73,457	11.9
Ohio	8,975,271	951,243	10.6	2,071,716	219,455	10.6	11,046,987	1,170,698	10.6
Oklahoma	2,035,439	263,481	12.9	1,300,785	227,754	17.5	3,336,224	491,235	14.7
Oregon	2,447,484	269,905	11.0	900,183	118,835	13.2	3,347,667	388,740	11.6
Pennsylvania	10,066,225	1,099,829	10.9	1,813,725	204,288	11.3	11,879,950	1,304,117	11.0
Rhode Island	927,062	114,642	12.4	82,938	5,906	7.1	1,010,000	120,548	11.9
South Carolina	2,715,096	343,274	12.6	1,168,233	204,595	17.5	3,883,329	547,869	14.1
South Dakota	253,284	21,810	8.6	474,141	74,090	15.6	727,425	95,900	13.2
Tennessee	3,763,998	473,444	12.6	1,775,898	273,345	15.4	5,539,896	746,789	13.5
Texas	17,298,334	2,564,473	14.8	2,988,966	553,136	18.5	20,287,300	3,117,609	15.4
Utah	1,680,805	144,464	8.6	514,229	61,864	12.0	2,195,034	206,328	9.4
Vermont	191,078	16,803	8.8	396,975	38,703	9.7	588,053	55,506	9.4
Virginia	5,365,336	448,411	8.4	1,479,036	208,230	14.1	6,844,372	656,641	9.6
Washington	4,798,273	468,130	9.8	966,928	144,240	14.9	5,765,201	612,370	10.6
West Virginia	749,831	107,449	14.3	1,014,035	208,345	20.5	1,763,866	315,794	17.9
Wisconsin	3,539,425	314,089	8.9	1,672,178	137,449	8.2	5,211,603	451,538	8.7
Wyoming	143,098	14,799	10.3	336,387	39,978	11.9	479,485	54,777	11.4
Total	**220,553,365**	**26,107,937**	**11.8**	**53,328,867**	**7,791,875**	**14.6**	**273,882,232**	**33,899,812**	**12.4**

* Metropolitan status was determined using NECMA based geography. As such, totals may differ from other tables that do not use NECMA.
** Population is the population for which poverty status was determined.
*** New Jersey and the District of Columbia have no nonmetropolitan areas.

Table 8. Housing Tenure by State and Residence, 2000*

Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 1.

State	*Metropolitan Occupied*					*Nonmetropolitan Occupied*					*Total Occupied*				
	Units	*Owner*	*Percent*	*Renter*	*Percent*	*Units*	*Owner*	*Percent*	*Renter*	*Percent*	*Units*	*Owner*	*Percent*	*Renter*	*Percent*
Alabama	1,213,553	854,496	70.4	359,057	29.6	523,527	404,209	77.2	119,318	22.8	1,737,080	1258,705	72.5	478,375	27.5
Alaska	94,822	56,953	60.1	37,869	39.9	126,778	81,556	64.3	45,222	35.7	221,600	138,509	62.5	83,091	37.5
Arizona	1,683,705	1,135,612	67.4	548,093	32.6	217,622	157,944	72.6	59,678	27.4	1901,327	1293,556	68.0	607,771	32.0
Arkansas	511,193	336,313	65.8	174,880	34.2	531,503	387,222	72.9	144,281	27.1	1042,696	723,535	69.4	319,161	30.6
California	11,104,119	6,284,956	56.6	4,819,163	43.4	398,751	261,378	65.5	137,373	34.5	11,502,870	6,546,334	56.9	4,956,536	43.1
Colorado	1,393,193	928,348	66.6	464,845	33.4	265,045	187,789	70.9	77,256	29.1	1658,238	1,116,137	67.3	542,101	32.7
Connecticut	1,188,977	788,204	66.3	400,773	33.7	112,693	81,525	72.3	31,168	27.7	1301,670	869,729	66.8	431,941	33.2
Delaware	236,159	165,554	70.1	70,605	29.9	62,577	50,484	80.7	12,093	19.3	298,736	216,038	72.3	82,698	27.7
District of Columbia**	248,338	101,214	40.8	147,124	59.2	–	–	–	–	–	248,338	101,214	40.8	147,124	59.2
Florida	5,894,401	4,092,230	69.4	1,802,171	30.6	443,528	349,569	78.8	93,959	21.2	6,337,929	4,441,799	70.1	1,896,130	29.9
Georgia	2,084,065	1,368,024	65.6	716,041	34.4	922,304	661,130	71.7	261,174	28.3	3,006,369	2,029,154	67.5	977,215	32.5
Hawaii	286,450	156,290	54.6	130,160	45.4	116,790	71,598	61.3	45,192	38.7	403,240	227,888	56.5	175,352	43.5
Idaho	185,618	132,355	71.3	53,263	28.7	284,027	207,605	73.1	76,422	26.9	469,645	339,960	72.4	129,685	27.6
Illinois	3,855,739	2,538,557	65.8	1,317,182	34.2	736,040	550,327	74.8	185,713	25.2	4,591,779	3,088,884	67.3	1,502,895	32.7
Indiana	1,693,241	1,175,704	69.4	517,537	30.6	643,065	493,458	76.7	149,607	23.3	2,336,306	1,669,162	71.4	667,144	28.6
Iowa	518,939	360,936	69.6	158,003	30.4	630,337	470,483	74.6	159,854	25.4	1,149,276	831,419	72.3	317,857	27.7
Kansas	585,664	396,256	67.7	189,408	32.3	452,227	322,447	71.3	129,780	28.7	1,037,891	718,703	69.2	319,188	30.8
Kentucky	780,609	517,219	66.3	263,390	33.7	810,038	608,178	75.1	201,860	24.9	1,590,647	1,125,397	70.8	465,250	29.2
Louisiana	1,262,040	833,320	66.0	428,720	34.0	394,013	291,815	74.1	102,198	25.9	1,656,053	1,125,135	67.9	530,918	32.1
Maine	208,113	139,278	66.9	68,835	33.1	310,087	231,627	74.7	78,460	25.3	518,200	370,905	71.6	147,295	28.4
Maryland	1,832,692	1,236,034	67.4	596,658	32.6	148,167	105,717	71.3	42,450	28.7	1,980,859	1,341,751	67.7	639,108	32.3
Massachusetts	2,403,994	1,481,414	61.6	922,580	38.4	39,586	26,638	67.3	12,948	32.7	2,443,580	1,508,052	61.7	935,528	38.3
Michigan	3,103,684	2,248,185	72.4	855,499	27.6	681,977	544,939	79.9	137,038	20.1	3,785,661	2,793,124	73.8	992,537	26.2
Minnesota	1,329,658	966,302	72.7	363,356	27.3	565,469	446,563	79.0	118,906	21.0	1,895,127	1,412,865	74.6	482,262	25.4
Mississippi	376,820	261,710	69.5	115,110	30.5	669,614	495,257	74.0	174,357	26.0	1,046,434	756,967	72.3	289,467	27.7
Missouri	1,493,126	1,029,957	69.0	463,169	31.0	701,468	512,192	73.0	189,276	27.0	2,194,594	1,542,149	70.3	652,445	29.7
Montana	123,070	80,955	65.8	42,115	34.2	235,597	166,768	70.8	68,829	29.2	358,667	247,723	69.1	110,944	30.9
Nebraska	348,003	222,719	64.0	125,284	36.0	318,181	226,598	71.2	91,583	28.8	666,184	449,317	67.4	216,867	32.6
Nevada	657,646	391,297	59.5	266,349	40.5	93,519	65,950	70.5	27,569	29.5	751,165	457,247	60.9	293,918	39.1
New Hampshire	291,565	200,198	68.7	91,367	31.3	183,041	130,502	71.3	52,539	28.7	474,606	330,700	69.7	143,906	30.3
New Jersey**	3,064,645	2,011,473	65.6	1,053,172	34.4	–	–	–	–	–	3,064,645	2,011,473	65.6	1,053,172	34.4
New Mexico	394,563	268,013	67.9	126,550	32.1	283,408	206,432	72.8	76,976	27.2	677,971	474,445	70.0	203,526	30.0
New York	6,491,247	3,344,955	51.5	3,146,292	48.5	565,613	394,211	69.7	171,402	30.3	7,056,860	3,739,166	53.0	3,317,694	47.0
North Carolina	2,112,022	1,415,519	67.0	696,503	33.0	1,019,991	756,836	74.2	263,155	25.8	3,132,013	2,172,355	69.4	959,658	30.6
North Dakota	114,309	67,880	59.4	46,429	40.6	142,843	103,419	72.4	39,424	27.6	257,152	171,299	66.6	85,853	33.4
Ohio	3,637,217	2,467,320	67.8	1,169,897	32.2	808,556	605,202	74.8	203,354	25.2	4,445,773	3,072,522	69.1	1,373,251	30.9
Oklahoma	818,040	537,417	65.7	280,623	34.3	524,253	380,842	72.6	143,411	27.4	1342,293	918,259	68.4	424,034	31.6
Oregon	971,397	606,624	62.4	364,773	47.6	362,326	250,327	69.1	111,999	30.9	1333,723	856,951	64.3	476,772	35.7
Pennsylvania	4,046,878	2,848,788	70.4	1,198,090	29.6	730,125	557,549	76.4	172,576	23.6	4,777,003	3,406,337	71.3	1,370,666	28.7
Rhode Island	373,196	223,468	59.9	149,728	40.1	35,228	21,688	61.6	13,540	38.4	408,424	245,156	60.0	163,268	40.0
South Carolina	1,077,622	757,913	70.3	319,709	29.7	456,232	349,704	76.7	106,528	23.3	1,533,854	1,107,617	72.2	426,237	27.8
South Dakota	101,419	67,437	66.5	33,982	33.5	188,826	130,503	69.1	58,323	30.9	290,245	197,940	68.2	92,305	31.8
Tennessee	1,513,692	1,019,114	67.3	494,578	32.7	719,213	542,249	75.4	176,964	24.6	2,232,905	1,561,363	69.9	671,542	30.1
Texas	6,257,526	3,869,390	61.8	2,388,136	38.2	1,135,828	847,569	74.6	288,259	25.4	7,393,354	4,716,959	63.8	2,676,395	36.2
Utah	534,214	376,511	70.5	157,703	29.5	167,067	125,036	74.8	42,031	25.2	701,281	501,547	71.5	199,734	28.5
Vermont	75,978	52,121	68.6	23,857	31.4	164,656	117,663	71.5	46,993	28.5	240,634	169,784	70.6	70,850	29.4
Virginia	2,092,385	1,388,597	66.4	703,788	33.6	606,788	449,342	74.1	157,446	25.9	2,699,173	1,837,939	68.1	861,234	31.9
Washington	1,889,357	1,202,922	63.7	686,435	36.3	382,041	264,087	69.1	117,954	30.9	2,271,398	1,467,009	64.6	804,389	35.4
West Virginia	315,480	229,772	72.8	85,708	27.2	421,001	323,927	76.9	97,074	23.1	736,481	553,699	75.2	182,782	24.8
Wisconsin	1,414,783	917,586	64.9	497,197	35.1	669,761	508,775	76.0	160,986	24.0	2,084,544	1,426,361	68.4	658,183	31.6
Wyoming	58,746	40,794	69.4	17,952	30.6	134,862	94,720	70.2	40,142	29.8	193,608	135,514	70.0	58,094	30.0
Total	**84,343,912**	**54,194,204**	**64.2**	**30,149,708**	**35.7**	**21,136,189**	**15,621,549**	**73.9**	**5,514,640**	**26.0**	**105,480,101**	**69,815,753**	**66.1**	**35,664,348**	**33.8**

* Metropolitan status was determined using NECMA based geography. As such, totals may differ from other tables that do not use NECMA.

** New Jersey and the District of Columbia have no nonmetropolitan areas.

Table 9. Selected Nonmetro Housing Characteristics by State, 2000*

Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 3.

State	*Occupied Housing Units*	*Inadequate Plumbing*		*Inadequate Kitchen*		*Lacking Telephone*		*Crowded*	
		Units	*Percent*	*Units*	*Percent*	*Units*	*Percent*	*Units*	*Percent*
Alabama	523,527	4,986	1.0	3,855	0.7	35,971	6.9	16,584	3.2
Alaska	126,778	13,531	10.7	11,936	9.4	5,894	4.6	13,392	10.6
Arizona	217,622	10,227	4.7	8,977	4.1	24,536	11.3	21,833	10.0
Arkansas	531,503	5,303	1.0	4,619	0.9	36,242	6.8	18,022	3.4
California	398,751	3,666	0.9	3,097	0.8	11,429	2.9	34,328	8.6
Colorado	265,045	2,108	0.8	2,223	0.8	6,993	2.6	11,564	4.4
Connecticut	112,693	400	0.4	488	0.4	908	0.8	1,793	1.6
Delaware	62,577	367	0.6	195	0.3	1,041	1.7	1,774	2.8
District of Columbia**	–	–	–	–	–	–	–	–	–
Florida	443,528	2,401	0.5	2,362	0.5	18,490	4.2	20,268	4.6
Georgia	922,304	7,106	0.8	5,723	0.6	56,744	6.2	44,069	4.8
Hawaii	116,790	2,073	1.8	2,374	2.0	3,279	2.8	16,463	14.1
Idaho	284,027	2,011	0.7	2,128	0.7	6,651	2.3	14,585	5.1
Illinois	736,040	3,446	0.5	3,596	0.5	30,017	4.1	11,749	1.6
Indiana	643,065	3,573	0.6	3,487	0.5	26,311	4.1	13,520	2.1
Iowa	630,337	3,050	0.5	3,157	0.5	12,537	2.0	9,404	1.5
Kansas	452,227	2,172	0.5	2,544	0.6	16,510	3.7	13,620	3.0
Kentucky	810,038	11,262	1.4	7,946	1.0	52,454	6.5	17,104	2.1
Louisiana	394,013	3,214	0.8	2,849	0.7	25,568	6.5	20,366	5.2
Maine	310,087	3,293	1.1	2,166	0.7	4,482	1.4	4,140	1.3
Maryland	148,167	993	0.7	1,088	0.7	4,098	2.8	3,151	2.1
Massachusetts	39,586	153	0.4	145	0.4	260	0.7	471	1.2
Michigan	681,977	3,969	0.6	3,769	0.6	21,256	3.1	15,451	2.3
Minnesota	565,469	4,160	0.7	3,779	0.7	10,017	1.8	12,089	2.1
Mississippi	669,614	6,840	1.0	5,406	0.8	53,463	8.0	33,797	5.0
Missouri	701,468	5,883	0.8	5,614	0.8	33,459	4.8	16,590	2.4
Montana	235,597	2,078	0.9	2,592	1.1	7,588	3.2	8,028	3.4
Nebraska	318,181	1,282	0.4	1,995	0.6	7,627	2.4	7,570	2.4
Nevada	93,519	482	0.5	600	0.6	2,492	2.7	5,380	5.8
New Hampshire	183,041	1,130	0.6	941	0.5	2,615	1.4	2,481	1.4
New Jersey **	–	–	–	–	–	–	–	–	–
New Mexico	283,408	9,146	3.2	7,895	2.8	26,602	9.4	24,956	8.8
New York	565,613	3,731	0.7	3,718	0.7	11,020	1.9	10,710	1.9
North Carolina	1,019,991	8,505	0.8	6,035	0.6	43,557	4.3	32,450	3.2
North Dakota	142,843	717	0.5	688	0.5	3,008	2.1	2,890	2.0
Ohio	808,556	6,005	0.7	5,906	0.7	30,366	3.8	13,474	1.7
Oklahoma	524,253	3,864	0.7	4,080	0.8	34,997	6.7	17,772	3.4
Oregon	362,326	2,612	0.7	3,493	1.0	9,045	2.5	16,188	4.5
Pennsylvania	730,125	5,612	0.8	4,704	0.6	13,042	1.8	9,447	1.3
Rhode Island	35,228	194	0.6	284	0.8	249	0.7	497	1.4
South Carolina	456,232	4,234	0.9	3,212	0.7	27,909	6.1	17,689	3.9
South Dakota	188,826	1,525	0.8	2,097	1.1	6,494	3.4	6,388	3.4
Tennessee	719,213	6,550	0.9	4,990	0.7	31,546	4.4	16,761	2.3
Texas	1,135,828	11,845	1.0	10,775	0.9	56,634	5.0	78,042	6.9
Utah	167,067	1,286	0.8	1,168	0.7	5,007	3.0	10,178	6.1
Vermont	164,656	1,175	0.7	1,070	0.6	2,808	1.7	2,234	1.4
Virginia	606,788	9,144	1.5	5,635	0.9	23,716	3.9	11,785	1.9
Washington	382,041	3,721	1.0	3,695	1.0	9,156	2.4	20,887	5.5
West Virginia	421,001	5,689	1.4	3,616	0.9	23,510	5.6	6,180	1.5
Wisconsin	669,761	4,611	0.7	4,513	0.7	11,525	1.7	12,389	1.8
Wyoming	134,862	764	0.6	884	0.7	4,681	3.5	4,035	3.0
Total	**21,136,189**	**202,089**	**0.8**	**178,109**	**0.8**	**893,804**	**4.2**	**724,538**	**3.4**

* This table uses NECMA in determining metropolitan areas. As such, totals may differ from other tables which do not use this methodology.

** New Jersey and the District of Columbia have no nonmetropolitan areas.

Table 10. Nonmetro Housing Cost Burden by State and Tenure, 2000*

Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 3.

State	*Nonmetropolitan Owners* Owner Occupied	Cost Burdened	Percent	*Nonmetropolitan Renters* Renter Occupied	Cost Burdened	Percent	*All Nonmetropolitan Housing* Occupied	Cost Burdened	Percent
Alabama	240,054	45,560	19.0	114,286	32,903	28.8	354,340	78,463	22.1
Alaska	61,428	13,999	22.8	44,525	13,284	29.8	105,953	27,283	25.8
Arizona	104,873	22,822	21.8	58,541	19,113	32.6	163,414	41,935	25.7
Arkansas	247,701	44,334	17.9	138,182	43,122	31.2	385,883	87,456	22.7
California	188,303	51,196	27.2	131,615	54,406	41.3	319,918	105,602	33.0
Colorado	120,595	28,840	23.9	72,431	25,125	34.7	193,026	53,965	28.0
Connecticut	66,203	15,435	23.3	30,277	9,822	32.4	96,480	25,257	26.2
Delaware	33,908	6,896	20.3	11,793	3,356	28.5	45,701	10,252	22.4
District of Columbia***	–	–	–	–	–	–	–	–	–
Florida	200,380	40,796	20.4	92,034	31,796	34.5	292,414	72,592	24.8
Georgia	412,568	83,672	20.3	253,740	80,460	31.7	666,308	164,132	24.6
Hawaii	60,706	17,837	29.4	44,551	16,328	37.7	105,257	34,165	32.5
Idaho	145,221	30,335	20.9	73,227	24,612	33.6	218,448	54,947	25.2
Illinois	421,267	62,417	14.8	177,091	53,844	30.4	598,358	116,261	19.4
Indiana	362,247	53,146	14.7	142,148	39,264	27.6	504,395	92,410	18.3
Iowa	358,875	47,304	13.2	146,221	40,279	27.5	505,096	87,583	17.3
Kansas	237,313	33,855	14.3	122,998	36,536	29.7	360,311	70,391	19.5
Kentucky	370,640	64,736	17.5	190,241	57,534	30.2	560,881	122,270	21.8
Louisiana	187,975	35,059	18.7	99,309	31,489	31.7	287,284	66,548	23.2
Maine	153,610	30,800	20.1	75,611	25,427	33.6	229,221	56,227	24.5
Maryland	83,791	17,751	21.2	40,891	13,920	34.0	124,682	31,671	25.4
Massachusetts	20,488	4,985	2.3	12,628	4,496	35.6	33,116	9,481	28.6
Michigan	366,252	60,791	16.6	129,908	41,669	32.1	496,160	102,460	20.7
Minnesota	302,534	44,692	14.8	111,446	34,403	30.9	413,980	79,095	19.1
Mississippi	317,916	69,038	21.7	168,505	55,544	33.0	486,421	124,582	25.6
Missouri	310,974	49,522	15.9	175,514	53,041	30.2	486,488	102,563	21.1
Montana	104,937	22,264	21.2	63,992	20,770	32.5	168,929	43,034	25.5
Nebraska	171,242	25,581	14.9	82,913	22,350	27.0	254,155	47,931	18.9
Nevada	42,378	9,331	22.0	26,976	8,376	31.0	69,354	17,707	25.5
New Hampshire	91,764	19,696	21.5	50,766	16,777	33.0	142,530	36,473	25.6
New Jersey***	–	–	–	–	–	–	–	–	–
New Mexico	129,579	24,493	18.9	74,817	23,647	31.6	204,396	48,140	23.6
New York	265,934	53,835	20.2	165,248	64,492	39.0	431,182	118,327	27.4
North Carolina	500,650	104,040	20.8	255,947	81,736	31.9	756,597	185,776	24.6
North Dakota	70,146	9,161	13.1	37,090	9,033	24.4	107,236	18,194	17.0
Ohio	448,871	71,201	15.9	194,238	58,550	30.1	643,109	129,751	20.2
Oklahoma	249,496	39,995	16.0	136,045	42,844	31.5	385,541	82,839	21.5
Oregon	164,090	37,765	23.0	107,307	40,777	38.0	271,397	78,542	28.9
Pennsylvania	413,566	77,901	18.8	16,4,760	51,692	31.4	578,326	129,593	22.4
Rhode Island	18,282	4,764	26.1	13,424	4,271	31.8	31,706	9,035	28.5
South Carolina	217,408	43,237	19.9	104,194	32,222	30.9	321,602	75,459	23.5
South Dakota	84,525	12,548	14.8	54,363	14,744	27.1	138,888	27,292	19.7
Tennessee	351,568	64,280	18.3	168,849	50,785	30.1	520,417	115,065	22.1
Texas	559,634	95,139	17.0	272,618	80,824	29.6	832,252	175,963	21.1
Utah	99,484	22,522	22.6	41,519	13,681	33.0	141,003	36,203	25.7
Vermont	69,933	16,662	23.8	43,896	15,905	36.2	113,829	32,567	28.6
Virginia	311,176	54,957	17.7	148,606	47,034	31.7	459,782	101,991	22.2
Washington	179,613	40,399	22.5	113,413	45,753	40.3	293,026	86,152	20.4
West Virginia	211,845	35,367	16.7	92,135	31,878	34.6	303,980	67,245	22.1
Wisconsin	351,574	60,846	17.3	149,813	41,126	27.5	501,387	101,972	20.3
Wyoming	63,140	9,855	15.6	38,130	11,245	29.5	101,270	21,100	20.8
Total	**10,546,657**	**19,31,657**	**18.3**	**5,258,772**	**1,672,285**	**31.8**	**15,805,429**	**3,603,942**	**22.8**

* This table uses NECMA in determining metropolitan areas. As such, totals may differ from other tables which do not use this methodology.

** New Jersey and the District of Columbia have no nonmetropolitan areas.

Table 11. 200 Poorest Counties

Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 3.

Rank	County	Percent in Poverty	Metro Status
1	Buffalo County, South Dakota	56.9	Nonmetro
2	Shannon County, South Dakota	52.3	Nonmetro
3	Starr County, Texas	50.9	Nonmetro
4	Ziebach County, South Dakota	49.9	Nonmetro
5	Todd County, South Dakota	48.3	Nonmetro
6	Owsley County, Kentucky	45.4	Nonmetro
7	Zavala County, Texas	41.8	Nonmetro
8	Holmes County, Mississippi	41.1	Nonmetro
9	Corson County, South Dakota	41.0	Nonmetro
10	East Carroll Parish, Louisiana	40.5	Nonmetro
11	Brooks County, Texas	40.2	Nonmetro
12	Kalawao County, Hawaii	40.1	Nonmetro
13	Wilcox County, Alabama	39.9	Nonmetro
14	Clay County, Kentucky	39.7	Nonmetro
15	Sioux County, North Dakota	39.2	Nonmetro
16	Bennett County, South Dakota	39.2	Nonmetro
17	Sumter County, Alabama	38.7	Nonmetro
18	Sharkey County, Mississippi	38.3	Nonmetro
19	Humphreys County, Mississippi	38.2	Nonmetro
20	Apache County, Arizona	37.8	Nonmetro
21	Wilkinson County, Mississippi	37.7	Nonmetro
22	McDowell County, West Virginia	37.7	Nonmetro
23	Martin County, Kentucky	37.0	Nonmetro
24	Madison Parish, Louisiana	36.7	Nonmetro
25	Magoffin County, Kentucky	36.6	Nonmetro
26	Jackson County, South Dakota	36.5	Nonmetro
27	Presidio County, Texas	36.4	Nonmetro
28	Tensas Parish, Louisiana	36.3	Nonmetro
29	McKinley County, New Mexico	36.1	Nonmetro
30	Jefferson County, Mississippi	36.0	Nonmetro
31	Wolfe County, Kentucky	35.9	Nonmetro
32	Coahoma County, Mississippi	35.9	Nonmetro
33	Hidalgo County, Texas	35.9	Metro
34	Mellette County, South Dakota	35.8	Nonmetro
35	Zapata County, Texas	35.8	Nonmetro
36	Hudspeth County, Texas	35.8	Nonmetro
37	Perry County, Alabama	35.4	Nonmetro
38	Maverick County, Texas	34.8	Nonmetro
39	Knox County, Kentucky	34.8	Nonmetro
40	Leflore County, Mississippi	34.8	Nonmetro
41	Allendale County, South Carolina	34.5	Nonmetro
42	Greene County, Alabama	34.3	Nonmetro
43	Dewey County, South Dakota	33.6	Nonmetro
44	Bullock County, Alabama	33.5	Nonmetro
45	Bolivar County, Mississippi	33.3	Nonmetro
46	Dimmit County, Texas	33.2	Nonmetro
47	Issaquena County, Mississippi	33.2	Nonmetro
48	Breathitt County, Kentucky	33.2	Nonmetro
49	Willacy County, Texas	33.2	Nonmetro
50	Quitman County, Mississippi	33.1	Nonmetro
51	Tunica County, Mississippi	33.1	Nonmetro
52	Cameron County, Texas	33.1	Metro
53	Luna County, New Mexico	32.9	Nonmetro
54	Macon County, Alabama	32.8	Nonmetro
55	Noxubee County, Mississippi	32.8	Nonmetro
56	Phillips County, Arkansas	32.7	Nonmetro
57	Leslie County, Kentucky	32.7	Nonmetro
58	Harlan County, Kentucky	32.5	Nonmetro
59	Claiborne County, Mississippi	32.4	Nonmetro
60	Roosevelt County, Montana	32.4	Nonmetro
61	Evangeline Parish, Louisiana	32.2	Nonmetro
62	Tallahatchie County, Mississippi	32.2	Nonmetro
63	McCreary County, Kentucky	32.2	Nonmetro
64	Yazoo County, Mississippi	31.9	Nonmetro
65	Webster County, West Virginia	31.8	Nonmetro
66	Socorro County, New Mexico	31.7	Nonmetro
67	Edwards County, Texas	31.6	Nonmetro
68	San Juan County, Utah	31.4	Nonmetro
69	Lowndes County, Alabama	31.4	Nonmetro
70	Radford city, Virginia	31.4	Nonmetro
71	Clay County, Georgia	31.3	Nonmetro
72	Webb County, Texas	31.2	Metro
73	Bell County, Kentucky	31.1	Nonmetro
74	Knott County, Kentucky	31.1	Nonmetro
75	Dallas County, Alabama	31.1	Nonmetro
76	Rolette County, North Dakota	31.0	Nonmetro
77	Lawrence County, Kentucky	30.7	Nonmetro
78	Bronx County, New York	30.7	Metro
79	Madison County, Idaho	30.5	Nonmetro
80	Pemiscot County, Missouri	30.4	Nonmetro
81	Lee County, Kentucky	30.4	Nonmetro
82	Floyd County, Kentucky	30.3	Nonmetro
83	Jackson County, Kentucky	30.2	Nonmetro
84	Harrisonburg city, Virginia	30.1	Nonmetro
85	Sunflower County, Mississippi	30.0	Nonmetro
86	Lee County, Arkansas	29.9	Nonmetro
87	Red River Parish, Louisiana	29.9	Nonmetro
88	La Salle County, Texas	29.8	Nonmetro
89	Harmon County, Oklahoma	29.7	Nonmetro
90	Mingo County, West Virginia	29.7	Nonmetro
91	Menifee County, Kentucky	29.6	Nonmetro
92	Navajo County, Arizona	29.5	Nonmetro
93	Hancock County, Georgia	29.4	Nonmetro
94	Hancock County, Tennessee	29.4	Nonmetro
95	Wayne County, Kentucky	29.4	Nonmetro
96	Crisp County, Georgia	29.3	Nonmetro
97	St. Landry Parish, Louisiana	29.3	Metro
98	Washington County, Mississippi	29.2	Nonmetro
99	Big Horn County, Montana	29.2	Nonmetro
100	Benson County, North Dakota	29.1	Nonmetro
101	Concordia Parish, Louisiana	29.1	Nonmetro
102	Perry County, Kentucky	29.1	Nonmetro
103	Frio County, Texas	29.0	Nonmetro
104	Desha County, Arkansas	28.9	Nonmetro

Rank	County	Percent in Poverty	Metro Status
105	Reeves County, Texas	28.9	Nonmetro
106	Menominee County, Wisconsin	28.8	Nonmetro
107	Burke County, Georgia	28.7	Nonmetro
108	Echols County, Georgia	28.7	Nonmetro
109	Chicot County, Arkansas	28.6	Nonmetro
110	Terrell County, Georgia	28.6	Nonmetro
111	Lewis County, Kentucky	28.5	Nonmetro
112	Franklin Parish, Louisiana	28.4	Nonmetro
113	Jenkins County, Georgia	28.4	Nonmetro
114	Clarke County, Georgia	28.3	Metro
115	Oktibbeha County, Mississippi	28.2	Nonmetro
116	Jefferson Davis County, Mississippi	28.2	Nonmetro
117	Catahoula Parish, Louisiana	28.1	Nonmetro
118	Blaine County, Montana	28.1	Nonmetro
119	Crosby County, Texas	28.1	Nonmetro
120	Orleans Parish, Louisiana	27.9	Metro
121	Richland Parish, Louisiana	27.9	Nonmetro
122	Lincoln County, West Virginia	27.9	Nonmetro
123	Williamsburg County, South Carolina	27.9	Nonmetro
124	Walthall County, Mississippi	27.8	Nonmetro
125	Bamberg County, South Carolina	27.8	Nonmetro
126	Randolph County, Georgia	27.7	Nonmetro
127	Clay County, West Virginia	27.5	Nonmetro
128	St. Francis County, Arkansas	27.5	Nonmetro
129	Monroe County, Arkansas	27.5	Nonmetro
130	Emanuel County, Georgia	27.4	Nonmetro
131	Athens County, Ohio	27.4	Nonmetro
132	Glacier County, Montana	27.3	Nonmetro
133	Hidalgo County, New Mexico	27.3	Nonmetro
134	Morgan County, Kentucky	27.2	Nonmetro
135	Duval County, Texas	27.2	Nonmetro
136	Letcher County, Kentucky	27.1	Nonmetro
137	Woodruff County, Arkansas	27.0	Nonmetro
138	Evans County, Georgia	27.0	Nonmetro
139	Cochran County, Texas	27.0	Nonmetro
140	Warren County, Georgia	27.0	Nonmetro
141	Shannon County, Missouri	26.9	Nonmetro
142	Brazos County, Texas	26.9	Metro
143	Charles Mix County, South Dakota	26.9	Nonmetro
144	Hale County, Alabama	26.9	Nonmetro
145	Keya Paha County, Nebraska	26.9	Nonmetro
146	St. Helena Parish, Louisiana	26.8	Nonmetro
147	Barbour County, Alabama	26.8	Nonmetro
148	Costilla County, Colorado	26.8	Nonmetro
149	Morehouse Parish, Louisiana	26.8	Nonmetro
150	Turner County, Georgia	26.7	Nonmetro
151	Kleberg County, Texas	26.7	Nonmetro
152	Conecuh County, Alabama	26.6	Nonmetro
153	Johnson County, Kentucky	26.6	Nonmetro
154	Natchitoches Parish, Louisiana	26.5	Nonmetro
155	Claiborne Parish, Louisiana	26.5	Nonmetro
156	Calhoun County, Georgia	26.5	Nonmetro

Rank	County	Percent in Poverty	Metro Status
157	Lincoln Parish, Louisiana	26.5	Nonmetro
158	Estill County, Kentucky	26.4	Nonmetro
159	Mitchell County, Georgia	26.4	Nonmetro
160	Whitley County, Kentucky	26.4	Nonmetro
161	Treutlen County, Georgia	26.3	Nonmetro
162	Hall County, Texas	26.3	Nonmetro
163	Bradley County, Arkansas	26.3	Nonmetro
164	Wade Hampton Census Area, Alaska	26.2	Nonmetro
165	Candler County, Georgia	26.1	Nonmetro
166	Val Verde County, Texas	26.1	Nonmetro
167	Alexander County, Illinois	26.1	Nonmetro
168	Bienville Parish, Louisiana	26.1	Nonmetro
169	Hamilton County, Florida	26.0	Nonmetro
170	Kemper County, Mississippi	26.0	Nonmetro
171	Taylor County, Georgia	26.0	Nonmetro
172	Avoyelles Parish, Louisiana	25.9	Nonmetro
173	Jim Hogg County, Texas	25.9	Nonmetro
174	Charlottesville city, Virginia	25.9	Metro
175	Adams County, Mississippi	25.9	Nonmetro
176	Elliott County, Kentucky	25.9	Nonmetro
177	Gilmer County, West Virginia	25.9	Nonmetro
178	Marengo County, Alabama	25.9	Nonmetro
179	Macon County, Georgia	25.8	Nonmetro
180	Golden Valley County, Montana	25.8	Nonmetro
181	Menard County, Texas	25.8	Nonmetro
182	Grundy County, Tennessee	25.8	Nonmetro
183	Clinton County, Kentucky	25.8	Nonmetro
184	Early County, Georgia	25.7	Nonmetro
185	Thurston County, Nebraska	25.6	Nonmetro
186	Whitman County, Washington	25.6	Nonmetro
187	Casey County, Kentucky	25.5	Nonmetro
188	Dona Ana County, New Mexico	25.4	Metro
189	Wayne County, Mississippi	25.4	Nonmetro
190	Mora County, New Mexico	25.4	Nonmetro
191	Crittenden County, Arkansas	25.3	Metro
192	Panola County, Mississippi	25.3	Nonmetro
193	Wheeler County, Georgia	25.3	Nonmetro
194	Pike County, Mississippi	25.3	Nonmetro
195	Jackson County, Illinois	25.2	Nonmetro
196	Terrell County, Texas	25.2	Nonmetro
197	Carter County, Missouri	25.2	Nonmetro
198	Wyoming County, West Virginia	25.1	Nonmetro
199	Culberson County, Texas	25.1	Nonmetro
200	Copiah County, Mississippi	25.1	Nonmetro

Table 12. Border Colonias Counties

ARIZONA	Grant	Frio	Pecos
Cochise	Hidalgo	Hidalgo	Presidio
Graham	Luna	Hudspeth	Reagan
Greenlee	Otero	Irion	Real
La Paz	Sierra	Jeff Davis	Reeves
Pima	TEXAS	Jim Hogg	Schleicher
Pinal	Atascosa	Jim Wells	Starr
Santa Cruz	Bandera	Kenedy	Sutton
Yuma	Brewster	Kerr	Terrell
CALIFORNIA	Brooks	Kimble	Upton
Imperial	Cameron	Kinney	Uvalde
Riverside	Crane	Kleberg	Val Verde
San Diego	Crockett	La Salle	Webb
NEW MEXICO	Culberson	Live Oak	Willacy
Catron	Dimmit	McMullen	Zapata
Chaves	Duval	Maverick	Zavala
Dona Ana	Edwards	Medina	
Eddy	El Paso	Nueces	

Table 13. Central Appalachia Counties

KENTUCKY	Brown	Marion	Boone
Adair	Carroll	Meigs	Braxton
Bath	Clermont	Monroe	Brooke
Bell	Columbiana	Morgan	Cabell
Boyd	Coshocton	Overton	Calhoun
Breathitt	Gallia	Pickett	Clay
Carter	Guernsey	Polk	Doddridge
Casey	Harrison	Putnam	Fayette
Clark	Highland	Rhea	Gilmer
Clay	Hocking	Roane	Grant
Clinton	Holmes	Scott	Greenbrier
Cumberland	Jackson	Sequatchie	Hampshire
Edmonson	Jefferson	Sevier	Hancock
Elliott	Lawrence	Smith	Hardy
Estill	Meigs	Sullivan	Harrison
Fleming	Monroe	Unicoi	Jackson
Floyd	Morgan	Union	Jefferson
Garrard	Muskingum	Van Buren	Kanawha
Green	Noble	Warren	Lewis
Greenup	Perry	Washington	Lincoln
Harlan	Pike	White	Logan
Hart	Ross	VIRGINIA	McDowell
Jackson	Scioto	Alleghany	Marion
Johnson	Tuscarawas	Bath	Marshall
Knott	Vinton	Bland	Mason
Knox	Washington	Botetourt	Mercer
Laurel	TENNESSEE	Buchanan	Mineral
Lawrence	Anderson	Carroll	Mingo
Lee	Bledsoe	Craig	Monongalia
Leslie	Blount	Dickenson	Monroe
Letcher	Bradley	Floyd	Morgan
Lewis	Campbell	Giles	Nicholas
Lincoln	Cannon	Grayson	Ohio
McCreary	Carter	Highland	Pendleton
Madison	Claiborne	Lee	Pleasants
Magoffin	Clay	Montgomery	Pocahontas
Martin	Cocke	Pulaski	Preston
Menifee	Coffee	Rockbridge	Putnam
Monroe	Cumberland	Russell	Raleigh
Montgomery	De Kalb	Scott	Randolph
Morgan	Fentress	Smyth	Ritchie
Owsley	Franklin	Tazewell	Roane
Perry	Grainger	Washington	Summers
Pike	Greene	Wise	Taylor
Powell	Grundy	Wythe	Tucker
Pulaski	Hamblen	Bristol	Tyler
Rockcastle	Hamilton	Buena Vista	Upshur
Rowan	Hancock	Covington	Wayne
Russell	Hawkins	Galax	Webster
Wayne	Jackson	Lexington	Wetzel
Whitley	Jefferson	Norton	Wirt
Wolfe	Johnson	Radford	Wood
OHIO	Knox	WEST	Wyoming
Adams	Loudon	VIRGINIA	
Athens	McMinn	Barbour	
Belmont	Macon	Berkeley	

Table 14. Lower Mississippi Delta Counties/Parishes

ARKANSAS	Randolph	Graves	LaFourche	Carroll	Walthall	Wayne
Arkansas	St. Francis	Henderson	La Salle	Claiborne	Warren	Wright
Ashley	Searcy	Hickman	Lincoln	Coahoma	Washington	TENNESSEE
Baxter	Sharp	Hopkins	Livingston	Copiah	Wilkinson	Benton
Bradley	Stone	Livingston	Madison	Covington	Yalobusha	Carroll
Calhoun	Union	Lyon	Morehouse	De Soto	Yazoo	Chester
Chicot	Van Buren	McCracken	Orleans	Franklin	MISSOURI	Crockett
Clay	White	McLean	Ouachita	Grenada	Bollinger	Decatur
Cleveland	Woodruff	Marshall	Plaquemines	Hinds	Butler	Dyer
Craighead	ILLINOIS	Muhlenberg	Pointe Coupee	Holmes	Cape Girardeau	Fayette
Crittenden	Alexander	Todd	Rapides	Humphreys	Carter	Gibson
Cross	Franklin	Trigg	Richland	Issaquena	Crawford	Hardeman
Dallas	Gallatin	Union	St. Bernard	Jefferson	Dent	Hardin
Desha	Hamilton	Webster	St. Charles	Jefferson Davis	Douglas	Haywood
Drew	Hardin	LOUISIANA	St. Helena	Lafayette	Dunklin	Henderson
Fulton	Jackson	Acadia	St. James	Lawrence	Howell	Henry
Grant	Johnson	Allen	St. John the Baptist	Leflore	Iron	Lake
Greene	Massac	Ascension	St. Landry	Lincoln	Madison	Lauderdale
Independence	Perry	Assumption	St. Martin	Madison	Mississippi	McNairy
Izard	Pope	Avoyelles	Tangipahoa	Marion	New Madrid	Madison
Jackson	Pulaski	Caldwell	Tensas	Marshall	Oregon	Obion
Jefferson	Randolph	Catahoula	Union	Montgomery	Ozark	Shelby
Lawrence	Saline	Concordia	Washington	Panola	Pemiscot	Tipton
Lee	Union	East Baton	West Baton Rouge	Pike	Perry	Weakley
Lincoln	White	Rouge	West Carroll	Quitman	Phelps	
Lonoke	Williamson	East Carroll	West Feliciana	Rankin	Reynolds	
Marion	KENTUCKY	East Feliciana	Winn	Sharkey	Ripley	
Mississippi	Ballard	Evangeline	MISSISSIPPI	Simpson	Ste. Genevieve	
Monroe	Caldwell	Franklin	Adams	Sunflower	St. Francois	
Ouachita	Calloway	Grant	Amite	Tallahatchie	Scott	
Phillips	Carlisle	Iberia	Attala	Tate	Shannon	
Poinsett	Christian	Iberville	Benton	Tippah	Stoddard	
Prairie	Crittenden	Jackson	Bolivar	Tunica	Texas	
Pulaski	Fulton	Jefferson		Union	Washington	

Table 15. Native American Lands

Acoma Pueblo and Off-Reservation Trust Land, NM
Agua Caliente Reservation, CA
Alabama-Coushatta Reservation, TX
Allegany Reservation, NY
Alturas Rancheria, CA
Annette Island Res.erve, AK
Augustine Reservation, CA
Bad River Reservation, WI
Barona Reservation, CA
Battle Mountain Reservation, NV
Bay Mills Reservation and Off-Res. Trust Land, MI
Benton Paiute Reservation, CA
Berry Creek Rancheria and Off-Res.s Trust, CA
Big Bend Rancheria, CA
Big CypRes.s Reservation, FL
Big Lagoon Rancheria, CA
Big Pine Reservation, CA
Big Sandy Rancheria, CA
Big Valley Rancheria, CA
Bishop Reservation, CA
Blackfeet Reservation and Off-Res. Trust, MT
Blue Lake Rancheria, CA
Bois Forte Reservation, MN
Bridgeport Reservation, CA
Brighton Reservation, FL
Burns Paiute Colony and Off-Res. Trust Land, OR
Cabazon Reservation, CA
Cahuilla Reservation, CA
Campbell Ranch, NV
Campo Reservation, CA
Capitan Grande Reservation, CA
Carson Colony, NV
Catawba Reservation, SC
Cattaraugus Reservation, NY
Cedarville Rancheria, CA
Celilo Village, OR
Chehalis Reservation, WA
Chemehuevi Reservation, CA
Cheyenne River Res. and Off-Res. Trust, SD
Chicken Ranch Rancheria, CA
Chitimacha Reservation, LA
Cochiti Pueblo, NM
Coconut Creek Reservation, FL
Cocopah Reservation, AZ
Coeur d'Alene Reservation, ID
Cold Springs Rancheria, CA
Colorado River Reservation, AZ-CA
Colusa Rancheria, CA
Colville Res. and Off-Res. Trust Land, WA
Coos, Lower Umpqua, and Siuslaw Reservation and
Off-Reservation Trust Land, OR
Coquille Reservation and Off-Reservation Trust Land, OR
Cortina Rancheria, CA
Coushatta Reservation, LA
Cow Creek Reservation, OR
Coyote Valley Reservation, CA
Crow Reservation and Off-Res. Trust Land, MT
Crow Creek Reservation, SD
Cuyapaipe Reservation, CA
Dresslerville Colony, NV
Dry Creek Rancheria, CA
Duck Valley Reservation, ID-NV
Duckwater Reservation, NV
Eastern Cherokee Reservation, NC
Elko Colony, NV
Elk Valley Rancheria, CA
Ely Reservation, NV
Enterprise Rancheria, CA
Fallon Paiute-Shoshone Colony, NV
Fallon Paiute-Shoshone Res. and Off. Trust Land, NV
Flandreau Reservation, SD
Flathead Reservation, MT
Fond du Lac Res. and Off-Res. Trust Land, MN-WI
Forest County Potawatomi and Off-Res. Trust, WI
Fort Apache Reservation, AZ
Fort Belknap Reservation and Off-Res. Trust, MT
Fort Berthold Reservation, ND
Fort Bidwell Reservation, CA
Fort Hall Reservation and Off-Reservation Trust Land, ID
Fort Independence Reservation, CA
Fort McDermitt Reservation, NV-OR
Fort McDowell Reservation, AZ
Fort Mojave Res. & Off-Res. Trust, AZ-CA-NV
Fort Peck Res., and Off-Reservation Trust Land, MT
Fort Pierce Reservation, FL
Fort Yuma Reservation, AZ-CA
Gila River Reservation, AZ
Goshute Reservation, NV-UT
Grand Portage Res. and Off-Res. Trust Land, MN
Grand Ronde Community and Off-Res. Trust, OR
Grand Traverse Res. and Off-Res. Trust, MI
Greenville Rancheria, CA
Grindstone Rancheria, CA
Guidiville Rancheria and Off-Res. Trust Land, CA
Hannahville Community and Off-Res. Trust Land, MI
Havasupai Reservation, AZ
Ho-Chunk Res. and Off-Res. Trust Land, MN-WI
Hoh Reservation, WA
Hollywood Reservation, FL
Hoopa Valley Reservation, CA
Hopi Reservation and Off-Res. Trust Land, AZ
Hopland Rancheria and Off-Res. Trust Land, CA
Houlton Maliseet Trust Land, ME
Hualapai Reservation and Off-Res. Trust Land, AZ
Huron Potawatomi Reservation, MI
Immokalee Reservation, FL
Inaja and Cosmit Reservation, CA
Indian Township Reservation, ME
Iowa Res. and Off-Res. Trust Land, KS-NE
Isabella Reservation and Off-Res. Trust, MI
Isleta Pueblo, NM
Jackson Rancheria, CA
Jamestown S'Klallam Res. and Off-Res. Trust, WA
Jamul Indian Village, CA
Jemez Pueblo, NM
Jicarilla Apache Reservation, NM
Kaibab Reservation, AZ
Kalispel Reservation, WA
Karuk Reservation and Off-Res. Trust, CA
Kickapoo (KS) Reservation, KS
Kickapoo (TX) Reservation, TX
Klamath Reservation, OR
Kootenai Reservation, ID
Lac Courte Oreilles Res. and Off-Res. Trust, WI
Lac du Flambeau Reservation, WI
Lac Vieux Desert Reservation, MI
Laguna Pueblo and Off-Reservation Trust, NM
La Jolla Reservation, CA
Lake Traverse Reservation, ND-SD
L'Anse Reservation and Off-Reservation Trust, MI
La Posta Reservation, CA
Las Vegas Colony, NV
Laytonville Rancheria, CA
Leech Lake Reservation and Off-Res. Trust, MN
Likely Rancheria, CA
Little River Reservation, MI
Little Traverse Bay Reservation, MI
Lone Pine Reservation, CA
Lookout Rancheria, CA
Los Coyotes Reservation, CA
Lovelock Colony, NV
Lower Brule Reservation and Off-Res. Trust, SD
Lower Elwha Reservation and Off-Res. Trust, WA
Lower Sioux Reservation, MN
Lummi Reservation, WA
Makah Reservation, WA
Manchester-Point Arena Rancheria, CA
Manzanita Reservation, CA
Maricopa (Ak Chin) Reservation, AZ
Mashantucket Pequot Res. and Off-Res. Trust, CT
Menominee Reservation and Off-Res. Trust, WI
Mesa Grande Reservation, CA
Mescalero Reservation, NM
Miccosukee Reservation, FL
Middletown Rancheria, CA
Mille Lacs Reservation and Off-Res. Trust, MN
Minnesota Chippewa Trust Land, MN
Mississippi Choctaw Res. and Off-Res. Trust, MS
Moapa River Reservation, NV
Mohegan Reservation, CT
Montgomery Creek Rancheria, CA
Mooretown Rancheria, CA
Morongo Reservation, CA
Muckleshoot Res. and Off-Res. Trust, WA
Nambe Pueblo and Off-Reservation Trust, NM
Narragansett Reservation, RI
Navajo Nation Res. and Off-Res. Trust, AZ-NM-UT
Nez Perce Reservation, ID
Nisqually Reservation, WA
Nooksack Reservation and Off-Res. Trust, WA
Northern Cheyenne Res. and Off-Res. Trust, MT-SD
North Fork Rancheria, CA
Northwestern Shoshoni Reservation, UT
Oil Springs Reservation, NY
Omaha Reservation, IA-NE
Oneida (NY) Reservation, NY
Oneida (WI) Res. and Off-Res. Trust Land, WI
Onondaga Reservation, NY
Ontonagon Reservation, MI
Osage Reservation, OK
Paiute (UT) Reservation, UT
Pala Reservation, CA
Pascua Yaqui Reservation, AZ
Passamaquoddy Trust Land, ME
Pauma and Yuima Reservation, CA
Pechanga Reservation, CA
Penobscot Reservation and Off-Res. Trust, ME
Picayune Rancheria, CA
Picuris Pueblo, NM
Pine Ridge Res. and Off-Res. Trust, NE-SD
Pinoleville Rancheria, CA
Pit River Trust Land, CA
Pleasant Point Reservation, ME
Poarch Creek Res. and Off-Res. Trust, AL-FL
Pojoaque Pueblo, NM
Port Gamble Reservation, WA
Port Madison Reservation, WA
Prairie Band Potawatomi Reservation, KS
Prairie Island Indian Comm. and Off-Res. Trust, MN
Puyallup Res. and Off-Res. Trust Land, WA
Pyramid Lake Reservation, NV
Quartz Valley Reservation, CA
Quileute Reservation, WA
Quinault Reservation, WA
Ramona Village, CA
Red Cliff Reservation and Off-Res. Trust, WI
Redding Rancheria, CA
Red Lake Reservation, MN
Redwood Valley Rancheria Reservation, CA
Reno-Sparks Colony, NV
Res.ighini Rancheria, CA
Rincon Reservation, CA
Roaring Creek Rancheria, CA
Robinson Rancheria and Off-Res. Trust Land, CA
Rocky Boy's Reservation and Off-Res. Trust, MT
Rohnerville Rancheria, CA
Rosebud Res. and Off-Res. Trust Land, SD
Round Valley Res. and Off-Res.e Trust, CA
Rumsey Rancheria, CA
Sac and Fox/Meskwaki Res. and Off-Res. Trust, IA
Sac and Fox Res. and Off-Res. Trust, KS-NE
St. Croix Res. and Off-Res. Trust Land, WI
St. Regis Mohawk Res., NY
Salt River Reservation, AZ
San Carlos Reservation, AZ
Sandia Pueblo, NM
Sandy Lake Reservation, MN
San Felipe Pueblo, NM
San Ildefonso Pueblo, NM
San Juan Pueblo, NM
San Manuel Reservation, CA
San Pasqual Reservation, CA
Santa Ana Pueblo, NM

Table 15. Native American Lands (continued)

Santa Clara Pueblo, NM
Santa Rosa Rancheria, CA
Santa Rosa Reservation, CA
Santa Ynez Reservation, CA
Santa Ysabel Reservation, CA
Santee Reservation, NE
Santo Domingo Pueblo, NM
Sauk-Suiattle Reservation, WA
Sault Ste. Marie Res. and Off-Res. Trust, MI
Seminole Trust Land, FL
Shakopee Mdewakanton Sioux and Off-Res. Trust Land, MN
Sherwood Valley Rancheria, CA
Shingle Springs Rancheria, CA
Shoalwater Bay Res. and Off-Res. Trust, WA
Siletz Reservation and Off-Res. Trust, OR
Skokomish Reservation, WA
Skull Valley Reservation, UT
Smith River Rancheria, CA
Soboba Reservation, CA
Sokaogon Chippewa Comm and Off-Res. Trust, WI
Southern Ute Reservation, CO
South Fork Reservation and Off-Res. Trust, NV
Spirit Lake Reservation, ND
Spokane Reservation, WA
Squaxin Island Res. and Off-Res. Trust, WA
Standing Rock Reservation, NDSD
Stewart Community, NV
Stewarts Point Rancheria, CA
Stillaguamish Reservation, WA
Stockbridge-Munsee Community, WI
Sulphur Bank Rancheria, CA
Summit Lake Reservation, NV
Susanville Rancheria, CA
Swinomish Reservation, WA
Sycuan Reservation, CA
Table Bluff Reservation and Off-Res. Trust, CA
Table Mountain Rancheria, CA
Tampa Reservation, FL
Taos Pueblo and Off-Reservation Trust Land, NM
Tesuque Pueblo and Off-Reservation Trust, NM
Tohono O'odham Res. and Off-Res. Trust, AZ
Tonawanda Reservation, NY
Tonto Apache Reservation, AZ
TorRes.-Martinez Reservation, CA
Trinidad Rancheria and Off-Res. Trust Land, CA
Tulalip Reservation, WA
Tule River Reservation, CA
Tunica-Biloxi Reservation, LA
Tuolumne Rancheria and Off-Res. Trust Land, CA
Turtle Mountain Res. & Off-Res. Trust, MT-ND-SD
Tuscarora Reservation, NY
Twenty-Nine Palms Reservation, CA
Uintah and Ouray Res. and Off-Res. Trust, UT
Umatilla Reservation, OR
Upper Lake Rancheria, CA
Upper Sioux Reservation, MN
Upper Skagit Reservation, WA
Ute Mountain Res. and Off-Res. Trust, CO-NM-UT
Viejas Reservation, CA
Walker River Reservation, NV
Wampanoag-Aquinnah Trust Land, MA
Warm Springs Res. and Off-Res. Trust, OR
Wells Colony, NV
White Earth Reservation and Off-Res. Trust, MN
Wind River Reservation and Off-Res. Trust, WY
Winnebago Res. and Off-Res. Trust, IA-NE
Winnemucca Colony, NV
Woodfords Community, CA
XL Ranch, CA
Yakama Reservation and Off-Res. Trust, WA
Yankton Reservation, SD
Yavapai-Apache Nation Reservation, AZ
Yavapai-PRes.cott Reservation, AZ
Yerington Colony, NV
Yomba Reservation, NV
Ysleta Del Sur Pueblo and Off-Res. Trust, TX
Yurok Reservation, CA
Zia Pueblo and Off-Reservation Trust Land, NM
Zuni Reservation and Off-Res. Trust, AZ-NM
Kickapoo (KS)/Sac and Fox joint use area, KS
Menominee/Stockbridge-Munsee joint use, WI
San Felipe/Santa Ana joint use area, NM
San Felipe/Santo Domingo joint use area, NM
Anahola-Kamalomalo Home Land, HI
Auwaiolimu-Kalawahine-Kewalo-Papakolea Land, HI
Hanapepe Home Land, HI
Hoolehua-Palaau Home Land, HI
Honokaia Home Land, HI
Honokohau Home Land, HI
Honomu-Kuhua Home Land, HI
Humuula Home Land, HI
Kahikinui Home Land, HI
Kalamaula Home Land, HI
Kalaoa Home Land, HI
Kalaupapa Home Land, HI
Kamaoa-Puueo Home Land, HI
Kamiloloa Home Land, HI
Kamoku-Kapulena Home Land, HI
Kaniohale Home Land, HI
Kapaa Home Land, HI
Kapaakea Home Land, HI
Kapalama Home Land, HI
Kapolei Home Land, HI
Kaumana Home Land, HI
Kawaihae Home Land, HI
Keanae Home Land, HI
Kealakehe Home Land, HI
Keaukaha Home Land, HI
Kekaha Home Land, HI
Keoniki Home Land, HI
Kula Home Land, HI
Lahaina Home Land, HI
Lalamilo Home Land, HI
Lualualei Home Land, HI
Makakupia Home Land, HI
Makuu Home Land, HI
Moiliili Home Land, HI
Moloaa Home Land, HI
Nanakuli Home Land, HI
Nienie Home Land, HI
Olaa Home Land, HI
Panaewa Home Land, HI
Pauahi Home Land, HI
Paukukalo Home Land, HI
Pihonua Home Land, HI
Ponohawai Home Land, HI
Puukapu Home Land, HI
Puunene Home Land, HI
Puna Home Land, HI
Shafter Flats Home Land, HI
Ualapue Home Land, HI
Ulupalakua Home Land, HI
Waianae Home Land, HI
Waiohinu Home Land, HI
Waiakea Home Land, HI
Waiehu Home Land, HI
Waikoloa-Waialeale Home Land, HI
Wailau Home Land, HI
Wailua Home Land, Kauai County, HI
Wailua Home Land, Maui County, HI
Wailuku Home Land, HI
Waimanalo Home Land, HI
Waimanu Home Land, HI
Waimea Home Land, HI
Caddo-Wichita-Delaware OTSA, OK
Cherokee OTSA, OK
Cheyenne-Arapaho OTSA, OK
Chickasaw OTSA, OK
Choctaw OTSA, OK
Citizen Potawatomi Nation-Absentee Shawnee, OK
Creek OTSA, OK
Eastern Shawnee OTSA, OK
Iowa OTSA, OK
Kaw OTSA, OK
Kickapoo OTSA, OK
Kiowa-Comanche-Apache-Fort Sill Apache, OK
Miami OTSA, OK
Modoc OTSA, OK
Otoe-Missouria OTSA, OK
Ottawa OTSA, OK
Pawnee OTSA, OK
Peoria OTSA, OK
Ponca OTSA, OK
Quapaw OTSA, OK
Sac and Fox OTSA, OK
Seminole OTSA, OK
Seneca-Cayuga OTSA, OK
Tonkawa OTSA, OK
Wyandotte OTSA, OK
Creek-Seminole joint use area OTSA, OK
Kaw-Ponca joint use area OTSA, OK
Kiowa-Comanche-Apache-Ft Sill Apache-Caddo-Wichita-Delaware joint use area, OK
Miami-Peoria joint use area OTSA, OK
Akhiok ANVSA, AK
Akiachak ANVSA, AK
Akiak ANVSA, AK
Akutan ANVSA, AK
Alakanuk ANVSA, AK
Alatna ANVSA, AK
Aleknagik ANVSA, AK
Algaacig ANVSA, AK
Allakaket ANVSA, AK
Ambler ANVSA, AK
Anaktuvuk Pass ANVSA, AK
Andreafsky ANVSA, AK
Angoon ANVSA, AK
Aniak ANVSA, AK
Anvik ANVSA, AK
Arctic Village ANVSA, AK
Atka ANVSA, AK
Atmautluak ANVSA, AK
Atqasuk ANVSA, AK
Barrow ANVSA, AK
Beaver ANVSA, AK
Belkofski ANVSA, AK
Bethel ANVSA, AK
Bill Moore's ANVSA, AK
Birch Creek ANVSA, AK
Brevig Mission ANVSA, AK
Buckland ANVSA, AK
Cantwell ANVSA, AK
Chalkyitsik ANVSA, AK
Chefornak ANVSA, AK
Chenega ANVSA, AK
Chevak ANVSA, AK
Chickaloon ANVSA, AK
Chignik ANVSA, AK
Chignik Lagoon ANVSA, AK
Chignik Lake ANVSA, AK
Chilkat ANVSA, AK
Chilkoot ANVSA, AK
Chistochina ANVSA, AK
Chitina ANVSA, AK
Chuathbaluk ANVSA, AK
Chulloonawick ANVSA, AK
Circle ANVSA, AK
Clark's Point ANVSA, AK
Copper Center ANVSA, AK
Council ANVSA, AK
Craig ANVSA, AK
Crooked Creek ANVSA, AK
Deering ANVSA, AK
Dillingham ANVSA, AK
Dot Lake ANVSA, AK
Douglass ANVSA, AK
Eagle ANVSA, AK
Eek ANVSA, AK
Egegik ANVSA, AK
Eklutna ANVSA, AK
Ekuk ANVSA, AK

Ekwok ANVSA, AK
Emmonak ANVSA, AK
Evansville ANVSA, AK
Eyak ANVSA, AK
False Pass ANVSA, AK
Fort Yukon ANVSA, AK
Gakona ANVSA, AK
Galena ANVSA, AK
Gambell ANVSA, AK
Georgetown ANVSA, AK
Golovin ANVSA, AK
Goodnews Bay ANVSA, AK
Grayling ANVSA, AK
Gulkana ANVSA, AK
Hamilton ANVSA, AK
Healy Lake ANVSA, AK
Holy Cross ANVSA, AK
Hoonah ANVSA, AK
Hooper Bay ANVSA, AK
Hughes ANVSA, AK
Huslia ANVSA, AK
Hydaburg ANVSA, AK
Igiugig ANVSA, AK
Iliamna ANVSA, AK
Inalik ANVSA, AK
Ivanof Bay ANVSA, AK
Kake ANVSA, AK
Kaktovik ANVSA, AK
Kalskag ANVSA, AK
Kaltag ANVSA, AK
Karluk ANVSA, AK
Kasaan ANVSA, AK
Kasigluk ANVSA, AK
Kenaitze ANVSA, AK
Kiana ANVSA, AK
King Cove ANVSA, AK
Kipnuk ANVSA, AK
Kivalina ANVSA, AK
Klawock ANVSA, AK
Knik ANVSA, AK
Kobuk ANVSA, AK
Kokhanok ANVSA, AK
Kongiganak ANVSA, AK
Kotlik ANVSA, AK
Kotzebue ANVSA, AK
Koyuk ANVSA, AK
Koyukuk ANVSA, AK
Kwethluk ANVSA, AK
Kwigillingok ANVSA, AK
Kwinhagak ANVSA, AK
Larsen Bay ANVSA, AK
Levelock ANVSA, AK
Lime Village ANVSA, AK
Lower Kalskag ANVSA, AK
McGrath ANVSA, AK
Manley Hot Springs ANVSA, AK
Manokotak ANVSA, AK
Marshall ANVSA, AK
Mary's Igloo ANVSA, AK
Mekoryuk ANVSA, AK
Mentasta Lake ANVSA, AK
Minto ANVSA, AK
Mountain Village ANVSA, AK
Naknek ANVSA, AK
Nanwalek ANVSA, AK
Napaimute ANVSA, AK
Napakiak ANVSA, AK
Napaskiak ANVSA, AK
Nelson Lagoon ANVSA, AK
Nenana ANVSA, AK
Newhalen ANVSA, AK
New Koliganek ANVSA, AK
New Stuyahok ANVSA, AK
Newtok ANVSA, AK
Nightmute ANVSA, AK
Nikolai ANVSA, AK
Nikolski ANVSA, AK
Ninilchik ANVSA, AK
Noatak ANVSA, AK
Nondalton ANVSA, AK
Noorvik ANVSA, AK
Northway ANVSA, AK
Nuiqsut ANVSA, AK
Nulato ANVSA, AK
Nunam Iqua ANVSA, AK
Nunapitchuk ANVSA, AK
Ohogamiut ANVSA, AK
Old Harbor ANVSA, AK
Oscarville ANVSA, AK
Ouzinkie ANVSA, AK
Paimiut ANVSA, AK
Pedro Bay ANVSA, AK
Perryville ANVSA, AK
Pilot Point ANVSA, AK
Pilot Station ANVSA, AK
Pitkas Point ANVSA, AK
Platinum ANVSA, AK
Point Hope ANVSA, AK
Point Lay ANVSA, AK
Portage Creek ANVSA, AK
Port Graham ANVSA, AK
Port Heiden ANVSA, AK
Port Lions ANVSA, AK
Rampart ANVSA, AK
Red Devil ANVSA, AK
Ruby ANVSA, AK
Russian Mission ANVSA, AK
St. George ANVSA, AK
St. Michael ANVSA, AK
St. Paul ANVSA, AK
Salamatof ANVSA, AK
Sand Point ANVSA, AK
Savoonga ANVSA, AK
Saxman ANVSA, AK
Scammon Bay ANVSA, AK
Selawik ANVSA, AK
Seldovia ANVSA, AK
Shageluk ANVSA, AK
Shaktoolik ANVSA, AK
Shishmaref ANVSA, AK
Shungnak ANVSA, AK
Sleetmute ANVSA, AK
Solomon ANVSA, AK
South Naknek ANVSA, AK
Stebbins ANVSA, AK
Stevens Village ANVSA, AK
Stony River ANVSA, AK
Takotna ANVSA, AK
Tanacross ANVSA, AK
Tanana ANVSA, AK
Tatitlek ANVSA, AK
Tazlina ANVSA, AK
Telida ANVSA, AK
Teller ANVSA, AK
Togiak ANVSA, AK
Toksook Bay ANVSA, AK
Tuluksak ANVSA, AK
Tuntutuliak ANVSA, AK
Tununak ANVSA, AK
Twin Hills ANVSA, AK
Tyonek ANVSA, AK
Ugashik ANVSA, AK
Unalakleet ANVSA, AK
Unalaska ANVSA, AK
Wainwright ANVSA, AK
Wales ANVSA, AK
White Mountain ANVSA, AK
Yakutat ANVSA, AK
Aroostook Band of Micmac TDSA, ME
Cayuga Nation TDSA, NY
Ione Band of Miwok TDSA, CA
Jena Band of Choctaw TDSA, LA
Kanatak TDSA, AK
Mechoopda TDSA, CA
Pokagon Band of Potawatomi TDSA, IN-MI
Samish TDSA, WA
Tetlin TDSA, AK
Golden Hill (state) Reservation, CT
Hassanamisco (state) Reservation, MA
Mattaponi (state) Reservation, VA
MOWA Choctaw (state) Reservation, AL
Pamunkey (state) Reservation, VA
Paucatuck Eastern Pequot (state) Reservation, CT
Poospatuck (state) Reservation, NY
Rankokus (state) Reservation, NJ
Schaghticoke (state) Reservation, CT
Shinnecock (state) Reservation, NY
Tama (state) Reservation, GA
Adais Caddo SDAISA, LA
Apache Choctaw SDAISA, LA
Cherokees of Southeast Alabama SDAISA, AL
Cherokee Tribe of Northeast Alabama SDAISA, AL
Chickahominy SDAISA, VA
Clifton Choctaw SDAISA, LA
Coharie SDAISA, NC
Eastern Chickahominy SDAISA, VA
Echota Cherokee SDAISA, AL
Four Winds Cherokee SDAISA, LA
Haliwa-Saponi SDAISA, NC
Indians of Person County SDAISA, NC
Lumbee SDAISA, NC
MaChis Lower Creek SDAISA, AL
Meherrin SDAISA, NC
Nanticoke Indian Tribe SDAISA, DE
Nanticoke Lenni Lenape SDAISA, NJ
Ramapough SDAISA, NJ
Star Muskogee Creek SDAISA, AL
United Houma Nation SDAISA, LA
Waccamaw Siouan SDAISA, NC

Table 16. Selected Demographic Characteristics for High Need Rural Areas, 2000

Source: HAC Tabulations of *2000 Census of Population and Housing*, Summary File 1.

	United States Number	United States Percent	Border Colonias Number	Border Colonias Percent	Lower Mississippi Delta Number	Lower Mississippi Delta Percent	Central Appalachia Number	Central Appalachia Percent	Native American Lands Number	Native American Lands Percent
Total population	**281,421,906**	**100.0**	**9,013,173**	**100.0**	**8,916,614**	**100.0**	**7,545,373**	**100.0**	**5,505,674**	**100.0**
SEX AND AGE										
Male	138,053,563	49.1	4,474,094	49.6	4,316,654	48.4	3,685,965	48.9	2,712,807	49.3
Female	143,,368,343	50.9	4,539,079	50.4	4,599,960	51.6	3,859,408	51.1	2,792,867	50.7
Under 5 years	19,175,798	6.8	699,121	7.8	616,797	6.9	450,329	6.0	397,487	7.2
5 to 9 years	20,549,505	7.3	750,116	8.3	656,339	7.4	486,522	6.4	429,090	7.8
10 to 14 years	20,528,072	7.3	723,252	8.0	669,164	7.5	503,303	6.7	446,176	8.1
15 to 19 years	20,219,890	7.2	706,341	7.8	697,413	7.8	534,761	7.1	437,289	7.9
20 to 24 years	18,964,001	6.7	660,099	7.3	636,848	7.1	510,720	6.8	364,653	6.6
25 to 34 years	39,891,724	14.2	1,279,998	14.2	1,196,511	13.4	994,556	13.2	721,157	13.1
35 to 44 years	45,148,527	16.0	1,357,111	15.1	1,352,722	15.2	1,152,496	15.3	842,643	15.3
45 to 54 years	37,677,952	13.4	1,071,173	11.9	1,172,723	13.2	1,078,713	14.3	713,926	13.0
55 to 59 years	13,469,237	4.8	374,431	4.2	433,180	4.9	415,203	5.5	269,123	4.9
60 to 64 years	10,805,447	3.8	319,285	3.5	357,912	4.0	354,029	4.7	222,110	4.0
65 to 74 years	18,390,986	6.5	580,674	6.4	598,477	6.7	580,744	7.7	366,179	6.7
75 to 84 years	12,361,180	4.4	378,304	4.2	389,326	4.4	364,195	4.8	221,412	4.0
85 years and over	4,239,587	1.5	113,268	1.3	139,202	1.6	119,802	1.6	74,429	1.4
18 years and over	209,128,094	74.3	6,421,069	71.2	6,560,849	73.6	5,795,359	76.8	3,962,318	72.0
Male	100,994,367	35.9	3,148,943	34.9	3,112,167	34.9	2,786,422	36.9	1,923,148	34.9
Female	108,133,727	38.4	3,272,126	36.3	3,448,682	38.7	3,008,937	39.9	2,039,170	37.0
21 years and over	196,899,193	70.0	5,992,454	66.5	6,136,713	68.8	5,456,434	72.3	3,715,349	67.5
62 years and over	41,256,029	14.7	1,260,084	14.0	1,334,740	15.0	1,271,131	16.8	791,077	14.4
65 years and over	34,991,753	12.4	1,072,246	11.9	1,127,005	12.6	1,064,741	14.1	662,020	12.0
Male	14,409,625	5.1	468,513	5.2	449,909	5.0	435,064	5.8	277,063	5.0
Female	20,582,128	7.3	603,733	6.7	677,096	7.6	629,677	8.3	384,957	7.0
RACE										
One race	274,595,678	97.6	8,679,681	96.3	8,830,451	99.0	7,478,492	99.1	5,314,006	96.5
White	211,460,626	75.1	6,361,200	70.6	5,908,989	66.3	7,131,964	94.5	3,585,644	65.1
Black or African American	34,658,190	12.3	358,884	4.0	2,747,445	30.8	262,094	3.5	642,362	11.7
American Indian/Alaska Native	2,475,956	0.9	122,918	1.4	28,307	0.3	17,405	0.2	895,173	16.3
Asian	10,242,998	3.6	353,121	3.9	82,573	0.9	39,153	0.5	60,356	1.1
Native Hawaiian/Pacific Islander	398,835	0.1	21,160	0.2	2,303	0.0	1,765	0.0	15,295	0.3
Some other race	15,359,073	5.5	1,462,398	16.2	60,834	0.7	26,111	0.3	115,176	2.1
Two or more races	6,826,228	2.4	333,492	3.7	86,163	1.0	66,881	0.9	191,668	3.5
Race alone or in combination with one or more other races:										
White	216,930,975	77.1	6,644,279	73.7	5,979,830	67.1	7,193,958	95.3	3,751,697	68.1
Black or African American	36,419,434	12.9	411,923	4.6	2,777,017	31.1	282,864	3.7	671,836	12.2
American Indian/Alaska Native	4,119,301	1.5	181,273	2.0	62,963	0.7	49,802	0.7	1,026,929	18.7
Asian	11,898,828	4.2	428,631	4.8	98,880	1.1	49,139	0.7	83,952	1.5
Native Hawaiian/Pacific Islander	874,414	0.3	39,281	0.4	5,987	0.1	3,944	0.1	27,440	0.5
Some other race	18,521,486	6.6	1,661,053	18.4	85,326	1.0	37,204	0.5	147,002	2.7
HISPANIC OR LATINO AND RACE										
Total population	**281,421,906**	**100.0**	**9,013,173**	**100.0**	**8,916,614**	**100.0**	**7,545,373**	**100.0**	**5,505,674**	**100.0**
Hispanic or Latino (of any race)	35,305,818	12.5	4,161,983	46.2	175,647	2.0	74,190	1.0	280,097	5.1
Mexican	20,640,711	7.3	3,376,694	37.5	79,663	0.9	36,691	0.5	155,442	2.8
Puerto Rican	3,406,178	1.2	36,673	0.4	10,809	0.1	7,007	0.1	21,232	0.4
Cuban	1,241,685	0.4	10,732	0.1	9,658	0.1	2,529	0.0	6,219	0.1
Other Hispanic or Latino	10,017,244	3.6	737,884	8.2	75,517	0.8	27,963	0.4	97,204	1.8
Not Hispanic or Latino	246,116,088	87.5	4,851,190	53.8	8,740,967	98.0	7,471,183	99.0	5,225,577	94.9
White alone	194,552,774	69.1	3,901,631	43.3	5,819,071	65.3	7,088,086	93.9	3,467,227	63.0
RELATIONSHIP										
Total population	**281,421,906**	**100.0**	**9,013,173**	**100.0**	**8,916,614**	**100.0**	**7,545,373**	**100.0**	**5,505,674**	**100.0**
In households	273,643,273	97.2	8,758,646	97.1	8,614,478	96.6	7,341,173	97.3	5,354,874	97.3
In group quarters	7,778,633	2.8	254,527	2.8	302,136	3.4	204,200	2.7	150,800	2.7
Institutionalized population	4,059,039	1.4	129,528	1.5	198,184	2.2	111,829	1.5	88,777	1.6
HOUSEHOLDS BY TYPE										
Total households	**105,480,101**	**100.0**	**3,039,938**	**100.0**	**3,369,770**	**100.0**	**3,006,958**	**100.0**	**2,022,017**	**100.0**
Family households (families)	71,787,347	68.1	2,184,558	71.9	2,344,572	69.6	2,105,512	70.0	1,439,961	71.2
Married-couple family	54,493,232	51.7	1,651,466	54.3	1,668,945	49.5	1,669,488	55.5	1,069,046	52.9
Female householder, no husband present	12,900,103	12.2	395,317	13.0	535,789	15.9	323,929	10.8	278,435	13.8
With own children under 18 years	7,561,874	7.2	236,130	7.8	316,328	9.4	178,217	5.9	167,414	8.3
Nonfamily households	33,692,754	31.9	855,380	28.1	1,025,198	30.4	901,446	30.0	582,056	28.8
Householder living alone	27,230,075	25.8	668,240	22.0	877,245	26.0	773,396	25.7	495,747	24.5

Table 17. Selected Social Characteristics for High Need Rural Areas, 2000

Source: HAC Tabulations of *2000 Census of Population and Housing*, Demographic Profile 2.

	United States		Border Colonias		Lower Mississippi Delta		Central Appalachia		Native American Lands	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total population	**281,421,906**	**100.0**	**9,013,173**	**100.0**	**8,916,614**	**100.0**	**7,545,373**	**100.0**	**5,505,674**	**100.0**
EDUCATIONAL ATTAINMENT										
Population 25 years and over	**182,211,639**	**100.0**	**5,483,477**	**100.0**	**5,640,933**	**100.0**	**5,060,547**	**100.0**	**3,423,563**	**100.0**
Less than 9th grade	13,755,477	7.5	755,893	13.8	555,212	9.8	605,779	12.0	278,635	8.1
9th to 12th grade, no diploma	21,960,148	12.1	687,484	12.5	910,003	16.1	770,613	15.3	508,254	14.8
High school graduate (includes equivalency)	52,168,981	28.6	1,243,844	22.7	1,813,424	32.1	1,850,488	36.6	1,115,525	32.6
Some college, no degree	38,351,595	21.0	1,300,301	23.7	1,138,435	20.2	861,169	17.1	754,310	22.0
Associate degree	11,512,833	6.3	342,105	6.2	238,527	4.2	238,240	4.7	191,208	5.6
Bachelor's degree	28,317,792	15.5	727,413	13.2	636,572	11.3	452,042	9.0	387,518	11.3
Graduate or professional degree	16,144,813	8.9	426,437	7.8	348,760	6.2	282,216	5.6	188,113	5.5
Percent high school graduate or higher	–	80.4	–	69.0	–	74.0	–	72.9	–	77.0
Percent bachelor's degree or higher	–	24.4	–	21.0	–	17.5	–	14.5	–	16.8
MARITAL STATUS										
Population 15 years and over	**221,148,671**	**100.0**	**6,838,761**	**100.0**	**6,973,603**	**100.0**	**6,105,234**	**100.0**	**4,221,315**	**100.0**
Never married	59,913,370	27.1	1,852,015	27.1	1,867,593	26.8	1,302,156	21.3	1,050,406	24.9
Now married, except separated	120,231,273	54.4	3,756,848	54.9	3,657,380	52.4	3,572,624	58.5	2,332,457	55.3
Separated	4,769,220	2.2	165,832	2.4	179,575	2.6	99,545	1.6	91,067	2.2
Widowed	14,674,500	6.6	407,003	6.0	544,674	7.8	482,404	7.9	294,434	6.9
Female	11,975,325	5.4	325,910	4.8	447,936	6.4	398,964	6.5	239,588	5.7
Divorced	21,560,308	9.7	657,063	9.6	724,381	10.4	648,505	10.6	452,951	10.7
Female	12,305,294	5.6	380,945	5.6	406,025	5.8	350,428	5.7	250,218	5.9
GRANDPARENTS AS CAREGIVERS										
Family households	**71,787,347**	**100.0**	**2,184,558**	**100.0**	**2,344,572**	**100.0**	**2,105,512**	**100.0**	**1,439,961**	**100.0**
Grandparent living in household with one or more own grandchildren under 18 years	5,771,671	8.0	274,877	12.6	232,409	9.9	133,003	6.3	144,313	10.0
Grandparent responsible for grandchildren	2,426,730	42.0	107,560	39.1	128,179	55.2	69,958	52.6	81,720	56.6
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION										
Population 65 years and over	**33,346,626**	**100.0**	**1,045,142**	**100.0**	**1,064,210**	**100.0**	**1,014,440**	**100.0**	**628,883**	**100.0**
With a disability	13,978,118	41.9	450,414	43.1	525,608	49.4	498,610	46.8	304,207	48.4
RESIDENCE IN 1995										
Population 5 years and over	**262,375,152**	**100.0**	**8,323,067**	**100.0**	**8,303,022**	**100.0**	**7,096,074**	**100.0**	**5,097,989**	**100.0**
Same house in 1995	142,027,478	54.1	4,170,486	50.1	4,773,896	57.5	4,292,807	60.5	2,899,496	56.9
Different house in the U.S. in 1995	112,851,828	43.0	3,848,544	46.2	3,442,643	41.5	2,753,750	38.8	2,123,935	41.7
Same county	65,435,013	24.9	2,453,376	29.5	2,059,972	24.8	1,564,939	22.1	1,164,746	22.8
Different county.	47,416,815	18.1	1,395,168	17	1,382,,671	16.7	1,188,811	16.8	959,189	19
Same state	25,327,355	9.7	707,620	8.5	759,617	9.1	642,790	9.1	503,879	9.9
Different state	22,089,460	8.4	687,548	8.3	623,054	7.5	546,021	7.7	455,310	8.9
Elsewhere in 1995	7,495,846	2.9	304,037	3.6	86,483	1.0	49,517	0.7	74,558	0.7
NATIVITY AND PLACE OF BIRTH										
Total population	**281,421,906**	**100.0**	**9,013,173**	**100.0**	**8,916,614**	**100.0**	**7,545,373**	**100.0**	**5,491,963**	**100.0**
Native	250,314,017	88.9	7,221,618	80.1	8,725,799	97.9	7,446,057	98.7	5,304,511	96.6
Born in United States	246,786,466	87.7	7,100,090	78.8	8,683,996	97.4	7,416,934	98.3	5,253,570	95.7
State of residence.	168,729,388	60.0	4,537,116	50.3	6,637,366	74.4	5,490,069	72.8	3,719,642	67.7
Different state	78,057,078	27.7	2,562,924	28.4	2,046,630	23.0	1,926,865	25.5	1,533,928	27.9
Born outside United States	3,527,551	1.3	121,528	1.3	41,803	0.5	29,123	0.4	50,941	0.9
Foreign born	31,107,889	11.1	1,791,555	19.9	190,815	2.1	99,316	1.3	187,452	3.4
Entered 1990 to March 2000	13,178,276	4.7	608,696	6.8	87,626	1.0	47,948	0.6	81,202	1.5
Naturalized citizen.	12,542,626	4.5	680,035	7.5	80,275	0.9	41,872	0.6	77,435	1.4
Not a citizen	18,565,263	6.6	1111,520	12.3	110,540	1.2	57,444	0.8	110,017	2.0

Table 18. Selected Economic Characteristics for High Need Rural Areas, 2000

Source: HAC Tabulations of *2000 Census of Population and Housing*, Demographic Profile 3.

	United States		Border Colonias		Lower Mississippi Delta		Central Appalachia		Native American Lands	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Employed civilian population 16 years and over	**129,721,512**	**100.0**	**3,536,195**	**100.0**	**3,761,198**	**100.0**	**3,204,843**	**100.0**	**2,252,630**	**100.0**
OCCUPATION										
Management, professional, and related occupations	43,646,731	33.6	1,127,998	31.9	1,080,352	28.7	853,695	26.6	648,781	28.8
Service occupations	19,276,947	14.9	617,483	17.5	580,863	15.4	485,555	15.2	363,428	16.1
Sales and office occupations	34,621,390	26.7	940,603	26.6	977,098	26.0	788,406	24.6	572,708	25.4
Farming, fishing, and forestry occupations	951,810	0.7	45,268	1.3	39,391	1.0	25,610	0.8	30,271	1.3
Construction, extraction, and maintenance occupations	12,256,138	9.4	374,005	10.6	403,204	10.7	383,467	12.0	271,746	12.1
Production, transportation, and material moving occupations	18,968,496	14.6	430,838	12.2	680,290	18.1	668,110	20.8	365,696	16.2
CLASS OF WORKER										
Private wage and salary workers	101,794,361	78.5	2595,096	73.4	2,854,341	75.9	2,473,011	77.2	1,646,624	73.1
Government workers	18,923,353	14.6	642,266	18.2	641,550	17.1	493,662	15.4	426,108	18.9
Self-employed workers in own not incorporated business	8,603,761	6.6	285,415	8.1	252,654	6.7	225,117	7.0	170,299	7.6
Unpaid family workers	400,037	0.3	13,418	0.2	12,653	0.2	13,053	0.3	9,599	0.3
INDUSTRY										
Agriculture, forestry, fishing and hunting, and mining	2,426,053	1.9	91,358	2.6	126,644	3.4	104,043	3.2	101,379	4.5
Construction	8,801,507	6.8	271,357	7.7	269,314	7.2	239,123	7.5	173,638	7.7
Manufacturing	18,286,005	14.1	355,814	10.1	555,628	14.8	594,819	18.6	288,095	12.8
Wholesale trade	4,666,757	3.6	116,516	3.3	135,026	3.6	96,197	3.0	72,074	3.2
Retail trade	15,221,716	11.7	425,187	12.0	446,934	11.9	403,949	12.6	265,164	11.8
Transportation and warehousing, and utilities	6,740,102	5.2	173,204	4.9	241,428	6.4	176,653	5.5	130,306	5.8
Information	3,996,564	3.1	93,416	2.6	75,352	2.0	61,582	1.9	48,961	2.2
Finance, insurance, real estate, and rental and leasing	8,934,972	6.9	202,926	5.7	200,285	5.3	142,522	4.4	113,612	5.0
Professional, scientific, management, administrative, and waste management services	12,061,865	9.3	339,774	9.6	240,754	6.4	198,644	6.2	146,499	6.5
Educational, health and social services	25,843,029	19.9	744,763	21.1	791,665	21.0	665,913	20.8	473,161	21.0
Arts, entertainment, recreation, accommodation and food services	10,210,295	7.9	328,239	9.3	282,628	7.5	234,200	7.3	182,595	8.1
Other services (except public administration)	6,320,632	4.9	182,062	5.1	190,632	5.1	151,574	4.7	115,282	5.1
Public administration	6,212,015	4.8	211,579	6	204,908	5	135,624	4.2	141,864	6
INCOME IN 1999										
Households	**105,539,122**	**100.0**	**3,041,279**	**100.0**	**3,372,042**	**100.0**	**3,008,854**	**100.0**	**2,016,734**	**100.0**
Less than $10,000	10,067,027	9.5	333,952	11.0	514,740	15.3	446,159	14.8	270,062	13.4
$10,000 to $14,999	6,657,228	6.3	227,759	7.5	294,099	8.7	278,551	9.3	170,718	8.5
$15,000 to $24,999	13,536,965	12.8	449,322	14.8	529,554	15.7	506,232	16.8	319,512	15.8
$25,000 to $34,999	13,519,242	12.8	411,471	13.5	473,654	14.0	441,321	14.7	293,765	14.6
$35,000 to $49,999	17,446,272	16.5	493,159	16.2	548,119	16.3	506,142	16.8	344,206	17.1
$50,000 to $74,999	20,540,604	19.5	538,538	17.7	549,557	16.3	478,992	15.9	342,417	17.0
$75,000 to $99,999	10,799,245	10.2	272,134	8.9	235,634	7.0	188,454	6.3	146,384	7.3
$100,000 to $149,999	8,147,826	7.7	203,111	6.7	144,067	4.3	105,045	3.5	86,441	4.3
$150,000 to $199,999	2,322,038	2.2	54,439	1.8	36,595	1.1	25,643	0.9	20,754	1.0
$200,000 or more	2,502,675	2.4	57,394	1.9	46,023	1.4	32,315	1.1	22,475	1.1
With earnings	84,962,743	80.5	2,414,214	79.4	2,600,740	77.1	2207,464	73.4	1,575,076	78.1
With Social Security income	27,084,417	25.7	802,953	26.4	931,334	27.6	955,404	31.8	544,010	27.0
With Supplemental Security Income	4,615,885	4.4	160,717	5.3	222,314	6.6	215,494	7.2	112,960	5.6
With public assistance income	3,629,732	3.4	150,887	5.0	126,566	3.8	122,263	4.1	108,124	5.4
With retirement income	17,659,058	16.7	526,952	17.3	526,013	15.6	576,169	19.1	327,431	16.2
POVERTY										
POVERTY STATUS IN 1999										
Families	**6,620,945**	**9.2**	**324,705**	**14.9**	**349,735**	**14.8**	**272,456**	**12.8**	**199,835**	**13.8**
With related children under 18 years	5,155,866	13.6	265,239	20.9	269,508	21.3	189,507	18.9	154,712	19.6
With related children under 5 years	2,562,263	17.0	136,506	25.2	127,213	26.0	82,133	22.7	76,021	24.7
Families with female householder, no husband present	**3,315,916**	**26.5**	**124,074**	**32.4**	**201,931**	**38.4**	**106,319**	**33.9**	**97,382**	**35.8**
With related children under 18 years	2,940,459	34.3	110,021	40.4	177,307	46.8	90,484	45.5	85,601	43.5
With related children under 5 years	1,401,493	46.4	50,939	51.0	83,937	57.9	38,686	58.9	41,230	56.5
Individuals	**33,899,812**	**12.4**	**1,635,960**	**18.6**	**1,617,222**	**18.7**	**1,220,767**	**16.6**	**940,104**	**17.6**
18 years and over	22,152,954	10.9	977,087	15.7	1,016,537	16.1	847,737	15.0	580,262	15.1
65 years and over	3,287,774	9.9	120,971	11.5	172,400	16.2	137,578	13.5	89,191	14.1
Related children under 18 years	11,386,031	16.1	645,342	25.5	588,696	25.5	363,575	21.2	350,933	23.3
Related children 5 to 17 years	7,974,006	15.4	460,031	24.8	415,942	18.0	256,312	20.2	247,081	22.1
Unrelated individuals 15 years and over	10,721,935	22.7	330,994	25.8	414,857	24.4	370,770	32.2	227,352	29.1

Table 19. Selected Housing Characteristics for High Need Rural Areas, 2000

Source: HAC Tabulations of *2000 Census of Population and Housing*, Demographic Profile 4 and Summary File 1.

	United States		Border Colonias		Lower Mississippi Delta		Central Appalachia		Native American Lands	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
HOUSING OCCUPANCY										
Total housing units	**115,904,641**	**100.0**	**3,418,920**	**100.0**	**3,749,229**	**100.0**	**3,369,183**	**100.0**	**2,329,241**	**100.0**
Occupied housing units	105,480,101	91.0	3,039,938	88.9	3,369,770	89.9	3,006,958	89.2	2,022,017	86.8
Vacant housing units	10,424,540	9.0	378,982	11.1	379,459	10.1	362,225	10.8	307,224	13.2
For seasonal, recreational, or occasional use	3,578,718	3.1	151,026	4.4	76,262	2.0	91,117	2.7	107,980	4.6
HOUSING TENURE										
Occupied housing units	**105,480,101**	**100.0**	**3,039,938**	**100.0**	**3,369,770**	**100.0**	**3,006,958**	**100.0**	**2,022,017**	**100.0**
Owner-occupied housing units	69,815,753	66.2	1,943,937	63.9	2,313,844	68.7	2,233,305	74.3	1,417,546	70.1
Renter-occupied housing units	35,664,348	33.8	1,096,001	36.1	1,055,926	31.3	773,653	25.7	604,471	29.9
Total housing units	**115,904,641**	**100.0**	**3,418,920**	**100.0**	**3,749,229**	**100.0**	**3,369,183**	**100.0**	**2,322,723**	**100.0**
UNITS IN STRUCTURE										
1-unit, detached	69,865,957	60.3	1,936,380	56.6	2,513,307	67.0	2,287,925	67.9	1,599,348	68.9
1-unit, attached	6,447,453	5.6	223,749	6.5	106,915	2.9	54,260	1.6	64,125	2.8
2 units	4,995,350	4.3	71,918	2.1	133,951	3.6	91,276	2.7	56,831	2.4
3 or 4 units	5,494,280	4.7	134,486	3.9	152,977	4.1	94,216	2.8	69,643	3.0
5 to 9 units	5,414,988	4.7	149,709	4.4	129,722	3.5	98,942	2.9	61,231	2.6
10 to 19 units	4,636,717	4.0	122,552	4	78,412	2	65,006	2	45,607	2
20 or more units	10,008,058	8.6	300,443	8.8	144,009	3.8	76,185	2.3	73,036	3.1
Mobile home.	8,779,228	7.6	439,576	12.9	479,429	12.8	591,617	17.6	342,879	14.8
Boat, RV, van, etc.	262,610	0.2	40,107	1.2	10,507	0.3	9,756	0.3	10,023	0.4
YEAR STRUCTURE BUILT										
1999 to March 2000	2,755,075	2.4	110,056	3.2	91,011	2.4	85,969	2.6	55,221	2.4
1995 to 1998	8,478,975	7.3	300,444	8.8	287,465	7.7	302134	9.0	179,474	7.7
1990 to 1994	8,467,008	7.3	325,168	9.5	264,403	7.1	280,397	8.3	162,241	7.0
1980 to 1989	18,326,847	15.8	793,421	23.2	626,951	16.7	517,811	15.4	448,703	19.3
1970 to 1979	21,438,863	18.5	777,869	22.8	827,126	22.1	658,156	19.5	549,456	23.7
1960 to 1969	15,911,903	13.7	440,056	12.9	596,736	15.9	403,687	12.0	340,603	14.7
1940 to 1959	23,145,917	20.0	519,742	15.2	711,449	19.0	623,720	18.5	393,314	16.9
1939 or earlier	17,380,053	15.0	152,164	4.5	344,088	9.2	497,309	14.8	193,711	8.3
ROOMS										
1 room	2,551,061	2.2	106,706	3.1	39,490	1.1	26,475	0.8	53,046	2.3
2 rooms	5,578,182	4.8	275,006	8.0	125,108	3.3	67,095	2.0	95,718	4.1
3 rooms	11,405,588	9.8	460,501	13.5	313,895	8.4	197,546	5.9	202,809	8.7
4 rooms	18,514,383	16.0	597,138	17.5	683,878	18.2	604,494	17.9	405,764	17.5
5 rooms	24,214,071	20.9	737,463	21.6	972,656	25.9	866,423	25.7	609,423	26.2
6 rooms	21,385,794	18.5	581,389	17.0	757,262	20.2	697,816	20.7	471,732	20.3
7 rooms	13,981,917	12.1	346,043	10.1	425,930	11.4	422,974	12.6	250,928	10.8
8 rooms	9,343,740	8.1	185,893	5.4	233,828	6.2	257,359	7.6	130,706	5.6
9 or more rooms	8,929,905	7.7	128,781	3.8	197,182	5.3	229,001	6.8	102,597	4.4
Occupied housing units	**105,480,101**	**100.0**	**3,039,938**	**100.0**	**3,369,770**	**100.0**	**3,006,958**	**100.0**	**2,016,307**	**100.0**
YEAR HOUSEHOLDER MOVED INTO UNIT										
1999 to March 2000	21,041,090	19.9	714,537	23.5	648,497	19.2	506,574	16.8	394,777	19.6
1995 to 1998	30,479,848	28.9	936,644	30.8	921,735	27.4	776,326	25.8	550,985	27.3
1990 to 1994	16,948,257	16.1	481,825	15.8	534,981	15.9	485,227	16.1	319,926	15.9
1980 to 1989	16,429,173	15.6	463,644	15.3	516,663	15.3	495,626	16.5	327,011	16.2
1970 to 1979	10,399,015	9.9	255,342	8.4	381,703	11.3	358,939	11.9	230,720	11.4
1969 or earlier	10,182,718	9.7	187,946	6.2	366,191	10.9	384,266	12.8	192,888	9.6
HOUSE HEATING FUEL										
Utility gas	54,027,880	51.2	1,757,329	57.8	1,589,384	47.2	996,710	33.1	893,442	44.2
Bottled, tank, or LP gas	6,880,185	6.5	214,268	7.0	400,023	11.9	247,173	8.2	277,160	13.7
Electricity	32,010,401	30.3	998,525	32.8	1,276,478	37.9	1,353,705	45.0	676,674	33.5
Fuel oil, kerosene, etc.	9,457,850	9.0	3,136	0.1	9,622	0.3	223,420	7.4	65,700	3.2
Coal or coke	142,876	0.1	146	0.0	631	0.0	28,640	1.0	2,020	0.1
Wood.	1,769,781	1.7	26,723	0.9	79,089	2.3	138,825	4.6	86,430	4.3
Solar energy	47,069	0.0	2,755	0.1	814	0.0	617	0.0	687	0.0
Other fuel	412,553	0.4	4,653	0.2	4,900	0.1	12,190	0.4	7,043	0.3
No fuel used	731,506	0.7	32,403	1.1	8,829	0.3	5,678	0.2	7,151	0.4

Table 19. Selected Housing Characteristics for High Need Rural Areas, 2000 (continued)

	United States		Border Colonias		Lower Mississippi Delta		Central Appalachia		Native American Lands	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total housing units	**115,904,641**	**100.0**	**3,418,920**	**100.0**	**3,749,229**	**100.0**	**3,369,183**	**100.0**	**2,329,241**	**100.0**
SELECTED CHARACTERISTICS										
Lacking complete plumbing facilities	670,986	0.6	29,623	0.9	25,680	0.7	30,501	1.0	40,837	2.0
Lacking complete kitchen facilities ...	715,535	0.7	28,657	0.9	22,802	0.6	22,584	0.7	36,361	1.8
No telephone service	2,570,705	2.4	93,893	3.0	161,218	4.7	137,188	4.5	129,069	6.4
OCCUPANTS PER ROOM										
Occupied housing units	**105,480,101**	**100.0**	**3039938**	**100.0**	**3369770**	**100.0**	**3,006,958**	**100.0**	**2016,307**	**100.0**
1.00 or less	99,406,609	94.2	2656,970	87.4	3,223,970	95.7	2956,330	98.3	1896,619	94.1
1.01 to 1.50	3,198,596	3.0	191,923	6.3	99,096	2.9	39,379	1.3	71,791	3.6
1.51 or more	2,874,896	2.7	191,045	6.3	46,704	1.4	11,249	0.4	47,897	2.4
Crowded (1.01 or more)	6,073,492	5.8	382,968	12.6	145,800	4.3	50,628	1.7	119,688	5.9
Specified owner-occupied units ...	**55,212,108**	**100.0**	**1,518,763**	**100.0**	**1,737,197**	**100.0**	**1,543,506**	**100.0**	**1032,795**	**100.0**
VALUE										
Less than $50,000	5,457,817	9.9	204,768	13.5	439,676	25.3	337,148	21.8	254,361	24.6
$50,000 to $99,999	16,778,971	30.4	413,769	27.2	747,507	43.0	718,089	46.5	439,957	42.6
$100,000 to $149,999	13,110,384	23.7	272,510	17.9	296,064	17.0	286,374	18.6	186,857	18.1
$150,000 to $199,999	8,075,904	14.6	229,063	15.1	130,971	7.5	109,009	7.1	78,345	7.6
$200,000 to $299,999	6,583,049	11.9	225,619	14.9	79,706	4.6	64,290	4.2	46,964	4.5
$300,000 to $499,999	3,584,108	6.5	120,704	7.9	31,423	1.8	21,942	1.4	18,733	1.8
$500,000 to $999,999	1,308,116	2.4	41,977	2.8	9,240	0.5	5,109	0.3	5,590	0.5
$1,000,000 or more	313,759	0.6	10,353	0.7	2,610	0.2	1,545	0.1	1,988	0.2
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS										
With a mortgage	38,663,887	70.0	1044066	68.7	1,071,559	61.7	865,787	56.1	612,039	59.3
Less than $300	2,552,43.0	0.5	9,271	0.6	22,102	1.3	19,037	1.2	15,741	1.5
$300 to $499	21,499,92.0	3.9	59,154	3.9	148,444	8.5	132,436	8.6	84,339	8.2
$500 to $699	4,943,283	9.0	121,894	8.0	256,736	14.8	221,674	14.4	138,894	13.4
$700 to $999	9,612,512	17.4	234,398	15.4	323,189	18.6	264,544	17.1	185,095	17.9
$1,000 to $1,499	11,679,988	21.2	305,035	20.1	216,984	12.5	161,343	10.5	131,340	12.7
$1,500 to $1,999	5,555,203	10.1	178,040	11.7	63,868	3.7	42,424	2.7	36,510	3.5
$2,000 or more	4,467,666	8.1	136,274	9.0	40,236	2.3	24,329	1.6	20,120	1.9
Not mortgaged	16,548,221	30.0	474,697	31.3	665,638	38.3	677,719	43.9	420,756	40.7
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999										
Less than 15.0 percent	20,165,963	36.5	514,033	33.8	754641	43.4	727,920	47.2	463,654	44.9
15.0 to 19.9 percent	9,661,469	17.5	234,055	15.4	287094	16.5	248,817	16.1	171,840	16.6
20.0 to 24.9 percent	7,688,019	13.9	205,038	13.5	200904	11.6	174,284	11.3	117,279	11.4
25.0 to 29.9 percent	5,210,523	9.4	150,470	9.9	129022	7.4	110,784	7.2	75,709	7.3
30.0 to 34.9 percent	3,325,083	6.0	106,535	7.0	82924	4.8	68,612	4.4	48,510	4.7
35.0 percent or more	8,719,648	15.8	293,223	19.3	256269	14.8	195,008	12.6	141,267	13.7
Not computed	441,403	0.8	15,409	1.0	26343	1.5	18,081	1.2	14,536	1.4
Specified renter-occupied units ...	**35,199,502**	**100.0**	**1088,992**	**100.0**	**1035134**	**100.0**	**744,910**	**100.0**	**587,852**	**100.0**
GROSS RENT										
Less than $200	1,844,181	5.2	48,216	4.4	93518	9.0	77,137	10.4	48,377	8.2
$200 to $299	1,818,764	5.2	58,817	5.4	103599	10.0	83,794	11.2	57,636	9.8
$300 to $499	7,739,515	22.0	230,637	21.2	354461	34.2	288,045	38.7	200,778	34.2
$500 to $749	11,860,298	33.7	346,527	31.8	285965	27.6	161,931	21.7	156,456	26.6
$750 to $999	6,045,173	17.2	190,978	17.5	71739	6.9	30,113	4.0	43,130	7.3
$1,000 to $1,499	3,054,099	8.7	110,597	10.2	20910	2.0	9,098	1.2	13,443	2.3
$1,500 or more	1024,296	2.9	32,636	3.0	5460	0.5	2,502	0.3	3,342	0.6
No cash rent	1,813,176	5.2	70,584	6.5	99482	9.6	92,290	12.4	64,690	11.0
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999										
Less than 15.0 percent	6,370,263	18.1	159,435	14.6	194406	18.8	146,831	19.7	123,542	21.0
15.0 to 19.9 percent	5,037,981	14.3	140,605	12.9	132284	12.8	94,166	12.6	82,117	14.0
20.0 to 24.9 percent	4,498,604	12.8	138,059	12.7	114771	11.1	79,865	10.7	66,026	11.2
25.0 to 29.9 percent	3,666,233	10.4	116,188	10.7	93073	9.0	68,144	9.1	52,098	8.9
30.0 to 34.9 percent.	2,585,327	7.3	84,978	7.8	65983	6.4	46,521	6.2	36,836	6.3
35.0 percent or more	10,383,959	29.5	355,047	32.6	300156	29.0	199,369	26.8	148,443	25.3
Not computed	2,657,135	7.5	94,680	8.7	134461	13.0	110,014	14.8	78,790	13.4